

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

**LOK SABHA
UNSTARRED QUESTION NO. 1260
TO BE ANSWERED ON 14TH DECEMBER, 2022**

INDIA POST PAYMENT BANK

1260. SHRI UPENDRA SINGH RAWAT:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) the salient characteristics of India Post Payment Bank (IPPB);
- (b) the details of the funds sanctioned, allocated and utilized thereunder during each of the last three years, State/UT-wise;
- (c) the target set and achievements made by the Government so far thereunder in the country, State/UT-wise including in rural and far flung areas of Uttar Pradesh;
- (d) the details of facilities provided to subscribers of IPPB; and
- (e) whether the Government is planning to expand this scheme in the next five years and if so, the details thereof?

ANSWER

**MINISTER OF STATE FOR COMMUNICATIONS
(SHRI DEVUSINH CHAUHAN)**

- (a) India Post Payments Bank (IPPB) is a scheduled payment bank offering a range of products such as savings and current accounts, remittances and money transfer, direct benefit transfer, bill and utility payments, enterprise & merchant payments and Aadhar Enabled Payment System (AePS). These products and related services are being offered across multiple channels e.g. Counter Services, Micro – ATM, Mobile Banking App, SMS and IVR and at the doorstep.
- (b) The funds are allocated by Department of Posts to IPPB centrally not State/UT-wise. The details of funds released to IPPB since inception are as under –

Financial Year	Funds Sanctioned (In ` . crore)	Funds Allocated (In ` . crore)	Funds Utilized (In ` . crore)
FY 2019-20	335	335	335
FY 2020-21	220	220	220
FY 2021-22	200	200	200
FY 2022-23	200	200	200

- (c) State/Union Territory-wise IPPB achievement are placed at **Annexure – I.**
- (d) Services provided by IPPB to their subscribers are placed at **Annexure – II.**

(e) Presently IPPB under Department of Posts has 650 branches and 1.37 lakh banking access points through Post Offices network PAN India. New facilities are added as per the customer's requirements from time to time.

Annexure Referred to in reply to Part (c) of Lok Sabha Un-Starred question number 1260 on 'India Post Payment Bank' to be answered on 14.12.2022

Annexure I

State/Union Territory	Total Accounts
ANDAMAN AND NICOBAR ISLANDS	2,275
ANDHRA PRADESH	40,36,832
ARUNACHAL PRADESH	62,153
ASSAM	7,36,111
BIHAR	97,78,191
CHANDIGARH	56,346
CHHATTISGARH	7,09,470
DADRA AND NAGAR HAVELI	27,155
DELHI	4,51,098
GOA	49,070
GUJARAT	21,19,776
HARYANA	8,12,489
HIMACHAL PRADESH	5,08,983
JAMMU AND KASHMIR	1,62,958
JHARKHAND	11,52,671
KARNATAKA	33,53,767
KERALA	11,19,015
LADAKH	3,362
LAKSHADWEEP	641
MADHYA PRADESH	31,01,087
MAHARASHTRA	73,21,164
MANIPUR	2,54,865
MEGHALAYA	48,523
MIZORAM	49,793
NAGALAND	1,07,733
ODISHA	20,12,401
PUDUCHERRY	42,921
PUNJAB	6,67,739
RAJASTHAN	27,35,563
SIKKIM	8,874
TAMIL NADU	31,59,191
TELANGANA	33,24,520
TRIPURA	73,058
UTTAR PRADESH	98,45,880
UTTARAKHAND	3,85,436
WEST BENGAL	22,14,136

Uttar Pradesh Branch Wise performance

Branch Name	Total Accounts
AGRA FORT BRANCH	2,10,085
KANPUR DEHAT BRANCH	47,684
AMBEDKAR NAGAR BRANCH	90,697
ALIGARH BRANCH	2,03,093
PRAYAGRAJ	2,03,849
AMETHI BRANCH	60,714
AMROHA BRANCH	76,252
AZAMGARH BRANCH	1,68,871
BAGHPAT BRANCH	64,049
BAHRAICH BRANCH	4,48,833
BALLIA BRANCH	1,38,042
UP BALRAMPUR BRANCH	1,20,109
BANDA BRANCH	40,547
BARABANKI BRANCH	2,90,105
BAREILLY BRANCH	1,01,497
BASTI BRANCH	1,41,327
BHINGA BRANCH	1,10,412
BIJNOR BRANCH	1,94,295
BUDAUN BRANCH	2,14,935
BULANDSHAHR BRANCH	1,60,104
CHANDAULI BRANCH	45,520
DEORIA BRANCH	2,17,696
DIBIAPUR BRANCH	79,965
ETAH BRANCH	1,93,016
ETAWAH BRANCH	1,08,875
AYODHYA	1,00,244
FARRUKHABAD BRANCH	1,04,039
FATEHPUR BRANCH	65,523
FIROZABAD BRANCH	1,99,646
GHAZIABAD BRANCH	44,921
GHAZIPUR BRANCH	1,36,707
GONDA BRANCH	1,24,608
GORAKHPUR BRANCH	1,39,087
GYANPUR BRANCH	24,358
UP HAMIRPUR BRANCH	50,814
HAPUR BRANCH	37,256
HARDOI BRANCH	3,45,825
HATHRAS BRANCH	1,53,306
JAUNPUR BRANCH	1,58,453
JHANSI BRANCH	1,51,873
KANNAUJ BRANCH	93,955
KANPUR BRANCH	1,17,915
KARWI BRANCH	17,016
KASGANJ BRANCH	1,59,705
KHALILABAD BRANCH	1,21,602

KHERI BRANCH	3,91,183
LALITPUR BRANCH	1,27,221
LUCKNOW BRANCH	86,361
MAHOBABRANCH	31,114
MAHRAJGANJ BRANCH	2,28,897
MAINPURI BRANCH	1,25,606
MATHURA BRANCH	1,52,091
MAU BRANCH	64,686
MEERUT BRANCH	1,01,392
MIRZAPUR BRANCH	1,63,712
MORADABAD BRANCH	1,98,059
MUZAFFAR NAGAR BRANCH	99,466
NOIDA BRANCH	30,517
ORAI BRANCH	2,88,343
PADRAUNA BRANCH	1,78,402
PILIBHIT BRANCH	83,233
PRATAPGARH BRANCH	59,618
RAEBARELY BRANCH	1,45,074
RAMPUR BRANCH	68,578
ROBERTSGANJ BRANCH	14,701
SAHARANPUR BRANCH	84,420
SHAHJAHANPUR BRANCH	99,693
SHAMLI BRANCH	40,754
SITAPUR BRANCH	5,55,927
SULTANPUR BRANCH	63,491
TETARI BAZAR BRANCH	1,03,360
UNNAO BRANCH	1,12,656
VARANASI BRANCH	69,900

Services provided by IPPB:

The Department of Posts has set up India Post Payments Bank (IPPB) in the year 2018, which has enabled 1.38 lakh Post Offices to provide Banking services and has equipped nearly 1.9 lakh Postmen and Gramin Dak Sevaks with a smartphone and biometric device to provide doorstep banking Services including:

- Paperless & Instant account opening
 - Savings accounts for citizens including Aadhaar Seeding for DBT (Direct Benefit Transfer) beneficiaries
 - Current Accounts for merchants
- Virtual Debit Card
- Cash Deposit/ Cash Withdrawal services
- Domestic Money Transfer services – Immediate Payment Service (IMPS), National Electronic Funds Transfer (NEFT), Real Time Gross Settlement (RTGS), Unified Payment Interface (UPI)
- Bill Payment services - Bill payment of utility bills, (Direct-to-Home) DTH/Mobile recharges, EMI (Equated Monthly Instalment) payments, insurance etc.
- Insurance services for IPPB customers – Life, Health, Vehicle insurance & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Post Office Savings Account (POSA) linkage with IPPB accounts
- Online Payment for Post Office Savings schemes – Public Provident Fund (PPF), Sukanya Samridhi Yojana (SSA), Recurring Deposit (RD)
- Digital Life Certificate (DLC) services – Facilitate submission of DLC for any pensioners of central/state/ Employees Provident Fund Organisation (EPFO)
- Aadhaar based services – Mobile Number update in Aadhaar for any citizen and Child Enrolment services for any child (0 - 5-year-old)
- Cash Management services – Collection of dues from customers of corporates/ government bodies
