

# HDFC Bank introduces 'missed call banking'

You can now order a cheque book or check your account balance through a missed call.

[HDFC Bank](#), India's second-largest private sector lender, has introduced a new service called [missed call banking](#). This allows customers to use banking services without visiting branches and [ATMs](#) or using [internet](#) and [mobile banking](#).

"Customers having basic mobile phones, without internet access, can also use this service. Our objective is to provide alternate channels, which are convenient, for popular banking services," Nitin Chugh, senior executive vice-president and head of digital banking at HDFC Bank, told Business Standard.

While the bank is yet to formally market it through ad campaigns, the service appears to be gaining popularity among customers. A little more than a million customers have started using this service, with transaction volume touching 1.7 million last month.

To use this service, a customer has to register his mobile number with the bank. Once his number is linked with his bank account, the customer can call any of the six toll-free numbers to place a service request. "A customer will not have to place any verbal instruction and can disconnect immediately when the call is connected. He will not be charged for this service. It is more convenient than using net banking or speaking to our customer care officers," said Chugh.

HDFC Bank has a customer base of 28.7 million, of which seven to eight million have linked their mobile number with their bank accounts. Chugh said the bank's current infrastructure was capable of handling 70,000-80,000 calls simultaneously.

(Business Standard)