

Bharat Interface for Money (BHIM) 3.0

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

Features



Available in 15+ Indian languages for better accessibility

Advanced tools for better Money Management

Works in low Internet areas

New Offering 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.

01

Split Expenses

Users can split bills with friends and family seamlessly.

02

Family Mode

Users can onboard family members, track shared expenses and assign specific payments.

03

Spends Analytics

It automatically categorises expenses, helping users analyse and manage their budget.

04

Action Needed

A built-in task assistant that reminds users of pending bills linked to the BHIM app, prompts them to enable UPI Lite & alerts them when their Lite balance is low.