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RBI authorises three non-bank entities for white label ATMs

The Reserve Bank of India has recently issued Certificates of Authorisation to the following three non-bank entities for setting up and operating [White Label ATMs \(WLAs\)](#) in India:

1. BTI Payments Private Limited, Bangalore
2. Srei Infrastructure Finance Limited, Kolkata
3. RiddiSiddhi Bullions Limited, Mumbai

This is in addition to the four entities already authorised to operate as WLAs, viz Tata Communications Payment Solutions Limited, Mumbai, Prizm Payment Services Pvt. Ltd., Mumbai, Muthoot Finance Limited, Kochi and Vakrangee Limited, Mumbai.

It may be recalled that in June 2012, the Reserve Bank of India had issued policy guidelines permitting non-bank entities to set up and operate WLAs in the country after seeking authorisation under the Payment and Settlement Systems Act, 2007. Till then only banks were permitted to set up and operate ATMs in India. The primary objective of permitting non-banks to operate WLAs was to enhance the spread of ATMs in semi-urban and rural areas, mainly tier III to VI areas, where bank owned ATM penetration was not growing. Under the new guidelines, certain minimum number of WLAs need to be installed in these areas in three years as per the scheme opted by the respective operator.

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