

**GOVERNMENT OF INDIA
FINANCE
LOK SABHA**

STARRED QUESTION NO:311
ANSWERED ON:14.12.2012
MOBILE BANKING SERVICE QUESTION
Mahto Shri Baidyanath Prasad;Ramkishun Shri

Will the Minister of FINANCE be pleased to state:

- (a) the details of the public/private sector banks presently providing mobile banking services in the country including the number of customers using the facility in the country as on date, bank-wise;
- (b) whether some banks have launched/propose to launch their mobile banking applications in Hindi and other regional languages of the country;
- (c) if so, the details thereof including the steps taken/being taken by the Government in this regard; and
- (d) the manner in which the mobile banking service is being made user friendly and the efforts made/being made in this regard?

Answer

The Finance Minister (Shri P. CHIDAMBARAM)

(a) to (d) A statement is laid on the Table of the House,

Statement referred to in reply to parts (a) to (d) laid on the Table of Lok Sabha Starred Question No.311 to be answered on 14.12.2012 tabled by Shri Ramkishun and Shri B.N. Prasad Mahato regarding Mobile Banking Service.

(a) to (d) :- The details of the banks and their registered customers for Mobile Banking Services, as reported by the Reserve Bank of India (RBI) as on October, 2012 is Annexed. The RBI has informed that HDFC Bank have started Mobile Banking services in Hindi.

In order to make mobile banking user-friendly, various efforts have been made for simplification of mobile banking services by the banks. Mobile banking services are being offered on various access channels viz. Short Messaging Service (SMS), Interactive Voice Response (IVR), Mobile Application, Wireless Application Protocol (WAP) etc.

The National Payments Corporation of India (NPCI) has recently launched Unstructured Supplementary Service Data (USSD) through its National Unified USSD Platform (NUUP) that allows mobile banking services through a common number 99#. Any GSM mobile user can use mobile banking services in a simple, user-friendly, menu driven manner through NUUP platform. BSNL and IITNL are presently offering the USSD service.