

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 2256
TO BE ANSWERED ON 12TH MARCH, 2026**

INDIA POST PAYMENTS BANK (IPPB)

2256 # SHRI BRIJ LAL:

SHRI NARHARI AMIN:

SMT. GEETA ALIAS CHANDRAPRABHA:

SHRI AMAR PAL MAURYA:

DR. PARMAR JASHVANTSINH SALAMSINH:

SMT. SEEMA DWIVEDI:

SHRI MANAN KUMAR MISHRA:

DR. MEDHA VISHRAM KULKARNI:

SMT. DARSHANA SINGH:

Will the Minister of Communications be pleased to state:

- (a) the financial performance of India Post Payments Bank (IPPB) during the last three years, including customer accounts, amounts of transactions and services offered across the country;
- (b) the role of IPPB in women empowerment, rural customers and employment generation particularly in North-Eastern Regions (NER) and backward/aspirational districts of Uttar Pradesh;
- (c) whether IPPB has achieved financial viability; and
- (d) if so, the assessment details thereof?

ANSWER

**MINISTER OF STATE FOR COMMUNICATIONS AND RURAL DEVELOPMENT
(DR. PEMMASANI CHANDRA SEKHAR)**

- (a) The financial performance of India Post Payments Bank (IPPB) during the last three financial years 2022-23, 2023-24 and 2024-25 as under:-

Particulars	2022-23	2023-24	2024-25
Saving accounts (In lakh)	137.46	218.54	284.85
Total Transaction No. (In crore)	181.55	367.70	688.36
Total Transaction Value (In Rs. crore)	174,841.71	3,32,514.22	6,00,935.92

IPPB offers services such as savings accounts, Virtual Debit Card, bill and utility payments, insurance services for IPPB customers, Post Office Savings Account (POSA) linkage with IPPB accounts, online payment for Post Office Savings schemes, Digital Life Certificate (DLC), Aadhaar Enabled Payment System (AePS), mobile number update in Aadhaar for any citizen and (CELC) Child Enrolment services for any child under 5 years old.

(b) IPPB plays an important role in empowerment of women & rural customers across India including North East region and backward/aspirational districts of Uttar Pradesh. It has over 13 crore accounts, out of these 77% are rural and 48 % are held by women. As on 28.02.2026, about 51 Lakh accounts have been opened in North Eastern Region, out of which 97.16% are rural accounts and 48.74% are held by women, and 813 persons have been engaged as Independent Business Correspondents (IBCs) by IPPB.

In Uttar Pradesh, as on 28.02.2026, over 20 Lakh accounts have been opened in Aspirational districts, out of which 70.05% are rural accounts and 41.30 % are held by women, and 227 persons have been engaged as Independent Business Correspondents (IBCs).

(c) & (d) IPPB has achieved financial viability in 2022-23, in its fifth year of operation. The Audited Financial Statement for the Financial Year 2024-25 is available at <https://ippbonline.bank.in/web/ippb/annual-reports>.
