

SBI Freedom

What is SBI Freedom?

SBI Freedom is a Mobile Banking Service provided by the Bank. It helps you to do following banking transactions:

- Balance Enquiry of accounts enabled for Mobile Banking
- Mini statement (last five transactions) of your accounts enabled for mobile banking services
- Fund transfer within the Bank from one account to another
- Fund transfer to accounts of other banks using NEFT scheme of RBI.
- Cheque book request
- Mobile Top Up
- Utility Bills payment
- Payment of premium on SBI Life policies

Why should I subscribe to this service?

SBI Freedom provides you a convenient way to carry out transactions from anywhere, anytime and this service is absolutely free to the SBI customers. However, you have to pay SMS charges to your service providers for sending instructions to the Bank through your mobile phone. These charges will be approx. Rs.3.00 per SMS (as applicable for premium SMS for availing various value added services-VAS). Please contact your Cellular Service Provider to know the exact cost for premium SMS which may be different for each service provide r.

What are the key benefits of this service?

It helps customers to conduct banking transactions 24x7 at his/her convenience from any place (Anywhere Banking) just by the use of a mobile phone.

Who can apply for this service? How do I register for the mobile banking services?

This service is available to all SBI customers having an operative savings bank or current account. Please refer to the process of registration detailed under "Registration Process".

What are the accounts that can be linked for Mobile Banking Services? I have accounts in different branches. How do I register for mobile banking services for all these accounts?

If you have registered at ATM, the account for which the Debit Card was first issued will be enabled for the Mobile Banking Service. If you want to enable your other Savings/Current accounts, please approach the home branch of your primary account. If you have registered at your branch, you can enable upto five Savings/ Current accounts for Mobile Banking Service, provided you are authorized to operate these accounts.

Is this service available 24x7?

Yes, the service is available round the clock.

Are there any charges for this service?

No, SBI provides this service free of cost. However, you have to pay SMS charges to your service providers for sending instructions to the Bank through your mobile phone. These charges will be approx. Rs.3.00 per SMS (as applicable for premium SMS for availing various value added services-VAS). Please contact your Cellular Service Provider to know the exact cost for premium SMS which may be different for each service provider.

Is there a limit on the size of payment I can make?

Yes. There is a daily limit of Rs.10,000 for payment of bills and Rs.5,000.00 for fund transfer with a calendar month limit of Rs.30,000.00

Is this service available overseas?

No it is not available overseas.

Do I need to register with a specific service provider to avail this service?

No, this facility is available across all service providers.

Will there be more services available in mobile banking in the future?

Yes, the future services would involve hot carding of your debit cards, m-Commerce (like purchase of movie tickets, air/train tickets, etc), demat enquiries, etc

How does Mobile Banking Services work?

The Mobile Banking Services works over two modes: (i) a Java based application, which is downloaded onto your mobile handset. The services are Menu driven and the requests are sent to the Bank using SMS/ GPRS facility (ii) over WAP which can be used by customers having any mobile (java/ non java) with GPRS connection. This is also menu driven.

Are the transactions done on mobile phone secure?

In the application based service, all messages originating from your mobile phone are encrypted and travel to our Mobile Banking Server in secured mode. The encryption methodology used is 128-bit AES technology. In the WAP based service, the site is VeriSign certified.

What do I do if I lose my mobile phone?

Please call your service provider to block your SIM first. After that, de-register from ATM as follows: Swipe ATM Card > Choose Service > Enter your ATM PIN > Choose Mobile Banking > Select Deregister > Give your mobile number, which was used for registering > Choose Confirm.

Can I access Mobile banking if I have not registered for Net Banking?

Yes, it is independent of Internet Banking Services of SBI.

What are the basic mobile phone requirements for registering for SBI Freedom?

The mobile phones should be Java enabled (J2ME) and should have features like Bluetooth or Infrared or USB facility to download the application.

How do I know whether my mobile phone has the necessary requirements for SBI Mobile Banking?

- (i) For using the Application Based mobile banking services, you need to have a java enabled mobile handset.
- (ii) If you have non-java phone with GPRS connection, you can use the mobile banking service over WAP
- (iii) If your phone is non java and you do not have GPRS connection, the Bank will introduce another facility shortly.

How much memory space is required to install the mobile banking application?

Only 200 KB of memory space is required to install this application.

How do I setup GPRS for the first time?

Please follow instructions provided by your Mobile service provider.

Can I use GPRS for mobile banking service?

Yes, you can if your mobile is enabled for GPRS. After you complete the registration process and your account is activated for mobile banking service, go to Settings > select Change Channel > choose GPRS. You will be prompted to enter your MPIN and confirm it again. You will get a message that mobile banking has been enabled over GPRS.

What is user id?

User id is a unique identification factor consisting of 6 alphanumeric characters (3 alphabets followed by 3 numeric combinations).

I am getting a message "Code = 904 Request cannot be processed. Please go to settings and synchronize application". What is this?

This message could be due to two reasons:

a) If you are getting this message before using any of the facilities, the time and date of your Mobile could be wrong. To correct this do the following: (i) Go to the Settings of your mobile phone > choose Time zone > check that the correct time zone for India is set as GMT+5.30. (ii) Ensure that time is correct (iii) Ensure that the date is correct. b) If you get this message after using the facilities successfully, then multiple messages from your mobile are reaching the server at the same time. Wait for a little while before sending the next request.

I have a Samsung mobile. I am not able to use the mobile banking application that has been downloaded using Bluetooth.

In the case of Samsung mobiles, the mobile banking application can be downloaded only over GPRS. The application which has been downloaded using Bluetooth / data cable may not function properly.

How do I know that no unauthorized payments are made using SBI Freedom?

With SBI Freedom, you initiate and authorize each and every payment that is made from your account. If you share your phone with another person, make sure you exit from the SBI Freedom application on your mobile phone. Also do NOT share your User ID / MPIN with any one.

MPIN (PASSWORD)

Can I change my M-PIN?

Yes, the MPIN can be changes any time. Go to Settings > Choose Change MPIN > Enter old MPIN> Enter new MPIN > Confirm new MPIN > Submit. However, to use the application for the first time, it is mandatory for you to change the default MPIN and set your own MPIN.

Is it necessary for the MPIN to be numeric?

No, it is not necessary. The field for entering MPIN is set at numeric by default. You can change it to alpha. Each mobile has different way to change the mode so please check in your mobile handset. You can also use anyspecial characters as MPIN.

How many characters should MPIN have?

MPIN has to be of 6 characters. It can be numeric/ alpha numeric / special characters / combination of all these. The MPIN is set to be numeric by default. You can change the numeric mode to alpha mode. The method of changing the mode varies in different handsets. Generally it can be identified by the button which has #.

Is it necessary to change the default MPIN that is advised by SMS?

Yes, it is mandatory. You cannot use the services without first changing the default MPIN to one of your choice.

When I opened the application using my User ID, I was not prompted to change my MPIN. How do I change my MPIN?

Go to Settings in Main menu > Select Change MPIN > enter the old MPIN (default MPIN) > enter new MPIN of your choice > Repeat the new MPIN > submit. You will get a SMS confirming that MPIN has been set successfully.

I have forgotten my MPIN. What do I do?

Go to Settings > Forgot MPIN. You will be prompted to enter the secret question that you had selected while registering for the services. Enter the answer that you had entered earlier. You will get a SMS with default MPIN. Change the default MPIN immediately and then register again at ATM or branch.

REGISTRATION

After I have installed the application and registered, how do I activate it in order to access my account?

You need to first change the MPIN and then choose a secret question from the drop down menu and enter its answer. You have to activate your account at any SBI ATM or your branch. At ATM > Swipe your Debit card > choose Services > enter your ATM PIN > select Mobile Banking > Register > enter your mobile number > confirm the same. You will get a SMS regarding activation of your account after a day.

I have registered for mobile banking services over mobile phone. I have been asked to activate the account over ATM or branch. What is the process for activating my registered account over ATM?

At ATM > Swipe your Debit card > choose Services > enter your ATM PIN > select Mobile Banking > Register > enter 10 digit mobile number > confirm the same. You will get a SMS regarding activation of your account after a day provided all the steps under Registration Process are completed. Please refer to the Registration Process displayed under "Registration Process".

What is the purpose of the secret question? What should I do if I have forgotten my secret question for this service?

The secret question is used to authenticate you if you forget your MPIN or you want to deregister from the service. You will have to remember the secret question that you had selected while registering and the answer that you had entered. THIS IS VERY IMPORTANT. If you forget the secret question, it will not affect the transactions and enquiry, but you will not be able to use the facility of getting a default MPIN should you forget your MPIN. Though the secret question is mandatory for deregistering from the mobile handset, if you forget it, you can de-register from the ATM.

How many users can use this application on a particular mobile phone?

Only one user can register and access his accounts on a particular mobile phone.

How do I terminate this service?

You can terminate the service by selecting the option 'Deregistration' in the Settings Menu of your application and after choosing the secret question that you had chosen while registering give the answer. You can also de-register at ATM as follows : Swipe ATM Card > Choose Service > Enter your ATM PIN > Choose Mobile Banking > Select Deregister > Give your mobile number which was used for registering > Choose Confirm.

If I don't use the application for a period of time, will I be deactivated by the bank?

Yes, if application is not used for six months, it will be deactivated. To avail the mobile banking service you will need to register freshly.

MANAGE SELF ACCOUNTS

What is this option used for? Why do I need to link my accounts?

If you have enabled more than one account for Mobile Banking Services, then you have to link all these accounts under this option. You can debit these accounts and you can also enquire the balance / get mini statement of these accounts. Please note that five accounts may be enabled for the services.

How do I link accounts?

You have to first register for additional accounts at your branch. Then in the mobile banking application Go to Settings > Manage Self Accounts > Select ADD from Option > Enter the account number of one account and nickname of your choice > enter your MPIN > Confirm. Repeat this for all the accounts including primary account. Please refer to the User Guide.

Why do I need to set up Nicknames?

This is to ensure that you don't have to enter the information every time. You can choose the nickname from drop down menu. Nicknames are used to differentiate your accounts in Mobile Banking. Not only are Nicknames easier to remember - they are also more secure.

FUND TRANSFER

What kind of fund transfer can I do in mobile banking service?

You can do three types of transactions:

- a) Transfer to Self-accounts
- b) Transfer to other accounts in SBI branches
- c) Transfer to accounts in other banks

What are self-accounts?

Self-accounts are your accounts that have been enabled for Mobile Banking Service.

How can I transfer funds to account in another branch of SBI? Can I transfer funds to my own accounts with different branches?

Yes, you can. Please register the required accounts as Payee under "Funds Transfer – Register Payee". Then you can transfer funds to these accounts. Please refer to the User Guide.

Why do I need to register the accounts for sending money?

The funds can only be transferred to pre-registered payees. This is to increase the security of the mobile banking application and is a one-time exercise.

What is IFS code and how do I find out IFS code of non-SBI branch?

IFS code is an alpha numeric code –a unique identification number given by RBI, printed on the face of cheque book.

What do you mean by Non-SBI payee? Why do I have to give so much detail for registering a Non-SBI payee?

Non-SBI payee is an account, which is maintained by another bank. The money is transferred to accounts with other bank by using NEFT and all the information asked for is mandatory for such transfer of funds.

Do I have to enter full address of the payee for Non SBI payee?

No, you need not. You can give the bare details of the payee's address.

Why do I have to give branch code for registering SBI Payee?

This is used to ensure that funds are transferred to correct account number. This is mandatory.

How do I get branch code?

You can get it from the passbook/ chequebook for the concerned account. If that is not readily available, then you can get the information from the Bank's website www.sbi.co.in

Why do I have to enter maximum limit for every payee that I register?

This is to ensure that you do not, send more than the stipulate amount to the payee by mistake. Your mobile handset will prompt you if you enter more than the maximum limit for any fund transfer.

I have entered a maximum limit of Rs.xxxx for one payee. Can I change it later?

Yes, you can. Go to 'Settings' select 'Manage Payee'. From the option button, choose 'View Details'. Choose 'Edit' from the Options and change the limit.

When I changed the maximum limit for a payee I was not asked to enter the MPIN or to confirm the sending of the SMS. Why?

The maximum limit for a payee is maintained by the mobile banking application on the handset. This is to ensure that you don't enter an amount more than the limit set by you.

When I viewed the details of a payee that I had registered I found that the account number was jumbled. What do I do?

You may have sent a wrong account number for registration. Please delete the payee and send the details for registration again.

How long will it take to transfer a fund?

- If it is an intra bank transfer (SBI to SBI), it will be done immediately.
- If it is an inter-bank transfer (SBI to any other bank), it will follow NEFT settlement, e.g. if it is done before 4pm, settlement will be done on the same day and if it is beyond 4pm then settlement will be done on the next day.

Does it cost anything?

No, this service is brought to you by SBI free of cost. Also, since you are using the text messaging service from your mobile phone, you do not incur any airtime charges in making a phone call from your mobile phone. However, the Cellular Service Provider will levy a charge for the SMS facility (Rs. 3 per SMS).

CHANGE CHANNEL

I am interested in knowing what you mean by the channels?

The services are available under two channels namely SMS and GPRS. You may choose any of these channels to have the service. If you have not subscribed for GPRS, please take up with your Service provider for enabling of the facility over your mobile.

ENQUIRY SERVICE

Can I view the transactions relating to my account?

Yes, mini statement allows you to view a summary of your last 5 transactions.

REQUEST

How will I get my cheque book if I send the request by mobile ?

The chequebook will be delivered to the address registered with the Bank. If you do not get the chequebook within 5 days please contact your branch.

BILL PAY

What are the facilities available under Bill Pay?

You can pay your utility bills like electricity, Telephone, Mobile. You can also pay insurance premium and make donations through this functionality.

What should I do to make a bill payment?

You have to register the billers to whom you would like to make payment through this facility.

How do I know the billers who would accept the payment through your services?

Open the mobile banking application, choose Bill Pay menu and select Get Help menu to get the list of Billers to whom payment can be made through our Mobile Banking Services. Please enter the city name (e.g. Mumbai) and category as utility/Insurance/Donation/mobile and select Get List option to get the list of Billers over SMS.

Once I know that the biller is available under your services, can I proceed to make the payment?

You have to get the format for registration. This is because the billers want certain information for the payment to be accepted and marked against you. It differs from biller to biller.

How do I get the Format then?

In the mobile banking application, select Bill Pay - Get Help. Enter the city name, category and Biller name (eg airtmu, hutcmu, etc) which you got with the list of billers. Choose "Get format" option. You will get the format i.e. the inputs the biller requires before registering you for the facility.

I am in receipt of the format. Shall I proceed for registration of my Biller?

Yes. Choose Bill Pay from Main menu and select Add Billers. Choose ADD and enter the biller name, a nick name (for your identification only), and the consumer details required for the particular biller separated by comma. Please be guided by the format you received. You will get a SMS regarding the outcome of your response.

Is that all required for paying my bill?

Once you are registered with the biller you will receive the bill details over your mobile which would denote, apart from other things, the BILL ID. Please note to enter only this ID before you make payment and the ID you would have received in the physical notice/Bill would not facilitate payment through our Service. Hence before you make the payment you are advised to view the bill for noting the BILL ID and then proceed for payment.

Can I pay the bill at a later date?

Yes, you can pay at a later date also. The default option is pay now. But once you choose the select button, you get the option to pay later as well. Please input the date of payment and press OK.

I had given instructions for paying the billers on various dates? How would I cross check?

You can view all such bills by selecting "View Scheduled Bills" and sending your request with your MPIN.

How can I cancel a scheduled bill?

When you scheduled a bill for payment, you would have received a T-ID. You have to enter this T-ID for cancellation and send your request after confirming with your MPIN.

Will I be charged for biller registrations? Will I be charged for paying bills through SBI Freedom?

No, SBI provides this service free of cost. However, you have to pay SMS charges to your service providers for sending instructions to the Bank through your mobile phone. These charges will be approx. Rs.3.00 per SMS (as applicable for premium SMS for availing various value added services-VAS). Please contact your Cellular Service Provider to know the exact cost for premium SMS which may be different for each service provider.

Can I pay someone else's bill? Can I make a payment on behalf of someone else?

Yes, provided you have registered the billers.

Do I receive reminders/alerts for my bills?

Yes, a reminder SMS will be sent five days before the bill due date.

How will I find out when new billers start offering bill payment through the SBI Mobile application?

You can find out billers that are supported by follow these steps:

- Select Bill Pay from the main menu
- Select Get Help
- You can search by City, Category and Biller Name. For example, to search for utility type billers enter Mumbai in the City field and utility in the Category field. Invoke the "Get List" option to get the list of billers including their Biller Name.

If I register for payment of a bill over mobile, can I pay in person?

Yes, you can pay your bills using the traditional channels. Registering for or using SBI Freedom does not in any way restrict you from making your payments in person.

How do I stop receiving an electronic bill?

To stop receiving an electronic bill, you simply need to delete the biller from the list of billers. Follow the steps below to delete a biller:

- Select Bill Pay from the main menu
- Select Add Billers
- Select Options and from the menu select Delete
- Enter MPIN and initiate the delete request

You will stop receiving your electronic bills as soon as the biller updates the information, which would typically be from the next billing cycle.

When should I make a payment so that it reaches a biller before its due date?

Ideally you should make your payment at least 2 working days before the bill due date for the payment to reach your biller in time. We would urge you not to wait till last date, but make the payment well in time to avoid any biller-service disruption or delayed payment charges.

Will I still receive paper bills after I begin receiving electronic bills through SBI Freedom?

Yes. You will continue to receive paper bills as you currently do.

Do I have to pay the entire bill amount?

You can make a payment either in full or in part depending upon whether the concerned biller provides you with that facility. For instance, currently, you can pay your Vodafone bill in part, but need to pay your MTNL bill in full.

Can I pay my SBI credit card bill using SBI Freedom?

Yes, SBICARD is a supported biller and you can pay your SBI credit card bills.

MCOMMERCE

MOBILE TOP UP

I am sending request for mobile top up but I am getting a SMS that the amount has been reversed. What is wrong?

You may not be sending the request for the correct amount as per the plan of the prepaid mobile. Please find out the correct amount from the plan and send the request again.

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

Under Mobile Top-up, you do not require 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 requirement.

Is there a charge for using this facility?

No, SBI provides this facility free of charge for its customers.

Is registration a pre-requisite for Mobile Top UP?

No separate registration is required for top-up through Mobile. You can recharge any mobile number through the option 'Mobile Top Up' under M-Commerce in the main menu.

What is the min and max amount I can recharge through this service?

Please check with your mobile operator for the same. The amount to be recharged should be as per the plan of the prepaid connection.

When will my Bank Account be debited?

Your bank account will be debited immediately.

Will I get the same talk-time validity as I would at the local retailer?

Yes, you will get the same talk-time and validity as you would get at your local retailer.

Can I know what is the talk-time and validity that I will get before I do the recharge?

Please check the same with the mobile operator's call centre or their website.

How long does it take for me to complete a Top-up?

Normally, your 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, you will get a message that the amount is reversed and your account will be credited.

Will I receive a confirmation for completion of top-up through the facility?

Once the top-up is completed, you will receive a confirmation message from the operator.

What if I do not get any confirmation message from the operator?

Once the top-up is completed, you will receive a confirmation message from the operator. In case on non-receipt of confirmation message, please check the talk-time limit of the mobile phone that you have recharged. If the talk-time does not increase, please contact your operator.

Can I recharge when I am on roaming?

Yes, you can.

How can I recharge while I am traveling abroad?

If you are enabled for International roaming, you can recharge your mobile phone using this facility. However, please check the cost of SMS to special numbers on International roaming.

What will happen if, by mistake, I have entered the wrong mobile number during Mobile Top Up and my account has been debited for the same. How do I get the amount back?

In case the mobile number entered by you was a valid number, that number will get recharged and the amount cannot be refunded. In case, the number entered by you was not a valid number the amount will be reversed and your account will be credited.

When can my request be invalid?

A request will be invalid on account of following reasons:

- Non existing mobile number
- Post paid mobile number

- Insufficient funds in your account
- Incorrect amount as per the plan of the prepaid connection

SBI Life

How do I pay the premium on SBI Life Insurance policies?

From the Main Menu, select MCommerce and choose 'SBI Life' - enter the policy no, the policy holder's date of birth, the exact amount of premium and the account to be debited for the payment and send the request with your MPIN. Please note that for the payment to be successful, enter the exact amount only.

I forgot to pay the premium on the due date and I am not sure of the penalty. Is there any way out?

Yes. You enter the premium amount that is normally due and get a SMS that the amount is wrong and the correct amount of premium with penalty is Rs. Please note the advised amount and pay accordingly.

MERCHANT PAYMENT

What is Merchant payment?

This is a payment option for purchase of goods / services online over internet.

How do I make those such payments?

When you purchase goods / services online, you will find an option to pay by SBI Mobile Banking. If this option is available, click on it. You will be given Transaction ID and amount to be paid. Then in your mobile banking application, select 'MCommerce' choose 'Merchant Payment'. Enter the required details as shown in the fields there and send the request with your MPIN. You will get a confirmation over SMS.

SETTINGS

I have changed my SIM. Can I continue to use the same handset for mobile banking services?

Yes, you can by changing the mobile phone number. Select 'Settings' from Main Menu and choose 'Change Mobile Number'. Enter your new mobile number and enter your MPIN and send the request. You will receive a confirmation and after that use the services only with the new SIM.

What if I change to a new mobile phone?

You will have to download the mobile banking application. You can use the same User ID and MPIN. The new application will be blank and will not have any of the data that you had entered like registered payee, self accounts, etc. Please add these details again and from the Option button choose "Add Locally". The details will be saved in your handset. You can continue to use the facility as before.

What are Delete Locally and Add Locally? When do I use it?

Delete Locally: this option is to be used when you have sent a request for linking your self-account or registering a payee for fund transfer and you get a SMS saying "Cannot process". Then you have to delete the entry locally from handset before you can send the request again. When you send a request for linking/registering, the information is stored in the handset and when the request cannot be processed for any reason, then the locally stored information has to be deleted.

Add Locally: this option is to be used when you have downloaded a new application. The new application will be blank and all the data like registered payees, linked accounts, etc. have to be added by using option 'Add Locally'. The data is already with the Bank's server and you do not need to transmit the information to the server.

TROUBLESHOOTING & TECHNICAL SUPPORT

What happens if my phone gets hung when I am in the midst of a transaction?

Switch off the mobile and switch on once again, once again enter the main menu using your User ID.

What happens if my phone gets switched off during a transaction?

Switch on the phone and start using the application from the beginning.

I can't seem to find the SBI Mobile Banking Application.

Please go to MENU section and open Application folder. You will find an icon named SBI Freedom which contains Mobile Banking Application.

I am not getting a response when I click on the application icon on my handset. What do I do?

The application requires a free memoryspace of 200 KB. Please ensure that free memory is available in your handset before you download the application.

Is this service available in other languages?

Currently the service is available only in English.

Can I change my Security Question?

You cannot change the security question unless you deregister from the mobile banking service and then register again.

How do I log out of the application?

You can log out of the application by choosing 'Exit' from the options.

I want to download the application freshly. Do I need to remove the current mobile application that is running on my mobile phone?

It depends on your handset. In some handsets, the new application will overwrite the existing application after asking you if you want to save the data in the old one. In some other handsets, two applications will be existing side by side. In such cases, you will need to delete the first application. You will lose the data that you have entered in the first application and will have to re-enter the data in the new one. Please enter the required details and select 'Add Locally' from Option button. The information will be saved in your handset and you can continue to use the services as before.

Can I avail of this service from outside my city of registration/telecom circle?

If you have national roaming facility from the Cellular Service Provider you can avail this service from anywhere in India for SMS and GPRS based Mobile Banking. However if you are traveling overseas, the

services will be available only if you have international roaming. However, please check the SMS charges in such cases.

What precautions do I need to take for accessing Mobile Banking?

Please note the following:

- Please memorize your User ID and delete SMS containing the information
- After receiving the SMS with User ID and default MPIN, immediately log on to Mobile Banking and change your default M-PIN
- Please don't disclose your User ID and MPIN to anyone
- Please change your MPIN at regular intervals
- Please don't use obvious passwords (like name, date of birth, etc.)

DEMAT

How can I use the facility to enquire about my Demat account over mobile?

If you have registered for Mobile Banking Service, you can register for enquiries of your Demat Accounts. The process is as follows: Open Mobile Banking application > Main Menu > Demat Account Services > Option – Add Demat Account > enter Demat account number > Select the account linked to the Demat > send request.

After confirmation of registration of the Demat account, you can use any of the facilities listed below:

- a) Portfolio Value: Shows the total value of your holdings as on the previous day's closing price along with the no. of unique securities held.
- b) DIS Booklet Request: You can request for physical Delivery Instruction Slip (DIS) booklet and personalized booklet will be delivered to your door step within 7 working days.
- c) Bill Statement: Get your outstanding bill amount instantly along with the due date on which the debit is to be raised.
- d) Last five transactions: View the last five transactions. The results would display information about the scrip along with the date of credit or debit and the resultant balance available.
- e) Transaction Status Enquiry: You can also view status of your transactions by specifying the Form/Slip No.

Q. What is the difference between mobile banking applications based service and WAP based service?

A: The differences are:

Application based service	Service using WAP
Mobile Banking application has to be downloaded onto the mobile handset	No application to be downloaded.
Mobile handset must be java enabled	Can be used over any mobile but must have GPRS connection.
Can be used over SMS or GPRS	Can be used only over GPRS

Q. Can I use mobile banking over WAP on my CDMA phone?

A. Yes you can. Open the browser of the phone and enter the address:

<http://mobile.prepaysbi.com/sbiwap/>.