

STATE LEVEL BANKERS' COMMITTEE, KERALA
(Under Lead Bank Scheme of RBI)

Convenor:



28th July 2020

SLBC, Kerala Advisory on Standard Operating Procedure (SOP) regarding functioning of Banks in the prevailing pandemic situation

Further to the Meeting of Member Banks held by way of Video Conferencing on 23.07.2020, and based on the deliberations made and the consensus arrived therein and as authorised by the Member Banks, we issue the following SOP, for the guidance of all Member Banks, in the prevailing pandemic/lockdown situation:

- 1) Banks shall strictly abide by and follow all the instructions/guidelines issued by District Disaster Management Authority (DDMA)/ State Disaster Management Authority (SDMA) from time to time.
- 2) In case the Chairperson, DDMA (District Collector) orders for complete closure/ partial functioning of Banks in any specific areas/zones, Bank Branches operating in such areas shall act accordingly.
- 3) In case the Chairperson, DDMA issues guidelines pertaining to Critical Containment Zone / other areas, Banks shall abide by those guidelines. Since the identification of Critical Containment zones / Containment zones / Buffer zones / other areas is dynamic, Banks / Staff in such modified locations have to act accordingly as per the latest status of such location.
- 4) Employees residing in Critical Containment Zones where the DDMA has ordered for a complete shutdown may not be able to commute outside such areas and report to their working branches situated outside such areas due to the restrictions. In such an eventuality, Banks will have to make necessary arrangements to ensure that such Branches are suitably staffed and functioning.

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- 5) Usually in Critical Containment Zones, bank branches are ordered to be closed by DDMA. There may be staff working in branches in such locations, but residing outside the Critical Containment Zone. Deploying such staff to other Branches/Offices outside the Critical Containment Zones carries the risk of spread of the virus, as they could be asymptomatic carriers. Hence, Member Banks may avoid assigning them duties at other Branches/Offices unless found negative.
- 6) Regarding Business Hours in branches located in Containment Zone/Buffer Zone areas, Member Banks shall follow the Orders of the respective DDMA. However, to have a uniformity across all Districts, it is advisable that the Branches may be allowed to function full time in these Zones and if the DDMA desires to restrict the timings, the "Business Hours" may be uniformly fixed as 10 am to 2 pm with normal working hours for Staff till 5.00 p.m. LDMs shall be in touch with the DDMA for getting clear instructions regarding functioning of Banks and the timings in such areas as advised.
- 7) Limiting the staff presence at branches in Containment Zones and Buffer Areas would enable in maintaining social distancing besides in having a reserve pool of employees in case of any eventuality. Respective Banks may decide the ideal complement of staff required to run the Branches located at Containment Zone/Buffer Zone areas. However, if there are any instructions of DDMA, the same may be followed.
- 8) Though DDMA occasionally mentions the functioning of the Branches for essential services, it is to be construed that all COVID related activities have to be carried forward without any disruption. However, other promotional activities like campaigns, cluster meets etc. can be avoided as far possible.
- 9) Regarding movement/field visits by staff for verification purposes like godown visits, stock inspection etc., respective Banks may have to evolve Best Practices for ensuring due diligence and wherever the visits are inevitable, the staffs may be provided with all preventive and precautionary measures for their safety.
- 10) Considering the fact that Physically Handicapped Staff, Staff with morbidity, Pregnant women staff etc are probable to infection more, the guidelines issued by the Ministry of Home Affairs, Govt: of India in this regard shall be strictly followed. Regarding visually handicapped employees, though there is no specific mention, considering the spirit behind the guidelines and the fact that they have to rely upon public transport and primarily their sense of touch which is the greatest threat for the spread of the virus and are more probable to infection, Member Banks may extend possible relief to them also including 'work from home'/working from nearest location etc.

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11) Member Banks shall give clear guidelines to all their branches to strictly adhere to all the precautionary and safety measures so as to ensure that staffs remain safe and also that Banks/ATMs shall not become focal points for spread of the disease in any area.

12) Member Banks shall ensure that all their ATMs are functional and adequately loaded with cash for the convenience of the public and also to reduce foot falls at branches. ATM cabins shall be maintained neatly and hand sanitiser to be provided.

13) Bank if observes any person in quarantine period visits the bank/if come to know that any person who has recently visited the bank is tested COVID positive subsequently, shall immediately bring the same to the notice of the concerned authorities such as Health Department, DISA, Police personnel etc. and their guidance to be sought for further course of action in the interests of all.

14) Government of Kerala, vide Point No.3.4 of the Govt: Order No. G.O (Ms) No.78/2020/GAD 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.

Wherever the branch is not able to control the crowd of customers outside the branch, the Local Administration may be requested in writing by the Branch in Charge, in terms of the above Govt: Order to provide adequate security personnel at branches and BCs to assist in maintaining social distancing, law and order and controlled entry into the branch premises. ✓

However, within the Branch premises, the Member Banks/Branches will have to ensure sufficient safety precautions for the benefit of both the staff as well as the customers, and may include:

- Limiting the number of customers within the banking hall at any given point of time.
- Ensuring that all entrants to the banking hall are wearing mask and properly hand-sanitised while entering, and not wandering/roaming around the banking hall or otherwise do anything which could aggravate the risk.
- Queue system may be followed and social distancing may be advised within and outside the branch premises.
- Floor marking may be made at entry gates.

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- Digital transactions to be encouraged and customers to be moved over to alternate delivery channels to avail the services.
- Details of BCs to be displayed and customers to be advised to avail the eligible banking services from BC outlets.
- Ensure maximum utilization of BCs for limiting foot falls in the branches.

15) Rotation of staff in the branches/offices once in two or three days may not provide the expected results considering the fact that the reporting from Health/Police Authorities regarding 'COVID positive' cases having visited the branch/office is received after few days of the visit. In such an eventuality, and if the rotation effected is in two or three days, the next batch of employees are also affected as they have also been unknowingly working in the same environment visited by a 'COVID positive' carrier. The State Government has declared all Saturdays as holidays for Banks in Kerala. Hence, it is advisable to have the rotation of staff on calendar weekly basis to reduce the risk of infection and thus to ensure business continuity.


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