Branchless Banking Statistics (Oct-Dec 2020)

Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Jul-Sept 2020	Oct-Dec 2020
Number of Agents	461,953	481,837
Number of Active BB Agents	191,035	201,702
Number of Accounts	58,137,695	62,755,479
Number of Active Accounts	31,162,780	37,019,687
Deposits as on Quarter end (Rs. In millions)	41,870	51,671
Number of transactions during the quarter (number in '000')	461,960	553,279
Value of transactions during the quarter (Rs. In millions)	1,919,210	2,069,307
Average size of transactions (in Rs.)	4,154	3,740
Average daily transactions (numbers)	5,132,891	6,147,543
Average deposit in accounts (Rs.)	720	823

Table 2: Break-up of BB transactions

Type of Transposions	Volume Milli		Value (PKR in Billion)		
Type of Transactions	Jul-Sept 2020	Oct-Dec 2020	Jul-Sept 2020	Oct-Dec 2020	
Customer Oriented	456.9	548.5	1333.8	1476.0	
Agent related (for liquidity purpose)	5.0	4.8	585.4	593.3	
Total BB Transactions	462.0	553.3	1919.2	2069.3	

Table 3: Province-Wise BB Position

Oct-Dec 2020

	BB Accounts		BB Transac	ctions	BB Agents		
Province	Number	% Share	Number	% share	Number	% Share	
Punjab (Including	40,249,130	64.1%	329,295,323	59.5%	303,265	62.9%	
Sindh	12,778,896	20.4%	114,577,171	20.7%	96,264	20.0%	
Khyber Pakhtunkhwa	7,184,660	11.4%	83,669,875	15.1%	59,357	12.3%	
Balochistan	1,276,779	2.0%	11,717,737	2.1%	10,651	2.2%	
Azad Kashmir	1,053,304	1.7%	11,880,528	2.1%	9,907	2.1%	
Gilgit-Baltistan	212,710	0.3%	2,138,277	0.4%	2,393	0.5%	
Total	62,755,479	100%	553,278,910	100%	481,837	100%	

Table 4: Break-up of Social Welfare Disbursements Oct-Dec 2020

Account Type	Total G2P Beneficiaries during the quarter	Value Disbursed during the Quarter (Rs. in millions)	% Share
BISP	15,286,198	48,473.2	81.1%
EOBI Pensioners	479,092	10,987.4	18.4%
Others	63,854	298.8	0.5%
Total	15,829,144	59,759.3	100.0%

Table 5: Gender-wise segregation of BB accounts

Oct-Dec 2020

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Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Punjab (Including ISB)	30,200,551	10,051,533	40,252,084	75.0%	25.0%	48.1%	16.0%
Sindh	9,531,332	3,256,397	12,787,729	74.5%	25.5%	15.2%	5.2%
Khyber Pakhtunkhwa	5,837,664	1,336,683	7,174,347	81.4%	18.6%	9.3%	2.1%
Balochistan	1,104,155	172,359	1,276,514	86.5%	13.5%	1.8%	0.3%
Azad Kashmir	821,539	229,661	1,051,200	78.2%	21.8%	1.3%	0.4%
Gilgit-Baltistan	189,694	23,911	213,605	88.8%	11.2%	0.3%	0.0%
Total	47,684,935	15,070,544	62,755,479	76.0%	24.0%	76.0%	24.0%

Table 6: Volume and Value of different types of transactions

	able 6: volume and value of diffe	7	Sept 2020	Oct-Dec 2020		
S. #	Type of Transactions	Volume of Transaction s	Value of Transactions (Rs.)	Volume of Transaction s	Value of Transactions (Rs.)	
4	A want transfers for limitality	(Numbers)	(110-1)	(Numbers)	(110.)	
1	Agent transfers for liquidity	0.500.550	050 705 077 004	0.450.040	050 050 007 550	
	Agent account to agent account	3,566,553	256,765,277,904	3,159,216	256,252,697,550	
	Agent account to bank account	296,951	30,819,881,421	360,834	49,341,012,279	
	Bank account to agent account	945,609	275,493,786,066	1,038,896	267,541,470,280	
2	Cash Deposit in L3 by agents ¹	206,867	22,339,771,347	228,824	20,145,769,563	
	Fund transfers					
	a. Fund transfers through M- wallets					
	MW to MW transfers	92,246,284	320,242,459,823	111,974,573	423,900,066,605	
	MW to bank account transfers	23,926,642	187,492,962,755	31,834,328	202,156,258,273	
	Bank account to MW transfers	17,302,723	86,119,474,717	21,948,983	93,219,892,075	
	MW-to-person fund transfers	2,502,218	12,618,654,647	2,284,709	11,554,391,479	
	b. Fund transfers through CNIC	2,002,210	12,010,001,041	2,231,700	11,001,001,170	
	Person to person sending	743,400	4,827,342,763	1,234,816	7,753,658,117	
	Person to person receiving	1,902,417	10,053,389,391	1,850,647	10,626,754,778	
3	Bulk Payments	1,00=,111		1,000,011	. 6,626,1 6 1,1 1 6	
	a. Government to Person					
	Payments					
	G2P through MW	3,110,256	31,104,594,250	4,238,615	49,033,629,764	
	G2P through card	4,015	23,383,220	30,153	235,761,513	
	b. EOBI Pensioners	0	0	0	0	
	Pension payment through MW	1,176,137	13,136,192,884	1,191,249	10,987,356,757	
	Pension payment through OTC	0	0	0	0	
	Salaries payments and Others	1,014,403	11,939,304,656	939,507	12,817,942,574	
4	Cash deposit & withdrawal					
	Cash Deposited in MW (including person to MW transfers	58,971,360	332,378,441,433	72,606,074	337,534,269,743	
	Cash Withdraw from MW	16,561,313	122,190,877,324	21,738,114	126,388,973,576	
	Cash withdraw through card (G2P)	1,694,990	12,686,890,703	1,602,019	11,966,514,228	
5	Bill payments & Top-ups					
	Utility Bills Payment	52,170,536	130,744,682,217	58,260,645	93,767,463,773	
	Internet Bill Payments	382,042	751,417,851	640,768	769,905,609	
	Mobile Top-ups	173,563,488	18,067,106,168	200,174,215	24,357,913,079	
6	Loan					
	Disbursement	197,281	1,097,248,646	181,349	1,210,699,972	
	Repayment	2,490,864	11,725,456,089	2,757,946	10,646,927,580	
7	Others					
	Donations	528,957	38,377,875	549,122	37,354,754	
	Retail Payments	4,260,857	6,093,780,447	8,345,864	8,615,136,335	
	International Home remittance	154,871	2,314,984,374	178,526	2,583,075,569	
	Account Opening Transactions	389,683	44,933,235	786,848	58,811,801	
	Cash collection/payment services	705,358	4,813,596,056	1,439,322	6,608,441,454	
	IBFT	944,133	13,285,590,904	1,702,748	29,194,573,237	
	Total	461,960,208	1,919,209,859,165	553,278,910	2,069,306,722,321	

 $^{^{\}rm 1}\,{\rm The}$ accounts of L3 have been merged in L2 in the Revised BB Regulations-2016

Table 7: Customer Transaction Analysis - OTC vs. M-wallets Oct-Dec 2020

Type of Transactions	•	able 1. Customer Transaction A	1	OTC	M-Wallets		
Fund transfers through M-wallets MW to MW transfers MW to MW transfers MW to bank account transfers 31,834,328 202,156,256 Bank account to MW transfers 21,948,993 93,219,89; MW-to-person fund transfers 2,284,709 11,554,39 Person to MW fund transfer 5,250 25,474,230 2,284,709 11,554,39 Person to person sending 1,234,816 7,753,658,117 Person to person sending 1,850,647 10,626,754,778 MW-to-person feeiving 4,238,615 49,033,626 G2P through Card 30,153 235,761,513 G2P through card 30,153 235,761,513 MW-to-person feeiving 4,238,615 49,033,626 G2P through Card 30,153 235,761,513 G2P through Card 30,153 G2P through Card 30			Volume of Transaction s	Value of Transactions	Volume of Transaction s	Value of Transactions	
wallets	1	Fund Transfers					
MW to bank account transfers 31,834,328 202,156,25i Bank account to MW transfers 21,948,983 32,219,89; MW-to-person fund transfers 2,284,709 11,554,39 Person to MW fund transfer 5,250 25,474,230 Person to person sending 1,234,816 7,753,658,117 Person to person receiving 1,850,647 10,626,754,778 Bulk Payments Government to Person Payments Government to Person Payments Gap' through MW 1,191,249 10,987,35i Pension payment through MW 1,191,249 10,987,35i Pension payment through OTC Salary payment and Others 939,507 12,817,94: Cash deposited in MW (excluding person to MW transfers) 72,600,824 337,508,79; Cash withdrawal from MW 21,738,114 126,388,97: Cash withdrawal from MW 21,738,114 126,388,97: Cash withdrawal from By 1,602,019 11,966,514,228 198,324,494 23,652,89; Internet Bill Payments 449,945 486,458,756 190,823 283,444 Mobile To-pups 1,849,721 705,016,952 198,324,494 23,652,89; Cash Celloction 1,849,721 705,016,952 198,324,494 23,652,89; Cash Collection 1,849,721 1,849,721 1,849,721 1,849,721 1,849,721 1,849,721 1,849,721 1,849,721 1,849,721 1,849,							
Bank account to MW transfers		MW to MW transfers			111,974,573	423,900,066,605	
MW-to-person fund transfers		MW to bank account transfers			31,834,328	202,156,258,273	
Person to MW fund transfer 5,250 25,474,230		Bank account to MW transfers			21,948,983	93,219,892,075	
2 Fund transfers through CNIC Person to person sending 1,234,816 7,753,658,117 Person to person receiving 1,850,647 10,626,754,778 3 Bulk Payments Government to Person Payments G2P through MW 4,238,615 49,033,629 G2P through card 30,153 235,761,513 EOBI Pensioners Pension payment through MW 1,191,249 10,987,356 Pension payment through OTC Salary payment and Others 939,507 12,817,943 4 Cash deposit & withdrawal 72,600,824 337,508,795 Cash Withdrawal from MW 21,738,114 126,388,973 Cash withdrawal through card (G2P) 1,602,019 11,966,514,228 5 Bill Payments & Top ups 1,602,019 11,966,514,228 6 Loan 1,849,721 705,016,952 198,324,494 23,652,894 6 Loan 1,849,721 705,016,952 198,324,494 23,652,894 6 Loan 10isbursement 178,243 1,010,468,573 3,106 200,23 <		MW-to-person fund transfers			2,284,709	11,554,391,479	
Person to person sending		Person to MW fund transfer	5,250	25,474,230			
Person to person sending	2	Fund transfers through CNIC					
Person to person receiving		•	1.234.816	7.753.658.117			
Bulk Payments Government to Person Payments G2P through MW 4,238,615 49,033,625							
Government to Person Payments G2P through MW G2P through G2P through G30,153 235,761,513 EOBI Pensioners	2	•	1,000,047	10,020,734,770			
Payments G2P through MW G2P through card 30,153 235,761,513 EOBI Pensioners Pension payment through MW 1,191,249 10,987,356 Pension payment through OTC Salary payment and Others 939,507 12,817,942 4 Cash deposit & withdrawal Cash Deposited in MW (excluding person to MW transfers) 72,600,824 337,508,798 21,738,114 126,388,973 23,7508,798 23,848 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 126,388,973 24,738,114 24,738,114 26,388,973 24,738,114 26,388,973 24,738,114 24,738,114 26,388,973 24,738,114 24,738,114 26,388,973 24,738,114 24,738,114 26,388,973 24,738,114 24,738,114 26,388,973 24,738,114 24,738,114 24,738,114 24,738,114 24,738,114 24,738,114 24,738,114 24,738,1	3						
G2P through MW 30,153 235,761,513 4,238,615 49,033,625							
G2P through card 30,153 235,761,513 EOBI Pensioners Pension payment through MW 1,191,249 10,987,356 Pension payment through OTC Salary payment and Others 939,507 12,817,942 4 Cash deposit & withdrawal Cash Deposited in MW (excluding person to MW transfers) 72,600,824 337,508,799 72,600,824 72,6					4,238,615	49,033,629,764	
Pension payment through MW		G2P through card	30,153	235,761,513			
Pension payment through MW			,	· · · · · · · · · · · · · · · · · · ·			
Salary payment and Others 939,507 12,817,943					1,191,249	10,987,356,757	
4 Cash deposit & withdrawal 72,600,824 337,508,799 Cash Deposited in MW (excluding person to MW transfers) 21,738,114 126,388,973 Cash Withdrawal from MW 21,738,114 126,388,973 Cash withdrawal through card (G2P) 1,602,019 11,966,514,228 Utility Bills Payments 28,486,560 47,433,481,752 29,774,085 46,333,983 Internet Bill Payments 449,945 486,458,756 190,823 283,444 Mobile Top-ups 1,849,721 705,016,952 198,324,494 23,652,896 6 Loan 178,243 1,010,468,573 3,106 200,23 Repayment 2,295,346 8,234,274,210 462,600 2,412,65 7 Others Donations 26,224 2,152,309 522,898 35,200 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,500 International Home remittance 170,942 2,022,012,248 7,584 561,060 Account Opening Transactions 293,640 13,608,514 493,208 45,200 Cash collection		Pension payment through OTC	-	-			
Cash Deposited in MW (excluding person to MW transfers) 72,600,824 337,508,799 Cash Withdrawal from MW 21,738,114 126,388,973 Cash withdrawal through card (G2P) 1,602,019 11,966,514,228 Utility Bills Payment 28,486,560 47,433,481,752 29,774,085 46,333,983 Internet Bill Payments 449,945 486,458,756 190,823 283,444 Mobile Top-ups 1,849,721 705,016,952 198,324,494 23,652,896 6 Loan Disbursement 178,243 1,010,468,573 3,106 200,233 Repayment 2,295,346 8,234,274,210 462,600 2,412,653 7 Others Donations 26,224 2,152,309 522,898 35,203 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,503 International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061		Salary payment and Others			939,507	12,817,942,574	
Person to MW transfers 72,000,624 337,506,795 Cash Withdrawal from MW 21,738,114 126,388,975 Cash withdrawal through card (G2P) 11,966,514,228 Utility Bills Payment 28,486,560 47,433,481,752 29,774,085 46,333,985 Internet Bill Payments 449,945 486,458,756 190,823 283,444 Mobile Top-ups 1,849,721 705,016,952 198,324,494 23,652,896 Loan Disbursement 178,243 1,010,468,573 3,106 200,23 Repayment 2,295,346 8,234,274,210 462,600 2,412,655 Tothers Donations 26,224 2,152,309 522,898 35,205 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,505 International Home remittance 170,942 2,022,012,248 7,584 561,065 Account Opening Transactions 293,640 13,608,514 493,208 45,205 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,595 IBFT 1,702,748 29,194,575	4	-					
Cash withdrawal through card (G2P) 1,602,019 11,966,514,228 5 Bill Payments & Top ups 28,486,560 47,433,481,752 29,774,085 46,333,983 Internet Bill Payments 449,945 486,458,756 190,823 283,444 Mobile Top-ups 1,849,721 705,016,952 198,324,494 23,652,896 6 Loan 178,243 1,010,468,573 3,106 200,23 Repayment 2,295,346 8,234,274,210 462,600 2,412,65 7 Others Onnations 26,224 2,152,309 522,898 35,203 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,503 International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,598 IBFT 1,702,748 29,194,575					72,600,824	337,508,795,513	
Columb		Cash Withdrawal from MW			21,738,114	126,388,973,576	
5 Bill Payments & Top ups 28,486,560 47,433,481,752 29,774,085 46,333,983 Internet Bill Payments 449,945 486,458,756 190,823 283,444 Mobile Top-ups 1,849,721 705,016,952 198,324,494 23,652,896 6 Loan 178,243 1,010,468,573 3,106 200,23 Repayment 2,295,346 8,234,274,210 462,600 2,412,653 7 Others 0nations 26,224 2,152,309 522,898 35,203 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,503 International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,598 IBFT 1,702,748 29,194,573			1,602,019	11,966,514,228			
Internet Bill Payments	5						
Internet Bill Payments		Utility Bills Payment	28,486,560	47,433,481,752	29,774,085	46,333,982,022	
Mobile Top-ups 1,849,721 705,016,952 198,324,494 23,652,896 6 Loan 178,243 1,010,468,573 3,106 200,233 Repayment 2,295,346 8,234,274,210 462,600 2,412,653 7 Others Donations 26,224 2,152,309 522,898 35,203 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,503 International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,599 IBFT 1,702,748 29,194,573		· · ·		486,458,756		283,446,853	
6 Loan Disbursement 178,243 1,010,468,573 3,106 200,233 Repayment 2,295,346 8,234,274,210 462,600 2,412,653 7 Others 000		· ·				23,652,896,127	
Repayment 2,295,346 8,234,274,210 462,600 2,412,653 7 Others Donations 26,224 2,152,309 522,898 35,203 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,503 International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,599 IBFT 1,702,748 29,194,573	6		, ,		, ,	, ,	
Repayment 2,295,346 8,234,274,210 462,600 2,412,653 7 Others Donations 26,224 2,152,309 522,898 35,203 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,503 International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,599 IBFT 1,702,748 29,194,573		Disbursement	178,243	1,010,468,573	3,106	200,231,399	
Donations 26,224 2,152,309 522,898 35,202 Retail Payments 652,292 2,707,632,548 7,693,572 5,907,503 International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,598 IBFT 1,702,748 29,194,573		Repayment	·		•	2,412,653,370	
Retail Payments 652,292 2,707,632,548 7,693,572 5,907,503 International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,599 IBFT 1,702,748 29,194,573	7			·			
International Home remittance 170,942 2,022,012,248 7,584 561,063 Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,593 IBFT 1,702,748 29,194,573			· · · · · · · · · · · · · · · · · · ·			35,202,446	
Account Opening Transactions 293,640 13,608,514 493,208 45,203 Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,599 IBFT 1,702,748 29,194,573		-			7,693,572	5,907,503,787	
Cash collection/payment services 1,280,261 6,213,841,692 159,061 394,599 IBFT 1,702,748 29,194,573		International Home remittance	170,942	2,022,012,248	7,584	561,063,321	
IBFT 1,702,748 29,194,573		Account Opening Transactions	293,640	13,608,514	493,208	45,203,287	
		Cash collection/payment services	1,280,261	6,213,841,692	159,061	394,599,762	
Total 40 406 050 00 427 440 420 509 005 004 4 276 509 66		IBFT		-	1,702,748	29,194,573,237	
		Total	40,406,059	99,437,110,420	508,085,081	1,376,588,662,228	

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