

Covid-19: Bankers walk tightrope in continuing operations, staying safe

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Amidst the current lockdown and coronavirus pandemic, lakhs of bankers have been working in business as usual mode to ensure that customers are able to access their money and basic economic activity continues.

For many of them, the lockdown has meant a lack of public transport options to get to work as well as of maintaining precautions to stay safe from the virus.

Now, two bank employees have died from Covid-19, and banks are walking the tightrope, trying to balance continuation of branch operations and ensuring that their employees remain protected from the virus.

Bankers point out that it is their responsibility to ensure that branches are kept open and customers have access to facilities, as banking is an essential service. At the same time, employees are asked to take all necessary precautions and customers are told to not crowd at branches.

Most bank branches are working on minimal staff and rostering employees on duty.

“The branch timings are State- and area-specific, depending on the Covid-19 situation,” bankers said.

Decline in footfalls

While there are few customers in bank branches at urban areas, with the release of cash benefits, there has been a huge rush in urban and semi-urban areas.

“In the first phase of the lockdown, there was a rush in branches in urban areas as customers continued to go there for work. But with rising awareness, footfalls in branches at urban centres and metros have come down significantly, and most people now use digital channels for banking,” said a bank executive.

Mobile ATMs with basic banking services as well as cash withdrawal facilities have also become popular.

“Though footfalls in urban areas may have declined in the lockdown, with the release of cash transfers, there have been serpentine queues in rural areas and bank officials have been working to disburse cash to beneficiaries,” said Soumya Dutta, General Secretary, All India, Bank Officers’ Confederation (AIBOC),

adding that many banks are compelling its officers to attend office on a daily basis, flouting norms for social distancing and minimal staff.

Concerned by the rising Covid-19 cases in Maharashtra, the All India Bank Employees' Association too had recently written to banks highlighting challenges faced by bank employees in reaching their workplaces in Mumbai.

“In a place like Mumbai, which has maximum difficulties in commutation from place to place when the normal local train services are abandoned, it is a big ordeal for employees to attend office,” it had said, calling for more flexible and lenient working hours and noting concerns over spread of the infection.

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