

**Branchless Banking Statistics (Jan - Mar 2021)**

**Agricultural Credit & Microfinance Department**

**Table 1: BB Key Indicators**

| Indicators  | Jan-Mar 2021 | Oct-Dec 2020 |
|---|--------------|--------------|
| Number of Agents  | 509,720      | 481,837      |
| Number of Active BB Agents                                  | 221,525      | 201,702      |
| Number of Accounts  | 66,542,098   | 62,755,479   |
| Number of Active Accounts                                   | 42,636,340   | 37,019,687   |
| Deposits as on Quarter end (Rs. In millions)                | 56,442       | 51,671       |
| Number of transactions during the quarter (number in '000') | 594,373      | 553,279      |
| Value of transactions during the quarter (Rs. In millions)  | 1,862,144    | 2,069,307    |
| Average size of transactions (in Rs.)                       | 3,133        | 3,740        |
| Average daily transactions (numbers)                        | 6,604,143    | 6,147,543    |
| Average deposit in accounts (Rs.)                           | 848          | 823          |

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

| Type of Transactions                  | Volume (No. in Million) |              | Value (PKR in Billion) |               |
|---------------------------------------|-------------------------|--------------|------------------------|---------------|
|                                       | Jan - Mar 2021          | Oct-Dec 2020 | Jan - Mar 2021         | Oct-Dec 2020  |
| Customer Oriented                     | 589.4                   | 548.5        | 1431.5                 | 1476.0        |
| Agent related (for liquidity purpose) | 4.9                     | 4.8          | 430                    | 593.3         |
| <b>Total BB Transactions</b>          | <b>594.3</b>            | <b>553.3</b> | <b>1862.2</b>          | <b>2069.3</b> |

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

**Jan – Mar 2021**

| Province               | BB Accounts       |             | BB Transactions    |             | BB Agents      |             |
|------------------------|-------------------|-------------|--------------------|-------------|----------------|-------------|
|                        | Number            | % Share     | Number             | % share     | Number         | % Share     |
| Punjab (Including ISB) | 42,435,028        | 64%         | 362,815,612        | 61%         | 300,234        | 59%         |
| Sindh                  | 13,668,894        | 21%         | 116,881,546        | 20%         | 103,304        | 20%         |
| Khyber Pakhtunkhwa     | 7,704,314         | 12%         | 87,449,303         | 15%         | 81,554         | 16%         |
| Balochistan            | 1,391,208         | 2%          | 12,129,916         | 2%          | 11,409         | 2%          |
| Azad Kashmir           | 1,108,725         | 2%          | 12,711,958         | 2%          | 10,534         | 2%          |
| Gilgit-Baltistan       | 233,929           | 0.4%        | 2,384,562          | 0.4%        | 2,685          | 1%          |
| <b>Total</b>           | <b>66,542,098</b> | <b>100%</b> | <b>594,372,897</b> | <b>100%</b> | <b>509,720</b> | <b>100%</b> |

**Table 4: Break-up of Social Welfare Disbursements****Jan – Mar 2021**

| Programs           | Total G2P beneficiaries during the quarter | Amount disbursed during the Quarter (Rs. in millions) | % Share (Amount Disbursed) |
|--------------------|--|---|----------------------------|
| BISP               | 4,874,465                                  | 6,135   | 32%                        |
| EOBI Pensioners    | 489,555                                    | 11,267  | 59%                        |
| Zakat & Usher      | 204,557                                    | 1,415   | 7%                         |
| World Food Program | 390,783                                    | -   | 0%                         |
| IDP Payments       | -  | -   | 0%                         |
| Others             | 157,008                                    | 178   | 1%                         |
| <b>Total</b>       | <b>6,116,368</b>                           | <b>18,995</b>   | <b>100%</b>                |

**Table 5: Gender-wise segregation of BB accounts****Jan - Mar 2021**

| Province               | Male              | Female            | Total             | Share within Province |            | Share across Pakistan |            |
|------------------------|-------------------|-------------------|-------------------|-----------------------|------------|-----------------------|------------|
|                        |                   |                   |                   | Male                  | Female     | Male                  | Female     |
| Punjab (Including ISB) | 31,523,356        | 10,911,672        | 42,435,028        | 74%                   | 26%        | 47%                   | 16%        |
| Sindh                  | 10,141,035        | 3,527,859         | 13,668,894        | 74%                   | 26%        | 15%                   | 5%         |
| Khyber Pakhtunkhwa     | 6,227,501         | 1,476,813         | 7,704,314         | 81%                   | 19%        | 9%                    | 2%         |
| Balochistan            | 1,193,233         | 197,975           | 1,391,208         | 86%                   | 14%        | 2%                    | 0.3%       |
| Azad Kashmir           | 861,493           | 247,232           | 1,108,725         | 78%                   | 22%        | 1%                    | 0.4%       |
| Gilgit-Baltistan       | 206,013           | 27,916            | 233,929           | 88%                   | 12%        | 0.3%                  | 0.04%      |
| <b>Total</b>           | <b>50,152,631</b> | <b>16,389,467</b> | <b>66,542,098</b> | <b>75%</b>            | <b>25%</b> | <b>75%</b>            | <b>25%</b> |

Table 6: Volume and Value of different types of transactions

Jan – Mar 2021

| Type of Transactions  | Jan – Mar 2021                   |                             | Oct-Dec 2020                     |                             |
|---|----------------------------------|-----------------------------|----------------------------------|-----------------------------|
|   | Volume of Transactions (Numbers) | Value of Transactions (Rs.) | Volume of Transactions (Numbers) | Value of Transactions (Rs.) |
| <b>Agent transfers for liquidity</b>                        |                                  |                             |                                  |                             |
| L2 account to L2 accounts transfers                         | 3,436,366                        | 200,930,356,487             | 3,159,216                        | 256,252,697,550             |
| L2 account to agents banking accounts transfers             | 325,074                          | 13,375,706,675              | 360,834                          | 49,341,012,279              |
| Agents banking accounts to L3 accounts transfers            | 920,631                          | 192,073,339,296             | 1,038,896                        | 267,541,470,280             |
| Cash Deposit in L2 by agents                                | 259,543                          | 24,170,542,749              | 228,824                          | 20,145,769,563              |
| <b>Fund Transfer by Customers</b>                           |                                  |                             |                                  |                             |
| <i>a. Account to account fund transfers (by MW holders)</i> | -                                | -                           | -                                | -                           |
| MW to MW transfers  | 130,847,198                      | 533,610,326,112             | 111,974,573                      | 423,900,066,605             |
| MW to customers banking accounts transfers                  | 29,241,238                       | 111,531,772,360             | 31,834,328                       | 202,156,258,273             |
| Customers banking accounts to MW transfers                  | 22,290,155                       | 76,051,759,488              | 21,948,983                       | 93,219,892,075              |
| MW-to-person fund transfers                                 | 2,089,098                        | 10,680,780,621              | 2,284,709                        | 11,554,391,479              |
| Person-to-MW fund transfers                                 | 5,616                            | 30,441,198                  | 5,250                            | 25,474,230                  |
| <i>b. Person-to-person fund transfers</i>                   | -                                | -                           | -                                | -                           |
| Sending   | 829,934                          | 5,151,498,851               | 1,234,816                        | 7,753,658,117               |
| Receiving   | 1,318,010                        | 7,511,693,657               | 1,850,647                        | 10,626,754,778              |
| <b>Bulk Payments</b>  | -                                | -                           | -                                | -                           |
| <i>a. Government to Person Payments</i>                     | -                                | -                           | -                                | -                           |
| G2P through MW  | 888,900                          | 7,138,029,598               | 4,238,615                        | 49,033,629,764              |
| G2P through card  | 19,099                           | 177,947,970                 | 30,153                           | 235,761,513                 |
| <i>b. EOBI Pensioners</i>                                   | -                                | -                           | -                                | -                           |
| Pension payment through MW                                  | 1,208,276                        | 11,266,878,837              | 1,191,249                        | 10,987,356,757              |
| Pension payment through OTC                                 | -                                | -                           | -                                | -                           |
| Salaries payments   | 930,418                          | 13,183,913,118              | 835,965                          | 11,807,875,904              |
| Others  | 59,714                           | 475,134,270                 | 103,542                          | 1,010,066,670               |
| <b>Cash deposit &amp; withdrawal</b>                        | -                                | -                           | -                                | -                           |
| Cash Deposited in MW  | 70,826,331                       | 299,770,235,448             | 72,600,824                       | 337,508,795,513             |
| Cash Withdrawal from MW                                     | 26,210,424                       | 133,700,643,494             | 21,738,114                       | 126,388,973,576             |
| Cash withdrawal through card (G2P)                          | 1,524,722                        | 11,761,414,773              | 1,602,019                        | 11,966,514,228              |
| <b>Bill Payments &amp; Top ups</b>                          | -                                | -                           | -                                | -                           |
| Utility Bills Payment                                       | 66,453,869                       | 90,784,217,908              | 58,260,645                       | 93,767,463,773              |
| Internet Bill Payments                                      | 313,113                          | 800,756,552                 | 640,768                          | 769,905,609                 |
| Mobile Top-ups  | 214,352,394                      | 27,900,306,931              | 200,174,215                      | 24,357,913,079              |
| <b>Loan</b>   | -                                | -                           | -                                | -                           |
| Disbursement  | 155,925                          | 1,102,581,970               | 181,349                          | 1,210,699,972               |
| Repayment   | 2,853,236                        | 14,640,581,851              | 2,757,946                        | 10,646,927,580              |
| <b>Others</b>   | -                                | -                           | -                                | -                           |
| Donations   | 328,782                          | 31,816,447                  | 549,122                          | 37,354,754                  |
| Retail Payments   | 11,110,703                       | 17,892,143,229              | 8,345,864                        | 8,615,136,335               |
| International Home remittance                               | 183,551                          | 2,326,343,255               | 178,526                          | 2,583,075,569               |
| Account Opening Transactions                                | 373,248                          | 55,623,545                  | 786,848                          | 58,811,801                  |
| Cash collection/payment services                            | 1,788,416                        | 9,620,019,785               | 1,439,322                        | 6,608,441,454               |
| IBFT  | 3,228,913                        | 44,397,682,559              | 1,702,748                        | 29,194,573,237              |
| <b>Total</b>  | <b>594,372,897</b>               | <b>1,862,144,489,035</b>    | <b>553,278,910</b>               | <b>2,069,306,722,321</b>    |

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

Jan - Mar 21

| Type of Transactions                                    | OTC                              |                       | M-Wallets                        |                          |
|---|----------------------------------|-----------------------|----------------------------------|--------------------------|
|   | Volume of Transactions (Numbers) | Value of Transactions | Volume of Transactions (Numbers) | Value of Transactions    |
| <b>Fund Transfers</b>                                   |                                  |                       |                                  |                          |
| <b>Fund transfers through M-wallets</b>                 |                                  |                       |                                  |                          |
| MW to MW transfers                                      |                                  |                       | 130,847,198                      | 533,610,326,112          |
| MW to bank account transfers                            |                                  |                       | 29,241,238                       | 111,531,772,360          |
| Bank account to MW transfers                            |                                  |                       | 22,290,155                       | 76,051,759,488           |
| MW-to-person fund transfers                             |                                  |                       | 2,089,098                        | 10,680,780,621           |
| Person to MW fund transfer                              | 5,616                            | 30,441,198            |                                  |                          |
| <b>Fund transfers through CNIC</b>                      |                                  |                       |                                  |                          |
| Person to person sending                                | 829,934                          | 5,151,498,851         |                                  |                          |
| Person to person receiving                              | 1,318,010                        | 7,511,693,657         |                                  |                          |
| <b>Bulk Payments</b>                                    |                                  |                       |                                  |                          |
| <b>Government to Person Payments</b>                    |                                  |                       |                                  |                          |
| G2P through MW  |                                  |                       | 888,900                          | 7,138,029,598            |
| G2P through card  | 19,099                           | 177,947,970           |                                  |                          |
| <b>EOBI Pensioners</b>                                  |                                  |                       |                                  |                          |
| Pension payment through MW                              |                                  |                       | 1,208,276                        | 11,266,878,837           |
| Pension payment through OTC                             | -                                | -                     |                                  |                          |
| Salary payment  |                                  |                       | 930,418                          | 13,183,913,118           |
| Others  |                                  |                       | 59,714                           | 475,134,270              |
| <b>Cash deposit &amp; withdrawal</b>                    |                                  |                       |                                  |                          |
| Cash Deposited in MW (excluding person to MW transfers) |                                  |                       | 70,826,331                       | 299,770,235,448          |
| Cash Withdrawal from MW                                 |                                  |                       | 26,210,424                       | 133,700,643,494          |
| Cash withdrawal through card (G2P)                      | 1,524,722                        | 11,761,414,773        |                                  |                          |
| <b>Bill Payments &amp; Top ups</b>                      |                                  |                       |                                  |                          |
| Utility Bills Payment                                   | 29,304,902                       | 43,802,144,466        | 37,148,967                       | 46,982,073,442           |
| Internet Bill Payments                                  | 169,608                          | 465,174,156           | 143,505                          | 335,582,396              |
| Mobile Top-ups  | 828,858                          | 1,319,956,789         | 213,523,536                      | 26,580,350,143           |
| <b>Loan</b>   |                                  |                       |                                  |                          |
| Disbursement  | 153,479                          | 914,358,392           | 2,446                            | 188,223,578              |
| Repayment   | 2,099,230                        | 10,553,765,483        | 754,006                          | 4,086,816,368            |
| <b>Others</b>   |                                  |                       |                                  |                          |
| Donations   | 493                              | 2,317,577             | 328,289                          | 29,498,870               |
| Retail Payments   | 931,684                          | 5,112,556,370         | 10,179,019                       | 12,779,586,859           |
| International Home remittance                           | 180,177                          | 2,099,094,635         | 3,374                            | 227,248,620              |
| Account Opening Transactions                            | 287,318                          | 55,623,545            | 85,930                           | 0                        |
| Cash collection/payment services                        | 1,424,935                        | 8,691,231,675         | 363,481                          | 928,788,109              |
| IBFT  |                                  |                       | 3,228,913                        | 44,397,682,559           |
| <b>Total</b>  | <b>39,078,065</b>                | <b>97,649,219,537</b> | <b>550,353,218</b>               | <b>1,333,945,324,289</b> |

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