

Dated Shimla- 171001 the _____

To

1. All the Principals, Govt. Degree Colleges,
Himachal Pradesh
2. All the Deputy Directors of Hr. Education,
Himachal Pradesh
3. All the Principals, Govt. Sr. Sec. Schools/ Head Masters Govt. High
Schools / Commander NCC Group Head quarter & all units/ Librarian
C.S.L. Solan & all Distt. Libraries in H.P.

Subject: Digital payment of recurring bills through Bharat Bill Payment System.

Sir,

Your attention is invited towards DO Letter from Additional Secretary,
Ministry of Electronics & IT Govt. of India dated 21.01.2020 received from the Principal Secretary
(Education) to the Govt. of Himachal Pradesh, addressed to all the HODs, HP, on the subject cited
above (copy enclosed) to take for further necessary action in the matter accordingly.

Encls: As above




(Dr.Sonia Thakur, HAS)
Addl. Director Hr. Education (Admn.)
Himachal Pradesh
e.mail:dhe-sml-hp@gov.in 0177-2658052

Endst. No. Even Dated Shimla-171001, the _____ 17/2/2020

Copy to:-

1. The Principal Secretary (Edu.) to the Govt. of Himachal Pradesh w. r. t. your email id secy-
hedu-hp dated 21.01.2020 for information please.
2. All the Branch Officer/ Superintendent, Directorate of Higher Education H.P. with the
remarks that to take further necessary action in the matter accordingly.
3. **The Incharge Computer Cell, Dte. of Hr. Education, H.P with the remarks to upload the
said orders on the dept. Website.**
4. Guard File.


Addl. Director Hr. Education (Admn.)
Himachal Pradesh

Email

dhe-sml-hp@gov.in

Fwd: DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"

From : secy-hedu-hp <secy-hedu-hp@nic.in>

Tue, Jan 21, 2020 11:59 AM

Subject : Fwd: DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"

3 attachments

To : collegeeducationhp <collegeeducationhp@gmail.com>, highereducationhp <highereducationhp@gmail.com>, elementaryeducation <elementaryeducation@gmail.com>, Dr. Amarjeet K. Sharma <dhe-sml-hp@gov.in>, Director Elementary Education <eleedu-hp@gov.in>, SPD SSA <spdssahp@gmail.com>

Respected All,

PFA email received from ministry regarding **DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"** for your kind information and further necessary action.

Regards,
O/o Pr. Secy.(Education)

From: "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>
To: "Special Chief Secretary Higher Education Dept. Govt. of Andhra Pradesh" <prlsecy_he@ap.gov.in>, higherednassam@gmail.com, "Director Higher Education Goa" <dir-dhe.goa@nic.in>, secedu@gujarat.gov.in, fcmer-hry@nic.in, "FCEL GoH" <fcel@hry.nic.in>, "Ankur Gupta, IAS, PSTE" <fcte@hry.nic.in>, "secy-hedu-hp" <secy-hedu-hp@nic.in>, "techedu-hp" <techedu-hp@nic.in>, prshigh-edu@karnataka.gov.in, "Pr Secretary H.Edn" <secy.hedu@kerala.gov.in>, "Principal Secretary Higher Education" <pshighedu@mp.gov.in>, "psec higheredu" <psec.higheredu@maharashtra.gov.in>, "acs mededu" <acs.mededu@maharashtra.gov.in>, "TOL PUCHO" <prg.highedu-ngl@gov.in>, dtenagaland@gmail.com, "Pr Secy Technical Education" <steit@punjab.gov.in>, "dte raj" <dte_raj@rajasthan.gov.in>, hrsec@tn.gov.in, "Higher Education" <dir.hed-tr@gov.in>, secretaryheup@gmail.com, medicalua@nic.in, medicaleducation82@gmail.com, highereducationwb@gmail.com, "secy meels" <secy.meels@gmail.com>, tetsecwb@gmail.com, dtehedu@gmail.com, htedu-jk@nic.in, hme-jk@nic.in
Cc: "O/o AS MEITY" <ooas@meity.gov.in>, "A R Ramesh" <ramesh.radhakrishnan@npci.org.in>, "Punjabrata Ghatak" <pghatak@meity.gov.in>, "ankur chugh" <ankur.chugh@npci.org.in>, "gaurav loomba" <gaurav.loomba@npci.org.in>, "mukesh devraj" <mukesh.devraj@npci.org.in>, "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>, "Kshitiz gupta" <Kshitiz.gupta@npci.org.in>, "susmita kar" <susmita.kar@pwc.com>, "karnsaxena" <karnsaxena@kpmg.com>

Sent: Monday, January 20, 2020 8:02:30 PM

Subject: DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"

Respected Sir/Madam,

I am directed to forward a DO Letter from Shri Gopalakrishnan S. (Additional Secretary, MeitY), regarding "Digital payment of recurring bills through Bharat Bill Payment System (BBPS)".

Thanks & Regards
Ajay Chandrakar
Scientist C
Ministry of Electronics & IT
Government of India
Phone:011-24301722

From: "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>
To: "secy se edn" <secy.se.edn@gmail.com>, secretaryeducationap@gmail.com, eedassamdispur@gmail.com, "secy-edn-bih" <secy-edn-bih@nic.in>, "Gaurav Dwivedi" <secy-school.cg@gov.in>, "Director Education, Goa" <dir-educ.goa@nic.in>, "GEDC, Goa." <office-gedc.goa@nic.in>, secedu-pri@gujarat.gov.in, fcse@hry.nic.in, "secy-eledu-hp" <secy-eledu-hp@nic.in>, "Director Elementary Education" <eleedu-hp@gov.in>, hrdjharkhand@gmail.com, prsprim-edu@karnataka.gov.in, "A SHAJAHAN" <secy.gedu@kerala.gov.in>, dseducationmp@gmail.com, "Rashmi" <secy.sed@mp.gov.in>, "psec schedu" <psec.schedu@maharashtra.gov.in>, contact@manipureducation.gov.in, dwahlang@yahoo.com, "chinmay g3" <chinmay.g3@gmail.com>, secretarysedmiz@gmail.com, "Wonthungo Tsopoe" <diredu-ngl@nic.in>, "Secretary SME" <secysme.od@nic.in>, secysme@gmail.com, "Principal Secretary" <etet.od@nic.in>, "Punjab Mail" <psse@punjab.gov.in>, "secy schooleducation" <secy.schooleducation@rajasthan.gov.in>, pseducation2013@yahoo.com, sikkimhrdd@gmail.com, schsec@tn.gov.in, "commissioner tgce" <commissioner.tgce@gmail.com>, "cie peshi tg" <cie.peshi.tg@gmail.com>, "secy tsbie" <secy.tsbie@gmail.com>, "Director Elementary Education" <dir.ee-tr@gov.in>, dirse09@gmail.com, secybasicedu@gmail.com, dgeduuk@gmail.com, "Kunwar Singh" <dirse-edu-uk@nic.in>, "ua education" <ua.education@yahoo.in>, wbssed@gmail.com, pstosecysed@gmail.com, "Manikandan D" <secedn.and@nic.in>, SECRETARYEDUCATIONUT@GMAIL.COM, "Rubinderjit Singh Brar" <dpi-chd@nic.in>, "Rubinderjit Singh Brar" <dhe-chd@nic.in>, "sachin rana" <dted-chd@nic.in>, "Pooja Jain" <secy-edu-dnh@gov.in>, "asde-admn-dnh" <asde-admn-dnh@nic.in>, "Secretary Education" <secy-edu-dd@nic.in>, "Secretary Education GNCTD" <secyedu@nic.in>, sedu-jk@nic.in, "Raja" <lk-doe@nic.in>, "Secretary Education, Govt. of Puducherry Pondicherry" <secyedn.pon@nic.in>, "Director of School Education" <dse-edn.pon@nic.in>, "saumya edu tr" <saumya.edu.tr@gmail.com>
Cc: "O/o AS MEITY" <ooas@meity.gov.in>, "A R Ramesh" <ramesh.radhakrishnan@npci.org.in>, "Punyabrata Ghatak" <pghatak@meity.gov.in>, "ankur chugh" <ankur.chugh@npci.org.in>, "gaurav loomba" <gaurav.loomba@npci.org.in>, "mukesh devraj" <mukesh.devraj@npci.org.in>, "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>, "Kshitiz gupta" <Kshitiz.gupta@npci.org.in>, "susmita kar" <susmita.kar@pwc.com>, "karnsaxena" <karnsaxena@kpmg.com>
Sent: Monday, January 20, 2020 7:58:10 PM
Subject: DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"

Respected Sir/Madam,

I am directed to forward a DO Letter from Shri Gopalakrishnan S. (Additional Secretary, MeitY), regarding "Digital payment of recurring bills through Bharat Bill Payment System (BBPS)".

Thanks & Regards
Ajay Chandrakar
Scientist C
Ministry of Electronics & IT
Government of India
Phone:011-24301722

From: "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>
To: "ps apmaud" <ps.apmaud@gmail.com>, "MAUD SECRETARY PSHI" <prlsecy_maud@ap.gov.in>, secyudd1@gmail.com, "UDHD" <urbansec-bih@nic.in>, "ud bihar" <ud.bihar@gmail.com>, "Commissioner UAD" <uad.cg@nic.in>, "gsuda gsuda" <gsuda.gsuda@yahoo.com>, securban@gujarat.gov.in, fclg@hry.nic.in, fctcp@hry.nic.in, "udsecyhp" <udsecy-hp@nic.in>, "Directorate, Urban Development, Shimla-2, HP" <ud-hp@nic.in>, "ud secy" <ud.secy@gmail.com>, secy-ud@karnataka.gov.in, "B Ashok IAS" <secy.pwr@kerala.gov.in>, "prlsecy lsg" <prlsecy.lsg@kerala.gov.in>, commissioner@mpurban.gov.in, "psec ud1" <psec.ud1@maharashtra.gov.in>, "sec ud2" <sec.ud2@maharashtra.gov.in>, "Sham Lal Goyal Additional Chief Secretary" <psec1.wsd-mh@nic.in>, "psec wssd" <psec.wssd@maharashtra.gov.in>, manipursacs@gmail.com, mebans@yahoo.com, mudashillong@yahoo.com, "Botovi Chishi" <dirlrd-ngl@gov.in>, "hudmin od" <hudmin.od@nic.in>, "hudsec od" <hudsec.od@nic.in>, "Principal Secretary Local Govt." <secy.lg@punjab.gov.in>, udh@rajasthan.gov.in, udhdsikkim@gmail.com, hud@tn.gov.in, "Arvind Kumar Prl. Secretary MAUD" <prlsecy_maud@telangana.gov.in>, kirangitteias@gmail.com, "cc urbandev" <cc.urbandev@gmail.com>, secv-urban-ua@nic.in, secv-urban-uk@nic.in, "secy ma-wb" <secy.ma-wb@gov.in>, "Principal Secretary" <udevelop.and@nic.in>, "Ajay Kumar Sinha" <fs-chd@nic.in>, "Kamal Kishore Yadav" <comm-mcc-chd@nic.in>, silvassamunicipalcouncil@gmail.com, "Advisor to Administrator.." <devcom-dd@nic.in>, "Pr. Secretary UD" <psud@nic.in>, spud@nic.in, "Financial Commissioner, Housing and UD Deptt, J&K" <hudd-jk@nic.in>, "District Collector UT of Lakshadweep" <lk-coll@nic.in>, "Secretary Local Administration Pondicherry" <secylad.pon@nic.in>, "Secretary Housing, Govt. of Pondicherry Pondicherry" <secyhousing.pon@nic.in>, "Secretary to Govt Pondicherry" <secytcp.pon@nic.in>
Cc: "O/o AS MEITY" <ooas@meity.gov.in>, "A R Ramesh" <ramesh.radhakrishnan@npci.org.in>, "Punyabrata Ghatak" <pghatak@meity.gov.in>, "ankur chugh" <ankur.chugh@npci.org.in>, "gaurav loomba" <gaurav.loomba@npci.org.in>, "mukesh devraj" <mukesh.devraj@npci.org.in>, "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>, "Kshitiz gupta" <Kshitiz.gupta@npci.org.in>, "susmita kar" <susmita.kar@pwc.com>, "karnsaxena" <karnsaxena@kpmg.com>
Sent: Monday, January 20, 2020 7:47:12 PM
Subject: DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"

Respected Sir/Madam,

I am directed to forward a DO Letter from Shri Gopalakrishnan S. (Additional Secretary, MeitY), regarding "Digital payment of recurring bills through Bharat Bill Payment System (BBPS)".

Thanks & Regards
Ajay Chandrakar
Scientist C
Ministry of Electronics & IT
Government of India
Phone:011-24301722

From: "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>

To: It-secretaries-list@ismgr.nic.in, "Kona Sasidhar" <prlsecy_itc@ap.gov.in>, "Neelam Yapin Tana" <dir-dit-arn@gov.in>, "IT Department, Govt. of Assam" <itdepartment-as@assam.gov.in>, "prsec it" <prsec_it@bihar.gov.in>, "CEO CHIPS" <ceochips@nic.in>, "Ankita Anand" <dir-dit.goa@nic.in>, secdst@gujarat.gov.in, fcit@hry.nic.in, "Ankur Gupta, IAS" <acsit-hry@gov.in>, "IT Secretary" <itsecy-hp@nic.in>, "Vinay Kumar Choubey" <it-secretary@jharkhandmail.gov.in>, "ss doit" <ss.doit@gmail.com>, itbtsec@karnataka.gov.in, itsec@bangaloreitbt.in, itbtsec@gmail.com, "Sivasankar M" <osdcmo@kerala.gov.in>, "Secretary (IT), Government of Kerala" <secy.itd@kerala.gov.in>, "PS Science & Technology" <psit-mp@nic.in>, "psec it" <psec.it@maharashtra.gov.in>, dit-man@nic.in, "Department of IT Manipur" <dit-mn@nic.in>, "Dr LALTHLAMUANA" <cio.ict@mizoram.gov.in>, secy-ngl@nic.in, "Tongtiliba longkumer" <dit-ngl@nic.in>, "Secretary IT" <itsec.od@nic.in>, "ACS It Pb." <psit@punjab.gov.in>, "Director IT" <dir.it@punjab.gov.in>, "secretary itc" <secretary.itc@rajasthan.gov.in>, "DIT-SIKKIM" <dit-sik@nic.in>, "Dr. Santhosh Babu, IAS" <secyit.tn@nic.in>, "Jayesh Ranjan" <secy_itc@telangana.gov.in>, "Sh. Shashi Ranjan Kumar, IAS" <secy.itdept-tr@gov.in>, "Salil Das" <dir.itdept-tr@gov.in>, uppsit2017@gmail.com, "Rajendra Kumar Tiwari Principal Secretary" <psecit@nic.in>, "secy-it-ua" <secy-it-ua@nic.in>, "secy-it-ua" <secy-it-uk@nic.in>, secit@wb.gov.in, dsit@wb.gov.in, adsit@wb.gov.in, "secyit and" <secyit.and@nic.in>, "Vinod P Kavle" <secyit.chd@nic.in>, "Director-IT-DNH" <dit.silvassa-dnh@nic.in>, "SANDEEP KUMAR" <secyit@nic.in>, "Sanjeev Verma" <cit-jk@nic.in>, "Director, Information Technology" <lak-dit@nic.in>, "Secretary Information Technology" <secyit.pon@nic.in>

Cc: "O/o AS MEITY" <ooas@meity.gov.in>, "A R Ramesh" <ramesh.radhakrishnan@npci.org.in>, "Punyabrata Ghatak" <pghatak@meity.gov.in>, "ankur chugh" <ankur.chugh@npci.org.in>, "gaurav loomba" <gaurav.loomba@npci.org.in>, "mukesh devraj" <mukesh.devraj@npci.org.in>, "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>, "Kshitiz gupta" <Kshitiz.gupta@npci.org.in>, "susmita kar" <susmita.kar@pwc.com>, "karnsaxena" <karnsaxena@kpmg.com>

Sent: Monday, January 20, 2020 6:26:09 PM

Subject: DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"

Respected Sir/Madam,

I am directed to forward a DO Letter from Shri Gopalakrishnan S. (Additional Secretary, MeitY), regarding "Digital payment of recurring bills through Bharat Bill Payment System (BBPS)".

Thanks & Regards
Ajay Chandrakar
Scientist C
Ministry of Electronics & IT
Government of India
Phone:011-24301722

From: "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>

To: Chiefsecretaries@ismgr.nic.in, "cs-ap" <cs@ap.gov.in>, cs-arunachal@nic.in, "cs-assam" <cs-assam@nic.in>, "Chief Secretary Bihar" <cs-bihar@nic.in>, cs-chhatisgarh@nic.in, "Chief Secretary" <cs-goa@nic.in>, chiefsecretary@gujarat.gov.in, "Keshni Anand Arora" <cs@hry.nic.in>, "Shri Anil Kumar Khachi" <cs-hp@nic.in>, "Dr D K Tiwari" <cs-jharkhand@nic.in>, cs@jharkhand.gov.in, cs@karnataka.gov.in, "Chief Secretary, Government of Kerala" <chiefsecy@kerala.gov.in>, "cs" <cs@mp.nic.in>,"

cs@maharashtra.gov.in, "cs-manipur" <cs-manipur@nic.in>, cs-meghalaya@nic.in, "p s thangkhiew" <p.s.thangkhiew@gmail.com>, "cs-mizoram" <cs-mizoram@nic.in>, cs-nagaland@nic.in, "Chief Secretary Odisha" <csori@nic.in>, "Chief Secretary Punjab" <cs@punjab.gov.in>, "cs-rajasthan" <cs-rajasthan@nic.in>, csraj@rajasthan.gov.in, "Prakash" <cs-skm@nic.in>, cs@tn.gov.in, "Somesh Kumar" <cs@telangana.gov.in>, "cs-tripura" <cs-tripura@nic.in>, "CHIEF SECRETARY GoUP" <csup@nic.in>, "chief secretary" <cs-uttarakhand@nic.in>, chiefsecyuk@gmail.com, chiefsec@wb.gov.in, "cs-westbengal" <cs-westbengal@nic.in>, "Chief Secretary Andamans" <cs-andaman@nic.in>, "Arun Kumar Gupta" <hs-chd@nic.in>, "admr adranagar" <admr.adranagar@nic.in>, "Administrator DD & DNH" <administrator-dd-dnh@nic.in>, administrator-dddnh@nic.in, cs-delhi@nic.in, "cs-jandk" <cs-jandk@nic.in>, ladakhdivcom@gmail.com, ceclahdc@gmail.com, "LAHDC Kargil" <cechckgl-jk@nic.in>, "cs-lak" <cs-lak@nic.in>, "Chief Secretary CS, Puducherry" <cs.pon@nic.in>

Cc: "gopalaks" <gopalaks@gov.in>, "O/o AS MEITY" <ooas@meity.gov.in>, "A R Ramesh" <ramesh.radhakrishnan@npci.org.in>, "Punyabrata Ghatak" <pghatak@meity.gov.in>, "ankur chugh" <ankur.chugh@npci.org.in>, "gaurav loomba" <gaurav.loomba@npci.org.in>, "mukesh devraj" <mukesh.devraj@npci.org.in>, "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>, "Kshitiz gupta" <Kshitiz.gupta@npci.org.in>, "susmita kar" <susmita.kar@pwc.com>, "karnsaxena" <karnsaxena@kpmg.com>

Sent: Monday, January 20, 2020 12:18:19 AM

Subject: DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"

Respected Sir/Madam,

I am directed to forward a DO Letter from Shri Gopalakrishnan S. (Additional Secretary, Meity), regarding "Digital payment of recurring bills through Bharat Bill Payment System (BBPS)".

Thanks & Regards
Ajay Chandrakar
Scientist C
Ministry of Electronics & IT
Government of India
Phone:011-24301722

From: "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>

To: "Chairman, TRAI TRAI" <cp@trai.gov.in>, "Secretary FS" <secy-fs@nic.in>, "DURGA SHANKER MISHRA" <secyurban@nic.in>, "Secretary SEL" <secy.sel@nic.in>, "Shri Amit Khare" <secy.dhe@nic.in>, "ANSHU PRAKASH" <secy-dot@nic.in>, "SECRETARY PETROLEUM" <sec.png@nic.in>, "Secretary Power" <secy-power@nic.in>, "SECRETARY MORT&H" <Secy-road@nic.in>, "Secretary I and B" <secy.inb@nic.in>, "Parameswaran Iyer" <secydws@nic.in>, ceo@npci.org.in

Cc: "gopalaks" <gopalaks@gov.in>, "O/o AS MEITY" <ooas@meity.gov.in>, "A R Ramesh" <ramesh.radhakrishnan@npci.org.in>, "Punyabrata Ghatak" <pghatak@meity.gov.in>, "ankur chugh" <ankur.chugh@npci.org.in>, "gaurav loomba" <gaurav.loomba@npci.org.in>, "mukesh devraj" <mukesh.devraj@npci.org.in>, "Ajay Chandrakar" <chandrakar.ajay@meity.gov.in>, "Kshitiz gupta" <Kshitiz.gupta@npci.org.in>, "susmita kar" <susmita.kar@pwc.com>, "karnsaxena" <karnsaxena@kpmg.com>

Sent: Sunday, January 19, 2020 11:54:56 PM

Subject: DO Letter from Additional Secretary, Meity, regarding "Digital Payment of recurring bills through Bharat Bill Payment System"

Respected Sir/Madam,

I am directed to forward a DO Letter from Shri Gopalakrishnan S. (Additional Secretary, MeitY), regarding "Digital payment of recurring bills through Bharat Bill Payment System (BBPS)".

Thanks & Regards
Ajay Chandrakar
Scientist C
Ministry of Electronics & IT
Government of India
Phone:011-24301722



-
- **Annexure II RBI circular.pdf**
303 KB
 - **Annexure I Concept Document BBPS.pdf**
2 MB
 - **DO Letter Bharat Bill Payment System.pdf**
8 MB
-



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

www.rbi.org.in

RBI/2019-20/61

DPSS.CO.PD.No.605/02.27.020/2019-20

September 16, 2019

The Chairman and Managing Director / Chief Executive Officer
Scheduled Commercial Banks including RRBs /
Urban Co-operative Banks / State Co-operative Banks /
District Central Co-operative Banks / Payment Banks / Small Finance Banks
Bharat Bill Payment System Providers / System Participants
and prospective Bharat Bill Payment Operating Units

Madam / Dear Sir,

Bharat Bill Payment System - Expansion of biller categories

Please refer to the guidelines on Bharat Bill Payment System (BBPS) issued by the Reserve Bank of India vide circular no.DPSS.CO.PD.No.940/02.27.020/2014-2015 on November 28, 2014. BBPS, as an interoperable platform for repetitive bill payments, currently covers bills of five segments viz. Direct to Home (DTH), Electricity, Gas, Telecom and Water.

2. As announced in para 3 of the Statement on Developmental and Regulatory Policies released with the Third Bimonthly Monetary Policy Statement 2019-20 of August 07, 2019, it has been decided to expand the scope and coverage of BBPS to include all categories of billers who raise recurring bills (except prepaid recharges) as eligible participants, on a voluntary basis.

3. This directive is issued under Section 10 (2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007).

Yours faithfully,

(P Vasudevan)
Chief General Manager

भुवनेश्वर और निगटान प्रणाली विभाग, केंद्रीय कार्यालय, 14वीं मंजिल, केंद्रीय कार्यालय भवन, शहीद भगत सिंह मार्ग, फोर्ट, मुंबई - 400001

फोन/Tel: (91-22) 2264 4995; फैक्स/Fax: (91-22) 22691557; ई-मेल/e-mail: cgmidpssco@rbi.org.in

Department of Payment and Settlement Systems, Central Office, 14th Floor, Central Office Building, Shahid Bhagat Singh Road, Fort, Mumbai - 400001

द्विती आसन है, इमका प्रयोग बड़ा है



भारत सरकार
Government of India
इलेक्ट्रॉनिक्स और सूचना प्रौद्योगिकी मंत्रालय
Ministry of Electronics & Information Technology
इलेक्ट्रॉनिक्स निकेतन / Electronics Niketan
6, सी जी ओ कॉम्प्लेक्स / 6, C G O Complex
नई दिल्ली- 110003 / New Delhi-110003
Website: www.meity.gov.in

Gopalakrishnan S., IAS
Additional Secretary,
Tel.: +91-11-24363075,
Email: gopalaks@gov.in
No. 12/5/2017-DPD-Meity(Vol.-II)

दूरभाष / Tele:

ऑफिस पत्र सं.

D.O.No.

दिनांक / Dated: 15.01.2020

Sub.: Digital payment of recurring bills through Bharat Bill Payment System

Sir/Madam,

Government of India is making efforts for promotion of digital payment and enabling convenient digital payment modes throughout the country. Ministry of Electronics & IT (MeitY) is coordinating with all the stakeholders for promotion of Digital Payments.

2. Bharat Bill Payment System (BBPS) is a Reserve Bank of India (RBI) conceptualized system driven by National Payments Corporation of India (NPCI) which offers integrated, accessible and interoperable recurring payment services to consumers. BBPS is the simplest method for all billers for enabling digital payment. It will help to reduce cash handling charges and will help in easy and timely reconciliation, leading to operational efficiencies.

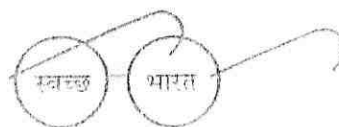
3. One single step of on-boarding on BBPS makes a biller discoverable and accessible on all BBPS enabled channels including BHIM, UMANG, Banks websites, all major UPI enabled Apps and Wallets. This enables the consumers to pay bills easily from their preferred Banks/Mobile Apps/Wallets. Concept document for implementation of BBPS is attached as Annexure I.

4. In a major boost to digital payment, RBI vide RBI/2019-20/61 DPSS.CO.PD.No.605/02.27.020/2019-20 dated September 16, 2019 (Annexure II) has decided to expand the scope and coverage of BBPS to include more categories of billers who raise recurring bills (except prepaid recharges) as eligible participants. This will enable new recurring payment categories to be on-boarded on BBPS. At present, billers in following 17 categories are being on-boarded on BBPS:

- 1) Educational fees (School / College / Pvt. Institutions etc.)
- 2) Municipal Taxes
- 3) Insurance
- 4) Loan Repayments
- 5) Credit Card
- 6) Mutual Fund
- 7) Gas Cylinder
- 8) FasTag Recharge
- 9) Cable



Digital India
Power To Empower



एक कदम स्वच्छता की ओर



ELECTRONICS INDIA

- 10) Housing Society
- 11) Subscription Fees - Digital
- 12) Subscription Fees - Offline
- 13) Water
- 14) Gas - Piped Line
- 15) Telecom (Mobile Postpaid , Landline Postpaid , Broadband Postpaid)
- 16) Electricity
- 17) DTH

More biller categories are likely to be included in the near future.

5. It is requested that all the billers in BBPS enabled categories may kindly expedite efforts for on-boarding on to BBPS. Ministries/Departments, State Governments and authorities concerned are requested to ensure that all covered billers are on-boarded on BBPS and to issue appropriate directions in this regard.

6. Kindly feel free to contact following officials for any further clarifications:

- Shri Ankur Chugh, Lead Relationship Manager (BBPS), NPCI (email: ankur.chugh@npci.org.in, phone: +91-95999 03832)
- Shri Punyabrata Ghatak, Scientist F, MeitY (email: pghatak@meity.gov.in, phone: +9111-24364807)
- Shri Ajay Chandrakar, Scientist C, MeitY (email: chandrakar.ajay@meity.gov.in, phone: +91-88601 73395)

With regards,

Yours sincerely,



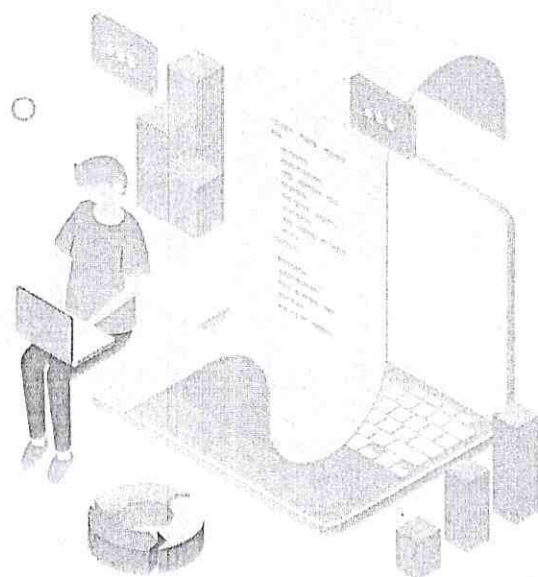
(Gopalakrishnan S.)

Encl.: As above

To:

- Secretary, D/o Financial Services, Government of India
- Secretary, Ministry of Housing and Urban Affairs, Government of India
- Secretary, Department of School Education & Literacy, Government of India
- Secretary, Department of Higher Education, Government of India
- Secretary, Department of Telecommunications, Government of India
- Secretary, Ministry of Petroleum & Natural Gas, Government of India
- Secretary, Ministry of Power, Government of India
- Secretary, Ministry of Road Transport and Highways, Government of India
- Secretary, Ministry of Information and Broadcasting, Government of India
- Secretary, Ministry of Drinking Water And Sanitation, Government of India

- Chairman, Telecom Regulatory Authority of India (TRAI)
- Chief Secretaries of all States/UTs
- Urban/Municipal Secretaries of all States/UTs
- School/Higher education Secretaries of all States/UTs
- Transport Secretaries of all States/UTs
- Power Secretaries of all States/UTs
- IT Secretaries of all States/UTs
- All Billers in BBPS enabled categories
- Chairman, Insurance Regulatory and Development Authority (IRDAI)
- Chairman, Life Insurance Corporation (LIC)
- Administrative Head of all Insurance Companies in India
- Chairman, Securities and Exchange Board of India (SEBI)
- Administrative Head of all Mutual Fund management Companies in India
- Administrative Head of all Banks in India
- Administrative Head of all Non-Banking Financial Companies in India
- Chairman, National Highways Authority of India (NHAI)
- Chairperson, Central Board of Secondary Education
- Administrative Head of all School education boards in India (for BBPS on-boarding of schools)
- Administrative Head of all major Schools in India
- Administrative Head of all Oil Marketing Companies
- Administrative Head of all Piped Gas Companies
- Administrative Head of all Power Distribution Companies (DISCOMs)
- Administrative Head of all DTH Companies
- Administrative Head of all Digital media-services provider Companies
- All Bharat Bill Payment Operating Unit (BBPOU) (for helping billers in BBPS onboarding)
- Nodal Officers/ Mission Directors (AMRUT) all States/UTs
- Chairman/Managing Director of all Water Supply and Sewerage Boards in India
- Commissioner of all Municipal Corporation/Municipalities in India
- MD & CEO, NPCI



Concept Document for Implementation of Bharat Bill Payment System

**Re-Imagining
Recurring Payments for
Digital India**

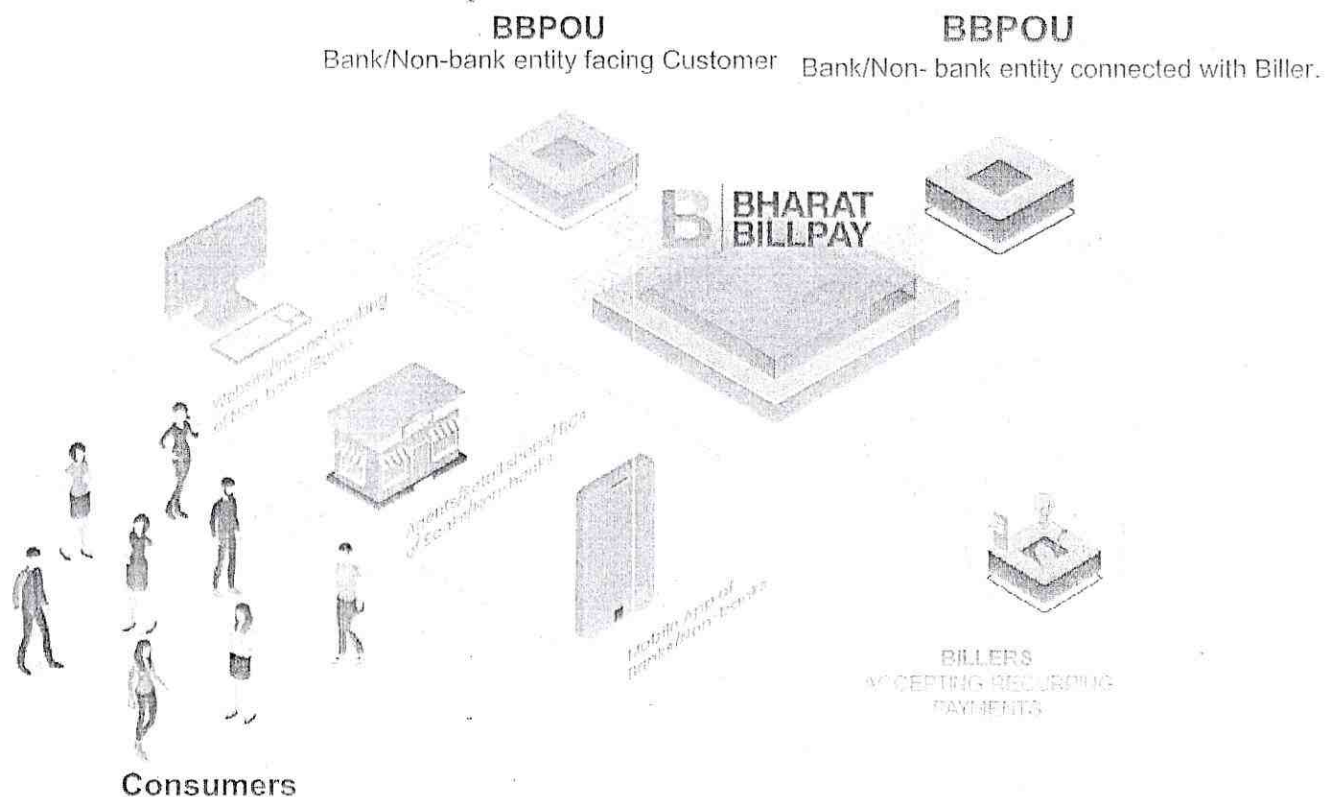
NATIONAL PAYMENTS CORPORATION OF INDIA
bharatbillpay.com | bbps@npci.org.in

Contents

1. Introduction.....	2
2. Category expansion.....	5
3. Biller Benefits	7
4. Consumer Benefits	8
5. On-boarding Process	9
6. Biller Consent Form.....	10
7. List of BBPOUs	14

1. Introduction

- ✦ Bharat Bill Payment System is a Reserve Bank of India (RBI) conceptualised system driven by National Payments Corporation of India (NPCI) which offers integrated, accessible and interoperable recurring payment services to consumers across geographies with certainty, reliability and safety of transactions.



- ✦ Bharat BillPay is an ecosystem that provides one-stop interoperable bill payment solution for recurring payments and enables the consumers of banks and non-banks across India to make bill payment via their preferred mode of channel like

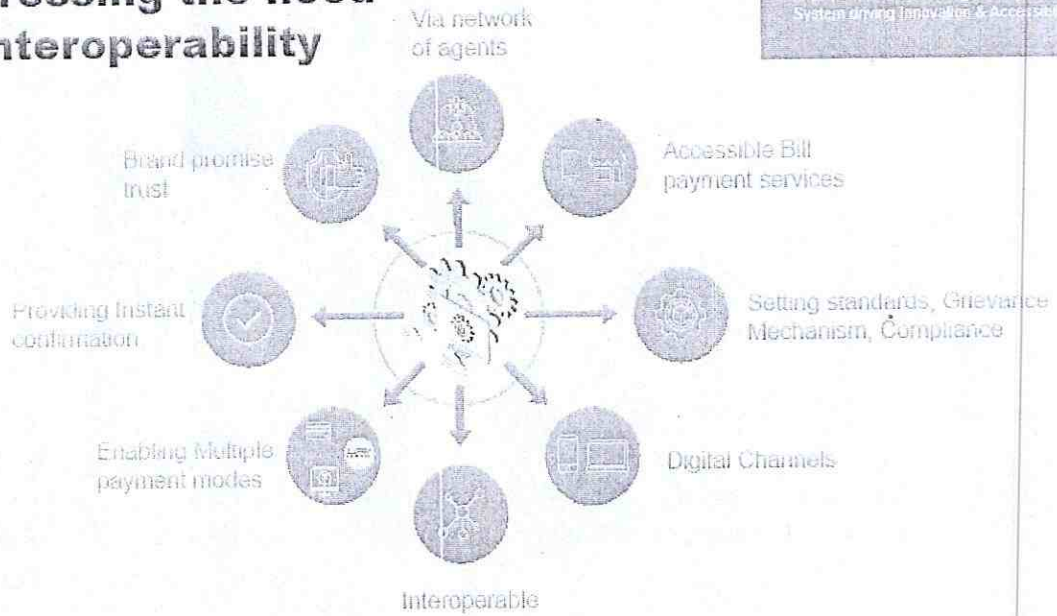
*Mobile App, Mobile Banking, Website/Pre-login, Internet Banking, ATM, KIOSK
Physical centres like Agent, Bank-Branch, Business Correspondents*

Bharat Bill Payment System created a network through interoperability thereby extending the reach of a traditional utility bill payment system giving customer access through multiple payment channels and methods.

Addressing the need of Interoperability

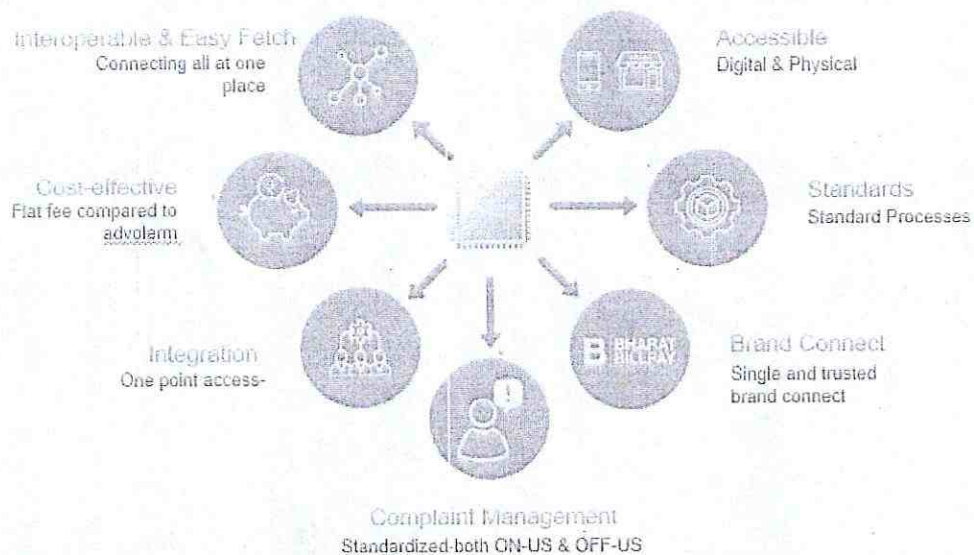
RBI Mandate

Implementation of Bharat Bill Payment System driving Innovation & Accessibility



Key features that are unique to BBPS are highlighted below:

Salient Features



BBPS is a tiered structure with NPCI functioning as the Bharat Bill Payment Central Unit (BBPCU) and entities (banks and non-banks) authorised by the Reserve Bank of India (RBI) functioning as Bharat Bill Payment Operating Units (BBPOUs).

Type of BBPOUs & Channels



CUSTOMER OU
BBPOUs engaging only with customer



BILLER OU
BBPOUs engaging only with biller



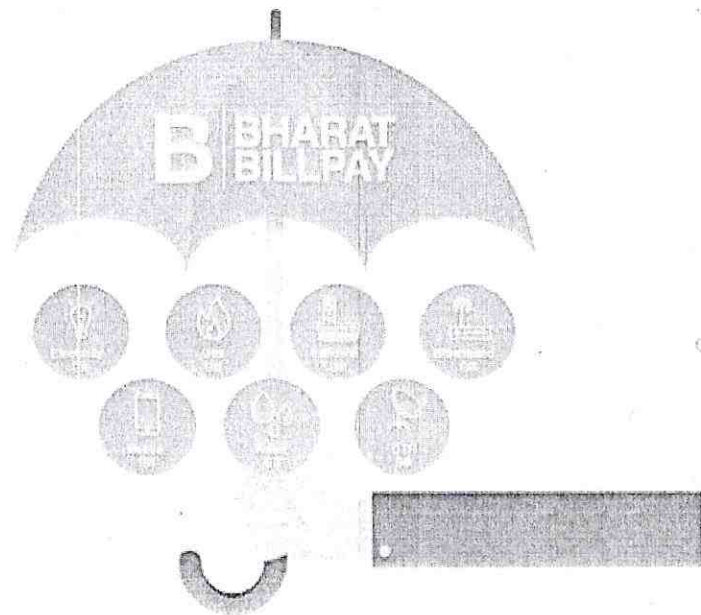
BOTH (CUSTOMER OU AND BILLERS OU)
BBPOUs engaging both customer and biller

01. Payment channels- 9
 (Cash | Internet Banking | Mobile | USSD | Banking | Super | ATMs | Bank Branch | MERCHANT | POS | QR Code)

02. Payment Mode- 13
 (UPI | Credit Card | Debit Card | Sweep | BillNet | Insurance | Account Transfer | Recurring Card | Wallet | APM | Loan | BHARAT NATURAL GAS)

03. Payment options- Any
 (All | Multiple | Local | PANI | PANI | Multiple)

Earlier Biller Categories



2. Category expansion

RBI vide its notification RBI/2019-20/61; DPSS.CO.PD.No.605/02.27.020/2019-20, 16 September, 2019 as announced in para 3 of the Statement on Developmental and Regulatory Policies released with the Third Bimonthly Monetary Policy Statement 2019-20 of August 07, 2019, decided to expand the scope and coverage of Bharat Bill Payment System **to include all categories of billers who raise recurring bills/payments** (except prepaid recharges) as eligible participants, on a voluntary basis.

Expansion of categories under BBPS signaled the following to the biller/merchant ecosystem:

- BBPS has evolved significantly to create confidence wherein other categories can be on boarded by existing and new stakeholders based on their commercial and other interest
- Bharat BillPay as a brand had created sufficient mind share in the biller and customer community of trust irrespective of channels and methods of payment
- Standards of performance had created enough value for other categories to repose their trust
- Envisioned network affect had found ground and it was time to push the envelope of opportunity. The following categories have been opened up basis the RBI vide notification:



Sr. No.	Biller Categories	Type
1.	Educational Institutions. (School fess+ College Fees+ Coaching Fees)	Essential
2.	Municipality Taxes	Utility
3.	LPG Gas	Utility
4.	Insurance (Life+General)	Financial
5.	Mutual Funds	Financial
6.	Credit Card	Financial
7.	Loan Payments	Financial
8.	FASTag Recharge	Travel
9.	Cable	Entertainment
10.	OTT Platforms (Digital Subscription)	Entertainment
11.	Magazine/Newspaper Subscription	Reading
12.	Housing Societies	Utility

BBPS has emerged as the one stop shop for all kinds of digital behavior and has the potential to change the payment behavior of customers away from traditional modes like cash in line with the Vision of Govt. and Regulator for acceleration of digital bill payments.

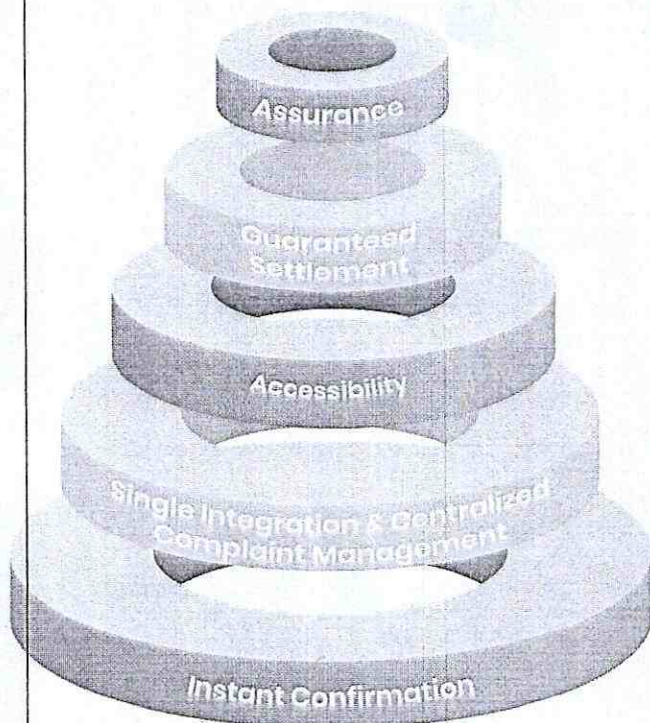
Benefits of expansion are best expressed by way of data highlighting the potential of business in consonance with visionary corollaries like increased digital transactions etc.

Based on commercial and other interests other known and unknown biller/merchant categories will find their way in but from the point of view of illustrative analysis the following further potential categories may be considered from recurring payments:

Sr. No.	Biller Category	Type
1.	Hospital Collection- Cyclic and Ad Hoc collections	Essential
2.	E-challan	Travel
3.	Donation/Charity/Relief Funds	Aid
4.	Ticketing	Travel
5.	Wallet Reloading	Top-up
6.	Semi-closed Prepaid Payment Instrument (PPI) reloading	Top-up
7.	Rent Payments	Utility
8.	Other Taxes (GSTIN)	Financial

It makes tremendous business/commercial sense for the Billers to be on-boarded with the respective banks, where they have maintained banking relationship.

3. Biller Benefits



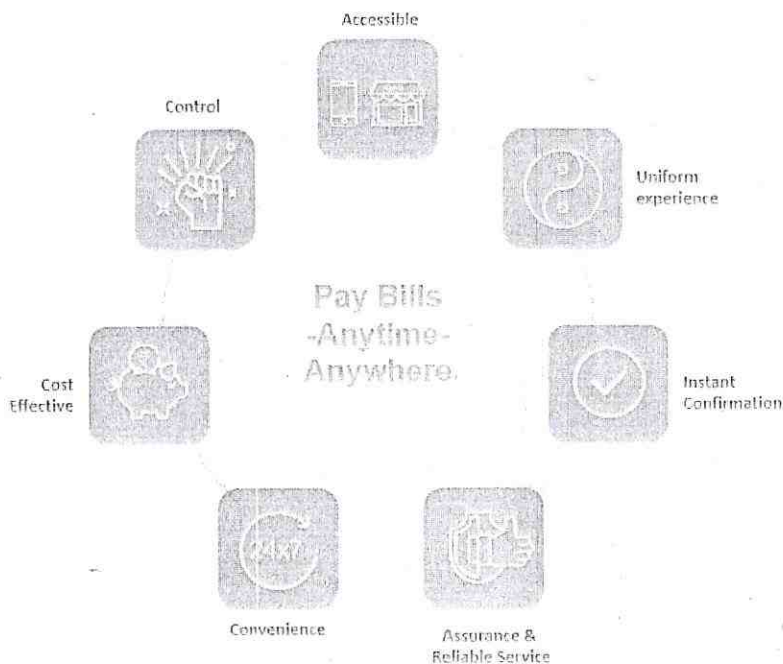
1. Dealing with stable entities like banks and non-banks authorized by RBI
2. Guaranteed settlement cycles would assure the billers of funds, as per standards as specified in BBPS, in timely manner from their respective BBPOU. Improved efficiency and cash receivables.
The billers can/advise to route "ALL" their transactions through BBPCU to take advantage of settlement guarantee
3. Billers will have the benefit of substantial digital outreach of across all geographies through 150+ online channels like Internet banking, Mobile banking of BBPOUs. Similarly 3.5 Mn physical touchpoints would also increase the accessibility to Consumers
4. Need to integrate with just two default BBPOUs and route "ALL" transactions for Single MIS/data for all bill payment transactions (instead of multiple sources of data). Also a Centralized Complaint Settlement and Dispute management for easier resolution of customer complaints and grievances for all bill payments done on third party aggregation
5. Instant Confirmation, and receipt via SMS/email/print as desired by customer and borne by COU

The following are the Biller Benefits and if "All Transactions" are routed through Bharat Bill Payment Central Unit these are augmented further:

1. Advantage of Settlement Guarantee
2. Single dashboard/MIS leading to operational excellence and analytics
3. Pricing advantage
4. First mover advantage on many categories with increased outreach
5. Centralised grievance redressal system for faster resolution
6. Standardised norms at technical, operational and business level leading to creation of USP

4. Consumer Benefits

Consumer Benefits.

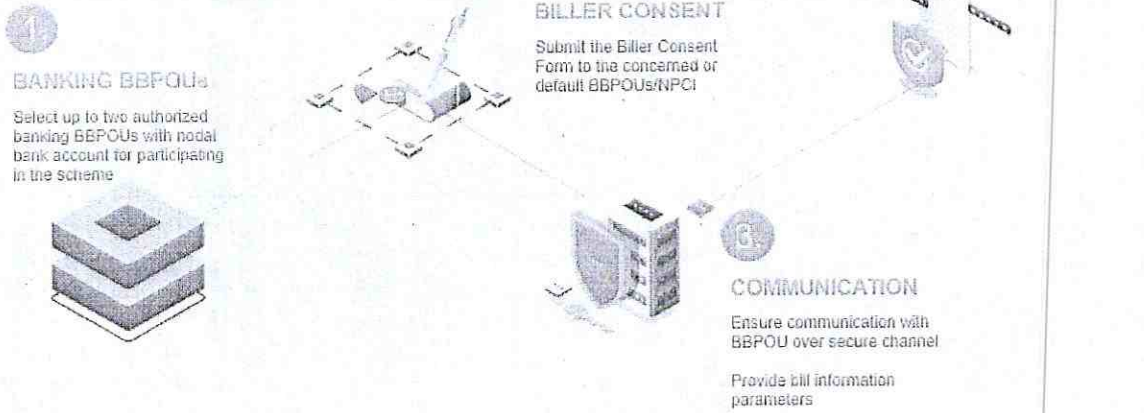


Consumer Benefits.

Benefit	Consumers
Control	Payment of bills via one platform, instead of using different websites, apps, or going to various outlets and biller collection points. Consumer will get all his billers on one single platform/channel.
Accessibility	Facility of paying all bills Digitally (Internet, Mobile, POS, Kiosk, etc.) as well as Physical (Agents/Retail shops, Bank-branches, BCs etc.) channels of his choice. Consumer will get access to all billers even via going to his Co-operative or RRB bank Branches/Channels.
Cost effective	Consumer's saves on travel cost to various locations and charges incurred on various Utility companies website.
Convenience	Payments of bills Anytime Anywhere with ease of convenience. E.g. Consumer being in Mumbai can pay his Meghalaya bills via any channel.
Uniform Experience	Uniform and seamless experience across all channels digital and physical. The interface consumer uses on a bank mobile app or Internet banking of some other bank would be the same.
Assurance & Reliable Service	Assurance of transaction via secured bill payment system, reliable and easy resolution of complaints and disputes regarding his bill payment. Consumer can go to any bank app or Bharat BillPay bank enabled website/Internet-Banking and make a complaint regarding his bill payment issues.
Instant Confirmation	Instant Confirmation of bill payment via SMS/Print-receipt/E-mail/Web confirmation with Bharat BillPay Logo.

5. On-boarding Process

Joining BBPS for a Biller is easy!



6. Biller Consent Form

Biller for Authorisation of the default BBPOU
(Letter head of the Biller)

To
The Head,
Bharat Bill Payment System
National Payments Corporation of India,
Unit 302, 3rd Floor, Raheja Titanium
Off Western Express Highway
Goregaon-East, Mumbai-400 063
Dear Sir,

We _____ with Registered Office at _____ have agreed to participate in the Bharat Bill Payment System under National Payments Corporation of India (NPCI), with registered office at The Capital, 1001 A, B-Wing, 10th floor, Bandra Kurla Complex, Bandra East, Mumbai 400051,

- a) We hereby authorise _____ to act as our default Bharat Bill Payment Operating Unit in compliance with BBPS Procedural Guidelines for ALL transactions across all payment modes and channels as decided by us in consultation with the BBPOU. Billers have the option of routing either ALL payment transactions or only OFF US transactions through Bharat Bill Payment Central Unit (BBPCU).

AND / OR

- b) We hereby authorise _____ to act as an additional default Bharat Bill Payment Operating Unit in compliance with Bharat Bill Payment System Procedural Guidelines for ALL transactions across all payment modes and channels as decided by us in consultation with the BBPOU. Billers have the option of routing either ALL payment transactions or only OFF- US transactions through Bharat Bill Payment Central Unit (BBPCU).

We understand and agree that ALL / OFF-US transactions will be dynamically routed between the default BBPOUs by BBPCU. We also understand that "ALL" transactions mean that 100% of the ON-US and OFF-US transactions will pass through BBPCU and "OFF-US" means transactions that are not done at the default BBPOU's own touch points.

{Note:

Fill in 'a' and delete 'b' if only one default BBPOU is being authorised;

Fill in 'b' and delete 'a' if another BBPOU is being authorised as default BBPOU in addition to the existing default BBPOU}

Fill in 'a' and 'b' if both BBPOUs are being authorised as default BBPOUs

- c) All complaints relating to processed transactions received by BBPCU and/or above-said BBPOU(s) or Customer side BBPOUs would be attended to expeditiously by us and all possible help will be provided to the BBPOUs in this regard.
- d) Any change in the default / additional default BBPOU would be intimated to you in writing in advance in accordance with the Bharat Bill Payment System Procedural Guidelines and the change in default/ additional default BBPOU would only be effected after all pending complaints and disputes in relation our bills that pertain to the BBPOU being replaced are resolved.
- e) Various digital players ("RBI approved BBPOUs and their digital service providers; the approved players are responsible for the latter") who are live with National Payments Corporation of India ("NPCI") on Bharat Bill Payment System platform can use/adopt the Brand Logo/Image of our company, only for digital transactions on Bharat Bill Payment System screens for easy identification by the customer; in line with our Trademark/Brand usage guidelines and specifications. NPCI shall not in any manner whatsoever be responsible and/or be held responsible for any misuse of any of the Brand Image/Logo by any of the BBPS players.
- f) Bharat BillPay brand logo would be displayed on digital and physical channels of the billers, including physical bills, to promote transactions on Bharat BillPay ecosystem. Illustratively the Bharat BillPay logo must appear on the website, receipt and messages/statements to convey assurance and accessibility to the customers.
- g) We also confirm that the configuration details listed out in the Biller Compliance Annexure have been examined and confirmed by us to facilitate accurate on boarding and understanding

Yours faithfully,

Authorized signatory

(Name:)

(Designation:)

(Contact no:)

(Email:)

Date:

Annexure - Biller Compliance Form

Biller Name	
Biller ID	
Expected Volume/Avg. Ticket Size of the Biller (Per Day)	
Consumer Base of the biller	
Electronic Payment Coverage (%)	
BOCP Payment Coverage (%)	
Details of Mandatory tags availability in Response	
Customer Name	Yes No
Due Date	Yes No
Amount	Yes No
Bill Number	Yes No
Bill Date	Yes No
Bill Period	Yes No
If No, When can we expect the mandatory tags from the Biller in future? Please mention the timeline	
Confirmation that all mandatory tags provided in BBPS are same as provided by Biller through direct communication	
Biller Integration Details	
Type of the biller	ONLINE OFFLINE A OFFLINE B
In case of ONLINE type of Biller, what is the average connectivity uptime with biller?	
In case of ONLINE type of Biller, Is there any mechanism to track the connectivity with Biller?	
If Yes, Please explain the process	
In case of ONLINE type of Biller, Is it real time posting into biller system (or) Is there any delay in posting?	
In case of OFFLINE A type of Biller, what is the frequency of bill data exchange between Biller to BOU?	
In case of OFFLINE A type of Biller, When will be the bill amount settled with the biller?	
In case of OFFLINE B type of Biller, When will be the amount settled with the biller?	
When can we expect the settlement entry in biller website/App or customer account?	
Biller Configuration	
Please list down the biller error codes (Separate annexure may be provided by the BOU duly signed off by the Biller)	BBPS Compliance code

Technical Scenarios	
In case of ONLINE Biller, Confirm the availability of re-push mechanism at your end for this biller	
What is the frequency of transactions re-push with biller?	
If its file based posting with biller, confirm the deemed accept concept implemented with biller for all the BBPS settled transactions	
Is any other, mechanism implemented at your end to avoid reversals to customer, Please explain	
Business Scenarios	
Biller accepts the payment after due date of bill	Yes No
Does the biller allows the customer to pay the bill amount post due date expired?	Yes No
If Yes, Is there any late payment fee levied from customer with bill payment	Yes No
Late fee will be applied to the customer account and revised bill amount will publish it to online on immediate basis	Yes No
Late fee will be applied to the customer account at the time of next billing cycle	Yes No

Regex implementation

Support for pending transactions, if yes, biller timeout and scheduled interval for 402 API

Bill Cycle if consistent across customers

7. List of BBPOUs and Top AIs

70 BBPOUs (60 Banks, 10 Non-Banks)

Bharat BillPay Enabled Banks



Bharat BillPay Non-Banks



Top Digital Agent Institutions



Top Retails Aggregators (AI)

