

Branchless Banking Statistics (Jul-Sept 2020)

Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Apr-Jun 20	Jul-Sept 20
Number of Agents	445,181	461,953
Number of Active BB Agents	182,189	191,035
Number of Accounts	52,522,222	58,137,695
Number of Active Accounts	26,694,588	31,162,780
Deposits as on Quarter end (Rs. In millions)	36,660	41,870
Number of transactions during the quarter (number in '000')	396,687	461,960
Value of transactions during the quarter (Rs. In millions)	1,504,934	1,919,210
Average size of transactions (in Rs.)	3,794	4,154
Average daily transactions (numbers)	4,407,635	5,132,891
Average deposit in accounts (Rs.)	698	720

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Apr-Jun 2020	Jul-Sept 2020	Apr-Jun 2020	Jul-Sept 2020
Customer Oriented	393.6	456.9	1038.3	1333.8
Agent related (for liquidity purpose)	3.1	5.0	466.6	585.4
Total BB Transactions	396.7	462.0	1504.9	1919.2

Table 3: Province-Wise BB Position

Jul-Sept 2020

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Punjab (Including ISB)	37,191,152	64.0%	277,737,568	60.1%	289,585	62.7%
Sindh	11,919,780	20.5%	93,332,474	20.2%	92,458	20.0%
Khyber Pakhtunkhwa	6,630,400	11.4%	69,242,455	15.0%	57,311	12.4%
Balochistan	1,221,736	2.1%	9,678,748	2.1%	10,359	2.2%
Azad Kashmir	976,829	1.7%	10,229,428	2.2%	9,837	2.1%
Gilgit-Baltistan	197,798	0.3%	1,739,533	0.4%	2,403	0.5%
Total	58,137,695	100%	461,960,207	100%	461,953	100%

Table 4: Break-up of Social Welfare Disbursements**Jul-Sept 2020**

Account Type	Total G2P Beneficiaries during the quarter	Value Disbursed during the Quarter	% Share
BISP	17,193,835	31,104,594,250	70.2%
EOBI Pensioners	470,761	13,136,192,884	29.7%
Zakat & Usher	1,687	15,312,000	0.0%
Others	4,018	23,453,220	0.1%
Total	18,060,893	44,279,552,354	100.0%

Table 5: Gender-wise segregation of BB accounts**Jul-Sept 2020**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Punjab (Including ISB)	28,293,298	8,890,075	37,183,373	76.1%	23.9%	48.7%	15.3%
Sindh	8,962,321	2,962,362	11,924,683	75.2%	24.8%	15.4%	5.1%
Khyber Pakhtunkhwa	5,460,569	1,169,810	6,630,379	82.4%	17.6%	9.4%	2.0%
Balochistan	1,069,992	152,897	1,222,889	87.5%	12.5%	1.8%	0.3%
Azad Kashmir	772,012	205,251	977,263	79.0%	21.0%	1.3%	0.4%
Gilgit-Baltistan	179,156	19,952	199,108	90.0%	10.0%	0.3%	0.0%
Total	44,737,348	13,400,347	58,137,695	77.0%	23.0%	77.0%	23.0%

Table 6: Volume and Value of different types of transactions

S. #	Type of Transactions	Apr-Jun 2020		Jul-Sept 2020	
		Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
1	Agent transfers for liquidity				
	Agent account to agent account	1,927,168	152,860,038,370	3,566,553	256,765,277,904
	Agent account to bank account	501,350	132,357,633,079	296,951	30,819,881,421
	Bank account to agent account	581,376	171,094,066,252	945,609	275,493,786,066
	Cash Deposit in L3 by agents ¹	115,826	10,331,277,688	206,867	22,339,771,347
2	Fund Transfers				
	<i>a. Fund transfers through M-wallets</i>				
	MW to MW transfers	68,518,249	237,116,874,810	92,246,284	320,242,459,823
	MW to bank account transfers	14,104,910	118,932,248,828	23,926,642	187,492,962,755
	Bank account to MW transfers	11,218,708	56,948,809,047	17,302,723	86,119,474,717
	MW-to-person fund transfers	2,290,506	12,285,525,318	2,502,218	12,618,654,647
	<i>b. Fund transfers through CNIC</i>				
	Person to person sending	1,825,106	11,706,615,509	743,400	4,827,342,763
	Person to person receiving	2,641,482	15,712,716,064	1,902,417	10,053,389,391
3	Bulk Payments				
	<i>a. Government to Person Payments</i>				
	G2P through MW	13,785,147	71,291,780,510	3,110,256	31,104,594,250
	G2P through card	42,918	400,868,090	4,015	23,383,220
	<i>b. EOBI Pensioners</i>	0	0	0	0
	Pension payment through MW	1,159,311	7,959,051,436	1,176,137	13,136,192,884
	Pension payment through OTC	0	0	0	0
	Salaries payments and Others	787,441	9,734,287,523	1,014,403	11,939,304,656
4	Cash deposit & withdrawal				
	Cash Deposited in MW (including person to MW transfers)	40,517,497	210,225,626,349	58,971,360	332,378,441,433
	Cash Withdraw from MW	11,161,222	173,442,254,038	16,561,313	122,190,877,324
	Cash withdraw through card (G2P)	1,514,166	9,966,936,781	1,694,990	12,686,890,703
5	Bill payments & Top-ups				
	Utility Bills Payment	36,085,321	56,632,267,139	52,170,536	130,744,682,217
	Internet Bill Payments	348,660	750,052,049	382,042	751,417,851
	Mobile Top-ups	181,231,923	17,954,830,318	173,563,488	18,067,106,168
6	Loan				
	Disbursement	205,133	981,910,929	197,281	1,097,248,646
	Repayment	1,742,389	7,717,383,373	2,490,864	11,725,456,089
7	Others				
	Donations	551,011	36,403,713	528,957	38,377,875
	Retail Payments	2,250,927	3,691,183,160	4,260,857	6,093,780,447
	International Home remittance	116,444	1,850,224,730	154,871	2,314,984,374
	Account Opening Transactions	362,963	10,083,770	389,683	44,933,235
	Cash collection/payment services	419,512	3,237,792,573	705,358	4,813,596,056
	IBFT	680,467	9,705,198,686	944,133	13,285,590,904
	Total	396,687,133	1,504,933,940,130	461,960,208	1,919,209,859,165

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

Jul-Sept 2020

S. #	Type of Transactions	OTC		M-Wallets	
		Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
1	Fund Transfers				
	Fund transfers through M-wallets				
	MW to MW transfers			92,246,284	320,242,459,823
	MW to bank account transfers			23,926,642	187,492,962,755
	Bank account to MW transfers			17,302,723	86,119,474,717
	MW-to-person fund transfers			2,502,218	12,618,654,647
	Person to MW fund transfer	4,248	15,372,263		
2	Fund transfers through CNIC				
	Person to person sending	743,400	4,827,342,763		
	Person to person receiving	1,902,417	10,053,389,391		
3	Bulk Payments				
	Government to Person Payments				
	G2P through MW			3,110,256	31,104,594,250
	G2P through card	4,015	23,383,220		
	EOBI Pensioners				
	Pension payment through MW			1,176,137	13,136,192,884
	Pension payment through OTC	-	-		
	Salary payment and Others			1,014,403	11,939,304,656
4	Cash deposit & withdrawal				
	Cash Deposited in MW (excluding person to MW transfers)			58,967,112	332,363,069,170
	Cash Withdrawal from MW			16,561,313	122,190,877,324
	Cash withdrawal through card (G2P)	1,694,990	12,686,890,703		
5	Bill Payments & Top ups				
	Utility Bills Payment	26,134,215	76,297,214,445	26,036,321	54,447,467,772
	Internet Bill Payments	243,082	475,543,190	138,960	275,874,661
	Mobile Top-ups	520,403	620,185,504	173,043,085	17,446,920,664
6	Loan				
	Disbursement	196,045	1,049,087,554	1,236	48,161,092
	Repayment	2,145,913	9,960,059,943	344,951	1,765,396,145
7	Others				
	Donations	891	4,031,552	528,066	34,346,323
	Retail Payments	223,343	407,815,638	4,037,514	5,685,964,809
	International Home remittance	152,401	2,217,003,687	2,470	97,980,686
	Account Opening Transactions	226,398	8,737,495	163,285	36,195,740
	Cash collection/payment services	577,341	4,574,083,177	128,017	239,512,879
	IBFT			944,133	13,285,590,904
	Total	34,769,102	123,220,140,526	422,175,126	1,210,571,001,901

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