

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

**LOK SABHA
UNSTARRED QUESTION NO. 1765
TO BE ANSWERED ON 8TH DECEMBER, 2021**

POST OFFICE BANKS

†1765. DR. MANOJ RAJORIA:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) the number of Post Office Banks established so far all over India;
- (b) the State-wise list of the people benefited from these Post Office Banks;
- (c) the number of new Post Office Banks planned to be set up in the coming Financial Year;
- (d) whether the Government proposes to provide some other facilities by expanding facilities in these Post Office Banks; and
- (e) if so, the details thereof?

ANSWER

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

- (a) India Post Payments Bank (IPPB) did a nationwide launch on September 1, 2018 with 650 branches/controlling offices. India Post Payments Bank (IPPB) has enabled 1.36 lakh Post Offices to provide banking services and has equipped nearly 1.89 lakh Postmen and Gramin Dak Sevaks with smartphone and biometric device to provide doorstep banking services.
- (b) State/UT wise list of the number of people benefited from IPPB is attached at **Annexure-I**.
- (c) As per mandate, all 650 IPPB branches are already functioning. No new Post Office Bank branch is under consideration.
- (d) Yes Sir.
- (e) Details of the services currently available from IPPB is attached at **Annexure-II**. Further, IPPB adds new facilities as per the customer's requirements from time to time.

Annexure-I**ANNEXURE REFERRED IN REPLY TO PART (b) OF LOK SABHA UNSTARRED QUESTION NO. 1765 FOR 08/12/2021 REGARDING POST OFFICE BANKS.**

State/UT wise list of the number of beneficiaries of IPPB on various parameters is as under:

S. No.	State/UT Name	Accounts opened
1	ANDAMAN AND NICOBAR ISLANDS	1,647
2	ANDHRA PRADESH	3,234,165
3	ARUNACHAL PRADESH	58,271
4	ASSAM	443,267
5	BIHAR	8,076,776
6	CHANDIGARH	51,810
7	CHHATTISGARH	581,016
8	DADRA AND NAGAR HAVELI	24,359
9	DELHI	330,693
10	GOA	41,585
11	GUJARAT	1,798,697
12	HARYANA	742,745
13	HIMACHAL PRADESH	441,203
14	JAMMU AND KASHMIR	148,224
15	JHARKHAND	824,952
16	KARNATAKA	2,628,565
17	KERALA	1,046,834
18	LADAKH	2,658
19	LAKSHADWEEP	563
20	MADHYA PRADESH	2,573,413
21	MAHARASHTRA	5,342,729
22	MANIPUR	238,679
23	MEGHALAYA	43,829
24	MIZORAM	46,922
25	NAGALAND	98,714
26	ODISHA	1,801,723
27	PUDUCHERRY	35,713
28	PUNJAB	628,896
29	RAJASTHAN	2,416,687
30	SIKKIM	8,264
31	TAMIL NADU	2,757,150
32	TELANGANA	2,114,172
33	TRIPURA	67,223
34	UTTAR PRADESH	7,327,670
35	UTTARAKHAND	350,270
36	WEST BENGAL	2,006,451
	Total	48,336,535

ANNEXURE REFERRED IN REPLY TO PART (e) OF LOK SABHA UNSTARRED QUESTION NO. 1765 FOR 08/12/2021 REGARDING POST OFFICE BANKS.

Current products and services offered by India Post Payments Bank (IPPB) are as under:

- 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 (SSY), 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/ govt. bodies
