

## Branchless Banking Statistics (Jan-Mar 2020)

### Agricultural Credit & Microfinance Department

**Table 1: BB Key Indicators**

Indicators	Oct-Dec 19	Jan-Mar 20
Number of Agents	437,182	434,192
Number of Active BB Agents	189,991	193,291
Number of Accounts	46,103,017	48,345,517
Number of Active Accounts	24,529,731	27,737,457
Deposits as on Quarter end (Rs. In millions)	28,770	31,935
Number of transactions during the quarter (number in '000')	363,546	407,258
Value of transactions during the quarter (Rs. In millions)	1,197,115	1,292,313
Average size of transactions (in Rs.)	3,293	3,173
Average daily transactions (numbers)	4,039,399	4,525,085
Average deposit in accounts (Rs.)	624	661

**Table 2: Break-up of BB transactions**

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Oct-Dec 2019	Jan-Mar 2020	Oct-Dec 2019	Jan-Mar 2020
Customer Oriented	359.5	403.5	826.0	940.4
Agent related (for liquidity purpose)	4.0	3.7	371.1	351.9
<b>Total BB Transactions</b>	<b>363.5</b>	<b>407.3</b>	<b>1197.1</b>	<b>1292.3</b>

**Table 3: Province-Wise BB Position**

**Jan-Mar 2020**

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Punjab (Including ISB)	31,161,323	64.5%	242,975,628	59.7%	274,044	63.1%
Sindh	9,685,964	20.0%	85,202,938	20.9%	85,590	19.7%
Khyber Pakhtunkhwa	5,564,817	11.5%	56,962,003	14.0%	53,490	12.3%
Balochistan	969,548	2.0%	9,408,096	2.3%	10,043	2.3%
Azad Kashmir	806,355	1.7%	10,677,823	2.6%	8,806	2.0%
Gilgit-Baltistan	157,510	0.3%	2,031,196	0.5%	2,083	0.5%
<b>Total</b>	<b>48,345,517</b>	<b>100%</b>	<b>407,257,684</b>	<b>100%</b>	<b>434,056</b>	<b>100%</b>

**Table 4: Break-up of Social Welfare Disbursements****Jan-Mar 2020**

Account Type	Total G2P Beneficiaries during the quarter	Value Disbursed during the Quarter	% Share
BISP	6,133,152	41,917,680,000	76.0%
EOBI Pensioners	458,822	10,808,988,670	19.6%
Zakat & Usher	168,204	1,560,627,650	2.8%
Others	293,794	880,500,192	1.6%
<b>Total</b>	<b>7,053,972</b>	<b>55,167,796,512</b>	<b>100.0%</b>

**Table 5: Gender-wise segregation of BB accounts****Jan-Mar 2020**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Punjab (Including ISB)	24,110,250	7,042,542	31,152,792	77.4%	22.6%	49.9%	14.6%
Sindh	7,247,521	2,443,648	9,691,169	74.8%	25.2%	15.0%	5.1%
Khyber Pakhtunkhwa	4,559,759	1,005,373	5,565,132	81.9%	18.1%	9.4%	2.1%
Balochistan	838,939	131,794	970,733	86.4%	13.6%	1.7%	0.3%
Azad Kashmir	649,116	157,723	806,839	80.5%	19.5%	1.3%	0.3%
Gilgit-Baltistan	144,254	14,582	158,836	90.8%	9.2%	0.3%	0.0%
<b>Total</b>	<b>37,549,839</b>	<b>10,795,662</b>	<b>48,345,501</b>	<b>77.7%</b>	<b>22.3%</b>	<b>77.7%</b>	<b>22.3%</b>

**Table 6: Volume and Value of different types of transactions**

S. #	Type of Transactions	Oct-Dec 2019		Jan-Mar 2020	
		Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
<b>1</b>	<b>Agent transfers for liquidity</b>				
	Agent account to agent account	2,868,118	148,296,431,201	2,590,935	138,182,678,467
	Agent account to bank account	147,102	14,748,547,527	253,909	30,038,468,874
	Bank account to agent account	634,053	178,793,249,269	603,063	159,518,289,968
	Cash Deposit in L3 by agents <sup>1</sup>	360,766	29,284,563,263	278,348	24,185,787,384
<b>2</b>	<b>Fund Transfers</b>				
	<i>a. Fund transfers through M-wallets</i>				
	MW to MW transfers	59,719,442	193,986,805,843	72,011,207	247,144,309,048
	MW to bank account transfers	2,973,908	24,511,601,288	4,260,829	41,108,171,648
	Bank account to MW transfers	3,009,931	11,431,615,164	3,664,527	16,395,282,803
	MW-to-person fund transfers	2,504,089	13,682,284,933	2,598,055	13,958,237,229
	<i>b. Fund transfers through CNIC</i>				
	Person to person sending	5,284,521	37,046,288,602	3,888,386	24,848,532,968
	Person to person receiving	6,237,693	42,584,413,740	4,830,911	30,504,091,598
<b>3</b>	<b>Bulk Payments</b>				
	<i>a. Government to Person Payments</i>				
	G2P through MW	4,515,839	17,922,504,129	5,733,985	42,022,380,000
	G2P through card	187,768	927,394,621	80,257	819,802,958
	<i>b. EOBI Pensioners</i>	0	0	0	0
	Pension payment through MW	1,110,775	8,141,097,715	1,151,291	10,808,988,670
	Pension payment through OTC	0	0	0	0
	Salaries payments and Others	615,659	8,498,888,459	652,484	9,943,090,231
<b>4</b>	<b>Cash deposit &amp; withdrawal</b>				
	Cash Deposited in MW (including person to MW transfers)	46,899,506	195,277,867,879	49,889,495	206,578,505,935
	Cash Withdraw from MW	22,699,434	116,634,586,930	24,530,300	156,510,121,359
	Cash withdraw through card (G2P)	1,513,730	8,679,395,972	1,737,871	10,194,574,830
<b>5</b>	<b>Bill payments &amp; Top-ups</b>				
	Utility Bills Payment	40,666,732	84,893,622,287	41,012,944	67,252,392,306
	Internet Bill Payments	308,537	784,982,906	328,865	794,870,547
	Mobile Top-ups	149,225,228	12,621,258,407	176,157,344	15,642,950,312
<b>6</b>	<b>Loan</b>				
	Disbursement	690,823	2,205,189,829	414,532	1,659,103,755
	Repayment	5,235,790	21,165,942,827	4,725,713	19,929,871,740
<b>7</b>	<b>Others</b>				
	Donations	80,248	6,585,099	93,691	8,455,527
	Retail Payments	3,367,683	5,852,144,525	3,475,305	6,330,536,422
	International Home remittance	26,263	421,502,168	55,815	580,943,594
	Account Opening Transactions	924,730	17,589,223	519,515	5,800,700
	Cash collection/payment services	777,692	8,226,230,356	887,921	6,655,893,749
	IBFT	959,892	10,472,610,322	830,186	10,691,221,994
	<b>Total</b>	<b>363,545,952</b>	<b>1,197,115,194,484</b>	<b>407,257,684</b>	<b>1,292,313,354,619</b>

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

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

Jan-Mar 2020

S. #	Type of Transactions	OTC		M-Wallets	
		Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
<b>1</b>	<b>Fund Transfers</b>				
	<b>Fund transfers through M-wallets</b>				
	MW to MW transfers			72,011,207	247,144,309,048
	MW to bank account transfers			4,260,829	41,108,171,648
	Bank account to MW transfers			3,664,527	16,395,282,803
	MW-to-person fund transfers			2,598,055	13,958,237,229
	Person to MW fund transfer	21,027	44,305,964		
<b>2</b>	<b>Fund transfers through CNIC</b>				
	Person to person sending	3,888,386	24,848,532,968		
	Person to person receiving	4,830,911	30,504,091,598		
<b>3</b>	<b>Bulk Payments</b>				
	<b>Government to Person Payments</b>				
	G2P through MW			5,733,985	42,022,380,000
	G2P through card	80,257	819,802,958		
	<b>EOBI Pensioners</b>				
	Pension payment through MW			1,151,291	10,808,988,670
	Pension payment through OTC				
	Salary payment and Others			652,484	9,943,090,231
<b>4</b>	<b>Cash deposit &amp; withdrawal</b>				
	Cash Deposited in MW (excluding person to MW transfers)			49,868,468	206,534,199,971
	Cash Withdrawal from MW			24,530,300	156,510,121,359
	Cash withdrawal through card (G2P)	1,737,871	10,194,574,830		
<b>5</b>	<b>Bill Payments &amp; Top ups</b>				
	Utility Bills Payment	27,882,580	40,517,367,815	13,130,364	26,735,024,491
	Internet Bill Payments	229,537	628,451,392	99,328	166,419,155
	Mobile Top-ups	361,233	306,693,602	175,796,111	15,336,256,710
<b>6</b>	<b>Loan</b>				
	Disbursement	412,799	1,548,081,438	1,733	111,022,317
	Repayment	3,859,530	15,438,005,389	866,183	4,491,866,351
<b>7</b>	<b>Others</b>				
	Donations	789	518,872	92,902	7,936,655
	Retail Payments	264,724	509,853,310	3,210,581	5,820,683,112
	International Home remittance	54,155	546,127,700	1,660	34,815,894
	Account Opening Transactions	240,867	5,800,700	278,648	0
	Cash collection/payment services	797,019	6,498,226,015	90,902	157,667,734
	IBFT			830,186	10,691,221,994
	<b>Total</b>	<b>44,661,685</b>	<b>132,410,434,552</b>	<b>358,869,744</b>	<b>807,977,695,374</b>

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