



Branchless Banking Statistics (Apr-Jun 2023)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Apr-Jun 2023	Jan-Mar 2023
Number of Agents	630,033	627,888
Number of Active BB Agents	280,495	288,065
Number of Accounts	106,892,208	103,043,616
Number of Active Accounts	47,300,180	44,751,051
Deposits as on Quarter end (Rs. In millions)	109,955	94,502
Number of transactions during the quarter (number in '000')	942,307	933,186
Value of transactions during the quarter (Rs. In millions)	4,400,717	4,227,479
Average size of transactions (in Rs.)	4,670	4,530
Average daily transactions (numbers)	10,470,080	10,368,872
Average deposit in accounts (Rs.)	1,029	917

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Apr-Jun 2023	Jan-Mar 2023	Apr-Jun 2023	Jan-Mar 2023
Customer Oriented	938	929	3,720	3,558
Agent related (for liquidity purpose)	4	4	680	669
Total BB Transactions	942	933	4,400	4,227

Table 3: Province-Wise BB Position

Apr-Jun 2023

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,893,808	2%	15,772,689	2%	12,261	2%
Balochistan	2,734,665	3%	21,795,088	2%	13,320	2%
Gilgit-Baltistan	435,167	0.4%	4,045,856	0.4%	5,394	0.9%
Khyber Pakhtunkhwa	13,546,167	13%	111,126,365	12%	75,070	12%
Punjab (Including ISB)	66,687,431	62%	622,399,729	66%	401,109	64%
Sindh	21,594,970	20%	167,167,483	18%	122,879	20%
Total	106,892,208	100%	942,307,210	100%	630,033	100%

Table 4: Break-up of Social Welfare Disbursements**Apr-Jun 2023**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	6,693,354	91,656,573,852	82%
World Food Program			
IDP Payments			
EOBI Pensioners	573,659	11,905,488,312	11%
Zakat & Usher			
Others	1,025,941	8,373,082,664	7%
Total	8,292,954	111,935,144,828	100%

Table 5: Gender-wise segregation of BB accounts**Apr-Jun 2023**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,307,749	586,059	1,893,808	69.1%	30.9%	1.2%	0.5%
Balochistan	2,142,023	592,642	2,734,665	78.3%	21.7%	2.0%	0.6%
Gilgit-Baltistan	347,929	87,238	435,167	80.0%	20.0%	0.3%	0.08%
Khyber Pakhtunkhwa	9,958,931	3,587,236	13,546,167	73.5%	26.5%	9.3%	3.4%
Punjab (Including ISB)	45,770,623	20,916,808	66,687,431	68.6%	31.4%	42.8%	19.6%
Sindh	14,997,969	6,597,001	21,594,970	69.5%	30.5%	14.0%	6.2%
Total	74,525,224	32,366,984	106,892,208	69.7%	30.3%	69.7%	30.3%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Apr-Jun 2023		Jan-Mar 2023	
	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	1,925,652	270,172,839,658	2,060,308	263,908,849,062
L2 account to agents banking accounts transfers	752,907	163,769,430,220	848,159	177,444,092,582
Agents banking accounts to L3 accounts transfers	1,084,275	204,715,616,476	1,039,370	187,024,644,563
Cash Deposit in L2 by agents	315,253	41,755,151,441	320,367	40,699,042,079
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	174,799,407	782,889,599,211	165,092,001	711,151,882,921
MW to customers banking accounts transfers	87,054,525	642,266,558,151	91,719,561	629,516,992,004
Customers banking accounts to MW transfers	108,658,890	543,500,491,410	102,393,331	494,168,152,729
MW-to-person fund transfers	443,233	3,229,424,332	487,880	3,167,523,439
Person-to-MW fund transfers	8,567	103,992,026	14,994	206,683,045
<i>Others</i>	94,145	1,162,170,610	112,267	1,288,341,169
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P through MW	14,077,570	95,652,265,951	19,185,206	144,651,955,870
G2P through card	621,629	4,961,899,132	305,585	2,826,841,711
<i>b. EOBI Pensioners</i>				
Pension payment through MW	1,236,192	11,905,488,312	1,227,227	11,923,378,573
Pension payment through OTC				
Salaries payments	1,365,277	23,551,539,007	1,030,131	19,743,185,076
Others	4,361,283	23,661,624,519	2,866,123	16,648,608,835
Cash deposit & withdrawal				
Cash Deposited in MW	70,143,494	531,155,535,511	81,078,548	564,686,963,121
Cash Withdrawal from MW	19,870,433	174,733,649,059	23,818,016	201,510,422,700
Cash withdrawal through card (G2P)	1,988,310	16,134,166,265	632,796	14,020,745,755
Bill Payments & Top ups				
Utility Bills Payment	53,186,980	167,060,576,357	54,274,608	111,594,801,832
Internet Bill Payments	432,980	1,338,324,612	449,926	1,314,060,284
Mobile Top-ups	190,511,038	70,576,151,885	193,176,878	67,553,236,060
Loan				
Disbursement	7,240,446	27,596,608,653	7,158,491	23,235,381,197
Repayment	14,495,313	42,820,347,843	14,175,116	38,886,248,549
Others				
Donations	492,434	114,540,195	374,248	70,485,025
Retail Payments	103,655,664	245,896,878,556	76,349,285	168,877,027,407
International Home remittance	252,312	4,700,757,957	241,694	4,135,487,497
Account Opening Transactions	206,016	15,520,260	224,868	4,812,462
Cash collection/payment services	77,363,295	239,842,643,212	84,722,845	230,219,010,816
IBFT	5,669,690	65,432,884,526	7,806,768	96,999,895,666
Total	942,307,210	4,400,716,675,349	933,186,597	4,227,478,752,030

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

Apr-Jun 2023

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			174,799,407	782,889,599,211
MW to bank account transfers			87,054,525	642,266,558,151
Bank account to MW transfers			108,658,890	543,500,491,410
MW-to-person fund transfers			443,233	3,229,424,332
Person to MW fund transfer	8,567	103,992,026		
Others	94,145	1,162,170,610		
Bulk Payments				
Government to Person Payments				
G2P through MW			14,077,570	95,652,265,951
G2P through card	621,629	4,961,899,132		
EOBI Pensioners				
Pension payment through MW			1,236,192	11,905,488,312
Pension payment through OTC	-	-		
Salary payment			1,365,277	23,551,539,007
Others			4,361,283	23,661,624,519
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			70,143,494	531,155,535,511
Cash Withdrawal from MW			19,870,433	174,733,649,059
Cash withdrawal through card (G2P)	1,988,310	16,134,166,265		
Bill Payments & Top ups				
Utility Bills Payment	29,252,483	92,868,490,726	23,934,497	74,192,085,631
Internet Bill Payments	147,028	469,661,697	285,952	868,662,915
Mobile Top-ups	1,913,229	25,378,035,492	188,597,809	45,198,116,394
Loan				
Disbursement	48,924	260,588,656	7,191,522	27,336,019,997
Repayment	2,139,094	16,111,761,867	12,356,219	26,708,585,977
Others				
Donations	1,215	1,602,661	491,219	112,937,534
Retail Payments	21,276,904	35,485,222,859	82,378,760	210,411,655,697
International Home remittance	64	4,374,286	252,248	4,696,383,671
Account Opening Transactions	79,350	5,346,478	126,666	10,173,782
Cash collection/payment services	29,833,481	205,291,770,935	47,529,814	34,550,872,277
IBFT			5,669,690	65,432,884,526
Total	87,404,423	398,239,083,691	850,824,700	3,322,064,553,863

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