



TELECOM REGULATORY AUTHORITY OF INDIA



NEWSLETTER: Vol. XI/2016

November 2016

Newsletter for Consumer Advocacy Groups (CAGs)

This newsletter brings you information and developments that have taken place during the month of November, 2016.

Regulations/Tariff Orders :

1. The Mobile Banking (Quality of Service) (Second Amendment) Regulations, 2016; dated 22nd November, 2016:

TRAI on 22.11.2016 issued “**The Mobile Banking (Quality of Service) (Second Amendment) Regulations, 2016**” to lay down a revised framework for mobile banking transactions and USSD based mobile banking and payment services. These regulations would promote use of USSD based mobile banking for the subscribers having feature phone.

It may be recalled here that in April, 2012, TRAI, through Mobile Banking (Quality of Service) Regulations, 2012 had stipulated that every TSP shall facilitate the banks to use SMS, USSD and IVR to provide banking services to its customer and deliver the message generated by the banks or the customer in not more than **two** stage transmission of message in the case of SMS or in not more than two stage entry of options in case of USSD and IVR. Subsequently, the Authority through the Mobile Banking (QoS) (First Amendment) Regulations, 2013 dated 26.12.2013 increased the maximum number of stages for completing a mobile banking transaction from **two to five**. Further, at present only mobile banking transactions are permitted to be carried on USSD aggregation platforms. With a view to encourage digital transactions and move towards “**less cash**” society, in the consultation paper preceding the issue of present amendment, a question had been raised on whether all variety of mobile payment services including merchant payments, utility bill payment, mobile/DTH recharges should be permitted on USSD aggregation platforms.

After considering the views of all stakeholders, through the present amendment the maximum number of stages for completing a mobile banking transaction have now been enhanced from **5 to 8**. It has further been mandated that Every Access provider shall facilitate **all** entities authorized by RBI for delivery of banking and payment services to provide USSD based banking and

payment services to its customers and deliver the message within the specified timeframe.

2. Telecommunication Tariff (Sixty First Amendment) Order, 2016 for reducing the present ceiling tariff for the use of USSD for USSD based mobile banking on payment services from Rs.1.50 to Rs.0.50.- released on 22.11.2016":

TRAI has notified the Telecommunication Tariff (Sixty First Amendment) Order, 2016 on 22nd November, 2016 thereby :-

- (a) Reducing the ceiling tariff for the use of USSD for USSD based mobile banking and payment services from Rs.1.50 to Rs.0.50.
- (b) Making USSD session applicable for banking services as well as all kind of third party payments. Therefore, the 'USSD session for mobile banking service' has been renamed as 'USSD session for mobile banking and payment service'.

Consultation Papers:

1. Consultation Paper on 'Issues relating to closure of Access Services'

Due to the changes in policy for assignment of licence, spectrum trading and expiry of licence from time to time, there is possibility of discontinuity of services to the subscribers by an access service provider. Recently there have been cases where due to licence expiry, trading of spectrum and up-gradation of technology there has been discontinuity of services to the subscribers. Therefore, to protect the interest of telecom consumers, to facilitate their porting to alternate networks, to provide adequate information to the affected subscriber; and to bring transparency in these processes, the Authority decided, suo-motu, to come out with a consultation paper on the issue.

Accordingly, a Consultation Paper on 'Issues relating to closure of Access Services' was issued on 30th November 2016 seeking comments of the stakeholders.

2. Consultation Note on ‘Model for Nation- wide Interoperable and Scalable Public Wi-Fi Networks’

- (i)** Realizing the importance of public Wi-Fi networks as complementary to existing landline and cellular mobile infrastructure in improving broadband penetration and adoption in the country, the TRAI had released a consultation paper on “Proliferation of Broadband through Public Wi-Fi Networks” on 13th July 2016. Comments and counter-comments on the Consultation Paper from various stakeholders were received which have been placed on TRAI’s website. To augment the consultation process it was decided that a workshop be conducted which would enable holding meaningful discussion and arriving at possible solutions.

- (ii)** In the workshop held on 28th September 2016 at Bengaluru. TRAI, in academic partnership with the International Institute of Information Technology Bangalore (IIIT-B), set the stage for exploring the issues. The workshop was attended by telcos, Internet Service Providers (ISPs), payment solution firms and start-ups, Wi-Fi solution providers, Wi-Fi/mobile device makers, academic, system integrators, Network Equipment Manufacturers, Software Vendors, and government officials.

- (iii)** Experts from different areas and industry segment presented their view points and shared experiences. Based on the deliberations and inputs received from the workshop, the Authority has come out with this Consultation Note on Model for Nation- wide Interoperable and Scalable Public Wi-Fi Networks on 15th Nov. 2016 seeking Comments from the stakeholders by 9.12.2016.

Other Information:

1. Telecom Subscription Data as on 31st August, 2016 :

Particulars	No. of Wireless subscribers (in Millions)	No. of Wire-line Subscribers (in Millions)	No. of Total subscribers (Wireless + Wire-line) (in Millions)
Urban Subscription	585.89	20.57	606.46
Rural Subscription	442.99	3.94	446.94
Total Subscription	1028.88	24.51	1053.40
Overall Tele-density	80.62	1.92	82.54
Share of Urban Subscription	56.94%	83.91%	57.57%
Share of Rural Subscription	43.06%	16.09%	42.43%
No. of Broadband Subscribers	154.04	17.67	171.71

Active wireless subscribers on the date of Peak VLR in August, 2016 were 930.57 million.

In the month of August, 2016, 5.13 million requests have been made for MNP. So far 234.47 million consumers have availed MNP facility.

2. Data relating to average duration per hour of advertisements (commercial & self promotional) during peak hours in News & pay Non-news channels :

Data relating to average duration per hour of advertisements (commercial & self promotional) during peak hours in News & pay Non-news channels for the period 28th March 2016 to 26th June 2016 was uploaded on TRAI's website on 07.11.2016. The data can be accessed at 'Home---Notifications---News and updates' of TRAI website "www.traigov.in"

TRAI EVENTS

1. Consumer Outreach Programmes:

TRAI organized 09 Consumer Outreach Programmes in the month of November, 2016 at the following places:

Gadag (Karnataka)	08.11.2016
Puri (Odisha)	09.11.2016
Palampur (Himachal Pradesh)	18.11.2016
Jhajjar (Haryana)	18.11.2016
Jamshedpur (Jharkhand)	23.11.2016
Rajkot (Gujarat)	25.11.2016
Yavatmal (Maharashtra)	29.11.2016
Thiruvallur (Tamilnadu)	29.11.2016
Wardha (Maharashtra)	30.11.2016

Full details of the Directions/Orders, Consultation Paper, Subscription Data, etc as mentioned in this newsletter are available on TRAI website www.trai.gov.in

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(Old Minto Road), New Delhi-110 002.***

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PHOTO GALLERY

TRAI Interactions with Consumers/Consumer Groups



CoP at Gadag (Karnataka) held on 08.11.2016



CoP at Puri (Odisha) held on 09.11.2016



CoP at Rajkot (Gujarat) held on 25.11.2016



CoP at Yavatmal (Maharashtra) held on 29.11.2016



CoP at Thiruvallur (Tamilnadu) held on 29.11.2016