

**THIRD PARTY EVALUATION OF POSTAL OPERATIONS, ESTATE  
MANAGEMENT AND INDIA POST PAYMENT BANKS**



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**Submitted**

**by**

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## ACRONYMS

S. No.	Acronym	Full Form
1	AePS	Aadhar enabled Payment System
2	AD	Assistant Director
3	ASPOs	Assistant Superintendent of Posts
4	CO/RO	Circle Office/ Registered Office
5	DD	Deputy Director
6	DoP	Department of Posts
7	HSG	Higher Selection Grade
8	IPPB	Indian Post Payments Bank
9	IPs	Inspector of Posts
10	JTO	Junior Technical Officer
11	LSG	Lower Selection Grade
12	NDC	Nodal Delivery Centres
13	NFG	Non Functional Grade
14	NSH	National Sorting Hub
15	PLI	Postal Life Insurance
16	POSB	Post Office Savings Bank
17	PS	Private Secretary
18	RF	Radio Frequency
19	RICT	Rural Information and Communication Technology
20	RMS	Railway Mail Services
21	RPLI	Rural Postal Life Insurance
22	SBCO	Saving Bank Control Organization
23	STO	Senior Technical Officer

## EXECUTIVE SUMMARY

The major objectives of the evaluation study were

1. To understand and assess the performance of the Central Sector Schemes of DoP, Department of Posts (DoP),
2. To qualitatively and quantitatively map the intended and actual contribution of various sub components of Umbrella Scheme- Postal Operations viz Return on Investment, and
3. To provide recommendations based on the synthesis of sub scheme level analysis, on the need to continue the schemes in their existing form, modify, scale-up, scale-down or close down the schemes

The study followed a mixed research methodology, wherein, combinations of the qualitative and quantitative approaches were adopted for the study. As a part of the qualitative approach, the team had attempted to understand the performance of the schemes using qualitative data. For the quantitative data collection, a combination of community and stakeholder surveys was used. Based on the secondary data on OOMF for the period of 2020-2021 provided by the department, the following observations were made.

S. No.	Scheme	Percentage Outcome/Output Achieved
1	<b>Postal Operations</b>	
1a	Rural Business	100%
1b	Mail Operations	100%
1c	Post Office Savings Bank	100%
1d	Philately	100%
1e	Marketing and Promotion	100%
1f	IT Modernization- Hardware	100%
1g	Quality of Service	100%
2	<b>Estate Management</b>	100%
3	<b>IPPB</b>	100%

As shown in the table above, no gaps were found in the achievements of the department. In addition to this, the primary data was also collected by administering the questionnaire to

users and to the employees of the post offices. The questions were formulated using the 5 point Likert scale (1 being the lowest and 5 being the highest) . The study team also conducted Focus Group Discussions and In Depth Interviews with the senior officials of the Postal Department. As per the primary data collected by the study team, the performance of the schemes can be summed up as follows:

S. No.	Scheme	Average Performance of the Beneficiaries/users	Rank as per the users response	Average Performance of the Employees	Rank as per the Employees response
1	Postal Operations				
1a	Rural Business	3.32	6	3.34	6
1b	Mail Operations	<b>3.74</b>	<b>2**</b>	3.61	3
1c	Post Office Savings Bank	3.40	7	<b>3.75</b>	<b>1*</b>
1d	Postal Life Insurance	3.27	4	3.59	4
1e	Philately	<b>2.82</b>	<b>8<sup>#</sup></b>	<b>3.04</b>	<b>10<sup>##</sup></b>
1f	Marketing and Promotion	3.68	3	3.48	5
1g	IT Modernization-Hardware			3.12	8
1h	Quality of Service	<b>3.88</b>	<b>1*</b>	3.31	7
2	Estate Management	<b>2.65</b>	<b>9<sup>##</sup></b>	<b>3.09</b>	<b>9<sup>#</sup></b>
3	IPPB	3.49	5	<b>3.68</b>	<b>2**</b>

Symbol	explanation	Symbol	explanation
*	The best performance rank	**	The second best performance rank
#	The second least performance rank	##	The least performance rank

As per the responses shared by the users the scheme 'Quality of Service' was the best performer, with a ranking of 3.88 out of five. The beneficiaries/users seem to be satisfied with the quality of services that are being provided and also with the mail operations. One of the major strengths of the DoP is its presence in the Rural India, where not many competitors are present. Therefore, it should be considered as a strategic step towards expanding its services. Secondly, even if DoP has competitors, the competitive pricing of the services and the gamut of the services that are available makes it popular amongst the customers.

The least performing scheme, as per the responses of the users of the Postal department, was 'Estate Management' with a rating of 2.82. As per the responses of the employees of the



department, the best performing scheme was Post Office Savings Bank, with a rating of 3.75 out of five, and the least performing scheme was Philately, with the ranking of 3.04. The Estate management was ranked second worst by the employees, with a score of 3.09 out of five.

A general consensus can be observed between the users/beneficiaries and the stakeholders on Estate Management and Philately. Both of them have shared their experiences on various aspects of these two services being provided by the DoP. The detailed questionnaire is annexed for the better understandings of their observations.

Also, it was to be noted that under the scheme 'Quality of Service' there was a huge gap in the ratings of the employees and the beneficiaries, which stood at 0.58 rating points. It has been found that, the employees are providing services with a smile to the customers, even under the limitations they face. During the visit, it was found that the employees go out of the way to serve its customers.

An interesting trend was observed. Even though the DoP ranks the POSB as the best performing service, the users/beneficiaries ranking (rank 7 out of 9) shows its poor performance. This implies that the service needs to be aligned as per the expectation of the users. The OOMF shows a 100% achievement of all the outputs, however, there is a need to define the outputs/outcome indicators as per the customers' needs/wants. The research output also shows lack of marketing initiatives to create awareness among the customers.

The major issues and challenges as per the users and the employees of the department are being listed below.

1. Poor connectivity of the internet services provided for day to day functioning.
2. Untrained staff, limited or no knowledge about latest schemes.
3. High charges in IPPB act as a barrier.
4. Low speed devices further degrade the performance and services of the department.
5. No Marketing, hence limited customer base.
6. Limited/ Out of date infrastructure acts as a barrier.

On the basis of issues and challenges faced, findings of the secondary data, field survey, focused group discussions and in depth interviews, the following recommendations have been proposed. The detailed recommendations have been provided for three schemes, viz. (i) Postal Operations, (ii) Estate Management and (iii) IPPB. The observations made in the sample data have been generalized as the sample is the representative of the population.

## **POSTAL OPERATIONS**

1 It is been observed that there are many Post offices (PO) in close proximity, resulting underutilization of resources, both physical and financial. Understanding that the resources to maintain the infrastructure are limited, it would be economical to maintain few. In the present situation, it has been observed, that a majority of the POs lack in the basic infrastructure. These post offices are using very old/wrecked tables, chairs (partially broken), there is a lack of space to keep the records (retrieving of the records become impossible), and improper wiring of the circuits etc. is observed. In some POs in the urban areas have the asbestos ceiling and not even concrete.

It is suggested to merge the POs which are in the close proximity and to retain a major one equipped with all the services. Merging some of them and continuing with one big PO will enable the proper maintenance of the offices.

2 During the field visit, a noticeable difference in behaviour towards employees of varying ranks has been observed. It is suggested to provide uniform infrastructure (chair with wheels /tables) to all the employees regardless of their post. A small step towards this direction can elevate the motivation of the employees, implying more effective and efficient services to the society.

3 Due to rapid urbanization, there is a constant increase in the populace of the city. With an increase in the population, there is a need for postal services too.

It is suggested to open POs in the newly developed area, and the existing resources that are surplus from the merger (as suggested in the first point) can be relocated. This would accomplish the rationalization of both human and the financial resources.

- 4 It is also being observed that the use of personal mail has gone down drastically due to digital communication. Hence, a huge disparity in the number of the mail has been observed during the study. The number of articles received by the various POs differs significantly, as some receive more and some receive lesser number of articles within a city. Although the responsibility of the post masters have increased over a period of time, as they are now being involved in other activities other than delivery of the mail.

It is being suggested to rationalize the services of the department. It is being suggested to adopt the Hub and Spoke model for the delivery. Merging of few (requires a further study to decide the exact number) delivery centres and creating a major delivery centre could be useful for the optimization of the service. The areas can be allocated amongst the postmen for the distribution of the articles.

However, the postmen can be given the travel allowances to use the mechanized vehicle (two wheeler/three wheeler) to cover the distant places. Hence, it is suggested to change the existing norm of Cycle Allowances being offered to the post men which restricts them to a small area for the delivery.

- 5 The connectivity of SIFY (wherever it is available) and BSNL has issues in the internet service. With the frequent non-availability of the internet services, the computers also remain non-functional, which has a negative impact on the processes. There is a long queue of the customers who becomes impatient with a long wait. Sometimes, they have to make a second visit to the post offices. This prompts them to look for an alternative service provider (private courier services), which consequently causes the Department of Posts (DoP) a loss to the customer base.

Also, because of the unavailability of the internet, the mails are not received on time (as this is done digitally) and the delivery of articles is delayed. Even though the complaints are addressed, the huge losses caused are not tangible to measure the negative impact.

As many of the processes have been digitalized, there is a massive dependency on the

internet connectivity. It is being suggested to improve the situation either by changing the service providers (in some states, a consistent good service is being provided by other service providers), or, revisiting the service level agreement with the existing providers.

- 6 The market is being competitive, with the presence of private courier players in domestic and in the international level. Though the DoP is offering its service for the home collection for the bulk articles, it may be extended for the single users also with an additional tariff. However, the pricing should be competitive to have an edge over the competitors.
- 7 Overall to create the awareness for the various postal services, it is being suggested to organise Dak Melas more frequently, provide Departmental Calendars to customers, advertise on print media, social media, radio & TV, and maintain good rapport with the customers.
- 8 As the BPMs and GDS are not necessarily locally recruited, a regular review of the BOs should be done (once in six months). In case of gradual decrease in the business or generating no business, a detailed discussion with the concerned person to understand the issues and problems should be initiated. This would help to take an appropriate step towards continuation/discontinuation of the services.
- 9 A letter/certificate of appreciation can bring a great change to boost the morale of the employees. It is suggested to initiate the practice and the letter of appreciation can be done every month.

## **MAIL OPERATIONS**

- 1 The mechanized sorting is recommended as a proper sorting of the articles before it reaches to the delivery offices would enhance the effectiveness of the service
- 2 While booking the article, it must be ensured that complete address along with the mobile number has been obtained

- 3 Post cards are being misused for commercial purposes, like marketing activities, when the product is meant strictly for personal communication. It is suggested to make an appropriate policy to stop the malpractice. The sender should be encouraged to use other services or should be charged additionally.
- 4 A uniform tariff for the speed post and registered mail is also suggested as both are given equal importance in terms of delivery; hence the tariff should also be same.
- 5 The Nodal Delivery Centres (NDC) should be functional on priority basis for same day delivery.
- 6 The punctuality of the mail motor needs to be consistent. The routes may be optimized subject to condition the location of the post offices and fleet size.
- 7 It is always recommended to get connected with the customers to capture their voices. The DoP can start sending bulk messages, emails to remain connected with its customers. Practices of some national/international agencies can be studied and the most effective means can be adopted.

## **RURAL BUSINESS**

- 1 As one of the focus of the scheme is to enhance the financial inclusion, an attempt is required to work towards enhancing cash balance. An attempt should be made to increase limit of all schemes at BO level.
- 2 The GDS BPMs have to perform all kinds of transactions on Rural Information and Communication Technology (RICT) machines including B.O. Daily Account, the Network should be available seamlessly. It is suggested to solve the network problem to make this scheme more effective.
- 3 It is also recommended to issue cheque books to the rural customers.

- 4 Feedback from customers should be collected to know the root cause of the issues and also their expectations, These are to be considered periodically to improve the service delivery.

## **QUALITY OF SERVICE**

- 1 The quality of services depends on human resource and the availability of the infrastructure.

It is being suggested to conduct a study for the optimization of human resource with respect to work load and the available resources.

- 2 All the Post offices should be well equipped and furnished, which would create a visual ambience.

- 3 Availability of internet facility is a mandatory requirement for digital operations.

- 4 Authorized balance may be increased to offer frequent withdrawal and deposit service to depositors

- 5 The power of 'Word of mouth' plays a significant role in service sector. If the service is being provided to the existing customer in timely manner without any hassles, it would enable to create the new customers base. Especially, in the fast moving world, where the services are available on the finger tips, the DoP has to compete with its competitors.

It is suggested to do a comparative study for some of its services to have a competitive edge.

## **POST OFFICE SAVINGS BANK**

- 1        Branch Offices should be equipped with the printing of the cheque book to provide end to end services to the customers. The customers expect similar services like the banks.  
The customers should also get an ATM Card. It is also suggested to increase the withdrawal and deposit limits for the customers.
  
- 2        A high-speed and consistent internet connectivity should be available for the quick transaction, hence, an appropriate service provider must be selected for the same. Frequent Finacle server issue need to be resolved on priority basis as it is decreasing customers footfall
  
- 3        The POSB service can be extended if more advanced technology can be used, like using mobile phones ( a similar service being provided by the banks)
  
- 4        The scheme requires campaigns to create an awareness, to educate people about the benefits of the scheme.

## **POSTAL LIFE INSURANCE**

- 1        LIC being the pioneer in the area of life insurance. Although, there are many players in the market who are offering a gamut of services in the area of life insurance.

If DoP wants to create a niche area for itself, it must study the marketing strategies and client centric approach of LIC of India and other players to improve its scheme.

- 2 Accordingly, the new products can be promoted through a right mix of marketing activities like awareness melas, digital media, print media, mid media etc.
- 3 Proving training to its employees on various schemes is needed for better result.
- 4 To maintain the competitive edge over its opponents, the service rate, bonus is to be decided accordingly. To have more workforces, the incentive for the agent also needs to be looked at.

### **IT MODERNIZATION- HARDWARE**

- 1 The 4G connectivity should be used at all levels and accordingly 4G or Wifi devices with latest technology should be given to BPM
- 2 Latest computers with a good processor must be provided to the staff. It is also suggested to provide, printers, passbook printers etc should be available to make the offices self-sufficient and to be efficient to provide end to end services.  
  
The technical support should be available around the clock.
- 3 Network problem to be solved urgently.

### **MARKETING AND PROMOTION**

- 1 This is the era of digital marketing and promotion. The DoP needs expert opinion to strategize its marketing plan to create a brand value.  
  
It is being suggested to hire a professional marketing firm for the strategic planning.



- 2 It is also suggested to conduct the capacity development programme for its existing employees who are presently engaged in promotion of its various schemes.
- 3 Creating the appropriate IEC materials to gain the customer's attention is needed. These materials can be shared at SO and BO level to create awareness about the various services.

## **PHILATELY**

- 1 Increasing the number of activities in the schools like painting exhibition, essay exhibition can be conducted more frequently to popularize the philately amongst the young generation.
- 2 Also conducting awareness campaign can be taken up to educate people about the present schemes. This requires extensive marketing plan.
- 3 It is also suggested to introduce the 3 dimension technology for printing of the stamps to make it more popular amongst the young generation.
- 4 The philately services can be extended to BO level to increase its availability to greater masses.
- 5 A detailed financial analysis may be done to estimate the expenditure vis a vis the suggested activities.

## ESTATE MANAGEMENT

- 1 It has been found that many POs are operating from the rented accommodation, and their maintenance is the responsibility of the owner. This model is not found to be a sustainable practice.

It is being suggested to own the building, so that, solar panels can be fitted, water harvesting system can be implemented along with washrooms ( separate for ladies and gents) can be made available to the employees and to the users as well.

It is also being suggested to implement the concept of water harvesting, solar panels to be implemented to the urban areas, to become self-sufficient in terms of energy generation and contributing towards the society at large.

In general, the washrooms are not in good condition, in some of the areas, the reptiles are found in the toilets. The ladies washroom does not have a door, which defeats the purpose of providing a decent infrastructure to its employees.

- 2 It has been observed, during the peak summer (when the team travelled the temperature was 42 degree C) the fans are not working in the post offices (both in semi urban/rural and urban). The tube lights are not properly fitted on the wall; the ceilings are partially broken, improper electric wiring, which can cause any mishap at any time. The switch boards are hanging precariously; the floor is damaged; the sewer is blocked, causing a stink in the premises, and to make it worse, breeding of mosquitoes is rampant. Absence of ramp and washroom has been observed too. There have been major issues with most of the post offices have been found.

Even with all these limitations, the dedicated employees of the DoP have been found proving the services to the citizens with a smile on their faces. Patiently hearing the issues and responding to their queries shows a dedication to the nation.

It is being suggested to augment the grant for the estate management. Some innovative financing models can also be explored for the maintenance, viz, using the CSR fund of organization, renting of the unused area of the building, PPP model etc.

A favourable/conducive working environment is much needed for productive output and also for the customers' satisfaction as well.

- 3 Many of the post offices are upgraded in terms of number of employees or in terms of services; however, the infrastructure has not being updated.

It is being suggested to upgrade the infrastructure too, viz, a bigger window, bigger room/area to accommodate more people is required.

- 4 A lack of security system has been observed during the study. During the in depth interview (IDI), the post masters have raised the concern of security during the working hour. In some offices, the CCTV cameras have been installed, but they have been found in non-working condition.

As the post offices are now dealing with cash, installation of the CCTV camera is mandatory in all the branches along with the deployment of the security personnel.

- 5 The computers that are being provide to the SOs needs upgradation, with a higher processing speed may be provided for quicker services. The printers with low maintenance can be also provided.

- 6 Different counters may be created for various services. Proper signages should be provided at convenient locations easily visible by the customers and staff.

## **INDIA POST PAYMENT BANK (IPPB)**

- 1 One of the strengths of the scheme is its presence in the rural area. Due to its presence at the village level, it enjoys popularity amongst the people. More and more people are interested to invest their savings in this scheme. However, with a cap of Rs. 25, 000.00 for acceptance amount from the users is posing a barrier.

It is being recommended to increase the amount for the postmen for accepting from the beneficiaries. This would enable the scheme to grow faster.

- 2 The hand held devices that are being used by GDS are 3G enabled, whereas the connections that are available are for 4G. This is the principal reason of slow internet connectivity in the rural area, which becomes a major barrier to the efficient functioning of the system.

Due to the slow connectivity, the process of financial transactions also becomes affected. A user who is interested to open an account is not able to do so in the first visit, and thereafter, she/he may not be available in the next visit.

It is being suggested to change the hardware compatible to the available network. The hardware of the machines needs to be upgraded; like the battery life is small, causing quick discharge very often. It is also suggested to provide a more powerful battery which can run for longer duration or a charging cable as an alternate.

- 3 The DoP handles the operational part, which is financial transaction; however, the marketing of the same should be taken care by the IPPB department. With the presence of other service providers, people are less aware of IPPB facilities, even though it has many beneficial features as compared to its competitors.

It is being suggested to revisit and redefine the role of IPPB managers. Presently, they are only for backend support, but their roles can be extended. Since their background is from banking sector, they may play a role in bringing forward innovative ideas for marketing.

- 4 Various modes of communication channels need to be explored and an optimum mix of them may be adopted to maximize the customer base, viz, mela (fair), radio, newspaper , TV etc can be explored. However, a study of viewership must be done before finalizing the strategy.

The various location viz. the elevators in various government departments can be explored. In the rural area, the hospitals, PHC, CHC, panchayat house, or a common place where the ladies gather for collection of water etc. can be explored.

It is also suggested to take the help of professionals to plan the IEC strategies for the scheme.

- 5 The IEC material used for IPPB requires an urgent upgradation. The qualities of the pamphlets that are being circulated are not effective. A focus on the various aspects of the communication viz. readability, reliability, precise message, language used etc is required.

It is being suggested that using the local language for the IEC material can prove more effective, rather than using Hindi and English as a medium for the same.

- 6 The service is quite popular amongst the customers. According to their demand, the swipe in limit to be increased for the IPPB, physical ATM card and the passbook may be provided to the customers. Customers also expect to have more services. Hence, there is a scope for expanding more services through IPPB. The customers should be able to make the transactions on holidays or weekends.

It is being suggested to conduct a customer survey to capture their expectations related to the future services through IPPB. The feasibility of the same may be studied and can be introduced.

- 7 For every transaction IPPB debits some charges which may be considered to be reduced. Sometimes, the postmen are also not aware of the transaction charges and

are not able to inform the customers about the same. The sms charge may be reduced or made optional to the customers. Or as an alternative, the sms charges can be introduced once IPPB reaches to many of households.

It is suggested to conduct a training programme for the postmen about all the services that are being provided by the department of Posts. Creating a transparency with the customer will enable to build a mutual trust.