

Department of Posts and Ministry of Rural Development Sign Landmark MoU to Strengthen Rural Financial Inclusion, Livelihood Promotion and Logistics Enablement

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In a major step towards accelerating rural transformation and expanding financial, digital and logistics services for Self-Help Groups (SHGs) and rural households across the country, the Department of Posts (DoP) and the Ministry of Rural Development (MoRD) today signed a Memorandum of Understanding (MoU) to deepen collaboration in support of inclusive and sustainable rural development.



(Department of Posts collaborates with Ministry of Rural Development at New Delhi)

The MoU was signed in the presence of the Union Minister of Communications and Development of North Eastern Region, **Shri Jyotiraditya M. Scindia**, and the Union Minister of Rural Development and Agriculture & Farmers' Welfare, **Shri Shivraj Singh Chouhan**.

The collaboration aligns with the Government's vision, as envisaged by the Hon'ble Prime Minister, to strengthen "**Dak Sewa, Jan Sewa**" and reposition India Post as a key driver of the rural economy. It also reflects the priorities outlined in the Union Budget 2025–26, which emphasise leveraging India Post's unparalleled reach to promote financial inclusion, digital empowerment and livelihood opportunities in rural India.

With its extensive network of over 1.5 lakh rural post offices, India Post Payments Bank (IPPB) and nearly 2.4 lakh Gramin Dak Sevaks, the Department of Posts will play a pivotal role in enabling last-mile delivery of financial and digital services. The partnership aims to enhance financial inclusion, promote

entrepreneurship, strengthen digital capabilities and improve market access for rural women, Self-Help Groups and community institutions across the country.

Under the MoU, IPPB will facilitate doorstep banking services, including savings, payments and remittances, through its digitally enabled platform. To further empower SHG members, electronic tablets and Point of Sale (PoS) machines will be provided to enable seamless digital transactions, promote cashless payments and improve record-keeping at the grassroots level. Certificates will also be issued to SHG members to formally recognise their participation and enhance their credibility for financial and market linkages.

The Department of Posts will ensure last-mile service delivery through its extensive network of postal staff and Gramin Dak Sevaks, enabling outreach even in remote and underserved regions. Market access for SHG products will be strengthened through Dak Ghar Niryat Kendras, facilitating domestic and international marketing and export opportunities for rural enterprises.

The collaboration will also support Aadhaar enrolment and updation activities in rural areas, easing beneficiary verification for various Ministry of Rural Development schemes. Insurance coverage will be expanded through the promotion of Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI), including opportunities for SHG members to work as insurance agents.

India Post Payments Bank will further support capacity building by onboarding and training women in SHGs as Business Correspondents, creating new livelihood opportunities while enhancing financial literacy and accelerating digital adoption within rural communities.

This inter-ministerial partnership underscores the Department of Posts' evolving role as a trusted, technology-enabled and citizen-centric institution, contributing decisively to inclusive growth, women-led development and rural prosperity.

आज, नई दिल्ली में माननीय केंद्रीय कृषि मंत्री श्री @ChouhanShivraj जी के साथ मिलकर मेरे @IndiaPostOffice और केंद्रीय कृषि एवं ग्रामीण विकास मंत्रालय के बीच दो महत्वपूर्ण MoUs पर हस्ताक्षर हुए।

ये MoUs हमारे लाखों-करोड़ों लाभार्थी किसान भाइयों की सुरक्षा को मज़बूत करेंगे और... pic.twitter.com/4DKgn3jHou

— Jyotiraditya M. Scindia (@JM_Scindia) January 7, 2026

Samrat/Allen

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