

Government of Punjab
Department of Home Affairs and Justice

To

All the Deputy Commissioners in the State;

No. SSH/ACSH/2020/281

Dated, Chandigarh, the 3.4.2020

Subject- Direct cash transfer to women PMJDY account holders under PM Garib Kalyan Package in the light of COVID-19 pandemic.

1. Kindly find enclosed herewith two letters from Ministry of Finance, Government of India dated 1.4.2020 vide which they have directed the banks to disburse ex-gratia payment of Rs. 500/- per women PMJDY account holders under the Pradhan Mantri Garib Kalyan Package in a staggered manner. Lead Managers and the bank authorities would approach the district administration and intimate the staggering plan for disbursement of this amount.
2. You are accordingly requested to help the banks in disbursement of this amount preferably through banking correspondents or post offices as already intimated. It would be useful to discuss this matter with the Lead Managers.

Darshan Aranda

Additional Chief Secretary Home

3-4-20

Cc:

1. DGP, Punjab
2. All Range IGPs/ CPs/ SSPs

No. 21(23)/2014-FI (Mission)
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi – 110 001
Dated: 01.04.2020

To

1. Chairman of State Bank of India
2. MD & CEOs of all Public Sector banks and major Private Sector Banks

Subject: Direct cash transfer to women PMJDY account holders under PM Garib Kalyan Package in the light of COVID-19 pandemic

Sir/Madam,

Please refer to the announcement made by the Hon'ble Finance Minister on 26.3.2020 regarding ex-gratia payment of Rs 500/- per women PMJDY account holders, for next three months, under the PM Garib Kalyan Package.

2. In this regard, it is intimated that Ministry of Rural Development, Government of India, is releasing the lump sum amounts @ Rs500/- per women PMJDY account holder (as per number of such accounts intimated by banks), for April 2020, and the same are expected to be credited to the designated accounts of individual banks on 2nd April 2020 morning.

3. In order to maintain social distancing and orderly withdrawal of money by beneficiaries, it would be appropriate to stagger the arrival of account-holders at branches, BCs and ATMs for withdrawal of the money. In this regard, the following schedule of disbursement may be followed based on the last digit of the account number of the beneficiary:

Women PMJDY accountholders having account number with last digit as	Date on which amount could be withdrawn by the beneficiaries
0 or 1	3.4.2020
2 or 3	4.4.2020
4 or 5	7.4.2020
6 or 7	8.4.2020
8 or 9	9.4.2020

After 09.04.2020, the beneficiaries may go to the branch or BC on any date as per normal banking hours.

4. Banks may accordingly, phase out the credit to beneficiary accounts. The above schedule may also be intimated to the beneficiaries through sms intimation as per the following text:

“We care for you. Under Pradhan Mantri Garib Kalyan Package, a sum of Rs.500/- pm has been deposited in the a/c of Women Jan Dhan Yojana Beneficiaries for the month of April 2020. Pl contact your Branch/ Bank Mitra tomorrow/ on (date) to avoid inconvenience. Stay safe stay healthy!”

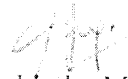
(Bank may choose the appropriate option from the underlined text)

5. In addition to sms messages as per the above text, local publicity (through local channels/ print media/ cable operators/ local radio/ other channels) may also be carried out making clear that the money credited to the accounts is available for withdrawal when required and that if the beneficiary needs to draw the money immediately, she may approach the bank branch or BC as per the schedule mentioned in para 3 above. It may be emphasized that the schedule has been drawn up in the interest of orderly disbursement while maintaining social distancing.

6. In this context, SLBC convenors may immediately contact the State Governments, apprise them of the staggering plan and seek their support for suitable security arrangements at branches, BC kiosks and ATMs. The State Government may also be requested to issue suitable instructions to the District administration and police authorities to support the banks in arranging orderly disbursement of money to the beneficiaries and in carrying out local publicity.

6. Suitable instructions in this regard may also be issued to Branch officials and Business Correspondents.

Yours faithfully,


(Suchintra Misra)

Joint Secretary

Tel no 011- 23745151

Copy to:

GM, SLBC Convenors

AJAY BHALLA, IAS



गृह सचिव
Home Secretary
भारत सरकार
Government of India
North Block,
New Delhi

D.O. No. 40-3/2020-DM-I(A)

02nd April, 2020

Dear Chief Secretary,


Please also refer to my D.O. letter of even number dated 30.03.2020 whereby clarification regarding functioning of bank branches have been given. As you are aware, under the Pradhan Mantri Garib Kalyan Yojana (PM-GKY) package, disbursement of money to large number of beneficiaries will take place from tomorrow. In this regard, the Department of Financial Services, Ministry of Finance has given detailed guidelines such as staggering of account holders to avoid crowding and maintaining social distancing; publicizing the modalities of staggering and cash distribution; and provision of adequate security personnel at bank branches and business correspondents (BCs) to maintain law and order and social distancing. A copy of DFS's letter dated 1st April 2020 in this regard is enclosed.

2. The concerned Departments of the State Government/UT Administration, District authorities and field agencies may please be informed on the above for strict compliance. They shall take all necessary measures to ensure smooth disbursal of money to the beneficiaries of PM-GKY. An action taken report may please be sent to the Ministry.

With regards,

Encl. as above

Yours sincerely,


2/4/2020
(Ajay Bhalla)

Chief Secretaries of All States
(As per Standard List attached)

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
Dated : 1st April, 2020

To

Shri Ajay Kumar Bhalla,
Home Secretary,
Ministry of Home Affairs
North Block, New Delhi-110001

Subject: Disbursement of DBT money for women account holder of Pradhan Mantri Jan Dhan Yojana (PMJDY) under Pradhan Mantri Garib Kalyan Yojana (PM-GKY) package- regarding

Dear Sir,

May kindly recall today's Video Conference with the Chief Secretaries of the States/UTs, chaired by Cabinet Secretary. In the VC, issues regarding disbursement of DBT money under PM-GKY to the beneficiaries were discussed in detail. During VC, Secretary Financial Services requested that;

(a) Chief Secretaries should convene a meeting with SLBC conveners and Zonal/Regional heads of all scheduled commercial banks, to work out solution for staggering the crowd for maintenance of law and order and social distancing, while beneficiaries come to bank branches/Banking correspondents (BCs)/ATMs. For this purpose, necessary administrative including police support should be provided,

(b) The similar exercise should be done at the District level by District Magistrates along with Lead Managers of the district level bankers committee and local heads of the other banks to work out appropriate strategy.

2. Subsequently, today Secretary, Department of Financial Services had a VC with the CMDs/MDs of the Public Sector Banks and Convener of the State Level Bankers Committee (SLBC). During the VC, modalities for staggering of payment, messaging by banks to beneficiaries, publicity for the same were discussed and strategies were worked out.

3. In order to ensure smooth disbursement of DBT money to the beneficiaries, I have been directed to request you to kindly write to all the Chief Secretaries of the States/UTs in this regard for the followings:

(i) In order to stagger the payment and avoid crowding so as to maintain social distancing, the Credit of the money into the women beneficiary account holder under PMJDY will be staggered based on the last digit of the account number of the beneficiaries and SMS's will be sent to those beneficiaries whose mobile number is seeded in the account. SMSs will also indicate the day on which the beneficiary has to come to bank branches /BCs for withdrawal of the money. The arrangements will be as under

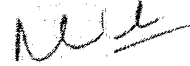
Dates for withdrawal	3 rd April 20	4 th April 20	7 th April 20	8 th April 20	9 th April 20
Account no ending with	0 or 1	2 or 3	4 or 5	6 or 7	8 or 9

(ii) Banks with the help of the local administration will publicize the above modalities of staggering of withdrawal of money by the beneficiaries through local Channels/ Print Media/cable operators/local radio/other channels. This will be p all including those women beneficiaries PMJDY account holders whose account is not seeded with mobile number.

(iii) Local Administration should provide adequate security personnel at bank branches and BCs to maintain the law and order and the social distancing.

(iv) Bank Branches should be allowed to work as per normal working hours til the time disbursement of DBT money is complete.

Yours faithfully



(Dr. Madnesh Kumar Mishra)
Joint Secretary to the Government of India
Tel No. 011 23340 573