

**बिहार सरकार**  
**ग्रामीण विकास विभाग**  
**बिहार रुरल डेवलपमेंट सोसाईटी**

दिनांक:-#ApprovedDate

प्रेषक,

राहुल कुमार, भा०प्र०से०,  
आयुक्त मनरेगा-सह-  
मुख्य कार्यपालक पदाधिकारी।

सेवा में,

सभी जिला पदाधिकारी-सह-जिला कार्यक्रम समन्वयक,  
सभी उप विकास आयुक्त-सह-अपर जिला कार्यक्रम समन्वयक,  
बिहार।

**विषय:** महात्मा गाँधी नरेगा अंतर्गत भुगतान हेतु इण्डिया पोस्ट पेमेंट्स बैंक का सहयोग लिए जाने के संबंध में।

**प्रसंग:** मुख्य पोस्टमास्टर जनरल, पटना का पत्रांक-FS/IPPB/MNREGA DBT Disbursement/2023-24, दिनांक 12.05.2023

महाशय,

उपर्युक्त विषयक प्रसंग के सम्बन्ध में कहना है कि महात्मा गाँधी नरेगा अंतर्गत मजदूरों के मजदूरी भुगतान Direct Benefit Transfer (DBT) के माध्यम से किये जाने के लिए IPPB इण्डिया पोस्ट पेमेंट बैंक (IPPB) के द्वारा सहयोग प्रदान करने का प्रस्ताव समर्पित किया गया है। विदित हो कि इण्डिया पोस्ट पेमेंट बैंक की पहुँच राज्य के सुदूरवर्ती क्षेत्रों में है तथा इनके द्वारा लाभुकों का खाता आधार सत्यापन के आधार पर ही खोला जाता है तथा इस कारण इण्डिया पोस्ट पेमेंट बैंक में खोले गए सभी खाते आधारित आधारित भुगतान योग्य होते हैं। साथ ही जमीनी स्तर पर इनके द्वारा विभिन्न सेवाओं को एक डोर स्टेप सेवाओं के रूप में पेश किये जाता है।

महात्मा गाँधी नरेगा अंतर्गत कुल सक्रिय मजदूरों की संख्या 91.15 लाख है जिसमें से 88.19 लाख मजदूरों के आधार की सीडिंग नरेगा सॉफ्ट में की जा चुकी है तथा 65.20 लाख मजदूर आधार आधारित भुगतान के पात्र (Eligible for ABPS) हो चुके हैं तथा शेष 25.95 लाख मजदूरों को 30 जून 2023 के पूर्व आधार आधारित भुगतान के लिए पात्र (Eligible for ABPS) बनाना है। इस लक्ष्य को प्राप्त करने के लिए जिला स्तर पर कार्य योजना बनाकर विशेष अभियान चलाते हुए प्रति दिन लगभग 1.25 लाख मजदूरों का मजदूरी भुगतान आधार आधारित भुगतान प्रणाली से करने सम्बन्धी सहमति (Consent) NPCI के पोर्टल पर दर्ज करायी जानी है। उक्त अभियान में बैंकों के साथ-साथ इण्डिया पोस्ट पेमेंट बैंक की ओर से समर्पित प्रस्ताव के आलोक में इनकी सेवाओं का

भी उपयोग किया जा सकता है।

अतः उपरोक्त के आलोक में अनुरोध है कि इण्डिया पोस्ट पेमेंट बैंक के जिला स्तरीय पदाधिकारियों से आवश्यक समन्वय स्थापित कर मनरेगा योजना के क्रियान्वयन में इण्डिया पोस्ट पेमेंट बैंक का सहयोग लेने की दिशा में नियमानुसार कार्रवाई की जाय ताकि 30 जून 2023 के पूर्व सभी सक्रिय मजदूरों के खातों को आधार आधारित भुगतान योग्य बनाते हुए शत-प्रतिशत आधार आधारित भुगतान सुनिश्चित किया जा सके।

अनुलग्नक:-**यथोक्त।**

विश्वासभाजन,

Signed by Rahul Kumar

(राहुल कुमार) Date: 12-06-2023 12:23:38

आयुक्त मनरेगा-सह-

मुख्य कार्यपालक पदाधिकारी

**प्रतिलिपि:** सभी जिला कार्यक्रम पदाधिकारी, मनरेगा को सूचनार्थ एवं आवश्यक कार्रवाई हेतु प्रेषित।

**प्रतिलिपि:** मुख्य पोस्टमास्टर जनरल, बिहार डाक परिमंडल, पटना को सूचनार्थ प्रेषित।



सत्यमेव जयते



सुजीत कुमार चौधरी  
मुख्य पोस्टमास्टर जनरल  
Sujit Kr. Chowdhury  
Chief Postmaster General

बिहार डाक परिमंडल  
मेघदूत भवन, जी.पी.ओ., पटना- 800 001  
Bihar Postal Circle  
Meghdoot Bhawan, GPO Campus, Patna-800 001

No. FS/IPPB/MNREGA DBT Disbursement/2023-24  
Dated at Patna the 12.05.2023.

COO(SKS) Dear Shri Rahul Kumar,

This is regarding the proposal for MGNREGA DBT disbursement through IPPB (India Post Payments Bank) submitted by AGM (IPPB), Bihar Circle vide letter no. Nil dated 02.05.2023 (Copy enclosed) for ready reference. India Post Payments Bank is providing various services at grass root level as mentioned in IPPB letter. All these services are offered by IPPB as a door step services and delivered through our field functionaries in rural and urban areas. IPPB can radically improve delivery of MGNREGA DBT and be a game-changer for financial inclusion.

It is therefore requested to favourably consider IPPB for payment of MGNREGA DBT amount to the beneficiary in Bihar.

With regards,

Yours sincerely,

(Sujit Kumar Chowdhury)

Shri Rahul Kumar, IAS  
MGNREGA Commissioner cum CEO Jeevika  
MNREGA, Patna  
Govt. of Bihar

ASH. Nargish  
24/5

3713  
24/5/23



दूरभाष/Telephone - 0612-2225051, फैक्स/Fax - 0612-2230029  
ई-मेल/E-mail : [ppmg\\_bhr@indiapost.gov.in](mailto:ppmg_bhr@indiapost.gov.in)





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Date: 17/05/2023

To,

Sri Rahul Kumar, IAS  
MGNREGA Commissioner cum CEO Jeevika  
MNREGA, Patna  
Govt. of Bihar

Subject: Proposal for MNREGA DBT disbursement through IPPB accounts

Dear Sir,

India Post Payments Bank (IPPB) is setup under the Department of Post, Ministry of Communication with 100% equity owned by the Government of India. The fundamental mandate of IPPB is to become the most **Accessible, Affordable** and **Trusted** bank for the common man in India and to promote the adoption of digital transactions in alignment with the vision of GOI to create a less cash economy. IPPB is creating a platform which will bridge a critical gap in access to formal financial services, by leveraging the Department of Posts' (DoP's) unparalleled reach and visibility across India, through its physical network of 155,000 post offices and last mile doorstep banking services enabled through its workforce of over 2,50,000 Grameen Dak Sevaks and Postmen.

#### IPPB's Commitment

IPPB products, services & delivery channels are built on the following pillars:

1. **Accessibility:** Network of **1.55L post offices (~90% rural)** and Human capital of 3 lakh postal employees (**2.5 L postmen and GDS** delivering **door step banking services**).
2. **Affordability:** Leveraging the interoperable public technology infrastructure to offer affordable distribution of financial services at the last mile.
3. **Ease of Banking:** Offering products and services of the bank through **Doorstep banking and intuitively designed digital tools like**.
  - a. **QR Card:** For easy identification of the customer and error free banking
  - b. **Assisted UPI:** For default VPA (UPI ID) creation and assisted operations
4. **Digital Ecosystem:** Deep linkages across the entire banking settlement infrastructure
  - a. Payment & Settlement Systems - NEFT, RTGS, UPI, IMPS
  - b. Bharat Bill Payment Systems - BBPS
  - c. Government Subsidies - PFMS, ABPS, NACH
5. **Financial Literacy:** Promoting **financial inclusion through financial literacy** - educating customers on how insurance secures the unsecured, how wealth grows from wealth and how even a little saving can go a long way towards building a better future.

#### Technological capabilities

1. **Robust Technology Platform**
  - a. Pan-India assisted banking services through Desktops and Hand-held devices operated by 2,50,000 last mile agents

366  
23/05/23

COO

श्री राहुल कुमार  
SPO  
Jeevika

Asst. Manager  
23/5

3612  
22/5/2023  
रजिस्टर्ड ऑफिस

इंडिया पोस्ट पेमेन्ट्स बैंक लिमिटेड  
पोस्ट ऑफिस, स्पीड पोस्ट सेंटर बिल्डिंग  
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#### Registered Office

India Post Payments Bank Limited,  
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- b. Scalable system supporting the last mile agent network with real-time CBS integration
- c. Customizable reports and MIS capability
2. Integration with Interoperable platforms
  - a. Leveraging the interoperable public technology infrastructure for customer onboarding and transactions
  - b. Instant and Secure
  - c. Multiple payment options like IMPS, Assisted UPI, NEFT and RTGS and Bill Payments to 100 plus billers
3. Simple and Intuitive interface
  - a. Limited manual input reducing margin of error
    - i. Aadhaar based onboarding (paperless)
    - ii. QR card enabled transaction initiation (no account #s to remember/ input)
    - iii. OTP transaction authentication (no PIN to remember)
  - b. Multilingual capability in 13 languages

### Product suite and Channels of Service: Inculcating digital behaviour amongst recipients

India Post Payments Bank will aim to provide a comprehensive suite of product and services to their customers through their own product portfolio and in partnership and alliances with best in class Financial Services providers. This will enable IPPB to act as a one stop Financial Services point for their customers.

1. Ease of operational access
  - a. Assisted banking – counter/ doorstep
  - b. Self-service – mobile app
2. Comprehensive suite of banking services
  - a. Remittance & Money Transfer- Instant 24 x 7
  - b. Utility & Bill payments
    - i. 100 + billers
    - ii. Airtime recharge
    - iii. Electricity / Water payments
    - iv. DTH payments
  - c. Cash Deposit & Withdrawal available at doorstep/post office counters
3. Creation of a local acceptance ecosystem
  - a. Digital payments to local Kirana store

### Challenges faced in DBT disbursements by departments

Please find listed below some of the critical challenges faced in enabling DBT disbursements

1. Difficulty in reaching last mile
  - a. Enabling last mile bank accounts
  - b. Decentralized disbursement of funds at state/ district/ taluka level
  - c. Timely disbursement of funds
2. Enrollment of recipients
  - a. Ensuring recipient identity and sanitization of database
  - b. High rejections due to incorrect account details
3. Availability of customized reports for the Government.

रजिस्टर्ड ऑफिस

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### Solutions proposed by IPPB

IPPB services and delivery model is aligned to address the challenges listed above. Key elements of our proposed solution are as follows:

1. Obtaining beneficiary lists from govt.
2. Liaison at State/ District/Taluka level agencies for dissemination of information to beneficiaries
3. Creating Financial literacy and awareness among recipients
4. Organizing camps for opening accounts at last mile (Panchayat/village level)
5. Promoting digital behavior and less-cash ecosystem
6. Full Service Savings A/c
  - a. Easy to Operate – QR Card & OTP
  - b. Easy to Access – Doorstep services through assisted mode
  - c. Easy to link to DBT - Linkage to unique DBT identifiers
7. Bank grade Core banking platform
  - a. Seamless interface with Govt platforms : PFMS / NACH/ ABPS
  - b. Supporting file upload
8. Straight Through Processing : direct credit to recipient's bank a/c
9. Withdrawal at doorstep/ Post Office Counters
10. Customised reconciliation reports for Govt. department

IPPB would like to partner the government of Maharashtra for the disbursement of DBT benefits under the different schemes. IPPB would bridge the last mile gap of the beneficiaries and would be able to enable the beneficiary to utilise the funds. IPPB also uses Aadhaar authentication for providing the banking services, hence can be used as an enabler to ascertain the usage of the funds by the rightful beneficiary.

IPPB would propose to tie up with your department for opening of beneficiary accounts.

### Contact person details:

Mr. Ashish, Chief Manager  
Mobile No. – 96311 24977  
email ID – [ashish@ippbonline.in](mailto:ashish@ippbonline.in)

Thanking you

Yours Sincerely

AGM (Bihar, Jharkhand & Odisha Circle)  
India Post Payments Bank  
Patna GPO  
Patna, Bihar – 800 001

### रजिस्टर्ड ऑफिस

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