

Circular: NPCI/2020-21/BBPS/011

24th July 2020

To,

All BBPOUs

Bharat Bill Payment System

Dear Sir/Madam,

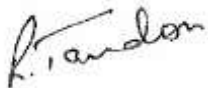
Sub: BBPS – Net Debit Cap (NDC) Limits for BBPOUs

Please refer to circular number NPCI/2020-21/BBPS/006, dated 20 May 2020 on the captioned subject. The contents of the circular are self- explanatory in nature and the major point of emphasis was as follows:

- BBPOUs must ensure that their NDC values are adequately increased to comfortably accommodate transactions on holidays (when there is no movement of funds) so as to ensure that there are no transaction declines in the event of the cumulative net transaction value exceeding the NDC limit.
- Non-bank BBPOUs must ensure that necessary arrangements are made with their sponsor banks. Revised limits, if any, will be configured on the basis of advice received from their respective Sponsor banks.
- Since the NDC is not going to be reset on holidays the impact of cumulative net transaction value may exceed unless enough headroom is put into place by respective BBPOUs.

Please take note the calculation of NDC on aforementioned basis will come into effect from 1 August 2020.

Yours sincerely,



(Rahul Tandon)

Head Product & Market Development and Compliance

Bharat Bill Payment System