

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 4339
TO BE ANSWERED ON 02ND APRIL, 2026**

POSTAL AND E-GOVERNANCE SERVICES IN MAHARASHTRA

4339 SHRI DHANANJAY BHIMRAO MAHADIK:

Will the Minister of Communications be pleased to state:

- (a) the details regarding the implementation of postal financial services and e-governance initiatives in Maharashtra during the last five years;
- (b) how many beneficiaries have availed savings, insurance, pension and direct benefit transfer schemes through post offices;
- (c) the steps being taken to integrate digital platforms, improve service delivery and enhance efficiency in postal operations; and
- (d) how the Ministry coordinates with the State authorities to promote awareness, ensure transparency and strengthen rural and urban outreach, thereby leveraging postal networks to support financial inclusion, Government services and economic development across the State?

ANSWER

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

(a) Department of Posts (DoP), through a network of 14,032 Post Offices in Maharashtra Circle, offers various postal financial services including Post offices Savings Schemes (POSB), Life Insurance schemes (PLI & RPLI), money remittance services, DBT payments, Social Security & Pension Schemes etc. These services are offered digitally through Core Banking Solution (CBS) platform, online banking and ATMs.

In addition, India Post Payments Bank offers door step delivery of services, such as child Aadhaar Enrolment and mobile number update in Aadhaar, access to the Aadhaar-enabled payment system for withdrawals from any bank account and generation of Digital life certificates for pensioners. IPPB has also partnered with third party financial organizations to provide access to loan, investment and insurance products.

Under the IT Modernization Project 2.0, the rollout of the Advanced Postal Technology (APT) portal in Maharashtra Circle, has further enabled faster, secure, and user-friendly service-delivery, including acceptance of QR code-based payments. The adoption of end-to-end digital solutions including online account opening, digital transactions, real-time tracking, has enhanced transparency, efficiency, and accessibility of services across the state.

(b) The number of beneficiaries who have availed savings, insurance, pension and direct benefit transfer schemes, through post offices in Maharashtra, is given below:

Category	No. of Beneficiaries
Savings Scheme	5.15 crores
Insurance	59.71 lakhs
Pension	32,000
DBT	1.10 crores

(c) Under IT Modernization Project 2.0, DoP has completed rollout of a new, in-house developed, Postal and Logistics Solution, named as Advanced Postal Technology (APT), across all Post Offices in Maharashtra Circle on 04.08.2025, to improve customer convenience and service delivery.

Besides, digital platforms including web portals and mobile application have been developed, enabling seamless booking, tracking, and grievance redressal with remote access. Delivery efficiency has been enhanced through advanced routing, airline integrations, end-to-end tracking, and OTP-based authentication and smart lockers, along with API integration for bulk customers. Digital payment options including UPI, QR, cards, online gateways through SBI e-Pay integration, Customer engagement through robust CRM systems and online grievance platforms. Further, 24/7 system monitoring ensures reliability, faster processing, and improved overall service quality.

(d) The Department of Posts, Maharashtra Circle, in coordination with State Government Departments, District Administration, Panchayati Rai Institutions, and Local bodies, is undertaking various initiatives to promote Savings Schemes and strengthen financial inclusion, particularly in rural and underserved areas.

Awareness and outreach initiatives such as Dak Chaupal, camps and door-to-door campaigns are conducted in collaboration with Gram Panchayats and Anganwadi centers to promote savings schemes, Postal Life Insurance, and Aadhaar-enabled services such as e-KYC and AePS.

Transparency and accountability are ensured through the use of digital platforms, Aadhaar-enabled authentication, real-time transaction monitoring, and end-to-end tracking of services and Direct Benefit Transfer (DBT) payments, thereby minimizing leakages and ensuring timely credit of benefits. In addition, special account-opening camps are organized for beneficiaries of State DBT schemes such as Majhi Ladki Bahin Yojana to facilitate seamless delivery of benefits
