

STATE BANK OF INDIA OFFICERS' ASSOCIATION

(BENGAL CIRCLE)

(Registered under Trade Unions Act 1926-Regd. No. 6908)

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IP No. 500077

Circular No. 71/2020

Date : 28.03.2020

To All Members (Please Circulate)

We reproduce hereunder the Circular No. 52 dated 28.03.2020 issued by the General Secretary, All India State Bank Officers' Federation, the contents of which are self-explicit.

With revolutionary greetings,

Shubhajyoti Chattopadhyay
(General Secretary)

To all our Affiliates / Members:

CORONAVIRUS RELIEF PACKAGE SAFETY AND SECURITY MEASURES IN BRANCHES

We have sent a communication to the Dy. Managing Director (HR) & Corporate Development Officer, State Bank of India, on the captioned subject.

A copy is enclosed for information.

Yours comradely,

(Soumya Datta)
General Secretary

No : 6466/22/20

Date: 28.03.2020

The Deputy Managing Director (HR) & CDO,
State Bank of India,
Corporate Centre,
Madame Cama Road,
MUMBAI - 400 021.

Dear Sir,

CORONAVIRUS RELIEF PACKAGE SAFETY AND SECURITY MEASURES IN BRANCHES

We refer to our earlier communique addressed to your good office vide letter no.6466/20/20 dated 19.03.2020 wherein we had suggested some protective measures to be put in place for the safety and security of our employees, officers and other stakeholders. On 27th March '20, Hon'ble Finance Minister Smt. Nirmala Sitharaman had announced a slew of economic measures, which *inter alia*, included ex-gratia payment to 30 million senior citizens, disbursement of first instalment under Pradhan Mantri Kisan Yojana, and crediting 204 million accounts of Jan Dhan Yojana of women, through Direct Benefit Transfer (DBT) et al. These measures would invariably require the banking channel to shoulder humongous workload in this critical period. In present circumstances, where entire society is being forced upon to '**Stay at Home, Stay Safe**', the bank officers have not been spared and they are forced to work at the Branches where the customers are thronging the premises, the purpose of lockdown and social distancing is clearly defeated and the

Shubhajyoti Chattopadhyay

General Secretary
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chances of spreading the dreadful virus through the affected persons pose as customers to the bankers and through them to their family is not ruled out. It is, therefore, necessary that their safety and security needs to be ensured so that the employees and their families would be insulated from risks arising from such obvious eventualities. A special Insurance scheme of Rs 50 lakh as announced by Hon'ble Finance Minister for health workers can be put in place by our Bank for our personnel as a protective cover. Additionally, as announced by RBI, the moratorium on EMLs may also be extended for staff loans.

2. You will appreciate that officers who are extending banking facilities to the customers all over the country are risking their own lives and also the same of their family members even at the time of this all-pervading catastrophe. We apprehend that in view of the measures announced by the government now, bank branches across the nation will be drawing huge footfall in the coming weeks. We fear that the officers will be required to work additional hours for implementing the special economic package to the desired level as well ensuing payment of pension, salary and sundry other work. It would defeat the fundamental policy of the government as announced by our Hon'ble Prime Minister in his last public address, akin to "sovereign direction", where he specifically urged the nation "forget every work except the work of staying at home". He emphatically stated that "*Jaan hai to Jahan hai*" (World will exist only if we have life).

3. Sir, while some of the measures suggested by us have been implemented, there is need to implement other measures immediately to ensure smooth implementation of special economic package. It would be most appropriate to ensure following additional measures at the branches with immediate effect:

i. Security measures at branches: Adequate security measures must be in place in all the branches. The Controllers should be advised to approach the Government authorities viz.LDMS, BDOs, Panchayat Heads for identifying the beneficiaries and police personnel for providing security for crowd management in the branches. Our recent feedback from various circles indicates that the instructions of the Corporate Centre regarding safety and security of our people have not been implemented in its letter and spirit. Security Guards/ outsourced workers to be posted in all branches to ensure minimum crowd in branch premises. We understand that Corporate Centre has issued guidelines in this regard. However, it has not yet implemented in most of the branches.

ii. Fumigation of branches/offices: As we are likely to enter in the third stage of Coronavirus, it has become essential of fumigation of branches/establishments on regular basis. Circles must be advised to ensure fumigation of branches on daily basis to prevent the possibility of virus infection.

iii. Provision of protecting gear/equipment: With the surge in detected corona cases, which is growing in geometric progression, it appears that the country is likely to enter in the third stage of the Coronavirus which will have greater chances of community infection. There could be hundreds of asymptomatic people visiting bank branches, who are already infected with the virus thereby infecting the community. Unfortunately, only a fraction of our branches has been provided with thermal scanners for screening of customers. Many of our rural and semi urban branches have not been provided by safety equipment like masks, gloves, sanitisers etc till date. We apprehend that our branches could be the likely source of contamination of an entire community in the near future. **Our foremost priority is not to compromise with the safety and security of our employees and officials as well as our customers.**

iv. Logistic support : In view of the lockdown across the country, we urge upon you to ensure that proper logistic and administrative support is extended to all officers, who will be required to commute from their residences to branches / offices in this critical period implementing the schemes introduced by GOI in a successful and desired manner. The guidelines issued by Corporate Centre vide e-Circular letter No CDO/P&HRD-IR/90/2019-20 dated 27th March 2020, wherein some financial incentive has been provided to employees working in this critical period of time. While we welcome such an initiative, we wish to point out that since lockdown, there has been complete suspension of both public and private transport services, private taxis, vehicles are getting scarce by the day. Our officers are paying exorbitant amounts to the operators for attending office. Under the circumstances, a daily allowance of **Rs 2000/- (Rupees Two Thousand only)** can be provided to all employees and officers for attending office to meet exigencies.

v. Misplaced instructions to branches/offices: Despite clear cut guidelines issued by IBA to extend basic banking services during this existential crisis period, we have been receiving disconcerting reports across the country that some controllers at Regional levels have been forcing officers to carry out NPA recovery activities, KCC renewal and other activities and also staying at the branches/offices till late hours, which is unwarranted. Going by the text of their messages, we feel they are yet to fathom the depth of the present crisis wherein people are battling to save their lives.

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vi. Working of CPC/RBOs/ AOs: While announcing complete lockdown all over India our Hon'ble Prime Minister told that "The nation will have to certainly pay an economic cost because of this lockdown. However, to save the life of each and every Indian is our top most priority. Hence it is my plea to you continue staying wherever you are right now in the country". From this, it is evident that it is not business figures but the safety of our staff and customers is of paramount importance. The working of CPCs does not come under the ambit of basic banking service and could be closed down until the spread of pandemic is abated. Hence, our humble submission to close down CPCs and ensure business continuity at RBO, AO and LHO with minimal staff strength.

vii. Cluster Approach for Branch opening: In order to minimize the exposure of our staff to the deadly virus, cluster approach should be implemented for branches located in urban/metro areas. Only one branch can remain open and function in a cluster within 5 Km radius. In case of rural areas, working of branches in alternate days could be adopted. Many states have taken these measures already to mitigate the risk of exposure. Against this backdrop, we require only minimum number of branches to function as we provide digitized services to our customers. While some SLBCs have already implemented such decision, most places in the country are yet to implement the same. We understand that there could be pressure to make all bank branches function normally following the announcement of the economic relief package, however, we insist that for effective 'social distancing', we have to adopt cluster approach and reduction of timing of business hours as directed by IBA. Else, we will be flouting all guidelines of WHO, ICMR, and above all the directives of Government to prevent the spreading of the deadly virus.

viii. Reduction of rate of interest on loans of staff and retirees: It is heartening to note that our bank has passed on the entire cut in repo rate by RBI to its borrowers whose interest rates are linked to repo. In this direction, we would request you to review the interest rates of staff loans as well as loans to retirees.

4. We, therefore, strongly feel that appropriate steps are required to be initiated for protection of our personnel to enable us to collectively ensure smooth implementation of special economic package announced by the government. We assure you of our fullest cooperation at this crucial hour and are committed to go the extra mile for the cause our nation.

With warm regards,

Yours sincerely,



(Soumya Datta)
General Secretary

Shubhajyoti Chattopadhyay

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