



Ref: Kerala SLBC/ COVID/71/2020

Date: 18th April 2020

To:

All Member Banks

9th Advisory - Regarding Bank Branch Business Hours in the State of Kerala during the Lockdown period – Effective from 20.04.2020 onwards

SLBC Kerala, vide 7th Advisory Ref: Kerala SLBC/COVID/63/2020 dt.09.04.2020, informed Member Banks to have Business Hours from 10.00 am to 2.00 pm from 13.04.2020 onwards till further instructions or lifting of lockdown in the State of Kerala whichever is earlier, in view of lockdown and considering the low footfalls at branches, besides ensuring social distancing. It was also mentioned therein that SLBC shall review the decision as and when the situation warrants.

Ministry of Home Affairs, Government of India, vide their Order Ref.40-3/2020-DM-I(A) dt.15.04.2020, has issued Consolidated Revised Guidelines wherein, among others, Bank Branches are allowed to work as per normal working hours till disbursement of DBT cash transfers is complete, with effect from 20th April, 2020. Govt: of Kerala has also come up with guidelines vide G.O (Ms) No.78/2020/GAD dt.17.04.2020 in this regard.

In view of the Government guidelines as above, and in consultation with Govt: of Kerala, Reserve Bank of India and all other stake holders, the following decisions have been taken:

- 1) It has been decided to have the Bank Business Hours as given below, from Monday 20th April 2020 onwards till further instructions:

Sl.No.	Category (as classified by the Govt of Kerala)	Districts	Bank Timings proposed with effect from 20.04.2020
1	Red	Kasaragod Kannur Kozhikode Malappuram	<ul style="list-style-type: none">• Business Hours from 10.00 am to 2.00 pm till 03.05.2020• Normal Working/Business Hours, thereafter
2	All other categories	All other Districts	<ul style="list-style-type: none">• Normal Working/Business Hours

सभी पत्राचार इस पते पर भेजें

संयोजक, रा.स्त.बैं.स, केरल
एवं महा प्रबंधक, केनरा बैंक
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2) DFS held a Video Conference on 17.04.2020 and advised to ensure that the banking and credit related needs, both in terms of availability of cash through bank branches, functioning of ATMs, BCs and facilitating credit needs of farmers are met in a smooth and seamless manner. The thrust of the DFS is to restart all lending activities to ensure that there is sufficient credit flow to the needy during the lockdown and thereafter for basic sustenance as well as to restart their business, agriculture and other commercial and trading activities and to bring back normalcy in the economy.

In this regard and to ensure the objective, the following advisory is issued:

- a) Banks are advised to take appropriate steps to process all the applications pending/ in-principle sanctions made and issue KCCs to all the eligible PM-Kisan beneficiaries who have applied for KCC during the KCC Saturation Campaign period. Steps to be taken to complete the KCC Saturation process before 20.04.2020 as advised by DFS in the VC.
- b) All Rural and Mandi branches should be fully functional for resumption of all agricultural activities and lendings.
- c) It should be ensured that all ATMs are functional and adequate cash is available.
- d) Services of BCs shall be utilized to the maximum extent to reach the masses.

Banks are requested to maintain adequate staff strength to ensure the above.

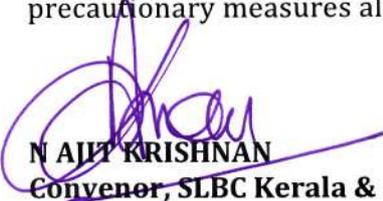
3) Government of Kerala has assured that necessary instructions will be issued to the concerned authorities to:

- a) permit inter-district movement of bank employees for commuting to and fro work place and home, at the district border areas.
- b) to exempt Bank employees from the proposed odd and even vehicular movement arrangement to facilitate smooth functioning of Banks in the State.

4) Government of Kerala, vide the point No. 3.4 of above referred Order dt.17.04.2020, has instructed the Local Administration to provide adequate security personnel at bank branches and BCs in maintaining social distancing, law and order and staggering of account holders, if requested.

5) Banks shall ensure all extant precautionary measures / guidelines to prevent spread of the pandemic and take all steps/measures to safeguard the interests of the staff by ensuring that sufficient masks, sanitisers and other safety devises are made available.

Bank Branches to ensure prompt disposal of customers duly adhering to all the precautionary measures already advised.


N AJI KRISHNAN
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BREAK THE CHAIN

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