

ATM FAQs

Q. 1. What is an Automated Teller Machine (ATM)?

An Automated Teller Machine is a computerised machine that offers bank customers the ability to access their accounts to withdraw cash and carry out other non-financial transactions without visiting a bank branch.

Q. 2. What type of cards can be used at this ATM?

This is a White Label ATM. Debit cards and prepaid cards (that permit cash withdrawal) issued by banks in India (domestic cards) can be used at this ATM for various transactions. International cards or cards not issued in India are not accepted at this ATM.

Q. 3. What are the services / facilities available at this ATM?

At this ATM, customers can avail the following services:

Q. 4. How can one transact at an ATM?

For transacting at an ATM, the customer inserts / dips his / her card in the ATM and enters his / her Personal Identification Number (PIN) issued by his / her bank.

Q. 5. What is a Personal Identification Number (PIN)?

PIN is the numeric password which is separately mailed / handed over to the customer by the bank while issuing the card. Most banks require the customers to change the PIN on the first use.

Q. 6. Can these cards be used at any White Label ATMs / any other bank ATMs in the country? Is the customer charged for the same?

Yes. The cards issued by banks in India may be used at this White Label ATM. However, the savings bank account holders can have a maximum of five transactions free each month at

White Label ATMs / any other bank ATMs, which is inclusive of all types of transactions, financial and non-financial. Beyond this, the customer can be charged by his / her bank.

Q. 7. What step should the customer take in the event that one forgets PIN or if the card is sucked in by the ATM?

The customer may contact the card-issuing bank and apply for a new PIN or retrieval / issuance of a new card.

Q. 8. What should be done if the card is lost / stolen?

The customer may contact the card-issuing bank immediately on noticing the loss so as to enable the bank to block the card.

Q. 9. Is there any minimum and maximum cash withdrawal limit per day?

Yes. Broadly the withdrawal limits are set by the card-issuing banks. Please check with your card-issuing bank for your withdrawal limit.

Q. 10. What steps should a customer take in case of failed ATM transaction at other bank ATMs / White Label ATMs, where his account is debited?

The customer should lodge a complaint with the card issuing bank at the earliest. This process is applicable even if the transaction was carried out at another bank's ATM / White Label ATM.

Q. 11. Is there any time limit for the card issuing banks for recrediting the customers account for a failed ATM transaction indicated under Q. 10?

As per the RBI instructions (DPSS.PD.No. 2632/02.10.002/2010-2011 dated May 27, 2011), banks have been mandated to resolve customer complaints by recrediting the customers account within 7 working days from the date of complaint.

Q. 12. Are the customers eligible for compensation for delays beyond 7 working days?

Yes. Effective from July 1, 2011, banks have to pay customers Rs. 100/- per day for delays beyond 7 working days. The compensation has to be credited to the account of the customer without any claim being made by the customer. If the complaint is not lodged within 30 days of transaction, the customer is not entitled for any compensation for delay in resolving his / her complaint.

Q. 13. What is the course of action for the customer if the complaint is not addressed by his / her bank within the stipulated time?

The customer can take recourse to the local Banking Ombudsman in such situations.