

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES

LOK SABHA
UNSTARRED QUESTION NO. 36

ANSWERED ON MONDAY, JULY 20, 2026/ ASHADHA 29, 1948 (SAKA)

Non-functional Automated Teller Machines in Maharashtra

36. SHRI BALWANT BASWANT WANKHADE:
SMT. SUPRIYA SULE:
SHRI BHASKAR MURLIDHAR BHAGARE:
PROF. VARSHA EKNATH GAIKWAD:
SHRI SANJAY DINA PATIL:
DR. AMOL RAMSING KOLHE:
SHRI MOHITE PATIL DHAIRYASHEEL RAJSINH:

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware of reports regarding cash shortages and non-functional Automated Teller Machines (ATMs) in several cities and districts of Maharashtra during recent months, if so, the details thereof;
- (b) the details of complaints received from the public, banks and banking correspondents regarding inadequate cash availability in ATMs across the State;
- (c) the details of ATMs that remained without cash or were non-operational during the last six months, city-wise and bank-wise;
- (d) the reasons for the reported cash shortages, including currency distribution constraints, logistical issues, increased cash withdrawals or shortage of lower denomination notes;
- (e) the measures taken by the Government and the Reserve Bank of India to ensure uninterrupted cash supply and timely replenishment of ATMs in Maharashtra; and
- (f) whether the Government proposes to establish a real-time monitoring mechanism and accountability framework to prevent recurring ATM cash shortages and if so, the details thereof?

ANSWER

THE MINISTER OF STATE FOR FINANCE
(SHRI PANKAJ CHAUDHARY)

(a) to (f): Reserve Bank of India (RBI) has informed that the banks are provided with adequate cash to meet state's cash requirements at all times.

During FY 2025-26, 14 complaints pertaining to 'Cash not available for long time' under the category 'ATM/CDM/Debit card' were received at the Offices of the RBI Ombudsman from the complainants in the state of 'Maharashtra'.

The Bank-wise and District- wise instances of cash out at an ATM for more than 10 hours in a month reported for the period December 2025 to May 2026 is at Annexure.

Further, regarding accountability, there is a penalty framework put in place by RBI to penalise banks for instances of cash out at an ATM for more than 10 hours in a month.

RBI has informed that it engages with banks regularly for their cash requirements in the State and arranges for the same, as required, through supply from Minting Presses and/or arrangement of cash from other Currency Chests. Its Offices proactively monitor the stock at Currency Chests of the banks and supply currency to banks for their cash requirements, and it engages periodically with banks and other stakeholders involved in the ecosystem to identify and act on the challenges identified in currency management and holds periodic meetings with banks advising them to ensure adequate cash availability in ATMs.

Annexure referred in reply of Lok Sabha Unstarred Question no. 36 for 20.7.2026 regarding Non-functional Automated Teller Machines in Maharashtra

Bank-wise instances of cash out at an ATM for more than 10 hours in a month reported for the period December 2025 to May 2026

S.no.	Bank Name	No. of Instances
1	Axis Bank	3
2	Bank of Baroda	3
3	Bank of India	12
4	Canara Bank	1
5	Central Bank of India	25
6	Federal Bank	13
7	Findi India Limited	5
8	Hitachi Payment Services Pvt Ltd	8
9	India1 Payments Ltd	2
10	Jalgaon People Co-op Bank Ltd	9
11	Jammu & Kashmir bank	1
12	Kotak Mahindra Bank	7
13	Saraswat Co-operative Bank Ltd	12
14	Shri Mahalaxmi Co-operative Bank Ltd	1
15	State Bank of India	2
16	South indian Bank	3
17	UCO Bank	1
18	Union Bank of India	83
19	Vakrangee Limited	11
Total		202

*Source: Reserve Bank of India

District-wise instances of cash out at an ATM for more than 10 hours in a month reported for the period December 2025 to May 2026.

S.no.	District Name	No. of Instances
1	Ahilyanagar	1
2	Ahmednagar	1
3	Akola	1
4	Ambadi	2
5	Amravati	5
6	Aurangabad	1
7	Beed	3
8	Belapur Circle	1
9	Bhandara	1
10	Buldhana	1

11	Chandrapur	4
12	Chh. Sambhaji nagar	9
13	Dharashiv	2
14	Dhule	2
15	Dombivali	1
16	Gondia	5
17	Jalgaon	9
18	Jalna	2
19	Kalyan	1
20	Kankavali	2
21	Kolhapur	6
22	Mumbai	62
23	Mumbra	2
24	Murbad	1
25	Nagpur	24
26	Nanded	2
27	Nandurbar	3
28	Narhe (Pune)	1
29	Nashik	4
30	Palghar	2
31	Pune	15
32	Raigad	6
33	Ratnagiri	2
34	Sangvi, Pune	2
35	Shivajinagar	1
36	Solapur	4
37	Thane	6
38	Ulhasnagar	1
39	Vasai	1
40	Vashi	1
41	Yavatmal	2
Total		202

*Source: Reserve Bank of India
