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**Q.1:-How will they make a contingency plan in this situation where the employees can work with social distancing at the same time providing customer service?**

Ans:- The contingency plan for current situation is that the different banks announces that it has introduced a number of measures aimed at ensuring health & safety of the colleagues and customers and minimizing disruptions to banks business. It is to ensure that the economic impact of covid-19 is mitigated and that the banking system continues to provide uninterrupted services to all segments of our population. The bank absolute priority is to ensure health & safety of its staff. Toward this end, some of the measures the Bank has implemented are include :-

- Introducing shifts in customer-facing areas to minimize health hazards for the colleagues;
- Providing the customer-facing colleagues with protection items such as disinfectants; masks; gloves; etc.;
- Disinfecting the branches and other working areas several times a day;
- Stepping up communications with customers with a view to maximizing the number of transactions via ATMs, pay-boxes, call centers and other remote channels. As part of the business contingency planning, the bank have to upgraded and successfully tested remote communications capabilities to ensure that the colleagues continue performing their duties

from home. In addition, some of the colleagues responsible for critical back office functions, such as IT, have been moved to split locations. In addition to the measures aimed at protecting health & safety of the colleagues, the Bank has taken several steps to ensure that the customers, both in retail and non-retail segments, have more flexibility in managing their finances and adjusting to changing business environment.

Such steps include:

- Introducing three-month grace periods on principal and interest payments for individuals and legal entities;
- Cancelling commissions related to utilities' payments via remote channels for three-month period;
- Extending the validity of social cards by three months.

**Q.2:- How will these five factors work for employees in Covid by practicing these factors in work place? ( 10 Marks)**

- 1. Power Distance**
- 2. Individualism vs. Collectivism**
- 3. Masculinity vs. Femininity**
- 4. Uncertainty Avoidance**
- 5. Long-term vs. Short-term Orientation**

Ans:- Ans 02:-Following are the five factor that work for the employees in the bank in covid situation.

## **(1)POWER DISTANCE:-**

In the corona virus spreading distance have big role because if the worker work in 5 to 6 feet distance from one another there is a big chance for worker not to be suffer from corona virus.

## **(2)INDIVIDUALISM VS COLLECTIVISM:-**

As we know that individual work as very important for the health of the worker and also to work properly and not affected and support their family in the bad situation of corona virus. While collectively working as dangerous and can easily transfer the virus from one worker to another in the work place where they are working collectively.

## **(3)MASCULINITY vs FEMININTY:-**

In the work place there should male and female so the male person of the worker need to work on the behalf of the female because of lockdown so the female person of the worker can easily support their family in the lockdown in the home safely and easily.

## **(4)UNCERTAINTY AVOIDANCE:-**

The worker need to take care that are necessary in spreading corona virus mean that take care of social distancing, handshake , collectively gathering , meeting not to be attending collectively. So these different activities may be beneficial for the worker to not affected from corona virus.

## **(5) LONG-TERM VS SHORT-TERM ORIENTATION:-**

Long term orientation mean that worker and company focus on the future while in short term orientation worker focus on the present or past so in case of corona

virus short term should be beneficial for the worker because they cannot work properly as they work in normal situation so long term is not good option.

**Q.3:- Do you think that the employees of bank can be job satisfied, Job involved or Psychologically Empowered in this situation?**

Ans:- With the Prime Minister announcing the national-level lockdown and public transportation being stopped in most of the cities, many employees are unable to attend office.

The announcement of various measures under the different government schemes by the government is bound to result in sudden increase in crowd at those branches, especially in the rural and semi-urban branches. The number of employees in these branches are very few and it would be next to impossible to manage the anxious customers.

There is a big risk for the bank staff as well as for the customers who are inside the bank premises in large number and this would go totally against the objective of social distancing and increase the risk of infection. Bank employees are very scared and feel highly apprehensive about such an imminent possibility and eventuality. The Bank staff are not satisfied by

working in the current situation and they not gave proper attention on their job, their mentally situation are not good due to current situation . Restricting the banking business hours to four hours, alternate day attendance and working from home, etc. are helpful to the banks and the staff to somehow manage in these adverse circumstances.

**Q.4:- Do you agree with the fact that the moods and emotions of customers will be affected by this Pandemic?**

Ans:- Yes I agree with the fact that that moods and emotion of the customers affected by this pandemic situation. The COVID-19 pandemic has created a great deal of uncertainty and disruption for the people, businesses and communities we serve across the globe. It is affecting everyone in different ways, with markets at different stages of the crisis As we discuss above for the employees similarly the same case is for the customers. And we all know that money is important for the daily life of every one and every family so the people should visit the bank and may be meet with the people in the bank and also the used of ATM because ATM is used every one and the feel scared about their health and family health not to suffer from that corona virus as a result all the customers mood and emotion suffer badly to go toward the bank and also other places as a result I can say that customers moods affected badly.