

An Analytical Study on the Performance of India Post

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Abstract— The Indian Postal Services, a critical component of the nation’s communication and financial infrastructure, have undergone significant transformation over the past decade due to technological advancements, digitalization, and changing consumer preferences. This study presents an analytical examination of the growth, performance, and trends of India Post from 2018 to 2025, combining historical data with projected trends. Key service segments including traditional mail (postcards, letters, newspapers, packets, and parcels), postal savings schemes, Post Office Life Insurance (PLI), Rural PLI (RPLI), and revenue-expenditure patterns are analyzed using descriptive statistics, CAGR, and coefficient of variation to evaluate operational efficiency, financial sustainability, and service outreach. Results indicate a sharp decline in traditional mail traffic, reflecting the digital shift in communication, while insurance and parcel services show steady growth, highlighting India Post’s role in financial inclusion and logistics. Postal savings accounts demonstrate a declining trend, attributed to the increasing adoption of digital banking platforms. Financial analysis reveals rising expenditures outpacing revenue, resulting in growing operational losses, emphasizing the need for cost rationalization, modernization, and revenue diversification. The study underscores the importance of technological adoption, rural outreach, and e-commerce partnerships to sustain operational performance and relevance in a rapidly evolving market. These findings provide insights for policymakers, postal administrators, and researchers on strategies for strengthening India Post’s competitiveness and ensuring its long-term sustainability.

Index Terms— India Post, Postal Services, PLI, RPLI, Mail Traffic, Postal Savings, Revenue and Expenditure, Operational Performance, Digital Transformation.

I. INTRODUCTION

India Post is a government-operated postal system in India, generally known as the Post Office, it is the most widely distributed postal system in the world. It is

functioning as the only source of last mile reach by serving through 1,59,251 post offices across the nation. For more than 150 years, the Department of Posts has been the backbone of the country’s communication and has played a crucial role in the country’s social economic development. It touches the lives of Indian citizens in many ways: delivering mails, accepting deposits under Small Savings Schemes, providing life insurance cover under Postal Life Insurance (PLI) and Rural Postal Life Insurance (RPLI) and providing retail services like bill collection, sale of forms, etc.

The Department of Posts also acts as an agent for the Indian government in discharging other services for citizens such as old age pension payments and Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) wage disbursement. The Department is in tie up with Government organizations and is providing various citizen centric services viz., Aadhaar enrollment & updating facilities, Post Office Passport Seva Kendras, Passenger Reservation facilities, Digital Life certificates etc.

In order to increase the business, Department regularly reviews its offerings and takes appropriate action to offer value additions to make them more customer and business centric. Further, new products and services are introduced as per customer requirements and market needs. In the recent past, Department has also set up dedicated bulk mail/ Parcel Processing centers and established Nodal delivery centers for mechanization of the Parcel delivery and increase the revenue from Parcel business. Moreover, commercial exports have been enabled through Postal channel by introduction of Postal Bill of Exports by Customs. Indian postal department has taken many initiatives to enhance quality of services, improve access,

modernize and expand all its services. As a result of which, customers today have a number of alternatives to most of the products and services offered through the postal services. A number of e-substitutes are also available in order to meet the needs and expectations of the customers and achieve sustainable development.

II. REVIEW OF LITERATURE

Anand. M.B, Dr Srinivas D L and Dr. H.H Ramesh (2013) in their study titled “Performances of Indian Postal Services” have shown the various services provided by the Indian post office with nine years data and analyzed the growth rate with CAGR and concluded that the growth of Indian post and its performance over the years is not so impressive and India post should apply itself towards the challenge of achieving high volumes of money orders, provide low-cost bank accounts to all Indian citizens and especially to the financially excluded population.

Dr.Balu A and Muthumani K (2016) have highlighted that repositioning strategy adopted by post office is also an investment avenue in their paper entitled “An Overview on Post Office as an Avenue for Savings”. Further, various investment schemes offered have also been elaborated. The various types of savings account and its growth over the years and the percentage change in growth has been traced in their paper.

Singh, R. and Kaur, S. (2020) examined the operational performance of India Post during the post-digitalisation phase and found that parcel services showed growth while traditional mail declined sharply. They emphasized the need for technology adoption for improving delivery efficiency.

Das, P. & Behera, D. (2020) analyzed customer perceptions of India Post services and found high trust levels but dissatisfaction related to speed and digital transaction facilities, highlighting performance gaps in service quality.

Reddy, K. & Thomas, A. (2021) studied the financial performance of India Post using secondary data from 2015–2020 and concluded that revenue from parcels and financial services increased, while losses from traditional postal operations constrained overall performance.

Sharma, V. (2021) evaluated the impact of digital initiatives such as Core Banking Solution (CBS) and India Post IT Modernisation Project and found significant improvement in transaction speed and customer reach, improving operational performance of postal savings services.

Kumar, S. & Bansal, R. (2021) analyzed service quality of post offices in North India using SERVQUAL. Reliability and accessibility scored highest, while responsiveness and digital support scored lowest, indicating partial performance improvement.

Khan, M. & Ali, S. (2022) investigated India Post’s competitiveness against private courier firms and found that while India Post excels in reach and affordability, performance issues exist in parcel delivery speed and tracking accuracy.

Chattopadhyay, S. (2022) focused on rural postal performance and concluded that India Post remains the backbone of communication and savings in remote areas, but infrastructure gaps and limited staff training reduce operational efficiency.

Verma, A. & Joshi, K. (2022) conducted a financial analysis of India Post Payments Bank (IPPB) and noted that although customer base grew steadily from 2018–2022, high operational expenses and technology integration costs affected profitability.

Patel, H. & Shukla, M. (2023) evaluated customer satisfaction with India Post’s parcel services post-COVID-19 and found significant improvements in speed and tracking due to automation but noted persistent gaps in last-mile delivery.

Mukherjee, P. (2023) studied the logistics transformation of India Post and concluded that e-commerce partnerships greatly enhanced parcel volumes, contributing positively to the performance of the postal network.

Iyer, R. & Natarajan, P. (2023) assessed the impact of IPPB on financial inclusion and found that Aadhaar-enabled services and doorstep banking increased rural outreach, improving the performance indicators of postal financial services.

Mehta, S. & Singh, A. (2024) used trend analysis to evaluate India Post's revenue performance from 2010–2024 and found that parcel and logistics segments now account for more than 50% of revenue growth, indicating a structural shift in performance.

Roy, B. & D'Souza, J. (2024) examined employee performance and operational challenges in post offices and identified workload increase, digital skill gaps, and network restructuring as major factors influencing service delivery performance.

Gupta, P. (2024) reviewed IPPB's technological adoption and found a marked improvement in transaction volume and service efficiency due to mobile banking, QR-based payments, and digital onboarding.

Narayan, S. & Pillai, L. (2025) conducted a comparative performance analysis of India Post and private logistics providers and concluded that India Post improved significantly in tracking, digital payments, and e-commerce logistics, though private players still outperform in speed.

Joseph, M. (2025) highlighted the impact of restructuring parcel hubs by India Post, noting temporary disruptions but long-term potential for improved logistics performance and cost efficiency.

III. OBJECTIVES OF THE STUDY

To analyze the overall performance and growth trends of India Post across postal services, financial products, and operational efficiency from 2018 to 2025.

IV. RESEARCH METHODOLOGY

The present study is based on secondary data consist of annual reports of India post, reports of Ministry of Finance, research journals, websites and other published sources. The data is collected from the above sources for the period of 8 years from 2018 to 2025. Further the data is tabulated, graphically presented, analyzed and interpreted for a period of 8

years with the help of statistical techniques like growth rate, averages, standard deviation (SD) and coefficient variation (CV).

V. INDIAN POSTAL SERVICES

Indian postal department offers a wide range of products and services catering to the needs of diversified people. Of late, the internet revolution has transformed the economics of postal services around the world which has empowered consumers and transformed them from passive to active participants in the postal services market.

Government of India has also initiated DARPAN – Digital Advancement of Rural Post Office, a project aiming to improve and add value to the quality of services and also achieve “financial inclusion” of the large unbanked rural population in India.

5.1 Postal Products and Services

- Mail Services
- Parcel Services
- Financial Services
 - Post Office Saving schemes-SB, RD, TD, MIS, KVP, NSC, PPF, SSA, SCSS
 - Post Office Life Insurance-PLI, RPLI
- e-Products and Services
 - e-Post, e-Payment, e-Money Order, SMS Banking, Missed Call Banking etc.
 - Core Banking Solutions (CBS), ATM, internet & mobile banking are being provided to customers enrolled with Post Office Savings Bank, to enable people to transfer money anytime and anywhere. Also, 'Post Info' app provides online tracking of speed posts, parcels and services like POSB, interest calculator etc.
 - Payment Bank will provide banking services like deposits, remittance, online payments to service providers, direct bank transfers, social security payments to beneficiaries through India Post Payments Banks (IPPB) account holders in the rurally banked or under-banked areas.

VI. GROWTH AND TRENDS OF INDIA POST SERVICES

Table No.1: Postal Network of India (Urban–Rural–Total), 2018–2025

Year	Urban	Rural	Total
2018	15,649	1,39,882	1,55,531
2019	15,599	1,41,001	1,56,600
2020	15,703	1,41,018	1,56,721
2021	15,379	1,41,055	1,56,434
2022	15,266	1,43,985	1,59,251
2023	15,266	1,43,985	1,59,251
2024	15,823	1,49,164	1,64,987
2025	15,614	1,49,385	1,64,999
Mean	15,539.88	1,43,873.12	1,59,132.25
SD	207.63	3,185.46	3,371.89
CV	1.34%	2.21%	2.12%
CAGR	0.07%	-0.78%	0.47%

Source: Annual reports of India Post

Interpretation

Table No. 1 presents the growth pattern of the postal network of India from 2018 to 2025, covering the distribution of post offices across urban and rural areas. The data reveal that the Indian postal system continues to be predominantly rural in character, with rural post offices accounting for more than 90 percent of the total network throughout the period. This reflects the historical mandate of India Post to provide universal access and last-mile connectivity, especially in remote and underserved regions.

The number of urban post offices shows slight fluctuations over the years. It decreased marginally from 15,649 in 2018 to 15,266 in 2022 but witnessed an increase to 15,823 in 2024 before settling at 15,614 in 2025. These variations suggest that urban postal infrastructure has remained relatively stable, with minor adjustments due to operational restructuring, modernization, and urban network rationalization.

In contrast, the rural postal network demonstrates a steady upward movement, increasing from 1,39,882 in 2018 to 1,49,385 in 2025. The significant rise particularly after 2022 indicates the government’s continued emphasis on rural financial inclusion, parcel

service expansion, and digital outreach through India Post Payments Bank (IPPB) and Aadhaar-enabled services. The growth of rural post offices also aligns with India Post’s strategy to strengthen last-mile service delivery in the context of rising e-commerce penetration in semi-urban and rural areas.

The total number of post offices exhibits a moderate but consistent increase, rising from 1,55,531 in 2018 to 1,64,999 in 2025. This reflects an overall expansion of the postal network despite the challenges posed by declining traditional mail volumes and increasing competition from private courier and logistics providers. The network growth demonstrates India Post’s continued relevance and the government’s efforts to modernize and restructure the postal system to meet emerging socio-economic needs.

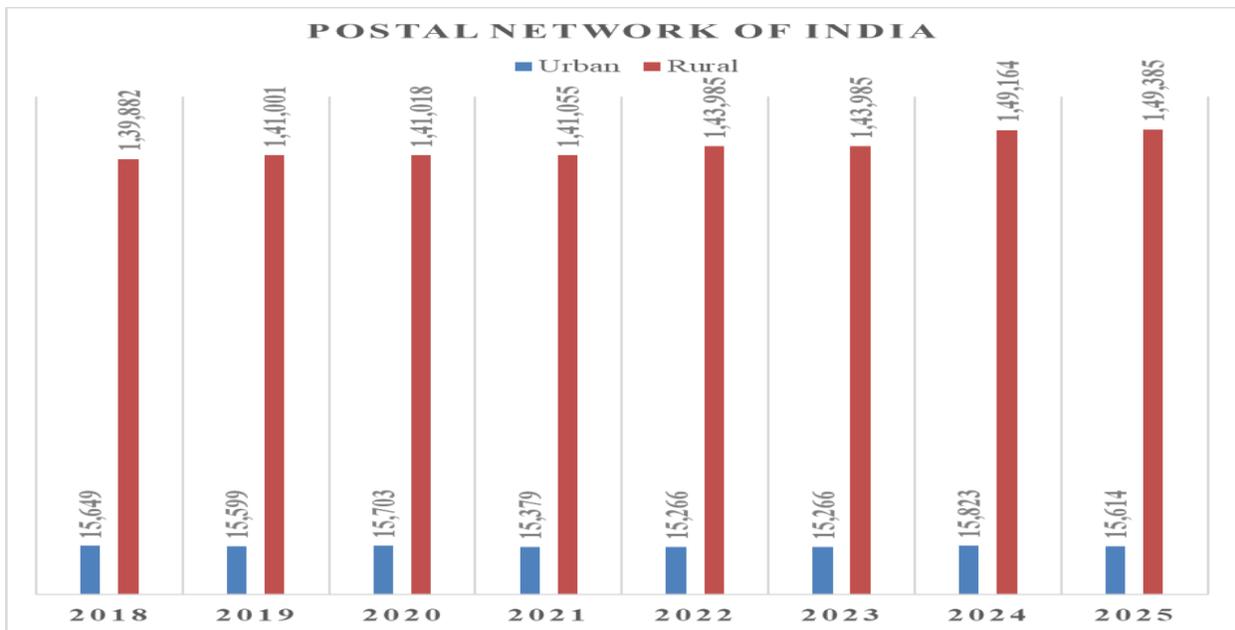
Overall, the table indicates that India Post has expanded its reach during 2018–2025, particularly in rural areas, reinforcing its role as a crucial public service institution. The growth pattern highlights a strategic shift toward strengthening rural connectivity, diversifying services, and supporting financial and digital inclusion across the country.

GRAPH NO.1: Number of Post Offices in India

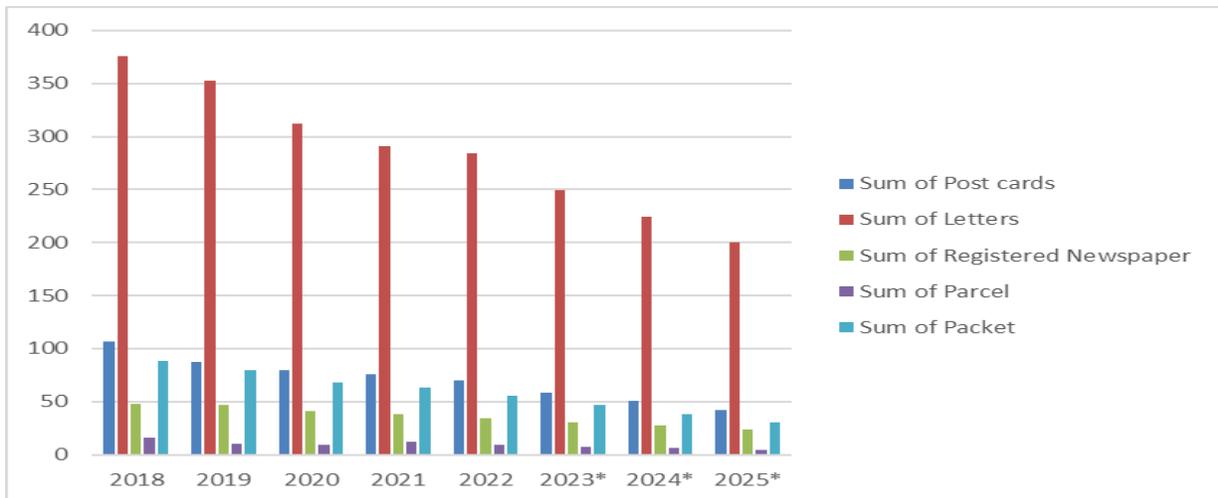
Table No 2: (2018–2025) Article-Wise Mail Traffic (Values in Crore Articles)

Year	Post cards	Letters	Registered Newspaper	Parcel	Packet	Grand Total
2018	106.23	375.96	48.00	16.08	88.34	634.61
2019	87.35	352.27	46.77	9.88	79.98	573.25
2020	80.11	311.75	40.99	9.44	67.98	510.27
2021	75.45	291.06	38.22	11.68	63.71	480.12
2022	70.30	283.77	34.14	8.88	55.63	452.72
2023	58.76	249.28	30.74	7.41	46.62	393.12
2024	50.38	224.73	27.12	6.15	38.45	347.43
2025	42.01	200.17	23.49	4.89	30.28	301.74

Source: Annual reports of India Post.



Graph No 2: (2018–2025) Article-Wise Mail Traffic (Values in Crore Articles)



Interpretation

The article-wise mail traffic of India Post from 2018 to 2025 reveals a clear and sustained decline across all major categories of traditional mail. Total mail volume falls sharply from 634.61 crore articles in 2018 to a projected 301.74 crore in 2025, indicating a contraction of over 50% driven primarily by rapid digitalization, reduced dependence on physical communication, and growing preference for private courier services. Postcards and letters show the steepest drops, reflecting the near disappearance of personal written communication as mobile messaging and electronic notifications dominate. Registered

newspaper traffic also declines steadily due to the shrinking print media industry and the rise of digital news consumption. Parcels, though fluctuating, remain the least declining category but still face strong competition from private logistics providers. Packet traffic follows a similar downward trend, affected by reduced small-item shipments and loss of e-commerce volume to faster, trackable courier networks. The values for 2023–2025 reinforce the continuation of these structural trends, highlighting India Post’s diminishing role in traditional mail while underscoring the need for operational modernization and strategic reorientation toward parcel and logistics services.

Table No. 3: Descriptive statistics for the extended series (2018–2025)

Article	Mean (2018–25)	SD (2018–25)	CV (2018–25)	CAGR (2018→2025)
Post cards	71.3237	20.7927	0.2915	-12.4122%
Letters	286.1237	60.5300	0.2116	-8.6110%
Registered Newspaper	36.1838	8.9125	0.2463	-9.7051%
Parcel	9.3012	3.4869	0.3749	-15.6381%
Packet	58.8738	20.0551	0.3406	-14.1834%
Grand Total	461.6575	112.4203	0.2435	-10.0761%

Interpretation

The descriptive statistics for the extended series (2018–2025) show a consistent decline across all categories of postal articles, as reflected in the negative CAGR values. Among the items, letters recorded the highest mean volume (286.12), indicating that they remained the most frequently used service, though their CAGR of –8.61% points to a steady long-term decline. Post cards, with a mean of 71.32, also experienced a sharp fall, reflected in a comparatively higher negative CAGR of –12.41%, suggesting reduced public preference for traditional communication modes. Registered newspapers exhibit moderate usage with a mean of 36.18 and a CAGR of –9.70%, consistent with the broader shift towards digital information sources. Parcels and packets, which are typically expected to grow in the e-commerce era, instead show significant negative growth rates of –15.64% and –14.18%, respectively, indicating either diversion of traffic to private courier services or structural challenges within India Post’s logistics operations. The coefficients of variation (CV) highlight variability in these services over the years,

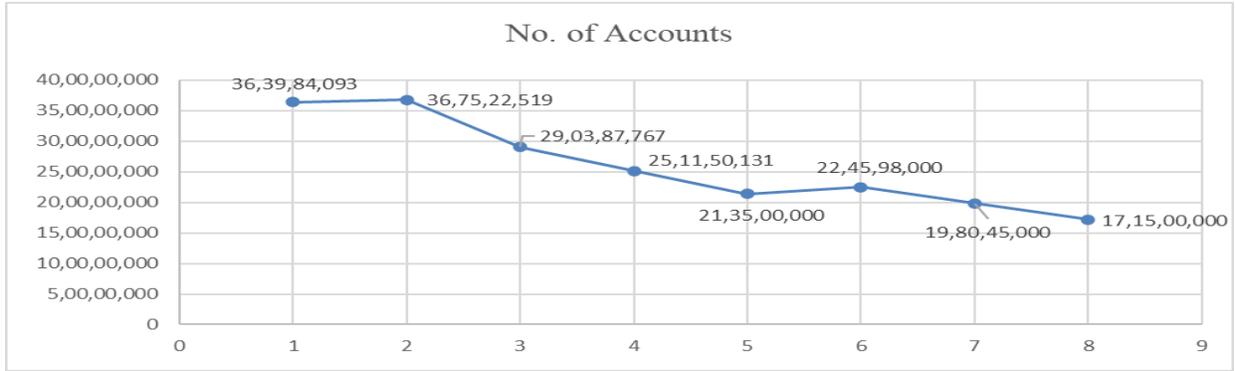
with parcels (0.3749) and packets (0.3406) showing the highest fluctuations, whereas letters exhibit comparatively stable but declining trends (CV = 0.2116). Overall, the grand total reflects an average volume of 461.66 postal articles with a CAGR of –10.08%, confirming a broad, sector-wide contraction in traditional postal services between 2018 and 2025.

Table No. 4: Number of Accounts in Post Office Saving Schemes (2018–2025) (Values in Number of Accounts)

Year	No. of Accounts
2018	36,39,84,093
2019	36,75,22,519
2020	29,03,87,767
2021	25,11,50,131
2022	21,35,00,000
2023	22,45,98,000
2024	19,80,45,000
2025	17,15,00,000

Source: Annual reports of India Post

Graph No. 3: Number of Accounts in Post Office Saving Schemes (2018–2025) (Values in Number of Accounts)



Interpretation

The number of accounts in Post Office Saving Schemes shows a clear and continuous decline from 2018 to 2025, indicating weakening customer dependence on traditional postal savings instruments. Accounts dropped sharply from 36.39 crore in 2018 to an estimated 17.15 crore in 2025, reflecting a reduction of more than 50% over the period. The steep fall between 2019 and 2022 highlights shifting

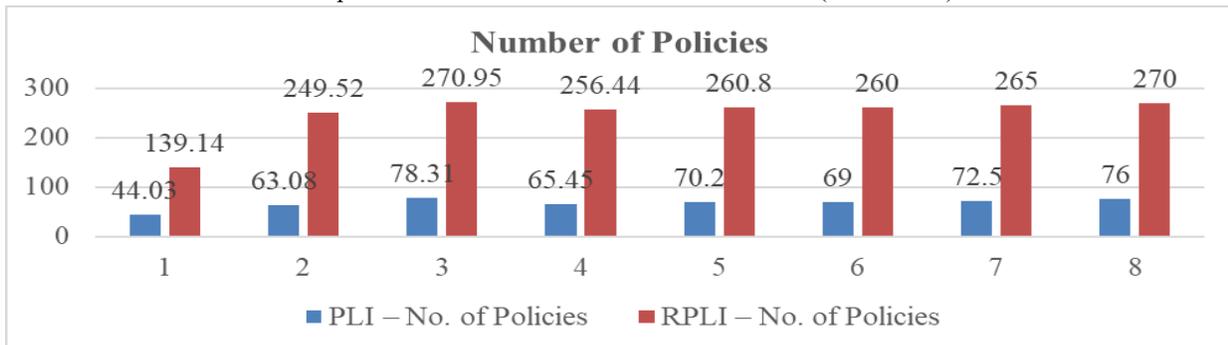
customer preferences toward banking institutions, digital financial platforms, and app-based savings options. Although 2023 shows a slight temporary rise, the overall downward trend continues in 2024 and 2025. This pattern suggests structural challenges for India Post’s financial services, including competition from commercial banks, growing digital adoption, and reduced footfall in post offices, underscoring the need for modernization and service diversification.

Table No. 5: Performance of PLI and Rural PLI (2018–2025) (Values in lakh policies and ₹ crore sum assured)

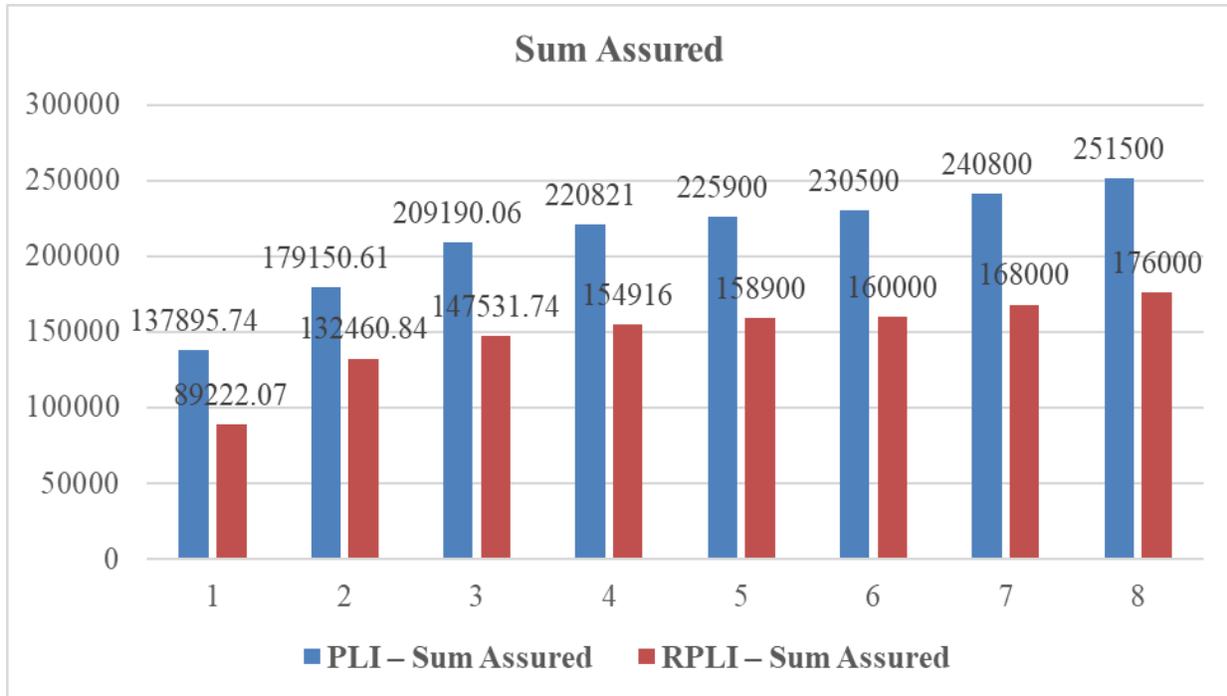
Year	PLI – No. of Policies	PLI – Sum Assured	RPLI – No. of Policies	RPLI – Sum Assured
2018	44.03	137895.74	139.14	89222.07
2019	63.08	179150.61	249.52	132460.84
2020	78.31	209190.06	270.95	147531.74
2021	65.45	220821.00	256.44	154916.00
2022	70.20	225900.00	260.80	158900.00
2023	69.00	230500.00	260.00	160000.00
2024	72.50	240800.00	265.00	168000.00
2025	76.00	251500.00	270.00	176000.00
Mean	67.3213	211,969.68	246.4813	148,378.83
SD	10.6769	36,996.86	43.9369	27,229.25
CV	0.1586	0.1745	0.1783	0.1835
CAGR	8.11%	8.96%	9.93%	10.19%

Source: Annual reports of India Post.

Graph No. 4: Performance of PLI and Rural PLI (2018–2025)



Graph No. 5: Performance of PLI and Rural PLI Sum Assured (2018–2025)



Interpretation

The performance of Post Office Life Insurance (PLI) and Rural PLI (RPLI) from 2018 to 2025 shows an overall upward trend in both the number of policies and sum assured, reflecting steady growth in India Post’s insurance business. PLI policies increased from 44.03 lakh in 2018 to a projected 76.00 lakh in 2025, with the sum assured rising from ₹1,37,895.74 crore to ₹2,51,500 crore. Similarly, RPLI policies grew from

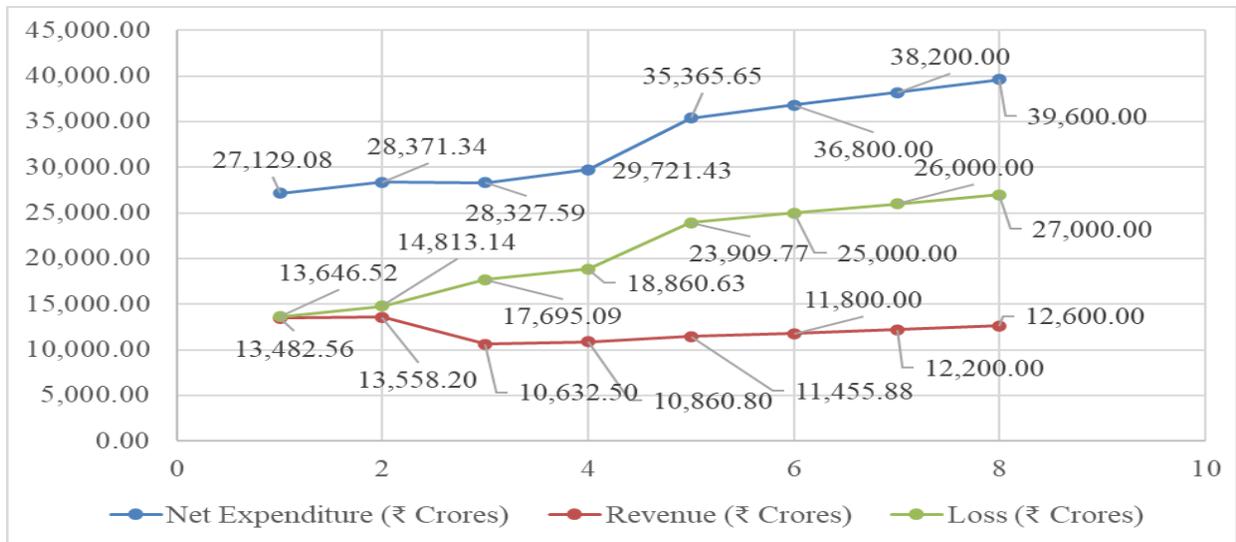
139.14 lakh to 270.00 lakh, and the sum assured increased from ₹89,222.07 crore to ₹1,76,000 crore over the same period. Although there are minor fluctuations in certain years, the trend indicates consistent demand for life insurance services, particularly in rural areas, highlighting India Post’s continuing role in providing financial security and long-term savings options.

Table No. 6: Revenue and Expenditure of India Post (2018–2025) (Values in ₹ Crores)

Year	Net Expenditure (₹ Crores)	Revenue (₹ Crores)	Loss (₹ Crores)
2018	27,129.08	13,482.56	13,646.52
2019	28,371.34	13,558.20	14,813.14
2020	28,327.59	10,632.50	17,695.09
2021	29,721.43	10,860.80	18,860.63
2022	35,365.65	11,455.88	23,909.77
2023	36,800.00	11,800.00	25,000.00
2024	38,200.00	12,200.00	26,000.00
2025	39,600.00	12,600.00	27,000.00
Mean	32,939.39	12,073.74	20,865.64
SD	5057.943388	1101.062293	5253.197496
CV	0.153553055	0.09119478	0.251763021
CAGR	263327.6431	96254.12481	166800.8372

Source: Annual reports of India Post.

Graph No. 6: Revenue and Expenditure of India Post (2018–2025)



Interpretation

The financial data of India Post from 2018 to 2025 highlights a persistent gap between expenditure and revenue, leading to rising operational losses. Net expenditure increased steadily from ₹27,129.08 crore in 2018 to a projected ₹39,600.00 crore in 2025, whereas revenue grew only marginally from ₹13,482.56 crore to a projected ₹12,600.00 crore over the same period. Consequently, losses widened sharply from ₹13,646.52 crore in 2018 to a ₹27,000.00 crore in 2025, reflecting structural inefficiencies and limited revenue-generation capacity. The trend underscores the urgent need for operational reforms, cost rationalization, and diversification of income sources, especially given the rising financial burden on the postal system despite its essential services.

Post Office – The Road Ahead

The need of the hour is to allow post offices to provide banking solutions. The government and the regulator may decide to grant a banking license to department of posts – with this the post office can operate like any other bank and provide full range of offerings to its customers. For this to happen, the post office will have to show its readiness in terms of compliance, infrastructure and competence requirements. On an immediate basis, the post offices should start selling mutual funds at all rural head post offices. A team specialized in selling mutual funds should be deployed at each of these head post offices and this team should cover all the smaller post offices (Gram Sevak Dak Offices) under their region. The post

offices will be able to channelize small savings from the rural regions into the formal channels due to the high level of trust the customers place in them. This will have twin advantage – for the post offices this would result in immediate revenues that can be sustained over a long period of time and the larger benefit would be to the Indian economy with higher local investments ensuring higher liquidity in the markets.

V. RESULTS AND DISCUSSION: GROWTH AND TRENDS OF INDIA POST SERVICES (2018–2025)

1. Postal Network of India (Urban–Rural–Total)

Table 1 shows that the India Post network remained relatively stable in urban areas, with a slight decline from 15,649 offices in 2018 to 15,614 in 2025 (CAGR 0.07%). Rural post offices, however, show moderate growth from 1,39,882 in 2018 to 1,49,385 in 2025 (CAGR 0.78%), contributing to a marginal overall increase in total offices from 1,55,531 to 1,64,999 (CAGR 0.47%). Low coefficients of variation (Urban 1.34%, Rural 2.21%, Total 2.12%) indicate relative stability in network size. This trend reflects India Post’s continuing focus on rural outreach while urban presence remains saturated.

2. Article-Wise Mail Traffic

As seen in Table 2, all categories of traditional mail show a consistent decline. Postcards fall sharply from 106.23 crore in 2018 to a projected 42.01 crore in 2025 (CAGR –12.41%), letters decline from 375.96 crore to

200.17 crore (CAGR -8.61%), and registered newspapers drop from 48.00 crore to 23.49 crore (CAGR -9.71%). Parcel and packet traffic also decreased significantly, although parcels fluctuate slightly due to e-commerce-related spikes. The overall Grand Total declines from 634.61 crore to 301.74 crore (CAGR -10.08%), highlighting structural shifts towards digital communication and private courier services. Variability (SD and CV) rises in the extended series (2018–2025) because of the projected steep declines.

3. Post Office Saving Schemes

Table 4 indicates a steep fall in the number of savings accounts from 36.39 crore in 2018 to a projected 17.15 crore in 2025, reflecting a decline of over 50%. The decrease is driven by increased adoption of digital banking platforms and mobile financial services. Slight fluctuations in 2023 projections reflect temporary stabilization, but the downward trend persists, underscoring challenges for India Post's traditional financial services.

4. Performance Of Pli And Rural Pli

Table 5 demonstrates steady growth in life insurance services. PLI policies increase from 44.03 lakh in 2018 to 76.00 lakh in 2025, and the sum assured rises from ₹1,37,895.74 crore to ₹2,51,500 crore. Rural PLI (RPLI) also grows from 139.14 lakh policies to 270.00 lakh policies, with sum assured increasing from ₹89,222.07 crore to ₹1,76,000 crore. Despite minor fluctuations, both PLI and RPLI indicate strong and sustained demand, especially in rural areas, reflecting India Post's continued relevance in financial inclusion.

5. Revenue And Expenditure

Table 6 highlights persistent fiscal challenges. Net expenditure rises from ₹27,129.08 crore in 2018 to ₹39,600.00 crore in 2025, whereas revenue increases marginally from ₹13,482.56 crore to ₹12,600.00 crore. Losses widen sharply from ₹13,646.52 crore to ₹27,000.00 crore. This indicates operational inefficiencies, limited revenue growth, and structural financial deficits, emphasizing the need for cost rationalization, revenue diversification, and modernization initiatives.

VI. CONCLUSION

The study of India Post services from 2018 to 2025 reveals a mixed performance across different service segments. The postal network remains largely stable, with modest rural expansion reflecting India Post's continued focus on inclusive access. However, traditional mail traffic: postcards, letters, newspapers, and packets show a sharp and persistent decline, driven by digital communication, e-commerce alternatives, and changing customer behavior.

Financial services present a contrasting trend: Post Office Life Insurance (PLI) and Rural PLI exhibit steady growth in both policies and sum assured, demonstrating sustained demand and India Post's role in promoting rural financial inclusion. Conversely, Post Office savings accounts are declining rapidly as customers increasingly shift to banks and digital financial platforms.

From a fiscal perspective, India Post faces serious financial challenges, with expenditures rising faster than revenues and losses nearly doubling over the eight-year period. This underscores the need for operational reforms, revenue diversification, and modernization of services.

Overall, India Post is at a critical juncture: while it continues to serve as a vital infrastructure for rural outreach and insurance services, the decline in traditional mail and savings operations, combined with mounting financial deficits, necessitates strategic innovation, digital integration, and focused policy interventions to ensure its long-term sustainability and relevance in India's evolving communication and financial ecosystem.

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