

Branchless Banking Statistics (Apr-Jun 2021)
Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Apr-Jun 2021	Jan-Mar 2021
Number of Agents	534,460	509,720
Number of Active BB Agents	246,280	221,525
Number of Accounts	74,620,637	66,542,098
Number of Active Accounts	45,887,496	42,636,340
Deposits as on Quarter end (Rs. In millions)	55,259	56,442
Number of transactions during the quarter (number in '000')	623,505	594,373
Value of transactions during the quarter (Rs. In millions)	2,235,488	1,862,144
Average size of transactions (in Rs.)	3,585	3,133
Average daily transactions (numbers)	6,927,833	6,604,143
Average deposit in accounts (Rs.)	741	848

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Apr-Jun 2021	Jan - Mar 2021	Apr-Jun 2021	Jan - Mar 2021
Customer Oriented	618	589	1,662	1,432
Agent related (for liquidity purpose)	5	5	573	430
Total BB Transactions	623	594	2,235	1,862

Table 3: Province-Wise BB Position

Apr-Jun 2021

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,301,552	2%	12,724,152	2%	10,995	2%
Balochistan	1,660,435	2%	12,577,250	2%	11,246	2%
Gilgit-Baltistan	289,124	0.4%	2,488,295	0.4%	2,803	0.5%
Khyber Pakhtunkhwa	9,051,932	12%	92,157,658	15%	83,495	16%
Punjab (Including ISB)	47,005,298	63%	383,908,081	62%	316,894	59%
Sindh	15,312,296	20.5%	119,649,947	19%	109,027	20%
Total	74,620,637	100%	623,505,384	100%	534,460	100%

Table 4: Break-up of Social Welfare Disbursements**Apr - Jun 2021**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs. in millions)	% Share (Amount Disbursed)
BISP	19,840,477	84,237	86%
EOBI Pensioners	390,809	0.14	0%
Zakat & Usher	-	714	1%
World Food Program	498,445	11,004	11%
IDP Payments	197,660	1,485	2%
Others	165,204	11	0%
Total	21,092,595	97,452	100%

Table 5: Gender-wise segregation of BB accounts**Apr - Jun 2021**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	990,003	311,549	1,301,552	76.1%	23.9%	1.3%	0.4%
Balochistan	1,406,149	254,286	1,660,435	84.7%	15.3%	1.9%	0.3%
Gilgit-Baltistan	251,355	37,769	289,124	86.9%	13.1%	0.3%	0.05%
Khyber Pakhtunkhwa	7,225,066	1,826,866	9,051,932	79.8%	20.2%	9.7%	2.4%
Punjab (Including ISB)	34,645,372	12,359,926	47,005,298	73.7%	26.3%	46.4%	16.6%
Sindh	11,252,199	4,060,097	15,312,296	73.5%	26.5%	15.1%	5.4%
Total	55,770,144	18,850,493	74,620,637	74.7%	25.3%	74.7%	25.3%

Table 6: Volume and Value of different types of transactions

Apr-Jun 2021

Type of Transactions	Apr – Jun 2021		Jan – Mar 2021	
	Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
Agent transfers for liquidity				
L2 account to L2 accounts transfers	3,360,455	251,074,905,089	3,436,366	200,930,356,487
L2 account to agents banking accounts transfers	548,558	73,681,377,119	325,074	13,375,706,675
Agents banking accounts to L3 accounts transfers	743,060	216,127,993,531	920,631	192,073,339,296
Cash Deposit in L2 by agents	282,063	32,632,042,688	259,543	24,170,542,749
Fund Transfer by Customers	-	-		
<i>a. Account to account fund transfers (by MW holders)</i>	-	-	-	-
MW to MW transfers	109,023,307	406,100,119,169	130,847,198	533,610,326,112
MW to customers banking accounts transfers	46,159,003	242,122,475,092	29,241,238	111,531,772,360
Customers banking accounts to MW transfers	36,255,049	152,349,743,609	22,290,155	76,051,759,488
MW-to-person fund transfers	1,604,139	8,363,825,153	2,089,098	10,680,780,621
Person-to-MW fund transfers	2,904	15,529,084	5,616	30,441,198
<i>b. Person-to-person fund transfers</i>	-	-	-	-
Sending	643,987	4,339,918,843	829,934	5,151,498,851
Receiving	1,060,818	6,224,572,335	1,318,010	7,511,693,657
Bulk Payments	-	-	-	-
<i>a. Government to Person Payments</i>	-	-	-	-
G2P through MW	6,810,880	77,092,251,999	888,900	7,138,029,598
G2P through card	104,397	909,410,551	19,099	177,947,970
<i>b. EOBI Pensioners</i>	-	-	-	-
Pension payment through MW	1,179,291	10,977,991,437	1,208,276	11,266,878,837
Pension payment through OTC	-	-	-	-
Salaries payments	2,824,967	15,098,905,732	930,418	13,183,913,118
Others	69,697	467,691,215	59,714	475,134,270
Cash deposit & withdrawal	-	-	-	-
Cash Deposited in MW	71,045,810	339,515,787,827	70,826,331	299,770,235,448
Cash Withdrawal from MW	24,468,563	129,581,846,648	26,210,424	133,700,643,494
Cash withdrawal through card (G2P)	1,465,748	11,326,202,803	1,524,722	11,761,414,773
Bill Payments & Top ups	-	-	-	-
Utility Bills Payment	69,440,841	129,991,101,889	66,453,869	90,784,217,908
Internet Bill Payments	331,219	857,891,579	313,113	800,756,552
Mobile Top-ups	223,005,559	30,376,611,559	214,352,394	27,900,306,931
Loan	-	-	-	-
Disbursement	131,752	944,403,689	155,925	1,102,581,970
Repayment	3,040,017	16,990,064,743	2,853,236	14,640,581,851
Others	-	-	-	-
Donations	262,076	84,331,866	328,782	31,816,447
Retail Payments	12,823,507	17,727,034,300	11,110,703	17,892,143,229
International Home remittance	257,147	4,027,330,657	183,551	2,326,343,255
Account Opening Transactions	502,906	15,323,250	373,248	55,623,545
Cash collection/payment services	2,129,470	10,734,023,943	1,788,416	9,620,019,785
IBFT	3,928,194	45,738,081,275	3,228,913	44,397,682,559
Total	623,505,384	2,235,488,788,673	594,372,897	1,862,144,489,035

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

Apr- Jun 2021

Type of Transactions	OTC		M-Wallets	
	Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
Fund Transfers				
<i>Fund transfers through M-wallets</i>				
MW to MW transfers			109,023,307	406,100,119,169
MW to bank account transfers			46,159,003	242,122,475,092
Bank account to MW transfers			36,255,049	152,349,743,609
MW-to-person fund transfers			1,604,139	8,363,825,153
Person to MW fund transfer	2,904	15,529,084		
<i>Fund transfers through CNIC</i>				
Person to person sending	643,987	4,339,918,843		
Person to person receiving	1,060,818	6,224,572,335		
Bulk Payments				
<i>Government to Person Payments</i>				
G2P through MW			6,810,880	77,092,251,999
G2P through card	104,397	909,410,551		
<i>EOBI Pensioners</i>				
Pension payment through MW			1,179,291	10,977,991,437
Pension payment through OTC	-	-		
Salary payment			2,824,967	15,098,905,732
Others			69,697	467,691,215
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			71,045,810	339,515,787,827
Cash Withdrawal from MW			24,468,563	129,581,846,648
Cash withdrawal through card	1,465,748	11,326,202,803		
Bill Payments & Top ups				
Utility Bills Payment	30,572,577	70,562,553,232	38,868,264	59,428,548,657
Internet Bill Payments	167,206	465,142,070	164,013	392,749,509
Mobile Top-ups	1,988,793	1,845,263,488	221,016,766	28,531,348,071
Loan				
Disbursement	130,798	833,100,566	954	111,303,123
Repayment	2,463,752	13,359,648,551	576,265	3,630,416,193
Others				
Donations	570	5,572,043	261,506	78,759,824
Retail Payments	930,927	4,227,884,590	11,892,580	13,499,149,710
International Home remittance	240,289	2,733,106,385	16,858	1,294,224,272
Account Opening Transactions	390,422	15,323,250	112,484	0
Cash collection/payment services	1,568,067	9,607,907,968	561,403	1,126,115,975
IBFT			3,928,194	45,738,081,275
Total	41,731,255	126,471,135,758	576,839,993	1,535,501,334,488

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