

## NBBL's Bharat Connect for Business Paves Way for Seamless and Interoperable B2B Connectivity Across Gujarat's 43 Lakh MSMEs

*Launched in 2024, the B2B platform processed over two million invoice-based transactions in Q3 FY26*

**Ahmedabad, 26 February 2026:** NPCI Bharat BillPay Limited (NBBL) has announced that its B2B platform, Bharat Connect for Business, is becoming a foundational digital layer for India, especially for MSME-driven markets like Gujarat. The platform is paving the way for seamless and interoperable B2B connectivity across the state's 43 lakh MSMEs. Bharat Connect for Business addresses the challenges in the B2B ecosystem, which are often fragmented by multi-ERP environments.

As per the Annual Survey of Industries (ASI 2023-24), Gujarat is one of India's top manufacturing hubs, further reinforcing the need for solutions that simplify information exchange and strengthen enterprise productivity. Gujarat's diverse industrial clusters, including Ahmedabad's diversified manufacturing units, Rajkot's engineering and auto ancillaries, Vadodara's chemicals and pharma base, and Surat's textile and job-work networks, reflect the scale and complexity of its supply chains. These clusters depend heavily on timely, accurate and standardised data exchange, making integrated, interoperable digital workflows essential for efficient operations.

To address these challenges, Bharat Connect for Business provides MSMEs with a unified digital layer that brings structure and transparency to their daily business interactions. It helps resolve long-standing gaps across documentation, reconciliation and information flow. These enhancements help businesses achieve quicker turnarounds, stronger cash flow control and more reliable daily operations.

### **Bharat Connect for Business offers the following benefits to MSMEs:**

- **Single Point of Integration** – Enables real-time data exchange across systems without the need to change existing ERPs, reducing integration costs and providing a consolidated data view.
- **Invoice Delivery & Acknowledgement** – Automates invoice flow, reducing manual effort and errors, while offering timestamped acceptance and real-time visibility into invoices and credit/debit notes.
- **Financing Enablement** – Supports faster cash flow through quicker invoice acceptance, with verified invoice data improving MSMEs' access to financing partners.
- **Collections & Payments** – Streamlines digital payment workflows, reducing operational workload and improving collection efficiency so teams can focus on higher-value tasks.
- **Settlement & Reconciliation** – Automates reconciliation across invoices, returns and adjustments, improves tax/GST accuracy with aligned records and GSTR-2B, and ensures smoother returns management with fewer disputes.

Underlining the potential benefits to small businesses, **Ms. Noopur Chaturvedi, MD & CEO, NBBL**, said, *“Gujarat’s large and dynamic MSME sector can benefit greatly from a robust B2B digital infrastructure like Bharat Connect for Business. Its interoperable digital ecosystem delivers tangible, far-reaching benefits enabling businesses to reduce operational friction, improve liquidity management, and gain clearer visibility across their processes. Banks and fintechs, in turn, benefit from access to standardised data that supports more accurate and efficient credit assessments. It also helps promote smoother dispute resolution by reducing ambiguities across invoices and payments.”*

She added, *“With Bharat Connect for Business, MSMEs can integrate their existing ERP and business systems, making payments, collections, and reconciliation faster and more streamlined, ultimately supporting more resilient and scalable operations”.*

India’s MSME sector forms one of the largest economic backbones of the country, with more than 7.7 crore MSMEs operating across diverse industries and supply chains. The scale of this segment is further reflected in the over 150 crore GST e-invoices generated annually, highlighting the enormous volume of transactions that depend on accurate, interoperable and digitised data flows. NBBL, through its Bharat Connect for Business platform, is leveraging the principles of Digital Public Infrastructure to build interoperable B2B rails that support the growing MSME base.

In Q3 FY26, Bharat Connect for Business surpassed two million invoice-based transactions and has maintained strong momentum, recording an average month-on-month growth of 50% in invoice generation over the past six months. The platform is already live with leading ERP and business solution providers such as Tally Prime, Zoho ERP, mSwipe, Easebuzz and Open, enabling enterprises to seamlessly integrate their existing systems.

As the ecosystem expands, NBBL is also incorporating the foundations of Digital Public Goods into its open-architecture model to enable secure, standardised and widely accessible data flows.

#### **About NPCI Bharat BillPay Limited:**

NPCI Bharat BillPay Limited (NBBL), a wholly-owned subsidiary of the National Payments Corporation of India (NPCI), is at the forefront of digital payments and collections, driving financial inclusion and enhancing customer convenience. NBBL offers a unified, interoperable, and accessible ecosystem for bill payments and collections, enabling secure and reliable “Anytime, Anywhere” transactions for individuals and businesses.

Through its Bharat Connect (BBPS) platform, NBBL caters to individual users with seamless bill payment solutions across diverse categories. For B2B, it provides ERP interoperability, streamlined collections, invoice management, reconciliation, and access to structured financing options. Developed by NBBL, Banking Connect is a net banking solution that enables interoperability between banks and payment aggregators, allowing customers to transact with greater ease and speed across merchants through banks. It is also designated settlement agency for the Open Network for Digital Commerce (ONDC), ensuring safe, secure, and reliable settlements on the platform.

For more information on NBBL, visit [www.bharat-connect.com](http://www.bharat-connect.com)

**For media inquiries, please contact:**

<b>NPCI Group</b> Swagata Gupta <a href="mailto:swagata.g@npci.org.in">swagata.g@npci.org.in</a> Sanam Shah <a href="mailto:sanam.shah@npci.org.in">sanam.shah@npci.org.in</a>	<b>Adfactors PR</b> Unnati Joshi <a href="mailto:Unnati.joshi@adfactorspr.com">Unnati.joshi@adfactorspr.com</a>
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