



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2015-16/345

DCBR.CO.BPD.BC.No.13/19.51.008/2015-16

Chaitra 03, 1938

March 23, 2016

All Primary (Urban) Co-operative Banks /
State Co-operative Banks

Dear Sir / Madam,

**Section 23 of Banking Regulation Act, 1949 (AACs) –
Extending Value-Added Services through ATMs**

Please refer to our [circular DCBR.CO.LS \(PCB\) Cir.No.2/07.01.000/2015-16 dated July 30, 2015](#) wherein the services that may be offered by Primary (Urban) Cooperative Banks at their on-site/off-site/mobile ATMs have been specified. Further, in terms of our circular [DCBR.CO.RCB.No.BC.29/19.51.008/2014-15 dated April 16, 2015](#), State Co-operative Banks fulfilling the prescribed criteria are free to install off-site/mobile ATMs without prior approval from RBI.

2. With a view to providing operational freedom to banks, it is advised that Primary (Urban) Co-operative Banks and State Co-operative 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 perpetrate frauds on the banks / other genuine customers.

3. All other contents of the circulars mentioned in para 1 above remain unchanged.

Yours faithfully,

(Reeny Ajith)
General Manager-in-Charge

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बैंक हिन्दी में पत्राचार का स्वागत करता है।

चेतावनी: भारतीय रिज़र्व बैंक द्वारा ई-मेल, डाक, एसएमएस या फोन कॉल के जरिये कोई भी व्यक्तिगत जानकारी जैसे बैंक खाते का ब्योरा, पासवर्ड आदि नहीं माँगा जाता है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी प्रकार से जवाब मत दीजिए।

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc.

It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.