

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES  
LOK SABHA

UNSTARRED QUESTION No. 3994

TO BE ANSWERED ON 9<sup>th</sup> DECEMBER, 2016 (FRIDAY)/AGRAYAYANA 18, 1938 (SAKA)  
ATMs

3994. SHRI TAPAS PAUL: SHRI P.R. SUNDARAM: SHRI JUGAL KISHORE:  
DR. A. SAMPATH: ADV. CHINTAMAN NAVASHA WANAGA:  
SHRI DEVJI M. PATEL: SHRI SUSHIL KUMAR SINGH:

Will the Minister of FINANCE be pleased to state:

- (a) whether the number of Automated Teller Machines (ATMs) are much less than the global average and even the existing facilities normally remain in the bad shape and out of order and if so, the details and the reasons therefor;
- (b) whether the Government/Reserve Bank of India (RBI) has framed and policy/guidelines for installation of Automated Teller Machines (ATMs) by the banks in the country and if so, the details thereof;
- (c) whether the Government proposes to expand the coverage and facilities of ATMs in rural and backward areas and if so, the details thereof and the number of ATMs installed/functioning along with the number of ATMs proposed to be opened during the current year, bank and State/UT-wise;
- (d) the number of ATMs recalibrated in the country after the demonetisation as on date, bank and State/UT-wise;
- (e) the total amount spent for the modernization of ATMs in the country during the last three years, bank and State/UT-wise; and
- (f) the steps taken/being taken by the Government to extend ATMs facilities in the entire country in this regard particularly in rural areas?

Answer

The Minister of State in the Ministry of Finance  
(SHRI SANTOSH KUMAR GANGWAR)

(a) to (c) As on 30.09.2016, there are 211594 ATMs of Scheduled Commercial Banks (SCBs) and 14324 White Label ATMs working across the country. Scheduled Commercial Banks (excluding Regional Rural Banks) do not need to obtain permission of RBI for installation of ATMs at branches and extension counters for which they hold licenses issued by RBI. Scheduled Commercial Banks can also install Off-site ATMs without the permission of RBI subject to certain conditions. In 2012, RBI decided to permit non-bank entities incorporated in India under the Companies Act 1956, to set up, own and operate ATMs in India. Non-bank entities that intend setting up, owning and operating ATMs, are christened "White Label ATM Operators" (WLAO) and such ATMs are called "White Label ATMs" (WLAs). The Government has advised banks to deploy micro ATMs in rural areas in all Sub Service Areas (SSAs) across the country. There are 114036 micro ATMs that have been deployed as on 02.12.2016.

(d) to (f) There are 179614 ATMs which have been recalibrated till November 30, 2016. State/UT-wise details are given in Annexure. The information on amount spent is not collected and maintained centrally. In view of the policy of RBI, banks devise their own board approved policy for installation of ATMs across the country.

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## Annexure to Lok Sabha Unstarred Question No. 3994 for 09.12.2016 regarding "ATMs"

## State-wise: No of ATMs Recalibrated till November 30, 2016

Name of State	Total ATMs Recalibrated till Nov 30
Andhra Pradesh and Telangana	16696
Bihar	6827
Delhi	8149
Gujarat, Dadra & Nagar Haveli and Daman & Diu	9133
Haryana	4391
Jammu & Kashmir	1910
Jharkhand	3061
Karnataka	13921
Kerala	8059
Madhya Pradesh and Chattisgarh	11133
Maharashtra and Goa	22240
North East	4774
Orissa	5242
Punjab, Chandigarh and Himachal Pradesh	8673
Rajasthan	7180
Tamilnadu and Puducherry	18883
Uttar Pradesh	14963
Uttarakhand	2932
West Bengal and Andaman & Nicobar Islands	10471
Others	976
<b>Grand Total</b>	<b>179614</b>

Source: RBI