NPCI/2025-26/BBPS/007/AD1   **29ᵗʰ September 2025**

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

Dear Sir / Madam,

Subject: Addendum to Circular Number **NPCI/2025-26/BBPS/007 -** Revised Pricing Structure for Excess Fetch Transactions

This is with reference to Circular No. NPCI/2025-26/BBPS/007 dated 18th August 2025, wherein slab-based Bill Fetch Pricing at the aggregate Agent Institution (AI) level was proposed, with the objective of curbing disproportionate fetch transactions and thereby reducing the system load on biller and BOU systems.

As per the aforementioned circular, fetches exceeding a 5:1 (fetch/payment) ratio were to be computed at the aggregate AI level of their respective COU, and the applicable fetch fee was to be determined as per the prescribed slabs, instead of the earlier practice of aggregation at the COU level with a uniform slab.

While this measure has resulted in some improvement in the pattern of fetch-to-payment ratios, several ecosystem entities have made representations to Bharat Connect seeking additional time to incorporate the necessary system-level changes.

In view of these representations, members are hereby advised to take note of the following revised implementation timelines:

1. The change from aggregation at the COU level to aggregation at the AI level (within each COU) shall come into effect from 1st September, 2025, as communicated earlier vide the referenced circular.

2. In order to provide ecosystem participants with additional time to implement the new slab-based pricing, its effective date is being deferred. The revised implementation date shall be communicated separately in due course.

Additional Notes:

I.   All charges are exclusive of GST, as applicable.
II   The calculation of charges shall be carried out on a monthly basis, considering the transaction date, based on the data available with BBPCU.

Members are requested to take note of the above.

Yours Sincerely,

SD/-

Noopur Chaturvedi
MD & CEO
NPCI Bharat Bill Pay Ltd.

NPCI Bharat BillPay Limited (A wholly owned subsidiary of NPCI)
1001A, The Capital, B Wing, 10th Floor, Bandra Kurla Complex, Bandra (E), Mumbai 400 051.
T: +91 22 40009100 | F: +91 22 40009101 | Email: bbps@npci.org.in | Web: www.bharat-connect.com | CIN: U67190MH2020PLC351595