

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

**LOK SABHA
UNSTARRED QUESTION NO.634
TO BE ANSWERED ON 6TH FEBRUARY, 2019**

POST BANKS

†634. SHRI KAUSHALENDRA KUMAR:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) the present status of post banks and whether this service has been launched and if so, the details thereof;
- (b) the number of post offices in the country in which post bank service has been launched;
- (c) the names of post offices of Bihar in which this service has been launched; and
- (d) the major differences between post bank service and services provided by other Government banks?

ANSWER

**THE MINISTER OF STATE (IC) OF THE MINISTRY OF COMMUNICATIONS &
MINISTER OF STATE IN THE MINISTRY OF RAILWAYS
(SHRI MANOJ SINHA)**

(a) & (b) 650 branches and 1,26,911 Access Points have been rolled out by India Post Payments Bank (IPPB) in as many Post Offices as on 31.01.2019. A bouquet of product and services such as savings and current accounts, remittances and money transfer, direct benefit transfers, bill and utility payments, enterprise and merchant payments etc. are being offered to the customers.

(c) There are 38 IPPB branches in Bihar to which 6217 Post offices have been linked as Access Points of IPPB. The number of Post Offices linked to 38 IPPB branches is at **Annexure – I**. The names of Post Offices working as Access Points of IPPB in Bihar may be seen at URL <http://utilities.cept.gov.in/dop/pdfbind.ashx?id=3231>

(d) The major differences between IPPB and other Scheduled Commercial Government banks are as follows:

- (i) Payments bank are not allowed to undertake lending activities directly.
- (ii) Payments banks are restricted to hold a maximum balance of Rs 1, 00, 000/- (Rupees one lakh only) per individual customer at the end of the day.
- (iii) Payments bank cannot accept Non Resident Indian (NRI) deposits.
- (iv) Payments bank cannot set up subsidiaries to undertake non-banking financial services activities.

Number of IPPB Branches and Access Points rolled out in Bihar as on 31.01.2019.

| SI No | Name of District | Branch Name | Number of Access Points (Linked to Post Offices) rolled out as on 31.01.2019 |
|--------------------|-------------------------|--------------------|---|
| 1 | Araria | ARARIA BRANCH | 127 |
| 2 | Arrah | ARRAH BRANCH | 163 |
| 3 | Arwal | ARWAL BRANCH | 8 |
| 4 | Aurangabad (BH) | AURANGABAD BRANCH | 181 |
| 5 | Banka | BANKA BRANCH | 131 |
| 6 | Begusarai | BEGUSARAI BRANCH | 179 |
| 7 | West Champaran | BETTIAH BRANCH | 204 |
| 8 | Bhagalpur | BHAGALPUR BRANCH | 233 |
| 9 | Nalanda | BIHARSHARIF BRANCH | 372 |
| 10 | Buxar | BUXAR BRANCH | 81 |
| 11 | Saran | CHAPRA BRANCH | 168 |
| 12 | Darbhanga | DARBHANGA BRANCH | 344 |
| 13 | Gaya | GAYA BRANCH | 138 |
| 14 | Gopalganj | GOPALGANJ BRANCH | 162 |
| 15 | Vaishali | HAJIPUR BRANCH | 270 |
| 16 | Jamui | JAMUI BRANCH | 159 |
| 17 | Jehanabad | JEHANABAD BRANCH | 51 |
| 18 | Katihar | KATIHAR BRANCH | 153 |
| 19 | Khagaria | KHAGARIA BRANCH | 105 |
| 20 | Kishanganj | KISHANGANJ MDG | 80 |
| 21 | Lakhisarai | LAKHISARAI BRANCH | 70 |
| 22 | Madhepura | MADHEPURA BRANCH | 65 |
| 23 | Madhubani | MADHUBANI BRANCH | 343 |
| 24 | East Champaran | MOTIHARI BRANCH | 307 |
| 25 | Munger | MUNGER BRANCH | 97 |
| 26 | Muzaffarpur | MUZAFFARPUR BRANCH | 244 |
| 27 | Nawada | NAWADA BRANCH | 97 |
| 28 | Patna | PATNA BRANCH | 283 |
| 29 | Purnia | PURNIA BRANCH | 137 |
| 30 | Kaimur (Bhabua) | RAMGARH BRANCH | 76 |
| 31 | Saharsa | SAHARSA BRANCH | 140 |
| 32 | Samastipur | SAMASTIPUR BRANCH | 251 |
| 33 | Rohtas | SASARAM BRANCH | 170 |
| 34 | Sheikhpura | SHEIKHPURA BRANCH | 26 |
| 35 | Sheohar | SHEOHAR BRANCH | 40 |
| 36 | Sitamarhi | SITAMARHI BRANCH | 237 |
| 37 | Siwan | SIWAN BRANCH | 169 |
| 38 | Supaul | SUPAUL BRANCH | 156 |
| Grand Total | | | 6217 |
