



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2014-15/438

DBR.No.BAPD.BC.68/22.01.001/2014-15

February 2, 2015

All Scheduled Commercial Banks (including RRBs)

Dear Sir/Madam,

Section 23 of the Banking Regulation Act, 1949 – Installation of off-site Cash Deposit Machines (CDMs) / Bunch Note Acceptor Machines (BNAMs)

Please refer to [circular DBOD.No.BL.BC.137/22.01.001/2008-09 dated June 12, 2009](#) wherein all SCBs have been permitted to install off-site ATMs at centers / places identified by them without having the need to take permission from the Reserve Bank in each case. RRBs were also advised vide [paragraph 7.2](#) of Master Circular RPCD.CO.RRB.No.BL.BC.4/03.05.90/2014-15 dated July 1, 2014 on Branch Licensing that they need not obtain prior permission of RBI for setting up off-site ATMs.

2. We have been receiving references from banks seeking permission for installation of Cash Deposit Machines/ Bunch Note Acceptor Machines. The issue has been examined and it is advised that Scheduled Commercial Banks (including RRBs) are permitted to install Cash Deposit Machines / Bunch Note Acceptor Machines at centres / places identified by them without having the need to take permission from Reserve Bank in each case, subject to following conditions:

- CDMs/BNAMs may be installed at any place identified by banks with adequate security arrangements.
- CDMs/BNAMs should not return any note which is suspect / counterfeit to the customer.
- An audit trail of transactions should be available to enable reporting detection of counterfeit notes.

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हिंदी आसान है, इसका प्रयोग बढ़ाएँ



3. The banks (including RRBs) should report full details of opening such off-site CDMs / BNAMs (that are not installed in existing branch premises / ATM rooms) to the Regional Office of concerned DBS or DBR, CO (in respect of CDMs / BNAMs installed in Maharashtra and Goa) immediately after installation, and in any case not later than two weeks after making the machines active / live.

Yours faithfully,

Sd/-
(Lily Vadera)
Chief General Manager