

NPCI/2025-26/BBPS/018

25th March 2026

To

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

Respected Sir/Madam,

Subject : Advisory on Ensuring Compliance and Vigilance Across Agent Institutions, Agents and Billers

It has come to our attention that certain entities operating in the ecosystem may be engaging in business activities that could potentially be unlawful, unauthorized, or not in adherence with applicable laws, regulatory requirements, and BBPS Procedural Guidelines.

In this regard, Operating Units are advised to remain vigilant with respect to the business activities carried out by their Agent Institutions (AIs), Agents and Billers, and to ensure that the BBPS platform is not inadvertently used to facilitate any such activities.

Operating Units should, therefore:

- a. Exercise adequate oversight of their onboarded Agent Institutions, Agents and Billers, including the nature of services being offered through them.
- b. Conduct periodic monitoring of Agent Institutions, Agents and Billers to ensure compliance with applicable regulatory requirements, ecosystem guidelines, and BBPS Procedural Guidelines.
- c. Take immediate corrective action, including suspension or termination of access where necessary, if any Agent Institution, Agents or Biller is found to be involved in activities that are unlawful, unauthorized, or inconsistent with applicable regulations or BBPS Procedural Guidelines.

Operating Units are requested to review their existing monitoring mechanisms and enhance the controls, if required, to prevent misuse of the platform.

We seek your continued cooperation in maintaining the integrity of the BBPS ecosystem.

Yours Sincerely,

Sd/-

Noopur Chaturvedi
MD & CEO
NPCI Bharat BillPay Ltd.