



Branchless Banking Statistics (Oct-Dec 2022)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Oct-Dec 2022	Jul-Sep 2022
Number of Agents	622,884	629,266
Number of Active BB Agents	295,578	321,866
Number of Accounts	97,096,597	90,302,812
Number of Active Accounts	42,483,573	43,282,834
Deposits as on Quarter end (Rs. In millions)	88,488	81,299
Number of transactions during the quarter (number in '000')	874,560	733,052
Value of transactions during the quarter (Rs. In millions)	3,660,955	3,177,184
Average size of transactions (in Rs.)	4,186	4,334
Average daily transactions (numbers)	9,717,337	8,145,021
Average deposit in accounts (Rs.)	911	900

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Oct-Dec 2022	Jul-Sep 2022	Oct-Dec 2022	Jul-Sep 2022
Customer Oriented	870	729	3,027	2,539
Agent related (for liquidity purpose)	4	4	633	638
Total BB Transactions	874	733	3,660	3,177

Table 3: Province-Wise BB Position

Oct-Dec 2022

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	1,728,059	2%	13,097,274	1%	12,318	2%
Balochistan	2,427,311	2%	18,395,469	2%	13,232	2%
Gilgit-Baltistan	913,915	0.9%	2,930,388	0.3%	3,880	0.6%
Khyber Pakhtunkhwa	11,860,382	12%	102,229,948	12%	75,018	12%
Punjab (Including ISB)	60,509,164	62%	593,536,490	68%	395,195	63%
Sindh	19,657,766	20%	144,370,776	17%	123,241	20%
Total	97,096,597	100%	874,560,345	100%	622,884	100%

Table 4: Break-up of Social Welfare Disbursements**Oct-Dec 2022**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	6,652,752	49,382,292,160	77%
World Food Program	0	0	0%
IDP Payments	0	0	0%
EOBI Pensioners	552,302	11,897,831,082	18%
Zakat & Usher	0	0	0%
Others	195,570	3,200,132,768	5%
Total	7,400,624	64,480,256,010	100%

Table 5: Gender-wise segregation of BB accounts**Oct-Dec 2022**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,212,479	515,580	1,728,059	70.2%	29.8%	1.2%	0.5%
Balochistan	1,925,501	501,810	2,427,311	79.3%	20.7%	2.0%	0.5%
Gilgit-Baltistan	309,938	70,038	379,976	81.6%	18.4%	0.3%	0.07%
Khyber Pakhtunkhwa	9,188,186	3,206,135	12,394,321	74.1%	25.9%	9.5%	3.3%
Punjab (Including ISB)	41,975,733	18,533,431	60,509,164	69.4%	30.6%	43.2%	19.1%
Sindh	13,775,956	5,881,810	19,657,766	70.1%	29.9%	14.2%	6.1%
Total	68,387,793	28,708,804	97,096,597	70.4%	29.6%	70.4%	29.6%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Oct-Dec 2022		Jul-Sep 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	2,740,805	270,301,211,910	2,585,576	269,970,443,934
L2 account to agents banking accounts transfers	532,777	44,009,368,905	425,520	73,773,826,527
Agents banking accounts to L3 accounts transfers	1,047,236	275,541,678,342	740,836	244,771,067,737
Cash Deposit in L2 by agents	330,666	43,267,663,954	349,007	49,106,958,000
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	156,523,700	594,656,151,306	137,822,560	505,521,615,514
MW to customers banking accounts transfers	89,664,577	591,111,587,739	72,161,314	472,355,248,388
Customers banking accounts to MW transfers	94,779,142	447,462,404,997	69,842,485	333,827,765,878
MW-to-person fund transfers	602,153	4,517,909,045	687,687	4,045,523,535
Person-to-MW fund transfers	29,359	459,294,180	53,639	808,491,158
<i>Others</i>	24,891	187,995,440	240,950	1,972,298,102
Bulk Payments			-	-
<i>a. Government to Person Payments</i>			-	-
G2P through MW	6,687,778	53,290,902,654	7,223,016	86,525,023,583
G2P through card	20,384	173,315,874	73,352	752,541,551
<i>b. EOBI Pensioners</i>			-	-
Pension payment through MW	1,216,531	11,897,831,082	1,197,408	11,454,064,107
Pension payment through OTC	-	-	-	-
Salaries payments	1,100,966	20,445,903,965	1,052,785	19,738,744,973
Others	12,137	106,440,470	7,749	125,894,261
Cash deposit & withdrawal			-	-
Cash Deposited in MW	108,672,367	572,193,314,805	96,725,455	474,755,973,797
Cash Withdrawal from MW	24,477,577	153,848,327,163	23,991,205	181,633,253,674
Cash withdrawal through card (G2P)	1,663,268	12,945,351,328	1,914,797	15,032,503,971
Bill Payments & Top ups				
Utility Bills Payment	50,446,340	148,466,663,950	50,752,234	177,376,400,793
Internet Bill Payments	376,999	1,127,279,755	377,778	1,061,946,764
Mobile Top-ups	204,894,664	63,397,500,901	211,259,703	38,067,735,106
Loan				
Disbursement	6,492,348	16,331,560,939	4,469,949	11,008,855,898
Repayment	13,374,358	42,165,112,865	6,874,102	20,322,484,014
Others				
Donations	280,488	117,532,267	397,349	108,155,559
Retail Payments	49,479,694	136,153,735,169	32,281,457	84,098,017,773
International Home remittance	248,423	4,649,709,093	281,475	5,696,712,095
Account Opening Transactions	184,653	11,158,952	289,796	17,663,244
Cash collection/payment services	54,781,661	122,720,692,465	4,570,209	45,562,643,076
IBFT	3,874,403	29,397,197,098	4,402,572	47,692,017,030
Total	874,560,345	3,660,954,796,612	733,051,965	3,177,183,870,042

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

Oct-Dec 2022

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			156,523,700	594,656,151,306
MW to bank account transfers			89,664,577	591,111,587,739
Bank account to MW transfers			94,779,142	447,462,404,997
MW-to-person fund transfers			602,153	4,517,909,045
Person to MW fund transfer	29,359	459,294,180		
Others	24,891	187,995,440		
Bulk Payments				
Government to Person Payments				
G2P through MW			6,687,778	53,290,902,654
G2P through card	20,384	173,315,874		
EOBI Pensioners				
Pension payment through MW			1,216,531	11,897,831,082
Pension payment through OTC	-	-		
Salary payment			1,100,966	20,445,903,965
Others			12,137	106,440,470
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			108,672,367	572,193,314,805
Cash Withdrawal from MW			24,477,577	153,848,327,163
Cash withdrawal through card (G2P)	1,663,268	12,945,351,328		
Bill Payments & Top ups				
Utility Bills Payment	28,177,146	86,988,113,949	22,269,194	61,478,550,001
Internet Bill Payments	155,127	475,644,284	221,872	651,635,471
Mobile Top-ups	6,592,032	24,809,997,115	198,302,632	38,587,503,786
Loan				
Disbursement	45,615	511,795,556	6,446,733	15,819,765,383
Repayment	2,760,240	22,703,072,905	10,614,118	19,462,039,960
Others				
Donations	2,287	69,590,902	278,201	47,941,365
Retail Payments	8,891,660	26,617,372,010	40,588,034	109,536,363,159
International Home remittance	10,928	784,796,749	237,495	3,864,912,344
Account Opening Transactions	137,729	10,347,488	46,924	811,464
Cash collection/payment services	6,741,135	118,142,427,106	48,040,526	4,578,265,359
IBFT			3,874,403	29,397,197,098
Total	55,251,801	294,879,114,887	814,657,060	2,732,955,758,615

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