A Study on Online Assistance Provided by the Indian Postal Service with Special Reference to Bangalore City

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ABSTRACT

Incumbent postal operators (POs) are particularly challenged with rapid technological developments and especially with digitalization which substitutes their letter mail, yet generally boosts parcel volumes. As a consequence, they have to rethink their strategy, especially for their post office network. The article presents potential strategies and discusses the main trends in postal network evolution among incumbent POs, focusing in particular on the examples of Australia, New Zealand, Switzerland, the United Kingdom, Italy, and the United States, and assesses these strategies against a set of key performance and development indicators. The present study outlines the role of post offices and the different products and services provided by Indian postal services in India, and the role of postal services in the technological improvement and developments in Informational Technologies and implementation of various assistance in upgradation with new trend in the market. And how the recent innovations are held in postal services to meet the standardization and also the impact of the other potential sources and how the Indian post cope with the challenges and hence how the modernization urge for changes had influenced the changes in the postal services. The report aims to demonstrate the relevance of various services of Indian Postal Service. The winds of liberalization, privatization and globalization started blowing in India since 1991 and the rules of the game changed for India Post. Indian post started facing competition for its core services. Indian post was quick to realize the changes taking place in the environment in 1994. Director General DOP Mr. S.C. Mahalik coined the slogan "we must change", this mantra was forgotten, only to be recharged once again in 1998 and more so in 2000-01. Indian post has introduced many services and has been making efforts like computerization, business process reengineering, Post Banking, e- services in order to face the competition and satisfy the diversify needs of different part of the customers. After the completion of the project, this study furnished a source to gain the knowledge about the Indian postal system working and helped to understand the various schemes and product and services provided by the post office. Developed an awareness about the various postal products and services and other activities of held by the Indian postal system and even the initiatives taken by the post office during the lockdown due to covid-19 pandemic situation. Based on the data analysis and interpretation of the study can be concluded that the responses from respondents it is clarified that there is an effective utilization of the postal services by most of the population , postal service is been accepted more that the private couriers. The post office customer be loyal in payment of the dues for the services availed by them and they should also help others to make use of the services of post office.

Keywords: *Post office; Schemes*

INTRODUCTION

Indian post was established in the year 1st October 1854 under the jurisdiction of ministry of communication, government of India and headquarters is in Dak Bhawan, Sansad Marg, and New Delhi. India Post previously known as department of post, is a government-operated postal system in India, which is under the jurisdiction of Ministry of Communications. Generally called "The Post Office" in India, it is the

most widely distributed postal system in the world.

Warren Hastings had taken initiative under East India Company to start the Postal Service in the country in 1788. It was initially established under the name "Company Mail". It was later modified into a service under the "Crown" in 1854 by Lord Dalhousie. Dalhousie introduced uniform postage rates (universal service) and helped to pass the Indian Post Office Act 1854 which significantly improved upon 1837 Post Office act which had introduced regular post offices in India ,it created the position Director General of post for the whole country.

The Indian Post Office Act 1854 which laid the foundation of modern-day postal system in the country. In the same year, Railway Mail Service was introduced and the Sea Mail Service started from India to Great Britain. The Indian Post Office Act further strengthened the postal system in the country.

STRATEGIC GOALS OF INDIAN POST SERVICES

- Achieve the long term goals of financial self-sufficiency by generating surpluses from services (existing & new) outside our universal service obligation
- Develop, implement and operate a system of standards with accountability for performance
- Develop a scalable and flexible technology infrastructure to support our operations
- Be the preferred, trusted and reliable service partner for all customers
- Ensure that Indian post acquires all required people capabilities to deliver its chosen services portfolio

- Be the interface between citizens and the government

ORGANIZATIONAL OVERVIEW

The Department of Posts comes under the Ministry of Communications. The Postal Service Board, the apex management body of the Department, comprises the Chairman and six Members. The six members of the Board hold portfolios of Personnel, Operations, Technology, Postal Life Insurance, Banking & DBT and planning respectively. The Additional Secretary and Financial Advisor to the Department is a permanent invitee to the Board. The Board is assisted by a senior staff officer of the Directorate as Secretary to the Board. Deputy Directors General, Directors and Assistant Directors General provide the necessary functional support for the Board at the Headquarter

GOVERNANCE SYSTEM

For providing postal services, the whole country has been divided into 23 postal circles. Each Circle is co-terminus with a State except for Gujarat Circle (which also administers the Union Territories of Daman & Diu and Dadra & Nagar Haveli), Kerala Circle (which includes the Union Territory of Lakshadweep) , Maharashtra Circle (which has within its jurisdiction the State of Goa), North East Circle (which comprises six North Eastern States - Arunachal Pradesh, Manipur, Meghalaya, Mizoram, Nagaland & Tripura), Punjab Circle (which has within its administrative jurisdiction, the Union Territory of Chandigarh), Tamil Nadu Circle (which also administers the Union Territory of Pondicherry) and West Bengal Circle (which also administers the state of Sikkim and the Union Territory of Andaman and Nicobar Islands) . Each of these Circles is

headed by a Chief Postmaster General. Each Circle is further divided into Regions comprising field units, called Divisions (Postal / RMS Divisions). Each Region is headed by a Postmaster General. In the Circles and Regions there are other functional units like Circle Stamp Depots, Postal Stores Depots and Mail Motor Service etc. Besides these 23 Circles, there is another Circle, called Base Circle, to cater to the postal communication needs of the Armed Forces. The Base Circle is headed by an Additional Director General, Army Postal Service in the rank of a Major General. The officer cadre of the Army Postal Service comprises officers on deputation from the Civil Posts. Seventy five percent of the other ranks of the Army Postal Service are also drawn from the Department of Posts and the remaining personnel are recruited by the Army.**,** Singanayakanahalli Post Office is located at Singanayakanahalli, Bangalore North, and Bangalore of Karnataka state. It is a branch office (B.O). A Post Office (PO)/Dak Ghar is a facility in charge of sorting, processing and delivering mail to recipients. Pos are usually regulated and funded by the Government of India (GOI). Pin code of Singanayakanahalli PO is 560064. This Post office falls under Bangalore East postal division of the Karnataka postal circle. The related head P.O. for this branch office is R T Nagar head post office and the related sub-post office (S.O) for this branch office is Yelahanka post office.

Traditionally the primary function of Singanayakanahalli Post Office was collection, processing, transmission and delivery of mails but as of today, a Post office offers many other vital services in addition to its traditional services. The additional services provided by a Dak Ghar include- Mail services, Financial services, Retail services and premium services.

❖ **MAIL SERVICES**
Mail Services are the basic services provided by Singanayakanahalli P.O. Mails and mail services include all or any postal articles whose content are in the form of message which may include Letters, Postcards, Inland letter cards or parcels, Ordinary mails etc.

❖ **PARCELS**
Mail services also include transmission and delivery of parcels. A parcel can be anything ranging from a single written letter or anything addressed to an addressee. No parcel shall be by any chance be in a shape way of packing or any other feature, such that it cannot be carried or transmitted by pos or cause serious inconvenience or risk. Every parcel (including service parcels) that needs to be transmitted by post must be handed over at the window of the post office. Any parcel found in a letter box will be treated and charged as a registered parcel. Delivery services are provided by some selected delivery and branch post offices.

❖ **RETAIL SERVICES**
Post offices in India serves in various ways and Singanayakanahalli Post Office offer most of the retail services. They offer the facility to accept or collect consumer bills like telephone or mobile bills, electricity bills for government and private organizations through Retail Post. Some of the additional agency services that post offices offer through retail services are as follows – Telephone revenue

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collection, e-Ticketing for road Transport Corporations and airlines, sale of UPSC forms, university applications, Sale of Gold Coins, Forex Services, sale of SIM and recharge coupons, Sale of India Telephone cards, e –Ticketing of Railway tickets etc. The postal customers of Singanayakanahalli can pay their bills and avail other retail services from this Dak Ghar

❖ **PREMIUM SERVICES**
Most of the premium services can be availed by the Singanayakanahalli peoples and nearby living people. The premium services provided by Singanayakanahalli Post Office are – Speed post, Business Post, Express Parcel Post, Media Post, Greeting Post and Logistics Post.

❖ **SPEED POST**
Speed Post is a time bound service in express delivery of letters and parcels. The max weight up to which an article or parcel be sent is 35 kgs between any two specified stations in India. Speed Post delivers 'Value for money' to everyone and everywhere, delivering Speed Post up to 50 grams @ INR 15, excluding applicable Service Tax.

- **INDIAN POST SPEED POST TRACKING**
Speed post offers a facility of on-line tracking and tracing that guarantees reliability, speed and customer friendly service. Using a 13 digit barcode that makes a Speed Post consignment unique and identifiable. A web–based technology (www.indiapost.gov.in/speednettr

acking.aspx) helps the Singanayakanahalli customers track Speed Post consignments from booking to delivery.

- **TRACKING SYSTEM**
Except Speed Post, India Post also allows people to track their order information for certain products like Parcels, Insured letters, Speed Post, Registered Post, Electronic Money Orders (EMO) and Electronic value payable parcel (EVPPs) etc. The tracking number is available on the receipt given at Singanayakanahalli Post Office. Using the tracking number postal customers can find out the date and time of dispatch of an article at various locations. The time of booking and the time of delivery of article.

- **INDIAN POST TRACKING NUMBER FORMATS**
Different types of postal service have different kinds of tracking numbers formats. The tracking number for Express Parcel is XX000000000XX. The tracking number for a Registered Mail is a13 digit alphanumeric number and its format is RX123456789IN. But an Electronic Money Order (EMO) has a 18 digit tracking number and its format is 000000000000000000. For domestic Speed Post (EMS) there is a 13 digit alphanumeric tracking number with the format EE123456789IN.

Bharatiya Dak Ghar Seva	Tracking number Format	Number of digits
Electronic money order (EMO)	00000000000000000	18
Express Parcel	XX000000000XX	13
International EMS Articles to be delivered in India	EE123456789XX	13
Registered Mail	RX123456789IN	13
Speed Post (EMS) Domestic	EE123456789IN	13

EXPRESS PARCEL POST

In Express Parcel Post, the Singanayakanahalli postal customer gets time bound delivery of parcels. These parcels will be transmitted through air or any other fastest mean available at that time. Minimum chargeable weight for which Express Parcel consignments will be booked is 0.5 kg. Maximum weight of Express Parcel consignments which shall be booked across the Post Office counter by a retail customer shall be 20 kg and maximum weight that can be booked by corporate customer is 35 kgs.

MEDIA POST

Indian post offers a unique way or concept to help the Indian corporate organizations and the Government organizations reach potential customers through media post. Through media post people can advertise on postcards, letters, aerogramme, postal stationary etc. Customers get to see the logo or message of the respective corporate or government organizations. The Aerogramme even gives the organizations the opportunity to make their product have a global impact.

❖ GREETINGS POST

Greeting post is yet another innovative or unique step by Indian Post. It consists of a card with an envelope with pre-printed and pre attached postage stamp on the envelope. The stamp on the envelope is a replica of the design that appears upon the card but in miniature form. Thus there is no need affix postage stamps on the envelope implicitly saving your time of going to post offices and standing in queue. All the rules and that are applicable for the postage dues will also be applicable to the Greeting Post.

❖ LOGISTICS POST

Logistics Post manages the entire transmission and distribution side of the parcels. It deals with collection of goods, storage of goods, carriage and distribution of the various parcels or goods, from order preparation to order fulfillment and that too at the minimum possible price. Logistics Post services provides the Singanayakanahalli postal customer with cost-effective and efficient distribution across the entire country.

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➢ **E-POST OFFICE**

The advent of internet made communication very rapid through emails. But, the internet has not yet reached most of the rural parts of India. To change this division between rural & urban life and to get the benefit of internet technology to Singanayakanahalli people's lives, Indian Postal Department has introduced e- post. E –post is a service in which personalized handwritten messages of customers are scanned and sent as email through internet. And at the destination address office, these messages are again printed, enveloped and delivered through postmen at the postal addresses. E –post centers are well equipped with internet connection, scanner, printers and other necessary hardware equipment. However, this e-post service doesn't particularly need a e-post center, but this facility can be availed at any normal Post Office or can visit www.epostoffice.gov.in to access postal service in desktop, laptop or even on mobile. If a message is booked at Singanayakanahalli post office, the post is scanned and sent to an e-post center by e-mail and a mail received at e-post center is printed and sent to nearby Post Office for dispatch.

• **PHILATELY**

Philately service deals with collection, sale and study of postage stamps. Philately includes lot of services philately information, stamp issue Program, stamps list and buy stamps services.

• **POSTAL LIFE INSURANCE(PLI)**

A service offered by the Government to pay a given amount of money on the death of an individual to his prescribed nominee. The amount may also be paid to person himself, in case he survives that maturity period. The two services offered under Postal Life Insurance are –Pay premium service and PLI information.

• **ELECTRONIC INDIA POSTAL ORDER**

Electronic Indian Postal Order (eIPO) is a facility to purchase an Indian Postal Order electronically by paying a fee on-line through e-post Office. This service is launched by the Department of Posts, Ministry of Communications &IT Government of India.

Nature of Postal Service

The service of carrying letters and parcels, arranging remittance of money, accepting deposits of money, etc are the various services offered by the post office, which the public can avail of. All these services are known as postal service Postal services originated with the necessity of communicating written messages. In the past also one could exchange messages in writing. But then there used to be the practices of some individuals know as 'runners' being engaged to go from place to place to deliver the messages. The postal system, which we have today, became effective with the spread of roadways and railways as means of transport. In India, until 1837, the postal service was used solely for sending official mail. After 1837, the postal services

including remittance of money, delivery of parcels, banking, insurance and many other services.

As a Post Office serves a variety of functions, thereby making the nature of postal services divergent. Postal services are administered by Government of India throughout the country and the charges for all these services are minimal, which common man can afford.

POSTAL PRODUCTS AND SERVICES

A. MAIL OPERATIONS
❖ SPEED POST :

- Speed Post service was started in august 1986 for providing time-bound and express delivery of letters and parcels weighing up to 35 kg between specified stations in India. Subsequently, the service was extended to the entire country including branch post office functioning in the rural areas. Speed post is a flagship product of the department of the post and the market leader in the domestic express industry

- Transmission and delivery of Speed Post articles can be tracked online by using 13 digits Speed Post article number on Indian post website(www.indiapost.gov.in) .in addition, Speed post article can also be tracked through an Android based mobile app **'Post Info'** .

- **Salient features of speed post**
  - ✓ Speed Post articles can be insured for up to 1 lakh
  - ✓ Credit facility available under Book Now Pay Later (BNPL) scheme
  - ✓ Free pick-up facility for bulk customers

- ✓ Volume based discount facility and additional discount on advance payment
- ✓ National Account Facility for centralized billing for bulk customers and cash on delivery facility

❖ REAL TIME DELIVERY UPDATION

In order to meet the demands of customers to update delivery status of postal articles on a real-time basis, the Department of Posts has undertaken delivery of Speed Post, Registered Letters/Parcels, MONEY Order and Cash on Delivery (COD) parcels through mobile based delivery application known as the Postman Mobile Application (PMA), which has been designed and developed in-house by the Center for Excellence in Postal Technology (CEPT), Mysuru. More than 50000 mobile phones have been supplied to the postmen in urban areas and more than 1 Lakh in the rural areas for real time delivery updation.

❖ ELECTRONIC CLEARENCE OF LETTER BOXES

In order to have a digital foot print of the clearance of street letter boxes, the Department of Posts has implemented electronic clearance of letter boxes through in-house developed "Nanyatha" software e-Clearance of letter boxes has brought about greater visibility in the clearance of letter boxes. "Nanyatha" also enables the member of public to know the status of clearance of letter box of a particular area by logging on

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to the web tool (http://appost.in/nanyatha/)

❖ **AUTOMATED MAIL PROCESSING CENTERS**

In order to expedite processing of mail, the Department of Posts has established Automated Mail Processing Centers (AMPCs) in Delhi and Kolkata. These centers are equipped with a letter Sorting Machines (LSM) and 18000 items per hour respectively. Enhanced sorting capacity and mechanized processing facility have expedited sorting and enabled faster delivery of mails in these cities and other destinations.

❖ **DELIVERY OF AADHAAR LETTERS**

Three new products of the Unique Identification Authority of India (UIDAI) i.e. 'Order Aadhaar Reprint Letters' (OARL), 'Address Validation Letters'(AVL) and Order Aadhaar Cards (PVC Aadhaar) are being delivered to the recipients by the Department of Posts through Speed Post across the country. Since December 2018, a total of 2.34 crore articles of OARL, AVL and PVC Aadhaar have been delivered to the addressees across the country.

❖ **INTRODUCING BARCODED LABELS FOR TRACKING OF UNREGISTERED MAIL BAGS**

In order to put in place a mechanism to track the transmission of unregistered mail, which hitherto was handled manually, the Department of Posts has introduced barcoded bags labels for unregistered bags and its

scanning, so as to improve the quality of service for unregistered mail. The initiative has made the tracking of unregistered mail possible, thereby resulting in improved processing and delivery of unregistered mail. Around 7 Lakh unregistered mail bags are being tracked per month.

❖ **ONLINE WORKING OF THE RAILWAY MAIL SERVICE (RMS) OFFICES**

Core System Integration (CSI) solutions which provide for online functioning, has been implemented in all the Railway Mail Service (RMS) offices of the Department. Implementation of the CSI solutions has enabled real time exchange of data generated in RMS offices linked with the central server, thereby expediting the entire chain of mail transmission and processing. The initiative has led to improved delivery of postal articles to the customers. 235 Speed Post processing hubs, 319 Computerized Registration Centers (CRCs), 320 Unregistered Mail offices, 227 Business Processing Centers (BPCs), 33 Book Now Pay Later (BNPL) Centers and 242 Transit Mail Offices (TMOs) are performing operations online in the CSI solutions.

❖ **MAIL MOTOR SERVICE**

Mail Motor Service (MMS) came into existence in the year 1944 in order to meet the requirement of the department for conveyance of intra-city mails. Over the years MMS has become the life line of the postal and mail operations. The functions of the

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MMS include conveyance of mail bags between post offices, mail processing offices, transit mail offices, railway stations, airports, sea ports, conveyance of cash to post offices and pickup and delivery of Speed Post/ bulk mail. In addition to above, MMS schedules are operated for logistic posts services in several cities in the country.

During the COVID -19 pandemic, in the lockdown period the MMS played a vital role in ensuring regular movement of essential goods i.e., medicines, medical equipment, ventilators, COVID testing kits etc. and articles booked/posted by the general public, hospital and various public and private sector laboratories. MMS drivers and other supports staff had sincerely discharged their duties as the front line COVID warriors during the lockdown period.

B. PARCEL PRODUCTS

❖ **COURIER EXPRESS AND PARCEL**

Growth of e-commerce has created enormous opportunities for the Department in the Courier Express and Parcel (CEP) sector in the form of order fulfillment services. The e-commerce driven transportation and delivery of parcels and packets with online payment or Cash on delivery (COD) along with a number of value-added services have emerged as a new growth engine for CEP market all over the world including India.

❖ **PARCEL DIRECTORATE**

The department of post as established a dedicated 'Parcel Directorate' in the year 2018, as a business unit with focus on Parcels especially from e-commerce generated business. The Parcel Directorate has been tasked to carry out

- To deliver benefits of e-commerce across the country
- To increase parcel handling capacity from existing nearly 2 Lakh items per day to 8 Lakh items per day 2024 and to capture greater share of the CEP market
- To develop dedicated network of Road Transport routes to ensure timely and secure transmission of parcels
- Its inception in 2018 the Parcel Directorate has taken number of steps for improvement in quality of service, it includes Parcel network upgradation of Parcel Hubs (PH), setting up Nodal Delivery Centers (NDL) for mechanized delivery of parcel, thereby ensuring secured transmission and expedited delivery of parcels in every part of the country.

❖ **MAJOR INITIATIVES OF THE PARCEL DIRECTORATE DURING THE LAST ONE YEAR**

- **Increase in market share and capacity building:** Department of Posts has set a target of capturing 10% market share in the domestic CEP market in terms of revenue by 2024 and increase in parcel handling capacity from 7.5 crore per annum to 24 crore per annum. As on 31st December, 2020 parcel handling capacity of 9.68 crore per annum has been created.

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- **Parcel hubs**

  A redesigned network consisting of 190 Parcel Hubs, including 57 Level 1 (L1) and 133 Level 2 (L2) hubs for handling of parcel have been operationalized. Integrated parcel processing centers have been operationalized in 12 cities i.e. (Delhi, Mumbai, Bhubaneswar, Vijayawada, Jaipur, Ahmadabad, Kolkata, Lucknow, Ludhiana, Coimbatore, Guwahati and Hyderabad.

❖ **INDIAN POST ROAD TRANSPORT NETWORK (RTN)**
The Road Transport Network (RTN) project has been envisaged to

- Safe and secure system for transportation of parcels
- Reliable road transport network mechanism for transportation of parcels on inter-city routes
- Robust, secure and fast line haul system for shipments of e-commerce parcels

  The Department has planned to implement a larger Road Transport Network which will connect 400 cities across India.

➤ **Transshipment Centers:** The hub and spoke system for the proposed road transport network hinges crucially on well-connected exchange points or transshipment centers. 18 such transshipment centers are being developed near highways so as to ensure faster turnaround time.

➤ **Standard Equipment:** Equipment designs with detailed specifications for Parcel Hubs (PHs) and Nodal Delivery Centers NDCs have been developed and installed at all PHs/NDCs as per the requirements for faster processing of shipments.

❖ **DESIGN MANUAL AND PARCEL OPERATIONS MANUAL**
Design manuals for parcel hubs and NDCs to assist all units in designing and implementation of layouts as per Parcel Network Optimization Project (PNOP) guidelines have been prepared. The Design Manual and Parcel Operation Manual were released on 27th August, 2020 by the Directorate General (Postal Services)

❖ **TECHNOLOGY AND OTHER ISSUES**

- Technology is the backbone of parcel and e-commerce delivery business. Necessary changes in technology systems are being undertaken with the assistance of technology system are being undertaken with the assistance of technology center of the department to meet customized requirements of the customers.
- Online web dashboard has been developed

C. BUSINESS PRODUCTS
❖ **BUSINESS POST**
Under the business post Department undertakes all pre-mailing activities i.e. folding, insertion, franking, addressing and pasting etc. Business post provides large organizations with heavy mail dispatches and pre-mailing activities and a total mailing solution.

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❖ **DIRECT POST**

Direct mail can be defined as printed matters usually carrying a sales messages or announcements designed to elicit a response from a carefully selected consumer group or market segment.

❖ **RETAIL POST**

Retail Post includes collection of electricity bills, telephone bills, taxes and fees.

D. E-PRODUCTS AND SERVICES
❖ **E-POST**

● E-Post is an unregistered hybrid mail which provides electronic transmission of the messages which may include text messages, scanned images, pictures etc. and their delivery in hard copies at the destination through postman/delivery staff.

❖ **E-PAYMENT**

Post Offices offers a simple, convenient and smart solution in the form of e-Payment for business and organizations to collect their bills or other payments through the Post Offices network.

❖ **ELECTRONIC MONEY ORDER (eMO)**

In order to provide swift money transfer services to the people across the country. The amount sent through Electronic Money Order is paid at the door step of the payee. Tracking facility at www.indiapost.gov.in is also available for the eMO customers.

E. POSTAL LIFE INSURANCE AND RURAL POSTAL LIFE INSURANCE

❖ **POSTAL LIFE INSURANCE:** It is one of the oldest life insurance schemes in India for the benefit of the employees of the Central &State Governments, Defense and Para Military Services etc.

➢ **6 TYPES OF POLICIES**
  i. Whole Life Assurance (Suraksha)
  ii. Convertible Whole Life Assurance(Suvidha)
  iii. Endowment Assurance (Santosh)
  iv. Anticipated Endowment Assurance (Sumangal)
  v. Joint Life Assurance (Yugal Suraksha)
  vi. Children Policy (Bal Jiwan Bima)

❖ **RURAL POSTAL LIFE INSURSANCE :** Rural Postal Life Insurance is an insurance cover to the people living in rural areas

➢ **6 TYPES OF POLICIES**
  i. Whole Life Assurance (Gram Suraksha)
  ii. Convertible Life Assurance (Gram Suvidha)
  iii. Endowment Assurance (Gram Santosh)
  iv. Anticipated Endowment Assurance (Gram Sumangal)
  v. 10 years RPLI (Gram Priya)
  vi. Children Policy (Bal Jiwan Bima)

F. INTERNATIONAL MAIL SERVICE

❖ **INTERNATIONAL EXPRESS MAIL SERVICE (EMS):** It is the premium service among the international offerings of the Department of Posts. Currently the

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service is available for 106 countries. It provides end-to-end tracking to customers.

❖ **INTERNATINAL TRACKED PACKET SERVICE:** The service has been specially designed to cater to cross border e-commerce transactions. **Letter, Aerogramme, Bulk bag system, Small packets, Printed papers, Postcards, Literature for the blind, International air parcels**

POST OFFICE SAVINGS BANK (POSB)

The department of posts operates POSB Scheme on behalf of the Ministry of Finance, Government of India. POSB facilities are provided through a network of about 1.57 lakh post offices across the country.

1. POST OFFICE SAVINGS SCHEMES

❖ **POST OFFICE SAVINGS BANK ACCOUNT:**
Post office savings bank account can be opened by single or joint holders with a minimum balance of Rs 500 ,ATM ,e-Banking and Mobile Banking are also available for account holders of Post Office Savings Bank Account, interest rate offered is @4% per annum.

❖ **NATIONAL SAVINGS RECURRING DEPOSIT ACCOUNT (RD):**
National savings recurring deposit account can be opened by a single person or as a joint account (up to 3 adults) with a minimum deposit of Rs 100 per month and any amount after that in a multiple of Rs 10 for a period of five years. The current rate of interest is 5.8% per annum.

❖ **NATIONAL SAVINGS TIME DEPOSIT ACCOUNT:**
National savings time deposits account can be opened by a single person or as a joint account (up to 3 adults) holder by depositing a fixed amount initially for a period of one, two, three or five years with a minimum of Rs 1000 without any maximum investment limit. The current rate of interest for one, two, three year is 5.5% each and for five years is 6.79%.

❖ **NATIONAL SAVINGS MONTHLY INCOME ACCOUNT (MIS):**
National savings monthly income scheme account can be opened by a single person or as a joint account (up to 3 adults) holders by depositing a fixed amount for a period of five years with a minimum deposit of Rs 1000 and maximum of Rs 4.50lakh in single account and 9.00 lakh on joint account the current rate of interest is6.6% per annum payable monthly interest to his/her Post Office Account.

❖ **SENIOR CITIZENS SAVINGS SCHEME ACCOUNT (SCSS):**
Senior Citizens Savings Scheme Account can be opened by an individual on attaining the age of 60 years or on voluntary retirement, for a fixed sum of 5 years with minimum deposit of Rs 1000 and maximum of Rs 15 Lakh for the first holder of the account. The current rate of interest is 7.4% per annum is paid quarterly with a facility of automatic transfer of the interest to the Savings Bank Account of the account holder.

❖ **PUBLIC PROVIDENT FUND ACCOUNT (PPF):**
Public Provident Fund Account can be opened as a single account for a period of 15 years with a minimum of Rs 500. It is a long-term deposit scheme which provides foe exemption under section 80C of Income Tax Act on a minimum deposit of Rs 500 and maximum deposit of Rs 1.50 lakh in a financial year. The current rate of interest is 7.1% per annum.

❖ **SUKANYA SAMRIDDHI ACCOUNT (SSA):**
Sukanya Samriddhi Account can be opened by guardian of a girl child from the date of her birth till she attains the age of ten years with a minimum deposit of Rs 250 and a maximum of Rs 1,50,000 in a financial for a period maximum up to 15 years from the date of opening of account. The current rate of interest is 7.6% per annum. Maturity period is 21 years from the date of opening.

❖ **NATIONAL SAVINGS CERTIFICATES (NSC):**
National Savings Certificates can be purchased individually on behalf of a minor/person with unsound mind or with another adult as joint account with a minimum investment of Rs 1000 and without any maximum investment limit. The yearly deposit of Rs 1, 50,000 is exempted under section 80C of the Income Tax Act. The current rate of interest is 6.8%.

❖ **KISAN VIKAS PATRA (KVP) :**
Kisan Vikas Patra can be purchased by a single person or by joint (up to 3 adults) holders with a minimum of Rs 1000 without any maximum investment limit. The current rate of interest is 6.9% (compounded annually). The deposits amount gets doubled in 124 months (10 years and 4 months).

2. **CORE BANKING SOLUTION:**
It is a part of the IT Modernization Project of the department to bring various IT solutions with a requires IT infrastructures in Post Offices. Post offices are working on core banking solutions platform as on 31st December, 2020.

3. **(a) ATM:**
The first ATM of the department was inaugurated at Thyagaraya Nagar Head Post Office in Chennai on 25.02.2014. at present 1000 Post Office ATMs are functioning all over the country. On the occasion of 150th birth anniversary of Mahatma Gandhi a new pictorial ATM card has been issued by the department.

(b) e-BANKING: The Department has provided Internet Banking facility to its customer's w.e.f 14.12.2018 and 2.17 lakh customers have been enrolled under e-Banking facility as on 31st December 2020. The facility of e-Banking can be accessed through URL: www.ebanking.indiapost.gov.in

(c) MOBILE BANKING: The customers of the department of posts have also been offered with Mobile Banking facility since 15.10.2019. As on 31st December, 2020 , more than 1.21 lakh customers have been enrolled under Mobile-Banking facility. This facility can be accessed by downloading the Indian Post Mobile Banking app from the Google Play Store through URL:

https://play.google.com/store/apps/details!id=scr.com.dop

4. **JAN SURAKSHA SCHEMES:** Jan Suraksha Schemes viz. Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) are launched w.e.f 7.9.2015 in all CBS Post Office. The schemes are available for all Post office savings account holders. Atal Pension Yojana (APY) was launched on 1st December 2015.

5. **NATIONAL PENSION SYSTEM(NPS) :** Any citizen of India between 18 to 65 years of age can join NPS. The pension contributions are invested in various schemes by the different Pension Fund Managers appointed by the Pension Fund Regulatory and Development Authority (PFRDA) as per the preference of the subscriber.

❖ **GLOBALIZATION IMPACTS IN INDIAN POST IN TWO DIFFERENT WAYS**:

  ❖ A high rate of economic growth opens up opportunities for expansion and participation in the new economic activity. With growth of business transactions into and from India, the role of multinational firms as competitors to India Post poses a major challenge.

  ❖ It also opens up India posts formerly protected internal market to competition from multi-national providers with international brand images, deep pockets and experience in modern and technologically driven methods of doing business.

❖ **ENTRY OF THE PRIVATE SECTOR :**
With the entry of private sector in the traditional monopoly business of Indian Post a level playing field needs to be established by legislative action. While the multi-national providers are providing high priced and speedy service in mail delivery, the low priced services offered by domestic couriers are under cutting India posts business.

❖ **GROWTH OF TELEPHONY:**
The growth and popularity of telephone-especially mobile telephone-services has services has affected the traditional letters mail business. On the other hand it opened up opportunities for hybrid services and also provides infrastructure for modernizing postal products services.

❖ **HIGHER LEVEL OF DELIVERY STANDARDS:**
The economy is now almost entirely commercialized and need for cash, bank and insurance transactions is clearly manifest. The speed with which communications and other transactions need to be executed with high degree of reliability is now measured in real time. Indian Post has to enhance the quality- in speed and reliability –and offers the best value for its products and services.

❖ **DEVELOPMENT IN OTHER POSTAL SERVICES:**
A number of postal administrations have successfully modernize themselves. There is a risk of losing customers of the advanced countries to other service providers in the country, if expected levels of service are not maintained by India post.

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REVIEW OF LITERATURE:

A literature review is a comprehensive summary of previous research on a topic. A literature review is an overview of the previously published works on a specific topic. The term can refer to a fully scholarly paper or a section of a scholarly work such as a book, or articles.

Anand M.B. and others (2013) Researchers evaluated the Indian Postal Services, its growth and thrown light on the future opportunities in India. While assessing the growth and reliability of India Post, researcher pointed out the strengths of India Post, as its long tradition of handling mail and financial services and its credibility and trust. Its wide reach among the mass market. The Indian Post IT modernization project is pegged at a total outlay of Rs. 1877 Crores including creation of integrated modular software solution covering postal operations. Banking and Insurance services. Under the new contact, Infosys would enable swifter postal banking and63 insurance solutions to perform any time anywhere banking. The India Post has planned to transform the post offices in full-fledged banks. Postal Bank of India as part of 12th five year plan period subject to requisite regulatory approvals. While concluding researcher has pinpointed the weaknesses of India Post and the challenges in front of it and suggested to build strategic partnership with financial institutions, mutual fund, Insurance companies and telecom operators and IP should arrange G2Ppayments requirements.

Suma Mathew (2015) include in her study the role of postal administration in providing the excellence services and enjoying the trust and loyalty in customers by diversifying themselves through innovative products and services and the changing role of post offices by entering into new areas such as telephony and financial services. India Post is the largest and most credible outreach infrastructure in the country. Several innovative products are implemented for letters and delivery of parcels. It's a critically window for the rural people to avail sophisticated products and affordable financial products. Its core competencies are its credibility, brand strength and outreach to millions of people.

Mahesh Potadar (2015) highlights the challenges faced by the Indian Post Office from the private courier, banks and financial institutions companies in delivering services relating to letters, mails and parcels. To study the initiatives taken by postal department in providing services, to the customers in enhancing their IT based technology. E-post has removed these barriers for working of post offices. Collection of feedback from employees and customers is the best way to review their performances.

STATEMENT OF THE PROBLEM:

This study is to know about the online assistance provided by the Indian Postal Service. The statement of the problem is stated that the awareness of the new innovative services availed by postal services and that services as reached a larger network and how the services are able to meet the present need of customers. How the necessary changes in technology systems are being undertaken with assistance of technology centre of the department to meet customized requirements of the customers. The major problem is implementation of technology

and digitalization of the services is tedious task .It leads to other problems like Largest network issue. Lack of knowledge Growing financial services Lack of market orientation Due to the effect of new technology

OBJECTIVES OF THE STUDY

- To analyze the core services offered in Indian postal service
- To understand the various strategies and technology adopted by Indian postal services
- To analysis, interpretation, findings and conclusion of the present study

SCOPE OR NEED FOR THE STUDY

The advent of aerospace and telecommunications technology in the mid-20th century gave rise to implementation of technology to postal systems. So there a need aroused to meet the present requirement of the customers in the handling of services in the present competitive world with lots of innovative services provided by other courier services and logistics company.

- Study on evaluation of various services of Indian postal services
- To determine how the online services are provided
- The study pertains only to Bangalore city geographical area
- To understand the concept of services in post office

RESEARCH METHODOLOGY:

The study is based on sample survey method. Data which are gathering from primary data through the questionnaire about the respondent knowledge awareness about the services offered in post office. The total sample selected for the study will be 75 respondents. Both primary and secondary data are taken into consideration for conducting the research

Random sample technique has been used being most of the data are qualitative in nature. The present study is by using primary as well as secondary data through questioner. The analysis of the data is been represented by charts, graphs and some of the statistical tools like Chi-square test, simple average and different types of charts like pie chart ,bar chart, column chart and percentage etc.

Simple average: The simple average of a set of observations is computed as the sum of individual observations divided by the number of observations in the set

LIMITATIONS:

- The study is only focused on the services provided in Indian post and other plans and schemes have ignored
- These study bounds only to the limited geographical area Bangalore city
- The time of the study is limited being study conducted within a span of 4-6 months.

DATA ANALYSIS

Data Analysis is the process of systematically applying statistical or logical techniques to describe and illustrate, condense and recap and evaluate data. According to Shamoo and Resnik (2003) various analytic procedures "Provide a way of drawing inductive inferences from data and distinguishing the signal (the phenomenon of interest) from the noise (statistical fluctuations) present in the data".

Analysis is a process of splitting the data into a smaller manageable part in order to inspect and understand the intention of finding meaningful solutions to the research problems and objectives and to disseminate the findings.

Table 1.1: Depicts the respondents on the basis of gender factor

Gender	No of respondents	Percentage
Female	53	58%
Male	22	42%
Total	75	100%

Analysis:

Table 1.1 depicts that there are 75 people respondents to the questionnaire in the present study. It is perceived that the majority of respondents are females. Especially 58% are females (53 respondents), while 42% males (22 respondents). So it can be analyzed that a greater number of females are interested in the postal service than the males among the sample respondents.

Table No .1.2: Depicts the age wise classification of respondents.

Particulars	No. Of Respondents	Percentage
20-30 years	40	53%
31-40 years	25	33%
41-50 years	8	11%
41-50 years	2	3%
Total	75	100%

Analysis:

Table 1.2 depicts that the age wise classification of respondents, it interpret that out of 75 respondents 40 (53%) of them were between the age group of 20-30 years, 25 (33%) of them were between the age group of 31-40 years, other 8 (11%) of them were between the age group of 41-50 years and the rest 2 (3%) were above 50 years age group respectively. It interprets that among the sample respondents the age group of 20-30 years is more interested in the postal services and even 31-40 years age people are also slightly interested and other age groups are not so interested in the postal services.

Table no.1.3: Depicts the Education level of respondents.

Particulars	No of Respondents	Percentage
Matriculation	5	7%
Pre-university	10	13%
Under graduation	31	41%
Post graduation	25	34%
Others	4	5%
Total	75	100%

Analysis:

Table 1.3 depicts that education qualification of sample respondents, it interpret that out of 75 respondents 5 (7%) of them completed their Matriculation, 10 (13%) of them were completed their Pre-university, 31 (41%) respondents completed their under graduation,25 (34%) of them were completed their Post graduation and remaining 4 (5%) were

completed their other qualification respectively.it interpret that majority 41% respondents were under graduates, 34% respondents were post graduates, 13% respondents were pre-university and rest 7% and 5% of respondents were of matriculation and others, so it interpret that the post graduates and under graduates choose the post office online assistance more than rest of the respondent groups.

Table no1.4: Depicts the monthly income of respondents.

Particulars	No. Of respondents	Percentage
Below 10,000	28	37%
10,000-15,000	9	12%
15,000-20,000	15	20%
Above 20,000	23	31%
Total	75	100%

Analysis:

Table 1.4 depicts the monthly income of chosen respondents. Total of 75 respondents disclose their monthly income, it interpret that a greater number of respondents belongs to both below 10,000 and above 20,000 income group such as 28 (37%) and 23 (31%) of them are in this income groups.15 (20%) of respondents belongs to 15,000-20,000 monthly income group and least number of respondents earning 10,000-15,000 monthly income as only 9 (12%) of them belongs to this group, It interprets that among the sample respondents majority of the respondents who uses the services of post office fall under the income level of below 10,000 and even above 20,000

monthly income level respondents also uses the postal services more rather than whose income level of respondents is 10,000-15,000 and 15,000-20,000.

Table no.1.5: Depicts the number of respondents use the Services of Post office

Particulars	No. Of respondents	Percentage
Yes	67	89%
No	8	11%
Total	75	100%

Analysis: Depicts that out of 75 respondents, it is shown that 67 (89%) of them are using the services of post office rest 8 (11%) of them are not using the services of post office, the number of that is 89% of them are using the services of the Post office and only 11% of them are not using the services of post office respectively. It interprets that 89% of the respondents are been using the services of post office.

Table no. 1.6: Depicts the types of accounts that the respondent held in Post office.

Particulars	No of respondents	Percentage
Savings Bank Account	27	36%
Recurring Deposit Account	9	12%
Monthly Income Scheme	8	11%
Time Deposit	10	13%

Others	21	28%
Total	75	100

Others	16	21%
Total	75	100%

Analysis:

Table no1.6 depicts the type of accounts that are held by the respondents, 27 (36%) of them maintain the savings bank account, 9 (12%) of the sample respondents have recurring deposit account, 8 (11%) of them maintain monthly income scheme, 10 (13%) of them have maintained time deposit and rest of 21 (28%0 of them held the others accounts of the post office.it interprets that out of 75 respondents 36% respondents maintain savings account, 28% of the respondents maintain recurring deposit account, another 13% of the respondents maintain monthly income scheme and rest 12% and 11% of the respondents maintain time deposit and other accounts in the post office respectively. It shows that most of the respondents maintain savings bank account and some maintain other type of accounts rest of the respondents maintains other types of accounts.

Table no. 1.7: Depicts the services that a respondents getting from Post Office.

Particulars	No of respondents	Percentage
Mail Services	8	11%
Retail Services	7	9%
Premium Services	13	18%
Speed Post	31	41%

Analysis:

Table 1.7 depicts the various services that the sample respondents are availing from post office. It interprets that out of 75 respondents, 8 (11%) of them are getting the mail services,7 (9%) of them are getting retail services,13 (18%) of them are getting the premium services and 31 (41%) and 16 (21%) of them are availing speed post and other services respectively.it interprets that the speed post services are of the most availed services among all other services.

Table no. 1.8: Depicts the source of information about the online Postal services.

Particulars	No of Respondents	Percentage
News paper	8	11%
Media	27	36%
Friends and Relatives	24	32%
Post office staff	15	20%
Others	1	1%
Total	75	100%

Analysis:

Table 1.8 depicts that where the sample respondents obtained the information about online Postal services. It interpret that out of 75 respondents 8 (11%) of them

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were got information from Newspaper, 27 (36%) of respondents received the information through media, 24 (32%) of the respondents received the information by their friends and relatives, 15 (20%) of them got the information through the post office staff and remaining 1 (1%) respondents received the information from other sources of information. The media and friends and relatives that is 36% and 32% ,remaining 20%,11% and 1% are been aware by the post office staff ,newspaper and other sources about the online postal services. It interpret most of the respondents got the postal online service information from the media and friends and relatives than the other sources.

Table no.1.9: Depicts the usage of the respondents about the online postal services.

Particulars	No of respondents	Percentage
Yes	63	84%
No	12	16%
Total	75	100%

Analysis:

Table no.1.9 depicts the sample respondents who prefer the online postal service. Out of 75 respondents 63 (84%) of them are using the online postal services and rest 12 (16%) of sample respondents are not using the online services of post office. most them among 75 respondents 84% of them are using the online services and rest 16% of them are been not using the online services of post office. It interprets that majority of the sample respondents are aware of the innovation in the services offered by the post office, only few are not aware of the innovation in the services offered by the post office.

Table no.1.10: Depicts the type of e-products that the respondents access from post office.

Particulars	No of respondents	Percentage
e-post	19	25%
e-payments	33	44%
Electronic money order	12	16%
Jeevan Pramaan centres	11	15%
Total	75	100%

Analysis: Table no 1.10 depicts the different types of the e-post that the sample respondent access from the post office. Out of 75 respondents 19 (25%) of them are getting the e-post, 33 (44%) of them are getting e-payments and rest 12 (16%) and 11 (15%) of them are getting the Electronic money order and Jeevan Pramaan centres respectively. it interprets that majority of respondent's uses e-payment service than the other service of e-products.

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Table no.1.11: Depicts the type of investments that the respondents held in Post office.

Particulars	No of respondents	Percentage
National Savings Certificate	24	32%
Kisan Vikas Patra	7	9%
Sukanya Samriddhi Accounts	17	23%
Senior Citizen Savings Scheme	9	12%
Others	18	24%
Total	75	100%

Analysis:

Table 1.11 depicts the various investments that the respondents held in post office, it interpret that 24 (32%) of them invested in National Savings Certificate, 7 (9%) of them invested in Kisan Vikas Patra, 17(23%) of them invested in Sukanya Samriddhi Accounts and remaining 9 (12%) and 18 (24%) of them invest in Senior Citizen Savings Scheme and other investment schemes. It interprets that most of the respondents invest in the national savings certificate that the other investment options.

Table no.1.12: Depicts the usage of the Aadhaar Enrollment and Updation Centers in the Post Office.

Particulars	No of respondents	Percentage
Yes	62	83%
No	13	17%
Total	75	100%

Analysis:

Table 1.12 depicts the number of the respondents in the sample are been availed the Aadhaar enrolment services out of 75 , 62 them availed this service and rest 13 of them not availed this services, majority 83% use this services and rest 17% is not been using this service that most of the respondents are been used the Aadhaar enrolment service that is 83% and rest not used the service that is17% out of the 75 respondents respectively. By this it is understood the online services are almost used only few of them are been lack behind.

Table no. 1.13: Depicts the sample of respondents use the Indian Post Passenger Reservation System (IP_PRS) of Indian Railways service in Post office.

Particulars	No of respondents	Percentage
Yes	29	39%
No	46	61%
Total	75	100%

Analysis:

Table 1.13 depicts the number of respondents who are using the Indian Post Passenger Reservation System (IP_PRS)

of Indian Railways service in Post office and who are not using this services, only 29 (39%) of them uses this services and rest 46 (61%) of them not been using this services respectively. It can be seen that the majority of the respondents are not aware of Indian Post Passenger Reservation System service offered in the post office.

Table no.1.14: Depicts the sample of respondents use the Post office Passport Seva Kendra's

Particulars	No of respondents	Percentage
Yes	34	45%
No	41	55%
Total	75	100%

Analysis:

Table 4.14depicts the number of respondents who use the Post office Passport Seva Kendra's, 34 (45%) of them uses this services and 41 (55%) of them do not use this services, out of 75 respondents respectively. So it can be seen that the some of the respondents are not aware of Passport Seva Kendra's service offered in the post office.

Table no.1.15: Depicts the sample of respondents use the International Money Transfer in post office.

Particulars	No of respondents	Percentages
Yes	20	27%
No	55	73%
Total	75	100%

Analysis:

Table 1.15depicts the number of respondents who use the International Money Transfer in post office, 20 (27%) of them uses this services and 55 (73%) of them do not use this services, out of 75 respondents respectively. So it can be seen that the some of the respondents are not aware of International Money Transfer service offered in the post office.

Table no.1.16: Depicts does the sample respondents had observed any technological changes in the working of the Post office over the years.

Particulars	No of respondents	Percentage
Yes	60	80%
No	15	20%
Total	75	100%

Analysis:

Table no 1.16 depicts that out of 75 sample respondents, it interprets that the majority of the respondents that is 60 (80%) of the respondents are been observed the positive

technological changes in the working of the post office and remaining 15 (20%) of the respondent have not observed any technological change over the years in post office. It interprets that most of the respondents have observed technological changes in the working of the Post office over the years.

Table no.1.17: Depicts whether the Indian Post Tracking system of speed post is reliable according to the sample respondents.

Particulars	No of respondents	Percentage
Good	40	53%
Excellent	17	23%
Poor	2	3%
Average	16	21%
Total	75	100%

Analysis:

Table no 1.17 represents that the reliability of the Indian Post Tracking system of speed post, out of 75 sample respondents 40 (53%) have observed the service is good, 17 (23%) have observed the service is excellent, 2 (3%) have observed the service is poor and rest16 (21%) have observed the service is average according to their experience in the course of availing the services of post office, have experienced the quality is average and poor according to their experience in usage of the service of post office. It interpret that most of the respondents have observed the good reliability of speed post service.

Table no.1.18: Depicts how the sample respondents rank the quality of services in post office.

Particulars	No of respondents	Percentage
Highly satisfactory	21	28%
Satisfactory	46	61%
Un satisfactory	5	7%
Rude	3	4%
Total	75	100%

Analysis:

Table no 1.18 represents that out of 75 respondents how they rank the quality of the service, how the sample respondents rank the quality of services in post office. Out of 75 respondents how they rank the quality of the service provided in the post office most of them that is 61% are been satisfied with quality ,28% of them are highly satisfied with the quality ,and rest 7% and 4% of them are unsatisfied and have got the experience of rude in availing the postal services. It interpret that most of the respondents are been satisfied with the service of post office.

SUMMARY AND FINDINGS, SUGGESTIONS AND CONCLUSION

It is analyzed that the majority of respondents are females 58%, so it shows that among the sample respondents a greater number of females are interested in online postal services. The majority of respondents who uses the online services of post office are under graduates and post graduates that is 41% and 34%. It shows that these group peoples are more

interested because of convenience of the services in post office and other group of people may not have the proper facility to access the services some lack in the technical skills to.

It is found that the most of respondents that is 37% were belongs to below 10,000 monthly income earning group and even 31% of the respondents belong to above 20,000 income group. It shows that whether people earning less or more they tend to access postal services according to their abilities and need. It is found that the most of the respondents that is 36% of them maintains Savings Bank Account in the post office and other respondents maintain Recurring Deposit account , Monthly Income Scheme, Time Deposit and other types of accounts in the post office. As people maintain bank accounts even they maintain post office accounts due to various benefits and different schemes provided in Indian post office. It is found that most of the respondents got the information about online postal services through the media and friends and relatives, so the online services of post office been reaching to people through the media networks.

It is found that some respondents 45% of them are aware Post office Passport Seva Kendras service and being using this service and rest 55% of them are not being using, so the awareness should be created It is found that majority of the respondents 73% of them are not been using the International Money Transfer in post office , it shows that there is awareness of these service provided post office for majority of the people.

The majority of the respondents 80% of them have observed a positive technological change in the working of the post office over the years. It is found that the quality of the post office service is been satisfactory and highly satisfactorily good that's been ranked by the respondents by their experience.

SUGGESTIONS

- The online assistance awareness should be created among illiterates and expand the scope of services to the larger groups and to the rural hub.
- To initiate to create a virtual post office for the wider spread of the postal services in larger areas. It should try to enhance increase in market share of parcels, logistics service.
- Should enhance the establishment of IT infrastructure in postal service. It should try to acquire knowledge and business intelligence to improve the services provided in market.
- To modernize internal processing and standardize operations.
- To modernize the postal products and services. To implement various measures to reach the services to the larger populations.
- Creation of awareness of modernized services to the rural customers. Technological developments should be made to meet the customized requirements of the customers.
- To enhance modernized mail and money transfer products which so as to meet customer expectations.
- To enhance the customer service strategy.

CONCLUSION

- This study furnished a source to gain the knowledge about the Indian postal system working and helped to understand the various schemes and product and services provided by the post office. Developed an awareness about the various postal products and services and other activities of held by the Indian postal system and even the initiatives taken by the post office during the lockdown due to covid-19 pandemic situation.

- Based on the data analysis and interpretation of the study can be concluded that the responses from respondents it is clarified that there is an effective utilization of the postal services by most of the population , postal service is been accepted more that the private couriers. The post office customer be loyal in payment of the dues for the services availed by them and they should also help others to make use of the services of post office.

- The Indian postal system with over 1.5 lakh post offices is the largest postal network in the world. This is larger than the entire branch network of all commercial banks of the country.

- Though the primary work of the postal system is delivering mail, the department of posts over a period of time has added services like money remittances, financial service products like Post Office Bank Accounts and Postal Life Insurance. The postal system also plays a vital role in disbursements of payments of Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) and pension schemes.

- The postal departments over the years have moved beyond their traditional function of delivering mails. In the early years itself, post offices started providing financial services in the form of post office savings bank account, Recurring deposits , Post office savings bank account and postal life insurance.

- The vast network of the postal system is already being leveraged by many companies today. One such example is the e-commerce industry; E-commerce has witnessed a rapid growth in India especially in the last couple of years. Companies like Flip kart, Amazon, Snap deal and a few others have used the postal department to ensure timely delivery in places where traditional logistics and courier companies do not operate. Indian Post started Express Parcel Service in the year 2013.

- Finally Indian postal system has been effectively working in the development of the country by enhancing the services to the entire population by a way of different assistance customized according to the needs of customers of the postal system.

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