#### F. No. 12/1/2020-BO.II

Government of India
Ministry of Finance
Department of Financial Services

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3<sup>rd</sup> Floor, Jeevan Deep Building 10, Parliament Street, New Delhi

Date: 27<sup>th</sup> March, 2020

To

- Managing Directors & Chief Executive Officers (MDs & CEOs) of all Public Sector Banks (PSBs)
- 2. MDs & CEOs of Private Sector Banks
- 3. Chairman, Indian Banks' Association

# Subject: Advisory regarding Functioning of Branches and Banking Correspondents despite Disruption on account of Corona Virus

Dear Sir/ Madam,

This is with reference to the lockdown which is in effect across the country on account of the Corona Virus (COVID-19) pandemic. The Department of Financial Services (DFS) has been monitoring the status of functioning of bank branches and banking correspondents from day to day. While banks have been committed to serve the people in these difficult times, which is laudable and commendable, it is observed that on 27.03.2020, a total of 10,304 branches of Public Sector Banks (PSBs) and 3,447 branches of Private Sector Banks could not function, owing to various restrictions / orders of different State Governments such as curfew, permission to open branches in clusters, etc. Similarly, 68,189 BCs of PSBs and 16,852 BCs of Private Sector Banks could not function. The bank-wise details are enclosed.

- 2. In this regard, I have been directed to highlight 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. This is especially important in view of the Pradhan Mantri Garib Kalyan Package launched by the Government to ensure livelihood security of the poor and vulnerable, as a result of which the cash withdrawal requirements of many people would require to be met through branches and BCs. Therefore, it is requested that:
  - a) All PSBs kindly take all necessary steps, in coordination with the local District/ State administrations to ensure that branches / BCs are able to remain open and function.
  - b) A field level officer of the rank of GM or above be designated by all PSBs in each region/ zone/ circle, etc so that coordination with local administrations becomes easier and any outstanding issues are addressed at the earliest.

c) As regards private sector banks, IBA is requested to kindly monitor their branch and BC operations, so that the same function seamlessly.

(Raghav Bhatt) Deputy Director 011-23748743

# Status of Bank Branches and BCs Open and Functioning on 27<sup>th</sup> March

### <u>Branches</u>

Name of Bank	Total Branches	Branches Open	Branches Closed
	Public Sector E	l Banks	
Bank of Baroda	9,479	7,542	1,937
State Bank of India	22,029	20,228	1,801
Punjab National Bank	6,618	5,616	1,002
Bank of India	5,089	4,158	931
Punjab and Sind Bank	1,525	867	658
Canara Bank	6,328	5,805	523
Allahabad Bank	3,171	2,658	513
Oriental Bank of Commerce	2,370	1,892	478
Central Bank of India	4,651	4,212	439
Union Bank of India	4,281	3,889	392
UCO Bank	3,086	2,722	364
United Bank of India	2,013	1,656	357
Indian Overseas Bank	3,270	2,939	331
Syndicate Bank	4,079	3,911	168
Indian Bank	2,850	2,692	158
Andhra Bank	2,874	2,756	118
Corporation Bank	2,437	2,347	90
Bank of Maharashtra	1,833	1,789	44
Total	87,983	77,679	10,304
	Private Sector I	Banks	
ICICI Bank	5,324	4,097	1,227
HDFC Bank	5,232	4,702	530
IndusInd Bank	1,878	1,379	499
Axis Bank	4,404	4,011	393
YES Bank	1,135	941	194
Kotak Mahindra Bank	1,585	1,406	179
IDBI Bank	1,893	1,792	101
Jammu and Kashmir Bank	965	883	82
RBL Bank	371	310	61
Federal Bank	1,249	1,192	57
DCB Bank	334	304	30
IDFC First Bank	460	433	27
Tamil Nadu Mercantile Bank	509	484	25
Catholic Syrian Bank	411	395	16
KarurVysya Bank	779	768	11
Dhanlaxmi Bank	246	242	4
Karnataka Bank	851	847	4
South Indian Bank	872	868	4
Lakshmi Vilas Bank	566	563	3
Bandhan Bank	-	-	-
Nainital Bank	141	141	0
Total	29,205	25,758	3,447

## Banking Correspondents (BCs)

Name of Bank	Total BCs	BCs Open	BCs Closed
	Public Sector E	⊥ Banks	
State Bank of India	61,334	28,930	32,404
Bank of Baroda	18,110	6,865	11,245
Bank of India	7,591	3,043	4,548
Punjab National Bank	7,443	3,206	4,237
Canara Bank	6,447	3,453	2,994
Allahabad Bank	6,025	3,396	2,629
Central Bank of India	6,387	3,769	2,618
Union Bank of India	5,700	4,054	1,646
Indian Overseas Bank	2,795	1,336	1,459
United Bank of India	3,772	2,562	1,210
Andhra Bank	1,688	928	760
UCO Bank	3,568	2,830	738
Indian Bank	3,022	2,514	508
Oriental Bank of Commerce	1,270	818	452
Corporation Bank	754	411	343
Bank of Maharashtra	2,974	2,705	269
Syndicate Bank	2,705	2,576	129
Punjab and Sind Bank	353	353	0
Total	1,41,938	73,749	68,189
	Private Sector I	Banks	
IDFC First Bank	11,205	3,009	8,196
ICICI Bank	5,480	1,646	3,834
HDFC Bank	6,379	4,487	1,892
RBL Bank	1,295	0	1,295
Jammu and Kashmir Bank	985	215	770
Axis Bank	674	291	383
Equitas Small Finance Bank	242	45	197
KarurVysya Bank	133	30	103
Lakshmi Vilas Bank	109	32	77
Nainital Bank	57	6	51
Total	26,840	9,988	16,852