राजस्थान सरकार
ग्रामीण विकास एवं पंचायती राज विभाग
(ग्रामीण विकास, अनुमान—5)

क्रमांक एफ़ २७(४४) ग्रामिण/गृप—५/PMAY-G/विविध/2017–18 जयपुर, दिनांक १७ जुलाई, २०१७

मुख्य कार्यकारी अधिकारी,
जिला परिषद् (ग्रामिण),
समस्त, राजस्थान।

विषय :— प्रधानमंत्री आवास जनधन खातों के समबन्ध में।
प्रसंग :— संयुक्त सचिव वित्त मंत्रालय, भारत सरकार के अ.शा. पत्रक दो.नो. 1/9/2014-फी
(Pt. X) (C-69241) date 3-07-2017

महोदय,

उपरोक्त विषयान्तर्गत प्रारंभिक पत्र के माध्यम से वित्त मंत्रालय, भारत सरकार द्वारा
भारतीय रिजर्व बैंक के परिपत्र दिनांक 08.02.2017 संलग्न कर स्पष्ट किया गया है कि
प्रधानमंत्री जनधन खातों से राशि आहरण की सीमा हटा ली गई है। पत्र की प्रति संलग्न
कर आवश्यक कार्यवाही हेतु प्रेमित हैं।

संलग्न :— उपरोक्तानुसार

(से. के. शामी)
अधीक्षक अभियंता, ग्रामिण

प्रतिलिपि निम्न को सूचनार्थ एवं आवश्यक कार्यवाही हेतु प्रेमित है :-
1. निजी सचिव, शासन सचिव, ग्रामिण।
2. परियोजना निदेशक एवं उपसचिव (मो.एवं.मू) को विभागीय वेबसाइट पर अपलोड कराने वाले।

(अधीक्षक अभियंता (ग्रामिण))
DO no. 1/9/2014-FI (Pt. X) (C-69241)

Dear Shri Kumar,

Please refer to your DO no. J-11011/01/2016-RH, dated 8.6.2017, regarding the intimation from the Government of Jharkhand that in Bokaro and Dumka districts, conversion of Pradhan Mantri Jan Dhan Yojana (PMJDY) accounts to normal accounts in respect of Bank of India could not be done due to software problems and that such conversion has been blocked temporarily by the System Administrator at the HQ level. This was in the context of ceiling of deposit/withdrawal of accounts opened under PMJDY.

The matter was taken up with the Bank of India. The bank has replied to the Government of Jharkhand, Rural Development Department, vide letter ref no. HO:BU-FI:SP:2017-18, dated 1.7.2017, a copy of which is enclosed. The bank has clarified that the withdrawal restriction on PMJDY accounts was effective in the wake of a post-demonetisation RBI communication dated 29.11.2016, and the same has since been withdrawn (with effect from 13.3.2017, vide RBI circular dated 8.2.2017, copy of which is enclosed). As such, there is no restriction currently on withdrawal of money from KYC-compliant Basic Savings Bank Deposit (BSBD) accounts opened under PMJDY. A non-KYC compliant BSBD account, referred to as a “small account”, can also have unrestricted withdrawal if made KYC-compliant.

3. The bank has further clarified that there are no system issues in this regard, and that the issue was not represented in the right perspective by the bank’s LDM Office—Seraikelan Kharsawan to local Block officials / other officials concerned, and they have since been apprised that there are no issues in this regard. Further, the bank has apprised its controlling offices in the concerned district (Dhanbad, Bokaro and Jamshedpur) to be in touch with the local Government officials to extend necessary cooperation.

With regards,

Yours sincerely,

(Amit Agrawal)

Shri Prashant Kumar
Joint Secretary
Government of India
Department of Rural Development
Krishi Bhavan
New Delhi – 110 014

Jeevan Deep Building, 2nd floor, 10, Sansad Marg, New Delhi - 110 001
Fax : +91-11-23744571 +91-11-23748765 E-mail : jsfi1-dfs@gov.in
All Banks

Dear Madam / Sir,

**Removal of limits on withdrawal of cash from Saving Bank Accounts**

Please refer to our circular DCM (Plg) 2905/10.27.00/2016-17 dated January 30, 2017 on the captioned subject.

2. In the wake of withdrawal of Specified Bank Notes (SBNs) since November 09, 2016 Reserve Bank had placed certain limits on cash withdrawals from Savings / Current / Cash credit /Overdraft accounts and withdrawals through ATMs. On a review of the pace of remonetisation, Reserve Bank partially restored status quo ante by removing the restrictions on cash withdrawals from Current / Cash credit / Overdraft accounts and ATMs effective January 31, 2017 and February 01, 2017 respectively. However, the limits on cash withdrawal from Savings Bank accounts continued to be in place.

3. In line with the pace of remonetisation, it has now been decided to remove the restrictions on cash withdrawals from Saving Bank accounts (including accounts opened under PMJDY) in a two step process as under:

   i. Effective February 20, 2017, the limits on cash withdrawals from the Savings Bank accounts will be enhanced to ₹ 50,000 per week (from the current limit of ₹ 24,000 per week); and

   ii. Effective March 13, 2017, there will be no limits on cash withdrawals from Savings Bank accounts.

4. Please acknowledge receipt.

Yours faithfully,

(P Vijaya Kumar)
Chief General Manager