

Branchless Banking Statistics (Oct-Dec 2021)
Agricultural Credit & Microfinance Department

Table 1: BB Key Indicators

Indicators	Oct-Dec 2021	Jul – Sep 2021
Number of Agents	587,547	560,556
Number of Active BB Agents	272,975	260,859
Number of Accounts	78,809,751	72,406,011
Number of Active Accounts	44,904,860	41,300,260
Deposits as on Quarter end (Rs. In millions)	65,580	56,042
Number of transactions during the quarter (number in '000')	666,444	616,972
Value of transactions during the quarter (Rs. In millions)	2,582,391	2,291,329
Average size of transactions (in Rs.)	3,875	3,714
Average daily transactions (numbers)	7,404,932	6,855,240
Average deposit in accounts (Rs.)	832	774

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Oct-Dec 2021	Jul-Sep 2021	Oct-Dec 2021	Jul-Sep 2021
Customer Oriented	661	611.9	1,978	1,715
Agent related (for liquidity purpose)	5	5	603	576
Total BB Transactions	666	616.9	2,582	2,291

Table 3: Province-Wise BB Position

Oct - Dec 2021

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,372,412	2%	13,959,107	2%	12,043	2%
Balochistan	1,805,448	2%	15,305,741	2%	12,851	2%
Gilgit-Baltistan	279,250	0.4%	2,918,841	0.4%	2,828	0.5%
Khyber Pakhtunkhwa	9,651,719	12%	102,239,820	15%	91,074	16%
Punjab (Including ISB)	49,493,763	63%	406,397,650	61%	349,735	60%
Sindh	16,207,159	21%	125,622,685	19%	119,016	20%
Total	78,809,751	100%	666,443,844	100%	587,547	100%

Table 4: Break-up of Social Welfare Disbursements**Oct-Dec 2021**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs. in millions)	% Share (Amount Disbursed)
BISP	22,346,304	54,810,953,150	76%
World Food Program	390,809		0%
IDP Payments			0%
EOBI Pensioners	517,461	11,628,422,096	16%
Zakat & Usher			0%
Other (Please specify)	63,248	5,522,345,675	8%
Total	23,317,822	71,961,720,922	100%

Table 5: Gender-wise segregation of BB accounts**Oct-Dec 2021**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,008,675	364,040	1,372,715	73.5%	26.5%	1.3%	0.5%
Balochistan	1,426,101	380,313	1,806,414	78.9%	21.1%	1.8%	0.5%
Gilgit-Baltistan	224,346	56,185	280,531	80.0%	20.0%	0.3%	0.07%
Khyber Pakhtunkhwa	7,695,823	1,954,507	9,650,330	79.7%	20.3%	9.8%	2.5%
Punjab (Including ISB)	36,069,941	13,411,394	49,481,335	72.9%	27.1%	45.8%	17.0%
Sindh	11,929,849	4,288,577	16,218,426	73.6%	26.4%	15.1%	5.4%
Total	58,354,735	20,455,016	78,809,751	74.0%	26.0%	74.0%	26.0%

Table 6: Volume and Value of different types of transactions

Oct – Dec 2021

Type of Transactions	Oct - Dec 2021		Jul - Sep 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	3,728,654	276,096,801,038	3,523,370	263,005,167,251
L2 account to agents banking accounts transfers	455,202	54,895,171,946	429,493	28,680,084,733
Agents banking accounts to L3 accounts transfers	813,603	240,323,935,999	801,161	242,130,137,749
Cash Deposit in L2 by agents	301,791	32,353,727,198	340,864	42,295,702,180
Fund Transfer by Customers			-	-
<i>a. Account to account fund transfers (by MW holders)</i>			-	-
MW to MW transfers	113,555,750	419,150,011,927	105,635,371	376,794,231,614
MW to customers banking accounts transfers	53,390,867	339,173,488,947	46,147,525	265,357,340,766
Customers banking accounts to MW transfers	45,438,352	201,307,103,182	38,156,664	164,945,720,016
MW-to-person fund transfers	1,121,083	5,664,262,012	1,312,867	6,696,190,163
Person-to-MW fund transfers	7,826	82,137,082	4,379	34,573,207
<i>b. Person-to-person fund transfers</i>	-	-	-	-
Sending	427,398	2,921,950,121	512,785	3,417,737,607
Receiving	643,284	4,078,305,811	854,099	5,160,693,214
Bulk Payments	-	-	-	-
<i>a. Government to Person Payments</i>	-	-	-	-
G2P through MW	6,047,696	61,640,803,180	3,803,332	31,902,010,145
G2P through card	172,838	1,574,530,768	129,517	866,322,239
<i>b. EOBI Pensioners</i>	-	-	-	-
Pension payment through MW	1,180,491	11,628,422,096	1,151,412	11,240,555,715
Pension payment through OTC	-	-	-	-
Salaries payments	1,056,123	16,856,812,411	2,041,774	15,083,796,610
Others	5,927	78,935,983	72,650	567,678,984
Cash deposit & withdrawal	-	-	-	-
Cash Deposited in MW	92,664,725	444,760,992,673	83,136,231	388,390,068,027
Cash Withdrawal from MW	24,780,393	143,237,462,055	24,002,808	125,074,062,504
Cash withdrawal through card (G2P)	1,457,210	11,528,167,029	1,519,744	12,081,283,855
Bill Payments & Top ups				
Utility Bills Payment	55,769,288	134,412,742,308	64,808,011	163,401,705,855
Internet Bill Payments	371,392	903,814,872	330,399	846,347,928
Mobile Top-ups	214,286,232	32,010,040,231	207,513,566	29,727,091,740
Loan				
Disbursement	3,219,567	5,961,437,725	117,631	972,615,652
Repayment	9,037,379	24,422,155,409	3,224,013	17,688,785,262
Others				
Donations	189,779	37,161,776	234,070	151,925,509
Retail Payments	24,762,851	31,347,081,015	18,022,308	23,674,930,547
International Home remittance	271,344	3,973,864,711	281,543	4,765,817,504
Account Opening Transactions	643,886	20,946,364	621,625	17,798,971
Cash collection/payment services	5,111,109	21,327,677,815	3,843,180	14,762,528,553
IBFT	5,531,804	60,621,137,218	4,399,169	51,596,017,240
Total	666,443,844	2,582,391,080,903	616,971,561	2,291,328,921,340

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

Oct – Dec 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			113,555,750	419,150,011,927
MW to bank account transfers			53,390,867	339,173,488,947
Bank account to MW transfers			45,438,352	201,307,103,182
MW-to-person fund transfers			1,121,083	5,664,262,012
Person to MW fund transfer	7,826	82,137,082		
<i>Fund transfers through CNIC</i>	-	-		
Person to person sending	427,398	2,921,950,121		
Person to person receiving	643,284	4,078,305,811		
Bulk Payments				
<i>Government to Person Payments</i>				
G2P through MW			6,047,696	61,640,803,180
G2P through card	172,838	1,574,530,768		
<i>EOBI Pensioners</i>				
Pension payment through MW			1,180,491	11,628,422,096
Pension payment through OTC	-	-		
Salary payment			1,056,123	16,856,812,411
Others			5,927	78,935,983
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			92,664,725	444,760,992,673
Cash Withdrawal from MW			24,780,393	143,237,462,055
Cash withdrawal through card	1,457,210	11,528,167,029		
Bill Payments & Top ups				
Utility Bills Payment	30,398,649	76,607,444,122	25,370,639	57,805,298,187
Internet Bill Payments	166,688	450,096,992	204,704	453,717,880
Mobile Top-ups	2,241,805	2,131,821,678	212,044,427	29,878,218,553
Loan				
Disbursement	108,978	720,582,959	3,110,589	5,240,854,766
Repayment	2,749,937	15,525,682,970	6,287,442	8,896,472,439
Others				
Donations	3,529	3,768,811	186,250	33,392,965
Retail Payments	93,602	558,960,830	24,669,249	30,788,120,185
International Home remittance	263,949	3,261,577,121	7,395	712,287,590
Account Opening Transactions	551,518	20,945,208	92,368	1,156
Cash collection/payment services	1,913,138	14,791,027,377	3,197,971	6,536,650,439
IBFT			5,531,804	60,621,137,218
Total	41,200,349	134,256,998,880	619,944,245	1,844,464,445,843

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