

**GOVERNMENT OF INDIA
MINISTRY OF COMMUNICATIONS AND INFORMATION TECHNOLOGY
DEPARTMENT OF POSTS**

**LOK SABHA
UNSTARRED QUESTION NO.3146
TO BE ANSWERED ON 16th MARCH, 2016**

MULTI FACETED POST OFFICES

†3146. SHRI HARI MANJHI:

SHRI AJAY MISRA TENI:

SHRI MALYADRI SRIRAM:

SHRI ARKA KESHARI DEO:

SHRIMATI PRATYUSHA RAJESHWARI SINGH:

SHRIMATI MALA RAJYA LAXMI SHAH:

SHRI E.T. MOHAMMED BASHEER:

Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) whether the Government has upgraded or proposes to upgrade the post offices into a multi-facility provider unit like ATM/Money Transfer/foreign exchange/core banking etc. to attract more and more people to make it economically viable;
- (b) if so, the details thereof and the action taken by the Government in this regard;
- (c) whether the Government has introduced several financial services in the post offices in both urban and rural areas, if so, the details of such services along with the number of post offices offering such services, State-wise;
- (d) the present status of setting up of Post Banks and the services likely to be rendered by these banks along with the training provided/ likely to be provided to employees for the purpose; and
- (e) the details of debit cards issued by the post offices to the post office account holders, State-wise?

Contd...2/-

ANSWER

**THE MINISTER OF COMMUNICATIONS AND INFORMATION TECHNOLOGY
(SHRI RAVI SHANKAR PRASAD)**

(a) Yes, Madam

(b) The Post Offices are functioning as multi facility provider unit as various services and products are made available for the benefit of the customers. The details of some of the facilities are as below:-

(i) Core Banking Solutions:-

Department of Posts is implementing Core Banking Solution (CBS) in all departmental post offices as part of the IT Modernization Project that aims to bring in various IT solutions with the required IT infrastructure to the post offices. This includes provision of **ATM facility** also for POSB customers. As of now CBS has been implemented in 19417 post offices and **652 ATMs** have been installed at major post offices across the country. All Small Savings Schemes are available to the customers in all CBS Post Offices. **DoP has issued 133486 ATM/Debit cards** to POSB customers. Circle wise detail of number of CBS Post Offices and ATMs is as given in **Annexure-A**.

(ii) Money Transfer:-

DoP is already providing domestic money remittance service like Electronic Money Order, Instant Money Order and Mobile Money Order. In addition to domestic money remittance services DoP is also providing Inward International Money Transfer Services in association with Western Union (through 9943 post offices) and Money Gram (through 6135 post offices).

(iii) Foreign Exchange:-

The Department of Posts has got Authorized Dealer Category – II (AD Category – II) license from Reserve Bank of India for doing foreign exchange business. For this purpose, RBI has approved 1000 locations (Post Offices) across the country.

(iv) Premium Services:-

In addition to the traditional Mail Products transmission Department of Posts also provides a number of premium services like Speed Post, Express Parcel, Business Parcel, Logistics Posts, Retail Post, E Post etc. to generate additional revenue for the Department.

(c) Yes Madam. Government has introduced several financial services in Post offices in both Urban and Rural areas.

(i) The following Savings Schemes are available in post offices :-

- 1) Savings Bank Account,
- 2) Recurring Deposit Account,
- 3) Term Deposit Account (1, 2, 3 and 5 years),
- 4) Monthly Income Scheme Account,
- 5) Senior Citizen Savings Scheme Account,
- 6) Public Provident Fund Account,
- 7) 5 Years National Savings Certificates,
- 8) Kisan Vikas Patra
- 9) Sukanya Samriddhi Account

All the above schemes are available in Head Post Offices and Sub Post Offices. The Branch Post Offices are offering the schemes mentioned at Serial numbers 1, 2, 3 and 9 only. The state-wise list of Post Offices is enclosed (**Annexure-B**).

- (ii) Three Jan Suraksha Schemes, namely Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Atal Pension Yojana (APY) have also been introduced in CBS post offices, in 2015.
- (iii) Life Insurance facility is being provided through urban and rural post offices. Different plans under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) are as follows:-

Name of Scheme	PLI	RPLI
Whole Life Assurance	Suraksha	Gram Suraksha
Convertible Whole Life Assurance	Suvidha	Gram Suvidha
Endowment Assurance	Santosh	Gram Santosh
Anticipated Endowment Assurance	Sumangal	Gram Sumangal
Joint Life Assurance	Yugal Suraksha	NA
Children's Policy	Bal Jiwan Bima	Gram Bal Jiwan Bima
10 Years RPLI	NA	Gram Priya

(d) The Department of Posts is seeking approval of the Cabinet Committee on Economic Affairs (CCEA) for setting up of the India Post Payments Bank (IPPB). The Public Investment Board (PIB) has already approved and recommended the proposal for consideration of CCEA.

The India Post Payments Bank is likely to drive the benefits of financial inclusion by bringing various financial products to suit the needs of different strata of society with special focus on the marginalized sections and citizens in rural areas. The following services are likely to be provided:-

- (i) Direct Benefits Transfer (DBT) of social security payments of various Ministries,
- (ii) Utility bill payments for electricity, water, telephone, gas etc.,
- (iii) Payments of various Central and State Govt. & Municipal dues and fees of various Universities/ Educational Institutions
- (iv) Person to person remittances both domestic and cross-border- special focus will be on providing, economical, safe and convenient money transfer facilities to migrant labourers, NRIs remitting money to relatives, institutions etc.
- (v) Demand Deposits (Current Account and Savings Account)- with special focus on MSMEs, small entrepreneurs, Village Panchayats & SHGs
- (vi) Distribution of third party financial products such as Insurance (health & general), Mutual Funds and Pension products
- (vii) Access to formal credit products by acting as Banking Correspondent of banks & MFIs

Along with the constant in-service training provided by the Department to its employees, a series of training programmes for employee at all levels are likely to be organized to prepare them for smooth delivery of services by the India Post Payments Bank.

(e) The details of debit cards issued by the post offices to post office account holders (State Wise) is as under:-

S.No.	State	No. of Debit Cards issued to POSB Customers
1	ANDHRA PRADESH	9077
2	ARUNACHAL PRADESH	0
3	ASSAM	2908
4	BIHAR	4421

5	CHATTISGARH	2274
6	DELHI	5755
7	GOA	90
8	GUJARAT	4307
9	HARYANA	2611
10	HIMACHAL PRADESH	1547
11	JAMMU & KASHMIR	19
12	JHARKHAND	1939
13	KARNATAKA	10865
14	KERALA	569
15	MADHYA PRADESH	9612
16	MAHARASHTRA	15384
17	MANIPUR	0
18	MEGHALAYA	403
19	MIZORAM	0
20	NAGALAND	0
21	ORISSA	3934
22	PUNJAB	3234
23	RAJASTHAN	10582
24	TAMILNADU	26735
25	TELANGANA	6986
26	TRIPURA	0
27	UTTAR PRADESH	7889
28	UTTRAKHAND	522
29	WEST BENGAL	1823
TOTAL		133486

Details of Number of CBS Post Offices and ATMs				
Name of the Postal Circle	HOs	SOs	Total Number of CBS Offices	No. of ATMs Installed
Andhra Pradesh (including Telangana)	95	1718	1813	66
Assam	19	480	499	5
Bihar	32	574	606	27
Chhattisgarh	9	195	204	13
Delhi	12	362	374	24
Gujarat	34	1073	1107	26
Haryana	16	347	363	18
Himachal Pradesh	17	336	353	8
Jammu & Kashmir	8	52	60	3
Jharkhand	13	233	246	8
Karnataka	58	1604	1662	69
Kerala	51	1326	1377	13
Madhya Pradesh	43	922	965	34
Maharashtra (including Goa)	61	1969	2030	60
North East (includes states of Meghalaya, Mizoram, Tripura, Manipur, Arunachal Pradesh & Nagaland)	9	92	101	1
Odisha	35	759	794	33
Punjab	22	536	558	23
Rajasthan	48	1200	1248	63
Tamilnadu	94	2384	2478	83
Uttarakhand	13	123	136	8
Uttar Pradesh	72	1993	2065	46
West Bengal (including Sikkim)	46	1021	1067	14
TOTAL	807	19299	20106	645

State and Category-wise Number of Post Offices functional in the country (as on 31.3.2015)

S.No	Name of the State	Head Post Office		Sub - Post Office		Branch Post Office		Total Post Offices		Total No. of Post Offices
		Urban	Rural	Urban	Rural	Urban	Rural	Urban	Rural	
1	Andhra Pradesh	56	3	583	950	134	8649	773	9602	10375
2	Telangana	35	1	388	429	159	4768	582	5198	5780
3	Assam	19	0	211	396	135	3251	365	3647	4012
4	Bihar	30	1	398	622	45	7971	473	8594	9067
5	Chhattisgarh	10	0	238	99	20	2780	268	2879	3147
6	Delhi	12	0	387	4	69	79	468	83	551
7	Gujarat	34	0	660	645	95	7549	789	8194	8983
8	Haryana	16	0	301	180	28	2152	345	2332	2677
9	Himachal Pradesh	15	3	97	351	6	2310	118	2664	2782
10	Jammu & Kashmir	9	0	163	93	25	1409	197	1502	1699
11	Jharkhand	13	0	221	222	30	2613	264	2835	3099
12	Karnataka	58	0	817	837	179	7776	1054	8613	9667
13	Kerala	45	6	480	977	337	3223	862	4206	5068
14	Madhya Pradesh	43	0	688	332	104	7156	835	7488	8323
15	Maharashtra	58	1	1081	971	102	10388	1241	11360	12601
16	Goa	2	0	45	57	7	147	54	204	258
17	North East (includes 6 states namely Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura)	9	0	137	189	82	2503	228	2692	2920
18	Odisha	35	0	502	661	56	6915	593	7576	8169
19	Punjab	22	0	409	331	14	3080	445	3411	3856
20	Rajasthan	47	1	585	716	27	8953	659	9670	10329
21	Tamil Nadu	94	0	1410	1322	357	8947	1861	10269	12130
22	Uttarakhand	13	0	180	200	14	2316	207	2516	2723
23	Uttar Pradesh	72	0	1604	867	249	14863	1925	15730	17655
24	West Bengal	46	0	934	759	119	7001	1099	7760	8859
25	Sikkim	1	0	11	11	0	186	12	197	209
	Total	794	16	12530	12221	2393	126985	15717	139222	154939
