



**Branchless Banking Statistics (Jan-Mar 2022)**  
**Agricultural Credit & Microfinance Department**

**Table 1: BB Key Indicators**

Indicators	Jan-Mar 2022	Oct-Dec 2021
Number of Agents	612,901	587,547
Number of Active BB Agents	278,745	272,975
Number of Accounts	85,311,976	78,809,751
Number of Active Accounts	43,229,935	44,904,860
Deposits as on Quarter end (Rs. In millions)	70,547	65,580
Number of transactions during the quarter (number in '000')	713,246	666,444
Value of transactions during the quarter (Rs. In millions)	2,817,329	2,582,391
Average size of transactions (in Rs.)	3,950	3,875
Average daily transactions (numbers)	7,924,956	7,404,932
Average deposit in accounts (Rs.)	827	832

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

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jan-Mar 2022	Oct-Dec 2021	Jan-Mar 2022	Oct-Dec 2021
Customer Oriented	708	661	2,204	1,978
Agent related (for liquidity purpose)	5	5	613	603
<b>Total BB Transactions</b>	<b>713</b>	<b>666</b>	<b>2,817</b>	<b>2,582</b>

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

**Jan - Mar 2022**

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,529,965	2%	15,654,044	2%	12,393	2%
Balochistan	2,017,111	2%	17,231,349	2%	13,532	2%
Gilgit-Baltistan	316,552	0.4%	3,436,944	0.5%	2,879	0.5%
Khyber Pakhtunkhwa	10,804,363	13%	116,033,740	16%	76,539	12%
Punjab (Including ISB)	53,044,213	62%	430,067,732	60%	382,639	62%
Sindh	17,599,772	21%	130,822,252	18%	124,919	20%
<b>Total</b>	<b>85,311,976</b>	<b>100%</b>	<b>713,246,060</b>	<b>100%</b>	<b>612,901</b>	<b>100%</b>

**Table 4: Break-up of Social Welfare Disbursements****Jan-Mar 2022**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs. in millions)	% Share (Amount Disbursed)
BISP	6,339,581	96,305,069,780	85%
World Food Program	390,809	917,924,000	1%
IDP Payments	0	29,922,045	0%
EOBI Pensioners	528,257	11,441,117,188	10%
Zakat & Usher	0	4,752,100	0%
Other (Please specify)	182,603	4,937,576,893	4%
<b>Total</b>	<b>7,441,250</b>	<b>113,636,362,006</b>	<b>100%</b>

**Table 5: Gender-wise segregation of BB accounts****Jan-Mar 2022**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,123,259	406,706	1,529,965	73.4%	26.6%	1.3%	0.5%
Balochistan	1,651,722	365,389	2,017,111	81.9%	18.1%	1.9%	0.4%
Gilgit-Baltistan	264,804	51,748	316,552	83.7%	16.3%	0.3%	0.06%
Khyber Pakhtunkhwa	8,291,261	2,513,102	10,804,363	76.7%	23.3%	9.7%	2.9%
Punjab (Including ISB)	38,213,393	14,830,820	53,044,213	72.0%	28.0%	44.8%	17.4%
Sindh	12,655,618	4,944,154	17,599,772	71.9%	28.1%	14.8%	5.8%
<b>Total</b>	<b>62,200,057</b>	<b>23,111,919</b>	<b>85,311,976</b>	<b>72.9%</b>	<b>27.1%</b>	<b>72.9%</b>	<b>27.1%</b>

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

Type of Transactions	Jan - Mar 2022		Oct - Dec 2021	
	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	3,237,691	265,031,809,018	3,728,654	276,096,801,038
L2 account to agents banking accounts transfers	535,801	90,482,909,325	455,202	54,895,171,946
Agents banking accounts to L3 accounts transfers	780,329	224,872,293,889	813,603	240,323,935,999
Cash Deposit in L2 by agents	294,037	32,400,093,881	301,791	32,353,727,198
<b>Fund Transfer by Customers</b>				
<i>a. Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	130,729,199	471,329,063,030	113,555,750	419,150,011,927
MW to customers banking accounts transfers	61,909,050	401,294,009,901	53,390,867	339,173,488,947
Customers banking accounts to MW transfers	54,825,002	246,352,820,557	45,438,352	201,307,103,182
MW-to-person fund transfers	936,917	5,082,802,836	1,121,083	5,664,262,012
Person-to-MW fund transfers	18,137	261,715,175	7,826	82,137,082
<i>b. Person-to-person fund transfers</i>	-	-	-	-
Sending	250,397	1,757,305,982	427,398	2,921,950,121
Receiving	470,412	3,253,911,516	643,284	4,078,305,811
<b>Bulk Payments</b>	-	-	-	-
<i>a. Government to Person Payments</i>	-	-	-	-
G2P through MW	10,337,392	101,846,688,847	6,047,696	61,640,803,180
G2P through card	105,106	966,222,635	172,838	1,574,530,768
<i>b. EOBI Pensioners</i>	-	-	-	-
Pension payment through MW	1,183,690	11,441,067,578	1,180,491	11,628,422,096
Pension payment through OTC	-	-	-	-
Salaries payments	1,012,655	16,938,055,412	1,056,123	16,856,812,411
Others	5,026	130,446,355	5,927	78,935,983
<b>Cash deposit &amp; withdrawal</b>	-	-	-	-
Cash Deposited in MW	96,870,027	443,720,678,035	92,664,725	444,760,992,673
Cash Withdrawal from MW	24,732,412	168,747,980,790	24,780,393	143,237,462,055
Cash withdrawal through card (G2P)	1,620,728	12,823,527,149	1,457,210	11,528,167,029
<b>Bill Payments &amp; Top ups</b>				
Utility Bills Payment	57,872,213	111,488,848,017	55,769,288	134,412,742,308
Internet Bill Payments	365,456	966,648,416	371,392	903,814,872
Mobile Top-ups	218,446,293	35,156,739,111	214,286,232	32,010,040,231
<b>Loan</b>				
Disbursement	3,842,649	7,421,473,873	3,219,567	5,961,437,725
Repayment	6,596,066	20,363,684,461	9,037,379	24,422,155,409
<b>Others</b>				
Donations	207,741	54,944,812	189,779	37,161,776
Retail Payments	25,948,051	54,276,188,165	24,762,851	31,347,081,015
International Home remittance	257,533	4,338,433,149	271,344	3,973,864,711
Account Opening Transactions	449,780	23,735,802	643,886	20,946,364
Cash collection/payment services	3,606,996	22,636,827,459	5,111,109	21,327,677,815
IBFT	5,799,274	61,867,795,534	5,531,804	60,621,137,218
<b>Total</b>	<b>713,246,060</b>	<b>2,817,328,720,710</b>	<b>666,443,844</b>	<b>2,582,391,080,903</b>

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

Jan - Mar 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			130,729,199	471,329,063,030
MW to bank account transfers			61,909,050	401,294,009,901
Bank account to MW transfers			54,825,002	246,352,820,557
MW-to-person fund transfers			936,917	5,082,802,836
Person to MW fund transfer	18,137	261,715,175		
<i>Fund transfers through CNIC</i>	-	-		
Person to person sending	250,397	1,757,305,982		
Person to person receiving	470,412	3,253,911,516		
Bulk Payments				
<i>Government to Person Payments</i>				
G2P through MW			10,337,392	101,846,688,847
G2P through card	105,106	966,222,635		
<i>EOBI Pensioners</i>				
Pension payment through MW			1,183,690	11,441,067,578
Pension payment through OTC	-	-		
Salary payment			1,012,655	16,938,055,412
Others			5,026	130,446,355
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			96,870,027	443,720,678,035
Cash Withdrawal from MW			24,732,412	168,747,980,790
Cash withdrawal through card	1,620,728	12,823,527,149		
Bill Payments & Top ups				
Utility Bills Payment	32,201,257	62,066,301,797	25,670,956	49,422,546,220
Internet Bill Payments	175,261	484,415,296	190,195	482,233,120
Mobile Top-ups	2,136,302	1,959,841,367	216,309,991	33,196,897,744
Loan				
Disbursement	98,718	656,736,706	3,743,931	6,764,737,167
Repayment	2,557,870	14,426,481,209	4,038,196	5,937,203,252
Others				
Donations	5,327	7,912,613	202,414	47,032,199
Retail Payments	6,062,539	18,388,556,657	19,885,512	35,887,631,508
International Home remittance	254,721	4,127,401,690	2,812	211,031,458
Account Opening Transactions	354,561	23,734,362	95,219	1,440
Cash collection/payment services	1,730,568	18,222,633,243	1,876,428	4,414,194,216
IBFT			5,799,274	61,867,795,534
<b>Total</b>	<b>48,041,904</b>	<b>139,426,697,395</b>	<b>660,356,298</b>	<b>2,065,114,917,202</b>

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