

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

**LOK SABHA
UNSTARRED QUESTION NO. 2068
TO BE ANSWERED ON 11TH FEBRUARY, 2026**

DIGITISATION OF POST OFFICE SAVINGS SCHEMES

2068. DR. D RAVI KUMAR:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether the Government is aware that India Post operates over 1.64 lakh post offices, serving more than 45 crore postal savings account holders and the measures taken to modernise and digitise post office savings schemes to enhance ease of access, transparency and financial inclusion and if so, the details thereof;
- (b) whether 100% of post offices have been brought under the Core Banking Solutions (CBS) and connected through the India Post Payments Bank (IPPB) platform to enable online deposits, withdrawals, fund transfers, and real-time balance enquiries and if so, the details thereof;
- (c) whether any post offices remain outside full digital integration and if so, the reasons therefor and the time-bound roadmap for their completion; and
- (d) whether the impact on new digital platforms, mobile apps, and paperless services, including IPPB Mobile Banking, have been introduced to facilitate transactions under schemes such as NSC, KVP and Senior Citizens Savings Scheme and if so, the details and impact thereof?

ANSWER

**MINISTER OF STATE FOR COMMUNICATIONS AND RURAL DEVELOPMENT
(DR. PEMMASANI CHANDRA SEKHAR)**

- (a) &(b) Yes Sir. The Department of Posts through a network of over 1.64 lakh Post Offices serves more than 45 crore Post Office Savings Bank (POSB) account holders. To modernise and digitise Post Office Savings Schemes, Core Banking Solution (CBS) along with digital services such as ATMs, internet and mobile banking, online account opening/closure, deposits, real-time balance enquiry through online banking, fund transfers through NEFT/ RTGS, IPPB-POSA linkage, etc., have been enabled in POSB through its CBS platform. In addition to facilities given to POSB customers, India Post Payments Bank (IPPB) is offering its customers a range of services such as savings and current accounts, Virtual Debit Card, Domestic Money Transfer services, bill and utility payments, insurance services for IPPB customers, online payment for Post Office Savings schemes, Digital Life Certificate (DLC), Aadhaar enabled Payment System (AePS), mobile number update in Aadhaar for any citizen and Child Enrolment services for any child of 0-5 years old. All these services are contributing towards enhancing ease of access, transparency and financial inclusion.
- (c) No Sir. All post offices are working on digital platform.
- (d) Department of Posts through internet banking, enables transactions under the scheme such as National Savings Certificate (NSC), Kisan Vikas Patra (KVP) and Senior Citizens Savings Scheme (SCSS). These initiatives have improved customer convenience and enhanced ease of operations.
