

GOVERNMENT OF INDIA
MINISTRY OF ELECTRONICS AND INFORMATION TECHNOLOGY
LOK SABHA
UNSTARRED QUESTION Dy. 528
TO BE ANSWERED ON 20.11.2019

BHIM APPLICATION

528 SHRI RAJESHBHAI CHUDASAMA:

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

- (a) the steps taken/being taken by the Government for encouragement of the use of State-run BHIM application for digital payment system;
- (b) whether Government is planning to make the use of BHIM-UPI mandatory for all digital payment platforms;
- (c) if so, the details thereof; and
- (d) if not, the reasons therefor?

ANSWER

MINISTER FOR ELECTRONICS AND INFORMATION TECHNOLOGY
(SHRI RAVI SHANKAR PRASAD)

- (a): Government of India has taken several steps to promote the BHIM. The details are as below:
 - a. DigiVaarta was launched in Delhi on 28th September, 2018, with the express intention of spreading awareness on Digital Payments, and also to spread popularity of BHIM's QR code-based merchant payment mode with merchants and traders at large.
 - b. A campaign was undertaken in 100 smart cities in coordination with 9 Ministries/ Departments for promotion of digital payment including BHIM.
 - c. An awareness campaign was organized in the SMART Cities of North East to promote digital payments.
 - d. Workshops to promote BHIM along with other digital payment instruments were arranged at the capital cities in North East by National Institute of Electronics and IT (NIELIT).
 - e. Advisories are issued to all the Government Ministries and Departments for the following:
 - i. To enable online payment systems with BHIM/UPI, BHIM QR code and Rupay Card.
 - ii. To enable BHIM QR in their concerned physical payment receipt counters.
 - iii. Utilities (Electricity/Water/Gas/Telecom/DTH) to on-board on Bharat Bill Payment System (BBPS) and printing of BHIM QR code on all utility bills.
 - f. Government has waived off Merchant Discount Rate (MDR) applicable on Debit Card/BHIM UPI/Aadhaar-Pay transactions less than or equal to Rs. 2000/- in value for a period of two years with effect from 1st January, 2018.
- (b) and (c): No, Sir. The Government is encouraging the departments to promote Digital Payments to make it more convenient for the citizens. Departments have been requested to improve payment acceptance infrastructure and to enable the citizens to pay by a variety of digital modes such as Internet banking, mobile banking, and mobile applications etc. including use of BHIM-UPI.
- (d): Does not arise.
