



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2013-14/372

DPSS.CO.PD. No. 1088 / 02.10.003 / 2013-14

November 14, 2013

The Chairman and Managing Director / Chief Executive Officers
All Scheduled Commercial Banks including RRBs /
Urban Co-operative Banks / State Co-operative Banks /
District Central Co-operative Banks
Authorised ATM Network Operators / Card Payment Network Operators
Authorised White Label ATM Operators

Madam / Dear Sir,

White Label ATMs (WLAs) in India – Clarification on Cash Handling

Please refer to our [circular DPSS CO PD No. 2298 / 02.10.002 / 2011-12 dated June 20, 2012](#) laying down guidelines for non-bank entities to set up, own and operate White Label ATMs in the country.

2. We have been receiving certain queries on some of the provisions of above mentioned circular. In particular, the issue relating to the perceived restrictions on cash handling prescribed in Para A.4 of Annex B of the above circular “.....*At no point of time, the WLAO or his agents shall have access to the cash at the WLAs*” has been raised in the recent meetings held with authorized WLAOs and select banks to review the progress made so far in operationalization of WLAs.

3. It is hereby clarified that the rationale behind the instruction quoted above was to ensure that the cash sourced from the sponsor bank only is loaded into WLAs, thus ensuring quality / genuineness of the notes. However, subject to the sourcing requirement discipline as stated in the aforesaid circular, taking into consideration the difficulties expressed by stakeholders in operationalizing the WLAs, last sentence of Para A.4 of Annex B to circular PSS CO PD No. 2298 / 02.10.002 / 2011-12 dated June 20, 2012 reading as “*At no point of time, the WLAO or his agents shall have access to the cash at the WLAs*” stands withdrawn with immediate effect.

4. Other instructions given in the circular remain unchanged.

Yours faithfully

(Vijay Chugh)
Chief General Manager

#

भुगतान और निपटान प्रणाली विभाग, केंद्रीय कार्यालय, 14वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

फोन Tel: (91-22) 2264 4995; फैक्स Fax: (91-22) 22691557; ई-मेल e-mail : cgmdpssco@rbi.org.in

Department of Payment and settlement Systems, Central Office, 14th Floor, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai - 400001

हिन्दी आसान है. इसका प्रयोग बढ़ाइए

#