GOVERNMENT OF INDIA
MINISTRY OF COMMUNICATIONS
DEPARTMENT OF POSTS

LOK SABHA
UNSTARRED QUESTION NO. 4069
ANSWERED ON 12TH AUGUST, 2026

EXPAND IPPB SERVICE

4069. DR. KALANIDHI VEERASWAMY:

WILL the Minister of COMMUNICATIONS be pleased to state:

(a) the total number of India Post Payments Bank (IPPB) access points, customers and banking outlets functioning in the country, State/UT-wise;

(b) the number of IPPB access points, doorstep banking service providers and digital banking transactions in Tamil Nadu during the last three years;

(c) whether the Government has any proposal to expand IPPB services in unbanked and underserved rural, tribal, coastal and urban poor areas, particularly in Tamil Nadu and if so, the details thereof;

(d) the details of funds allocated and utilized for expansion of IPPB infrastructure during the last three years, State-wise; and

(e) the measures taken to improve digital connectivity, financial literacy, cyber security and grievance redressal for IPPB customers, particularly senior citizens, women and beneficiaries of Direct Benefit Transfer (DBT) schemes?

ANSWER

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

(a) India Post Payments Bank (IPPB), set up under Department of Posts has 649 Banking Outlets, and 1.64 lakh access points through the post office network. State/Union Territory wise details are at **Annexure - I.**

(b) IPPB access points, doorstep banking service providers and digital banking transactions in Tamil Nadu during the last three years are as under:

Financial Year	Doorstep Banking service providers	Access Points	Digital Transaction	
			Count (In crore)	Value (In Rs. crore)
2023-24	16968	11771	1.92	3,460.74
2024-25	15406	11734	2.15	4,939.93
2025-26	15189	11658	2.24	6,219.68

(c) IPPB services are provided through Post Offices which function as access points. As and when number of Post Offices changes, the IPPB access points also change. Currently IPPB services are offered through all Post Offices, many of which function in unbanked and underserved rural, tribal, coastal and urban poor areas, including in Tamil Nadu.

(d) Equity infusion of Rs 500 crore was made to IPPB in two tranches of Rs 250 crore in Financial Year 2023-24 & 2024-25 for the purpose of meeting regulatory requirement of Net Worth/ Leverage ratio and technology upgradation. No separate allocation has been made for expansion of IPPB infrastructure state wise.

(e) IPPB has enhanced digital connectivity through paperless, biometric and face authenticated doorstep banking delivered via Postmen and Gramin Dak Sevaks (GDS). To promote financial literacy and cyber security awareness, IPPB conducted 11,926 financial literacy camps over the last three financial years, benefiting about 7.75 lakh participants, covering safe digital banking practices, prevention of cyber frauds, and secure usage of digital financial services, including for women and Direct Benefit Transfer (DBT) beneficiaries. IPPB has opened over 6.57 crore accounts for women, promoting their financial inclusion, and serves over 5.32 crore DBT beneficiaries. For senior citizens, IPPB enables Digital Life Certificate (DLC) submission through doorstep biometric authentication. For grievance redressal, IPPB provides a 24×7×365 Contact Centre with IVR and agent-assisted support in 13 languages, along with email-based support, ensuring prompt resolution of customer grievances nationwide.

ANNEXURE – I

ANNEXURE REFERRED IN REPLY TO PART (a) OF LOK SABHA UNSTARRED QUESTION NO. 4069 ON EXPAND IPPB SERVICE TO BE ANSWERED ON 12.08.2026.

Sl. No.	STATE/UNION TERRITORY	Access Points (Post Offices)	IPPB Customers	IPPB Banking Outlets
1	ANDAMAN & NICOBAR ISLANDS	80	6,966	1
2	ANDHRA PRADESH	10,646	91,97,963	24
3	ARUNACHAL PRADESH	1,148	1,01,838	10
4	ASSAM	4,062	47,07,932	26
5	BIHAR	9,319	1,69,98,120	38
6	CHANDIGARH	48	71,146	1
7	CHHATTISGARH	4,699	28,88,991	27
8	DADRA NAGAR HAVELI & DAMAN & DIU	50	70,177	1
9	GOA	259	65,801	2
10	GUJARAT	8,834	44,53,036	31
11	HARYANA	2,704	13,45,708	20
12	HIMACHAL PRADESH	2,793	8,50,313	12
13	JAMMU & KASHMIR	1,616	2,55,523	7
14	JHARKHAND	4,572	31,38,536	22
15	KARNATAKA	9,677	68,83,968	31
16	KERALA	4,994	18,85,013	14
17	LADAKH	119	8,568	1
18	LAKSHADWEEP	10	1,062	1
19	MADHYA PRADESH	10,286	86,96,837	42
20	MAHARASHTRA	13,808	1,89,98,416	40
21	MANIPUR	714	3,45,755	9
22	MEGHALAYA	932	2,67,724	8
23	MIZORAM	458	1,31,308	6
24	NAGALAND	403	1,72,833	9
25	NCT OF DELHI	473	6,50,879	2
26	ODISHA	8,910	45,94,105	33
27	PUDUCHERRY	96	1,05,986	2
28	PUNJAB	3,805	11,64,983	22
29	RAJASTHAN	11,057	46,28,033	33
30	SIKKIM	212	16,403	1
31	TAMIL NADU	11,658	1,01,64,994	35
32	TELANGANA	6,229	55,27,094	23
33	TRIPURA	735	1,08,570	5
34	UTTAR PRADESH	17,933	2,18,18,542	73
35	UTTARAKHAND	2,733	6,54,872	12
36	WEST BENGAL	8,782	34,36,683	25
	Grand Total	**1,64,854**	**13,44,14,678**	**649**

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