



AX1 / SLBC / 2021-22 / 260-336

Date : 30.04.2021

All Member Banks  
All Lead District Managers  
SLBC, Maharashtra.

Dear Sir/ Madam,

Reg : Extension of Advisory regarding Bank Branches Business hours in the State of Maharashtra on account of second wave of COVID-19 - Effective from 01.05.2021 & valid up to 14.05.2021

Ref : i) IBA Advisories No. CE/DRS/IBA/2021/9848 & 9852 dated 21.04.2021, 28.04.2021 resp.

ii) Govt. of Maharashtra GRs dated 13.04.2021, 21.04.2021, 29.04.2021

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

iv) SLBC Meeting with major Member Banks dated 21.04.2021

This is to inform you that, Govt. of Maharashtra vide above referred GR dated 29.04.2021 has extended the date of "Break the Chain" guidelines till 14.05.2021.

Accordingly, we advise all Member Banks in the State as under :

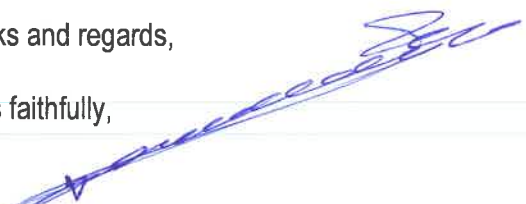
- **Business Hours** - Branches to remain open from **10.00 am to 2.00 pm** for providing **minimum essential customer services** viz. Cash deposit / withdrawals, Clearing of Cheques, Remittances and Government Transactions. Further, in the prevailing situation to have business continuity, Bank branches may provide any other services as they deem fit. Bank branches to observe **total working hours from 10.00 am to 4.00 pm**.
- This is applicable from **01.05.2021 to 14.05.2021** unless extended further.
- All other guidelines circulated vide our advisory dated 22.04.2021 remains unchanged.

In addition to above guidelines, advisories / SOPs 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.

Also, find annexed Comprehensive SOP advisory issued by IBA dated 28.04.2021.

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.

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बैंक ऑफ महाराष्ट्र, प्र.का. : 'लोकमंगल', 1501, शिवाजीनगर, पुणे - 411005. ■ BANK OF MAHARASHTRA, H.O. : 'Lokmangal', 1501, Shivajinagar, Pune - 411005.

**GOVERNMENT OF MAHARASHTRA**  
**Department of Revenue and Forest, Disaster Management,**  
**Relief and Rehabilitation, Mantralaya, Mumbai- 400 032**  
**No: DMU/2020/CR. 92/DisM-1, Dated: 29<sup>th</sup> April, 2021**

**ORDER**  
**Break The Chain**

**Reference:**

1. The Epidemic Diseases Act, 1897.
2. The Disaster Management Act, 2005
3. Revenue and Forest, Disaster Management, Relief and Rehabilitation Department Order No. DMU-2020/C.R.92/DMU-I, dated 2<sup>nd</sup> May 2020, 3<sup>rd</sup> May 2020, 5<sup>th</sup> May 2020, 11<sup>th</sup> May 2020, 15<sup>th</sup> May 2020, 17<sup>th</sup> May 2020, 19<sup>th</sup> May 2020, 21<sup>st</sup> May 2020, 31 May 2020, 4<sup>th</sup> June 2020, 25<sup>th</sup> June 2020, 29<sup>th</sup> June 2020, 6<sup>th</sup> July 2020, 7<sup>th</sup> July 2020, 29<sup>th</sup> July 2020, 4<sup>th</sup> August 2020, 19<sup>th</sup> August 2020, 31<sup>st</sup> August 2020, 30<sup>th</sup> September, 2020 and 14<sup>th</sup> October 2020, 23<sup>rd</sup> October, 2020, 29<sup>th</sup> October, 2020, 3<sup>rd</sup> November, 2020, 14<sup>th</sup> November, 2020, 23<sup>rd</sup> November, 2020, 27<sup>th</sup> November, 2020, 27<sup>th</sup> November, 2020, 21<sup>st</sup> December, 2020, 24<sup>th</sup> December, 2020, 29<sup>th</sup> December, 2020, 14<sup>th</sup> January, 2021, 19<sup>th</sup> January, 2021, 29<sup>th</sup> January, 2021, 24<sup>th</sup> February, 2021, 15<sup>th</sup> March, 2021, 27<sup>th</sup> March, 2021, 4<sup>th</sup> April, 2021, 5<sup>th</sup> April, 2021, 13<sup>th</sup> April, 2021, 20<sup>th</sup> April, 2021, 21<sup>st</sup> April, 2021 (along with any additions and clarifications thereof)
4. Ministry of Home Affairs (MHA) Order No. 40-3/2020-PM-1 (A) Dated 1<sup>st</sup> May 2020, 11<sup>th</sup> May 2020, 17<sup>th</sup> May 2020, 20<sup>th</sup> May 2020, 30<sup>th</sup> May 2020, 29<sup>th</sup> June 2020, 29<sup>th</sup> July 2020, 29<sup>th</sup> August 2020, 30<sup>th</sup> September 2020 and 27<sup>th</sup> October 2020, 25<sup>th</sup> November, 2020, 28<sup>th</sup> December, 2020, 27<sup>th</sup> January, 2021 and 23<sup>rd</sup> February, 2021

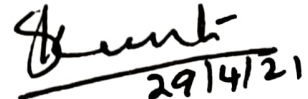
Whereas, in exercise of the powers, conferred under the Disaster Management Act 2005, the undersigned, in his capacity as Chairperson, State Executive Committee had issued an Order dated 30<sup>th</sup> September, 2020 and 14<sup>th</sup> October, 2020 (extended by order dated 29<sup>th</sup> October, 2020, 27<sup>th</sup> November, 2020, 29<sup>th</sup> December, 2020 and 29<sup>th</sup> January, 2021 and 24<sup>th</sup> February, 2021, 15<sup>th</sup> March, 2021, 17<sup>th</sup> March, 2021, 27<sup>th</sup> March, 2021, 4<sup>th</sup> April, 2021, 5<sup>th</sup> April, 2021, 13<sup>th</sup> April, 2021 and 21<sup>st</sup> April) for containment of COVID 19 in the State for the period upto 7 AM on 1<sup>st</sup> May, 2021 and

issued revised guidelines by including certain activities from time to time vide above mentioned orders.

Whereas the State Government is satisfied that the State of Maharashtra is continued to be threatened with the spread of COVID-19 virus, and therefore it is imperative to continue emergency measures to prevent and contain the spread of virus, the Government in exercise of the powers conferred under Section 2 of the Epidemic Diseases Act, 1897, read with all other enabling provisions of The Disaster Management Act, 2005, finds it is necessary to continue the enforcement of the current restrictions throughout the State beyond 7 AM on 1<sup>st</sup> May, 2021 till 7 AM on 15<sup>th</sup> May, 2021 to break the chain of transmission effectively.

Now, therefore, in exercise of the powers conferred under Section 2 of the Epidemic Diseases Act, 1897 and the powers, conferred under The Disaster Management Act, 2005, the undersigned, in his capacity as Chairperson, State Executive Committee, hereby extends all the restrictions that have been imposed vide 'Break the Chain' orders dated 13<sup>th</sup> April and 21<sup>st</sup> April, 2021 along with all additions and clarifications issued thereof in the State till 7 AM on 15<sup>th</sup> May, 2021.

BY ORDER AND IN THE NAME OF THE GOVERNOR OF MAHARASHTRA



(SITARAM KUNTE)  
CHIEF SECRETARY

GOVERNMENT OF MAHARASHTRA



## Indian Banks' Association

**CE/DRS/IBA/ 2021/9852**

28th April, 2021

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

Dear Sir/Madam,

**Covid 19 - Comprehensive SOP Advisory by IBA**

As you are aware, we have issued an advisory on Covid SOPs vide our letter ref: No: CE/DRS/IBA/ 2021/9847 dated 21<sup>st</sup> April, 2021 considering the recent spike in covid cases due to second wave and the need for some standard approach for the banks. Last year too IBA had issued pre lock down advisory vide our letter ref: No: DRS/IBA/2020/8850 dated on 18<sup>th</sup> March, 2020 and post lockdown advisory by our letter ref: No CE/DRS/IBA/2020/8895 dated 28<sup>th</sup> April, 2020 to help our members.

We have received requests from a few members requesting for a comprehensive advisory incorporating the key measures from all three advisories issued by IBA for ready reference and adoption.

Accordingly, we have prepared this document on Comprehensive SOP Advisory by IBA and the same is attached for your information.

Hope banks will find this document useful.

Yours faithfully,

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

Encls: As above

# Comprehensive SOP advisory by IBA



**Indian Banks' Association**

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# **Comprehensive Standard Operating Procedure (SOP) Advisory by IBA for Banks**

IBA has issued three Standard Operating Procedure (SOPs) for banks to be followed during the covid-19 pandemic primarily to ensure the safety of the employees and customers. In this document we have put together major directions from all three SOPs to enable banks to get all information in one place. We are also mindful of the fact that banks do have their customised SOPs in place. However, a comprehensive list would help in ease of conducting business at the bank premises.

## **1) Scope and Coverage**

This Guideline could be adopted by all Member Banks of IBA for

- All Branches of Banks
- Head Office, Regional and Zonal offices etc.
- Staff Training Colleges and
- Any other establishments owned or operated by Banks including critical installation centres.

## **2) Vaccination Drive**

- Employees should be encouraged to take vaccination for themselves as well as to get their family members vaccinated. Needless to mention that even after vaccination covid appropriate behaviour should be followed.
- 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.
- Banks may also explore possibilities of arrangements 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.
- Banks may also arrange for emergency medical help kits at district/city level to ensure immediate support for staff members.

### **3) Business Continuity Plans**

Monitoring of the critical installation centres, staggering of duties and backup plan for any eventuality.

- Data centres holding Core Banking Solutions (CBS)
- ATM Switch
- Security Operations Centre
- Swift Operations Centre
- Treasury operations.
- Positioning of Senior Management Officials
- Human Resource Management
- Branches/Offices Operations
- Employee Awareness
- Customer Services

### **4) Suggested Measures for critical operations centres**

- 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.

### **5) Suggested measures for Treasury operations**

- Splitting treasury functions at different locations.



- In the event of complete shutdown of a building where treasury is functioning Alternate Disaster Recovery Centre (DRC) 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.

## 6) Role of Communications

- ✓ Communication to all relevant external stakeholders (customers, vendors & suppliers) and internal stake holders (trade unions & employees) about basic 4 services are only provided by banks. As situation improves and on resumption of more services further communication detailing the terms of resumed operations could be send to all (internal and external) stakeholders.
- ✓ Encourage digital transactions as far as possible and regularly inform the customers the routine banking transactions which could be done through digital mode. This should be an ongoing process.
- ✓ Workforce deployment plans of respective departments could be assessed when limited services are offered and could be reviewed as situation improves.
- ✓ Display of information at all entrances, workplaces and common spaces for protection and prevention awareness– social distancing, other precautionary measures and need for vaccination, etc.
- ✓ Advertisements / Advisories issued by IBA could be used for displaying at branches.
- ✓ Advisories issued by Banks' Management from time to time to be widely circulated & communicated to all employees.
- ✓ A team comprising of proactive executives, HR managers, Branch Managers, Marketing managers shall be in assigned to ensure monitoring availability of essential items, cleanliness, sanitization status, etc. and submit a report to the Head of the Vertical / Zone / Circle / Corporate Office.

- ✓ Cross functional audits for adherence to the advisories on preventive steps should be done on regular basis. Nodal Officers/Teams may be appointed to monitor the implementation.
- ✓ A System may be set up to obtain Feedback in Digital form (WhatsApp/ Email / Portal) or through telecom interaction regarding requirements from Branch officials on regular basis.

## **7) Human Resources Policies**

- ✓ Bio-metric attendance could be replaced with physical register for the time being or Card Access System could be considered. While doing this security aspects could be taken care of.
- ✓ Working hours (business hours) of the banks could be restricted to 10am -2pm, if cases of infections are very high. Once the situation is stabilised, normal business timings could be resumed.
- ✓ Door step banking activities, wherever available should be encouraged and should be given wide publicity.
- ✓ 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.
- ✓ An employee having any of the symptoms of covid -19 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. If the cases are high in particular area, working hours could be devised on the basis of the SOPs received from local administration, DLCCs or SLBCs.
- ✓ Employees who have anyone at home infected with the virus, must abstain from coming to office until they clear the Corona medical test.
- ✓ Use of mask should be made mandatory as it is the most economical safety net.
- ✓ 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 or as per the prevailing protocol devised by the government.
- ✓ 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.
- ✓ 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.

## **8) 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. BCs should be advised to adopt covid appropriate behaviour.
- ✓ 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.

## **9) Safety and Security Procedures at Branches / Offices**

Following Social Distancing norms as per Govt of India guidelines, several communications have been sent to Member banks and also to public via print and social media by IBA. Besides this, banks could also pay attention to the following areas as well.

- ✓ Proper crowd management to be done and Social Distancing to be maintained. Help from Local authorities and Police Department to be obtained as per Ministry of Home Affairs directions.
- ✓ Floor marking at Entry gates for social distancing during entry and thermal screening to be ensured.
- ✓ Monitoring using Aarogya Setu app at entry points may be implemented.

## **10) Norms during office hours at Branches / Offices**

- ✓ Employees shall work from their seats and avoid going to other's seats as far as possible. Ensure social distance at the work place by employees.
- ✓ Special attention to be given for areas where chance of crowding is there and some system of marking on the floor to be made e.g. entry gate/cash counters/PB printing counters etc.
- ✓ Meetings to be avoided as far as possible. VC/Conference calls to be used as the alternative. For emergency situations where a meeting cannot be avoided, proper gap by leaving one chair vacant should be followed in the conference rooms.

- ✓ All business travel, personal travel to be guided by latest Bank guidelines and local administrator guidelines.
- ✓ Hard copy files to be avoided wherever possible. Soft copy correspondences/ approvals to be adopted through mails or other electronic means.
- ✓ Spitting in dustbins and on premises is not allowed.

## **11) Awareness – to employees**

- ✓ Employees should be made aware of the existing as well as emerging 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) Always wear mask.
  - c) Avoid touching eyes and nose with hands.
  - d) Avoid shaking hands.
  - e) Avoid touching surfaces in areas generally used by many people.
  - f) Cover nose and mouth when coughing and sneezing with tissue.
  - g) Throw tissue into closed bin after use.
  - h) Wash hands after coughing or sneezing.
  - i) 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.

- ✓ Employees need to be well informed so that they 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.

## **12) Awareness - Bank customers**

- ✓ Encourage customers to switch to Digital platforms for all banking transactions as far as possible. Provide/display a list of banking transactions which could be done digitally.
- ✓ 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.
- ✓ Customers should wear mask always for their own safety and also of bank staff.
- ✓ 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.
- ✓ Customers should be intimated about the limited services and timing of the branches. This could be displayed at the entrance of the premises.
- ✓ Similarly, when restrictions on the services are relaxed that also to be intimated/displayed.

## **13) Branch/Office Area Disinfection**

### **Sanitisation Areas**

All areas in the premises including (but not limited to) the following shall be disinfected completely with the use of approved disinfectant mediums.

- ✓ Entrance Gate of Branches, Building, Offices, Currency Chest, ATMs, E-Lobby etc.
- ✓ Clean and disinfect centralized air conditioning at prescribed periodicity.
- ✓ Meeting rooms, Conference halls, Canteens, Rest rooms, Pantries, etc.
- ✓ Open areas-Staircases, Parking areas.
- ✓ Lobbies.
- ✓ High touch surfaces like –Door Handles, Lifts/Elevators and their buttons, Bank vehicles especially commonly used vehicles, Shuttle buses etc.
- ✓ Walls of common places.
- ✓ All other surfaces like hand railings, Office Tables, Chairs, etc.

## **14) Sanitisation and Upkeep of Workplaces**

- ✓ Sanitisation of all areas to be ensured at the end of the day.
- ✓ Special attention to be given to wash rooms/ toilets by periodical cleaning, swabbing, disinfecting and keeping it dry. Non-contact type tap, hand wash and sanitiser dispensers to be used. Cleaners to use required PPEs if available.
- ✓ Walls/Doors/Windows and all fittings in washrooms shall be disinfected and cleaned thoroughly at prescribed periodicity.
- ✓ Lifts shall be cleaned and sanitized during office hours at a prescribed periodicity. It should be ensured that lifts are not crowded and social distancing (about one meter distance) is maintained.

## 15) Sanitisation at entry to workplaces

- ✓ Direct all the visitors for sanitizing the hands before approaching the staff.
- ✓ Hand sanitisers to be kept at entrance of all branches and offices. People after entry shall sanitise their hands before proceeding to their work spots. In all areas, having nearby water points or wash basin etc., hand wash shall be used (it is the preferred option vis-à-vis hand sanitiser). In all lifts entrance, meeting hall etc., sanitiser may be used.
- ✓ Special attention to be given to hygiene of housekeeping staffs, company hired drivers, people serving tea/coffee etc. as they are exposed to most of the employees. In case of any symptoms noticed, departments should report to Health authorities.
- \* *Appropriate protective equipment like Face Masks, Goggles, Gloves, Aprons, Shoes including appropriate disinfecting equipment like sprayer, brush, sanitiser, soaps etc. shall be made available. Thermal scanners to be used wherever needed.*
- \* *Installation of Disinfection Chambers at places with higher numbers of staff like Head Office/Central Offices/IT Offices/Data Centre/ Zonal Offices etc / High footfall Branches. Could be implemented in a phased manner as per priority.*

## 16) Travel Arrangement to workplace

- ✓ Enabling Work from Home wherever possible, considering the Security risk, banks may use highly secured Virtual Private Networks (VPNs).
- ✓ To the extent possible, employees should be encouraged to use their personal vehicles for commuting to work place. Public transport to be avoided. (Banks may devise strategies for arranging Bus transportation for employees in key areas of the city. This may include tie-ups with the aggregators, or engage the services of their own customers who are in this sector).

Wherever Bank transport is arranged, following norms to be followed:

- ✓ Vehicle's ACs (including in buses) not to be operated.
- ✓ All the employees to sit and move in/ out in such a way that they follow social distancing norms.



## **17) Canteen & Cafeteria Services**

- ✓ Employees to be encouraged to bring food from home till situation improve.
- ✓ Social distancing to be practiced in Canteen during serving of food as well as during eating.
- ✓ A checklist-based health monitoring of the canteen workers to be made before commencement of canteen service. Record to be maintained in canteen.
- ✓ Periodical kitchen audit to ascertain cleaning and sanitization of utensils, food containers, counters, table, chair, basin etc, in canteen.
- ✓ All vehicles carrying food to be sanitized daily.
- ✓ Provision of packed food during lunch and dinner to be continued wherever feasible.
- ✓ Mandatory hand wash/hand rub for all the visitors in the canteen.

## **18) Business Correspondents, Customer Service Points**

- ✓ Communication should also go to Business Correspondents (BCs)/Customer Service Points (CSPs) regarding the need for covid appropriate behaviour including maintaining hygiene and social distancing while conducting banking business.
- ✓ Banks could reiterate the precautionary guidelines to the BCs and CSPs and to provide necessary support to ensure safe transactions.
- ✓ 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 current situation of their state/UT.

**The list is only indicative and banks are encouraged to adopt additional measures for the safety and security of the employees and customers.**

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