



Branchless Banking Statistics (Jul-Sep 2023)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Jul-Sep 2023	Apr-Jun 2023
Number of Agents	640,953	630,033
Number of Active BB Agents	281,845	280,495
Number of Accounts	111,038,640	106,892,208
Number of Active Accounts	62,906,181	47,300,180
Deposits as on Quarter end (Rs. In millions)	110,059	109,955
Number of transactions during the quarter (number in '000')	974,313	942,307
Value of transactions during the quarter (Rs. In millions)	4,497,095	4,400,717
Average size of transactions (in Rs.)	4,616	4,670
Average daily transactions (numbers)	10,825,695	10,470,080
Average deposit in accounts (Rs.)	991	1,029

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jul-Sep 2023	Apr-Jun 2023	Jul-Sep 2023	Apr-Jun 2023
Customer Oriented	970	938	3,777	3,720
Agent related (for liquidity purpose)	4	4	720	680
Total BB Transactions	974	942	4,497	4,400

Table 3: Province-Wise BB Position

Province	Jul-Sep 2023					
	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,977,529	2%	15,686,625	2%	12,336	2%
Balochistan	2,870,504	3%	22,784,916	2%	13,643	2%
Gilgit-Baltistan	445,498	0.4%	3,689,551	0.4%	5,376	0.8%
Khyber Pakhtunkhwa	14,194,118	13%	114,150,952	12%	76,032	12%
Punjab (Including ISB)	69,011,432	62%	644,949,262	66%	408,820	64%
Sindh	22,539,559	20%	173,051,263	18%	124,746	19%
Total	111,038,640	100%	974,312,569	100%	640,953	100%

Table 4: Break-up of Social Welfare Disbursements**Jul-Sep 2023**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	6,778,064	89,769,133,961	82%
World Food Program			
IDP Payments			
EOBI Pensioners	584,177	13,776,571,851	13%
Zakat & Usher			
Others	1,024,791	6,027,604,911	5%
Total	8,387,032	109,932,286,146	100%

Table 5: Gender-wise segregation of BB accounts**Jul-Sep 2023**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,358,677	618,852	1,977,529	68.7%	31.3%	1.2%	0.6%
Balochistan	2,249,630	620,874	2,870,504	78.4%	21.6%	2.0%	0.6%
Gilgit-Baltistan	353,428	92,070	445,498	79.3%	20.7%	0.3%	0.08%
Khyber Pakhtunkhwa	10,427,476	3,766,642	14,194,118	73.5%	26.5%	9.4%	3.4%
Punjab (Including ISB)	47,394,368	21,617,064	69,011,432	68.7%	31.3%	42.7%	19.5%
Sindh	15,632,327	6,907,232	22,539,559	69.4%	30.6%	14.1%	6.2%
Total	77,415,906	33,622,734	111,038,640	69.7%	30.3%	69.7%	30.3%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Jul-Sep 2023		Apr-Jun 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	2,204,307	291,881,697,761	1,925,652	270,172,839,658
L2 account to agents banking accounts transfers	739,262	155,062,294,532	752,907	163,769,430,220
Agents banking accounts to L3 accounts transfers	1,104,933	222,066,327,520	1,084,275	204,715,616,476
Cash Deposit in L2 by agents	350,632	51,124,699,199	315,253	41,755,151,441
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	193,155,187	814,575,311,486	174,799,407	782,889,599,211
MW to customers banking accounts transfers	88,442,364	624,059,074,111	87,054,525	642,266,558,151
Customers banking accounts to MW transfers	120,637,634	581,744,277,960	108,658,890	543,500,491,410
MW-to-person fund transfers	299,238	2,304,856,545	443,233	3,229,424,332
Person-to-MW fund transfers	51,388	529,287,439	8,567	103,992,026
Others	81,252	1,185,453,193	94,145	1,162,170,610
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P through MW	10,373,961	93,107,818,991	14,077,570	95,652,265,951
G2P through card	429,552	2,435,569,194	621,629	4,961,899,132
<i>b. EOBI Pensioners</i>				
Pension payment through MW	1,245,556	13,776,571,851	1,236,192	11,905,488,312
Pension payment through OTC				
Salaries payments	1,308,733	23,076,273,087	1,365,277	23,551,539,007
Others	4,406,613	16,589,660,654	4,361,283	23,661,624,519
Cash deposit & withdrawal				
Cash Deposited in MW	68,040,839	463,151,483,114	70,143,494	531,155,535,511
Cash Withdrawal from MW	17,897,528	153,737,726,496	19,870,433	174,733,649,059
Cash withdrawal through card (G2P)	1,925,050	13,982,689,695	1,988,310	16,134,166,265
Bill Payments & Top ups				
Utility Bills Payment	51,799,875	244,907,376,964	53,186,980	167,060,576,357
Internet Bill Payments	424,549	1,347,590,678	432,980	1,338,324,612
Mobile Top-ups	178,046,793	71,187,586,029	190,511,038	70,576,151,885
Loan				
Disbursement	7,576,634	29,812,189,994	7,240,446	27,596,608,653
Repayment	15,090,945	42,579,559,731	14,495,313	42,820,347,843
Others				
Donations	491,964	73,344,768	492,434	114,540,195
Retail Payments	120,518,329	258,712,256,547	103,655,664	245,896,878,556
International Home remittance	250,068	4,569,095,303	252,312	4,700,757,957
Account Opening Transactions	99,226	3,964,912	206,016	15,520,260
Cash collection/payment services	80,680,332	259,877,636,945	77,363,295	239,842,643,212
IBFT	6,639,825	59,632,871,444	5,669,690	65,432,884,526
Total	974,312,569	4,497,094,546,141	942,307,210	4,400,716,675,349

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

Jul-Sep 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			193,155,187	814,575,311,486
MW to bank account transfers			88,442,364	624,059,074,111
Bank account to MW transfers			120,637,634	581,744,277,960
MW-to-person fund transfers			299,238	2,304,856,545
Person to MW fund transfer	51,388	529,287,439		
Others	81,252	1,185,453,193		
Bulk Payments				
Government to Person Payments				
G2P through MW			10,373,961	93,107,818,991
G2P through card	429,552	2,435,569,194		
EOBI Pensioners				
Pension payment through MW			1,245,556	13,776,571,851
Pension payment through OTC	-	-		
Salary payment			1,308,733	23,076,273,087
Others			4,406,613	16,589,660,654
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			68,040,839	463,151,483,114
Cash Withdrawal from MW			17,897,528	153,737,726,496
Cash withdrawal through card (G2P)	1,925,050	13,982,689,695		
Bill Payments & Top ups				
Utility Bills Payment	28,174,022	146,911,837,093	23,625,853	97,995,539,871
Internet Bill Payments	142,942	455,631,664	281,607	891,959,014
Mobile Top-ups	1,697,495	25,146,700,885	176,349,298	46,040,885,145
Loan				
Disbursement	26,964	210,292,100	7,549,670	29,601,897,894
Repayment	2,108,959	13,809,278,397	12,981,986	28,770,281,334
Others				
Donations	1,466	2,466,455	490,498	70,878,313
Retail Payments	22,925,668	35,836,369,249	97,592,661	222,875,887,298
International Home remittance	21	1,620,708	250,047	4,567,474,595
Account Opening Transactions	60,879	3,962,925	38,347	1,987
Cash collection/payment services	33,398,028	231,042,697,096	47,282,304	28,834,939,849
IBFT			6,639,825	59,632,871,444
Total	91,023,686	471,553,856,094	878,889,749	3,305,405,671,036

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