

NO. SS/Home/Spl  
GOVERNMENT OF PUNJAB  
DEPARTMENT OF HOME

**IMMEDIATE**

Date: 29/03/2020

To

All the Deputy Commissioners of State of Punjab,  
The Deputy Commissioner, UT, Chandigarh.

**SUBJECT: ADVISORY REGARDING OPERATION OF BANKS BRANCHES DURING CURFEW IN THE STATE OF PUNJAB - 30<sup>th</sup>/31<sup>st</sup> March 2020 and beyond**

This is in continuation of Home Department instructions dated 25.03.2020, 27.03.2020 and 28.03.2020 and Govt. of Punjab, Department of Finance, Directorate of Institutional Finance and Banking's letter no. FD/IF/2020/SPL1 dated 24/03/2020 vide which an advisory regarding operation of Banks during curfew period in the State of Punjab with skeletal staff was issued. Banks are part of essential service and are exempted from curfew restrictions.

2. Subsequent to the said instructions, the Ministry of Home Affairs, Govt. of India vide its Order no. 40-3/2020-D dated 24.03.2020 has issued guidelines that all commercial and private establishments shall be closed down **except certain commercial and private establishments which include Banks and ATMs also.**

3. Now, Department of Financial Services, Ministry of Finance, Government of India, vide its letter F.No. 12/1/2020-BO.II dated 27<sup>th</sup> March 2020 has issued an Advisory to the Banks regarding functioning of Bank Branches and Banking Correspondents despite disruption on account of Corona Virus 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.

4. There is an urgent need to keep the system operational. Moreover, to tackle the impact of Covid-19 Govt. of India and Govt. of Punjab have announced certain relief measures to various categories of Indian Citizens and these benefits have to be passed on to these beneficiaries in a time bound manner. Such benefits can reach the beneficiaries only when the banking channel is operational.

5. Apart from this the Reserve Bank of India vide its letter no. DGBA.GBD.No.1799/42.01.029/2019-20 dated March 27, 2020 has announced Special Measures for Annual Closing (2019-2020) of Government Accounts which have been enumerated as under:

- i. All government transactions done by agency banks for FY 2019-20 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 upto the normal working hours on March 31, 2020.
- iii. Govt. Transactions through RTGS will operate for extended time on March 31, 2020 for which separate instructions will be issued.
- iv. Transactions through NEFT will continue upto 2400 hours as hitherto on March 31, 2020.

*Dating*

v. Special Clearing will be conducted for collection of government cheques on March 31, 2020 for which separate necessary instructions will be issued.

vi. Regarding reporting of Central and State Government transactions to RBI, including uploading of GST/ e-receipts luggage files, the reporting window on March 31, 2020 will be extended and kept open till 1200 hours on April 1, 2020.

6. In light of the above facts, it has been decided that all the Bank Branches, ATMs, BCs (Banking Correspondents), Cash in transit / Cash replenishment agencies, IT and engineering support vendors for Banks shall be operational on 30<sup>th</sup> and 31<sup>st</sup> March 2020. Hence, all necessary support by means of issuance of passes/other relaxations required may please be provided. Since 1<sup>st</sup> April 2020 is a non-public dealing day for the banks. There shall be no public dealing in the bank branches. However, the Bank staff may be provided requisite passes for 1<sup>st</sup> April 2020 also.

7. From 3<sup>rd</sup> April 2020 onwards, the operation of Bank Branches, ATMs, BCs (Banking Correspondents), Cash in transit/Cash replenishment agencies, IT and engineering support vendors for Banks shall regulated with skeletal staff as follows:

- (i) Banks Branches shall be open only on two days of the week, on rotation basis.
- (ii) Only One third of the branches shall be open on the other days of the week.

8. The Banks shall ensure that the ATMs are operational 24x7 and BCs provide services in the rural areas with the security staff and BCs instructed to ensure social distancing and hygiene. Further, while implementing the above for opening of the banking establishments in line with the Business Continuity Plan the existing instructions regarding skeletal staff, social distancing and hygiene and all the instructions issued by Home Department/Health Department are strictly complied with.

*Darish Chaudhary*  
Additional Chief Secretary, Home

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Copy of the above is forwarded to the following:

- i. The Director General of Police, Punjab for kind information and necessary action.
- i. The Regional Director, Reserve Bank of India, Chandigarh for information.
- The Convener, SLBC, Punjab for instructing LDMs to coordinate with respective Deputy Commissioners for implementation of the above instructions.

*Darish Chaudhary*  
Additional Chief Secretary, Home

29/3/20