GOVERNMENT OF INDIA
MINISTRY OF COMMUNICATIONS
DEPARTMENT OF POSTS

LOK SABHA
UNSTARRED QUESTION NO. 4033
ANSWERED ON 12TH AUGUST, 2026

INTEGRATE DIGITAL PLATFORMS INTO POSTAL OPERATIONS TO IMPROVE SERVICE DELIVERY

†4033. SMT. DELKAR KALABEN MOHANBHAI:

WILL the Minister of COMMUNICATIONS be pleased to state:

(a) the details regarding the implementation of postal financial services and e-governance initiatives by the Government in the country particularly in Dadra and Nagar Haveli during the last five years;

(b) the details of number of beneficiaries who have availed the benefits of savings, insurance, pension and Direct Benefit Transfer (DBT) schemes through post offices in Dadra and Nagar Haveli and the details thereof;

(c) the steps being taken by the Government to integrate digital platforms into postal operations, improve service delivery and enhance efficiency in Dadra and Nagar Haveli;

(d) the effective measures being taken by the Government to spread awareness, ensure transparency and strengthen rural and urban outreach; and

(e) the manner in which the Government coordinates with State officials to leverage the postal network in support of financial inclusion, Government services and economic development across the region?

ANSWER

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

(a) More than 1.6 lakh Post Offices across the country, including 67 Post Offices in Dadra and Nagar Haveli, are providing financial services under the National Savings Schemes, namely the Post Office Savings Account Scheme, National Recurring Deposit Scheme, National Time Deposit Scheme, Monthly Income Account Scheme, Public Provident Fund Scheme, Sukanya Samriddhi Account Scheme, Senior Citizens Savings Scheme, Kisan Vikas Patra Scheme, and National Savings Certificate Scheme. Under these schemes, the Department has more than 39 crore accounts across the country and 1.29 lakh accounts in Dadra and Nagar Haveli.

The Post Office Savings Bank (POSB) operates on a Core Banking Solution (CBS) platform and provides modern digital services, including ATM access, Direct Benefit Transfer (DBT) payments, Internet Banking, Mobile Banking, NEFT/RTGS, e-Passbook, Aadhaar based biometric authenticated e-KYC, and UPI through the India Post Payments Bank (IPPB) & Post Office Savings Account (POSA) linkage. Department also provides Social Security Schemes namely Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima

Yojana (PMJJBY) and Atal Pension Yojana (APY). In addition, digital financial and e-Governance initiatives, including the Aadhaar Enabled Payment System (AePS), Digital Life Certificate (Jeevan Pramaan), Child Aadhaar Enrolment, Direct Benefit Transfer (DBT) services are provided through India Post Payments Bank (IPPB). Advanced Postal Technology (APT 2.0) have also been implemented in this Department.

(b) The details of number of beneficiaries who have availed the benefits of savings, insurance, pension and Direct Benefit Transfer (DBT) schemes through post offices in Dadra and Nagar Haveli are as follows:

Particulars	**Number of beneficiaries/Accounts**
POSB Accounts	128,769
IPPB Premium Accounts	51,657
DBT Beneficiary Accounts	16,078
Sukanya Samriddhi Accounts (SSA)	15,290
Postal Life Insurance (PLI) Policies	934
Rural Postal Life Insurance (RPLI) Policies	1,003
Atal Pension Yojana (APY) Enrolments	10
IPPB Insurance Beneficiaries	2,790

(c) The Department has taken several measures to integrate digital technologies with postal operations for improving efficiency, transparency and service delivery. These include implementation of Core Banking Solution (CBS), Aadhaar enabled Payment System (AePS), Advanced Postal Technology (APT 2.0), mobile-based applications and digital payment facilities such as NEFT/RTGS. Further, online banking, real-time mail tracking, Aadhaar based biometric authenticated e-KYC, paperless transactions and digital monitoring mechanisms have been strengthened. The Department has also established India Post Payments Bank (IPPB), which has significantly strengthened the digital delivery of financial services through the extensive network of Post Offices and the large workforce of Post Office employees and Gramin Dak Sevaks. Its doorstep banking facilities have enabled customers, particularly those in rural, remote and underserved areas, to access banking services without the need to visit a bank branch. These initiatives have facilitated faster, secure, transparent and more accessible delivery of postal and financial services, including in Dadra and Nagar Haveli.

(d) The Department conducts regular Dak Chaupals, awareness campaigns, financial literacy programmes, customer outreach activities, and publicity through various media to promote postal financial services in urban as well as rural areas. Transparency and accountability are ensured through the Citizen's Charter, defined service standards, regular monitoring, effective grievance redressal mechanisms, and continuous capacity-building programmes for postal staff, thereby strengthening service delivery in both rural and urban areas.

(e) The Department of Posts coordinates with the UT Administration and other Government Departments/Agencies through scheduled and periodical meetings for the effective implementation of Direct Benefit Transfer (DBT) through IPPB, financial inclusion initiatives, digital payment services, Aadhaar-enabled services (AePS), and other citizen-centric programmes through the postal network, thereby supporting inclusive socio-economic development across the region.

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