

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

**LOK SABHA  
STARRED QUESTION NO. 113  
TO BE ANSWERED ON 25<sup>th</sup> JULY, 2018**

**POST OFFICES**

\*113. SHRI ANIL SHIROLE:  
SHRI HARISH CHANDRA ALIAS HARISH DWIVEDI:

Will the Minister of COMMUNICATIONS be pleased to state:

- (a) the number of post offices across the country, State/UT-wise including Maharashtra, Gujarat and West Bengal along with the total number of savings accounts in these post offices, State/ UT-wise;
- (b) whether the number of such accounts has increased during the last three years and if so, the details thereof;
- (c) the total amount of money deposited therein, State/UT-wise and the amount of money out of the said total amount remaining unclaimed in these post offices, State/UT-wise along with the manner in which the said unclaimed amount of money is likely to be utilized;
- (d) whether the Government proposes to offer digital banking services for aforementioned post offices savings account holders across the country, if so, the details thereof and if not, the reasons therefor along with the time by which it is likely to be done; and
- (e) the details of the services being provided to such account holders along with the details of schemes, if any, proposed by the Government for these account holders?

ANSWER

**THE MINISTER OF STATE (IC) OF THE MINISTRY OF COMMUNICATIONS &  
MINISTER OF STATE IN THE MINISTRY OF RAILWAYS  
(SHRI MANOJ SINHA)**

- (a) to (e) A statement is laid on the table of the House.

**STATEMENT TO BE LAID ON THE TABLE OF LOK SABHA IN RESPECT OF PARTS (a) TO (e) OF LOK SABHA STARRED QUESTION NO. \*113 FOR 25<sup>TH</sup> JULY, 2018 ON "POST OFFICES".**

(a) Madam, the number of post offices along with the total number of savings accounts postal circle wise may be seen at **Annexure-I**.

(b) Yes Madam, the number of savings accounts during the last three years is as below:

Year	Number of Savings Accounts (In Crores)
2015-16	15.46
2016-17	16.45
2017-18	17.69

(c) The total amount of money outstanding in savings accounts postal circle wise as on 31.03.2018 (March-1 supplementary) and the amount identified as unclaimed postal circle wise as per policy of the Government may be seen at **Annexure-II**. The Government has decided to utilize the unclaimed money for the welfare of Senior Citizens and has already established a Senior Citizens Welfare Fund.

(d) Yes Madam, the Government has already started providing digital banking services to the savings account holders by implementing Core Banking Solution in the post offices across the country.

(e) The details of digital banking services provided to these account holders may be seen at **Annexure-III**.

**Number of post offices along with the total number of savings accounts  
Postal Circle- wise in the Country (as on 31-03-2018)**

<b>Name of the Circles</b>	<b>Total No of Post Offices</b>	<b>Number of Savings Accounts</b>
Andhra Pradesh	10490	11518704
Assam	4012	4430854
Bihar	9084	18209166
Chhattisgarh	3187	3075131
Delhi	554	1046856
Gujarat(including Dadra& Nagar Haveli)	8948	6025026
Haryana	2693	2819446
Himachal Pradesh	2792	2468127
Jammu & Kashmir	1699	1176804
Jharkhand	3460	7041213
Karnataka	9663	9550952
Kerala (including Lakshadweep)	5064	7594782
Madhya Pradesh	8280	10993949
Maharashtra ( including Goa)	12870	7641106
North East ( including Manipur, Meghalaya, Mizoram, Nagaland & Tripura)	2919	1216414
Odisha	8215	8658119
Punjab (including Chandigarh)	3870	2605310
Rajasthan	10311	11935783
Tamil Nadu (including Puducherry)	12043	16642041
Telangana	5811	7147062
Uttarakhand	2723	3777336
Uttar Pradesh	17671	15883555
West Bengal (including Andaman & Nicobar and Sikkim)	9077	15309698
BASE (Army Postal Service)	2 (CBPO)	117648
<b>Total</b>	<b>155533</b>	<b>176885182</b>

**Annexure-II****Details of total outstanding balance in savings accounts, and the amount identified as unclaimed balance, postal circle wise**

<b>Circle</b>	<b>Outstanding Balance (Rs.)</b>	<b>Unclaimed Balance Identified (Rs.)</b>
Andhra Pradesh and Telangana	37461866750	117771198
Assam	28757990047	46592818
Bihar	55965086841	120995945
Chhattisgarh	16168100466	18110001
Delhi	37702916611	274803390
Gujarat(including Dadra& Nagar Haveli)	62218824158	39426143
Haryana	33451639805	78909081
Himachal Pradesh	28837467574	17981920
Jammu & Kashmir	10071721457	3951097
Jharkhand	5444093975	27031863
Karnataka	29046818535	140062346
Kerala (including Lakshadweep)	34825463252	69792106
Madhya Pradesh	63077257891	104614453
Maharashtra ( including Goa)	92591737129	130748748
North East ( including Manipur, Meghalaya, Mizoram, Nagaland & Tripura)	11115533626	28506637
Odisha	38859384273	123342120
Punjab (including Chandigarh)	47675337095	335015907
Rajasthan	41487456588	33815007
Tamil Nadu (including Puducherry)	108909391960	384127316
Uttarakhand	28672230146	31599671
Uttar Pradesh	141286325783	404473128
West Bengal (including Andaman & Nicobar and Sikkim)	135631922236	388911416
Base	2027847402	0
<b>Total</b>	<b>1091286413598</b>	<b>2920582312</b>

**Details of digital banking services provided to Savings Account holders**

- (i) Anywhere Any time banking facilitating fund transfer from any core banking solution enabled post office across the country
- (ii) Withdrawal of Money by using any Automated Teller Machine (ATM) across the country
- (iii) Auto credit of funds using National Automated Clearing House (NACH) platform
- (iv) Auto debit of premium of Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana
- (v) Auto credit of maturity value of any small savings scheme in to savings account
- (vi) Auto debit of funds from savings account for credit into any other small savings scheme accounts

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