

Availability of Sanitization Facilities in ATMs of Kerala



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A survey conducted by the Centre for Socio-economic and Environmental Studies (CSES) reveals that 43 per cent of ATMs in Kerala are not equipped with proper sanitization facilities. The rapid survey was undertaken in 276 ATMs across the state during the period of July 24-27 in the context of the growing spread of COVID-19 in Kerala.

Availability of Hand Sanitizer in ATMs



As per the latest data provided by the Reserve Bank of India (RBI), Kerala has 9931 ATMs. It has been pointed out that ATMs are highly potential spaces for the virus to spread due to the following reasons.

1. ATMs are accessed by a large number of people in their daily life.

2. Since ATM centres are closed cabins, air circulation will be much less.

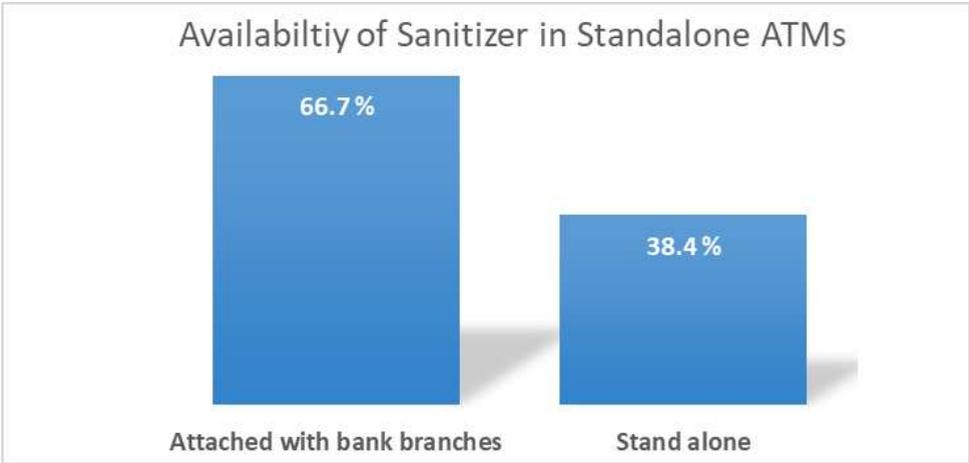
3. Moreover, these are spaces that require constant touches. For instance, for making a transaction, one needs to touch the keyboard to punch in the pin and other details. And since ATMs are supposed to be secured spaces, one would need to touch the handlebars of the door to push or pull to enter or exit.

4. Also, ATMs are automated machines mostly without any human assistance or surveillance. Therefore, it is difficult to ensure that everyone entering the ATMs follow COVID protocols such as wearing masks, unlike other commercial establishments mandated to follow the guidelines issued by the Government. Due to these factors, it is very imperative that the banks must at least ensure the availability of proper hand sanitization facilities in the ATM centres. However, it is obvious from the findings that many of the ATMs do not provide this bare minimum facility.

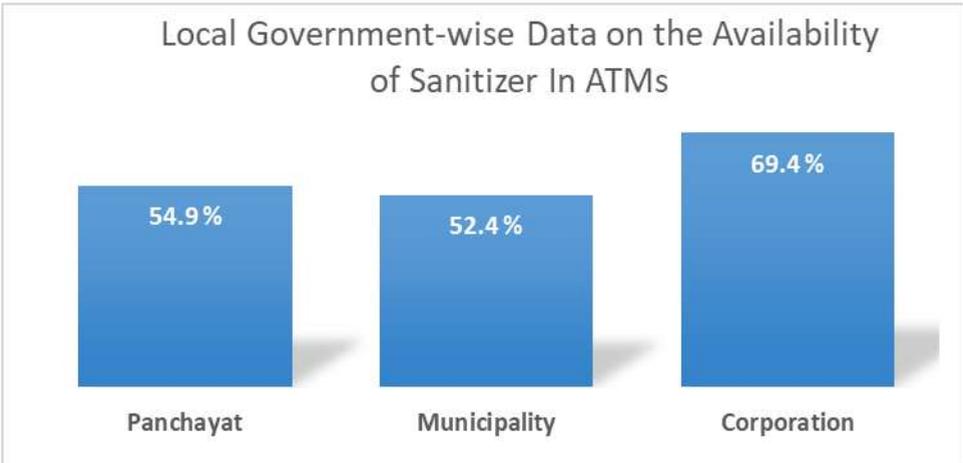
Many of the ATMs have empty sanitizer bottles and are also littered with the same. In some ATMs, very small sanitizer bottles are kept, and in others, it is kept inconspicuously. Posters/notices with the instructions to sanitize hands before and after every cash transaction is displayed only in 40 per cent ATMs. Only one-third of the ATMs have provided these instructions in Malayalam. No direction is provided in Kannada and Tamil in the ATMs visited in Karnataka and Tamil Nadu border regions.

One-third of the total ATMs in Kerala belong to the State Bank of India (SBI). However, sanitizer was available only in less than half of the SBI ATMs surveyed. Kerala-based private sector banks wage better in this regard (70%). In the case of other private and public sector banks, only half of their ATMs have sanitizer facilities.

It is also found that, the availability of sanitizer is considerably better in the ATMs installed near the bank branches. While in two-thirds of such ATMs, sanitization facilities are properly available, the same is available in 39 per cent of standalone ATMs. This difference may be because it is easier for the bank staff to re-fill/replace sanitizer bottles in the ATMs installed near the bank branches. However, it also points to the fact that banks need to specifically provide more attention to ensure sanitization facilities in standalone ATMs.



The survey also finds that the availability of sanitization facilities in ATMs is worse in Panchayats and Municipalities compared to Corporations. Sanitizers are observed to be available in 70 per cent of the ATMs located in Corporations. However, the same was available in only 55 per cent and 52 per cent of ATMs situated in Panchayats and Municipalities, respectively.



Central and state governments have issued detailed health guidelines required to be followed by commercial and non-commercial institutions to contain the spread of COVID-19. Sanitizing hands before entering and while going out of the institution is an important directive given. However, the survey shows that banks are not giving enough attention to this basic, but important instruction.

Banks should be mandated to make sanitizing facilities available in prominently visible spaces within the ATM centres and display instructions regarding method and mandatory sanitization before and after using the ATMs. Banks are also required to undertake regular monitoring of the availability of sanitizers in all their ATMs. Dispensers, which can be filled with a substantial quantity of liquid, need to be installed in ATMs.

An opinion emerged during the survey that, since ATMs are closed spaces, (therefore touching handles are unavoidable for coming out from ATMs) providing sanitizer facility inside ATMs will not be of much use. In view of this, banks may also consider providing sanitizing facilities outside the ATM counters. They can also consider installing automatic or pedaling sanitizing dispensers in their ATMs. The findings from the survey also emphasizes that, ATMs are important places and just like other commercial establishments, the local-self governments should pay more attention with regard to the adherence to Break the Chain protocols.

As revealed from this survey, since many places like ATMs might not have proper sanitizing facilities, it is also desirable that everyone while stepping out of their houses keep personal sanitizers at hand, as far as possible.





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