

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

UNSTARRED QUESTION No. 2845

TO BE ANSWERED ON FRIDAY, DECEMBER 28, 2018/PAUSHA 7, 1940 (SAKA)

ATM FACILITY

2845. SHRIMATI SAVITRI THAKUR:

Will the Minister of FINANCE be pleased to state:

- (a) whether there is a huge difference between Automated Teller Machine (ATM) facility provided in cities and rural areas, if so, the details thereof;
- (b) whether any effort is being made by the Government to decrease the ratio by setting up more ATMs in rural areas and to extend this facility in remote tribal areas of Madhya Pradesh benefit of rural local people; and
- (c) if so, the details thereof?

Answer

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

(a) to (c) As apprised by Reserve Bank of India (RBI), the number of ATMs deployed in different regions as on 30.09.2018 is provided below:

Metro Centres (Population 10,00,000 and above)	Urban Centres (Population from 1,00,000 to 9,99,999)	Semi-Urban Centres (Population from 10,000 to 99,999)	Rural Centres (Population up to 9,999)
59816	58894	62097	40685

As per extant guideline issued by RBI, dated 18.05.2017, on rationalisation of branch authorisation policy, Banks are allowed to setup onsite/offsite ATMs at centres or places identified by them.

In addition to the bank branches and ATM, Business Correspondents (BC) with micro-ATMs also provides banking services in rural areas.

Further under PMJDY, all villages in the country are mapped into 1.59 lakh Sub Service Areas (SSA), where each SSA covers 1,000 to 1,500 households. Out of 1.59 lakh SSA, while 0.33 lakh are covered with bank branches, approx. 1.26 lakh SSAs are covered with inter-operable Bank Mitras.
