

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:264  
ANSWERED ON:18.02.2009  
ATM CENTRES  
Maadam Shri Vikrambhai Arjanbhai

**Will the Minister of FINANCE be pleased to state:**

(a) whether the Government proposes to open more Automatic Teller Machines (ATM) Centres of public and private sector banks including Bank of Baroda and Central Bank of India in the country; and

(b) if so, the details thereof, State-wise including Gujarat?

**Answer**

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL)

(a) & (b): In terms of Section 23 of the Banking Regulation Act, 1949, banks are required to obtain prior permission of Reserve Bank of India (RBI), for opening of a new place of business including off-site ATMs, However, banks do not require prior permission of RBI for opening on on-site ATMs. The choice of the centre / location for opening of branches/ ATMs is left to the discretion of the banks. Banks generally take such decisions based on the business potential, viability, availability of infrastructure etc. The bank-wise details of the number of authorizations issued by Reserve Bank of India for setting up of ATMs from April 1, 2008 to January 31, 2009 are annexed.