

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

UNSTARRED QUESTION NO:3969
ANSWERED ON:05.09.2012
UNSTRUCTURED SUPPLEMENTARY SERVICE DATA
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Will the Minister of FINANCE be pleased to state:

- (a) whether Unstructured Supplementary Service Data (USSD) can help to get banking transaction by only one SIM from mobile phone and if so, the details thereof:
- (b) whether National Payment Corporation of India (NPCI) has prepared software and system through which the balance inquiry can be made; and
- (c) if so, the details thereof?

Answer

MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA)

(a): The Unstructured Supplementary Service Data (USSD) is a protocol used by GSM cellular telephones to communicate with the service provider's computers. It can be used for Wap Browsing, Prepaid Callback Service, Mobile Money Services, Location Based Content Services, Menu Based Information Service and as a part of configuring the phone on the network. The USSD message creates a real time connection during USSD Session.

(b) and (c): The Reserve Bank of India (RBI) has granted approval to the National Payments Corporation of India (NPCI) for front-end consolidation, thereby, enabling a common USSD platform for Interbank Mobile Payment Service (IMPS) transactions, as a channel to initiate Mobile banking transactions for the bank customers, Though other banking transactions including balance enquiry have been tested, the same are not available for production