

ATM TRANSACTION CHARGES

1677. SHRI CHANDRAKANT KHAIRE:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government proposes to increase ATM transaction charges;
- (b) If so, the details thereof and the reasons therefor;
- (c) the total number of ATM Cards distributed so far by Public Sector Banks across the country; and
- (d) the total number of functional ATMs in the country, State/UT-wise?

Answer

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

- (a) and (b) As per Reserve Bank of India's (RBI's) direction on 'Usage of ATMs – Rationalization of number of free transactions', dated 14.08.2014, the details of free/charged ATM transactions are as follows: (i) a minimum of five free ATM transactions at a bank's own ATM at any location is permitted during a month. (ii) a minimum of three free transactions at any other bank's ATMs at six metro location, viz. Mumbai, New Delhi, Chennai, Kolkata, Bengaluru and Hyderabad is permitted during a month. (iii) a minimum of five free transactions at any other bank's ATM at non-metro location is permitted during a month. (iv) Beyond this minimum number of free ATM transactions, banks have their Board approved policy on charges from customers on ATM transactions, subject to a cap on customers' charges of Rs. 20/- per transaction.
- (c) As per the information provided by RBI, the number of outstanding Credit Cards and Debit Cards issued by Public Sector Banks as on 31.5.2018 are 0.83 crore and 72.62 crore respectively.
- (d) As informed by the RBI, detail of state/UT-wise deployment of ATMs as on 31.3.2018 is enclosed as per Annexure I.

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Reply to Lok Sabha Un-starred Question No. 1677 to be answered on 27 July, 2018
Annexure I

State/UT	ATMs of Scheduled Commercial Banks & White Label ATMs as on 31.03.2018
ANDAMAN & NICOBAR	115
ANDHRA PRADESH	10436
ARUNACHAL PRADESH	248
ASSAM	3805
BIHAR	7949
CHANDIGARH	648
CHHATISGARH	3262
DADRA NAGAR HAVELI	139
DAMAN	95
DELHI	8744
DIU	13
GOA	1032
GUJARAT	11726
HARYANA	6497
HIMACHAL PRADESH	1786
JAMMU AND KASHMIR	2516
JHARKHAND	3768
KARNATAKA	17664
KERALA	9644
LAKSHWDEEP	17
MADHYA PRADESH	10066
MAHARASHTRA	25651
MANIPUR	335
MEGHALAYA	409
MIZORAM	171
NAGALAND	316
ORISSA	6988
PONDICHERRY	591
PUNJAB	7384
RAJASTHAN	9386
SIKKIM	196
TAMIL NADU	25277
TELANGANA	10365
TRIPURA	491
UTTAR PRADESH	19937
UTTARAKHAND	2677
WEST BENGAL	11722
TOTAL	222066

Source: RBI