

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

**LOK SABHA  
UNSTARRED QUESTION NO. 4174  
TO BE ANSWERED ON 26<sup>TH</sup> MARCH, 2025**

**CONTRIBUTION OF POST OFFICES IN RURAL ECONOMY**

**†4174. SMT. BHARTI PARDHI:  
SHRI SHRIRANG APPA CHANDU BARNE:**

Will the Minister of COMMUNICATION be pleased to state:

- (a) whether the post offices can contribute to the development of rural economy and helps in reducing the urban and rural divide by providing essential services and financial inclusion in rural areas;
- (b) if so, the details thereof and the steps taken in this regard;
- (c) the manner in which the post offices can help in providing banking services to the rural population;
- (d) whether widespread network of post offices is important for the last mile connectivity particularly in remote areas with the emergence of e-commerce; and
- (e) if so, the steps taken to connect widespread network of post offices with online business and expand its access to the market?

**ANSWER**

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

- (a) Yes;
- (b) & (c) The details of the same, including steps taken in this regard are as follows:
  - i. The Department through its vast network of around 1.64 lakh post offices, with around 1.39 lakh in rural areas, complemented by the India Post Payment Bank, and around 2.4 lakh Gramin Dak Sevaks, is providing digitally enabled postal, financial and citizen-centric services.
  - ii. Post offices ensure the timely and reliable delivery of documents and parcels, in every nook and corner in the country.
  - iii. All Post Offices in the country are functioning with Core Banking Solution. The following facilities are available to the customers:

- a. Internet Banking & Mobile Banking
  - b. National Electronic Fund Transfer (NEFT)/ Real Time Gross Settlement (RTGS) services for transfer of funds
  - c. Electronic Clearing Services (ECS) facility – for crediting the interest & maturity amount in bank accounts
  - d. e-Passbook facility to view the balance and mini-statement
  - e. India Post Payments Bank – Post Office Savings Accounts linkage service for all types of digital transactions
  - f. Direct Benefit Transfer (DBT) and Citizen Centric Services like Aadhaar enrolment and updation
- iv. India Post Payments Bank (IPPB) provides digital and paperless banking, Aadhaar enabled Payments System (AePS), DBT facility and assisted digital services.
- v. Rural Postal Life Insurance (RPLI) scheme has been designed to provide affordable insurance coverage to people in rural areas.
- (d) Yes;
- (e) The steps taken to connect widespread network of post offices with online business and expand its access to the market are as follows:
- i. Department, with its extensive reach provides complete solutions from induction, transmission and delivery of consignments across the country. Various value-added services like insurance, track and trace, cash on delivery, Application Programming Interface (API) integration, Management Information System (MIS) dashboard, Book Now Pay Later facility (BNPL).
  - ii. A dedicated national road transport network has been established to enhance connectivity to tier-2 and tier-3 towns, serving as a critical infrastructure initiative that extends e-commerce benefits to urban and rural areas. These are further supplemented by state-level transport routes.
  - iii. To strengthen last-mile delivery, nodal delivery centres (NDCs) have been set up for exclusive and expedited parcel distribution using mechanized modes of transport.

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