

BANK EMPLOYEES FEDERATION OF INDIA



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Circular No.26/2020

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To all Units, Affiliates, Office Bearers, CC & GC Members

Dear Comrade,

Direct cash transfer to Women PMJDY account holders

We are aware that the Govt. has announced Relief Package of Rs.1.70 lakh crore for Women PMJDY account holders; poor senior citizens; poor widows; poor disabled persons etc. in the wake of outbreak of Covid-19. We all understand that most of the 24 crore beneficiaries will receive their allotted monies through bank accounts. We apprehend that there will be huge rush in many of the branches for withdrawal in the coming days. The Ministry of Finance staggered the arrival of account holders by scheduling disbursement as per account numbers of the beneficiaries.

We have written a letter to the Secretary (Financial Services), Ministry of Finance today in this regard. Text of the letter is appended below. We advice our Units and affiliates to remain vigil and also to intervene in case of need.

With greetings,

Yours comradely,

(Debasish Basu Chaudhury)
General Secretary

TEXT OF THE LETTER TO THE SECRETARY, FINANCIAL SERVICES

QUOTE

We came across the referred communication on the subject matter. We appreciate the suggestion of staggering arrival of the beneficiaries by introducing schedule of disbursement of cash based on last digits of A/c Numbers in order to maintain social distancing and orderly withdrawal of money. In this connection we would like to draw your attention on the following issues.

You will appreciate that a sizable portion of the beneficiaries are not having ATM cards. Moreover, in rural and semi urban areas, number of ATMs is very few; many of which are not in working conditions. It can easily be assumed that most of withdrawals will be either through BCs and bank branches. As per schedule suggested by your good office, the number of beneficiaries is ranging up to more than 7000 per day of a

branch. **We also understand that payment through BCs require biometric authentication of the account holders through HHD (Hand held device). In the prevailing circumstances of outbreak of Covid-19, biometric authentication of multiple account holders in one machine is too risky.** In the given situation with marginal number of employees it is near to impossible to render service in many of such branches as per schedule. We apprehend that in many places with schedule as suggested in the said communication, serious problem may arise in connection with maintenance of law and order as well as social distancing, even if security arrangement is made. We sincerely feel that **based on the capacity of payment by the branches allotment should be made in terms of number of beneficiaries.** There are other customers like pensioners; salaried people; business accounts etc. who are also visiting the branches. In view of above, we request you to revisit the schedule as suggested in your captioned letter.

Over and above, in absence of public transport during the period of Lockdown, many employees are not being able to attend their places of posting. We apprehend that with absence of these employees, rendering smooth service will be difficult in many branches. **Banks should arrange vehicle for the employees who are not residing within walkable distance of their branches for attending office and go back.** We once again would like to request you to issue necessary guidelines to all the banks for arranging vehicle for such employees so that all employees can attend their duties.

UNQUOTE