



भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

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RBI/2019-20/50

DPSS.CO.PD.No.501/02.14.003/2019-20

August 29, 2019

All Scheduled Commercial Banks including RRBs / Urban Co-operative Banks /  
State Co-operative Banks / District Central Co-operative Banks /  
All Authorised Card Networks

Madam / Dear Sir,

### Cash Withdrawal at Points-of-Sale (PoS) Devices

A reference is invited to the [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](#) and [DPSS.CO.PD.No.449/02.14.003/2015-16 dated August 27, 2015](#) on cash withdrawal at PoS devices enabled for all debit cards/open loop prepaid cards issued by banks. The instructions outlined therein, limit –

- cash withdrawal to ₹ 1000/- per day in Tier I and II centres and ₹ 2,000/- per day in Tier III to VI centres
- customer charges, if any, on such cash withdrawals to not more than 1% of the transaction amount.

2. It has come to our notice that the above have not been implemented in letter and spirit. The instructions issued in the above circulars are, therefore, reiterated with a view to provide for cash withdrawals at PoS by card-holders. To this end, banks may extend the facility of withdrawal of cash at any merchant establishment designated by them after a due diligence process.

3. Banks are also advised to submit data on cash withdrawals at PoS devices to the Chief General Manager, Department of Payment and Settlement Systems, Mumbai 400001, on quarterly basis within 15 days of the end of quarter as per the format enclosed to the [circular dated August 27, 2015](#); the data shall be forwarded to the [email](#) with effect from the quarter ending September 30, 2019.

Yours faithfully,

(P. Vasudevan)  
Chief General Manager