

Branchless Banking Statistics (Jul-Sep 2021)
Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Jul – Sep 2021	Apr-Jun 2021
Number of Agents	560,556	534,460
Number of Active BB Agents	260,859	246,280
Number of Accounts	72,406,011	74,620,637
Number of Active Accounts	41,300,260	45,887,496
Deposits as on Quarter end (Rs. In millions)	56,042	55,259
Number of transactions during the quarter (number in '000')	616,972	623,505
Value of transactions during the quarter (Rs. In millions)	2,291,329	2,235,488
Average size of transactions (in Rs.)	3,714	3,585
Average daily transactions (numbers)	6,855,240	6,927,833
Average deposit in accounts (Rs.)	774	741

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jul-Sep 2021	Apr-Jun 2021	Jul-Sep 2021	Apr-Jun 2021
Customer Oriented	611.9	618	1,715	1,662
Agent related (for liquidity purpose)	5	5	576	573
Total BB Transactions	616.9	623	2,291	2,235

Table 3: Province-Wise BB Position

Province	Jul-Sep 2021					
	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,218,119	2%	12,990,341	2%	11,487	2%
Balochistan	1,590,090	2%	13,822,918	2%	12,085	2%
Gilgit-Baltistan	247,636	0.3%	2,475,962	0.4%	2,782	0.5%
Khyber Pakhtunkhwa	8,569,629	12%	95,873,120	16%	87,358	16%
Punjab (Including ISB)	45,865,450	63%	380,215,302	62%	333,179	59%
Sindh	14,915,087	21%	111,593,919	18%	113,665	20%
Total	72,406,011	100%	616,971,561	100%	560,556	100%

Table 4: Break-up of Social Welfare Disbursements**Jul-Sep 2021**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs. in millions)	% Share (Amount Disbursed)
BISP	21,208,653	23,508,745,750	66%
World Food Program	390,809	-	0%
IDP Payments	-	-	0%
EOBI Pensioners	508,456	11,240,555,715	32%
Zakat & Usher	9,882	58,808,680	0%
Other (Please specify)	128,256	685,666,326	2%
Total	22,246,056	35,493,776,471	100%

Table 5: Gender-wise segregation of BB accounts**Jul-Sep 2021**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	928,201	290,352	1,218,553	76.2%	23.8%	1.3%	0.4%
Balochistan	1,324,918	266,325	1,591,243	83.3%	16.7%	1.8%	0.4%
Gilgit-Baltistan	214,639	34,306	248,945	86.2%	13.8%	0.3%	0.05%
Khyber Pakhtunkhwa	6,808,895	1,760,714	8,569,609	79.5%	20.5%	9.4%	2.4%
Punjab (Including ISB)	33,947,682	11,909,986	45,857,668	74.0%	26.0%	46.9%	16.4%
Sindh	10,985,598	3,934,395	14,919,993	73.6%	26.4%	15.2%	5.4%
Total	54,209,933	18,196,078	72,406,011	74.9%	25.1%	74.9%	25.1%

Table 6: Volume and Value of different types of transactions

Jul – Sep 2021

Type of Transactions	Jul – Sep 2021		Apr – Jun 2021	
	Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
Agent transfers for liquidity				
L2 account to L2 accounts transfers	3,523,370	263,005,167,251	3,360,455	251,074,905,089
L2 account to agents banking accounts transfers	429,493	28,680,084,733	548,558	73,681,377,119
Agents banking accounts to L3 accounts transfers	801,161	242,130,137,749	743,060	216,127,993,531
Cash Deposit in L2 by agents	340,864	42,295,702,180	282,063	32,632,042,688
Fund Transfer by Customers	-	-	-	-
<i>a. Account to account fund transfers (by MW holders)</i>	-	-	-	-
MW to MW transfers	105,635,371	376,794,231,614	109,023,307	406,100,119,169
MW to customers banking accounts transfers	46,147,525	265,357,340,766	46,159,003	242,122,475,092
Customers banking accounts to MW transfers	38,156,664	164,945,720,016	36,255,049	152,349,743,609
MW-to-person fund transfers	1,312,867	6,696,190,163	1,604,139	8,363,825,153
Person-to-MW fund transfers	4,379	34,573,207	2,904	15,529,084
<i>b. Person-to-person fund transfers</i>	-	-	-	-
Sending	512,785	3,417,737,607	643,987	4,339,918,843
Receiving	854,099	5,160,693,214	1,060,818	6,224,572,335
Bulk Payments	-	-	-	-
<i>a. Government to Person Payments</i>	-	-	-	-
G2P through MW	3,803,332	31,902,010,145	6,810,880	77,092,251,999
G2P through card	129,517	866,322,239	104,397	909,410,551
<i>b. EOBI Pensioners</i>	-	-	-	-
Pension payment through MW	1,151,412	11,240,555,715	1,179,291	10,977,991,437
Pension payment through OTC	-	-	-	-
Salaries payments	2,041,774	15,083,796,610	2,824,967	15,098,905,732
Others	72,650	567,678,984	69,697	467,691,215
Cash deposit & withdrawal	-	-	-	-
Cash Deposited in MW	83,136,231	388,390,068,027	71,045,810	339,515,787,827
Cash Withdrawal from MW	24,002,808	125,074,062,504	24,468,563	129,581,846,648
Cash withdrawal through card (G2P)	1,519,744	12,081,283,855	1,465,748	11,326,202,803
Bill Payments & Top ups				
Utility Bills Payment	64,808,011	163,401,705,855	69,440,841	129,991,101,889
Internet Bill Payments	330,399	846,347,928	331,219	857,891,579
Mobile Top-ups	207,513,566	29,727,091,740	223,005,559	30,376,611,559
Loan				
Disbursement	117,631	972,615,652	131,752	944,403,689
Repayment	3,224,013	17,688,785,262	3,040,017	16,990,064,743
Others				
Donations	234,070	151,925,509	262,076	84,331,866
Retail Payments	18,022,308	23,674,930,547	12,823,507	17,727,034,300
International Home remittance	281,543	4,765,817,504	257,147	4,027,330,657
Account Opening Transactions	621,625	17,798,971	502,906	15,323,250
Cash collection/payment services	3,843,180	14,762,528,553	2,129,470	10,734,023,943
IBFT	4,399,169	51,596,017,240	3,928,194	45,738,081,275
Total	616,971,561	2,291,328,921,340	623,505,384	2,235,488,788,673

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

Jul – Sep 2021

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			105,635,371	376,794,231,614
MW to bank account transfers			46,147,525	265,357,340,766
Bank account to MW transfers			38,156,664	164,945,720,016
MW-to-person fund transfers			1,312,867	6,696,190,163
Person to MW fund transfer	4,379	34,573,207		
<i>Fund transfers through CNIC</i>	-	-		
Person to person sending	512,785	3,417,737,607		
Person to person receiving	854,099	5,160,693,214		
Bulk Payments				
<i>Government to Person Payments</i>				
G2P through MW			3,803,332	31,902,010,145
G2P through card	129,517	866,322,239		
<i>EOBI Pensioners</i>				
Pension payment through MW			1,151,412	11,240,555,715
Pension payment through OTC	-	-		
Salary payment			2,041,774	15,083,796,610
Others			72,650	567,678,984
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			83,136,231	388,390,068,027
Cash Withdrawal from MW			24,002,808	125,074,062,504
Cash withdrawal through card	1,519,744	12,081,283,855		
Bill Payments & Top ups				
Utility Bills Payment	29,939,070	92,898,703,094	34,868,941	70,503,002,760
Internet Bill Payments	160,289	437,363,602	170,110	408,984,326
Mobile Top-ups	2,388,757	2,002,719,346	205,124,809	27,724,372,393
Loan				
Disbursement	115,864	762,662,995	1,767	209,952,657
Repayment	2,732,494	14,141,270,698	491,519	3,547,514,564
Others				
Donations	3,599	9,356,151	230,471	142,569,358
Retail Payments	948,185	4,335,242,015	17,074,123	19,339,688,532
International Home remittance	261,818	3,090,798,103	19,725	1,675,019,401
Account Opening Transactions	444,974	17,796,608	176,651	2,363
Cash collection/payment services	1,885,139	11,486,414,135	1,958,041	3,276,114,419
IBFT			4,399,169	51,596,017,240
Total	41,900,713	150,742,936,870	569,975,960	1,564,474,892,558

For queries: email @ jibran.tariq@sbp.org.pk