

GOVERNMENT OF INDIA
MINISTRY OF FINANCE
DEPARTMENT OF FINANCIAL SERVICES
LOK SABHA

UNSTARRED QUESTION No. 2643

TO BE ANSWERED ON 17th MARCH, 2017 (FRIDAY)/PHALGUNA 26, 1938 (SAKA)

BHIM Application

2643. SHRI RAKESH SINGH:

DR. C. GOPALAKRISHNAN:

SHRI KUNWAR PUSHPENDRA SINGH CHANDEL:

- (a) whether mobile application BHIM prepared to facilitate digital transactions is not fully secure and there is possibility of fraud in it;
- (b) if so, the details thereof and the reasons therefor;
- (c) whether there is need to improve the BHIM application and if so, the details thereof; and
- (d) whether the Government proposes to improve the said UPI mobile application after adding more features in it and if so, the details thereof?

Answer

**The Minister of State in the Ministry of Finance
(SHRI SANTOSH KUMAR GANGWAR)**

- (a) and (b) The National Payments Corporation of India (NPCI) has apprised that there are no open vulnerabilities on BHIM leading to a fraud.
- (c) and (d) NPCI has apprised that no improvement in the application from a fraud perspective, is foreseen. Depending on the need of the ecosystem, application building may continue for customer convenience and usability.
