GOVERNMENT OF INDIA MINISTRY OF COMMUNICATIONS DEPARTMENT OF POSTS

RAJYA SABHA UNSTARRED QUESTION NO. 1131 TO BE ANSWERED ON 29THJULY. 2021

POST OFFICES IN THE COUNTRY

1131 Shri Iranna Kadadi:

Will the Minister of Communications be pleased to state:

- (a) the number of Post Offices and the number of Post Office savings accounts across the country, State-wise, including Karnataka;
- (b) the total amount of money deposited in the Post Office savings accounts, State-wise, including Karnataka;
- (c) the amount of money remaining unclaimed in these Post Offices, State-wise, along with the measures taken to utilize the unclaimed money;
- (d) the status of the digital banking services for Post Offices proposed by Government; and
- (e) the details of the other services being provided/proposed to such account holders?

ANSWER

MINISTER OF STATE FOR COMMUNICATIONS (SHRI DEVUSINH CHAUHAN)

- (a) Sir, the detail of number of Post Offices and the number of Post Office Savings Accounts, Postal Circle-wise*, including Karnataka as on 31/03/2021, is attached as **Annexure-I**
- (b) Sir, the total amount of money deposited in these accounts, Postal Circle-wise*, as on 31.03.2021, is attached as **Annexure-II**
- (c) Sir, the amount of money remaining unclaimed in these Post Offices, Postal Circle-wise*, is attached as **Annexure-III**.

As regard the measures taken by the Government to utilize the unclaimed money, in pursuance of the Budget Announcement- 2015-16, a Senior Citizens Welfare Fund (SCWF) was created for funding of schemes related to welfare of senior citizens. The Department of Social Justice and Empowerment is implementing the following schemes, which are funded from the Senior Citizens Welfare Fund: -

- (i) Rashtriya Vayoshri Yojana
- (ii)Livelihood and Skilling Initiatives for Senior Citizens
- (iii)Poshan Abhiyan for the Elderly
- (iv)Promoting silver economy
- (v) Initiative for Channelization of CSR funds for elderly care
- (vi)Media, Advocacy, Capacity building, Research and Study, Pilots and any other project aimed towards the welfare of the senior citizens.
- (d) Sir, the digital banking service is made available to the citizens through CBS (Core Banking Solution) and IPPB (India Post Payment Bank). The Department has also implemented Digital Advancement of Rural Post Office for A New India (DARPAN) Project. Under the DARPAN Project, the Department has provided SIM-based Hand Held Device in Branch Post Offices in the rural areas of the country for doing online Postal and Financial transactions. As on 30.06.2021 a total of 230730 eBanking/mBanking transaction have been facilitated in the Post Offices.
- (e) The following services are being provided to the customers:-
 - (i) Core Banking Solution (CBS), enabling anytime anywhere banking.
 - (ii) ATM
 - (iii) Intra-Operable Netbanking.
 - (iv) Intra-Operable Mobile Banking.
 - (v) Through India Posts Payment Bank (IPPB), more than 1.36 lakh Post Offices are working as access points and providing a range of products of IPPB such as savings and current account, remittances and money transfer, direct benefit transfer, bill and utility payments, enterprise & merchant payments and Aadhaar Enabled Payment System (AePS).

IPPB is working towards enabling a complete suite of financial services including distribution of Loans, Insurance and Investments at the last mile through 3rd Party tie-ups.

* The Department maintains these details Circle-wise. The Postal Circles are almost co-terminus with the States, except North East (Comprising Arunachal Pradesh, Mizoram, Nagaland, Meghalaya, Manipur, Tripura), Maharashtra (Including Goa), West Bengal (including Sikkim) etc.

Annexure-I

Annexure referred to in reply of para (a) of Rajya Sabha Unstarred Question No. 1131 to be answered on 29th July, 2021 regarding Post Offices in the country

<u>Details of number of Post Offices and the number of Post Office Savings Accounts</u> <u>opened across the country Circlewise including Karnataka Circle as on 31.03.2021</u>

S.No.	Name of the Postal Circle	Total No of Post Offices as on 31.03.2021	Number of Post Office Savings Accounts as on 31.03.2021
1	Andhra Pradesh	10,595	44,61,071
2	Assam	4,006	63,14,831
3	Bihar	9,109	60,32,565
4	Chhattisgarh	3,908	16,75,458
5	Delhi	511	12,21,602
6	Gujarat (including Dadar and Nagar Haveli and Daman and Diu)	8,846	48,32,514
7	Haryana	2,696	16,40,070
8	Himachal Pradesh	2,795	21,06,466
9	Jammu & Kashmir (including Ladakh)	1,700	11,92,750
10	Jharkhand	3,779	41,21,923
11	Karnataka	9,624	
12	Kerala (including Lakshadweep)	5,063	33,92,830
13	Madhya Pradesh	8,278	1,30,38,362
14	Maharashtra (including Goa)	12,999	60,96,370
15	North East (including Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura)	2,912	15,13,680
16	Odisha	8,258	62,90,464
17	Punjab (including Chandigarh)	3,868	18,18,483
18	Rajasthan	10,288	29,49,450
19	Tamil Nadu (including Puducherry)	12,140	
20	Telangana	5,794	93,44,046
21	Uttarakhand	2,722	18,72,872
22	Uttar Pradesh	17,666	1,58,41,846
23	West Bengal (including Andaman and Nicobar Islands and Sikkim)	9,079	96,09,312
	Total	1,56,636	12,05,56,499

Annexure-II

Annexure referred to in reply of para (b) of Rajya Sabha Unstarred Question No.1131 to be answered on 29th July, 2021 regarding Post Offices in the country

<u>Total amount of money deposited in Post Office Savings Accounts, Postal Circlewise, including Karnataka Circle, as on 31.03.2021</u>

S.No.	Name of the Postal Circle	Amount deposited
		(Balance as on
		31.03.2021)
		(in Rs.)
1	Andhra Pradesh	3,601,35,53,437.63
2	Assam	4,825,96,26,093.22
3	Bihar	8,439,95,14,575.21
4	Chhattisgarh	2,454,02,92,952.70
5	Delhi	4,692,17,32,918.94
6	Gujarat (including Dadar and Nagar Haveli and Daman and Diu)	7,791,94,95,815.48
7	Haryana	4,283,05,50,949.50
8	Himachal Pradesh	4,440,97,55,120.86
9	Jammu & Kashmir (including Ladakh)	1,421,81,39,886.64
10	Jharkhand	972,07,77,702.47
11	Karnataka	-4,114,44,92,152.84
12	Kerala (including Lakshadweep)	4,769,53,03,276.47
13	Madhya Pradesh	8,136,81,93,897.68
14	Maharashtra (including Goa)	13,988,45,74,680.51
15	North East	1,855,80,60,823.32
	(including Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland and Tripura)	
16	Odisha	5,823,67,44,470.50
17	Punjab (including Chandigarh)	5,848,29,92,693.83
18	Rajasthan	6,434,80,43,100.55
19	Tamil Nadu (including Puducherry)	17,143,96,72,186.93
20	Telangana	-4,593,60,31,421.64
21	Uttarakhand	3,983,09,91,586.90
22	Uttar Pradesh	14,414,08,60,139.71
23	West Bengal (including Andaman and Nicobar Islands	19,741,53,31,890.89
23	and Sikkim)	17,711,55,51,070.07
	Total	1,36,355,36,84,625.46

^{*}Bengaluru GPO is the nodal office for ATM SB withdrawals, the booking of ATM amount of other circles is shown against Karnataka Circle.

^{**} This balance is in minus due to issues in opening account balance after bifurcation between AP & Telangana Circles.

Annexure-III

Annexure referred to in reply of para (c) of Rajya Sabha Unstarred Question No. 1131 to be answered on 29th July, 2021 regarding Post Offices in the country

Amount of money remaining unclaimed in Post Offices Postal Circle-wise as on 30.09.2020

	No. of	Unclaimed Amount
Name of the Postal Circle	Accounts	(in Crore)
Andhra Pradesh	10,05,369	3,88,04,66,211
Assam	4,34,240	3,80,61,84,419
Bihar	4,91,622	4,39,83,23,513
Chhattisgarh	1,42,487	1,26,29,88,981
Delhi	8,82,379	19,38,47,01,972
Gujarat (including Dadar and Nagar Haveli		
and Daman and Diu)	8,69,467	7,87,83,13,506
Haryana	5,20,933	6,14,94,17,656
Himachal Pradesh	1,43,071	1,37,24,17,813
Jammu & Kashmir (including Ladakh)	67,755	1,16,42,39,622
Jharkhand	2,46,961	3,68,72,09,878
Karnataka	36,52,604	4,78,47,81,762
Kerala (including Lakshadweep)	10,85,001	4,15,57,28,530
Madhya Pradesh	6,99,664	4,78,40,10,446
Maharashtra (including Goa)	24,42,696	12,56,87,01,822
North East		
(including Arunachal Pradesh, Manipur,		
Meghalaya, Mizoram, Nagaland and Tripura)	1,22,776	82,02,97,225
Odisha	5,55,061	2,79,56,19,505
Punjab (including Chandigarh)	9,10,255	14,10,00,49,441
Rajasthan	10,03,387	6,45,34,14,344
Tamil Nadu (including Puducherry)	39,11,519	8,90,72,45,817
Telangana	5,33,959	3,47,10,25,609
Uttarakhand	4,22,622	2,58,49,98,797
Uttar Pradesh	26,77,708	16,42,67,29,267
West Bengal (including Andaman and		
Nicobar Islands and Sikkim)	18,36,622	26,52,68,19,431
Total	2,46,58,158	16,136,36,85,567
