GOVERNMENT OF INDIA MINISTRY OF COMMUNICATIONS DEPARTMENT OF POSTS

RAJYA SABHA UNSTARRED QUESTION NO. 1133 TO BE ANSWERED ON 1ST AUGUST, 2024

PROMOTION OF POSTAL BANKING SERVICES

1133# SHRI DEEPAK PRAKASH: SHRI NARHARI AMIN:

Will the Minister of Communications be pleased to state:

- (a) the number of Postal Banks (India Post Payments Bank) currently operating in the country;
- (b) the details of services being provided by Government through Postal Banks;
- (c) the provisions made to promote the services of Postal Banks;
- (d) the provisions made for the expansion of Government Schemes through these Banks; and
- (e) the number of persons benefited through this Scheme in the State of Jharkhand so far?

ANSWER

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

- (a) There is only one payments bank, i.e., India Post Payments Bank (IPPB), set up under Department of Posts. The bank has 650 branches and over 1.62 lakh access points through the post office network.
- (b) IPPB is offering a range of services and products, such as savings and current accounts, Virtual Debit Card, Domestic Money Transfer services, bill and utility payments, insurance services for IPPB customers, Post Office Savings Account (POSA) linkage with IPPB accounts, 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.
- (c) IPPB's branded signage has been installed across all Post offices to inform the public about the availability of IPPB services. Department of Posts and IPPB regularly conduct camps for popularising IPPB products and services, particularly in rural areas. Various awareness and media campaigns are run through visual and print media, radio jingles and social media.
- (d) Expansion in access to Government schemes like payments to Direct Benefits Transfer (DBT) beneficiaries, issue of Digital Life Certificates and mobile number update in Aadhaar is enabled at the doorstep through IPPB's handheld mobile devices.
- (e) In Jharkhand, IPPB has opened 18.42 lakh Savings Accounts. There are 4.71 lakh customers who are DBT beneficiaries. Further, Aadhaar based services have been provided to 7 lakh customers as on 30.06.2024.
