

# Recharge mobile with a missed call

Udit Prasanna Mukherji &  
Sovon Manna | TNN

**Kolkata:** HDFC Bank is taking on Paytm, an emerging challenger in the digital space, on its own turf — the recharge business. The new generation private bank is offering its customers prepaid mobile recharge service through a missed call.

Terming it a first-of-its-kind service in the world, Nitin Chugh, head (digital banking), HDFC Bank, said that once a customer activates the service through a text message, all he/she needs to do was to again text a favourite recharge amount. The customer's prepaid account will then get recharged with the favourite amount each time he/she makes a missed call. The customer can also add, through an SMS, mobile numbers of family members and friends and authorize them to recharge their mobiles

## HDFC BANK TAKES ON M-WALLETS

- Customers registered for HDFC Bank's SMS Banking can activate this service with an SMS
- They can set a default recharge amount, which will automatically be added with a simple missed call
- Subsequent SMSs can be used to activate other prepaid connections, say

of family members

- The additional numbers' recharge amounts can be set separately too, and these will be debited from the first customer's a/c with missed calls from them



bank's 2.41 crore debit card base. Chugh pointed out that the missed call service is ideal for 750 million feature phones which constitute 75% of handsets in India. Over 85% of mobile connections are prepaid and recharges are for values as low as Rs 10.

On growing popularity of 'missed call' services, Vodafone (East) head Anand Sahai sa-

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through missed calls by debiting the customer's own account. Separate favourite recharge amounts can be set for the additional members.

"HDFC Bank customers who are registered for SMS Banking can activate this service by sending an SMS and will be activated for missed call recharge for a default amount, say Rs 50. If a customer wishes to set any favourite

amount (other than Rs 50), it can be done by sending an SMS," he said.

Payments bank licensee Paytm has claimed a customer base of 10 crore. A large chunk of this uses the digital wallet for recharging mobile phones and DTH services. Although HDFC Bank's missed call service is restricted to its customer base, it is a sizeable number going by the

id, "Today, a lot of options like chequebook delivery, app download, voting, bank balance check and even DTH recharge happens via missed calls." Industry insiders say that 45% of calls are unanswered, including those for missed call services. The Trai chairman on Thursday, too, acknowledged this phenomenon and termed India as the 'missed-call capital' of the world.

Hyderabad clip

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**Mumbai:** HDFC Bank is taking on Paytm, an emerging challenger in the digital space, on its own turf — the recharge business. The new generation private bank is offering its customers prepaid mobile recharge service through a missed call.

Terming it first-of-its-kind service in the world, Nitin Chugh, head (digital banking), HDFC Bank, said that once a customer activates the service through a text message, all he/she needs to do was to again text a favourite recharge amount. The customer's prepaid account will then get recharged with the favourite amount each time he/she makes a missed call. The customer can also add, through an SMS, mobile numbers of family members and friends and authorize them to recharge their mobiles through missed calls by debiting the customer's own account. Separate favourite recharge amounts can be set for the additional members as well.

"HDFC Bank customers who are registered for SMS Banking can activate this service by sending an SMS and will be activated for missed call recharge for a default amount say Rs 50. If a customer wishes to set any favourite amount (other than Rs 50) for the 'missed call recharge', it can be done by sending an SMS," he said.

Payments bank licensee Paytm has claimed a customer base of 10 crore. A large chunk of this uses the digital wallet for recharging mobile phones and DTH services. Although HDFC Bank's missed call service is restricted to its customer base, it is a sizeable number going by the bank's 2.41 crore debit card base. Chugh pointed out that the missed call service is ideal for 750 million feature phones which constitute 75% of handsets in India. Over 85% of mobile connections are prepaid and recharges are for values as low as Rs 10.

# मिस्ड कॉल से रिचार्ज हो जाएगा मोबाइल

नई दिल्ली | रणविजय प्रताप सिंह

मोबाइल रिचार्ज के लिए दुकान पर जाने या ऑपरेटर के कस्टमर केयर पर फोन करने अथवा एप की मदद लेने की जरूरत नहीं पड़ेगी। आपका मोबाइल महज एक मिस्ड कॉल से रिचार्ज हो जाएगा।

निजी क्षेत्र का एचडीएफसी बैंक जल्द ही ऐसी सुविधा पेश करने जा रहा है। बैंक का दावा है कि दुनिया में मिस्ड कॉल से रिचार्ज की सुविधा वाला भारत पहला देश बन जाएगा।

**कैसे करेगा काम :** इसके लिए बैंक के उपभोक्ता को अपने रजिस्टर्ड मोबाइल

## पहली बार कैसे मिलेगी सुविधा

इस सुविधा का फायदा उठाने के लिए उपभोक्ता को बैंक जाने की जरूरत नहीं है। चुग के मुताबिक बैंक के उपभोक्ता को इसकी सेवा की शुरुआत के लिए रजिस्टर्ड मोबाइल से बताए गए नंबर पर एसएमएस करना होगा, जिसमें एक राशि पहले से तय करनी होगी। इसके बाद यह सेवा एक्टिवेट हो जाएगी। इसके बाद हर बार इसी तय राशि का रिचार्ज होगा।

से दिए गए नंबर पर मिस्ड कॉल करना होगा। इसके बाद उपभोक्ता द्वारा पहले से तय राशि का रिचार्ज हो जाएगा।

## 10 रुपये का न्यूनतम रिचार्ज

बैंक ने दूरसंचार सेवा प्रदाताओं और एप के जरिये रिचार्ज की आकर्षक पेशकश को देखते हुए मिस्ड कॉल से रिचार्ज की सुविधा को न्यूनतम 10 रुपये रखा है। बैंक के मुताबिक उपभोक्ता इसके जरिये 250 रुपये तक का रिचार्ज करा सकते हैं। रिचार्ज राशि के अलावा बैंक अलग से कोई शुल्क नहीं लेगा।



एचडीएफसी बैंक के वरिष्ठ कार्यकारी उपाध्यक्ष और डिजिटल बैंकिंग के प्रमुख नितिन चुग ने बताया

कि राशि उपभोक्ता के खाते से काट ली जाएगी। इसके शुरू होने में दो-तीन माह लगेगे।