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**F. No. 12/1/2020-BO.II**
Government of India
Ministry of Finance
Department of Financial Services
***

3rd Floor, Jeevan Deep Building
10, Parliament Street, New Delhi
**Date: 27th March, 2020**

To

1. 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

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## Status of Bank Branches and BCs Open and Functioning on 27th March

Branches

| Name of Bank | Total Branches | Branches Open | Branches Closed |
|---|---|---|---|
| **Public Sector 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 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** |

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Banking Correspondents (BCs)

| Name of Bank | Total BCs | BCs Open | BCs Closed |
|---|---|---|---|
| **Public Sector 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 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** |

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