BHIM Goes Live with UPI Circle Full Delegation, Enabling Authorised UPI Payments within set limits

Users can authorise UPI payment rights to trusted contacts for transactions up to ₹15,000 per month, with full control and real-time visibility

Mumbai, November 25, 2025: NPCI BHIM Services Limited (NBSL), a wholly owned subsidiary of the National Payments Corporation of India (NPCI), today announced the introduction of UPI Circle Full Delegation on BHIM Payments App. This new feature allows users to authorise trusted contacts to make UPI payments from their account within a predefined monthly spending limit, simplifying shared and household financial management while maintaining complete transparency and control.

With UPI Circle Full Delegation, a primary user can authorise a secondary user to initiate and complete UPI payments directly from primary users' account. The primary user can set a monthly spending limit up to ₹15,000 and an expiry duration up to 5 years. This enables smoother day-to-day digital payments among families, dependents, or staff while maintaining clear oversight of all transactions. UPI Circle with Full Delegation promotes financial empowerment by allowing trusted users to participate securely in digital payments without needing their own bank-linked UPI ID or bank account.

Lalitha Nataraj, MD & CEO, NBSL, said, "With Full Delegation, UPI Circle moves beyond real-time approvals to enable trusted, autonomous payments within defined limits. It reflects how Indian households and businesses naturally function, grounded in trust, flexibility, and accountability. Through such purposeful features, the BHIM Payments App continues to make digital transactions simpler, safer, and more inclusive for every segment of society."

Key Use Cases:

- **Support for Senior Citizens**: Senior citizens can be authorised by a family member to pay independently for small-valued transactions. They are often hesitant users of digital payments, and this will help them get onboarded with a trusted level of security.
- **Empowering Young Adults**: Parents can allow children to manage their daily or educational expenses through a controlled, delegated access by setting a monthly limit without compromising security.
- **Secure Delegation in Small Businesses**: Business owners can allow their staff to make payments for operational expenses such as fuel, tolls, among other, ensuring transparency and accountability while eliminating the need to handle cash.
- **Assisting Digitally Inexperienced Users**: Working professionals can support dependents less familiar with digital platforms by providing payment access with real-time monitoring thereby managing day to day expenses, conveniently.

UPI Circle is available on the latest version of the New BHIM Payments App (Version 4.0.10) as part of the upgrade, which also includes features like **Split Expenses, Family Mode, Spend Analytics, multilingual support**, and **a redesigned user experience**. BHIM remains dedicated to its role as ***Bharat ka Apna Payments App***, offering secure, scalable, and inclusive solutions that support India's digital transformation.

How to Use UPI Circle on BHIM:

1. Open the BHIM Payments App and go to the UPI Circle section from the home screen.
2. Tap 'Invite to circle' and enter their contact number
3. Enter their UPI ID or scan their QR code
4. Select 'Approve a Monthly Limit' (Full Delegation).
5. Choose your relationship (e.g., child, spouse, staff) and verify their identity using Aadhaar or other available documents.
6. Set a monthly spending limit (up to ₹15,000) and the validity period (maximum term is 5 years while minimum is 1 month)
7. Choose your preferred bank account and authorise via UPI PIN to create the delegation.
8. The secondary user accepts the request and can begin making UPI payments instantly after a short cooling period.

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 is 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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