

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

**LOK SABHA
UNSTARRED QUESTION NO. 4467
ANSWERED ON 20TH AUGUST, 2025**

INDIA POST PAYMENTS BANK (IPPB)

**4467. SHRI SELVAM G:
SHRI C N ANNADURAI:
SHRI NAVASKANI K:**

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) whether the Government is aware that the India Post Payments Bank (IPPB) has established 37 branches and over 10,952 access points across Tamil Nadu leveraging the Department of Posts infrastructure to deliver financial services and if so, the details thereof;
- (b) the details of the number of postmen and Gramin Dak Sevaks currently equipped and trained in Tamil Nadu to provide doorstep banking services and the scope of services being delivered through this model;
- (c) whether doorstep banking under IPPB in Tamil Nadu has significantly contributed to financial inclusion particularly in rural and unbanked areas and if so, the details thereof;
- (d) the number of rural post offices in Tamil Nadu currently offering IPPB-enabled banking services and the year-wise growth in digital and financial transactions recorded in the State; and
- (e) whether the Government has any plans to further expand IPPB's operations and digital infrastructure in Tamil Nadu and if so, the details thereof?

ANSWER

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

- (a) Yes Sir, India Post Payments Bank (IPPB) has established 35 Banking Outlets and 10,981 Access Points across Tamil Nadu leveraging the Department of Posts infrastructure to deliver financial services. District wise details of these Banking Outlets and Access Points across the State is at **Annexure-I**.
- (b) A total of 16,858 Postmen & Garmin Dak Sevaks are currently equipped and trained in Tamil Nadu to provide doorstep banking services that include Cash deposit/ withdrawal from Saving Accounts, Digital Life Certificate (DLC) for pensioners, mobile number update in Aadhaar for citizens and Child Enrolment Lite Client (CELC) services.
- (c) Yes Sir, IPPB has significantly contributed to financial inclusion by enabling account opening for more than 66 lakh customers who can now receive DBT directly into their bank account; providing Digital Life Certificate (DLC) for 7.96 lakh pensioners; and CELC services at doorstep of the customers of rural & unbanked areas in Tamil Nadu.
- (d) 8,800 Rural Post offices in Tamil Nadu are currently offering IPPB enabled Banking services. Year wise growth in digital and financial transactions is at **Annexure-II**.
- (e) No Sir. All the Post Offices of the Department of Posts are already providing IPPB services across the State.

ANNEXURE REFERRED IN REPLY TO PART (A) OF LOK SABHA UNSTARRED QUESTION NUMBER 4467 ON 'INDIA POST PAYMENTS BANK (IPPB)' ANSWERED ON 20.08.2025.

Sl. No.	Banking Outlet Name	District Name	Count of Access points
1	ANNA ROAD	CHENNAI	261
2	CHARING CROSS	NILGIRIS	158
3	CHIDAMBARAM	CHIDAMBARAM	472
4	COIMBATORE	COIMBATORE	359
5	CUDDALORE	CUDDALORE	234
6	DHARMAPURI	DHARMAPURI	243
7	DINDIGUL	DINDIGUL	441
8	ERODE	ERODE	308
9	KANCHIPURAM	KANCHIPURAM	395
10	KARUR	KARUR	318
11	KOVILPATTI	KOVILPATTI	329
12	KRISHNAGIRI	KRISHNAGIRI	299
13	KUMBAKONAM	KUMBAKONAM	456
14	MANAMADURAI	MANAMADURAI	301
15	MAYILADUTHURAI	MAYILADUTHURAI	278
16	NAGERCOIL TOWN SO	KANYAKUMARI	257
17	PALAYANKOTTAI	PALAYANKOTTAI	320
18	PERAMBALUR	PERAMBALUR	123
19	PUDUKKOTTAI	PUDUKKOTTAI	327
20	RAMANATHAPURAM	RAMANATHAPURAM	283
21	SALEM	SALEM	501
22	TALLAKULAM	TALLAKULAM	290
23	THANJAVUR	THANJAVUR	372
24	THENI	THENI	209
25	TIRUCHIRAPPALLI	TIRUCHIRAPPALLI	338
26	TIRUPATTUR	TIRUPATTUR	284
27	TIRUPUR	TIRUPUR	339
28	TIRUVALLUR	TIRUVALLUR	567
29	TIRUVANNAMALAI	TIRUVANNAMALAI	441
30	TIRUVARUR	TIRUVARUR	105
31	TUTICORIN	TUTICORIN	286
32	UDAYARPALAYAM	UDAYARPALAYAM	234
33	VELUR	VELUR	323
34	VILLUPURAM	VILLUPURAM	261
35	VIRUDHUNAGAR	VIRUDHUNAGAR	269
		Total Access points	10981

ANNEXURE REFERRED IN REPLY TO PART (D) OF LOK SABHA UNSTARRED QUESTION NUMBER 4467 ON 'INDIA POST PAYMENTS BANK (IPPB)' ANSWERED ON 20.08.2025.

Year wise Growth in Digital and Financial Transactions are mentioned below-

Financial Year	Number of Digital Financial Transactions (In crore)
2020-21	1.06
2021-22	3.36
2022-23	9.07
2023-24	17.69
2024-25	33.44
