

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

**LOK SABHA  
UNSTARRED QUESTION NO. 4148  
TO BE ANSWERED ON 18<sup>TH</sup> MARCH, 2026**

**FINANCIAL INCLUSION AND CITIZEN-CENTRIC SERVICES**

**4148. SHRI PRATAP CHANDRA SARANGI:  
SHRI VISHWESHWAR HEGDE KAGERI:  
SHRI KRISHNA PRASAD TENNETI:  
SMT. MALA RAJYA LAXMI SHAH:  
DR. HEMANT VISHNU SAVARA:  
SHRI NABA CHARAN MAJHI:  
SHRI GOPAL JEE THAKUR:  
SHRI CHINTAMANI MAHARAJ:**

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) the role played by Post Office Savings Banks in promoting financial inclusion, particularly through Mahila Samman Savings Certificates;
- (b) the manner in which India Post network is being utilised to provide essential citizen-centric services such as Aadhaar enrolment and Passport service centres;
- (c) whether the Government has entered into strategic partnerships with various banks to enhance the reach of Jan Suraksha schemes;
- (d) if so, the details thereof;
- (e) the timeline for further upgrading technology-based grievance redressal systems such as CPGRAMS to strengthen customer satisfaction and feedback mechanisms; and
- (f) the details of the post offices serving to provide essential citizen-centric services and Mahila Samman Savings Certificate in Palghar district in Maharashtra and proposal of increasing their number and its service in the said district?

**ANSWER**

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

- (a) The Department of Posts, through a network of over 1.64 lakh post offices, serves more than 47 crore Post Office Savings Bank (POSB) account holders. POSB plays an important role in financial inclusion through its Savings Schemes such as Post Office Savings Account (POSA), Time Deposit Account (TD), Recurring Deposit Account (RD), Monthly Income Account (MIS), Senior Citizens Savings Scheme (SCSS), Public Provident Fund (PPF), Sukanya Samriddhi Account (SSA), National Savings Certificate (NSC), Kisan Vikas Patra (KVP), and the PM CARES for Children Scheme.

It has been instrumental in distributing funds under social security schemes, pensions, DBT and subsidies through beneficiaries' Post Office Savings Accounts. Moreover, the Sukanya Samridhi Yojana (SSY) and Mahila Samman Savings Certificate (MSSC), with 3.83 crore and 37.3 lakh accounts respectively, as of February 28, 2026, have played a vital role in contributing towards securing the future of the girl child and the empowerment of women.

(b)

- (i) India Post has established 13,352 Aadhaar Centres nationwide, utilizing both fixed locations and mobile kits to provide biometric and demographic updates in remote areas. This initiative has processed over 14.72 crore transactions to date, specifically benefiting elderly and rural populations by eliminating the need for long-distance travel. By integrating these services into the postal network, the Department ensures streamlined access to essential identification and Direct Benefit Transfer (DBT) facilities.
- (ii) In collaboration with the Ministry of External Affairs, the Department of Posts operates 452 Post Office Passport Sewa Kendras (POPSKs) with the strategic goal of establishing a center in every Lok Sabha constituency. These centers offer comprehensive services, including document verification and biometric capture, and have successfully processed more than 2.09 crore applications and Police Clearance Certificates. This partnership significantly improves the accessibility of passport services for citizens especially in tribal, semi-urban, and rural regions.
- (iii) India Post Payment Bank (IPPB) also offers the citizen-centric services such as Digital Life Certificates (DLC), Aadhaar Enabled Payment System (AePS), mobile number updates in Aadhaar for any citizen, and Child Enrolment Lite Client (CELC) services for any child under 5 years old.

(c) & (d) Does not arise as the Department of Posts itself offers Jan Suraksha Schemes such as Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana, and Atal Pension Yojana through Post Office Savings Accounts in Post Offices, with total no. of Accounts being more than 23.68 lakhs, as on 28.02.2026.

(e) The Department of Posts has upgraded its technology-based Complaint Management System (CMS), which was rolled out on 07.03.2025 under Advanced Postal Technology (APT) 2.0. The upgraded system introduces a customer-interactive complaint resolution process, wherein complaints are closed only after sharing the resolution with the complainant and obtaining their consent, with provisions for automatic escalation in case of disagreement.

(f) In Palghar District, the Department operates 26 Aadhaar Centres and 1 POPSK through its postal network. The Mahila Samman Savings Certificate was available in all Post offices for a period of 2 years from April 2023 till its discontinuation on 31.03.2025 by Ministry of Finance. All Post Offices in Palghar District offer financial inclusion through existing Post Office Savings Bank Schemes.

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