



Ref: Kerala SLBC:COVID:ADVICE:24:150:2020

15th October 2020

To: All Member Banks

24th Advisory regarding staggering of customers' visit to Bank Branches and assistance to the Senior Citizens/Pensioners/Divyang in the backdrop of COVID pandemic

Even after imposing restrictions by authorities in the backdrop of spread of COVID pandemic, it is observed that there is huge crowding in Bank Branches. Hence the State Government has instructed us to put in place suitable measures to contain the crowding in and outside the branch premises while ensuring normal staff strength and full working hours. Earlier vide our 22nd Advisory dt.14.08.2020, we had informed that the State Police Chief had assured all support from their side for proper crowd management and for maintaining social distancing and we had reciprocated the gesture by promising that Bankers shall also proactively formulate measures to reduce footfalls in the Branches. Considering the increasing spread of the pandemic, a system for staggering of account holders visiting Bank Branches is felt necessary.

In the above backdrop, a meeting of Bankers was held on 15.10.2020 and based on the deliberations and consensus arrived therein, we advise the following:

With effect from 19.10.2020, the following schedule/time slots, based on the last digit of the Savings Bank account number of the customers shall be followed by Member Banks in Kerala, **in respect of remittance and withdrawal transactions in Savings Bank accounts**, till this arrangement is reviewed:

Savings Account Number ending with	Time Slot
1 to 5 (1, 2, 3, 4, 5)	10.00 A.M to 12.30 P.M
For clearing spillover of first session, if any	12.30 P.M to 1.00 P.M
6 to 9 & 0 (6, 7, 8, 9, 0)	1.00 P.M. to 4.00 P.M (with usual lunch break)

The above mentioned arrangement is restricted for deposit and withdrawal transactions in Savings Bank accounts only and is **not applicable for borrowal accounts**. All COVID related credit dispensation announced by Central and State Governments as part of stimulus package should continue without any hindrance.

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सभी पत्राचार इस पते पर भेजें

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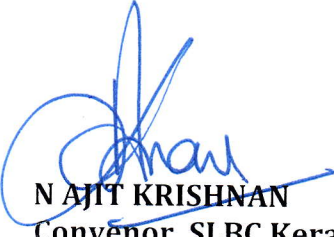
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- However, if the DDMA orders for any restricted Bank timings in a particular zone, the bank branches operating in such locality may suitably re-arrange the account number slab to suit the restricted timing.
- Branches shall give wide publicity of the above arrangement amongst their customers/public by displaying the above time schedule at prominent places both inside and outside the branch premises, apart from other communication channels. A sample format for display of the timings is enclosed herewith.
- COVID has affected the Senior Citizens/Pensioners/Divyang. Their movement is regulated and restricted. Under the circumstances we have to ensure that the basic financial services are made available to them without venturing out. Towards this and to protect the Senior Citizens/Pensioners/Divyang, Member Banks may ensure that their Business Correspondents/Business Facilitators are activated so that pension and other financial payments are made available to them.
- Member Banks may ensure maximum utilisation of Business Correspondents and encourage customers to use alternate delivery channels like ATMs, digital transactions etc. for limiting footfalls in Branches.

General

- Member Banks are requested to ensure that their ATMs are adequately loaded and functional.
- It is reiterated that Member Banks/Branches shall ensure sufficient safety precautions and COVID protocols for the benefit of both the staff as well as the customers as advised earlier and as per Government/DDMA guidelines, including limiting the number of customers within the banking hall at any given point of time, maintaining social distancing, etc.
- In case where the branch is not able to control the crowd of customers outside the branch premises, the local Police Station may be requested in writing by the Branch in Charge as advised earlier, for crowd management.

BREAK THE CHAIN


N AJIT KRISHNAN

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