Prime Minister has launched the Low Cost Mobile Banking Solution offered by All Banks which is facilitated by National Payment Corporation of India and Major Telecom Service Providers on 28 08 2014 under Pradhan Mantri Jan Dhan Yojana.

Important features of Low Cost Mobile Banking Solution

1. Customer having mobile number with any service provider can use this facility
2. Facility can be used in any type of mobile hand set
3. There is no need to download any software.
4. There is no need for GPRS (internet) connectivity
5. The sent/received response messages will not be stored in the mobile hand set and more secured
6. Transaction flow of customer of any bank is uniform and simple to use
7. Remitter can send remittance 24x7x365 basis and for the successful transaction, beneficiary account will get credited within 30 seconds.
8. Funds transfer using a/c no + IFSC (p2a) and Aadhaar no is also available
9. Customer who needs balance enquiry and mini statement can use the facility directly using the Mobile Number registered with the Bank.
10. Customer who wants to avail Funds Transfer facility also should apply for Mobile Banking and get MPIN from their Branches.
11. After getting the MPIN from the branch, the MMID for the account has to be generated either from Net Banking or by sending SMS - MMID <Account Number> to 9444394443
12. As on date the following menu are enabled
   a. Balance Enquiry
   b. Mini Statement
   c. Funds Transfer (Beneficiary Mobile & MMID) – Up to Rs.5000/- per day
   d. Funds Transfer (Beneficiary Account No & IFSC) – Up to Rs.5000/- per day
13. Following menu will be enabled shortly
   a. Funds Transfer (Aadhaar No)
   b. Know MMID
   c. Change MPIN

Advantage for the Customers

Can perform transactions

- From anywhere
- From any mobile
- Anytime (24 X 7)
- Without net connection
- No Bank charges for funds transfer

Customers can contact any of our Branches

& Avail this Facility

Indian Bank : Corporate Office
254-260, Avvai Shanmugam Salai
Royapettah, Chennai 600 014.
Balance Enquiry

Welcome to National USSD Platform for Mobile Banking

Please enter first four letters of IFS code of your Bank (available on your cheque book, e.g. IDIB for Indian Bank)

Note: For any query contact to your bank customer care

*99#

Enter Your Option:
1. Bal Enq
2. Mini Statement
3. Fund Transfer - MMID
4. Fund Transfer - Account No

Your available account balance is Rs 5000.
Low Cost Mobile Banking Solution – Any Mobile – Net connection not required

Note: If mobile number linked with multiple accounts, account balance of all linked accounts shall be shown

Mini Statement

*99#

Welcome to National USSD Platform for Mobile Banking

Please enter first four letters of IFS code of your Bank (available on your cheque book, e.g. IDIB for Indian Bank)

Note: For any query contact to your bank customer care

Enter Your Option:
1. Bal Enq
2. Mini Statement
3. Fund Transfer - MMID
4. Fund Transfer - Account No

<table>
<thead>
<tr>
<th>Date</th>
<th>Cr/Dr</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>01-02-14</td>
<td>Cr</td>
<td>500</td>
</tr>
<tr>
<td>01-02-14</td>
<td>Dr</td>
<td>500</td>
</tr>
<tr>
<td>01-02-14</td>
<td>Cr</td>
<td>500</td>
</tr>
<tr>
<td>01-02-14</td>
<td>Dr</td>
<td>500</td>
</tr>
</tbody>
</table>

Available Balance: 30000
Low Cost Mobile Banking Solution – Any Mobile – Net connection not required

Note: If mobile number linked with multiple accounts, mini statement of all linked accounts shall be shown

**Funds Transfer (Mobile & MMID)**

* *99#*

Welcome to National USSD Platform for Mobile Banking

Please enter first four letters of IFS code of your Bank (available on your cheque book, e.g. IDIB for Indian Bank)

Note: For any query contact to your bank customer care

Enter Your Option:

1. Bal Enq
2. Mini Statement
3. Fund Transfer - MMID
4. Fund Transfer - Account No

3

Enter Beneficiary Mobile No & MMID separated with single space as [Mobile no] [MMID]

Ex: 991133092 9002567

991133092 9002567
Low Cost Mobile Banking Solution – Any Mobile – Net connection not required

Enter Amount & remarks (optional) separated with single space as

[Amount] [Remarks]

Ex: 500 For rent

500 for rent

Want to transfer Rs. 500 to beneficiary with mobile 9911330092 and MMID 9002567 for rent

[Enter your MPIN] [Last 4 digits of account number] separated with single space

Ex: 1234 4567

1234 4567

You're a/c no xxxxxx4567 is debited for Rs. 500 on 10-07-2014 and a/c linked to mobile 9911330092 credited (IMPS Ref no 212233445555)
Welcome to National USSD Platform for Mobile Banking

Please enter first four letters of IFSC code of your Bank (available on your cheque book, e.g. IDIB for Indian Bank)

Note: For any query contact to your bank customer care

*99#

Enter Beneficiary IFSC Code & Account No separated with single space as

[IFSC] [Account No]

Ex: SBIN000121 12345678912

SBIN000121 12345678912

Enter Your Option:

1. Bal Enq
2. Mini Statement
3. Fund Transfer - MMID
4. Fund Transfer - Account No

4
Low Cost Mobile Banking Solution – Any Mobile – Net connection not required

Enter Amount & remarks (optional) separated with single space as

[Amount] [Remarks]
Ex: 500 For rent

Want to transfer Rs. 500 to beneficiary with IFSC SBIN000121 and Account 12345678912 for rent

[Enter your MPIN] [Last 4 digits of account number] separated with single space
Ex: 1234 4567

You’re a/c no xxxxxx4567 is debited for Rs. 500 on 10-07-2014 and a/c 12345678912 credited (IMPS Ref no 212233445555)