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RBI releases guidelines on White Label Automated Teller Machines (WLAs)

The Reserve Bank of India, today released on its website, the final guidelines on "White Label Automated Teller Machines (WLAs) in India". White Label ATMs are ATMs set up, owned and operated by non-bank entities incorporated in India under the Companies Act, 1956. Till now, only banks were permitted to set up Automated Teller Machines (ATMs) as extended delivery channels.

Under the guidelines, non-bank entities incorporated in India under the Companies Act, 1956 will be permitted to set up, own and operate ATMs in India. Prospective operators/applicants would need to seek authorisation from the Reserve Bank under the Payment and Settlement Systems (PSS) Act, 2007. For setting up WLAs, entities should have a minimum net worth of Rs. 100 crore as per the latest financial year's audited balance sheet.

The authorisation can be sought under three schemes:

Scheme A

- A minimum of 9,000 WLAs in a period of three years in a ratio of 3:1 – that is, minimum of 1000 WLAs to be installed in Year 1, minimum of twice the number of WLAs installed in Year 1 to be installed in year 2, and minimum of three times the number of WLAs installed in Year 2 to be installed in year 3;
- For every three WLAs installed in Tier III to VI centres, one WLA can be installed in Tier I to II centres.
- Out of the 3 WLAs installed in Tier III to VI centres, a minimum of 10 per cent should be installed in Tier V & VI centres.

Scheme B

- A minimum of 5000 WLAs to be installed every year for three years in the ratio of 2:1, that is, for every two WLAs installed in Tier III to VI centres, one WLA can be installed in Tier I to II centres.
- Out of the WLAs installed in Tier III to VI centres, a minimum of 10 per cent should be installed in Tier V & VI centres.

Scheme C

- A minimum of 25,000 WLAs in the first year and at least another 25,000 in the next two years in the ratio of 1:1.
- Out of WLAs installed in Tier III to VI centres, a minimum of 10 per cent should be installed in Tier V & VI centres

The Reserve Bank had earlier sought comments from the public on the draft guidelines for deployment of WLAs. The final guidelines have been framed after taking into consideration the views received from banks, authorised ATM network operators, non-bank entities and members of public on the draft guidelines and the deliberations with the stakeholders.

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Related Notification	
Jun 20, 2012	White Label ATMs (WLAs) in India - Guidelines