

# UNIFIN – Frequently Asked Questions (FAQs)

## 1. What is UNIFIN?

UNIFIN is a citizen-focused financial awareness platform designed to help people understand money, stay protected from fraud, and plan their finances responsibly.

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## 2. Is UNIFIN a bank or financial company?

No.

UNIFIN is **not a bank and does not provide financial products or loans**.  
It is an **educational and awareness platform only**.

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## 3. Who can use UNIFIN?

Any Indian citizen — students, salaried employees, homemakers, senior citizens, and small business owners — can use UNIFIN.

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## 4. Is UNIFIN free to use?

Yes.

UNIFIN is designed as a **public-interest platform** and its core features are available free for citizens.

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## 5. Does UNIFIN handle my money or UPI payments?

No.

UNIFIN **does not hold, transfer, or access user money**.  
It only provides **alerts, education, and safety guidance**.

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## 6. How does the UPI Scam Shield work?

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The Scam Shield helps users by:

- Detecting suspicious links or QR codes
- Identifying common scam patterns
- Displaying warnings before risky actions

It **does not block payments**, but helps users make safer decisions.

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## 7. Can UNIFIN stop fraud completely?

No system can guarantee 100% fraud prevention.

UNIFIN helps **reduce risk through awareness, alerts, and early warnings**.

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## 8. Does UNIFIN report fraud to police automatically?

Only with user permission.

When enabled, UNIFIN can guide users on how to report issues to:

- Cyber Crime Portal
- NPCI guidance channels

Final reporting is always under citizen control.

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## 9. Is my personal data safe on UNIFIN?

Yes.

UNIFIN follows **data-minimization and privacy-first principles**:

- No selling of user data

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- No financial credentials stored
  - Limited data used only for awareness services
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## 10. Does UNIFIN track my bank account or transactions?

No.

UNIFIN does **not access bank accounts or transaction history directly**.

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## 11. Are the investment suggestions real advice?

No.

All investment-related content is **educational only** and shown with clear disclaimers.  
UNIFIN does **not provide personalized financial advice**.

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## 12. Can I invest directly through UNIFIN?

No.

UNIFIN does not allow buying or selling of stocks, mutual funds, or crypto.

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## 13. What is the EMI Stress Predictor?

It is an educational tool that helps citizens understand:

- Future repayment pressure
- Possible financial stress indicators
- Safer borrowing habits

It does not affect credit scores.

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## 14. Does UNIFIN check or change my credit score?

No.

UNIFIN does not access or modify any credit bureau data.

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## 15. Are the games and quizzes only for students?

No.

They are designed for **all age groups**, using simple real-life scenarios.

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## 16. Can I use UNIFIN in regional languages?

Yes.

UNIFIN supports **multiple Indian languages** to ensure accessibility for all citizens.

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## 17. What is the Citizen Complaint System used for?

It helps citizens report:

- Scheme non-implementation
- Local financial misuse awareness
- Public fund transparency concerns

It promotes accountability, not legal action.

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## 18. Will UNIFIN take action on my complaint?

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UNIFIN helps **route and track information**, but final action depends on the concerned authorities.

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## 19. Is UNIFIN connected to RBI, NPCI, or government bodies?

UNIFIN aligns with **national financial literacy goals**, but it is **not an official replacement for any authority**.

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## 20. Is UNIFIN safe for senior citizens?

Yes.

The platform includes:

- Simple UI mode
  - Clear warnings
  - Voice-assisted navigation
  - Scam awareness content specially designed for seniors
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## 21. Can I use UNIFIN on mobile?

Yes.

UNIFIN is designed to work smoothly on mobile, tablet, and desktop devices.

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## 22. Will UNIFIN ever ask for OTP, PIN, or passwords?

**✗** Never.

UNIFIN will **never ask for OTPs, UPI PINs, bank details, or passwords**.

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## **23. What should I do if someone claims to be from UNIFIN and asks for money?**

That is a scam.

UNIFIN does **not contact users for payments or verification.**

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## **24. How often is content updated?**

Content is updated regularly to reflect:

- New scam patterns
  - Policy awareness topics
  - Citizen learning needs
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## **25. Why should citizens trust UNIFIN?**

Because UNIFIN is built on:

- Education, not profit
- Transparency, not fear
- Empowerment, not dependency