



*FAQs on *99# Service*

1. What is *99#?

*99# is a USSD (Unstructured Supplementary Service Data) based mobile banking service from NPCI that brings together diverse ecosystem partners such as Banks & TSPs (Telecom Service Providers). Using *99# service, a customer can access financial services by dialling *99# from his/her mobile registered with the bank. The service works across all GSM service providers and handsets.

2. What is USSD?

Unstructured Supplementary Service Data (USSD) is a technology unique to GSM (Global System for Mobile Communications) handsets. It is a capability built into the GSM standard to support transmitting information over the signalling channels of the GSM network. USSD provides session based communication, enabling a variety of applications. USSD technology, which was primarily used in the field of telecommunication, is going to make a significant impact in the field of banking services.

3. What are the key features of *99# service?

- Works without Internet – Uses voice connectivity
- Accessible through a common code *99# across all TSPs
- No additional charges while roaming for using the service
- Works across all GSM service providers and mobile handsets
- Round the clock availability to customers (works even on holidays)
- No need to install any application on mobile handset to use the service
- Additional channel for banking services and key catalyst for financial inclusion

4. What are the various services available under *99#?

*99# service can be used by the customers for the following purposes:

- a) Financial
- b) Non-Financial
- c) Value Added Services (VAS)

Currently, following Financial, Non-financial and Value Added Services (VAS) are offered through *99# service.

Financial Services	Fund Transfer (P2P – Person to Person)
	Fund Transfer (P2A – Person to Account)
	Fund Transfer (P2U – Person to UID)
Non-Financial Services	Know MMID
	MPIN <ul style="list-style-type: none"> ➤ Generate MPIN ➤ Change MPIN
	Change MPIN
	Generate OTP
	Balance Enquiry
	Mini Statement
Value Added Services	QSAM (Query Service on Aadhaar Mapper) or *99*99#

Financial Services

- Fund Transfer using Mobile Number and MMID - User can transfer fund using MMID and Mobile number of the Beneficiary.
- Fund Transfer using IFSC and Account Number - User can transfer fund using IFS Code and Account number of the Beneficiary.
- Fund Transfer using Aadhaar Number - User can transfer fund using Aadhaar number of the Beneficiary.

Non- Financial Services

- Balance Enquiry - User can check available balance of the bank account linked to his/her mobile number.
- Mini Statement - User can generate mini account statement for the bank account linked to his/her mobile number.
- Know MMID* (Mobile Money Identifier) - User can know their MMID which was allotted to him/her by bank during mobile banking registration.
- Generate MPIN - User can Generate or Set his/her MPIN. MPIN or Mobile PIN is like a password and used for authenticating financial transactions.

- Change MPIN - User can change his/her MPIN. MPIN or Mobile PIN is like a password and used for authenticating financial transactions.
- Generate OTP - User can generate One Time Password (OTP) which can be used for different transactions as a second factor of authentication.

***MMID - Mobile Money Identifier is a 7 digits code allotted by the bank when user registers for mobile banking.**

Value Added Services:

- Kindly refer FAQs for *99*99# service

5. How can a person use the *99# service?

The service can be availed by dialing *99# from any GSM mobile phone. As a pre-requisite, the customer is required to register his/her mobile number with his bank for the mobile banking services. The customers already using mobile banking will be able to use this service without any additional registration by dialling *99# from their GSM mobile handset. The customers not registered for mobile banking service will have to contact their respective banks for mobile banking registration.

6. How can a person perform different type of transactions using *99# services?

Non- Financial Services:

- **Balance Enquiry:** User can check available balance of the bank account linked to his/her mobile number. The transaction flow to do Balance Enquiry is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 1 for Balance Enquiry and submit.
 - A confirmation screen will appear displaying the available balance.

- **Mini Statement:** User can generate mini account statement for the bank account linked his/her to mobile number. The transaction flow to generate Mini Statement is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 2 for Mini Statement and submit.
 - A confirmation screen will appear showing the mini-statement.

- **Know MMID:** User can know their MMID which was allotted to him/her by bank during mobile banking registration. The transaction flow to know MMID is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 6 for Know Your MMID and submit.
 - A confirmation screen will appear displaying MMID linked to your account.

- **Change MPIN:** User can change MPIN using this service. This is an additional security feature for financial transactions. The complete transaction flow to change MPIN is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 7 for Change MPIN and submit.
 - Enter old MPIN, new MPIN and confirm.

- A confirmation screen will appear displaying change of MPIN successfully..
- **Generate OTP:** User can generate One Time Password (OTP) which is used for different transactions as a second factor of authentication. The transaction flow to generate OTP is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter you bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 8 for Generate OTP and Submit.
 - Enter MPIN.
 - A confirmation screen will appear showing the OTP generated for your required action.

Financial Services:

- **Fund Transfer using MMID and Mobile Number:** User can transfer funds by using MMID and Mobile number of the Beneficiary. The transaction flow for the same is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 3 for Fund Transfer using MMID and Mobile Number and submit.
 - Subsequent screen to enter Beneficiary Mobile number, MMID, Amount and Remarks (Optional) will appear.
 - Enter MPIN and last 4 digits of account number (Optional).
 - A confirmation screen will appear showing success response.

- **Fund Transfer using IFSC and Account Number:** User can transfer funds by using IFS Code and Account Number of the Beneficiary. The transaction flow for funds transfer using Account Number and IFS Code is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 4 for Fund Transfer using Account Number and IFSC and submit.
 - Subsequent screen to enter Beneficiary Account Number, IFS Code, Amount and Remarks (Optional) will appear.
 - Enter MPIN and last 4 digits of account number (Optional).
 - A confirmation screen will appear showing success response.

- **Fund Transfer using Aadhaar Number:** User can transfer funds by using Aadhaar Number of the Beneficiary. The transaction flow for funds transfer using Aadhaar Number is as follows:
 - Dial *99# from your Mobile handset.
 - Welcome screen will appear asking you to enter your bank's 3 letters short name or first 4 letters of IFSC.
 - After entering valid IFS Code or short name, menu will appear with different options of available services enabled for your bank.
 - Enter 5 for Fund Transfer using beneficiary Aadhaar number.
 - Subsequent screen to enter Beneficiary Aadhaar Number will appear.
 - Enter MPIN and last 4 digits of account number (Optional).
 - A confirmation screen will appear showing success response.

Note: The above are the standard process, however for authentication, different banks may use additional security means such as:

- Enter Last 4 digit of your Account number OR
- Enter User Id

Value Added Services:

- Kindly refer FAQs for *99*99# service

7. Does the customer need to register his/her mobile number to avail *99# service?

Yes. Customer is required to register the mobile number with his/her bank for using the *99# service.

8. Do TSPs (Telecom Service Providers) charge the customer for *99# service?

Yes. TSPs charge the customer for using *99# service. Please contact your Telecom Service Provider to know the exact charges for using *99# service. However, TRAI (Telecom Regulatory Authority of India) has set a maximum ceiling of Rs. 1.50 / transaction for using the *99# service.

9. Is there any transaction limit set for the *99# service?

The RBI guidelines for Mobile Banking Services has prescribed a ceiling of Rs. 5000 per transaction for financial transactions using *99# service.

10. Is the beneficiary customer also required to register for Mobile Banking services for receiving the funds using *99# service?

No. Beneficiary is not required to register for receiving funds using Account Number / Aadhaar Number. However, beneficiary is required to register himself/herself with his/her bank for mobile banking services for receiving funds using Mobile Number & MMID. Beneficiary customer should approach his bank for getting MMID.

11. How many Banks and TSPs are currently offering *99# service?

The list of Banks and TSPs offering *99# service is available under the link http://www.npci.org.in/pro_pb.aspx on NPCI website.

12. What happens if the mobile phone of the customer is lost?

Customer need to inform his/her bank to deactivate Mobile banking services. Though, financial transactions using *99# service requires two factor authentication (registered Mobile no. and MPIN); customer should still inform his/her respective bank about the loss.

13. Is there a facility/option available to Stop/Cancel financial transactions initiated using *99# service?

No. Since the *99# service uses IMPS channel which is an immediate fund transfer service; hence, it will not be possible to stop/cancel financial transaction after it has been initiated.

14. If I change my Mobile number, do I need to register again for the Mobile Banking?

Yes. The customer needs to register his/her new mobile number with his/her bank for availing the mobile banking services on his new number.

15. What are the timings for initiating and receiving funds using *99# service?

Fund transfer request can be initiated 24*7 (round the clock) using the *99# service including on holidays. Similarly, funds remitted using the *99# service can be received by the beneficiary 24*7 (round the clock).

16. What is MMID?

MMID stands for Mobile Money Identifier. MMID is a 7 digit code issued by the bank to their customers for availing IMPS. MMID is issued to only to those customers whose preferred mobile number is registered with the bank. Different MMID's can be linked to same Mobile Number (Please contact your bank for the issuance of MMID).

17. What is IFS Code?

The Indian Financial System Code (IFSC) is an 11 digit alphanumeric code that uniquely identifies a bank-branch participating in the two main electronic funds settlement systems in India i.e. Real Time Gross Settlement (RTGS) and National Electronic Fund Transfer (NEFT) systems. IFS Code for different bank-branches is available on the respective bank's website, Cheque book, RBI website, etc.

18. Whether *99# service is available both on GSM and CDMA handsets?

No. *99# service is available only on GSM handsets.

19. Where can a customer register complaint w.r.t. *99# transaction?

Customer can log following type of complaints faced while using *99# service:

- Network related - With respective TSPs
- Transaction related - With respective banks

20. What kind of issues are faced by the customer in using *99# service?

While doing transactions on *99#, customers may face following issues:

- Handset Compatibility Issue: Though USSD based transactions works across all GSM handsets; however, owing to various reasons, sometimes few handsets do not support USSD service. Though, the numbers of such handset models is few; still users are requested to check if their handset supports the USSD service (in case they are facing problems while performing transaction).
- Technical Error or Declined Request: Transaction not getting completed due to network/connectivity issues at TSPs or Banks end.
- Wrong User Inputs: Transaction will get declined if the user enters wrong information like IFS Code, Account number, MPIN etc.

21. Are there any tips for using *99# service?

- Customer to register himself/herself with his/her respective bank for availing mobile banking service.
- Keep information like Mobile number, MMID, IFS Code, Account number, Aadhaar number of the beneficiary and MPIN handy before initiating the transaction.
- Before initiating any transaction, please make sure that the mobile phone is in network area/range.

Dial *99# for Mobile Banking Services: Balance Enquiry, Mini Statement & Fund Transfer through IMPS

If I do not have internet facility on my mobile phone – How to check my Bank Account balance?
How to do Fund Transfer using my Mobile handset?

I can give missed call to my [Bank's Toll-Free number](#) to check my Bank balance or receive last few transactions details, but it would be more convenient if I am able to perform other banking related services through Mobile banking. Is this possible?

Yes it is possible. **Dial *99#** from your mobile handset and access your bank account details. No internet is required. The service works across all GSM service providers and handsets. As of now, 51 banks are offering this Mobile Banking service.

What is *99#?

***99#** is a USSD (*Unstructured Supplementary Service Data*) based mobile banking service from NPCI (*National Payments Corporation of India*) that brings together Banks & TSPs (*Telecom Service Providers*). Using *99# service, you as a bank customer can access mobile banking services by dialing *99# from your mobile that is registered with the bank.

The main features or benefits of this service are;

- You can access your bank account without enabling internet service. This service uses voice connectivity.
- *99# is the common service code across all telecom service providers.
- No additional charges if you use this service while roaming. But Rs 1.50 (*per session*) will be deducted from your mobile account balance for using this service.
- This service works on all GSM providers and mobile handsets.
- You can use this service any-time and any-where (*round-the-clock*).
- There is no need to install any APP on your mobile handset to use this mobile banking service.
- Fund transfer request can be initiated 24/7 (*round the clock*) using the *99# service including on holidays. The Funds remitted using the *99# service can be received by the beneficiary 24/7 .

Mobile Banking services available under *99# ?

As of now, you can perform the following Financial, Non-financial and Value Added Services (VAS) through *99# service;

- Financial Services – Fund Transfers

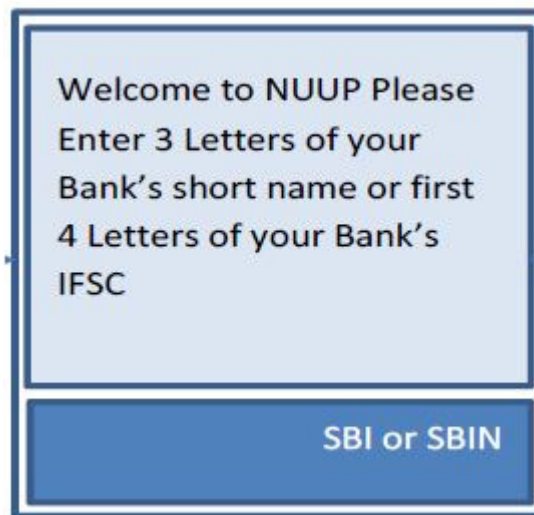
- Non-Financial Services
 - Bank Account Balance Enquiry
 - Mini Statement
 - Generate OTP (*One Time Password*)
 - Generate MPIN (*Mobile banking Personal Identification Number*)
- Value Added Service – Dial *99# to check if your Bank account is linked to your Aadhaar number or not.

How to access Mobile Banking Services?

The pre-requisite to use *99# service is that your mobile number should have been registered with your bank(s) for the mobile banking services. If you are already using mobile banking, you will be able to use this service without any additional registration by dialing *99# from your GSM mobile handset.

If you have not registered for mobile banking service, you will have to contact your respective bank(s) for mobile banking registration.

Below is the procedure to check your bank account balance, receive mini statement on mobile, to



do Fund transfer, to generate OTP etc.,

- Dial *99# from your mobile handset
- You will receive a welcome message from NUUP (*NUUP- National Unified USSD Payments*). Click OK.
- Enter either 3 letters of your Bank Short name (or) first 4 letters of your Bank's IFSC Code (or) 2 digit Direct Code. **For example** – Short name for **SBI** is SBI, First 4 letters of IFSC code is SBIN and the 2 digit direct code for SBI Bank is '41' (*you can Dial *99*41# directly to access your SBI account*).
- You can select respective options for Balance Enquiry, Mini Statement, Fund Transfer, Generate MPIN etc.,

How to do Fund Transfer by dialing *99#?

You can transfer funds to your beneficiary account in three different ways using *99# service. The funds will be transferred through IMPS (*Immediate Payment Service*). Kindly note that the funds will be credited to the beneficiary account instantly. The maximum limit of fund transfer per customer is Rs.5000 per day. (*NPCI charges 25 Paise per fund transfer from the remitter bank. Kindly check with your banker about IMPS charges, if any.*)

- **MMID based :**

- Kindly follow the above procedure and select the option 'Fund transfer using MMID' (*Mobile Money Identifier*).
- You have to enter the mobile number (*10 digit*) of the beneficiary, his/her MMID (*7 digit*), amount and remarks. (*One can call his/her bank to know the MMID that has been allotted to him.*)
- Enter your MPIN to authenticate this transaction.

Want to transfer Rs 500 to beneficiary with Mobile 9911330092 and MMID 9002567 For rent [Enter Your M-Pin] [Last 4-digits of account number] separated with single space

1234 4567

- **IFSC Code & Bank Account Mode :**

- You have to select the option 'Fund transfer using IFSC code'.
- Enter Beneficiary Account Number, IFS Code (*11 digit*), Amount and Remarks (*Optional*).
- Key-in your MPIN to authorize the transaction.

Want to transfer Rs 500 to beneficiary with IFSC SBIN000121 and Account 12345678912 For rent [Enter Your M-Pin] [Last 4-digits of account number] separated with single space

1234 4567

- **Aadhaar number based :**

- You have to select the option 'Fund Transfer using beneficiary Aadhaar number'.
- Enter Beneficiary Aadhaar Number.
- Enter your MPIN to authenticate this transaction.

- o The beneficiary will then receive the amount to the bank account which is linked

Your a/c no. xxxxxxxx7284 is debited for Rs. 500.00 on 16-02-2014 and a/c linked to Aadhaar 123456789012 credited (IMPS Ref no 212233445555)

to his Aadhaar number.

List of Banks offering *99# service

Kindly click on the below image to download the list of banks offering *99# service. As of now, 51 banks are offering this service. (The banks' short codes, first 4 letters of IFSC Codes and Direct codes have also been provided.)



S. No.	Bank Name	Category	First 4 Letters of IFSC	Short Code	Multimedia Code
1	Andhra Pradesh State Bank	Coop	APSY	APSB	APSB01
2	Andhra Pradesh State Bank	Public	APSB	APSB	APSB02
3	Andhra State Bank	Public	ASBS	ASBS	ASBS01
4	State Sahakar Bank	Coop	ASBS	ASBS	ASBS02
5	Axis Bank	Private	AXIS	AXIS	AXIS01
6	Bank of Baroda	Public	BOBR	BOBR	BOBR01
7	Bank of India	Public	BI01	BI01	BI0101
8	Bank of Maharashtra	Public	MA01	MA01	MA0101
9	State Sahakar Bank	Public	MA01	MA01	MA0102
10	Central Bank	Public	CB01	CB01	CB0101
11	Central Bank of India	Public	CB01	CB01	CB0102
12	Cooperative Bank	Public	COOP	COOP	COOP01
13	DCB Bank	Private	DCBL	DCB	DCB01
14	Central Bank	Public	CB01	CB01	CB0103
15	Central Bank	Private	CB01	CB01	CB0104
16	Central State Co-op Bank	Coop	CSCB	CSCB	CSCB01
17	State Sahakar Bank	Coop	CSCB	CSCB	CSCB02
18	DCB Bank	Private	DCBL	DCB	DCB02
19	DCB Bank	Private	DCBL	DCB	DCB03
20	DCB Bank	Public	DCBL	DCB	DCB04
21	Indian Bank	Public	IB01	IB01	IB0101
22	Indian Overseas Bank	Public	IOBS	IOBS	IOBS01
23	Industrial Bank	Private	INDI	INDI	INDI01
24	State Sahakar Bank	Private	INDI	INDI	INDI02
25	State Sahakar Bank	Coop	INDI	INDI	INDI03
26	Karnataka Bank	Private	KASB	KTBS	KTBS01
27	Central Sahakar Bank	Private	KASB	KTBS	KTBS02
28	Central Sahakar Bank	Private	KASB	KTBS	KTBS03
29	Madhya Pradesh State Bank	Coop	MPSB	MPSB	MPSB01
30	Madhya Pradesh State Bank	Public	MPSB	MPSB	MPSB02
31	State Sahakar Bank	Coop	MPSB	MPSB	MPSB03
32	Central Bank of Commerce	Public	COMB	COMB	COMB01
33	State Sahakar Bank	Coop	COMB	COMB	COMB02
34	State Sahakar Bank	Public	COMB	COMB	COMB03
35	State Sahakar Bank	Public	COMB	COMB	COMB04
36	State Sahakar Bank	Private	COMB	COMB	COMB05
37	State Sahakar Bank	Coop	COMB	COMB	COMB06
38	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB07
39	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB08
40	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB09
41	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB10
42	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB11
43	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB12
44	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB13
45	State Sahakar Bank of Mysore & Mysore	Private	COMB	COMB	COMB14
46	State Sahakar Bank of Mysore & Mysore	Private	COMB	COMB	COMB15
47	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB16
48	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB17
49	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB18
50	State Sahakar Bank of Mysore & Mysore	Public	COMB	COMB	COMB19
51	State Sahakar Bank of Mysore & Mysore	Private	COMB	COMB	COMB20

List of Telecom Service Providers offering *99# service

S. No.	Telco Name
1	AIRCEL
2	AIRTEL
3	BSNL
4	IDEA
5	MTNL
6	QUADRANT
7	RELIANCE
8	TATA
9	UNINOR
10	VODAFONE
11	VIDEOCON

List of Languages supported with multilingual service codes

*99# Service : Multilingual Codes		
S. No.	Language	Multilingual Code
1	Hindi	*99*22#
2	Tamil	*99*23#
3	Telugu	*99*24#
4	Malayalam	*99*25#
5	Kannada	*99*26#
6	Gujarati	*99*27#
7	Marathi	*99*28#
8	Bengali	*99*29#
9	Punjabi	*99*30#
10	Assamese	*99*31#
11	Oriya	*99*32#

Using *99# service through your mobile handset is very easy and convenient. But, do not share your MPIN used for fund transfers with anyone. Else, it can be misused.

Also, note that there is an option to change/generate MPIN in the list of services offered by *99# service. Once can easily generate new MPIN if they have access to your Debit Card. If you lose your mobile, report this to your bank and deactivate mobile banking services immediately.

You may watch below video on *99# Mobile Banking services.

S. No.	Bank Name	Category	First 4 Letters of IFSC	Short Code	Multimodal Code
1	Abhyudaya Co-op Bank	Co-op	ABHY	ACB	*99*87#
2	Allahabad Bank	Public	ALLA	ALB	*99*54#
3	Andhra Bank	Public	ANDB	ANB	*99*59#
4	Apna Sahakari Bank	Co-op	ASBL	APN	*99*85#
5	Axis Bank	Private	UTIB	AXB	*99*45#
6	Bank of Baroda	Public	BARB	BOB	*99*48#
7	Bank of India	Public	BKID	BOI	*99*47#
8	Bank of Maharashtra	Public	MAHB	BOM	*99*61#
9	Bhartiya Mahila Bank	Public	BMBL	BMB	*99*86#
10	Canara Bank	Public	CNRB	CNB	*99*46#
11	Central Bank of India	Public	CBIN	CBI	*99*51#
12	Corporation Bank	Public	CORP	CRB	*99*57#
13	DCB Bank	Private	DCBL	DCB	*99*65#
14	Dena Bank	Public	BKDN	DNB	*99*78#
15	Federal Bank	Private	FDRL	FBL	*99*72#
16	Gujarat State Co-op Bank	Co-op	GSCB	GSC	*99*90#
17	Hasti Co-op Bank	Co-op	HCBL	HCB	*99*89#
18	HDFC Bank	Private	HDFC	HDF	*99*43#
19	ICICI Bank	Private	ICICI	ICI	*99*44#
20	IDBI Bank	Public	IBKL	IDB	*99*49#
21	Indian Bank	Public	IDIB	INB	*99*58#
22	Indian Overseas Bank	Public	IOBA	IOB	*99*52#
23	IndusInd Bank	Private	INDB	IIB	*99*69#
24	ING Vysya Bank	Private	VVSA	ING	NA
25	Janata Sahakari Bank	Co-op	JSBP	JSB	*99*81#
26	Karnataka Bank	Private	KARB	KTB	*99*76#
27	Karur Vysya Bank	Private	KVBL	KVB	*99*75#
28	Kotak Mahindra Bank	Private	KKBK	KMB	*99*68#
29	Mehsana Urban Co-op Bank	Co-op	MSNU	MUC	*99*82#
30	Nainital Bank	Co-op	NTBL	NTB	*99*80#
31	NKGSB Co-op Bank	Co-op	NKGS	NGB	*99*83#
32	Oriental Bank of Commerce	Public	ORBC	OBC	*99*53#
33	Punjab & Maharashtra Co-op Bank	Co-op	PMCB	PMC	*99*88#
34	Punjab & Sind Bank	Public	PSIB	PSB	*99*71#
35	Punjab National Bank	Public	PUNB	PNB	*99*42#
36	RBL Bank	Private	RATN	RBL	*99*79#
37	Saraswat Bank	Co-op	SRCB	SRC	*99*84#
38	State Bank of Bikaner & Jaipur	Public	SBBJ	SBJ	*99*70#
39	State Bank of Hyderabad	Public	SBHY	SBH	*99*60#
40	State Bank of India	Public	SBIN	SBI	*99*41#
41	State Bank of Mysore	Public	SBMY	SBM	*99*73#
42	State Bank of Patiala	Public	STBP	SBP	*99*62#
43	State Bank of Travancore	Public	SBTR	SBT	*99*67#
44	Syndicate Bank	Public	SYNB	SYB	*99*55#
45	Tamilnad Mercantile Bank	Private	TMBL	TMB	*99*77#
46	The South Indian Bank	Private	SIBL	SIB	*99*74#
47	UCO Bank	Public	UCBA	UCO	*99*56#
48	Union Bank of India	Public	UBIN	UOB	*99*50#
49	United Bank of India	Public	UTBI	UBI	*99*63#
50	Vijaya Bank	Public	VIJB	VJB	*99*64#
51	Yes Bank	Private	YESB	YBL	*99*66#