

# CHALLENGES OF 'INDIA POST' IN RURAL INDIA

A dissertation submitted to the Indian Institute of Public Administration (IIPA), New Delhi for the Degree of Master's Diploma in Public Administration (MDPA), in partial fulfillment of the requirement for the 47<sup>th</sup> Advanced Professional Programme in Public Administration.

By

**Mozaffar Uddin Abdali**

Roll No 4701

Under the Guidance of

**Dr. Amit Kumar Singh**



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## **CERTIFICATE**

This is to certify that Mr. Mozaffar Uddin Abdali has pursued his research work and prepared this dissertation titled “Challenge of India Post in Rural India” under my guidance and supervision. This dissertation is the result of Mr. Abdali’s 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 fulfillment 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 Mr. Mozaffar Uddin Abdali is worthy of the award of Master’s Diploma in Public Administration.

(Dr. Amit Kumar Singh)

Supervisor

Indian Institute of Public Administration

New Delhi 110002.

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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 – I**

### **Introduction**

**1.1** Communication has proved itself one of the most important pillars of the development of civilizations. Communication has developed various languages and evolved various tools. Communication may be between two individuals, between two groups, between two organizations and between the two generations. Communication may be personal, commercial or diplomatic. It may be for some reason, or may be without any reason. Communication helps one in understanding the problems, and also helps one in finding its solutions. Communication has enabled human being to understand their existence, their requirements and their developments. The strength or the weaknesses of the communication system has often decided the growth or the downfall of a kingdom. The means and methodology of communication has travelled a long distance from oral to pictography to handwritten to printing to telegram to telephone and currently through the cyber world.

Postal service has played pivotal role in the field of communication in delivering the mails and the parcels to a defined destination from the time immemorial. Initially this facility was limited to the kings and the big traders. But gradually it expanded its wings and reached to the common people. As per the historical evidences, this facility was available for the common man on payment basis during Mughal (Sher Shah) period in its rudimentary shape. East India Company in 1727 started modern postal system in their area of operation in India. Gradually it was institutionalized in India. In the year 1854 India Post as an organization was established to serve as backbone for the communication and to cater the postal services to the citizens of India.

After independence of India, the postal system was further expanded to the remotest area of the country, to hilly and tribal area, to facilitate the citizen on the one hand, and to strengthen the reach of the governance on the other hand. Gradually, with 156721 of its branches, India post became the largest postal network of the world. Initially Telegraph and Telephone were integral part of Post offices, but later on, Telecommunication became a separate department.

Under 'Universal Service Obligations', if any Indian citizen make a request to India Post, to deliver a letter (which is not otherwise unacceptable), to anywhere on the earth, department cannot refuse it. Initially postal service was limited to carrying letters and parcels. Later on the services were expanded to the money remittances (Money Order), saving banks and Life – Insurance sectors and became the forerunner institution for financial inclusion in the country. Postal service got woven with the daily life to such extent that, everybody used to feel excited after seeing a postman at his doorstep – be for letter or for telegram or for the Money orders. In rural India it was more intense.

It is rightly said that the real India exist in the rural areas. More than 2/3<sup>rd</sup> population of the country still live there. India Post clearly identified its obligation towards the rural Indian population. Out of 156721 branches of India Post, 141018 branches are located in rural area, which clearly reflect, that the thrust of the operation of India Post has been the Rural India. Any development, positive or negative in the domain of each other, that is India Post and Rural India, counter feed each other, directly or indirectly.

The last decade of the 20<sup>th</sup> century witnessed lots of transformation, in the living pattern of Indians. The new economic policy induced privatization in almost every realm of life which touches a common man, from early morning to the late evening. Privatization offered different choices to the different segments of customers. Private Courier companies, who did not have Universal Service Obligation, and could, chose limited area of operation, had natural business advantages, and began making dent in Postal business which was earlier the monopoly of India Post. Initially there were big courier companies, operating in major towns only. Nowadays, smaller courier companies are also operating, and their presence can be felt in smaller towns.

Development in the field of Telecommunication made letter writing, second choice, for most of the individual, for personal communications. Introduction of e-mail, which involved less expenditure and consumed negligible time for delivery, brought a new challenge for the postal services. New developments in the field of Information Technologies have opened the doors of new options. Globalization, through the use of internet, exposed Indian Customers to the international postal standards. Customers are no more ready to sit in oblivion and waiting for the delivery of postal articles.

India Post is facing multiple challenges. The foremost Challenge is the technological advancement in the field of IT and the capacity of the organization to adopt it. Making its existing employees comfortable with the new business environment is the extension of this challenge. The second foremost challenge for India Post is to match the expectations of the customers in the delivery of the services. Making organization

financially self-reliant through increasing its revenue is another challenge before organization.

Recently, India Post has taken various initiatives to handle the new challenges. Information Technology Project has been launched to equip the operations with latest technology and make it more efficient. Department has diversified itself to the new areas of services at a much larger extent and has integrated itself with other departments of Government of India and even private operators. For example, Ministry of External Affairs has opened Passport Seva Kendras inside the Post Offices, while Western Union is Transmitting money from foreign countries to India through India Post.

India Post has come up with the technology which is especially designed for the rural areas of the country called DARPAN. Department is running Common Service Centres in its premises. Department is engaging with its service providers to cover larger areas of services and make department financially viable. India Post has come up with the new bank called 'India Post Payment Bank' to support governments in their efforts for financial inclusion of the marginalized section of the country. Department has made special arrangements in the rural areas for the disbursement of Direct Benefit Transfers under various Government's schemes.

Department has modernized most of the existing services by adding new features to make it contemporary. Money orders are now transmitted through electronic mode. ATM facilities are now available to its banking customers. Banking services are being run on core banking platform. Claim settlement of Life Insurance has been made

easier. Postal Call Centre for grievance redressal is in place. India Post is making positive efforts in the midst of challenges.

## **1.2 Statement of the Problem:**

India Post is regularly noticing that its income is not growing at a required speed, while its expenditure is increasing day by day. This pattern is visible both in rural and urban sector, but, is sharper in rural areas, due to the sharp decline in volume of Mails there. There was a time when Money Orders were the chief official medium available for money remittances to the villages. It was so popular in the villages that some scholars used to refer the village economy of Bihar and Eastern Uttar Pradesh as money order economy. Money Orders services have registered a trend of regular decline in volume, however the number of villagers, who are residing in the cities for employment, have increased.

E-commerce has started gaining foothold in rural India. Packets containing the logo of Amazon or Flip kart are visible nowadays in villages. Though, India Post is still the first choice for rural India, for the new e-commerce business and parcel delivery, the courier delivery boys can be easily traced there.

Rural India is now days better connected with the Urban India. With better road network, better telecommunication and Internet facilities. Expectations of average rural citizen have increased to a great extent. Within a village now different strata of customer exist. Some of the rural customer have better purchasing power and expects same standard of the delivery of the services, which are maintained in the big cities. While, some of the customers live below poverty line and want to pay bare minimum.

Rural Gujarat is not at par with Rural Bihar. India Post has to match its service with the expectation level of those customers who have higher paying capacity, and also to take care of those who can pay little. This is the greatest challenge for India Post 'to survive in the market with the dichotomy of a social organization as well as a commercial organization'.

As a response to decline in business, India Post began to diversify itself. Postal Life Insurance was strengthened. India Post Payment Bank was opened. Using its large network, India Post made itself available for the agency works, to the different department of Central Government, State Government and Private Operators. Still department has not been able to come out as profit making organization.

Competition is the norm of the market economy, and, India Post being the Government Department lacks this characteristic. It has been often seen that India Post turns out as second choice for customers, however department has better product. Some of the competitors of India Post are:

- The courier services.
- The banks.
- The insurance providers

Technology is changing very fast. To face the competition India Post requires always the latest technology. Being Government Department, all its expenditure are met from taxpayer's money. India Post has embraced technology at a very high level, and a distinct one for the rural areas, which can operate at a lower bandwidth of Internet and can be mobile also. Despite major advancements in the technology for the postal

and allied operations of India post in the rural areas some of the gaps are still visible and need to be filled up soon.

Visibility of India Post is not proper in the market. Department offers best of the products in its category at a very low price. Department hardly advertise its products, while its competitors are spending heavily on this aspect of business. It can be said that India Post has first class Products, but not the first class salesmanship.

### **1.3 Objectives:**

The objectives of the present study are:

- To evaluate the role of India Post in Rural India in the background of services offered by it.
- To examine the nature and importance of diversification made by India Post in Rural India.
- To identify the challenges faced by Post Offices in Rural India, due to changes in technology and changes in the expectations of the customers.
- To suggest the measures to handle the challenges effectively and to improve the Postal Services in rural India.

### **1.4 Research Design:**

This is an exploratory research. Some amount of descriptive research has also been made to analyze the background of the subject.

### **1.5 Research Strategy :**

This is a qualitative research and entire study would be divided into sequentially arranged functional components like secondary research, data collection, discussions with India Post officers, data analysis and report writing.

## **1.6 Rationale or Justifications:**

India Post has its 141018 branches out of total 156721 branches, located in rural India. It has taken new initiatives like IT Modernization Project with special thrust on rural sector, operating through Hand Held Devices under the subset of the project, Digital Advancement of Rural Post offices for a New India (DARPAN). The prime objective is to improve the quality of services being offered to rural customers. Keeping in view the changing nature of expectations of rural customers and requirements of Financial Inclusion Programmes of the Governments, India Post Payment Bank has been introduced. New hybrid mail service e-Post has been introduced to connect the section of the rural population which does not have the computer literacy. Faster means of money remittances have been adopted. These factors justify the department's belief that it is playing a very crucial role in Rural India. Thus it is imperative, that an analytical review of the present working of India Post in rural India be made.

## **1.7 Research Questions:**

Following Research Questions have been framed to evaluate the different services of India Post being offered and challenges thereon in rural India.

- ✓ What are the Challenges for India Post in Rural India?
- ✓ Whether India Post is prepared to face the challenges in Rural India?
- ✓ Whether India Post has been successful in reaping the benefits of technological advancements it has made, especially in rural areas?
- ✓ Whether India Post has diversified itself in the right directions in Rural India?
- ✓ What are the further improvements required in the delivery of services of India Post to make it more relevant in Rural India?



## **1.8      Limitations:**

The study intends to understand the transformation of India Post, as a response to the new challenges posed in rural India. India Post has induced mechanization of processes at a wider plane, and introduced use of Information Technology in its operation at a much larger level. India Post has also diversified its area of operation to maximize the use of workforce and machinery it possesses. The study examines those aspects at length. The study is limited to the reports and articles published by the India Post along with the recommendations of committees set up by Government of India.

## **1.9      Methods to be Applied and Data Sources:**

The study is based primarily on the secondary data. The data has been collected from the reports of the India Post, and the information given on its web site. The study is also based on the reports of the committee set up by India Post. Research also includes discussions with the different Officers deployed both in the Head Quarters at centre level and state levels and in the fields. Though, visit of some rural post offices were intended for interaction with the employees and customers at operational level, but could not be materialized due to the pandemic.

## **1.10      Chapters with its Scheme:**

The Dissertation Paper consists of following chapters:

### **Chapter I Introduction -**

This chapter consists of the brief introduction regarding the subject of research, scheme of the research, method of research, and limitations of research.

### **Chapter II: Literature Reviews**

This chapter consists of reviews of relevant literatures.

### **Chapter III: The Functioning and Relevance of India Post in Rural Area.**

This Chapter talks about the organizational structure of India Post. It also talk about different kind of services being offered by India Post, the strengths and the weaknesses of India Post with special thrust on the rural India.

### **Chapter IV: The Challenges India Post Facing**

This chapter discusses different types of challenges organizations face. This chapter further discuss and analyse various challenges being thrown, by its competitors, by the new technologies, and by the new management techniques to the India Post.

### **Chapter V: The Response to the Challenges**

This chapter examines the actions of diversification in existing services which have been made by India Post, the new services which have been introduced and the new technologies which have been embraced by India Post as a response.

### **Chapter VI: Conclusion**

This chapter conclude the paper with the findings and with the recommendations to India Post for further improvements in rural Indian services, to maximize its Productivity, and to make its customers delighted.

## Chapter II

### Literature Review

Contemporary books and literatures published in relevant journals provide a clear picture to the readers, of the subjects which attract immediate and sincere attentions. Since India Post is one of the departments of government of India, very little amount of literature have been written outside the department, which deals directly with the challenges, India Post faces, or the response it has given to the challenges. This section largely consists of reviews of relevant book and articles which touches at least some aspect of the subject under research. For having a clear picture of the subject, reports of the relevant committees appointed by Government of India has also been reviewed for the benefit of study.

**2.1** A Task Force on ‘Leveraging the Post Offices Network of the Country’ was set up under the chairmanship of a retired Cabinet Secretary Shri **T S R Subarmanian**,(2014) with the members drawn from other government bodies and IIM faculty. It has submitted its report titled ‘**Empowering Rural India**’ in November, 2014 which speaks about opportunities available for India Post in rural India.

The report talks in length about the usefulness of the large network of India Post. The report emphasises that without help of India Post, it was not possible to obtain KYC in rural area, and to make Jandhan Yojna a grand success. Several examples of success of India Post like disbursement of MGNREGA, or mobilization of small savings have been documented. At the same time the challenges and shortcomings in India Post have also been identified. For instance the report says that, unless India

Post modernise its delivery and transmission channels, it may find itself marginalized. The report has documented various suggestions like the use of IT, Road Transport. The report has documented suggestions to provide boost to Parcel services.

The Report recommends creation of two parallel entity, first consist of the department of Post dealing with its legacy of traditional Mails and money remittances and second consist of five Holding companies and subsidiaries(100% owned by India Post) designated as Strategic Business Units. These five recommended units are:

- i. Post Bank of India, offering Banking and Financial Services.
- ii. Offering all kind of Insurance Products.
- iii. PSU dedicated to e-commerce and parcels.
- iv. Unit for distribution of third party products like electricity bills etc.
- v. Unit for management of Government services like Aadhaar Enrolment or Ration Cards etc.

This is one literature which provides live commentary of working of India Post in rural India against the opportunities and challenges. This report has been written before the induction of IT project in Department of Post.

**2.2** In 2016 a committee under Chairmanship of sri **Kamlesh Chandra** was set up to understand the role of Gramin Dak Sevaks. Kamlesh Chandra is a retired Indian Postal Service Officer, who has served in the different part of the country at the senior most positions of the department. Gramin Dak Sevaks are the employees essentially work in Branch Post Offices (BOs) which are located in villages of the country. The committee submitted its report which has been reviewed here. The

report has advocated that India Post with its large network in villages is the most appropriate agency to take Government's initiative of rural development and social security schemes to the last mile. It has been suggested in the report that department should further strengthen its initiatives taken in the area of Banking, Insurance, third party business and e-commerce. It has further suggested the department to use the new management tools to increase the efficiency in the service. This is a very effective literature to understand the socio economic role of Gramin Dak Sevaks and Branch Post Offices in the village life of India. However it does not talk about the challenges department faces in rural India.

**2.3 Dipankar Malakar**, a research scholar of Guwahati University, has written a paper titled '**Role of India Post in Financial Inclusion**' which was published in '**IOSR Journal of Humanities and Social Sciences**' in the year 2013. Dipankar Malakar has made a detailed study regarding role played by India Post in Financial Inclusion program of the country and has praised for the commendable job India Post performed towards providing convenient financial services in the remote villages of the country. He has compared the reach of Post Offices with the banks in India, and has concluded that the reach of India Post is commendable. He has discussed different type of financial services being offered by the department from saving banks to saving certificates. The literature is very informative and has come up with details. But the study of Shri Malakar is limited to the financial services offered by India Post.

**2.4 M Mala and G Vasanthi**, both professors of Annamalai University Chidambaram, have jointly produced a literature titled '**Problems and Challenges**

**of India Post in Financial Inclusion** in the journal named '**International Journal of Interdisciplinary Research in Arts and Humanities (IJIRAH)**' in the year 2016. They have discussed at length about the limitations of India Post in dealing with Financial Inclusion program of the government. The paper has discussed about the problem of the large population of the country and its in-accessibility to banking services. This has been seen by the author as major bottleneck in the way of Financial Inclusion. Author is of the opinion that, it is only India Post, which can compensate the shortages and fill the gaps. However author has also discussed the problems of India post in dealing with those problems due to the shortage of proper infrastructure and coordination with other agencies. The paper accepts that the reach of India Post is unparalleled and simultaneously suggests augmenting the technology. The Paper is limited to financial sector and has not touched other services offered by the department. The research is placed in urban area and the rural sector has been ignored.

**2.5 Mr Mehul Chandrakant Chhatbar**, Assistant Professor of KPB Hinduja College Mumbai has produced a literature '**A Comparative Study of Satisfaction of Consumers while using Services of India Post and Private Courier services in Mumbai**' which was published in '**Tactful Management Journal, year 2014**'. This literature is a successful attempt to compare the consumer's satisfaction level while using mail services between India Post and private courier operators. Author has gone through quantitative analysis and has identified certain factors to reach his conclusion. Amongst private courier service provider, he has selected Blue Dart and DTDC for comparison with India Post. Some of the factors selected by the author to make out his conclusion are:

- i. Range of services offered
- ii. Efficient time bound services
- iii. Standardised delivery system
- iv. Infrastructure
- v. Tracking of delivery and updating timing
- vi. Assured delivery
- vii. Courtesy of the employee
- viii. Customer's service experience

Author has not found one operator better in every field. He finds India Post lacking in courtesy and better in infrastructure. Author has suggested India Post to improve delivery timings and to train the employee for having good relations with the regular clients. The study of Mehul Chandrakant Chhatbar is limited to Mumbai city.

**2.6 Aleksandra Gulc**, Faculty of Engineering Management, Bialystok University of Technology, Poland, has written a paper titled '**Determinants of Courier Service Quality in e-commerce from Customer's Perspective**' which has been published in the journal **KVALITA INOVACIA PROSPERITA**, year 2020. Author has made detailed study in his paper to analyze the key factors, which determine the perceived quality of courier services for e-commerce. A survey has been carried out to collect data in this regard. The study has been concluded with the finding that following factors determine the quality of services in descending order:

- i. Reliability – that includes timelines of delivery, successful delivery attempts, compliance and minimum damage to the packets.
- ii. Visual identifications – that includes aesthetic appearance of courier, trade mark, uniform colour and pick up points.

- iii. Service complexities – service diversity.
- iv. Relational Capital – Experience and credibility of the courier company, knowledge and competence of employee.
- v. Social responsibility
- vi. Responsiveness
- vii. Technical Quality

E-commerce is no more just an upcoming business for the country. It has made deep inroads in the Indian life. This literature is quite useful for the understanding of relations between e-commerce and parcel delivery arrangements. This study is limited to quality of courier services for e-commerce. This paper is also limited to the studies of Poland and, realities of Poland are different from that of India.

**2.7 Arthur Yeung** a known scholar of management studies is currently Senior Management Advisor at Tencent Group. **Dave Ulrich** is Professor of Business Administration at the University of Michigan's Ross School of Business. Jointly they have authored the book titled '**Reinventing the Organization**', which has been originally published by Harvard Business Review Press and in India by Replika Press Private Ltd in the year 2020. Author has advocated that, traditional Hierarchical Organizations models are dying. New organizational Models are emerging. The Challenge is to select the workable model, as the requirements of different organizations are different. This book offers step wise framework for choosing the right strategies, capabilities, structure, culture, management tools and leadership for reinventing the organization, in changing ecosystem.



## Chapter III

### **The Functioning, and Relevance of India Post in Rural Area**

India Post is a very large organization, carrying legacy of more than one and half century. Its functioning has evolved in course of time, with the understanding of postal requirements and availability of resources. India Post has been evaluated by the analysts in terms of relevance time after time, and has been always found contemporary. Though its relevance in rural India has been more intensified.

To understand the functioning of India Post, one needs to know the organizational structure, the operational units and the services it offers. To understand the relevance of India Post in rural areas, one need to study the depth of penetration and level of participation it has got in socio-economic activities of the area concerned.

#### **A. Functioning Of India Post:**

##### **3.1 Organizational Structure:**

Department of Post is an old and well established organization with clearly designed administrative and operational structure, having defined functionaries, with distinct and unambiguous roles for each functionary from top to the bottom. Department of Posts comes under Ministry of Communications which is headed by Minister of Communication and Information Technology. The Department is headed by the Secretary, Department of Posts who is also the Chairperson of Postal Services Board.

The Director General, Department of Posts handles all matters relating to Administration and Operations of the department.

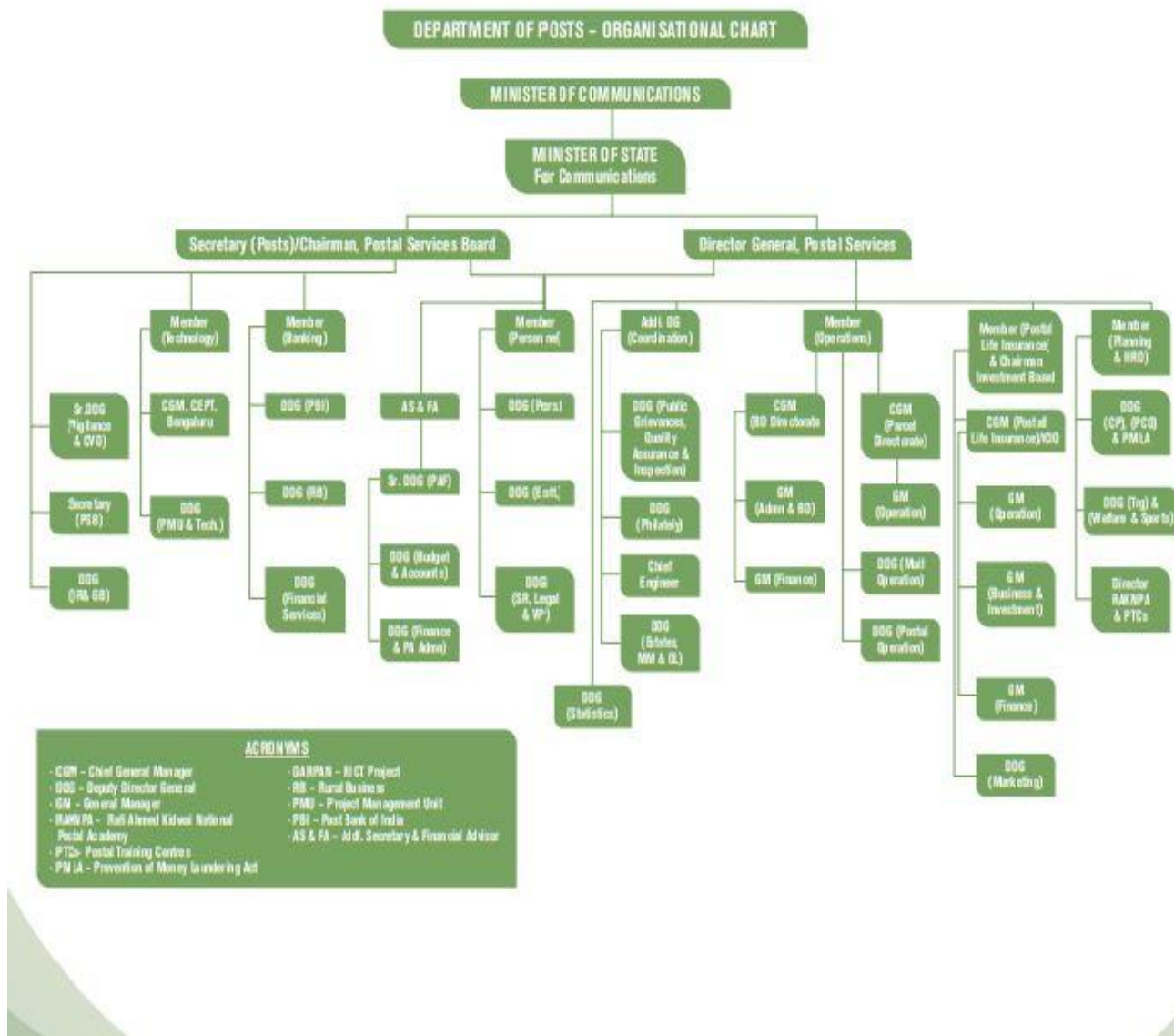
### **3.1.1      Postal Directorate:**

Department of Post has its headquarter known as Postal Directorate at Sansad Marg in New Delhi. **The Postal Services Board (PSB)** is the apex management body of the Department of Posts. It comprises of, Secretary as Chairperson, and six Members of the Postal Service Board. The Additional Secretary and Financial Advisor (AS&FA) is an invitee to the Board. The six Members of the Board look after areas of (i) Personnel Management, (ii)Postal Operations, (iii)Technology (iv)Postal Life Insurance (v) Human Resources Development & Planning and (vi) Banking & Direct Benefit Transfer(DBT). Director General, Postal Service and Additional Director General (Coordination) are permanent invitees to the Postal Services Board. The Additional Secretary and Financial Advisor (AS&FA) to the Department, renders finance advice to the Postal Services Board.

Each Functional Division viz, Personnel, Operations, Finance, Estates, Establishments etc are headed by a Senior Deputy Director General (HAG level officer) or by a Deputy Directors General (SAG level officers). The functions of these separate divisions are discharged by officers at various levels, like that of Directors and Assistant Directors General working under DDGs.

In addition, to provide a greater impetus to certain business activities, Department of Posts has set up a Business Development Directorate. On similar lines Department has a Postal Life Insurance Directorate, which looks after the management of Postal Life insurance ranging from procurement of business to the investment of funds. Parcel Directorate look after exclusively the Parcel business ranging from

development of parcel hubs to monitoring the supply chain management at a very high level.



**Figure: 3.1 Organizational Chart of Postal Directorate**

**Source: Annual Report 2020-21, DoP**

### **3.1.2      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 three exceptions. North East Circle includes all the north eastern states except Assam and Sikkim. Maharashtra Circle includes Goa, while West Bengal Circle includes Sikkim as additional states. Each Circle is headed by a Chief Postmaster General. Circle offices are having functional divisions headed by Group officers. To assist Chief Post Master General, there is a Director deployed.

There is a Postal Account Office in circle head quarter headed by a Director or General Manager, where the accounting functions of the post offices of the circle are done. Head of this office also acts as financial adviser to the Chief Post Master General.

### **3.1.3      Postal Region:**

The Circles are further divided into Regions. A Postal Region is headed by Post Master Generals, who are Senior Administrative Grade (SAG) level officers. Postal Regions exercise direct control over the Postal Divisions through Inspections and other similar means. Smaller Circles have one or two regions, while larger circles are divided into more regions. Generally six to ten divisions comes under the jurisdiction of one Postal Region. In the Circles and Regions, there are other functional and supporting units like Stamp Depots, Store Depots and Mail Motor Service.

### **3.1.4      Postal/ RMS Division:**

A Postal or RMS Division has direct control over operational part of the function and the functionaries. Divisional head inspect the post offices within their jurisdiction to

keep vigil over the inefficiencies and possible malpractices. A Divisional Head has the first hand knowledge of the developments in his/her units assisted by Assistant Superintendents and Postal Inspectors.

### **3.1.5      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.

## **3.2      Operational Units:**

Post Offices in the country are categorized as General Post Office, Head Post Office, Sub Post Office and Branch Post Office. This categorization has been made on the basis of functional strength, area of operation, workload and nature of duty it discharges.

### **3.2.1      Head Post Office:**

Head Post offices are graded into different categories. There are presidency post offices at Mumbai and Kolkata, popularly known as General Post Offices. Then there are General Post Offices, located in state capitals. Rests are Head Post Offices.

Head post office is a nodal post office for all purposes for all Sub post office and Branch post offices. Accounting of all kind of monetary transactions done in the sub post offices and branch post offices are in its jurisdiction is maintained in a Head Post Offices. Supply of cash and stamps are maintained form Head Post Office within its jurisdiction. The size of a Head Post Office varies in accordance with the number of Sub Offices attached with it. Mostly a Head Post Office is not located in a town other than the district headquarters.

### **3.2.2      Sub Post Office:**

Sub Post Offices are those departmental post offices which are not Head post office. They are the most common type of post offices visible in the country. They are of different sizes varying from single handed to multiple one, as per their workload. They are also known as delivery or non delivery post office as per the work associated with it. They are located in both urban and rural areas. In rural areas most of them control the accounts of Branch Post Office of the villages as well.

### **3.2.3      Branch Post Office:**

Branch Post Offices are mostly located in the villages. They are manned by Gramin Dak Sevaks, who work for limited duration in the post office. Some of the postal services are not available in this category of post office due to operational limitations. However, Branch Post Offices are the backbone of postal operations in rural India. They constitute more than three fourth of the total number of post offices in the country.

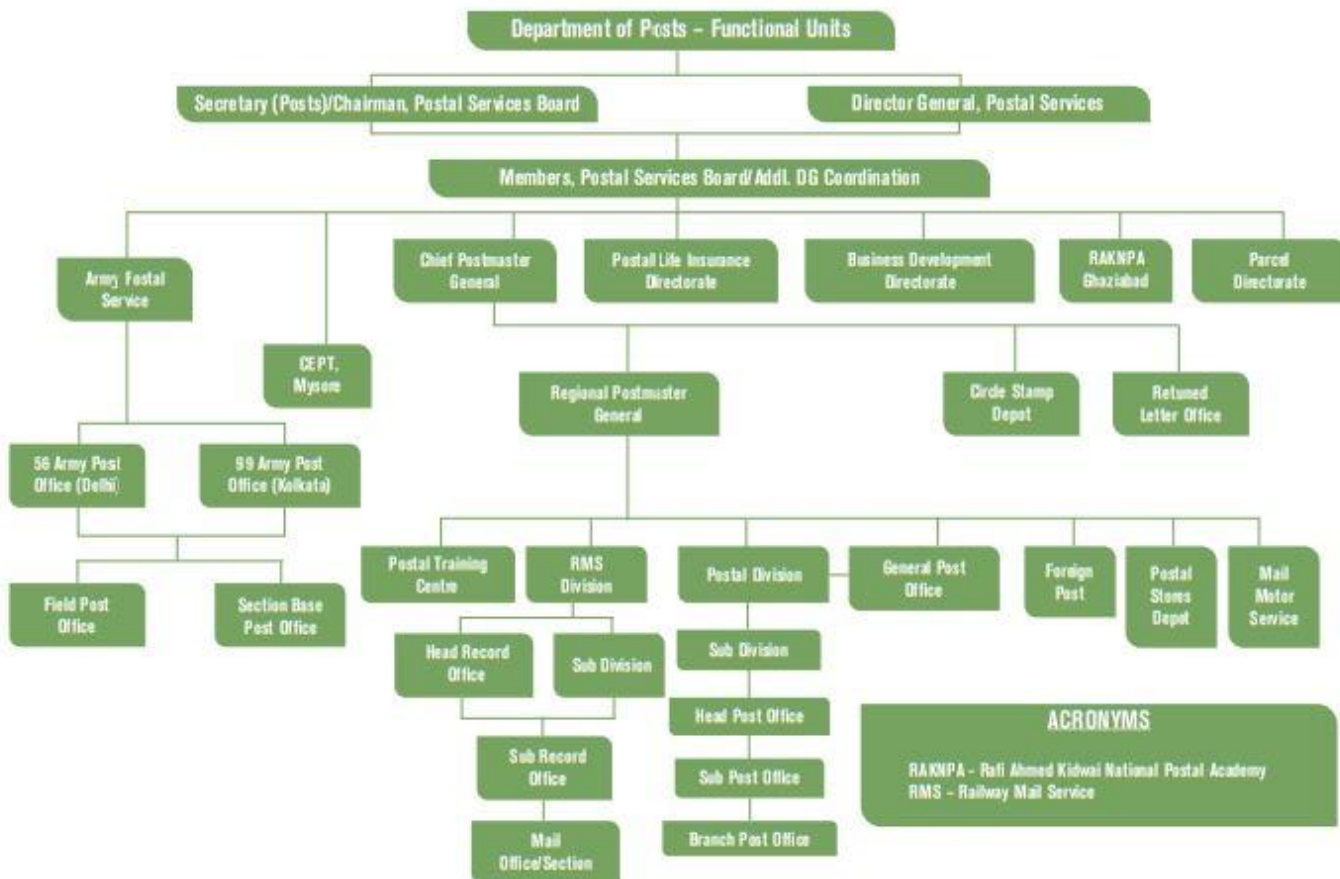
#### **3.2.4      Field Post Offices:**

Field Post Offices are those Post Offices, which have been exclusively designed for the Armed forces. They are supposed to keep track of the movement of Armed Personnel and arrange the delivery of article at the place of posting. 1CBPO and 2CBPO, located respectively at Delhi and Kolkata are the Head Offices for these field post offices.

#### **3.2.5      Railway Mail Service (RMS):**

Mail is transported through various means. For longer distance mails, Air ways are the preferred one nowadays. India Post is not a new organization. It carries its legacy. Railways were the preferred means of transportation till few decades back. The postal business with railways was so much integrated, that some faster trains were known as mail trains, and most of the RMS offices are till now at Railway Platforms.

RMS is the segregating and transportation wing of India Post traditionally associated with Railways. Firstly this wing sorts the mails according to the destination, and then transport it through the mode selected, Airways, Railways or Roadways. RMS primarily works on hub and spoke model to receive and dispatch the mail bags. It is independent of post offices till the divisional level. RMS divisions are controlled by Regional offices.



**Figure: 3.2 Functional Units of Department of Posts**

**Source: Annual Report 2020-21, DoP**



### **3.3 Vision, Mission and Goals of Department of Posts:**

#### **Vision Statement:**

*‘India Post’s products and services will be the customer’s first choice’.*

#### **Mission Statement:**

- To sustain its position as the largest postal network in the world touching the lives of every citizen in the country.
- To provide the mail, parcel, money transfer, banking, insurance and retail services with speed and reliability.
- To provide services to customers on value-for money basis.
- To ensure that the employees are proud to be its main strength and serve its customers with a human touch.
- To continue to deliver social security services and to enable last mile connectivity as a Government of India platform.

#### **Core Values:**

We will maintain our iconic status as a unique and trusted national institution by:

- Always providing the human touch in all our interactions with society.
- Being responsive and reliable.
- Demonstrating the highest order of integrity, honesty, transparency and professionalism.
- Discharging our responsibilities towards the society in an environment of deep trust, mutual respect and a culture of service before self.

### **Strategic Goals;**

- Achieve the long term goal of financial self-sufficiency by generating surpluses from services (existing & new) outside our universal service obligation.
- Develop, implement and operate a system of standards with accountability for performance.
- Develop a scalable and flexible technology infrastructure to support our operations.
- Be the preferred, trusted and reliable service partner for all customers.
- Ensure that India Post acquires all required people capabilities to deliver its chosen services portfolio.
- Be the interface between citizens and the government

### **3.4 Postal Services Being Provided by the Department of Posts:**

Department of Posts, with its large network of post offices, has been continuously updating its relevance, by including new citizen-centric services, as per the requirement of the time, to the organization. Initially, it was only Mail and parcel, which was succeeded by Postal Banking and Postal Life Insurance services. Besides the traditional services like ordinary and registered post, India Post has included many services to its bucket in course of time. Nowadays, post office has become a one-stop shop providing vast range of utility services to the customers and offers convenience and affordability at the door steps of the common man. Some of the services are-

### **3.4.1      Speed Post:**

Speed Post is the exclusive mail service of Department of Posts, offering some premium facilities at the payment of some additional charges. Speed Post was started in August 1986 and provides time-bound and express delivery of letters and parcels weighing up to 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 up to 35 Kg across the country. Delivery norms are fixed taking into account the fastest available mode of transport between stations. Speed Post articles can be tracked online by using the 13 digit Speed Post article number through India Post website ([www.indiapost.gov.in](http://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.

### **3.4.2 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 Centers at major post offices across the country. The services include home/office collection, insertion, sealing, addressing, franking, etc.

### **3.4.3 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.

#### **3.4.4      Media Post:**

Post offices are the place which has got immense footfall, and resultantly, immense potential for publicity and advertisement of a third party product. No other medium can match the sheer expanse of India Post in terms of volume and reach. India Post offers a unique media concept to help the Corporate and Government organizations reach potential customers through Media Post. Media Post offers a range of advertising mediums such as postal stationery, Mail Motors, Postal premises etc for the outsiders on payment basis.

#### **3.4.5      Express Parcel and Business Parcel:**

E-commerce is a reality for the country now days. Covid Pandemic has given it further impetus. Increasing e-Commerce market in India has given a boost to the parcel segment where Business to Customer (B2C) parcels are on the rise. At the same time, there is a requirement to cater to the needs of the Customer to Customer (C2C) category parcels also. Considering the market requirements, customer demands and operational feasibility, Department of Posts rationalized parcel services and Express Parcel / Business Parcel services were introduced by the Department w.e.f. 2nd December, 2013 along with 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 within the country. To have minimal transit time, these parcels are given airlift wherever needed. Minimum weight of Express Parcel can be 0.5 Kg whereas maximum weight can be 20 Kg for retail customers and 35 Kg for contractual customers. The rates are different from normal Parcels and can be booked only in specific post offices.

**b) Business Parcel** aims to provide a delivery solution to corporate customers who want to have economy in the payments. Under this category surface transmission is provided to the parcels. Minimum weight of parcels in this category is 2 Kg and maximum weight allowed is 35 Kg. This service is available for all locations within country. However this facility is available in selected post offices.

**c) 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.

**d) 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.

#### **3.4.6      Logistic Post:**

Logistics Post offers customers a range of integrated logistics and fulfillment 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.

#### **3.4.7 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.

#### **3.4.8 e-Products of India Post:**

**i) 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](http://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.

**ii) 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.

**iii) ePost Office:-** It is an e-Commerce 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 premium, online using Credit/Debit card through this portal. The customer needs to register on the website, using it for the first time.

**iv) 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.

### **3.5 Financial Services Being Provided by the Department of Posts:**

#### **3.5.1 Post Office Saving Bank**

Department of Posts traditionally operates Small Savings Schemes on behalf of Ministry of Finance, Government of India. Recently, India Post Payment Bank as a

Public Sector Undertaking has been included to the family. Post Office Savings Bank (POSB) has a customer base of more than 35crores account holders, provided through a network of more than 1.5 lacs Post Offices across the country.

The Post Office Savings Bank operates with

- **Savings Bank Accounts;** It is a simplest kind of banking accounts, where deposit and withdrawals are done, and customer is paid an annual interest, accrued quarterly.
- **Recurring Deposits (RD);** Under this kind of account, a fix amount is deposited every month, for five years, and then after, final withdrawal is made including the interest.
- **Time Deposit(TD);** This is a traditional kind of fixed deposit, where an amount is deposited for a fixed period, and withdrawn at its maturity, including the interest amount accrued.
- **Monthly Income Scheme (MIS);** Under this scheme, an amount is deposited, and the interest is withdrawn every month for six years. After six years, the principal amount is withdrawn. This scheme is very popular amongst the retired employees.
- **Public Provident Fund (PPF);** Under this scheme, an amount upto a limit can be deposited for five years, extendable up to fifteen years. Loan facility is available under this account scheme.
- **National Savings Certificate(NSC) &Kisan Vikas Patras(KVP);** They are specific kind of fixed deposits, which are very popular due to flexibility they offer and some tax rebates attached with them.
- **Senior Citizens Savings Scheme (SCSS);** This is a special kind of accounts limited to senior citizens of the country. It offers higher rate of interest. An amount can be fixed, and the interest accrued can be withdrawn quarterly.

- **Sukanya Samriddhi Accounts;** This is a Small Savings Scheme for the welfare of girl child, which 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.

### **3.5.2 International Money Transfer Service:**

India Post operates this Service in association with **Western Union**. The Service enables Indian citizen staying abroad to remit money instantly to any person staying in India. This international money remittance service is available from around 195 countries on a real time basis, where the money is booked through Western Union in a foreign country, and payment in India is made by India Post.

### **3.5.3 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 facility to open a pension account under this Scheme is available at all Head Post Offices in the country.

### **3.5.4 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.

### **3.6 Life Insurance Services Being Provided by the Department of Posts:**

#### **3.6.1 Postal Life Insurance:**

Postal Life Insurance (PLI) was introduced in 1884. It is the oldest life insurance scheme for the benefit of the Government and semi Government employees in India. Initially it was meant only for the Post Office employees, but later on it was expanded, and today it caters to the 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.

### **3.6.2 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. It is available for all the Indian citizen who has rural address subject to certain conditions like age etc.

Maximum limit of insurance (sum assured) of PLI is Rs. 50 lakh and of RPLI is Rs. 10 lakh. It has been observed that these Life Insurance Policies offered maximum bonus, comparing to other agencies at a lower premium.

#### **PLI offers 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).

**RPLI offers 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 the 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 etc.



### **3.7 Post Office Passport Seva Kendras (POPSK) :**

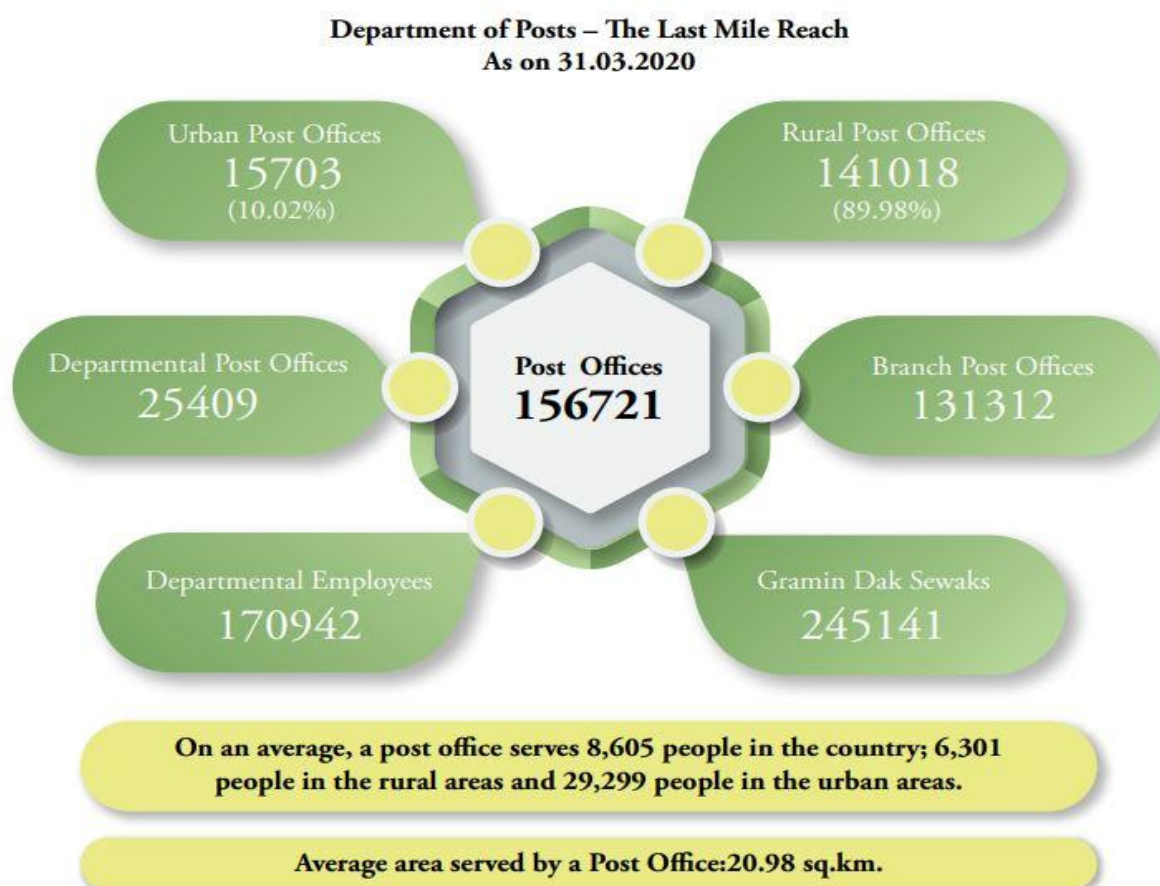
Post Offices are being transformed to bring convenience to the general public by making third party products and services available in their vicinity through select Post Offices. As a part of this initiative, in order to extend passport services to citizens on a larger scale and to ensure wider area 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. More than 400, POPSKs are functioning in various parts of the country, mostly in district head quarters.

### **3.8 Aadhaar Updation and Enrolment Centers:**

The Department of Posts is providing Aadhaar Enrolment and Aadhaar Updation facilities in the neighborhood, to citizens, across the country through its network of Head offices and Departmental Sub Post Offices in urban and rural areas. A dedicated counter in major post offices has been provided for this purpose, while in smaller departmental post offices, timings for Aadhaar enrolment work have been specified.

### **3.9 Relevance of India Post in Rural Areas:**

Department of Post (DoP) is committed to its Universal Service Obligations (USO). USO is a long-standing consumer protection that ensures everyone has access to the services regardless of where they live or work. Resultantly, Department of Posts has a predominantly Rural Network with 1,41,018 Post Offices in rural areas out of the total 1,56,721 Post Offices in the country. Department of Posts has been given the mandate of leveraging the Rural Network spread across the length and breadth of the country to provide accessible and affordable Financial and Postal services to the people in every nook and corners of the rural India.



**Table 3.1- Reach of India Post;**

**Source, Annual Report 2020-21, Department of Posts.**

Department of post has ensured its presence in the villages of the country by adopting the policy, that, a new Branch Post Office can be opened, if there is no post office in the radius of 5 kilo meters. Viability norm was also relaxed to the extent that a new Branch Post Office can be opened if the expected income is just one third of the expected expenditure. The reach in the rural areas of the country may be judged by the table given below.

DISTRIBUTION OF RURAL AND URBAN POST OFFICES AS ON 31.03.2020															
(in number)															
Circle	Departmental Post Office									Branch Post Office			Total Post Office		
	Head Post Office			Sub Post Office			Total			Total					
	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total	Rural	Urban	Total
Andhra Pradesh	5	53	58	955	563	1518	960	616	1576	8853	142	8995	9813	758	10571
Assam	0	19	19	398	207	605	398	226	624	3334	49	3383	3732	275	4007
Bihar	0	32	32	627	404	1031	627	436	1063	7982	50	8032	8609	486	9095
Chhattisgarh	0	11	11	100	241	341	100	252	352	3512	44	3556	3612	296	3908
Delhi	0	12	12	5	367	372	5	379	384	78	69	147	83	448	531
Gujarat	0	33	33	627	563	1190	627	596	1223	7520	121	7641	8147	717	8864
Haryana	0	16	16	184	306	490	184	322	506	2140	48	2188	2324	370	2694
Himachal Pradesh	3	15	18	349	104	453	352	119	471	2311	13	2324	2663	132	2795
Jammu & Kashmir	0	9	9	90	168	258	90	177	267	1404	29	1433	1494	206	1700
Jharkhand	0	13	13	233	221	454	233	234	467	3318	37	3355	3551	271	3822
Karnataka	0	58	58	843	800	1643	843	858	1701	7772	161	7933	8615	1019	9634
Kerala	3	49	52	957	500	1457	960	549	1509	3202	352	3554	4162	901	5063
Madhya Pradesh	0	43	43	326	644	970	326	687	1013	7152	112	7264	7478	799	8277
Maharashtra	1	60	61	1018	1135	2153	1019	1195	2214	10684	102	10786	11703	1297	13000
North East	0	9	9	190	141	331	190	150	340	2476	103	2579	2666	253	2919
Odisha	0	35	35	684	490	1174	684	525	1209	6973	71	7044	7657	596	8253
Punjab	0	22	22	330	416	746	330	438	768	3079	22	3101	3409	460	3869
Rajasthan	1	46	47	727	557	1284	728	603	1331	8948	28	8976	9676	631	10307
Tamil Nadu	1	93	94	1333	1410	2743	1334	1503	2837	8945	358	9303	10279	1861	12140
Telangana	1	35	36	397	401	798	398	436	834	4805	162	4967	5203	598	5801
Uttar Pradesh	0	72	72	890	1593	2483	890	1665	2555	14853	262	15115	15743	1927	17670
Uttarakhand	0	13	13	183	198	381	183	211	394	2275	53	2328	2458	264	2722
West Bengal	0	47	47	784	940	1724	784	987	1771	7157	151	7308	7941	1138	9079
<b>Total</b>	<b>15</b>	<b>795</b>	<b>810</b>	<b>12230</b>	<b>12369</b>	<b>24599</b>	<b>12245</b>	<b>13164</b>	<b>25409</b>	<b>128773</b>	<b>2539</b>	<b>131312</b>	<b>141018</b>	<b>15703</b>	<b>156721</b>

**Table – 3.2, Distribution of Rural and Urban Post Offices,**

**Source, Annual Report, 2020-21, Department of Post**



Department of post has played vital role in execution of Financial Inclusion in rural areas. The number of account holders in different schemes narrates the story.

ACCOUNTS OF SAVINGS SCHEMES AS ON 31.03.2020								
(in number)								
Circle	Savings Bank	Recurring Deposit	Monthly Income Scheme	Senior Citizen	Time Deposit	Public Provident Fund	Sukanya Samriddhi Accounts	Total
Andhra Pradesh	18729723	10644865	349103	48853	603282	47341	692419	31115586
Assam	6155282	2214218	388231	12546	288972	45818	315993	9421060
Bihar	19948927	5693473	1606027	28932	3461774	58019	829951	31627103
Chhattisgarh	7443046	817452	79330	15998	179030	28509	478161	9041526
Delhi	1263160	790951	395993	83508	273300	218891	256722	3282525
Gujarat	6537781	5079527	1181064	217548	1857851	205666	533930	15613367
Haryana	2850699	1535970	332964	42094	888511	97927	416697	6164862
Himachal Pradesh	2171095	2049479	157806	12976	493846	33050	260001	5178253
Jammu & Kashmir	1255762	191305	57218	3318	239807	9660	134997	1892067
Jharkhand	11578808	2443545	297486	70731	472013	41663	362960	15267206
Karnataka	10665271	4249902	351476	195139	457580	138815	1489977	17548160
Kerala	8702134	4855312	234651	68855	457422	32701	611497	14962572
Madhya Pradesh	11555519	10549256	406523	59603	811128	63355	1299481	24744865
Maharashtra	7534097	14949855	1172556	306644	1427470	486359	1408388	27285369
North East	1565086	711974	49430	2626	74281	6301	91605	2501303
Odisha	8670687	5386423	337039	47310	874793	30456	620139	15966847
Punjab	2295229	2112607	375096	76312	947476	167628	447247	6421595
Rajasthan	3941012	4041347	344313	84849	748631	188349	890759	10239260
Tamil Nadu	11167481	12991923	545116	270535	2448789	351178	2022126	29797148
Uttar Pradesh	16147650	15067378	1184708	84558	2212469	204414	1769122	36670299
Uttarakhand	4346822	1548443	150921	19291	374824	40292	368887	6849480
West Bengal	16693875	5363875	4735826	355483	3302284	152901	867965	31472209
Telangana	9745509	3566340	218387	71234	172444	48555	601825	14424294
Base P.O.	16563	18951	30	0	6	4	9	35563
<b>Total</b>	<b>190981218</b>	<b>116874371</b>	<b>14951294</b>	<b>2178943</b>	<b>23067983</b>	<b>2697852</b>	<b>16770858</b>	<b>367522519</b>

**Table- 3.3, Number of saving Accounts in Post offices,**

**Source, Annual Report 2020-21, Department of Post.**

A person having an insurance policy in the remote villages is less vulnerable to money lenders. RPLI is meant for rural citizen of the country only. This was started in the year 1995, and in course of time has become widely popular.

<b>Circles</b>	<b>Live Policies as on 01/01.2022</b>
ANDHRA PRADESH	481120
ASSAM	174602
BIHAR	121007
CHHATTISGARH	123116
DELHI	8248
GUJARAT	274745
HARYANA	62402
HIMACHAL PRADESH	188089
JAMMU AND KASHMIR	18100
JHARKHAND	53819
KARNATAKA	636881
KERALA	307464
MADHYA PRADESH	111833
MAHARASHTRA	369595
NORTH EASTERN CIRCLE	53609
ODISHA	390254
PUNJAB	57951
RAJASTHAN	154905
TAMIL NADU	967786
TELANGANA CO	145805
UTTAR PRADESH	158517
UTTARAKHAND	145965
WEST BENGAL	366194
<b>GRAND TOTAL:</b>	<b>5372007</b>

**Table - 3.4, Number of Live RPLI Accounts,**

**Source, PLI Directorate. Department of Post**

‘Rural Postal Life Insurance has played very important role in the development of faith in the Life Insurance system in entire rural India’. The table proves the hypothesis.

The Department has also been actively involved in the implementation of various Government sponsored Social Security Schemes like Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Old Age Pension Scheme , Widow Pension Scheme , Disability Pension Scheme , Matritva Sahyog Yojana etc., by disbursement of benefits, through saving accounts.

The disbursement of benefits under Direct Benefit Programmes of various Ministries of the Government of India is done 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. Some of the payments like for pension schemes are being affected through Money Orders also.

Department of Post, 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.

Post Offices are working as Employment Registration Centers in various places. The project was 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.

Department of Posts made survey of un-electrified households in the country under Pradhan Mantri Sahaj Bijli Har Ghar Yojana (SAUBHAGYA) of Ministry of Power. Initially the survey was 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 2017-18.

From the above data and discussions, it is clear that Post Offices are integral part of the Indian rural life, and affects it in various ways.

## Chapter - IV

### **The Challenges India Post Facing**

It is rightly said that ‘Challenges are what make organization interesting, and overcoming them make organization meaningful’. Further, an organization does not grow when things are easy; it grows when it faces challenges. A living organization embraces each challenge as opportunity for self transformation. India Post has been facing challenges since beginning. Those challenges have come in different periods and in different shapes, ranging from transportation to technology. The story of success of India Post narrates, that, how it has adapted the changes, to keep itself relevant and contemporary in course of evolution. This chapter discusses firstly the different kind of challenges for any organization; then the specific challenges India Post is facing now.

#### **4.1 Organizational Challenge:**

Organizational Challenges are the difficulties organization faces, which prevent it from accomplishing the organizational goals. These challenges adversely affect the efficiency of the organization and reduce the productivity. Sometimes these challenges cross the critical limits and take the shape of problems.

The Challenges may be of internal nature or may be of external nature. The challenges may be of working environment, or may be of shortage of resources. The challenges may be due to the higher expectations of the customer or may be due to the inferior quality of technologies organization using. These challenges appear as obstructions, on the path of achieving success and creating values.

Identification of some of the challenges is itself a challenge. Some of the common organizational challenges are:



**4.1.1    Absence of clear direction:** Lack of direction is one of the most common organizational problems and it stems from two root causes; Firstly, the leader or leaders rarely discuss or chart a deliberate direction or strategy for the future, or they fail to communicate a coherent message about the strategy to all members of the organization. Secondly, there are many activities to execute and the organization lacks the alignment needed to gain the traction necessary to help the organization transform, adapt, and shape the future—activities that would ensure the organization’s long-term, sustained growth. In short, too many functions and individuals lack an understanding of how they fit or why they matter.

**4.1.2    Difficulty in blending multiple personalities into one cohesive team:** People’s personalities vary widely, and the diversity of backgrounds, opinions, views, and experiences can cause challenges for teams. This creates a unique set of potential issues and opportunities. If organization can get people to come into alignment and support common objectives, a diverse team of leaders can produce amazing results, take on the demands of customers, and meet the threat of competitors. However, if leaders stay in their silos, protect their own “turf,” fail to share information, refuse to collaborate on shared problems, or lack the ability to think with an entrepreneurial mindset, the organization will under-produce.

**4.1.3    Uncertainty about the future:** Being able to predict customer trends, market trends etc. is vital to a changing economic climate, but not every Organization and their managers have predictive powers. This results into chaos and confusion, particularly when the organization faces an unseen situation. Bringing in a consultant trained in reading and predicting those all-important trends could be the difference between a bright future and a murky one.

**4.1.4 Financial management:** Many organizations are great at the big picture but less good with things like cash flow, profit margins, reducing costs, financing, etc. Finance management and optimal utilization of resources are big challenge for such organizations. The cost calculation and global price strategies, universal payment methods and currency rate are key challenges that organizations and corporations are facing and trying to better and more effectively adapt to these. International accounting, global audit and financial management challenge the organizations and corporations to develop effective system and strategies.

**4.1.5 Monitoring performance:** Using a meaningful set of rounded performance indicators that provide the business with insights about how well it is performing is key. Few organizations are not experts in how to develop KPIs, how to avoid the key pitfalls and how to best communicate metrics so that they inform decision-making. In most cases, organizations rely on overly simple finance indicators that just clog up the corporate reporting channels. Previous generations didn't have to deal with terabytes of data or worry about what to do with it. 90% of the world's data was created in past few years and managing, keeping safe and extracting insights from the ever-increasing amounts of data the organization produces needs to be in the hands of a qualified professional who can help in getting the most return from that data.

**4.1.6 Competencies and recruiting the right talent:** Finding the right people and developing the right skills and competencies is the key to a sustainable future for the organization. Some organizations are not clear about the competencies required as per the technology involved for the effective working environment. There has been an amazing development in every aspect of life due to technology and innovation which has to change the working nature of business and people. Due to the market

complexity, customer diversity, cyber security threat, attracting the right talent and due to the changing nature of the job and financial complexity, it's so challenging for the organizations and corporations to develop the right system for them.

**4.1.7 Right Technology:** As technologies change practically at the speed of light, organizations need to innovate or be left behind — but many managers of the organizations started their careers before many of these technologies even existed. Thus technology and frequent Updation in technologies is a big challenge for the organization.

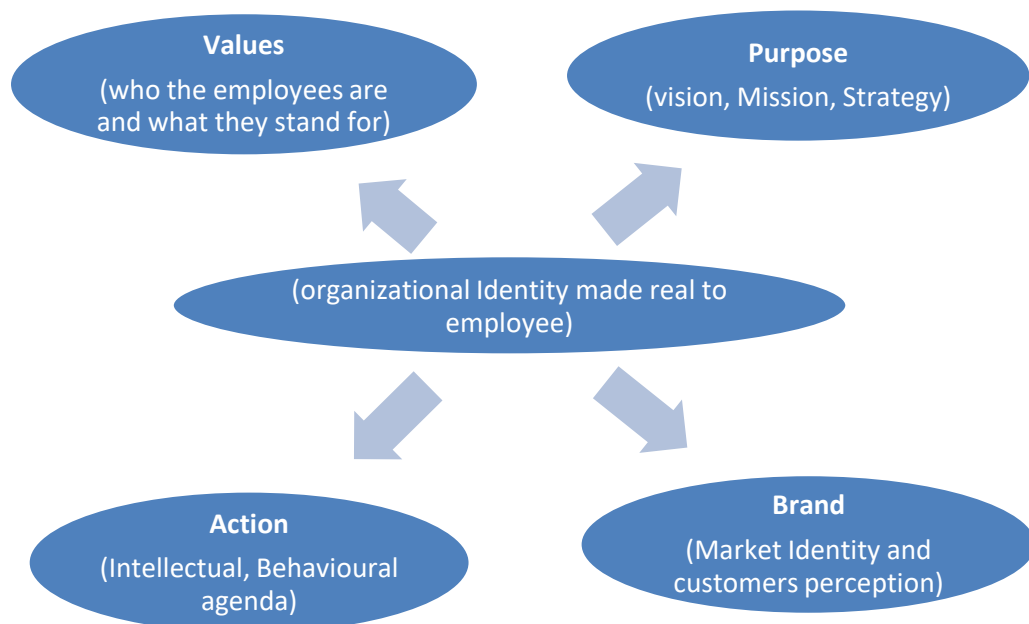
**4.1.8 Knowing when to embrace change:** Early adopter or late to the game? We are living in an era of constant change for the foreseeable future: change is the new normal. Preparing for and embracing that change by investing in the right kind of advice is the best way to meet these challenges head-on. When it comes to embracing the changes internally and externally organizations and corporations are struggling to embrace and incorporate the changes. It also makes them more concern about how they can maintain their reputation in the marketplace.

**4.1.9 Customer services & maintaining reputation:** It's very challenging for the organizations and corporations to manage the changing customer's relationships and expectations by providing timely and efficient services to satisfy their needs and desires. It's more challenging when it comes to marketplace competitors who force organizations and corporations to perform better and maintain long last relationship with them. In a world of instant gratification, customers expect instant customer service and can take to the web their displeasure, for less than satisfactory service, more quickly, much more publicly and loudly than ever before. Businesses have to monitor and maintain their online reputations.

**4.1.10 Supply Chain Complexity:** It's a great challenge to choose the right domestic and global shipment methods, and develop supply chain strategies to ensure lower cost, minimize the risk and maximize the profit or impact. It is more complex in country like India, where two third population lives in villages.

## **4.2 Challenges Of India Post in Rural Areas:**

India Post is one of the oldest services providing organization, which is very closely knitted with the social fabric of the country. It started with limited objectives, but in course of time it has evolved into a very large organization with a vast network and offering diverse services. It has been successful in developing its own core values around the requirements of the masses and distinct culture suitable for both the employees and the customers. These values and culture has framed the identity by which, it is recognized.



**Figure 4.1 , Understanding of organizational culture**

India post started with only mails and parcels, but expanded its size of basket of services, by including banking, insurance and retail services. It remained a profit making organization for a very long period, and ultimately a revenue earner for the Government of India.

Until few years back, India Post had no competitor. Delivering Letters was its monopoly. In the field of banking, in rural areas, limited operators were operating. In rural areas, in the field of insurance, there were no competitors, except LIC.

After the introduction of New Economic Policies in 1990s, the competition intensified and it exposed India Post to the challenges, which were unknown earlier. Some of the challenges are external, over which, organizations had no control, except to react, in the way of reshaping itself. While reshaping, India Post realized, many internal challenges, which were earlier also there, but had not taken the driver's seat.

The challenges also came in the shape of technological revolution in the field of Telecommunications. Developments in the field of Information Technologies further intensified the challenges. Expectations of the customers touched a new height in a very short interval.

The Challenges of India Post in Rural India may be studied, in two ways; (i), by knowing the challenges present in organizational environment and factors responsible for that, and may be called generic challenges. (ii), by studying the challenges product wise or may be written as product specific challenges.

#### **4.2.1 Challenges faced by India Post being a government Department:**

There are certain advantages and disadvantages associated with the status of being a government department, particularly if the organization is a public service delivery organization. While arrangement of funds is a nonissue, there are certain issues which are in the shape of challenges, which have come along with the coveted status of government department. These are:

**Universal Service Obligation:** India Post has the obligation to cater service to the Indian citizen in every nook and corner of the country. That includes the remotest places, which may be located in a hilly terrain, or in desert, or on an island. At some places, catering the service is not economically viable, and the cost of the service turns out to be manifold of the normal one.

**Ambiguous Goals:** Being a government department, India Post is not clear, whether it has to achieve commercial goals or the social goals. The tasks assigned by the governments are mostly in social interest. Even the cost of the service in delivering a letter is much more than the price India posts charges from the customers. On the other hand, it is expected from the government, that India Post should be financially self-reliant. It has created a dichotomy in the status of India Post, between socially committed and commercially intended.

**Delay in Decision Making:** There are certain decisions, which are difficult to be taken by government department, while it is essential to be taken by a commercial department, which carries profit as a motive. Discontinuing some old service or introducing new service is not an easy task. Even the postal rate has not been revised

for many years, while the salary of the employees, which is the integral part of the cost involved, has increased exponentially.

Rules & Procedures: India Post many a times as a government department appears to be more concerned about the processes, than the product. However, as a service organization, outcome should be of prime importance. Audits and Vigilance play major role in shaping the designs of the system, and it affects the productivity of the organization to a large extent. An officer, knowing more rules is rated as better one, comparing to the one who can visualize problems in better ways.

#### **4.2.2 Challenges of Resources:**

Resources are the foundations, and foundation decides the height and life of the building. For an organization, resources are the core values, the work culture, in addition to the manpower and materials. Resources have always been a challenge for any functional organization, which comes up in various shapes. For India Post some of them are:

Fund: Funds of India Post, comes through the budgetary provisions of government of India, and drawn from Consolidated Fund of India. All the revenue earned also goes to Consolidated Fund of India. In course of time department has been placed at a lower stage, in order of priority, by Ministry of Finance, comparing with few other departments. Resultantly, India Post often faces a situation of paucity of funds, for its developmental works which affects the operational efficiency.

Manpower: More than three fourth of the expenditure of India Post goes to the payment of salary and pensions of its employees. It won't be wrong to call it a labour intensive organization. Thus, success of the organization depends more on the quality

of manpower than anything else. Until few years back, other than Indian Postal Services Group A, there were only two level direct recruitments; One for the Postal Assistants, and second for the Gramin Dak Sevaks. Recently, Department has started recruiting, Inspector Posts, postmen and MTS directly also. For a very long period, the feeder cadre for Postmen and MTS was Gramin Dak Sevaks only. Even half of the postal assistants also come by way of promotion from postmen, MTS and Gramin Dak Sevaks (GDS). Entrusting some of the tasks to the manpower, who were initially recruited as GDS is a challenge.

**Buildings:** Good building improves the environment both for the employee and the customers, and adds to efficiency. There are 157003, post offices in the country. Out of that 131312 are the Gramin Dak Sevaks Post Offices. Out of 25,409 departmental offices, only 4560 post offices are located in departmental buildings. Rest of the post offices operates from rented buildings. Maintenance of rented buildings is a big challenge, as the responsibility of maintenance lies on the land lord of the building, who is hardly interested. Buildings for branch post offices are even greater challenge as it has to be provided by the GDS.

**4.2.3 Challenges due to Work Culture:** India Post is a very old and a very large organization. In course of time it has developed its own distinct culture, which is not suitable for a service organization. Transforming such an old and large organization is not easy. Some of the characteristics are:

**Inward looking approach:** India Post carries inward looking approach. Outside department, very few are aware about the changes India Post has gone through. It hardly advertises its products and communicates the edges it has over its competitors, in the market. In an age when, private organizations sell their products with the help



of robust advertisement campaigns, such an approach is disadvantageous for India Post.

**Rigidity amongst the employees:** A belief has been developed amongst the employees, that, rules must prevail. This is also due to the large number of disciplinary cases in the department. It can be easily measured that Postal employees are not flexible. For the department, which competes against the private operators, such approach is challenging. They believe more in the institutional knowledge they have acquired, comparing to the managerial knowledge which have been advocated and propagated in recent years.

**Trade Union over activism:** India Post is an old organization, carrying its tradition as well. One of the identities of the organization is its trade union activities. These union activities turn out to be bandh and strikes, which directly affect the productivity. On the one hand such activities have advocated the interests of the employees in unequivocal terms, but on the other hand it has created hurdles in the way of certain decisions. Sometimes Interest of employees prevails over interest of the organization, which is harmful for the organization.

**4.2.4 Challenges due to the large network:** India post has the largest network, in terms of number of post offices in the world. There are many Post Offices in rural areas which were not connected with roads just few years back, and many are still not connected. Maintaining this large network of post offices is a challenge. Some of the challenges are:

**Managing Supply Chain:** India Post has the commitment to deliver letters and parcels anywhere in India. That requires an efficient management of supply chain. India Post

is largely dependent on Airways and Railways. Both of the mediums are not under the control of India Post. Airways touch limited destinations. Railways cover a larger area comparing to Airways, but does not touch most of the rural destinations. For Roadways India Post is dependent on some State regulated agencies, and private operators. For shorter distances, and for internal distributions in cities, India Post has its own Mail Motors fleet. India Post has a cadre of Mail Carrier, who carries the mail to remote villages by bicycle. In some hilly areas, organization has Mail Carriers, who even cover the distances on foot. Combinations of all these mediums create a very complex supply chain, which is neither easy to be understood, nor easy to be managed.

**Ensuring Cash Availability in Remote Areas:** All Post offices deal with cash, but only few can keep cash beyond a limit, due to the non-availability of cash lockers and other security reasons. This problem is more intense in rural areas. Even the transportation of cash is a problem, as most of the cash in Branch Post Office is carried by Mail Carrier. In remote areas even feeding banks are expressing their inability to provide cash.

**Internet Connections:** There are areas where internet connections are not operational. Even if, it is operational, its quality is very poor. Except BSNL, there is no other operator ready to operate in these economically non profit areas. India Post has completely switched over to the computerised environment. Providing postal, banking and other services in villages, with such poor internet network is a challenge.

**Manning Remote Area Post Offices:** This is a reality that there is a problem of unemployment in the country. There is another reality that very few are willing to serve in remote areas of the country. Forcing somebody to man those places effects

the efficiency. Willing personals are those, whose quality is compromised. Sometimes persons posted in rural areas prefer to proceed on live, and manager finds it difficult to make leave arrangement by manning someone else.

**4.2.5 Challenges due to the change in Technology:** Technology is changing very fast. India Post involves various technologies in its operations. For example, computers have been supplied in phases, which are completed in four or five years. By the time the last batch reaches to the post offices, the first batch gets outdated. There are certain technologies useful for urban areas, but are not workable in rural areas due to the infrastructural challenges.

**4.2.6 Challenges thrown by Competitors:** Telecommunication turned out to be the first competitor of India Post. Initially, it was in-house competition as, Post and Telegraph was single unified department. Later on, the competition was not just with the Department of Telecommunication, but with multiple telecom players. The telecom revolution threw the most difficult challenge to India Post, and forced it to re-invent.

Competition is not limited to Telecom sector. Commercial Banks expanded their network and reached up to the last mile in the deep villages through the concept of Bank Mitras. Courier services are no more used just as premium mail services. Insurance agents are roaming around the hinterlands.

**4.2.7 Capacity Building a Challenge for India Post:** India Post has 170942, departmental employees, and 245141, Gramin Dak Sevaks at its pay roll. Every year a considerable number superannuate and every year a considerable number is recruited. Capacity building of newly inducted employees, as well as of old existing

employees, who are selected for higher assignment, on promotion, is a great challenge for India Post. This is also a great challenge, because of the diversity our country possesses.

**4.2.8 Rise in the level of expectations of rural customers:** Rise in the level of expectations of rural customers is phenomenal. They are no more ready to wait for a letter or money order, sitting in oblivion. They want their passbooks to be updated automatically. They expect intimations of maturity of their insurance policies in advance. Revolution in the field of Information technology has ignited a new flame of time sensitivity.

Dealing new generation rural customers, with semi trained Gramin Dak Sevaks, and inward looking postal personals, is a challenge for India Post.

### **4.3 Product Wise Challenges:**

Challenges for India post, as mentioned earlier can be studied product wise separately. There are some challenges, which are specific to the products or services. Challenges faced by Mail sector is totally different from the challenges being faced by Saving Banks. Similarly the challenges faced by insurance sector are totally different from other sectors. Some of the common challenges product wise are as following :

**4.3.1 Challenges for Mails and Parcels:** Those days are gone when residents used to wait for the Postmen. They often used to ask the passing Postmen; whether any letter for us. Bollywood movies are full of such songs in which somebody is waiting for letters. Growth in telephone ate the personal mails gradually. E-mails ate the commercial mails also. Decline in volume of mails is the biggest challenge India Post

faced in 21st century. It was just not a dent in revenue. It is a dent on the image, as India Post is identified with mails. There is a common talk amongst the common people, that there is no work left with post offices, as they cannot imagine postal work beyond the mails, which is not the reality. The trend of decline in mails in last four years is reflected in Table 4.1.

<b>Category Wise Mail Traffic between 2016-17 and 2020-21</b>				
<b>(Numbers in crores)</b>				
<b>Article</b>	<b>2016-17</b>	<b>2017-18</b>	<b>2018-19</b>	<b>2019-20</b>
<b>postcard</b>	<b>99.89</b>	<b>106.23</b>	<b>87.35</b>	<b>80.11</b>
<b>Speed Post</b>	<b>46.31</b>	<b>46.38</b>	<b>53.73</b>	<b>43.63</b>
<b>Registered Letter</b>	<b>15.46</b>	<b>16.67</b>	<b>17.00</b>	<b>16.47</b>
<b>Insured Letter</b>	<b>0.07</b>	<b>0.08</b>	<b>0.08</b>	<b>0.07</b>
<b>Value Payable Letter</b>	<b>0.21</b>	<b>0.22</b>	<b>0.21</b>	<b>0.34</b>
<b>Unregistered Letter</b>	<b>310.81</b>	<b>312.61</b>	<b>281.25</b>	<b>251.24</b>
<b>Registered Newspaper</b>	<b>48.28</b>	<b>48.00</b>	<b>46.67</b>	<b>40.99</b>
<b>Express Parcel Post</b>	<b>1.56</b>	<b>1.21</b>	<b>0.92</b>	<b>0.68</b>
<b>Registered Parcels</b>	<b>1.39</b>	<b>1.29</b>	<b>1.35</b>	<b>1.47</b>
<b>Insured Parcel</b>	<b>0.11</b>	<b>0.10</b>	<b>0.10</b>	<b>0.09</b>
<b>Value Payable Parcel</b>	<b>0.37</b>	<b>0.35</b>	<b>0.31</b>	<b>0.17</b>
<b>Unregistered Parcel</b>	<b>6.82</b>	<b>13.13</b>	<b>7.20</b>	<b>7.03</b>
<b>Registered Packets</b>	<b>0.51</b>	<b>0.41</b>	<b>0.51</b>	<b>0.52</b>
<b>Value Payable Packets</b>	<b>0.22</b>	<b>0.21</b>	<b>0.23</b>	<b>0.17</b>
<b>Unregistered Packets</b>	<b>86.86</b>	<b>87.72</b>	<b>79.24</b>	<b>67.29</b>
<b>Total</b>	<b>618.87</b>	<b>634.61</b>	<b>576.25</b>	<b>510.27</b>

**Table- 4.1, Category Wise Mail Traffic,**

**Source- Annual Reports 18-19, 19-20, 20-21, Department of Post**

Growth in the number of courier companies is another big challenge in the area of Mails business for India Post. Initially couriers were limited to big cities, and operators were also big ones. FedEx, Blue Dart, or DHL were not operating in small towns. Their tariffs were also very high. Nowadays picture has changed. Small Courier companies are mushrooming everywhere, touching rural areas of the country, and are offering services at a very low price. These smaller companies have emerged as bigger threat for India Post in the field of Mail business in rural areas.

**4.3.2 Challenges for Retail Services:** Most of the retail services are not owned by the department, but delivered through department. Publicity of such services is a major challenge, as the parent organization, neither includes India Post in their advertisement, nor pay India Post to advertise on its own.

**4.3.3 Challenges for Rural Postal Life Insurance:** Rural Postal Life Insurance (RPLI) has been successful in penetrating deep into the mind of rural India, which is evident from the number of live policies itself. But Lapsation of the policies has been a major problem in rural India. People initiate with the policies, but does not continue, paying the premiums, and ultimately, the policies get lapsed. The magnitude of the problem can be measured comparing the number of live accounts and the number of lapsed accounts as on 01/01/2022. RPLI was started in 1995, and the table 8, below covers the details.

<b>Circles</b>	<b>Live Policies on 01/01/2022</b>	<b>Lapsed Policies on 01/01/2022</b>
ANDHRA PRADESH	481120	3435258
ASSAM	174602	302675
BIHAR	121007	753712
CHHATTISGARH	123116	253539
DELHI	8248	9052
GUJARAT	274745	635485
HARYANA	62402	256755
HIMACHAL PRADESH	188089	124187
JAMMU AND KASHMIR	18100	98262
JHARKHAND	53819	640940
KARNATAKA	636881	1188975
KERALA	307464	423108
MADHYA PRADESH	111833	907896
MAHARASHTRA	369595	2193672
NORTH EASTERN CIRCLE	53609	81417
ODISHA	390254	753860
PUNJAB	57951	266323
RAJASTHAN	154905	1290666
TAMIL NADU	967786	2887743
TELANGANA CO	145805	1540048
UTTAR PRADESH	158517	1167749
UTTARAKHAND	145965	245930
WEST BENGAL	366194	765672
<b>GRAND TOTAL:</b>	5372007	20222924

**Table – 4.2, Lapsed RPLI Policies as on 01-01-2022,**

**Source – PLI Directorate, Department of Post**



**4.3.4 Challenges for Postal Saving Bank (POSB) system:** In many villages, Post Offices are the only institution which offers deposit and withdrawal facilities to the rural citizens of India. Major challenge in the POSB accounts used to be the compilation of Pass Books, Closure of Accounts etc, due to the design of operations itself. This has been resolved with the help of technology to a large extent, which is being discussed in the next chapter. However shortage of cash remains a problem for the smooth functioning of POSB.

## Chapter V

### The Response to the Challenges

India Post has seen many ups and downs in its course of evolution and developments, which covers period of more than 160 years. Initially the challenges were related to transportations of Mails, adverse weathers, suitable accommodations, training of manpower etc. In the last quarter of 20<sup>th</sup> century, India post started facing different kind of challenges, when Private Courier companies introduced their services in India. Telecom revolution started putting forward a new challenge simultaneously by making itself more affordable and accessible.

Initially these challenges were limited to the cities and the major towns of India. Slowly but gradually these challenges moved towards Rural India. Initially these services turned up expensive for the rural people, but gradually, they became cost effective also.

21<sup>st</sup> century began with the unexpected advancement in Information Technology. It provided speed to the citizen centric services, which was unprecedented, and precision to the near perfection. Globalization exposed a different world to the rural Indians. Expectations of the rural customers touched a new height.

India post always reacted positively. In some areas, some delay in reaction may be noticed, but challenges were never ignored. Advancements in technologies were perceived as opportunities. New pillars were erected,

along the old pillars to provide the strength to India Post. New principles were propounded to keep the organization healthy.

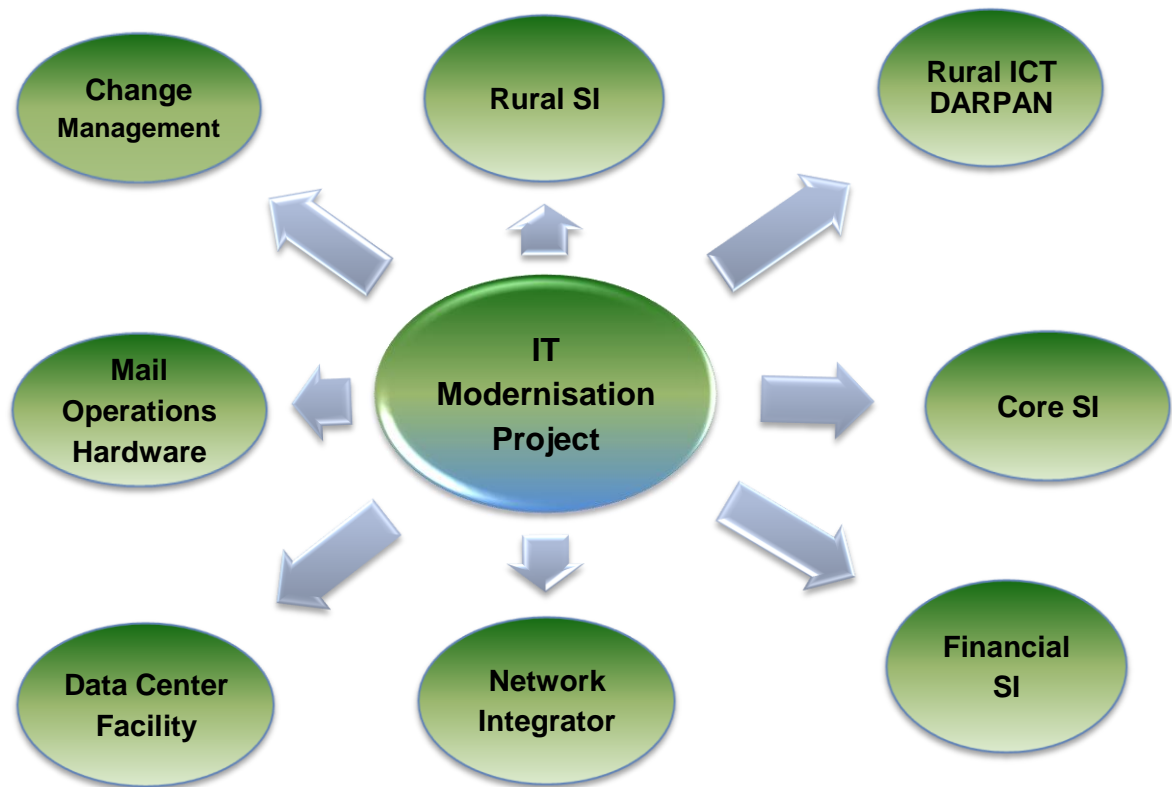
As a reaction to the challenges, India Post embraced the new technological advancement, and is regularly updating itself. India Post introduced new services to cater the changed requirements and satisfy the expectations of the rural citizens of India and regularly upgrading it by adding some additional facilities in the existing services. India Post also augmented its capacity building infrastructure for its employees.

The proper way to study the responses of India Post to the challenges is to study them segment wise, which are as follows:

**5.1 IT Modernization Project:** IT Modernization Project, a Mission Mode e-Governance Project of Government of India, was started by Department of Post in the year 2012-13. The prime objective of the department was to transform its operational efficiency and service delivery through upgraded technology and connectivity. The Project was segmented in eight parts as following:

- i) Core System Integrator (CSI):** This stream of the project aimed at computerizing and developing one central platform, through which connected all the mails, parcels, retails, accounting and administrative silos of the department of Post.
- ii) Financial System Integrator (FSI):** This stream of the project computerized the Saving Banks and Postal Life Insurance operations of the Department of Post through one central platform. This segment enabled banking activities to be operated on core banking solutions.

- iii) **Rural System Integrator (RSI):** This stream of the Project developed solution for DARPAN, and integrated it with CSI and FSI.
- iv) **Rural ICT Project (DARPAN):** It has been discussed in details in coming paras as it primarily relates to villages.
- v) **Data Centres:** Primary Data centre was commissioned at Navi Mumbai, while Disaster Recovery Centre was commissioned at Mysuru.
- vi) **Network Integrator:** A network integrator was appointed to provide network services to all 1.56 lakh post offices of the country.



**Figure 5.1 - IT Modernization Project**

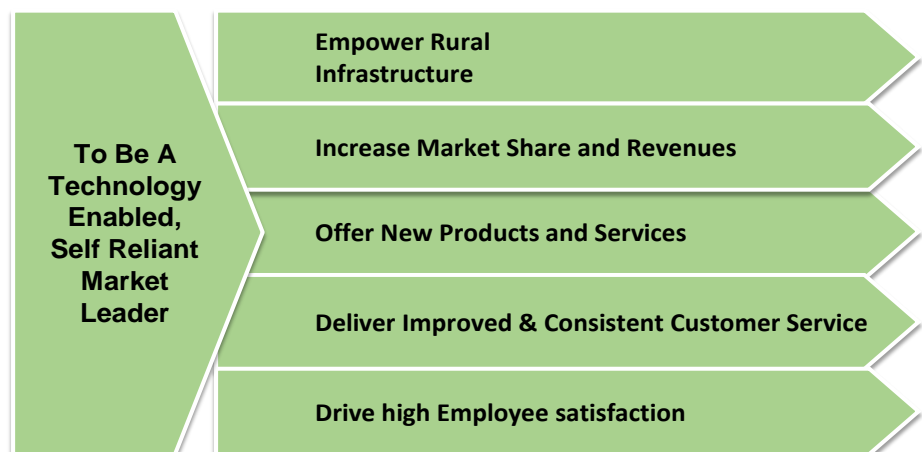
Source , Department of Post

**vii) Mail Operation Hardware:** Under this stream of the project hardware for the Mail offices and Mobile Sets for the postmen were procured.

**viii) Change Management:** Under this stream existing postal employees were trained to work in the changed environment.

**Core Banking Solution:** The Core Banking Solution is part of India Post IT, Modernization project under FSI, which allows customers to do transactions from any post office, not necessarily the post office where his account stands. India Post has implemented core banking in majority of Departmental Post Offices. Banking Solution through Mobile Application and Hand-Held Devices have been provided to the Rural Post Offices also. 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.

## Vision of India Post IT Modernisation Project



**Figure 5.2 – Vision of IT Project**

**Source, Department of Post**

## 5.2

### **Digital Advancement Of Rural Post Offices for a New India (DARPAN):**

Technological advancement of Branch Post Offices (BO), which are essentially located in rural areas of the country, have been carried out under the project DARPAN, wherein more than 1.29 lakh Branch post offices have been provided SIM based Hand Held Devices, for all kind of Postal and financial transactions in digital manner. This project has been proved a game changer for India Post for its operations in the villages.

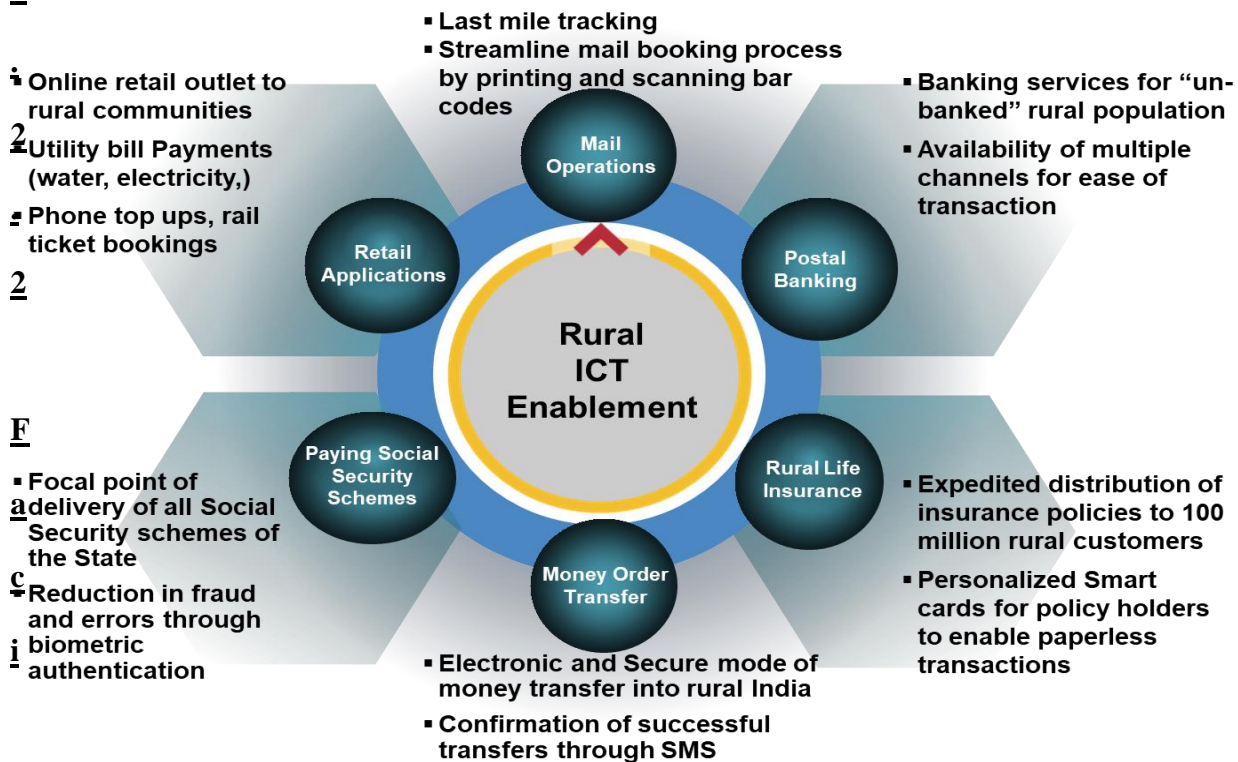
Customers in the rural areas are availing the facility of Core Banking transactions, booking of Registered and Speed Post article, booking of Money Orders, deposit of Postal Life Insurance (PLI) /Rural Postal Life Insurance (RPLI) premium and indexing of PLI/RPLI maturity claims through the DARPAN devices

**Objective:** The primary objective of Digital Advancement of Rural post Office for A New India (DARPAN) Project is to improve the quality of service, add value to services and achieve “financial inclusion” of unbanked rural population. After deployment of the DARPAN enabled handled devices in BOs, the nature of work and responsibilities of GDS have undergone fundamental change. Deployment of these DARPAN devices converted the rural Branch Post Offices in to a one-stop-shop to deliver comprehensive postal and financial services to the rural households and thereby augmentation of revenue to the DoP.

**5.2.1 DARPAN Enablement:** Through the technological advancement under this technology various services have been brought on the Information Technology enabled platform specifically for the rural citizen of India.

## The solution empowers rural India: 130K Post Offices

5



Confidential. For Internal Discussion Only.

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**Figure 5.3 RICT Enablement**

**Source, Department of Post**

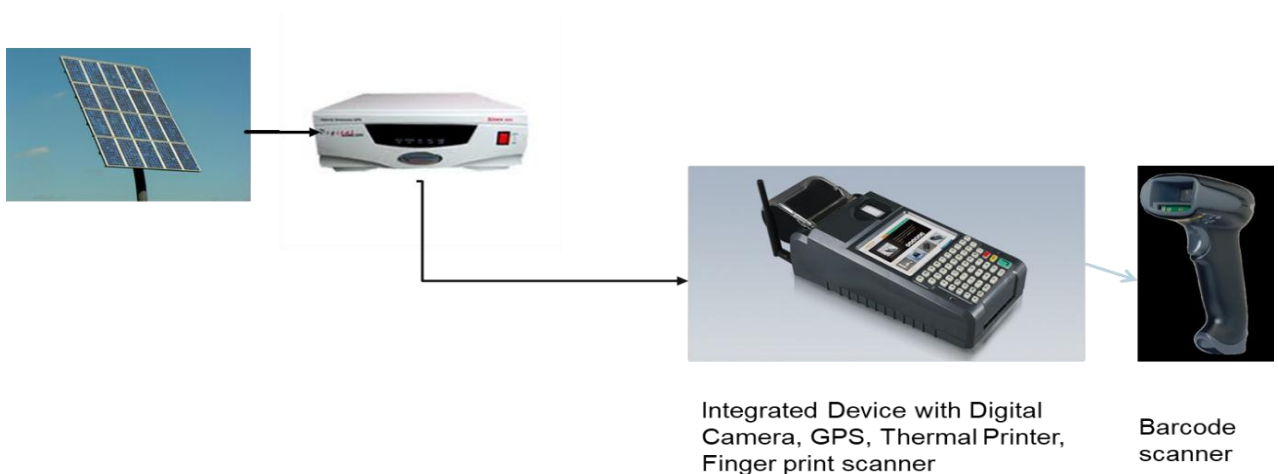
**5.2.2 Facilities offered through DARPAN device:** The following facilities are available to the rural citizens of the country through the hand held device under DARPAN.

1. Registered Letter Booking/Delivery
2. eMO Booking/Delivery

3. Speed Post Booking/Delivery
4. Parcel Booking/Delivery
5. Product Sale – Stamps etc.
6. BSNL Bill Collection
7. VPP/VPL Booking
8. Regular Mail delivery Bag Opening/Closing
9. Bulk Delivery
10. POSB Account Opening
11. Cash Deposit – SB, RD, SSA
12. Cash Withdrawal - SB
13. Mini Statement of Account
14. TD Collection
15. RPLI/PLI renewal Premium Collection

**5.2.3 Component of DARPAN Project:**

Hardware and Operating System,



**Figure 5.4 – DARPAN Component**

**Source, Department of Post**



**a. Handheld based Main Computing device:**

Under DARPAN different component of the device is Capable of performing following functions as:

- Digital Camera – for capturing the images/photographs, etc.
- GPS – for tracking the locations of the devices, etc.
- 1D/2D Imager – for reading of barcode, capturing the signatures and forms of A4, etc.
- Mobile Thermal Printer - for receipts, delivery slips, LoTs, barcode labels, etc.
- Biometric Fingerprint Scanner - For scanning finger print.
- Magnetic Stripe Reader & Smart Card Chip Reader/Writer – for financial transactions

**b. Solar Panel based Power Supply cum Charger unit:**

- Carbon credits accrued on account of use of Solar Panels at the EDOs shall be the property of Department of Posts.
- Additional Battery for MCD / Charge Bank for the Battery in case of integrated Batteries (Tablet devices)
- Charging cradle for MCD and MCD spare battery
- Carrying Case for the Rural ICT device
- USB pen drive

**c. Broadband connectivity:**

- This can be in wired form (DSL) or wireless (WiMax)
- Mobile based connectivity: Currently in the form GSM, GPRS, EDGE, WiMax , 3G , 4G through dongle

- VSAT Connectivity depending on the feasibility of establishing the same

#### **Status of DARPAN as on 01.01.2022**

- A total of 1,29,238 BOs have been rolled out in 23 Postal Circles
- Total no. of RICT devices which have been rolled out under CSI -1,17,851
- Total no. of RICT devices which have been rolled out under CBS-1,27,165
- Total no. of RICT devices which have been rolled out under PLI. -1,27,985
- 4029 Branch Post offices in Panchayat Buildings have been connected with active BBNL-FTTH sites.
- 20371 4G dongle has been deployed to BOs where poor connectivity was reported.

On an average 2 crore transactions are taking place every month through DARPAN devices.

So far, 46.59 crore transactions have been made for CBS (Banking) involving an amount of ₹85809 crores, and 4.67 crore transactions have been made for PLI / RPLI involving an amount of ₹4018.72 crores. 15.15 Crore transactions were made for CSI (registry money orders etc) for booking involving an amount of ₹211.16 crores.

### **5.3 Post Office Common Service Centers (PO-CSC's) :**

On 15th Dec. 2020, Department of Posts signed Memo of Agreement with CSC e-Governance Services India Limited to set up “Common Service Centres” (PO-CSCs) in Post Offices across the country for providing various G2C (Government to Citizen) and B2C(Business to Citizens) services to citizens in rural and remote areas of the

country through assisted model thus enabling the Government's mandate of a socially, financially and digitally inclusive society.

PO-CSCs have been on-boarded to provide for more than 100 services which include G2C (Government to Citizen) Services such as Pradhan Mantri Street Vendors' Athmanirbhar Nidhi Yojana (PM SVANidhi), Pradhan Mantri Jan Arogya Yojana (Ayushman Bharat), Pradhan Mantri Shram Yogi Maan-dhan Yojana (PM-SYM), Pradhan Mantri Laghu Vyapari Maan-dhan Yojana (PM-LVM), National Pension Scheme, FASTAG, PAN Card eKYC, The Election Card Printing and e-Stamp Service would be provided in States where CSC e-Governance Services India Limited has a tie-up with State Governments. Various e-District Services of some of the States would also be available to the member of Public.

The B2C (Business to Citizens) Services such as Bharat Bill Payment System Bills (Electric, Gas, Water bills etc), Renewal Premium collection for Life Insurance Policies and General Insurance such as Motor Vehicle, Health and Fire Insurance etc are available. The services such as EMI (Equal Monthly Instalment) collections for various loans offered by financial institutions and submission of online application forms for loans. Travel services such as Ticket booking service would be available for Flight, Train and Bus Tickets.

Approx. 9 lakhs customers have been served through 1,06,006 POs with a turnover of Rs.75.5 crores. CSC services are available in 83317 Branch Post Offices in the villages. PO-CSCs are serving the digitally illiterate common man by providing them assisted model to access all the digital services from their neighbourhood POs. Services such as flight tickets, passport services, Adhaar printing, Railway ticket booking, PM FBY, National Pension Scheme (NPS), ITR etc are available from

villages. Branch POs in J&K and NE circle are now providing services such as flight tickets which is paving the way for UDAN scheme. So far, the crops of 3569 farmers have been insured through PO-CSCs by registering them under Pradhan Mantri Fasal Bima Yojana. Through E-shram registrations, around 2 lakhs labourers of unorganized sector were provided with eshram cards enabling them to avail all the benefits of social security schemes. Railway ticket booking facility made available from their neighbourhood POs.

Department of Posts is now providing a one-stop solution for all e-Governance services on assisted model through its "Common Service Centres (PO-CSCs)" in Post Offices. These "PO-CSCs" will also contribute to ease of living and ease of business to the nearby digitally deprived rural and semi-urban population by leveraging the strengths of its network, digitally skilled manpower in synergy with digital services of CSC e-Governance Services India Limited.

#### **List of Services from Post Office-CSC**

Digital Seva Portal	PAN card
	Passport
	Swachh Bharat Abhiyan
	PM Awas Yojana
	Soil Health Card
	Pradhan Mantri Fasal Bima Yojna
	PDS
	FSSAI License Application
	FSSAI Registration Certificate
	Birth/ Death Certificate
	Ayushman Bharat Yojna
	PM Shram Yogi Maan-dhan Pension Yojana
	Jeevan Pramaan
	IRCTC ticket Booking

Election	Voter Registration Form-6
	deletion of Name Form-7
	Modifications or Corrections Form-8, 8A
	Voter PVC Card Print
	Modification to Voter details
Labour Service	Labour Services
	Labour Certificate
	Labour Registration
Pension	National Pension Scheme (NPS)
	Swavalamban Contribution
Employment Service	Navy Recruitment
	Job Seekers Registration
	Application Form Submission
State Government Services	
e-District /SSDG (State)	Haryana eDistrict Services
	MP State Services
	West Bengal eDistrict Services
	Maharashtra State Services
	Karnataka eDistrict Services
	Jharkhand eDistrict Service
	Uttarakhand eDistrict Service
	Chhattisgarh eDistrict Services
	Puducherry eDistrict Services
	Himachal Pradesh Panch Paraman
	Daman & Diu
	Dadra & Nagar Haveli
	AP RTA Services
	eVahan Jammu & Kashmir
	Himachal Swasthya Bima Yojana (HIMCARE)
	Tamil Nadu PDS Card Printing
Other G2C Services	Sarathi
	E-Challan
	eStamp
	E-Vahan – Transport Services
Bharat Bill Payment System	BBPS Mobile Postpaid
	BBPS DTH

	BBPS Landline Postpaid
	BBPS Electricity
	BBPS Broadband Postpaid
	BBPS Water
	BBPS Gas
B2C	
Tour & Travels	55.Flight Ticket
	Bus Ticket
	e- Recharge (Mobile &DTH)
	SBIPay Maharashtra Transport
	SBIPay Maharashtra eGRAS
	SBIPay Maharashtra Nursing
	Rashtrapathi Bhavan Museum Ticket
FASTag	
	FASTAG Top up
	FASTAG Service
Educational Services	NIELIT Facilitation Centre
	Tally Software Registration
	ITI Registration
	Course Registration
	Online Admission
	CAD Registration
	Scholarships
Financial Services	
Banking Services	Acceptance of Loan applications
	EMI collections
Insurance	Life Insurance (Renewal)
	General Insurance (Renewal)
Utility Services	
IT Return	GST Return
	TDS Return
	DSC
	LLP Registration

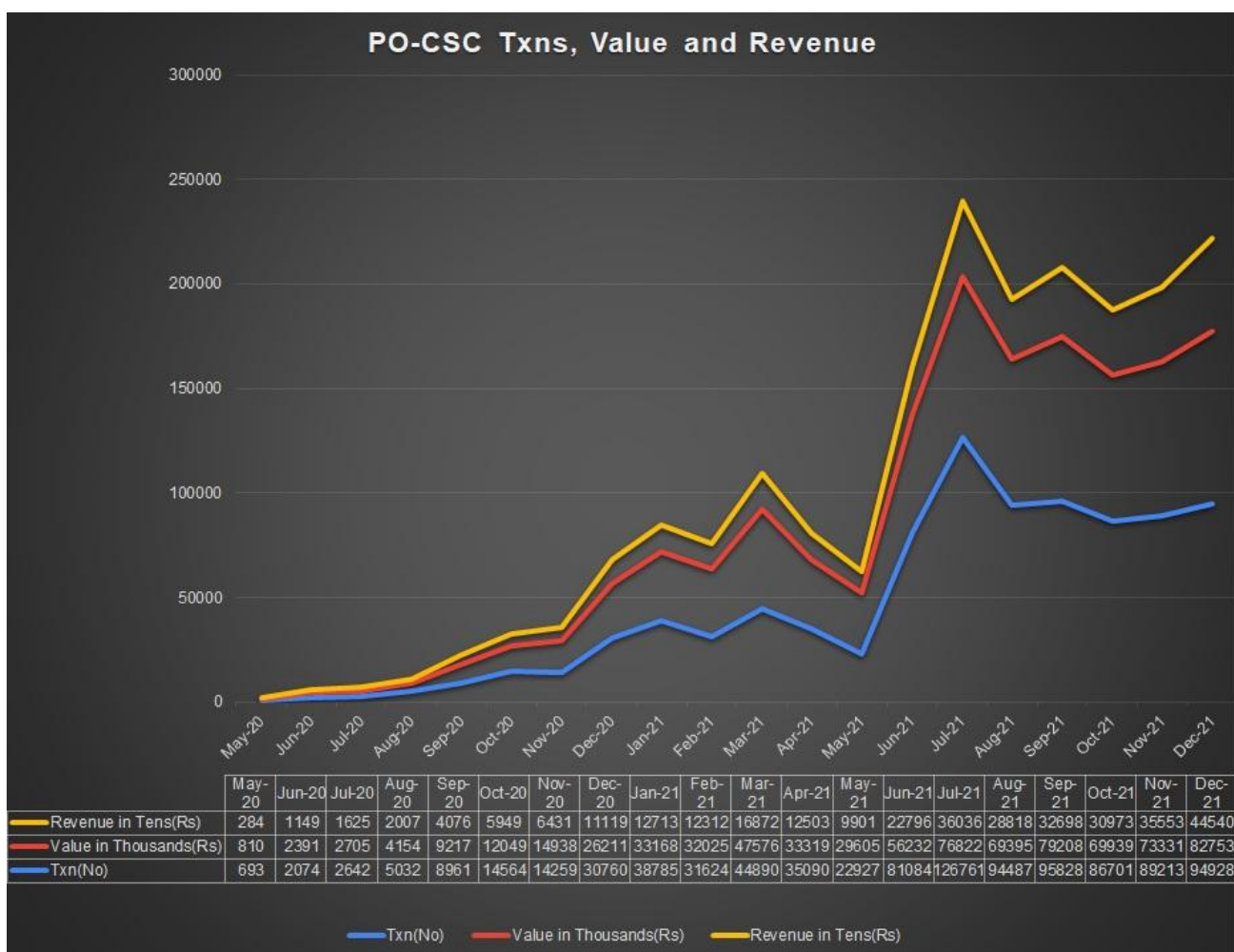
**Table 5.1 - List of Services offered by Postal Common Service Centers,**

**Source - Postal Directorate.**

PO-CSC Circle wise data From January 2021 to December 2021					
	Circle	PO-CSCs	Txn	Amount(₹)	Revenue(₹)
1	Andhra Pradesh	9363	22409	21492972.50	57747.41
2	Assam	1881	48165	45591681.82	161780.16
3	Bihar	1614	32336	22237545.06	72122.93
4	Chattisgarh	2539	12181	8399344.35	24971.89
5	Delhi	57	2941	2715294.24	11349.34
6	Gujarat	5285	191654	170966461.71	638153.44
7	Haryana	1556	57178	62062419.78	203979.01
8	Himachal Pradesh	2173	17520	19040851.33	53720.24
9	Jammu and Kashmir	358	44556	38274217.29	151198.50
10	Jharkhand	1781	5232	3652683.03	16175.59
11	Karnataka	7724	66467	77660121.25	215859.57
12	Kerala	3715	104607	86058361.03	333149.13
13	Madhya Pradesh	8140	24513	24377981.56	93201.73
14	Maharashtra	12164	90587	78025134.24	392365.98
15	North East	1140	30651	23999539.31	129946.06
16	Odisha	5619	100575	74450166.94	313022.63
17	Punjab	1273	10567	10583136.29	36636.18
18	Rajasthan	4943	18724	13220464.61	36181.42
19	Tamil Nadu	8244	71343	48725190.10	185337.02
20	Telangana	3529	33187	23410748.07	70783.73
21	Uttar Pradesh	14553	92161	61891475.67	272531.32
22	Uttarakhand	871	67062	69795577.37	249958.05
23	West Bengal	7484	49667	34152464.27	131496.92
	Total	106006	1194283	1020783831.82	3851668.25

**Table 5.2 - Transactions through Postal Common Service Centres,**

**Source - Postal Directorate**



**Table – 5.3, Growth in transactions of Postal Common Service Centres,**

**Source - Postal Directorate**

#### **5.4 India Post Payment Bank Limited :**

On 1<sup>st</sup> September 2018, Prime Minister Shri Narendra Modi inaugurated 650 branches with 3250 access points of India Post Payment bank (IPPB). It has been set up by Government of India as a Public Limited Company with 100% Government of India equity, under Department of Post.



India Post Payment Bank (IPPB) focuses on serving social security beneficiaries, migrant labourers, unorganized sector employees, Micro Small and Medium Enterprises (MSMEs), Panchayats, low income household in rural areas, and unbanked and Under banked segments of the country.

Utilizing vast network of India Post, IPPB has become the biggest bank of the country, in terms of physical presence having 136078 access points. Bank is using more than 3 lakh delivery staff of the department of Post to provide doorstep banking across the country. Service Delivery Channels of IPPB include doorstep delivery of services through postmen and Gramin Dak Sevaks, access to any bank account through Aadhaar enabled payment service, assisted transactions through UPI, micro ATMs , mobile banking and other similar facilities.

Keeping in sync with the changing times, IPPB has launched a range of diversified products and services and fine-tuned some of the existing offerings during financial year 2020-21 to meet evolving customer expectations and preferences. With its expanding bouquet of innovative solutions, IPPB has made constant endeavor to deliver a holistic and complete 360 degree banking experience that is contemporary, seamless and built for the new normal. These are as following:

**5.4.1 Mandate-based account opening** – Governments and corporate have a requirement to open accounts in bulk for disbursement of direct benefit transfers or salaries. IPPB currently offers a mandate-based account opening solution to meet this requirement by undertaking targeted account opening campaigns for such clients along with reverse MIS to monitor the progress. The Bank also provides the facility for Aadhaar seeding during such campaigns which are needed for the beneficiaries to

receive their DBTs. During the Pandemic the mandate-based account opening facility has been extremely useful with central and various state governments providing assistance to affected citizens through various DBT schemes.

**5.4.2 Revamped Aadhaar seeding process** – DBT beneficiaries are an important customer segment for IPPB. Aadhaar-based DBT transfer has revolutionized the way DBTs are transferred and helped prevent leakages in the system. However, some beneficiaries tend to be left out of the net as their Aadhaar number is not seeded in their bank account. When a customer tries to seed Aadhaar with his bank account, the seeding request may fail due to the wrong information provided by the bank where the Aadhaar is currently seeded.

IPPB has solved this issue by introducing a functionality to ensure seeding of Aadhaar with almost 100% certainty. This facility is available at the Post Offices and even through the Mobile Banking app of IPPB in the self-service mode.

**5.4.3 Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)** – This is an important insurance scheme launched by the Government of India to widen the social security net for the common man. The low-cost insurance scheme seeks to bring large sections of underserved and un served population into the financial mainstream. Through the extensive postal network, IPPB has made PMJJBY accessible to unbanked and underserved at the last mile through its Doorstep Banking Service and the Post Office counters. The process of buying a PMJJBY policy by an IPPB account holder is completely paperless, hassle-free and quick. The ease of enrolling a customer in an assisted manner by the Postman or GDS even at the last mile is the unique Selling proposition of this offering by IPPB.

**5.4.4 Jeevan Pramaan (Digital Life Certificate)** – Submitting life certificate to ensure continuity of their pension is an annual exercise for every pensioner. As part of the process, pensioners are required to physically visit the office of pension disbursing agency. With the Pandemic and the related social distancing measures posing serious mobility challenges for senior citizens, many of whom are pensioners IPPB's Digital Life Certificate service has eased the entire process of securing the life certificate. Pensioners can now generate the life certificate either by visiting the nearest post office or placing a request for a Postman to visit their home. The entire process is based on Aadhaar based biometric authentication , is completely paperless and very helpful for senior citizens.

**5.4.5 UPI in Mobile Banking App** – Unified Payment Interface (UPI) is the fastest growing payment system in the country providing payment services at virtually zero cost. In 2020-21 financial year, IPPB introduced this facility for its customers in the mobile banking app itself. The account holders can send and request money from their friends, relatives and do commercial transactions in person or online. They can also make a payment by scanning the UPI QR code that are now ubiquitous at various merchant outlets. With a significant chunk of its customer segment from the unbanked and underserved areas, it has provided an opportunity for these customers to be the part of the digital payment ecosystem. With many small businesses also going digital during the Pandemic, the facility of having UPI in mobile banking app helped small businesses and the first time users of digital payment modes to carry out their financial transactions.

**5.4.6 Bharat Bill Payment Services:** IPPB has secured license from Reserve Bank of India to act as an operating unit in the National Payments Corporation of India's

(NPCI) Bharat Bill Payment Services ecosystem. While bill payments were available through mobile banking since the launch of IPPB, the services were availed from bill payments aggregator, BillDesk. In 2020-21, IPPB launched upgraded version of BBPS to offer many value added services in bill payments. The value added functionalities include enabling standing instructions for recurring bill payments, scheduling bill payments, setting reminders and biller management. Some of the other new features in BBPS include an enhanced user experience driven by better interface, faster reconciliation and improving the turnaround time for grievance resolution.

**5.4.7 Virtual Debit Card** – IPPB RuPay Virtual Debit Card is a digital debit card that can be generated by the customers on IPPB mobile banking app. Built on NPCI's RuPay platform, the virtual debit card allows IPPB customers to do digital transactions on ecommerce/ online websites for purchasing goods, services, and paying bills etc. on RuPay enabled portals/ payment gateways. The card can be self-generated, blocked and unblocked from the IPPB mobile banking app itself. Customers can also set the transaction limits through the app enabling secure and safe transactions.

**5.4.8 Domestic Money Transfer** - IPPB has leveraged its IMPS platform to meet the remittance need of migrants, unbanked and under-banked population in India. This product allows cash to bank account remittance especially for the customers who are not tech savvy and may require assistance in remitting funds to their family on regular basis or during emergency situations. A customer is not required to have an IPPB account to use this service. The money transfer is instantaneous, seamless, safe, secure and transparent. This service is helpful for the migrant workers especially

those who do not have an access to formal banking channels to remit their money in an easy manner.

**5.4.9 Dak Pay App** – With the India Post brand enjoying significant trust among various stakeholders, IPPB has launched a UPI app “Dak Pay” to customers holding accounts in other banks to get on boarded on the UPI platform. The customer can link their account in any bank to the Dak Pay app safely and securely and use it for sending or receiving money. The customer can link more than one bank account in the app enabling them to manage payments across various accounts at one place. Besides allowing QR-based payments as well as receipts, the Dak Pay app also allows registration of mandates for periodic payments. The simple interface of the app makes it easy for first time users and those who are not tech savvy.

**5.4.10 Cash Management Solutions** – Cash management is a key operations issue for many businesses, especially at operating in the rural areas. IPPB has combined the physical cash management capability of Department of Post, with its scalable and advanced technology backbone to provide a robust cash management solution to bulk management and collection services through its banking access points and postal service providers. With the unparalleled reach of the Post Offices across the country, IPPB has the potential to offer this service through a single central tie up.

**5.4.11 Mobile number Updation in Aadhaar and Child enrolment** – Aadhaar linked mobile number is being increasingly used to provide various services to the citizens. Thus there is a great demand in the field for the same. Updating the same at the Aadhaar enrolment centre takes time due to the rush at such centres that caters to all the other Aadhaar related services. IPPB provides this facility of updating the mobile number in Aadhaar in a paperless mode through biometric authentication

through a ‘CELC’ mobile app provided by UIDAI. The service is available at the Post Offices or through the Postmen at the doorstep. The app also allows enrolment of children below 5 years of age in Aadhaar and issuing them an Aadhaar number. Thus the enrolment of children in Aadhaar can be done with ease at the doorstep and an Aadhaar card can be issued to them early.

**5.4.12 IPPB BBPS platform for cash based payment** - With this service IPPB is able to facilitate bill payments in cash from anyone at their doorstep and at its access points for all billers which are available on NPCI’s BBPS Platform. Now IPPB is able to provide service of Bill Payments for “ALL CITIZENS” regardless of whether they are IPPB account holders or not. This service benefits the customers who are not digitally savvy and wish to pay their bills in cash.

**5.4.13 Ria Money transfer at IPPB Branch** – IPPB has tied up with Ria money transfer to facilitate the payout of inward foreign remittance under the Money Transfer Service Scheme (MTSS) of the RBI. This will allow the beneficiaries in India to receive remittances from their relatives abroad for personal use. The service is currently launched at 2 IPPB branches on the software platform provided by Ria. The same will be expanded to the Post Offices after integration of IPPB system with Ria system.

**5.4.14 General Insurance (GI) products** –

- a. **Motor Insurance- Two Wheeler & Four Wheeler** - Bank has entered into arrangements with Bajaj Allianz General Insurance Company Ltd (BAGIC) and Tata AIA General Insurance Company Ltd (TAGIC), to distribute their Motor insurance products. Salient features of the same are –

- i. Motor Insurance (2 Wheeler and 4 Wheeler) sales is done through the trained and certified Point of Sale Persons (POSPs).
  - ii. Only Non-commercial Vehicles can be insured.
  - iii. The sale of insurance products will be through the assisted mode in Micro ATM
  - iv. These products are designed to cover the risk to vehicles, damage to a third party and personal accident coverage in varying combinations.
- b. Health Insurance** - Health Insurance is a type of insurance that offers medical coverage to the policyholder(s) for medical expenses incurred in case of a health emergency arising out of sickness or injury. A health Insurance chosen by the insured provides coverage for different medical expenses including surgical, day-care and critical illness and even OPD expenses depending upon Policy terms. As of now, Bank is offering Health Insurance (Medicare) of TATA AIG & Family Health Care Gold of BAJAJ Allianz General Insurance Co. Ltd through GI POSP Certified assisted Sales Channel.

### **5.5 Rural Postal Life Insurance (RPLI) :**

Department of Post has taken certain steps as a response to the changes in market and advancement in the field of technology, in the realm of RPLI. Some of the important changes introduced by India Post as a response to the challenges are:

- The maximum value limit of RPLI policy has been increased to Rs 10 Lakh which was earlier just three lakh.
- Process for settlement of Death Claim, Maturity Claim and handing of Loan requests in PLI/RPLI has been simplified by prescribing comprehensive Standard Operating Procedure (SOP) for each separately.

- A provision has been made for claimant to file an appeal against rejection of death claim cases in PLI/RPLI. This facility did not exist earlier.
- Facility of registration of Mobile No & E Mail ID in PLI Policy through toll free number has been introduced, so that customer can pay premium online & thereby reducing complaints considerably. Introduction of Interactive Voice Response (IVR) for lodging of PLI complaints on Call Centre has helped the customers. Through this medium, customer can get the information viz Premium due date, Status of policy, Maturity date, Approximate maturity amount, Sum Assured & Accrued bonus on the policy etc also.

## **5.6      Capacity Building:**

As discussed earlier, capacity building is a challenge for India Post, since the number of employees working with it is very large. Earlier Department had only four Postal Training centers to serve whole country; these were at Sharanpur for whole North India, at Vadodra for west, at Darbhanga for east and at Mysuru for south. Postal circles were accordingly attached to it. Recently two more Postal Training centers at Madurai and Guwahati have been added to the list. Four Regional Training Centers at Nashik, Bhubaneshwar, Hubali and Delhi have also been started.

Since all these Training centers could not cater the requirement of capacity building due to regularly changing work environment of India Post, 476 Workplace Training Centers (WTCs) in 23 Circles were created. These WTCs are delivering trainings at local level with minimum dislocation of trainees from the workplace. WTCs have computerized nodes with preloaded automated interactive training modules. The Circle wise WTCs are indicated below.



Sl No.	Name of Circle	Nos of WTCs	Nos. of Nodes at WTC
1	Andhra Pradesh	28	387
2	Assam	10	143
3	Bihar	29	283
4	Chhattisgarh	7	83
5	Delhi	3	70
6	Gujarat	30	319
7	Haryana	10	164
8	Himachal Pradesh	8	92
9	J & K	7	62
10	Jharkhand	10	199
11	Karnataka	31	432
12	Kerala	27	314
13	Madhya Pradesh	26	398
14	Maharashtra	42	565
15	North East	9	199
16	Odisha	17	243
17	Punjab	13	216
18	Rajasthan	27	226
19	Tamilnadu	38	617
20	Telangana	17	221
21	Uttrakhand	8	85
22	Uttar Pradesh	44	537
23	West Bengal	35	471
	Total	476	6326

**Table – 5.4, Details of WTCs Circle wise,**

**Source – Postal Directorate**

## **5.7      Speed Post:**

Speed Post was the first response to the threats posed by the Courier companies. It is meant for faster delivery of parcels, letters, cards, documents, and other important stuff. Initially speed post was introduced in the cities and major towns only. Gradually it was expanded to the smaller towns, and now it covers rural areas of the country also as this service is available in all the sub post offices of the department.

As response to the challenges many new features have been added to this service to make it more attractive than the services of other competitors like 'Blue Dart, or DHL. Some of the new features are:

- **Track and Trace service:** Online Internet based Track and Trace service are available for all speed post consignment whether it has been booked for domestic destinations or for a destination outside India. This facility informs the customer, the status of the consignment from the stage of booking to the stage of delivery.
- **SMS on Delivery:** Customers receive SMS on their registered mobile number when their consignment is received at the delivery post office and a confirmation SMS upon delivery.
- **Free Pick-up Facilities:** This service is available for corporate and bulk customers. Corporate and bulk customers may avail free collection from their premises through on-call or regular collection service.
- **Book Now Pay Later:** For Corporate and Bulk customers, no upfront payment is required. India Post offers credit facility to them. They can make payment on fortnightly or monthly basis.

- **Cash on Delivery:** e-commerce has become the new normal. To move with this new normal, India Post has come up with cash on delivery features. India Post has helped the rural customers in establishing a link with the suppliers of goods, who do not have retail services in rural India.
- **Compensation:** Speed Post service offers compensation in case of loss or pilferage or damage of articles.

### **5.8 Real Time Delivery Updation:**

It had been often noticed that, postal article has been delivered, but, customer, who had booked the article is not informed. Sometimes it leads to confusion. In order to meet the demand of customers to update the delivery status of the postal articles on a real time basis, India Post has undertaken delivery of, Speed Post, Registered Letters/Parcels, Money Orders, and Cash on Delivery (COD) Parcels through a mobile based delivery application, known as Postman Mobile Application (PMA). This Application has been designed and developed in-house by the Centre of Excellence in Postal Technology (CEPT), Mysuru. More than 50,000 mobile phones in urban areas and more than 1,00,000 mobile phone has been supplied in rural areas for Updation of the real time delivery of postal articles.

Introduction of PMA has replaced the off-line mode of updating the delivery status. It also captures the longitude and latitude of the locations. This facility has developed confidence amongst the customers, as well as the employees of department.

## **5.9      India Post Road Transport Network:**

Transmission of mails and parcels are heavily dependent on Railways and Airways. Use of Road transport was limited to cover shorter distance or to distribute the mail in big cities. The Road Transport Network (RTN) project envisages:

- Safe and secure system for transportation of Parcels
- Reliable road transport network mechanism for transportation of parcels on intercity routes of the country.
- Robust, secure and fast line haul system for shipment of e-commerce parcels

The implementation of All India Road Transport Network is an important step in connecting destinations for delivery of parcels. Department has plan to connect 400 towns under this project. This will also connect Transshipment centers, which are serving as nodal centers, under hub and spoke model of delivery.

During lockdown periods, due to Covid, when rail and air services were suspended, this RTN has played vital role in supplying medicines and essentials from one place to other place. Between 24<sup>th</sup> April 2020 and 31<sup>st</sup> May 2020, around 7.5 lakh bags were transported using this network only.

## **5.10      Electronic Money order:**

Traditionally Money Orders were carried in its physical form from one place to other. Taking the advantage of advancement in technology, nowadays Money Orders are transmitted through electronic mode. It has provided immense speed to the service and has boosted confidence amongst the rural citizens of India. Electronic Money Order can be tracked on department's website [www.indiapost.org](http://www.indiapost.org).

## **Chapter VI**

### **Conclusion**

**6.1** On 1<sup>st</sup> February 2022, Union Finance Minister of Government of India, Smt Nirmala Sitharaman laid Annual Budget for the year 2022-23 before the House of Parliament. She announced that ‘India Post’ is going to play larger role in financial inclusion scheme for the rural populace of the country through augmenting core banking solution . There will be inter-operability of post offices with all nationalized banks for all kind of financial transactions. Number of Post Office ATMs will be increased. Micro ATMs will be added for villages of India. This announcement reflects the confidence of Government of India in a seasoned organization named India Post.

Out of the study of materials available on the subject, and discussions with the officers of the department, on different nuances of the challenges and developments, certain beliefs and facts emerged out, which have been deliberated in preceding chapters. The summary may be penned down as:

- India Post has been successful in carrying its legacy especially in rural India.
- India Post has been successful in delivering services to the citizens of India cutting across both vertically and horizontally.
- India Post has adopted the right technology DARPAN.
- India post has new opportunities like e-commerce even in rural areas.
- India Post needs more diversifications and collaborations.
- India Post needs to develop a new cadre for technological support.

- India Post should further augment its technological base by using Artificial Intelligence and other new developments in IT sector.

The epitome of the study come out as; ‘India Post is reinventing itself’. This summary itself leads to multiple questions which need to be answered immediately for the success of the organization. These questions are;

- What will be the workable model for reinvention?
- What are the strategies to be adopted?
- What are the capabilities to be acquired?
- What should be the right structure of the organization?
- Whether any transformation in organizational culture is required?
- What will be the new management tools?
- How to nurture new leadership for upcoming days?

Everyday market oriented ecosystem operates at the edge of the known world. They strive to push into the unfamiliar. Their mission is to create new ideas, new technologies, new customer experiences, new designs and new ways of solving problems. If Department of post wants to be market oriented, the leaders of the department needs to understand and create a suitable ecosystem accordingly.

Department of Post requires;

- i. **Understanding of Fast Changing Market:** India Post needs to define the context in more clear term in which it works. Today competitors may come from anywhere in the world through internet. Customers today have enormous choices. Organization will not succeed only because of structure, role clarity, and system in place or capability. India Post needs to

recognize and respond to environmental changes. It needs to focus less on market share, more on market opportunities. It needs to pay more attention on creating new conditions, rather than just responding to the existing conditions. However a balance has to be maintained between novelty and delivery of the services.

- ii. Defining the Pathway of Growth:** The strategic challenge of an organization is to transform faster than the market environment changes. No business is always profitable. Business has its shelf life. In a traditional bureaucratic model, a core team at the top plans the strategies which are considered sacrosanct for a longer period. The organization is aligned as per the strategies around existing capabilities. In a market oriented organization, strategies are evolved and are never treated finished. India Post needs to opt for the second.
- iii. Organizing Market Oriented Ecosystem:** A platform for the ecosystem needs to be built out of building blocks, through core business. Department of Post needs to re-identify the building blocks of the core business. Some cells for this ecosystem needs to be re-established, which can anticipate the business, serve customer, capture new opportunities and outperform competitors by offering better products and services. These cells need to generate ideas and conduct experiments. Strategic partners need to be developed by India Post to contribute towards expertise in some areas which can make difference in service delivery.
- iv. Redefining the culture of organization:** Essentially it means shaping right priorities and behaviour in ecosystem. Employees do the right things because of the cultural norms dictating, what they are expected to do. The

right culture consciously supports the four core capabilities of market oriented ecosystem; external sensing, customer obsession, innovation throughout and agility everywhere. Leaders of the India Post need to redefine the culture and reshape if required. It can be understood by the illustration below:

- v. **Making People and Ecosystem Accountable for results:** Expectations without accountability are false promises. Expectations should be based on positive conversations with the employees and customers. When leaders regularly interact with employees, it helps in gaining, what is called a growth mindset, concentrating on what can be improved. Information must be shared and data should freely flow across the internal and external team of India Post, unless it is necessary to be restricted.
- vi. **Selecting the Right Talent:** Right people in the right places and thinking in the right way, need to be assured inside the organization. Officials of India Post must be armed with the best tools. They should be allowed to move throughout the ecosystem. Future leadership should be developed, by managing the art of succession and letting go.

## **6.2 Way Forward:**

Department of post is preparing for Information Technology Project 2.0 for up gradation of technology and synchronizing with the recent developments made world over. Department needs to take advantage of this opportunity and utilize recent developments made in the field of artificial Intelligence. It will help in preempting the



requirements of customers. An advance message or a reminder will always add to the customer's delight.

Department of post is embracing Road transport at a larger scale. It helps department in reducing the dependence on Railways. E-Commerce business has touched new heights in India particularly during Covid pandemic. Department need to play the leader role in the delivery of e-commerce article. To realize that, department requires using roadways at much larger level. Depart need to look forward for a new partner in the shape of transport provider at pan India level. India Post's involvement in e-commerce is limited to C2C level. It needs to be expanded at B2C and finally B2B level. Mail Motor may be completely outsourced.

An article on India Post in any Business Journal is rarely seen. There is a centre owned by Department of Post, for research activities in the field of technological developments known as Centre for Excellence in Postal Technology (CEPT) Mysore. This centre has developed various software's and Apps, which held department's head high. There is no research centre which is involved in studying business strategies and tools for the Department of Post. Certain consultants have done some job in the field of identifying strategies for the department half heartedly. Department needs to develop own institution for research in the field of postal business. Rafi Ahmad Kidwai National Postal Academy is the most suitable place to play this vital role. Department may start a journal dedicated to research papers on Postal and logistic business.

Vast network of India Post is both Asset and Liability. Some post offices are not merely burden on department's exchequer, but a burden on supply chain too. Expansion of post office network was done with the motive of making postal facility

available within the citizen's physical reach. Parameters of reach have been redefined, as most of the villages are connected by road now. Citizens require nowadays better service not the nearer service. Consolidation of post offices needs to be done. The volume of ordinary mails is decreasing every day. Letter boxes are also needed to be consolidated. Installation of letter boxes only, in front of post offices may be a practicable idea.

Visibility is a major challenge for India Post. There are facilities, which are available, but citizens are not aware about. There are products which are unknown to the targeted customers. On the one hand department strive to be market oriented, but on the other hand spend very little on publicity. This dichotomy needs to be resolved. Department needs to improve visibility through advertisements.

After sale service plays important role in marketing of the service and products. India Post has deployed important managing tools and effective machinery to improve the monitoring. Online registration facility for complaint is in place. Grievance redressal is monitored at the top most level of the department. Department has a call centre with IVR facility functioning. But very few are aware about the functioning of such call centre. Department needs to popularize the grievance redressal mechanism, including call center toll free numbers, to induce confidence in its customers.

To conclude India Post is moving in the right direction and will strengthen its character further by overcoming challenges and obstacles.

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