

**Press Information Bureau
Government of India
Ministry of Rural Development**

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**Direct cash transfer to women PMJDY account holders under PM Garib Kalyan Package for the month of April
2020 in the light of COVID-19 pandemic**

Staggered withdrawal of money by account-holders at branches, BCs and ATMs

The Ministry of Rural Development is releasing the lump sum amounts @ Rs. 500/- per woman to Pradhan Mantri Jan-Dhan Yojana (PMJDY) accountholders (as per number of such accounts intimated by banks), for April 2020, and the same have been credited to the designated accounts of individual banks on 2nd April 2020.

This follows the announcement made by the 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.

In order to maintain social distancing and orderly withdrawal of money by beneficiaries, the Department of Financial Services (DFS) has directed the banks to stagger the arrival of account-holders at branches, BCs and ATMs for withdrawal of money. Following is the schedule of disbursement 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Women PMJDY accountholders having account number with last digit as	Date on which amount could be withdrawn by the beneficiaries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. Banks may accordingly phase out the credit to beneficiary accounts. Banks have been advised to intimate the above schedule 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)

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 withdraw when required and 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 emphasised that the schedule has been drawn up in the interest of orderly disbursement while maintaining social distancing.

In this context, State Level Bankers' Committee (SLBC) convenors have been directed to 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 instruction to the District administration and police authorities to support the bank in arranging orderly disbursement of money to be beneficiaries and in carrying out local publicity.

Heads of all Public Sector and Private Sector Banks have been asked to issue suitable instructions in this regard to Branch officials and Business Correspondents.

APS/PK/MS/BA