



## India Post: Bridging the Gap - Connecting, Empowering, and Innovating

- *Interviewee: Mr. Vineet Pandey, the Secretary of the Department of Post*
- *Interviewer: APPU Bureau*

**Q1:** India Post has been described as an essential lifeline that connects every corner of the nation. How does the Department of Post ensure its services reach even the most remote areas, fostering connectivity and communication?

**Secretary (P):** Thanks for the opportunity. We have an extensive network of post offices reaching the farthest places, including in rural and remote regions, acting as the backbone of our service. We have a large presence through postmen and Gramin Dak Sevaks (part time village postal functionaries) for providing postal services to every household, regardless of its location. This on-ground presence is crucial for fostering connectivity and communication. On average a post office serves 8,000 people in the country.

In the recent past, we've embraced technology through initiatives like networking of more than 150,000 post offices including those in rural areas. Further, India Post Payments Bank (IPPB) leverages fintech initiatives to provide financial services, including banking and payments, through post office network. This not only enhances financial inclusion but also complements our traditional mail services.

**Q2:** India Post has been recognized for its significant contribution to financial inclusion, especially during the Covid time. Could you elaborate on how the Post empowers individuals who were excluded from the formal financial system?

**Secretary (P):** Certainly, the Post Bank system, as implemented through India Post Payments Bank (IPPB), has been a game-changer in promoting financial inclusion. During the COVID-19 pandemic, when physical bank branches were almost inaccessible, IPPB provided a lifeline to millions of Indians including workers, farmers, merchants, fishermen etc.

Through our extensive network of post offices, IPPB offers basic banking services, including savings accounts, fixed deposits, and access to government benefits and payments. This empowers individuals, previously excluded from the formal financial system to save, transact, and strengthen financial security.

The integration of IPPB digital banking with Aadhaar (Biometric Identity) and Unified Payment Interface (UPI) creates the India stack enabling citizens to conduct transactions and access banking services conveniently. By bringing financial literacy to their doorstep, we are continuously trying to bridge the gap and empowering the underserved population.

**Q3:** Like most countries, India Post strikes a balance between modernization and tradition. How does the Department navigate this delicate balance while adapting to the demands of the digital age without compromising its legacy services?

**Secretary (P):** Striking a balance between modernization and tradition is indeed a challenge we've embraced. Legacy services, such as letters and traditional postal services have their significance, and hold a special place in our culture. Starting from introducing the uniform postage rates across India in 1854, India Post has been offering Postal Life Insurance since 1884 and savings bank services since 1882 which continue to serve as the foundation of all our activities despite tough competition in the market.

At the same time, India Post has well recognized the need to bridge the digital divide by adapting to the digital

age through a multi-pronged approach. We've invested in modernizing the IT infrastructure, introducing automation and tracking systems, and implementing e-commerce solutions to meet the growing demands of the digital age.

Let me underline that, especially from the perspective of developing countries, globally around 100,000 post offices are yet to have internet connectivity out of 650,000 post offices, India Post has provided internet connectivity to its 150,000 post offices by a combination of different technologies. This could make the citizen-centric service delivery (G2C) possible in ubiquitous manner. That way, we aim to offer a comprehensive range of services that cater to the diverse needs and preferences of our citizens by integrating technology and modernization into our operations while respecting our legacy.

#### Q4: Sustainability has become a global concern. How does the Department of Post incorporate eco-friendly practices into its operations?

**Secretary (P):** Sustainability is a top priority for India, which can be witnessed in a number of initiatives by Government of India. The mantra of Life (Lifestyle for the Environment) motivates everyone to contribute to the environmental footprint. In synergy with the Government of India policies, India Post has undertaken eco-friendly initiatives such as, installation of solar panels on post office buildings, promoting rain water harvesting in postal building to recycle ground water, phased migration to CNG & electric postal vans, promoting the use of eco-friendly packaging materials and adopting green building practices and becoming energy-efficient.

I am happy to share that, India Post recently inaugurated the first 3D Printed Post Office in Bangalore, which is not only cost effective by around 30-40%, but also leads to reduced carbon footprint. Let me also underline that India Post has around 200,000 delivery beats which are mainly served on foot or bicycles having zero carbon footprint.

#### Q5: What are the plans for leveraging the vast network and reach of India Post to offer innovative and affordable products and services to the citizens?

**Secretary (P):** As I briefly mentioned, there are number of initiatives and activities in this direction out of which I would emphasise on the four.

**First is e-Commerce Integration.** By strengthening our partnerships with e-commerce companies, startups and SMEs to expand our role as a reliable logistics and delivery partner. Expansion of parcel hubs and dedicated road network will continue to bring more efficiency in the mail operations. Digitizing the complete process for ease of cross border shipments through Dak Ghar Niryat Kendras (Post Office Export Centers) in each district of the country will facilitate exports from rural areas.

**Secondly Financial Inclusion.** Post Office Savings schemes and India Post Payments Bank (IPPB) will continue to play a pivotal role in providing affordable banking and financial services to the underserved and unbanked population. We also plan to integrate with more payment gateways through UPI platform and focus on cross-border remittances as well.

**Then comes Government Services.** India Post will continue to deliver citizen-centric services through post offices that include Aadhaar (biometric ID) enrollment, passport applications, disbursement of government benefits and pension payments and making these services more accessible and affordable to citizens.

**And finally Collaborations.** Wherein India Post is open to collaborations with stakeholders, partners and startups to offer innovative solutions to our customers by expanding our products and service offerings. In essence, our plans revolve around harnessing the vast reach of India Post to serve as a “one-stop solution” provider for a wide range of needs, from communication to finance, retail and beyond, at the “door step” of citizens bridging the Digital Divide with age old emotional physical presence riding on Digital Public Infrastructure for socio economic development and inclusion of all.