Government of Punjab  
Department of Health & Family Welfare  
(NHM, Punjab)  

No.3103 (R) - 3106 (R)      Dated, Chandigarh the 23rd April, 2020

To

1. Principal Secretary, Finance, Punjab  
2. Director, Institutional Finance and Banking, Punjab  
3. All Deputy Commissioners, Punjab  
4. Convener, State level Bankers Committee O/o Punjab National Bank, Chandigarh

Subject: Advisory on maintaining the hygiene and sanitization of bank spaces and the staff working therein during the COVID-19 pandemic.

Corona virus Disease 2019 (COVID-19) is a systemic disease caused by a novel Corona virus (SARS-CoV-2), transmitted in most instances through respiratory droplets, direct contact with cases and also through contaminated surfaces/objects. Though the virus survives on environmental surfaces for a varied period of time, it gets easily inactivated by chemical disinfectants. Thus, correct and timely information and knowledge about the corona virus is the key to control the pandemic.

Specific Advisory:

1. The bank should ensure proper social distancing of at least 1 metre amongst its customers waiting outside the branch premises.
2. Banks should ensure that the customers are wearing a mask before entering the bank branch.
3. Banks should ensure that customer sanitizes his/her hands in the manner prescribed from the sanitizers mounted at the entrance of the bank’s branches.
4. Banks should ensure a proper decorum inside the bank premises.
5. Banks may provide separate timings for senior citizens, women and other category of customers depending upon the nature of accounts it holds.
6. Banks should ensure proper social distancing of the customers visiting their branches in a manner that at least 1 metre gap exists not only among the customers but also the bank dealing officials and the customers.
7. Bank branches with a low footfall may provide sitting chairs for their customers by parking them at a distance of minimum 1 metre from each other.
8. The sanitizers shall be available in sufficient quantities at all the dealings points in the bank other than being mounted at the available open spaces inside the bank premises.

9. The bank official and the customer shall be encouraged to wash their hands or use the hand sanitizer (in a manner prescribed in point no. 14 and point no. 12, respectively of the general advisory) immediately before and after handling any paper/cash transaction.

**General Advisory:**

1. Banks should be encouraged to have massive awareness campaigns for promoting digital transactions in its service area, use of electronic media to redress the grievances/queries of its customers, use of mobile based apps for quick information on available balances/loans etc. and minimal human interface in the physical bank branches.

2. The banks should also display the information mentioned in the above point outside its branches for the visiting customer as also in its ATMs.

3. The banks, being the essential services, shall follow the guidelines with regard to the staff required for its services issued by the Government from time to time. However, as per the extant guidelines the banks shall preferably call only the staff that, for essential reasons, is required to attend the office in person. The comprehensive plan with regard to such staff who has been specifically called be drawn up which shall include the sitting arrangement by keeping a minimum distance of 1 metre amongst the employees, flexible timings of reporting for duty, flexible timing of leaving the office, flexible timings of lunch and tea breaks in between with an objective to avoid clustering and cluttering of the staff.

4. The staff shall be advised not to indulge in any handshakes or hugs to greet/see-off each other.

5. The staff shall further be advised not to roam unnecessarily in the banks and to work from their allotted space only. Use of intercoms/electronic media for interpersonal communication of the staff should be encouraged.

6. Staff should be advised to wear cloth masks at all times immediately from leaving the house till the entry back into the house.

7. The masks shall be worn in a manner that it snugly covers the nose as well as the mouth.

8. The cloth mask should be washed with soap and water daily after use.
9. Installation of thermal scanners at the entry gate of the bank space is advisable as also after to screen the staff suffering from high fever. The normal human body temperature is 97.7 to 99.5-degree Fahrenheit or 36.5 to 37.5-degree centigrade.

10. The bank manager should encourage the staff to stay at home in case of any fever or other symptoms related to the COVID-19 and seek medical advice.

11. Staff detected with high fever during the office hours does not mandatorily mean that he/she is suffering from COVID-19. It is advised to get the staff suffering from high fever medically examined by the bank manager only by temporarily isolating him/her from the rest of the bank space before drawing any conclusion/inferences and before sending him/her back to home.

12. Alcohol-based sanitizer (minimum 70% ethyl alcohol v/v) should be mounted at the entrance wall of the banks for the staff to sanitize their hands before entering the premises further. The sanitizers are to be refilled/replaced frequently. Use a minimum of 3ml of the sanitizer (approximately 2 pushes of sanitizer dispenser) on DRY HANDS for at least 30 seconds for good hygienic hand disinfection.

13. Sanitize the hands even if the hands appear to be apparently clean.

14. Wash the hands with soap for at least 40 seconds applying the soap gently on the palm and back of the hand including web spaces between the fingers and space as well as between the finger and the thumb and the wrist wherever and whenever the opportunity to wash the hands is available. However, a two-hourly hand wash is recommended.

15. The hands should be either sanitized or washed with soap and water whichever is feasible and available.

16. In case of multi-storied banks where the elevators (commonly called lifts) are to be used, sanitizers shall be mounted near the entry door of the elevator at each and every floor. The staff may be advised to apply the sanitizer on the hands immediately after pressing the elevator’s button before touching any other surface/body part. In case of self-driven lifts, the sanitizer should also be made available inside the lifts for the usage of the staff in point 12 immediately often pressing the button.

17. In case the sanitizers may not be available in sufficient quantity, the sanitizers may be mounted inside the lifts ALONE for usage by the staff immediately after pressing the buttons in the manner as prescribed in point 12.
18. Disinfection of the bank’s spaces

a. **Indoor Areas:** Indoor areas including banks spaces and conference rooms should be cleaned every evening after banks hours or early in the morning before rooms are occupied. If the contact surface is visibly dirty, it should be cleaned with soap and water prior to disinfection. Prior to cleaning, the worker should wear disposable rubber boots, gloves (heavy duty), and a cloth mask.

- Start cleaning from cleaner areas and proceed towards dirtier areas.
- All indoor areas such as entrance lobbies, corridors and staircases, escalators, elevators, security guard booths, banks rooms, meeting rooms, cafeteria should be mopped with a disinfectant with 1% sodium hypochlorite or equivalent disinfectants available commercially.
- High contact surfaces such elevator buttons, handrails / handles and call buttons, escalator handrails, public counters, intercom systems, equipment like telephone, printers/scanners, and other banks machines should be cleaned twice daily by mopping with a linen/absorbable cloth soaked in 1% sodium hypochlorite. Frequently touched areas like table tops, chair handles, pens, diary files, keyboards, mouse, mouse pad, tea/coffee dispensing machines etc. should specially be cleaned.
- For metallic surfaces like door handles, security locks, keys etc. 70% alcohol can be used to wipe down surfaces where the use of bleach is not suitable.
- Hand sanitizing stations should be installed in banks premises wherever open space is available and near high contact surfaces.
- Carefully clean the equipment used in cleaning at the end of the cleaning process.
- Protective gear used during sanitation process should be discarded as per the requirements.

In addition, all employees should consider cleaning the work area in front of them with a disinfecting wipe prior to use and sit one seat further away from others and if possible 2 seats.

b. **Outdoor areas:** Outdoor Areas have less risk then indoor areas due to air currents and exposure to sunlight. Cleaning and disinfection efforts should be targeted to frequently touched/contaminated surfaces as already detailed above.
c. **Toilets in the banks**: Sanitary workers must use separate set of cleaning equipment for toilets (mops, nylon scrubber) and separate set for sink and commode). They should always wear disposable protective gloves while cleaning a toilet. All the areas of the toilet such as the sinks, commode, taps etc. should be thoroughly cleaned/scrubbed using soap and water and then wiped with 1% sodium hypochlorite solution or equivalent available disinfecting solutions available commercially.

19. Pantry in the banks, if any, should also be cleaned as the other inside banks spaces. Special care needs to be taken while cleaning the slabs and the sinks, if any with soap/detergent and water.

20. The utensils should be properly cleaned with dish wash bars/liquids and water.

21. The utensils should not be shared amongst the staff.

22. Consumption of raw fruits/vegetables during the refreshment period should be discouraged and the same shall be washed with lukewarm water before consumption. Similarly, the milk packets shall be washed with soap and water before opening the same for usage.

23. **Duties of the Employees:**

   i. Any employee suffering from high fever/cough/sneezing/difficulty in breathing should voluntarily report the same to employer as well as seek immediate medical advice for timely detection and treatment.

   ii. The employee should meticulously sanitize his hands in the manner prescribed above at point 12 and hand wash with soap in the manner prescribed at point 14 at least every 2 hourly.

   iii. The employee should wear masks at all times and should follow the reporting time as well as the time to leave the banks as prescribed by the employer.

   iv. The employee should not indulge in handshake/hug with fellow employees and should discharge his/her work from the space allocated by the employer.

   v. The employee should mandatorily hand wash/sanitize in the manner prescribed before touching the refreshments during tea-break/lunch-break etc.

   vi. The employee should avoid roaming without purpose in the banks as also touching the surfaces, equipments etc.
vii. The employee should not smoke or chew tobacco based products such as gutka, pan masala etc. in the banks space.

viii. In case of a cough/sneeze, the employee should use the handkerchief to cover the space which shall then be kept in his/her own pocket/purse in a manner that the surface of the handkerchief exposed to the cough shall not touch the other parts of the belongings directly.

ix. In case an employee is not carrying the handkerchief he/she should cough/sneeze into the flexed elbow.

x. In either case, the employee should immediately hand wash with soap in the manner prescribed his hands/other exposed surfaces to cough/sneeze.

xi. The employee should refrain from touching face, mouth, nose and eyes with his hands at all times.

xii. The employee should not spit except when absolutely essential and only in the washbasin of the toilet in the banks space.

xiii. The employees should not indulge in gossip/rumours with regard to COVID-19 without verifying the facts. The employer may encourage the workers to download “COVA APP” developed by the Government of Punjab for the correct, timely and authentic information.

24. In case a co-staff/colleague is diagnosed as COVID-19 with whom one had a contact during banks, there shall not be panic. One should report to the Helpline No. 104/State Control Room No. 01722920074 / 08872090029, detailing the exact nature of exposure so as to assist the medical facility to undertake further necessary actions.

25. The employer in case an employee is diagnosed as corona positive and such an employee has attended the office shall immediately inform the Helpline No. 104/State Control Room No. 01722920074 / +91-8872090029 along with all the facts about the employee and the contacts he/she might have during the attendance in the office. The employer shall therefore maintain a complete and proper record of all employees attending the office on any particular day.
26. In cases where a customer is visiting the bank branch, a proper log of the same may be maintained at the entry gate itself. Similarly, the day logs of the customers visiting the banks should be maintained by the banks. The log should contain the name of the customer, address and the phone number. The accomplices, if any, with the customer should be discouraged to enter the banks until absolutely necessary as in case of challenged customers.

Secretary Health & Mission Director, NHM, Punjab

No. 3107 (R) - 3108 (R) Dated, Chandigarh the 23rd April, 2020

1. A copy is forwarded to OSD to Chief Secretary, Punjab for the kind information of Worthy Chief Secretary please.
2. A copy is forwarded to PS to PSHFW, Punjab for the kind information of Principal Secretary, Health & Family Welfare.

Secretary Health & Mission Director, NHM, Punjab

No. 3109 (R) - 3115 (R) Dated, Chandigarh the 23rd April, 2020

Copy forwarded to:

1. Commissioner, FDA, Punjab for information please.
2. MD, PHSC for information please.
3. Commissioner AYUSH cum PD-PSACS for information please.
4. Director Health Services, Punjab for information please.
5. Director Family Welfare, Punjab for information please.
6. Director (ESI), Punjab for information please.
7. All Civil Surgeons, Punjab for information & necessary action.

State Programme Officer (IEC) 
NHM, Punjab