

**ADVISORY FROM FINANCE DEPARTMENT J&K GOVERNMENT FOR BANKS IN UT OF
J&K FOR ENSURING PROVISION OF BANKING SERVICES TO PEOPLE DURING
ONGOING LOCKDOWN DUE TO COVID-19 PANDEMIC.**

J&K Government has taken following decisions with regard to ensuring adequate banking services/ facilities in the UT to minimize the inconvenience to the people due to ongoing Nation/ UT-wide lockdown on account of COVID-19 pandemic:

1. Adequate cash shall be maintained at all ATMs across the UT.
2. All Banks shall remain open/ functional during all the working days/ working hours.
3. Banks shall ensure that all funds under individual beneficiary schemes are transferred to the beneficiaries immediately.
4. Banks shall ensure that OD facility as envisaged under Pradhan Mantri Jan Dhan Yojana Scheme is extended to all the PMJDY account holders.
5. For OD facility of Rs. 2000/- under PMJDY, banks shall not insist upon any documentation as per the existing norms and release the same on the simple request from the beneficiary.
6. Banks shall immediately post the UTLBC J&K whether they have credited Rs. 500/- under PMJDY to the Women PMJDY account holders.
7. Progress achieved under Financial Inclusion Campaign, particularly under Social Security Schemes like PMSBY, PMJJBY etc., shall be indicated by all banks to UTLBC J&K immediately.
8. Banks shall immediately indicate the progress made under KCC Scheme/ PM-KISAN during the campaign to UTLBC J&K for appropriate appraisal in Finance Department.

Banks are requested to further ensure the observance of the following protocols for the safety and protection of not only the bank executives, but also the people visiting the banks:

- a) Customers visiting the banks may be advised to follow the social distancing norms and encouraged to queue up adequately far apart. They may be given tokens to avoid crowding at the counters.

- b) Sanitizers may be kept at a few designated/ conspicuous points at the bank branches for the visitors.
- c) Free masks may be provided to the visitors, wherever needed.
- d) IEC material (Information, Education and Communication) may be provided to the visitors for better understanding/ awareness of ongoing pandemic.