

Branchless Banking Statistics (Oct-Dec 2020)

Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Jul-Sept 2020	Oct-Dec 2020
Number of Agents	461,953	481,837
Number of Active BB Agents	191,035	201,702
Number of Accounts	58,137,695	62,755,479
Number of Active Accounts	31,162,780	37,019,687
Deposits as on Quarter end (Rs. In millions)	41,870	51,671
Number of transactions during the quarter (number in '000')	461,960	553,279
Value of transactions during the quarter (Rs. In millions)	1,919,210	2,069,307
Average size of transactions (in Rs.)	4,154	3,740
Average daily transactions (numbers)	5,132,891	6,147,543
Average deposit in accounts (Rs.)	720	823

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jul-Sept 2020	Oct-Dec 2020	Jul-Sept 2020	Oct-Dec 2020
Customer Oriented	456.9	548.5	1333.8	1476.0
Agent related (for liquidity purpose)	5.0	4.8	585.4	593.3
Total BB Transactions	462.0	553.3	1919.2	2069.3

Table 3: Province-Wise BB Position

Province	Oct-Dec 2020					
	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Punjab (Including ISB)	40,249,130	64.1%	329,295,323	59.5%	303,265	62.9%
Sindh	12,778,896	20.4%	114,577,171	20.7%	96,264	20.0%
Khyber Pakhtunkhwa	7,184,660	11.4%	83,669,875	15.1%	59,357	12.3%
Balochistan	1,276,779	2.0%	11,717,737	2.1%	10,651	2.2%
Azad Kashmir	1,053,304	1.7%	11,880,528	2.1%	9,907	2.1%
Gilgit-Baltistan	212,710	0.3%	2,138,277	0.4%	2,393	0.5%
Total	62,755,479	100%	553,278,910	100%	481,837	100%

Table 4: Break-up of Social Welfare Disbursements

Oct-Dec 2020

Account Type	Total G2P Beneficiaries during the quarter	Value Disbursed during the Quarter (Rs. in millions)	% Share
BISP	15,286,198	48,473.2	81.1%
EOBI Pensioners	479,092	10,987.4	18.4%
Others	63,854	298.8	0.5%
Total	15,829,144	59,759.3	100.0%

Table 5: Gender-wise segregation of BB accounts

Oct-Dec 2020

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Punjab (Including ISB)	30,200,551	10,051,533	40,252,084	75.0%	25.0%	48.1%	16.0%
Sindh	9,531,332	3,256,397	12,787,729	74.5%	25.5%	15.2%	5.2%
Khyber Pakhtunkhwa	5,837,664	1,336,683	7,174,347	81.4%	18.6%	9.3%	2.1%
Balochistan	1,104,155	172,359	1,276,514	86.5%	13.5%	1.8%	0.3%
Azad Kashmir	821,539	229,661	1,051,200	78.2%	21.8%	1.3%	0.4%
Gilgit-Baltistan	189,694	23,911	213,605	88.8%	11.2%	0.3%	0.0%
Total	47,684,935	15,070,544	62,755,479	76.0%	24.0%	76.0%	24.0%

Table 6: Volume and Value of different types of transactions

S. #	Type of Transactions	Jul-Sept 2020		Oct-Dec 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	3,566,553	256,765,277,904	3,159,216	256,252,697,550
	Agent account to bank account	296,951	30,819,881,421	360,834	49,341,012,279
	Bank account to agent account	945,609	275,493,786,066	1,038,896	267,541,470,280
	Cash Deposit in L3 by agents ¹	206,867	22,339,771,347	228,824	20,145,769,563
2	Fund Transfers				
	a. <i>Fund transfers through M-wallets</i>				
	MW to MW transfers	92,246,284	320,242,459,823	111,974,573	423,900,066,605
	MW to bank account transfers	23,926,642	187,492,962,755	31,834,328	202,156,258,273
	Bank account to MW transfers	17,302,723	86,119,474,717	21,948,983	93,219,892,075
	MW-to-person fund transfers	2,502,218	12,618,654,647	2,284,709	11,554,391,479
	b. <i>Fund transfers through CNIC</i>				
	Person to person sending	743,400	4,827,342,763	1,234,816	7,753,658,117
	Person to person receiving	1,902,417	10,053,389,391	1,850,647	10,626,754,778
3	Bulk Payments				
	a. <i>Government to Person Payments</i>				
	G2P through MW	3,110,256	31,104,594,250	4,238,615	49,033,629,764
	G2P through card	4,015	23,383,220	30,153	235,761,513
	b. <i>EOBI Pensioners</i>	0	0	0	0
	Pension payment through MW	1,176,137	13,136,192,884	1,191,249	10,987,356,757
	Pension payment through OTC	0	0	0	0
	Salaries payments and Others	1,014,403	11,939,304,656	939,507	12,817,942,574
4	Cash deposit & withdrawal				
	Cash Deposited in MW (including person to MW transfers)	58,971,360	332,378,441,433	72,606,074	337,534,269,743
	Cash Withdraw from MW	16,561,313	122,190,877,324	21,738,114	126,388,973,576
	Cash withdraw through card (G2P)	1,694,990	12,686,890,703	1,602,019	11,966,514,228
5	Bill payments & Top-ups				
	Utility Bills Payment	52,170,536	130,744,682,217	58,260,645	93,767,463,773
	Internet Bill Payments	382,042	751,417,851	640,768	769,905,609
	Mobile Top-ups	173,563,488	18,067,106,168	200,174,215	24,357,913,079
6	Loan				
	Disbursement	197,281	1,097,248,646	181,349	1,210,699,972
	Repayment	2,490,864	11,725,456,089	2,757,946	10,646,927,580
7	Others				
	Donations	528,957	38,377,875	549,122	37,354,754
	Retail Payments	4,260,857	6,093,780,447	8,345,864	8,615,136,335
	International Home remittance	154,871	2,314,984,374	178,526	2,583,075,569
	Account Opening Transactions	389,683	44,933,235	786,848	58,811,801
	Cash collection/payment services	705,358	4,813,596,056	1,439,322	6,608,441,454
	IBFT	944,133	13,285,590,904	1,702,748	29,194,573,237
	Total	461,960,208	1,919,209,859,165	553,278,910	2,069,306,722,321

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 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			111,974,573	423,900,066,605
	MW to bank account transfers			31,834,328	202,156,258,273
	Bank account to MW transfers			21,948,983	93,219,892,075
	MW-to-person fund transfers			2,284,709	11,554,391,479
	Person to MW fund transfer	5,250	25,474,230		
2	Fund transfers through CNIC				
	Person to person sending	1,234,816	7,753,658,117		
	Person to person receiving	1,850,647	10,626,754,778		
3	Bulk Payments				
	Government to Person Payments				
	G2P through MW			4,238,615	49,033,629,764
	G2P through card	30,153	235,761,513		
	EOBI Pensioners				
	Pension payment through MW			1,191,249	10,987,356,757
	Pension payment through OTC	-	-		
	Salary payment and Others			939,507	12,817,942,574
4	Cash deposit & withdrawal				
	Cash Deposited in MW (excluding person to MW transfers)			72,600,824	337,508,795,513
	Cash Withdrawal from MW			21,738,114	126,388,973,576
	Cash withdrawal through card (G2P)	1,602,019	11,966,514,228		
5	Bill Payments & Top ups				
	Utility Bills Payment	28,486,560	47,433,481,752	29,774,085	46,333,982,022
	Internet Bill Payments	449,945	486,458,756	190,823	283,446,853
	Mobile Top-ups	1,849,721	705,016,952	198,324,494	23,652,896,127
6	Loan				
	Disbursement	178,243	1,010,468,573	3,106	200,231,399
	Repayment	2,295,346	8,234,274,210	462,600	2,412,653,370
7	Others				
	Donations	26,224	2,152,309	522,898	35,202,446
	Retail Payments	652,292	2,707,632,548	7,693,572	5,907,503,787
	International Home remittance	170,942	2,022,012,248	7,584	561,063,321
	Account Opening Transactions	293,640	13,608,514	493,208	45,203,287
	Cash collection/payment services	1,280,261	6,213,841,692	159,061	394,599,762
	IBFT			1,702,748	29,194,573,237
	Total	40,406,059	99,437,110,420	508,085,081	1,376,588,662,228

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