

NBSL Launches Bharat Interface for Money (BHIM) 3.0

BHIM 3.0 to provide enhanced features for users, new offerings for businesses and banks

Mumbai, March 25, 2025: [NPCI BHIM Services Limited \(NBSL\)](#), a wholly owned subsidiary of the National Payments Corporation of India (NPCI), has launched Bharat Interface for Money (BHIM) 3.0. Shri Vivek Deep, Executive Director, Reserve Bank of India launched the application and services in the presence of Mr. Ajay Kumar Choudhary, Non-Executive Chairman and Independent Director, NPCI and senior leaders from the banking and fintech industry.

BHIM 3.0 represents its third evolution since its launch in 2016 by Prime Minister Narendra Modi. The new BHIM 3.0 app offers customer friendly and more intuitive experience. BHIM 3.0 now offers:

- More Languages – Available in 15+ Indian languages for better accessibility
- Works in Low Internet Areas – Optimised to ensure seamless transactions even with slow or unstable network connections
- Better Money Management – Advanced tools to track, manage, and split expenses with ease

Speaking at the event, Mr. Ajay Kumar Choudhary said, “BHIM has always played a key role in making digital payments secure and simple for every Indian. The launch of BHIM 3.0 is another step towards empowering millions of users, merchants, and banks, helping India move further into a digitally inclusive future.”

Ms. Lalitha Nataraj, CEO, NBSL, added, “BHIM 3.0 is designed to meet the needs of today’s users in the fast-evolving world of digital payments. Built for Bharat, it prioritises safety, convenience, and inclusion. BHIM 3.0 will enhance the user experience while promoting financial empowerment across all sections of society.”

Enhanced Features for Users

- Split Expenses – Users can now split bills with friends and family seamlessly. Whether it’s dining out, rent payments, or group purchases, the BHIM app allows users to divide expenses and make payments directly, ensuring hassle-free settlements.
- Family Mode – Users can now onboard family members, track shared expenses, and assign specific payments. This feature enables better financial planning by giving families a consolidated view of their expenses.
- Spends Analytics – The new dashboard offers an intuitive view of a user’s monthly spending patterns for the spends done on BHIM App. It automatically categorises expenses, helping users analyse and manage their budget without needing complex spreadsheets.
- Action Needed – A built-in task assistant that reminds users of pending bills linked to the BHIM app, prompts them to enable UPI Lite, and alerts them when their Lite balance is low. It ensures users stay on top of their financial activities.

New Offerings for Merchants

BHIM Vega – A seamless in-app payment solution for merchants. This feature integrates with online merchant platforms, allowing customers to complete payments instantly within the app without switching to third-party apps.

BHIM 3.0 will be rolled out in phases across platforms, with full availability expected by April 2025.

About NPCI BHIM Services Limited:

NPCI BHIM Services Limited (NBSL) was incorporated in 2024, as a wholly owned subsidiary of the National Payments Corporation of India (NPCI). NBSL aims to enhance the adoption of digital payments through the Bharat Interface for Money (BHIM) platform and committed to providing a seamless, secure, and user-friendly payment experience to individuals and businesses across India.

NBSL facilitates quick and efficient digital transactions, offering an accessible and reliable payment solution for all. By leveraging cutting-edge technology, NBSL aims to drive financial inclusion and support India's journey toward becoming a fully digital economy.

For more information, visit: - <https://www.bhimupi.org.in/>

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