**Contingency plans and measures for COVID 19 for essential Banking Services**

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| **Existing (1)** | **Partial Lockdown (2)** | **Full Lockdown(3)** |
| -Precautionary measures  -sanitizer in the entrance of banking hall, in the counters, and at alternative delivery terminals  - safety notice to educate customers on COVID-19  - Maintain a Visitors Register at the entrance to record visitor’s information.  - The work place need to have sanitizer spray twice in a day.  - Supply of face mask, surgical gloves to front end staffs.  -Avoid meeting in a large crowd  -All VAS services to be fully up | -Shift system to be introduced for counter staff, ATM custodians.  -Non- essential staff to be at home/self- quarantined.  -Most vulnerable staff should be given medical leave/extra ordinary leave as per RGoB.  - Counters to be opened at least once or twice a week for accepting cash deposits and withdrawals.  -The staff who usually deals in non-cash transaction should be given access remote to Initiate the transactions.  -Data card need to be issued to those staff.  -International remittance to continue for non-cash transaction.  -All the alternative delivery channels (ATM, POS, BIPS/TPay/ QR Code etc.) should be maintained and monitored 24\*7.  -Request the grocery, gas and other vendors (door delivering agent) to open account with our Bank to availed QR code.  -Provide emergency tag “on T Bank Duty” to the staff on shift duty. | -Fully ITD staffs to maintain and monitor the delivery channels 24\*7 through remote access.  -All other services to be shutdown except online services. |

**Business Continuity Plan during the COVID-19 outbreak and Lockdown**

Based on our BCP and in the event of Lockdown, resulting in closure of banking services except essential services, we need to devise strategy to provide uninterrupted essential banking services with bare minimum staff/officials. As such the following plan along with the provision of our basic services has been put forth to address the COVID-19 pandemic issues:

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| **Essential Banking Services** | **T bank Ltd, Samdrupjongkhar Branches** |
| 1. Cash Counter for Deposit and Withdrawal; 2. GIFT/CTS | - 1Teller & 1 Authorizer |
| 1. For 24 x 7 ATMs operations | 2 ATM Custodians- only during Cash replenishment/issues. |
| 1. For TPay Apps-BIPs | Thimphu IT/VAS to support on-line for branches |
| 1. For International Banking for Forex TT and LCs. | To be done by above Teller, if required |
| 1. Credit Operations | - 1 Credit Asst./ Credit Officer, Branch Manager |
| 1. IT Officials | HO IT to support all branches |
| 1. Security | -Security Guard always on duty |
| 1. Overall Management & Co-ordination: 2. Chief Executive Officer 3. Respective Chiefs/Head of Departments/Branch Manager | - Respective Branch Managers |

1. Based on the above activities, our branch come up with the list of employees who will come to the Bank for above office work on shift system basis.
2. **Timings** for Counter services as usual:
3. Mondays to Fridays - 9.00 am to 4.00 pm, and
4. Saturdays – 9.00 am to 12 noon.

In the event of complete lockdown, the above services Over the Counter cannot be provided and only digital banking services should be made available to the customers. However, it will all depend upon the directives from the RMA or the RGOB based on their contingency plan, depending on the situation and its developments, thereof.