



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2015-16/288

DBR.No.BAPD.BC.72 /22.01.001/2015-16

January 14, 2016

All Scheduled Commercial Banks
(Including RRBs)

Dear Sir/Madam,

**Section 23 of Banking Regulation Act, 1949 -
Relaxations in Branch Authorisation Policy - Off Site ATMs**

Please refer to [circular DBOD. No. BL. BC. 137/22.01.001/2008-09 dated June 12, 2009](#), on the above subject, permitting Scheduled Commercial Banks to install off-site ATMs at centres/places identified by them without having the need to take permission from the Reserve Bank in each case subject to certain conditions as mentioned in [Annexure III](#) thereof. Further, the facilities which can be provided through ATMs were also advised in [Annex IV](#) of the above mentioned circular.

In partial modification of the above circular and with a view to providing operational freedom to banks, it is advised that banks are now free to offer all their products and services through the ATM channels provided the technology permits the same, and adequate checks are put in place to prevent the channel from being misused to perpetuate frauds on the banks/other genuine customers.

Yours faithfully,

(Lily Vadera)
Chief General Manager