

**CUSTOMER SATISFACTION TOWARDS POSTAL FINANCIAL SERVICES.**

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**Abstract**

In the current investigation, consumer loyalty is estimated by three factors identifying with Satisfaction on adherence to standard time, fulfilment with respect to the innovation utilized in contribution monetary administrations, and in general execution related with the monetary administrations which surpass assumptions. A five-point scale is utilized to quantify the view of clients of postal monetary administrations on their Satisfaction. The essential information needed for the examination were gathered from 300 clients of Postal Financial Services in the State of Maharashtra. Casual meetings were likewise led with the postal staff and specialists in the field of monetary administrations to discover Higher consumer loyalty more is client faithfulness to postal monetary administrations.

**Keywords:** Consumer loyalty, Customer Satisfaction, Financial Services

**JEL Code:** N2, L87, J28

**1. Introduction**

The financial services offered by the Post Office shall include Savings and Postal Life Insurance (PLI)/Rural Postal Life Insurance (RPLI). **Post Office Network (2011)** The Small Savings Scheme of the Post Office provides a secure, risk-free and attractive investment opportunity for small investors and offers savings products through its 1,55,000 postal offices.

The Post Office reserve funds bank is the most established and by a long shot the biggest financial framework in the nation, serving the venture need of both metropolitan and country client base. These administrations are offered as an office administrator for the Ministry of Finance, Government of India. A few items on offer serve different speculation prerequisites of the clients.

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**Dr.P.Vadivel , C.Kavitha (2018)** The ideas of advertising have changed throughout the timeframe. Because of the advancement of data innovation, modernization, and globalization of business, showcasing today has become more clients driven. The client is the ruler of the market subsequently it is truly key for the organizations to perceive the estimation of the clients. The client is considered as the most significant resource of the organization which should be kept up appropriately for raising the piece of the pie. **Dr. Charusheela Birajdar, Prof. Akshata Joshi (2016)** henceforth it is pivotal to meet the essential assumptions for the clients and keep them glad. In this way, consumer loyalty is a basic factor in the promoting theory. **Kalpesh J. Purohit, Parimal H. Vyas, Madhusudan N. (2012)** Pandya Consumer loyalty is a theoretical and equivocal idea. It is a mental marvel. It is an inclination or articulation which an individual determines in the wake of utilizing an item or administration. It is a disposition of a client that portrays what the client feels about the association. At the point when the item or administration provided by an association meets or surpasses the assumptions for the clients, the client is supposed to be fulfilled.

**Dr. M. K. Gupta, Nidhi Gupta (2012)** India's mailing station is a huge organization that has been modernized, automated, and furthermore globalized lately to improve its presentation by executing different monetary financial administrations notwithstanding its conventional postal administrations. **Parasuraman, Valarie A.Zeithaml, and Leonard L. Berry (1991)**, In contrast to the good days, the clients requiring monetary administrations have alternatives, for example, offices, organizations, and the monetary foundation, be it legislative, public area, or private area. In a particularly serious circumstance, the India mail centre can be fruitful in attempting to satisfy the monetary requirements and offices of its clients to a huge degree. In any case, the very little examination has been done to contemplate and investigate its client's discernment about these monetary administrations offered by the India office. As every client's person, just as gathering monetary necessities, contrast, however different helpful plans are accessible in India mailing stations, how far their requirements are being met and how their client's discernment towards these monetary administrations shift should be concentrated as to have better information and improve its offices. Just an appropriate report will assist with distinguishing the issues and challenges looked at by the clients and furthermore to comprehend their real necessities. In this way, an earnest endeavour has been made by the exploration to break down the perspectives and suppositions and their view of the India mail centre clients towards the monetary administrations given by the India mail centre in Maharashtra region specifically.

### 2. Review of Literature

To identify objectives and to find research gap I have reviewed related articles as motioned below.

**Knights, D (1996)** in this study analysed rural peoples how they are getting postal financial services and Analyses the developing flood of value activities that have arisen inside financial administrations since the mid-1980s, as uncovered by a new postal poll review. Distinguishes that while quality activities are incredibly exorbitant, they produce advantages, for example, expanded staff mindfulness. Spotlights on the new pattern inside financial administrations towards business measure re-designing (BPR) and contends that

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what BPR will mean practically speaking is a long way from clear taking into account the disparate discernments among experts concerning what it is. © 1996, MCB UP Limited.

**Gupta, N (2011)** in this author found how householder are getting postal financial services and this investigation was done as a postal overview. Targets: The point of this investigation was to find out work after paraplegia in India. Setting: This examination was directed in India. Strategies: The investigation was led through a survey. This survey was sent to the distinguished people (n600) on the locations got from the clinical records segment of clinics and from different associations. Information examination was done by utilizing descriptive.

**Msoa, S.K., Govender, J.P (2015)**. In this they identified how postal departments are giving good services and Administration quality and customer fulfilment are connected and are significant elements for the achievement of specialist organizations be it in general society or the private area. This examination plans to analyse the connection between administration quality and customer fulfilment in the Malawian public postal help, explicitly its financial division. A cross-sectional, quantitative, and graphic examination was attempted and information was gathered from 400 customers utilizing the SERVPERF model. A non-likelihood testing approach was received and respondents were chosen utilizing accommodation inspecting.

**Kniazieva, O., Lititanskas, I (2015)** Postal help is a significant piece of the monetary and social foundation of the state. One of the promising bearings of postal assistance ventures' advancement is financial administration improvement, which currently represents practically 50% of the incomes of such organizations. Troublesome states of working and advancement of ventures of postal help in the financial market make it important to look for new types of additional turn of events, specifically through the joining with financial foundations. The genuine issue for the exploration is the need to shape ways to deal with a financial establishment choosing for joining a mail administration undertaking.

**Dr.P.Vadivel, C.Kavitha (2018)**, In this study we found that how India Post office is one of the conventional associations contributing a great deal to the Indian Economy from the day of its beginning. The developing pattern of Information Technology has brought the world into our hands. These days with the computerization of practically all areas, the offices and administrations given by these areas have additionally extended. With the privatization of numerous administration areas, the current taxpayer-supported organization areas are battling hard to rival their private partner. This has prompted a circumstance where they need to enhance their administrations by presenting new offices.

**Arthi, M.C., Shanmugam, K, (2019)** Mobile instalments in India and Kenya had filled immensely somewhat recently and this paper plans to dissect the pattern, progress, and accomplishments of both the nations in versatile instalments particularly zeroing in on socially and financially in reverse areas of the general public. The versatile instalment banking framework in Kenya exists since 2007, even before the computerized time started in India. Installments banks in India, as an idea, imagined in 2014, by and by showing a great deal of promising development in light of the versatile entrance in India.

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**Bhuvanewari, D., Tamilarasi, S, (2019)** India's protection industry has seen the quickest advancement in the latest decade and shows the route to the financial improvement of the country. The protection market covers both the Government and Private associations. India Post has additionally made an endeavour by presenting the protection plot to support individuals living in provincial territories. This investigation has been made to break down the exhibition of Rural Postal Life Insurance and the viability among individuals from different protection plans.

**Fitzpatrick, C (2019),** This article analyses the destiny of the recommendation in the first third Home Rule bill of 1912 to give control of the Post Office to the Irish government and the ramifications this had on bantered about the future legislature of Ireland. It puts this inside the more extensive set of calls made by Irish Nationalists for control of the Post Office, conflicts between the Gaelic League and the Post Office, and the decision of the GPO as a renegade objective in 1916. A perusing of the discussions at a parliamentary and well-known level uncovers more extensive worries about the idea of the Home Rule settlement, dangers to magnificent position, status, security, and monetary interests, and Ulster. It talks about how public personality and desires for power were communicated through command over this emblematic, fundamental organ of the state. An investigation of the Post Office uncovers much about interchanges, inquiries of support and business, and how the state in the nineteenth century turned out to be more occupied with individuals' lives.

**Narula.S, (2019)** The investigation intends to dissect the degree of administration nature of Post Office Saving Bank from the viewpoints of the two customers and representatives. Specifically, the goal of the paper is to contemplate the significant holes for example administration quality holes, and different holes adding to the significant holes, for example, getting a hole, interior assessment hole, and administration conveyance hole. The current exploration looks to acquire an observational understanding of customers' view of administration quality in Indian Postal Services. The objective populace of the overview was all the saving plan clients of Post Office saving Bank in Punjab state and every one of the representatives working in POSB.

**Sengazani Murugesan, V (2020)** The need of great importance today is to join feasible standards to the public postal assistance offices to withstand on the lookout. This current paper's goal is to build up a model to investigate the quality capacity arrangement (QFD) idea and procedure to be joined in India post help tasks. It means to help maintainability by discovering customer factors (inquiries) that influence administration quality plans/measurements. This overview will be useful, to see how India post can remain deliberately economical for the following not many years.

**Chandran, A (2020)** Lean change has effectively been being used in the assembling area has acquired wide acknowledgment in the help area. Indian economy intensely relies upon its administration area. A starter study directed in this area uncovered the rise of online business has severely influenced certain administrations of the postal frameworks. In this way, we felt ahead to survey its exhibition proficiency. A definite study dependent on explicit surveys was led among workers just as customers in post offices situated in South India.

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### **3. Statement of the Problem**

In the current investigation, consumer loyalty is estimated by three factors identifying with Satisfaction on adherence to standard time, fulfilment with respect to the innovation utilized in contribution monetary administrations, and in general execution related with the monetary administrations which surpass assumptions. A five-point scale is utilized to quantify the view of clients of postal monetary administrations on their Satisfaction. The essential information needed for the examination were gathered from 300 clients of Postal Financial Services in the State of Maharashtra.

### **4. Need of the study**

In the current investigation, consumer loyalty is estimated by three factors identifying with Satisfaction on adherence to standard time, fulfilment with respect to the innovation utilized in contribution monetary administrations, and in general execution related with the monetary administrations which surpass assumptions.

### **5. Objectives of the Study**

The current examination entitled Customer Satisfaction of Postal Financial Services: A Study with Reference to Maharashtra is done with the accompanying explicit targets:

1. To study the customer Satisfaction on Postal Financial Services

### **6. Hypotheses of the Study**

H<sub>0</sub>: Higher the customer satisfaction more is the customer loyalty to postal financial services

### **7. Research Methodology**

The research methodology is the particular strategies or procedures used to distinguish, select, measure, and dissect data about a point. In a research paper, the methodology segment permits the peruse to fundamentally assess an examination's general legitimacy and dependability.

#### **7.1.Sources of Data**

The present study is both descriptive and explanatory in nature. It is based on both secondary and primary data collected from various sources.

##### **7.1.1. Secondary Data Source**

The auxiliary information hotspots for the examination incorporate books, diaries, periodicals, papers, site of India Post, Annual Reports of India Post, Annual Reports of Central Government, site of postal frameworks of different nations and site of Universal Postal Union.

##### **7.1.2. Primary Data Source**

The essential information needed for the examination were gathered from 300 clients of Postal Financial Services in the State of Maharashtra. Casual meetings were likewise directed with the postal staff and specialists in the field of monetary administrations.

#### **7.2.Sample Selection**

The essential information needed for the examination were gathered from 300 clients of Postal Financial Services in the State of Maharashtra. 150 sample from rural area and 150 samples from urban area to identify customer satisfaction related to postal financial services.

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### 7.3.Period of the Study

Collected opinions from householders in the rural and urban area from 2019 December to 2020 February through questionnaire to investigate the customer satisfaction related to postal financial services.

### 7.4.Tools used for the study

Statistical Techniques Used for Analysis of Data. The information gathered were examined utilizing numerical and measurable strategies, for example, Percentage, Weighted Arithmetic Mean, Standard Deviation, Compound Annual Growth Rate, Two Sample Independent Mean Test, One-way ANOVA was utilized for the examination of connection among reliant and free factors

## 8. Data Analysis:

### Farmer Satisfaction of Postal Financial Services

Studies uncover that consumer loyalty assumes a huge part in holding a current client and positive verbal.

**Table: 01 Descriptive statistics on Farmer Satisfaction**

Satisfaction regarding	Mean	Standard deviation
Adherence to service time	3.60	0.504
Technology in postal financial services	3.31	0.658
Overall performance of financial services of India Post exceeds expectation	3.55	0.548

Source: primary data (2020) and Computed Using SPSS

**Table: 01** uncovers the general consumer loyalty. Clients are less happy with the innovation appropriation/upgradation in monetary administrations. Client assessment on the general exhibition of monetary administrations of India Post has 3.66 mean score with standard deviation 0.650. Adherence to support time has the most elevated mean score of 3.70 and standard deviation is 0.615.

**Table:02 Farmer Satisfaction on Postal Financial Services- Location Wise Analysis**

Demographic Variables		Mean Score	Standard Deviation	Independent sample mean test result	
				Test value	P value
Location	Urban	3.382	0.453	-4.328	0.000*
	Rural	3.583	0.471		

Source: primary data (2020) and Computed Using SPSS \* Significant at 1 per cent level

With respect to Satisfaction, table: 02 shows, mean score of rustic respondents is high contrasted with metropolitan respondents. Free example mean test shows that there is critical contrast in the consumer loyalty of metropolitan and rustic respondents. Rustic respondents are encountering elevated level of Satisfaction contrasted with metropolitan respondents.

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**Table: 03 Farmer Satisfaction on Postal Financial Service- Gender-wise Analysis**

Demographic Variables		Mean Score	Standard Deviation	Independent sample mean test result	
				Test value	P value
Location	Male	3.411	0.484	-4.306	0.000*
	Female	3.602	0.430		

Source: primary data (2020) and Computed Using SPSS \* Significant at 1 per cent level

As to Satisfaction, **table: 03** shows, female respondents have elevated level of Satisfaction and there exists critical contrast among the male and female respondents with respect to consumer loyalty. Free example mean test outcome (test esteem - 4.306 and p esteem < 0.01) show that there exists critical contrast in the consumer loyalty of male and female respondents. Female respondents have more elevated level of Satisfaction contrasted with male respondents.

**Table: 04 Farmer Satisfaction on Postal Financial Services- Education Wise Analysis**

Demographic Variables	Mean Score	Standard Deviation	One way ANOVA Result	
			F	P value
School	3.752	0.340	54.415	0.000*
Graduate	3.331	0.405		
Post Graduate	3.077	0.488		
Professional	3.145	0.360		
Others	4.264	0.353		

Source: primary data (2020) and Computed Using SPSS \* Significant at 1 per cent level

**Table: 04** shows, Satisfaction level is high among the 'others' (Diploma, Higher Secondary and so forth) bunch followed by respondents who have 'school level' instruction, and graduates. Satisfaction levels of Post Graduates and Professionals are low contrasted with other instruction gatherings. One Way ANOVA result demonstrate that there is huge contrast in the consumer loyalty of various schooling gatherings

Descriptive statistics and one-way ANOVA results on occupation wise customer satisfaction analysis are given in Table:06.

**Table: 05 Farmer Satisfaction on Postal Financial Services-Occupation Wise Analysis**

Demographic Variables	Mean Score	Standard Deviation	One way ANOVA Result	
			F	P value
Govt. Employee	3.345	0.517	17.721	0.000*
Private Employee	3.208	0.545		
Cooli worker	3.803	0.365		
Retired	3.610	0.322		
Business/Profession	3.275	0.376		
Agriculture	4.008	0.201		
Unemployed	3.642	0.314		

Source: primary data (2020) and Computed Using SPSS \* Significant at 1 per cent level

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**Table: 05** shows, elucidating measurements uncovers that Agriculture class (Farmers) have most significant level of consumer loyalty in regards to postal monetary administrations with a mean score of 4.008 followed by Coolie labourers, jobless and resigned people. Standard deviation shows a most minimal degree of scattering with respect to assessment of these gatherings of respondents. Single direction ANOVA is led to know whether there is critical contrast in consumer loyalty of various occupation gatherings. Consequences of single direction ANOVA shows that there exists huge distinction among the occupation bunches with respect to the consumer loyalty about postal monetary administrations.

**Table:06 Farmer Satisfaction on Postal Financial Services- Monthly Income – wise Analysis**

Demographic Variables	Mean Score	Standard Deviation	One way ANOVA Result	
			F	P value
Below 15000	3.761	0.342	19.000	0.000*
15000-30000	3.423	0.477		
30000-45000	3.433	0.528		
45000-60000	3.140	0.231		
Above 60000	3.217	0.440		

Source: primary data (2020) and Computed Using SPSS \* Significant at 1 per cent level

**Table: 06** shows One-way ANOVA results (F-19.000 and p vale < 0.010) indicate that there is significant difference in the satisfaction level of different income groups.

**Table: 07 Farmer Satisfaction on Postal Financial Services-Age-wise Analysis**

Demographic Variables	Mean Score	Standard Deviation	One way ANOVA Result	
			F	P value
Below 30	3.406	0.368	13.527	0.000*
30-40	3.322	0.487		
40-50	3.465	0.501		
50-60	4.072	0.307		
60 and above	3.637	0.340		

Source: primary data (2020) and Computed Using SPSS \* Significant at 1 per cent level

**Table: 07** shows, it is obvious that '50-60' and 'Over 60' age bunches are having significant level of consumer loyalty contrasted with other age gatherings. Most minimal degree of consumer loyalty among the gatherings is recorded for 30-40 age gathering. Single direction ANOVA result shows that there is huge distinction in the Satisfaction of various age gatherings.

### 9. Findings

Present study brings that below finding which are identified through the above analysis part.

1. In general consumer loyalty was concentrated on execution of postal monetary administrations dependent on adherence to standard time, acknowledgment of innovation in mailing stations and by and large execution. Time component comprises most noteworthy fulfilled factor followed by generally speaking execution and innovation acknowledgment.

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Area and other segment factors are discovered critical components in consumer loyalty.

2. Satisfaction level of respondents in provincial zones is high contrasted with respondents in metropolitan territories.
3. Female respondents are profoundly fulfilled contrasted with male respondents.
4. Also, respondents in the schooling classification of 'Other people' who have recognition, endorsement courses and so on, Agriculturists and coolie laborers, respondents having month to month pay beneath and respondents over the age of 50 are exceptionally fulfilled.

### **10. Suggestions**

Pay shrewd examination uncovered that lower pay bunches are exceptionally fulfilled contrasted with higher pay gatherings. Essentially, more established individuals are more fulfilled than more youthful individuals.

### **11. Limitations**

1. Collected opinions from the available respondents of rural and urban areas.
2. In this study opinions are taken maximum from male respondents as they are leading their family.
3. In this study followed secondary data to information of postal departments schemes and services.

### **12. Scope for further research**

The main part of composing the future extension part is to introduce it in a positive manner. As recognized in the previous segment, it is urgent to distinguish if the limits are strategies-based or researcher-based. It ought to be brief and basic to the field of study. Abstain from utilizing a reference in the extension for the future research part. It will help to all researcher for future study on postal financial services and how government can introduce new policies and new financial facilities to rural poor householders who wants to save money daily in postal department and my study helps to aspirants and new researchers.

### **13. Conclusion**

To put it plainly, there is more significant level of positive assessment on postal monetary administrations in the psyches of country respondents, female respondents, low pay gatherings, respondents over 50 years, ranchers and resigned people which is clearly demonstrating the job and pertinence of postal monetary administrations among the more vulnerable segments of the general public. It is presumed that, with the end goal of holding the unwavering clients of postal monetary administrations and to pull in new clients, India Post should give most extreme significance while planning monetary items by adding highlights which meet the fluctuated prerequisites of clients to keep up the nature of items to the degree of Satisfaction of clients.

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