

**GOVERNMENT OF INDIA
COMMUNICATIONS AND INFORMATION TECHNOLOGY
LOK SABHA**

UNSTARRED QUESTION NO:1681
ANSWERED ON:03.12.2014
BANKING SERVICES IN POST OFFICES .
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Will the Minister of COMMUNICATIONS AND INFORMATION TECHNOLOGY be pleased to state:

- (a) the total number of post offices in the country that provide Core Banking Solutions (CBS) and Automated Teller Machine (ATM) facilities, State-wise and the number of customers made through it and business obtained therefrom;
- (b) whether the Government proposes to introduce other banking services in the post offices for the benefit of account holders, and if so, the details thereof;
- (c) the total number of post offices in rural areas and the proportion of such post offices that have internet kiosks to facilitate net banking, anytime anywhere banking facilities, etc.;
- (d) whether the Government has introduced measures to impart awareness of such facilities and their benefits in rural areas, including instructions to use them; and
- (e) if so, the details thereof and the time by which formal banking service is likely to be started in all the post offices of the country which is likely to generate new employment opportunities?

Answer

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

(a) The total number of post offices that now provide Core Banking Solution (CBS) are 961 in the country. As of now the ATM facility is available in 4 post offices. The State-wise detail of these offices is as under:

Name of Circle	No of offices providing CBS	No of post offices opened in CBS	No of ATMs Installed	No of New Accounts Deposited (in Rs.)
ANDHRA PRADESH	47		33743	1092310843
ASSAM	21	104007	2133960687	
DELHI	34	2 36321	1322874157	
GUJARAT	1	4 12000		
HARYANA	1	5054	263041017.3	
KARNATAKA	161	171633	2715803958	
KERALA	6	4672	46838408	
MADHYA PRADESH	2	2 11000		
MAHARASHTRA	75	1 166691	3507086425	
PUNJAB	18	40778	1245780335	
RAJASTHAN	170	84131	1854641338	
TAMIL NADU	261	1 195080	3479406594	
UTTAR PRADESH	164	265718	5995850622	
Grand Total	961	4	1107834	23657617385

The rollout of CBS is in progress. In Gujarat and Madhya Pradesh, it was rolled out on 24.11.2014

(b) The Reserve Bank of India has announced its guidelines for Licensing of Small Finance Banks very recently, vide their press release dated 27-11-2014. The Government will take a decision on whether DoP should set up a Bank based on an examination of the said guidelines. If and when the Post Bank of India is setup, it will lead to other banking services being introduced in Post Offices for the benefit of account holders.

(c) Total number of Post Offices in rural areas is 1,39,182 and no Internet kiosks have been provided to facilitate net banking/anytime anywhere banking facilities to post offices in rural areas.

(d) Does not arise in view of (c) above

(e) Same as (b) above