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1. For all member banks under SLBC, West Bengal
2. For all Lead District Managers under SLBC, West Bengal

Re: Functioning of Bank Branches and BC outlets under Business Continuity Plan during Lockdown for COVID-19.

Attention of all concerned is drawn to SLBC advisory letter no. 1141/2020 dated 23.03.2020 and 1145/2020 dated 25.03.2020 regarding the captioned matter.

Now, Department of Financial Services, Ministry of Finance, Government of India, vide its letter F. No. 12/1/2020-BO.II dated 27.03.2020 has issued an Advisory to the Banks regarding functioning of Bank Branches and Banking Correspondents despite disruption on account of COVID-19 wherein it has been reiterated that it is very crucial and critical to keep banking channels open and make sure that branches and BCs function throughout the lockdown period, so that people do not face any hassles or problems in their financial transactions.

Apart from this, the Reserve Bank of India, vide its letter no. DGBA.GBD.No. 1799/42.01.029/2019-20 dated 27.03.2020 has announced special measures for Annual Closing (2019-2020) for Govt. A/c's which have been enumerated as under:

- (i) All government transactions done by agency banks for FY 19-20 must be accounted for within the same financial year.
- (ii) All agency banks should keep their designated branches open for over the counter transactions related to government transactions up to the normal working hours on 31.03.2020.
- (iii) Govt. Transactions through RTGS will operate for extended time on 31.03.2020 for which separate instructions will be issued.
- (iv) Transactions through NEFT will continue up to 2400 hours as hitherto on 31.03.2020.
- (v) Special Clearing will be conducted for collection of government cheques on 31.03.2020 for which separate necessary instructions will be issued.
- (vi) Regarding reporting of Central & State Govt. Transactions to RBI, including uploading of GST/e-receipts luggage files, the reporting window on 31.03.2020 will be extended and kept open till 1200 hours on 01.04.2020.

In light of the abovementioned facts, SLBC, West Bengal, in consultation with the member banks having major presence in the State as well as State government and in compliance to the guidelines of DFS, RBI, has decided to lift the earlier advisory on cluster approach in urban area & alternative day approach in rural area for opening of bank branches. However, for attending to Pensioners, Salaried Persons, Customers likely to be benefitted under PM Garib Kalyan Yojana & Others State specific schemes and in view of the complete lockdown now enforced throughout the Country till 14.04.2020, the SLBC advisory issued earlier, has been revised and after deliberation at appropriate level, the following Business Continuity Plan is suggested which will come into force with 30.03.2020.

- a. All the Bank Branches, ATMs, Business Correspondents, Cash in transit / Cash replenishment agencies, IT and engineering support vendors for Banks shall be operational in all working days.
- b. Business hours on the working days for the branches will be from 10.00 A.M. to 02.00 P.M.
- c. The advisory for running of the branches with skeleton attendance of employees, social distancing & hygiene for customers as well as employees and providing basic minimum services of withdrawal, deposit, clearing, remittances alongwith 24x7 ATM service remains unchanged.
- d. Bank Mitra/BC/CSP services will accordingly be made available in all working days during the lockdown with maintaining social distance and hygiene.
- e. Controlling heads, LDMs and DCOs may be suitably advised to stay in touch with the local / district authorities to place requests for providing necessary help for smooth functioning of the branches. Adherence to the advisory on social distancing & hygiene norms including wearing of gloves and masks by the customers while visiting branch premises should adequately be taken care of by the authorities.
- f. Further, as per advice of State Govt., special measures are to be adopted by the Bank branches in respect of each pension disbursing branch for hassle free payment of pensions as well as salary w.e.f. 02.04.2020. It can be suitably done in batches spreading over few working days in a planned manner to avoid sudden rush.
- g. The Business Continuity Plan as adopted by SLBC, West Bengal will remain in force till the end of the lockdown or subsequent extension, if any, or until further advice depending upon the prevailing circumstances.

Mukti Ranjay Ray
General Manager, Convener of SLBC, West Bengal