

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

**LOKSABHA
UNSTARRED QUESTION NO.1254
TO BE ANSWERED ON 9THFEBRUARY, 2022**

POST OFFICE BANKS

1254. SHRI B.B.PATIL:
SHRI CHANDESHWAR PRASAD:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) the number of Post Office Banks established so far across the country;
- (b) the State-wise list of the people benefited therefrom;
- (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 GraminDakSevaks 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 is under consideration.
- (d)& (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 REFERRED IN REPLY TO PART (b) OF LOK SABHA UNSTARRED QUESTION NO. 1254 FOR 09/02/2022 REGARDING POST OFFICE BANKS

State/UT wise list of the number of beneficiaries of IPPB as on 31.01.2022 is as under:

S. No.	State/UT Name	Accounts opened
1	ANDAMAN AND NICOBAR ISLANDS	1,701
2	ANDHRA PRADESH	36,63,450
3	ARUNACHAL PRADESH	58,474
4	ASSAM	4,97,780
5	BIHAR	84,26,012
6	CHANDIGARH	51,790
7	CHHATTISGARH	5,98,407
8	DADRA AND NAGAR HAVELI	24,444
9	DELHI	3,50,790
10	GOA	42,125
11	GUJARAT	18,29,741
12	HARYANA	7,48,576
13	HIMACHAL PRADESH	4,41,512
14	JAMMU AND KASHMIR	1,49,975
15	JHARKHAND	9,47,680
16	KARNATAKA	27,29,009
17	KERALA	10,55,365
18	LADAKH	2,716
19	LAKSHADWEEP	574
20	MADHYA PRADESH	26,34,866
21	MAHARASHTRA	55,89,979
22	MANIPUR	2,41,141
23	MEGHALAYA	44,010
24	MIZORAM	47,208
25	NAGALAND	99,104
26	ODISHA	18,18,877
27	PUDUCHERRY	36,699
28	PUNJAB	6,31,193
29	RAJASTHAN	24,47,412
30	SIKKIM	8,284
31	TAMIL NADU	28,34,606
32	TELANGANA	21,53,009
33	TRIPURA	67,689
34	UTTAR PRADESH	80,54,777
35	UTTARAKHAND	3,53,430
36	WEST BENGAL	20,25,737
	Total	507,08,142

ANNEXURE REFERRED IN REPLY TO PART (e) OF LOK SABHA UNSTARRED QUESTION NO. 1254 FOR 09/02/2022 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 &PradhanMantriJeevanJyotiBimaYojana (PMJJBY)
- Post Office Savings Account (POSA) linkage with IPPB accounts
- Online Payment for Post Office Savings schemes – Public Provident Fund (PPF), SukanyaSamridhiYojana (SSA), 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/ government bodies
