

Branchless Banking Statistics (Oct-Dec 2019)

Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Jul-Sept 19	Oct-Dec 19
Number of Agents	425,945	437,182
Number of Active BB Agents	185,652	189,991
Number of Accounts	39,693,557	46,103,017
Number of Active Accounts	21,756,163	24,529,731
Deposits as on Quarter end (Rs. In millions)	26,591	28,770
Number of transactions during the quarter (number in '000')	322,174	363,546
Value of transactions during the quarter (Rs. In millions)	1,157,029	1,197,115
Average size of transactions (in Rs.)	3,591	3,293
Average daily transactions (numbers)	3,579,705.78	4,039,399
Average deposit in accounts (Rs.)	670	624

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jul-Sept 2019	Oct-Dec 2019	Jul-Sept 2019	Oct-Dec 2019
Customer Oriented	317.5	359.5	758.0	826.0
Agent related (for liquidity purpose)	4.6	4.0	399.1	371.1
Total BB Transactions	322.2	363.5	1157.0	1197.1

Table 3: Province-Wise BB Position

Oct-Dec 2019

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Punjab (Including ISB)	29,582,494	64.2%	219,146,705	60.3%	275,381	63.0%
Sindh	9,265,630	20.1%	73,707,725	20.3%	90,801	20.8%
Khyber Pakhtunkhwa	5,460,270	11.8%	50,131,291	13.8%	51,485	11.8%
Balochistan	899,650	2.0%	9,329,504	2.6%	9,890	2.3%
Azad Kashmir	758,558	1.6%	9,283,705	2.6%	7,735	1.8%
Gilgit-Baltistan	136,415	0.3%	1,947,022	0.5%	1,890	0.4%
Total	46,103,017	100%	363,545,952	100%	437,182	100%

Table 4: Break-up of Social Welfare Disbursements**Oct-Dec 2019**

Account Type	Total G2P Beneficiaries during the quarter	Value Disbursed during the Quarter	% Share
BISP	4,944,995	15,804,820,000	62.4%
EOBI Pensioners	451,021	8,141,097,715	32.2%
Zakat & Usher	6,922	90,952,950	0.4%
Others	480,744	1,284,330,261	5.1%
Total	6,265,652	25,321,200,926	100.0%

Table 5: Gender-wise segregation of BB accounts**Oct-Dec 2019**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Punjab (Including ISB)	23,215,924	6,358,672	29,574,596	78.5%	21.5%	50.4%	13.8%
Sindh	6,924,795	2,345,771	9,270,566	74.7%	25.3%	15.0%	5.1%
Khyber Pakhtunkhwa	4,479,051	981,255	5,460,306	82.0%	18.0%	9.7%	2.1%
Balochistan	780,941	119,872	900,813	86.7%	13.3%	1.7%	0.3%
Azad Kashmir	616,004	142,988	758,992	81.2%	18.8%	1.3%	0.3%
Gilgit-Baltistan	126,046	11,698	137,744	91.5%	8.5%	0.3%	0.0%
Total	36,142,761	9,960,256	46,103,017	78.4%	21.6%	78.4%	21.6%

Table 6: Volume and Value of different types of transactions

S. #	Type of Transactions	Jul-Sept 2019		Oct-Dec 2019	
		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	3,298,494	163,367,467,317	2,868,118	148,296,431,201
	Agent account to bank account	184,747	16,874,234,330	147,102	14,748,547,527
	Bank account to agent account	805,385	187,096,295,813	634,053	178,793,249,269
	Cash Deposit in L3 by agents ¹	359,226	31,729,625,320	360,766	29,284,563,263
2	Fund Transfers				
	<i>a. Fund transfers through M-wallets</i>				
	MW to MW transfers	44,897,850	154,070,925,585	59,719,442	193,986,805,843
	MW to bank account transfers	2,297,275	15,168,703,647	2,973,908	24,511,601,288
	Bank account to MW transfers	2,285,074	8,589,364,742	3,009,931	11,431,615,164
	MW-to-person fund transfers	2,270,775	11,893,571,645	2,504,089	13,682,284,933
	<i>b. Fund transfers through CNIC</i>				
	Person to person sending	5,678,404	40,159,325,034	5,284,521	37,046,288,602
	Person to person receiving	6,579,822	45,042,872,894	6,237,693	42,584,413,740
3	Bulk Payments				
	<i>a. Government to Person Payments</i>				
	G2P through MW	5,205,957	20,218,695,555	4,515,839	17,922,504,129
	G2P through card	3,058,749	9,267,298,770	187,768	927,394,621
	<i>b. EOBI Pensioners</i>	0	0	0	0
	Pension payment through MW	1,176,578	8,327,704,019	1,110,775	8,141,097,715
	Pension payment through OTC	0	0	0	0
	Salaries payments and Others	614,081	5,480,490,513	615,659	8,498,888,459
4	Cash deposit & withdrawal				
	Cash Deposited in MW (including person to MW transfers)	40,147,460	165,183,296,956	46,899,506	195,277,867,879
	Cash Withdraw from MW	21,121,420	95,433,490,244	22,699,434	116,634,586,930
	Cash withdraw through card (G2P)	4,058,576	15,657,299,935	1,513,730	8,679,395,972
5	Bill payments & Top-ups				
	Utility Bills Payment	38,919,675	105,344,751,464	40,666,732	84,893,622,287
	Internet Bill Payments	328,436	853,132,537	308,537	784,982,906
	Mobile Top-ups	129,457,008	11,054,508,726	149,225,228	12,621,258,407
6	Loan				
	Disbursement	559,128	1,800,996,378	690,823	2,205,189,829
	Repayment	4,591,437	20,076,925,383	5,235,790	21,165,942,827
7	Others				
	Donations	41,657	4,401,978	80,248	6,585,099
	Retail Payments	2,224,753	4,250,456,492	3,367,683	5,852,144,525
	International Home remittance	20,836	437,571,138	26,263	421,502,168
	Account Opening Transactions	328,305	12,223,171	924,730	17,589,223
	Cash collection/payment services	807,903	10,483,911,300	777,692	8,226,230,356
	IBFT	854,509	9,149,070,672	959,892	10,472,610,322
	Total	322,173,520	1,157,028,611,558	363,545,952	1,197,115,194,484

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

Oct-Dec 2019

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			59,719,442	193,986,805,843
	MW to bank account transfers			2,973,908	24,511,601,288
	Bank account to MW transfers			3,009,931	11,431,615,164
	MW-to-person fund transfers			2,504,089	13,682,284,933
	Person to MW fund transfer	16,858	32,069,949		
2	Fund transfers through CNIC				
	Person to person sending	5,284,521	37,046,288,602		
	Person to person receiving	6,237,693	42,584,413,740		
3	Bulk Payments				
	Government to Person Payments				
	G2P through MW			4,515,839	17,922,504,129
	G2P through card	187,768	927,394,621		
	EOBI Pensioners				
	Pension payment through MW			1,110,775	8,141,097,715
	Pension payment through OTC	-	-		
	Salary payment and Others			615,659	8,498,888,459
4	Cash deposit & withdrawal				
	Cash Deposited in MW (excluding person to MW transfers)			46,882,648	195,245,797,930
	Cash Withdrawal from MW			22,699,434	116,634,586,930
	Cash withdrawal through card (G2P)	1,513,730	8,679,395,972		
5	Bill Payments & Top ups				
	Utility Bills Payment	28,806,130	53,614,664,844	11,860,602	31,278,957,443
	Internet Bill Payments	237,075	658,544,234	71,462	126,438,672
	Mobile Top-ups	390,408	68,451,462	148,834,820	12,552,806,945
6	Loan				
	Disbursement	674,032	2,030,253,220	16,791	174,936,609
	Repayment	4,488,489	17,260,210,608	747,301	3,905,732,219
7	Others				
	Donations	673	318,657	79,575	6,266,442
	Retail Payments	195,845	335,756,870	3,171,838	5,516,387,655
	International Home remittance	24,076	372,278,245	2,187	49,223,923
	Account Opening Transactions	308,102	17,589,223	616,628	0
	Cash collection/payment services	681,041	8,057,960,293	96,651	168,270,064
	IBFT			959,892	10,472,610,322
	Total	49,046,441	171,685,590,540	310,489,472	654,306,812,684