

GOVERNMENT OF INDIA  
MINISTRY OF FINANCE  
DEPARTMENT OF FINANCIAL SERVICES

**LOK SABHA**

**UNSTARRED QUESTION NO. 5172**

ANSWERED ON MONDAY, APRIL 3, 2023/CHAITRA 13, 1945 (SAKA)

**ATMs in Rural Areas**

5172. DR. DNV SENTHILKUMAR S.:  
SHRIMATI SUPRIYA SULE:

Will the Minister of FINANCE be pleased to state:

- (a) the number of ATMs installed in the country especially in the rural areas of Maharashtra during each of the last three years;
- (b) whether less number of ATMs have been installed in rural and semi urban areas of the country including Maharashtra and if so, the remedial measures taken in this regard;
- (c) whether the Government is satisfied with the working of ATMs installed in the country and if so, the details thereof;
- (d) whether the said ATMs are functioning/installed in sync with the demand at all places; and
- (e) if so, the details thereof and if not, the remedial measures taken/proposed to be taken by the Government in this regard?

**Answer**

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (DR BHAGWAT KARAD)

(a) to (e) Reserve Bank of India (RBI) has informed that the number of ATMs installed in the country especially in the Rural/Semi-Urban areas of Maharashtra during the last three years are as under:

| Year | No. of ATMs in the country | No. of ATMs in Maharashtra | No. of ATMs in Rural/Semi Urban regions of Maharashtra |
|------|----------------------------|----------------------------|--|
| 2020 | 2,33,066                   | 27,274                     | Data not available                                     |
| 2021 | 2,48,186                   | 28,184                     | 10,002   |
| 2022 | 2,56,520                   | 29,392                     | 10,532   |

As per extant guidelines of Reserve Bank of India (RBI), dated 18.5.2017, domestic Scheduled Commercial Banks (excluding RRBs) are allowed to set up onsite/offsite Automated Teller Machines (ATMs) at centres/places identified by them without approval of RBI.

Apart from ATMs, banking services across the country are provided through 1,68,955 bank branches, 6,09,684 Business Correspondents (BCs) and also using micro-ATMs etc. There are 17,286 bank branches & 55,624 BCs in the state of Maharashtra.

Further, RBI has apprised that in order to drive ATM penetration in the country with a greater focus on Tier III to VI centres, non-bank companies have been permitted to set up, own and operate White Label ATMs (WLAs) in the country since 2012. At present, there are four authorised non-bank entities operating White Label ATMs in the Country.

In addition to dispensing cash, ATMs offer many other services/facilities 24\*7 to customers which *inter-alia* includes:

- i. Account Information
- ii. Cash Deposit
- iii. Mini / Short Statement Generation
- iv. PIN Change
- v. Request for Cheque Book

\*\*\*\*