

NPCI/2026-27/BBPS/012

03rd September 2026

To

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

Dear Sir/Madam,

Subject: Adequate Maintenance of Net Debit Cap (NDC) Limits

This is in reference to Section 3.1.2, Point xii of the Bharat Bill Payment System (BBPS) Procedural Guidelines Version 7.0, which requires all Operating Units (OUs) to ensure that their Net Debit Cap (NDC) limits are adequately maintained and enhanced to comfortably accommodate transaction volumes on all days, including holidays, so as to prevent transaction declines arising from cumulative net transaction values exceeding the configured NDC limits.

Accordingly, all Operating Units are hereby re-iterated to put in place appropriate monitoring and alert mechanisms to proactively identify potential NDC breaches and take necessary corrective actions well in advance, to ensure that sufficient limits are maintained at all times.

Any transaction declines attributable to inadequate NDC limits or failure to maintain sufficient NDC capacity may be viewed as non-compliance with the BBPS Procedural Guidelines.

All Operating Units are therefore requested to ensure adherence to the aforementioned requirement to avoid transaction failures or declines.

For any further clarification, please reach out to your Relationship Managers (RMs).

Yours Sincerely,

Sd/-

**Noopur Chaturvedi
MD & CEO
NPCI Bharat BillPay Ltd.**

