

23.04.2020

Hon. Shri Shaktikanta Das Ji,  
Governor,  
Reserve Bank of India,  
Central Office Building,  
18<sup>th</sup> Floor, Shahid Bhagat Singh Road,  
Mumbai-400 001.

Sub: Withdrawals from accounts after extension of directions u/s 35A of BR Act, 1949 on PMC Bank.

Ref: Directive DCBS.CO.BSD-1/D-1/12.22.183/19-20 dated September 23, 2019 and Directive DOR.CO.AID. No. D-66/12.22.183/2019-20 dated March 21, 2020

Respected Sir,

We write this letter on behalf of the depositors of Punjab & Maharashtra Co-operative Bank Ltd. as a follow up on our earnest appeal made to you vide our earlier letters dated 03.04.2020 and 14.04.2020 sent on mail of even dates.

**We highly appreciate your directions to PMC Bank to allow withdrawals for expenses related to surgical interventions for critically ill patients and COVID-19 patients to the tune of 5 lakhs.**

As you are well aware that all the PMC Bank depositors are undergoing undue hardships and mental agony and currently also faced with undue hardships after the outbreak of COVID-19 Pandemic induced lockdown coupled with compelled poverty imposed on us due to withdrawal restrictions imposed due to the extension of S.35A directives, we once again earnestly request you to consider the following requests to help the senior citizens/super senior citizens/ single women/ all terminally ill depositors and all general depositors with medical requirements and **all depositors** tide over their peculiar current predicaments:

1. Allowance for withdrawals for the entire amount requisite for **Medical treatment** including recurring expenses.
2. Allowance for withdrawals for **livelihood expenses** for Senior citizens/ Disabled people/ Single women/ terminally ill depositors.
3. Payment of **Medical Insurance Premiums**.
4. **Allowance for withdrawals of Rs. 50000/- for all depositors in the wake of COVID-19.**

The Central Government, State Governments and even Reserve Bank of India have initiated proactive steps due to humanitarian concerns and are providing economic relief packages to the victims of COVID-19 belonging to all strata of the society already and in that backdrop, we once again earnestly request you to provide financial reliefs to PMC Bank depositors too by permitting withdrawals of our own deposited monies in this hour of dual crisis and help us tide over the grave financial drought faced by us due to extension of S. 35A directives as well as continuity of the **COVID-19 induced lockdown which has consequentially led to unemployment or loss of income** to a large chunk of PMC Bank depositors as well. Please do the needful at your earliest and oblige.

Thanking You,  
Yours Sincerely,  
For **PMCB Share and Account holders Forum**

Amar Thakur (034892)  
Sundar Shyam Bhatia(30556)  
Deepak Rupani (028154)  
Davinder Singh Gambhir(09301)  
Manmohan Singh(64158)

Dipika Jagatram Sahani (08217)  
Vijay Mungale (016117)  
Virender Singh Chandhok (06058)  
Praful Shah(43550)  
Hariram Choudhary(78087)

#### **Coordinators**

**2 Shriji kripa, 6th Road, Prabhat Colony, (Near Reliance Energy)  
Santacruz East, Mumbai - 400 055**

[pmcbshareholdersforum@gmail.com](mailto:pmcbshareholdersforum@gmail.com)

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