

LEVERAGING POST OFFICES AS A HUB FOR DELIVERY OF CITIZEN CENTRIC SERVICES: A CASE STUDY OF POST OFFICE PASSPORT SEVA KENDRAS AND AADHAR CENTRES IN POST OFFICES

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CERTIFICATE

This is to certify that Mrs. Hena Usman has pursued her research work and prepared this dissertation titled “Leveraging Post Offices as a Hub for Delivery of Citizen Centric Services: A Case Study of Passport Seva Kendras and Aadhar Centres in Post Offices” under my guidance and supervision. This dissertation is the result of her own research and to the best of my knowledge, no part of it has earlier comprised any other dissertation or book. This is being submitted to the Punjab University, Chandigarh for the award of Master’s Diploma in Public Administration in partial fulfilment of the requirement for Advanced Professional Programme in Public Administration(APPPA) of Indian Institute of Public Administration (IIPA), New Delhi.

I recommend that the dissertation of Mrs. Hena Usman is worthy of the award of Master’s Diploma in Public Administration.

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ABBREVIATIONS

DoP	Department of Posts
ASPo	Assistant Superintendent of Post Offices
IP	Inspector of Post Offices
POSB	Post Office Savings Bank
PRS	Passenger Reservation System
IPPB	India Post Payments Bank
BPM	Branch Post Master
NeGP	National e-Governance Plan
CBS	Core Banking Solution
LIC	Life Insurance Corporation
BD&M Dte.	Business Development and Marketing Directorate
POPSK	Post Office Passport Seva Kendra
DBT	Direct Benefit Transfer
ICT	Information Communication Technology
IT	Information Technology
HPO	Head Post Office
GPO	General Post Office
CSC	Common Service Centre
MSME	Micro Small and Medium Enterprises
ATM	Automated Teller Machine
CEPT	Centre for Excellence in Postal Training

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CHAPTER ONE INTRODUCTION

“A customer is the most important visitor on our premises. He is not dependent on us. We are dependent on him. He is not an interruption in our work. He is the purpose of it. He is not an outsider in our business. He is part of it.”---
Mahatma Gandhi.

In placing a fresh emphasis on the public interest and citizens as the focus of public service, the New Public Service model provides useful corrective to prevailing notions of control and steering associated with earlier models of public administration and management. But it is still far from providing an all encompassing paradigm that offers the comprehensive solutions which public sector reforms grounded in earlier approaches have failed to deliver (Denhardt and Denhardt 2011; Christensen and Lægreid, 2011)¹. Several other strands of post New Public Management perspective, therefore focus on whole of government approaches, digital governance and motivation to redress the problems of organisational coherence and responsiveness associated with New Public Management placing the needs and interests of citizens at the centre of public management endeavour.² In this respect, the creation of the U.K. Prime Minister’s Delivery Unit under the Labour Government in 2001, sought to drive up delivery standards and results in priority policy areas through greater coordination, clarity on goals, the formulation of delivery plans and continuous measurement of performance. The delivery unit approach has since gained traction in various parts

¹ Global Centre for Public Service Excellence, From Old Public Administration to the New Public Service Implications for Public Sector Reform in Developing Countries.

² Ibid

of the world as a means of realizing the benefits of a more joined up approach to policy implementation (Barber, 2008: Ho, 2012).

Jawaharlal Nehru on Citizen Centric Administration “...administration is meant to achieve something, and not to exist in some kind of an ivory tower, following certain rules of procedure and, Narcissus---like, looking on itself with complete satisfaction. The test after all is the human beings and their welfare.” (March 29, 1954).³

Second Administrative Reforms Commission(ARC) was set up with a wide mandate to prepare a blue print for revamping the public administration system and to suggest measures to achieve a proactive, responsive accountable, sustainable and efficient administration for the country at all levels of government. One of the terms of reference of the Commission relates to Citizen Centric Administration. Among various aspects of this issue, the ARC has been asked to examine reducing delays and ensuring promptness in delivery of services.

It is against this background that this dissertation seeks to examine leveraging of post offices as a hub for delivery of citizen centric services. A case study of recently set up Aadhar Updation and Enrolment Centres in Post Offices and Post Office Passport Seva Kendras (2017-2018) is sought to be attempted to analyse whether post offices in India hold the way for the future as hubs for the delivery of citizen centric services.

The Department of Posts with its network of 1,54,965 post offices, is the largest postal network in the world. The beginnings of this vast postal network can be traced back to the year 1727 when the first post office was set up in Kolkata. To

³ From the Address delivered at the inaugural meeting of the Indian Institute meeting of the Indian Institute of Public Administration(IIPA), New Delhi on the 29th March 1954 extracted from Public Administration Vision and Reality by U.C.Aggarwal, IIPA.

bring some uniformity amongst the then post offices, the Indian Post Office Act of 1837 was enacted followed by the more comprehensive Indian Post Office Act of 1854 which set up the present Postal System in India. This was followed by the India Post Office Act of 1898 which regulates the Postal Services in the country today. This Act has been amended in 2017 to allow Department of Posts to revise tariffs for postal products and services.

India Post (Corporate name of the Department of Posts) has a vision that India Post's products and services will be the customer's first choice. The mission of the Department of Posts includes among other objectives to continue to deliver social security services and to enable last mile connectivity as a government of India platform and to ensure that the employees are proud to be its main strength and serve the customers with a human touch. While the core activity of the Department is procuring, transmission and delivery of mail, there are also a number of retail services which include money remittance, banking and insurance services (Postal life Insurance and Rural Postal Life Insurance). The Department has also undertaken disbursement of social service benefit payments such as Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and social security pension schemes.

To meet the challenges of declining mails the world over and the public service demands of citizen centric delivery, the Department of Posts is reinventing itself--upgrading, diversifying and introducing new services to measure up to customer expectations. Two recent initiatives in this area have been setting up of Aadhar Enrolment and Updation Centres in around 13,000 post offices across the country and around 412 Post Office Passport Seva Kendras. The India Post Payments Bank has rolled out with around 650 branches across the country. A

major Information Technology induction and modernization project is currently being implemented in the Department with focus on business process re-engineering and improving operation efficiency of the department.

STATEMENT OF THE PROBLEM - The National e Governance Plan envisages setting up of common service centres as Information and Communications Technology (ICT) enabled front end delivery points at village level for delivery of government, financial, social and private sector services in areas of agriculture, health, education, entertainment, fast moving consumer goods (FMCG) products, banking, insurance, pension, utility payments etc. The IT modernization project of Department of Posts aims at transforming the Department into a technology enabled self reliant market leader. It will result in increased market share and revenues, launch of new products and services, improved service delivery system, motivated work force and enhanced customer satisfaction.

The Digital India programme is a flagship programme of Government of India launched in 2014 with a vision to transform India into a digitally empowered society and knowledge economy. The Department of Posts has been entrusted with the task of transforming the post offices into multi service centres. The Department is digitising all the 1,54,965 post offices including 1,29,380 Gramin Dak Sewak Post Offices in rural areas. The digitised Post Office shall work as multi service centre and become the nodal centre for dissemination of information vis a vis the government policies, disbursement of social security benefits and financial inclusion. The implementation of Digital Advancement of Rural Post Office for a New India (DARPAN) Project with Core Banking Solution will enable Department of Posts to roll out various social sector schemes on behalf of the

Central and State Governments through a network of 1.29 lakh Branch Post Offices in the rural areas. Rural branch post offices will be provided with a hand held device enabled with bio-metric identification and Micro ATM functionality to perform various financial and postal transactions. As on 17th January 2018, 51,361 branch post offices were covered under DARPAN project. The Core Banking Solution Project is bringing in facilities of ATM banking, internet banking and mobile banking, post office savings bank and POSB customers 24/7 alongwith facilities of National Electronic Fund Transfer(NEFT) and Real Time Gross Settlement(RTGS). The India Posts Payments Bank will primarily focus on serving social sector beneficiaries, migrant labourers, unorganized sector employees, micro small and medium enterprises(MSMEs), panchayats, low income households in rural areas and the unbanked and under banked segments in both the rural and urban areas.

For this study, the most successful example of a one stop service centre programme in India, Andhra Pradesh's and Telangana's MeeSeva model would be analysed to see if the same can be replicated by the Department of Posts. The MeeSeva initiative aims to deliver all government services to citizens and businesses through a technology enabled medium which improves efficiency transparency and accountability in governance. It is an IT based programme under which more than 300 services, both G2B and G2C are being facilitated through a single entry portal. It is based on the concept of central pooling of all Land Registration and other government records, digitally authenticating them with the digital signature certificates of the authorised officer, storing them in a central data base and delivering them on demand using a web service. The services are

provided through MeeSeva kiosks run by self employed youth in remote corners of the state.

The Department of Posts is already collecting bill payments of electricity bills, water bills and booking railway tickets through PRS Centres across the country. As already mentioned, the Department of Posts has further set up around 13,000 Aadhar enrolment cum updation centres across the country in 2017-2018 to provide Aadhar Services to citizens in their vicinity. Some mobile centres with laptop based Aadhar kits have also been set up to enable provision of services in schools for students and even in residential colonies to senior citizens. The year 2017 - 2018 was momentous in that it saw the setting up of Post Office Passport Seva Kendras in keeping with the mandate of the government in the budget speech 2017. By March, 2019 there were around 412 Post Office Passport Seva Kendras around the country which had processed around 23.65 lakhs walk-in passport interviews.

The purpose of this dissertation is to do a case study of the Aadhar and Passport Seva projects of the Department of Posts and in the light of the same to assess the feasibility of post offices to be leveraged as effective hubs for delivery of citizen centric services.

LITERATURE REVIEW

The literature relating to citizen centric services and their delivery was reviewed to understand the conceptual background. The article of Global Centre for Public Service Excellence, UNDP-From Old Public Administration to The New Public Service-Implications for Public Sector Reform in Developing

Countries was reviewed to understand the importance of citizen centric services and the delivery unit approach.

The Article on Citizen Centric Service “The Australian Department of Human Services: The Department’s experience in engaging the community in Co-Design of Government Service Delivery and Developments in E Government Services”, published in Australian Journal of Public Service in June 2012, was also reviewed. The Department of Human Services(DHS) reports to the Minister for Human Services and is responsible for delivering majority of the Australian Government social, health and welfare programme . DHS is also responsible for providing the Australian Government with advice on government service delivery. The department delivers services to approximately 99% of the population and undertakes 8.5 billion customer transactions every year, including processing over 250 million online transactions, receiving around 55 million phone calls, sending 130 million printed and about 4 million online letters.

DHS is seeking to significantly improve the delivery of services to the Australian people by providing more or less intensive support as required by the individual, offering easier and more convenient ways to do business with DHS, including online, streamlining processes and information sharing and automating systems wherever possible.

The Department is playing a lead role in developing new approaches to government service delivery and key elements of this work are co-designing service delivery with the community and developing e Services. This article looks

at developments in DHS in implementing co-design and using online and social media services as it moves towards more citizen centric service delivery.⁴

Department of Posts has also been approached by the Ministry of Health for the printing and delivery of Prime Minister's letters to the intended beneficiaries of the National Health Insurance Scheme. The department can therefore look at the elements of DHS to see whether the same can be replicated by it.

The twelfth report of the Second Administrative Reforms Commission on Citizen Centric Administration, The Heart of Governance, February 2009 was also studied to obtain insights into relevance of citizen centric administration and delivery of services. The websites of Australia Post, Royal Mail, Deutsche Post and La Post were researched to gain information about the various agency and retail services being provided by these postal administrations. Australia Post, in addition to mail services is visible to the community (general public and business customers) through its retail and emergency service. Australia Posts' network of postal outlets is the largest retail chain in the nation (Australia Post 2008). In 2008, Australia Post offered 4,453 postal outlets, 2,561 in rural and remote locations. Retail and postal outlets support the community through postal services and parcel packaging, bills, banking and money transfer services, government forms, applications and identification services, small office and home office supplies and technologies, gift and travel merchandise. The French Post or La Poste offers services like watching over your loved ones where regular visits are done by the postmen and postwomen. There is a tele assistance scheme where parents can

⁴ Citizen Centric Services in the Australian Department of Human Services : The Department's Experience in Engaging the Community in Co-designed of Government Service Delivery and Developments in E-Government Services : Colin Bridge.

contact 24 x 7 support teams and in the event of a breakdown in your parents' home you have access to a platform that directs you to home help services that can quickly respond.

Royal Mails' trusted "Feet on the Street" network helps tackle loneliness because of the unique role they play in communities and high levels of trust customers have in them. Through its universal service network, Royal Mail connects customers, companies and communities across the United Kingdom. It is the only delivery company that can visit 30 million addressees across the UK, 6 days a week. Royal Mail reports on environment, social and governance activities each year. Information gleaned from services offered by various postal service administrations can be examined to assess their applicability to the Indian Post Offices.

The primary sources to be studied would include informal interactions with customers and interviews of senior officers and officials of Department of Posts and UIDAI and Ministry of External Affairs regarding the implementation of Aadhar and Post Office Passport Seva Kendras Projects. It would include study of the standard operating procedures and weekly monitoring reports relating to the projects. The secondary sources to be studied would include Annual Report 2017-2018, Department of Posts, Book of Information and other data sources of Department of Posts, Niti Aayog, reports of parliamentary committees regarding implementation of citizen centric services, Compendium of e governance initiatives in India by NISG, Empowering Rural India, Report of the Task Force on Leveraging the Post Office Network by T.S.R. Subramanian et al 2014.

METHODOLOGY

Research design would be qualitative, which will involve understanding of the environment of the post offices and their interaction with the external environment. The delivery of citizen centric services by post offices will need to be analysed. The techniques employed for gathering data would include observation of the working of post offices, interaction with customers and document analyses. Critical analysis would also be done to evaluate the working of the Post Office Passport Seva Kendras and Aadhar Centres.

The methods for gathering qualitative data would be observation, interactions, informal discussions and document analyses. Exploratory methods like conducting personal interviews with knowledgeable individuals from within and/or outside the organisation specially to examine whether post offices can be leveraged as common service centres, would be used. Descriptive methods would also be used to study the delivery of citizen centric services by foreign postal administrations and the experience of Department of Posts with delivery of citizen centric services in general and Post Office Passport Seva Kendras and Aadhar Centres in particular. The data relied on will be primary through observation and interactions and secondary through document analysis of the documents mentioned in Literature Review.

OBJECTIVES

Taking into account the changing complexion of the post offices and the emerging emphasis on citizen centric administration and delivery of services being at the heart of governance, the study aims:

1. To study the experience of Department of Posts with respect to existing delivery of citizen centric services in general.
2. To study the delivery of citizen centric services by foreign postal administrations and other existing mechanisms in India, with a view to examining whether the same can be replicated by post offices in India.
3. To make a case study of MeeSeva in Andhra Pradesh and other citizen centric delivery mechanisms.
4. To make a case study of Passport Seva Kendras and Aadhar Centres in Post Offices in delivery of citizen centric services.

5. To suggest the way forward for post offices being leveraged as hubs for delivery of citizen centric services.

RESEARCH QUESTIONS

The study will make an attempt to answer the following questions:

1. How has the experience of India Post been with regard to delivery of citizen centric services in general and Post Office Passport Seva Kendras and Aadhar Centres in particular?
2. How are citizen centric services being provided by foreign Postal Administrations and delivery mechanisms in India other than post offices such as MeeSeva?
3. Whether this mechanism needs to and can be replicated by post offices in India?
4. Whether there is a need for improvement in service delivery mechanism especially with respect to Post Office Passport Seva Kendras and Aadhar Centres?
5. Whether post offices can be leveraged to function as common service centres for delivery of Government, financial, social and private sector services in the light of its experience in providing such services particularly through Post Office Passport Seva Kendras and Aadhar Centres.

LIMITATIONS

- The postal network is vast consisting of more than 1,55,000 post offices, so the functioning of centres may vary though of course there will be underlying homogeneity in working due to guidelines issued by the Department.

- As it has only been a year since these centres have been set up, the rigour of quantitative methods by way of customer surveys would not be applied. Future researchers may like to carry out customer surveys to assess the quality of services being provided by these centres. Keeping this in mind two draft questionnaires, one each for Aadhar Centres and POPSKs have been prepared and attached as appendices.
- Due to shortage of time, it might not be possible to visit sufficient number of post offices for first hand information of functioning of POPSKs and Aadhar Centres. However, this difficulty can be overcome by the fact that the Postal Circles (each State approximately corresponds to one postal circle) and the Business Development and Marketing Directorate of Department of Posts are constantly monitoring the working of Post Office Passport Seva Kendras and Aadhar Centres and a large amount of data can be obtained from the monitoring reports.

CHAPTERISATION SCHEME

Chapter One Introduction.

This chapter deals with the background of the necessity for delivery of citizen centric services and sets the pace for examining whether the vast network and features of post offices could enable them to be leveraged as hubs for delivery of citizen centric services. The statement of the problem, overview of the literature, objectives, methodology adopted and limitations of the study constitute this chapter.

Chapter Two Organizational Structure of India Post and various services provided by Post Offices.

This chapter studies the organization of India Post, different categories of post offices and various services---postal, financial, retail and agency being provided by post offices.

Chapter Three An insight into Delivery of Citizen Centric Services by some Postal Administrations Worldwide.

This chapter analyzes some models for delivery of citizen centric services in the context of foreign postal administrations with a view to glean some features which could be replicated in post offices.

Chapter Four MeeSeva and Delivery of Direct Benefit Transfer Scheme by India Post

This chapter attempts a study of the MeeSeva model of Andhra Pradesh and Telangana and also the Direct Benefit Transfer Scheme being implemented by Department of Posts to understand the ambit of citizen centric services offered and the mechanism and architecture for delivery of these services under the schemes.

Chapter Five Case study of Post Office Passport Seva Kendras.

This chapter analyzes the working of the Passport Seva Kendras studies, their standard operating procedures, examines their efficiency in delivery of services on the basis of interactions with customers and informal discussions and interviews.

Chapter Six Case study of Aadhar Enrolment and Updation Centres in Post Offices.

This chapter attempts a case study of the functioning of Aadhar Centres in over 13,000 post offices. It studies their standard operating procedures and through interactions with customers and informal discussions and interviews with senior officers and officials of the government attempts to gain an insight into the

CHAPTER TWO

ORGANISATIONAL STRUCTURE OF INDIA POST AND VARIOUS SERVICES BEING PROVIDED BY INDIA POST

ORGANISATIONAL STRUCTURE

The Department of Posts comes under the Ministry of Communications which is headed by a Minister of State with Independent Charge. The Department is headed by the Secretary, Department of Posts who is also Chairperson, Postal Services Board. The Director General, Department of Posts handles all matters relating to Administration and Operations.

The Postal Services Board (PSB) is the apex management body of the Department of Posts. It comprises the Chairperson and six Members. The Joint Secretary and Financial Advisor (JS&FA) is an invitee to the Board. The six members of the Board look after areas of Personnel Management, Postal Operations, Technology Induction & Implementation, Postal Life Insurance & Investment of Postal Life Insurance Funds, Human Resources Development & Planning and Banking & Direct Benefit Transfer(DBT). Director General, Postal Service and Additional Director General (Coordination) are permanent invitees to the Postal Services Board. The Joint Secretary and Financial Advisor to the Department renders finance advice to the Postal Services Board. The Secretary, Postal Services Board assists the Board and is in-charge of administration at the headquarters. Senior Deputy Director General (Post Bank of India) and the two Chief General Managers viz, CGM, (Business Development & Marketing) and CGM, (Postal Life Insurance) and Deputy Directors General, Directors and Assistant Directors General of the Department provide necessary support to the Board.

In addition to meeting its social obligations, Department of Posts, with the aim to generate revenue, has introduced a number of business products and services like Speed Post, Express Parcel, Business Parcel, Retail Post, e-post, e-payment, e-post office, Logistics Post, Business Post, etc. To provide a greater impetus to these business activities, Department of Posts set up a Business Development Directorate in 1996. It was reorganized as Business Development and Marketing Directorate in the year 2004-05, to provide a better focus on marketing. Business Development and Marketing Directorate is headed by a Chief General Manager and dedicated Business Development and Marketing Divisions have also been created in the Circles, Regions and Divisions.

POSTAL CIRCLES

The Postal network of the Country is divided into 23 Postal Circles for administrative convenience. Circles are generally co-terminus with a State with a few exceptions. Each Circle is headed by a Chief Postmaster General. The Circles are further divided into Regions comprising groups of field units, called Divisions (Postal/Railway Mail Service). Each Region is headed by a Postmaster General. In the Circles and Regions, there are other functional and supporting units like Stamp Depots, Store Depots and Mail Motor Service.

OPERATIONAL UNITS

Post Offices in the country are categorized as Head, Sub and Branch Post Office. Branch Post Offices are mostly located in rural areas and are manned by Gramin Dak Sevaks. The Sub Post Offices are Departmental Offices located in

both rural and urban areas. Head Post Offices are located in important towns and cities mostly at district levels.

ARMY POSTAL SERVICE CORPS

Apart from the 23 Circles, there is a separate wing called the Army Postal Services (APS) to take care of postal needs of the Armed Forces. The APS is designated as another Circle called the Base Circle. It is headed by the Additional Director General, Army Postal Service in the rank of Major General. Officers' cadre of Army Postal Service is drawn on deputation from the Indian Postal Service. Nearly 75 percent of the other ranks of the Army Postal Service are also drawn from the Department of Posts and the remaining personnel are recruited by the Army.

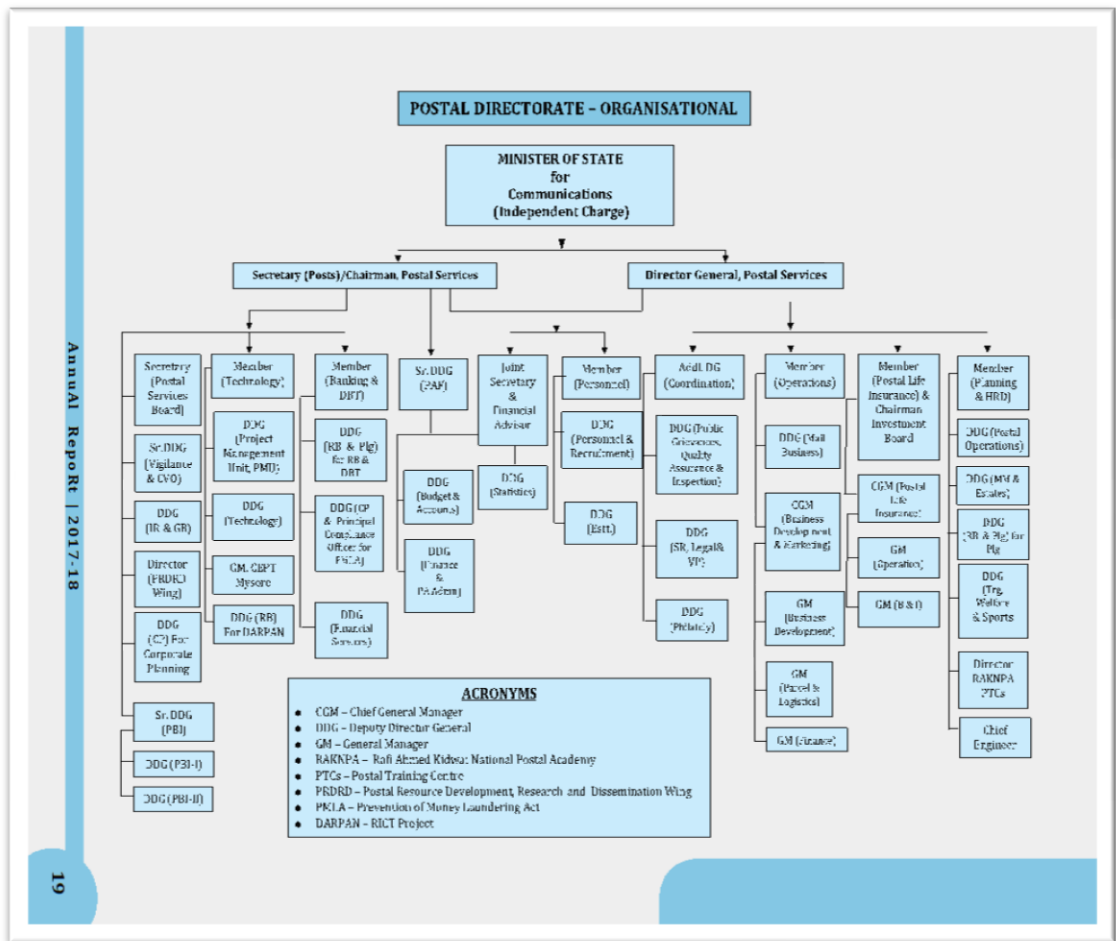


TABLE 1 Organisational Chart of Postal Directorate

Source: Annual Report 2017-18, DoP

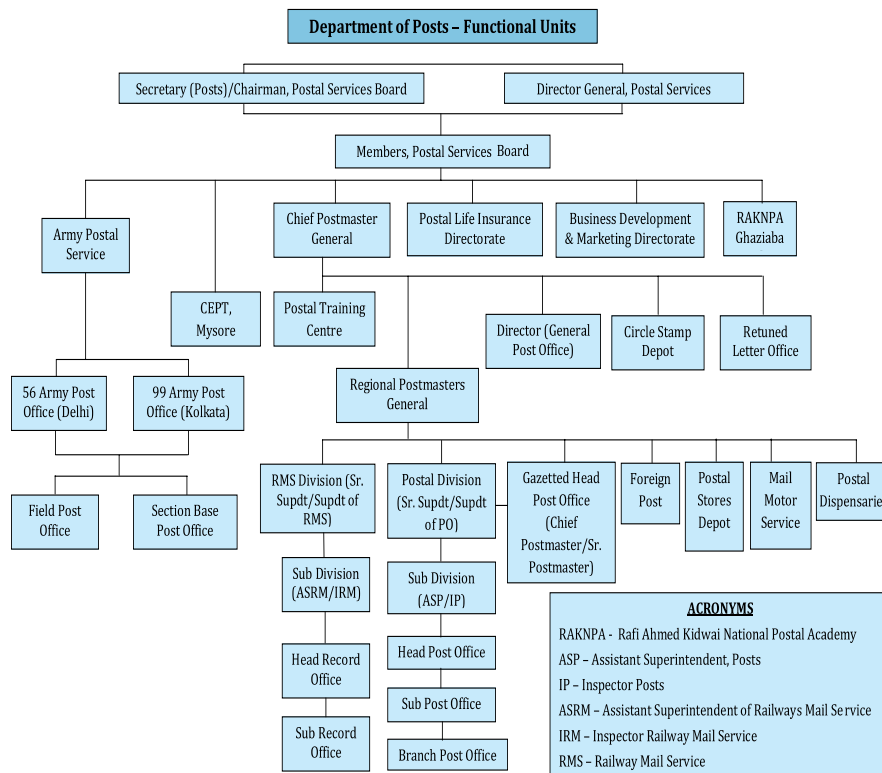


TABLE 2 Functional Units of Department of Posts

Source: Annual Report 2017-18, DoP

SERVICES BEING PROVIDED BY THE DEPARTMENT OF POSTS

The Department of Posts, with its vast network of post offices, has been continuously striving to be a citizen centric organization. The post office as a one stop shop provides a range of utility services to the customers and offers convenience and affordability at the door steps of the common man.

SPEED POST

Speed Post was started in August 1986 and provides time-bound and express delivery of letters and parcels weighing upto 35 kg between specified

stations within the country. It is the flagship product of Department of Posts and is the market leader in the domestic express industry with monthly volume of more than 4 crore articles. Speed Post is booked in almost all the departmental post offices in the country. The delivery facility of Speed Post is available across the country. Speed Post offers time bound and assured delivery of letters, documents and parcels weighing upto 35 Kg across the country. Delivery norms are fixed taking into account the fastest available mode of transport between stations. Speed Post is a value for money product. Speed Post articles can be booked upto 50 grams @ ` 35/- across the country and local Speed Post upto 50 grams @ ` 15/- (excluding applicable taxes/cess). Speed Post articles can be tracked online by using the 13 digit Speed Post article number through India Post website (www.indiapost.gov.in). In addition to this, Speed Post article can also be tracked through an Android based mobile app “Post info”. Insurance is also provided as an add on service for Speed Post articles. Articles can be insured for value of up to ` 1 lakh. Round the clock Speed Post booking facility is available in selected post offices in some major cities. In the unlikely event of delay in delivery of domestic Speed Post articles beyond the norms determined by the Department of Posts from time to time, the Speed Post fee paid by the customer is refunded as compensation. In the event of loss of domestic Speed Post articles or loss of its contents or damage to the contents, double the amount of Speed Post charges paid by the customer or 1,000/-, whichever is less is refunded as compensation. To meet the needs of the customer, the following value added services are provided under Speed Post :

- Credit facility under Book Now Pay Later (BNPL) scheme.
- Free pick-up facility.

- Volume based discount facility.
- Cash on Delivery facility (COD).

BUSINESS POST

Department of Posts introduced 'Business Post' service in 1996 to offer a comprehensive solution to corporate/ Government Organizations /PSUs and other corporate houses for their pre-mailing requirements. Besides bringing in additional revenue, this activity is meeting the need of corporate and bulk customers. This is the second highest revenue earner in the BD segments after Speed Post. A number of pre-mailing activities like folding, inserting, franking, addressing and pasting, etc. are required to be completed before an article is posted. Large organizations were finding it difficult to carry out these pre-mailing activities. Business Post services are available in Business Post Centres at major post offices across the country. The services include home/office collection, insertion, sealing, addressing, franking, special handling, etc. Business Post is not a service by itself. It is only a value addition for other services like Speed Post, Registered Post, and ordinary mail.

DIRECT POST

With increasing commercial activity in India, the need for direct advertising of products and services by the business organizations is growing. Direct Mail, which can be defined as printed matter usually carrying a sales message or announcement designed to elicit a response from a carefully selected consumer or business market is the most potent medium for direct advertising. In the advanced countries, Direct Mail now constitutes a predominant portion of mail traffic handled by Postal Administrations. Direct mail can be both addressed as well as un-addressed. Direct Post is the un-addressed component of Direct Mail in India, and would comprise un-addressed postal articles like letters, cards, brochures, questionnaires, pamphlets, samples and promotional items like CDs, coupons, posters, mailers or any other form of printed communication that is not prohibited by the Indian Post Office Act, 1898 or Indian Post Office Rules, 1933.

MEDIA POST

India Post offers a unique media concept to help the Corporate and Government organizations reach potential customers through Media Post. No other medium can match the sheer expanse of India Post in terms of volume and reach. Media Post offers a range of advertising mediums such as postal stationery, postal premises etc.

PARCEL & LOGISTICS

EXPRESS PARCEL AND BUSINESS PARCEL

Increasing e-Commerce market in India has given a boost to the parcel segment where Business 2 Customer (B2C) parcels are on the rise. At the same time, there is a requirement to cater to the needs of the Customer 2 Customer (C2C) category parcels also. Considering the market requirements, customer demands and operational feasibility, Department of Posts rationalised parcel services and Express Parcel / Business Parcel services were introduced by the Department w.e.f. 2nd December, 2013 alongwith Cash-on Delivery facility as a value addition. The various parcel services being offered are:

a) Express Parcel is a premium parcel service available for retail as well as bulk customers, which offers time bound, safe and secure home delivery of parcels. To have minimal transit time, these parcels will be given airlift wherever needed. Minimum chargeable weight of Express Parcel is 0.5 Kg whereas maximum chargeable weight for retail customers is 20 Kg and for contractual customers it is 35 Kg.

b) Business Parcel aims to provide an economical distribution solution to corporate customers by providing surface transmission of parcels. Minimum chargeable weight of parcels in this category is 2 Kg and maximum weight is 35 Kg. Service is available for all locations in the country.

In order to meet the needs of the customer, the following value added services are provided:

- Multiple payment options -- Credit facility, Advance Deposit, Payment at the time of booking
- National Account Facility
- Free pick-up facility
- Volume based discount facility

- Cash on Delivery facility (COD)

Cash on Delivery - In order to cater to these business opportunities and to provide a fast, safe and economical solution of collection of amount of goods at the time of its delivery and its remittance to sender, Department of Posts has introduced Cash on Delivery facility as value addition to the parcel services w.e.f. 2nd December, 2013 which is available to the contractual customers of Express Parcel, Business Parcel and Speed Post services.

Flat Rate Parcel - In order to provide convenience to its customers and with a view to standardize parcel size and shape, Flat Rate Parcel service was introduced on 4th February, 2011. Flat Rate Parcel is an air express parcel service. Flat Rate Parcel provides an added convenience to the customers by offering them pre-paid Flat Rate Parcel boxes. These boxes are available in three weight slabs viz. 1 Kg, 2.5 Kg and 5Kg. Flat Rate Parcel boxes are sold at Head Post Offices and other identified Computerized Post Offices and delivered across India including rural areas. This service is available for international parcels also.

LOGISTICS POST

Logistics Post offers customers a range of integrated logistics and fulfilment services that can be tailor-made to suit the requirements of the customers. This service includes order processing, warehousing and door-to-door distribution.

a) With Logistics Post, distribution task is made easy and efficient for the customers. There is no maximum weight limit whereas minimum weight limit is 50 kg for an article. Logistics Post manages the entire distribution chain of the logistics customer from collection to distribution, from storage to carriage and from order preparation to order fulfillment.

b) Department of Posts has started utilizing flights of Air India for providing air lift to parcels as an extension of existing logistics services. Facility for Air transmission of Logistics Post consignments has been provided between Agartala, Delhi, Mumbai, Kolkata, Nagpur, Bangalore, Hyderabad, Chennai, Pune, Ahmedabad, Imphal, Guwahati, Patna, Lucknow and Trivandrum keeping in view the business potential at these centers.

c) Logistics Post has been showing generally a stable trend of revenue generation over the last five years. Introduction of Air as a mode of transmission is expected to boost the business and compete with other private service providers.

RETAIL POST

Post Offices are being developed as a one stop shop to provide a range of utility services to the customers providing convenience and affordability at their door steps. India Post is leveraging the vast network of Post Offices across the country by providing services under Retail Post which include collection of electricity bills, telephone bills, taxes and fees.

To provide railway tickets through convenient locations, railway reservation tickets for all classes are being sold at selected Post Offices in association with the Ministry of Railways (MoR). The service is presently available at 346 Post Offices and the network is being further extended.

Many more tie ups have been done with various players for sale of third party products viz. Samsung mobile phones, sale of agricultural products, etc. Additionally, as part of Government of India initiative of sale of “Sovereign Gold Bond”, applications are accepted through all Head Post offices of the Department as and when Tranches are opened by RBI.

Arrangements for supply and distribution of ‘Gangajal’ sourced from Rishikesh and Gangotri, through Post Offices across the country and e-Post office portal have been made since 10th July, 2016. Arrangements have also been made for door step delivery of Gangajal across the country through Speed Post.

e-PRODUCTS

ePost - ePost is an unregistered hybrid mail product which provides electronic transmission of messages which may include text messages, scanned images, pictures, etc. and their delivery in hard copies at the destination through postman/delivery staff. Presently, ePost booking facility is available in more than 13400 Post Offices and physical delivery through a network of more than 1.54 lakh Post Offices across India. ePost service is provided for both retail as well as corporate customers.

e-Post has the following features :-

a) e-Post is mainly used by individual customers for sending limited number of e-Post messages. This service can be availed by the customer by visiting ePost enabled Post Offices or it can be sent from customer's own premises by registering himself as prepaid user of ePost retail.

b) For availing the pre-paid facility, the customer has to get himself registered online by accessing to ePost URL www.indiapost.nic.in. After completion of registration process, a unique customer ID is generated. The customer can activate/recharge its e-Post pre-paid account either by making online payment through his/her credit/debit card at the time of registration or by walking into any e-post enable post office and depositing the recharge amount against the unique customer ID.

c) ePost corporate service enables corporate customers including Government Departments, PSUs (Public Sector Units), SMEs (Small and Medium Enterprises), Companies, etc. to draft, design and send the messages as per their business requirements from their office premises by using internet. The message is electronically transmitted as a soft copy and at the destination, it is delivered to the addressee, in the form of hard copy.

ePayment When businesses require collection of bills and other payments from customers across the country, Post Office offers them a simple and convenient solution in the form of ePayment. ePayment is a smart option for businesses and organizations to collect their bills or other payments through Post Office network. It is a many-to-one solution which allows collection of money (telephone bills, electricity bills, examination fee, taxes, university fee, school fee etc.) on behalf of any organization. The collection is consolidated electronically using web based software and payment is made centrally through cheque from a specified Post Office of biller's choice.

ePost Office

ePost Office is an eCommerce portal of Department of Posts which provides select postal facility to the common man through the internet. This portal is aimed at providing convenience to the public in availing select postal services from their home/office using their own computer and internet. They need not walk into the post office to avail these services. Customers can buy Philatelic products and pay PLI / RPLI premia online using Credit/Debit card through this portal. The customer needs to register on the website for the first time.

eIPO (Electronic Indian Postal Order)

Department of Posts has launched the Electronic Indian Postal Order (eIPO) on 22nd March, 2013 to enable Indian Citizens living abroad to pay the RTI fee online through the ePost Office portal i.e. <https://www.epostoffice.gov.in>. The facility of eIPO has been extended to Indian Citizens living in India w.e.f. 13th February, 2014. The applicant needs to register on the website to create his/her profile for the first time and to select the Ministry/Department from whom he/she desires to seek information under the RTI Act. The eIPO so generated can be used to seek information from that Ministry/ Department only. A printout of the eIPO is to be attached with the RTI application sent in hard copy and in case the RTI application is filed electronically, eIPO is required to be sent as an attachment.

POST OFFICE PASSPORT SEVA KENDRAS (POPSK)

Post Offices are being transformed to bring convenience to the general public by making third party products and services available in their vicinity through select Post Offices. As a part of this initiative, in order to extend passport services to citizens on a larger scale and to ensure wider area coverage, the Ministry of External Affairs (MEA) and the Department of Posts (DOP) have agreed to leverage select Head Post Offices (HPO) in various States as Post Office Passport Seva Kendras (POPSK) for delivering passport related services to the citizens of our country in pursuance of the budget speech 2017 of Union Finance Minister which announced that: - “Our citizens in far flung regions of the country find it difficult to obtain passport and redress passport related grievances. We have decided to utilize Head Post Offices as the front office for rendering passport services”. This joint venture started on 25th January, 2017 at Metagalli Post Office, Mysuru, Karnataka and Dahod Head Post Office, Gujarat. It was agreed to set up Post Office Passport Seva Kendras in various parts of country in a phased manner. There were 412 POPSKs functioning in various parts of the country by March, 2019.

AADHAAR UPDATION AND ENROLMENT CENTRES

The Department of Posts has agreed to provide Aadhaar Enrolment and Aadhaar Updation facilities in the neighbourhood to citizens across the country

through its network of Head offices and Departmental Sub Post Offices in urban and rural areas.

Department of Posts will facilitate the citizens by providing Aadhaar Enrolment and Aadhaar Updation facilities through its wide network thereby enabling the citizens to save on precious time and travel cost. Due to these facilities being located almost in the neighbourhood of the citizens, it will encourage more and more citizens to avail of this facility. The government will also benefit from this scheme as it will enable it to achieve its target of increasing the coverage of Aadhaar holders and facilitate it in disbursement of benefits in social security schemes across the country.

RURAL BUSINESS

Department of Posts has a predominantly Rural Network of 1,39,067 Post Offices in rural areas out of the total 1,54,965 Post Offices in the country. Department of Posts (DoP) has been given the mandate of leveraging the Rural Network spread across the length and breadth of country to provide accessible and affordable Financial and Postal services to the people in rural areas. The Department has been actively involved in the implementation of various Government sponsored Social Security Schemes like Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), Indira Gandhi Matritva Sahyog Yojana (IGMSY).

One of the most important areas of work of the Department of Posts is to bring people living in the rural areas into the ambit of formal financial services, through opening of Post Office Savings Bank accounts and disbursement of social security scheme payments. Some of the schemes being implemented are detailed below -

a) Disbursement of MGNREGA wages through Post Offices.

Government of India has enacted Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) in September 2005. The Act seeks to provide at least 100 days of guaranteed wage employment in every financial year to every household whose adult members volunteer to do unskilled manual work. The scheme has come into force in all districts in the country with effect from 1st April

2008. Department of Posts has been actively involved in the disbursement of wages through Post Office Savings Bank accounts for MGNREGS beneficiaries. Starting with Andhra Pradesh Postal Circle in 2005, the scheme of disbursement of MGNREGS wages through Post Office accounts has been made operational in the entire country, with the exception of Delhi and J&K Postal Circles. The Scheme is presently operational in more than 96,000 Post Offices across the country and an amount of Rs. `6152 crores have been disbursed in the year 2016-17.

b) Department of Posts also undertakes payment of pensions under National Social Assistance Programme (NSAP) of the Ministry of Rural Development (MoRD) and disbursement of benefits under Direct Benefit Programmes of various Ministries of the Government of India through National Automated Clearing House (NACH) Platform. These schemes are of immense social importance as they provide the much needed financial support to disadvantaged sections of the society. These include Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), Indira Gandhi Matritva Sahyog Yojana (IGMSY). The payments for pension schemes are being effected either through Money Orders or Post Office Savings Bank (POSB) accounts. During the period April-December 2017, the Department of Posts has disbursed an amount of Rs. 1463.88 crore to 2.05 crore beneficiaries of MGNREGS and other Social Security Pension Schemes through NACH Platform.

c) Data Collection work for computing Rural Consumer Price Index on behalf of the Ministry of Statistics and Programme Implementation

DoP, on behalf of the Ministry of Statistics and Programme Implementation (MoS & PI) is engaged in a task of national importance of collecting the prices of commodities in rural areas which go into the computation of Consumer Price Index (CPI) of rural areas. This data collection work started in the year 2009 and is going on in 1181 villages in the country, covering all States and UTs. The project involves the collection, checking and uploading of data on a weekly basis. BPMs of rural villages collect data once in a month in a designated week.

c) A Memorandum of Understanding (MoU) has been signed between DoP and Ministry of Labour and Employment (MoLE) on 4th November, 2016 to leverage

Post Offices as Employment Registration Centers. The project has been launched on 12th February, 2017 at Hyderabad by the Minister for Labour and Employment enabling 95 HPOs in AP and Telangana States. Nation wide roll out of the scheme was done on 12th December, 2017.

d) Department of Posts has undertaken to conduct the survey of un-electrified households in the country under Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA) of Ministry of Power. Initially the survey will be conducted in five states viz MP, Odisha, Chhattisgarh, Assam and Jharkhand so that electricity can be provided to un-electrified households in all villages. In all 1,74,037 villages were to be covered under the survey in the 5 states to be completed by 31st January, 2018.

e) Sale of LED bulbs in tie up with Energy Efficiency Services Limited (EESL) has been undertaken by the DoP. This will promote use of energy efficient LED bulbs and tubes in the country, thereby saving electricity consumption

Digital Advancement of Rural Post Office for A New India (DARPAN) - The implementation of DARPAN Project with Core Banking Solution (CBS) will enable Department of Posts to rollout various social sector schemes on behalf of the Central and State governments through a network of 1.29 lakh Branch Post Offices in the rural areas. Rural Branch post offices will be provided with a Hand Held Device enabled with biometric identification and Micro ATM functionality, to perform various financial and postal transactions. DARPAN Project involves digitization and networking of all Branch Post Offices of the Department. The objective is to provide a technology solution which will enable each of the 1.29 lakh Branch Post Offices (BOs) to improve the quality of financial and other postal services being offered to the rural customers. Implementation of DARPAN will increase the rural reach of the Department and enable Branch Post Offices to increase transaction of financial remittances, opening of savings accounts and procurement of Rural Postal Life Insurance (RPLI) Policies. As on 17th January, 2018, 51361 Branch Post Offices had been covered under DARPAN

FINANCIAL SERVICES

Department of Posts operates Small Savings Schemes on behalf of Ministry of Finance, Government of India. Post Office Savings Bank (POSB) has a customer base of more than 35.67 crore account holders as on 31.03.2017, provided through a network of 154965 Post Offices across the country.

The Post Office Savings Bank operates Savings Accounts, Recurring Deposits(RD), Time Deposit(TD), Monthly Income Scheme(MIS), Public Provident Fund(PPF), National Savings Certificate(NSC), Kisan Vikas Patras(KVP), Senior Citizens Savings Scheme(SCSS) and Sukanya Samridhi Accounts. In 2016-2017 there were 35,67,14,046 accounts.

KISAN VIKAS PATRAS

Kisan Vikas Patra (KVP) which was discontinued with effect from 1st December, 2011, was relaunched on 18th November, 2014. The quarterly interest rate of KVP is 7.5 percent for the quarter 1.10.2017 to 31.12.2017. Minimum investment in Kisan Vikas Patra is ₹ 1000. Physical certificates have been discontinued by introducing e-mode certificates w.e.f. 1st July, 2016.

CORE BANKING SOLUTION

The Core Banking Solution is part of India Post IT, Modernization project and aims to bring in various IT solutions with required IT infrastructure in Post Offices. India Post has implemented core banking in majority of Departmental Post Offices. Banking Solution through Mobile Application and Hand-Held Devices will be provided to the Rural Post Offices. The project is bringing in facilities of ATM, Internet and Mobile Banking to the Post Offices. India Post customers having Debit cards can do transactions on other bank ATMs and similarly other bank customers can transact on India Post ATMs as well.

INTERNATIONAL MONEY TRANSFER SERVICE

The Service enables instant international money remittance to customers in India sent from around 195 countries on a real time basis. India Post is operating this Service in association with Western Union from 9942 post office locations.

NATIONAL PENSION SYSTEM

India Post is a point of presence for National Pension System (NPS) (All citizens Model). Any citizen of India between 18 to 65 years of age as on the date of submission of his/her application can join NPS. The pension contributions are invested in various schemes by different Pension Fund Managers appointed by Pension Fund Regulatory and Development Authority (PFRDA) as per the preference of the Subscriber. The facility to open a pension account under this Scheme is available at all Head Post Offices in the country.

RETAILING OF MUTUAL FUNDS

The post office is playing an important role in extending the reach of the capital market of the country and also provides the common man an easy access to market based investment options. Presently, Mutual Funds of UTI MF are being retailed through selected Post Offices.

SUKANYA SAMRIDHI ACCOUNT

Sukanya Samridhi Account, a new Small Savings Scheme for the welfare of girl child, was launched on 22nd January 2015. Under the scheme, a legal/natural guardian can open only one account in the name of one girl child and maximum two accounts in the name of two different girl children up to 10 years from date of birth of the girl child. 16.07 lakh accounts were opened during 2016-17 with total deposit of ` 5002.44 crores and 10.06 lakh accounts have been opened during 2017-18 with total deposit of ` 3574.33 crores upto November, 2017.

JAN SURAKSHA SCHEMES

Jan Suraksha Schemes viz. Pradhan Mantri Suraksha Bima Yojna (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY) were launched w.e.f. 7th September, 2015 in all CBS Post Offices. The schemes are available to all Post Office Savings Account holders. Atal Pension Yojna (APY) was launched in 808 CBS Head Post Offices from 1st December, 2015 which is further extended to 17764 CBS sub post offices. Since inception, 3206724 PMSBY, 187729 PMJJBY and 229902 APY enrollments have been made in Post offices till November, 2017.

POSTAL LIFE INSURANCE

Postal Life Insurance (PLI), introduced in 1884, is the oldest life insurance scheme for the benefit of the Government and semi Government employees. Initially meant only for the Post Office employees, today it caters to employees of the Civil and Military personnel of the Central and State Governments, Local Bodies, Government aided educational institutions, Universities, Nationalized Banks, Autonomous institutions, Public Sector Undertakings of the Central and State Government, employees of organizations such as Scheduled Commercial Banks, Credit Co-operative Societies, Deemed Universities and Educational institutes accredited by recognized bodies as much as National Assessment and Accreditation Council (NAAC), All India Council for Technical Education (AICTE), Medical Council of India (MCI) etc., joint ventures having a minimum of 10% stake of Central/State Governments/ PSUs and employees engaged/appointed on contract basis by Governments where the contract is extendable. Further, following category of employees/ professionals have been brought under the PLI coverage:

- i) Employees (teaching/non-teaching staff) of all private educational institutions/ schools//colleges etc. affiliated to recognized Boards (recognized by Centre/ State Governments) of Secondary/Senior Secondary Education i.e. CBSE, ICSE, State Boards, Open Schools etc.
- ii) Professionals such as Doctors (including Doctors pursuing Post Graduate degree courses through any Govt/Private Hospitals, Resident Doctors employed on contract/permanent basis in any Govt/Private Hospitals etc.), Engineers (including Engineers pursuing Master's /Post Graduate degree after having passed GATE entrance test), Management Consultants, Chartered Accountants registered with Institute of Chartered Accountants of India, Architects, Lawyers registered with Bar Council, of India / States. Bankers working in Nationalized Banks and its Associate Banks, Foreign Banks, Regional Rural Banks, Scheduled 62

Annual Report | 2017-18 Commercial Banks including Private sector Banks etc.

- iii) Employees of listed companies of NSE (National Stock Exchange) and Bombay Stock Exchange (BSE) in IT, Banking & Finance, Healthcare/Pharma, Energy/ Power, Telecom Infrastructure Sector etc, where employees are covered for Provident Funds/Gratuity and/or their leave records are maintained by the establishment.

RURAL POSTAL LIFE INSURANCE

Rural Postal Life Insurance (RPLI) scheme was introduced in 1995 for the benefit of rural populace to extend insurance cover to the people living in rural areas with special emphasis on weaker sections and women workers. Maximum limit of insurance (sum assured) of PLI is Rs. 50 lakh and of RPLI is Rs. 10 lakh

POLICIES UNDER PLI

PLI offers the following types of Policies: -

- i) Whole Life Assurance (Suraksha)
- ii) Convertible Whole Life Assurance (Suvidha).
- iii) Endowment Assurance (Santosh)
- iv) Anticipated Endowment Assurance for 15 and 20 years (Sumangal).
- v) Joint Life Endowment Assurance (Yugal Suraksha).
- vi) Children Policy (Bal Jiwan Bima).

POLICIES UNDER RPLI

RPLI offers the following types of Policies:

- i) Whole Life Assurance (Gram Suraksha)
- ii) Convertible Whole Life Assurance (Gram Suvidha)
- iii) Endowment Assurance (Gram Santosh)
- iv) Anticipated Endowment Assurance for 15 and 20 years (Gram Sumangal)
- v) 10 years RPLI (Gram Priya)
- vi) Children Policy (Bal Jiwan Bima)

All the PLI / RPLI operations have been automated under the Financial Services Integration (FSI) Project 2012. The business processes developed for the new PLI Software in the FSI project involve all processing work to be done at Central Processing Centers (CPCs) with provision for online approval by the competent authority without any physical movement of files beyond CPCs.

All the PLI/RPLI operations have been automated. The following facilities are now available to customers:

- Facility of web portal and mobile portal allows customers to view and carry out transactions relating to their postal life insurance policies on real time basis.
- Convenient Premium Payment Options: The premium is possible to be paid through various methods i.e. cash, cheque, pay deduction, credit/debit card. Payment through ECS, ATMs, Net Banking will also be provided as a part of the 'Core Insurance Solution' (CIS).
- Customer Care: The Solution will bring about a state of art Customer Call Centre to handle customer requests. There will be faster turnaround time for claims settlement.
- Anytime anywhere policy procurement: All insurance policies will be stored electronically for easy retrieval and quicker customer service fulfilment from anywhere in the country.

Two new initiatives in this field have been undertaken by the Department as a step towards securing lives of people as well as enhancing financial inclusion:

- Under Sampoorna Bima Gram (SBG) Yojana, at least one village (having a minimum of 100 households) has been identified in each of the revenue districts of the country, where in endeavour will be made to cover all households of that identified village with a minimum of one RPLI (Rural Postal Life Insurance) policy each. Coverage of all households in the identified Sampoorna Bima Gram Village is the primary objective of this scheme.
- Saansad Adarsh Grams (SAGs) adopted by Members of Parliament have also been brought under the ambit of Sampoorna Bima Gram (SBG) Yojana, wherein all households of the villages adopted by Members of

Parliament under Saansad Adarsh Gram Yojana will be covered by a minimum of one RPLI policy each

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INTERNATIONAL MAILS

India Post and Japan Post have entered into a formal arrangement on 14th September, 2017 to start a new service 'Cool EMS' between India and Japan. Currently, it shall be a oneway service from Japan to India. Under this service, people in India shall be able to place orders for permitted Japanese food items for personal use.

India Post commenced International EMS service to Finland from 31st January, 2017. Both documents and merchandise are available under this service of India Post to Finland. With addition of Finland, International EMS is available to 100 destinations across the globe.

CHAPTER THREE

An insight into Delivery of Citizen Centric Services by some Postal Administrations Worldwide.

Governments nowadays are facing higher levels of expectations regarding provision of public services. Citizens' expectations of public services have risen. The culture of the 1950s has been replaced by a market driven culture of citizens with varied lifestyles and needs. Some key characteristics of citizen centric public services are :

- a.) Choice – of service provider, type or method of accessing a service.
- b.) Voice – allowing citizens to communicate either individually or collectively with service providers. Governments usually use feedback channels and surveys.
- c.) Responsiveness – Governments need to respond to citizen feedback.
- d.) Accessibility – Services need to be available to all citizens and citizens should be able to access services in different ways. Governments need to successfully provide universal access while serving individual needs.

Recent technological innovations have made it easier for governments to combine service provision across boundaries. Multiple services can be channeled through a single access point for user convenience and better data management. This leads to improved accessibility, faster transactions and more integrated data management. Technology is facilitating the development of existing services to improve access and outcome for citizens. Benefits include more efficient use of data, increased convenience for users, more inclusive, accessible services, more efficient transaction process and delivery of high level social benefits.

Citizens today care not just about the outcomes but also the manner in which services are delivered. One aspect relates to the quality of service received – accountability and assessment, performance management, gathering and responding to feedback as well as existence of appropriate point of contact to ensure effective delivery. Another aspect is the nature of the user provider interface – how the users' needs are met and how they are treated during the transaction.

It is in this context that postal systems across the world are being reinvented as hubs for delivery of citizen centric services. In U.S.A., the report of the Inspector

General of Post Offices titled “Postal System as a Conduit for Delivery of e Services” saw the postal service as a Physical Digital Enabling Platform for Government Services. It suggested that the Postal Service can play a role as a shared point of service for government to interact with citizens, businesses, and other agencies. Through its physical and digital platforms, the Postal Service could support a portfolio of services and applications to help improve the security, efficiency, and convenience of government communications and transactions. The Postal Service could act as an integrated physical and digital “gateway” to e-government services by offering both government agencies and consumers the convenience and cost savings associated with a digital channel, along with a large physical footprint for face-to-face services as needed. This multi-channel capability would help the government enhance access to its services by creating a bridge to allow citizens and businesses to traverse between the digital and physical spheres. There are service gaps where consumers do not readily have access to agencies’ physical locations but are unable or are unwilling to go online to complete essential transactions. The Postal Service, the most trusted federal agency, can utilize its ubiquitous physical network of facilities, staff, and its information technology infrastructure to fill this gap through the efficient multichannel delivery of government services. Through a digital postal platform and address management databases, the Postal Service could support a broad array of digital services. These could range from electronic and hybrid communications, to digital identity management, electronic payments, front office services, and broadband access to help agencies either expand their portfolio of online services to the public, or achieve greater efficiencies.⁵

The report further observed that providing e-government services aligns well with the Postal Service’s traditional mission of “binding the nation together” through secure and private communications — a mission that continues in the digital age. The Postal Service has core competencies and assets that are ideally suited for multi-channel delivery of e-government services, including a digital infrastructure, traditional mail operations, and in-person contact through its Post Office network and delivery carrier.

⁵ E Government and the Postal Service – A Conduit to Help Government Meet Citizens’ Needs-prepared by –US Postal Service Office of Inspector General Report Number RARC-WP-13-003.

According to the report, the Postal Service could facilitate the transition of government transactions online by offering digital and in-person identification services. The postal digital identity could serve as the foundation for safely moving online a number of highly complex and sensitive transactions. The Postal Service's extensive network of retail facilities and carriers could serve as a physical access channel to government services for users who are not willing or unable to use the Internet, or where a face-to-face transaction is needed. Some examples would be identity verification for issuance of government benefit cards, electronic identity smart cards, document notarization, or payments and disbursements. An employee could verify credentials, scan forms and other documentation, apply a digital signature, and transmit the information to the involved agencies through a secured electronic channel. Moreover, because of its nationwide reach, the Postal Service could lease window space to allow other agencies direct access to citizens who were formerly out of reach for in-person transactions. By acting as a shared service point for multiple agencies, the Postal Service could help the government save money by reducing duplicative activities across various agencies, and provide a more customer-centric, one-stop shop for government services.

In most industrialized countries, Posts play an important role in facilitating interaction between all levels of governments and citizens in both the digital and physical spheres. The postal operators' traditional trusted intermediary function, the geographical reach of their retail networks and their growing technological capabilities are assets that governments rely on to provide more efficient, secure and easily accessible services. In some countries the partnership between the government and the postal operator is service specific while in others it is a part of a broader e-government strategy in which postal operators are an integral part.

E-services facilitate citizen interaction with government agencies, thereby furthering social inclusion. Not surprisingly, a government's decision to include the national post in their e-government plans can act as a boost to that post's digital ambitions. According to the UPU survey, 31 percent of Posts are assigned a role in the provision of such services. For example, the Brazilian government has used the Post, Correios, as a conduit for the implementation of its social and digital inclusion policies. This includes e-government services such as public Internet kiosks, the permanent electronic address, and Correios virtual shopping services.

Poste Italiane has a well-established partnership with all levels of government. Its strategy is to position itself as a multi-channel access point to public services, both through its physical infrastructure and its PosteGov online platform. For example, Poste Italiane is part of the Italian government's "Friends Network" project — a central government-led initiative to provide easy access to government information and services through the postal retail network.

In Australia and Ireland, the post office network has traditionally played a significant role in providing access to central and local government services, especially in rural and remote areas. Recently Australia Post has been working on complementing its offerings with e-government solutions in the area of digital ID and e-communication services.

In Switzerland and Canada, the use of the postal retail network as a physical access point for government services has been relatively limited. Swiss Post and Canada Post, however, positioned themselves as digital government service providers. Swiss Post is currently involved in a government initiative aimed at developing an electronic identity verification solution. In Canada, municipal authority bills can be paid electronically via Canada Post e-Mailbox services.

In Saudi Arabia, Saudi Post is actively partnering with government on the implementation of a national e-government strategy. For example, Saudi Post has recently developed a national addressing and postal code system using digital Geographic Information Systems (GIS) data, which became the mandatory addressing standard in the country.

Pos Malaysia – Cross-Government Service Delivery through a Third Party Agent.

An interesting cross-government initiative in Malaysia involves a third party business organization, the Malaysia Postal Service, Pos Malaysia (www.pos.com.my), acting as a single access point for citizens to services across various government departments, statutory bodies and other private companies. As trusted agent to these organizations, Pos Malaysia conducts a wide range of transactions on their behalf. The Pos Malaysia service is a one-stop shop for a range of government-related business, from bill or tax payments, to driving license renewals, to voter registration. It also offers non-governmental services, from

booking flights and hotels to shopping for products and appliances. The service incorporates various customer-focused enhancements to increase accessibility and convenience for citizens, such as drive-thru counters at some locations and extended operating hours.

Paymaster to the Nation, South Africa - The South African Post Office launched an award winning scheme, Paymaster to the Nation, which aims to reduce fraud and hardship, and improve access to pensions and welfare payments for the elderly and infirm, particularly those in remote areas. The scheme has been piloted in the country's North West Province, with plans to roll it out elsewhere. The Post Office also plans to franchise the service to other African countries. Under the scheme, individuals use a 'smartcard' to access welfare grants and pensions that are deposited directly into a personal Postbank account.

Certipost secure electronic document services, Belgium Certipost <http://www.certipost.be/certipost/en/home.html>, a joint venture between Belgacom and The Belgian Post Group, launched in July 2003, is a service designed to help companies, individuals and public sector organisations to carry out secure transactions online, including e-invoicing, e-supply certificates and e-signatures. The service saves on paper work and speeds and secures the transactional process for users. Users can register for a secure personal My Certipost account, effectively an electronic mailbox for users. Holders of Belgian e-ID cards can register either online, or by arranging an electronic signature at one of 125 registration offices around the country. Once registered, users' personal accounts can be used for all transactions.

Postal services naturally lend themselves to online usage and are widely cited as an example of an innovative market. In Germany, Deutsche Post provides basic services, including branch information, postcode searches, postage calculators and an online stamp shop and additional services such as a facility to change address details online. There is also an e-Post facility with additional services such as e-mail, digital photo albums and magazine subscriptions for citizens, and for businesses, a range of direct marketing services (www.deutschepost.de). The United States Postal Service offers an Internet mail-

tracking service, Confirm, which helps business customers to plan and manage marketing activities (www.usps.com/nationalpremieraccounts/confirm.htm). Various countries have now introduced services to allow business customers to print postage directly from a computer for example, the UK's Royal Mail Smart Stamp service (<http://www.royalmail.com/portal/rm/onlinepostage>).

Postal administrations today are offering non postal products and services. A case in study is the Singapore Post, which offers the following services -

- Renewal of season parking at post offices and SAM kiosks.
- Facility for making payment for air tickets.
- Insurance solutions through AXA@post.
- Facility for making donations.
- Top ups – Prepaid and Life Style Cards.
- Applying for own e-stamping services.
- Birth or death extracts.
- Applying for renewing and collecting Passports.
- Registration, replacement or change of name of identity card at any of the post offices in the island.
- Entry visa at any post office(SAVE).

Thus, as postage stamps give way to keyboard clicks, SingPost is redefining the role of the letter carrier by creating a one stop shop for retailers' e-commerce needs in Asia.

As governments across the world, continue to shift to a more customer centric focus in their services, the postal service's role as the most trusted agency and its ability to reach every household and business will become increasingly important. No other agency has the experience of touching so many citizens every day in so many locations. Pursuing the most actionable opportunities first will provide quick wins to show that the postal service is uniquely placed to partner with other agencies in enhancing existing services and delivering new customer centric services, most efficiently and effectively.

CHAPTER FOUR

MeeSeva and Delivery of Direct Benefit Transfer Scheme by India Post

In India, a good example of delivery of citizen centric services is MeeSeva; launched by the state of Andhra Pradesh. Government of Andhra Pradesh had initiated e-seva in 2001 with the intention to provide convenience to citizens by incorporating IT driven systemic changes in government procedures. E-seva was started to provide bill payment services for various government departments and private organisations in urban parts of the state. While e-seva succeeded in setting in motion a process of business process reengineering, to support such service delivery, MeeSeva was brought in to bring in true convergence of all NeGP initiatives in rendering G2C services in a transparent and secure manner. It relooked into age old practices and allowed their reengineering. MeeSeva project was introduced for delivery of services to citizens through a well defined architecture and protocol. Government of Andhra Pradesh launched a pilot of the seva on 4th November 2011 in Chittoor District. In order to achieve uniformity and efficiency, it was decided that the statutory services to be delivered through MeeSeva shall not be delivered in parallel in the manual format and all the departments and officials should scrupulously follow the MeeSeva protocol. Separate initiatives and stand alone applications running in various districts were also to be merged and subsumed in MeeSeva.

“MeeSeva” in Telugu means, ‘At your service’, i.e. service to citizens. It is a good governance initiative that incorporates the vision of National eGov Plan “Public Services Closer to Home” and facilitates single entry portal for entire range of G2C& G2B services.

The objective of MeeSeva is to provide smart, citizen centric, ethical, efficient and effective governance facilitated by technology. The initiative involves universal and non-discriminatory delivery of all government services to citizens & businessmen of all strata and improved efficiency, transparency and accountability for the government. The initiative features transformed government-citizen interface at all levels of administration along with a shared governance model. Various citizen centric services like issue of birth certificate, caste certificate, nativity certificate, land records are provided through MeeSeva.

METHODOLOGY

For establishing MeeSeva as a citizen's one stop e-governance shop, it was important to integrate information technology and communication with other government departments which had high public interfaces like revenue, police, urban local bodies, health, education, social welfare, rural development etc. Convincing other departments and bringing them under the MeeSeva umbrella was perhaps one of the most challenging tasks.

The Project brings in a digital PKI enabled integrated architecture through multiple service delivery points by fusing in the various pre-existing state initiatives with the Mission-mode Projects like State Data Center (SDC), State Wide Area Network (SWAN) and Common Service centers (CSCs) of the National eGovernance Plan (NeGP) of Government of India.

Mee Seva adopts the concept of central pooling of all Land records, Registration records and records of Socio-economic survey, digitally signing them with the digital signature certificates of the authorized officer, storing them in the database and

rendering them using a web-service. All the documents rendered are digitally signed and electronically verifiable making them tamper proof. The project brings in strict adherence to citizen charter time limits and ushers in a whole new paradigm of across the counter services to ostensibly work flow services through massive porting and bulk signing of databases.

The kiosks are run by self-employed youth in the remote corners of the state who besides eking their livelihood provide a decentralized self-governance backbone to the administrative system. Multiple service delivery points run by citizens competing with each other redefine governance and bring in strict adherence to citizen charter time limits.

Mee Seva also ended the 'tyranny of ink signatures'. Most of the functionaries ranging from Tahsildars to Police SHOs to Municipal Commissioners have been using the digital signatures to clear Mee Seva requests, making it the country's largest such system. The process of aligning with Mee Seva has become a guiding philosophy of governance in the state which has come in as a silent wave and has revamped many complicated and obsolete processes and approaches. Its effectiveness can be measured in the satisfied eyes of the citizens strengthening the democratic foundations of our country and bringing citizen centricity to the forefront. With Mee Seva in place, the stage is all set to implement and monitor the impending Right to Services Act in its true letter and spirit.

Features of MeeSeva

- One stop, non-stop services.
- Access to GoAP organisations from anywhere anytime.
- Plug and play model to enable upcoming citizen services.

- Query facility on request status by citizens.
- Advanced search facility.
- Secured e-payments.
- Links to other GoAP websites.
- Integration with wireless devices.
- Extension services of GoAP.
- Online helpdesk.
- Cost-saving model for government and citizens.
- Business vehicle for all government services.

SERVICES

INTERACTIVE SERVICES

- Facilitates online submission of forms.
- Applications and requests for registration, certificates-birth, death, nativity, income (etc.), new gas connections, ration card mutation (etc.), applying for land records and land survey.
- Complaints and grievances.
- Applying for land records and land survey, mutation.
- Hosting of all tickets for download, hosting of exam results.
- Issuance of digitally signed certificates for revenue and registration departments.

TRANSACTIONAL SERVICES

Offers G2C services including online payment facility to the citizens to pay the utility bills like electricity, water, telephone, mobile, pre-paid mobile,

recharges of all mobile operators, payment of property taxes, insurance premiums, examination fees (etc.).

All these services can now be accessed at identified post offices.

DIRECT BENEFITS TRANSFER(DBT) SCHEME

The DBT programme, is a flagship initiative launched by Government of India on January 1, 2013 to reengineer the existing cumbersome delivery processes using modern information and communication technology. In a nutshell, DBT intends to achieve electronic transfer of benefits, minimizing levels involved in benefit flow, reducing delay in payments, accurate targeting of the beneficiaries, curbing pilferage and duplication by bringing in transparency, systemic and simplified process of funds flow. A separate DBT Cell was set up in the Postal Directorate in September 2016 to ensure smooth flow of credit into beneficiaries' accounts..

DBT Cell monitors MGNREGA/Pension payments disbursement through Post Offices received through Public Fund Management System (PFMS) on daily basis. CEPT Mysore, SDC Chennai and GPO Chennai are involved in processing the Fund Transfer Orders(FTOs) received from (PFMS). At present FTOs are being received on two platforms

- eMO Platform (utilised to process FTOs of Accounts having Sanchay Post Account.
- National Automated Clearing House (NACH) Platform of National Payments Corporation of India (NPCI). NACH Platform is being utilised to process FTOs of CBS Postal Accounts

Process Flow of eMO Platform

- PFMS pulls the FTOs from NREGASoft (Software of MoRD).
- Funds disbursement details are sent to the Nodal Banks of the State by PFMS for acknowledgement.
- These Banks then push the credit files to the Bank branches in which the Head Postmaster's account stands.
- Files with the details of beneficiaries are being pushed to CePT Server by PFMS.
- At CEPT Mysore, the FTOs gets sorted and pushed to Head Post Offices.
- As the Account Details given in the FTOs are Sanchay Post Account numbers, Finnacle Bridge Tool (developed by SDC Chennai) is being used at the Head Post Offices to convert the old account numbers into respective new CBS Account numbers and the credit is then posted into the accounts of the beneficiaries for that HO and its Sub Post Offices.
- After that the responses file is pushed to CEPT Mysore which is then shared with PFMS.

Issues faced in eMO Platform

- Funds are not credited into Postmaster's account in time by the Nodal bank.
- Sometimes funds are received but FTOs are not received at Post offices and vice versa.
- FTOs kept unprocessed at the End of the Day.

Process flow of NACH Platform

- Department (State/Central Ministries) shares the Credit files to PFMS (Public Financial Management System).
- PFMS then push the data to the Nodal Bank of the State.
 - Nodal Bank send the files to NPCI for processing.
 - NPCI then forwards ACH Inward file to Destination Banks. Based on IFSC based code allotted to DoP by SBI Chennai, files are shared to DoP.
 - NPCI credits the respective amount into destination Bank account (SBI settlement account).
 - Credit files are available in NPCI's destined folder for Chennai GPO. Files to Chennai GPO are being pushed in prescribed slots. Chennai GPO receives the message alerts from NPCI if files are available for processing. Scripts which are getting executed in Finacle (Software for financial transactions of Department of Posts) at regular intervals then pick the files pertaining to Chennai GPO.
 - Chennai GPO then invokes a menu in Finacle crediting funds to beneficiaries' accounts available across Circles.
 - There are chances when credits cannot be posted into the account due to different reasons like Account Closed or Frozen, etc. In those cases, returns are processed in Finacle and reject reason codes are updated for failed records.

- Once all returns are processed, return files are generated and pushed to NPCI through scripts.
- NPCI then share the acknowledgement file with status as FULLY ACCEPTED, REJECTED, PARTIALLY ACCEPTED.
- Amount credited in Chennai GPO bank account are tallied along with credit files.
- NPCI then shares the response file to Sponsor Banks. Sponsor Bank share the same to Department/Ministries.

Features of NACH Platform

- DoP on boarded the NACH platform in the month of December 2016 starting with Andhra Pradesh and Telangana.
- Transactions are being posted into all the accounts centrally through GPO Chennai.
- It affords credit to beneficiary accounts in real time.
- No manual intervention is required in the Post Offices to process the FTOs.
- The Success/failure/rejected status is shared on the same day.
- From April to October 2017, around Rs 1443 Crores have been handled through NACH platform centrally through GPO Chennai.

- From observing the NPCI reports, it was found that many transactions are getting rejected on NACH Platform due to different reasons.
- The details of such accounts along with reason codes have been taken from NPCI and shared with Circles on 31.10.17 for analysis and taking corrective action.
- The profile of the transactions on NACH Platform from April 2017-October 2017(Circle wise) is given in Table 3

TABLE 3

Profile of Transactions in NACH Platform

S.No	Name of the Circle	No. of transactions	Amount
1	Telangana	16307696	11592312063
2	Maharashtra	58731	6036481
3	Jharkhand	24288	22285406
4	Arunachal Pradesh	22333	85768176
5	Gujarat	19187	34145489
6	Andhra Pradesh	12733	10143914
7	Odisha	10947	11857792
8	Madhya Pradesh	7346	6946842
9	Assam	4313	4173314
10	Punjab	2501	7221538
11	Uttarakhand	847	1646721
12	HP	22	54027
13	Kerala	9	12409
14	Delhi	3	3000
15	Rajasthan	1	2202
16	All India	13127	14486700
	TOTAL	19955012	14432590752

Way Ahead

1. To bring Direct Benefit Transfer (DBT) transactions of MGNREGS and other Social Sector schemes which are currently using other platform (e.g CEPT Mysore: eMO Channel), on National Automated Clearing House (NACH) /Aadhaar Based Payment Solution (ABPS) platform.
2. To work towards bringing more DBT schemes of the Government of India to the Department of Posts by marketing the strengths of Department in handling huge volumes seamlessly through NACH Platform.
3. To ensure Aadhaar seeding in all DBT accounts (NREGS/SSP accounts)
4. To monitor the progress of introducing Aadhaar Based Payment Solution (APBS) in Finnacle which will enable to process the Aadhaar based payment files.

Action Taken

- a) The major roadblock in boarding the NACH Platform for all the States is freezing of CBS Postal Accounts in the database of MoRD by the Block functionaries.
- b) The matter has been taken up with the MoRD repeatedly to get these accounts frozen in the local database of MoRD.
- c) Adopting proactive approach, the database of all such unfrozen accounts was taken from MoRD and was shared with the Circles concerned on 22.09.17 to liaise with the respective block functionaries and get those accounts frozen in their database.

- d) Circles have started working on the matter.
- e) Efforts are being made to disburse the DBT schemes of other Ministries also.
- f) In this respect DO letter from Secretary (Posts) was addressed to 4 Central Ministries to consider DoP as a partner in disbursing DBT payments.
- g) Similar letter has been addressed to the Chief Secretaries of all the States with a copy marked to CPMGs to take the matter forward in their Circles.
- h) The State Governments are acknowledging the letter and progressing in this direction.
- i) The Central/State Ministries are having the mandate to implement Aadhaar linked DBT Schemes.
- j) For this Aadhaar Based Payment Bridge has been developed and implemented successfully recently.
- k) The Standard Operating Procedure(SOP) was shared with all the Circles for guidance.
- l) At present, following the SoP more than 1 lakh accounts have been mapped to NPCI.
- m) For making ABPS payments, seeding of Aadhaar numbers along with the collection of consent forms is a prerequisite, so that these Aadhaar numbers can be mapped to NPCI. This matter of Aadhaar

Seeding and collection of Consent forms is being pursued with all the Circles.

- n) The Circles have been asked to share the Calendar of Aadhaar Seeding Camps in different Divisions along with the names of local MPs so that letter can be addressed to local MPs by Hon'ble Minister for participating in such camps organised in their respective constituencies
- o) As one of the targets of the DBT Cell is to disburse more DBT schemes through Post Offices and considering that the Ministries are moving towards disbursing Aadhaar linked DBT Schemes, it is critical for the Department to map maximum number of Aadhaar numbers linked with the beneficiary's accounts with NPCI mapper. For this, linking of the Aadhaar numbers with the Account numbers is one of the requisites. Besides this, the written consent of the beneficiary that he/she is ready to receive the DBT funds through Post Offices is required to map the Aadhaar numbers with NPCI. Therefore, DBT Cell is now monitoring the Aadhaar seeding of all the SB Group Accounts along with the collection of consent forms from all the account holders. The Consent form was made available to all the Circles in Hindi and English. If the account holders do not want to map the accounts with NPCI, they can choose to strike that option from the consent form and accordingly the Aadhaar mandate in the Finacle would be "No" for these account holders.

Thus, it can be seen that the Department of Posts has taken many measures for effective implementation of DBT schemes as a part of its mandate for delivery of citizen centric services. The detailed account above can provide a blue print for delivery of other citizen centric services as well in partnership with other Ministries.

CHAPTER FIVE

A CASE STUDY OF POST OFFICE PASSPORT SEVA KENDRAS

Passport today has become an important requirement for the Indian populace. This is due to the increasing mobility of the population in both urban and rural areas. Foreign travel for purposes of education, professional placements, work experience, business, trade, tourism and other social commitments has become quite common. The Ministry of External Affairs has 93 Passport Seva Kendras operating across the country to provide passport services to citizens.

In view of the increased demand and inability of these 93 centres to cater to the needs of people located in far flung areas, the Ministry of External Affairs in collaboration with Department of Posts has decided to leverage the post office network to help make available the passport related services in all the states by establishing Post Office Passport Seva Kendras (POPSKs). In order to extend passport services to citizens on a larger scale and to ensure wider area coverage, the Ministry of External Affairs (MEA) and the Department of Posts (DoP) have agreed to utilize the Post Offices in the various States as Post Office Passport Seva Kendra (POPSK) for delivering passport related services to the citizens. The pilot project for this joint venture commenced on 25th January, 2017 at Metagalli Post Office, Mysuru in Karnataka and at Dahod Head Post Office in Gujarat.

The Department of Posts has long been associated with the passport services. Earlier, the services of Department of Posts were being utilized at the end of the passport issuance process, with passports being delivered to citizen through Speed Post Services. Now, with the setting up of Post Office Passport Seva Kendras across the country, the Department of Posts is now at the forefront of the Passport Seva Project along with the Ministry of External Affairs.

The objective of this partnership is to extend passport related services on a larger scale and to ensure wider area coverage. This will also bring convenience to the general public by making passport services available in their vicinity through Post Offices and save citizens from travelling long distances for obtaining a Passport. Passport Seva, being a sovereign function of the Government of India, the Department of Posts (DoP) is committed to providing the same to the citizens and fulfilling the Government's mandate working in close coordination with MEA. Both the partners have been working together to fulfill the mandate to have at least one Passport Seva Kendra opened in each Parliamentary Constituency.

The Department of Posts is involved in a comprehensive IT modernization project and setting up of India Post Payment Bank and there is a increasing demand on its space, material & human resources in the Post Offices.

In order to formalize the tie-up, an MoU between DoP and MEA was signed on 31.01.2019. The following has been agreed to between DOP and MEA:

DoP has agreed to provide the following

Space

The DoP has to provide upto 1000 square feet space in Post Office at such locations as are mutually agreed to between MEA and DoP. The minimum space at agreed Post Offices shall not be less than 300 Square feet. The DoP has to spruce up the space by carrying out necessary civil and electrical work in accordance with the parameters as prescribed in Project Arrow, if required, for setting up the POPSK in the identified Post Office at agreed locations for which initial and recurring cost is borne by DoP. The

MEA pays the infrastructure charges (Civil/Electrical) work) @ Rs. 3 lakh per site to DoP.

Staff

The DoP will provide two officials in the pay level of L-4 (Grade pay of Rs.2400/- in pre-revised pay structure) in every POPSK for handling operations of Counter-A (Customer Service Executive) and Counter-B (Verifying Officer). DoP will also keep one official each as leave reserve for every POPSK.

Services

The DoP has to provide the following services for operationalization of POPSK at all the agreed locations

- (i) Housekeeping,
- (ii) Security,
- (iii) Electricity,
- (iv) Drinking water for staff and applicants,
- (v) Public conveniences for staff and applicants

MEA has agreed to provide the following

MEA has to provide necessary infrastructure viz. furniture, fixtures, signages, computer hardware, peripherals and operating software for setting up of POPSK. Further maintenance of these items/equipment shall be the responsibility of MEA and its related cost will be borne by MEA.

MEA as to provide Multiprotocol Label Switching (MPLS) network connectivity for functioning of POPSK and communication equipment and communication channels for which initial as well as maintenance /recurring cost will be borne by MEA.

MEA has to impart necessary training to DoP officials identified for handling POPSK operations. The cost of training (excluding travelling allowance etc. to be paid to the staff of DoP) will be borne by MEA.

MEA is paying the following site preparation charges and transactions charges:

TABLE 4
Breakup of Transactions charges

Capital Cost	Standardised Site preparation/Provision of amenities as will be mutually agreed to	Rs. 3 Lakh/POPSK
Transaction Cost	This will include cost of manpower, space, housekeeping, security, electricity/water charges, Municipal taxes etc.	Rs. 330 per transaction

The administrative control of the POPSK would rest with Postmaster/Head of the Post Office where POPSK is functioning. POPSK will observe five day week. Since most of the POPSKs are outside Delhi, the Central Government Employees Welfare Co-ordination Committee (where it exists) or by Head of Office (where such Committee does not exist) in consultation with representative of employees may have the option to choose any time between 9:00 A.M. and 10:00 A.M. to start their offices with 8.5 hrs working day including an obligatory half an hour lunch break.

Leave of DoP officials posted at POPSK would be approved by the Sr./Postmaster of respective office alongwith the name of substitute will be intimated to the Passport Officer concerned in advance.

As of now, more than 23.65 lakh passport transactions have been handled till 28.02.2019.

Table 5 shows the status of Aadhar Centers opened phase wise since 2017.

Table 5
Breakup of POPSKs state wise

Name of the Circle	Phase-I		Phase-II		Phase-III		Total	
	Identified	Opened	Identified	Opened	Identified	Opened	Identified	Opened
Andhra Pradesh	3	3	8	8	12	9	23	20
Assam	1	1	9	9	5	5	15	15
Bihar	5	4	12	10	23	16	40	30
Chhattisgarh	1	1	3	3	6	3	10	7
Delhi	5	4	3	1	0	0	8	5
Gujarat	6	6	9	9	9	9	24	24
Haryana	3	3	7	7	1	1	11	11
Himachal Pradesh	2	2	4	4	0	0	6	6
Jammu & Kashmir	2	2	4	4	0	0	6	6
Jharkhand	3	3	4	4	7	7	14	14
Karnataka	4	4	8	8	11	10	23	22
Kerala	3	3	2	2	7	2	12	7
Madhya Pradesh	4	4	12	8	13	5	29	17
Maharashtra	9	8	12	10	23	18	44	36
North East	0	0	4	3	2	1	6	4
Odisha	3	3	4	4	13	13	20	20
Punjab	3	3	5	4	2	2	10	9
Rajasthan	5	5	12	11	8	8	25	24
Tamil Nadu	2	2	13	10	18	17	33	29
Telangana	2	2	5	5	7	7	14	14
Uttar Pradesh	11	11	20	17	42	18	73	46
Uttarakhand	5	5	1	1	0	0	6	6
West Bengal	4	4	4	4	33	32	41	40
Total	86	83	165	146	242	183	493	412

Table 6 shows the monthwise details of the transactions performed at POPSKs. As of now, more than 23.65 lakh passport transactions have been handled till 28.02.2019.

TABLE 6
Monthwise Break up of transactions at POPSKs

Month	No. of POPSK operational	Total no. of transactions during the month	Total no. of transactions at the end of month	Average transactions per day per POPSK	Total amount @ Rs.330/- per transactions
Jan-18	60	67,249	5,69,268	51	18.78 crore
Feb-18	135	65,535	6,34,803	22	2.16 crore
Mar-18	179	1,10,920	7,45,718	28	3.66 crore
Apr-18	189	1,24,661	8,70,379	30	4.11 crore
May-18	212	1,58,742	10,29,120	34	5.24 crore
Jun-18	213	1,54,759	11,83,879	33	5.11 crore
Jul-18	215	1,66,370	13,50,248	35	5.49 crore
Aug-18	222	1,51,566	15,01,814	31	5 crore
Sep-18	223	1,38,798	16,40,612	28	4.58 crore
Oct-18	229	1,53,301	17,93,913	30	5.06 crore
Nov-18	236	1,40,984	19,34,897	27	4.65 crore
Dec-18	256	1,55,325	20,52,325	25	5.13 crore
Jan-19	316	1,63,156	22,15,481	23	5.38 crore
Feb-19	399	1,49,889	23,65,370	17	4.95 crore

The average number of passport transactions have been declining after November, 2018 mainly due to increase in rate of opening of new POPSKs.

Notwithstanding the constraints in terms of manpower and space, Department of Posts has tried its best to move ahead for opening of POPSKs keeping in mind that POPSKs will serve the citizens at large.

Impact

As in March 2019, 412 POPSKs have been opened in various parts of the country and around 24 lakh passport appointments have been processed through these POPSKs. The POPSKs have brought convenience to the citizens by making passport services available in their vicinity through Post Offices and saved them from travelling long distances for obtaining a Passport. This has also increased footfall in the Post Offices as well as generated additional revenue.

Challenges

Taking this project forward, the challenges faced by the Department are:-

- India Post is now expanding services to include India Post Payment Bank (IPPB) and regular postal operations like Post Office Savings Bank, counter operations, e-payment etc., there is a constraint of space as in most Post Offices space is based on the schedule of accommodation and to make 1000 sq. ft. for Passport Seva Kendras out of the existing space is sometimes difficult.
- Providing manpower is difficult as there has been a ban on recruitment for a couple of years and many posts in that grade still remain unfilled.
- Training of postal officials identified for POPSKs on sovereign as well technical functions
- Considering the response received by the POPSKs in camp mode, capacity will be required to be enhanced.

Despite the various challenges, in view of the fact that the Post Office Passport Seva Kendras will be meeting the needs of the citizens at large, the available buildings and spaces are being repaired and spruced up with a standardized look and feel in order to enable them to function as POPSKs, at the locations agreed

upon by Ministry of External Affairs and Department of Posts. This would increase the footfall of customers at the post office and would create a win-win situation.

As part of the assessment of quality services being provided at POPSKs, informal discussions were held with customers at POPSK centres in Delhi namely Nehru Place SO, Patparganj SO, Janakpuri SO, Meharuli SO, Yamuna Vihar SO, Nagercoil HPO, Kodai Road in Tamil Nadu, Hisar HO and NIT Faridabad HO in Haryana, Siddipet HO, Medak HO, Vikarabad HO in Telangana and Madhubani HO in Bihar. There was an overall sentiment of satisfaction with the opening of POPSKs. The customers lauded this initiative as a much needed requirement which had been addressed. They specially expressed relief at no longer being forced to travel long distances. Most of them informed that a transaction took around 20 to 30 minutes. Most of them had come to know about the service by word of mouth or through the postmen. Some had also learnt about this service from the website of India Post. While they were generally satisfied with the quality of service they felt that the speed and the ambience could be improved upon. Some even mentioned that the POPSK could be air conditioned. It may be mentioned here that wherever feasible some POPSKs are air conditioned.

The senior officers interviewed also expressed satisfaction with this initiative which has increased footfalls and repositioned the post office in changing times. They felt a sense of satisfaction in the Department being able to provide citizen centric services to citizens in the vicinity.

CHAPTER SIX
**A CASE STUDY OF SETTING UP OF AADHAR ENROLMENT AND
UPDATION CENTRES IN POST OFFICES**

Department of Posts is committed to providing citizen centric services and provision of Aadhar services was a step in this direction. Earlier Aadhar services were limited to Aadhar Enrolment in some selected Circles across the country. Ever since 2011-2015, various Enrolment Agencies had been hired through tender process for carrying out Aadhar Enrolment work in Post Office premises. The outsourced Enrolment agencies were working in post office premises and the revenue earned from the service being shared with those agencies. Security concerns were raised by Hon'ble Supreme Court about unauthorized leakage of Aadhar data. Government took a decision to phase out all private agencies for Enrolments and Updations and to set-up Aadhar Enrolment and Updation Centres in Banks and Post Offices.

The setting up of Aadhar enrolment and updation centres in post-offices would not only address security concerns regarding leakage of data but would also provide citizen centric services to citizens in their vicinity. Department of Posts was mandated to set up Aadhar Enrolment cum Updation Centres in 13,352 Post Offices, by 31st March 2018. It was decided to set up Aadhar Enrolment cum Updation Centres in 13,352 Double Handed and above Post Offices. This was to ensure utmost security as two officials were required to act as operator and supervisor for the centres. A meeting was held at Prime Minister's office (PMO) on 29.09.2017. A sum of Rs. 200 Crore was allotted by Ministry of Finance(MoF) in order to set up 13,352 Aadhar Enrolment cum Updation Centres in Post Offices in October 2017. The Business Development and Marketing

Directorate, was tasked by the Department of Posts for implementation of this ambitious project. Member (Operations) was to be the overall incharge of the project. A project monitoring unit was set-up. The unit was to comprise of 4 officials of the level of Assistant Superintendent of Posts, 3 of whom were brought on deputation from circles of Telangana and Karnataka for a period of 3 months. Detailed instructions were issued to all the Circles for setting up of these Aadhar Centres.

The implementation of project involved five major components:

- A. Sensitization of the project among all the Circles - The importance of the project was discussed with the Heads of Circles through video conferences by the Secretary (Posts) and Member (Operations). The Heads of Circles in turn sensitized their teams about the relevance of the project to the Department of Posts in terms of citizen centricity and also revenue generation. Staff was sensitized by explaining to Postal Unions about the role these centres would play in increasing the relevance of the Post Offices.
- B. Site preparedness and branding to locate Aadhar Centres - Detailed instructions were issued by the Business Development Directorate to the circles to get ready with site preparedness in designated Postal Aadhar centres to avoid delay. A detailed brochure was prepared & circulated to 700 MPs of Lok Sabha & Rajya Sabha along with a DO letter of Minister of State for Communications (I/C). Branding design was finalized and shared with the Circles.
- C. Training of postal staff and certification test of trainees to take them on-board to perform the Aadhar transactions - Training was imparted to around 2000 Master Trainers who in turn trained the identified postal officials to work as Operators/Supervisors in Postal Aadhar counters. The identified officials had to undergo certification exam to obtain Operator/Supervisor Certificate. These

examinations were conducted in Postal Training Centres/WCTC/DCTC by a Testing and Certification Agency appointed by UIDAI. A huge number of personnel had to be trained in a very short period. There was also the challenge of creating user IDs and passwords for the staff which was accomplished by close monitoring with the Circles and close coordination with UIDAI. Daily reports were obtained from Postal Circles and problems faced were flagged to UIDAI. Email groups were also formed containing officials of Department of Posts and regional and central offices of UIDAI. A daily report on all these activities and sub activities was obtained by the Project Monitoring Unit(PMU) in a format which had been shared with all the Circles to monitor the progress. Around 42,111 postal officials have been trained and 38,402 officials have been certified till March 2019.

D. Procurement of Aadhar Kits through GeM - Bids for 13,352 Aadhar kits were floated on GeM Portal during the last week of October 2017 and First week of November 2017 by the Circles. Orders for Aadhar kits were placed during December-2017. The issue of non-supply/delayed supply of kits by the vendors within the delivery period persisted during the implementation of the project. Close monitoring was done by the BD&M, Directorate with the Circles and officials of the GeM portal to ensure timely supply. A report was sent to the Prime Minister's Office(PMO)every Monday by the BD&M, Directorate regarding the progress on setting up of Aadhar Centres.

E. Installation and activation of Aadhar Kits - Detailed Instructions were issued to the Circles regarding installation & activation of kits. Installation & Activation of Kits started from January 2018 onwards. There were many technical glitches faced during installation & activation of kits. These issues were flagged to UIDAI promptly to hand hold the Circles to expedite the installation

and activation of Aadhar Kits. Regular VCs/meetings were organized by BD&M, Directorate with UIDAI and the Circles to resolve the issues. Activation of kits proved to be the biggest challenge as after installation many centres were deactivated if no transaction was performed on a centre in last 10 days. Due to these efforts, around 13,000 Centres had been set up with a utilization of around Rs. 176.28 Cr. out of the allotted Rs. 200 Cr. till end of March 2018.

Due to all out efforts of the Department of Posts, 13,352 Aadhar Centres have been set up across the country. Around 10.19 Lakh Enrolments & 36.87 lakh updations have been done by these Centres. The journey has not been without challenges. For procurement of 13,352 Aadhar kits through GeM, daily updates were obtained from the Circles to ensure that they created the bids on time placed the orders and closely monitored the delivery and installation of kits. The Aadhar Centres could be set-up in such a short time span by delegating the responsibility to the Postal Circles and making them compete against each other in achieving the targets for setting up the Aadhar Centres.

The project was a huge success in that the Department of Posts was able to fulfil its mandate of setting up around 13,000 Aadhar Centres in a short span of around 5 months. The successful implementation of the project was a great milestone towards the mandate of the Department of Posts being a hub for the delivery of Citizen Centric Services. While these centres were fully operationalized by March-April 2018 in a short span of less than a year, the focus now has shifted to the functioning of these centres. Constant internal review is being carried out by the functional monitoring Division of the Department that is the BD&M Directorate which has been identifying certain issues. For instance, in

some offices in Circles, additional ports in Sify routers were required for connecting the hardware of Aadhar enrolment kits. An analysis was also required to be done regarding the time factors for various activities of Aadhar enrolment and updation.

There were some major issues viz. preparation of a dashboard to monitor the progress effectively, synchronization of all Aadhar centres with UIDAI server, generation of Counter Receipt for the fee collected from the customers. Circles were addressed to ensure that at least the minimum transactions of at least 5 enrolments and 16 updations decided upon at the Heads of Circles Conference, Bhopal are done every day and all the Aadhar Centres are synchronised at regular intervals so that all the Aadhar Centres are visible in public portal.

The Technical team of UIDAI was tasked with the preparation of the format for generation of “Counter Receipt” for the fee collected from the customers at the counters in consultation with the Technical team of Department of Posts in Bengaluru.

A committee was constituted for working out the cost and revenue involved in Aadhar Enrolment and Aadhar updation in Post Offices. The norms have been attempted based on the report submitted by the committee. The Committee came up with the time factors mentioned in Table 6.

TABLE 7
Time Factors for Enrolments and Updations

Sl no.	Details	Time	Total no. of Enrolments
Enrolments			
1	Per Aadhaar Enrolment	12 minutes	1
2	No. of Enrolments in one hour	60 minutes	5
3	No. of Enrolments in a day (considering 8 hrs in a day)	8 hrs	40
Updations			
1	Per Aadhaar Updation	6 minutes	1
2	No. of Updations in one hour	60 minutes	10
3	No. of Updations in a day (considering 8 hrs in a day)	8 hrs	80

Based on the findings of the Committee, it was proposed that the post offices which are doing 40 Enrolments and 80 updations in a day may have exclusive counters and those having less than that may work in combination with other postal business.

UIDAI will make de-centralized payments to Department of Posts for providing the services of Aadhar enrolments as well as for compulsory biometric enrolments/updates on the rate prescribed and the amount shall be credited to the Bank Account of Circle Nodal Post Office of the Circle concerned. It is pertinent to mention that Department of Posts is getting presently Rs. 50/- for every Enrolment from UIDAI and Rs. 25+GST being collected from the residents for every updation. So with the presence of 13,352 Aadhaar Centres across the country, the project can be a good revenue earner for the Department if these Aadhaar Centres are fully functional and perform at least minimum prescribed transactions i.e. 5 Enrolments and 10 Updations in each Centre. Moreover, the enhancement of charges from Rs. 50/- to Rs. 100/- per enrolment, is also under active consideration with UIDAI.

Since UIDAI is contemplating to enhance the charges to Rs. 100 per enrolment and Rs. 50 per updation subject to 25 enrolments per day per machine working for 240 days in a year and no further incentive to postal officials is being proposed by UIDAI, that the DoP may decide the modalities in order to incentivize its officials from the proposed revised amount i.e. Rs. 100/- per enrolment and Rs. 50/- per updation, a committee was formed and directed to formulate the modalities and submit a detailed report regarding incentivization of the postal officials working as Operators/Supervisors in postal Aadhaar Centres within a stipulated time.

Efforts are being made to ensure proper connectivity at all Aadhaar locations in post offices. The Department is frequently carrying out visits to monitor the functioning of the various Aadhaar Centres. A daily report is being prepared to monitor the syncing of the centres. A sample of the report of 14.3.2018 is placed at Table 8

Table 8
Aadhaar Status as on 14.03.2019

Name of the Circle	No. of Centres set up	No of Centres active	Inactive	% active	% inactive	No of Enrolments in the last 30 days	No of Updations in the last 30 days	Average no. of enrolments	Average no. of updations
Andhra Pradesh	578	248	330	43	57	617	13432	0.1	2.2
Assam	216	130	86	60	40	7708	339	2.4	0.1
Bihar	582	98	484	17	83	1401	7020	0.6	2.9
Chhattisgarh	161	45	116	28	72	242	972	0.2	0.9
Delhi	261	171	90	66	34	1038	7981	0.2	1.9
Gujarat	878	642	236	73	27	3843	15353	0.2	1.0
Haryana	289	185	104	64	36	144	1488	0.0	0.3
HP	254	154	100	61	39	68	692	0.0	0.2
J&K	87	21	66	24	76	61	147	0.1	0.3
Jharkhand	207	123	84	59	41	583	3074	0.2	1.0
Karnataka	869	705	164	81	19	6884	47866	0.4	2.7
Kerala	1050	625	425	60	40	171	1070	0.0	0.1
MP	473	249	224	53	47	2665	16402	0.4	2.6
Maharashtra	1293	1021	272	79	21	5860	41542	0.2	1.6
North East	122	26	96	21	79	288	1190	0.4	1.8
Odisha	473	288	185	61	39	1292	8385	0.2	1.2
Punjab	503	382	121	76	24	2891	15625	0.3	1.6
Rajasthan	600	347	253	58	42	3935	16339	0.5	1.9
Tamilnadu	1435	918	517	64	36	3761	11192	0.2	0.5
Telangana	266	102	164	38	62	756	4897	0.3	1.9
Uttar Pradesh	1425	893	532	63	37	32346	55817	1.4	2.5
Uttarakhand	214	94	120	44	56	304	1547	0.1	0.7
West Bengal	1116	541	575	48	52	2180	8919	0.2	0.7
Total	13352	8008	5344	60	40	79038	281289	0.4	1.4

A perusal of the table shows that syncing of the Aadhaar Centres is a major cause of concern. While the BD&M Directorate has been issuing detailed instructions from time to time the Circles will need to be more proactive to ensure that the syncing is done regularly. Further in order to ensure ownership by the Heads of Circles, it could be made a part of their performance evaluation which would improve their Circle's performance in addition to enhancing their Circle's

revenue earning. More over incentivisation of staff will need to be expedited to motivate them to perform better.

The matter was discussed with General Manager, Business Development in the Directorate. He explained that the Aadhar Centres had stabilised. However software is now being upgraded by UIDAI to bring in more security features. This will also enable each centre to be upgraded centrally online every time a new version is required to be installed. This is therefore a transitory phase.

Some circles have also procured Mobile Laptop Kits. The break-up of the same can be seen in Table 9

TABLE 9
Break up of Aadhar Laptop Kits

S No.	Circles	Laptop kits
1	AP	15
2	Bihar	15
3	Haryana	5
4	MP	10
5	North East	7
6	Punjab	10
7	Uttarakhand	7
8	WB	25
Total		94

For the convenience of customers, it is being considered that some post offices having a large number of foot fall of customers, may have two Aadhar counters in their post offices. Each Postal Division is also considering to have some mobile kits so that schools, Anganwadi and other educational institutions can be approached under camp mode to cover the uncovered sections in Aadhar.

Various issues in respect of lack of manpower, untrained staff and inadequate infrastructure keep on cropping up which are being addressed and sorted out. Some other issues which are pertinent are as follows:

- Machines are installed but on-boarding of operator/supervisor is not yet done
- Centres are synced but no transactions are being performed
- Lack of publicity due to non-display of signages and not organizing melas
- Atmosphere of negligence and denial of service to the customers
- Mismanagement of time resulting long waiting queues in getting Aadhaar services
- No drinking water facility was made available for customers visiting Aadhaar enrolment/updation centre.
- No information has been displayed about set of documents required for identity/address proof to facilitate customers.

To address these problems detailed instructions were issued by the BD&M Directorate to the various circles with a checklist in order to ensure proper functioning of the centres. Refer Table 10.

TABLE 10
Checklist for Aadhar Centres

S. no.	Points to be checked
i.	Whether all components of Aadhaar kit are available at Aadhaar counter (viz. Desktop, Iris Scanner, Monitor, Slap Scanner, Multi functional printer, White screen, Web Cam, Focus light, GPS devise, surge protector spike).
ii.	Whether Aadhaar kit is installed in the Post Office and is being synchronized with UIDAI server on a daily basis. (Cross check if the name of the Aadhaar Centre is visible in the UIDAI web portal)
iii.	Whether display board for Aadhaar services as prescribed is placed at the prominent area.
iv.	Whether seating arrangement is adequate for the customers at the Aadhaar counter and token is being issued to the customers to avoid long waiting queues.
v.	Whether any different slot is prescribed and displayed at the Aadhaar counter in the post office in case of non-exclusive counter.
vi.	Whether official working as Operator/Supervisor is authorized/certified and well versed with the Aadhaar operations.
vii.	Whether latest version of ECMP is being used for Aadhaar operations.
viii.	Whether minimum prescribed transactions i.e. 5 Enrolments & 10 updations are being made on a daily basis in the PO.
ix.	Whether local residents are aware about the Aadhaar services being provided in the Post Office.
x.	Whether any physical records like documents etc. of the residents are being kept in the PO for Aadhaar services.
xi.	Whether fee received from the residents are being accounted for properly in the postal account under proper head.

Further from the monitoring report of the dash board created by UIDAI to which access has been provided to Department of Posts, it has been noticed that majority of the work of enrolments and updations is being carried out at Head Post Offices and GPOs. To mitigate this, the BD&M Directorate has already issued instructions to the Circles to ensure that each office performs atleast 5 enrolments and 10 updations per day.

As a recognition of the good work being done by Department of Posts in the area of Aadhar enrolments and updations, an award ceremony was organized by UIDAI on 11th July, 2018 wherein following categories of awards were given to the awardees:-

- 1) Award for Postal Circles with highest number of Aadhaar Enrolments and Updations.

2) Award for the Fastest Rollout of Aadhaar Enrolment and Updations Centres in the Circle including Special Mention Awards.

3) Award for a Post Office in the Postal Region with the highest number of Enrolments and Updations.

A breakup of the Aadhaar Centres state wise is placed below at Table 11

TABLE 11
Statewise Consolidated Break Up of Aadhaar Centres
Circle-wise Aadhaar status as on 15.3.2019

Names of the Circles where Aadhaar Enrolment cum Updation Centres set up as on date		
Sl.No	Name of the Circles	No. of Centres opened so far
1	Andhra Pradesh	578
2	Assam	216
3	Bihar	582
4	Chhattisgarh	161
5	Delhi	261
6	Gujarat	878
7	Haryana	289
8	HP	254
9	J&K	87
10	Jharkhand	207
11	Karnataka	869
12	Kerala	1050
13	MP	473
14	Maharashtra	1293
15	North East	122
16	Odisha	473
17	Punjab	503
18	Rajasthan	600
19	Tamilnadu	1435
20	Telangana	266
21	Uttar Pradesh	1425
22	Uttarakhand	214
23	West Bengal	1116
TOTAL		13352

Interactions were carried out with customers at various Aadhaar Centres at Delhi namely New Delhi HO, Delhi GPO, Indraprastha HO; Ambala GPO, Faridabad NIT HO, Hisar HO and Faridabad HO in Haryana, Bhagalpur and Banka HO in Bihar, Secunderabad HO, Khairatabad HO, Karimnagar HO in Telangana and Tirupparankundram HO and Tallakulam HO in Tamil Nadu. While the customers were happy with facilities for updation and enrolment being provided in their vicinity, they did complain about the speed being slow and the system being

down. As discussed with senior officials of the Directorate, these problems are arising due to upgradation of software and once this is completed in all the centres, these issues will not arise.

While the Department has performed remarkably in setting-up of such a large number of Aadhaar Centres in such a short span of time, constant monitoring of functioning will be required to ensure that these centres are functional and provide quality services to customers. Actions such as identification of centres for dedicated service to senior citizens, display of prior information at the centre, a token gift for senior citizens and any other related activity may be arranged on important days like Independence Day, to facilitate the customers.

CHAPTER SEVEN

LEARNINGS AND WAY AHEAD – CAN POST OFFICES BE LEVERAGED AS HUBS FOR DELIVERY OF CITIZEN CENTRIC SERVICES?

Recently the Department of Posts has successfully implemented two major projects – setting up of Aadhar Service Centres in post offices and Post Office Passport Seva Kendras. The short timespan in which these projects have been implemented has some learnings which can be used for launch and implementation of other citizen centric services. An attempt has been made in this chapter to list out separately the learnings of each of these projects so that they can serve as a blue print for the implementation of similar projects in future. Based on these learnings, recommendations have also been made including an illustrative list of citizen centric services which can be delivered through the trusted network of the post-offices.

The setting up of Aadhar Enrolment and Updation Centres was a huge success as Department of Posts was able to fulfil its mandate of setting up around 13,000 Aadhar Centres in a short span of around 5 months. There were some important learnings from the success of the project:

- A. Sensitization – All stake holders need to be sensitized for the successful implementation of any project. In this case all stake holders – Department of Posts, UIDAI, GeM were on the same page.
- B. Decentralization - This is the best way to implement setting up of service delivery centres at the grass roots. The project was successful because each Postal Circle corresponding roughly to each state was in charge of setting up of centres in its jurisdiction. Every activity right from procurement to installation and activation was the responsibility of the Circles.

C. Team Building – Utmost importance needs to be given to training in the implementation of any project. While the Business Development and Marketing Directorate had set up a PMU for monitoring the progress of all the Circles on a daily basis, a similar PMU had been set up by all Circles in their respective jurisdiction.

D. Inter Departmental Coordination – This is important as any inter departmental glitches can be sorted out immediately. In this project, close coordination was maintained with Ministry of Finance, UIDAI and GeM to ensure that timelines were met. Standard Operating Procedures were formulated which were vetted by UIDAI and Finance before they were circulated to all the Post Offices.

E. Training – Not only was the staff sensitized, it was also imparted effective training in close coordination with UIDAI and third parties. Training was imparted in Postal Training Centres also to ensure that the staff and system administrators were equipped with the necessary skills to operate these Centres. Certification Exams were also organised. Constant interaction was done with both Regional and Central Offices of UIDAI to ensure that the dates for holding exams were scheduled without delay.

F. Leadership – Effective leadership by the management is of prime importance. Secretary (Posts), Member (Operations) and the entire team of Business Development Directorate led from the front. Queries raised by circles were addressed promptly without any delay. All officials from the Circle dealing with the project were encouraged not only to contact officials of the PMU but all senior officials directly for guidance.

G. Branding and Awareness – All Aadhar Centres were uniformly branded by developing a design centrally, which was circulated to all Postal Circles. As these centres were set up primarily for the benefit of the public, a brochure was printed and circulated to all MPs containing details of Aadhar Centres to be set up in their constituencies. All Postal Circles were asked to invite all local MLAs and MPs for the inauguration of these centres to create awareness and publicity for these centres.

H. Effective Monitoring – Daily monitoring was carried out by the PMU and a review was done by the Business Development Directorate based on these reports at the end of the day. Monitoring formats were developed to monitor the progress of all major activities of procurement, training, installation and activation. Weekly review was also done by the PMO of the weekly report which was and is still being sent by the PMU, Business Development and Marketing Directorate. Monitoring was used as an enabling tool rather than a fault finding mechanism for keeping a track of centres being active. A dash board was developed by UIDAI and shared by both Department of Posts and UIDAI to identify inactive centres. These were flagged to the circles to ensure reactivation.

The successful implementation of the project has been a great milestone towards the mandate of the Department of Posts being a hub for the delivery of citizen centric services. However as can be seen from the latest weekly report, there has been a drop in centres synced. This is an ongoing process and is being addressed by the Department and the Heads of Circles on a daily basis to increase the number of centres synced in close coordination with UIDAI. An incentive

structure is also under consideration to motivate the staff to take ownership of the project.

The Department has also successfully implemented the setting up of Post Office Passport Seva Kendras(POPSK). Around 412 POPSKs have been set-up and more than 23.65 lakh passport applications have been successfully processed till March 2019. Apart from benefitting millions of citizens the Department has also been able to generate a revenue of more than 78 Crores. Some of the factors which contributed to the success of the project and which can be taken as learnings from the case study of this project are as follows:

- A. Sensitization - The project was successful because of the efforts made to sensitize the field units about the importance of this project towards fulfilling the mandate given to the Department of Posts of providing citizen centric services in the vicinity. The setting up of POPSKs required carving out of space from the existing area of post-offices and naturally met with initial resentment from the staff. It goes to the credit of the Heads of Circles who managed to buy in the staff to the importance of the project to Department of Posts.

- B. Leadership – Effective leadership was provided by Secretary(Posts) and his team comprising of Member(Operations), Financial Advisor and Senior Officers of the Business Development and Marketing Directorate. Secretary(Posts) made a valiant pitch by ensuring that the postal staff got its due by being imparted training in passport verification and the post-offices were not relegated to mere rental spaces for passport work.

- C. Coordination – Effective coordination was the key to the success of the project. Numerous meetings were held between Department of Posts and Ministry of External Affairs to identify the locations, draw up the standard operating procedures and constantly monitor the site readiness for the rollout.
- D. Feasibility – A committee was set-up consisting of representatives of internal finance wing and representatives from the operating field units to work out the financials. Inputs were obtained on various activities and time and cost factors were allotted to the same to ensure that the project was viable to the Department of Posts and did not become a strain on the resources. A viable model was accordingly drawn-up and shared with the Ministry of External Affairs to ensure the success of the project.
- E. Awareness – Both Ministry of External Affairs and Ministry of Posts spread awareness about the project through digital media and print ads. among the public.
- F. Infrastructure – Provision of suitable infrastructure along with public amenities such as drinking water and toilets have been provided for the convenience of the citizens visiting these centres. This has made visits to these POPSKs a pleasurable experience.
- G. Monitoring – The importance of monitoring need not be over-emphasized. Constant monitoring is being carried out by Department of Posts along with

Ministry of External Affairs right from site identification to site preparedness and day to day functioning of the centres.

The success of this project marks a sea-change in the relevance of the post-office, which like post-offices across the world had been seeing low footfalls due to declining letter mails. Singapore Post is another postal administration which is providing passport related services. While there has been an increase in footfalls, citizens have also been saved the ordeal of arduous journeys to capitals of States, for passport related services.

It is heartening to note, that in this changing scenario where letter mail has seen a progressive decline the world over, the trust enjoyed by the post master/postmen in rural areas is immense compared to any other field agency or office of the Central and State governments. This was the finding of the Task Force on Leveraging Post Offices Network in the country chaired by Shri T.S.R.Subramaniam, Retired Cabinet Secretary which submitted its report on 4th December 2014. The task force found this sentiment in every State capital it visited and also in the thousands of suggestions and comments received from the general public in response to its web announcement.

The vast post office network consisting of over 1,50,000 postal outlets across the country offers immense opportunity for leveraging this huge network for delivery of citizen centric services. The ubiquitous post office in India is now re-inventing itself. The sight of the “Dakiya” carrying a bag of letters on his bicycle is now passe. Today there are modern postmen armed with mobile hand-held devices going from door to door delivering a wide array of services even at the doorsteps. The DARPAN project under implementation will increase the rural reach of the department and will enable branch offices to increase transaction of financial

remittances, opening of savings accounts and procurement of Rural Postal Life Insurance policies.

India today stands at the vortex of high growth with a young and aspirational society. The need for citizen centric services and effective mechanisms for their delivery therefore becomes all pervasive. Since the past over 70 years we have been trying to bring financial inclusion to rural areas. Many experiments have been tried only to draw a blank. Cooperative Banks, Regional Rural Banks, Nationalised Banks by the very nature of their structure and organisation have failed not prove to be effective. This vacuum can be filled up by the postal organisation with its enormous reach, trust and experience in the field of delivery of services. It is with this objective in mind that the India Post Payments Bank has been launched with 650 branches already being rolled out.

Till date the effective insurance cover has not been provided in our rural areas. The rural postal life insurance launched in 1995 by the Department of Posts provides an effective product. With premiums as low as Rs. 140/- per month for a Whole Life Assurance plan purchased at age of entry 19 years, with premium ceasing at 60 years and insurance cover extending till age 80 for a sum assured of Rs. 1,00,000/-, Rural Postal Life Insurance competes favourably with other insurance policies of other insurance providers such as Life Insurance Corporation(LIC).

With the Digital India program of Government of India, Internet is emerging as a boom in India. As of now there are approximately 400 million Internet users. With lowering data prices, the country's online retail market is also experiencing a massive surge. In 2017, online retail in India stood at \$20 billion in sales. India registered highest growth in online spending among major economies (online sales

compound annual growth rate (CAGR) – 70 %). Out of 400 million active internet users in India only 40 % (160 million) go for online shopping.

According to a study couple of years ago, Tier II and III cities accounted for almost 57.0 per cent of the total revenue derived from the various e-Commerce product sites, while the remaining per cent came from the eight metro cities. The unparalleled reach of the postal network has a huge potential of making a mark in Tier II and Tier III cities.

For online retail to grow and realise its complete potential, its reach to rural areas is a must. Buyers and small sellers from these areas may be brought online to reap benefit of retail market. This is the point where India Post can make its presence felt as it has un-matched reach to every nook and corner of the country. Also, its trust factor has great implications for the rural artisans who need the reassurance of physical forum to this retail market place.

In a comparative survey of services provided by the top 5 e-commerce courier companies in India by Shopnix, e-Commerce, a portal offering online e-commerce IT platform has rated India Post as the best service followed by Blue Dart, Fedex, Aramex and DTDC. The parameters on which the courier services were evaluated included availability of pick-up, track shipment and cash on delivery facility as well as deliverable area rates and service. The CAG report of 2015 has rated the Speed-Post service of the Department of Posts as faster and more reliable than any private courier service in rural areas.

India Post is making its presence felt in the e-commerce field also by providing business to citizen (B2C) services. It has entered into tie-ups with Amazon, Flipkart and Naaptol for last mile delivery. An e-commerce web portal has also been launched by India Post.

Department of Posts already has its e-Commerce portal ePost Office (www.indiapost.nic.in) which has been developed and maintained by NIC for offering selected postal services to its customers through internet with the aim to make postal services more accessible and more broad based / inclusive. Presently, following services are being offered online through ePost Office:

- (i) Sale of Philately products
- (ii) eIPO (Electronic Indian Postal Order) for online payment of RTI fee Rs. 10/-
- (iii) eIPO of all denominations in the states of Bihar, Delhi and Karnataka.
- (iv) Sale of Gangajal

In order to utilize vacant space in Post Offices, Department of Posts has also set up a number of Post Shoppes in major Head Post Offices across the country for selling postal stationery along with other articles. Later on, handlooms and tribal artifacts were also included for sale through these Post Shoppes. In view of the above it was decided to revamp the ePost Office portal with a view to provide an online platform and last mile connectivity to artisans and tribals for selling their artifacts across the country. The end consumers would also be able to shop the artifacts and handicrafts with authenticity of Department of Posts. The existing ePost Office website is being revamped and Post Shoppes will be linked to new web site. Department will get revenue through retail commission and last mile delivery.

Considering the exponential growth of e-commerce in India which offers tremendous opportunities for Department of Posts to leverage its core competency as the third party logistics service provider and to strive for vertical integration in the e-commerce value chain, the Department decided to develop its own full fledged e-commerce portal. This could also give rural artisans a platform to sell

their products at market prices, directly to buyers across the nation. India Post is venturing in new arena of e-market place to provide end to end support to sellers. This e-Commerce Portal of the Department is an endeavour to provide a digital platform to help small business proprietors / self help groups / women entrepreneurs / State and Central PSUs / Autonomous Bodies etc. besides involving State Handicraft Boards. The intent is to provide wider reach to these segments and be the conduit to link this unreached buyer seller segment. Department also aims to increase revenue from transmission of orders placed through this e-Commerce Portal. In order to attract small sellers, Market place commission (7 % or 10 %) for our Portal has been kept in consonance with prevalent market practice. Karnataka Circle has been identified as Nodal Circle for managing e-Commerce Portal as Super Admin in the software and will have the highest level of access and responsibility above Circle Administrators (i.e. other Circles). To manage e-Commerce work in the Circles, e-Commerce Cells have been setup. Any portal is as good as the products displayed on its platform. Concerted efforts are being made to bring in more and more sellers on-board so that our portal may get popularity among masses as one stop shop for online shopping and also provide a wide exposure to rural artisans, all over the country.

About 150 years ago, a communication revolution was created by the Posts and Telegraphs which can now be replicated by the postal network of India Post to bring about a new revolution in delivery of citizen centric services. The MeeSeva service launched by the Government of Andhra Pradesh provides an effective model which the postal department can very easily replicate using post-offices as a one-stop shop for delivery of citizen centric services. Department of Posts may consider whether it would be feasible to provide some of the services being offered

through MeeSeva through its robust and IT enabled infrastructure. Department of Posts is already providing Aadhar services through 13,352 Aadhar centres in post-offices. It is rendering yeoman service through its 412 Passport Seva Kendras spread across the length of the country, with a goal to provide passport services within a radius of 50 kilometres to citizens. It is also booking Railway Reservation Tickets through its PRS Centres in post-offices. Payments of various bills such as electricity and water bills is also being done through post-offices in various circles. Post-offices are also distributing LED Bulbs, Fans and Tubelights through their network. Facility of electronically transmitted postal ballots is also available to personnel of armed forces and para-military forces. The Department of Posts has also been disbursing pension payments effectively and providing digital life certificate to pensioners of Department of Posts and Department of Telecommunications.

It has been conducting survey of un-electrified villages, providing e-tailing services on behalf of e-commerce companies, distributing Gangajal among a host of other services

The government has set-up Common Service Centres run by local youth as front-end delivery points for all services in local and rural areas. These Common Service Centres offer multiple services like bill payments, pension and scholarship applications. However these Common Service Centres(CSC) are proving to be a huge challenge to the district administration. They have inadequate geographical penetration with 5-6 villages having a single CSC with irregular operations. There are socially determined access barriers. Affordability is also an issue with higher rates being quoted on ground and citizens having no alternative end up paying more.

The question then arises whether a suitable alternative needs to be found for delivery of citizen centric services. The postal network with its immense reach and the trust it enjoys due to years of service to the citizens can be a viable alternative for delivery of citizen centric services. Post-Offices can be used CSCs for providing e-services, promoting digital literacy and as student kiosk through which applications and examination forms can be sold. In fact, some of the circles are already selling these application forms. Similarly, they could also provide facilities for distance education by selling hard copies of study material and setting up of virtual class rooms in post-offices with adequate internet bandwidth. They could also serve as information hubs stocking newspapers, magazines, books and stationery items.

In the past, post-offices have disbursed seeds etc. to farmers. They could be used for providing agricultural extension services through dissemination of information relating to crop sowing and cultivation practices, sale of seeds, fertilizers and pesticides etc. They could also be used for disseminating area specific information regarding weather conditions.

The Department of Posts may like to consider sale of non-judicial stamp paper, court fees stamps which is already being done in some circles. While it is already providing Aadhar and Passport services, it could also include within its ambit services such as issue of voter ID cards, driving licences, birth, marriage and death certificates, land records etc.

It can be leveraged as a link between customers and distribution utilities as a franchisee for distribution utilities. It is already selling EESL bulbs, tubelights and fans. The portfolio could be extended further to include utilities required in rural areas. To facilitate consumer satisfaction post-offices could be used as

customer service centres for outage complaints, billing and metering related issues and new connections. Address verification services can also be offered by post-offices.

The list of services which could be offered through post-offices is huge. India Post today has an IT enabled infrastructure. While its physical reach and trust have been its backbone since ages, it has modernised itself by leveraging technology to set-up an IT enabled infrastructure right up to the villages. The post-offices world over are reinventing themselves and India Post has also been up the fore front in equipping itself for delivery of citizen centric services. The India Post Payments Bank is a major step through financial inclusion specially in rural areas. Disbursement of MGNREGA wages and Direct Benefit Transfer Schemes are also being implemented through post-offices. The success achieved by the setting-up of Aadhar service centres and Post Office Passport Seva Kendras can be emulated in extending the ambit of citizen centric services being provided by post-offices with the aim to make post-offices as one stop centres for delivery of all citizen centric services. A cost benefit analysis will need to be carried out by the Department to arrive at the right pricing for these services so that their delivery is financially viable.

India Post today technologically enabled with its staff including Gramin Dak Sevaks being provided thorough training under the India Post Payments Bank and Aadhar Scheme. India Post has already entered into tie-ups with various ministries and departments like Ministry of External Affairs, Ministry of Rural Development, Ministry of Railways, UIDAI, Election Commission to name a few. All services being offered through CSCs could be made available through post-offices in rural areas. Pilot could be started in 114 aspirational districts where there

is an acute felt need. The implementation could closely follow the IPPB rollout so that connectivity is assured. While the Gramin Dak Sevaks are already being trained during the IPPB roll out and also for provision of Aadhar services, they could also be incentivized by looking into the commissions being paid to CSCs. There should be close coordination between the Heads of Circles and the Secretary Information Technology in the states. A robust marketing strategy needs to be devised by Department of Posts for creating awareness of various products but also for conducting market surveys pre-launch and customer surveys post-launch of products on a regular basis to improve the quality and accessibility of products and services. The post-offices should be seen as supplementing and not supplanting the CSCs so that they fill the gap in financial inclusion and delivery of services.

India-Post today is poised to bring about a new revolution in the delivery of citizen centric services. In fact, postal systems the world over are trying to reinvent themselves due to the declining of letter mail and traditional postal products. It should never be forgotten that postal services have been since time immemorial been in the business of delivery. The substance of the service still remains though the complexion has changed. India Post has already been delivering financial services by way of Savings Bank Schemes and Insurance and therefore has the experience of doorstep delivery of reliable services. It can easily leverage itself by utilizing the already existing infrastructure for greater penetration in rural areas by augmenting its service delivery capacity. In this context, the setting up of Post Office Passport Seva Kendra and Aadhar Updation and Enrolment Centres are steps in the right direction.

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APPENDICES

Questionnaire on POPSK (for Customers)

- | |
|--------------------------------------|
| 1. Name of Post Office with PIN Code |
| 2. Rural/Urban |
| 3. eMail address (optional): |
| 4. Name (optional): |
| 5. Gender |
| 6. Age |
| 7. Distance from Post Office |

Question 1: How did you come to know of the Passport related service being provided in Post Offices?

- (a) Newspaper
- (b) TV
- (c) Radio
- (d) Website
- (e) Word of mouth.

Question 2: How much time did it take for verification of documents?

- a) 20 minutes
- b) 30 minutes
- c) More than 30 minutes

Question 3: Is going to POPSK better than going to Passport Seva Kendra.

- a) Yes
- b) No
- c) Can't say

Question 4: Was the staff at POPSK cordial?

- (a) Yes
- (b) No

Question 5: How was the service quality?

- (a) Good
- (b) Bad
- (c) Needs improvement.

Question 6: What needs to be improved further?

- (a) Ambience
- (b) Speed
- (c) Attitude of staff

Question7: Should the Government provide more such Citizen Centric services in Post Offices?

- (a) Yes
- (b) No
- (c) Can't say

Question8: Which other services can be provided by Post offices?

Questionnaire On Aadhaar Centre (For Customers)

- | |
|--|
| <ol style="list-style-type: none">1. Name of Post Office with PIN Code2. Rural/Urban3. eMail address (optional):4. Name (optional):5. Gender6. Age7. Distance from Post Office |
|--|

Question 1: How did you come to know about Aadhaar Enrolment cum Updation centres in Post Office?

- (a) Newspaper
- (b) TV
- (c) Radio
- (d) Website of Indiapost
- (e) Word of mouth

Question 2: How much time did it take for enrolment?

- a) 20 minutes
- b) 30 minutes
- c) More than 30 minutes

Question 3: How much time did it take for updation?

- (a) 10 minutes
- (b) 15 minutes
- (c) 20 minutes
- (d) More than 20 minutes

Question 4: Are you satisfied with the service?

- (a) Yes
- (b) No
- (c) Can't say

Question 5: If not what is the problem.

- a) Long waiting time-Speed
- b) System not Working-inefficient
- c) Staff not cooperative- not helpful

Question 6: What needs to be improved?

- (a) Ambience
- (b) Speed
- (c) Attitude of staff

Question 7: Should the Government provide other services in Post Office also ?

- (a) Yes
- (b) No
- (c) Can't say

Question 8: Should the Govt. Provide more such services in Post offices?

- (a) Yes
- (b) No