

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

**LOK SABHA  
UNSTARRED QUESTION NO. 2553  
TO BE ANSWERED ON 10<sup>TH</sup> MARCH, 2021**

**INDIA POST PAYMENT BANK**

2553. DR. SUJAY RADHAKRISHNA VIKHE PATIL:  
DR. HEENA GAVIT:  
SHRI UNMESH BHAIYYASAHEB PATIL:  
DR. SHRIKANT EKNATH SHINDE:  
SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether India Post Payments Bank (IPPB) has been able to penetrate into rural areas of the country successfully and start its services in over 1 lakh Post Offices and if so, the details thereof;
- (b) whether rural banking infrastructure has been doubled since the start of IPPB and if so, the details thereof; and
- (c) the manner in which the Government is taking IPPB to the doorsteps of rural people through postmen and Gramin Dak Sevaks?

**ANSWER**

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

- (a) Yes Sir, IPPB has penetrated into the rural areas of the country successfully by providing banking services through more than 1.1 Lakh Post Offices in rural areas. Details of these Post Offices is mentioned at Annexure-I.
- (b) Yes Sir, IPPB has enabled more than 1.1 Lakh Post Offices in rural areas to provide Banking services and has equipped more than two lakh Postmen and Gramin Dak Sevaks with a smartphone and biometric device to provide Doorstep Banking Services which has resulted in almost 2.5 times increase in the rural banking infrastructure of the country. Details of the Post Offices providing banking services in rural areas is mentioned at Annexure-I.
- (C) IPPB has successfully established an interoperable banking infrastructure for public good, leveraging the vast network of DoP and has now become the single largest platform in the country to provide banking services to the customers of ANY BANK at their doorstep. With Aadhar Enabled Payment System (AePS) services any common person with a bank account linked to Aadhaar can perform basic banking services such as cash withdrawals and balance enquiry irrespective of the bank they hold their account with through the use of their fingerprint. Doorstep banking service is provided through last mile doorstep banking service providers (Postmen/GDS), equipped with a smartphone and a biometric device connected real-time online to a Core Banking Platform.

Table:- State/UT-wise Number of Branch Post Office/Rural access points providing IPPB services.

| <b>Sr.No.</b> | <b>State/UT Name</b>                              | <b>Number of Branch Post Offices/Rural Access Points</b> |
|---------------|---|--|
| 1             | ANDHRA PRADESH                                    | 8211   |
| 2             | ARUNACHAL PRADESH                                 | 90   |
| 3             | ASSAM   | 2698   |
| 4             | BIHAR   | 6051   |
| 5             | CHANDIGARH  | 10   |
| 6             | CHHATTISGARH                                      | 2296   |
| 7             | DADRA AND NAGAR HAVELI                            | 35   |
| 8             | DAMAN AND DIU                                     | 11   |
| 9             | GOA   | 133  |
| 10            | GUJARAT   | 7275   |
| 11            | HARYANA   | 2178   |
| 12            | HIMACHAL PRADESH                                  | 2118   |
| 13            | JAMMU & KASHMIR                                   | 889  |
| 14            | JHARKHAND   | 1812   |
| 15            | KARNATAKA   | 6964   |
| 16            | KERALA (Including LAKSHADWEEP ISLANDS)            | 3285   |
| 17            | LADAKH  | 16   |
| 18            | MADHYA PRADESH                                    | 7134   |
| 19            | MAHARASHTRA                                       | 9931   |
| 20            | MANIPUR   | 339  |
| 21            | MEGHALAYA   | 203  |
| 22            | MIZORAM   | 197  |
| 23            | NAGALAND  | 111  |
| 24            | NCT OF DELHI                                      | 48   |
| 25            | ODISHA  | 5587   |
| 26            | PUDUCHERRY  | 73   |
| 27            | PUNJAB  | 3067   |
| 28            | RAJASTHAN   | 8138   |
| 29            | SIKKIM  | 70   |
| 30            | TAMIL NADU  | 8361   |
| 31            | TELANGANA   | 4582   |
| 32            | TRIPURA   | 385  |
| 33            | UTTAR PRADESH                                     | 13626  |
| 34            | UTTARAKHAND                                       | 1761   |
| 35            | WEST BENGAL (Including ANDAMAN & NICOBAR ISLANDS) | 5496   |
| <b>Total</b>  |   | <b>113181</b>  |

\*\*\*\*\*