

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:4513

ANSWERED ON:19.12.2014

ATMS

Mahajan Smt. Poonam ;Patel Smt. Anupriya Singh

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

- (a) the number of ATMs installed in the country so far particularly in rural areas, State/UT-wise;
- (b) whether the Government has noticed that most of the ATMs are not functional;
- (c) if so, the details thereof and the action taken by the Government in this regard; and
- (d) whether the Government has provided any incentive to private banks for extending ATM facilities in rural areas and if so, the details thereof?

**Answer**

The Minister of State in the Ministry of Finance (SHRI JAYANT SINHA)

- (a) As per information received from Reserve Bank of India (RBI), the number of ATMs installed in the country as on 30.09.2014 is 172460. Region-wise details of 172460 ATMs are given in Annexure.
- (b) and (c) As per information received from Public Sector Banks, percentage of ATMs down compared to total ATMs was 4.83; 4.83 and 4.63 in 2011-12; 2012-13 and 2013-14 respectively. In order to ensure quick uptime and least customer inconvenience, ATMs are regularly monitored by the Banks through Board approved policies.
- (d) There is no Government incentive to private banks for extending ATM facilities in rural areas. In terms of guidelines issued by RBI on ATMs, the banks need not obtain its permission for installation of ATMs at branches and extension counters for which they hold licenses issued by RBI, subject to reporting.