

CIRCULAR NO. 47 /2021

DATE :16.04.2021

TO,  
ALL MEMBERS

**COVID19 pandemic–measures to ensure steps/action to ensure availability of banking facility**

We reproduce hereunder the text of the **AISBOF Circular No. 47** dated 16.04.2021, the contents of which are self-explicit.

*With warm greetings,*

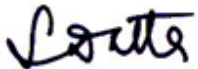
(Ajit Kumar Mishra)  
GENERAL SECRETARY

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

TEXT

**COVID19 pandemic–measures to ensure steps/action to ensure availability of banking facility**

We reproduce hereunder the text of AIBOC Circular No.2021/44 dated 15/04/2021 contents of which are self-explanatory for information of the members.



(Soumya Datta)  
General Secretary

Dear Comrade,

**COVID19 pandemic–measures to ensure steps/action to ensure availability of banking facility**

We reproduce hereunder the text of UFBU Letter No.2021/07dated 15.04.2021 addressed to the Secretary, DFS on the captioned subject for your information.Copy of the letter has also been sent to the Chairman, IBA.

With greetings,

Sd/

(SoumyaDatta)  
General Secretary

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**Text of UFBU Letter No.2021/07 dated 15.04.2021**

**LETTER No. UFBU/2021/7**

**Date: 15.04.2021**

**Shri Debasish Panda,**  
Secretary,  
Dept. of Financial Services,  
Ministry of Finance,  
Government of India, New Delhi

Dear Sir,

**COVID19 pandemic—measures to ensure steps/action to ensure availability of banking facility**

We note with deep consternation that the second wave of Covid-19 pandemic has hit our nation hard. The entire healthcare system is under stress. The daily count of positive cases has touched a record high of 2 lakh! The R factor is also on the rise, which is equally alarming.

2. Last year, the government had undertaken a slew of protective measures while keeping the wheels of the economy moving. Our entire banking fraternity were First Line Covid warriors as we accepted the gauntlet and discharged our duties to the best of our abilities under extreme constraints for the sake of the nation. Over a thousand bank employees and officers have laid down their lives in the line of duty having succumbed to the disease. Nearly a lakh was infected, suffered physically, mentally and financially also.

3. In the current wave that is sweeping across the nation, we are distressed to note that already several bank employees and officers have died. It is shocking to note that some of them could not even get admitted to hospitals due to the dearth of beds. The news and visuals of bodies lying in hospitals, queues in crematoriums, burial grounds and acute crisis of beds, ventilators, oxygen and life-saving drugs have shaken the confidence of the staff and officers.

4. You are aware that trade unions in banking industry had jointly and severally taken up many issues that would protect the bankmen from Covid-19 and the measures required to instill confidence and courage in them to serve the country and ensure uninterrupted banking facilities during 2020. While many of these were implemented fully/partially, few recommendations are still to be considered. These representations were aimed at protecting the bankers, their families and to ensure a safety net to them, which would instill a sense of courage and confidence to brave the circumstances.

5. We are of the considered opinion that the Government has to put in place several measures to instill confidence amongst the bank employees and officers urgently to ensure that we continue to perform our duties in national interest. You are also aware that all bank branches and establishments are potential hotspots for spreading the disease. This is a national medical emergency and we urge upon you to put in place the following measures forthwith to ensure minimum required banking facility.

- a. **Reduced working hours/days:** As was implemented last year, there is a necessity to restrict physical banking for next 4-6 months. Banks may be advised to reduce working hours (say from 10am to 2pm). Similarly, banking should be restricted to 5 days in a week, to break the chain. This would cut the exposure of bankmen and the customers to a great extent without impairing services. Incidentally, several state governments have imposed night curfew and put in place travel restrictions, which requires reduced working hours to enable bankers to reach home early.
- b. **Working with minimum staff/work from home:** We call upon you to instruct all the banks to deploy minimum possible staff/officers at branches/offices. Measures like working with 1/3<sup>rd</sup> of staff strength, Work from Home, should be implemented for next 4-6 months. Staff/Officers to be called on rotation so that exposure is reduced.

**c. Hub banking:** Instead of opening all branches at multi-centres, numbers may be restricted in such a manner that banking facilities can be extended at few select branches obviating the necessity to open all and expose bankmen and customers to the risk of infection.

**d. Staggering working hours for all segments of society:** All segments of society – commercial organizations, state/central/banks/PSUs etc should be instructed to work only during stipulated hours. The commencement/closure times should be deferred (to be different for each segment) so that the footfalls, traffic on road is reduced, congregations are minimized, which can avoid the spread of infection. This will avoid congestion on roads, saves fuel and will allow carrying on the day to day commercial/business activity without requiring lock-downs. .

**e. Vaccination of all bankmen [including below 45 years]:** Considering the nature of work, coming in contact with hundreds of customers every day, bankmen carry higher risk. Having considered as Frontline Covid Warriors by the Parliamentary Standing Committee, we call upon you to initiate measures to provide vaccination to all bankmen.

**f. Exemption from duty to the following:** Employees with existing co-morbidities, pregnant employees/officials, persons with disabilities (Divyangjan)

The above suggestions, if implemented would not only be a strong shield of safety to bankmen and customers, but will ensure availability of required banking facilities and help sustained economic activities in the country.

6. We would also like to draw your attention to few of earlier requests/appeal from trade unions in banking sector:

**a. Insurance policy in Banks to be fine-tuned:** Quite substantial number of bankmen have succumbed to COVID and over a lakh have contracted infection. There are many instances where the bankmen have not only suffered physically, but they have been harmed financially as entire expenditure charged at hospitals had not been reimbursed. We urge upon you to issue suitable instructions to insurance companies to fine tune their policies to ensure that bankmen are not out of pocket for getting treatment at hospitals.

**b. Bringing COVID related expenditure under exemption clause of Income Tax:** Whenever the medical expenditure is reimbursed, beyond threshold, the reimbursement is treated as perk and taxed under IT Act. We request that COVID related treatment should be treated akin to serious ailments like cancer, heart, kidney and tax exemptions be allowed accordingly.

**c. Compensation to family of diseased bankmen:** As has been implemented by Central Government and few State Governments, compensation of Rs.50 lakh to the next of kin of deceased Frontline Covid Warriors should be extended to all banks. This would be a true recognition of a martyr of the financial army who laid down his life in the line of duty to serve the nation during a national crisis.

We fervently hope that above suggestions are duly considered and implemented without any further loss of time.

Thanking you,

Yours faithfully,

Sd/-

**SANJEEV K. BANDLISH**  
**CONVENOR**