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**भारत संचार निगम लिमिटेड**

(भारत सरकार का उपक्रम)

**BHARAT SANCHAR NIGAM LIMITED**

(A Govt. of India Enterprise)

**BSNL 3G** >>> **BSNL LIVE**  
Faster than your thoughts 2010

No.: 200-52/2008-VAS

Date: 02/08/2011

To,

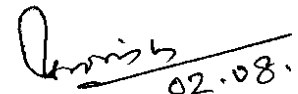
- (i) The CGM,  
Punjab/ West Bengal/ Maharastra/ Tamilnadu Telecom Circle,  
Chandigarh/ Kolkata/ Pune/ Chennai
- (ii) GM (Nodal Centre), North/East/West/South Zone,  
Chandigarh/Kolkata/Pune/Trichy

**Sub: Mobile Banking service for BSNL Mobile subscribers – reg.**

It has been decided by the competent authority to enable **Mobile Banking** services for BSNL mobile subscribers. The service can be used by either using mobile banking application or through SMS, USSD or through any other channel as provided by the banks. Anytime, anywhere money transfer using mobile handset is possible through 'Interbank Mobile Payment Service' (IMPS) powered by 'National Payments Corporation of India' (NPCI). This service shall be available through an icon of 'Mobile banking' on WAP Portal 'BSNL Live'. The subscribers can be informed about the service in the following manner.

"Now you can avail anytime, anywhere money transfer using Interbank Mobile Payment Service. Now sending and getting money is as easy as using your mobile. Now your bank account allows you to transfer money through 'Interbank Mobile Payment Service' (IMPS). You can send money to a beneficiary account from anywhere in India from your mobile phone. The money can be withdrawn by the beneficiary from his/her bank account or any ATM. Once transaction gets completed the remitter and beneficiary will get a SMS confirmation of transaction immediately. At present the money transfer is possible between 22 banks. The details of participating banks and procedure to send/get money are attached herewith.

The Mobile Banking services will provide easy money transfer services to BSNL mobile subscribers leading to increased satisfaction & convenience and will thus increase in SMS/USSD/WAP usage and consequently the revenue.

  
02.08.2011

(M. Subramanian)

AGM (VAS-IV)

Encls: As above

CC:

- (i) Dir (CM), BSNL Board
- (ii) All CGMs, Telecom Circle/Districts
- (iii) PGM (BP-CM), BSNL CO
- (iv) DGM (VAS), North/East/West/South Zone, Chandigarh/Kolkata/Pune/Trichy
- (v) M/s PK Online for putting the icon on 'Hot & New' homepage of 'BSNL Live'
- (vi) M/s Accenture- with request to provide link for Mobile banking under free applications in 'App Store'.

## Annexure

An icon M-Banking is to be put on 'BSNL Live'. Once a subscriber clicks on it he should be given following details:

### **1. Features of the service:**

- Instant & Immediate money transfer
- Always available – including holidays
- Safe
- Convenient
- Across the banks

### **2. How to send money:**

- Register yourself for mobile banking with your bank
- Get your 7 digit Mobile Money Identifier (MMID) and Mobile Banking PIN (MPIN) from your bank.
- Enable and activate the mobile banking service of your bank on your handset (Application, SMS, USSD)
- Get beneficiary mobile number and MMID
- Send money to the beneficiary following the menu options in the mobile banking application or through SMS or any other channels provided by your bank.
- Check the confirmation SMS for debit to your account and credit to beneficiary account.

### **3. How to get money:**

- Link your mobile number to your bank account to get your 7 digit MMID from your bank.
- Share your mobile number and MMID with the remitter
- Ask the remitter to send money using your mobile number and MMID
- Check the confirmation SMS for credit to your account from the remitter.

### **4. Participating banks:** (Please contact your bank or visit their website for more information)

- |                                  |                                        |
|----------------------------------|----------------------------------------|
| • <b>AXIS Bank</b>               | • <b>Bank of India</b>                 |
| • <b>Canara Bank</b>             | • <b>Citibank</b>                      |
| • <b>Development Credit bank</b> | • <b>Dombivli Nagari Sahakari Bank</b> |
| • <b>Federal Bank</b>            | • <b>HDFC Bank</b>                     |
| • <b>ICICI Bank</b>              | • <b>IDBI Bank</b>                     |
| • <b>Indian Bank</b>             | • <b>Indian Overseas bank</b>          |
| • <b>Karur Vysya Bank</b>        | • <b>Kotak Mahindra bank</b>           |
| • <b>Lakshmi Vilas bank</b>      | • <b>Oriental bank of commerce</b>     |
| • <b>Punjab National bank</b>    | • <b>State Bank of India</b>           |
| • <b>Syndicate Bank</b>          | • <b>Union Bank of India</b>           |
| • <b>YES Bank</b>                |                                        |

### **5. At the end, it may also be written as:**

"Powered by: **National Payments Corporation of India**"

