

**GOVERNMENT OF INDIA  
COMMUNICATIONS AND INFORMATION TECHNOLOGY  
LOK SABHA**

UNSTARRED QUESTION NO:5938  
ANSWERED ON:29.04.2015  
MOBILE BANKING  
Patil Shri Bheemrao Baswanthrao

**Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:**

(a) whether the Telecom Regulatory Authority of India (TRAI) moots Unstructured Supplementary Service Data (USSD) based mobile banking services in the country; and

(b) if so, the details and the present status thereof?

**Answer**

THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNOLOGY (SHRI RAVI SHANKAR PRASAD)

(a)&(b) Telecom Regulatory Authority of India (TRAI) has issued Mobile Banking Quality of Service Regulations 2012 dated 17th April 2012, laying down the Quality of service Standards for the mobile networks for delivering a fast, reliable & cost effective method of communication for facilitating mobile banking. These regulations have provided for the use of Short Message Service (SMS), Unstructured Supplementary Service Data (USSD), Interactive Voice Response (IVR), Wireless Application Protocol (WAP) & SIM Application Tool Kit (STK) to provide mobile banking services. These regulations have also specified the time frame for delivery of messages through these modes of communications.

Banks are providing Mobile Banking service through USSD. Under Pradhan Mantri Jan-Dhan Yojna (PMJDY) also, USSD based mobile banking services using code 99# have been started with 40 banks.