

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

**LOK SABHA
UNSTARRED QUESTION NO. 3963
TO BE ANSWERED ON 18TH MARCH, 2020**

POSTAL BANKING

3963. SHRI ADALA PRABHAKARA REDDY:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether the postal banking is reportedly not popular in the rural areas and if so, the details thereof and the reasons therefor;
- (b) the reason for postal staff not getting requisite training in the postal banking;
- (c) the objective of postal banking; and
- (d) whether the Government has achieved the said objective and if so, the details thereof and if not, the reasons therefor?

ANSWER

**MINISTER OF STATE FOR COMMUNICATIONS,
HUMAN RESOURCE DEVELOPMENT AND
ELECTRONICS & INFORMATION TECHNOLOGY
(SHRI SANJAY DHOTRE)**

- (a) No, Sir. The Post Office Savings Bank is quite popular and spread to the every nook & corner of the country including rural areas, through a network of more than 1.56 lakh Post Offices. The details of number of Post Offices and accounts opened in Small Savings Schemes is as under-

No. of Post Offices		Accounts opened (In Crores)	
Urban	Rural	Urban	Rural
15,599	1,41,001	22.41	16.47

Further, since the nationwide launch of IPPB (India Post Payments Bank) on September 1, 2018, the IPPB has enabled more than 1.36 Lakh Post Offices and 1.90 Lakh Postmen/Gramin Dak Sevaks to provide a complete suite of banking services at the doorstep of the customer providing access to any Aadhaar linked bank account, leading to an increase in rural banking infrastructure by almost 2.5 times. The sheer ability of the last mile doorstep banking service providers (Postmen/Gramin Dak Sevaks) to reach every village on an almost daily basis has brought down the distance to access banking services to '0 kms', truly capturing the essence of Aapka Bank, Aapke Dwar. As on 10.03.2020, IPPB has acquired 2.26 crores

customers have accumulated balance of Rs. 781 crores and have conducted financial transaction worth Rs. 14,191 crores. Further, 22.04 lakhs transactions of Aadhar Enabled Payment system (AePS) have been conducted involving Rs. 686 crores.

(b) The requisite training has been imparted to the postal staff. The details of training imparted during last two years is as under-

Financial Year	Postal staff trained
2018-2019	1,61,991
2019-2020 (up to December-2019)	55,287

(c) The primary objective of the Post Office Small Savings has been to promote the habit of thrift and savings among citizens of the country. The emphasis, as the words 'small savings' suggest, is to bring the small depositor into the fold of the savings movement. The Post Office Savings Bank has been the main vehicle for these plans across the length and breadth of India since its establishment.

(d) Yes, sir. The money deposited/invested in Post Office Savings Schemes during the last three financial years is as under.

Sl. No.	Financial Year	Amount Deposited/Invested (in Crores)
1	2017-2018	4,90,076.70
2	2018-2019	5,53,211.58
3	2019-2020 (upto January-2020)	5,47,523.65
