

ANNEX III**Customer Centric Measures¹:
April 2021 to March 2024**

Year	Date	Topic
Financial Inclusion and Development Department		
2021-22	-	Scaling-up Centre for Financial Literacy (CFL) project - 1,107 CFLs were established.
	-	52 town hall meetings were conducted by the Reserve Bank across India which benefitted approximately 3,799 entrepreneurs.
2022-23	-	Scaling-up CFL project - additional 362 CFLs were established.
	-	60 town hall meetings were conducted by the Reserve Bank across India which benefitted approximately 5,784 entrepreneurs.
2023-24	-	Scaling-up CFL project - additional 952 CFLs were established.
	-	60 town hall meetings were conducted by the Reserve Bank across India which benefitted approximately 6,352 entrepreneurs.
Financial Markets Regulation Department		
2021-22	September 16, 2021	Directions for market-makers in over-the-counter (OTC) derivative products were revised for setting robust standards of governance, risk management and assessment of customer suitability and appropriateness in derivative business, in line with international best practices.
	February 3, 2022	<ul style="list-style-type: none"> An advisory was issued cautioning residents against undertaking forex transactions with unauthorised persons or on unauthorised electronic trading platforms. A set of frequently asked questions (FAQs) on forex transactions was published for the general information of the members of the public.
2022-23	September 7, 2022	<ul style="list-style-type: none"> An "Alert List" of entities which are neither authorised to deal in forex under the Foreign Exchange Management Act (FEMA), 1999 nor authorised to operate electronic trading platforms for forex transactions was issued. FAQs on foreign exchange transactions were updated to provide information regarding the "Alert List".
	February 10, 2023	An "Alert List" of entities which are neither authorised to deal in forex under the FEMA, 1999 nor authorised to operate electronic trading platforms for forex transactions was issued.
2023-24	June 7, 2023	The "Alert List" of entities which are neither authorised to deal in forex under the FEMA, 1999 nor authorised to operate electronic trading platforms for forex transactions was updated.
	November 24, 2023	The "Alert List" of entities which are neither authorised to deal in forex under the FEMA, 1999 nor authorised to operate electronic trading platforms for forex transactions was updated.
	January 3, 2024	The regulatory framework for hedging foreign exchange risks was reviewed and revised Directions were issued, consolidating the previous rules and notifications in respect of all types of transactions.

¹ Include new measures as well as revisions/modifications in the existing guidelines.

CUSTOMER CENTRIC MEASURES

Year	Date	Topic
Foreign Exchange Department		
2021-22	September 8, 2021	In view of the impending cessation of London Inter-Bank Offered Rate (LIBOR) as benchmark rate, the Foreign Exchange Management Regulations (Export of Goods and Services), 2021, was amended by indicating that the rate of interest, if any, payable on the advance payment shall not exceed 100 basis points (bps) above the LIBOR or other applicable benchmark as may be directed by the Reserve Bank.
	January 6, 2022	Based on a Directorate General of Foreign Trade (DGFT) notification, it was decided to permit qualified jewellers, as notified by International Financial Services Centres Authority (IFSCA), to import gold under specific Indian Trade Classification – Harmonised System [ITC (HS)] Codes through India International Bullion Exchange IFSC Ltd. (IIBX).
2022-23	May 19, 2022	In view of the difficulties being experienced by exporters in receipt of export proceeds from Sri Lanka, it was decided that trade transactions with Sri Lanka may be settled in Indian Rupee (INR) outside the Asian Clearing Union (ACU) mechanism.
	May 25, 2022	Qualified jewellers (as notified by IFSCA) were permitted to import gold through IIBX and allowed to remit advance payment through Authorised Dealer (AD) banks for the same.
	July 6, 2022	Under the measures to liberalise forex flows to India, the borrowing limit under the external commercial borrowings (ECB) automatic route was raised from US\$ 750 million per financial year to US\$ 1.5 billion. Further, the all-in-cost ceiling under the ECB framework was also raised by 100 bps, provided the borrower was of investment grade rating. These measures were effective till December 31, 2022.
	July 8, 2022	AD category-I banks were advised that all eligible current account transactions including trade transactions with Sri Lanka shall be settled in any permitted currency outside the ACU mechanism until further notice.
	July 11, 2022	To facilitate global trade with emphasis on promoting exports from India and to encourage the use of INR for cross-border transactions, an additional arrangement for invoicing, payment, and settlement of exports/imports in INR was provided through the use of Special Rupee Vostro Accounts of overseas correspondent bank/s maintained with AD banks.
	August 22, 2022	In order to foster ease of doing business and reduce turnaround time (TAT), concept of Late Submission Fee (LSF) was introduced for regularisation of reporting delays of overseas investment transactions.
	September 15, 2022	Foreign inward remittances received by the AD Category-I bank having Rupee Drawing Agreement (RDA) with Non-Resident Exchange Houses were allowed to be directly credited to any bank account of the beneficiary through the <i>Bharat</i> Bill Payment System (BBPS).
	September 30, 2022	For ease of doing business, it was decided to have a simple and uniform computation matrix for determining LSF for reporting delays involving all transactions.
	January 5, 2023	Foreign Investment Reporting and Management System (FIRMS), the application for reporting foreign investment in India, was revamped. The new version of FIRMS enabled seamless reporting of foreign investment by allowing simultaneous filing of transactions by multiple stakeholders, reduced TAT for approval process and automated calculation of LSF.
2023-24	April 6, 2023	A software application called 'APConnect' was developed and rolled out for processing of application for licensing of full-fledged money changers (FFMCs), non-bank AD Category-II, authorisation as Money Transfer Service Scheme (MTSS) agent, renewal of existing licence/authorisation, for seeking approval as per the extant instructions; and for submission of various statements/returns by FFMCs and non-bank AD Category-II.

Year	Date	Topic
2023-24	April 12, 2023	The facility of online submission of 'Form A2' was extended to AD Category-II entities to accept online submission of 'Form A2' for transactions with an upper limit of US\$ 25,000 (or its equivalent) for individuals and US\$ 100,000 (or its equivalent) for corporates.
	April 26, 2023	The condition of repatriating any funds lying idle in the Foreign Currency Account (FCA) of resident individuals in IFSCs for Liberalised Remittance Scheme (LRS) for a period up to 15 days from the date of its receipt was changed and made in line with the provisions of the scheme as contained in the Master Direction on LRS for all jurisdictions in general.
	May 9, 2023	Instructions were issued by advising Authorised Persons (APs) that fees/charges payable in India on forex prepaid cards, store value cards, etc. must be denominated and settled in INR only, as these transaction between AP and the residents were essentially domestic transactions between two residents.
	May 12, 2023	In order to foster ease of doing business, payment of LSF, for reporting delays related to foreign investments, was enabled through online payment modes such as National Electronic Funds Transfer (NEFT)/Real Time Gross Settlement (RTGS) in addition to demand draft mode. Similarly for overseas investment transactions the online payment modes such as NEFT/RTGS for payments of LSF was enabled with effect from June 19, 2023.
	June 22, 2023	LRS remittances to IFSCs were permitted only for making investments in securities. Government of India vide gazette notification dated May 23, 2022 had notified courses in financial management, FinTech, science, technology, engineering and mathematics offered by foreign universities/institutions in IFSC, as financial services. Accordingly, with effect from June 22, 2023, remittances by resident individuals for payment of course fees to foreign universities/institutions in IFSCs was enabled under LRS for the defined purpose 'studies abroad'.
	November 10, 2023	Based on a DGFT notification, it was decided that AD Category-I banks may allow qualified jewellers to remit advance payment for 11 days for import of silver through IIBX.
	November 17, 2023	In terms of the Para 4.1 of circular DOR.CRE.REC.23/21.08.008/2022-23 dated April 19, 2022 on opening of current accounts and cash credit (CC)/overdraft (OD) accounts by banks and in order to provide greater operational flexibility to the exporters, AD Category-I banks maintaining Special Rupee Vostro Account were permitted to open an additional special current account for its exporter constituent exclusively for settlement of their export transactions.
	January 31, 2024	Guidelines including for allowing advance payment for 11 days were issued for import of gold by Tariff Rate Quota (TRQ) holders under the India-UAE Comprehensive Economic Partnership Agreement (CEPA) as notified by the IFSCA.
Department of Regulation		
2021-22	May 5, 2021	Certain relaxations regarding periodic updation of KYC (re-KYC) were provided in view of COVID-19 related restrictions.
	May 10, 2021	<ul style="list-style-type: none"> Video-based customer identification process (V-CIP) introduced in 2020 was expanded to allow V-CIP of proprietors in case of a proprietorship firm and authorised signatories and beneficial owners in case of legal entity customers. V-CIP has also been allowed for updation/periodic updation (re-KYC) of eligible customers. Re-KYC process was simplified by allowing the customer to provide a simple self-declaration when there is "no change in KYC information" and also when there is "change in address", through customers' email ID/mobile registered with regulated entities (REs), automated teller machine (ATM), SMS and digital channels.

CUSTOMER CENTRIC MEASURES

Year	Date	Topic
2021-22	September 13, 2021	A press release was issued to sensitise the public about the frauds committed in the name of KYC updation.
	December 30, 2021	Certain relaxations regarding re-KYC were provided in view of COVID-19 related restrictions.
	March 14, 2022	Comprehensive regulatory framework for microfinance loans applicable to all REs was issued, which, <i>inter alia</i> , introduced a number of customer protection measures for microfinance borrowers belonging to low-income households.
2022-23	April 7, 2022	As a part of continued efforts to improve availability of digital infrastructure for banking services and deepen digital financial inclusion and education, the concept of "Digital Banking Units" (DBUs) was introduced by the Reserve Bank.
	April 21, 2022	Master Direction on 'Credit Card and Debit Card - Issuance and Conduct' was released (effective July 1, 2022).
	June 8, 2022	The Reserve Bank permitted eligible urban cooperative banks (UCBs) to offer 'Doorstep Banking' services to their customers by issuing circular on "Section 23 of the Banking Regulation Act, 1949 - Doorstep Banking".
	August 12, 2022	In view of concerns arising from the activities of agents employed by REs, the Reserve Bank advised that the REs shall strictly ensure that they or their agents do not resort to intimidation or harassment of any kind including calling the borrower before 8:00 a.m. and after 7:00 p.m. for recovery of overdue loans.
	September 2, 2022	The Reserve Bank issued the guidelines on digital lending to ensure that the benefits of technology are effectively leveraged in a sustainable and orderly manner.
	January 5, 2023	A press release was issued to sensitise the public about the different options available with them regarding re-KYC.
2023-24	April 28, 2023	<ul style="list-style-type: none"> • Updation/periodic updation - Aadhaar OTP based e-KYC in non-face to face mode has been permitted to be used for periodic updation of KYC by customer. • Customer due diligence (CDD) procedure of sole proprietorship firm - Udyam registration certificate (URC) has been included in the list of documents for proof of activity in case of sole proprietorship firm for CDD process <i>vide</i> an amendment to Master Direction on KYC.
	August 17, 2023	To facilitate the depositors to search the unclaimed deposits across multiple banks easily and at one place and in pursuance of the Directions of the Depositor Education and Awareness (DEA) Fund Committee, the Reserve Bank developed a centralised web portal UDGAM - Unclaimed Deposits Gateway to Access inforMation.
	August 18, 2023	<ul style="list-style-type: none"> • Circular on 'Reset of Floating Interest Rate on Equated Monthly Instalments (EMI) based Personal Loans' was issued with the objective to ensure a proper conduct framework and implementation across REs. • Circular on 'Fair Lending Practice - Penal Charges in Loan Accounts' was issued which mandates a clear conduct framework with regard to levy of penal charges in a reasonable and transparent manner.
	September 13, 2023	Circular on 'Responsible Lending Conduct - Release of Movable/Immovable Property Documents on Repayment/ Settlement of Personal Loans' was issued to promote responsible lending conduct among the REs.

Year	Date	Topic
2023-24	October 26, 2023	<ul style="list-style-type: none"> • Framework for compensation to customers for delayed updation/rectification of credit information was introduced wherein complainants shall be entitled to a compensation of ₹100 per calendar day in case their complaint is not resolved within a period of 30 calendar days from the date of the initial filing of the complaint. • To improve the efficacy of grievance redress mechanism and strengthen the customer service provided by credit information companies (CICs) and credit institutions (CIs), various measures were introduced, which, <i>inter alia</i>, include compensation mechanism for delayed updation/rectification of credit information and notifying customers <i>via</i> SMS/ email regarding access of their credit information reports (CIRs) or reporting of default information by CIs to CICs.
	January 1, 2024	Revised instructions on the circular 'Inoperative Accounts/Unclaimed Deposits in Banks' were issued.
	February 2, 2024	A press release was issued to sensitise the public about the frauds committed in the name of KYC updation.
	March 7, 2024	Master Direction on 'Credit Card and Debit Card - Issuance and Conduct Directions, 2022', was amended, further strengthening the consumer protection measures. FAQs on the subject were also issued based on feedback received from all stakeholders.
	-	With an objective to create awareness about account aggregator (AA) to general public, public awareness campaigns for AA facility were organised through a media mix.
	-	Public awareness campaigns through television mode were launched to educate the public about: (i) the use of the KYC identifier issued by the central know your customer record registry (CKYCR) for paperless onboarding process; (ii) different options available for re-KYC; and (iii) preventing customers' accounts from being misused as mule account.
FinTech Department		
2021-22	September 13, 2021	Opening of application window for Third cohort under the Regulatory Sandbox (RS) with the theme 'MSME Lending' was announced.
	October 8, 2021	Revision in enabling framework for RS was undertaken.
	November 9, 2021	First global hackathon - HARBINGER 2021 - with the theme 'Smarter Digital Payments' was launched.
2022-23	June 6, 2022	Opening of application window for Fourth cohort under the RS with the theme 'Prevention and Mitigation of Financial Frauds' was announced.
	September 2, 2022	Digitalisation of rural finance in India - pilot for <i>kisan</i> credit card (KCC) lending developed in association with the Reserve Bank Innovation Hub commenced.
	October 7, 2022	'Concept Note on Central Bank Digital Currency (CBDC)' was issued.
	November 29, 2022	Operationalisation of CBDC - Pilot for CBDC - retail (e₹-R) was launched on December 1, 2022.
	February 14, 2023	Second global hackathon - HARBINGER 2023 - with the theme 'Inclusive Digital Services' was launched.

CUSTOMER CENTRIC MEASURES

Year	Date	Topic
2023-24	August 14, 2023	Pilot project for Public Tech Platform for Frictionless Credit was launched on August 17, 2023.
	October 27, 2023	Opening of application window for Fifth cohort under RS which was theme neutral was announced.
	February 28, 2024	Revision in enabling framework for RS was undertaken.
Department of Supervision		
2023-24	April 10, 2023	Master Direction on 'Outsourcing of Information Technology Services' was issued to ensure that outsourcing arrangements shall not diminish RE's ability to fulfil its obligations towards customers while ensuring security of customer data.
	November 7, 2023	Master Direction on 'Information Technology Governance, Risk, Controls and Assurance Practices' was released. The Master Direction requires adequate oversight across an organisation in order to ensure availability of digital services to the customers in a safe and secure manner.
Consumer Education and Protection Department		
2021-22	-	A customer satisfaction survey was conducted in June-July 2021 across 30 banks covering 21 states through a third party to assess the level of bank customers' satisfaction with the internal grievance redress (IGR) system.
	-	Complaint Management System (CMS) application was revamped to support the Reserve Bank-Integrated Ombudsman Scheme, 2021.
	November 12, 2021	In order to build public confidence in the financial system and also to protect the interests of customers of REs by making the alternate dispute redress mechanism simpler, more efficient and responsive, the Reserve Bank rolled out an Integrated Ombudsman Scheme, 2021 by adopting a 'One Nation One Ombudsman' approach in November 2021.
	November 15, 2021	Internal Ombudsman (IO) scheme was made applicable to select NBFCs wherein all partially or wholly rejected customer complaints were mandated to be referred to the IO of the NBFC, before conveying the final decision to the complainant to enable satisfactory resolution of complaints at the end of the REs themselves.
	-	The Reserve Bank published on its website, BE(A)WARE - a booklet on the common <i>modus operandi</i> used by fraudsters and precautions to be taken while carrying out various financial transactions.
	March 15, 2022	On the World Consumer Rights Day, an "Ombudsman Speak" programme was conducted in regional multi-media channels across the country to sensitise consumers/customers in the remotest areas on the Reserve Bank grievance redress mechanism as also on safeguards for protection against digital and electronic frauds.
2022-23	-	Satisfaction survey was conducted to assess the satisfaction levels of complainants who approached the Office of RBI Ombudsman (ORBIOs).
	October 6, 2022	To strengthen and improve the efficiency of the IGR mechanism of CICs, the IO mechanism was extended to CICs.

Year	Date	Topic
2022-23	-	The information provided on the interactive voice response system (IVRS) of the contact centre was improved, with 24x7 support. Expanded language support was provided at the contact centre by adding call support in Punjabi (with effect from January 6, 2022) and Assamese (with effect from June 21, 2022), thereby increasing availability of call support to 10 regional languages in addition to Hindi and English.
	-	A pan-India awareness campaign was launched to ensure deeper percolation of the financial consumer awareness on safe banking practices, the Reserve Bank's AGR mechanism and extant regulations for protection of consumer interests. The campaign was run as a multi-phased, multi-pronged financial awareness campaign in the wake of the "Azadi ka Amrit Mahotsav" and covered three phases, viz., Ombudsman speak events; talkathon by Top Management; and a month long nationwide intensive awareness programme (NIAP).
	-	A booklet, namely, 'Raju and the Forty Thieves' in Hindi and English was released to provide glimpses of the <i>modus operandi</i> on financial frauds and simple tips about do's and don'ts as safeguards against such incidents. The booklet is also available in multiple regional languages.
	March 15, 2023	The second edition of the 'Ombudsman Speak' programme was conducted.
2023-24	April 1, 2023	A new office of RBI Ombudsman was set up in Shimla to expand the presence of the offices of RBI Ombudsman in more states of the country.
	April 24, 2023	Committee to review the customer service standards in regulated entities, chaired by Shri B. P. Kanungo, former Deputy Governor, RBI, submitted its report.
	-	Considering the volume of complaints received from Tamil Nadu and West Bengal, two new offices of RBI Ombudsman were set up in Chennai (with effect from April 17, 2023) and Kolkata (with effect from June 1, 2023).
	December 29, 2023	Master Direction - Reserve Bank of India (Internal Ombudsman for Regulated Entities) Directions, 2023 was issued to harmonise the instructions applicable to the various REs on the IO mechanism.
	February 5, 2024	State-of-the-art contact centres at two more locations, viz., Bhubaneswar and Kochi to address queries from the customers of the REs on alternate grievance redressal (AGR) of the Reserve Bank were operationalised. The new centres also facilitate business continuity and disaster recovery. The existing contact centre at Chandigarh was upgraded.
	March 15, 2024	The third awareness booklet 'The Alert Family' was launched in March 2024. The booklet provides guidance to the members of the public on financial frauds and dispels common misconceptions regarding various banking services and facilities.
	-	CMS platform was enhanced with additional audio captcha functionality specifically designed for visually impaired consumers.
-	The readability of the communication templates residing in CMS was significantly improved leading to better comprehension and a more positive user experience.	
Internal Debt Management Department		
2021-22	November 12, 2021	'Reserve Bank of India-Retail Direct Scheme' was launched, which provides one-stop solution to facilitate investment in G-secs by retail investors.

CUSTOMER CENTRIC MEASURES

Year	Date	Topic
2022-23	-	Public awareness programmes were undertaken across the country to improve the overall reach of the 'RBI Retail Direct Scheme'. In addition, upgradation of video KYC module, fetching of user details directly from Digilocker account and automatic saving of data during KYC process were undertaken to make the portal more user friendly.
2023-24	October 23, 2023	Subscription to floating rate savings bonds was enabled through 'Retail Direct' portal. National Automated Clearing House (NACH) payment functionality was also made available on the portal from October 9, 2023.
Department of Currency Management		
2021-22	December 1, 2021	In pursuance of the Reserve Bank's objective of enhanced distribution of coins, all currency chests were advised to conduct coin mela at least once in a quarter starting from December 2021.
	August 27, 2021	Currency Distribution and Exchange Scheme (CDES) for banks was reviewed in 2021-22 wherein the incentive for distribution of coins was increased from ₹25 to ₹65 per bag. An additional incentive of ₹10 per bag was also provided for coin distribution in rural and semi-urban areas. Banks were also advised to provide coins to bulk customers which was not permitted earlier.
	-	With a view to enhance customer service, the Reserve Bank embarked on an awareness campaign on exchange facility for banknotes through TV commercials and print advertisements.
2022-23	September 21, 2022	The accessibility of the Mobile Aided Note Identifier (MANI) app, launched on January 1, 2020, was enhanced for identification of banknote denominations through audio notification by inclusion of 11 more languages, in addition to Hindi and English that were available earlier. The app was also enabled for use by partially-sighted persons.
	-	To create awareness on customer services, a campaign was undertaken on 'Exchange of Banknotes' through SMS, FM radio and digital media (website).
	-	A campaign was undertaken for dispelling misconceptions and allaying fears on coins of different designs of the same denomination in circulation through a media mix of print and radio.
2023-24	April 1, 2023	To facilitate ease of transaction for public, the Reserve Bank introduced value-based, viz., ₹50, ₹100, ₹150, etc., packets of coins in various denominations.
	February 1, 2024	Mobile coin vans (MCVs) scheme, launched on October 1, 2022, has been extended across the country since February 2024. Additionally, the scope of services has been broadened to facilitate the exchange of lower denomination notes, which are unfit for circulation.
	-	Pan-India radio campaign through <i>Akashvani/Vividh Bharti</i> /private FM radio channels was conducted to promote awareness about the MANI app, which facilitates visually impaired persons to identify denomination of Indian banknotes.
	-	Surveys were conducted with a view to understand the perception among the members of public on quality of notes in circulation. The first one conducted during 2022-23 covered select states of the country, followed by another pan-India survey during 2023-24.
Department of Payment and Settlement Systems		
2021-22	May 19, 2021	Notification was issued for Prepaid Payment Instruments (PPIs) - mandating interoperability; increasing the limit to ₹2 lakh for full-KYC PPIs; and permitting cash withdrawal from full-KYC PPIs of non-bank PPI issuers.

Year	Date	Topic
2021-22	May 26, 2021	Acceptance of RuPay cards was launched in the UAE.
	June 10, 2021	Usage of ATMs/cash recycler machines - review of interchange fee and customer charges were undertaken.
	July 13, 2021	Acceptance of unified payments interface (UPI) through QR codes for merchant payments was enabled in Bhutan.
	August 27, 2021	Indo-Nepal remittance facility scheme was enhanced by increasing ceiling per transactions from ₹50,000 to ₹2 lakh and removal of cap of 12 remittance in a year per remitter.
	September 7, 2021	Card-on-file tokenisation (CoFT) services were permitted.
	January 3, 2022	Framework for facilitating small value digital payments in offline mode was issued.
2022-23	April 2, 2022	Acceptance of RuPay cards was launched in Nepal.
	May 19, 2022	Interoperable card-less cash withdrawal (ICCW) at ATMs was enabled.
	June 16, 2022	On a review of implementation of the e-mandate framework and the protection available to customers, the limit for relaxation of additional factor of authentication (AFA) was increased from ₹5,000 to ₹15,000 per transaction.
	February 10, 2023	Issuance of PPIs to access UPI was allowed to foreign nationals from G20 countries visiting India.
	February 21, 2023	The Reserve Bank and the Monetary Authority of Singapore (MAS) operationalised linkage of their respective fast payment system (FPS), UPI and PayNow, enabling users of the two systems to make instant and low-cost cross-border peer-to-peer (P2P) payments on a reciprocal basis.
March 6, 2023	Mission 'Har Payment Digital' was launched.	
2023-24	June 7, 2023	The scope of trade receivables discounting system was expanded.
	August 24, 2023	Transaction limits for small value digital payments in offline mode were enhanced.
	October 31, 2023	Circular on 'Regulation of Payment Aggregator - Cross Border' was issued.
	December 12, 2023	Limits for subsequent recurring transactions undertaken without additional factor of authentication under the e-mandate framework were enhanced for specified categories.
	December 20, 2023	CoFT - tokenisation through card issuing banks was enabled.
	February 1, 2024	Acceptance of UPI through QR codes for merchant payments in France (e-commerce) was launched.
	February 12, 2024	RuPay cards and UPI connectivity between India and Mauritius, and UPI connectivity between India and Sri Lanka was launched.
	February 23, 2024	Master Direction on PPIs was amended.
	February 29, 2024	Master Direction on <i>Bharat</i> Bill Payment System was issued.
	March 6, 2024	Guidelines on 'Arrangements with Card Networks for issue of Credit Cards' were issued.
	March 8, 2024	Acceptance of UPI through QR codes for merchant payments in Nepal went live.

-: Not applicable (ongoing in nature).