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# A Study on the Role of Tripura Gramin Bank (TGB) in Anti Covid -19 Pandemic Drive in Tripura State of India

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## ABSTRACT

Tripura Gramin bank in Tripura is the only Regional Rural Bank operating in Tripura with 144 branches across the state covering rural, semi urban and urban areas. Tripura Gramin Bank in Tripura not only working on socioeconomic development of the rural people of Tripura but also come forward with all sorts welfare activities as their corporate social responsibilities. The recent worldwide outbreak of COVID-19 virus pandemic and the prevailing volatile situation in India also caused wide spread consensus about the compelling precaution to control the situation. As the bank is dealing large number of population during their banking operation on daily basis in Tripura. The bank has taken several steps on urgent basis to control the situation in the state. Though there is no positive case of corona virus inaction so far in Tripura, but the Government and the entire state is in alert mode for all sorts of preventive measure in the state. In this connection TGB has come forward with number of preventative measure. This paper explains the numerous preventative measures taken by TGB against the pandemic of COVID-19 virus as part of their banking services in Tripura.

*Keywords:* TGB covid-19, banking, operation, population.

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# A Study on the Role of Tripura Gramin Bank (TGB) in Anti Covid -19 Pandemic Drive in Tripura State of India

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## ABSTRACT

*Tripura Gramin bank in Tripura is the only Regional Rural Bank operating in Tripura with 144 branches across the state covering rural, semi urban and urban areas. Tripura Gramin Bank in Tripura not only working on socioeconomic development of the rural people of Tripura but also come forward with all sorts welfare activities as their corporate social responsibilities. The recent worldwide outbreak of COVID-19 virus pandemic and the prevailing volatile situation in India also caused wide spread consensus about the compelling precaution to control the situation. As the bank is dealing large number of population during their banking operation on daily basis in Tripura. The bank has taken several steps on urgent basis to control the situation in the state. Though there is no positive case of corona virus inaction so far in Tripura, but the Government and the entire state is in alert mode for all sorts of preventive measure in the state. In this connection TGB has come forward with number of preventative measure. This paper explains the numerous preventative measures taken by TGB against the pandemic of COVID-19 virus as part of their banking services in Tripura.*

**Keywords:** TGB, covid-19, banking, operation, population.

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## I. INTRODUCTION

Tripura Gramin Bank TGB is the only Regional Rural bank in Tripura operating across the state with 144 branches covering Rural, Semi-urban, Urban areas. More than 70 per cent of population of Tripura are living in the rural areas and this population is primarily served with banking facilities by TGB. Tripura Gramin Bank is working for amelioration of socio economic condition of rural people of Tripura. The primary target groups of the bank comprising the small and marginal farmers, village artisans, small business man, village entrepreneurs, rural industrialist and weaker section of the rural society. Lacks of people visits the 144 TGB branches in Tripura state for their day to day banking business and there is most probabilities of spreading of corona virus through public gathering in the bank premises. With the outbreak of corona virus TGB assumes it's prime responsibilities to play it's significant role to control the situation by taking preventive measure. This paper elaborates the number of measures taken by TGB to control the further spread of the virus through their banking operation as there are regular public gathering in their branches.

## II. DATA AND METHODOLOGY

The study is a descriptive type study. No specific statistical tools are used Secondary data are used from the magazines, local newspapers and annual reports o TGB.

*Chance of incoming of the Virus:* Generally the corona virus is spreading through the movement of people from COVID-19 affected country to non COVID-19 affected country. Tripura is a state where people are coming from Bangladesh. Large consignment of raw fish is also coming from Bangladesh on regular basis. Bangladesh is a COVID-19 affected country with 4 death cases also.

*Steps Taken by local Government:* The present state government in Tripura has given guideline to the general public of Tripura to avoid public gathering of all types and to maintain social distance among them by staying confined within the home itself. To confine the people inside their home government of Tripura announce total lock down for 3 weeks with relaxation of essential services like vegetable shops , grocery shop, medicine shop, milk shop, fish and meat shop, police, electricity, bank, post office insurance office. All sorts of transportation is off except goods transport.

*The steps taken by TGB are as follows:* Banking operation related steps: Number of working bank staff are minimized by making entire work force in two groups like group A and group B. While Group A is working from office Group B will work from home. These two groups are inter change in the subsequent week i.e. the previous home based worker will now work from office and previous office based workers will work from home for the next week. All the 144 branches are sanitized on regular basis including door knobs counters desk and floor. Entry of the bank is restricted one at a time after washing hands and use of sanitizer. Bank has arranged system for hand wash at the entrance of the bank. Clear guidelines are boldly displayed in the bank. All the bank customers are distributed leaflets with all emergency bank guidelines. Bank is saying their customer to minimize their bank visit and to do all sorts of digital transaction through home banking, mobile banking and internet banking. Bank is saying to avoid use of ATM. Bank also advises to bring 5 to 7 people's bank work by a single person so that there will be less gathering in the bank premises.

Inside the bank premises customers are supposed to keep one meter distance among them. Bank is regularly sanitizes the currency notes inside the currency chest. Bank has clear instruction to it's customer to use mask and hand sanitizers while visiting the bank. Bank has clear instruction to it's customer not to visit the branch with cold cough and fever.

*Deployment of business correspondents:* Bank has deputed special business correspondent for the rural areas so that people from far furlong rural areas need not visit the bank branch.

*Analysis:* It is realized that Corona virus is spreading through people contact. By ensuring minimum gathering in the bank premises bank has closed the chance of spreading through public gathering. As more people will do banking activities through digital technology from home itself that will ensure social distancing of people. As the bank customer will do home banking , bank will not lose it's daily business. As the business correspondent will visit the rural home , it will ensure the day to day business of TGB from far furlong rural area without presence of rural customers at the bank branch premises maintaining social distancing. TGB has organized regular sanitation of all the 144 branch premises along with sanitization of it's daily visiting customers bank has ensure minimum chance of spreading corona virus through it's day to day banking operation. To avoid spreading of corona virus during communication with bank staff bank has arrange I meter distance between the bank staff and incoming customer. Bank has provided mask to all it's staff to avoid infection from the bank customer. Bank does sanitization of currency notes while despatching or receiving it. Bank has kept open option to all it's customers to do all banking activities from home itself.

*Limitation of the study:* Within a short sphere of time only various reports are consulted to conduct the study. To get more accurate outcome of the discussion primary data is supposed to be used taking responses of both bank staff and bank customers.

*Further Scope of the study:* There are many avenue are opened to do further study on the protective drive against spreading of COVID-19 virus, by the banking sector taking public sector banks, private sector banks, Cooperative banks etc. More avenue are also opened to do further study by collecting primary data from bank customers and bank staff.

### III. CONCLUSION

So far as pandemic caused by corona virus and it's spread through public gathering in festivals , ceremony, market gathering, shopping mall gathering , gathering in educational institution, banks, hospital etc. Taking note of the gravity of the situation Tripura Gramin Bank with 144 branches across the Tripura state with lacks of customer gathering their branch premises took immediate protective measure to protect further spreading of COVID-19 virus through their banking operation in Tripura State in India. Tripura Gramin Bank has ensured proper sanitization of their premises and their day to day customers visiting the branches. Tripura Gramin bank has ensured home banking by their customers using home banking , internet banking, mobile banking and other digital technologies and hence ensured the social distancing between bank and bank customers which is a most positive step to combat with the outbreak of corona virus.

### REFERENCE

1. Many local newspapers like Dainik sambad, Jugasankha, Telegraph, WHO reports, many internet articles , web site of TGB is referred.