



राज्य स्तरीय बैंकर्स समिति , पश्चिम बंगाल : STATE LEVEL BANKERS' COMMITTEE , WEST BENGAL

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Ref : SLBC/WB/GEN/ 09 /2020

Dated, the 17th April,2020

For member banks under SLBC, West Bengal
(Kind attention of the State-Heads, please)

Re : Extended Lockdown & functioning of Banks

The Ministry of Home Affairs has issued detailed operational guidelines for the extended period of Lockdown upto 03-05-2020. Specific guidelines regarding Bank branches and ATMs, IT vendors, etc for banking operations, Banking Correspondents (BCs), ATM operation and cash management agencies have been mentioned under Para 7 of the Order. It has been stated inter alia that,

- Bank branches to work as per normal working hours till disbursement of DBT cash transfer to complete.
- Local administration to provide adequate security personnel at bank branches and BCs to maintain social distancing, law and order and staggering of account holders.

Both the Central and State Authorities have now proposed to provide relaxations in specified activities w.e.f. 20-04-2020 in graded manner. A detailed VC was held today under Chairmanship of The Secretary, DFS with SLBC Conveners and State Agriculture Departments for which link was also made available to most of the member banks. The emphasis was on preparedness of the banks for banking related issues pertaining to resumption of Agricultural activities through institutional credit delivery mechanism and availability of adequate liquidity in the system.

During the VC, The Addl Chief Secretary (Agriculture), GoWB stressed on covering the 22 lacs (Approx) farmers, including the dormant ones, under the KCC scheme in the ongoing Kharif crop season for reviving the agriculture sector activities. We are to add that RBI has also issued detailed guidelines for providing relief in the form of moratorium in payment of instalment & interest on account of COVID 19. Further in terms of DFS advisory, the banks have also reported on extension of different credit packages for the affected beneficiaries under Emergency Credit Line.

We have been regularly receiving feedbacks & suggestions from the member banks & LDMs regarding the present banking scenario in the State. Based on the inputs and in the backdrop of the MHA guidelines and the ensuing graded relaxations from 20-04-2020 onwards, SLBC is of the view that the banks, including BC Outlets / ATMs, should continue to function as usual with adherence to the precautionary measures under Social Distancing norms prescribed by the Authorities. Necessary support from Local Administrations/Police Authorities is to be enlisted as advised by the Competent Authorities.

The staggered system of payment against DBT/ bulk receipt of relief/grant under various Govt schemes (as advised by DFS & IBA and already implemented by the banks) should also be continued in future. We now request the State Heads to suitably instruct the field functionaries accordingly. In case of any emergent situation, identification of COVID Hotspots, etc, same should be dealt with as per the MHA guidelines dated 15-04-2020 (enclosed) in consultation with Local Administration under intimation to us.


Mukti Ranjan Ray
General Manager, SLBC