

ENHANCING EFFICIENCY AND EXPANSION: ROLE OF PROJECT ARROW IN PUNJAB'S POSTAL SERVICE GROWTH

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ABSTRACT

India Post positioned itself as reliable government agency due to competitive advantage of geographical accessibility and its time-tested accounting policies. Project Arrow is a quality enhancement project to transform India Post into vibrant and responsive organization with improvement of core operations. The project intends to provide comprehensive improvement in areas where postal transactions are undertaken. Based upon state of transformation required, post offices of Punjab circle were added in phased manner under this project to get its core rights. The core areas include Mail Delivery, Money Remittances, Savings Bank and Office Service Levels. This paper assesses the progress towards transformation of postal services through growth of core operations. The secondary data has been analyzed using compounded annual growth rate technique. The examination of official postal data reflects the positive but inconsequential progress towards getting core rights. The study recommended adequate implementation of project with clear instructions on roadmap and resources allocation for inducing inclusive efficiency and expansion.

KEYWORDS: Core Areas, Growth, Project Arrow, Punjab Circle and Savings.

1. INTRODUCTION

India Post launched a Quality Improvement Project called 'Project Arrow' in April 2008 with an objective to transform India Post into a vibrant and responsive organization. Project Arrow focuses on enhancing the Core Operations of Post Offices and improving the ambience in which postal transactions take place. The key areas of improvement include Mail Delivery, Money Remittances,

Savings Bank, and Office Service Levels. By enhancing these core areas, India Post aims to become a one-stop shop for retail products, offering banking services, money remittances, and other financial products. The project aims to bring a difference in postal operations which are directly impacting the common man. Both urban and people who are availing postal services are targeted to deliver with efficiency. The Key Performance Indicators are developed for monitoring and certifying the progress and improvement of area under consideration. It will redefine the role of post offices, particularly in rural areas, by providing a window for availing services. Ultimately this will enable post offices to contribute significantly towards social and economic transformation of the country. Project Arrow also committed to transform the workforce into professional human resources by providing IT-enables service sin areas where it is required. Moreover, the initiative aims to change the "look and feel" of post offices, giving them a distinct identity of their own by improving the experience of postal customer and ensuring proper returns on investment.

Project Arrow strategically implementing its objectives by adding the targeted post offices in phased manner. A steering committee has been set up to monitor post offices required implementations. Focused areas under operations are evaluated on the basis of Key Performance Indicators. Based upon state of art technology, post offices of Punjab Circle were added in phased manner under this project to get its core rights. Punjab is contributing significant numbers towards gross collection and of Post offices. The top ten states which contributed considerably 70.85% of Post Office gross collections were Uttar Pradesh, Gujarat, Maharashtra, Tamil Nadu, Bihar, Punjab, Karnataka, Rajasthan and Delhi – UT. (Annual Report of NISS, 2017-18).

The project intends to provide improvised services in core areas where transformation matters the most. The core areas include Mail Delivery, Money Remittances, Savings Bank and Office Service Levels. Improvement in Ambience, Look and feel works upon Branding, Technology, Human Resources and Infrastructure. Over 18,600 computerized post offices are now monitored, and the 'Look & Feel' has been improved in 1,736 post offices nationwide in order to establish a unique brand identity. The Project Arrow experience is a working model for ushering in an integrated and lasting improvement in the postal system. These initiatives of India Post improvised the role of every postal circle in delivering postal functions. The launch of India Post Payment Bank (IPPB) in 2017 based on same philosophy of convenience, pioneer in inclusive financing and increasing the efficiency of banking network has additionally made banking by post offices more accessible. Bhargavi (2018), founded the IPPB as most convenient and accessible banking network, but mentioned it should be importantly mandatory to welcome the

modernization by all parts of India while ensuring inclusive financing in India. IPPB has entrenched the network in India with 6.10 Crore number of customers and deposited more than 4937 crore balance with it. (Annual Report, 2022-23). Bearing in mind the significance of this Project, there is need to undertake a study exploring the role and impact of Project Arrow on growth of core areas in Punjab Postal Circle. In Punjab, 22 Head Post Offices, 746 Sub Post Offices, 3101 Branch Post offices and 14561 Letter boxes (Distribution of Post Offices, 2021) are engaged to attain superior success in this vibrant project. The present study attempts to observe the role played by Project Arrow in improving the growth of mail operations, remittance services, savings bank and office level services.

2. REVIEW OF LITERATURE

Department of Posts has adopted different strategies to bring efficiency in postal products and services. The literature reflected following review on this aspect:

- **Hall (2000)** in his study emphasized that training centers require quick access to abundant information to adapt to the ever-changing environment. As a result, department of posts induced e-learning based training facilities which allowed simultaneous instruction for larger groups which saved both time and money. E-learning involves incorporating computer-based learning activities, making it a contemporary strategy.
- **Farrington (2003)** observed inexorable trend towards government schemes for resources allocation to the rural poor and argued the constraints of officials' discretion, overdue targeting militants, multitasking involvement. Therefore, work inefficiency was reported in male and female employees due to postural discomfort.
- **Singh (2008)** reported that lack of efficient service delivery and modernization created problems for investors making investments in saving schemes. Post offices should therefore focus on marketing promotion tools as the emerging era for post offices would be highly competitive for its old pattern of working
- **David & Sharuti (2009)** reported that as per outcome budget of postal department (2013-14), the strengths of India Post still left an impact on the lives of people especially in remote areas. Induction of technology facilitate this purpose by upgrading the capacity of physical network.
- **Sunder and Jacob (2009)** enumerated that although this department has been facing competition from the swanky technology in form of valiant battle but at the same time this

department ensures all round performance by exploring all expected areas for its' inclusive functioning.

- **Mahajan & Iyer (2013)** divided the postal organization as per strategies adopted by them to incorporate all information system in four categories as global player, original diversified, traditionalist, service provider.
- **DI, D. S., & Ramesh D. (2013)** reported not so impressive report of postal services and suggested to apply efforts towards targeting high volume of money orders and low-cost bank accounts. Postal department boosted the tourism aspects by enhancing the local tourism and tourism at new places.
- **Kamila(2013)** studied that for ensuring sustainable growth, India post resorted ICT based operations and host of technology-based services such as ePost, iMO, eMO,ePayment, eVPP, eCommerce, MOVidesh, IMTS,PRS etc. and tracking and tracing of the articles such as Electronic Money Order (eMO), Speed post (Domestic and International), Express Parcel, Registered Mail and Electronic Value Payable Parcel (eVPP) to take advantage of innovative ICT strategies. The launch of e-Governance Project towards modernizing, computerizing the postal network brought digital revolution and made services more efficient and technology assisted. The department authorized the solution architecture, email solution and cyber security initiatives for providing technical guidance.
- **Mahesh Potadar et al., (2015)** reported the challenges faced by the Indian Post Office in providing services amidst competition from private courier, banking, and financial institutions were highlighted. To address thispostal service implemented IT-based technology improvements. The introduction of e-post helped overcome these obstacles and enhanced the operations of post offices.
- **Patil & Chadhury (2017)** checked the perception of customer towards financial, retail and premium services and found the financial services most vital and satisfactoryfor investors.
- **Sharma & Gupta (2018)** presented that the initiative of IPPB experienced as good model and has an ordeal of providing good investment avenues to investors.The launch of India Post Payment Bank (IPPB) in 2017 was based on philosophy of convenience, pioneer in inclusive financing and increasing the efficiency of banking network has additionally made banking by post offices more accessible.
- **Bhargavi (2018)** found the IPPB as most convenient and accessible banking network, but mentioned it should be importantly mandatory to welcome the modernization by all parts of

India while ensuring inclusive financing in India. The Post Office Saving Bank (POSB) through its vibrant schemes catered the needs of small investors specially located in the rural areas. The post office saving schemes proved useful for all type of investors.

- **Saranya & Hamalakshmi (2018)** studied that Post Office Savings Bank majorly contributed towards inclusive financing to the low-income group of society at very affordable prices.
- **Sultana (2020)** studied that digital advancement of rural Post Office for a new India (DARPA) in which core banking solutions and national automated clearing house platforms were the major initiatives.
- **Bhuvanswari & Tamilarasi, (2020)** studied that performance of postal department has gained the position in market during Covid outbreak.
- **Kanda (2021)** presented that India Post imparted clean economic services to humans in the course of the country particularly inside the faraway regions via its big community.
- **Venkatachalam & Ravindran (2017)** reported that strategic initiatives taken by postal department helped to improve the efficiency of services and remarked that “India Post a socially committed, technology derived, profession ally managed and forward-looking organization”.

The current study after building the review, tried to explore the role of Project Arrow Strategy towards improving core areas in Punjab Circle since no study has been conducted on it.

3. OBJECTIVES OF THE STUDY

- A. To study the role of project arrow towards transformation of postal system.
- B. To study the growth of core operation covered under project arrow in Punjab Circle.

4. RESEARCH METHODOLOGY

To foresee the role of project arrow and growth of core services in Punjab circle, secondary data has been collected from published Reports of India Post, National Saving Institutes, Journals, Websites and accessible sources. Data of previous five years has been analysed using tabulation in Microsoft's-Excel and growth rate is computed by using Compound Annual Growth Rate (CAGR). Growth of mail operations, remittance services and postal orders sold is to be presented from year 2015-16 to 2019-20 as per the availability of records. However, growth of period from

2017-18 to 2022-23 has been considered for Savings Bank and Office Level Services. In this way the present study intends to present the growth of core operations i.e., Mail Delivery, Remittance Services, Savings bank and Office Level Services.

5. DATA ANALYSIS AND INTERPRETATIONS

A. Project Arrow

India Post in Indian scenario facilitating the universal communication and acted as backbone of country's communication for century and quarter. In last quarter of 20th century, information technology sophistication and developments in the communication raised at pace that challenged the relevance of the written communication. Therefore, the India post to overcome such challenges, launch strategic project called "Project Arrow" under post offices from different circles are selected to get their core rights. The transformation is to be done in core operations with focus on mail delivery, saving bank, office services and remittance services. Following are the advantages provided by Project arrow to transform Postal System;

- Enhanced post office appearance with unique brand identity under 'Look & Feel'.
- Simplified and speedy money transactions through web-based remittance services.
- Improved percentage of mail sent out for delivery on the day of receipt and dispatch to other offices.
- Nearly 100% signature scanning of Post Office Savings Bank accounts in Phase I to IV Post Offices, and up to 97% in Phase V Post Offices.
- Expedited transactions at counters along with timely settlement of problems related to deceased claims, account transfers, and account closure requests.
- Establishment of "Local Citizens' Forums" to evaluate the performance of post offices adapted for set the core rights.
- Online public grievance handling system and prompt resolution of complaints received.
- Development of a friendly environment through proper signage, writing ledges, citizen charters, and availability of forms.

- Reduction in the number of post offices reported high percentage in missent and sent back articles.
- Ensuring sustainability and higher performance through key performance indicators and video conferences for monitoring.

B. Growth Of Core Operations Under Project Arrow Plan

The growth of core operations i.e., Mail operation, post office saving bank, remittance services and office levels is presented in Punjab circle. Growth of mail operations, remittance services and postal orders sold is to be presented from year 2015-16 to 2019-20 as per the availability of records. However, growth of period from 2017-18 to 2022-23 has been considered for Savings Bank and Office Level Services.

- **Post Office Savings Bank (POSB)**

Post Office Savings Bank operates small savings in India on behalf of Ministry of Finance, Government of India. The operations of POSB are now fully interconnected from manual mode to make banking available Any Time Any Where. Following table presents the saving schemes operated by POSB along with growth of number of accounts in Punjab in previous six years.

Table1: Accounts of Saving Schemes (in number)

| Year | Saving Accounts | Recurring Deposit Accounts | Time Deposit Accounts | Monthly Income Scheme Accounts | Senior Citizen Saving Scheme | Public Provident Fund Accounts | Sukanya Samridhi Yojana Accounts |
|-----------------------|-----------------|----------------------------|-----------------------|--------------------------------|------------------------------|--------------------------------|----------------------------------|
| 2017-18 | 3357758 | 2052877 | 789342 | 448622 | 48480 | 149459 | 255629 |
| 2018-19 | 16642041 | 12222406 | 1477277 | 497685 | 151872 | 250118 | 151169 |
| 2019-20 | 2275739 | 2162738 | 911383 | 385750 | 65341 | 166841 | 374623 |
| 2020-21 | 2295229 | 2112607 | 947476 | 375096 | 76312 | 167628 | 447247 |
| 2021-22 | 1818483 | 2095517 | 965047 | 343372 | 89775 | 173398 | 51699 |
| 2022-23 | 1789533 | 2214752 | 1060171 | 334694 | 101586 | 178431 | 578527 |
| CAGR (Percent) | -12 | 2 | 6 | -6 | 16 | 4 | 18 |

Source: Annual Reports of India Post, 2017-18 to 2022-23.

Table no 1 show that the number of accounts in different saving reflected the CAGR of negative 12 percent in saving accounts, 2 percentin recurring deposit accounts, 6 percent in time deposit,negative 6 percent in monthly income scheme, 16 percent in senior citizen saving scheme,

4 percent in public provident fund account and 18 percent in Sukanya Samridhi account. Saving account and monthly income statement have shown negative growth, while Sukanya Samridhi account has recorded maximum growth in number of accounts.

Table2: Outstanding Balance of Saving Schemes (Rs. In Millions)

| Year | Saving Accounts | Recurring Deposit Accounts | Time Deposit Accounts | Monthly Income Scheme | Senior Citizen Saving Scheme | Public Provident Fund | Sukanya Samridhi Yojana |
|-------------|-----------------|----------------------------|-----------------------|-----------------------|------------------------------|-----------------------|-------------------------|
| 2017-18 | 3795.02 | 4203.20 | 6191.63 | 5845.82 | 156269 | 65102.4 | 436.75 |
| 2018-19 | 5628.07 | 2275.44 | 9093.34 | 13446.14 | 4302.50 | 7447.32 | 593.81 |
| 2019-20 | 455.02 | 4920.33 | 8431.11 | 6255.46 | 2427.68 | 8684.21 | 1167.89 |
| 2020-21 | 5122.93 | 5319.04 | 10662.46 | 6795.18 | 3062.65 | 9690.77 | 1652.97 |
| 2021-22 | 5848.3 | 5971.01 | 13206.61 | 3902.44 | 228.36 | 10827.29 | 228.36 |
| 2022-23 | 6307.61 | 6967.22 | 15484.06 | 7793.78 | 4968.83 | 11947.73 | 2922.20 |
| CAGR | 11 | 11 | 20 | 6 | -50 | -29 | 46 |

Source: Annual Reports of India Post, 2017-18 to 2022-23.

As per table 2 an outstanding balance of savings schemes revealed 11 percent CAGR for saving accounts, 11 per cent growth for recurring deposit account, 20 percent for time deposit accounts, 6 per cent growth rate for monthly income scheme accounts, negative 50 per cent growth rate for senior citizen saving scheme, negative 29 per cent growth rate for public Provident fund accounts and 46 for Sukanya Samridhi Yojana account

- **Mail Operations**

Mail operations of India post provides facility of speed post, electronic clearance of letter boxes, online working of mail processing hubs, mail motors services etc. Given below table presents the growth of mail traffic in Punjab from year 2015-16 to 2019 -20.

Table 3: Registered and Unregistered Mail Traffic (number in thousands)

| Year | Registered | Unregistered | Total |
|---------|------------|--------------|--------|
| 2015-16 | 6767 | 163253 | 170020 |
| 2016-17 | 6592 | 166522 | 173114 |
| 2017-18 | 6654 | 142780 | 149434 |

| | | | |
|-----------------------|----------|-----------|-----------|
| 2018-19 | 6142 | 161292 | 167434 |
| 2019-20 | 8738 | 152776 | 161514 |
| CAGR (Percent) | 7 | -2 | -1 |

Source: Annual Reports of India Post, 2015-16 to 2019-20.

Table 3 shows that registered mails are mostly used and shown the growth rate of 7 per cent, however the unregistered mail traffic has been reduced over the years with negative growth rate. In total registered and unregistered mails reported negative growth from 2015-16 to 2019-20.

- **Remittance Services**

Under remittance services growth of inland money orders and Indian postal orders sold from year 2015-16 to 2019-20 is presented in given below tables;

Table 4: Inland Money Orders (Mos) Issued

| Year | Number in lakhs | Value (in crore) | Commission (In crore) |
|-----------------------|-----------------|------------------|-----------------------|
| 2015-16 | 8.18 | 69.46 | 3.47 |
| 2016-17 | 8.18 | 69.46 | 3.47 |
| 2017-18 | 6.74 | 45.50 | 1.12 |
| 2018-19 | 6.55 | 31.86 | 1.35 |
| 2019-20 | 4.07 | 14.10 | 1.16 |
| CAGR (Percent) | -16 | -3288 | -24 |

Source: Annual Reports of India Post, 2015-16 to 2019-20.

Table no 4 shows that year wise growth of inland money orders issued has reduced and therefore reflects negative growth which is -16 per cent in number of Mos issued, -3288 percent in value of Mos, and -24 percent in commission derived from money orders issued inland. Overall, inland money orders issued are declining every year.

Table 5: Indian Postal Orders Sold

| Year | Number (in lakhs) | Value (in crore) | Commission (in crore) |
|-------------|-------------------|------------------|-----------------------|
| 2015-16 | 5.56 | 1.90 | 0.19 |
| 2016-17 | 5.17 | 1.90 | 0.19 |
| 2017-18 | 4.78 | 1.91 | 0.18 |
| 2018-19 | 4.16 | 1.75 | 0.16 |
| 2019-20 | 2.50 | 0.69 | 0.18 |
| CAGR | -18 | -22 | -1 |

Source: Annual Reports of India Post, 2015-16 to 2019-20.

It is shown in table 5, that number of Indian postal orders sold has reduced with passing years therefore, the growth has declined in value and commission received respectively which is negative 22 percent and negative 1 percent. Number of Indian postal orders sold presented negative 18 growth rate from year 2015-16 to 2019-20.

- **Office Service Levels**

Office services levels presented the growth of offices through classified function wise distribution of post offices, post and railways mail service functional unit and number of online complaints received, settled and pending within post offices of Punjab circle.

Table 6: Classified Function-wise Distribution of Post Offices (in numbers)

| Year | Total Post Offices | Night Post Offices | Post Offices with Full Range of Services | Post Offices Without Delivery | Delivery Post Offices |
|-------------|--------------------|--------------------|------------------------------------------|-------------------------------|-----------------------|
| 2017-18 | 3864 | 5 | 518 | 228 | 3626 |
| 2018-19 | 3870 | 4 | 548 | 229 | 3641 |
| 2019-20 | 3869 | 1 | 546 | 224 | 3645 |
| 2020-21 | 3869 | 5 | 550 | 224 | 3654 |
| 2021-22 | 3868 | 4 | 546 | 224 | 3640 |
| 2022-23 | 3853 | 5 | 524 | 235 | 3618 |
| CAGR | 0 | 0 | 0 | 1 | 0 |

Source: Annual Reports of India Post, 2017-18 to 2022-23.

In table no 6, it is shown that function-wise distribution of Post offices has not shown any growth while post offices without delivery have grown with 1 percent rate. Number of total post offices, Night Post offices, Postoffices with full range of services and delivery post offices presented no growth in six years.

Post and Railways Mail Service Functional Unit

In Post and Mail Service Functional Unit, there are 13 Postal Divisions, 2 Railway Mail Service Divisions, 1 Postal Store Depot, zero Circle Stamp Depots, 9 Railway Mail Service Sorting Offices and 10 Railway Mail Service Record Offices are functional in Punjab. The number of offices remained same during six years except Circle Stamp Depot which is not operating now.

Table-7: Online complaints Received, Settled and Pending (In Numbers)

| Year | Opening Balance | Received | Total | Settled | Pending Complaints |
|-------------|-----------------|-----------|-----------|-----------|--------------------|
| 2017-18 | 1656 | 46178 | 46957 | 46957 | 877 |
| 2018-19 | 1051 | 71042 | 70802 | 70802 | 1291 |
| 2019-20 | 1291 | 61581 | 60238 | 60238 | 2634 |
| 2020-21 | 2634 | 91424 | 78817 | 78817 | 15241 |
| 2021-22 | 15241 | 50997 | 65097 | 65097 | 1141 |
| 2022-23 | 1141 | 31504 | 32645 | 31088 | 1557 |
| CAGR | -7 | -7 | -7 | -8 | 12 |

Source: Annual Reports of India Post, 2017-18 to 2022-23.

In table no7, it is shown that complaints are settled positively, the negative growth rate of complaints settled down presenting speedy settlement mechanism of post offices. Although the rate of pending complaints is also increasing simultaneously.

6. FINDINGS OF THE STUDY

- A. The number of accounts in different saving shown growth rate as, negative 12 percent in saving accounts, 2 percent in recurring deposit accounts, 6 percent in time deposit, negative 6 percent in monthly income scheme, 16 percent in senior citizen saving scheme, 4 percent in public provident fund account and 18 percent in Sukanya Samridhi account.
- B. An outstanding balance of savings schemes revealed 11 percent CAGR for saving accounts, 11 per cent growth for recurring deposit account, 20 percent for time deposit accounts, 6 per cent growth rate for monthly income scheme accounts, negative 50 per cent growth rate for senior citizen saving scheme, negative 29 per cent growth rate for public Provident fund accounts and 46 for Sukanya Samriddhi Yojana account
- C. The function wise distribution of post offices revealed no growth for total post offices, night post offices, post offices with full range of services and delivery post offices. Post offices without delivery shown one per cent growth.
- D. No compounded annual growth rate was recorded for postal division, railway mail service division, postal store Depots and circle stamp depots, Railway mail service sorting Offices and Railway Mail service under post and Railway mail service functional unit.
- E. The registered and unregistered mail traffic have shown 7 per cent CAGR for Registered mails, negative 2 per cent CAGR for unregistered mails and negative 1 per cent growth rate for total mail traffic.

- F. Inland money orders issued recorded negative growth as 16 per cent in number of money orders, 3788 per cent for value of money orders and 24 percent of commission received for money orders.
- G. Indian Postal order sold shown negative growth as 18 percent for number of post orders sold, 22 percent for value of postal orders sold and 1percent for commission of postal orders sold.
- H. The growth for complaints received, settled and pending also recorded negative growth rate as 7 percent for opening balance, complaints received and total complaints. Settled complaints reported negative growth and pending complaints are growing at 12 percent rate every year.

7. CONCLUSION

Punjab postal circle comes under top ten states which contributed 70.85% gross collection of post offices. Therefore, this circle attracts researcher to evaluate its individual's performance in core areas selected for transformation purpose under Project Arrow Plan. Project arrow is all set to transform the Indian postal system which is a greater initiative of postal department. This platform is influencing the performance of postal circles through its implementation. In order to check the role of this plan, this study was carried out in Punjab circle. The findings of the study suggested insignificant growth in core operations of Punjab Circle. Therefore, it is suggested in this study that Project Arrow should be implement adequately with clear instructions on roadmap and resources allocation. Training and development programs to equip postal employees with necessary skills will help them to adapt with new technologies effectively. Establishment of key performance indicators aligned with objectives of plan will help identify improvement areas and ensure efficiency and expansion of project.

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