



## India Post Payments Bank (IPPB)

### Vision and Mission

- To build the most **accessible, affordable and trusted bank** for the common man
- To spearhead the financial inclusion agenda by removing the barriers for the unbanked and underbanked population

### Role of Government in IPPB

- IPPB has been set up under the **Department of Posts, Ministry of Communications, with 100% equity owned by Government of India**

### Products and Services

- IPPB will offer a range of products such as **savings and current accounts, remittances and money transfer, direct benefit transfers, bill and utility payments, and enterprise and merchant payments**
- These products, and related services, will be offered across multiple channels (**Counter Services, Micro-ATM, Mobile Banking App, SMS and IVR**), using a bank grade, cutting edge technology platform

### The IPPB Advantage

- **Vast network** and reach of India Post with a rural India penetration of **1,30,000 access points (Post Offices)**, which is **nearly 2.5 times the number of bank branches** in rural India today
- **A large work force of 3,00,000+ Postmen and Gramin Dak Sevaks (GDS)** offering Assisted **Doorstep Banking** in rural, urban and remote areas
- IPPB will make banking and payments simple. **Using Aadhaar**, it will open **paperless accounts** in minutes and allow customers to make **digital transactions** with the help of QR Cards and **biometric authentication**
- For IPPB, the last mile service partner is the **Postman**. The Department of Posts (DoP) represents sovereign trust, and partnering with such an institution will set IPPB apart

### IPPB - Core Values

#### **Accessibility**

- With a network of **1,55,000 post offices** countrywide, and **3,00,000 + Postmen and GDS** servicing the last mile, IPPB will be India's Most Accessible Bank
- With IPPB's **Doorstep Banking Services**, customers don't even need to leave their homes

#### **Approachability**

- Last mile service delivery through the Postman – a friend, philosopher and financial guide

#### **Affordability**

- IPPB will leverage public infrastructure (**Reserve Bank of India (RBI) / National Payments Corporation of India (NPCI), Payments Settlement Systems**) to offer last mile affordable banking
- Aadhaar-based customer onboarding will reduce the cost of customer acquisition – a benefit that will be transferred to the end customer

### **Ease of Banking**

- The last mile delivery agent (Postman, GDS) is armed with financial knowledge, and equipped with a smartphone and biometric device, enabling him/her to offer financial services and guidance with relative ease
- IPPB's QR card eliminates the need for customers to remember their account number and PIN

### **Individual Level**

- Customers can transact without cash through digital channels (IPPB mobile app, QR card). The bank will equip and enable small merchants and vendors to accept cashless payments (QR-code enabled payments)

### **Financial Inclusion and IPPB**

- **Customer literacy is IPPB's biggest mission**

- IPPB will promote **Financial Inclusion through Financial Literacy**– educating customers on how insurance secures the unsecured, how wealth grows from wealth and how even a small saving can go a long way towards building a better future
- **IPPB will train 3,00,000 Postmen and GDS to provide financial guidance to our customers**

### **Digital India and IPPB**

- India has traditionally been a cash dominated economy. In order to evolve as a digital economy, it is critical to have points of presence where cash can be converted to digital money
- Department of Posts, with its huge network consisting of **1,55,000 post offices with 80% rural penetration**, is critical in enabling a digital economy
- **IPPB is structured as a digital bank and will leverage DoP's physical infrastructure to provide last mile banking services**
- IPPB will also focus on creating a digital acceptance ecosystem to further promote a less cash economy

### **Link between IPPB and Departments of Posts**

- DoP has been a pioneer of Financial Inclusion in the country. It services **over 40 crore customers** in India with **over 17 crore Post Office Savings Bank accounts**, making it the **largest Financial Inclusion enabler**
- IPPB has built a **strongly integrated model with DoP** under which **any Post Office Savings Bank Account holder will be able to avail additional services provided by IPPB by linking accounts**
- This is a win-win proposition – IPPB will provide DoP customers with a complete bouquet of banking services. In turn, POSB accounts will become sweep out accounts for customers when the balance exceeds Rs. OneLakh
- IPPB will enable the post office to **accept digital payments at counters, offer small savings schemes online** (NSC/KVP/PPF) and increase its footprint in the e-commerce world by providing electronic cash on delivery options to its customers at their doorstep

### **IPPB Rollout Plan**

- **Nationwide launch by the Hon'ble Prime Minister, with 650 Branches and 3250 Access Points, on 1<sup>st</sup> September 2018**
- Will be extended to cover **all 1.55 lakh Access Points in the country by 31st December 2018**



[www.ippbonline.com](http://www.ippbonline.com)



India Post  
Payments Bank

ବରିଷ୍ଠ ନାଗରିକ

ଛାତ୍ରଛାତ୍ରୀ

ଗୃହିଣୀ

କୃଷକ ଏବଂ ଚିକିତ୍ସିତ ହିତାଧିକାରୀ

ପ୍ରତ୍ୟେକ ଗ୍ରାହକ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ, ପ୍ରତ୍ୟେକ କାରବାର ମଧ୍ୟ ଗୁରୁତ୍ୱପୂର୍ଣ୍ଣ ଏବଂ ପ୍ରତ୍ୟେକ କମା ବି ମୂଲ୍ୟବାନ

କ୍ଷୁଦ୍ର ବ୍ୟବସାୟୀ

ତେଜରାତି ଦୋକାନ

ଗ୍ରାମୀଣ ପ୍ରଜାବଶାଳୀ ବ୍ୟକ୍ତି

ସହରୀ ପ୍ରବାସୀ

କୌଣସି ଯୋଗ୍ୟ ଯେମିତିକି ବ୍ୟାଙ୍କରେ ଆମେ ଆପଣଙ୍କ ଆବଶ୍ୟକତାକୁ ବୁଝିପାରୁ ।  
କେଣିକିଆଁ ଆମେ ଆମର ବ୍ୟାଙ୍କିଙ୍ଗ୍, ଉତ୍ପାଦ ଓ ସେବାଗୁଡ଼ିକୁ ସହଜ ଏବଂ ସୁଦକ୍ଷ କରି ପ୍ରସ୍ତୁତ କରିଛୁ ।

ଆପଣଙ୍କ ବ୍ୟାଙ୍କ, ଆପଣଙ୍କ ଘରେ ।  
आपका बैंक, आपके द्वार ।  
Aapka bank, aapke dwaar.

## ଉତ୍ପାଦ ଓ ସେବାଗୁଡ଼ିକ

କମ୍ପାଣୀ	<ul style="list-style-type: none"> <li>-ସଂଚୟ ଖାତା</li> <li>-ଚଳଚ୍ଛି ଖାତା</li> </ul>
ଟେକା ପ୍ଲାନେଟରଣ	<ul style="list-style-type: none"> <li>-ସହଜ ଏବଂ ନିରାପଦ</li> <li>-ତୁରନ୍ତ</li> <li>-୨୪x୭</li> </ul>
ପ୍ରତ୍ୟକ୍ଷ ଲାଭ ହସ୍ତାନ୍ତର	<ul style="list-style-type: none"> <li>-ଏମ୍‌ପି ଏନ ଆର ଲିମିଟେଡ୍</li> <li>-ମେଧାବୃତ୍ତି</li> <li>-ସାମାଜିକ ମଙ୍ଗଳ ସୂଚିଆ ଓ ଅନ୍ୟାନ୍ୟ ସରକାରୀ ରିହାତି</li> <li>-ଭଣ୍ଡ</li> </ul>
ତୃତୀୟ ପକ୍ଷ ଉତ୍ପାଦ	<ul style="list-style-type: none"> <li>-ବାମା</li> <li>-ନିବେଶ</li> <li>-ଡାକଘର ସଂଚୟ ଯୋଜନା</li> </ul>
ବିଲ୍ ଏବଂ ଉପଯୋଗୀ ସେବା ବାବଦ ପୈଠ	<ul style="list-style-type: none"> <li>-ମୋବାଇଲ୍ ଏବଂ ଡିଡିଏଚ୍ ରିଡାର୍ଡ</li> <li>-ଡିଡ୍ୟୁପ୍ଲି, ପାଣି ଏବଂ ଗ୍ୟାସ୍ ବିଲ୍</li> <li>-ହାନି ଏବଂ ବାମା ପ୍ରିମିୟମ</li> <li>-ଡାକ ଉତ୍ପାଦ</li> </ul>
ଉଦ୍ୟୋଗୀ ଏବଂ ବ୍ୟବସାୟୀଙ୍କୁ ଅର୍ଥ ପୈଠ	<ul style="list-style-type: none"> <li>-ଇ କମର୍ସ ସାମଗ୍ରୀ ପ୍ରଦାନ ବେଳେ ଡିଜିଟାଲ ପୈଠ(ସିଓଡି)</li> <li>-କ୍ଲୋଡ ବ୍ୟବସାୟୀ/ଡେଲରାଟି ଦୋକାନ/ଅସଙ୍ଗଠିତ ଖୁଚୁରା ଦୋକାନ</li> <li>-ଅନୁଲାଇନ୍ ଅର୍ଥ ପୈଠ</li> <li>-ଅର୍ଥ ପରିଚାଳନା ସେବା ।</li> </ul>



ବ୍ୟବସାୟୀଙ୍କୁ ଅର୍ଥ ପୈଠ

ବାୟୋମେଟ୍ରିକ ପ୍ରମାଣୀକରଣ ।

ଆକାରଣ ନମ୍ବର ମନେ ରଖିବାର କୌଣସି ଆବଶ୍ୟକତା ନାହିଁ ।

ପିନ୍‌ମନେ ରଖିବାର କୌଣସି ଆବଶ୍ୟକତା ନାହିଁ ।



ଦ୍ୱାରଦେଶରେ ବ୍ୟାଙ୍କିଙ୍ଗ୍



ଜାଗର ଦିହାନ ବ୍ୟାଙ୍କିଙ୍ଗ୍



ବହୁ ଭାଷାରେ ସହାୟତା ସୂଚିଆ



ତୁରନ୍ତ ଆକାରଣ ଖୋଲିବା

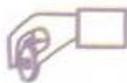
## ଆଇପିପିବି ସହିତ ବ୍ୟାଙ୍କ କାରବାର କରିବାର ବାଟଗୁଡ଼ିକ



1.55 ଲକ୍ଷ ଡାକଦୂର, 3 ଲକ୍ଷ ପୋଷ୍ଟାଲ୍ ଏବଂ ଗ୍ରାମୀଣ ଡାକ ସେବକମାନଙ୍କ ମାଧ୍ୟମରେ ଏହି ସୁବିଧା ଉପଲବ୍ଧ



ସହାୟକ ଏବଂ ନିଜସ୍ୱ-ସେବା ଚାନେଲ୍ରେ ସହଜରେ ବ୍ୟାଙ୍କିଙ୍ଗ୍



ସହଜ, ସୁଲଭ ଏବଂ ବିଶ୍ୱାସନୀୟ ସେବା



ଭରସାଯୋଗ୍ୟ ପୋଷ୍ଟାଲ୍ ମାଧ୍ୟମରେ ଘରେ ଶେଷ ପର୍ଯ୍ୟାୟ ସେବା -ଆପଣ ପଚାରି ପାରୁଥିବା ଜଣେ ବନ୍ଧୁ ଏବଂ ଆର୍ଥିକ ଗାଭର୍



इंडिया पोस्ट  
पेमेंट्स बैंक

India Post  
Payments Bank

### ଆମର ଅଭିଳାଷ: ଆପଣଙ୍କ ଆର୍ଥିକ ସଶକ୍ତୀକରଣ

- ସମ୍ପତ୍ତିରୁ ହିଁ ସମ୍ପତ୍ତି ବଢ଼ିଥାଏ- ଏପରିକି ଏକ ଛୋଟ ପରିମାଣର ସଂଚୟ ଏକ ଉନ୍ନତ ଭବିଷ୍ୟତ ସୃଷ୍ଟିରେ ନିଶ୍ଚିତ ସହାୟକ ହୋଇଥାଏ।
- ଅସୁରକ୍ଷିତକୁ ସୁରକ୍ଷା ପ୍ରଦାନ କରିଥାଏ- ଛୋଟ ନିବେଶ ଏବଂ ବୀମା ଅତ୍ୟନ୍ତ ଉଚିତ୍ତରରେ ଆପଣଙ୍କୁ ସୁରକ୍ଷା ଦେଇଥାଏ।
- ଆର୍ଥିକ ସାଧାନତାକୁ ନିଶ୍ଚିତ କରିଥାଏ- ଯେତେବେଳେ ଆବଶ୍ୟକ କରନ୍ତି ସେତେବେଳେ ଟଙ୍କା ଆପଣଙ୍କ ପାଖରେ ଥାଏ।

ମିସ୍ତକ ନଲ୍ ସେବାଗୁଡ଼ିକ	
ପଂଜୀକରଣ	ଡାଏଲ୍ କରନ୍ତୁ 8424054994
ଜମାଚାଣି ଅନୁସନ୍ଧାନ	ଡାଏଲ୍ କରନ୍ତୁ 8424046556
ମିନି ଷ୍ଟେଟ୍ମେଣ୍ଟ୍	ଡାଏଲ୍ କରନ୍ତୁ 8424026886
ଏସ୍.ଏମ୍.ଏସ୍. ବ୍ୟାଙ୍କିଙ୍ଗ୍ ସେବାଗୁଡ଼ିକ	
ପଂଜୀକରଣ	ଏସ୍.ଏମ୍.ଏସ୍. ପଂଜୀକରଣ ପାଇଁ 7738062873
ଜମାଚାଣି ଅନୁସନ୍ଧାନ	ଏସ୍.ଏମ୍.ଏସ୍. ବାଲାନ୍ସ ପାଇଁ 7738062873
ମିନି ଷ୍ଟେଟ୍ମେଣ୍ଟ୍	ଏସ୍.ଏମ୍.ଏସ୍. ମିନି ପାଇଁ 7738062873

ଆମକୁ ଯୋଗାଯୋଗ:
ଟୋଲ୍ ଫ୍ରି ନଂ: 155299
ଇ-ମେଲ୍: <a href="mailto:contact@ippbonline.in">contact@ippbonline.in</a>
ୱେବ୍‌ସାଇଟ୍: <a href="http://www.ippbonline.com">www.ippbonline.com</a>

### କର୍ପୋରେଟ୍ କାର୍ଯ୍ୟାଳୟ:

ଇଣ୍ଡିଆ ପୋଷ୍ଟ ପେମେଣ୍ଟସ୍ ବ୍ୟାଙ୍କ୍ ଲିମିଟେଡ୍, ସିଡିଓ ପୋଷ୍ଟ ସେଣ୍ଟର ବିଲ୍ଡିଂ,  
ମାକେଟ୍ ରୋଡ୍, ନୂଆଦିଲ୍ଲୀ-୧୧୦୦୦୧