



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

RBI/2012-13/183  
DPSS.CO.PD. No. 391/02.10.002/2012-13

August 31, 2012

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  
Prospective White Label ATM Operators.

Dear Sir,

**White Label ATMs (WLAs) in India - Guidelines**

Please refer to the guidelines issued vide [DPSS.CO.PD. No. 2298/02.10.002/2011-2012 dated June 20, 2012](#) on the captioned subject.

2. We have been receiving queries from non bank entities, whether infusion of capital to satisfy the criteria of net worth of Rs 100 crore would be considered if the capital is infused after the entities' balance sheet have been audited while seeking authorisation from RBI under the PSS Act, for setting up White Label ATMs.

3. It is clarified that such non-bank entities that wish to infuse capital can do so provided they submit a certificate to this effect from a Chartered Accountant that additional capital has been infused to satisfy the criterion of net-worth of Rs. 100 crore. The certificate to this effect may be submitted from its existing Chartered Accountant who has audited the entity's last balance sheet or a Chartered Accountant who has conducted a limited review of the accounts of the last quarter / half-year along with the application seeking authorisation as per the stipulated guidelines.

Yours faithfully,

(Vijay Chugh)  
Chief General Manager