

Branchless Banking Statistics (Apr-Jun 2020)

Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Jan-Mar 20	Apr-Jun 20
Number of Agents	434,192	445,181
Number of Active BB Agents	193,291	182,189
Number of Accounts	48,345,517	52,522,222
Number of Active Accounts	27,737,457	26,694,588
Deposits as on Quarter end (Rs. In millions)	31,935	36,660
Number of transactions during the quarter (number in '000')	407,258	396,687
Value of transactions during the quarter (Rs. In millions)	1,292,313	1,504,934
Average size of transactions (in Rs.)	3,173	3,794
Average daily transactions (numbers)	4,525,085	4,407,635
Average deposit in accounts (Rs.)	661	698

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jan-Mar 2020	Apr-Jun 2020	Jan-Mar 2020	Apr-Jun 2020
Customer Oriented	403.5	393.6	940.4	1038.3
Agent related (for liquidity purpose)	3.7	3.1	351.9	466.6
Total BB Transactions	407.3	396.7	1292.3	1504.9

Table 3: Province-Wise BB Position

Apr-Jun 2020

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Punjab (Including ISB)	33,779,535	64.3%	238,116,269	60.0%	260,379	58.5%
Sindh	10,672,489	20.3%	79,466,121	20.0%	92,427	20.8%
Khyber Pakhtunkhwa	5,995,898	11.4%	59,678,638	15.0%	71,457	16.1%
Balochistan	1,039,468	2.0%	8,289,201	2.1%	9,573	2.2%
Azad Kashmir	864,439	1.6%	9,576,372	2.4%	8,928	2.0%
Gilgit-Baltistan	170,393	0.3%	1,560,532	0.4%	2,417	0.5%
Total	52,522,222	100%	396,687,133	100%	445,181	100%

Table 4: Break-up of Social Welfare Disbursements**Apr-Jun 2020**

Account Type	Total G2P Beneficiaries during the quarter	Value Disbursed during the Quarter	% Share
BISP	12,879,478	152,322,732,750	94.0%
EOBI Pensioners	463,322	7,959,051,436	4.9%
Zakat & Usher	168,204	1,560,627,650	1.0%
Others	100,374	244,233,890	0.2%
Total	13,611,378	162,086,645,726	100.0%

Table 5: Gender-wise segregation of BB accounts**Apr-Jun 2020**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Punjab (Including ISB)	25,961,282	7,809,802	33,771,084	76.9%	23.1%	49.4%	14.9%
Sindh	7,999,805	2,677,929	10,677,734	74.9%	25.1%	15.2%	5.1%
Khyber Pakhtunkhwa	4,911,742	1,084,383	5,996,125	81.9%	18.1%	9.4%	2.1%
Balochistan	899,972	140,679	1,040,651	86.5%	13.5%	1.7%	0.3%
Azad Kashmir	688,826	176,088	864,914	79.6%	20.4%	1.3%	0.3%
Gilgit-Baltistan	154,956	16,758	171,714	90.2%	9.8%	0.3%	0.0%
Total	40,616,583	11,905,639	52,522,222	77.3%	22.7%	77.3%	22.7%

Table 6: Volume and Value of different types of transactions

S. #	Type of Transactions	Jan-Mar 2020		Apr-Jun 2020	
		Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
1	Agent transfers for liquidity				
	Agent account to agent account	2,590,935	138,182,678,467	1,927,168	152,860,038,370
	Agent account to bank account	253,909	30,038,468,874	501,350	132,357,633,079
	Bank account to agent account	603,063	159,518,289,968	581,376	171,094,066,252
	Cash Deposit in L3 by agents ¹	278,348	24,185,787,384	115,826	10,331,277,688
2	Fund Transfers				
	<i>a. Fund transfers through M-wallets</i>				
	MW to MW transfers	72,011,207	247,144,309,048	68,518,249	237,116,874,810
	MW to bank account transfers	4,260,829	41,108,171,648	14,104,910	118,932,248,828
	Bank account to MW transfers	3,664,527	16,395,282,803	11,218,708	56,948,809,047
	MW-to-person fund transfers	2,598,055	13,958,237,229	2,290,506	12,285,525,318
	<i>b. Fund transfers through CNIC</i>				
	Person to person sending	3,888,386	24,848,532,968	1,825,106	11,706,615,509
	Person to person receiving	4,830,911	30,504,091,598	2,641,482	15,712,716,064
3	Bulk Payments				
	<i>a. Government to Person Payments</i>				
	G2P through MW	5,733,985	42,022,380,000	13,785,147	71,291,780,510
	G2P through card	80,257	819,802,958	42,918	400,868,090
	<i>b. EOBI Pensioners</i>	0	0	0	0
	Pension payment through MW	1,151,291	10,808,988,670	1,159,311	7,959,051,436
	Pension payment through OTC	0	0	0	0
	Salaries payments and Others	652,484	9,943,090,231	787,441	9,734,287,523
4	Cash deposit & withdrawal				
	Cash Deposited in MW (including person to MW transfers)	49,889,495	206,578,505,935	40,517,497	210,225,626,349
	Cash Withdraw from MW	24,530,300	156,510,121,359	11,161,222	173,442,254,038
	Cash withdraw through card (G2P)	1,737,871	10,194,574,830	1,514,166	9,966,936,781
5	Bill payments & Top-ups				
	Utility Bills Payment	41,012,944	67,252,392,306	36,085,321	56,632,267,139
	Internet Bill Payments	328,865	794,870,547	348,660	750,052,049
	Mobile Top-ups	176,157,344	15,642,950,312	181,231,923	17,954,830,318
6	Loan				
	Disbursement	414,532	1,659,103,755	205,133	981,910,929
	Repayment	4,725,713	19,929,871,740	1,742,389	7,717,383,373
7	Others				
	Donations	93,691	8,455,527	551,011	36,403,713
	Retail Payments	3,475,305	6,330,536,422	2,250,927	3,691,183,160
	International Home remittance	55,815	580,943,594	116,444	1,850,224,730
	Account Opening Transactions	519,515	5,800,700	362,963	10,083,770
	Cash collection/payment services	887,921	6,655,893,749	419,512	3,237,792,573
	IBFT	830,186	10,691,221,994	680,467	9,705,198,686
	Total	407,257,684	1,292,313,354,619	396,687,133	1,504,933,940,130

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

Apr-Jun 2020

S. #	Type of Transactions	OTC		M-Wallets	
		Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
1	Fund Transfers				
	Fund transfers through M-wallets				
	MW to MW transfers			68,518,249	237,116,874,810
	MW to bank account transfers			14,104,910	118,932,248,828
	Bank account to MW transfers			11,218,708	56,948,809,047
	MW-to-person fund transfers			2,290,506	12,285,525,318
	Person to MW fund transfer	3,057	12,374,038		
2	Fund transfers through CNIC				
	Person to person sending	1,825,106	11,706,615,509		
	Person to person receiving	2,641,482	15,712,716,064		
3	Bulk Payments				
	Government to Person Payments				
	G2P through MW			13,785,147	71,291,780,510
	G2P through card	42,918	400,868,090		
	EOBI Pensioners				
	Pension payment through MW			1,159,311	7,959,051,436
	Pension payment through OTC	-	-		
	Salary payment and Others			787,441	9,734,287,523
4	Cash deposit & withdrawal				
	Cash Deposited in MW (excluding person to MW transfers)			40,514,440	210,213,252,311
	Cash Withdrawal from MW			11,161,222	173,442,254,038
	Cash withdrawal through card (G2P)	1,514,166	9,966,936,781		
5	Bill Payments & Top ups				
	Utility Bills Payment	18,088,330	32,549,026,492	17,996,991	24,083,240,647
	Internet Bill Payments	194,883	485,604,845	153,777	264,447,204
	Mobile Top-ups	294,330	542,864,024	180,937,593	17,411,966,294
6	Loan				
	Disbursement	204,696	968,504,929	437	13,406,000
	Repayment	1,497,330	6,476,531,735	245,059	1,240,851,638
7	Others				
	Donations	988	1,380,398	550,023	35,023,315
	Retail Payments	263,798	593,455,213	1,987,129	3,097,727,947
	International Home remittance	114,132	1,780,965,177	2,312	69,259,553
	Account Opening Transactions	140,384	10,083,770	222,579	0
	Cash collection/payment services	332,334	3,018,925,678	87,178	218,866,895
	IBFT			680,467	9,705,198,686
	Total	27,157,934	84,226,852,742	366,403,479	954,064,071,999

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