

What is an Automated Teller Machine (ATM)?

Automated Teller Machine is a computerized machine that provides the customers of banks the facility of accessing their accounts for dispensing cash and to carry out other financial transactions without the need of actually visiting a bank branch.

What type of cards can be used at an ATM?

All debit/ATM cards issued by Bank can be used at ATMs of any Bank for various transactions related to bank accounts.

What are the services/facilities available at ATMs?

In addition to cash dispensing ATMs have following services/facilities such as:

- Balance Inquiry
- Mini/Statement
- PIN Change
- OD facility for PMJDY accounts holders.

How can one transact at an ATM?

For transacting at an ATM, the customer insert their card in the ATM and enter their Personal Identification Number (PIN).

Can these cards be used at any bank ATM in the country?

Yes, these cards can be used at any bank ATM in the country.

What is a Personal Identification Number (PIN)?

PIN is the numeric password for use at the ATM. The PIN is separately handed over to the cardholder by the bank while issuing the card. Cardholder can use this PIN for transacting at ATM, however cardholder it is advised to change this PIN to a new PIN. The PIN number should not be written on the card, anywhere, by the card holder, as in such cases the card can be misused if card is lost/stolen.

What should one do if he forgets PIN or the card is sucked in by the ATM?

The customer may contact the card issuing branch for reissuance of a new PIN /Card.

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

The customer may contact the issuing branch / help desk numbers 18004198300 immediately on noticing the loss so as to get the card blocked.

The Customer may also block the card by sending a SMS "LOST<space><Last 4 digit of the card number> to 9223815844"

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

Yes, for Classic RuPay card Variant maximum limit is Rs.25000/- for 3 withdrawals in 24 Hrs. at ATM machine. However, maximum limit for POS + E-com (online) transaction is Rs.1,00,000/- in 24 Hrs.

For Platinum card Variant maximum limit Rs.40000/- for 10 withdrawals in 24 Hrs at ATM machine. However, maximum limit for POS + E-com (online) transaction is Rs.1,50,000/- in 24 Hrs.

For Overdraft card Variant there is no Cash limit. However, maximum limit for POS + E-com (online) transaction is Rs.1,00,000/- in 24 Hrs.

How many days maximum would the bank require to re-credit the account for such wrong debits (disputed cases) for ATM transactions?

As per the RBI guidelines, banks may re-credit such wrongly debited amounts within a maximum period of T+5 Calendar Days from date of transaction.

Are the customers eligible for compensation for delays beyond prescribed TAT?

Yes. Bank will pay customers Rs 100/- per day for delays beyond prescribed TAT. This shall be credited to the account of the customer without any claim being made by the customer.

In case the compensation is not credited as mandated, what recourse does the customer have?

For all such complaints customer may lodge a complaint with the local Banking Ombudsman if the bank does not respond.