

# Loss Memo for ATM Withdrawal Discrepancy

To:

The Branch Manager  
[Bank Name]  
[Branch Address]

Date:

[DD/MM/YYYY]

Subject:

Loss Memo due to ATM Transaction Discrepancy

I, [Customer Name], holding Savings/Current Account number [Account Number] with your branch, wish to bring to your notice a discrepancy during an ATM transaction.

On [Date of Transaction], I attempted to withdraw an amount of Rs. [Amount] from [ATM Location/ID]. Although the amount was debited from my account, the cash was not dispensed by the machine.

I request you to kindly investigate and initiate the reversal of the wrongly debited amount at the earliest possible. The transaction details are as follows:

**Transaction Reference Number:** [Transaction Reference Number]

**ATM Location:** [ATM Location/ID]

**Transaction Date & Time:** [Date & Time]

**Amount:** Rs. [Amount]

Kindly acknowledge the receipt of this memo and do the needful at the earliest.

Thanking you.

Yours faithfully,

[Customer Name]  
[Contact Number]  
[Signature, if printed]

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**Important Notes:**

- Provide accurate transaction details to help the bank investigate quickly.
- Attach a copy of transaction slip or bank statement, if available.
- Submit the memo as soon as possible after discovering the discrepancy.
- Keep a copy of this memo for your records.
- Follow up with the branch if you do not receive a response within a reasonable period.