

**CIRCULAR NO. 47 /2020**

**DATE : 20.03.2020**

**TO,  
ALL MEMBERS**

**COVID-19 – WELL BEING AND PROTECTION OF EMPLOYEES AND OFFICERS  
OF THE BANKING SECTOR**

We reproduce hereunder the text of the AISBOF circular No. 47 dated 20.03.2020 , the contents of which are self-explicit.

With warm greetings

**(Ajit Kumar Mishra)  
GENERAL SECRETARY**

**OUR UNITY : ZINDABAD-ZINDABAD  
S.B.I.O.A : ZINDABAD-ZINDABAD**

**TEXT**

**COVID-19 – WELL BEING AND PROTECTION OF EMPLOYEES AND OFFICERS  
OF THE BANKING SECTOR**

We reproduce hereunder the text of AIBOC Circular No.2020/31 dated 20/03/2020 contents of which are self-explanatory for information of the members.



**(Soumya Datta)  
General Secretary**

**COVID-19 – WELL BEING AND PROTECTION OF EMPLOYEES AND OFFICERS OF THE  
BANKING SECTOR**

We have sent a communiqué to the Governor of RBI proposing a slew of precautionary measures to be adopted for the protection of employees, officers and stakeholders associated with the banking industry from coronavirus. Copy of the same has also been sent to the Finance Secretary, Govt of India, the Chairman, IBA and MD and CEOs of all banks. Text of the communication is appended.

With greetings,

Sd/-

**(Soumya Datta)  
General Secretary**

**Text of Letter No. AIBOC/2020/15 dated 20.03.2020**

**Ref No. AIBOC/2020/15**

**Date: 20.03.2020**

Shri Shaktikanta Das  
Governor  
Reserve Bank of India  
Central Office Building, 18<sup>th</sup> Floor  
Shahid Bhagat Singh Road  
Mumbai - 400001

Dear Sir,

**COVID-19 – WELL BEING AND PROTECTION OF EMPLOYEES AND OFFICERS OF THE BANKING SECTOR**

All India Bank Officers' Confederation (AIBOC) the largest apex level supervisory cadre organisation in the banking industry representing over 3.20 lakh officers welcomes the initiative of Reserve Bank of India to minimise the impact of this deadly Novel Coronavirus on the national economy in general and citizenry in particular.

Sir, you are aware that transmission of the deadly virus is taking place through personal contact. Social distancing, de-cluttering and decongestion are the most sought for preventive measures against contamination of the deadly Coronavirus (COVID-19). The World Health Organization (WHO) has declared global health emergency across the globe.

Hon'ble Prime Minister while addressing the nation yesterday declared Restricted Movement Order on measures to combat COVID-19 and their efforts to combat the situation and in his public address given a call: "Get out of your house only when it is very important".

As a matter of fact, it is well-nigh impossible for us, the 'financial army' of the nation, to maintain 'social distancing' while working in branches. Most importantly, majority of the bank personnel have to commute to office using public transport at a time when the Government advisories are suggesting avoiding public transport as far as possible. Thus, we remain vulnerable to infection due to commuting in public transport to attend office and other unavoidable interactions with the public at large in bank branches. It is therefore imperative that immediate measures be taken to decongest the bank premises as far as possible and practicable while maintaining skeletal customer services. AIBOC is sensitising the membership about the need to follow the basic health guidelines issued by Government of India in this regard.

You will appreciate that it is desirable to ensure implementation of the following measures, which are suggestive in nature, but not exhaustive:

- a) Use of digital platforms for all banking transactions as far as possible.
- b) Avoid visiting a bank branch, if the customer has cold, cough or temperature for which thermal screening should be introduced on a war footing in all banking establishments, particularly because those are primarily run by human resources, and before attending branches for banking services, people may roam go outside and mix up with people at large / visit other public places or *vice versa*.
- c) To ensure highest hygienic standard of the staff as well as customers, as far as practicable and feasible under active supervision and control of the bank management.

In this context, we would like to express our concern to the likelihood of considerable footfall in the branches in the coming week, being the last week of the financial year 2019-20, for the purpose of deposit of tax liabilities and other banking transactions. We are apprehensive that such enormous footfall may act as a community carrier of this deadly virus which should be avoided at any cost, as the country is getting ready to eradicate the menace. Banks have taken certain steps towards well being of the employees and protection from COVID-19 crisis but those are not adequate to combat this national crisis.

Accordingly, AIBOC proposes the following suggestions for your kind consideration and issuance of necessary directives to all scheduled commercial banks for immediate implementation of the same:

- a) To issue necessary directions for immediate introduction of 5 day week in order to ensure effective implementation of 'social distancing'.
- b) To reduce the cash transactions hours by two hours.
- c) To discontinue passbook printing facility at bank branches.
- d) To ensure payment of all tax liabilities (such as Income tax, GST, property tax and so on) in online mode only.
- e) To stop selling of third party products by banking organisations immediately.
- f) To implement the system of online submission of duly signed 15G and 15H forms by the eligible depositor customers to the e-mail ids of the branches and dispense with the present procedure of mandatory requirement of physical forms.
- g) To incentivise digital transactions and use of debit cards / ATMs (e.g. to dispense with the limit on free ATM transactions i.e. waiver of charges for number of financial / non-financial transactions beyond the present stipulated limit as per RBI guidelines), which is expected to curtail footfall at branches in a big way.
- h) To issue a suitable advisory for waiver of charges on Cash Deposit Machines (CDMs) and Recyclers.
- i) To manage the branches with minimum number of staff.
- j) To provide adequate numbers of face masks, gloves and sanitisers to all staff members at the cost of the bank.
- k) To make thermal screening mandatory for all banking establishments having more than 10 staff members / support staff.
- l) Entries of customers returning from abroad or foreigners in bank branches dealing in foreign exchange (such as International Banking branches / Overseas branches) should be ensured only after thorough thermal screening and can be restricted to the minimum.
- m) To instruct banks to facilitate 'work from home', wherever possible – in order to reduce avoidable exposure of staff to the deadly virus.
- n) To sensitise management of all banks to refrain from organising campaigns for sale of banking / para-banking products, town hall meetings, review meetings other than through limited number of VCs and any sort of gathering of officers and employees.
- o) Keeping our above suggestions in view, to advise suitably to the task force under the FM being constituted for ensuring initiation of steps to reduce economic difficulties, as directed by the Hon'ble Prime Minister.

You will appreciate that in this trying time, while we should do everything possible, to keep the wheels of the national economy moving, we should also ensure the safety and take all necessary steps to reduce the health hazard of the bank employees, officers and all stakeholders.

We, therefore, strongly urge upon your good office to initiate appropriate steps to enable us to collectively combat the unfortunate pandemic that has created such deleterious effect globally.

With best regards,

Yours sincerely,

**Sd/-**  
**(Soumya Datta)**  
**General Secretary**