

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

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

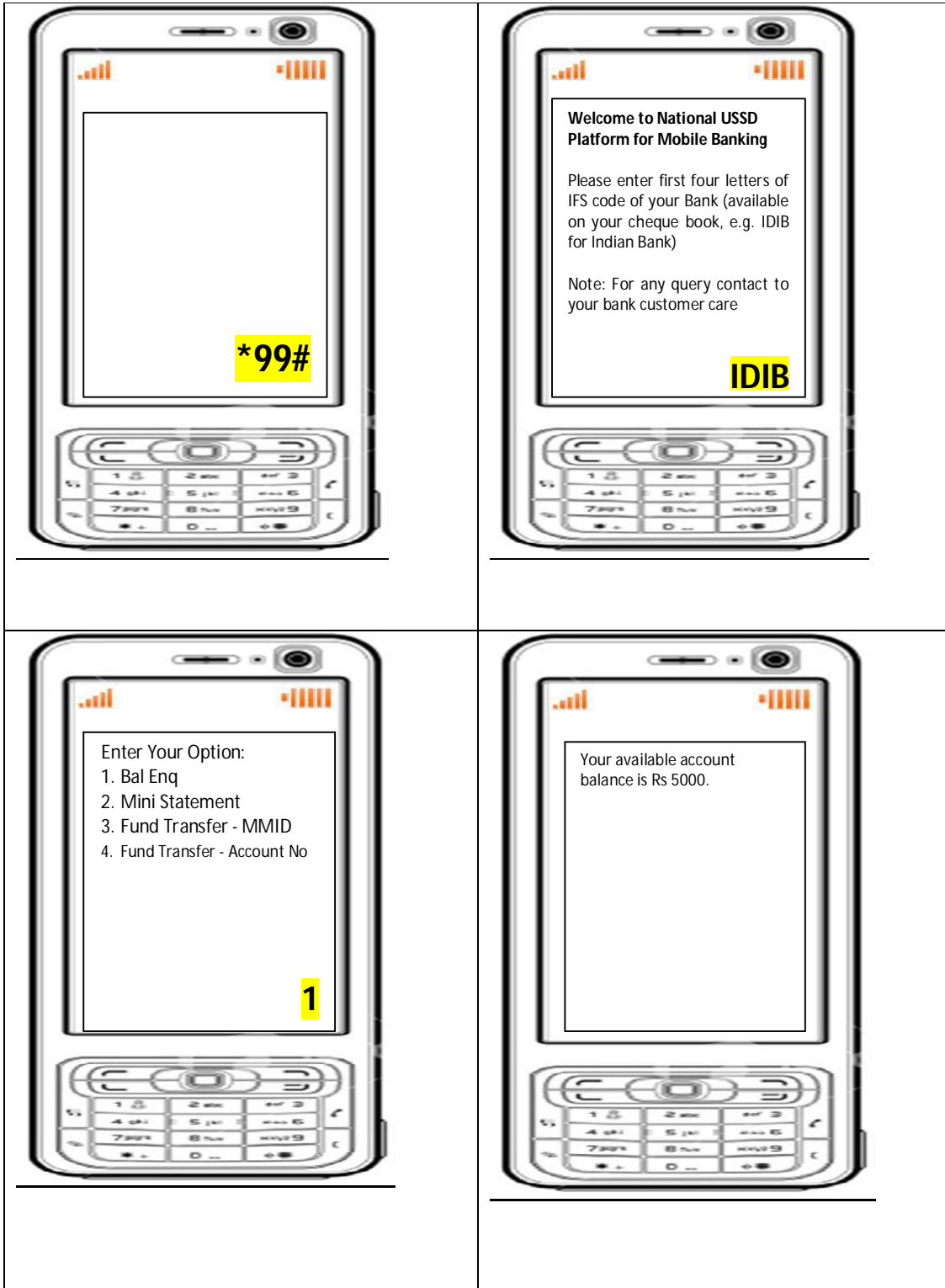
Customers can contact any of our Branches

& Avail this Facility

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

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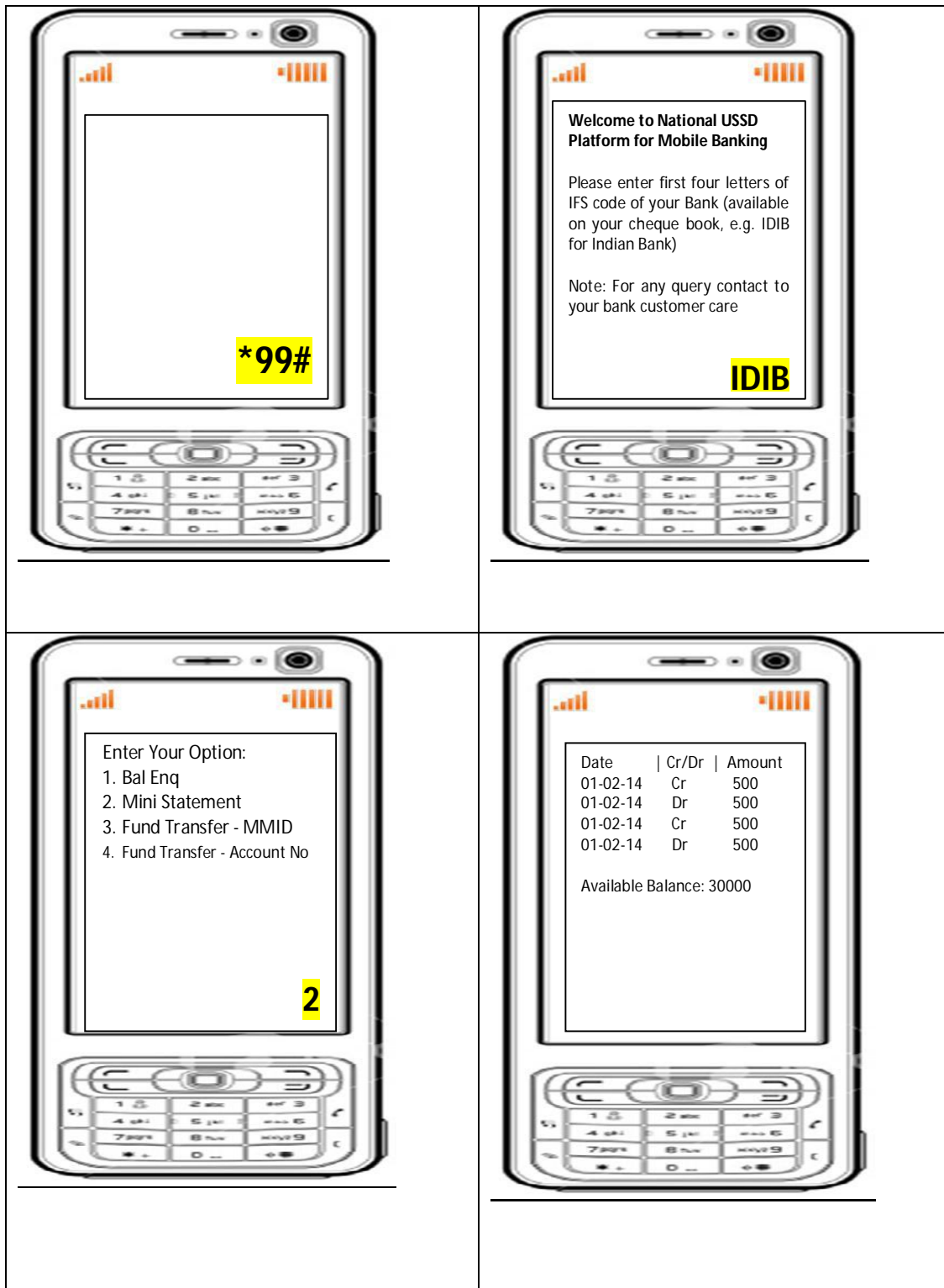
Balance Enquiry



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

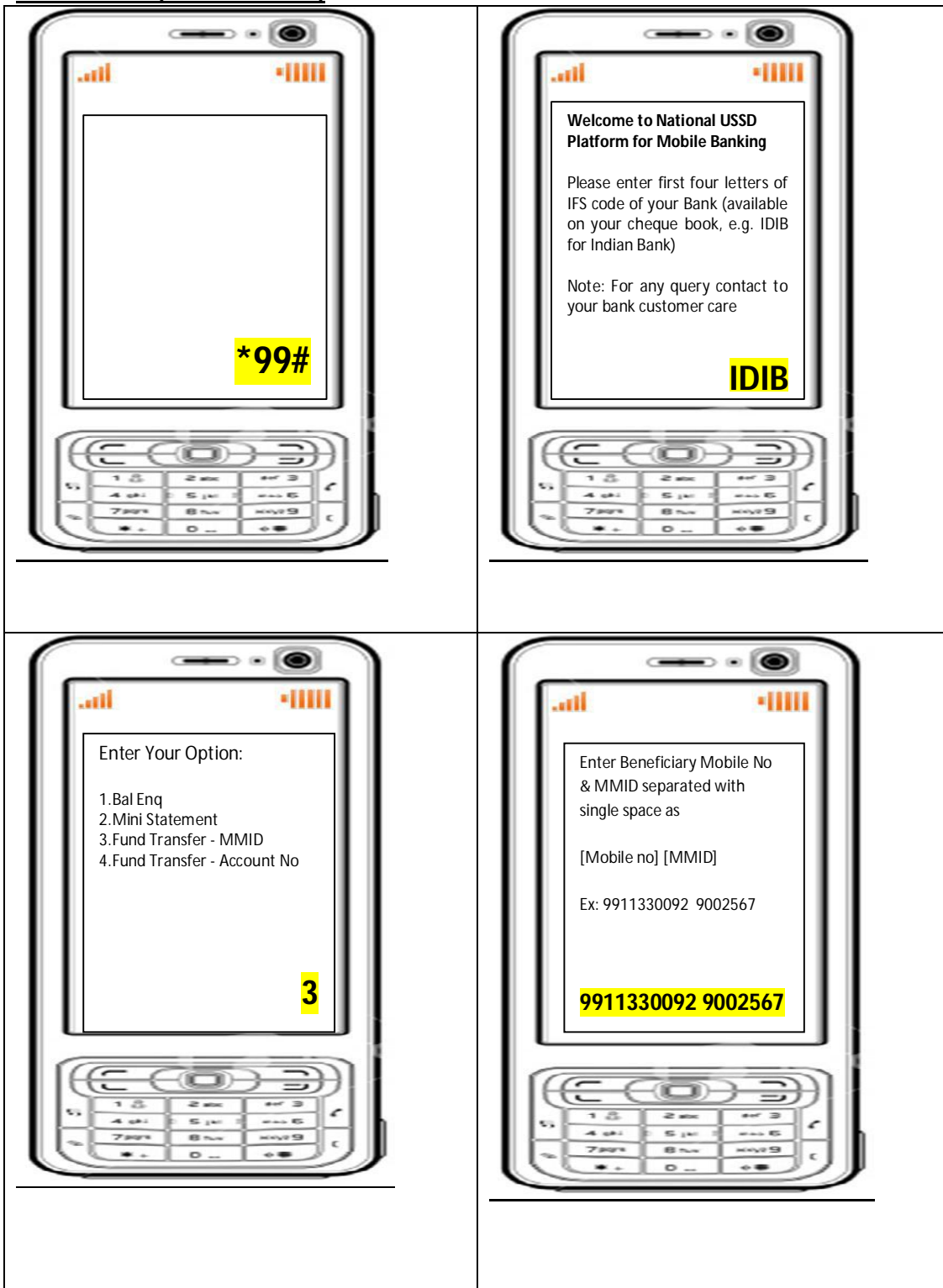
Mini Statement



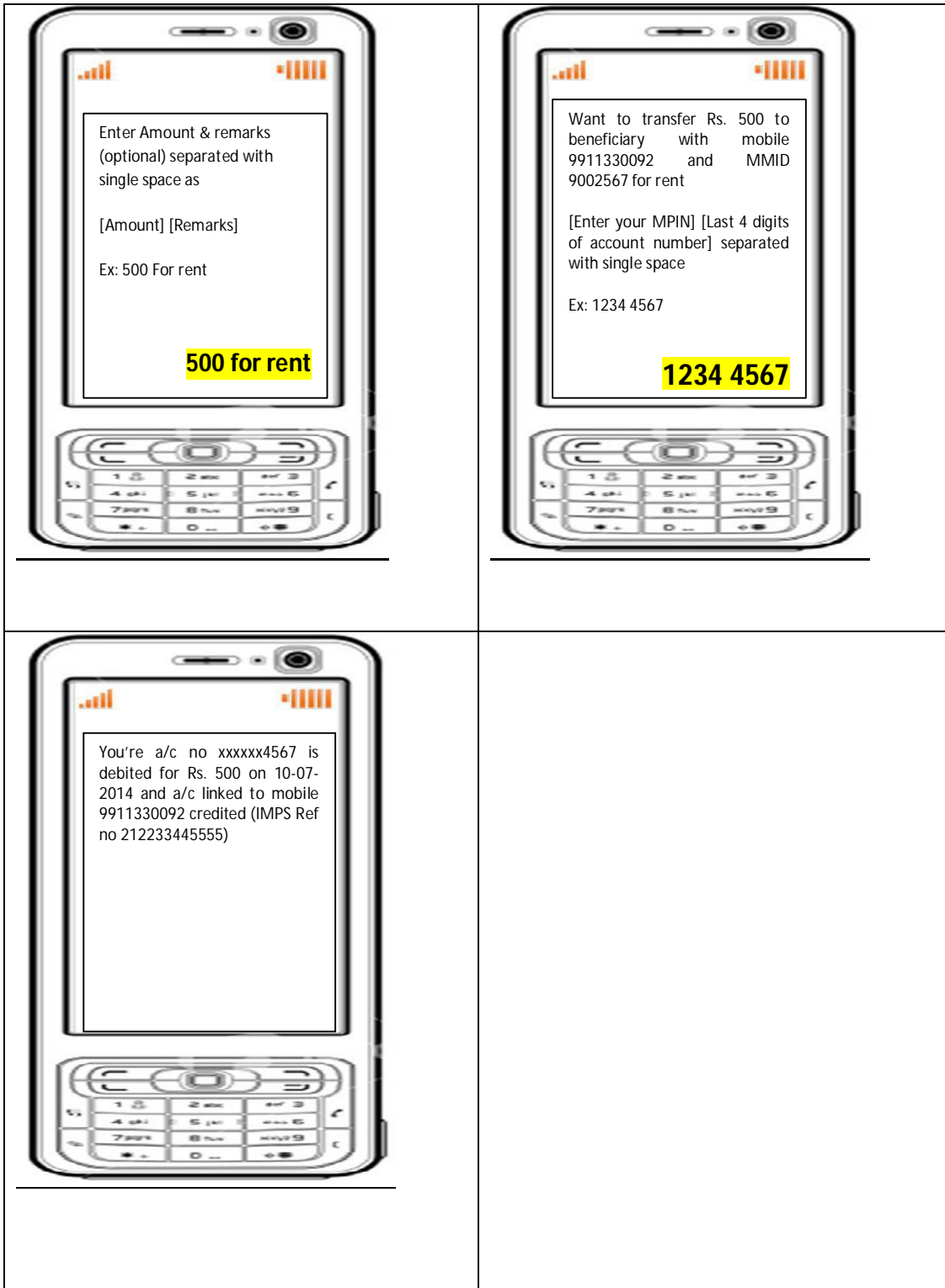
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Note: If mobile number linked with multiple accounts, mini statement of all linked accounts shall be shown

Funds Transfer (Mobile & MMID)

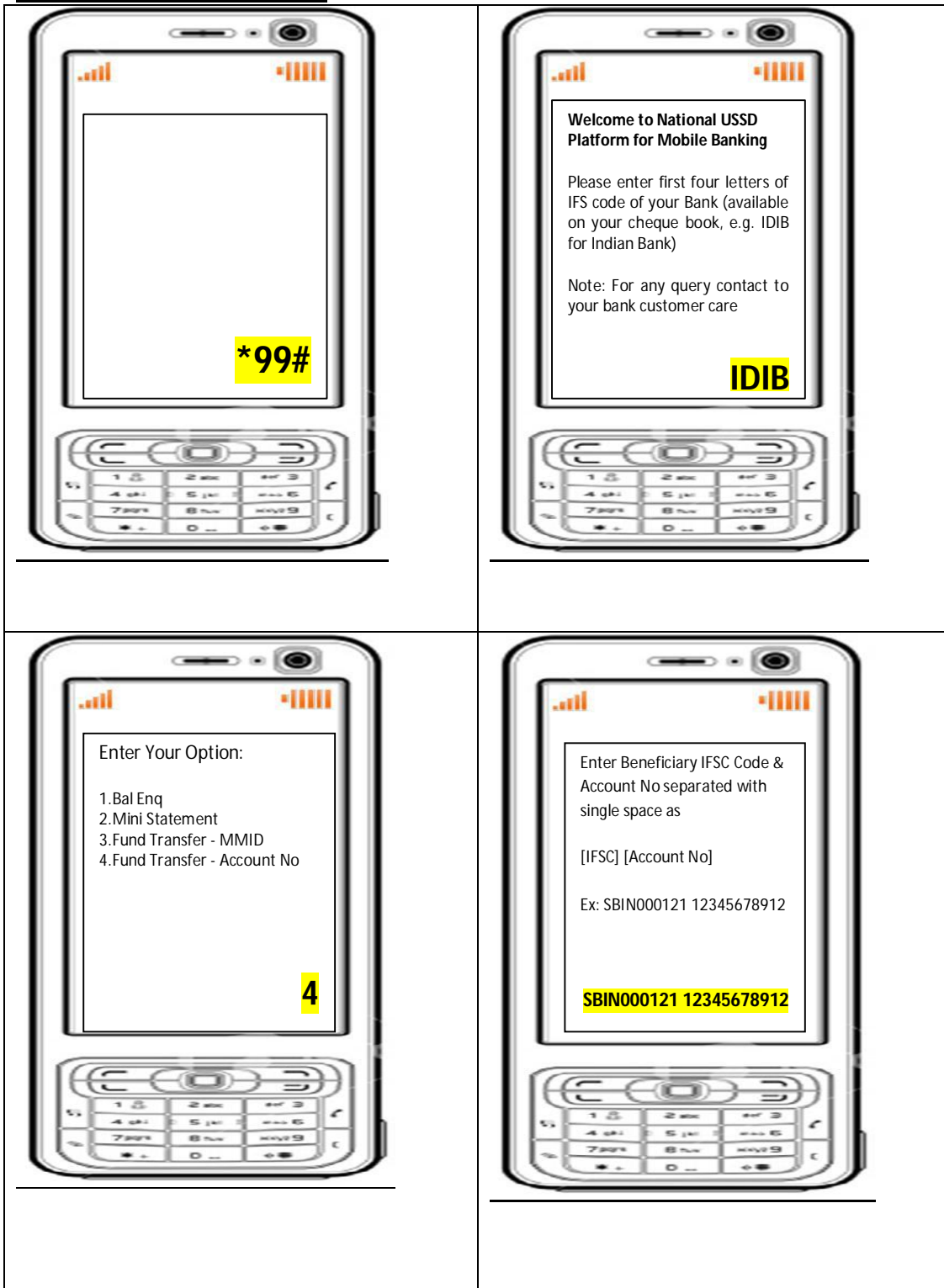


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Funds Transfer IFSC & Account No



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