

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

UNSTARRED QUESTION No. 3270

TO BE ANSWERED ON 18th DECEMBER, 2015 (FRIDAY)/AGRAHAYANA 27,
1937 (SAKA)
ATM Network

Question

3270. SHRI RAJESH VERMA:

Will the Minister of FINANCE be pleased to state:

- (a) the norms laid down for installing Automated Teller Machines (ATMs) by the public and private sector banks;
- (b) whether the Government has any special provision for opening of ATMs in rural areas, if so, the details thereof along with the number of ATMs currently operating in the country, bank and State-wise;
- (c) the number of average daily transactions on each ATM has been consistently decreasing during the last three years and if so, the details thereof; and
- (d) the steps taken / being taken by the Government to ensure more ATMs in rural areas in the country?

Answer

The Minister of State in the Ministry of Finance

(SHRI JAYANT SINHA)

(a) to (d) Reserve Bank of India (RBI) has informed that all Scheduled Commercial Banks (SCBs) (excluding Regional Rural Banks) do not need to obtain permission of RBI for installation of ATMs at branches and extension counters for which they hold licenses issued by RBI. SCBs can also install Off-site ATMs without the permission of RBI subject to certain conditions. The number of ATMs deployed by Scheduled Commercial Banks throughout India as on September 30, 2015 is 189844. Bank-wise list and State-wise list of deployment of ATMs are given at **Annexure-1** and **Annexure – 2** respectively.

To further the expansion of ATM network, RBI decided in 2012, to permit non-bank entities incorporated in India under the Companies Act 1956, to set up, own and operate ATMs in India. Non-bank entities that intend setting up, owning and operating ATMs, are christened “White Label ATM Operators” (WLAO) and

such ATMs are called “White Label ATMs” (WLAs). Three different schemes are available to WLAOs for setting of WLAs which incentivize setting up of WLAs in Tier III to Tier VI centres (population less than 50000). As on 31.10.2015, 10983 WLAs have been set up.

RBI has informed that average number of daily transactions through ATMs for SCBs are as under:

As on	Total Transactions at ATMs	Number of ATMs	No. of average daily transactions at ATMs
Sept. 15	655298030	189844	115.06
March, 15	624642413	181398	111.08
March, 14	571794209	160055	115.24

ANNEXURE - 1

Lok Sabha Q. No. 3270 for 18.12.2015 - Bank-wise deployment of ATMs as at 30.09.2015					
Bank Name	Metro Centres	Urban Centers	Semi - Urban Centres	Rural Centres	Total
Nationalised Banks					
Allahabad Bank	279	387	268	239	1173
Andhra Bank	506	673	663	445	2287
Bank of Baroda	2861	2486	2161	2136	9644
Bank of India	1196	2501	2226	1793	7716
Bank of Maharashtra	462	388	442	567	1859
Canara Bank	2514	2364	2317	1937	9132
Central Bank of India	1008	1047	1321	1674	5050
Corporation Bank	739	733	926	600	2998
Dena Bank	346	321	336	463	1466
Indian Bank	562	720	745	657	2684
Indian Overseas Bank	808	920	1042	977	3747
Oriental Bank of Commerce	609	696	661	585	2551
Punjab and Sind Bank	168	382	254	518	1322
Punjab National Bank	1835	2581	1656	2550	8622
Syndicate Bank	748	840	920	1084	3592
UCO Bank	397	542	609	702	2250
Union Bank of India	1938	1881	1684	1406	6909
United Bank of India	266	549	506	678	1999
Vijaya Bank	370	414	389	323	1496
State Bank Group					
State Bank of India	9770	15507	15449	6900	47626
State Bank of Bikaner & Jaipur	394	553	661	314	1922
State Bank of Hyderabad	492	727	781	348	2348
State Bank of Mysore	329	354	347	331	1361
State Bank of Patiala	204	411	398	473	1486
State Bank of Travancore	115	404	1003	112	1634
Other Public Sector Banks					
IDBI Bank	818	1222	780	383	3203
Total	29734	39603	38545	28195	136077
Private Sector Banks					
Catholic Syrian Bank Ltd.	42	85	102	7	236
City Union Bank Ltd	187	536	409	113	1245
Dhanalaxmi Bank Ltd.	132	115	124	27	398
Federal Bank Limited	233	326	849	115	1523
Jammu & Kashmir Bank	45	387	264	226	922
Karnataka Bank Ltd.	328	378	282	112	1100
Karur Vysya Bank Ltd	369	535	571	177	1652
Lakshmi Vilas Bank Ltd.	198	265	268	89	820
Ratnakar Bank Ltd.	124	98	96	39	357

South Indian Bank Ltd	213	322	579	146	1260
Tamilnadu Mercantile Bank Ltd.	82	210	420	212	924
Axis (UTI) Bank Ltd.	4233	3569.00	3108	1442	12352
Development Credit Bank Ltd.	201	76	69	27	373
HDFC Bank Ltd.	4731	3275	2669	1011	11686
ICICI Bank Ltd.	7252	3453	1794	465	12964
IndusInd Bank Ltd	857	455	170	96	1578
Kotak Mahindra Bank Ltd	1285	226	176	247	1934
Yes Bank Ltd.	824	404	121	22	1371
Total	21336	14715	12071	4573	52695
Foreign Banks					
RBS (ABN AMRO)	50	8	0	0	58
CITI Bank	415	111	20	31	577
DBS Ltd.	30	0	0	0	30
Deutsche Bank	19	11	0	0	30
FirstRand Bank		9			9
HSBC	97	24	1	1	123
Standard Chartered	188	57	0	0	245
Total	799	220	21	32	1072
Grand Total	51869	54538	50637	32800	189844

Source: RBI

Annexure - 2

Lok Sabha Question No. 3270 for 18.12.2015 - State/UT-wise Deployment of ATMs		
Sr. No.	State / UT	Number of ATMs Deployed
1	ANDAMAN & NICOBAR	105
2	ANDHRA PRADESH	8401
3	ARUNACHAL PRADESH	206
4	ASSAM	3465
5	BIHAR	6188
6	CHANDIGARH	748
7	CHHATISGARH	2790
8	DADRA NAGAR HAVELI	116
9	DAMAN	91
10	DELHI	8213
11	DIU	390
12	GOA	995
13	GUJARAT	10999
14	HARYANA	6027
15	HIMACHAL PRADESH	1657
16	JAMMU AND KASHMIR	2227
17	JHARKHAND	3169
18	KARNATAKA	15232

19	KERALA	8342
20	LAKSHWDEEP	152
21	MADHYA PRADESH	9043
22	MAHARASHTRA	22212
23	MANIPUR	292
24	MEGHALAYA	367
25	MIZORAM	138
26	NAGALAND	279
27	ORISSA	5614
28	PONDICHERRY	415
29	PUNJAB	7077
30	RAJASTHAN	8016
31	SIKKIM	171
32	TAMIL NADU	19423
33	TELANGANA	8183
34	TRIPURA	419
35	UTTAR PRADESH	15995
36	UTTARAKHAND	2343
37	WEST BENGAL	10344
	TOTAL	189844

Source: RBI