

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

**LOKSABHA  
UNSTARRED QUESTION NO.1200  
TO BE ANSWERED ON 9<sup>TH</sup> FEBRUARY, 2022**

**INDIA POST PAYMENTS BANK**

1200. SHRI DHAIRYASHEEL SAMBHAJIRAO MANE:  
SHRIMATI POONAMBEN MAADAM:  
SHRI BIDYUT BARAN MAHATO:  
SHRI SANJAY SADASHIVRAO MANDLIK:  
SHRI PRATAPRAO JADHAV:  
SHRI SUDHEER GUPTA:  
SHRI SHRIRANG APPA BARNE:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether India Post Payments Bank (IPPE) has crossed five crore customer mark in three years to become the fastest growing digital payments bank in the country and if so, the details thereof and breakup with respect to urban and rural areas;
- (b) whether the Government proposes to focus particularly on rural women and youths in the country to bring them under the umbrella of IPPB;
- (c) if so, the details thereof and the steps taken in this regard;
- (d) whether the Government proposes to increase or extend its base by providing door to door service to citizens living in far flung and interior parts of the country to build financial awareness among its citizens;
- (e) if so, the details thereof and the steps taken in this regard; and
- (f) the other steps being taken by the Government to bring the digital literacy to the grass root level?

ANSWER

**MINISTER OF STATE FOR COMMUNICATIONS  
(SHRI DEVUSINH CHAUHAN)**

- (a) India Post Payments Bank (IPPB) has opened more than 5 Crore accounts since its launch on 01<sup>st</sup> September 2018, out of which 77% of account are opened in Rural areas. State-UT wise breakup of IPPB accounts with respect to urban and rural areas is attached at **Annexure-I**.
- (b) Yes Sir.

(c) Of more than 5 Crore IPPB account holders, 48% are women customers with around Rs.1000 Crore of deposit. Nearly 40 lakh women customers received Direct Benefit Transfer (DBT) into their accounts valued at Rs. 2500 Crore. More than 7.8 lakh accounts have been opened for school students. Almost 30% of these students use Mobile Banking app of IPPB for performing transactions.

(d) Yes Sir.

(e) India Post Payments Bank (IPPB) has enabled 1.36 lakh Post Offices to provide banking services and has equipped nearly 1.89 lakh Postmen and Gramin Dak Sevaks with a smartphone and biometric device to provide doorstep banking services in the remote parts of the country. More than 75% of the customers of IPPB are in rural areas. The Postmen and Gramin Dak Sevaks help build financial awareness among the citizens by providing doorstep banking services. Details of the services being provided by IPPB is attached at **Annexure-II**.

(f) India Post Payments Bank equipped more than 1.89 lakh postmen and Gramin Dak Sevaks with a smartphone and biometric device enabling them to provide banking and financial services at the last mile. IPPB has also conducted more than 10,000 financial literacy camps, imparting financial literacy to more than 4.5 lakh beneficiaries on banking and financial services and use of digital medium for performing banking transaction through the Postmen/GDS or through the IPPB Mobile application.

**ANNEXURE REFERRED IN REPLY TO PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 1200 FOR 09/02/2022 REGARDING INDIA POST PAYMENTS BANK**

S.No.	State/UT Name	Total	Rural	Urban
1	ANDAMAN AND NICOBAR ISLANDS	1,701	0	1,701
2	ANDHRA PRADESH	3,663,450	3,032,026	631,424
3	ARUNACHAL PRADESH	58,474	31,016	27,458
4	ASSAM	497,780	394,445	103,335
5	BIHAR	8,426,012	6,974,958	1,451,054
6	CHANDIGARH	51,790	10,672	41,118
7	CHHATTISGARH	598,407	537,160	61,247
8	DADRA AND NAGAR HAVELI	24,444	16,217	8,227
9	DELHI	350,790	10,910	339,880
10	GOA	42,125	19,165	22,960
11	GUJARAT	1,829,741	1,318,675	511,066
12	HARYANA	748,576	558,824	189,752
13	HIMACHAL PRADESH	441,512	327,851	113,661
14	JAMMU AND KASHMIR	149,975	114,197	35,778
15	JHARKHAND	947,680	835,265	112,415
16	KARNATAKA	2,729,009	1,801,334	927,675
17	KERALA	1,055,365	541,448	513,917
18	LADAKH	2,716	2,208	508
19	LAKSHADWEEP	574	0	574
20	MADHYA PRADESH	2,634,866	2,273,938	360,928
21	MAHARASHTRA	5,589,979	3,498,151	2,091,828
22	MANIPUR	241,141	192,840	48,301
23	MEGHALAYA	44,010	30,600	13,410
24	MIZORAM	47,208	40,398	6,810
25	NAGALAND	99,104	74,970	24,134
26	ODISHA	1,818,877	1,589,390	229,487
27	PUDUCHERRY	36,699	16,919	19,780
28	PUNJAB	631,193	459,289	171,904
29	RAJASTHAN	2,447,412	1,964,568	482,844
30	SIKKIM	8,284	3,812	4,472
31	TAMIL NADU	2,834,606	1,704,385	1,130,221
32	TELANGANA	2,153,009	1,580,635	572,374
33	TRIPURA	67,689	51,232	16,457
34	UTTAR PRADESH	8,054,777	7,041,356	1,013,421
35	UTTARAKHAND	353,430	249,311	104,119
36	WEST BENGAL	2,025,737	1,539,147	486,590
	<b>Total</b>	<b>50,708,142</b>	<b>38,837,312</b>	<b>11,870,830</b>

**ANNEXURE REFERRED IN REPLY TO PART (e) OF LOK SABHA UNSTARRED QUESTION NO. 1200 FOR 09/02/2022 REGARDING INDIA POST PAYMENTS BANK**

Current products and services offered by India Post Payments Bank (IPPB) are as under:

- Paperless & Instant account opening
  - Savings accounts for citizens including Aadhaar Seeding for DBT (Direct Benefit Transfer) beneficiaries
  - Current Accounts for merchants
- Virtual Debit Card
- Cash Deposit/ Cash Withdrawal services
- Domestic Money Transfer services – Immediate Payment Service (IMPS), National Electronic Funds Transfer (NEFT), Real Time Gross Settlement(RTGS), Unified Payment Interface(UPI)
- Bill Payment services - Bill payment of utility bills, (Direct-to-Home) DTH/Mobile recharges, EMI (Equated Monthly Instalment) payments, insurance etc.
- Insurance services for IPPB customers – Life, Health, Vehicle insurance & Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
- Post Office Savings Account (POSA) linkage with IPPB accounts
- Online Payment for Post Office Savings schemes – Public Provident Fund (PPF), Sukanya Samridhi Yojana (SSA), Recurring Deposit (RD)
- Digital Life Certificate (DLC) services – Facilitate submission of DLC for any pensioners of central/state/Employees Provident Fund Organisation (EPFO)
- Aadhaar based services – Mobile Number update in Aadhaar for any citizen and Child Enrolment services for any child (0 - 5-year-old)
- Cash Management services – Collection of dues from customers of corporates/ government bodies

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