



Darpan Launched For Financial Inclusion Of Rural Population

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The Minister of Communications Shri Manoj Sinha today launched DARPAN - "Digital Advancement of Rural Post Office for A New India" Project to improve the quality of service, add value to services and achieve "financial inclusion" of un-banked rural population. He said, the goal of the IT modernization project with an outlay of Rs. 1400 Crore is to provide a low power technology solution to each Branch Postmaster (BPM) which will enable each of approximately 1.29 Lakhs Branch Post Offices (BOs) to improve the level of services being offered to rural customers across all the states. Shri Sinha said that as on date, 43,171 Branch Post Offices have migrated under the "**DARPAN**" project with the aim of financial inclusion to rural population and it is targeted to complete the project by March, 2018.

The Project shall increase the rural reach of the Department of Posts and enable BOs to increase traffic of all financial remittances, savings accounts, Rural Postal Life Insurance, and Cash Certificates; improve mail operations processes by allowing for automated booking and delivery of accountable article; increase revenue using retail post business; provide third party applications; and make disbursements for social security schemes such as MGNREGS.

As part of IT modernization project, the Department of Posts (DoP) has carried out business process reengineering across various functional areas and has created To-Be processes that will enable it to achieve these objectives. As an achievement, Department of Posts has established 991 ATMs across the country, which are interoperable with other banks and the common people has directly benefited with the wide network of Department of Posts especially in rural areas. Till now, 1,12,85,217 transactions have been carried out on the DOP's ATMs out of which 70,24,214 transactions have been done by the non-DOP customers. Department of Posts is the only Government player in this space.

For more than 150 years, the Department of Posts (DoP) has been the backbone of the country's communication and has played a crucial role in the country's socio-economic development. It touches the lives of Indian citizens in many ways: delivering mails, accepting deposits under Small Savings Schemes, providing life insurance cover under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) and providing retail services like bill collection, sale of forms, etc. The Department of Posts also acts as an agent for Government of India in discharging other services for citizens such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) wage disbursement and old age pension payments. With 1.5 lakh Post Offices (approximately), the Department of Posts has the most widely distributed postal network in the world.

Trends such as urbanization, increased demand for financial services, increased funding by the government for the weaker sections and the rural sector, have opened up new opportunities for the Department of Posts, which in turn has necessitated development of new processes and supporting technology. The Department of Posts is also faced with twin challenges of increasing competition and continuing advances in communication technology, especially in mobile telephony and the Internet. In order to provide the best-in-class customer service, deliver new services and improve operational efficiencies, the Department of Posts has undertaken an end to end IT modernization project to equip itself with requisite modern tools and technologies. The IT modernization project intends to achieve the following:

- I. Wider reach to the Indian populace through more customer interaction channels
- II. Better customer service

III. Growth through new lines of business

IV. IT enablement of business processes and support functions

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