

Government of India
Ministry of Finance
Department of Financial Services
LOK SABHA

Starred Question No. *18

To be answered on 2 February 2018 (FRIDAY)/Magha 13, 1939 (Saka)

ATMs

***18 . SHRI C.S. PUTTA RAJU:
SHRI GOPAL SHETTY:**

Will the Minister of FINANCE be pleased to state:

- (a) whether the Public Sector Banks (PSBs) do not have sufficient number of Automated Teller Machines (ATMs) in commensuration with the number of their branches working in a city or town;
- (b) if so, the details thereof;
- (c) whether in the absence of sufficient ATMs, the customers of these banks have to depend upon the ATMs of other banks causing additional cost to the customers and if so, the details thereof;
- (d) whether the Government is considering to ask the PSBs to install ATMs in commensuration with their number of branches in each town and city; and
- (e) if so, the details thereof?

Answer
THE FINANCE MINISTER
(SHRI ARUN JAITLEY)

(a) to (e) A Statement is laid on the Table of the House.

Statement referred to in reply to parts (a) to (e) of Lok Sabha Starred Question No. *18 (Position) for 2 February 2018 by Shri C.S. Putta Raju and Shri Gopal Shetty regarding 'ATMs'.

(a) to (c) As per information received from Reserve Bank of India (RBI), in metropolitan centres, the number of functioning bank branches of Public Sector Banks (PSBs) is 18,921 whereas the number of ATMs deployed is 33,567. In urban centres, the number of functioning bank branches of PSBs is 17,922 whereas the number of ATMs deployed is 41,392.

Further as per RBI circular dated 14.8.2014, at least three ATM transactions per month are allowed free, for saving bank account-holder of one bank at the ATMs of other banks in six metro centres. At the locations other than six metro centres, saving bank account-holders of one bank are mandatorily provided with five free transactions per month at the ATMs of other banks.

(d) and (e) The Department of Financial Services had vide letter dated 6.3.2013, advised Public Sector Banks to identify branches where ATMs are to be installed. As per RBI, the number of ATMs, which stood a little over 27,000 as at end-March 2007, has increased to 2.07 lakh across the country by September 2017. During the same period, the Point-of-Sale (POS) infrastructure has increased from 3.2 lakh to 29 lakh terminals. Meanwhile, White Label ATMs (WLAs) have also been introduced in the country with the objective of increasing the ATM density and also building the rural and semi-urban ATM infrastructure. Thus the banks are themselves taking steps to increase the number of ATMs across the country. Further, as per information received from banks, 1.29 crore merchants have been on-boarded for various platforms of digital payment as on January 2018.
