

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:4490  
ANSWERED ON:21.02.2014  
MOBILE BANKING SERVICES  
Dhruvanarayana Shri R.

**Will the Minister of FINANCE be pleased to state:**

- (a) the details of the public/private sector banks providing mobile banking services in the country including the number of customers presently using the said facility 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 services are being made user friendly and the efforts made/being made in this regard?

**Answer**

The Minister of State in the Ministry of Finance (Shri Namo Narain Meena)

(a) to (d) :- As reported by Reserve Bank of India (RBI), the details of Public/Private sector banks providing mobile banking services in the country and number of customers registered with banks are given in Annexure-I. Few Banks use Hindi in their Mobile banking application. RBI from time to time has issued operating instructions to banks for popularizing and making mobile banking user friendly which, inter-alia, includes -

- i) Permitting banks to provide funds transfer services which facilitates transfer of funds from the accounts of their customers for delivery in cash to the recipients subject to certain limits.
- ii) Banks have been permitted to offer mobile banking facility to their customers without any daily cap for transactions involving purchase of goods/services. However, banks may put in place per transaction limit depending on the bank's own risk perception.
- iii) Permitting National Payments Corporation of India (NPCI) for launch of Inter-bank Mobile Payment Service( Immediate Payment Service) enabling real time transfer of funds through mobile phones between accounts of different banks.