



**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. Further, J & K and Ladakh regions are included as special focus areas from June 09, 2022.

2. Contribution to PIDF is made by the Reserve Bank, authorised card networks and card issuing banks; the corpus stands at ₹788.20 crore as on December 31, 2022 –

Source	Amount (in ₹ crore)
<b>I. Contribution from stakeholders (+)</b>	<b>1,003.26</b>
I.1. Reserve Bank of India	250.00
I.2. Authorised Card Networks	302.78
I.3. Card Issuing Banks	438.72
I.4. Sponsor Banks	11.76
<b>II. Interest earned (+)</b>	<b>49.39</b>
<b>III. Subsidy pay-out (-)</b>	<b>264.45</b>
<b>Total (I + II - III)</b>	<b>788.20</b>

3. The number of payment acceptance devices deployed under the PIDF Scheme as on December 31, 2022 is –

Location	Physical Devices* <sup>1</sup>	Digital Devices** <sup>1</sup>
Tier 3 & 4 Centres	2,21,615	62,07,703
Tier 5 & 6 Centres	1,94,794	1,03,17,307
Special Focus Areas (North-eastern States and UTs of J&K and Ladakh)	68,961	10,38,774
Tier 1 & 2 Centres (PM SVANidhi Scheme)	45	7,25,190
<b>Total</b>	<b>4,85,415</b>	<b>1,82,88,974</b>

\*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.

<sup>1</sup>Adjusted for wrong reporting by participants

4. To give further impetus to deployment of PoS infrastructure, the [PIDF Scheme was modified from June 09, 2022](#) by enhancing the subsidy amount and simplifying the subsidy claim process. The amount of subsidy paid from the Scheme from May 2022 till December 2022 is ₹259.92 crore and 64.99 lakh devices were deployed during the period (1.75 lakh physical and 63.24 lakh digital).

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