



They is not the limit, we cover it...

ALL INDIA REGIONAL RURAL BANK OFFICERS' FEDERATION

(Affiliated to AIBOC)

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Dated: 16-04-2020

All Affiliates/ Members
(Please re-circulate)

Extension of Lockdown Till 3rd May'20 - AIBOC expresses its concern and seeks essential measures

We reproduce hereunder the full text of AIBOC Circular 2020/39 dated 15-04-2020 on the captioned subject for information of all concerned.

With greetings,

(Srijan Kumar Pal)
GENERAL SECRETARY

Quote

Circular No. 2020/39

Date: 15.04.2020

To All Affiliates (Please Circulate)

Dear Comrade,

Extension of Lockdown Till 3rd May'20 - AIBOC expresses its concern and seeks essential measures

We have sent a communiqué to the Secretary, Department of Financial Services vide our letter no. AIBOC/2020/22 dated 15.04.2020 on the captioned subject. Text of the communication is appended.

With greetings,

(Soumya Datta)
General Secretary

Text of Letter No. AIBOC/2020/22 dated 15.04.2020

Ref No. AIBOC/2020/22

Date: 15.04.2020

Shri Debasish Panda
Secretary
Department of Financial Services
Ministry of Finance
Government of India
New Delhi

Dear Sir,

Extension of Lockdown Till 3rd May'20 **AIBOC expresses its concern and seeks essential measures**

All India Bank Officers' Confederation (AIBOC), the largest apex trade union of bank officers of the country, expresses its concern over the issues relating to functioning of branches / offices during the period of extension of Lockdown on account of COVID-19 endemic, as announced by Hon'ble Prime Minister yesterday.

In this context, we would like to draw your kind attention to our earlier communique bearing no. AIBOC/2020/20 dated 31.03.2020 (copy enclosed), wherein we have already requested you to carefully examine the issues relating primarily to the hygiene / safety of the bankmen who as the true 'financial army' of the country are playing the role of vanguards in the task of providing 'essential banking services' and in the process also being exposed to additional health risk for thorough implementation of the 'Coronavirus Relief Package' announced by the Hon'ble FM, which has witnessed a surge of crowd in many bank branches across the nation. Meanwhile, as per the Union Ministry of Health and Family welfare, the total number of confirmed novel Coronavirus cases in India has been rising exponentially and has breached the 11,000 mark. Since midnight of 24th March, 2020, the country has been passing through a universal Lockdown, which is a very crucial step aimed towards containment of possibility of the contamination. As announced by the Hon'ble Prime Minister, the approach of the government is now "**jaan bhi, jahaan bhi**", indicating that besides saving lives of people, the country needs to carry on / resume certain economic activities in a manner that the ongoing fight against Coronavirus is not diluted.

Against this backdrop, we being a responsible trade union dedicated towards the humongous task of nation building, would like to request you to revisit certain critical issues being confronted by the bank employees and officers, even at the cost of repetition of some of those, and take utmost care for their safety, security and life coverage in case of any unfortunate fatality:

1. Some of the SLBCs as well as certain District Magistrates / Collectors (specially in the State of Rajasthan) have issued directions advising extension of the banking hours (such as 10:00 AM to 5:00 PM / 9:00 AM to 4:00 PM etc.) while some other authorities are suggesting normal banking operations, thereby violating the principle of providing 'essential services' at the bank branches and implementing 'Coronavirus Relief Package' with **bare minimum staff strength** so as to reduce the cases of contagion from the banks to other sections of the society and *vice versa*. Certain PSBs have gone to the extent of directing: that in order to cater to the expected increase in the volume of transactions / urgent banking requirements on account of the Coronavirus Relief Measures of the government, all branches shall work on full strength effective 31st March 2020 and across the country till further instructions. It is strongly felt that such steps being prescribed by a section of authorities are not only disappointing in nature but also would pave the way for multiplied chances of contamination of the bank staff as well as the customers and public at large. Moreover, this will eventually lead to a serious deviation from 'break the chain' approach advocated by medical experts, besides being a blatant violation of the concept of 'social distancing' being advocated even by the banking fraternity of the developed nations.

Now, we feel it is imperative to revert to the earlier arrangements of skeletal staff and alternate rotation of branch teams introduced by PSBs in all States and Union Territories. Needless to emphasise that all zones / regions / modules etc. of the banks as well as the functional / sectional / departmental heads must be sensitised to draw up an appropriate roster covering its area of operations with provisions of rotation of the staff and officers coming within their jurisdiction, in tune with the feasible business continuity plans (BCPs) adopted by them in this crisis hour. The 'work from home' concept should be forming part of such roster, where differently abled persons, expectant mothers / parents with children below the age of 5, employees with co-morbidity like heart diseases, unrestricted diabetic patients, respiratory issues, pneumonia and other critical illnesses, should invariably be assigned with such arrangement (vide memo No 40-3/2020-DM-I(A) dated 15.04.2020 issued by Ministry of Home Affairs, Govt. of India).

2. Sir, with the widespread propaganda by the government as well as public sector banks for using ATMs and other alternative delivery channels for uninterrupted availability of banking services, the footfall of customers at branches has come down to a large extent. You are also aware of the fact that with the well-thought-of advice of issuance of token system for the PMJDY beneficiaries and introduction of date wise schedule for withdrawal of money credited by way of direct benefit transfer (DBT) to their accounts from 3rd April to 9th April, 2020, overcrowding at the branches / BC points has already reduced drastically. However, we feel that the administration/banks jointly should make use of continuous announcements (pre-recorded) in local language in the areas where mass disbursements are taking place to adhere to the norms of 'social distancing'. Simultaneously, we feel in the present scenario, it would be ideal and logical to rationalise the banking hours / working hours of all bank branches / offices keeping in view the hard-pressing requirement of ensuring basic safety and security of the banking personnel as well as the bank customers and thus contain avoidable spread of the deadly Coronavirus as the payment of first tranche of DBT is virtually complete.
3. In view of the situation of non-availability of transport facilities and requirement of payment of exorbitant sum to the operators during the period of first phase of Lockdown, bank employees and officers are facing lot of constraints and hardship. While the banking personnel will, during this second tranche of Lockdown, continue to remain duty bound to serve the nation and fight with all oddities as they have been during any other national calamity in the past, banking authorities may be advised to make adequate arrangements at their cost with select transport providers for hiring pool vehicles / buses / vans / SUVs etc. in order to enable the employees and officers to commute to and fro between their workplaces and residences in a hassle free manner.
4. We are also perturbed with insensitive approach of a section of the police and administrative authorities in making the bank employees and managerial staff responsible for crowding at the branches, which has led to occurrence of a few deplorable incidents. While we appreciate timely and suitable actions initiated by you against the highhandedness of one of the CSPs in the State of Chhattisgarh, we request you to issue a suitable advisory to all administrative authorities to refrain from such unruly behaviour with the bank staff. Further, as detailed in the guidelines issued by Ministry of Home Affairs vide memo No 40-3/2020-DM-I(A) dated 15.04.2020, "*the local administration at all centres should provide adequate security personnel at bank branches and BCs to maintain social distancing, law and order and staggering of account holders*", to be ensured in letter and spirit.
5. As per information received from our Affiliates / State Units, there have been several cases of contamination of the banking personnel across the country. In an earlier communiqué of the Confederation addressed to the Hon'ble Finance Minister, we urged upon introduction of an insurance scheme for the bankers (as have been announced in case of other essential service providers) who are working in highly risk prone conditions. Through this communiqué, we reiterate the said demand and request you to issue suitable steps for covering the bank employees and officers against any unfortunate death on account of Coronavirus contamination with similar coverage of Rs.50 lakh per head. An *ex gratia*

payment of Rs 50 lakh to the next of the kin, if any employee lays down his/her life in the line of duty having been contaminated with COVID-19 may also be considered.

We urge upon your good office to address the above mentioned most vital and sensitive issues along with other pertinent points referred in our previous communiqués addressed to you / the Hon'ble FM in their right perspectives and frame necessary guidelines / advisories in the best interest of the entire nation and the bank employees and officers, who have been in the forefront of the battle being fought by all warriors who are engaged in the job of extending essential economic services to our countrymen during this critical juncture.

With best regards,

Yours sincerely,

Sd/-
(Soumya Datta)
General Secretary

Encl: As stated above

Text of Letter No. AIBOC/2020/20 dated 31.03.2020

Shri Debasish Panda
Secretary
Department of Financial Services
Ministry of Finance
Government of India
New Delhi

Dear Sir,

Bankers forced to deviate from 'Break the Chain'
AIBOC expresses strong resentment

We note with consternation that some of the State Level Bankers' Committees (SLBCs) and a few banks have made certain irrational and insensitive revision in the guidelines on functioning of branches / offices during the period of COVID-19 endemic, forcing all the officers and employees to attend their duties even when the lockdown announced by the Hon'ble Prime Minister is on throughout the country and public transport services including suburban and metro railways are not operational.

It has come to our notice that in view of the 'Coronavirus Relief Package' announced by the Finance Ministry for providing financial support to the economically weaker section of the society, farmers and women beneficiaries under various schemes, diverse guidelines are being issued by different authorities:

1. Most of the SLBCs as well as Management of certain banks have directed that all branches should continue to function normally. We strongly feel that in the present scenario, it would be a welcome step to continue opening of only minimal number of branches. This will enable the bank staff – who have already been facing the situation of non-availability of transport facilities and payment of exorbitant sum to the transport operators in the wake of universal lockdown and instructions under Sec 144 of CrPC / Curfew – to attend their duties and extend the minimum essential services in line with the latest IBA directive bearing no. SB/Cir/COVID-19/2019-20/8881 issued on 30th March 2020, besides implementing the schemes and measures announced by the Hon'ble FM to render service to the community. We take immense pride to be at the forefront during any national calamity to serve our nation. However, there is angst and profound resentment across the fraternity that some basic safety and security of the personnel are being ignored and compromised.
2. Certain banks have gone to the extent of directing: that in order to cater to the expected increase in the volume of transactions / urgent banking requirements on account of the Coronavirus Relief Measures of the government, all branches shall work on full strength effective 31st March 2020 and across the country till further instructions, thereby dispensing with the 'roster policy' / working on a skeletal strength / arrangements for rotation of staff members, 'working from home' etc. announced by them in their earlier circulars / communiqués. While some banks have exempted personnel from attending office who have the history of pre-existing critical diseases like cancer, heart ailments, respiratory issues, history of pneumonia and other fatal diseases, expectant mothers / ladies with new born babies, differently abled persons etc., others unfortunately are silent on this sensitive issue. Moreover, many officers who have been residing at their place of posting as paying guest or availing hostel facilities, have been forced to vacate and are facing extreme hardship. This is despite the fact that as per information received from our Affiliates / State Units, there are at least three confirmed cases of contamination of the banking personnel across the country.
3. The working hours also have been revised by the SLBCs / banks to full time (10:00 AM to 5:00 PM), even though to get the service of operators for returning from workplace during the evening time are all the more difficult and bank employees are even not getting the basic amenities like food and drinking water.
4. Though it has been advised by certain banks that branches / Regions may collectively arrange pool vehicles / buses / vans / SUVs, etc. labelled with the "essential services" tag with some transport provider to arrange for bringing staff from particular

destinations at the cost of the bank, in actuality such arrangements can hardly be organised in majority centres even in most of the metro cities.

5. Although it is advised to take all safeguards for COVID prevention like Social Distancing, enabling limited number of customers on the branch at a given point of time, maintaining adequate distance, staff wearing masks and gloves and frequent use of sanitisers, customers using protective gear etc., the ground reality is different.

a. Most of the branches are not having security guards, while possibilities of deployment of police / home guards / security personnel are remote because of the all pervading lockdown and lack of adequate personnel who are ready to take up such jobs.

b. Most of the branch premises are sized just fitting to the number of counters / staffs etc. and the prescribed distance of 1 to 1.5 metres between two counters is hardly maintained.

c. Supply of masks, sanitisers etc. is not adequate even in cities like Bangalore, Kolkata, Delhi etc., not to speak about the smaller centres and rural / semi-urban areas.

6. Certain banks have issued internal guidelines stating that officer / employee from the base branch should visit the BC points carrying 'adequate' cash with him / her on the precautionary measures at the BC points such as observance of social distancing measures, hygiene / sanitising aspects and for ensuring cash replenishment at all times. These guidelines are in contravention of many of the security norms laid down by RBI regarding carrying of cash etc.

7. Despite several communiqués addressed to the Hon'ble FM, hardly any compensation has been announced by the banks so as to enable the officers / employees to meet the additional expenses they are being forced to incur to meet exigencies. The demand for insurance coverage for bank employees to the extent of Rs.50 lakh per head (as have been announced in case of other essential service providers) has not been paid any heed so far.

The following issues have to be addressed in the right and honest perspective:

- ✓ Have the authorities made flawless arrangements for safety of all bank employees against the deadly COVID-19?
- ✓ Have they made satisfactory provisions for availability of all personal protective equipments (PPEs) for the bank employees and customers?
- ✓ Have the Banks in consultation with State Administration made contingency plans to ensure social distancing at every bank premises?
- ✓ Have the authorities made seamless arrangements for ensuring transportation for every employee during the lockdown?

On the other hand, the imminent sequel of the latest directives of Hon'ble FM will result in humongous workload on bank employees everywhere for reviving long inoperative Jan Dhan accounts, added responsibilities of managing the surging crowd in every bank branch, and on the top of all, high risk of exposing themselves, their families and all people with whom they would be interacting, to the dreadful virus, thereby defeating the very purpose of the national lockdown and imperative need for social distancing declared by none other than the Hon'ble PM.

It is strongly felt that the government / bank management has paid limited attention to the hygiene / safety of the bankmen and is in the process of exposing the entire banking fraternity and its stakeholders to avoidable risk even in the scenario of number of Coronavirus spread crossing 1,400 mark, increase in death tolls and the highest single-day increase of 227 cases as on 30th March, 2020, when all other sections of the society are put under lockdown and advice of 'Stay at Home, Stay Safe' aphorism.

We are of the considered view that this irrational approach of a section of the authorities is a blatant deviation from 'Break the Chain' advocated by experts is not only inimical to the safety and security of the employees and officers of the banks but would also lead to multiplied chances of contamination to themselves and their family members as well as the public at large by way of community transmission causing serious irreparable repercussions to the society, at a time when the pandemic is poised to enter its third stage in our country.

We, therefore, express our strong resentment against these unreasonable and illogical decisions taken by a section of the authorities and urge upon you to redress the issues at the earliest, in the best interest of banking personnel as well as the Nation as a whole.

With best regards,

Yours sincerely,

Sd/-
(Soumya Datta)
(General Secretary)

A virus does not spread itself. It is we, who spread it.

Unquote