



भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA

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Payments Infrastructure Development Fund (PIDF) – Status Update

The PIDF Scheme, operationalised by the Reserve Bank from [January 01, 2021](#), subsidises deployment of Points of Sale (PoS) infrastructure (physical and digital modes) in tier-3 to tier-6 centres and north eastern states of the country. From [August 26, 2021](#), beneficiaries of PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi Scheme) in tier-1 and tier-2 centres are also covered.

2. The contribution to the PIDF is made by the Reserve Bank, authorised card networks and card issuing banks; the corpus currently stands at ₹811.4 crore.

3. Acquiring institutions (banks and non-banks), registered under the PIDF Scheme, commit region-wise deployment targets, submit deployment statistics and claim subsidy for devices which fulfil the prescribed criteria. The number of payment acceptance devices deployed under the PIDF Scheme as at **end-April 2022** is –

| Location | Physical Devices* | Digital Devices** |
|--------------------------------------------|-------------------|--------------------|
| Tier 3 & 4 Centres | 1,65,356 | 42,93,988 |
| Tier 5 & 6 Centres | 1,40,421 | 61,01,464 |
| North Eastern States | 30,994 | 4,96,271 |
| Tier 1 & 2 Centres (PM SVANidhi Scheme) | 74,721 | 5,13,393 |
| Total | 4,11,492 | 1,14,05,116 |

*Physical devices include PoS, mPoS (mobile PoS), GPRS (General Packet Radio Service), PSTN (Public Switched Telephone Network), etc.

**Digital devices include inter-operable QR code-based payments such as UPI QR, Bharat QR, etc.

4. As announced in the Statement on Developmental and Regulatory Policies released with the bi-monthly Monetary Policy Statement 2022-23 on [June 08, 2022](#), to give further impetus to deployment of payment acceptance touchpoints, [the PIDF Scheme is being modified](#) by enhancing the subsidy amount and simplifying the subsidy claim process. This will further accelerate the deployment of payment acceptance touchpoints across the country, with special focus on rural areas. All eligible installations since the inception of the Scheme may prefer claims under the revised Scheme.