


# NPCI's Bharat BillPay Aims to Digitally Transform Half of India's Households: CEO Noopur Chaturvedi, ETBFSI

 [bfsi.economictimes.indiatimes.com/articles/npcis-bharat-billpay-aims-to-digitally-transform-half-of-indias-households-ceo-noopur-chaturvedi/125616391](https://bfsi.economictimes.indiatimes.com/articles/npcis-bharat-billpay-aims-to-digitally-transform-half-of-indias-households-ceo-noopur-chaturvedi/125616391)

Shrishti Sharma, ET BFSI

November 27, 2025



Noopur Chaturvedi, MD & CEO, NBBL (NPCI Bharat Billpay Ltd)

[NPCI](#)'s (National Payment Corporation of India) [Bharat BillPay](#) Ltd (NBBL) aims to expand the reach of its [Bharat Connect](#) and bill payment platforms to half of India's households, driven by both digital usage and assisted channels, Managing Director & CEO [Noopur Chaturvedi](#) said at a press interaction on Thursday.

Chaturvedi said NBBL already processes around 260 million transactions, reaching 70 - 80 million households, and now wants to penetrate and try to cover at least half of the households in the country so that they start using our services. India has about 350 million households.

"NBBL has one set of customers who use us online digitally. We also have a huge base of customers who are not comfortable with [digital payments](#). We offer them assisted bill payments. That is an area we want to focus on and grow so that more customers can benefit from everything that we are building," she said.

Advt

For the role of assisted channels in replacing physical cash and cheque payments, especially in smaller towns. "A lot of MFI payments and electricity payments in tier-3 and beyond happen in cash. Customers take half a day's leave to travel and pay bills. That is the problem we are trying to solve by

saying that you can go to a nearby Kirana store or agent or postman and do the same payment. We collect the cash, but it will be transferred digitally," said NBBL CEO Chaturvedi. She said this will continue to be counted as [digital payments](#) because the physical tender is converted into a digital settlement. "We are calling it digital payments, physical converted into digital," she added. Chaturvedi reiterated that NBBL's long-term goal is a 1 billion-transaction mark across its platforms. "All of this put together, [Banking Connect](#) numbers, the B2B initiative and [Bharat Connect](#), which is the bill payment service, will hopefully come together sooner than later for the 1 billion financial transactions," she said.

On financial sustainability, she added that NBBL has been profitable for years, enabling it to invest in new DPIs (Digital Public Infrastructure) without seeking additional funding. "We broke even a few years back. Whatever little revenues we generate, we use for investment behind the existing platforms as well as new platforms, which is why we were able to launch so many other APIs (Application Programming Interface)," she said.