

GOVERNMENT OF INDIA  
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY  
**LOK SABHA**  
**UNSTARRED QUESTION NO. 2324**  
TO BE ANSWERED ON: 04.08.2017

**REFUND MECHANISM FOR BHIM APP**

**2324 .      SHRI N. GOKULAKRISHNAN:**

Will the Minister of ELECTRONICS & INFORMATION TECHNOLOGY be pleased to state: -

- (a) whether it is a fact that Government had asked the National Payments Corporation of India to smoothen the refund mechanism for BHIM App, if so, the details thereof;
- (b) whether it is also a fact that the process of getting refund in BHIM App is more cumbersome compared to other applications; and
- (c) if so, the details thereof and the steps taken by Government to resolve it?

**ANSWER**

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY  
(SHRI P.P. CHAUDHARY)

(a): M/s. National Payments Corporation of India (NPCI) is the developer as well as implementing agency for BHIM App. M/s. NPCI based on the learning and feedback feature available in the BHIM App, does necessary enhancements in BHIM App to improve the overall process and customer convenience.

(b) and (c): No, Sir. The process of getting refund in case of failed transactions is instant and automated. The bank credits the customer account immediately in case of failed transaction.

\*\*\*\*\*