



## Branchless Banking Statistics for the Quarter Apr-Jun 2017

Agricultural Credit & Microfinance Department

**Table 1: Summary of Key Indicators**

Indicators	Jan-Mar 17	Apr-Jun 17	Quarterly Growth
Number of Agents	368,738	402,710	9.21%
Number of Active BB Agents	213,068	185,297	-13.03%
Number of Accounts	23,685,630	27,312,964	15.31%
Deposits as on Quarter end (Rs. In millions)	7,906	15,423	95.08%
Number of transactions during the quarter (number in '000')	140,589	167,173	18.91%
Value of transactions during the quarter (Rs. In millions)	564,448	746,569	32.27%
Average size of transactions (in Rs.)	4,015	4,466	11.23%
Average daily transactions	1,562,096	1,857,476	18.91%
Average deposit in accounts	334	565	69.17%
Active Accounts	11,287,857	13,158,310	16.57%



**Table 2: Volume and Value of BB Transactions**

S.#	Type of Transaction	Jan-Mar 2017		Apr-Jun 2017	
		Volume of Transactions (Numbers)	Value of Transactions (PKR)	Volume of Transactions (Numbers)	Value of Transactions (PKR)
<b>1</b>	<b>Agent transfers for liquidity</b>				
	Agent account to agent account	4,063,254	117,212,969,967	4,173,646.00	138,245,463,657.00
	Agent account to bank account	161,503	6,939,878,527	134,947.00	11,132,867,665.00
	Bank account to agent account	436,033	79,191,330,436	864,727.00	108,703,260,391.00
	Cash Deposit in L3 by agents <sup>1</sup>	202,768	9,861,085,870	240,915.00	14,588,797,171.00
<b>2</b>	<b>Fund Transfers</b>				
	<i>a. Fund transfers through M-wallets</i>				
	MW to MW transfers	11,437,466	40,864,095,578	13,731,664.00	49,955,261,324.00
	MW to bank account transfers	228,142	1,835,946,105	290,405.00	2,807,384,976.00
	Bank account to MW transfers	91,137	1,122,453,960	112,563.00	1,461,956,555.00
	MW-to-person fund transfers	1,681,511	6,066,912,162	1,873,428.00	6,902,530,058.00
	<i>b. Fund transfers through CNIC</i>	-			
	Person to person sending	13,493,735	62,388,891,317	12,527,518.00	62,096,245,776.00
	Person to person receiving	14,256,325	64,862,270,585	13,348,448.00	64,403,644,809.00
<b>3</b>	<b>Bulk Payments</b>				
	<i>a. Government to Person Payments</i>				
	G2P through MW	1,781,935	3,099,183,620	3,415,904.00	15,827,398,705.00
	G2P through card	368,506	1,354,547,767	7,159,319.00	35,239,164,209.00
	<i>b. EOBI Pensioners</i>	-	-	-	-
	Pension payment through MW	1,259,222	7,672,508,782	709,291.00	4,367,053,894.00
	Pension payment through OTC	-	-	-	-
	Salaries payments and Others	145,202	1,870,667,043	249,473.00	3,071,496,170.00
<b>4</b>	<b>Cash deposit &amp; withdrawal</b>				
	Cash Deposited in MW (including person to MW transfers)	11,733,690	49,154,521,625	15,058,312.00	65,196,126,870.00
	Cash Withdraw from MW	5,992,349	34,820,013,223	8,431,291.00	50,536,114,970.00
	Cash withdraw through card (G2P)	3,173,246	16,841,044,324	5,419,384.00	27,671,842,760.00
<b>5</b>	<b>Bill payments &amp; Top-ups</b>				
	Utility Bills Payment	27,507,795	34,221,339,975	29,741,689.00	52,396,309,026.00
	Internet Bill Payments	237,337	435,935,705	256,679.00	529,681,377.00
	Mobile Top-ups	39,524,712	2,828,185,276	46,279,776.00	3,450,752,381.00
<b>6</b>	<b>Loan</b>				
	Disbursement	818	22,523,665	21,096.00	513,641,445.00
	Repayment	1,314,968	6,197,768,382	1,588,891.00	7,971,286,124.00
<b>7</b>	<b>Others</b>				
	Donations	9,321	953,495	15,794.00	3,089,965.00
	Retail Payments	341,728	569,969,620	335,781.00	717,113,469.00
	International Home remittance	16,114	482,415,251	19,089.00	617,871,768.00
	Account Opening Transactions	125,718	18,732,952	91,428.00	15,257,918.00
	Cash collection/payment services	475,779	3,567,188,063	645,250.00	3,825,918,347.00
	IBFT	528,352	10,944,329,283	436,165.00	14,321,854,675.00
	<b>Total</b>	<b>140,588,666</b>	<b>564,447,662,558</b>	<b>167,172,873</b>	<b>746,569,386,455</b>

<sup>1</sup> The accounts of L3 have been merged in L2 under the revised BB Regulations 2016



**Table 3: OTC Vs M-Wallet Transactions**

Type of Transaction	OTC (Amount in PKR)		M-Wallets (Amount in PKR)	
	Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
<b>Fund Transfers</b>				
<b>Fund transfers through M-wallets</b>				
MW to MW transfers			13,731,664	49,955,261,324
MW to bank account transfers			290,405	2,807,384,976
Bank account to MW transfers			112,563	1,461,956,555
MW-to-person fund transfers			1,873,428	6,902,530,058
Person to MW fund transfer	11,862	53,332,369		
<b>Fund transfers through CNIC</b>				
Person to person sending	12,527,518	62,096,245,776		
Person to person receiving	13,348,448	64,403,644,809		
<b>Bulk Payments</b>				
<b>Government to Person Payments</b>				
G2P through MW			3,415,904	15,827,398,705
G2P through card	7,159,319	35,239,164,209		
<b>EOBI Pensioners</b>				
Pension payment through MW			709,291	4,367,053,894
Pension payment through OTC	-	-		
Salary payment and Others			249,473	3,071,496,170
<b>Cash deposit &amp; withdrawal</b>				
Cash Deposited in MW (excluding person to MW transfers)			15,046,450	65,142,794,501
Cash Withdrawal from MW			8,431,291	50,536,114,970
Cash withdrawal through card (G2P)	5,419,384	27,671,842,760		
<b>Bill Payments &amp; Top ups</b>				
Utility Bills Payment	25,726,932	42,890,108,790	4,014,757	9,506,200,236
Internet Bill Payments	193,301	460,767,190	63,378	68,914,187
Mobile Top-ups	494,104	87,921,121	45,785,672	3,362,831,259
<b>Loan</b>				
Disbursement	20,992	511,189,180	104	2,452,265
Repayment	1,406,140	6,719,916,618	182,751	1,251,369,506
<b>Others</b>				
Donations	861	796,768	14,933	2,293,197
Retail Payments	242,361	542,959,586	93,420	174,153,883
International Home remittance	-	-	-	-
Account Opening Transactions	18,642	609,585,913	447	8,285,855
Cash collection/payment services	91,428	15,257,918	-	-
IBFT	632,942	3,785,378,504	12,308	40,539,843
<b>Total</b>	<b>67,294,234</b>	<b>245,088,111,511</b>	<b>94,464,404</b>	<b>228,810,886,060</b>