

**GOVERNMENT OF INDIA  
FINANCE  
LOK SABHA**

UNSTARRED QUESTION NO:3365  
ANSWERED ON:12.12.2014  
CHARGES FOR SMS ALERTS  
Patel Smt. Anupriya Singh

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

- (a) whether the Public/Private Sector Banks in the country are reportedly charging their customers for providing SMS facilities for various transactions from their accounts;
- (b) if so, the details thereof;
- (c) whether the Reserve Bank of India (RBI) has laid down any guidelines in this regard and if so, the details thereof;
- (d) whether it has been made compulsory for the account holders to provide their mobile numbers to the banks and if so, the details thereof; and
- (e) whether the Government / Reserve Bank of India proposes to withdraw the charges levied by banks for providing SMS facilities to the account holders and if so, the details thereof and if not, the reasons therefor?

**Answer**

The Minister of State in the Ministry of Finance (SHRI JAYANT SINHA)

(a) to (e) Keeping in view the incidents of unauthorized / fraudulent withdrawals at ATMs and to arrest such frauds, Reserve Bank of India (RBI) vide its circular dated 29.03.2011, asked banks to put in place a system of on-line alerts for all types of transactions irrespective of the amount, involving usage of cards at various channels. RBI has not issued any instructions regarding the mode of sending such alerts, charges and any guidelines mandating account holders to compulsorily provide mobile numbers. Banks have their own Board approved policies in this regard and Government does not interfere in the same.