



**INSTITUTE FOR DEVELOPMENT AND RESEARCH IN  
BANKING TECHNOLOGY**  
*(Established by the Reserve Bank of India)*

# **MOBILE BANKING THROUGH SMS**

## **(A USER GUIDE)**

### **1. SMS**

Short Message Service (SMS) is a text based mobile channel provided by the Mobile Network Operators (MNO). It is useful for sending and receiving short messages through all types of mobile phones, either low-end feature phones or high-end smart phones. SMS Banking offered by banks helps to get various financial services such as balance enquiry, mini statement of account transactions, alerts of withdrawals, making payments and fund transfers by customers onto their registered mobile phone. To get this service, customer of a Bank should register his/her mobile phone with the Bank specifically for Mobile Banking. Users need to know the short code or long code, as destination address of the bank, to which the SMS request message is to be sent. User must also know the Keyword to be entered in the SMS for a particular purpose along with the format and sequence of the required input data as specified by the Bank.

The objective of this User Guide is to create more awareness of usage of SMS based Mobile Banking and Mobile Payments amongst public and contribute to make India progress faster in digital payments.

### **2. Characteristics of SMS**

- a) SMS message can have a maximum of 140 characters. If the text message entered exceeds this limit, then it is counted as additional SMS message.
- b) It works on all types of mobile phones including low-end mobile phones.
- c) It can be used by a subscriber of any mobile operator in India.
- d) It does not require any mobile application download and installation in user's mobile phone.
- e) It is a store and forward service, so delay may happen sometimes in receiving and getting response.
- f) The copy of the SMS message sent remains in the sent folder.
- g) The SMS message goes generally in a plain text.
- h) It can be used for making a request for specific purpose and the response is delivered to the mobile phone of the requesting person as reply SMS message.
- i) It can be also sent by specific Mobile Applications installed in mobile phone such as Messenger in a plain text or Mobile Banking Application in an encrypted way.

### 3. SMS Banking

- a) Users need to have a bank account and should have registered his/her mobile phone number with the bank account for Mobile Banking.
- b) Registering mobile phone with bank for alerts or push messages does not automatically entitle one to do mobile banking transactions, so one needs to specifically register his/her mobile phone with the bank for Mobile Banking. Registration can be done by filling and submitting form at the branch of the Bank or after login through Internet Banking, Bank's ATM or Micro-ATM.
- c) SMS Banking is one simple way to avail banking services onto mobile phone. Other forms of mobile banking are through USSD (Unstructured Supplementary Service Data), Mobile Applications (Mobile Banking App., Mobile Wallet App., Mobile UPI App. Mobile Blockchain Wallet App etc.), Voice Banking, IVRS (Interactive Voice Response System) Banking, Mobile Browser and Mobile Internet Banking.
- d) SMS Banking can be used for getting status, alerts and details of bank account based transactions and to make payment or to remit money.
- e) It can be used for payment to another person or shopkeeper or merchant who has an account in the same bank or any other bank.
- f) SMS banking services are of two types - pull or push messages, depending upon the initiator.
- g) If a customer initiates the SMS request message to get reply from the Bank, it is called as Pull message. Examples of pull SMS request messages are account balance enquiry, mini-statement, interest rates on deposits, issuance of new check book, funds transfer etc.
- h) Push messages are those that the bank chooses to send out to a customer's mobile phone, even without the customer initiating a request for the information such as mobile marketing message of new product or an alert of transaction that happened in the customer's bank account, acknowledgement of deposits and withdrawals, informing due date of loan repayment or bill payment, e-statement ready for download, security awareness tips, change of PIN notification, etc.
- i) Banks also send SMS push message having one-time password (OTPs) for dynamic authentication of the customer and mobile device. User is required to enter the OTP received through SMS to complete online or mobile banking transactions. The OTP is valid for a relatively short period, and expires after, say 15 minutes or once used.

### 4. User Requirements

- a) For SMS Banking, a User need to have a mobile phone & a bank account.
- b) User should register his/her mobile phone number with the bank for Mobile Banking Services. Registration for Mobile Banking can be done (i) by filling a form and submitting at the branch of a bank, (ii) through Internet by logging in as an Online Banking customer, (iii) through ATM / Micro-ATM by logging in using Debit/Credit card etc.
- c) After registration, the mobile phone number is linked with the customer's bank account and MMID (Mobile Money Identifier of 7 digits) is generated, which is useful to receive funds in the account. Also m-PIN as a security code for mobile banking is issued. It can also be generated and changed by the customer online after due authentication by the Bank.

- d) User should know the KEYWORD to be used for sending a request message. Banks publish the list of specific Keywords for SMS Banking and the input format, which are to be noted and used by a customer for different transactions. (See Table-3 & 4)
- e) User should know the short code or long code of his/her own Bank, as destination address for sending SMS Request Message.

## 5. Steps to Follow for SMS Banking

- a) Customer should open the SMS Messaging Screen of the mobile phone.
- b) In the To address box, Enter the Short Code or Long code of your Bank. (See Table-1 or 2 or consult your Bank)
- c) In the Message box, Enter the Text of the KEYWORD as per your requirement. If the specific keyword also requires some data as input parameters, then enter the data as specified by the Bank. Ensure that the order or sequence of the inputs is exactly the same as required, otherwise error may occur due to mismatch and you may get no response. Between successive keywords and data inputs, leave a blank or empty space so that they are distinguishable.
- d) Before sending, check whether the SMS keyword and the entered inputs are correct, in right order and the Phone number or short code of the Bank is correctly entered then click send.
- e) Recheck whether the message has been sent out from your mobile phone. You would get the response of your request from the Bank, provided there is no error or failure.
- f) If the sent or received reply message contains critical information such as m-PIN, OTP, Password, account Number, Card number and CVV, then it is advisable to delete such message from SMS sent box or inbox for safety purposes to avoid security threats.

## 6. List of SMS Banking Services

- a) Each Bank has its own list of SMS Banking services that it offers to its customers. The Keyword, input fields, their sequence and data type may vary from one bank to another.
- b) KEYWORD of a service is entered in Capital Letters.
- c) Data to be entered corresponding to Field Name is expressed as <Field Name>, for example <Account No.> or <A/C No.> means that customer has to enter his/her Account Number of the Bank.
- d) Some common SMS services offered by Banks are:
  1. **Balance Enquiry:** To know the current balance amount in the Bank, one need to enter the keyword of it given by the bank such as BAL or BALAVL<A/c No.> and send to the phone number or short code of the bank. The Bank would send reply SMS Message giving current balance amount available in customers account.
  2. **Mini Statement:** Enter keyword (format) given by the bank such as MINI or STMACC <Start date><End date><A/CNo> and send to the respective bank to generate Mini Statement or past transactions during a period.

3. **Send Money:** Enter keyword given by the bank such as IMPS <Beneficiary Mobile No><Beneficiary MMID><Amount><Your m-PIN>and send to the respective account number of the bank.
4. **MMID Generator:** Enter keyword given by the bank such as MMID from your registered number and send it to the respective bank mobile number.
5. **Cheque Status:** Enter keyword given by the bank such as CHQSTS from your registered mobile number and send it to the respective bank mobile number.
6. **Cheque Book Request:** Enter keyword given by the bank such as CHQBOOK from your registered mobile number and send it to the respective bank mobile number.
7. **Change Password or m-PIN:** Enter keyword given by the bank such as PPWD from your registered mobile number and send it to the respective bank mobile number.

e) It is advisable for Banks to follow uniform KEYWORDS and input format as given in Table-5 and suggest additional SMS services to be included in the list.

## 7.Illustration

### 7.1 Example-1

**I have an account in Allahabad Bank and I want to Check the balance amount in my account using SMS Banking.**

#### Steps:

1. Be sure that your mobile number has been registered with your Bank for mobile Banking. Open SMS Message screen of your mobile phone. You need to enter the Phone Number or Short Code of the Bank in the Top address box (given in Table-1 and 2) and text of Keyword with data in the message box (given in Table-3 and 4).
2. For balance enquiry, the Keyword prescribed by the Allahabad Bank is BALVAL and it also requires your Account Number to be entered after leaving a blank space. So Enter BALAVL <YOUR ACCOUNT NUMBER>
3. Enter the Banks SMS Phone Number 9223150150 in the address box and click send.
4. You would receive the reply message from the Bank in your inbox containing the current balance amount in your account.

### 7.2 Example-2

**I have an account in Allahabad Bank and I want to Check the Mini Statement generation of my account using SMS**

#### Steps:

1. Register your mobile number.
2. To get the mini statement enter STMACC <Start date><End date><A/c No> from your registered mobile number and send it to the 9223150150.
3. On success, User will receive the message containing the mini statement of their account.

### 7.3 Example -3

**I have an account in Central Bank of India and I want to Pay to the Shokeeper using SMS.**

**Steps:**

1. To send money to the shopkeeper using IMPS, get the Mobile Phone Number and MMID of the beneficiary.
2. In the message box enter IMPS <Beneficiary Mobile No> <Beneficiary MMID> <Amount> <Your m-PIN> from your registered mobile number.
3. In the Address box enter 9967533228 and send.
4. You would receive an SMS of confirmation of funds transfer and the shop keeper would also get a receipt message from his/her bank with your mobile number.

**8. List of Short Codes / Long Codes of Banks to send SMS**

<b>Sl.No</b>	<b>Name of Public Sector Bank</b>	<b>Phone Number/ Short Code</b>	<b>Sl.No</b>	<b>Name of Public Sector Bank</b>	<b>Phone Number/ Short Code</b>
1	Allahabad Bank	9223150150	14	Oriental Bank of Commerce	8067205757
2	Andhra Bank	9223173924	15	Punjab National Bank	5607040
3	Bank of India	9810558585	16	Punjab And Sind Bank	9773056161
4	Bank of Maharashtra	9223181818	17	State Bank of India	9223440000
5	Bank of Baroda	5616150/ 9223173928	18	Syndicate Bank	9664552255
6	Bharatiya Mahila Bank	9212438888	19	State Bank of Travancore	9223440000
7	Canara Bank	5607060	20	State Bank of Mysore	9223766666
8	Corporation Bank	9243717778	21	State Bank of Patiala	9223766666
9	Central Bank of India	9967533228	22	State Bank of Bikaner And Jaipur	9223440000
10	Dena Bank	9223175152	23	State Bank of Hyderabad	9223440000
11	Indian Overseas Bank	9551099007	24	Union Bank of India	9223173921
12	Indian Bank	9444394443	25	UCO Bank	56161
13	IDBI Bank	9820346920	26	United Bank of India	9223173933

Sl.No	Name of the Bank	Phone Number/ Short Code	Sl.No	Name of the Bank	Phone Number/ Short Code
1	AXIS Bank Ltd	9717000002, 5676782	9	Tamilnad Mercantile Bank Ltd.	9842461461
2	DCB Bank Limited	9821878789	10	The Catholic Syrian Bank Ltd.	9895923000
3	Dhanlaxmi Bank Ltd	56161	11	The Federal Bank Ltd.	9895088888, 5676762
4	ICICI Bank Ltd	9222208888	12	The HDFC Bank Ltd.	5676712
5	Indusind Bank Ltd.	9212299955	13	The Karur Vysya Bank Ltd.	56161
6	ING Vysya Bank Ltd/ Kotak Mahindra Bank Ltd..	9971056767, 5676788	14	The Lakshmi Vilas Bank Ltd.	9282441155
7	Karnataka Bank Ltd.	9880654321	15	The Nainital Bank Ltd.	56363
8	RBL Bank.	9223366333	16	The South Indian Bank Ltd.	9840 777222
			17	Yes Bank Ltd.	9840909000

## 9. List of SMS Numbers, Message KEYWORDS and specific input formats of Banks:

- Pl. see Table-3 for Public Sector Banks and Table-4 for Private Sector Banks below:
- These tables have been prepared as per the available information from the Bank's websites. Customers or Banks may send us further information for updating.

### 9 (a) List for Public Sector Banks:

Sl.No.	Name of the Bank	Send SMS to : (Phone Number or Short code )	Purpose of the Transaction	KEYWORD for SMS and Input Format (Please leave one blank space after the keyword and in between the entries)
1	Allahabad Bank	9223150150	<b>Balance Enquiry</b>	BALAVL <A/c no>
			<b>Cheque Book Status</b>	CHQREQ <No. of Leaves><A/c no>
			<b>Mini Statement</b>	STMACC <Start date><End date><A/c no>
			<b>Last Transactions</b>	LATRAN <A/c no>
2	Andhra Bank	9223173924	<b>Balance Enquiry</b>	MMID

3	Bank of India		<b>MMID Generation</b>	MMID to 9731599090
		9810558585	<b>Balance Enquiry</b>	MMID BAL<password> <AC #>
			<b>Last Five Transaction</b>	TRANS <SMS Password>
			<b>Cheque Status</b>	CHQSTS <SMS Password><Cheque No>
4	Bank of Maharashtra	9223181818	<b>Balance Enquiry</b>	BAL <Last 4 digit of account number> <MMID>
			<b>Cheque Status'</b>	CHEQ < Last 4 digit of account Number>< Cheque No.>
			<b>Mini Statement</b>	MINI < Last 4 digit of account number>
6	Bharatiya Mahila Bank	9212438888	<b>Balance Enquiry</b>	BAL <ACCOUNT NUMBER>
			<b>Mini Statement</b>	MINI < your 12 digit Account Number>
			<b>Cheque Book</b>	CHQBOOK < your 12 digit Account Number>
			<b>Request Cheque Request</b>	CHQSTATUS< your 12 digit Account Number> <Cheque Number>
7	Canara Bank	5607060	<b>Balance Enquiry</b>	CANGEN MMID<UID><MPIN>
8	Corporation Bank	92431717778	<b>Balance Enquiry</b>	CBAL <Account Number> <GEN MMID>
9	Central Bank of India	9967533228	<b>Balance Enquiry</b>	BALAVL <A/c No><MPIN>
			<b>Sending Money</b>	IMPS <Beneficiary Mobile No> <Beneficiary MMID> <Amount><Mpin>
			<b>Last Five Transactions</b>	LATRAN <A/c No>
			<b>Generate The Mmid</b>	<MPIN><MMID>
			<b>Cheque Status</b>	CHQSTS <Cheque No><A/c No><MPIN>
10	Dena Bank	9223175152	<b>Balance Enquiry</b>	MMID
			<b>Mini Statement</b>	DENRMSTMT
			<b>Cheque Status</b>	DENRCHQSTAT< last four digits of account number >
11	Indian Overseas Bank	9551099007	<b>Balance Enquiry</b>	ACT <Your Account Number>
12	Indian Bank	9444394443	<b>Balance Enquiry</b>	BALAVL <Ac no><MPIN>

			<b>Last 3 Transactions</b>	LATRAN <Account no><MPIN> LATRAN <MPIN> For default account
			<b>Cheque Status</b>	CHQSTS <chq no><Ac no><MPIN> CHQSTS <chq no><MPIN>
			<b>Deposited Cheque Status</b>	DCHSTS <chq no><Ac no><MPIN> DCHSTS <chq no><MPIN>
13	IDBI Bank	9820346920	<b>Balance Enquiry</b>	Bal <Customer ID Pin><Account Number>
			<b>Cheque Status</b>	Cps <Customerid Pin><Cheque Number><Account Number>
			<b>Fixed Deposits Enquiry</b>	Fd Customer ID Pin <Account Number>
			<b>Last 3 Transactions</b>	Txn <Customerid Pin> <Account Number>
14	UCO Bank	56161	<b>Balance Enquiry</b>	Give missed call to 09278792787
15	United Bank of India	56161/ 9223173933	<b>Balance Enquiry</b>	ubal<13 digit Account number><Password>
			<b>Mini Statement</b>	MMID utran <13 digit Account number><Password>
			<b>Cheque Status</b>	uchqstat <13 digit Account number><Cheque Number><Password>
			<b>Stop Cheque Status</b>	uchqstop <Cheque Number><13 digit Account number><06><Password>
16	Oriental Bank of Commerce	8067205757	<b>Balance Enquiry</b>	ACBAL
17	Punjab National Bank	5607040	<b>Balance Enquiry</b>	BAL <ACCOUNT NUMBER>
			<b>Mini Statement</b>	MINSTMT <16 digit A/C NUMBER>
			<b>Cheque Status Inquiry</b>	Chqinq <Cheque Number><A/C Number>
			<b>Fund Transfer</b>	Slftrf From <Acc No> To <Acc Num > Am
18	Punjab and Sind Bank	9773056161	<b>Balance Enquiry</b>	PBAL<AC#><Password>



			<b>Last 3 Transactions</b>	PTXN <Account-Number><SMS-Banking>-<Password>
			<b>Cheque Status Inquiry</b>	PCHQ <Cheque-Number><Account-Number><SMS-Banking Password>
			<b>Change Your SMS Password</b>	PPWD <New-Passward><Old-Passward>
19	State Bank of India	9223440000	<b>Balance Enquiry</b>	<SBAL><UserId><Mpin>
			<b>Sending Money</b>	MMID <SBI >
			<b>Mini Statement</b>	<SMIN><UserId><Mpin>
20	Syndicate Bank	9664552255	<b>Balance Enquiry</b>	SBAL <Customer ID>
21	State Bank Of Travancore	9223440000	<b>Balance Enquiry</b>	MMID <SBT>
22	State Bank Of Mysore	09223766666	<b>Balance Enquiry</b>	REGSBM <Account Number >
23	State Bank Of Patiala	09223766666	<b>Balance Enquiry</b>	REGSBP <Account Number>
24	State Bank Of Bikaner And Jaipur	9223440000	<b>Balance Enquiry</b>	Sbal<usr_ID><Mpin>
25	State Bank Of Hyderabad	9223440000	<b>Balance Enquiry</b>	SBAL<User ID ><MPIN>
26	Union Bank Of India	09223173921	<b>Balance Enquiry</b>	<RIMPS><MPIN> <Beneficiary Nick Name><Amount>
			<b>Sending Money</b>	IMPS <Beneficiary Mobile No><Beneficiary MMID><Amount><MPIN>
			<b>Mini Statement</b>	UMNS<Account Number >
			<b>Cheque Status</b>	UCSR <cheque number> <Account Number >
27	Vijaya Bank	9223173922	<b>Balance Enquiry</b>	MMID

### 9 (b) List for Private Sector Banks

**Table-4: List of SMS Numbers, KEYWORDS and data input formats of Private Sector Banks:**

Sl.no	Name of Private Sector Bank	Phone Number/Short code	Name of the Transaction	SMS Format (Please leave one blank space after the keyword and between the entries)
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1	AXIS Bank Ltd	<b>+9197170000 02 Or 5676782</b>	<b>Balance Enquiry</b>	BAL <Account-Number>
			<b>Last 3 Transactions</b>	MINI <Account-Number>
			<b>To Download Mobile App</b>	MBANK
			<b>To Locate The Nearest ATM</b>	ATM <Pincode>
			<b>To Register For E-Statement</b>	GREEN <Email Id>
			<b>On-Demand E-Statement</b>	<b>ESTMT</b> <Last 5 Digits of Account Number><From Date><To Date> - Dates In Dd-Mm-Yyyy
			<b>Update Email ID</b>	UPDATEM<Valid Email ID>
			<b>To Get A Cheque Book*</b>	CHQBK <Last 6 Digit Of A/C No.>
			<b>Cheque Status Enquiry</b>	CHQST <6 Digit Of Cheque No.><Last 6 Digit Of The A/C No.>
			<b>Stop Cheque Request</b>	STOPCHQ<6 Digit Of Cheque No.><Last 6 Digit Of The A/C No.><3 Digit Reason Code> Reason Code <b>019 - Cheque Book Lost</b> <b>020 - Cheque Book Mutilated</b> <b>021 - Cheque Book Stolen</b> <b>022 - Cheque Forged</b> <b>023 - Cheque Lost</b> <b>018 - Cheque Book Not Received</b> <b>016 - Others</b> <b>017 - Wrong Amount Spelt</b>
			<b>Prepaid Mobile Recharge</b>	MOBILE < Mobile Number >< Operator Name >< Amount >< Last 6 Digits Of Your Axis Bank Acct No. >
			<b>Prepaid DTH Recharge</b>	DTH <Customer ID >< Operator Name >< Amount >< Last 6 Digits Of Your Axis Bank Acct No.>
<b>Prepaid Data Card Recharge</b>	DATA <Data Card Number >< Operator >< Amount >< Last 6 Digits Of Your Axis Bank Acct No.>			
<b>Know Your MMID (For IMPS Transactions)</b>	<b>MMID</b>			

			<b>To Link Aadhaar No. With Axis Bank Account</b>	Aadhaar<Aadhaar No.>AC < Last 6 Digits Of AC No.>
			<b>To Know Your Projected Average Balance</b>	For Projected Average Monthly Balance SMS: PAMB < Last 6 Digits Of AC No. > For Projected Average Quarterly Balance SMS: PAQB < Last 6 Digits Of AC No. >  For Projected Average Half Yearly Balance SMS: PHAB < Last 6 Digits Of AC No. >
			<b>Block Internet Banking</b>	Lock < 9 Digit Cust ID >
2	DCB Bank Limited	9821878789	<b>Check Your Balance</b>	BAL
			<b>Get Last 5 Transaction Details</b>	<b>STMT</b>
			<b>Request For A Cheque Book</b>	CHQBOOK
			<b>Check Status Of Cheque Issued By You</b>	STAT <Mention Cheque No.>
			<b>Request For Stop Cheque</b>	STOP <Mention Cheque No.>
			<b>Request Stop Payment Of Range Of Cheques</b>	STOPRANGE <Mention First Cheque No.><(Mention Last Cheque No.>
			<b>Get Term Deposit Details</b>	TD <Mention Term Deposit No.>
			<b>Seek Help On DCB SMS Facility</b>	<b>H</b>
3	Dhanlaxmi Bank Ltd	56161	<b>Check Account Balance</b>	DLBBAL <Customer ID>
			<b>View Last Five Transactions</b>	DLBTXN <Customer ID>
			<b>Request Transaction Statement</b>	DLBSMR <Customer ID>
			<b>Change Primary Account</b>	DLBCPA <Customer ID><ACCOUNTNO>

			<b>Request Cheque Book</b>	DLBCBR <Customer ID>
			<b>Check Issued Cheque Status</b>	DLBCSR <Customer ID><CHQNO>
			<b>Stop Cheque Request</b>	DLBSCR <Customer ID><CHQNO>
			<b>Get Help For Menu</b>	DLBHLP
4	ICICI Bank Ltd	9222208888	<b>Prepaid Mobile Recharge</b>	MTOPUP <10-Digit Mobile Number><Operator Name><Amount><Last 6 Digits Of Your Bank Account Number>
			<b>DTH Recharge</b>	DTH <Subscriber ID><Operator Name ><Amount><Last 6 Digits Of Your Bank Account Number>
			<b>Retrieve MMID</b>	MMID <Last 4 Digits Of Your Account Number>
			<b>Balance Enquiry</b>	IBAL
			<b>Last 3 Transactions</b>	ITRAN
			<b>Cheque Status Enquiry</b>	ICSI <Cheque No.>
			<b>Stop Cheque Request</b>	ISCR <Cheque No.>.
			<b>Cheque Book Request</b>	ICBR
			<b>View Presented Bills</b>	IVIEW<Biller Nickname>
			<b>Holding Enquiry</b>	IBALD < Last 8 Digits Of Account number>
			<b>Transaction Status</b>	ITRAND>< Please Enter The Document Type And Slip Number>
			<b>Bill Enquiry</b>	IBILLD <Last 8 Digits of Account>
			<b>ISIN Enquiry</b>	ISIND <Please Enter Any Scrip Descriptor>
			<b>Amortization Schedule</b>	IAMT<16 Digits of Loan Account Number>
			<b>Income Tax Certificate Provisional</b>	IITP<16 Digits of Loan Account Number>
			<b>Income Tax Certificate Final</b>	IITF<16 Digits of Loan Account Number>
			<b>Rescheduleme nt Letter</b>	IRSL<16 Digits of Loan Account Number>
			<b>Reset Letter</b>	IRTL<16 Digits of Loan Account Number>

			<b>Loan Agreement Copy</b>	ILAC<16 Digits of Loan Account Number>
			<b>Interest Certificate</b>	IINT<16 Digits of Loan Account Number>
			<b>Welcome Letter</b>	IWEL<16 Digits of Loan Account Number>
			<b>Status of Service Request Raised</b>	SR<Service Request Number>
			<b>Generate MMID</b>	Sms MMID <Last 4 Digits Of Your Account Number>
5	Indusind Bank Ltd.	9212299955	<b>Check Account Balance</b>	BAL
			<b>Check Last 3 Transactions</b>	MINI
			<b>Recharge Own-Mobile Number* Recharge Other Mobile Number</b>	MYREC<RECHARGE AMOUNT><Last 4 Digits Of Debit Card> MOB<10-DIGIT MOBILE NO><TELECOM OPERATOR NAME><RECHARGE AMT><Last 4 Digits Of Debit Card>
			<b>Recharge DTH Connection</b>	DTH<SUBSCRIBER ID><OPERATOR NAME><RECHARGE AMT><Last 4 Digits Of Debit Card>
			<b>Generate MMID</b>	GETMMID
6	ING Vysya Bank Ltd/ Kotak Mahindra Bank Ltd..	9971056767 Or 5676788	<b>Balance Inquiry</b>	BAL
			<b>Last 3 Transactions</b>	TXN <Last 4 Digits of Account Number>
			<b>Last 3 Months Statement On Email</b>	STMT<Last 4 Digits Of Account Number>
			<b>Statement On Email For A Particular Month In The Current Financial Year</b>	STMT<Last 4 Digits Of Account Number><First 3 Letters Of The Month>
			<b>Statement On Email For Any Particular Period</b>	STMT<Last 4 Digits Of Account Number><For Start Period. First 3 Letters Of The Month Followed By Last 2 Digits Of The Year>< For End Period. First 3 Letters Of The

				Month Followed By Last 2 Digits Of The Year>
			<b>Cheque Status Inquiry</b>	CHQSTATUS<Last 4 Digits Of Account Number><6 Digit Cheque No>
			<b>New Cheque Book Request</b>	CHQBOOK<Last 4 Digits Of Account Number> MOBILE
			<b>Mobile App Download</b>	
			<b>Get My CRN (Customer Relationship Number)</b>	CRN
			<b>Link Your AADHAAR To Your Account</b>	AADHAAR<12-Digit Aadhaar Number><Last 4 Digits Of Account Number>
7	Karnataka Bank Ltd.	9880654321	<b>Account Balance Inquiry</b>	KBAL <Password><A/C Number >Or 'KBAL Password' - For Primary A/C Balance
			<b>Last 5 Transactions In Your Account</b>	KTRN<Password><A/C No>
			<b>Change SMS Password</b>	KPWD <Present Password><New Password>
			<b>Suspend Yourself From SMS Banking</b>	KSUS <Password>
8	RBL Bank.	9223366333	<b>Registration for SMS Banking</b>	REG <Complete Customer ID>
			<b>De-Registration On SMS Banking</b>	DEREG <Complete Customer ID>
			<b>Change Of Primary Account</b>	SET <Complete Customer ID><Complete Account Number>
			<b>Balance Request CASA (1)</b>	BAL <Complete Customer ID>
			<b>Balance Request CASA (2)</b>	BAL <Complete Customer ID><Complete Account Number>
			<b>FD Enquiry (1)</b>	FDINQ <Complete Customer ID>

			<b>FD Enquiry (2)</b>	FDINQ <Complete Customer ID>< Complete Fixed Deposit Number>
			<b>Loan Balance Enquiry (1)</b>	LOANINQ <Complete Customer ID>
			<b>Loan Balance Enquiry (2)</b>	LOANINQ <Complete Customer
			<b>Last 5 Transactions CASA (1)</b>	TXN <Complete Customer ID>
			<b>Last 5 Transactions CASA (2)</b>	TXN <Complete Customer ID> A
			<b>Cheque Status Enquiry</b>	CHQSTA <Complete Customer ID><Complete Account Number><Complete Cheque Number>
			<b>New ATM Pin Generation</b>	PIN < Last 4 Digit Of Card Number><Complete Customer ID> P
			<b>Temporary Blocking Of Card</b>	TBLOCK < Last 4 Digit Of Card Number><Customer ID>
			<b>Unblocking Of Temporary Card</b>	UBLOCK < Last 4 Digit Of Card Number><Complete Customer ID>
			<b>Permanent Blocking Of Card</b>	BLOCK < Last 4 Digit Of Card Number><Complete Customer ID>
			<b>Help Command</b>	HELP
9	Tamilnad Mercantile Bank Ltd.	919842461461		Customer Care Number
10	The Catholic Syrian Bank Ltd.	9895923000	<b>Check Account Balance</b>	BAL <Account _No>
			<b>View Last Three Transactions</b>	TRAN <Account No>
			<b>View Last Transactions</b>	MAIL <Account No>
			<b>Get Help For SMS Banking</b>	HELP
			<b>Get Bank Details</b>	ABOUT
11	The Federal Bank Ltd.	9895088888 (OR) 5676762	<b>Balance Enquiry</b>	BAL <Account Number>
			<b>Mini Statement</b>	TXN <Account Number>

			<b>Cheque Status Enquiry</b>	CPS <Account Number><Cheque>
			<b>Cheque Book Request</b>	CBR < Myaccount>
			<b>Know Your MMID</b>	MMID
			<b>ATM Locator</b>	AL < Pincode>
			<b>Branch Locator</b>	BL <Pincode>
12	The HDFC Bank Ltd.	5676700312	<b>Balance Enquiry</b>	Bal <Last 5 Digit A/C No.>
			<b>Mini Statement (Last 3 Txn Detail On Sms)</b>	Txn <Last 5 Digit A/C No.>
			<b>Cheque Book Request</b>	Chq <Last 5 Digit A/C No.>
			<b>Account Statement</b>	Stm <Last 5 Digit A/C No.>
			<b>Stop Cheque Payment</b>	Stp <6 Digit Chq No.><Last 5 Digit A/C No.>
			<b>Cheque Payment Status</b>	Cst <6 Digit Chq No.><Last 5 Digit A/C No.>
			<b>ATM</b>	SMS ATM <Pin Code>
13	The Karur Vysya Bank Ltd.	56161	<b>To Register For KVB@Mobile</b>	KVBREG
			<b>Balance Enquiry</b>	KVBBAL
			<b>Transaction Enquiry</b>	KVBTXN
			<b>Request For A New Cheque Book</b>	KVBCHR
			<b>Cheque Status Enquiry</b>	KVBCHQ
			<b>Request To Stop The Payment Of A Cheque</b>	KVBCHS
			<b>Term Deposit Enquiry</b>	KVBTDQ
			<b>To Change Default A/C. Number</b>	KVBACC
14	The Lakshmi Vilas	9282441155	<b>Register For SMS Banking Service</b>	LVB <REG><Customer_Id><Acc. No>



	Bank Ltd.			
			<b>Change Default CASA Account</b>	LVB <ACC><Customer_Id><Acc.No>
			<b>Check Balance Of CASA Account</b>	LVBBAL <Customer_Id>
			<b>Check Balance Of CASA Account With Customer ID</b>	LVB BAL <Customer_Id><Acc.No>
			<b>Get Term Deposit Account Details</b>	LVB TDQ <Customer_Id>
			<b>Check Issued Cheque Status</b>	LVB CHQ <Customer_Id><Cheque No>
			<b>View Default Account Transactions</b>	LVB TXN <Customer_Id>
			<b>View Other Account Transactions</b>	LVB TXN <Customer_Id><Acc.No>
			<b>Disable SMS Banking</b>	LVB DEL <Customer_Id>
15	The Nainital Bank Ltd.	56363	<b>Balance Enquiry</b>	NTBL<BAL> <Last 13 Digit Of Account No>
			<b>Last 5 Transactions</b>	NTBL<TRN><Last 13 Digit Of Account No >
			<b>Cheque Status</b>	NTBL<CHQ><Last 13 Digit Of Account No >
			<b>Loan A/C Balance Enquiry</b>	NTBL<LNB><Account No>
			<b>Last 5 Transactions In Loan A/C</b>	NTBL<LNT><Account No>
			<b>ATM Block</b>	NTBL<ATMBLOCK><Last 13 Digit Of Account No >
16	The South Indian Bank Ltd.	9840 777222	<b>Balance In Any Of His SB/CA/CC/OD Account/S</b>	BAL<Account Number>
			<b>Last Five Transactions In Any Of His SB/CA/CC/OD Accounts</b>	TRN<Account Number>

			<b>Status Of A Cheque To Change His Mobile Banking PIN</b>	CSI<PIN><Last 6 digit cheque no> Pin<OLD PIN>< New Preferred PIN >
			<b>To Disable His SIB Mobile Service Temporarily.</b>	DIS <PIN
			<b>To Re-Enable His SIB Mobile Service</b>	ENA<PIN>
			<b>Locate Nearest SIB Atms Based On Postal PIN Code</b>	ATM < 4 Digit PIN (Password) Of The SMS Banking Customer,><6 Digit PIN CODE Of The Area Required >
17	Yes Bank Ltd.	9840909000	<b>Mobile Registration</b>	YESREG <Customer ID>
			<b>Account Balance Inquiry</b>	YESBAL < Customer ID>
			<b>Last 5 Transactions In The Account</b>	YESTXN < Customer ID>
			<b>Cheque Status Inquiry</b>	YESCST < Customer ID><Cheque No.>
			<b>Stop Cheque Request</b>	YESSTP < Customer ID><Cheque No.>
			<b>Chequebook Request</b>	YESCHQ < Customer ID>
			<b>Details Of Fixed Deposits Linked To The Account</b>	YESFDQ < Customer ID>
			<b>Request For An Account Statement</b>	YESSTM < Customer ID>
			<b>List Of All Above Supported Requests</b>	YESHLP < Customer ID>

## 10. List of suggested common keywords and formats for SMS Banking

Table-5: List of Common SMS Keywords and input data format				
Sl.no	Purpose	Query Menu	Key Words	Data Input, if any
1	To know the present balance amount in the account	Balance Enquiry	BAL	
2	To know the last 3 transactions in the account	Mini Statement	MINI	
3	To know transactions over a specific period	Transactions During a period	TRANS	<Start Date><End Date>
4	To show or generate the Mobile Money Identifier (MMID)	MMID Show / Generate	MMID	
5	To request for sending a cheque book by post	Cheque Book request	CHQBOOK	<m-PIN>
6	To know the status of deposited cheque	Cheque Status	CHQSTS	<Cheque Number>
7	To instruct to stop cheque payment	Stop Cheque status	CHQSTOP	<Cheque Number>
8	To instruct to block a card	Card Block	CARDB	<Card Number><m-PIN>
9	To know the Fixed Deposit Account details	Fixed Deposit Account	FDAC	<FD Account No.>
10	To know the present Interest Rates of Fixed Deposits	Fixed Deposit Interest Rates	FDIR	
11	To change password	Change Password	PPWD	<New Password><Repeat New Password><m-PIN>
12	To generate m-PIN of SMS Banking	MPIN Generate	MPIN	<Debit Card No.><ATM PIN>

13	To change m-PIN of SMS Banking	MPIN Change	MPINC	<Old m_PIN><New m-PIN><Repeat New m-PIN>
14	To generate One Time Password	OTP Generate	OTP	
15	To register personal details as e-mail address, PAN, AADHAR etc.	REGISTER Personal Information	REG REGEM REGAAD REGPAN	<E.Mail Address><m-PIN> ; <AADHAR Number.><m-PIN> ; <PAN Number><m-PIN>
16	To transfer funds from account or make payment using Immediate Payment Service (IMPS)	Send Money using IMPS	IMPS	<Beneficiary Mobile Number><Beneficiary MMID><Amount><m-PIN>
17	To transfer funds from account or make payment using Banks IFS Code and Account Number	Send Money using IFSC	IFSC	<Beneficiary Bank IFSCr><Beneficiary Account No.><Amount><m-PIN>
18	To transfer funds from account or make payment using AADHAR Number	Send Money using AADHAR Number	AADHAR	<Beneficiary AADHATR Number><Amount><m-PIN>
19	To transfer funds from account or make payment using Unified Payment Interface (UPI) Virtual Address	UPI Payment	UPIPAY	<Beneficiary Virtual Address><Amount><m-PIN>
20	To know nearest ATM	ATM Locator	ATML	<Postal Pin Code of the Place>

21	To get download link of Mobile Banking Application	Mobile Banking Application Download Link	MBAPP	
	To get download link of Mobile Banking Wallet/ UPI Application	Mobile Banking Wallet/ UPI Download Link	MWALLET, MBUPIAPP	
22	To get the link for online application form of account opening	Account Opening Form Online Link	ACFORM	
23	To get the link for online loan application form	Loan Application Form Link	LAFORM	
24	To add a beneficiary account	Add Beneficiary Account	ADDBF	
25	To confirm receipt	Acknowledgement	ACKW	
26	To lodge compliant	Compliant	COMPL	
27	To get help	Help	HELP	

## 10. Contact

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- Pl. send your queries, comments and suggestions to:

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