



Branchless Banking Statistics (Jul-Sep 2022)
Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Jul-Sep 2022	Apr-Jun 2022
Number of Agents	629,266	637,231
Number of Active BB Agents	321,866	333,925
Number of Accounts	90,302,812	88,549,274
Number of Active Accounts	43,282,834	43,282,879
Deposits as on Quarter end (Rs. In millions)	81,299	78,272
Number of transactions during the quarter (number in '000')	733,052	728,625
Value of transactions during the quarter (Rs. In millions)	3,177,184	2,946,271
Average size of transactions (in Rs.)	4,334	4,044
Average daily transactions (numbers)	8,145,021	8,095,829
Average deposit in accounts (Rs.)	900	883

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jul-Sep 2022	Apr-Jun 2022	Jul-Sep 2022	Apr-Jun 2022
Customer Oriented	729	724	2,539	2,358
Agent related (for liquidity purpose)	4	4	638	588
Total BB Transactions	733	728	3,177	2,946

Table 3: Province-Wise BB Position

Jul-Sep 2022

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,618,648	2%	16,172,139	2%	12,556	2%
Balochistan	2,174,772	2%	18,982,489	3%	14,320	2%
Gilgit-Baltistan	347,534	0.4%	3,245,941	0.4%	3,940	0.6%
Khyber Pakhtunkhwa	11,588,501	13%	120,839,084	16%	75,033	12%
Punjab (Including ISB)	56,116,846	62%	437,831,461	60%	396,725	63%
Sindh	18,456,511	20%	135,980,851	19%	126,692	20%
Total	90,302,812	100%	733,051,965	100%	629,266	100%

Table 4: Break-up of Social Welfare Disbursements**Jul-Sep 2022**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs. in millions)	% Share (Amount Disbursed)
BISP	6,683,838	81,019,630,942	82%
World Food Program	390,809	0	0%
IDP Payments	0	0	0%
EOBI Pensioners	541,720	11,454,064,107	12%
Zakat & Usher	0	0	0%
Others	57,336	6,458,691,728	7%
Total	7,673,703	98,932,386,777	100%

Table 5: Gender-wise segregation of BB accounts**Jul-Sep 2022**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,155,530	463,118	1,618,648	71.4%	28.6%	1.3%	0.5%
Balochistan	1,751,730	423,042	2,174,772	80.5%	19.5%	1.9%	0.5%
Gilgit-Baltistan	286,360	61,174	347,534	82.4%	17.6%	0.3%	0.07%
Khyber Pakhtunkhwa	8,686,524	2,901,977	11,588,501	75.0%	25.0%	9.6%	3.2%
Punjab (Including ISB)	39,665,466	16,451,380	56,116,846	70.7%	29.3%	43.9%	18.2%
Sindh	13,075,055	5,381,456	18,456,511	70.8%	29.2%	14.5%	6.0%
Total	64,620,665	25,682,147	90,302,812	71.6%	28.4%	71.6%	28.4%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Jul-Sep 2022		Apr-Jun 2022	
	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	2,585,576	269,970,443,934	2,700,587	256,904,664,496
L2 account to agents banking accounts transfers	425,520	73,773,826,527	354,114	36,358,621,985
Agents banking accounts to L3 accounts transfers	740,836	244,771,067,737	972,191	255,516,389,642
Cash Deposit in L2 by agents	349,007	49,106,958,000	309,170	39,518,334,513
Fund Transfer by Customers				
<i>a. Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	137,822,560	505,521,615,514	132,439,112	485,932,074,248
MW to customers banking accounts transfers	72,161,314	472,355,248,388	65,638,418	437,213,997,686
Customers banking accounts to MW transfers	69,842,485	333,827,765,878	62,218,971	293,534,272,755
MW-to-person fund transfers	687,687	4,045,523,535	828,879	4,731,219,141
Person-to-MW fund transfers	53,639	808,491,158	34,350	510,046,484
<i>b. Person-to-person fund transfers</i>	-	-	-	-
Sending	33,049	226,459,413	210,695	1,468,964,986
Receiving	207,901	1,745,838,689	380,126	2,842,305,473
Bulk Payments	-	-	-	-
<i>a. Government to Person Payments</i>	-	-	-	-
G2P through MW	7,223,016	86,525,023,583	10,478,106	62,653,227,084
G2P through card	73,352	752,541,551	73,352	752,541,551
<i>b. EOBI Pensioners</i>	-	-	-	-
Pension payment through MW	1,197,408	11,454,064,107	1,195,586	11,381,564,018
Pension payment through OTC	-	-	-	-
Salaries payments	1,052,785	19,738,744,973	1,134,493	18,239,672,867
Others	7,749	125,894,261	15,899	131,168,713
Cash deposit & withdrawal	-	-	-	-
Cash Deposited in MW	96,725,455	474,755,973,797	94,604,365	468,750,856,271
Cash Withdrawal from MW	23,991,205	181,633,253,674	24,862,610	162,573,738,748
Cash withdrawal through card (G2P)	1,914,797	15,032,503,971	2,544,412	18,535,229,635
Bill Payments & Top ups				
Utility Bills Payment	50,752,234	177,376,400,793	55,792,192	136,376,319,876
Internet Bill Payments	377,778	1,061,946,764	365,127	998,414,958
Mobile Top-ups	211,259,703	38,067,735,106	217,642,911	38,041,661,208
Loan				
Disbursement	4,469,949	11,008,855,898	4,214,151	9,600,191,384
Repayment	6,874,102	20,322,484,014	7,092,289	22,284,813,414
Others				
Donations	397,349	108,155,559	293,235	71,460,604
Retail Payments	32,281,457	84,098,017,773	32,085,873	84,011,135,192
International Home remittance	281,475	5,696,712,095	281,066	5,470,338,617
Account Opening Transactions	289,796	17,663,244	318,654	44,572,252
Cash collection/payment services	4,570,209	45,562,643,076	3,654,382	33,544,951,622
IBFT	4,402,572	47,692,017,030	5,889,373	58,278,530,067
Total	733,051,965	3,177,183,870,042	728,624,689	2,946,271,279,490

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

Jul-Sep 2022

Type of Transactions	OTC		M-Wallets	
	Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
Fund Transfers				
Fund transfers through M-wallets				
MW to MW transfers			137,822,560	505,521,615,514
MW to bank account transfers			72,161,314	472,355,248,388
Bank account to MW transfers			69,842,485	333,827,765,878
MW-to-person fund transfers			687,687	4,045,523,535
Person to MW fund transfer	53,639	808,491,158		
Fund transfers through CNIC	-	-		
Person to person sending	33,049	226,459,413		
Person to person receiving	207,901	1,745,838,689		
Bulk Payments				
Government to Person Payments				
G2P through MW			7,223,016	86,525,023,583
G2P through card	73,352	752,541,551		
EOBI Pensioners				
Pension payment through MW			1,197,408	11,454,064,107
Pension payment through OTC	-	-		
Salary payment			1,052,785	19,738,744,973
Others			7,749	125,894,261
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			96,725,455	474,755,973,797
Cash Withdrawal from MW			23,991,205	181,633,253,674
Cash withdrawal through card (G2P)	1,914,797	15,032,503,971		
Bill Payments & Top ups				
Utility Bills Payment	28,086,283	106,875,994,474	22,665,951	70,500,406,319
Internet Bill Payments	165,052	485,020,489	212,726	576,926,275
Mobile Top-ups	2,058,060	361,132,336	209,201,643	37,706,602,770
Loan				
Disbursement	1,559	56,008,765	4,468,390	10,952,847,133
Repayment	2,147,102	13,264,451,043	4,727,000	7,058,032,972
Others				
Donations	981	14,414,351	396,368	93,741,208
Retail Payments	7,077,351	20,935,962,107	25,204,106	63,162,055,666
International Home remittance	277,807	5,244,112,704	3,668	452,599,391
Account Opening Transactions	215,640	15,130,777	74,156	2,532,467
Cash collection/payment services	2,623,269	41,483,496,582	1,946,940	4,079,146,494
IBFT			4,402,572	47,692,017,030
Total	44,935,842	207,301,558,409	684,015,184	2,332,260,015,436

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