



### **Branchless Banking Statistics (Jan-Mar 2024)**

#### **Agricultural Credit & Financial Inclusion Department**

**Table 1: BB Key Indicators**

Indicators	Jan-Mar 2024	Oct-Dec 2023
Number of Agents	651,672	649,683
Number of Active BB Agents	276,889	279,251
Number of Accounts	117,295,420	114,643,002
Number of Active Accounts	59,846,933	64,121,948
Deposits as on Quarter end (Rs. In millions)	137,108	115,409
Number of transactions during the quarter (number in '000')	1,181,837	1,088,354
Value of transactions during the quarter (Rs. In millions)	5,703,610	5,057,022
Average size of transactions (in Rs.)	4,826	4,646
Average daily transactions (numbers)	13,131,527	12,092,818
Average deposit in accounts (Rs.)	1,169	1,007

**Table 2: Break-up of BB transactions**

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jan-Mar 2024	Oct-Dec 2023	Jan-Mar 2024	Oct-Dec 2023
Customer Oriented	1,177	1,084	4,921	4,329
Agent related (for liquidity purpose)	4	4	782	728
<b>Total BB Transactions</b>	<b>1,181</b>	<b>1,088</b>	<b>5,703</b>	<b>5,057</b>

**Table 3: Province-Wise BB Position**

**Jan-Mar 2024**

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,100,825	2%	18,982,181	2%	11,992	2%
Balochistan	3,081,672	3%	29,240,467	2%	13,888	2%
Gilgit-Baltistan	482,864	0.4%	5,079,174	0.4%	4,082	0.6%
Khyber Pakhtunkhwa	15,070,252	13%	141,773,033	12%	77,615	12%
Punjab (Including ISB)	72,597,581	62%	770,721,041	65%	416,746	64%
Sindh	23,962,226	20%	216,041,545	18%	127,349	20%
<b>Total</b>	<b>117,295,420</b>	<b>100%</b>	<b>1,181,837,442</b>	<b>100%</b>	<b>651,672</b>	<b>100%</b>

**Table 4: Break-up of Social Welfare Disbursements****Jan-Mar 2024**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	6,856,942	126,795,986,955	83%
World Food Program			
IDP Payments			
EOBI Pensioners	602,090	9,867,754,508	7%
Zakat & Usher			
Others	672,134	14,933,846,731	10%
<b>Total</b>	<b>8,131,166</b>	<b>151,597,588,194</b>	<b>100%</b>

**Table 5: Gender-wise segregation of BB accounts****Jan-Mar 2024**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,433,084	667,741	2,100,825	68.2%	31.8%	1.2%	0.6%
Balochistan	2,400,242	681,430	3,081,672	77.9%	22.1%	2.0%	0.6%
Gilgit-Baltistan	378,244	104,620	482,864	78.3%	21.7%	0.3%	0.09%
Khyber Pakhtunkhwa	11,080,212	3,990,040	15,070,252	73.5%	26.5%	9.4%	3.4%
Punjab (Including ISB)	49,675,904	22,921,677	72,597,581	68.4%	31.6%	42.4%	19.5%
Sindh	16,586,620	7,375,606	23,962,226	69.2%	30.8%	14.1%	6.3%
<b>Total</b>	<b>81,554,306</b>	<b>35,741,114</b>	<b>117,295,420</b>	<b>69.5%</b>	<b>30.5%</b>	<b>69.5%</b>	<b>30.5%</b>

**Table 6: Volume and Value of different types of transactions**

Type of Transactions	Jan-Mar 2024		Oct-Dec 2023	
	Volume of Transactions (Numbers)	Value of Transactions (Rs.)	Volume of Transactions (Numbers)	Value of Transactions (Rs.)
<b>Agent transfers for liquidity</b>				
L2 account to L2 accounts transfers	2,303,741	335,455,225,196	2,465,259	307,821,291,228
L2 account to agents banking accounts transfers	760,349	209,817,115,858	841,118	181,511,547,798
Agents banking accounts to L3 accounts transfers	1,127,464	204,925,200,615	1,076,272	196,594,111,346
Cash Deposit in L2 by agents	223,202	32,169,772,051	292,545	41,808,571,915
<b>Fund Transfer by Customers</b>				
<i>Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	252,310,537	1,110,946,401,808	223,349,661	965,320,828,073
MW to customers banking accounts transfers	105,750,482	775,106,880,367	102,393,179	756,087,695,569
Customers banking accounts to MW transfers	161,187,605	833,202,347,001	143,059,683	699,010,352,279
MW-to-person fund transfers	242,059	2,261,708,437	267,806	2,265,571,408
Person-to-MW fund transfers	178,711	1,836,518,245	121,897	1,227,520,160
Others	82,105	1,378,720,631	74,321	1,061,531,262
<b>Bulk Payments</b>				
<i>a. Government to Person Payments</i>				
G2P through MW	14,526,642	130,553,972,385	12,564,689	105,663,714,073
G2P through card	234,018	2,898,867,774	270,706	2,685,162,203
<i>b. EOBI Pensioners</i>	-	-		
Pension payment through MW	843,839	9,867,754,508	1,259,564	13,997,056,156
Pension payment through OTC	-	-		
Salaries payments	1,362,203	28,971,884,683	1,269,273	26,853,353,171
Others	15,905,667	37,262,335,710	11,193,381	23,916,062,601
<b>Cash deposit &amp; withdrawal</b>				
Cash Deposited in MW	73,450,770	505,821,543,966	71,842,443	497,349,013,593
Cash Withdrawal from MW	18,305,190	200,282,475,617	18,043,779	146,475,369,958
Cash withdrawal through card (G2P)	2,036,637	18,544,151,740	2,106,833	17,835,054,207
<b>Bill Payments &amp; Top ups</b>				
Utility Bills Payment	56,223,653	187,900,134,794	59,560,316	217,745,173,970
Internet Bill Payments	413,413	1,415,887,362	421,519	1,401,623,612
Mobile Top-ups	188,226,277	82,585,574,228	177,283,875	75,848,548,108
<b>Loan</b>				
Disbursement	12,309,151	49,305,368,486	9,915,739	38,813,281,242
Repayment	15,080,535	51,401,738,230	13,018,553	36,947,223,494
<b>Others</b>				
Donations	780,461	136,294,972	675,260	115,131,386
Retail Payments	151,626,696	462,458,437,713	135,242,779	324,609,918,347
International Home remittance	328,566	6,113,231,727	286,585	5,249,367,109
Account Opening Transactions	116,575	7,028,320	97,612	7,681,104
Cash collection/payment services	98,020,577	333,636,866,862	91,708,722	289,585,907,616
IBFT	7,880,317	87,346,781,231	7,650,217	79,214,588,748
<b>Total</b>	<b>1,181,837,442</b>	<b>5,703,610,220,518</b>	<b>1,088,353,586</b>	<b>5,057,022,251,737</b>

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

Jan-Mar 2024

Type of Transactions	OTC		M-Wallets	
	Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
<b>Fund Transfers</b>				
<b>Fund transfers through M-wallets</b>				
MW to MW transfers			252,310,537	1,110,946,401,808
MW to bank account transfers			105,750,482	775,106,880,367
Bank account to MW transfers			161,187,605	833,202,347,001
MW-to-person fund transfers			242,059	2,261,708,437
Person to MW fund transfer	178,711	1,836,518,245		
Others	82,105	1,378,720,631		
<b>Bulk Payments</b>				
<b>Government to Person Payments</b>				
G2P through MW			14,526,642	130,553,972,385
G2P through card	234,018	2,898,867,774		
<b>EOBI Pensioners</b>				
Pension payment through MW			843,839	9,867,754,508
Pension payment through OTC	-	-		
Salary payment			1,362,203	28,971,884,683
Others			15,905,667	37,262,335,710
<b>Cash deposit &amp; withdrawal</b>				
Cash Deposited in MW (excluding person to MW transfers)			73,450,770	505,821,543,966
Cash Withdrawal from MW			18,305,190	200,282,475,617
Cash withdrawal through card (G2P)	2,036,637	18,544,151,740		
<b>Bill Payments &amp; Top ups</b>				
Utility Bills Payment	28,292,027	100,443,231,815	27,931,626	87,456,902,980
Internet Bill Payments	133,919	449,595,745	279,494	966,291,617
Mobile Top-ups	1,737,046	25,652,403,698	186,489,231	56,933,170,530
<b>Loan</b>				
Disbursement	66	1,890,900	12,309,085	49,303,477,586
Repayment	1,872,760	13,188,111,817	13,207,775	38,213,626,413
<b>Others</b>				
Donations	1,947	978,149	778,514	135,316,823
Retail Payments	800,864	2,626,071,700	150,825,832	459,832,366,013
International Home remittance	104	7,294,126	328,462	6,105,937,601
Account Opening Transactions	72,175	7,027,278	44,400	1,042
Cash collection/payment services	50,774,923	308,316,958,227	47,245,654	25,319,908,635
IBFT			7,880,317	87,346,781,231
<b>Total</b>	<b>86,217,302</b>	<b>475,351,821,845</b>	<b>1,091,205,384</b>	<b>4,445,891,084,953</b>

For queries: email @ [jibran.tariq@sbp.org.pk](mailto:jibran.tariq@sbp.org.pk)