

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA

UN-STARRED QUESTION No. 181

TO BE ANSWERED ON Friday, February 02, 2018/Magha 13, 1939 (Saka)

Expansion of PoS Machines

181. SHRI K. ASHOK KUMAR:

Will the Minister of FINANCE be pleased to state:

- (a) whether the bankers are more keen on expanding their Points of Sale (PoS) network than ATMs due to the Government's focus on promotion of digital transactions after demonetisation and lower amounts of cash in circulation, if so, the details thereof;
- (b) whether the banks have increased PoS machines by 95 per cent till August, 2017 to nearly 29 lakh as compared to last year, if so, the details thereof;
- (c) whether in comparison to PoS the number of ATMs has only increased 2.5 per cent to 2.2 lakh; and
- (d) if so, the details thereof?

Answer

The Minister of State in the Ministry of Finance  
(SHRI SHIV PRATAP SHUKLA)

(a) Domestic Scheduled Commercial Banks (excluding Regional Rural Banks), Small Finance Banks, Payment Banks and Local Area Banks may decide to set up onsite / offsite ATMs at centres or places identified by the banks, as per revised guidelines on rationalisation of branch authorisation policy, issued by Reserve Bank of India (RBI), dated 18.5.2017.

Banks also undertake deployment of PoS machines to promote digital transactions in view of convenience to customers.

(b) to (d) The information is annexed.

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**Annexure for reply to part (b) to (d) of un-starred Lok Sabha question No. 181 for answer on 2.2.2018 regarding Expansion of PoS Machines**

Statement showing number of ATMs and PoS devices in August 2016 and August 2017

	As in August 2016	As in August 2017	Percentage increase
Number of ATMs / White Label ATMs	2,16,997	2,22,568	2.6%
PoS devices	14,96,769	28,82,422	92.6%

Source: Reserve Bank of India

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