WWW.IJRPR.COM

International Journal of Research Publication and Reviews

Journal Homepage: www.ijrpr.com ISSN 2582-7421

Direct Benefit Transfer through India Post Payments Bank: Reach, Scheme Composition and Last-Mile Delivery Challenges

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ABSTRACT

Direct Benefit Transfer (DBT) moves welfare payments directly into beneficiaries' bank accounts, and India Post Payments Bank (IPPB) is one channel through which these credits are received, supported by the postal network's doorstep services. This descriptive study asks how far DBT reaches through IPPB, which schemes make up the value IPPB reports, and what operational challenges affect last-mile delivery. It combines published official data, mainly the Department of Posts Year-End Review 2024 and IPPB's Annual Report 2024–25, with qualitative notes from an on-the-job training placement at IPPB in 2026. The numerical analysis concerns reach and scheme composition; efficiency, accessibility and beneficiary experience are explored only through field observations and published evidence. Between January and November 2024, IPPB reported DBT of ₹34,950 crore to 3.62 crore customers, equal to about ₹9,655 per reported recipient and about ₹1,748 per reported DBT transaction (roughly 20 crore). Five scheme lines accounted for ₹22,033.47 crore, or 63.04 per cent of that value. The source reports that women held 59 per cent of the accounts opened in the period, and IPPB's annual report records 77 per cent of its customers at 31 March 2025 as rural. Field notes and published sources point to authentication-related accessibility challenges, Aadhaar seeding and mapping issues, connectivity limits and awareness gaps, but the study cannot measure how often these occur. Later audit evidence on IPPB covers different indicators, such as account dormancy and UPI declines, and is not treated as a DBT failure rate. The findings are indicative, and the paper proposes monitoring measures and targeted improvements that remain to be tested.

Keywords: Direct Benefit Transfer; India Post Payments Bank; financial inclusion; Aadhaar Enabled Payment System; last-mile delivery; welfare delivery

1. Introduction

1.1 Background

The Government of India launched Direct Benefit Transfer (DBT) in 2013 to deliver subsidies, scholarships, pensions and other welfare benefits through electronic transfers, removing intermediaries and reducing delay and leakage. The framework rests on Jan Dhan accounts, Aadhaar-based identification and mobile connectivity. Official-data-based reporting puts the number of schemes at 28 in 2013–14 and 323 in 2024–25 (DD India, 2025b), and cumulative transfers above ₹43.3 lakh crore by April 2025 (Indo-Asian News Service [IANS], 2025). The DBT portal's estimate of cumulative savings from removing duplicate and ineligible beneficiaries is about ₹3.48 lakh crore (DD India, 2025a).

In 2014 the Reserve Bank of India (RBI) created payments banks, which may accept limited deposits and offer payment and remittance services but may not lend (RBI, 2014). India Post Payments Bank (IPPB), wholly owned by the Government of India, began with pilot branches in Ranchi and Raipur on 30 January 2017 and was launched nationally on 1 September 2018. At 31 March 2025 it reported 11.67 crore customers, 649 banking outlets, 1,64,237 banking access points and more than 1.86 lakh postmen and Gramin Dak Sevaks (GDS) supporting doorstep services (India Post Payments Bank [IPPB], 2025). For DBT, the final stage of delivery therefore involves an account, an access point and, often, a human agent.

Effectiveness can be examined along four dimensions: reach, efficiency, accessibility and beneficiary experience. Published data allow reach and scheme composition to be described numerically. The other three dimensions are explored in this paper only through field observations and published evidence, and they are not measured.

1.2 Problem Statement

A welfare-delivery system can perform well in aggregate while the last link in the chain remains difficult for some users. The distinction between owning an account and using it is central to financial-inclusion measurement (Demirgüç-Kunt et al., 2022). Public reporting on DBT through IPPB consists mainly of counts, values and shares. This paper asks what those figures show, what they do not show, and which operational challenges are reported at the last mile.

1.3 Research Gap

Rigorous evidence on DBT-type reforms comes largely from scheme-level or state-level studies of smartcard payments, e-governance reforms and biometric authentication in welfare programs. Few works set out channel-specific official data on a postal payments bank, with careful attention to what each indicator measures. This study assembles such data and adds documented field exposure from an on-the-job training placement.

1.4 Significance of the Study

For IPPB and the Department of Posts, the paper offers an outside reading of published indicators and a list of measures that could be published to make DBT delivery easier to assess. For DBT policymakers, it shows how scheme composition and indicator definitions affect interpretation. For students and researchers, it illustrates how to separate reach, activity, audit and field evidence rather than combining them into a single claim of success or failure.

1.5 Scope, Data Cut-off and Timing

The placement took place in 2026, but most numerical analysis concerns January–November 2024. That is the period for which the Department of Posts published scheme-wise values of DBT delivered through IPPB, which the author could locate (Press Information Bureau [PIB], 2024). IPPB's Annual Report 2024–25 (IPPB, 2025) and the audit findings in Report No. 5 of 2026 of the Comptroller and Auditor General (CAG, 2026) were reviewed as later official disclosures, but neither gives equivalent scheme-wise DBT figures. All web sources were retrieved on 7 November 2026, which is the data cut-off for this paper.

2. Literature Review and Interpretive Frameworks

2.1 The DBT Delivery Chain

The Standard Operating Procedure (SOP) for DBT payments describes the process for payments that a ministry or department processes through the Public Financial Management System (PFMS). It also expects other implementing agencies using other payment systems to follow the same steps, so the pathway it describes should not be read as universal across all central and state schemes (Direct Benefit Transfer Mission, n.d.). In that pathway, a beneficiary is registered after validation of a bank or postal account, or of an Aadhaar number on the mapper maintained by the National Payments Corporation of India (NPCI). Payment files go from PFMS to a sponsor bank, then through NPCI to the destination bank. If Aadhaar was validated at registration, the payment is routed through the Aadhaar Payments Bridge (APB); otherwise it is settled on the bank account through the National Automated Clearing House (NACH). The destination bank credits the account and informs the beneficiary by SMS, and the SOP allows a maximum of four working days for the success or failure response to return to the ministry (Direct Benefit Transfer Mission, n.d.).

Two terms are easily confused. Linking an Aadhaar number in a bank's core banking system is a bank-side record. Seeding, in NPCI's procedure, means updating the Aadhaar number in the NPCI mapper, and the bank is responsible for doing so correctly after linking (National Payments Corporation of India [NPCI], n.d.-a). The DBT SOP additionally requires banks to keep the core-banking Aadhaar database in sync with the mapper (Direct Benefit Transfer Mission, n.d.). Receiving a DBT credit is a separate activity from withdrawing cash. IPPB describes doorstep cash deposit and withdrawal, the Aadhaar Enabled Payment System (AePS) and a mobile banking app as distinct services (IPPB, 2025). NPCI describes AePS as a bank-led, interoperable model in which a business correspondent of any bank uses a micro-ATM and Aadhaar authentication (NPCI, n.d.-b). A mobile-app transaction does not involve a physical cash withdrawal at a doorstep device.

2.2 DBT, Leakage and Delay

Studies of Indian welfare programs suggest that reducing intermediation can improve delivery but may carry trade-offs. Muralidharan et al. (2016) found that biometrically authenticated smartcard payments in Andhra Pradesh made payments faster and more predictable and reduced leakage. Banerjee et al. (2020) studied a reform of a workfare program in which advance payments were replaced by just-in-time payments triggered by e-invoicing. Program expenditure fell by 24 per cent while employment slightly increased, and there were fewer fake households in the official database, but payment delays increased. These studies concern particular schemes and states and do not measure IPPB.

2.3 Authentication and Access

Authentication technologies can create access difficulties when they fail. Drèze et al. (2017), studying Aadhaar-based biometric authentication in Jharkhand's public distribution system, reported that authentication and related problems disrupted access for some households. This literature motivates attention to the authentication step in doorstep banking, without implying that the same pattern holds for IPPB.

2.4 Payments Banks, Account Ownership and Use

The RBI's 2014 guidelines created payments banks to offer basic deposit and payment services without lending (RBI, 2014). The Global Findex database recorded a rise in Indian adult account ownership from 53 per cent in 2014 to 80 per cent in 2017, while about 48 per cent of accounts showed no deposit

or withdrawal in the preceding year (Demirgüç-Kunt et al., 2018). The 2021 edition continues to separate ownership from use (Demirgüç-Kunt et al., 2022). Account opening and DBT receipt are therefore not the same as active use.

2.5 Interpretive Framework

SERVQUAL describes service quality through reliability, responsiveness, assurance, empathy and tangibles (Parasuraman et al., 1988). It is used here only as a descriptive vocabulary for grouping reported challenges. It was not administered, and no SERVQUAL scores are reported. Other adoption and agency frameworks are not used, because the evidence in this paper does not allow them to be applied.

3. Research Methodology

3.1 Research Design

The study is descriptive and exploratory. It has two components: a review and dated tabulation of published official data, and qualitative notes from an on-the-job training (OJT) placement at IPPB. It makes no causal claims.

3.2 Research Approach

Reach is addressed with published counts and values. Efficiency would require data such as DBT return rates, failure codes or crediting turnaround, and accessibility and experience would require user-level measures; none was available from the sources reviewed. These three dimensions are therefore treated qualitatively, and no conclusions are drawn about their level.

3.3 Data Sources and Retrieval

Sources comprised the Department of Posts Year-End Review 2024 published through PIB (20 December 2024); IPPB's Annual Report 2024–25; the Executive Summary of CAG Report No. 5 of 2026; press-agency reports for cumulative figures; the DBT Mission and NPCI procedural documents; and the academic literature. Dashboards and web pages change over time, so each web source was retrieved on 7 November 2026 and figures should be re-checked before further use. The detailed chapter on IPPB in the CAG report (paragraph 6.1, which sets out audit periods, definitions and management responses) was not analysed; only its Executive Summary was used.

3.4 Fieldwork Documentation

Table 1 records the fieldwork details. Where contemporaneous notes or counts do not exist, the entry should say so and the paper's claims are limited to what is documented. No numbers, quotations or incidents are reconstructed after the fact.

Table 1

Fieldwork Record

Item	**Record**
Host branch and district	India post bank , Main office , Budhwar Peth- 411002
OJT period	15 May- 15 July
Sites visited (number and type)	2 Branches of the bank
Staff interactions	Postman , Postmaster
Beneficiary interactions	Not recorded
Dates, language and approximate duration	English, Marathi, Hindi , Gujarati
Format	Informal conversations
Topics discussed	DBT, Insurance , account balances
How notes were recorded	Written later

3.5 Sampling

Field interactions were convenience-based and constrained by location and working schedules. They are not representative of IPPB's network, and the selection of participants may have been influenced by staff introductions.

3.6 Data Collection

During the placement the author's tasks included familiarization with DBT and AePS reporting dashboards, compilation and cross-checking of scheme-wise figures against published data, support for internal management-information summaries, and field interactions. Internal management-information data are not reproduced here, and every figure in this paper comes from a published source.

3.7 Data Analysis

Published figures are tabulated with their reporting dates in Table 3, keeping annual flows, cumulative totals and stock measures separate. Derived ratios are simple arithmetic on published figures, and the formula is shown in each table note so that readers can verify them. No statistical modelling was performed. Spreadsheet and Python tools mentioned in the internship report were used for compilation .Field notes were grouped into themes as described in Table 1.

3.8 Ethics and Permissions

Permission to undertake the internship is distinct from permission to use workplace interactions or non-public information for research.No internal or non-public IPPB data are reported, and no personally identifiable beneficiary information appears in the paper.

4. Objectives of the Study

The study has four objectives:

1. To describe the institutional route by which DBT credits reach IPPB accounts, distinguishing credits from withdrawals.
2. To tabulate published indicators of the reach, value and scheme composition of DBT delivered through IPPB, with exact reporting dates.
3. To document operational challenges reported in field interactions and published sources, without estimating their frequency.
4. To propose measures for improvement, each with a responsible stakeholder, a feasibility note and an evaluation measure.

Table 2

Mapping of Objectives to Evidence

Objective	Primary evidence	Dimension addressed	Limit
1	DBT Mission SOP; NPCI documents; IPPB annual report	Institutional context	Describes the SOP pathway, not every scheme
2	PIB Year-End Review 2024; IPPB annual report; press-agency reports	Reach; scheme composition	Different periods and definitions across sources
3	Field notes; Drèze et al. (2017); IPPB annual report; CAG Executive Summary	Accessibility; efficiency; experience (qualitative)	No frequency estimates
4	Sections 5 and 7	All dimensions	Proposals are untested

5. Results / Data Analysis

5.1 Dated Reference Points

Table 3 lists the published figures used in this paper. Annual flows, cumulative totals and stock measures are kept apart, because they answer different questions and cannot be added or compared directly.

Table 3

Dated Reference Points from Published Sources

Measure	Type	Date or period	Value	Source
National DBT transfers	Annual flow	2013–14	About ₹7,370 crore; 28 schemes	DT Next (n.d.); DD India (2025b)
National DBT transfers	Annual flow	2024–25	₹6.60 lakh crore (IANS) or ₹6.83 lakh crore (ministerial statement); sources differ	IANS (2025); DT Next (n.d.)
National DBT transfers	Cumulative	To April 2025	Over ₹43.3 lakh crore	IANS (2025)
National DBT schemes	Count	2024–25	323	DD India (2025b)
IPPB customers	Stock	First year of operation (to about August 2019)	About 1 crore	ANI (2020)
IPPB customers	Stock	31 March 2024	8.82 crore	IPPB (2025)
IPPB customers	Stock	September 2024	9.88 crore	IANS (2024)
IPPB customers	Stock	31 March 2025	11.67 crore	IPPB (2025)
IPPB DBT beneficiaries (as reported)	Stock	31 March 2024 and 31 March 2025	3.04 crore and 5.12 crore	IPPB (2025)
DBT through IPPB	Cumulative	Seven years to about August 2024	Over ₹45,000 crore	IANS (2024)
DBT through IPPB	Period flow	January–November 2024	₹34,950 crore to 3.62 crore customers	PIB (2024)
AePS transaction value (all AePS, not DBT)	Annual flow	2023–24 and 2024–25	₹31,158 crore and ₹33,856 crore	IPPB (2025)

Note. Definitions differ between sources and have not been reconciled. For example, the 3.62 crore DBT customers in January–November 2024 and the 3.04 and 5.12 crore DBT beneficiaries in the annual report may not be measured the same way.

5.2 DBT Reported through IPPB, January–November 2024

Table 4 sets out indicators from the Department of Posts Year-End Review 2024 (PIB, 2024) and three derived measures. Each derived measure answers a different question.

Table 4

IPPB DBT and Account Indicators, January–November 2024

Indicator	Value	Note
Accounts opened	2.68 crore	PIB (2024)
Of which held by women	1.56 crore; reported as 59%	Source-reported percentage; 1.56 ÷ 2.68 = 58.2% (see text)
Accounts opened in rural areas	77%	PIB (2024)
Customers receiving DBT	3.62 crore	PIB (2024)

Indicator	Value	Note
DBT value	₹34,950 crore	PIB (2024)
Reported DBT transactions	About 20 crore	PIB (2024); the unit is not defined in the release
Total DBT per reported recipient	₹9,655	₹34,950 crore ÷ 3.62 crore; author's calculation
Average value per reported transaction	About ₹1,748	₹34,950 crore ÷ 20 crore; author's calculation
Account balances	Not available	Cannot be inferred from either average

Note. The release gives 59 per cent for women's share of accounts opened, but the stated absolute figures give 58.2 per cent. The paper uses the source's percentage as reported and does not claim to resolve the difference.

The ₹9,655 figure is total DBT received through IPPB per reported recipient over the eleven months, not the value of an individual payment. The ₹1,748 figure is the average value per reported transaction across all schemes. Because schemes differ widely in payment size (Table 5), neither average describes a typical payment, and neither says anything about account balances.

5.3 Reach Profile

Two sets of shares are reported on different bases and should not be combined. For accounts opened in January–November 2024, the Department of Posts reports a 59 per cent share for women and 77 per cent for rural areas (PIB, 2024). For the customer base at 31 March 2025, IPPB's annual report records 48 per cent women and 77 per cent rural, with 60 per cent of accounts held by women receiving DBT (IPPB, 2025). Comparable figures for other banks or channels are not available in these sources, so the data do not show whether IPPB reaches rural or female customers more than other institutions do.

5.4 Scheme Composition

Table 5 reports the five scheme lines for which the Department of Posts gave values.

Table 5

Scheme Lines in DBT through IPPB, January–November 2024

Scheme	Reported count (crore)	Value (₹ crore)	Value ÷ count (₹)	Share of ₹34,950 crore
PM-KISAN	4.16	8,321.10	2,000	23.81%
MGNREGA	4.72	7,587.70	1,608	21.71%
Majhi Ladki Bahin (Maharashtra)	1.16	3,322.19	2,864	9.51%
Ladli Behna	1.57	1,793.20	1,142	5.13%
PAHAL	5.45	1,009.28	185	2.89%
Five lines together	17.06	22,033.47	1,292	63.04%
All DBT through IPPB	About 20	34,950	1,748	100%

Note. Source: PIB (2024). The release does not define the unit of "count"; it is read here as the reported number of DBT transactions. Value ÷ count and shares are the author's calculations from the reported figures; component shares may not sum exactly because of rounding.

The five lines account for ₹22,033.47 crore, or 63.04 per cent of the value, and for about 17.06 crore of the roughly 20 crore reported transactions. Average values per reported count range from ₹185 for PAHAL to ₹2,864 for Majhi Ladki Bahin, so the scheme mix produces very different payment sizes. The remaining 36.96 per cent of value comes from schemes not itemized in the release.

5.5 DBT Credits and AePS Withdrawals

A benefit credited into an IPPB account and cash withdrawn through IPPB from an account at another bank are different activities (Table 6). IPPB's annual report gives the value of AePS transactions (₹33,856 crore in 2024–25) but does not break it down by the customer's bank or by whether the money originated as DBT (IPPB, 2025). This paper therefore does not combine DBT-credit figures with AePS volumes and does not assume that every AePS customer receives DBT through IPPB.

Table 6

Distinguishing DBT Credits, Withdrawals and AePS Activity

Activity	Where the account is held	IPPB's role	What the reported measure covers
DBT credit into an IPPB account	IPPB	Destination bank that credits the account	DBT customers and DBT value (PIB, 2024; IPPB, 2025)
Cash withdrawal by an IPPB account holder at a post office or doorstep	IPPB	Account bank and access point	Not separately reported in the sources reviewed
AePS withdrawal by a customer of another bank	Another bank	Business-correspondent channel	AePS value, all customers, no breakdown by bank or fund source (IPPB, 2025)
Mobile-app transaction	IPPB	Account bank	App downloads and digital transactions (IPPB, 2025); no cash withdrawal involved

The field observations reported in Section 5.6 concern the post-office and doorstep service channel. Unless Table 1 specifies otherwise, they are not evidence about DBT credits in particular.

5.6 Reported Operational Challenges

The internship report identified several challenge areas from field interactions. This paper treats them as topics raised, not as measured findings. The source type of each field observation (directly observed, reported by staff, or reported by beneficiaries), with an anonymized code or date, is to be entered in Table 7 by the author. Published evidence is shown beside it.

Table 7

Reported Operational Challenges and Their Evidence Base

Note. Highlighted cells are for the author to complete from contemporaneous notes. If no record exists, enter "not recorded" and remove the challenge from the findings.

Authentication-related accessibility challenges. AePS withdrawals require biometric authentication (NPCI, n.d.-b). Literature from another program shows that authentication problems can disrupt access (Drèze et al., 2017), and IPPB's annual report describes introducing facial authentication for senior citizens who face difficulty with fingerprints (IPPB, 2025). The passage does not say whether the facility applies to AePS withdrawals as well as other services.

Seeding and mapping. A payment routed on Aadhaar depends on the mapper entry (Section 2.1). The field notes identified mismatches as a challenge area, but no frequency is claimed here or by any source reviewed.

5.7 Later Official Disclosures and Audit Evidence

Report No. 5 of 2026 of the CAG covers the year ended 31 March 2024, with later matters included where relevant, and its Executive Summary records several observations about IPPB (CAG, 2026). Each indicator measures something specific, and none is a DBT failure rate (Table 8).

Table 8

Later Indicators and What Each Measures

Indicator and source	What it measures	What it does not show
Widespread dormancy and inactivity in customer accounts (CAG, 2026)	Activity status of accounts	Whether DBT credits failed, or the cause of inactivity
UPI technical decline rate of 3.29% in 2021–22 and 7.82% in 2022–23, against an RBI target below 1%; 362 hours of UPI outage in 2023–24 (CAG, 2026)	Performance of IPPB's UPI service	AePS or DBT performance
Inadequate deployment of individual business correspondents; delayed or cancelled doorstep requests; weak Micro-ATM security checks (CAG, 2026)	Compliance and service-process findings	Frequency of DBT problems
Failed transactions linked to non-linking of IPPB and Post Office Savings accounts; recommendation to promote linkage, especially for DBT-linked accounts (CAG, 2026)	A specific linkage issue noted by auditors	Share of DBT credits affected
About 95% of grievances resolved within the defined turnaround time (IPPB, 2025)	Grievance-handling timeliness reported by the bank	DBT-specific grievances or satisfaction

Note. The detailed IPPB chapter of the CAG report (paragraph 6.1) was not analysed. The audit periods, definitions and management responses should be read there before these indicators are interpreted further.

6. Findings

The analysis supports the following findings, each limited to what its source measures.

1. DBT is a large national system: from 28 schemes in 2013–14 to 323 in 2024–25, with cumulative transfers above ₹43.3 lakh crore by April 2025. Annual and cumulative figures are kept separate throughout.
2. IPPB reports substantial DBT activity: ₹34,950 crore to 3.62 crore customers in January–November 2024, and a rise in reported DBT beneficiaries from 3.04 crore to 5.12 crore between March 2024 and March 2025. The two beneficiary figures may not be defined alike.
3. Five scheme lines account for ₹22,033.47 crore, or 63.04 per cent, of the value. Average value per reported count ranges from ₹185 to ₹2,864, so no single payment size is typical.
4. As reported, 59 per cent of accounts opened in January–November 2024 were held by women and 77 per cent were rural; across the customer base at 31 March 2025, 48 per cent were women and 77 per cent rural. The data do not allow comparison with other banks.
5. Field notes and published sources identify challenges in authentication, Aadhaar seeding and mapping, connectivity, and awareness. Their frequency, and whether they affect DBT credits specifically, are not established.
6. The sources reviewed report reach and activity measures but not DBT-specific return rates, failure codes or crediting turnaround, so efficiency and beneficiary experience cannot be assessed. The absence of published measures is not evidence of poor performance.

7. Discussion

7.1 Ownership, Receipt and Use

Growth in customers and DBT beneficiaries shows that accounts are opened and credits received. Findex evidence that ownership can far exceed active use (Demirgüç-Kunt et al., 2018, 2022) is a reason to keep reach and use distinct. The data reviewed do not show whether recipients withdraw, hold or spend funds through IPPB.

7.2 Scheme Mix and Payment Size

Scheme composition affects how any average should be read. PM-KISAN's value per reported count is close to ₹2,000, while PAHAL's is ₹185. Concentration of value in a few schemes tells us where money is concentrated, but not where service problems arise. A scheme that matters little by value could still involve many users and many problems.

7.3 Authentication-Related Accessibility Challenges

Authentication matters for withdrawals through AePS because Aadhaar authentication is part of the service (NPCI, n.d.-b). The literature shows that authentication difficulties have affected access in another program (Drèze et al., 2017), and IPPB's own report describes facial authentication for senior citizens (IPPB, 2025). These points justify attention to authentication. They do not rank it against other challenges, because no source reviewed measures the frequency of each.

7.4 Using SERVQUAL Descriptively

In SERVQUAL terms, the reported challenges relate mainly to reliability (failed or delayed transactions) and to the support users need to operate accounts (empathy and assurance). This reading is descriptive. No service-quality scores were collected, so the study cannot say which dimension is strongest or weakest.

7.5 What Later Audit Evidence Does and Does Not Show

The CAG's observations on dormancy, UPI declines and doorstep service concern account activity, the UPI channel and service processes. They are useful context about IPPB's operations, but they are not DBT failure rates and are not used as such. The same applies to IPPB's grievance-resolution figure, which concerns timeliness across all grievances.

8. Recommendations / Implications

8.1 Proposed Measures

The measures in Table 9 follow from the challenge areas in Section 5.6. Feasibility notes state what the published sources indicate and what still needs checking. No costs have been assessed, and none of the measures has been piloted.

Table 9

Proposed Measures, Responsibility, Feasibility and Evaluation

Measure	Problem addressed	Responsible	Feasibility note	Evaluation measure
Check Aadhaar seeding status at account opening and before DBT onboarding	Seeding and mapping mismatches	IPPB; NPCI	The APB SOP assigns seeding accuracy to banks and refers to NPCI status-check services; details to be confirmed with NPCI	Share of DBT returns coded to mapping failures
Document and publicize approved failure-handling steps for failed or pending withdrawals, including confirmation to the customer	Authentication and connectivity failures	IPPB; Department of Posts	Requires internal procedures and regulatory alignment; no technical change assumed	Complaints on failed transactions; time to resolution
Assess connectivity backup for doorstep devices in low-network areas	Connectivity limits	IPPB IT	Technical and cost assessment needed before any commitment	Transaction failure rate by area
Extend existing literacy camps with DBT-specific content such as checking seeding status and SMS alerts	Awareness gaps	IPPB; NABARD; Department of Posts	Builds on about 3,800 camps already held in 2024–25 (IPPB, 2025)	Pre- and post-session knowledge checks

Measure	Problem addressed	Responsible	Feasibility note	Evaluation measure
Publish DBT-specific service indicators such as return rates and crediting turnaround	Measurement gap	IPPB; DBT Mission	The DBT SOP already specifies response files with failure codes, so the data may exist; to be confirmed	Publication of indicators with definitions

8.2 Implications and Future Research

Researchers and officials should read counts, values and shares alongside their definitions and periods. Future work could obtain DBT-specific failure and return data, survey beneficiaries with a probability sample across channels and compare IPPB with other institutions on the same periods and scope. A comparison with national DBT totals would be appropriate only with figures for the same period and scope.

9. Limitations of the Study

The study has several limitations. Most figures come from official statements, press-agency reports and one annual report, and definitions differ across them (for example the 3.62 crore DBT customers and the 5.12 crore DBT beneficiaries), as does the stated 59 per cent share of women against the 58.2 per cent implied by the absolute figures. Scheme-wise IPPB data were available only for January–November 2024 and for five scheme lines, although the placement took place in 2026. The unit of "count" in the Department of Posts release is not defined. Only the Executive Summary of the CAG report was analysed. Field interactions were convenience-based, may have been shaped by staff introductions, and are documented only to the extent shown in Table 1. The study does not measure efficiency, accessibility or beneficiary experience, does not benchmark IPPB against other channels, and does not compare IPPB with national DBT totals. The recommendations are untested proposals.

10. Conclusion

This paper tabulated published data on DBT delivered through IPPB and set them beside field notes and later audit evidence, taking care to state what each indicator measures. IPPB reported DBT of ₹34,950 crore to 3.62 crore customers in January–November 2024, with five scheme lines making up 63.04 per cent of value and very different payment sizes across schemes. Reach and scheme composition can be described numerically. Efficiency, accessibility and beneficiary experience cannot be measured with the sources available, and field notes and published studies suggest that authentication, seeding and mapping, connectivity and awareness deserve attention. The study does not conclude that IPPB performs better or worse than other channels, and it does not treat missing indicators as evidence of poor performance. Publishing DBT-specific service indicators would allow these questions to be answered.

Declarations

Author contributions. Rinku Badiyani conceived the study, compiled the sources, carried out the analysis and wrote the paper. Dr Shirly Abraham, faculty member, provided academic guidance during the study.

Funding. This research received no external funding.

Competing interests. The author completed on-the-job training at India Post Payments Bank (IPPB), the institution studied, and declares no financial interest in IPPB.

Data availability. All quantitative data come from the published sources listed in the References, which were retrieved on 7 November 2026. Derived calculations are shown in the table notes. Field notes are not publicly available, to protect anonymity and workplace confidentiality.

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Appendix A

Glossary of Abbreviations

Table A1

Abbreviations Used in the Paper

Abbreviation	Full form
AePS	Aadhaar Enabled Payment System
APB	Aadhaar Payments Bridge
CAG	Comptroller and Auditor General of India
DBT	Direct Benefit Transfer
GDS	Gramin Dak Sevak

Abbreviation	**Full form**
IPPB	India Post Payments Bank
MGNREGA	Mahatma Gandhi National Rural Employment Guarantee Act
NACH	National Automated Clearing House
NPCI	National Payments Corporation of India
OJT	On-the-Job Training
PAHAL	Direct Benefit Transfer for LPG subsidy
PFMS	Public Financial Management System
PIB	Press Information Bureau
PM-KISAN	Pradhan Mantri Kisan Samman Nidhi
RBI	Reserve Bank of India
SOP	Standard Operating Procedure
UPI	Unified Payments Interface