**Emerging Technologies**

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| **S.No.** | **RBI Notification** |
|  | Bharat Bill Payment System – Amendment to guidelines |
|  | Establishment of Digital Banking Units (DBUs) |
|  | Framework for Geo-tagging of Payment System Touch Points |

**Bharat Bill Payment System – Amendment to guidelines**

RBI/2022-2023/58

CO.DPSS.POLC.No. S-253/02-27-020/2022-23

May 26, 2022

The Chairman and Managing Director / Chief Executive Officer

NPCI Bharat BillPay Ltd. / Bharat Bill Payment System Providers /

Participants and prospective Bharat Bill Payment Operating Units

Madam / Dear Sir,

Bharat Bill Payment System – Amendment to guidelines

This has reference to the guidelines on Bharat Bill Payment System (BBPS) issued by the Reserve Bank of India (RBI) vide circular DPSS.CO.PD.No.940/02.27.020/2014-2015 dated November 28, 2014. As announced in the Statement on Development and Regulatory Policies dated April 08, 2022, the minimum net-worth requirement for non-bank Bharat Bill Payment Operating Units (BBPOUs) stands reduced to ₹25 crore. The BBPS guidelines have been suitably amended.

2. This circular is issued under Section 10 (2) read with Section 18 of the Payment and Settlement Systems Act, 2007 (Act 51 of 2007), and shall come into effect immediately.

Yours faithfully,

(P. Vasudevan)

Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12325&Mode=0>

**Establishment of Digital Banking Units (DBUs)**

RBI/2022-23/19  
DOR.AUT.REC.12/22.01.001/2022-23

April 7, 2022

All Scheduled Commercial Banks  
(excluding Regional Rural Banks, Local Area Banks & Payments Banks)

Dear Sir / Madam,

**Establishment of Digital Banking Units (DBUs)**

In recent times, digital banking has emerged as the preferred banking service delivery channel in the country along with ‘brick and mortar’ banking outlets. Reserve Bank has been taking progressive measures to improve availability of digital infrastructure for banking services. In furtherance of this objective and as a part of efforts to accelerate and widen the reach of digital banking services, the concept of “Digital Banking Units” (DBUs) is being introduced by the Reserve Bank.

2. In pursuance of announcements made in the Union Budget 2022-23, guidelines have been prepared for setting up of Digital Banking Units (DBUs) by commercial banks on the basis of recommendations of a Working Group formed by RBI which included representatives of banks and Indian Banks' Association (IBA).

3. The guidelines for establishment of DBUs are detailed in the [ANNEX](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12285&Mode=0#AN).

Yours faithfully

(Prakash Baliarsingh)  
Chief General Manager

Encl: As above

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12285&Mode=0>

**Framework for Geo-tagging of Payment System Touch Points**

RBI/2021-22/187  
CO.DPSS.OVRST.No.S1738/06-08-018/2021-2022

March 25, 2022

The Chairman / Managing Director / Chief Executive Officer  
Banks and Non-bank Payment System Operators (PSOs)

Madam / Dear Sir,

**Framework for Geo-tagging of Payment System Touch Points**

To facilitate nuanced spread of acceptance infrastructure and inclusive access to digital payments, the [Monetary Policy Statement 2020-21 on October 08, 2021](https://rbi.org.in/Scripts/BS_PressReleaseDisplay.aspx?prid=52368#P4) had announced that a framework for geo-tagging of physical payment acceptance infrastructure would be prescribed by Reserve Bank. Accordingly, a framework for capturing geo-tagging information of payment system touch points deployed by banks / non-bank PSOs is laid out in the [Annex](https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12260&Mode=0#ANN). The date from which the information shall be reported to Reserve Bank shall, however, be advised in due course.

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

Yours faithfully,

(P Vasudevan)  
Chief General Manager

Reference Link: <https://www.rbi.org.in/Scripts/NotificationUser.aspx?Id=12260&Mode=0>