

From:	Report	07
	Bank	
	Branch	
	Subject	Review of ATM Operations
	Date of Review	

1 Whether following ATM Registers are maintained & if yes, whether updated?

Sr. No.	Name	Whether maintained?	Whether up dated?
1.1	ATM Card Applications Issued		
1.2	ATM Card Applications received		
1.3	ATM Cards received from HO		
1.4	ATM Cards Issued		
1.5	ATM Complaints Register		
1.6	ATM Cards stolen, lost, damaged		
1.7	ATM Hot Card register		
1.8	ATM Cash balance register		
1.9	ATM Daily Transaction Register		
1.10	ATM Deposit Register		
1.11	ATM Suggestion register		
1.12	ATM Breakdown register		
1.13	ATM Cost Sheet		

2.0	Reconciliation of ATM Cards etc.	
2.1	ATM applications issued.	
2.2	ATM applications received. (2.3+2.4)	
2.3	ATM applications not forwarded to HO.	
2.4	ATM applications forwarded to HO. (2.5+2.6)	
2.5	ATM Cards received from HO. (2.8+2.9)	
2.6	ATM applications pending at HO.	
2.7	Whether confirmation obtained of Sr.no.2.6	
2.8	ATM Cards issued to customers.	
2.9	ATM Cards not issued to customers.	
3.0	ATM Dept. Administration at branch:	
3.1	Whether officer has been designated to look after ATM operations?	
3.2	Whether ATM card & PIN is forwarded to branch?	
3.3	Whether PIN is forwarded to customer directly?	
4.0	Safe Custody of ATM cards:	
4.1	Where ATM Cards are kept over night?	
4.2	Whether ATM cards are kept under lock & key during the day?	
4.3	Whether specimen signature is verified while issuing ATM Card?	
5.0	Cash Balance Reconciliation:	
5.1	What time ATM reports are printed and cash is verified?	
5.2	ATM cash balance as per GL dated	Rs.
5.3	ATM cash balance as per Register.	Rs.
5.4	Difference if any	Rs.
5.5	Reasons / Action:	

6.0	ATM Cards usage Statistics	ATM is in use from	
6.1	ATM withdrawals till end of last month: Nos.		Average:
6.2	ATM Withdrawals in last one month		Nos.
6.3	Number of days ATM was not operative?		Days
6.4	Max. ATM Cash withdrawal in a day?		Rs.
6.5	Number of Saving Bank operative accounts?		
6.6	Number of ATM Cards issued & % to 6.5		

7.0	Other Important Issues:		
7.1	Whether ATM is covered under AMC?		
7.2	If yes, AMC valid up to		
7.3	Whether Branch officials have the contact numbers of service providers readily available?		
7.4	Whether ACs installed in ATM Cabin is covered under AMC?		
7.5	If yes, AMC valid up to		
7.6	How many ACs have been installed in ATM Cabin?		
7.7	Whether Timer has been installed?		
7.8	If yes, whether Timer is in working condition?		
7.9	Whether Counter has been provided in ATM Cabin?		
7.10	Whether Privacy has been ensured for ATM Cabin?		
7.11	Whether separate security guard has been deputed for ATM?		
7.12	Whether ATM cabin is kept clean?		
7.13	Whether Bank's Deposit/Loans schemes are displayed on ATM wallpaper / in ATM Cabin?		
7.14	Whether ATM banner has been displayed at the branch?		
7.15	Whether HO has given ATM Card Issue Target?		
7.16	If yes, No. of ATM cards to be issued during the year.		
7.17	If No, whether Branch has fixed the Target internally?		
7.18	If yes, No. of ATM cards to be issued during the year.		
7.19	Whether Insurance Policy has been taken in respect of ATM?		
7.20	If yes, Sum insured & Insurance Policy valid up to		
7.21	Whether HO has fixed ATM Cash Retention limit?		
7.22	If yes, whether letter to that effect is on record?		
7.23	If no, How much maximum cash balance is kept in ATM?		
7.24	Whether cash bundles have been stored properly to facilitate cash verification?		
7.25	Whether the branch has kept sufficient ATM Rolls & other stationery?		
7.26	Who is aware of ATM Password?		
7.27	Whether Password has been given to two officials, broken in to 6 digits each?		
7.28	Whether ATM pamphlet is printed by branch?		
7.29	If yes, whether kept at counter for distribution to customers?		
7.30	Whether Staff is aware about ATM parameters such as maximum amount, no. of withdrawals per day, charges etc.		