

**44**

**STANDING COMMITTEE ON COMMUNICATIONS AND  
INFORMATION TECHNOLOGY  
(2022-23)**

**SEVENTEENTH LOK SABHA**

**MINISTRY OF COMMUNICATIONS  
(DEPARTMENT OF POSTS)**

**DEMANDS FOR GRANTS  
(2023-24)**

**FORTY FOURTH REPORT**



**LOK SABHA SECRETARIAT  
NEW DELHI**

*March, 2023/ Phalguna, 1944 (Saka)*

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*Presented to Lok Sabha on 21-03-2023*

*Laid in Rajya Sabha on 21-03-2023*



**LOK SABHA SECRETARIAT**

**NEW DELHI**

*March, 2023/ Phalguna, 1944 (Saka)*

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**Composition of the Standing Committee on Communications and  
Information Technology (2022-23)**

**Shri Prataprao Jadhav - Chairperson**

**Lok Sabha**

2. Smt. Sumalatha Ambareesh
3. Shri Karti P. Chidambaram
4. Dr. Nishikant Dubey
5. Smt. Sunita Duggal
6. Shri Jayadev Galla
7. Smt. Raksha Nikhil Khadse
8. Dr. Sukanta Majumdar
9. Smt. Mahua Moitra
10. Shri P. R. Natarajan
11. Shri Santosh Pandey
12. Col. Rajyavardhan Singh Rathore
13. Dr. Gaddam Ranjith Reddy
14. Shri Sanjay Seth
15. Shri Ganesh Singh
16. Shri Parvesh Sahib Singh
17. Shri Shatrughan Prasad Sinha
18. Shri L.S. Tejasvi Surya
19. Dr. T. Sumathy (A) Thamizhachi Thangapandian
20. Dr. M. K. Vishnu Prasad<sup>@</sup>
21. Shri S. Jagathrakshakan<sup>§</sup>

**Rajya Sabha**

22. Dr. Anil Agrawal
23. Dr. Laxmikant Bajpayee
24. Dr. John Brittas
25. Shri Syed Nasir Hussain
26. Shri Ilaiyaraaja
27. Shri Jaggesh
28. Shri Praful Patel
29. Shri Kartikeya Sharma
30. Shri Jawhar Sircar
31. Shri Lahar Singh Siroya

**Secretariat**

- |    |                     |   |                   |
|----|---------------------|---|-------------------|
| 1. | Shri Satpal Gulati  | - | Joint Secretary   |
| 2. | Smt. A. Jyothirmayi | - | Director          |
| 3. | Smt. Rinku Awasthi  | - | Executive Officer |

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Committee constituted w.e.f. 13<sup>th</sup> September, 2022 *vide* Para No.5288 of Bulletin Part-II dated 4<sup>th</sup> October, 2022.

## INTRODUCTION

I, the Chairperson, Standing Committee on Communications and Information Technology (2022-23), having been authorized by the Committee to submit the Report on their behalf, present this Forty-fourth Report on Demands for Grants (2023-24) of the Department of Posts.

2. The Standing Committee on Communications and Information Technology (2022-23) was constituted on 13th September, 2022. One of the functions of the Standing Committee, as laid down in Rule 331E of the Rules of Procedure and Conduct of Business in Lok Sabha, is to consider the Demands for Grants of the Department concerned and make a Report on the same to the Houses.

3. The Committee considered the Demands for Grants pertaining to the Department of Posts for the year 2023-2024 which were laid on the Table of the House on 8<sup>th</sup> February, 2023. The Committee took evidence of the representatives of the Department of Posts on 15<sup>th</sup> February, 2023.

4. The Report was considered and adopted by the Committee at their sitting held on 17<sup>th</sup> March, 2023.

5. The Committee wish to express their thanks to the officers of the Department of Posts for appearing before the Committee and furnishing the information that the Committee desired in connection with the examination of the Demands for Grants.

6. The Committee would also like to place on record their appreciation for the assistance rendered to them by the officials of the Lok Sabha Secretariat attached to the Committee.

7. For facility of reference and convenience, Observations/Recommendations of the Committee have been printed in bold letters in Part-II of the Report.

New Delhi;  
17 March, 2023  
26 Phalgun, 1944(Saka)

PRATAPRAO JADHAV,  
Chairperson,  
Standing Committee on  
Communications and Information Technology.

## Report

### Part-I

#### I. Introductory

1. The Department of Posts with a network of 1,59, 251 Post Offices, is the largest postal network in the world. The first Post Office was set up in Kolkata in 1727. Subsequently, General Post Offices (GPOs) were set up in the then three Presidency towns of Kolkata in 1774, Chennai in 1786, and Mumbai in 1793. Since then, the Department of Posts has continued to play an important role in the socio-economic development of the nation by connecting the remotest corners of the country. Post offices deliver essential services to communities, including universal access to mail and parcels along with access to direct benefit transfers, bill payment and banking services. They are particularly important to consumers in deprived urban areas and rural areas with limited access to alternative services.

The disbursement of Direct Benefit Transfers for social security schemes is also done by the Post offices. The Department has been upgrading its services and diversifying into new areas. The mission of the Department of Posts is to sustain its position as the largest postal network in the world touching the lives of every citizen in the country, to provide mail parcel, money transfer, banking, insurance and retail services with speed and reliability, to provide services to the customers on value-for-money basis. The Post Office has emerged as an important channel for international trade in India,

opening the doors wide open for exporters located in far flung villages to export their products worldwide.

**II. Implementation status of recommendations of the Committee contained in the 33<sup>rd</sup> Report on Demands for Grants (2022-23)**

2. The Thirty- third Report of the Standing Committee on Communications and Information Technology on the 'Demands for Grants' (2022-23) relating to the Ministry of Communications (Department of Posts) was presented to the Lok Sabha/laid in the Rajya Sabha on 21 March, 2022. Under Rule 34(1) of 'Rules of Procedure of Departmentally Related Standing Committees (DRSCs)', the Ministry/Department concerned is required to furnish a statement showing the action taken by them on the Observations/Recommendations contained in the Report of the Committee within three months from the date of the presentation of the Report. Accordingly, the Action Taken Notes by the Government on the Observations/Recommendations contained in Thirty -third Report on DFG (2022-23) were submitted by the Ministry and the Fortieth Action Taken Report was presented to the Lok Sabha/laid in Rajya Sabha by the Committee on 9 February, 2023. Out of 14 Recommendations contained in the said report, 9 Recommendations were accepted by the Government, replies to 03 Recommendations had not been accepted by the Committee and replies to 02 Recommendations had been found to be of interim nature on which final replies have been sought from the Ministry. The final Action

Taken Statement on the Recommendations contained in the Fortieth Report will be laid in Parliament in due course.

**III. Budget Analysis: Overview of Demands for Grants for 2023-24**

3. The Department of Posts presented the Demand for Grants under Demand No. 8 to Parliament for the year 2023-24 on 8 February, 2023. The Revenue and Capital Expenditure under the voted and charged sections is as under:

(Rs. in thousand)

	<b>Revenue</b>	<b>Capital</b>	<b>Total</b>
<b>Charged</b>	11700	0	11700
<b>Voted</b>	391552550	13969550	405522100
<b>Total</b>	391564250	13969550	405333800



4. Brief Summary of the Demands for Grants 2023-24 in respect of Ministry of Communications (Departments of Posts) is as indicated below:

(Rs. in Crore)

Particulars	Actual 2018-19	Actual 2019-20	Actual 2020-21	Actual 2021-22	BE 2022-23	RE 2022-23	BE 2023-24	% Inc (+)/ Dec(-) of Col 7 over Col 5	% Inc (+)/ Dec(-) of Col 8 over Col 7
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
<b>Revenue Section</b>									
Gross expenditure	27994.35	29139.74	29261.46	30924.06	35507.27	35592.83	39156.43	15.10	10.01
Deduct Recoveries	821.29	768.40	933.87	1202.63	850.00	1200.00	1300.00	-0.22	8.33
Net expenditure	27173.07	28371.34	28327.59	29721.43	34657.27	34392.83	37856.43	15.72	10.07
Postal Receipts	13195.68	13558.20	10632.50	10860.80	14725.87	12230.41	13439.38	12.61	9.88
Deficit	13977.39	14813.14	17695.09	18860.63	19931.40	22162.42	24417.05	17.51	10.17
<b>Capital Section</b>									
Gross expenditure	811.27	730.56	897.41	885.55	888.62	1494.02	1396.95	68.71	-6.50
Deduct Recoveries									
Net expenditure	811.27	730.56	897.41	885.55	888.62	1494.02	1396.95	68.71	-6.50

5. Financial Position of the Department from the year 2020-21 onwards is as under:

(Rs. in Crore)

Particulars	BE	RE	Actual	BE	RE	BE
	2021-22	2021-22	2021-22	2022-23	2022-23	2023-24
1	2	3	4	6	7	8
<b>Revenue Section</b>						
Gross Expenditure	34263.18	32247.88	30924.06	35507.27	35592.83	39156.43
Less-Recoveries	935.00	815.00	1202.63	850.00	1200.00	1300.00
Net Expenditure	33328.18	31432.88	29721.43	34657.27	34392.83	37856.43
Revenue Receipts	17710.05	13398.34	10860.80	14725.87	12230.41	13439.38
Deficit	15618.13	18034.54	18860.63	19931.40	22162.42	24417.05
<b>Capital Section</b>						
Capital Outlay	910.09	932.33	885.55	888.62	1494.02	1396.95
Total Budgetary Support	16528.22	18966.87	19746.18	20820.02	23656.44	25814.00

6. Actual expenditure by the Department from 2020-21 onwards is as follows-

Particulars	Actual 2020-21	Actual 2021-22	BE 2022-23	RE 2022-23	Actual 2022-23	Proposed 2023-24	BE 2023-24
<b>Revenue Section</b>							
Gross Expenditure	29261.46	30924.06	35507.27	35592.83	26212.85	42373.29	39156.43
Deduct-Recoveries	933.87	1202.63	850.00	1200.00	840.773	1150.00	1300.00
Net Expenditure	28327.59	29721.43	34657.27	34392.83	25372.077	41223.29	37856.43
Postal Receipts	10632.50	10860.80	14725.87	12230.41	7948.39	11638.56	13439.38
Deficit	17695.09	18860.63	19931.40	22162.42	17423.69	29584.73	24417.05
<b>Capital Section</b>							

<b>Gross Expenditure</b>	897.41	885.55	888.62	1494.017	681.24	1514.11	1396.96
<b>Deduct-Recoveries</b>	0	0	0	0	0	0	0
<b>Net Expenditure</b>	897.41	885.55	888.62	1494.017	681.24	1514.11	1396.95

#### IV. Revenue Receipts

7. The details of the revenue receipts for the year 2020-21 , 2021-22, 2022-23 and the BE for the year 2023-24 are as under-

(Rs.in Crore)

	<b>2020-21</b>	<b>2021-22</b>	<b>2022-23</b>	<b>2023-24</b>
<b>Proposed</b>	19283.29	14830.05	15000.00	16379
<b>BE</b>	18710.05	17710.05	14725.87	13439.38
<b>RE</b>	12330.05	13398.34	12230.41	NA
<b>Actual</b>	10632.50	10860.80	7948.39*	NA

**\*Actual figures for 2022-23 are upto December, 2022.**

8. When the Committee sought to know the items/heads on which the Department received revenue receipts, the Department replied as:

“Department is earning revenue from various postal services/items like Speed Post; Business Post; Business Parcel; Postage through Franking Machines; Sale of Stamps; Philatelic Ancillaries; MO & IPO; Retail Post; Logistic Post; E. Bill Collection; G2C services such as POPSK, Aadhaar services etc receipts from

other Postal Administrations (Other Countries); Savings Bank & Cash Certificate Remuneration etc”.

9. Regarding reasons for revision of targets at RE, the Department submitted :

“The revenue receipt targets for the Department of Posts were reduced from Rs 14725.87 Cr in BE 2022-23 to Rs 12230.41 Cr in RE, based on the revenue trends in the first two quarters and actual revenues for 2021-22 & 2022-23”.

10. To a specific question as to what major obstacles were faced by the Department to achieve their targets during 2022-23, the Department has remained silent.

11. On being asked to elaborate the measures taken by the Department to achieve the targets during 2022-23, the Department has submitted as follows-

“Several measures have been taken by the Department to achieve the targets during 2022-23 such as:

- The Department has focused in a big way on POSB account opening and a large number of financial inclusion melas have been held in Postal Circles. In schemes such as Sukanya Samridhi Yojana, DoP’s share is as high as 84%.
- The Department has laid thrust on the parcel business and a number of tie-ups have been done especially with TRIFED, GeM a number of private e-Commerce players.
- Though IPPB is a separate entity, but it operates as part of the Department, using the Post office network for service delivery as well as marketing. In a short span of time, IPPB has established an

interoperable banking infrastructure for the public good contributing towards changing the financial inclusion landscape in India. IPPB addresses the last mile needs of the banking industry at large to provide doorstep services to the customers of ANY BANK through the Postmen and Gramin Dak Sevaks, leading to an increase in rural banking infrastructure by almost 2.5 times. The IPPB-DoP combine has created a Physical Platform for Rural India enabled to provide Universal Services that has embedded Financial Services with Govt. Services through collaboration of Fintechs, Government and institutions in banking ecosystem thus providing a multitude of Citizen relevant services at the last mile. IPPB has improved its financial position in 2021-22 over 2020-21 by increasing its income from Rs.213 crore to Rs.459 crore.

- Promotion campaigns and melas are carried out by the Department from time to time. Department with its new technology initiatives like ATM, E-Banking, M-Banking, NEFT, CBS-GL integration, CBS-CTS integration, e-PAN validation, mobile number validation etc has improved the quality and delivery of service. Account opening & closure facility for various categories (i.e. NSC, KVP, RD, TD & PPF) has been provided through internet banking facility. Targets are allotted as per the potential of the Circle and achievement of target is monitored at Directorate at regular intervals. FS Division primarily focuses on opening of POSB accounts and providing highly customer centric services to account holders”.

12. Further, the three-pronged strategy adopted by the Department for increasing Parcel business in the year 2022-23 are as follows: -

- “Improving the infrastructure and parcel handling capacity for smooth handling of the increased parcel volume.
- To upgrade the technology platform for improving the operational efficiency.
- To focus on meeting the customer expectations”.

Furthermore, the Department submitted that the following measures were taken to achieve the targets during FY 2022-23 :-

- “Four Parcel Hubs have been established for exclusive and expeditious processing of Parcels in the year 2022-23. Presently, total 191 Parcel Hubs are functional across the country.
- Four Nodal Delivery Centers have been operationalized for expedited door steps delivery of parcel by using two or four-wheeler vehicles in the year 2022-23. Total 193 Nodal Delivery Centers have been established so far.
- For expedited, safe and secure transmission of parcels, 4 routes of Postal Road Transport Network have been operationalized in the year 2022-23 and, presently, total 66 routes have been made operationalized.
- Additional parcel handling capacity of 14.35 lakh parcel per annum has been created in the year 2022-23 and total parcel handling capacity has increased to 12.75 Crore parcels per annum till December, 2022.
- To address the customers’ demand of digital mode of payment, payment through UPI QR Code has been implemented at all Post Office counters. Customers can now make payment of the postage amount for booking of their parcels at post office counters using their mobile phone.
- Cash On Delivery and Insurance charges have been reviewed and revised to meet the Courier, Express and Parcel Market standards.
- 605 Parcel Packaging Units in selected post offices across the country have been established in the year 2022-23 to assist the customers in packing their parcels as per the packing standards.
- Customer interface has been improved through enhanced such as Management Information System (MIS) and Customer Relationship Management Portal. Deployment of Recall facility or enroute cancellation, Return Pick-Up and Application Programming Interface such as Pick-up

API, Booking API, Cancellation API, PIN Code Validation API etc.

- System Assisted Sorting and online settlement of discrepancies are among some internal technological improvements.”

13. Apart from the submissions regarding measures taken for achieving the targets during 2022-23, the Department has put forth the following as focus areas in FY 2023-24. They are -

- Riding on a robust technology enabled platform, Department of Posts is now in position to provide a doorstep pick-up and delivery service of parcels to all major e-commerce companies. Department has entered into contract with some of the big customers as given below:
- Government e-Marketplace (GeM): An agreement has been signed with GeM for pick-up of the consignments from the premises of the sellers and delivery to the consignees across the country.
- National Handloom Development Corporation (NHDC) Ltd.: Agreements have been signed with seven regional offices of National Handloom Development Corporation (NHDC) Limited for providing them logistics support for supply of yarns under their Raw Material Supply Scheme (RMSS).
- Tribal Co-operative Marketing Development Federation of India (TRIFED): Agreements have been signed with fourteen regional offices of TRIFED for providing them logistics support to their sellers through their online portal, Tribes India.
- Open Network for Digital Commerce (ONDC): Tie-up with ONDC will enable the Department of Posts to onboard various digital commerce apps and platforms from a single source, i.e., ONDC for providing logistics solutions to various e-commerce players across the country.

14. While making submissions regarding the measures taken by the Department to augment revenue receipts, it was stated as-

“The Department of Posts periodically reviews its services and products keeping in view the changing market scenario, customer needs, industry benchmarks etc. and takes necessary steps/action to modify service features to improve the postal services to increase the revenue receipts of the Department. Technology integration and infrastructure upgradation is also being done in a systematic manner to increase the efficiency and throughput and reduce the cost of operation and thereby decreasing revenue deficit”.

15. Elaborating on the initiatives taken/being taken to increase the revenue receipts in 2022-23, the Department has stated that -

- (i) “Around 1.45 lakh mobile phones are being used by delivery staff for real time updation of delivery status Speed Post, Registered Post, Money Orders etc. through postman mobile app.
- (ii) Application Programme Interface (API) Integration facility has been introduced for seamless exchange of booking and delivery data with customers.
- (iii) In order to improve delivery time and visibility, performance of Speed Post and other accountable articles is regularly monitored through a well-defined set of Key Performance Indicators (KPIs) at HQ as well as Circle/Division level.
- (iv) Corporate Customer Specific MIS has been introduced wherein customers can access booking and delivery MIS reports through login id and password.



- (v) 24x7 CRM for bulk customers has been put in place to upload complaints in bulk and monitor the status on CRM.
- (vi) In order to provide enhanced after sale service, Single Point of Contacts have been designated for corporate customers having monthly business of Rs.10 lakh and above in all the Postal Circles.
- (vii) Registration process of bulk customer under BNPL and NAF with DoP has been revised wherein Time limit of 2 days and 7 days has been prescribed for customer registration under Book Now Pay Later (BNPL) and National Account Facility respectively.
- (viii) Department of Posts in tie up with Election Commission of India has undertaken delivery of more than 10 crores Elector Photo Identity Cards across all the States at a flat rate. Till 31<sup>st</sup> December, 2022 more than 3 crore EPICs have been booked in various States for delivery through Speed Post thereby generated a revenue of 75 crores.
- (ix) Department of Posts has undertaken delivery of PVC Aadhaar under new introduced service Order Aadhaar Cards by UIDAI, through Speed Post. Department has successfully delivered more than 2.80 crores PVC Aadhaar through Speed Post till end of December, 2022 and earned of revenue of more than Rs. 73 crores.
- (x) Department of Posts has entered into a tie-up with Department of Empowerment of Persons with Disabilities, Ministry of Social Justice and Empowerment for Delivery of 1.24 crore Unique Disability ID(UDID) cards through Speed Post.
- (xi) Department of Posts has entered into a tie-up with Life Insurance Corporation of India (LIC) to provide complete print to post solution for printing delivery of policy bonds at the door step of the insurant. From 1<sup>st</sup> February, 2022 to 31<sup>st</sup> December, 2022 more than 1.60 crore policies have been printed and delivered through Speed Post thereby generated a revenue of more than 62 crore.
- (xii) Department of Posts has entered into a tie-up with Government of Rajasthan for delivery of 1.93 crore Jan Aadhaar Cards through Speed Post.

(xiii) Department of Posts has undertaken delivery of Driving License, Registration Certificates, Traffic Challans and notices etc. through Speed Post in almost all the States”

16. Enumerating the focus areas/activities of the Department to increase revenue receipts during the 2023-24, the following has been put forth:

(i) Department is strengthening the marketing of the Speed Post services to onboard new customers to improve the Speed Post revenue.

(ii) Discount structure of the Speed Post is also being re-worked to align the Speed Post discount with the market expectations.

(iii) New age booking avenues such as Booking Kiosks and online booking of postal articles are also being introduced to attract new customers.

(iv) Department has also launched a new Parcel product “Rail Post Gati Shakti Express Cargo Service” in collaboration with the Indian Railways to attract the new business weighing above 35 kg. as present mail products of the Department provide weight ceiling of 35 kg. Under the Joint product, Booking and Delivery of the parcels will be undertaken by Department of Posts whereas transmission of the parcels will be performed by Indian Railways”.

17. During the examination of the Demands for Grants, the representatives of the Department while deposing before the Committee submitted as under-

“हमने 605 हैड पोस्ट ऑफिस में पैकिंग की सुविधा उपलब्ध करवाई

है। इसमें हम कार्डबोर्ड बॉक्स रखते हैं, स्ट्रैप से पैक करते हैं, इंडिया

पोस्ट की डीओपीपी टेप, जिसमें इंडिया पोस्ट का लोगो होता है, उससे पैक करते हैं। हमने यह सुविधा इसी साल ही शुरू की है।“

#### V. Revenue Deficit

18.The revenue deficit figures as provided by the Department is as under:

(Rs. in Crore)

	2020-21	2021-22	2022-23	2023-24
Proposed	16794.32	21942.59	23903.41	29584.73
BE	14394.17	15618.13	19931.40	24417.05
RE	19089.12	18034.54	22162.42	NA
Actual	17695.09	18860.63	17423.69*	NA

\*Actual Figures for 2022-23 are upto December, 2022.

19.The Committee asked the Department about the items/heads on which the Department had incurred revenue deficit and the major obstacles faced by the Department to control revenue deficit during 2022-23. The Department replied that-

“DOP has primarily two major components of gross expenditure: Salaries and Pensions, which constitute almost 92.34% of the gross expenditure. Expenditure pertaining to salary (Pay and allowances) is on the higher side due to implementation of revised pay and allowances as per 7th Pay Commission. Pensionary charges have also increased due to revision of pension of pre- 2006/ 2016 as per 7th pay commission. Number of pensioners has also increased during last few years. There is increase on account of DA/DR. Further, in order to fulfill Universal Service Obligation, Post Offices in Rural areas are considered justified if they are able to cover 33.33% of the

expenditure (15% in hilly/tribal areas) and to keep these offices operational, the necessary cost has to be incurred by the Department”.

20.Regarding the steps that were proposed to be taken by the Department to contain the Revenue Deficit in the year 2023-24, the Department has submitted as follows-

“DOP has primarily two major components of gross expenditure: Salaries and Pensions, which constitute almost 92.34% of the gross expenditure. Expenditure pertaining to salary (Pay and allowances) is on the higher side due to implementation of revised pay and allowances as per 7<sup>th</sup> Pay Commission. Pensionary charges have also increased due to revision of pension of pre-2006/ 2016 as per 7<sup>th</sup> pay commission. Number of pensioners has also increased during last few years. There is increase on account of DA/DR. Further, in order to fulfill Universal Service Obligation, Post Offices in Rural areas are considered justified if they are able to cover 33.33% of the expenditure (15% in hilly/tribal areas) and to keep these offices operational, the necessary cost has to be incurred by the Department. Department is taking all the necessary steps to curtail its expenditure”.

## **VI. IT Induction and Modernisation**

21.The Department provided the details of the BE and RE and Actual expenditure for 2022-23 and BE for 2023-24 as under-

**(Rs. in crore)**

S. No	Particulars of Scheme/ Activity	Proposed BE 2022 - 23	BE 2022-23	RE 2022-23	Actual expenditure 2022-23	Proposed 2023-24	BE 2023-24
1.	PMU (IT 1.0)	665.47	671.75	860.7167	567.90	202.00	275.65
2.	IT 2.0	843.00	44.00	235.2503	8.64	833.00	653.02

22. When asked to briefly explain the importance of the Scheme in a nutshell, outlining its aims and objectives, the Department replied as under-

“IT Modernization Project of Department of Posts is being undertaken with a total outlay of Rs. 4909 crores. The Project involves computerization and Modernization and networking of ~ 1, 59,000 Post Offices in the country, including ~ 1, 44,000 Branch Post Offices in rural areas run by the Gramin Dak Sevaks. The project involves providing Central Server based integrated, modular and scalable solution for all the operations of Department of Posts including Mails, Human Resource, Banking, Insurance and Finance and Accounts. It also involves creation of IT Infrastructure like Data Centre, Disaster Recovery Centre, setting up of a Wide Area Network (WAN) and providing solar powered and portable hand-held computing devices (Micro ATM compliant) to all the Branch Post Offices. The objectives of the IT modernization project of Department of Posts is as follows:

- a. Modernization and computerization of all the non-computerized Post offices in the country including Gramin Dak Sevak (GDS) Branch Post offices in rural areas, mail offices, administrative and other offices;

- b. Development of scalable, integrated and modular software covering all operations of the Department of Posts;
- c. Establishment of required IT Infrastructure including Data Centre, Wide Area Network (WAN) based networking of the Departmental post offices; and
- d. DARPAN - RICT (Digital Advancement of Rural Post Offices for a New India- Rural Information Communication Technology (Rural ICT)) infrastructure.

The Project is implemented through eight different segments: Data Centre Facility (DCF), Network Integrator (NI), Financial Services System Integrator (FSI), Core System Integrator (CSI), Digital Advancement of Rural Post Office for A New India (DARPAN) - Rural System Integrator (RSI) and Rural Hardware (RH), , Mail Operations Hardware (MOH), and Change Management (CM). The All these eight segments are integrated with overall solution architecture under the purview of CSI”.

23.To the specific query as to what changes would be brought about in the functioning of DoP through the Scheme, the Department stated:

“Computerization and Networking of all post offices, Development of Integrated Modular Software and Establishment of IT infrastructure would result in the following benefits:

- i. All Post Offices will be able to improve their quality of services, increase their productivity on account of improved IT system.
- ii. Increase in access to the post office through web portal, mobile and call centers would give better services to the customers.

- iii. Number of transactions in postal, banking, insurance and retail activities of the post office are likely to increase as the reach of these services will be extended.
- iv. Computerization of all the post offices with central data architecture will create an enabling environment for mail track and trace and other web based and mobile based services
- v. Reduction in paper work, particularly in administrative and accounts offices
- vi. Management of post offices and monitoring can be made more effective. Accessibility of information from centralized database will enable improved decision making and responsive administration.
- vii. Overall benefit will be to the customers and stake holders through more reliable, speedy operations and transparent availability of information to the customers.

Objective of DOP IT 2.0 is to provide inclusive, integrated single-window view of postal and financial services to its stakeholders through multiple delivery channels using re-engineered processes & cutting-edge Information Technologies, leading towards an era of e-Governance. IT 2.0 aims to combine applications, intelligent platforms, and interconnected ecosystems”.

24. On being asked to furnish the details of physical targets at BE and RE, achievements made during 2022-23 and whether there had been any shortfall in achieving the targets during 2022-23, the Department replied as under-

“Under IT Modernization Project 1.0, continuation of Operations and Maintenance are only being done as the project is nearing completion. No physical targets have been assigned to IT Modernization Project (IT 1.0) for 2022-23. IT 2.0 has commenced

w.e.f. 01.04.2022. No physical targets were assigned to IT Modernization Project (IT 2.0) for 2022-23”.

25.As there was a gap between amount proposed and amount allocated at BE 2023-24, the Committee wanted to know the steps that were being taken by the Department to ensure adequate availability of funds and the main activities prioritized by the Department under this Scheme during 2023-24. To this, the Department replied as under-

“Proposed amount at BE 2023-24 for IT modernization 2.0 was Rs. 833 Crores, whereas the BE provision for 2023-24 is Rs. 653.02 Crores. Adequate funds are available for the scheme. The main activities prioritized by the Department under the scheme are:

- (i) Postal and Logistics.
- (ii) IT infra.
- (iii) Network (inclusive of the North East component).
- (iv) Data Center and disaster recovery system.
- (v) Security.
- (vi) Field infra (inclusive of the North East component).
- (vii) EFRM.
- (viii) SDA.
- (ix) Governance.
- (x) Common System”

**VII. Estates Management**

26.The details of allocation of funds for Estates Management Scheme is as under:

**(Rs. in Crore)**

S.No	Particulars of Scheme/ Activity	Proposed 2022-23	BE 2022-23	RE 2022-23	Actual 2022-23	Proposed 2023-24	BE 2023-24



1.	Estates Management Scheme	119.50	65.00	70.10	22.32	119.50	100.00
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27.Regarding the importance of the Scheme along with its aims and objectives, the Department submitted as -

“The key objective of the Estates Management Scheme is to ensure development of an appropriate infrastructure to provide a congenial work environment and improve the delivery of postal services in a cost effective way for the benefit of the customers. The Scheme includes construction of postal buildings including Post Offices, mail offices, administrative offices, staff quarters, besides preservation and conservation of heritage buildings and reconstruction of dilapidated buildings. The Scheme also includes construction of additional toilets in existing buildings, installation of Roof Top Solar Power Packs and Rain Water Harvesting structures to contribute towards Sustainable Development Goals. Providing ramps and rails under the Sugamya Bharat Abhiyan for improving the accessibility of Post Offices for differently abled persons is also a part of this scheme. Successful implementation of the Scheme will help in improving the efficiency of delivery of postal service to the public”.

28. Dwelling on the major impediments being encountered in the implementation of the project, the Department submitted that-

“The major impediments being encountered in the implementation of the project are -

- (a) not getting timely approval from Municipal Corporations and other State Government authorities for starting construction process
- (b) cancellation of tendering process due to single/high bidding
- (c) non-settlement of litigation process/court cases pertaining to the land owned by the Department and
- (d) encroachment on Departmental vacant lands”

29. Further, on the measures taken by the Department to address the problems, it was stated as-

“To address these problems, list of projects for construction and renovation of postal buildings to be taken up in FY 2023-24 has been shared with all the Circles with the instruction to complete all the preconstruction formalities by 31.03.2023 so that work can be awarded in April 2023 itself, thereby ensuring optimum utilization of funds. The Circles have also been advised to depute officers to liaise with the local authorities and State Government authorities to expedite requisite approval. Priority is being given for completion of pending projects. Regular feedback is taken from circles with regard to progress made in completion of projects and for removal of difficulties being encountered in doing so, so as to ensure their timely completion and optimum utilization of allotted funds. The Circles have also been advised to monitor the court cases and resolve the pending issues on priority”.

30. The Committee sought to know whether the Department had any proposal to utilise the MPLAD funds for estate management. To this, the Department replied as follows-

“The Department had submitted its proposal to Ministry of Statistics and Programme implementation (MOSPI) vide DO letter dated 26.12.2022 to allow the MPLAD funds to be used for estate management of Department of Posts. The same has been approved by Mo SPI in the revised guidelines on MPLADS issued on 22<sup>nd</sup> February 2023”.

31.To the question whether the Department earned any rental revenue from its estates, the reply was -

“Presently Department is not earning any rentals for its estates. There are already standing guidelines of the Department of Posts regarding renting out excess built up space wherein rent revision is provided for at the rate of 10% per annum after every 03 years”.

32.Dealing with the specific projects of the Poojapura, Sasthamangalam and Karamana post offices in Kerala for which approval had been given long ago, the Committee wanted to know the timeline for their completion. The reply of the Department regarding this was as follows-

“There is no such postal building plan that was approved 10 or more years ago but is yet to see any progress. The timeline for completion of the Poojappura, Sasthamangalam and Karamana post offices in Kerala are as under:

<b>Sr. No.</b>	<b>Project</b>	<b>Likely date of completion</b>
<b>1</b>	Poojappura	Foundation work is in progress and the Project is likely to be completed by September 2024.

2	Sasthamangalam	The work was awarded in June 2022 but could not commence due to change in architectural drawings. Revised Municipal approval has been obtained on 24.01.2023 and the revision of structural drawings is under examination. The project is likely to be completed after 2 years of commencement of work.
3	Karamana	Construction work has commenced and likely to be completed by August 2023.

33. On being asked whether the gender concerns were adequately reflected in the construction of new buildings and how many crèches, feeding rooms and ladies rest rooms were constructed during the last three years under Estate Management, per year, State-wise, the Department submitted the following-

“Gender concerns are adequately reflected in the construction of all new postal buildings. The new buildings have mandatory provision for ladies toilets. During the last 03 years 21 ladies toilets have been constructed in those old buildings where separate ladies toilets were not available earlier. The details of toilets constructed (Circle-wise) are at **Annexure -I**”

Rs. 1 Crore has been allocated to Estates Division under Gender Concern. All larger post office buildings have ladies retiring/tiffin rooms which serve the purpose and it is mandatory for newly built larger buildings”.

34. Submitting information regarding the number of ramps, adaptive rest rooms, railings, Braille signages, tactile flooring and auditory signals were constructed /installed in post offices for the differently-abled

during the last three years and whether the construction of new buildings was done in accordance with the requirements of the Rights of Persons with Disabilities Act, 2016 and how many post office buildings were retrofitted in the last three years, the Department stated-

“The construction of new buildings is done in accordance with the requirements of the Rights of Persons with Disabilities Act, 2016. The details of ramps, adaptive rest rooms, railings, Braille signages, tactile flooring and auditory signals constructed / installed in Post Offices for the differently-abled persons during the last 03 years are as under.

<b>Sr. No.</b>	<b>Activity</b>	<b>Construction/installation during last three years</b>
1	Ramps/Railings	383
2	Adaptive rest rooms	80
3	Braille Signages	1
4	Tactile Flooring	135
5	Auditory signals	0

270 Post Office buildings have been retrofitted in the last 03 years”.

35. On being asked whether there was any access audit of the post office buildings that had been conducted in the last five years in order to enforce accessibility standards and guidelines, the Department replied as under-

“So far 21 Access Audits have been conducted in the Postal Circles”.

#### **VIII. India Post Payments Bank**

36.The details of allocation of funds for IPPB are as follows-

(Rs. in crore)

Sl. No	Particulars of Scheme/ Activity	Proposed 2022-23	BE 2022 -23	RE 2022-23	Actual 2022-23	Proposed 2023-24	BE 2023 -24
1.	Capital infusion into Corporate Entity for the India Post Payments Bank (Investment) Scheme	200	200	400	200 (File is under submission for disbursement of remaining 200 Crore to IPPB)	250	250

37.While outlining the aims and objectives of the IPPB, the Department submitted as follows-

“India Post Payments Bank (IPPB) has been setup with the vision to build the most accessible, affordable and trusted bank for the common man in India, leveraging the last mile reach and penetration of the Postal network. IPPB has 650 branches/controlling offices, almost one in each district in the country. IPPB has enabled 1.38 lakh Post Offices (including 1.10 lakh in rural areas) to provide Banking services at the counters. IPPB has also equipped nearly 1.89 lakh Postmen and Gramin Dak Sevaks with smartphone and biometric device to provide Doorstep Banking Services.

IPPB has established an interoperable banking infrastructure for the public good contributing towards changing the financial inclusion landscape in India. IPPB addresses the last mile needs of the banking

industry at large to provide doorstep services to the customers of ANY BANK through the Postmen and Gramin Dak Sevaks, leading to an increase in rural banking infrastructure by almost 2.5 times. The Bank has a customer base of 6.2 Cr customers, of which 75% are in Rural areas and 47% of the customers are Women.

Powered by Aadhaar based eKYC has ensured instant account opening with no manual intervention, especially for the rural population who may not possess the required documents prescribed by the Banking ecosystem to become part of the formal financial ecosystem

The IPPB-DoP combine has created a Physical Platform for Rural India enabled to provide Universal Services that has embedded Financial Services with Govt. Services through collaboration of Fintechs, Government and institutions in banking ecosystem, thus providing a multitude of Citizen relevant services at the last mile.

The vision of IPPB is to achieve the National Objective of Financial Inclusion in a cost effective way and to remove barriers to access basic financial services by the common man especially in the unbanked and underbanked areas”.

38.Regarding the main activities prioritized by the Department under this Scheme during 2023-24, the submission of the Department was as follows-

“The main activities to be undertaken by IPPB are:

- To provide Interoperable banking service to customers of ANY Bank
- Digital Banking services to customers of POSA and PLI
- Loan and Credit Referral service
- International Inward remittances
- Action on PIB recommendations for Gradual shifting of POSB service to IPPB in a phased manner for providing an integrated, inclusive financial services to customers

and the IPPB structure to be used for banking, insurance and other financial services provided by Department of Posts.

39. When asked to provide the details of physical targets at BE during 2023-24 and the measures that were being taken to meet the targets, the Department furnished the following-

“The physical targets for 2023-24 are as below

	Cumulative targets
IPPB Access Points	1.59 lakh
Cumulative Account Acquisition	7.2 crore

Measures taken to achieve the targets are:

- IPPB aims to add 1 (one) crore new accounts in 2023-24. This will help IPPB improve its CASA balance which in turn will help the bank to earn additional interest income.
- Increased linkage of IPPB and POSA accounts to promote acquisition and customer balances.
- Department has approached RBI seeking relaxation for rolling out IPPB services in remaining post offices without submitting proposal under Annual Banking Outlet Expansion Plan to RBI. Apart from this, vacant post of Gramin Dak Sevak Branch Postmasters (GDS BPMs) have been expedited. This would enable IPPB to roll out IPPB services in these Branch Post Offices. Regular interaction with all telecom service providers including BSNL is being undertaken to provide mobile connectivity in the technically not feasible locations. As a result, IPPB services have been provided in more than 2600 post offices in 2022-23. IPPB services will be enabled in remaining 21000 post offices by 2023-24”.



However, the Department has remained silent to the query as to whether the amount allocated at BE would be sufficient to achieve the targets.

40. While submitting the major impediments that were encountered in the implementation of the project and the measures that were taken to address the problems, the Department stated -

“The Department of Posts launched India Post Payments Bank (IPPB) on a nationwide launch on Sep 1, 2018 with 650 branches/controlling offices, almost one in each district in the country. India Post Payments Bank (IPPB) has enabled 1.38 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.

Pricing intervention under MDR and NEFT/RTGS charges and price sensitivity towards doorstep banking charges put strain on the revenue streams of IPPB in the initial years. The Payment Bank business model provides limited avenues for revenue generation. To overcome this, IPPB has identified alternate revenue streams like G2C services to balance the revenue mix. There has been a consistent increase in the Bank’s revenue in the past 2 years in spite of the onset of the Pandemic. There has been a reduction in the net loss over the quarters through control of fixed expenses and discretionary expenditure”.

41. When asked about the status of the measures taken by the Department to remove some of the restrictions affecting the revenue

stream of India Post Payments Bank, the reply of the Department was as follows-

“India Post Payments Bank (IPPB) is under the ownership of the Department of Posts. Opened in 2018, as of January 2022, the bank has more than 6 crore customers. The key to revenue is enhanced CASA (Current Account & Savings Account) balance as IPPB earn direct revenue on CASA balance. Fresh acquisition along with Post Office Savings Accounts (POSA) linkage is key to improve CASA Balance. Further Premium Acquisition, Aadhaar Seeded Acquisition, Child Enrolment Lite Client (CELC) and Life & General Insurance lead generation/sell are the other sources of revenue generation in IPPB”.

42. While examining the issue of converting IPPB into a Small Finance Bank, the Committee asked the Department regarding the efforts that were made to convert IPPB into a Small Finance Bank. To this, the Department replied as follows-

“As per para 3(a) of the guideline on SFB licensing issued on 5 December, 2019, RBI has specifically stated that proposals from Government owned/Public Sector entities and NBFCs (and Payments Bank promoted by them) will not be entertained. The direction for expansion of India Post Payments Bank and exploring the possibility of converting it into a Small Finance Bank (SFB) had been received from Cabinet Secretary, Govt. of India in under the Transformative ideas for implementation in 100 days programme. The issue was discussed during the meeting between Governor,

RBI and Secretary (Posts) on 25.01.2021. Above mentioned clause specifically excludes IPPB to participate in the licensing process for SFB. As migration to an SFB is natural course of progression for IPPB and shall provide huge impetus to the objective of Financial Inclusion in the country in addition to leveraging the vast Postal Network for providing banking services, so Department vide D.O. letter dated 16.06.2021 had requested RBI to examine the possibility of relaxing the eligibility conditions for SFB licensing. However, RBI expressed its inability to accede to Department's request. Department has once again approached RBI to reconsider conversion of IPPB into Small Finance Bank. The response from RBI is awaited".

43. In a written submission to the Committee, the Department of Posts specified the benefits of converting IPPB to a Small Finance Bank. The details are as under-

A. "IPPB has been successful in creating an aggregated platform suited for rural markets for various basic banking services in terms of optimum service delivery mode (Physical + Digital) with the help of widespread Postal network. The Bank has been particularly focusing on acquiring customers in Micro and Small enterprise space including street vendors. In the current context of the Payments Bank model, merchant payment services coupled with business payments offered at last mile form a critical service offering by the bank.

B. Macro data across the industry supports the fact that there is limited penetration of formal credit in MSME and Rural areas. This presents an opportunity for IPPB to:

- (i)** Provide access to credit for small and marginal farmers (currently at ~40% of total agri-credit in India). This in turn will augment the foundational reforms envisaged for transforming Agriculture in India.
- (ii)** Address the unmet credit needs of the underserved MSME segment (~47% is being served through normal channels)
- (iii)** Ability to establish credit assessment/ scoring of the unbanked/ under-banked populace
- (iv)** Ability of the postman to provide an informal credit assessment, being the local functionary.
- (v)** Leverage the digital data repository generated through digital transactions enabled by the Payments Bank model
- (vi)** The above provides the ability to create credit scoring models to offer credit products to the unbanked and under banked segments of the society
- (vii)** A perfect resource to monitor the end use, enable digital utilization of funds and an effective collection agent Replicating the SHG/ JLG model for efficient loan disbursement and collection and achieve maximum Financial Inclusion impact
- (viii)** Complementing the growth of 'Emerging India'
- (ix)** Creation of rural retail ecosystems Digitization of rural/ semi-urban supply chains
- (x)** Today, several banks tie-up with aggregator lending fin-techs to provide credit facility through tie up with partner banks that are interested in lending over the aggregated market place. The models typically work on FLDG (first loan default guarantee) basis where the fin-tech partner covers the default risk, thereby enhancing comfort for Bank in taking the lending decision. The technology platform essentially brings about market

intelligence, appraisal framework, credit monitoring and customer life cycle management.

- (xi)** As a Small Finance Bank, IPPB can adopt similar approach in partnering with Fintech lending platforms to build templated lending models. This coupled with system aided credit appraisal model could broaden the credit facility across various MSME segments, thus furthering the goal of financial inclusion.

C. Transformation of IPPB into SFB will enable distribution of various Govt. schemes such as those aimed at providing credit to MSMEs and Street Vendors etc. Participation in Govt. schemes can be an extension of digital platform whereby the online lead generation will be followed by fulfillment of services. Alternative credit appraisal models and credit-surrogates such as credit sales performed at a retail outlet and digitization of such transactions leading to creation of digital history for assessing the credit requirements can form the basis for credit delivery in a differentiated and agile manner. Postal network with its wide reach can generate leads and help in customer on boarding and capturing the required basic information.

D. Lending models in unbanked/ underbanked segments offer higher spread to Banks, hence SFBs/ NBFCs operating in this space have been able to garner higher yields. The spread is kept to cover operational costs and risk coverage to overcome cyclical downturns. For IPPB, the establishment cost in terms of technology, branch and agent infrastructure is already invested and hence, it will involve only marginal investments coupled with technology investments. Considering this, the offtake of business can take care of further incremental investments as required in technology and manpower during gradual scale-up of operations. In terms of funds, IPPB currently has a low deposit portfolio of over 2000 crs with a potential to go up to 10,000 crs in the medium term. This gives an

opportunity to earn higher Net Interest Margin (NIM) significantly enhancing the profitability prospects.

E. It will not only enable better Leveraging of Physical Network of DoP and Tech Infrastructure of IPPB but will also provide value addition to the govt/exchequer etc. Provision of credit under SFB model can expedite the overall profitability of Bank which is currently dependent on transaction led revenues and limited spread on its top line. Coupled with prudent risk management practices and optimum utilization of technology, the SFB model can lead to profits for the Government paying rich dividends on its investment”.

#### **IX. Dormant Accounts**

44. Information pertaining to all savings certificate schemes of DoP such as Kisan Vikas Patra and so on was sought in the following tabular format.

The information furnished is as follows-

Kisan Vikas Patra and National Savings Certificates		
Year	No. of matured unclaimed certificates lying with DoP (In lakh)	Value /Amount of matured unclaimed certificates lying with DoP (In Rs. Crores)
2020-21	136.96	7703.34
2021-22	155.84	9239.20
2022-23	Report awaited	

45. The Committee then sought to know whether DoP suo-moto took any measures to contact the beneficiaries of such unclaimed/ dormant saving accounts/certificates and if so, the number of beneficiaries/legal heirs/nominees contacted during the last three years and the amount repaid to them. Following is the reply as submitted by the Department-

“In accordance with the instructions contained in SB order No. 8/2019 dated 13.09.2019, all types of unclaimed accounts/certificates in small savings schemes are identified centrally and freezed. Circles then download list of such accounts pertaining to the Post Offices falling under their jurisdiction and shares the same with the concerned Post Offices. The concerned Post Office places the list on the Notice Board meant for public and tries to contact each of the account holder of the unclaimed account by all reasonable means at least two times within a span of sixty days of placing the list on the notice board. Door to door campaign and special drives are carried out at Divisional/Regional/Circle level for settlement of such unclaimed accounts. Periodical monitoring through Video Conferencing is also being done at Directorate level. With the combined effort by all Circles 2142923 accounts with an amount of Rs. 1206.73 Cr have been settled till Dec-2022”.

46. To a pointed query as to whether the nomination in saving accounts/term deposits had been made a default option, the Department replied that -

“Nomination has been made mandatory w.e.f. 18.12.2019 for all the accounts being opened and restriction in system has also been implemented for opening account without nomination”.

**X. Post Office Common Service Centres**

47.The Committee sought details regarding the number of Post Offices which were providing CSC Services in the country especially in remote areas or LWE Areas, State-wise. The Department replied as under-

“As on 01.01.2023, Common Service Centre(CSC) services in the country are being provided in 1,21,133 post offices, which includes 22,382 Departmental post offices and 98,751 branch post offices in rural areas. State-wise number of post offices providing CSC services is given at **Annexure-II.**

48.Regarding the number of Postal Workers who had been trained i.e., capacity building program to provide services at Common Service Centres, State-wise along with the details of funds allocated to CSC for conducting the training program of Postal Workers, the Department furnished the following:

“1,38,906 postal employees (35,162 Departmental employees and 1,03,744 Gramin Dak Sevaks) have been trained to provide CSC Services through Post Offices. State-wise details of Postal employees trained to provide CSC Services through Post Offices is given in **Annexure-III.**

49.About the details of incentives and infrastructure facilities provided to the postal workers for running CSCs, the information submitted is as under-



“However, Funds are not allotted to CSC - SPV by Department of Posts for conducting the training program for Postal Employees. Incentive payable to Post Office staff and GDS is linked with revenue generated on the transactions made by them on CSC platform. Service charges vary with the nature of service as well as service provider. Incentive structure payable to postal employees is as follows:

Sl. No	Service charge earned from providing CSC Services per month (in Rs)	When postal employee uses his own infrastructure (% of the monthly service charge earned for providing CSC services)	When postal employee uses infrastructure of the Department (% of the monthly service charge earned for providing CSC services)
1	Less than Rs.5000/-	10%	5%
2	Above Rs.5000 but less than Rs.10000/-	20%	10%
3	Above Rs.10000 but less than Rs.20000/-	30%	15%
4	Above Rs.20000/-	40%	20%

50. Further, it was added that-

“Whereas, in Departmental Post Offices, existing infrastructure of the Post Office is used for providing CSC services whereas in the rural Branch Post Offices, employees have option either to use Departmental infrastructure or bring their own infrastructure for providing CSC services. In case, employee provides infrastructure, he

is paid double incentive as applicable in other case i.e. when infrastructure is provided by the Department”.

51. On the overall financial performance i.e., the Profit or loss along with the details of funds utilized for maintenance of CSCs annually, State-wise and how the financial performance of CSCs operated by the Post Offices was monitored, the following is the submission of the Department -

“In Post Offices, CSC Services are provided by the postal staff in addition to their own duties and by utilizing existing infrastructure. No additional expenditure is done by the Department of Posts in providing CSC services at Post Office counters. Revenue earned for transactions done on CSC platform related to Common Service Centre services is shared between CSC-SPV and Department of Posts in the ratio of 20:80. Revenue earned by Department of Posts, State-Wise, since inception is given as follows-

**Revenue earned by Department of Posts, State-wise, since inception**

S.No.	Name of Postal Circle (States/UT covered)	FY 2020-21	FY 2021-22	FY 2022-23 (Till Dec 2022)	Total
1	Andhra Pradesh	24307.62	115685.23	253544.82	393537.67
2	Assam	53069.35	167527.72	81779.62	302376.69
3	Bihar	16547.92	109382.54	89378.5	215308.96
4	Chhattisgarh	4320.44	74391.28	92271.11	170982.83
5	Delhi	7252.34	9499.73	3684.66	20436.73
6	Gujarat (including Dadra and Nagar Haveli & Daman and Diu)	39879.23	111959.82	129900.46	281739.51

7	Haryana	5157.74	32034.88	20600.14	57792.76
8	Himachal Pradesh	22286.72	78891.38	73833.27	175011.37
9	Jammu and Kashmir (including Ladakh)	346.19	30103.77	32434.78	62884.74
10	Jharkhand	3471.96	19584.37	24808.31	47864.64
11	Karnataka	109349.78	508697.80	701339.34	1319386.92
12	Kerala	84482.5	496344.38	462289.55	1043116.43
13	Madhya Pradesh	6658.34	34244.43	323117.36	364020.13
14	Maharashtra	168811.57	648045.96	717017.22	1533874.75
15	North East (including Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland, Tripura)	455.61	24248.75	108084.79	132789.15
16	Odisha	13648.78	187134.85	584930.25	785713.88
17	Punjab	25016.59	44667.24	20163.02	89846.85
18	Rajasthan	21730.93	33158.71	71416.96	126306.6
19	Tamil Nadu (including Puducherry)	91804.41	329438.26	420263.36	841506.03
20	Telangana	4920.39	37490.14	36285.19	78695.72
21	Uttar Pradesh	19265.9	564636.96	1417918.8	2001821.66
22	Uttarakhand	2535.49	50190.30	60708.05	113433.84
23	West Bengal (including Andaman Islands and Sikkim)	20031.59	180262.96	198019.02	398313.57
	<b>Total</b>	<b>7,45,351.39</b>	<b>38,87,621.46</b>	<b>59,23,788.58</b>	<b>1,05,56,761.43</b>

52. While furnishing the details of services provided by the Postal Workers in the Common Service Centers along with the details of the average

commission charged on each service and the steps taken by the Department to ensure that user affordability is maintained i.e., to avoid overcharging, the following was submitted-

“CSC Services provided through Post Offices are given as below:

**List of Services provided through Post Office-CSC**

Digital Seva Portal	1	PAN card
	2	Passport
	3	Swachh Bharat Abhiyan
	4	PM AwasYojana
	5	Soil Health Card
	6	PradhanMantriFasalBimaYojna
	7	PDS
	8	FSSAI License Application
	9	FSSAI Registration Certificate
	10	Birth/ Death Certificate
	11	Ayushman Bharat Yojna
	12	PM Shram Yogi Maan-dhan Pension Yojana
	13	JeevanPramaan
	14	IRCTC ticket Booking
	15	e-shram
Election	16	Voter Registration
	17	deletion of Name
	18	Modifications or Corrections
	19	Voter PVC Card Print
	20	Modification to Voter details
Labour Service	21	Labour Services
	22	Labour Certificate

	23	Labour Registration
Pension	24	National Pension Scheme (NPS)
	25	Swavalamban Contribution
Employment Service	26	Navy Recruitment
	27	Job Seekers Registration
	28	Application Form Submission
<b>State Government Services</b>		
(i)	e-District /SSDG (State)	
(ii)	Other G2C Services- Sarthi, E-Challan,eStamp, E-Vahan-Transport Services	
(iii)	Bharat Bill Payment System – Mobile Postpaid, DTH, Landline Postpaid, Electricity, Broadband Postpaid, Water, Gas	
(iv)	B2C- Tour & Travels, FASTag, Educational Services	
(v)	Financial Services	
(vi)	Utility Services	

Details of the above State Govt. Services is in **Annexure-IV**

Service charges vary with the nature of service as well as service provider. Service charges to be levied, if any, for providing CSC services through post offices are configured from the backend by the CSC – SPV in the CSC seva portal [www.digitalseva.csc.gov.in](http://www.digitalseva.csc.gov.in) as per their agreement/ arrangement with such service providers. Customers are charged as per the final amount worked by the system automatically and reflected in the invoice/ bill. No overcharging is done for CSC services in the Post Offices which is ensured through regular monitoring and surprise checks”.

53.Asked to explain the mechanism of grievance redressal available to users of CSCs operated by the Post Offices and total number of grievances received and disposed off since its operation, the Department replied as under-

“In case of deficiency in the quality of CSC Services or any other issues of related to CSC services in Post Offices viz. overcharging etc, customers can complaint to the Postmaster/ Divisional Heads for redressal of their grievance, in a manner similar to other postal service provided at Post Offices. Such complaints are attended promptly”.

54. About the issues and challenges faced by the Department of Posts in the operation of Common Service Centres and whether the Department of Posts had any share in CSC-SPV, the Department replied that -

“The CSC services provided through Post Offices are dependent upon number of factors viz. power supply, internet connectivity, demand for such services and availability of service providers on CSC platform to offer their services. Department of Posts has no share in CSC-SPV”.

55. The Committee wanted to know who is mandated to provide the basic infrastructure to the CSCs operated by the Department of Posts and the details of the agency responsible for maintenance/repair of the basic infrastructure (Internet Connection, Printer, Ream, Cartridge, Stationary, etc). To this, the Department replied as follows-

“CSC Services in Post Offices are provided through existing infrastructure of the Post Offices. In Departmental post offices the existing Desktop PC, Printer, Scanner and Internet Connectivity are used for providing CSC Services where as in Branch Post Offices, the mobile handset given to the Postmaster by Department or Postmaster’s own device is used for providing CSC Services. CSC –

SPV provides access to their online portal ([digitalseva.csc.gov.in](http://digitalseva.csc.gov.in)) for delivery of CSC Services through Post Offices. CSC also provides training to postal staff and other backend technological support required for delivery of CSC Services”.

56.To the query on the Profit-Sharing Model between CSC and DoP in terms of the operation of CSCs operated by the DoP, the Department replied as follows-

“Commission earned from providing CSC Services in Post Offices on CSC – SPV seva portal is shared between Department of Posts and CSC-SPV in the ratio 80:20”.

57.When asked if there was any provision to affix a display board depicting the number of Services along with the chargeable rates at the respective CSCs operated by the DoP, and how the Department ensured that these display boards were affixed in every Centre, the Department replied as -

“There is a provision to affix a display/notice board depicting the details of CSC Services provided at Post Office counters. Monitoring of the same is done at the Divisional / Circle level”.

58.The Committee sought the details of the activities for creating awareness about the Services provided by the CSCs operated by the DoP. Further, the details of the overall fund allocated to the Department for the awareness program were also sought. The Department submitted that-

“In order to create awareness about the CSC services provided at Post Office counters, regular campaigns/drives are organized.

Separate funds are not provided to the Department for this activity”.

59. Dwelling on the issue of CSC further, the Committee asked the Department to furnish the details of CSC transactions carried out for each and every Service provided by the Post Offices respectively during 2022-23. The Department has submitted the following -

“Service-wise details of CSC transactions done at Post Offices during 2022-23 (April 2022 to December 2022) is given in **Annexure-V.**”

60. Regarding the monitoring mechanism of the Department of Posts on the CSCs operated by the Post Offices, the Department replied as follows-

“A MIS has been developed by CSC-SPV and Department of Posts detailing the number of transactions done at Post Office counters in connection with the delivery of CSC Services through Post Offices. Dedicated teams have been setup at Circle/ Region and Division Office level for ensuring proper monitoring and regular review of CSC Transactions done in the Post Offices”.

61. To a query as to whether the operators of the CSCs of Post Offices were from the Department i.e., Postal Workers or was there any outsourcing happening as well, the Department replied -

“CSC Services in Post Offices are provided by Postal Employees (Departmental Employees as well as Gramin Dak Sevaks). CSC Services in Post Office are not outsourced”.



62. On whether there was any difference in the working model (financial, revenue, services, operation) of the CSCs operated by the Department of Posts and the CSCs operated CSC-SPV Company directly, the reply of the Department was-

“In post offices, CSC services are provided through post office staff in addition to their own duties, whereas CSC branches are under the control and superintendence of CSC-SPV and are operated by CSC VLEs (Village Level Entrepreneurs)”.

63. During the evidence, the representatives of the Department deposed as –

“सर, इसी सोच के तहत जो सीएससी के आउटलेट्स थे, उन्हें हमने पोस्ट ऑफिस में इनकॉर्पोरेट किया। इनकॉर्पोरेट होने के बाद यह हुआ कि हमारे फुटफॉल कॉमन हैं। हमारी अपनी सेवाएं तो हैं ही, वहाँ पर एक सीएससी का भी काउंटर है और जिसमें जो भी डिस्पेंसेशन होता है, उसमें कमीशन बेस्ड होता है और यह रिटेल का कांसेप्ट पोस्ट ऑफिस में था। उस पड़ाव तक तो हम पहुँच गये हैं। आगे जैसा समिति का निर्देश होगा।”

#### **XI. Monthly Income Scheme and Senior Citizens Savings Scheme**

64. The Committee queried whether, in the Budget 2023, the Maximum deposit amount permissible under Monthly income Scheme and the Senior Citizen Saving Scheme had been increased. Further, the basis for restructuring the Monthly Income Scheme and how much increase in subscribers/funds of the Scheme was expected after the same is put

into effect was also asked. To this, the reply of the Department is as follows-

“The maximum deposit limit for Monthly Income Scheme will be enhanced as per the Budget Announcement of 2023-24 after necessary amendments in the scheme, from Rs 4.5 lakh to Rs 9 lakh for single account and from Rs 4 lakh to Rs 15 lakh for joint account. The maximum deposit limit for Senior Citizen Savings Scheme will be enhanced from Rs 15 lakh to Rs 30 lakh. The restructuring of the Monthly Income Account Scheme is not under consideration. As there is no change in basic structure of the scheme the increase in subscribers of the MIA Scheme after implementation of Budget Announcements is expected to follow the past trends only. However, the increase in fund/deposits under both the schemes is expected to increase”.

65.To the question whether the voluntarily retired persons were included in the SCSS and to what extent they could invest their funds in the Post Office SCSS, the Department replied as under-

“Yes, as per the provisions under Rule 3 of SCSS 2019, Voluntarily retired or retired on superannuation, persons of 55 years of age and above can invest in SCSS, to the extent of retirement benefits, subject to a maximum of Rs 15 lakh. Further, retired personnel of Defence Services (excluding Civilian Defence Employees) on attaining the age of 50 years are also eligible to invest in SCSS”.

66.On being asked whether the Department had any proposal to remove the limits on Senior Citizens Savings Scheme and Monthly Income Scheme to facilitate retired persons/senior citizens to invest their retirement benefits/savings, the submission of the Department is as under-

“As of now, there is no proposal under consideration to remove the limits on Senior Citizens Savings Scheme and Monthly Income Scheme. However, the maximum deposit limit for Monthly Income Scheme will be enhanced as per the Budget Announcement of 2023-24 after necessary amendments in the scheme, from Rs 4.5 lakh to Rs 9 lakh for single account and from Rs 9 lakh to Rs 15 lakh for joint account. The maximum deposit limit for Senior Citizen Savings Scheme will be enhanced from Rs 15 lakh to Rs 30 lakh”.

67. When asked whether the Department had any proposal to include the Government employees who retire at 58 years of age in the Senior Citizens Savings Scheme, the Department replied that-

“Benefit under SCSS is already available to Government employees retiring at the age of 55 years and above”.

68. Replying to the question as to how many times could an account holder renew the SCSS account and what would happen if the account holder failed to submit an application for renewal of the SCSS account within the prescribed time frame, the Department stated-

“SCSS account can be extended for a further period of three years once only. The proposal to remove ceiling in SCSS is not under consideration. However, maximum limit of deposit has been proposed to be increased to Rs. 30 Lakhs in the Budget announcement for FY 2023-24. Interest at the rate applicable to the Post Office Savings Account shall be payable on deposits in the SCSS account which are not extended on the maturity”.

## **XII. Expansion of role of postmen**

69. During the examination of the Demands for Grants (2023-24), the Committee expressed as under-

“अभी गांवों में जो पोस्टल बैंक्स हैं, लेकिन वहां ज्यादा जनधन खाते नहीं खुले हैं। वे सब राष्ट्रीयकृत बैंकों में हैं। उसमें एक स्कीम है, जो भी जनधन खाता खोलता है और उसके खाते में पर्याप्त रकम यानी 20 रुपये है, तो उसका एकसीडेंटल क्लेम का बीमा 2,00,000 रुपये होता है। मैंने इसकी स्टडी बहुत ही बारीकी से की है। इसमें क्लेम 2-3 प्रतिशत से ज्यादा नहीं है। इसका कारण यह है कि शुरू में जनधन खाता खोलते समय वे कंसेन्ट ले लेते हैं, लेकिन इंश्योरेंस कंपनी ने न तो उनको कोई पॉलिसी दी है और न ही बैंक ने उसके खाते से 20 रुपये डेबिट करके इंश्योरेंस कंपनी को क्रेडिट करते हुए कोई रिसीट उसकी फैमिली को दी है। जब कोई आदमी किसी दुर्घटना में मर जाता है, तो उसके पास कुछ भी प्रूफ नहीं होता है कि हमारा 2,00,000 रुपये का बीमा है। ज्यादातर पोस्टमैन तो गांवों में रहते हैं। रोज-रोज ऐसी घटनाएं नहीं होती हैं। 2, 4 या 6 महीने में एक बार ऐसी दुर्घटना होती है। अगर हम पोस्टमैन को जिम्मेदारी दे दें कि किसी जनधन खाते वाले आदमी का एकसीडेंट होता है, तो आप उनकी मदद कीजिए, क्योंकि दूसरे विभाग कुछ नहीं करते हैं। मैंने सबसे कहकर देखा है। ग्राम पंचायत का जो सेक्रेटरी होता है, उसकी जिम्मेदारी ज्यादा होती है। रेवेन्यू में हम जिसे पटवारी बोलते हैं, वे भी कुछ नहीं करते हैं। हेल्थ विभाग के कर्मचारी भी गांव-गांव में हैं, वे भी कुछ नहीं करते हैं। जैसे पहले पोस्टमैन परिवार के एक सदस्य की तरह होता था, अगर कहीं पर ऐसी दुर्घटना होती है, तो पोस्टमैन को यही देखना है कि क्या बैंक में उसका जनधन खाता खुला है, क्या वह एक्टिव है और क्या उसके खाते में 20 रुपये है। ऐसे में उनका 2,00,000 रुपये का क्लेम मंजूर हो जाएगा, लेकिन ऐसा नहीं होता है। “

70. Dwelling on the issue further, the Committee sought to know how the postmen could facilitate the settlement of insurance claims of the Jan

Dhan Account holders and whether the list of persons insured by the Jan Dhan account scheme was displayed in post office. To this, the submission of the Department is as follows-

“Department of Financial Services (DFS) is the nodal Department for Jan Dhan Accounts. DFS can collaborate with Department of Posts for facilitation of insurance claim settlement of the Jan Dhan Account holders through nearby post offices. Department of Posts is ready to accept such business opportunity and contribute to achievement of goal of providing insurance facility to Jan Dhan accounts”.

71. While deposing before the Committee, during the examination of Demands for Grants, the representatives of the Department submitted as -

“सर, पीएम सुरक्षा बीमा योजना और जन धन योजना डीएफएस के माध्यम से चलती है, इसलिए इस सुझाव पर हम डीएफएस से बात करेंगे। चूंकि यह लास्ट माइल फेसिलिटेशन है कि अगर कहीं पर किसी का क्लेम बनता है तो पोस्ट ऑफिस के माध्यम से वह फेसिलिटेड हो जाए। हम लोग इस पर विचार-विमर्श करके, डायरेक्शन लेकर इसका कार्यान्वयन करेंगे”।

### **XIII. Widening of the ambit of POSB**

72. Replying to the query as to whether the Post Office Savings Bank offered loan on Fixed Deposits and Recurring Deposits and whether there was any restriction on taking loans on FDs, the Department stated that-

“Time Deposits scheme with the maturity period of 1 year / 2 year / 3 year and 5 year, NSC and KVP are available. Loan facility is not available on these deposits. However, customer can avail loan from banks by pledging these deposits in the bank branch. In

respect of Recurring Deposits, account holders can avail loan from the post office to the extent of 50% of balance in the RD account”.

73.To the question as to whether the Department had been entrusted with the opening of PM Kisan Samman Nidhi accounts and Pradhan Mantri Fasal Bima Yojana accounts, the Department’s reply was-

“Department of Posts has received a mandate from Department of Agriculture and Farmers Welfare for opening approx 1.46 Crore accounts of PM Kisan Samman Nidhi beneficiaries who are not able to receive DBT due to non-availability of Aadhaar seeded accounts. The mandate is received due to vast Distribution network of DOP along with trust on Postmen/GDS of the public in large. IPPB have already opened more than 5 lakh PM Kisan Samman Nidhi Beneficiary Accounts”.

74.Regarding the role of the Department in implementing PMSBY (Pradhan Mantri Suraksha Bima Yojana) and PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana) and the percentage/number of account holders enrolled in the schemes, the Department submitted as follows-

“Department of Financial Services (DFS), MOF, is the nodal Department/ Ministry for PMSBY (Pradhan Mantri Suraksha Bima Yojana) and PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana) Schemes. These schemes are available through Banks and Post Offices. The eligible Post Office Savings Account holders can enrol under PMSBY and PMJJBY Schemes. The present status of enrolment under PMSBY and PMJJBY with DOP is as under:

S.No.	Scheme	Enrolments
1	PMSBY (Pradhan Mantri Suraksha Bima Yojana)	21.32 lakh
2	PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana)	1.44 lakh

**Annexure-I**  
(Refer Para no. 33)

Sr. No.	State	No. of toilets constructed					
		2020-21		2021-22		2022-23 (till 31 <sup>st</sup> Dec 2023)	
		New building	Old* buildings	New building	Old* buildings	New building	Old buildings
1	Andhra Pradesh	0	0	1	0	3	6
2	Assam	0	0	5	0	0	0
3	Bihar	7	0	1	0	1	0
4	Chhattisgarh	0	0	1	0	0	0
5	Delhi	1	0	0	0	2	2
6	Gujarat	0	0	22	0	12	0
7	Haryana	0	0	0	0	0	1
8	Jharkhand	0	0	1	0	0	0
9	Karnataka	4	0	4	0	0	3
10	Madhya Pradesh	1	0	0	0	0	0
11	Maharashtra	0	0	1	0	2	2
12	Odisha	8	0	2	0	2	0
13	Punjab	0	0	0	0	1	0
14	Rajasthan	0	0	3	0	3	0
15	Tamil Nadu	1	0	1	0	0	2
16	Telangana	0	0	2	0	2	0
17	Uttar Pradesh	1	0	0	0	7	5
18	West Bengal	4	0	0	0	1	0
	<b>TOTAL</b>	<b>27</b>	<b>0</b>	<b>44</b>	<b>0</b>	<b>36</b>	<b>21</b>

**Annexure-II**  
(Refer Para no. 47)

**State-wise number of post offices providing CSC services till 31.12.2022**

S.No.	State/Union Territory	No. of Post Offices providing CSC services	No. of PO Staff providing CSC services	No. of GDS providing CSC services
1	Andaman and Nicobar Islands	12	12	0
2	Andhra Pradesh	9370	1373	7997
3	Arunachal Pradesh	151	44	107
4	Assam	1978	483	1495
5	Bihar	3306	640	2666
6	Chandigarh	29	29	0
7	Chhattisgarh	2773	312	2461
8	Dadra and Nagar Haveli & Daman and Diu	46	9	37
9	Delhi	59	33	26
10	Goa	201	87	114
11	Gujarat	7517	1133	6384
12	Haryana	1588	467	1121
13	Himachal Pradesh	2189	398	1791
14	Jammu and Kashmir	408	216	192
15	Jharkhand	1825	439	1386
16	Karnataka	8061	1610	6451



17	Kerala	4705	1376	3329
18	Ladakh	4	3	1
19	Madhya Pradesh	8023	960	7063
20	Maharashtra	11763	2055	9708
21	Manipur	130	50	80
22	Meghalaya	111	58	53
23	Mizoram	252	35	217
24	Nagaland	133	39	94
25	Odisha	8057	1113	6944
26	Puducherry	39	16	23
27	Punjab	1246	675	571
28	Rajasthan	9189	1254	7935
29	Sikkim	162	15	147
30	Tamil Nadu	9151	2443	6708
31	Telangana	3565	729	2836
32	Tripura	358	70	288
33	Uttar Pradesh	15519	2385	13134
34	Uttarakhand	1648	352	1296
35	West Bengal	7565	1469	6096
	<b>Grand Total</b>	<b>1,21,133</b>	<b>22,382</b>	<b>98,751</b>

**Annexure-III**  
(Refer Para no. 48)

**State-wise details of postal employees trained to provide CSC services in post offices**

<b>S.No</b>	<b>State</b>	<b>No. of PO Staff providing CSC services</b>	<b>No. of PO GDS providing CSC services</b>	<b>Total staff providing CSC services in POs</b>
1	Andaman and Nicobar Islands	18	0	18
2	Andhra Pradesh	2068	8191	10259
3	Arunachal Pradesh	45	107	152
4	Assam	646	1517	2163
5	Bihar	974	2799	3773
6	Chandigarh	66	0	66
7	Chattisgarh	464	2652	3116
8	Dadra and Nagar Haveli & Daman and Diu	11	37	48
9	Delhi	77	26	103
10	Goa	127	114	241
11	Gujarat	1864	6763	8627
12	Haryana	662	1143	1805
13	Himachal Pradesh	567	1934	2501
14	Jammu and Kashmir	327	197	524
15	Jharkhand	564	1408	1972

16	Karnataka	2981	6760	9741
17	Kerala	2150	3751	5901
18	Ladakh	3	1	4
19	Madhya Pradesh	1421	7457	8878
20	Maharashtra	3783	10122	13905
21	Manipur	75	81	156
22	Meghalaya	68	53	121
23	Mizoram	38	217	255
24	Nagaland	48	94	142
25	Odisha	1654	7680	9334
26	Puducherry	29	23	52
27	Punjab	1065	572	1637
28	Rajasthan	1683	8288	971
29	Sikkim	17	147	164
30	Tamil Nadu	4246	6923	11169
31	Telangana	1082	2879	3961
32	Tripura	107	296	403
33	Uttar Pradesh	3556	13902	17458
34	Uttarakhand	481	1344	1825
35	West Bengal	2195	6266	8461
	<b>Grand Total</b>	<b>35,162</b>	<b>1,03,744</b>	<b>1,38,906</b>

**Annexure-IV**  
(Refer Para no. 52)

**List of Services provided through Post Office-CSC**

<b>State Government Services</b>		
e-District /SSDG (State)	29	Haryana eDistrict Services
	30	MP State Services
	31	West Bengal eDistrict Services
	32	Maharashtra State Services
	33	Karnataka eDistrict Services
	34	Jharkhand eDistrict Service
	35	Uttarakhand eDistrict Service
	36	Chhattisgarh e District Services
	37	Puducherry e District Services
	38	Himachal Pradesh Panch Paraman
	39	Daman & Diu
	40	Dadra & Nagar Haveli
	41	AP RTA Services
	42	eVahan Jammu & Kashmir
	43	Himachal Swasthya Bima Yojana (HIMCARE)
	44	Tamil Nadu PDS Card Printing
Other G2C Services	45	Sarathi
	46	E-Challan
	47	eStamp
	48	E-Vahan - Transport Services
Bharat Bill Payment System	49	BBPS Mobile Postpaid

	50	BBPS DTH
	51	BBPS Landline Postpaid
	52	BBPS Electricity
	53	BBPS Broadband Postpaid
	54	BBPS Water
	55	BBPS Gas
<b>B2C</b>		
Tour & Travels	56	Flight Ticket
	57	Bus Ticket
	58	e- Recharge (Mobile &DTH)
	59	SBlePay Maharashtra Transport
	60	SBlePay Maharashtra eGRAS
	61	SBlePay Maharashtra Nursing
	62	Rashtrapathi Bhavan Museum Ticket
FASTag	63	FASTAG Issuance
	64	FASTAG Purchase
	65	FASTAG Top up
	66	FASTAG Service
Educational Services	67	NIELIT Facilitation Centre
	68	Tally Software Registration
	69	ITI Registration
	70	Course Registration
	71	Online Admission
	72	CAD Registration
	73	Scholarships
<b>Financial Services</b>		
Banking Services	74	Acceptance of Loan applications

	75	EMI collections
Insurance	76	Life Insurance (Renewal)
	77	General Insurance (Renewal)
<b>Utility Services</b>		
Income Tax Return	78	GST Return
	79	TDS Return
	80	DSC
	81	LLP Registration

( Reply to Q. 108 of the first list of points)

**Annexure-V**  
(Refer Para no. 59)

**Service-wise details of CSC transactions done at Post Offices during 2022-23  
(April 2022 to Dec 2022)**

S.No.	Services	Txns
1	Mobile Recharge	377193
2	BBPS Electricity	124320
3	General Insurance (Renewal)	75648
4	Electricity Bill Payment	61872
5	PAN Card Services	52182
6	PM-KISAN	50333
7	Pradhan Mantri Fasal Bima Yojana	38865
8	AP eDistrict Services (Bill payments and RTA)	37360
9	UP eDistrict Services	34358
10	BBPS DTH	22599
11	BBPS Landline Postpaid	10205
12	BBPS Water	8913
13	Karnataka eDistrict Services (Agri insurance)	8170
14	Odisha eDistrict Services	6703
15	FASTAG Services	3892
16	BBPS Mobile Postpaid	3182
17	Passport Services	2611
18	UCL Demographic Update PAC	1519
19	National Pension Scheme (NPS)	1355
20	Bihar eDistrict Services	1331
21	IRCTC Ticket Booking	1280
22	Ayushman Bharat Scheme	1078
23	e-Labharthi Service	752
24	BBPS Gas	659
25	Jharkhand eDistrict Services	553
26	EMI Collection	522
27	Agriculture Insurance	452

28	Labour Registration/ Contribution	372
29	Life Insurance (Renewal)	371
30	Income Tax Return Filing	274
31	MP eDistrict Services	264
32	Acceptance of Loan Application	209
33	Flight Tickets	178
34	HP eDistrict Services	167
35	Maharashtra eDistrict Services	113
36	Land Records Forms	69
37	Bus ticket	67
38	Kisan Credit Card Registration - KCC	67
39	Application Form Submission	45
40	BBPS Broadband Postpaid	42
41	Motor Insurance	26
42	West Bengal e-District Services	24
43	Individual Customer	23
44	Uttarakhand e District Service	13
45	Course Registration	12
46	Government Department Receipt Payment	12
47	Telecentre Entrepreneur Course	12
48	Health Card	10
49	Parcel Booking	10
50	SBI ePay Various Service	8
51	CSC Olympiad	5
52	GST & TDS Return DSC LLP Registration	3
53	Registration of Grievances through CPGRAMS	3
54	CSC Dhvani	2
55	eDistrict Registration CSC eGov (WI-FI Choupal)	2
56	Jammu & Kashmir eDistrict Services	1
57	Tripura e-District Services	1
58	Dadra and Nagar Haveli Electricity Bill Collection	1
59	CSC PM-SYM(Shram Yogi Maandhan)	1



60	Hotel Booking	1
61	KVK- CROP HEALTHCARE	1
62	ITI Registration	1
63	NIELIT Courses	1
64	eCourts	1
65	eSharam-NDUW Update	1
66	Haryana eDistrict Services	1
67	RAP Certification	1
	<b>Grand Total</b>	<b>930322</b>

## Part-II

### Recommendations

#### *Budgetary Analysis*

1. The Department of Posts (DoP) have laid the Demands for Grants (2023-24) in Lok Sabha on 8 February, 2023 for a total amount of Rs. 40533.38 crores consisting of Rs. 39156.43 crores under Revenue and Rs. 1396.96 crores under Capital. An analysis of the budgetary allocation during 2022-23 indicates that under Gross Expenditure, an amount of Rs. 35507.27 crore had been set at BE which was increased to Rs. 35592.83 crore at RE stage and the actual expenditure upto December 2022 has been Rs. 26212.85 crore. Under the Capital section, during the same period, an amount of Rs. 888.62 crore had been allocated at BE which was increased to Rs. 1494.02 crore and the actual utilization upto December 2022 has been Rs. 681.24 crore only. The Committee note that the gross expenditure of the Department has been gradually increasing over the years. The revenue expenditure was Rs. 29139.74 crore in 2019-20, Rs. 29261.46 crore in 2020-21 and Rs. 30924.06 crore in 2021-22. The capital expenditure was Rs. 730.56 crore in 2019-20, Rs. 897.41 crore in 2020-21 and Rs. 885.55 crore in 2021-22. Since the figures are till December, 2022, the Committee apprehend that the expenditure is likely to go up further as the financial year comes to a close. The Committee expect the Department to implement austerity measures which will ensure in bringing down the expenditure. The Department

may explore the possibility of acting as a facilitator for local level Self Help Groups and artisans and supplying their products to far flung areas to maximize the revenue and sustain itself in the long run.

### ***Revenue Receipts***

2. The Committee note that the Revenue Receipts of the Department were Rs. 10632.50 crore in 2020-21 which marginally increased to Rs. 10860.80 crore in 2021-22. For the year 2022-23, the revenue receipts have been pegged at Rs. 7948.39 crore till December, 2022. The Department has set ambitious targets for the year 2023-24 and the BE for 2023-24 stands at Rs. 13439.38 crore. The Committee note that the Department is earning revenue from Speed Post, Business Post, Business Parcel, postage through franking machines, sale of stamps, philatelic ancillaries, Money Order (MO) and Indian Postal Orders (IPO), retail post, logistic post, e-bill collection, G2C services such as Post Office Passport Seva Kendra (POPSK), Aadhaar services, etc, receipts from other postal Administrations, savings bank and cash certificate remuneration etc.

Further, it is seen that several measures have been taken by the Department to achieve the targets during 2022-23 such as focus on Post Office Savings Bank (POSB) account opening; thrust on parcel business with tie-ups with Tribal Cooperative Marketing Development Federation (TRIFED), GeM, private e-commerce players; focus on IPPB, technology initiatives like ATM, E-banking, M-banking, National Electronic Funds Transfer (NEFT), Core Banking Solution(CBS), CBS-CTS (Cheque Truncation System) integration, e-PAN validation, account opening and closure facility for National

**Savings Certificate, Kisan Vikas Patra, Recurring Deposit, Term Deposit and Public Provident Fund through internet banking, monitoring of targets, etc. Furthermore, the Department has adopted a three pronged strategy for increasing parcel business that includes improving the infrastructure and parcel handling capacity for smooth handling of the increased parcel volume, upgradation of the technology platform for improving the operational efficiency and meeting the customer expectations.**

**Apart from the above, a number of measures have been taken by the Department of Posts to achieve the revenue targets during FY 2022-23. These include establishment of four parcel hubs for exclusive and expeditious processing of parcels, four nodal delivery centres have been operationalised for expediting door step delivery of parcels in 2022-23 and 4 routes of postal road transport network have been operationalised. Additional parcels handling capacity of 14.35 lakh parcel per annum has been created bringing the total capacity to 12.75 crore parcels per annum. Payment through UPI QR code has been implemented at all post offices counters. Cash on Delivery and Insurance charges have been reviewed and revised to meet the Courier, Express and Parcel Market Standards. 605 Parcel Packaging units have been established in selected post offices across the country and customer interface has been improved through MIS and Customer Relationship Management Portal .**

**The Committee observe that the focus areas in FY 2023-24 are doorstep pick-up and delivery services of parcels , agreement signed**

with GeM for pick up of consignments, agreement with National Handloom Development Corporation for providing them logistics support for supply of yarns, agreement with Tribal Co-operative Marketing Development Federation of India and tie-up with Open Network for Digital Commerce for providing logistics solutions. Further steps have been taken for technology integration including 1.45 lakh mobile phones for delivery staff, new Application Programme Interface Integration facility, monitoring of performance of Speed Post , corporate customer specific MIS, CRM for bulk customers and so on. Single points of contact have been designated for corporate customers having monthly business of Rs. 10 lakh and above, registration process of bulk customer under Buy Now Pay Later (BNPL) and National Account Facility (NAF) has been revised. There have been tie ups with the Election Commission of India and UIDAI, with Department of Empowerment of Persons with Disabilities for delivery of Unique Disability ID cards, with LIC, Govt of Rajasthan, delivery of Driving License, Registration Certificates, Traffic Challans and notices and so on. Given the credibility which the Department enjoys, the Committee opine that the initiatives w.r.t. doorstep pick- up and delivery services of parcels will definitely bring about significant changes in the Indian economy, apart from boosting the revenues to the Department.

The Committee appreciate the initiative of the Department in launching the new Parcel product 'Rail Post Gati Shakti Express Cargo Service' in collaboration with the Indian Railways. This is to attract the new business for parcels weighing more than 35 kg in

which the booking and delivery of the parcels will be undertaken by the Department of Posts whereas transmission of the parcels will be performed by Indian Railways. Further, the initiative taken w.r.t. packaging of parcels at the post office is praiseworthy and needs to be expanded to cover more post offices. The word of caution here is that the quality of packaging is to be ensured so as to have a sustainable consumer base, especially w.r.t. fragile items. The Department may also examine the feasibility of opening parcel booking counters at airports which could facilitate passengers to book their excess baggage at these counters instead of paying heavy costs for excess baggage that are currently being charged by the Airlines.

### *Revenue Deficit*

3. The Committee note that the deficit of the Department has risen from Rs. 17695.09 crores in 2020-21 to Rs. 18860.63 crore in 2021-22 . The deficit for the 2022-23 stands at Rs. 17423.69 crore till December, 2022. The Committee note that DOP has primarily two major components of gross expenditure: Salaries and Pensions, which constitute almost 92.34% of the gross expenditure. As seen, the expenditure pertaining to salary (Pay and allowances) is on the higher side due to implementation of revised pay and allowances as per 7th Pay Commission. Pensionary charges have also increased due to revision of pension of pre- 2006/ 2016 as per 7th pay commission. Number of pensioners has also increased during last few years. There is increase on account of Dearness Allowance/Dearness Relief

**(DA/DR). Further, in order to fulfill Universal Service Obligation, Post Offices in Rural areas are considered justified if they are able to cover 33.33% of the expenditure (15% in hilly/tribal areas) and in order to keep these offices operational, the necessary cost has to be incurred by the Department.**

**The Committee recognize that the post office brings a connect between Government objectives and banks' inabilities. The post office with its existing branch infrastructure extend complete banking solutions at almost negligible additional costs. The Universal Service Obligation of the Department translates that the Department has to carry out operations in rural and hilly/tribal areas by bearing its cost thus leading to high deficit.**

**It is apparent to the Committee that the post offices do enjoy a vital element of trust that is needed in ensuring usage of formal banking channel by the unbanked population that could be leveraged upon by the Government to obtain higher effectiveness of the financial inclusion drive. The trust built up can also be helpful in selling micro credit and investments like recurring deposits and micro SIP (Systematic Investment Plan) in mutual funds. The importance of post office in executing Government's financial initiatives cannot be debated. The Committee recommend that the Department implement measures which would enable it to decrease the revenue deficit to the extent possible.**

### ***IT Induction and Modernisation***

4. The Committee note that IT Modernization Project of Department of Posts is being undertaken with a total outlay of Rs. 4909 crores. The Project involves computerization and Modernization and networking of ~ 1, 59,000 Post Offices in the country, including ~ 1, 44,000 Branch Post Offices in rural areas run by the Gramin Dak Sevaks. The project involves providing Central Server based integrated, modular and scalable solution for all the operations of Department of Posts including Mails, Human Resource, Banking, Insurance and Finance & Accounts. It also involves creation of IT Infrastructure like Data Centre, Disaster Recovery Centre, setting up of a Wide Area Network (WAN) and providing solar powered and portable hand-held computing devices (Micro ATM compliant) to all the Branch Post Offices. The Committee note that the actual expenditure during 2022-23 on the project is Rs. 567.90 crore on IT 1.0 and Rs. 8.64 crore on IT 2.0. An amount of Rs. 275.65 crore has been allocated to IT 1.0 and Rs. 653.02 crore has been allocated to IT 2.0 in BE 2023-24. The objectives of the IT modernization project of Department of Posts are modernization and computerization of all the non-computerized Post offices in the country including Gramin Dak Sevak (GDS) Branch Post offices in rural areas, mail offices, administrative and other offices; Development of scalable, integrated and modular software covering all operations of the Department of Posts; Establishment of required IT Infrastructure including Data Centre, Wide Area Network (WAN) based networking of the departmental post offices; and DARPAN - RICT (Digital Advancement of Rural Post Offices for a New India-Rural Information Communication Technology (Rural ICT)



**infrastructure. The Project is implemented through eight different segments: Data Centre Facility (DCF), Network Integrator (NI), Financial Services System Integrator (FSI), Core System Integrator (CSI), Digital Advancement of Rural Post Office for A New India (DARPAN) - Rural System Integrator (RSI) and Rural Hardware (RH), Mail Operations Hardware (MOH), and Change Management (CM).**

**With the implementation of IT Modernisation project, all Post Offices will be able to improve their quality of services and increase their productivity on account of improved IT system. Increase in access to the post office through web portal, mobile and call centers would give better services to the customers. Number of transactions in postal, banking, insurance and retail activities of the post office are likely to increase as the reach of these services will be extended through IT Modernisation. Computerization of all the post offices with central data architecture will create an enabling environment for mail track and trace and other web based and mobile based services. Reduction in paper work, particularly in administrative and accounts offices and accessibility of information from centralized database will enable improved decision making and responsive administration. The main activities prioritized by the Department under the scheme are Postal and Logistics, IT infrastructure, Network (inclusive of the North East component), Data Center and disaster recovery system, Security, Field infra (inclusive of the North East component), Enterprise Fraud Risk Management etc. Appreciating the efforts being made by the Department, the Committee would like to emphasise that the works**

undertaken in this regard may be completed as envisaged and in a time bound manner.

Further, the Committee find that the objective of DOP IT 2.0 is to provide inclusive, integrated single-window view of postal and financial services to its stakeholders through multiple delivery channels using re-engineered processes and cutting-edge Information Technologies, leading towards an era of e-Governance. Overall benefit will be to the customers and stake holders through more reliable, speedy operations and transparent availability of information to the customers.

The Committee are of the view that IT modernization has indeed become a vital and integral part of every business plan of any Department or Organization. For the Department of Posts with its vast network and multifarious services, the importance of IT Induction and Modernisation can hardly be overemphasized. The Committee desire that the Department ensures proper implementation of this Scheme and improves operational efficiencies.

***Estates Management – pending projects, accessibility issues and gender concerns***

5. The Committee note that the key objective of the Estates Management Scheme is to ensure development of an appropriate infrastructure to provide a congenial work environment and improve the delivery of postal services in a cost effective way for the benefit of the customers. The Scheme includes construction of postal buildings including Post Offices, mail offices, administrative offices,

staff quarters, besides preservation and conservation of heritage buildings and reconstruction of dilapidated buildings. The Scheme also includes construction of additional toilets in existing buildings, installation of Roof Top Solar Power Packs and Rain Water Harvesting structures to contribute towards Sustainable Development Goals. Providing ramps and rails under the Sugamya Bharat Abhiyan for improving the accessibility of Post Offices for differently abled persons is also a part of this scheme. The actual utilization during 2022-23 has been Rs. 22.32 crores which is less than a third of the RE of Rs. 70.10 crores. This is indicative of lack of proper planning and implementation.

The Committee further note that the major impediments being encountered in the implementation of the Scheme include not getting timely approval from Municipal Corporations and other State Government authorities for starting construction process, cancellation of tendering process due to single/high bidding, non-settlement of litigation process/court cases pertaining to the land owned by the Department and encroachment on Departmental vacant lands. The Committee do appreciate the efforts made by the Department to address these problems. These *inter alia* include preparation of a list of projects for construction and renovation of postal buildings to be taken up in FY 2023-24 which has been shared with all the Circles with the instruction to complete all the preconstruction formalities by 31.03.2023 so that work can be awarded in April 2023 itself, thereby ensuring optimum utilization of funds. The Circles have also been advised to depute officers to liaise

with the local authorities and State Government authorities to expedite requisite approval. Priority is being given for completion of pending projects. The Committee further note that the Department had submitted its proposal to Ministry of Statistics and Programme implementation (MOSPI) vide DO letter dated 26.12.2022 to allow the MPLAD funds to be used for estate management of Department of Posts. The same has been approved by Mo SPI in the revised guidelines on MPLADS issued on 22nd February, 2023. The Committee would like to be apprised in this regard.

Further, the Committee note that presently Department is not earning any rentals for its estates. The Committee would like to draw the attention of the Department w.r.t. existing guidelines of the Department of Posts which deals with renting out excess built up space wherein rent revision is provided for at the rate of 10% per annum after every 03 years. The Committee would like to urge the Department to explore this wherever feasible.

With respect to pending projects, the Committee note that work has commenced on Poojappura and Karamana post offices but the work on Sasthamangalam post office in Kerala is yet to begin. The Committee had advised the Department to speed up work on the three projects in their 22<sup>nd</sup>, 28<sup>th</sup>, 33<sup>rd</sup> and 40<sup>th</sup> Reports and note that the post offices have not been made operational as yet. The Committee therefore emphasise that the Department must make all efforts to complete the work in the next FY. The Committee would like to prevail on the Department to expedite the works w.r.t. these pending projects.

Regarding the facilities for new post office buildings, one of the mandatory provisions has been the construction of ladies toilets. It is seen that in 2022-23 (upto December, 2022), a total of 36 ladies toilets had been constructed in new postal buildings and 21 had been constructed in old buildings where separate facilities were not available for the ladies. These figures reflect very poorly with respect to providing basic amenities to the vast work force. It is seen that funds have been allocated to Estates Division under Gender Concern. Further, with regard to providing other facilities, the Committee found that during the last three years, 383 ramps/railings, 80 adaptive rest rooms and only 1 Braille signage were constructed. The Committee note that only 21 Access Audits have been conducted in the last five years. From the foregoing, the Committee find that the progress made by the Department in addressing gender concerns and inclusive buildings is minuscule when compared to the mammoth size of the Department. The funds allocated to address Gender concern must be utilized optimally and judiciously. The Department ought to strive to provide facilities to their women workforce which *inter- alia* include separate ladies toilets, provision for crèches in the post office and so on. The Committee recommend that inclusiveness may be made mandatory for the design of all post office buildings in future and the guidelines for the design of all new buildings may be revised to aim at access for the differently abled to fulfil the objectives of the Sugamya Bharat Abhiyan. The post office personnel may be sensitized to their specific needs and retrofitting of the existing buildings may be done on a regular basis. The Committee

stress that access audits may be conducted periodically for the post offices and the Committee be informed of the progress in the matter.

The Committee recommend that priority may be accorded to the projects that have been pending for a long time and to those which cater to population still not covered by the reach of a post office. The efforts made by the Department for acquiring funds from the MPLAD are praiseworthy and the Committee hope that the MPLAD funds will be utilised in order to expedite pending projects and start new ones. The Department may also consider the feasibility of renting out its estates and utilizing vacant land through Build-Operate-Transfer Model and earn revenue in the process. The Committee may be apprised of the progress in this regard.

### ***India Post Payments Bank***

6. According to the budgetary allocations, the Committee note that the BE for 2022-23 was Rs. 200 crore for IPPB and the RE was double that of the BE i.e. Rs. 400 crore. For the 2023-24, the BE is Rs. 250 crore. The Committee note that India Post Payments Bank (IPPB) has been setup with the vision to build the most accessible, affordable and trusted bank for the common man in India, leveraging the last mile reach and penetration of the Postal network. IPPB has 650 branches/controlling offices, almost one in each district in the country. IPPB has enabled 1.38 lakh Post Offices (including 1.10 lakh in rural areas) to provide Banking services at the counters. IPPB has also equipped nearly 1.89 lakh Postmen and Gramin Dak Sevaks with

smartphone and biometric device to provide Doorstep Banking Services.

The Committee observe that IPPB has established an interoperable banking infrastructure for the public good contributing towards changing the financial inclusion landscape in India and address the last mile needs of the banking industry at large to provide doorstep services to the customers of ANY BANK through the Postmen and Gramin Dak Sevaks, leading to an increase in rural banking infrastructure by almost 2.5 times. The Bank has a customer base of 6.2 Cr customers, of which 75% are in Rural areas and 47% of the customers are Women.

The Committee note that powered by Aadhaar based eKYC., IPPB has ensured instant account opening with no manual intervention, especially for the rural population who may not possess the required documents prescribed by the Banking ecosystem to become part of the formal financial ecosystem. The IPPB-DoP combine has created a Physical Platform for Rural India enabled to provide Universal Services that has embedded Financial Services with Govt. Services through collaboration of Fintechs, Government and institutions in banking ecosystem, thus providing a multitude of Citizen relevant services at the last mile.

The Committee understand that the IPPB has an Objective of Financial Inclusion in a cost effective way and to remove barriers to access basic financial services by the common man especially in the unbanked and underbanked areas. The IPPB have set ambitious

targets (for 2023-24) of 1.59 lakh IPPB Access Points and 7.2 crore Cumulative Account Acquisition with measures like increased linkage of IPPB and POSA accounts to promote acquisition and customer balances. India Post Payments Bank (IPPB) has enabled 1.38 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.

The Committee note that Department has approached RBI seeking relaxation for rolling out IPPB services in remaining post offices without submitting proposal under Annual Banking Outlet Expansion Plan to RBI. Apart from this, hiring for vacant post of Gramin Dak Sevak Branch Postmasters (GDS BPMs) have been expedited which would enable IPPB to roll out IPPB services in these Branch Post Offices. Regular interaction with all telecom service providers including BSNL is being undertaken to provide mobile connectivity in the technically not feasible locations. As a result, IPPB services have been provided in more than 2600 post offices in 2022-23. IPPB services will be enabled in remaining 21000 post offices by 2023-24.

Apparently, the Payment Bank business model provides limited avenues for revenue generation. The Committee find it encouraging that the IPPB has identified alternate revenue streams like G2C services to balance the revenue mix. There has been a consistent increase in the Bank's revenue in the past 2 years in spite of the onset of the pandemic. There has been a reduction in the net loss



over the quarters through control of fixed expenses and discretionary expenditure.

The Committee have been informed that the Department vide D.O. letter dated 16.06.2021 had requested RBI to examine the possibility of relaxing the eligibility conditions for Small Finance Bank licensing. However, RBI expressed its inability to accede to Department's request. Department has once again approached RBI to reconsider conversion of IPPB into Small Finance Bank and the response from RBI is awaited.

The Committee observe that the key to revenue is enhanced CASA (Current Account & Savings Account) balance as IPPB earn direct revenue on CASA balance. Fresh acquisition along with Post Office Savings Accounts (POSA) linkage is key to improve CASA Balance. Further Premium Acquisition, Aadhaar Seeded Acquisition, Child Enrolment Lite Client (CELC) and Life & General Insurance lead generation/sell are the other sources of revenue generation in IPPB. Lauding the efforts of the Department, the Committee urge the Department to make concerted efforts to remove all restrictions on the revenue streams and widen the scope of IPPB into a Small Finance bank. This would enable it to offer loans and increase its revenue and thereby increase its profitability. The Committee may be informed of the progress made in the direction.

### ***Dormant Accounts***

7. The Committee note that 136.96 crore mature unclaimed certificates were lying with the Department with a value of Rs. 7703.34 crores in 2020-21. During 2021-22, 155.84 lakh such certificates were lying unclaimed with a value of Rs. 9239.20 crores. The Committee also note that the Department takes proactive measures to contact the beneficiaries of such unclaimed/ dormant saving certificates and the number of beneficiaries/legal heirs/nominees contacted during the last three years and the amount repaid to them. In accordance with the instructions contained in SB order No. 8/2019 dated 13.09.2019, all types of unclaimed accounts/certificates in small savings schemes are identified centrally and freezed. Circles then download list of such accounts pertaining to the Post Offices falling under their jurisdiction and shares the same with the concerned Post Offices. The concerned Post Office places the list on the Notice Board meant for public and tries to contact each of the account holder of the unclaimed account by all reasonable means at least two times within a span of sixty days of placing the list on the notice board. Door to door campaign and special drives are carried out at Divisional/Regional/Circle level for settlement of such unclaimed accounts. Periodical monitoring through Video Conferencing is also being done at Directorate level. With the combined effort by all Circles 2142923 accounts with an amount of Rs. 1206.73 Cr have been settled till Dec-2022.

The Committee note that nomination has been made mandatory w.e.f. 18.12.2019 for all the accounts being opened and restriction in system has also been implemented for opening

account without nomination. The Committee are all praises for the efforts undertaken by the Department in settlement of dormant accounts and exhort that they should continue their efforts with renewed vigor so as to find the legal heirs of the deceased persons. Following the practice of nomination at the time of opening of accounts and renewing the KYCs every other year will ensure to keep the number of dormant accounts to a minimum. Restoring the amounts to the legal heirs/nominees will lead to restoration of faith and credibility in the organization. It is apparent that there may be a large number of accounts in POSB opened prior to December, 2019 without any nomination. The post office needs to assume a proactive role and encourage these account holders through push notifications via SMS, email and ensure that no account remains without a nomination. The progress made in quantifiable terms may be apprised to the Committee.

### *Post Office Common Service Centres*

8. The Committee note that Common Service Centre (CSC) services in the country are being provided in 1,21,133 post offices, which includes 22,382 departmental post offices and 98,751 branch post offices in rural areas. The Committee have also been informed that 1,38,906 postal employees (35,162 Departmental employees and 1,03,744 Gramin Dak Sevaks) have been trained to provide CSC Services through Post Offices. Incentives payable to Post Office staff and GDS is linked with revenue generated on the transactions made

by them on CSC platform. Existing infrastructure of the Post Office is used for providing CSC services whereas in the rural Branch Post Offices, employees have option either to use Departmental infrastructure or bring their own infrastructure for providing CSC services. In case employee provides infrastructure, he is paid double the incentive as applicable in other case i.e. when infrastructure is provided by the Department.

The Committee also note that in Post Offices, CSC Services are provided by the postal staff in addition to their own duties and by utilizing existing infrastructure. No additional expenditure is incurred by the Department of Posts in providing CSC services at Post Office counters. Revenue earned for transactions conducted on CSC platform related to Common Service Centre services is shared between CSC-SPV and Department of Posts in the ratio of 20:80. The revenue earned by the Department during 2020-21 was Rs. 7,45,351.39 which increased to Rs. 38,87,621.46 in 2021-22. During 2022-23, the amount had risen to Rs. 59,23,788.58 till December, 2022. The Department have submitted that 81 services are being provided that are related to Digital Seva Portal, election, labour service, pension, employment service, e-District, Bharat Bill Payment system, G2C and B2C services like Tour and Travels, FASTag, educational, financial services and utility services.

The Committee also note that in case of deficiency in the quality of CSC Services or any other issues related to CSC services in Post Offices viz. overcharging etc, customers can complain to the

**Postmaster/ Divisional Heads for redressal of their grievances, in a manner similar to other postal services provided at Post Offices.**

**The Committee have also been informed that the CSC services provided through Post Offices are dependent upon a number of factors viz. power supply, internet connectivity, demand for such services and availability of service providers on CSC platform to offer their services. CSC Services in Post Offices are provided through existing infrastructure of the Post Offices. In departmental post offices the existing Desktop PC, Printer, Scanner and Internet Connectivity are used for providing CSC Services where as in Branch Post Offices, the mobile handset given to the Postmaster by Department or Postmaster's own device is used for providing CSC Services. CSC – SPV provides access to their online portal ([digitalseva.csc.gov.in](http://digitalseva.csc.gov.in)) for delivery of CSC Services through Post Offices. CSC also provides training to postal staff and other backend technological support required for delivery of CSC Services.**

**The Committee note that during April to December, 2022, 9,30,322 transactions were carried out at PO-CSCs. The Committee understand that the post offices have utilized their existing manpower and infrastructure to provide the much needed services to the remote areas of the country thereby earning revenue in the process. The Committee desire that monitoring of the display /notice boards/rate-charts at PO-CSCs may be micro-managed at the post office level and the Branch Postmaster may be responsible for the same. Notwithstanding, CSC e-governance private Limited Company can not absolve itself of the responsibility. The Committee find this**

aspect baffling and impress upon the Ministry to fix accountability of CSC company as well. The Committee also find that data related to number of services provided by PO-CSCs appear to be inconsistent, given the fact that the Department has submitted different figures before the Committee in their written replies on different occasions. The Department may, therefore, collate the information about the exact quantum of services provided by the PO-CSCs as compared to what is enumerated in the MoU and report any glaring disparities to the Committee.

Besides, a dedicated helpline along with an email ID with a customer service team may be deployed for grievance redressal where the complaints lodged may be connected to a complaint management system with a turnaround time of 7 days. The Committee recommend that an appellate authority with an ombudsman at the helm may be appointed for monitoring the grievance redressal. The Committee further note with the concern that CSC is a private limited company having one golden share of the Government, has been gaining works purely on the basis of nomination and not on competitive bidding.

The Committee note that the services provided by CSC are primarily focused on Mobile recharge and electricity bill payments which reflects the myopic view of the CSC management. The share of the transactions of G2C services like agriculture insurance, filing of income tax returns and land record forms etc. is abysmally low and apparently points to the lack of promotion on part of CSC and the resultant lack of awareness of the target populace. The Committee

have also learned that the CSC company has only focused on providing online training to the operators. The Committee, therefore, emphasise that the CSC should conspicuously display the full list of services provided and provide hands on training in both online and physical mode to the operators on a regular basis. The Committee further note that the revenue earned by the PO-CSCs is approximately Rs. 48.90 per CSC during the FY 2022-23 which is astoundingly low and necessitates that the PO-CSCs should widen their ambit to cover more services for revenue. The Committee further recommend that the CSC should play a wider role in spread of internet connectivity to the Gram Panchayats and inform the Committee of the progress made in terms of connections provided .

The Committee conclude that the Department of Posts are self-sufficient in terms of human resource and may examine the feasibility of managing the entire ecosystem of CSC in the country. The infrastructure of the Gram Panchayats may be utilized and the Dak Karmayogi portal may be used for providing training on CSC services to the postal employees. The amalgamation would result in increased reach of the post offices by utilizing the doorstep service model of the IPPB and would prove gainful to the Department. The Committee emphasise the Department to explore this possibility and apprise them of the progress in this regard.

### *Monthly Income Scheme and Senior Citizens Savings Scheme*

9. The Committee note that as per the Budget Announcement of 2023-24, the maximum deposit limit for Monthly Income Scheme will be enhanced from Rs 4.5 lakh to Rs 9 lakh for single account and from Rs 9 lakh to Rs 15 lakh for joint account. The maximum deposit limit for Senior Citizen Savings Scheme will be enhanced from Rs 15 lakh to Rs 30 lakh. As per the provisions under Rule 3 of SCSS 2019, voluntarily retired or retired on superannuation persons of 55 years of age and above can invest in SCSS, their retirement benefits, subject to a maximum of Rs 15 lakh. Further, retired personnel of Defence Services (excluding Civilian Defence Employees) on attaining the age of 50 years are also eligible to invest in SCSS. The Committee note that benefit under SCSS is already available to Government employees retiring at the age of 55 years and above and SCSS account can be extended for a further period of three years once only. The Department have informed that interest at the rate applicable to the Post Office Savings Account shall be payable on deposits in the SCSS account which are not extended on maturity.

Noting that the retirement benefits may be significantly larger than the amount of Rs. 30 lakh which is permitted under the SCSS, the Committee recommend that the Department should put forth a proposal to remove the limit on SCSS to enable the retired persons to invest a larger portion of their savings in post offices. The age limit of 55 years may also be relaxed for persons who take voluntary retirement at an earlier age. The Committee further recommend that the limitation on renewal of SCSS account may be removed.



It is apparent that MIS provides a steady monthly income to the retired account holders/housewives. The Department may also consider increasing the limit on MIS for single account and for joint account. The Department should also consider the possibility of sending reminders through SMS and emails to the SCSS account holders on completion of term of the SCSS. The Committee are of the view that the subscriber base of the post office will increase substantially and the amount invested will increase commensurately. The Committee may be apprised of the progress made in this regard.

#### *Expansion of role of postmen*

10. During the examination of the Demands for Grants (2023-24), a concern was raised by the Committee that the Jan Dhan account holders covered by an insurance of Rs. 2 lakhs are not receiving the amount that is due to them in case of any claims arising. The Committee also flagged the issue that no receipt is provided for the premium paid by the account holders who then face problems in insurance claims.

The Committee note that the Department of Financial Services (DFS) is the nodal Department for Jan Dhan Accounts and infer that the DFS can collaborate with Department of Posts for facilitation of insurance claim settlement of the Jan Dhan Account holders through nearby post offices. The postmen who are entrusted with delivery in the rural post offices may be given additional responsibility of reaching out to families who are the beneficiaries of insurance by virtue of being Jan Dhan Account holders. The Department may look into ways

to facilitate the insurance claims related to PLI/RPLI through postmen as they enjoy unparalleled reach with the local population. The Committee call upon the Department to see the feasibility of mandatorily posting postmen with the requisite skills in the local dialect/language in remote areas so as to preclude any language conflicts. The Committee emphasise that the Department may collaborate with the Gram Panchayats and collate the data of insured Jan Dhan Account holders to further streamline the claim process.

### ***Widening of the ambit of Post Office Savings Bank***

11. The Committee note that the Post Office Savings Bank has time Deposits scheme with the maturity period of 1 year / 2 year / 3 year and 5 year, National Savings Certificates and Kisan Vikas Patra. Loan facility is not available on these deposits. The Department have also informed that the customer can avail loan from banks by pledging these deposits in the bank branch. In respect of Recurring Deposits, account holders can avail loan from the post office to the extent of 50% of balance in the RD account.

The Committee find it encouraging that Department of Posts has received a mandate from Department of Agriculture and Farmers Welfare for opening approx 1.46 Crore accounts of PM Kisan Samman Nidhi beneficiaries who are not able to receive Direct Benefit Transfer due to non-availability of Aadhaar seeded accounts. The mandate is received due to vast Distribution network of DOP along with trust on Postmen/GDS of the public in large. The Committee appreciate the efforts of IPPB with regard to opening up

**of more than 5 lakh PM Kisan Samman Nidhi Beneficiary Accounts.**

**Department of Financial Services (DFS), MOF, is the nodal Department/ Ministry for PMSBY (Pradhan Mantri Suraksha Bima Yojana) and PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojana) Schemes. These schemes are available through Banks and Post Offices. The eligible Post Office Savings Account holders can enrol**

under PMSBY and PMJJBY Schemes. 21.32 lakh have enrolled in PMSBY and 1.44 lakh in PMJJBY.

The Committee recommend that the Department may initiate the process of providing loan facility on term deposits and Monthly Income Scheme deposits which would provide additional flow of revenue to the Post office. The Department may examine the possibilities to work in coordination with Ministry of Agriculture & Farmers Welfare to provide the services of Primary Agriculture Credit Society to the farmers at grass root level through the unparalleled reach and trust enjoyed by the Post Offices. The Department may also explore ways to popularize the PM Kisan Samman Nidhi, PMSBY and PMJJBY to increase the subscriber base.

New Delhi;  
17 March, 2023  
26 Phalguna, 1944(Saka)

PRATAPRAO JADHAV,  
Chairperson,  
Standing Committee on  
Communications and Information Technology.

**STANDING COMMITTEE ON COMMUNICATIONS AND INFORMATION  
TECHNOLOGY  
(2022-23)**

**MINUTES OF THE ELEVENTH SITTING OF THE COMMITTEE**

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The Committee sat on Wednesday, the 15 February, 2023 from 1410 hours to 1520 hours in Committee Room No. 1, Extension to Parliament House , New Delhi.

**PRESENT**

**Shri Prataprao Jadhav –Chairperson**

**MEMBERS**

***Lok Sabha***

2. Smt. Sunita Duggal
3. Shri Jayadev Galla
4. Ms. Mahua Moitra
5. Shri Santosh Pandey
6. Shri Shatrughan Prasad Sinha

***Rajya Sabha***

7. Dr. Anil Agrawal
8. Dr. John Brittas
9. Shri Syed Nasir Hussain
10. Shri Kartikeya Sharma
11. Shri Jawhar Sircar
12. Shri Lahar Singh Siroya

**SECRETARIAT**

- |    |                     |   |                  |
|----|---------------------|---|------------------|
| 4. | Shri Satpal Gulati  | - | Joint Secretary  |
| 5. | Smt. A. Jyothirmayi | - | Director         |
| 6. | Shri Nishant Mehra  | - | Deputy Secretary |

## Representatives of the Department of Posts, Ministry of Communications

Sl. No.	Name	Designation
1.	Shri Vineet Pandey	Secretary
2.	Ms. Manju Pandey	Member (P&Banking)
3.	Shri Partha S. Das	AS &FA
4.	Shri Ajay Kumar Roy	CGM (Parcel)
5.	Shri R. Anand	DDG (PMU)
6.	Ms. Sharon Shefali Gupta	DDG (B&A)
7.	Shri Ganesh V. Sawaleshwarkar	PMG (Navi Mumbai Region)
8.	Shri M.U. Abdali	DDG (Estate)
9.	Dr. (Ms.) Amarpreet Duggal	DDG (PG)
10.	Shri Raj Kumar Mishra	DDG (RB & Planning)
11.	Shri Kushal Kumar Pathak	DDG (Tech)
12.	Shri Pawan Kumar Singh	DDG (FS)
13.	Shri Aman Sharma	DDG (CP)
14.	Ms. Ritu Jakhmola	Director (Budget)

2. At the outset, the Chairperson welcomed the representatives of the Department of Posts (DoP) to the sitting of the Committee convened to hear the views on Demands for Grants (2023-24) of the Department. He drew their attention to various focus areas such as the development of integrated computerization and networking to meet rising customer expectations, rationalization and optimal utilization of the network, enhanced productivity, greater accountability and transparency and the progress made towards the Information Technology modernization projects, construction of new post offices and retrofitting them for the differently-abled, and so on.

He also asked them to explain about the enhancement in maximum deposit limit for Monthly Income Account Scheme announced in the Union Budget 2023. He underlined that a new small savings scheme, 'Azadi Ka Amrit Mahotsav Mahila Samman Bachat

Patra' for women has been announced in the Budget and asked about the steps being taken by the Department in offering smart postal services and innovative value added services to the customers and also the constraints/difficulties, if any, being faced by the Department in execution of its various Plan Schemes/Projects that was hampering the performance of the Department.

3. Thereafter, the representatives of the Department of Posts made a brief power point presentation highlighting the services provided by the Department of Posts like Government services to Election Commission of India, Unique Identification Authority of India, G2C services like Post Office Passport Seva Kendra and issue of Aadhaar Cards, financial services like Post Office Savings Bank, Electronic Money Order, International Money Transfer Service, Atal Pension Yojana, services provided by India Post Payments Bank like Saving Accounts, Aadhaar Enabled Payment System, Remittances, Digital Life Certificates, Insurance and Postal services which include parcel delivery, financial inclusion through post office savings schemes and India Post Payments Bank. The powerpoint presentation also highlighted the fact that the IPPB received Utkarsh Puraskar for achieving highest percentage of digital payment transactions under the category Small and Micro Banks on 9 Feb, 2023.

4. The Committee were informed of the domestic initiatives taken by the Department which *inter alia* included the India Post GeM MoU, joint parcel product in collaboration with Indian Railways, dedicated Parcel Hubs in 191 locations, 193 Nodal Delivery Centres and dedicated Postal Road Transport Network operationalised on 66 routes. They further expounded upon the international initiatives like electronic filing of Postal Bill of Exports, set up of 100 Dak Niryat Kendras during 2022-23, booking of postal export articles in 148 locations, agreement with United States Postal Services for electronic exchange of Customs information of Electronic Advance Data (EAD), exchange of EAD with more than 120 countries, e-packet Service introduced with 15 countries in Asia-Pacific Region and USA, multilateral agreement for Tracked Packet Service , and so on.

5. The representatives of the Department shed light on the fact that the client base of the Postal Life Insurance had been expanded to include all graduates and diploma holders from Universities and recognized institutions. They also touched upon Citizen Centric Services including Post Office Passport Seva Kendras, Aadhaar Centres, human resource initiatives like complete automation of Gramin Dak Sevak recruitment and online portal for Circle allocation for Group C candidates nominated by Staff Selection Commission. They enlightened the Committee on the targets achieved under estate management wherein small post offices were constructed and heritage buildings were preserved. More milestones were achieved with infrastructure upgradation for Speed Post Centres, officials being trained and more Postal Training Centres inaugurated. They delineated that the budget announcement for 2022-23 for Anytime-Anywhere Post Office Savings has been fully implemented with migration to Core Banking System, online transfer to funds between Post Office Accounts and Bank Accounts enabled and access to Post Office Accounts through net banking, mobile banking and ATMs. They threw light on the Budget announcements for 2023-24 wherein the Mahila Samman Savings Certificate was announced alongwith a hike in the maximum deposit limit for Senior Citizen Savings Scheme and Monthly Income Account Scheme.

6. The representatives of the Department further enlightened the Committee that almost 6 crore accounts had been opened in IPPB out of which 48 percent were of women. The Department has 84 per cent share in Sukanya Samriddhi Yojana Accounts which include more than 10 lakh accounts opened in only two days in February, 2023. India Post has an MoU for order fulfillment at e-Marketplace with onboarding of 1630 GeM sellers. 70 Dak Niryat Kendras have been opened out of the target of 100. E-packet service to the United States had been operational for the past nine months with 5.5 lakh articles handled.

7. Members raised issues such as profitability of IPPB, increase in limits of Monthly Income Scheme and Senior Citizens Savings Scheme, availability of Core Banking Solution, loan on recurring deposits and fixed deposits, challenges before IPPB, conversion of IPPB into Small finance bank, bringing Common Service Centres under the ambit of Department of Posts, postal traffic numbers, packaging of parcels by post offices,



association with the Primary Agricultural Credit Society, and so on. The representatives of the Department while replying to some of the queries also informed that twenty five lakh lives have been insured under accident insurance scheme of IPPB and the share of the Department in the Pradhan Mantri Fasal Bima Yojana as well as PM-Kisan Samman Nidhi accounts had been rising.

8. The Members asked further questions such as support from MPLAD (Members of Parliament Local Area Development) Scheme for building new post offices. The issue of insurance claim percentage under Jan Dhan Accounts being very low was brought to the forefront. The fact that the Jan Dhan account holders did not get a receipt of the insurance premium paid was highlighted and the representatives of the Department promised to look into the involvement of postmen in the settlement of claims.

9. The replies to the queries which remained unanswered were sought to be furnished within five days. The Chairperson, then, thanked the representatives of the Department of Posts for deposing before the Committee.

The witnesses then withdrew.

Verbatim proceedings of the sitting have been kept on record.

**The Committee, then, adjourned.**

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**STANDING COMMITTEE ON COMMUNICATIONS AND INFORMATION  
TECHNOLOGY  
(2022-23)**

**MINUTES OF THE TWELFTH SITTING OF THE COMMITTEE**

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The Committee sat on Friday, the 17<sup>th</sup> March, 2023 from 1000 hours to 1045 hours in Main Committee Room, Parliament House Annexe, New Delhi.

**PRESENT**

**Shri Prataprao Jadhav**

**MEMBERS**

***Lok Sabha***

13. Shri Karti P. Chidambaram
14. Shri Nishikant Dubey
15. Shri Santosh Pandey
16. Shri Sanjay Seth
17. Shri Ganesh Singh
18. Dr. T. Sumathy (A) Thamizhachi Thangapandian

***Rajya Sabha***

19. Dr. Anil Aggarwal
20. Dr. John Brittas
21. Shri Syed Nasir Hussain
22. Shri Kartikeya Sharma
23. Shri Jawahar Sircar
24. Shri Lahar Singh Siroya

**SECRETARIAT**

- |    |                    |   |                  |
|----|--------------------|---|------------------|
| 7. | Shri Satpal Gulati | - | Joint Secretary  |
| 8. | Smt. A.Jyothirmayi | - | Director         |
| 9. | Shri Nishant Mehra | - | Deputy Secretary |

2. At the outset, the Chairperson welcomed the Members to the sitting of the Committee convened to consider and adopt Draft Reports on Demands for Grants (2023-24) relating to the Ministries/Departments under their jurisdiction.
3. The Committee, then, took up the following draft Reports for consideration and adoption.
  - (i) Draft Report on Demands for Grants (2023-24) of the Ministry of Communications (Department of Telecommunications).
  - (ii) Draft Report on Demands for Grants (2023-24) of the Ministry of Communications (Department of Posts)
  - (iii) Draft Report on Demands for Grants (2023-24) of the Ministry of Electronics and Information Technology, and
  - (iv) Draft Report on Demands for Grants (2023-24) of the Ministry of Information and Broadcasting.
4. After due deliberations, the Committee adopted the Reports with modifications. The Committee then placed on record their appreciation of the Hon'ble Chairperson under whose guidance and leadership the Study Visit to Hyderabad, Bengaluru, Pune and Mumbai from 19.01.2023 to 24.01.2023 was conducted successfully.
5. The Committee authorized the Chairperson to finalize the draft Reports arising out of factual verification, if any, and present the Reports to the House during the current Session of Parliament.

**The Committee, then, adjourned.**