FAQs for Mobile Top up through Mobile Banking

1. How does Mobile Recharge work through Mobile Banking?

To initiate the transaction, customer have to type the message in the following format "**TOPUP < Mobile Number to be recharged> < Recharge Amount>**" and send the message to **+919987123123**. You will receive an automated call back to provide the Mobile Banking PIN.

2. What is amount for which I can Topup my Prepaid mobile phone?

You can Topup your mobile phone for any amount within the transaction limit of INR 1,000 per day. The amount for which you are trying to Topup your phone needs to be supported by the Service Provider. For e.g. if you are trying to Top up your phone for INR 31/- and the Topup value of INR 31 is not supported by the service provider, you will not be able to undertake the top up transaction

3. What is eligibility for the service?

All customers registered for Mobile Banking services are eligible for undertaking Mobile Topup transactions

4. What are the operators for which I can use this facility?

The list of Operators for which the service is available is as per the table below

AirCel	Airtel	Idea	Vodafone
Chennai	All India	Andhra Pradesh	Andhra Pradesh
Kolkatta	Andhra Pradesh	Delhi	Chennai
Tamilnadu	Bihar	Gujarat	Delhi
	Chennai	Haryana	Gujarat
Reliance	Delhi	Himachal Pradesh	Haryana
All India	Gujarat	Kerala	Karnataka
	Haryana	Madhya Pradesh	Kerala
Tata Teleservices	Karnataka	Maharashtra	Kolkata
All India	Kerala	Rajasthan	Maharashtra
	Kolkatta	Uttar Pradesh(E)	Mumbai
BPL	Madhya Pradesh	Uttar Pradesh(W)	Punjab
Mumbai	Maharashtra		Rajasthan

	Mumbai		Tamil Nadu
	Orissa		Uttar Pradesh(E)
	Punjab		Uttar Pradesh(W)
	Rajasthan		West Bengal
	Tamil Nadu		
	Uttar Pradesh(E)		
	Uttar Pradesh(W)		
	West Bengal		

4. Is there any additional charge levied by the Bank?
This facility is provided free by Standard Chartered Bank.

5. When my Bank Account will be debited?
Your bank account will be debited immediately.

6. Will I get any receipt from the Bank for the payment?

You will not get any physical receipt for the transaction, however you would receive a confirmation of transaction on your registered mobile number

7. Is there any limit on amount/ time of recharge?

For security reasons, the total amount of recharge per mobile number per day is capped at Rs.1,000 per day

8. What if I select the wrong mobile number?

Standard Chartered Bank doesnot take the liability for entry of wrong mobile number for Prepaid recharge. Customers have to ensure that the number entered by them is correct. In this scenario the amount will be debited from customer's account. The transaction will not succeed if the mobile number is invalid, however for all valid mobile number's customer's account will be debited and there will not be any refund eligible

9. When can my request be invalid?

A request will be invalid on account of following reasons:

1. Non existing mobile number
2. Post paid mobile number
3. Mobile number to which the prepaid topup facility is not available

10. What will be the increase in talk-time limit?

On the basis of amount of transaction, every operator (as mentioned above) determines the talk-time limit and tops your mobile phone accordingly. For exact information of talk-time increase, please get in touch with your mobile operator.

12 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.

13 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 your mobile phone. If the talk-time does not increase, please contact your operator.

14. What is amount of Topup I will receive if I have recharged for Rs. 500/-.

Standard Chartered Bank processes the Topup for Rs.500, However the actual amount of Topup you will receive will depend on the respective Mobile operators. Please contact your operator to know details of the Topup values

15. I have topped up my prepaid Mobile through Mobile Banking however I have not go the special scheme which is available in the market.

Special schemes which are applicable locally may or may not be available to you through the Mobile Banking. These offers are provided by the Operators through selective channels. To know more on the offers available and its applicability please contact you mobile operator

16. I tried topping up my prepaid Mobile however it is showing as technical error?

The Mobile top has failed due to technical issues. As advised in the SMS received by you, please try after sometime.

17. I tried topping up my prepaid Mobile however the response I got was "Mobile topup to this number couldnot be completed. Please contact your Mobile Operator" ?

The Mobile top is allowed for pre-paid mobile numbers only. For clarifications, please contact your mobile operator for the Same.

17. I tried topping up my prepaid Mobile for 10 Rs. however it is showing as 'Mobile Topup is not available for this amount. Please try with any other amount"?

The Mobile top is allowed for amounts which are defined by the mobile operators. The details of the operator wise permitted topup amount is given below. Min amount is lowest value allowed for the operator. Max Amount for mobile top is fixed at Rs.1,000 per day

Sl No	Circle	MinAmount
1	Aircel - Chennai	10
2	Aircel - Tamilnadu	10
3	Airtel - Andhra Pradesh	11
4	Airtel - Bihar	10
5	Airtel - Chennai	121
6	Airtel - Delhi	10
7	Airtel - Gujarat	10
8	Airtel - Haryana	35
9	Airtel - Karnataka	21
10	Airtel - Kerala	30
11	Airtel - Kolkata	10
12	Airtel - Madhya Pradesh	16
13	Airtel - Maharashtra	10
14	Airtel - Mumbai	10
15	Airtel - Orissa	10
16	Airtel - Punjab	16
17	Airtel - Rajasthan	10
18	Airtel - Tamil Nadu	121
19	Airtel - Uttar Pradesh(E)	25
20	Airtel - Uttar Pradesh(W)	10
21	Airtel - West Bengal	10
22	Airtel - Jharkhand	10
23	BPL - Mumbai	10
24	BSNL - Maharashtra	56
25	BSNL - Madhya Pradesh	10
26	BSNL - Gujarat	10
27	BSNL - Chattisgarh	10
24	Idea - Andhra Pradesh	100
25	Idea - Delhi	10
26	Idea - Gujarat	100
27	Idea - Haryana	100
28	Idea - Himachal Pradesh	100
29	Idea - Kerala	20
30	Idea - Madhya Pradesh	11
31	Idea - Maharashtra	100
32	Idea - Rajasthan	27
33	Idea - Uttar Pradesh(E)	100
34	Idea - Uttar Pradesh(W)	100
35	Reliance - Andhra Pradesh	15
36	Reliance - Bihar	15
37	Reliance - Chennai	15
38	Reliance - Delhi	15
39	Reliance - Gujarat	15

40	Reliance - Haryana	15
41	Reliance - Himachal Pradesh	15
42	Reliance - Jammu & Kashmir	15
43	Reliance - Karnataka	15
44	Reliance - Kerala	15
45	Reliance - Kolkata	15
46	Reliance - Madhya Pradesh	15
47	Reliance - Maharashtra	15
48	Reliance - Mumbai	15
49	Reliance - Orissa	15
50	Reliance - Punjab	15
51	Reliance - Rajasthan	15
52	Reliance - Tamil Nadu	15
53	Reliance - Uttar Pradesh(E)	15
54	Reliance - Uttar Pradesh(W)	15
55	Reliance - West Bengal	15
56	Reliance - Zharkhand	15
57	Tata - Andhra Pradesh	10
58	Tata - Bihar	10
59	Tata - Chennai	10
60	Tata - Delhi	10
61	Tata - Gujarat	10
62	Tata - Himachal Pradesh	10
63	Tata - Jammu & Kashmir	10
64	Tata - Karnataka	10
65	Tata - Kerala	10
66	Tata - Kolkata	10
67	Tata - Madhya Pradesh	10
68	Tata - Maharashtra	10
69	Tata - Mumbai	10
70	Tata - Orissa	10
71	Tata - Punjab	10
72	Tata - Rajasthan	10
73	Tata - Tamil Nadu	10
74	Tata - Uttar Pradesh(E)	10
75	Tata - Uttar Pradesh(W)	10
76	Tata - West Bengal	10
77	Tata - Zharkhand	10
78	Vodafone - Andhra Pradesh	10
79	Vodafone - Chennai	10
80	Vodafone - Delhi	10
81	Vodafone - Gujarat	10
82	Vodafone - Haryana	10
83	Vodafone - Karnataka	10
84	Vodafone - Kerala	10
85	Vodafone - Kolkata	10

86	Vodafone - Maharashtra	10
87	Vodafone - Mumbai	10
88	Vodafone - Punjab	10
89	Vodafone - Rajasthan	10
90	Vodafone - Tamil Nadu	10
91	Vodafone - Uttar Pradesh(E)	10
92	Vodafone - Uttar Pradesh(W)	10
93	Vodafone - West Bengal	10