

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

**LOK SABHA
UNSTARRED QUESTION NO. 258
TO BE ANSWERED ON 3RD FEBRUARY, 2021**

DAK PAY

†258. SHRI PARBATBHAI SAVABHAI PATEL:
SHRI NARANBHAI KACHHADIYA:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether India Post Payments Bank (IPPB) has started its digital payment service “Dak Pay” with an objective to provide advanced banking facilities to each and every person of the country and if so, the details thereof;
- (b) whether the objective of this service is to provide door step financial services to the customers and if so, the details thereof;
- (c) whether persons not having bank account in the IPPB will be able to avail the benefit of the aforesaid services and if so, the details thereof; and
- (d) the number of districts of Gujarat in which people are likely to be benefitted from this service?

ANSWER

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

(a) Yes Sir, DakPay is a digital payment app offering a suite of digital financial and assisted banking services provided by India Post & India Post Payments Bank through the trusted postal (‘Dak’) network across the nation to cater to the financial needs (‘Pay’) of various unbanked sections of the society.

Under DakPay suite of banking facilities, the following services are offered:

1. DakPay UPI
2. DakPay Postal Products Payments
3. DakPay VDC (Virtual Debit Card)
4. DakPay DMT (Domestic Money Transfer)
5. DakPay Merchant/Bill Payments
6. DakPayAePS (Aadhaar Enabled Payment System)

The services under DakPay are offered through 3 channels

1. DakPay Point – Counters at Post Office
2. DakPay Mitra – Postman / Grameen Dak Sevaks at the Doorstep
3. DakPay Self Service - Mobile app available in 13 regional languages

(b) Yes Sir, Banking services like sending money (Domestic Money Transfer – DMT), Utility Bill Payments, providing interoperable banking services to the customers of ANY BANK through AePS will be provided at doorstep through DakPay App by DakPay Mitra (Postman/Grameen Dak Sevaks).

(c) Yes Sir, Anyone irrespective of whether he/she has an IPPB account can get access to services like DakPay UPI (PSP App), DakPay DMT and DakPay AePS (Out of the full suite).

(d) All districts of Gujarat will be benefitted from the DakPay services.
