

NPCI/2025-26/BBPS/009/AD1

23rd March 2026

To
All Operating Units
Bharat Bill Payment System
NPCI Bharat BillPay Ltd.

Dear Sir / Madam,

Subject - Discontinuation of Unregulated Entities as Billers in Loan Repayment Category on Bharat Bill Payment System

This is with reference to Circular No. NPCI/2025-26/BBPS/009 dated 21st August 2025, "Review of Biller Categories on the BBPS platform", in accordance with guidance issued by RBI to NPCI Bharat BillPay Limited (NBBL) vide letter CO.DPSS.POLC.No.S-441/02-27-020/2025-26 dated 18th July 2025, wherein it was informed that only regulated entities shall be on-boarded and allowed to operate under the Loan Repayment category.

The aforementioned Circular vide No. NPCI/2025-26/BBPS/009 permitted certain billers in exempt category of Master Direction - Exemptions from the provisions of RBI Act, 1934 (as updated from time to time), to be onboarded for BBPS after providing a separate declaration on ensuring the requisite compliances. However, in furtherance to clarity from the regulator, such Billers who were on-boarded under the aforementioned exemption will be required to be de-boarded from BBPS for bill payment transactions.

Hence, we request all Operating Units to take note of this requirement and implement the necessary system-level changes, i.e., termination of all active mandates for unregulated entities as billers in the Loan Repayment category and ensure appropriate communication to the billers/customers.

No transactions shall be processed by any Customer Operating Unit (or their Agent Institutions) under this category post 1st April 2026. All Biller Operating Units (BOUs) are advised to take necessary steps of de-boarding existing unregulated billers in this category to ensure compliance with the above guidance.

For any further clarification, you may contact your respective Relationship Manager.

Yours Sincerely,
SD/-
Noopur Chaturvedi
MD & CEO
NPCI Bharat Bill Pay Ltd.