

Branchless Banking Key Statistics (Jul-Sept 2019)

Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Apr-Jun 19	Jul-Sept 19	Percentage change (QoQ)
Number of Agents	421,053	425,945	1.2%
Number of Active BB Agents	174,609	182,700	4.6%
Number of Accounts	35,730,704	39,693,557	11.1%
Active Accounts	22,044,942	21,756,163	-1.3%
Deposits as on Quarter end (Rs. In millions)	25,664	26,591	3.6%
Number of transactions during the quarter (number in '000')	327,524	322,174	-1.6%
Value of transactions during the quarter (Rs. In millions)	1,138,388	1,157,029	1.6%
Average size of transactions (in Rs.)	3,476	3,591	3.3%
Average daily transactions	3,639,153	3,579,706	-1.6%
Average deposit in accounts	718	670	-6.7%
G2P Disbursements (Rs. In millions)	35,679	38,550	8.0%

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Change in %	Value (PKR in Billion)		Change in %
	Apr-Jun 2019	Jul-Sept 2019		Apr-Jun 2019	Jul-Sept 2019	
Customer Oriented	322.4	317.5	-1.5%	735.3	758.0	3.1%
Agent related (for liquidity purpose)	5.1	4.6	-9.4%	403.0	399.1	-1.0%
Total BB Transactions	327.5	322.2	-1.6%	1138.4	1157.0	1.6%

Table 3: Province-Wise BB Position

	Province	BB Accounts		BB Transactions		BB Agents	
		Number	% Share	Number	% share	Number	% Share
1	Punjab (Including ISB)	25,578,314	64.4%	193,649,832	60.1%	272,813	64.0%
2	Sindh	7,899,671	19.9%	65,493,406	20.3%	87,286	20.5%
3	Khyber Pakhtunkhwa	4,705,319	11.9%	45,012,025	14.0%	48,084	11.3%
4	Balochistan	774,440	2.0%	8,178,469	2.5%	9,600	2.3%
5	Azad Kashmir	630,011	1.6%	8,029,140	2.5%	6,381	1.5%
6	Gilgit-Baltistan	105,802	0.3%	1,810,647	0.6%	1,781	0.4%
	Total	39,693,557	100%	322,173,520	100%	425,945	100%

Table 4: Break-up of Social Welfare Disbursements

Account Type	Total G2P Beneficiaries during the quarter	Value Disbursed during the Quarter
BISP	5,012,067	28,002,027,599
EOBI Pensioners	431,473	8,327,704,019
Zakat & Usher	46,685	544,238,840
Agricultural subsidy-Punjab	1,420,317	728,490,300
World Food Program	390,575	212,988,900
IDP Payments	2,237	55,128,150
Others	211,619	700,680,120
Total	7,505,307	38,549,505,528

Table 5: Gender-wise segregation of BB accounts

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Punjab (Including ISB)	20,134,361	5,433,749	25,568,110	78.7%	21.3%	50.7%	13.7%
Sindh	6,021,277	1,895,188	7,916,465	76.1%	23.9%	15.2%	4.8%
Khyber Pakhtunkhwa	3,812,548	882,556	4,695,104	81.2%	18.8%	9.6%	2.2%
Balochistan	665,146	110,563	775,709	85.7%	14.3%	1.7%	0.3%
Azad Kashmir	516,346	114,249	630,595	81.9%	18.1%	1.3%	0.3%
Gilgit-Baltistan	99,213	8,361	107,574	92.2%	7.8%	0.2%	0.0%
Total	31,248,891	8,444,666	39,693,557	78.7%	21.3%	78.7%	21.3%

Table 6: Volume and Value of different types of transactions

S. #	Type of Transactions	Apr-Jun 2019		Jul-Sept 2019	
		Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
1	Agent transfers for liquidity				
	Agent account to agent account	3,835,164	184,340,198,050	3,298,494	163,367,467,317
	Agent account to bank account	172,328	20,465,431,963	184,747	16,874,234,330
	Bank account to agent account	760,688	170,709,155,952	805,385	187,096,295,813
	Cash Deposit in L3 by agents ¹	359,834	27,524,828,368	359,226	31,729,625,320
2	Fund Transfers				
	<i>a. Fund transfers through M-wallets</i>				
	MW to MW transfers	42,078,562	153,194,473,825	44,897,850	154,070,925,585
	MW to bank account transfers	1,216,818	10,820,554,877	2,297,275	15,168,703,647
	Bank account to MW transfers	670,179	6,533,773,076	2,285,074	8,589,364,742
	MW-to-person fund transfers	2,451,977	13,246,222,673	2,270,775	11,893,571,645
	<i>b. Fund transfers through CNIC</i>				
	Person to person sending	6,490,919	45,425,252,420	5,678,404	40,159,325,034
	Person to person receiving	7,397,902	49,312,993,664	6,579,822	45,042,872,894
3	Bulk Payments				
	<i>a. Government to Person Payments</i>				
	G2P through MW	4,194,849	20,406,362,355	5,205,957	20,218,695,555
	G2P through card	2,048,855	7,009,397,893	3,058,749	9,267,298,770
	<i>b. EOBI Pensioners</i>	0	0	0	0
	Pension payment through MW	1,183,107	8,474,397,768	1,176,578	8,327,704,019
	Pension payment through OTC	0	0	0	0
	Salaries payments and Others	674,425	5,400,725,435	614,081	5,480,490,513
4	Cash deposit & withdrawal				
	Cash Deposited in MW (including person to MW transfers)	38,808,749	154,669,736,400	40,147,460	165,183,296,956
	Cash Withdraw from MW	20,059,407	94,886,139,858	21,121,420	95,433,490,244
	Cash withdraw through card (G2P)	3,975,249	21,099,435,121	4,058,576	15,657,299,935
5	Bill payments & Top-ups				
	Utility Bills Payment	39,440,745	80,042,402,463	38,919,675	105,344,751,464
	Internet Bill Payments	351,643	891,961,534	328,436	853,132,537
	Mobile Top-ups	142,592,530	11,995,288,822	129,457,008	11,054,508,726
6	Loan				
	Disbursement	17,008	502,338,395	559,128	1,800,996,378
	Repayment	3,570,769	18,818,976,850	4,591,437	20,076,925,383
7	Others				
	Donations	48,106	8,491,629	41,657	4,401,978
	Retail Payments	1,770,415	3,709,916,060	2,224,753	4,250,456,492
	International Home remittance	22,279	518,916,158	20,836	437,571,138
	Account Opening Transactions	318,878	4,364,442	328,305	12,223,171
	Cash collection/payment services	1,066,327	11,523,659,053	807,903	10,483,911,300
	IBFT	1,946,048	16,852,506,914	854,509	9,149,070,672
	Total	327,523,760	1,138,387,902,018	322,173,520	1,157,028,611,558

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

Type of Transactions	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			44,897,850	154,070,925,585
MW to bank account transfers			2,297,275	15,168,703,647
Bank account to MW transfers			2,285,074	8,589,364,742
MW-to-person fund transfers			2,270,775	11,893,571,645
Person to MW fund transfer	295,426	14,894,190		
Fund transfers through CNIC				
Person to person sending	5,678,404	40,159,325,034		
Person to person receiving	6,579,822	45,042,872,894		
Bulk Payments				
Government to Person Payments				
G2P through MW			5,205,957	20,218,695,555
G2P through card	3,058,749	9,267,298,770		
EOBI Pensioners				
Pension payment through MW			1,176,578	8,327,704,019
Pension payment through OTC				
Salary payment and Others			614,081	5,480,490,513
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			39,852,034	165,168,402,766
Cash Withdrawal from MW			21,121,420	95,433,490,244
Cash withdrawal through card (G2P)	4,058,576	15,657,299,935		
Bill Payments & Top ups				
Utility Bills Payment	29,119,155	69,408,342,739	9,800,520	35,936,408,725
Internet Bill Payments	269,276	750,491,084	59,160	102,641,454
Mobile Top-ups	402,370	132,421,398	129,054,638	10,922,087,328
Loan				
Disbursement	556,567	1,783,197,421	2,561	17,798,957
Repayment	3,938,469	16,704,521,999	652,968	3,372,403,384
Others				
Donations	667	493,119	40,990	3,908,859
Retail Payments	181,726	320,429,529	2,043,027	3,930,026,963
International Home remittance	18,176	389,882,813	2,660	47,688,325
Account Opening Transactions	261,624	12,223,171	66,681	0
Cash collection/payment services	760,305	10,371,382,241	47,598	112,529,058
IBFT			854,509	9,149,070,672
Total	55,179,312	210,015,076,336	262,346,356	547,945,912,442