

ABSTRACT

These days almost all leading banks have their ATM counters all over and have reached even in small towns and cities. ICICI Bank ATMs are one of the largest networks in the country. There are many other ATMs operate with international credit cards. They operate 24Hrs. For local currency the withdrawal limit is 25000rs a day maximum using ATM card.

Another facility offered by some of the banks in India is offering Debit Cards which can be used in several ATM counters in India, irrespective of the bank. Thus, cash can be withdrawn by using Debit cards like MasterCard in the ABN AMRO ATM counter. This has made it even more convenient for the international traveler, who is in need of cash in a foreign country.

With the advent of e-banking, the facilities offered at ATM counters are being availed even by people from the nearby villages, including farmers and small businessmen. This multi-functional, round the clock access to the banking services has made the ATM counters in India one of the most convenient features of the banks in India.

ATM facilities are open to customers from any ATM counters in India of the same bank. Thus, gone are the days when a person had to carry large sum of money while traveling. Today, most of the banks have set a limit on the amount of money that can be withdrawn from the ATM machine. Today, most of the banks have ATM branches all across India, with some offering more facilities than others. Each bank has its own rules and regulations, terms and conditions that the customer must go through well.

To sum up, one of the most innovative features of modern banking is the availability of anytime and anywhere money that you need. There are various emergency situations when urgent monetary requirements are common. This has now become easier with modern banks establishing their ATM or Any Time Money machines almost in every neighborhood and region.

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