

Branchless Banking Statistics for the Quarter Jan-Mar 2017

Agricultural Credit & Microfinance Department

Table 1: Summary of Key Indicators

Indicators	Oct-Dec 2016	Jan-Mar 17	Quarterly Growth
Number of Agents	359,806	368,738	2.48%
Number of Active BB Agents	210,581	213,068	1.18%
Number of Accounts	19,964,900	23,685,630	18.64%
Deposits as on Quarter end (Rs. In millions)	11,717	7,906	-32.52%
Number of transactions during the quarter (number in '000')	133,741	140,589	5.12%
Value of transactions during the quarter (Rs. In millions)	596,986	564,448	-5.45%
Average size of transactions (in Rs.)	4,464	4,015	-10.06%
Average daily transactions	1,486,007	1,562,096	5.12%
Active Accounts	9,799,620	11,287,857	15.19%

Table 2: Volume and Value of BB Transactions

S.#	Type of Transaction	Oct- Dec 2016		Jan-Mar 2017	
		Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
1	Agent transfers for liquidity				
	Agent account to agent account	4,857,809	124,830,735,392	4,063,254	117,212,969,967
	Agent account to bank account	138,670	6,702,165,913	161,503	6,939,878,527
	Bank account to agent account	492,276	81,882,972,583	436,033	79,191,330,436
	Cash Deposit in L3 by agents ¹	202,176	10,558,644,614	202,768	9,861,085,870
2	Fund Transfers				
	<i>a. Fund transfers through M-wallets</i>				
	MW to MW transfers	7,861,539	30,090,635,516	11,437,466	40,864,095,578
	MW to bank account transfers	166,117	1,483,729,958	228,142	1,835,946,105
	Bank account to MW transfers	70,429	915,592,409	91,137	1,122,453,960
	MW-to-person fund transfers	1,352,091	4,339,779,726	1,681,511	6,066,912,162
	<i>b. Fund transfers through CNIC</i>	-	-	-	1
	Person to person sending	15,203,160	69,956,739,836	13,493,735	62,388,891,317
	Person to person receiving	15,631,310	71,264,966,838	14,256,325	64,862,270,585
3	Bulk Payments				
	<i>a. Government to Person Payments</i>				
	G2P through MW	3,997,919	18,829,108,380	1,781,935	3,099,183,620
	G2P through card	2,639,541	11,719,638,924	368,506	1,354,547,767
	<i>b. EOBI Pensioners</i>			-	1
	Pension payment through MW	445,527	2,349,224,446	1,259,222	7,672,508,782
	Pension payment through OTC			-	-
	Salaries payments and Others	130,144	1,423,007,189	145,202	1,870,667,043
4	Cash deposit & withdrawal				
	Cash Deposited in MW (including person to MW transfers)	9,500,540	41,570,659,867	11,733,690	49,154,521,625
	Cash Withdraw from MW	5,371,958	30,628,254,457	5,992,349	34,820,013,223
	Cash withdraw through card (G2P)	4,537,454	19,768,045,623	3,173,246	16,841,044,324
5	Bill payments & Top-ups				
	Utility Bills Payment	27,637,832	43,344,307,581	27,507,795	34,221,339,975
	Internet Bill Payments	193,360	280,386,972	237,337	435,935,705
	Mobile Top-ups	30,554,304	2,143,356,778	39,524,712	2,828,185,276
6	Loan				
	Disbursement	-	-	818	22,523,665
	Repayment	1,217,255	5,637,992,489	1,314,968	6,197,768,382
7	Others				
	Donations	8,125	884,253	9,321	953,495
	Retail Payments	391,228	779,629,783	341,728	569,969,620
	International Home remittance	19,682	592,668,992	16,114	482,415,251
	Account Opening Transactions	161,250	24,349,070	125,718	18,732,952
	Cash collection/payment services	430,125	3,843,353,638	475,779	3,567,188,063
	IBFT	528,785	11,264,815,274	528,352	10,944,329,283
	Total	133,740,606	596,985,817,202	140,588,666	564,447,662,560

¹ 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		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			11,437,466	40,864,095,578
MW to bank account transfers			228,142	1,835,946,105
Bank account to MW transfers			91,137	1,122,453,960
MW-to-person fund transfers			1,681,511	6,066,912,162
Person to MW fund transfer	85,118	38,949,593		
Fund transfers through CNIC				
Person to person sending	13,493,735	62,388,891,317		
Person to person receiving	14,256,325	64,862,270,585		
Bulk Payments				
Government to Person Payments				
G2P through MW			1,781,935	3,099,183,620
G2P through card	368,506	1,354,547,767		
EOBI Pensioners				
Pension payment through MW			1,259,222	7,672,508,782
Pension payment through OTC	-	-		
Salary payment and Others			145,202	1,870,667,043
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			11,648,572	49,115,572,032
Cash Withdrawal from MW			5,992,349	34,820,013,223
Cash withdrawal through card (G2P)	3,173,246	16,841,044,324		
Bill Payments & Top ups				
Utility Bills Payment	24,541,965	29,032,402,073	2,965,830	5,188,937,902
Internet Bill Payments	212,301	405,556,288	25,036	30,379,417
Mobile Top-ups	319,798	66,870,437	39,204,914	2,761,314,839
Loan				
Disbursement	818	22,523,665	-	-
Repayment	1,265,476	5,925,930,302	49,492	271,838,080
Others				
Donations	187	80,406	9,134	873,089
Retail Payments	268,187	384,830,645	73,541	185,138,975
International Home remittance	15,684	473,781,785	430	8,633,466
Account Opening Transactions	125,718	18,732,952	-	-
Cash collection/payment services	452,986	3,505,157,196	22,793	62,030,867
IBFT			528,352	10,944,329,283
Total	58,580,050	185,321,569,335	77,145,058	165,920,828,423