

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.

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**.

3. Who can use UNIFIN?

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

4. Is UNIFIN free to use?

Yes.

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

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**.

6. How does the UPI Scam Shield work?

UNIFIN – Frequently Asked Questions (FAQs)

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.

7. Can UNIFIN stop fraud completely?

No system can guarantee 100% fraud prevention.

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

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.

9. Is my personal data safe on UNIFIN?

Yes.

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

- No selling of user data

UNIFIN – Frequently Asked Questions (FAQs)

- No financial credentials stored
 - Limited data used only for awareness services
-

10. Does UNIFIN track my bank account or transactions?

No.

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

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**.

12. Can I invest directly through UNIFIN?

No.

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

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.

UNIFIN – Frequently Asked Questions (FAQs)

14. Does UNIFIN check or change my credit score?

No.

UNIFIN does not access or modify any credit bureau data.

15. Are the games and quizzes only for students?

No.

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

16. Can I use UNIFIN in regional languages?

Yes.

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

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.

18. Will UNIFIN take action on my complaint?

UNIFIN – Frequently Asked Questions (FAQs)

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

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**.

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
-

21. Can I use UNIFIN on mobile?

Yes.

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

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

 Never.

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

UNIFIN – Frequently Asked Questions (FAQs)

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**.

24. How often is content updated?

Content is updated regularly to reflect:

- New scam patterns
 - Policy awareness topics
 - Citizen learning needs
-

25. Why should citizens trust UNIFIN?

Because UNIFIN is built on:

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