

Now, donate to the Gods on the go

Banks, NPCI, 10 religious institutions join hands to help devotees make payments via mobile

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The Gods are now primed to receive your offerings 24 hours a day, seven days a week and 365 days a year via mobile phones. Are you ready?

You may be hard pressed for time to go on a pilgrimage and make an offering or there may be times when on the spur of the moment you want to make an offering.

Realising the latent demand for making on-the-spot donations, banks, in association with the National Payments Corporation of India Ltd (NPCI), have launched immediate payment service (IMPS) based donations.

Devotees can now make instant offerings to their favourite gods at eight temples, including Shri Shirdi Saibaba Sansthan Trust, Siddhivinayak Ganapati Mandir (Mumbai) and Dharmasthala Manjunatha Swamy Temple (Karnataka), and two churches in Kerala (Vallarpadom Church and St.

Anthony's Shrine), said a senior NPCI official.

While the sentiment associated with depositing the offering physically in the *hundi/daan peti*/donation box cannot be replaced, the IMPS-based donation may sate the desire of those wanting to make an offering without any delay.

The 10 religious places that have joined the 'donation through IMPS' bandwagon have a mobile number and a seven-digit mobile money identifier (MMID) each for receiving funds.

PUNCH AND PAY

All that a donor, whose mobile number is registered with his bank to enable IMPS access, needs to do to remit his offering is punch in details of the beneficiary's mobile number, MMID, amount, and his own MPIN (mobile personal identification number). The donor and the receiver will get SMS confirmations regarding the IMPS transaction.



IMPS is currently being used for funds transfer -- mobile to mobile and mobile to account, utility bill payments, airline and movie ticketing. Unlike internet banking, in mobile banking there is no fear of a hacker breaking into a bank account and siphoning off money, said a banker.

Many banks permit remittances of up to Rs

50,000/day via mobile phones if the remitter uses application-based mobile banking service. If a bank customer uses USSD (Unstructured Supplementary Service Data) or SMS for mobile banking, then the upper limit for transactions has been set at Rs 5,000.

"There is lack of awareness about mobile banking. Some

people think mobile banking means use of Internet banking on mobile phone. So, clearly, there is a need for banks to handhold their customers and sensitise them about the utility of this service," said the NPCI official.

Bankers say the pace of growth of mobile banking so far has been slow. As per NPCI data, in June, the banking system as a whole recorded 5,21,774 transactions (against 75,236 in July 2012) and the total value of the transactions was at Rs 245.34 crore (Rs 15.13 crore).

NPCI was originally conceived by the Reserve Bank of India and the Indian Banks' Association as a single entity to handle all retail payment systems. At present, it has 10 core promoters — State Bank of India, Punjab National Bank, Canara Bank, Bank of Baroda, Union Bank of India, Bank of India, ICICI Bank, HDFC Bank, Citibank and HSBC.

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