

NPCI/2025-26/BBPS/009

21st August 2025

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

Dear Sir / Madam,

Subject: Review of Biller Categories on Bharat Bill Payment System (BBPS)

The Operating Units (OUs) are hereby requested to be informed of the below mentioned guidance issued by RBI to BBPS vide letter CO.DPSS.POLC.No.S-441/02-27-020/2025-26 dated 18th July 2025:

Sr No	Category	Guideline	Effect on New Billers	Effect on Existing Billers	Effective Date
1	Hospital and Pathology	Category to be discontinued until further notice	On-boarding of new billers shall be suspended effective, 31 st August 2025, until further notice	No fresh transactions in existing billers effective 31 st August 2025	31 st August 2025
2	Donation	New biller onboarding to be discontinued until further notice.	On-boarding of new billers shall be discontinued effective, 31 st August, 2025 until further notice	Transactions to continue for existing on-boarded billers	31 st August 2025 for on-boarding of new billers
3	Housing Societies and Rental	P2P payment shall not be permitted	Billers other than "Individuals & Sole-Proprietors" shall continue to be onboarded on-boarded effective, 31 st August, 2025. The BOUs shall be required to submit "Society Registration Certificate" or any other valid document substantiating the legal status of the biller, and communicated by BBPS from time to time	Existing billers shall be required to submit Certificate of Registration of Housing Society or any other valid document substantiating the legal status of the biller	31 st August 2025 for on-boarding of new billers
4	Recurring Deposits, including Digital Gold	Category to be discontinued until further notice	On-boarding of new billers shall be discontinued effective, 31 st August, 2025 until further notice	Existing billers shall be discontinued in phases at the latest by 31 st December 2025. The list of suspended billers shall be communicated separately	a. 31 st August 2025 for on-boarding of new billers b. 31 st December 2025 for discontinuation of existing billers

NPCI Bharat BillPay Limited (A wholly owned subsidiary of NPCI)

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Sr No	Category	Guideline	Effect on New Billers	Effect on Existing Billers	Effective Date
5	Loan Repayment	Billers who are regulated entities shall be permitted to operate as billers	Effective 31 st August, only regulated entities shall be on-boarded. The BOUs shall be required to submit "Certificate of Registration for commencement of business of Non-Banking Financial Institution, or declaration from the biller on compliance with Master Direction - Exemptions from the provisions of RBI Act, 1934 (as updated from time to time), or any other document as communicated by BBPS from time to time	Existing billers shall be required to submit Certificate of Registration for commencement of business of Non-Banking Financial Institution, or declaration from the biller on compliance with Master Direction - Exemptions from the provisions of RBI Act, 1934 (as updated from time to time).	31 st August 2025 for on-boarding of new billers

In accordance with the aforementioned, request all OUs to ensure compliance within the stipulated timelines to adhere to the regulatory expectations.

For any queries or clarifications, you may reach out to your respective RMs.

Yours Sincerely,

SD/-

Noopur Chaturvedi
MD & CEO
NPCI Bharat Bill Pay Ltd.

