GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA
UNSTARRED QUESTION No. 3949
TO BE ANSWERED ON: 18.03.2020

UPI TRANSACTION

3949:   SHRI CHANDRA SEKHAR BELLANA:
           SHRI MAGUNTA SREENIVASULU REDDY

Will the Minister of Electronics and Information Technology be pleased to state:

(a)   the number of Unified Payment Interface (UPI) transaction conducted in the country during the last year, month-wise and State/UT-wise;

(b)   whether the Government has ensured the safety of such UPI transaction and if so, the details thereof and the steps taken by the Government in this regard;

(c)   whether any grievance platform has been provided by the Government to the user to register their complaint regarding UPI Transactions; and

(d)   if so, the details thereof and if not, the reasons therefor?

ANSWER

MINISTER OF STATE FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI SANJAY DHOTRE)

(a): Unified Payments Interface (UPI) based digital transactions have observed a significant growth over the last few years. State/UT-wise transaction details are not maintained, however month-wise total number of UPI transactions in the country during the last calendar year is as under:

Month (Year 2019)	Total number of UPI Transactions (Crores)
Jan'19	67.27
Feb'19	67.42
Mar'19	79.95
Apr'19	78.18
May'19	73.35
Jun'19	75.45
Jul'19	82.23
Aug'19	91.83
Sep'19	95.50
Oct'19	114.84
Nov'19	121.88

Dec'19	130.84

(b): Yes, Sir. Government has taken following measures to enhance the security of digital payment systems including UPI transactions:

- The Indian Computer Emergency Response Team (CERT-In) issues alerts and advisories regarding latest cyber threats and countermeasures on regular basis to ensure safe usage of digital technologies. Regarding securing digital payments, 28 advisories have been issued for users and institutions.
- All authorized entities/ banks issuing PPIs (Pre Paid Instruments) in the country have been advised by Reserve Bank of India to carry out special audit by empanelled auditors of CERT-In on a priority basis and to take immediate steps thereafter to comply with the findings of the audit report and ensure implementation of security best practices.
- Government has issued guidelines for Chief Information Security Officers (CISOs) regarding their key roles and responsibilities for securing applications / infrastructure and compliance.
- Government has empanelled 90 security auditing organisations to support and audit implementation of Information Security Best Practices.
- Government has formulated Crisis Management Plan for countering cyber attacks and cyber terrorism for implementation by all Ministries/ Departments of Central Government, State Governments and their organizations and critical sectors.
- Cyber security mock drills are being conducted regularly to enable assessment of cyber security posture and preparedness of organizations in Government and critical sectors. 44 such drills have so far been conducted by CERT-In where 265 organizations from different States and sectors such as Finance, Defence, Power, Telecom, Transport, Energy, Space, IT/ITeS, etc participated. Out of these drills, 9 drills were conducted in coordination with the Reserve Bank of India and The Institute for Development and Research in Banking Technology for financial sector organizations.
- CERT-In conducts regular training programmes for network / system administrators and Chief Information Security Officers (CISOs) of Government and critical sector organisations regarding securing the IT infrastructure and mitigating cyber attacks.
- Government has launched the Cyber Swachhta Kendra (Botnet Cleaning and Malware Analysis Centre). The centre is providing detection of malicious programs and free tools to remove the same.
- Under the Information Security Education and Awareness (ISEA) Project Phase-I (2005-2014), more than 44,000 candidates were trained in various formal/non-formal courses in Information Security through 40 institutions. Around 100 Government officials were trained as Master Trainers in the area of Information Security.

(c): Yes, Sir.

(d):   Ministry of Electronics & Information Technology (MeitY) has integrated Digital Payment Grievances along with   National Consumer Helpline (NCH) platform of Department of Consumer Affairs (DoCA) in addition to the existing Grievance redressal mechanism of digital payments of the respective banks and NPCI. The Platform is live and receiving Digital Payment related grievances.

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