



AX1 / SLBC / 2021-22 / 104

Date : 22.04.2021

All Member Banks  
All Lead District Managers  
SLBC, Maharashtra.

Reg : Advisory – Regarding Bank / Branch Business hours in the State of Maharashtra on account of second wave of COVID-19 - Effective from 23.04.2021 & valid up to 30.04.2021

Ref : i) IBA letter No. CE/DRS/IBA/2021/9848 dated 21.04.2021

ii) SLBC Meeting with major Member Banks dated 21.04.2021

iii) Based on State Govt. GRs our earlier Communications dated 15.04.2021, 19.04.2021 & 22.04.2021

As you are aware that the country is facing second wave of COVID-19 disease. The impact of coronavirus pandemic has been largely disruptive in the State in terms of economic activity as well as a loss of human lives.

Accordingly, State Government had taken stringent measures to contain the spread in COVID cases and had also issued guidelines to work with minimum staff strength in all Government and Private offices operating in State. Besides this, we are receiving various representations from Major Member Banks to review the current situation of Banks and adopt a suitable Business Continuity Plan to be implemented in the State.

As such, to discuss on the subject matter, SLBC Small Committee meeting was held through Video Conference on 21.04.2021 to address various issues pointed out by the Member Banks. The meeting was attended by State Heads of major Banks.

Based on the discussions held during the aforesaid meeting & as per IBA directions dated 21.04.2021, we advise as under :

1. **Business Hours** - Branches to remain open from 10.00 am to 2.00 pm for providing **minimum essential customer services** viz. Cash deposit / withdrawals, Clearing of Cheques, Remittances and Government Transactions. Further, in the prevailing situation to have business continuity, Bank branches may provide any other services as they deem fit. Bank branches to observe **total working hours from 10.00 am to 4.00 pm**.
2. This is applicable from **23.04.2021 to 30.04.2021** unless extended further.
3. To avoid rush at branches, it is to be ensured that all alternate delivery channels such as BCAs/CSPs & ATMs are fully functional and cash therein is provided / replenished from time to time.
4. Employees may be called on **rotational basis or be allowed to work from home** as the case may be depending on the nature of job, staff position and size of the establishment.
5. Staff working with Cheque Clearing, RTGS / NEFT Cells, Back offices, Data Recovery Centres, ATM back

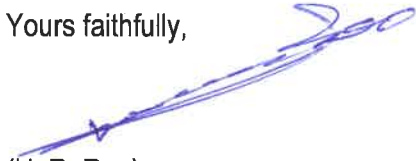
offices, Forex Bank offices, SWIFT Centres, other centres, etc. who are involved in attending 24 X 7 Services are to be provided with **special authority letters** by their Controlling Authorities along with ID cards for their movement on roads at odd hours.

6. All SOPs regarding social distancing, management of the customers, health and sanitation, wearing masks and gloves etc. which are highlighted in pervious SOPs should be strictly followed in all bank premises.
7. DLCCs are advised to contact the Chief Medical Officers and other senior level Government Officials and arrange for mass vaccination programme for the employees at office premises or at suitable places which are mutually convenient within the state protocols.
8. Banks should also explore arrangement with hospitals to provide all emergency medical facilities required for the staff in the event of COVID infection and also for staff requiring intensive medical attention.

In addition to above guidelines related to COVID pandemic issued by Central / State Govt. and any other local competent authority shall be strictly adhered to & COVID appropriate behaviours also to be adhered by all concerned.

Thanks and regards,

Yours faithfully,



(U. R. Rao)  
General Manager &  
Convenor, SLBC, Maharashtra.

**Encl** : As above

**Copy to** : i. Hon. Chief Secretary, Govt. of Maharashtra.

ii. Regional Director, Reserve Bank of India, Mumbai.



## Indian Banks' Association

CE/DRS/IBA/ 2021/9847

April 21, 2021

**Chairman SBI and MD&CEOs of All Members of IBA**

Dear Sir/Madam,

### **Covid 19-Advisories on Standard Operating Procedures for banks**

As the country battles the resurgence of the mutant virus with several states reporting record high daily numbers of new infections, there are serious concerns about the economic activities. The medical infrastructure has also come under serious pressure. While banking is an integral part of the economy and the services are needed to be continued to ensure smooth economic activities, there is need to suggest steps to restrict services to ensure safety of banking staff as well as our customers who visit branches for their banking needs. This will also help in reducing pressure on the medical infrastructure.

Against this background, a special Managing Committee meeting was organised on 21<sup>st</sup> April, 2021. After deliberations, the MC has suggested to issue advisory on some additional steps that can be taken by banks in addition to the steps mentioned in SOPs issued by us vide our letter DRS/IBA/2020/8850 dated on 18<sup>th</sup> March, 2020 and subsequently by letter ref: No CE/DRS/IBA/2020/8895 dated 28<sup>th</sup> April, 2020.

Unlike last year there is no nationwide lockdown this time and states are issuing relevant guidelines depending on the gravity of the situation in respective states. The MC has advised that while the 4 standard basic services mentioned in our SOP of 18<sup>th</sup> March 2020 should continue to be provided by the banks all over the country, the State Level Bankers' Committee (SLBC) could modify the SOPs as per the prevailing situation and needs in respective states. We are also suggesting SLBC convenors separately to call meetings of all stakeholders including Chief Medical Officers and senior level government officials and deliberate on emerging situations in their respective states and issue advisories to the banks. It is felt that localised advisories will be more practical & useful for the entire system.

Details of the SOPs are given in annexure.

Hope banks will find this document useful to deal with the present situation.

Yours faithfully,

**Sunil Mehta**  
**Chief Executive**

Encls: As above

## ANNEXURE TO IBA LTR DT 21.4.2021

### Standard Operating Procedures for Banks during the Second Wave of the Covid -19 Pandemic

The country as a whole has crossed more than 2.5 lakh new covid cases with 1761 fresh deaths in the last 24 hours, according to the data from the Union Health Ministry. In the second wave of the Covid-19, different state governments have issued various guidelines curbing movement of people and vehicles. Banking activities were in a reviving mode but with this sudden resurgence of the mutant corona virus, banking and bank employees are facing the impact. Infection rates among the bank employees is quite alarming.

2. Last year when the pandemic started grappling the country two SOPs were issued. First SOP was issued for the banks vide our letter dated 18.03.2020 to enable them draw business continuity plans. We had also issued an appeal to all bank customers on 27.03.2020 to avail limited services at bank branches so that physical visits of customers to banks are avoided as far as possible. Subsequently second SOP was also circulated amongst banks on 28.04.2020 guiding them to resume full-fledged services and at the same time to ensure safety of the staff and customers. (copies enclosed).

3. Unlike last year the states are now issuing their guidelines for breaking the chain of Covid-19 depending on gravity of the local situation, banks may have to follow different covid protocols in different states/districts.

4) Against this background IBA MC deliberated on the issue and gave approval for the following SOPs for the banks.

- ✓ Employees should be encouraged to take vaccination for themselves as well as for family members.
- ✓ Banks will continue to provide four mandatory services (Accepting deposits, cash withdrawals, remittance and government businesses) , SLBCs of each state /UT will review the situation in their respective states/UT and will decide on additional services that can be provided under existing situation of their state/UT.
- ✓ Employees may be called on rotational basis or be allowed to work from home as the case may be depending on the nature of job, staff position and size of the establishment, ideally 50 per cent of the employees may be called for “in person” duty and on rotation basis.
- ✓ SLBCs/DLCC are advised to contact the Chief Medical Officers and other senior level Government Officials and arrange for mass vaccination programme for the employees at office premises or at suitable places which are mutually convenient within the state protocols.
- ✓ Working hours (business hours) of the banks could be restricted to 10am -2pm. Door step banking activities should be encouraged.
- ✓ Banks should also explore arrangement with hospitals to provide all emergency medical facilities required for the staff in the event of COVID infection and also for staff requiring intensive medical attention.
- ✓ All SOPs regarding social distancing, management of the customers, health and sanitation, wearing masks and gloves etc which are highlighted in our pervious SOPs should be strictly followed in all bank premises.

- ✓ The list is only indicative and banks are encouraged to adopt additional measures for the safety and security of the employees.
- ✓ Banks may also arrange for emergency medical help kits at district/city level to ensure immediate support for staff members.

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## Indian Banks' Association

Chief Executive

DRS/ IBA/2020/ 8850

18<sup>th</sup> March, 2020

To

MDs/Chief Executives of All Members of the Association

Dear Sir,

**Sub: COVID-19- Basic Precautionary Measures for Banks**

The outbreak of COVID-19 is one of the key challenges which the world is facing today. This comes at a point when the world economy is already struggling for growth. This pandemic has added uncertainty to the overall outlook of the world economy. Governments and Central Banks are working together to contain the spread of the virus to save precious human lives and also announced stimulus packages to provide economic relief to all. Overall aim is to preserve economic stability in this challenging period.

In India, also Government and RBI have announced several measures to help the public. At the same time, it is necessary for individuals and institutions to step up preventive measures as per the directives given by the authorities with a view to prevent worsening of the situation.

Since customer service is the core theme of the banking sector and it is an essential service to all, banks have already taken initiatives to protect the staff and customers and also their key systems. Against this back ground IBA had convened a meeting with the bankers on 16<sup>th</sup> March, 2020 to understand the level of preparedness of the banking system. Arising out of the discussion, it is felt that a document on standard operating procedure for banks could help all banks to assess the preparedness and also to initiate measures if not done already. This document is prepared based on the input received from our member banks and also from Chinese Banking Association's shared Manuel.

Hope this will facilitate banks in their endeavour for prevention and Business Continuity in the event of outbreak of pandemic COVID 19 in India.

Yours faithfully,

(Sunil Mehta)

Encls: As above

# **COVID -19**

## **Base Document for Standard Operating Procedure for Banks**



**Indian Banks' Association**

## **Standard Operating procedure for banks to contain the spread of the COVID-19**

We refer to the conference call convened on 16<sup>th</sup> March, 2020 to assess the preparedness of the banks to manage the COVID-19. Many banks have shared the preventive measures adopted by them to help the staff and the customers. With a view to have a standard operating procedure for banks, so that the best practices are uniformly adopted across the branches, we give below a set of measures which could be adopted by all banks. While Government is taking measures to contain the spread of COVID-19, it is essential to extend a helping hand to the Government during this challenging period. Since bank branches are often visited by the public, it is essential to observe certain mandatory precautionary measures to contain the spread of the virus. We are putting below some key steps to be taken by the banks.

### **Business Continuity Plans**

- ✓ Monitoring of the critical installation centres , staggering of duties and backup plan for any eventuality
  - Data centre holding Core Banking Solutions (CBS)
  - ATM Switch
  - Security Operations Centre
  - Swift Operations Centre
  - Treasury, etc

### **Suggested Measures**

- Key officials who are managing these installations need not be in same office, may consider staggering duties.
- Access to be restricted to officials after ensuring their fitness. Screening should be done at a reasonable distance from the location
- All materials like sanitizer, temperature testing, gloves etc should be provided.
- Third party personnel (outsourced ) involved in the maintenance of these critical centres should also be subjected to all these preventive/ protective measures.
- Contact details of key officials of BCP – Core committee on BCP – for branches/ Administrative offices/IT Systems should be updated and be readily available to all concerned.
- Prepare a backup plan for any eventuality.

### **Senior Management**

- ✓ It is observed that entire top management team (MD, ED, CGMs, GMs ) are located in the same office. In the unforeseen event of quarantining the building, the entire senior team will be affected. Hence it is advisable to relocate the top officials in different offices.



## **Treasury**

- ✓ Splitting treasury functions at different locations.
- ✓ In the event of complete shutdown of a building where treasury is functioning Alternate Disaster Recovery centre should be kept in readiness.
- ✓ In the event of complete shutdown of Mumbai where most of the banks have treasury and data centres, then, alternate DRC should be kept in preparedness.

## **Human Resources Department**

- ✓ Bio-metric attendance could be replaced with physical register for the time being.
- ✓ Any employee having flu symptoms should be advised not to come to office and to consult a doctor.
- ✓ Management could be considerate in sanctioning leave to employees who are reporting sick.
- ✓ Banks could consider staggered working hours for branches to avoid peak time travel for employees.
- ✓ Employees who have anyone at home infected with the virus, to abstain from coming to office until they clear the Corona medical test.
- ✓ Use more of disposable cutlery, mugs, glasses, etc.
- ✓ Talk by Specialists may be arranged at offices where number of employees is high.
- ✓ Staff Members could be advised to avoid both personal and official foreign travels for some time.
- ✓ Staff returning from earlier foreign travels shall quarantine themselves for a period of 14 days.
- ✓ Training centers of the banks could postpone the "in person" training programmes.
- ✓ If training centers are equipped to handle online training programme, it could be done.
- ✓ Replacing touch interface tools with other non-touch tools. For example, wherever Biometric Access System is used, it may be suspended for some period and may be replaced by Card Access System. While doing this, security aspects may be taken care of.
- ✓ Meetings should be reduced to the extent possible so that large congregation/assembly of people is avoided.
- ✓ In the event of any customer/staff reported positive for COVID-19, the concerned HRM section should convey the information to all staff concerned, besides reporting this case immediately to the nearest Government/notified hospital extending necessary support and cooperation to them in this regard. Other employees who might have come in contact with the infected person may be advised to monitor themselves and visit a nearby hospital or health care centre for necessary screening.

## **At the branches / offices**

- ✓ Arrange and provide thermal scanners at entry points of branches/offices for detection of fever and likely cases for staff and customers/ visitors.
- ✓ Canteens and Toilets are the spots, most susceptible to infections. Utmost care must be taken to enforce strict hygiene there. Frequent cleaning / wiping of floor and wash basins is required.
- ✓ The contractors who provide outsourced personnel should be directed to provide Masks & Gloves for use by their employees.
- ✓ Banks provide Aadhar Enabled Payment Systems (AEPS) to customers through Banking Correspondents (BCs), especially in rural areas. Banks should ensure that BCs are provided with adequate stock of sanitizers. BCs should be instructed to sanitise the customer's thumb, before initiating a transaction through the devices.
- ✓ Services could be offered to customers at a reasonable safe distance.
- ✓ Develop a mechanism to avoid over crowding inside the branch office. Customers should have enough space between themselves.
- ✓ Branches should be aware of the link branches for back up arrangements with contact details.

#### **Awareness – to employees**

- ✓ Employees should be made aware of the symptoms of the Coronavirus using internal media channels, such as Public Address System, Posters, Banners, etc.
- ✓ Employees should be made aware about the following hygiene precautions / practices:
  - a) Washing hands with soap at regular intervals. After reaching the office, one should immediately wash the hands with soap.
  - b) Avoid touching eyes and nose with hands.
  - c) Avoid shaking hands.
  - d) Avoid touching surfaces in areas generally used by many people.
  - e) Cover nose and mouth when coughing and sneezing with tissue.
  - f) Throw tissue into closed bin after use.
  - g) Wash hands after coughing or sneezing.
  - h) Avoid unprotected contact with anyone with cold or flu-like symptoms.
- ✓ The Helpline numbers of the hospitals identified for treatment of the disease should be shared.
- ✓ "Open Door Policy" may be adopted wherever possible to avoid touching the door handles.
- ✓ Lift Buttons shall be used by only one person, i.e. the liftman, to the extent possible.
- ✓ Do not pay heed to rumours and panic.

- ✓ Employees handling cash should use utmost care. They should be provided with masks and disposable gloves for handling cash.
- ✓ Exercise caution while sharing stationery items like pens, pencils, stapler etc.

**Bank customers**

- ✓ Use Digital platforms for all banking transactions as far as possible.
- ✓ Spread awareness on frauds in digital transactions among customers.
- ✓ Cut down on the number of visits to the bank branches to avoid crowding in branches.
- ✓ Clean hands using sanitizer while entering a branch
- ✓ Co-operate with the bank staff to maintain hygiene in the environment.
- ✓ Cover your nose and mouth with handkerchief tissue while sneezing and coughing.
- ✓ Discard the used tissues in the closed dustbins available in branches.
- ✓ Do not visit a bank branch if you have cold, cough and fever. Seek medical help.
- ✓ Maintain personal hygiene at home environment.

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