Himalayan SMS Banking
Services Summary & procedure

Serial	Service	SMS Syntax	Syntax with Example
1	Pin change request	\<old pin> PIN \<new pin>	hbl pin aaa (hbl is old pin and aaa is new pin)
2	Query balance	\<pin> BAL	aaa bal (aaa is pin and bal is balance query)
3	Account serial number maintain in SMS server	\<pin> AC	aaa ac (aaa is pin and ac is account serial no SMS request)
4	Exchange rate enquiry	\<pin> EXC \<valid currency code>	aaa exc USD (USD exchange rate request. See also valid currency Code)
5	Cheque encashment enquiry	\<pin> CHQ \<cheque no> [account serial no]	aaa CHQ 1052096 1 (1052096 is cheque number and 1 is first account number)
6	HBL Branch contact number	\<pin> CON	aaa CON (aaa is pin and con is contact phone number request for KTM Valley branches
7	Help message	\<pin> HELP	aaa HELP (aaa is pin and HELP is help message request)

Note :

- SMS (Short Messaging System) are not case sensitive. Users can use uppercase or, lowercase or mixed case letter in SMS.
- Valid Currency Code list(s):
  USD, GBP, EUR, AUD, CAD, CHF, CNY, DKK, HKD, INR, JPY, NOK, SAR, SEK, SGD, THB
- If a registered user sends any invalid messages, messages other than above specified format. help messages will be responded by the system.
- The system will take first account as default number if value is not supplied in account serial number
- Himalayan SMS Banking Service number is 14777