

Value added services through Mobile Banking

1. What is a value added service?

This is an additional service in Mobile Banking application which allows the user to use multiple services like **Mobile Top up** and **DTH Top up** facilities. Usually top-up denominations will be in multiples of 10. For example 10, 20, 50 etc.

2. Through which menu in mobile banking application this facility can be availed?

Mobile/DTH top-up facility is available only through downloaded application and are available under the menu "**Recharge**".

3. What is the difference between Top-up and recharge?

When you have validity period remaining but no money to use, you can Top-up your mobile. The top up has no validity and the original validity remains. Recharge gives you a clear validity depending on the recharge coupon you have bought and also gives you talk time.

4. How is the Top up from mobile phone different from the mobile recharge through recharge codes?

Under Mobile Top up, you are not required to buy recharge codes of preset denominations. You can enter the amount as per the plan of your prepaid connection and submit your request through your Mobile phone. The airtime (talk-time) limit is increased automatically without any additional requirements.

5. Can this facility be used for Recharge, Special Recharge and Internet Package Recharge?
No. this facility is to be used only for Top-up.

6. What is the minimum and maximum amount one can Top-up through this service?

Please check with mobile operator for the same. The amount to be Top-up should be as per the plan on the prepaid connection.

7. How long does it take to complete a Top-up?

Normally, mobile will get topped-up in less than 5 minutes. However, at times, due to network congestion, it might take up to 2 hours. If it is not successful, customer will get a message that the Top-up is unsuccessful and amount will be reversed back to customer's account. In such cases, amount will be refunded back to the customer's account automatically. If auto reversal has failed due to technical fault, then amount will be manually credited back to customer account within 4 working days.

8. What if the customer does not get any confirmation message from the operator?

Once the top-up is completed, customer will receive a confirmation message from the operator. In case of non-receipt of confirmation message, customer should check the talk-time limit of the mobile phone that has been recharged. If the talk-time does not increase, they need to contact their TELCO operator.

9. What will happen if, by mistake, customer has entered the wrong mobile number during Mobile Top-up?

In case the mobile number entered by the customer is a valid number, that number will get recharged and the amount cannot be refunded. In case the number entered by the customer was not a valid number, the amount will not be deducted from customer's account.

10. How I can get the money back if the recharge transaction got failed?

If recharge failed, amount will be refunded back to the account automatically within 5 working days since the date of transaction.