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Jharkhand woman dies waiting in a bank queue to withdraw Rs 500 from Jan Dhan account, rural areas see big rush

From across the Hindi heartland there have been reports of women having to wait for hours to withdraw Rs 500 from their Jan Dhan account.

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By Sanjoy Dey, Hindustan Times Ranchi





Rush to withdraw relief money from Jan Dhan accounts has increased in the second phase of the nationwide lockdown. (HT Photo/Santosh Kumar)

A 62-year-old woman, waiting in the queue for about two hours at a bank to draw Rs 500 from her Jan-Dhan account, died allegedly due to scorching heat, police said. Long queues outside banks in rural areas have been seen in the second phase of lockdown that started on April 15.

The death was reported from State Bank of India's Common Service Centre at Ranighagar village under Masliya police station in Dumka district, around 300-km from capital Ranchi, on Saturday. The deceased was identified as Kaloni Tudu, resident of Kesho Raidih village.

Masliya police station in-charge Sanjay Kumar said, "The woman went to draw Rs 500 from her Jan-Dhan account, which was credited by government. Tudu was in the queue for more than one and a half hour. She suddenly fainted and fell on the ground. Other persons who were in same queue sprayed water on her face but she did not wake up. Later, doctor declared her dead."

Her husband Karan Murmu said Tudu had left home with few other women of the village and joined the beeline before the CSC. "The CSC lacks even basic facility like drinking water and shade. Customers stand in scorching heat to draw money," Murmu said.

SBI's Ranighagar branch manager Alok Kumar said the CSC was adjacent to the main branch. "The CSC was set up recently and the person handling it is also new and not so experienced. Therefore, the main branch is handling most of the customers. The woman, who died in the queue, was third in the queue. But, she suddenly fainted and died."

The branch manager, however, rejected the charge that there was no shade or drinking water at the bank. "We have ensured all basic facilities for customers in the CSC," he said.

From across the Hindi heartland of Uttar Pradesh, Madhya Pradesh, Bihar, Odisha, Rajasthan and Haryana, there have been reports of women having to wait for hours to withdraw Rs 500 from their Jan Dhan accounts paid by the government as cash relief during lockdown. The money has been deposited in around 200 million Jan Dhan accounts till April 3, according to a statement issued by the finance ministry.

Bank officials in various states such as Madhya Pradesh, Uttar Pradesh and Odisha said the rush has increased in the second phase of the lockdown as the savings of most poor families may have exhausted. The officials said a rumour, that the government will take back the money if not withdrawn in April, also contributed to the rush.

In Jharkhand, a sexagenarian couple on Saturday walked for 10 kilometres to a bank branch to draw Rs 500 in Ranchi's Lapung area. The woman Mangra Devi, who is visually impaired, walked to the branch with her husband Charku Paik using a stick. "We walked back home safely," said Paik, happy to have got some money at the time of crisis.

In Madhya Pradesh, a 65-year-old woman, Laxmi Devi, failed to withdraw the relief money even after three visits. "The queue is very long and the bank takes so much time to give the money. I did not get the chance and will go back again on Monday," she said, while complaining of no water facility or shade outside the bank.

Khushbu, 22, resident of Basini village in Bihar's Kaimur district, walked 20 km, to withdraw Rs 500 on Saturday. "I reached the branch at about 1 pm and waited in the queue for 2 hours under scorching heat but could not withdraw the amount. Then the manager came out and assured us that the amount will neither lapse nor be returned and asked me to return home if there was no emergency for money," she said.

Widow Ram Singari Kunwar, 88, of Parhuti village in Bihar's Bhagwanpur block has not been able to reach the bank, 5 km away from her village, in absence of public transport.

Rural women across India are facing hardship in the process of withdrawing relief money from their Jan Dhan accounts.

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Raj Kumar Pandey, a CSC operator at Bihar's Ramgarh district said there is not enough women police force to ensure social distancing and it takes some time to give money to each person as most of the women are semi-literate or illiterate.

Ajaz Hamid, lead bank manager in Rohtas district of Bihar said a lot of misinformation had also contributed to the sudden rush at the banks. “As there is a rumour that if money is not withdrawn in April itself it would be taken back, women were thronging to the CSCs,” he said.

Bank officials said that the rush increased in the last few days. Jharkhand’s State Level Banker’s Committee (SLBC) senior manager Bibhaw Kumar said there was routine traffic of customers at the end of the first phase of lockdown. Between April 3 and April 9, a mere 15% to 16% of customers withdrew money.

“Rush is being witnessed for the past three days in the second phase of lockdown. Withdrawal till April 18 reached 38%,” he said.

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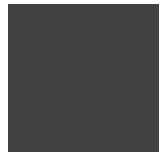


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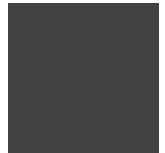
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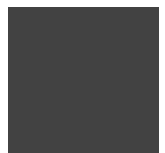
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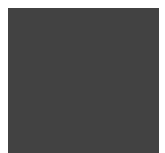
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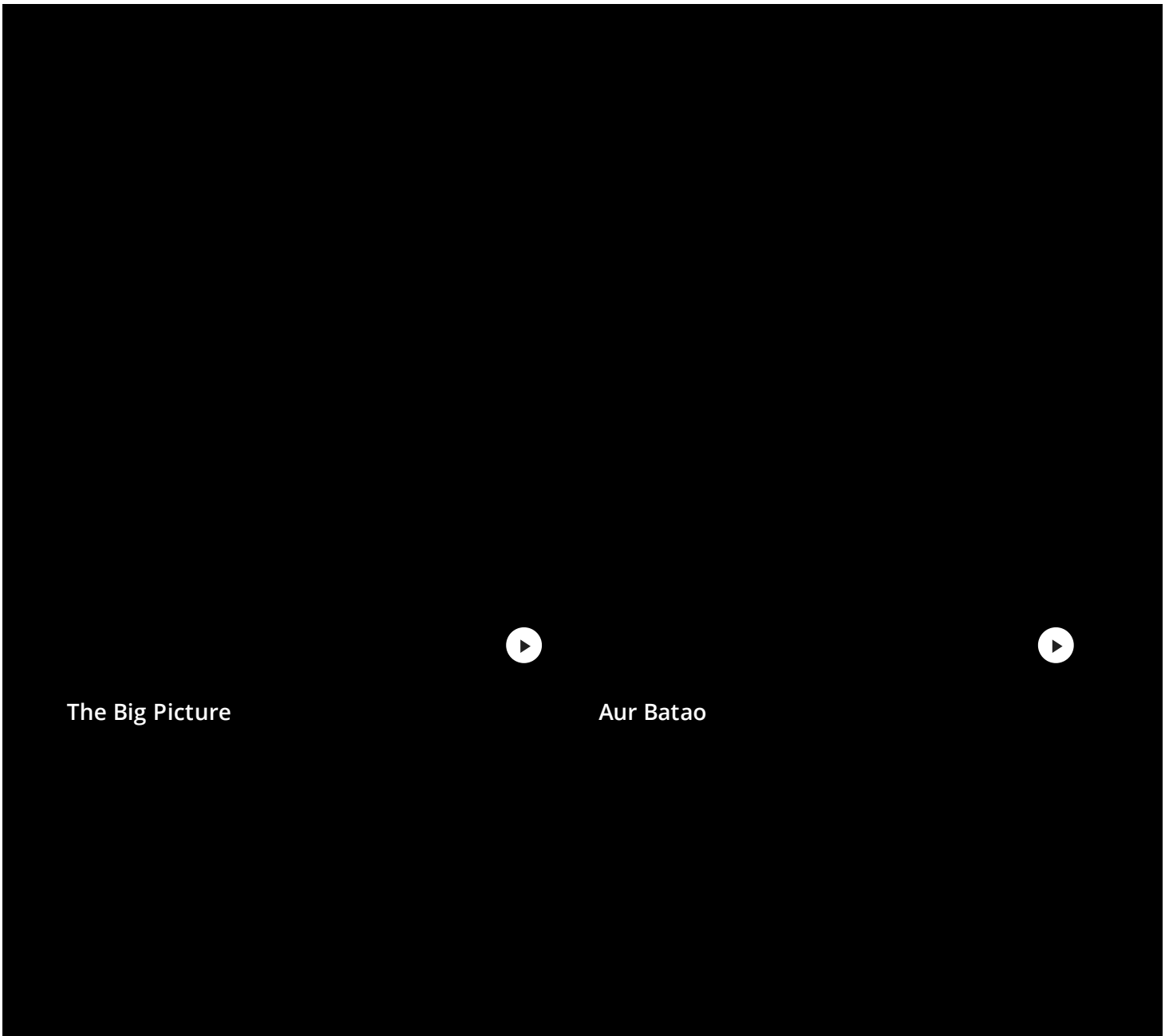


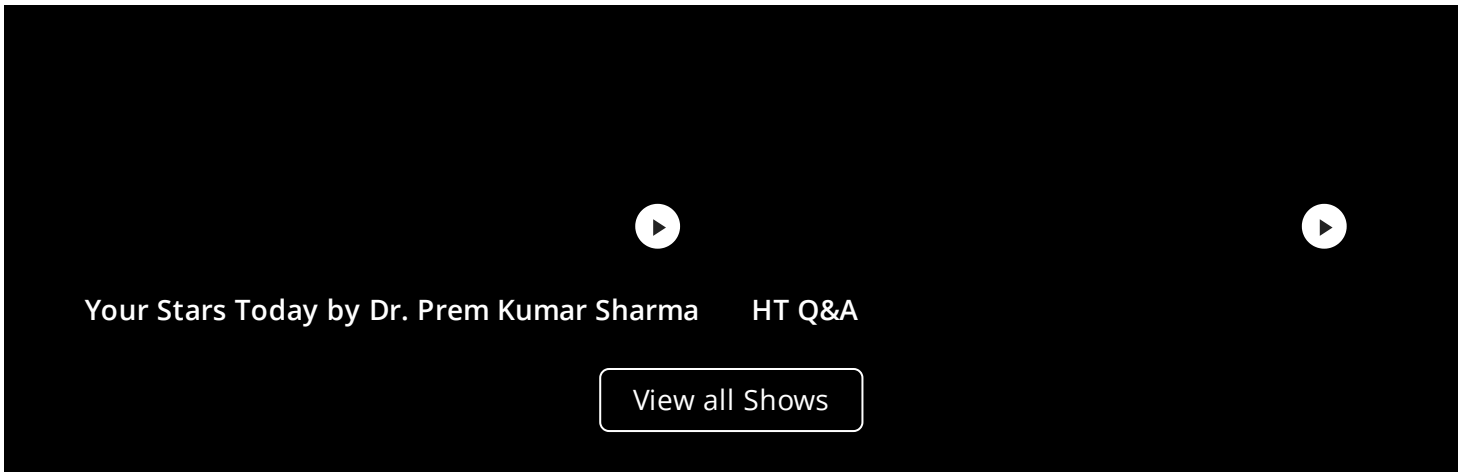
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