

Branchless Banking Key Statistics (Apr-Jun 2019)

Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Jan-Mar 19	Apr-Jun 19	Percentage change (QoQ)
Number of Agents	408,980	421,053	3.0%
Number of Active BB Agents	183,046	174,609	-4.6%
Number of Accounts*	51,809,393	35,730,704	-31.0%
Active Accounts	21,450,838	22,044,942	2.8%
Deposits as on Quarter end (Rs. In millions)	30,263	25,664	-15.2%
Number of transactions during the quarter (number in '000')	296,010	327,524	10.6%
Value of transactions during the quarter (Rs. In millions)	1,012,248	1,138,388	12.5%
Average size of transactions (in Rs.)	3,420	3,476	1.6%
Average daily transactions	3,288,996	3,639,153	10.6%
Average deposit in accounts	584	718	23.0%
G2P Disbursements (Rs. In millions)	36,215	35,679	-1.5%

*decline witnessed in total accounts due to closure of inactive accounts

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Change in %	Value (PKR in Billion)		Change in %
	Jan-Mar 2019	Apr-Jun 2019		Jan-Mar 2019	Apr-Jun 2019	
Customer Oriented	290.8	322.4	10.9%	665.6	735.3	10.5%
Agent related (for liquidity purpose)	5.2	5.1	-2.2%	346.6	403.0	16.3%
Total BB Transactions	296.0	327.5	10.6%	1,012.2	1,138.4	12.5%

Table 3: Province-Wise BB Position

		BB Accounts		BB Transactions		BB Agents	
	Province	Number	% Share	Number	% share	Number	% Share
1	Punjab (Including ISB)	22,305,334	62.4%	175,828,481	53.7%	265,912	64.0%
2	Sindh	6,186,415	17.3%	87,680,803	26.8%	88,739	20.5%
3	Khyber Pakhtunkhwa	5,262,525	14.7%	41,221,345	12.6%	49,532	11.3%
4	Balochistan	1,509,282	4.2%	13,709,556	4.2%	9,590	2.3%
5	Azad Kashmir	378,978	1.1%	8,240,625	2.5%	5,467	1.5%
6	Gilgit-Baltistan	88,170	0.2%	842,950	0.3%	1,813	0.4%
Total		35,730,704	100%	327,523,760	100%	421,053	100%

Table 4: Break-up of Social Welfare Disbursements

Account Type	Total G2P Beneficiaries during the quarter	Value Disbursed during the Quarter in (in Rs.)
BISP	4,947,498	24,298,682,766
EOBI Pensioners	424,374	8,483,831,861
Zakat & Usher	156,743	1,477,895,380
World Food Program	388,040	159,159,600
IDP Payments	2,281	47,322,000
Others	693,465	1,212,559,872
Total	6,612,401	35,679,451,479

Table 5: Gender-wise segregation of BB accounts

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Punjab (Including ISB)	18,447,544	5,043,047	23,490,591	78.5%	21.5%	51.6%	14.1%
Sindh	5,239,655	1,746,943	6,986,598	75.0%	25.0%	14.7%	4.9%
Khyber Pakhtunkhwa	3,194,309	885,943	4,080,252	78.3%	21.7%	8.9%	2.5%
Balochistan	625,203	120,830	746,033	83.8%	16.2%	1.7%	0.3%
Azad Kashmir	287,576	67,322	354,898	81.0%	19.0%	0.8%	0.2%
Gilgit-Baltistan	64,526	7,806	72,332	89.2%	10.8%	0.2%	0.0%
Total	27,858,813	7,871,891	35,730,704	78.0%	22.0%	78.0%	22.0%

Table 6: Volume and Value of different types of transactions

S. #	Type of Transactions	Jan-Mar 2019		Apr-Jun 2019	
		Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
1	Agent transfers for liquidity				
	Agent account to agent account	3,983,352	168,112,016,277	3,835,164	184,340,198,050
	Agent account to bank account	178,973	14,445,669,989	172,328	20,465,431,963
	Bank account to agent account	755,879	142,360,612,112	760,688	170,709,155,952
	Cash Deposit in L3 by agents ¹	325,582	21,681,154,937	359,834	27,524,828,368
2	Fund Transfers				
	<i>a. Fund transfers through M-wallets</i>				
	MW to MW transfers	39,607,232	140,923,844,185	42,078,562	153,194,473,825
	MW to bank account transfers	1,140,647	11,293,411,341	1,216,818	10,820,554,877
	Bank account to MW transfers	619,442	5,286,613,710	670,179	6,533,773,076
	MW-to-person fund transfers	2,295,252	11,480,556,631	2,451,977	13,246,222,673
	<i>b. Fund transfers through CNIC</i>				
	Person to person sending	7,189,406	47,052,732,553	6,490,919	45,425,252,420
	Person to person receiving	8,077,241	50,678,119,218	7,397,902	49,312,993,664
3	Bulk Payments				
	<i>a. Government to Person Payments</i>				
	G2P through MW	4,194,750	19,001,974,689	4,194,849	20,406,362,355
	G2P through card	1,536,943	7,296,699,606	2,048,855	7,009,397,893
	<i>b. EOBI Pensioners</i>	0	0	0	0
	Pension payment through MW	1,161,504	9,552,418,655	1,183,107	8,474,397,768
	Pension payment through OTC	54	20200	0	0
	Salaries payments and Others	440,643	5,790,610,417	674,425	5,400,725,435
4	Cash deposit & withdrawal				
	Cash Deposited in MW (including person to MW transfers)	37,772,217	138,970,937,068	38,808,749	154,669,736,400
	Cash Withdraw from MW	18,965,906	85,460,557,413	20,059,407	94,886,139,858
	Cash withdraw through card (G2P)	4,216,991	27,350,383,643	3,975,249	21,099,435,121
5	Bill payments & Top-ups				
	Utility Bills Payment	38,558,226	51,923,152,211	39,440,745	80,042,402,463
	Internet Bill Payments	336,640	812,519,679	351,643	891,961,534
	Mobile Top-ups	101,396,579	8,258,198,098	142,592,530	11,995,288,822
6	Loan				
	Disbursement	17,069	588,833,415	17,008	502,338,395
	Repayment	3,398,226	16,868,977,450	3,570,769	18,818,976,850
7	Others				
	Donations	7,371	652,826	48,106	8,491,629
	Retail Payments	892,494	1,391,131,414	1,770,415	3,709,916,060
	International Home remittance	12,802	102,775,566	22,279	518,916,158
	Account Opening Transactions	1,009,418	815,710	318,878	4,364,442
	Cash collection/payment services	16,114,716	10,338,383,231	1,066,327	11,523,659,053
	IBFT	1,804,101	15,224,610,463	1,946,048	16,852,506,914
	Total	296,009,656	1,012,248,382,709	327,523,760	1,138,387,902,018

¹ The accounts of L3 have been merged in L2 in the Revised BB Regulations-2016

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

Type of Transactions	OTC		M-Wallets	
	Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
Fund Transfers				
Fund transfers through M-wallets				
MW to MW transfers			42,078,562	153,194,473,825
MW to bank account transfers			1,216,818	10,820,554,877
Bank account to MW transfers			670,179	6,533,773,076
MW-to-person fund transfers			2,451,977	13,246,222,673
Person to MW fund transfer	402,619	30,368,437		
Fund transfers through CNIC				
Person to person sending	6,490,919	45,425,252,420		
Person to person receiving	7,397,902	49,312,993,664		
Bulk Payments				
Government to Person Payments				
G2P through MW			4,194,849	20,406,362,355
G2P through card	2,048,855	7,009,397,893		
EOBI Pensioners				
Pension payment through MW			1,183,107	8,474,397,768
Pension payment through OTC				
Salary payment and Others			674,425	5,400,725,435
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			38,406,130	154,639,367,963
Cash Withdrawal from MW			20,059,407	94,886,139,858
Cash withdrawal through card (G2P)	3,975,249	21,099,435,121		
Bill Payments & Top ups				
Utility Bills Payment	30,292,044	54,484,193,805	9,148,701	25,558,208,659
Internet Bill Payments	303,203	820,251,402	48,440	71,710,133
Mobile Top-ups	13,359,019	1,315,292,371	129,233,511	10,679,996,451
Loan				
Disbursement	14,574	458,081,100	2,434	44,257,295
Repayment	2,895,860	15,362,077,056	674,909	3,456,899,794
Others				
Donations	42,574	7,821,890	5,532	669,739
Retail Payments	172,026	321,317,405	1,598,389	3,388,598,655
International Home remittance	20,060	488,165,113	2,219	30,751,045
Account Opening Transactions	309,856	4,364,442	9,022	0
Cash collection/payment services	997,514	11,331,420,503	68,813	192,238,550
IBFT			1,946,048	16,852,506,914
Total	68,722,274	207,470,432,621	253,673,472	527,877,855,065