

**GOVERNMENT OF INDIA  
MINISTRY OF COMMUNICATIONS  
DEPARTMENT OF POSTS**

**RAJYA SABHA  
STARRED QUESTION NO. 03  
ANSWERED ON 29<sup>TH</sup> JANUARY, 2026**

**UPGRADATION OF POST OFFICES**

**\*3 SHRI RATANJIT PRATAP NARAIN SINGH:**

Will the Minister of Communications be pleased to state:

- (a) the plan for upgrading Post Offices in the districts to serve as Common Service Centres (CSCs) and financial inclusion points;
- (b) the number of rural households in Kushinagar that have opened an account under the India Post Payments Bank (IPPB) during the last six months;
- (c) the steps taken to ensure timely delivery of mail and financial assistance (e.g., pension) through the postal network;
- (d) the progress made in providing digital banking services through the postal network in Gram Panchayats; and
- (e) the measures to ensure the security of financial transactions conducted through rural post offices?

**ANSWER**

**MINISTER OF COMMUNICATIONS AND DEVELOPMENT OF NORTH EASTERN  
REGION  
(SHRI JYOTIRADITYA M. SCINDIA)**

- (a) to (e) A statement is laid on the Table of the House.

**STATEMENT TO BE LAID ON THE TABLE OF RAJYA SABHA IN RESPECT OF PARTS (a) TO (e) OF THE RAJYA SABHA STARRED QUESTION NO. 03 FOR 29<sup>TH</sup> JANUARY, 2026 REGARDING “UPGRADATION OF POST OFFICES.”**

(a) In pursuance of the recommendations of the 57th Standing Committee on Communications and Information Technology (2024–25), the arrangement for delivery of services through the Common Service Centre Special Purpose Vehicle (CSC-SPV) was terminated with effect from 28.05.2025. However, a wide range of citizen-centric and financial services are being provided through Post Offices across the country, including passport services, Aadhaar enrolment and updation services, Know Your Customer (KYC) verification services, issuance of Digital Life Certificates (Jeevan Pramaan), and various third-party services. Further, the Post Office Savings Bank (POSB) offers savings accounts and other deposit accounts, while insurance coverage is provided under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI).

(b) In the last six months a total of 22,995 accounts have been opened by rural households through the India Post Payments Bank (IPPB) in Kushinagar.

(c) For timely delivery of mail, the Department has strengthened its last mile network through rationalization of delivery centres, mechanization of delivery and introduction of technology enabled services such as One Time Password (OTP) based delivery and real time tracking of articles. Mail Monitoring Units have been established in Circles to ensure quality delivery through Key Performance Indicators (KPIs). To provide doorstep banking and other services such as direct benefit transfer (DBT) and digital life certificates, smartphones and biometric devices have been provided to postmen and Gramin Dak Sevaks (GDS).

(d) & (e) In order to enhance the security of financial transactions in rural post offices, technology has been leveraged across the network of post offices and through the India Post Payments Bank (IPPB). POSB transactions are authenticated using the customer’s Aadhaar-linked biometrics, supplemented by SMS (short message service) alerts to keep customers informed about their banking transactions. Postmen and GDS are equipped with Core Banking Solution (CBS) integrated smartphones that act like micro-ATMs by enabling online and cash transactions, with biometric devices. Rural Postal Life Insurance is provided through a technology-enabled Core Insurance System that ensures secure premia deposit through the online portal and through the IPPB application, in addition to deposits across counters.

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