



**Branchless Banking Statistics (Apr-Jun 2022)**  
**Agricultural Credit & Microfinance Department**

**Table 1: BB Key Indicators**

Indicators	Apr-Jun 2022	Jan-Mar 2022
Number of Agents	637,231	612,901
Number of Active BB Agents	333,925	278,745
Number of Accounts	88,549,274	85,311,976
Number of Active Accounts	43,282,879	43,229,935
Deposits as on Quarter end (Rs. In millions)	78,272	70,547
Number of transactions during the quarter (number in '000')	728,625	713,246
Value of transactions during the quarter (Rs. In millions)	2,946,271	2,817,329
Average size of transactions (in Rs.)	4,044	3,950
Average daily transactions (numbers)	8,095,829	7,924,956
Average deposit in accounts (Rs.)	883	827

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

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Apr-Jun 2022	Jan-Mar 2022	Apr-Jun 2022	Jan-Mar 2022
Customer Oriented	724	708	2,358	2,204
Agent related (for liquidity purpose)	4	5	588	613
<b>Total BB Transactions</b>	<b>728</b>	<b>713</b>	<b>2,946</b>	<b>2,817</b>

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

**Apr-Jun 2022**

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,589,111	2%	16,135,575	2%	12,710	2%
Balochistan	2,127,509	2%	18,492,690	3%	14,318	2%
Gilgit-Baltistan	336,241	0.4%	3,500,335	0.5%	2,943	0.5%
Khyber Pakhtunkhwa	11,349,518	13%	119,691,451	16%	79,422	12%
Punjab (Including ISB)	54,857,208	62%	435,069,982	60%	398,409	63%
Sindh	18,289,687	21%	135,734,656	19%	129,429	20%
<b>Total</b>	<b>88,549,274</b>	<b>100%</b>	<b>728,624,689</b>	<b>100%</b>	<b>637,231</b>	<b>100%</b>

**Table 4: Break-up of Social Welfare Disbursements****Apr-Jun 2022**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs. in millions)	% Share (Amount Disbursed)
BISP	6,599,155	56,763,781,750	75%
World Food Program	390,809	0	0%
IDP Payments	0	0	0%
EOBI Pensioners	532,270	11,381,564,018	15%
Zakat & Usher	0	0	0%
Other (Please specify)	270,350	7,195,807,945	10%
<b>Total</b>	<b>7,792,584</b>	<b>75,341,153,713</b>	<b>100%</b>

**Table 5: Gender-wise segregation of BB accounts****Apr-Jun 2022**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,144,196	444,915	1,589,111	72.0%	28.0%	1.3%	0.5%
Balochistan	1,723,725	403,784	2,127,509	81.0%	19.0%	1.9%	0.5%
Gilgit-Baltistan	278,073	58,168	336,241	82.7%	17.3%	0.3%	0.07%
Khyber Pakhtunkhwa	8,530,860	2,818,658	11,349,518	75.2%	24.8%	9.6%	3.2%
Punjab (Including ISB)	39,055,168	15,802,040	54,857,208	71.2%	28.8%	44.1%	17.8%
Sindh	13,001,747	5,287,940	18,289,687	71.1%	28.9%	14.7%	6.0%
<b>Total</b>	<b>63,733,769</b>	<b>24,815,505</b>	<b>88,549,274</b>	<b>72.0%</b>	<b>28.0%</b>	<b>72.0%</b>	<b>28.0%</b>

**Table 6: Volume and Value of different types of transactions**

Type of Transactions	Apr – Jun 2022		Jan - Mar 2022	
	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	2,700,587	256,904,664,496	3,237,691	265,031,809,018
L2 account to agents banking accounts transfers	354,114	36,358,621,985	535,801	90,482,909,325
Agents banking accounts to L3 accounts transfers	972,191	255,516,389,642	780,329	224,872,293,889
Cash Deposit in L2 by agents	309,170	39,518,334,513	294,037	32,400,093,881
<b>Fund Transfer by Customers</b>				
<i>a. Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	132,439,112	485,932,074,248	130,729,199	471,329,063,030
MW to customers banking accounts transfers	65,638,418	437,213,997,686	61,909,050	401,294,009,901
Customers banking accounts to MW transfers	62,218,971	293,534,272,755	54,825,002	246,352,820,557
MW-to-person fund transfers	828,879	4,731,219,141	936,917	5,082,802,836
Person-to-MW fund transfers	34,350	510,046,484	18,137	261,715,175
<i>b. Person-to-person fund transfers</i>	-	-	-	-
Sending	210,695	1,468,964,986	250,397	1,757,305,982
Receiving	380,126	2,842,305,473	470,412	3,253,911,516
<b>Bulk Payments</b>	-	-	-	-
<i>a. Government to Person Payments</i>	-	-	-	-
G2P through MW	10,478,106	62,653,227,084	10,337,392	101,846,688,847
G2P through card	73,352	752,541,551	105,106	966,222,635
<i>b. EOBI Pensioners</i>	-	-	-	-
Pension payment through MW	1,195,586	11,381,564,018	1,183,690	11,441,067,578
Pension payment through OTC	-	-	-	-
Salaries payments	1,134,493	18,239,672,867	1,012,655	16,938,055,412
Others	15,899	131,168,713	5,026	130,446,355
<b>Cash deposit &amp; withdrawal</b>				
Cash Deposited in MW	94,604,365	468,750,856,271	96,870,027	443,720,678,035
Cash Withdrawal from MW	24,862,610	162,573,738,748	24,732,412	168,747,980,790
Cash withdrawal through card (G2P)	2,544,412	18,535,229,635	1,620,728	12,823,527,149
<b>Bill Payments &amp; Top ups</b>				
Utility Bills Payment	55,792,192	136,376,319,876	57,872,213	111,488,848,017
Internet Bill Payments	365,127	998,414,958	365,456	966,648,416
Mobile Top-ups	217,642,911	38,041,661,208	218,446,293	35,156,739,111
<b>Loan</b>				
Disbursement	4,214,151	9,600,191,384	3,842,649	7,421,473,873
Repayment	7,092,289	22,284,813,414	6,596,066	20,363,684,461
<b>Others</b>				
Donations	293,235	71,460,604	207,741	54,944,812
Retail Payments	32,085,873	84,011,135,192	25,948,051	54,276,188,165
International Home remittance	281,066	5,470,338,617	257,533	4,338,433,149
Account Opening Transactions	318,654	44,572,252	449,780	23,735,802
Cash collection/payment services	3,654,382	33,544,951,622	3,606,996	22,636,827,459
IBFT	5,889,373	58,278,530,067	5,799,274	61,867,795,534
<b>Total</b>	<b>728,624,689</b>	<b>2,946,271,279,490</b>	<b>713,246,060</b>	<b>2,817,328,720,710</b>

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

Apr - Jun 2022

Type of Transactions	OTC		M-Wallets	
	Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
Fund Transfers				
<i>Fund transfers through M-wallets</i>				
MW to MW transfers			132,439,112	485,932,074,248
MW to bank account transfers			65,638,418	437,213,997,686
Bank account to MW transfers			62,218,971	293,534,272,755
MW-to-person fund transfers			828,879	4,731,219,141
Person to MW fund transfer	34,350	510,046,484		
<i>Fund transfers through CNIC</i>	-	-		
Person to person sending	210,695	1,468,964,986		
Person to person receiving	380,126	2,842,305,473		
<b>Bulk Payments</b>				
<i>Government to Person Payments</i>				
G2P through MW			10,478,106	62,653,227,084
G2P through card	73,352	752,541,551		
<i>EOBI Pensioners</i>				
Pension payment through MW			1,195,586	11,381,564,018
Pension payment through OTC	-	-		
Salary payment			1,134,493	18,239,672,867
Others			15,899	131,168,713
<b>Cash deposit &amp; withdrawal</b>				
Cash Deposited in MW (excluding person to MW transfers)			94,604,365	468,750,856,271
Cash Withdrawal from MW			24,862,610	162,573,738,748
Cash withdrawal through card	2,544,412	18,535,229,635		
<b>Bill Payments &amp; Top ups</b>				
Utility Bills Payment	31,949,352	76,259,416,210	23,842,840	60,116,903,667
Internet Bill Payments	167,548	481,309,418	197,579	517,105,540
Mobile Top-ups	2,238,673	1,987,060,932	215,404,238	36,054,600,276
<b>Loan</b>				
Disbursement	84,797	634,788,811	4,129,354	8,965,402,573
Repayment	2,663,245	16,339,237,333	4,429,044	5,945,576,081
<b>Others</b>				
Donations	8,387	17,523,506	284,848	53,937,099
Retail Payments	7,099,732	20,956,533,289	24,986,141	63,054,601,903
International Home remittance	277,000	5,033,574,772	4,066	436,763,846
Account Opening Transactions	263,750	44,572,252	54,904	-
Cash collection/payment services	1,868,490	28,701,951,055	1,785,892	4,843,000,567
IBFT			5,889,373	58,278,530,067
<b>Total</b>	<b>49,863,909</b>	<b>174,565,055,705</b>	<b>674,424,718</b>	<b>2,183,408,213,150</b>

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