

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:344
ANSWERED ON:15.12.2006
DEFECTIVE ATMs
Murmu Shri Hemlal

Will the Minister of FINANCE be pleased to state:

- (a) whether the Government is aware that customers are frequently unable to withdraw the deposited money from ATMs and are facing a lot of inconvenience; as a result of defective ATM machines of several public sector banks;
- (b) if so, the details thereof;
- (c) whether there is any shortage of technical staff for rectifying ATMs;
- (d) if so, the details thereof; and
- (e) the effective steps taken by Government to ensure smooth functioning of ATM machines and protecting the interest of the depositors?

Answer

MINISTER OF THE STATE IN THE MINISTRY OF FINANCE (SHRI P. CHIDAMBARAM)

(a) to (e) : A statement is laid on the table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) TO (e) OF THE LOK SABHA STARRED QUESTION NO. 344 REGARDING DEFECTIVE ATMs FOR ANSWER ON 15 DECEMBER, 2006 TABLED BY SHRI HEMLAL MURMU.

(a) & (b) All ATMs are networked and connected to a central ATM switch by way of leased lines with Integrated Services Digital Network (ISDN) backup. This minimizes the risk of failure. However, on rare occasions, the customers may not be in a position to withdraw money due to some technical problems which are rectified within minimum possible time. The functioning of the ATM is monitored from a centralized location and suitable instructions are given to the branches to ensure 24x7 service to the customers through ATMs.

(c) to (e) ATMs are procured from the vendors who offer Annual Maintenance Contract after the expiry of the warranty periods. Banks have entered into Service Level Agreement with the service providers to ensure maximum uptime of the ATMs to protect the interest of depositors. Banks have also outsourced ATM Management Services for maintaining the uptime of ATMs and rectifying the problems, if any. The outsourced agency manages ATMs with full support of competent technical staff. Banks have also recruited technical manpower for monitoring their ATM network. Banks have taken all necessary steps to ensure smooth and uninterrupted functioning of ATMs through technically qualified service providers, thereby providing satisfactory services to the customers.