



Branchless Banking Statistics (Jan-Mar 2023)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Jan-Mar 2023	Oct-Dec 2022
Number of Agents	627,888	622,884
Number of Active BB Agents	288,065	295,578
Number of Accounts	103,043,616	97,096,597
Number of Active Accounts	44,751,051	42,483,573
Deposits as on Quarter end (Rs. In millions)	94,502	88,488
Number of transactions during the quarter (number in '000')	933,186	874,560
Value of transactions during the quarter (Rs. In millions)	4,227,479	3,660,955
Average size of transactions (in Rs.)	5,381	4,186
Average daily transactions (numbers)	10,368,872	9,717,337
Average deposit in accounts (Rs.)	917	911

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jan-Mar 2023	Oct-Dec 2022	Jan-Mar 2023	Oct-Dec 2022
Customer Oriented	929	870	3,558	3,027
Agent related (for liquidity purpose)	4	4	669	633
Total BB Transactions	933	874	4,227	3,660

Table 3: Province-Wise BB Position

Province	Jan-Mar 2023					
	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,822,116	2%	14,955,891	2%	12,462	2%
Balochistan	2,616,672	3%	21,015,013	2%	13,228	2%
Gilgit-Baltistan	411,367	0.4%	3,967,112	0.4%	3,905	0.6%
Khyber Pakhtunkhwa	13,036,116	13%	108,801,739	12%	75,924	12%
Punjab (Including ISB)	64,420,348	63%	623,410,142	67%	399,317	64%
Sindh	20,736,997	20%	161,036,700	17%	123,052	20%
Total	103,043,616	100%	933,186,597	100%	627,888	100%

Table 4: Break-up of Social Welfare Disbursements**Jan-Mar 2023**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	6,693,354	139,625,303,257	88%
World Food Program			0%
IDP Payments			0%
EOBI Pensioners	562,571	11,923,378,573	8%
Zakat & Usher	33,173	129,188,853	0.1%
Others	690,248	6,121,219,885	4%
Total	7,979,346	157,799,090,568	100%

Table 5: Gender-wise segregation of BB accounts**Jan-Mar 2023**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,258,706	563,410	1,822,116	69.1%	30.9%	1.2%	0.5%
Balochistan	2,056,865	559,807	2,616,672	78.6%	21.4%	2.0%	0.5%
Gilgit-Baltistan	331,056	80,311	411,367	80.5%	19.5%	0.3%	0.08%
Khyber Pakhtunkhwa	9,596,659	3,439,457	13,036,116	73.6%	26.4%	9.3%	3.3%
Punjab (Including ISB)	43,935,063	20,485,285	64,420,348	68.2%	31.8%	42.6%	19.9%
Sindh	14,398,147	6,338,850	20,736,997	69.4%	30.6%	14.0%	6.2%
Total	71,576,496	31,467,120	103,043,616	69.5%	30.5%	69.5%	30.5%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Jan-Mar 2023		Oct-Dec 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	2,060,308	263,908,849,062	2,740,805	270,301,211,910
L2 account to agents banking accounts transfers	848,159	177,444,092,582	532,777	44,009,368,905
Agents banking accounts to L3 accounts transfers	1,039,370	187,024,644,563	1,047,236	275,541,678,342
Cash Deposit in L2 by agents	320,367	40,699,042,079	330,666	43,267,663,954
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	165,092,001	711,151,882,921	156,523,700	594,656,151,306
MW to customers banking accounts transfers	91,719,561	629,516,992,004	89,664,577	591,111,587,739
Customers banking accounts to MW transfers	102,393,331	494,168,152,729	94,779,142	447,462,404,997
MW-to-person fund transfers	487,880	3,167,523,439	602,153	4,517,909,045
Person-to-MW fund transfers	14,994	206,683,045	29,359	459,294,180
Others	112,267	1,288,341,169	24,891	187,995,440
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P through MW	19,185,206	144,651,955,870	6,687,778	53,290,902,654
G2P through card	305,585	2,826,841,711	20,384	173,315,874
<i>b. EOBI Pensioners</i>				
Pension payment through MW	1,227,227	11,923,378,573	1,216,531	11,897,831,082
Pension payment through OTC				
Salaries payments	1,030,131	19,743,185,076	1,100,966	20,445,903,965
Others	2,866,123	16,648,608,835	12,137	106,440,470
Cash deposit & withdrawal				
Cash Deposited in MW	81,078,548	564,686,963,121	108,672,367	572,193,314,805
Cash Withdrawal from MW	23,818,016	201,510,422,700	24,477,577	153,848,327,163
Cash withdrawal through card (G2P)	632,796	14,020,745,755	1,663,268	12,945,351,328
Bill Payments & Top ups				
Utility Bills Payment	54,274,608	111,594,801,832	50,446,340	148,466,663,950
Internet Bill Payments	449,926	1,314,060,284	376,999	1,127,279,755
Mobile Top-ups	193,176,878	67,553,236,060	204,894,664	63,397,500,901
Loan				
Disbursement	7,158,491	23,235,381,197	6,492,348	16,331,560,939
Repayment	14,175,116	38,886,248,549	13,374,358	42,165,112,865
Others				
Donations	374,248	70,485,025	280,488	117,532,267
Retail Payments	76,349,285	168,877,027,407	49,479,694	136,153,735,169
International Home remittance	241,694	4,135,487,497	248,423	4,649,709,093
Account Opening Transactions	224,868	4,812,462	184,653	11,158,952
Cash collection/payment services	84,722,845	230,219,010,816	54,781,661	122,720,692,465
IBFT	7,806,768	96,999,895,666	3,874,403	29,397,197,098
Total	933,186,597	4,227,478,752,030	874,560,345	3,660,954,796,612

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

Jan-Mar 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			165,092,001	711,151,882,921
MW to bank account transfers			91,719,561	629,516,992,004
Bank account to MW transfers			102,393,331	494,168,152,729
MW-to-person fund transfers			487,880	3,167,523,439
Person to MW fund transfer	14,994	206,683,045		
Others	112,267	1,288,341,169		
Bulk Payments				
Government to Person Payments				
G2P through MW			19,185,206	144,651,955,870
G2P through card	305,585	2,826,841,711		
EOBI Pensioners				
Pension payment through MW			1,227,227	11,923,378,573
Pension payment through OTC	-	-		
Salary payment			1,030,131	19,743,185,076
Others			2,866,123	16,648,608,835
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			81,078,548	564,686,963,121
Cash Withdrawal from MW			23,818,016	201,510,422,700
Cash withdrawal through card (G2P)	632,796	14,020,745,755		
Bill Payments & Top ups				
Utility Bills Payment	30,017,320	59,535,475,395	24,257,288	52,059,326,437
Internet Bill Payments	159,312	487,107,151	290,614	826,953,133
Mobile Top-ups	5,023,959	26,781,783,719	188,152,919	40,771,452,341
Loan				
Disbursement	102,977	574,901,361	7,055,514	22,660,479,836
Repayment	2,215,265	16,640,096,034	11,959,851	22,246,152,515
Others				
Donations	2,206	1,832,296	372,042	68,652,729
Retail Payments	21,014,202	32,079,734,803	55,335,083	136,797,292,604
International Home remittance	37	1,185,553	241,657	4,134,301,944
Account Opening Transactions	108,397	4,297,033	116,471	515,429
Cash collection/payment services	38,363,458	201,790,479,994	46,359,387	28,428,530,822
IBFT			7,806,768	96,999,895,666
Total	98,072,775	356,239,505,018	830,845,618	3,202,162,618,726

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