Under the Pradhan Mantri Garib Kalyan Package, a sum of Rs 500/- per month, during April to June 2020 was announced by Ministry of Rural Development (MoRD). 2nd Installment was already disbursed in the month of May 2020. And the 3rd installment for the month of June 2020 is being deposited into the accounts of Women Jan Dhan Yojana account holders.

As this money is being deposited into the beneficiaries’ bank accounts, the money is safe and beneficiaries need not rush for withdrawal. Beneficiaries can draw their money as per schedule given alongside at their convenience.

This has been done to maintain social distancing, we request beneficiaries to use the neighbourhood ATMs, (using RuPay cards), at Bank branches, Bank Mitras/ CSPs for making withdrawals and for cash at POS upto ₹2,000 as far as possible, to avoid crowding at bank branches.

After June 10, 2020, beneficiaries may withdraw money at any bank on any day at their convenience.

Intimation of withdrawal schedule will be sent to the Beneficiary’s Account holders through SMS by the Banks. The publicity may be carried out through local channels / printmedia / cable operators / local radio / other channels also.

Please note that at present, as per Govt. of India directions, there are no charges for withdrawing money from any bank’s ATM till June 30, 2020.

Please cooperate and ensure safety and comfort of everyone.

Stay safe, Stay healthy!

Issued in Public Interest by IBA on behalf of all member Banks.

Schedule for Withdrawal of Money by Beneficiaries

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 the 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:

- **Account number with last digit as 0 or 1**
  - On June 5, 2020 or any day after June 10, 2020 could be withdrawn by the beneficiaries

- **Account number with last digit as 2 or 3**
  - On June 6, 2020 or any day after June 10, 2020 could be withdrawn by the beneficiaries

- **Account number with last digit as 4 or 5**
  - On June 8, 2020 or any day after June 10, 2020 could be withdrawn by the beneficiaries

- **Account number with last digit as 6 or 7**
  - On June 9, 2020 or any day after June 10, 2020 could be withdrawn by the beneficiaries

- **Account number with last digit as 8 or 9**
  - On June 10, 2020 or any day after June 10, 2020 could be withdrawn by the beneficiaries

Use appropriate protective equipment like Face Masks, Gloves etc.

Avoid mass gathering and crowded places

- Use Electronic Payment Options viz. RTGS, NEFT
- Internet Banking
- Mobile Banking Solutions
- Minimize Face to Face Meeting
- Utilise Digital Platforms for Lending
- Use of Credit & Debit Cards for Payments Instead of Currency

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