

CIRCULAR NO. 48 /2020

DATE : 23.03.2020

**TO,
ALL MEMBERS**

NATIONWIDE FIGHT AGAINST CORONAVIRUS BY COUNTRY'S FINANCIAL ARMY

We reproduce hereunder the text of the AISBOF circular No. 48 dated 23.03.2020 , 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

NATIONWIDE FIGHT AGAINST CORONAVIRUS BY COUNTRY'S FINANCIAL ARMY

We reproduce hereunder the text of AIBOC Circular No.2020/32 dated 23/03/2020 contents of which are self-explanatory for information of the members.



**(Soumya Datta)
General Secretary**

NATIONWIDE FIGHT AGAINST CORONAVIRUS BY COUNTRY'S FINANCIAL ARMY

We have sent a communiqué to the Governor of RBI yesterday vide our letter no. AIBOC/2020/16 proposing a slew of additional suggestions in continuation with our earlier letter dated 20.03.2020 to be implemented 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, all Regional Directors of RBI and MD & CEOs of all banks. Text of the communication is appended.

With greetings,

Sd/-

**(Soumya Datta)
General Secretary**

Ref No. AIBOC/2020/16

Date: 22.03.2020

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

Dear Sir

NATIONWIDE FIGHT AGAINST CORONAVIRUS BY COUNTRY'S FINANCIAL ARMY

Greetings from All India Bank Officers' Confederation (AIBOC), the largest supervisory cadre trade union commanding a membership of over 3.20 lakh officers in the banking industry.

2. We have already suggested to your good office vide our previous communiqué dated 20.03.2020 (copy enclosed) a slew of measures that may be adopted in the commercial banks with a view to combat the deadly spread of the Novel Coronavirus through banking channel. Our affiliates at different banks also have sent series of communiqués to their respective bank management. Meanwhile, the dimension of the crisis has increased manifold with every passing day. You are aware that in the midst of 14 hours 'Janta Curfew' observed by the citizenry at the call of the Hon'ble Prime Minister, many State Governments / Local authorities, being faced with the looming threat, have ordered 'lockdown' / suspension of public transport (including suburban train and Metro Rail services) across the country. As at the time of writing this letter, 75 districts across the country are under complete 'lockdown', the number being likely to increase in the coming days with any prognosis of aggravation of the situation.

3. We appreciate the action of Indian Banks' Association (IBA) of making an appeal to the customers to restrict their transaction to only: i) Cash deposits / withdrawals, ii) Depositing clearing cheques iii) Remittances and iv) Government transactions. By way of issuance of a circular addressed to the Chief Executives of all the Member Banks, IBA has highlighted the dire need of social distancing to check the spread of COVID-19 pandemic. It has been suggested by the IBA, inter- alia, to keep bank branches open selectively at locations wherever lockdown / suspension of public transport have been ordered - after due consultation with the local state governments / authorities to carry out the basic essential transactions as per its appeal circulated earlier during the day.

4. We are aware that banking services, catering to the day to day requirement of people, are coming in the bracket of 'Essential Services'. Many a time in the past, bank officers and employees working at public sector banks as the true 'financial army' of the nation, have braved the odds and responded to the call of the government and extended the services to the people at large befitting to their emergent financial solutions during any sort of crisis. This time too, we are fighting this great nationwide battle against the virulent Coronavirus, keeping shoulder to shoulder with the other workers of essential services such as doctors and medical workers, police, para-military / military forces and security staff, suppliers of food and essential commodities and so on. At the same time, we must not ignore the fact that uninterrupted flocking of the customers at branch premises may cause avoidable contamination of people and the staff, apart from the fact that branch staff being predominantly dependent on public transport services, would not be in a position to attend their duties – particularly at geographies where lockdown has been ordered.

5. Against the above backdrop, and particularly, in keeping with the latest developments of the withdrawal of the public transports, promulgation of 'Prohibitory Orders' in different states and select districts across the country, we place before you the following additional suggestions for your consideration and immediate implementation, which are in tune with the medical wisdom being expressed by the experts globally:

- i. In line with the measures prescribed by IBA to the Member Banks, opening of minimum number of branches in a cluster.
- ii. Curtailing the banking hours from 10:00 AM to 2:00 PM and reducing the cash transaction time to the barest minimum.

- iii. To open only one or two counters at all branches, which are adequate to render the essential services mentioned in the IBA appeal.
- iv. To provide barest minimum staff and officers – that too strictly on rotation till the fight against pandemic is over, while remaining staff members and officers be allowed 'work from home' / exemption from attending branches and stay at home with condition of availability in case of emergent need / on rotation. All such exemptions / 'work from home' have to be considered as 'on duty'.
- v. The aforesaid arrangement of exemption from attending branches / work from home facility to be provided to all women employees with small kids, expectant mothers, care givers of the elderly, differently abled employees and staff entirely dependent on public transport.
- vi. To grant leave to employees / officials with 50 years of age and having underlying conditions such as diabetes, respiratory diseases, renal diseases and other life threatening diseases upto 4th April, 2020, in line with relaxation granted to Central Civil Services.
- vii. To arrange for transportation for attending office, wherever feasible.
- viii. Branch Heads to be given free hand to prepare branch wise action plan in consultation with the Regional / Zonal Office.
- ix. To display Appeal of IBA at the entrance of the branch and only customers approaching for the essential services to be permitted inside the branches – after thorough screening at the entrance by security / outsourced staff and proper application of sanitiser (to be made available at the entrance itself).
- x. To advise the customers to leave branch premises after completion of the aforesaid four essential activities indicated by IBA.
- xi. Crowding in front of counters should not be permitted and safe distancing must be mandatorily implemented.
- xii. A strict NO to any request for service other than those stated in the Appeal of IBA.
- xiii. To provide / deploy / hire adequate support staff / security personnel by the administration so as to be ensure safety and security of employees and officers.
- xiv. To actively consider deferring the 'Annual Closing' date till the normalcy is restored.

We hope you will consider the logical exposition of the suggestive measures as given above and immediately issue suitable advisories to the Chairman / MD&CEOs of all public sector banks. While we assure you of our best cooperation in ensuring uninterrupted availability of banking services, we also expect full cooperation from your end in ensuring safety of all banking personnel serving relentlessly and without any fear at this critical hour endangering human lives in the best interest of the national economy.

With best regards,

Yours sincerely,

Sd/-

(Soumya Datta)
General Secretary
Encl. : As above

Ref No. AIBOC/2020/15

Date: 20.03.2020

Shri Shaktikanta Das
Governor
Reserve Bank of India
Central Office Building, 18th 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