

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

**RAJYA SABHA
UNSTARRED QUESTION NO. 2101
ANSWERED ON 06th AUGUST, 2026**

FINANCIAL HEALTH OF IPPB

2101 SHRI SANJAY YADAV:

Will the Minister of Communications be pleased to state:

- (a) the current financial health of the India Post Payments Bank (IPPB), including its accumulated operational losses and total revenue generated during the last three financial years;
- (b) the volume and value of Direct Benefit Transfer (DBT) payments routed through the postal network in rural areas;
- (c) the number of rural post offices that remain unconnected to the core banking solution (CBS) or suffer from chronic network downtime affecting financial services; and
- (d) the strategic plan to monetize the real estate and logistics network of the Department of Posts to achieve self-sustainability against the declining volume of tradition?

ANSWER

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

- (a) The current financial health of the India Post Payments Bank (IPPB) is as follows:

Particulars	FY 2023-24	FY 2024-25	FY 2025-26
	Audited	Audited	Audited
	₹ crores	₹ crores	₹ crores
Net Profit	34.24	133.86	578.24
Accumulated Operational Losses	-945.74	-889.70	-490.74
Total Revenue Generated	1,265.29	2,148.12	2,865.23

- (b) The volume and value of DBT routed through Postal Network in rural areas are (rounded off to the nearest number):

Volume (DBT Beneficiaries)	29.51 Crore
Value	₹ 1.93 lakh crore

- (c) No rural post office is unconnected to the Core Banking Solution (CBS) or suffer from chronic network downtime affecting financial services.

(d) The Department of Posts has plan for monetization of its real estate assets to unlock value from unutilized underutilized real estate assets in phased manner while retaining ownership of Government assets. The asset monetization initiative is intended to facilitate sustainable non-core revenue generation. Further, there is no proposal under consideration by the Department of Posts for monetization of its logistics network. The Department is, however, continuously undertaking initiatives for improving operational efficiency, strengthening logistics infrastructure, and enhancing revenue generation through its parcel services.
