

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

**LOK SABHA  
UNSTARRED QUESTION NO. 2589  
TO BE ANSWERED ON 10<sup>TH</sup> MARCH, 2021**

**ACCESS OF IPPB TO RURAL DWELLERS**

†2589. SHRI DHARAMBIR SINGH:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether India Post Payments Bank (IPPB) has successfully made its reach into rural areas and has started its services in more than 1 lakh post offices and if so, the details thereof;
- (b) whether the rural banking infrastructure has doubled since the launch of IPPB services and if so, the details thereof;
- (c) the manner in which the Ministry is likely to ensure the access of IPPB to the people living in rural areas through postmen and Gramin Dak Sewaks;
- (d) whether the said services are available in all the villages in Haryana; and
- (e) if not, the names of the villages where these services are not available including the time by when these services are likely to be made available therein?

ANSWER

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

- (a) Yes Sir, India Post Payments Bank (IPPB) has enabled more than 1,10,000 Branch Post Offices in rural areas to provide Banking services. State/UT-wise details are mentioned at **Annexure-I**.
- (b) Yes Sir, IPPB has enabled more than 1,10,000 Post Offices in rural areas to provide Banking services and has equipped more than two lakh Postmen and Grameen 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 IPPB access points/Post Offices providing banking services in villages is mentioned at **Annexure-I**.
- (c) IPPB has successfully established an interoperable banking infrastructure for public good, leveraging the vast network of Department of Posts 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 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.
- (d) No Sir.
- (e) Five Villages mapped to the Post Offices in Haryana where IPPB services is not provided as on date is mentioned at **Annexure-II**. IPPB access points are added from time to time based on technical feasibility and availability of connectivity and manpower.

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>

**Table: List of villages in Haryana where IPPB is not providing its services:**

<b>Post Office</b>	<b>Division</b>	<b>List of attached Villages</b>
BUTANI	Karnal	Butani
JUDDI	Gurgaon	Juddi
ALEWA	Karnal	Alewa, Khanda
DANODA KALAN	Karnal	Danoda Kalan

\*\*\*\*\*