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## Bharat Connect Platform Walkthrough

# Agenda

- 1.** Bharat Connect Overview
- 2.** Ecosystem Growth Summary
- 3.** Benefits to ecosystem
- 4.** New innovation in Bharat Connect
- 5.** Other platforms under NBBL



# What is

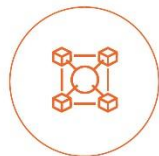
**NBBL**  
NPCI Bharat BillPay Ltd.

Bharat Bill Payment System (BBPS) now rebranded as Bharat Connect, is an RBI (India's Central Bank) conceptualized and NBBL-driven integrated bill payment system in India. It offers interoperable and accessible bill payment services to customers through a network of agents and digital platforms, enabling multiple payment modes and providing instant confirmation of payment.



## One-stop Platform

Centralized solution for managing and paying all recurring bills.



## Interoperable System

Any customer can pay any biller via any enabled channel.

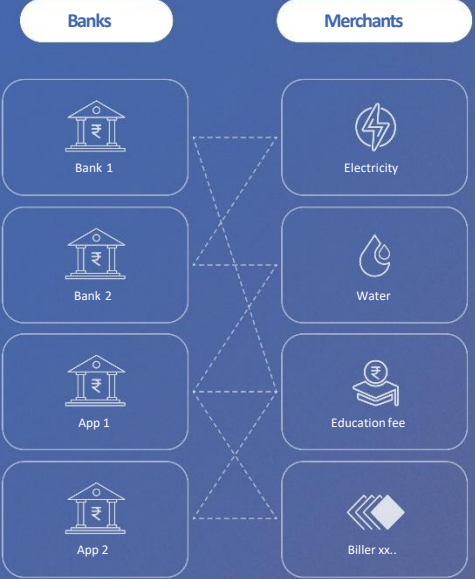


**Multi functional APIs** Highly customizable and easy-to-integrate APIs.

# Before & After Bharat Connect

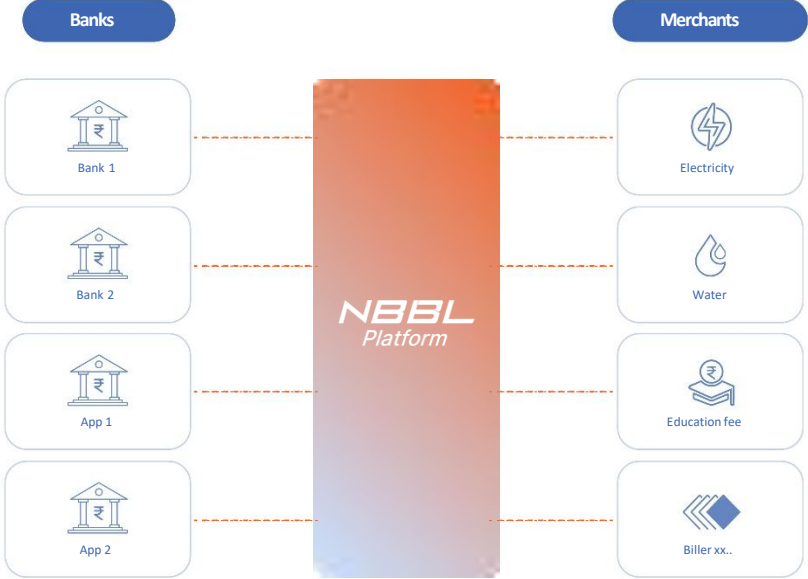
## Before

1-1 and 1-Many integrations



## After

One common platform





# Benefits of Bharat Connect

## Before

- Fragmented systems with multiple platforms.
- Long queues and a tedious payment process.
- Cash-heavy process that led to delays, manual errors, and reconciliation issues.

## After

- 🔗 One platform for all payments
- 🔗 Easy, convenient and secure bill payments
- 🔗 Reduced cash dependency
- 🔗 Improved real-time collections for businesses
- 🔗 Trusted & Secure

# Bharat Connect:

## Our Milestones

### NBBL

Empowering India's  
Digital Journey

On a mission to  
reach

## 1 Billion

BBPS transactions per  
month!

**NBBL**  
NPCI Bharat BillPay Ltd.

**2025**

Breaking  
Records

Launched Banking Connect platform

Forex Retail as a new category

**2024**

Breaking  
Records

Mandated by RBI to develop the  
IB/MB platform

Processed ~155 million bill payments

**2023**

Achievements

Processed over 125 million payments

Went live with BDA Master Direction from  
RBI

**2022**

Milestones

Launched Cross Border Bill Payment

Secured approval to act as a Settlement  
Agency in ONDC

Broadened the scope of BBPS in  
Monetary Policy

**2020**

Establishment

NBBL was registered as a  
separate entity

**2019**

Expansion

Grew category offerings from  
5 to 20+

**2017**

Launch

BBPS platform  
was launched



# Categories

## Utilities



Electricity Bill



LPG Gas



Water



Municipal Taxes



Piped Gas Bill



Prepaid Meter



Housing Society Maintenance

## Telecom & Travel



Mobile Bill



Landline Bill



Broadband Bill



Cable TV



DTH



NCCM & Metro Recharge



FASTag Recharge

## Financial Services



Loan Repayment



Credit Card Payments



Insurance



Recurring Deposit



Education Fees



National Pension Scheme (NPS)



Forex

## Miscellaneous



Donation



Subscriptions



Agent Collection



Clubs & Associations

# Ecosystem Overview



1000+ AI



22400+  
Billers



75+ Operating  
Units  
Direct Partners



30+  
Categories



5+ lakh  
Active Agents

## 75+ OUs and 1000+ AIs

(Banks and FinTechs)



## 22,400+

Billers and Merchants



## 30+

Categories Supported





# Bharat Connect:

## Platform Overview

### Architecture



### Capabilities



1+ Billion APIs calls  
Per Day



1+ Trillion INR Per Month



Handled 260+ Mn Volumes in October 2025

# We create value for all

## Customer

- ✓ Convenience of Payment Channels and Modes
- ✓ Anytime, anywhere payments
- ✓ Multiple billers/merchants supported under one common platform
- ✓ Secure, safe and trusted platform

## Billers

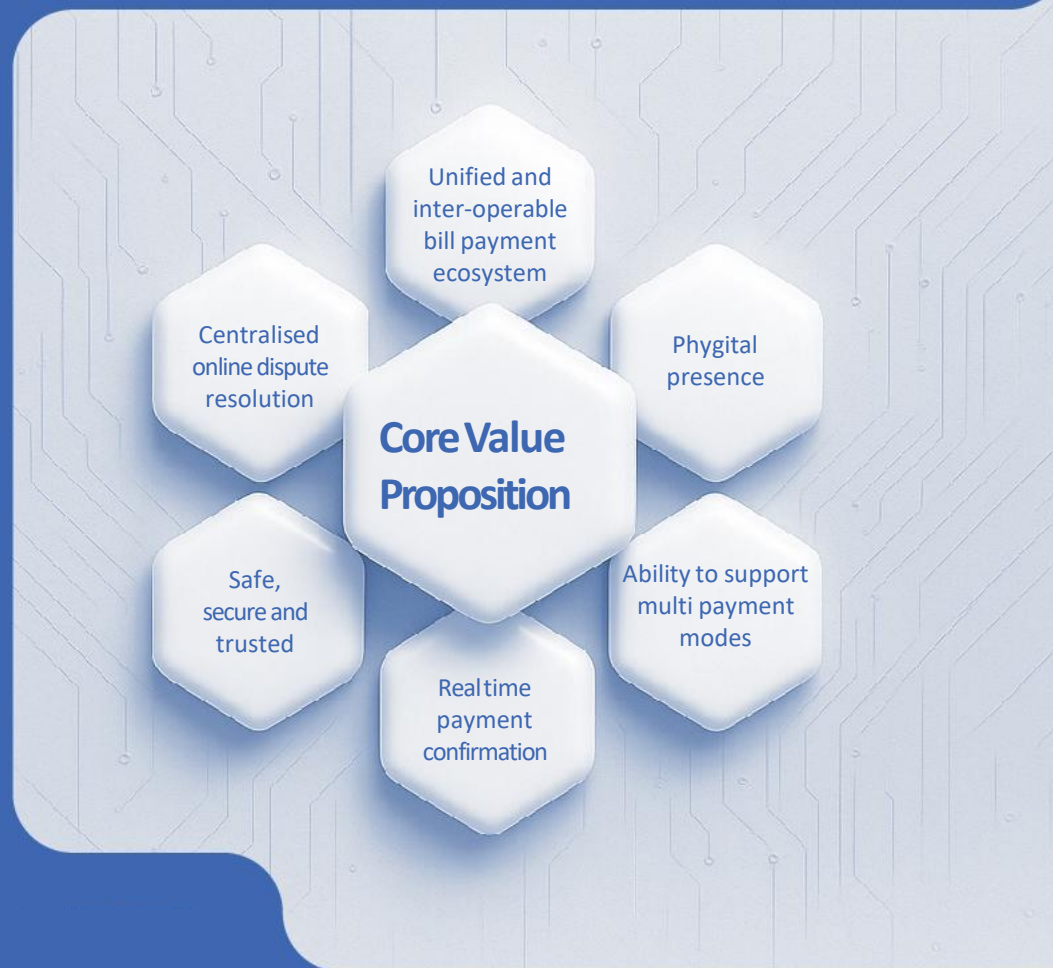
- ✓ Drive customer acquisition and retention with multiple categories
- ✓ Faster and guaranteed settlements, easier reconciliation process
- ✓ Single integration to 1000+ front end entities.
- ✓ Highly customizable APIs for different type of use cases

## Partners

- ✓ Single point access to 22000+ billers for their customers
- ✓ Operational efficiency lowering operational costs
- ✓ Centralized dashboard for disputes and grievances
- ✓ Revenue earning potential via the platform



# Bharat Connect Offerings



## Platforms Features

Recurring payments engine developed to support “View and Pay” or “Auto Pay”

QR Based Payment Model (Static and Dynamic)

Automated Biller Onboarding and Testing platform developed

Single integrated dashboard for billers and partners

Multi-functional APIs

Seamless settlement done across multiple cycles per day

# What's new?

## Banking Connect

With this launch, NBBL brings banks, customers, and payment aggregators together on one interoperable platform — making net banking faster, smarter, and more connected than ever before

## Forex

- Seamless buying of Forex via Bharat Connect channels and fulfilments of Forex currency via Banks

## E Challan

- Enabling challan payment collections and settlements via Bharat connect enabled channels

## EV Recharge

- Locating the nearest EV recharge station via Bharat Connect enabled channels.

## LPG Tracking and Slot Booking

- Book your LPG cylinder refill via Bharat Connect enabled channels track the status of their LPG cylinder delivery

## Instant Bill Generation

- Allowing users to instantly generate their bills by submitting their meter readings via Bharat Connect enabled channels.



# Other Platforms Operated by NBBL



## **Bharat Connect**

Payments - Bills, Investments  
& Invoices and Collections Platform



## **Reconciliation & Settlement Platform**

Payments – Bills & Invoices and  
Collections Platform



## **Banking Connect**

Internet Banking is a new payment  
system for online merchant  
transactions using internet / mobile  
banking

**Thank You**