

Corporate Office

VAS Cell, 1st Floor, Bharat Sanchar Bhawa
Harish Chandra Mathur Lane, Janpath
New Delhi – 110001
Tel. 011 – 23314935
Fax. 011 – 23734052



भारत संचार निगम लिमिटेड
(भारत सरकार का उपक्रम)
BHARAT SANCHAR NIGAM LIMITED
(A Govt. of India Enterprise)

No. 200-5/2012-VAS

Date: 03/02/2014

To,

- (i) All CGMs Telecom Circles/Districts
- (ii) GM (Nodal Incharge), North/East/West/South zone

Subject: Huge revenue opportunity in "Mobile Money Transfer" Service.

"Mobile Money Transfer (MMT)" is a Domestic Money Transfer service that enables instant money transfer from one place to another place using mobile. This service was launched by BSNL in association with Dept. of Posts(DoP) on 15th Nov 2012. Till date the service has been rolled out in more than 10,000 post offices, across the country. More details regarding the service are available at www.dopmobile.in.

The service aims to cater to the huge market of Domestic Remittance (Rs 80,000 Cr in year 2010, growing at a compounded annual rate of 12%) in India. Seeing the revenue potential other operators have also launched M-wallet Services like Airtel Money, M-Pesa etc to tap the market.

The unique salient points of BSNL-DOP MMT services vis-à-vis services launched by other operators are:

1. Service is being supported by huge network of DoP.
2. Service is not limited to one operator's customers as against the M-Wallet services which are operator specific.

BSNL earns revenue in form of commission levied on money transferred. Seeing the huge potential, it is expected that BSNL can earn substantial Revenue from the service. All efforts are required to make the project successful. However, DoP has complained that they are not getting proper support from BSNL and problems reported to BSNL are not being resolved on time. Though SPOCs from all Circles has been appointed more efforts are required to ensure proper and smooth functioning of the project. To ensure proper functioning of service, circles are required to extend full support to M/s MMS, technology provider of the service. The list of complaints as received from DoP/ M/s MMS which couldn't be resolved even after constant persuasions, are available in attached Annexure. It is requested that appropriate action may be taken immediately to resolve the problem and compliance report may be mailed to vas1bsnlco@gmail.com positively by 10/02/2013.

To increase the penetration and service users Bulk SMSs may be sent to BSNL subscribers. The text of the SMS can be **"SEND/RECIEVE MONEY ORDER THROUGH MOBILE, CONTACT YOUR NEARBY POST OFFICE"**.

In addition to above, it may be noted that as the service pertains to "Financial Transactions" the continuity of service is very important. The agreement for the said service has been signed for a period of 36 months valid from 27th March 2012. Therefore BSNL has to provide SMSC connectivity till that period. Thereafter there is a provision of extension of the service for a further period of 36

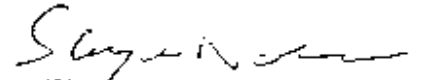
months. All precautions may be taken to ensure that there is no/minimum interruption while carrying out the maintenance/diversion of traffic.

It is also requested that concerned SPOCs shall monitor the progress by holding regular meetings with representatives of M/s MMS. The coordinating officer on behalf of M/s MMS is Mr Anil Ganjoo (Mob no. 09999635596).

End: A/A.

Copy To:

(i) M/s MMS


(Shyam Narayan)
Sr. GM VAS

Annexure

Name of the Unit/Circle	Issue	Action Required
West Bengal	Circles Unable to Connect to DOP helpline	O/g to DOP help line is to be opened as per letter no. 200-5/2012-VAS dated 06/06/2013
AP	Circles getting incoming calls / Circles getting Promotional SMS	Incoming calls are to be barred as per letter 200-5/2012-VAS dated 06/06/2013.
Gujarat	Circles getting incoming calls :	Incoming calls are to be barred as per letter 200-5/2012-VAS dated 06/06/2013
Bihar	Circles getting incoming calls / Circles getting Promotional SMS	Incoming calls are to be barred. MSISDN should be kept in DND.
TN	Circles getting Promotional SMS	MSISDN should be kept in DND as per letter 200-5/2012-VAS dated 06/06/2013.
KTK	Circles getting Promotional SMS	MSISDN should be kept in DND as per letter 200-5/2012-VAS dated 06/06/2013.
East Zone	Insufficient TPS for sending transactional SMSs	Sufficient TPS as per the requirement is to be provided
South Zone	Frequent interruption in service	Service pertains to "Financial Transactions" the continuity of service is very important. All precautions may be taken to ensure that there is no/minimum interruption while carrying out the maintenance of concerned equipments.