



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2019-20/154

DPSS.CO.PD No.1465/02.14.003/2019-20

January 31, 2020

The Chairman / Managing Director / Chief Executive Officer
All Scheduled Commercial Banks (SCBs) including Regional Rural Banks (RRBs) /
Urban Co-operative Banks (UCBs) / State Co-operative Banks (StCBs) /
District Central Co-operative Banks (DCCBs) / Payments Banks (PBs) /
Small Finance Banks (SFBs) / Authorised Card Payment Networks

Madam / Dear Sir,

Cash withdrawal using Point of Sale (PoS) terminals

Please refer to our [circulars DPSS.CO.PD.No.147/02.14.003/2009-10 dated July 22, 2009](#),
[DPSS.CO.PD.No.563/02.14.003/2013-14 dated September 5, 2013](#),
[DPSS.CO.PD.No.449/02.14.003/2015-16 dated August 27, 2015](#) and
[DPSS.CO.PD.No.501/02.14.003/2019-20 dated August 29, 2019](#), in terms of which banks are
required to obtain one time permission from the Reserve Bank of India (RBI) for offering the facility
of cash withdrawal at PoS terminals deployed by them.

2. It has been decided that the requirement of obtaining permission from the RBI be
dispensed with and that henceforth, banks may, based on the approval of their Board, provide
cash withdrawal facility at PoS terminals. The designated merchant establishments may be
advised to clearly indicate / display the availability of this facility along with the charges, if any,
payable by the customer.

3. All other provisions, including those pertaining to the submission of data / reports to RBI,
shall continue as hitherto.

4. These directions are issued under Section 10(2) of Payment and Settlement Systems Act,
2007 (Act 51 of 2007).

Yours faithfully,

(P Vasudevan)
Chief General Manager

भुगतान और निपटान प्रणाली विभाग, केंद्रीयकार्यालय, 14वींमंजिल, केंद्रीयकार्यालयभवन, शहीदभगतसिंहमार्ग, फोर्ट, मुम्बई - 400001

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हिंदी आसान है, इसकाप्रयोगबढ़ाएँ