| Support from Financial Inclusion Fund (FIF)- Scheme for Onboarding to Bharat Bill Payment System (BBPS) |
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Please refer to the Circular No.240/DFIBT-37/2018 dated 14 September 2018 whereby Rural Cooperative Banks (RCBs) and Regional Rural Banks (RRBs) were advised to onboard BBPS platform to offer online bill payment services.

2. In order to encourage banks to provide facility of online utility payment services to their customers, the support for onboarding on BBPS platform has been introduced under differentiated strategy of FIF so that rural customers may experience the benefits of online bill payments.

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**Rashtra Krishi Aur Gramin Vikas Bank**

National Bank for Agriculture and Rural Development

**Department of Financial Inclusion & Banking Technology**

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3. The details of the scheme are as under:

i) Scheme: The name of the scheme is *Support for on-boarding to Bharat Bill Payment System (BBPS)*.

ii) Objective: The objective of the scheme is to reimburse one-time integration cost of the Bank with the Bharat Bill Payment Operating Unit (BBPOU).

iii) Eligible Institutions:

All licensed Rural Cooperative Banks (RCBs) and Regional Rural Banks (RRBs) having implemented Core Banking Solution (CBS) and which have on-boarded BBPS or are in the process of on-boarding the same.

iv) Extent of Support:

The maximum eligible one-time grant support is ₹2.00 lakh per bank or 90% of the actual expenditure in case of Special Focus Districts (SFDs); 80% in case of RRBs and 90% for RCBs in case of other districts, whichever is lower.

v) Components of support:

Integration with the BBPS Application Programming Interfaces (APIs) and Front-end Graphical User Interfaces (GUIs) extended by the Customer Operating Units (COUs) to the Bank.
It may be noted that all transactions must be routed through NPCI/BBPCU for better governance and enriched customer experience.

**vi) Procedure to be followed by banks to avail grant support:**

The Banks may submit the proposal for sanction and claim as per Annexure – III and IV of Circular No.105/DFIBT-04/2019 dated 23 April 2019 to the concerned Regional Office of NABARD.

The Banks, which are seeking FIF grant under the scheme for the first time, may execute a Memorandum of Agreement with NABARD as per Circular No. 52/DFIBT-05/2018 dated 20 March 2018, if not executed earlier.