

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)

02<sup>nd</sup> 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 1<sup>st</sup> 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,

Yours sincerely,

Encl. as above

  
(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**

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**3<sup>rd</sup> Floor, jeevan Deep Building  
10, Parliament Street, New Delhi**  
**Dated : 1<sup>st</sup> 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 disbursal 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 disbursal 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 <sup>rd</sup> April 20	4 <sup>th</sup> April 20	7 <sup>th</sup> April 20	8 <sup>th</sup> April 20	9 <sup>th</sup> 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 help 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 till the time disbursal of DBT money is complete.

Yours faithfully



(Dr. Madnesh Kumar Mishra)  
Joint Secretary to the Government of India  
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