



भारतीय रिज़र्व बैंक  
RESERVE BANK OF INDIA  
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July 30, 2015

Chief Executive Officers of all  
Primary (Urban) Co-operative Banks

Madam / Dear Sir

**Extending Value Added Services through ATMs by Primary (Urban) Co-operative Banks (UCBs)**

Please refer to para 2 of our circular ref: UBD.No.BPT.SUB.9/09.69.00/2000-01 dated June 11, 2001 indicating the functional facilities that were permitted to be offered at the off-site ATMs. The matter has been reviewed and it has been decided that UCBs will now be permitted to offer services that can be offered via a standardized ATM machine like bill payments, account transfers etc. at their on-site / off-site / mobile ATMs as per Annex.

2. The UCBs may however ensure that there are enough technological safeguards in place for ensuring data security. Further, as per extant instructions, the products of other financial institutions will not be allowed to be marketed through ATMs.

Yours faithfully,

(P. K. Arora)  
Chief General Manager

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बैंक हिन्दी में पत्राचार का स्वागत करता है।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्यौरा, पासवर्ड आदि नहीं मांगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी प्रकार से जवाब मत दीजिए।  
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

## **Annex**

### **Approved Services / facilities on ATMs installed by UCBs**

1. Deposits/Withdrawals;
2. Personal Identification Number (PIN) changes;
3. Requisition for cheque books;
4. Statement of accounts;
5. Balance enquiry;
6. Inter account transfer within the bank between accounts of same customer or different customers of the bank at the same centre or different centres within the country;
7. Inter Bank Funds Transfer - Transfer of Funds between the bank's customers and customers of other banks;
8. Mail facility for sending written communication to the bank;
9. Utility payments like Electricity bill, Telephone bill, etc;
10. Issue of railway tickets and
11. Product Information