

Shri Urjit Patel  
Governor, Reserve Bank of India

1 May 2018

Dear Mr. Patel,

### **Ten Demands of NREGA Workers and Pensioners**

This appeal is being sent to you on the occasion of International Workers' Day from the dilapidated and overcrowded premises of the State Bank of India in Manika, Latehar District, Jharkhand.

In recent years, some of the country's richest people have brazenly plundered public-sector banks by defaulting on their loans. Meanwhile, NREGA workers and pensioners are facing endless harassment from the banks. To get their meagre wages or pensions, they have to submit numerous documents, link their accounts with Aadhaar, go through e-KYC again, stand in queues for hours, and run from pillar to post when their money is held up due to technical problems. According to the NREGA's management and information system (MIS), nearly Rs 500 crores of wage payments were rejected in 2017-18 alone. Even when accounts are credited, workers and pensioners are often prevented from withdrawing money from their account until they link it with Aadhaar or comply with other formalities. In places like Manika, no-one is available to assist them with these endless problems.

A public-sector bank should not be run for profit but for the benefit of the public and especially of poor people. We urge you to act on the following demands without delay:

1. No account should be closed without informing the account holder.
2. No-one should be prevented from withdrawing money from their own account.
3. A full-time help desk with computer and internet should be opened at the bank to assist people who are having problems with their bank account.
4. The bank should have a separate queue for elderly persons so that they do not suffer for hours in the general queue.
5. SMS facility should be provided to all NREGA workers and pensioners so that no-one can withdraw money from their account without their knowledge.
6. Passbooks should be provided to all account holders, whether their account was opened at a "customer service centre" (CSC) or at the local SBI branch.
7. Customers should never be sent to the CSC when a service can be provided to them at the bank.
8. Anyone who brings a complaint in writing should get a dated, signed receipt.
9. Safeguards against corruption (e.g. bribing) should be put in place at CSCs, including mandatory display of the list of fees for different services along with helpline number.
10. Bank staff should always be courteous to NREGA workers and pensioners.

We look forward to your response to these demands. Meanwhile, we invite you to visit Manika (Latehar district, Jharkhand) to see the situation for yourself.

Gram Swaraj Mazdoor Sangh (Manika) and other NREGA workers and pensioners