

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

UNSTARRED QUESTION No. 672

TO BE ANSWERED ON 26th FEBRUARY, 2016 (FRIDAY)/PHALGUNA 7, 1937 (SAKA)

Norms/Criteria for Installation of ATMs

672. SHRI D.K. SURESH:

SHRI NALIN KUMAR KATEEL:

SHRI ARJUN MEGHWAL:

Will the Minister of FINANCE be pleased to state:

- (a) the norms/criteria fixed for installation of Automated Teller Machines (ATMs) by the public and private sector banks in public places including railway stations;
- (b) whether the demand to open ATMs at railway stations is on the rise and if so, the details thereof;
- (c) the number of ATMs presently functioning in the country including rural areas, bank and State-wise including Karnataka; and
- (d) the steps taken / being taken by the Government for installation of more ATMs in rural areas in the country?

Answer

The Minister of State in the Ministry of Finance

(SHRI JAYANT SINHA)

(a) to (d) As per extant policy of Reserve Bank of India (RBI), all Scheduled Commercial Banks (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. Scheduled Commercial Banks can also install Off-site ATMs without the permission of RBI subject to certain conditions. In order to expand the reach of ATMs in Tier III centre (population between 20,000 to 49,999) to Tier VI centre (population less than 5000), RBI decided to permit non-bank entities incorporated in India under the Companies Act 1956, to set up, own and operate ATMs in India in 2012. 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. As on 31.12.2015, 11706 WLAs have been set up.

Indian Banks' Association (IBA) has informed that there is growing demand to open ATMs at Railway Stations, especially at Metro Stations. Some White Label ATM operators look for good locations, including railway stations, with potential for large number of ATM hits.

As on 31.12.2015, Scheduled Commercial Banks (SCBs) have 193434 ATMs across the country. Regional-wise deployment of ATMs and State-wise list of ATMs is given in Annexure-1 and Annexure-2 respectively.

Regionwise deployment of ATMs of Scheduled Commercial Banks as on 31.12.2015					
Bank Name	Metro Centres	Urban Centers	Semi - Urban Centres	Rural Centres	Total
Nationalised Banks					
Allahabad Bank	285	398	285	241	1209
Andhra Bank	510	697	665	451	2323
Bank of Baroda	2390	2929	2320	2201	9840
Bank of India	1203	2560	2228	1796	7787
Bank of Maharashtra	461	389	443	566	1859
Canara Bank	2504	2359	2332	1949	9144
Central Bank of India	999	1053	1370	1718	5140
Corporation Bank	732	750	945	613	3040
Dena Bank	352	324	340	455	1471
Indian Bank	566	740	759	659	2724
Indian Overseas Bank	819	983	1053	925	3780
Oriental Bank of Commerce	623	701	668	600	2592
Punjab and Sind Bank	169	387	255	522	1333
Punjab National Bank	2059	2314	1959	2552	8884
Syndicate Bank	763	857	941	1110	3671
UCO Bank	413	574	667	763	2417
Union Bank of India	1964	1902	1694	1400	6960
United Bank of India	274	558	514	684	2030
Vijaya Bank	385	429	425	345	1584
State Bank Group					
State Bank of India	9676	16052	15759	6975	48462
State Bank of Bikaner & Jaipur	399	515	561	464	1939
State Bank of Hyderabad	496	730	766	358	2350
State Bank of Mysore	336	360	353	335	1384
State Bank of Patiala	204	412	398	476	1490
State Bank of Travancore	126	424	1037	112	1699
Other Public Sector Banks					
IDBI Bank	816	1235	788	386	3225
Total	29524	40632	39525	28656	138337
Private Sector Banks					
Catholic Syrian Bank Ltd.	43	85	104	7	239
City Union Bank Ltd	189	555	415	113	1272
Dhanalaxmi Bank Ltd.	130	115	125	28	398
Federal Bank Limited	235	329	863	121	1548
Jammu & Kashmir Bank	45	404	278	273	1000
Karnataka Bank Ltd.	344	404	301	121	1170
Karur Vysya Bank Ltd	368	536	570	179	1653
Lakshmi Vilas Bank Ltd.	195	265	269	91	820
Ratnakar Bank Ltd.	125	98	97	39	359

South Indian Bank Ltd	215	325	585	147	1272
Tamilnadu Mercantile Bank Ltd.	86	222	432	222	962
Axis (UTI) Bank Ltd.	4329	3632	3197	1473	12631
Development Credit Bank Ltd.	211	84	69	33	397
HDFC Bank Ltd.	4768	3308	2737	1030	11843
ICICI Bank Ltd.	7476	3568	1837	491	13372
IDFC Bank Ltd	1	0	0	2	3
IndusInd Bank Ltd	883	459	181	98	1621
Kotak Mahindra Bank Ltd	1314	412	192	69	1987
Yes Bank Ltd.	897	432	127	24	1480
Total	21854	15233	12379	4561	54027
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	23	1	1	122
Standard Chartered	186	58	0	0	244
Total	797	220	21	32	1070
Grand Total	52175	56085	51925	33249	193434

Source: RBI

Lok Sabha Q. No. 672 for 26.02.2016 ANNEXURE - 2	
State-wise Deployment of ATMs of Scheduled Commercial Banks (SCBs) as on 31.12.2015	
State / UT	No. of ATMs
Andaman & Nicobar	97
Andhra Pradesh	8582
Arunachal Pradesh	211
Assam	3537
Bihar	6318
Chandigarh	757
Chhattisgarh	2896
Dadra &Nagra Haveli	108
Daman	105
Delhi	8255
Diu	393
Goa	987
Gujarat	11247
Haryana	6132

Himachal Pradesh	1688
Jammu & Kashmir	2325
Jharkhand	3375
Karnataka	15501
Kerala	8470
Lakshdweep	349
Madhya Pradesh	10054
Maharashtra	21415
Manipur	298
Meghalaya	371
Mizoram	147
Nagaland	408
Orissa	5614
Pondicherry	795
Punjab	7932
Rajasthan	6997
Sikkim	623
Tamilnadu	19258
Telangana	8261
Tripura	433
Uttar Pradesh	16469
Uttarakhand	2438
West Bengal	10588
Total	193434

Source: RBI