



Branchless Banking Statistics (Oct-Dec 2023)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Oct-Dec 2023	Jul-Sep 2023
Number of Agents	649,683	640,953
Number of Active BB Agents	279,251	281,845
Number of Accounts	114,643,002	111,038,640
Number of Active Accounts	64,121,948	62,906,181
Deposits as on Quarter end (Rs. In millions)	115,409	110,059
Number of transactions during the quarter (number in '000')	1,088,354	974,313
Value of transactions during the quarter (Rs. In millions)	5,057,022	4,497,095
Average size of transactions (in Rs.)	4,646	4,616
Average daily transactions (numbers)	12,092,818	10,825,695
Average deposit in accounts (Rs.)	1,007	991

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Oct-Dec 2023	Jul-Sep 2023	Oct-Dec 2023	Jul-Sep 2023
Customer Oriented	1,084	970	4,329	3,777
Agent related (for liquidity purpose)	4	4	728	720
Total BB Transactions	1,088	974	5,057	4,497

Table 3: Province-Wise BB Position

Province	Oct-Dec 2023					
	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,057,913	2%	17,367,178	2%	12,019	2%
Balochistan	2,984,607	3%	26,467,992	2%	13,815	2%
Gilgit-Baltistan	464,203	0.4%	4,255,828	0.4%	4,137	0.6%
Khyber Pakhtunkhwa	14,713,426	13%	127,620,884	12%	78,460	12%
Punjab (Including ISB)	71,122,287	62%	720,469,933	66%	413,991	64%
Sindh	23,300,566	20%	192,171,772	18%	127,261	20%
Total	114,643,002	100%	1,088,353,586	100%	649,683	100%

Table 4: Break-up of Social Welfare Disbursements**Oct-Dec 2023**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	6,801,549	101,635,899,895	85%
World Food Program			
IDP Payments			
EOBI Pensioners	592,845	13,997,056,156	12%
Zakat & Usher			
Others	336,980	3,866,464,314	3%
Total	7,731,374	119,499,420,365	100%

Table 5: Gender-wise segregation of BB accounts**Oct-Dec 2023**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,405,957	651,956	2,057,913	68.3%	31.7%	1.2%	0.6%
Balochistan	2,331,869	652,738	2,984,607	78.1%	21.9%	2.0%	0.6%
Gilgit-Baltistan	365,936	98,267	464,203	78.8%	21.2%	0.3%	0.09%
Khyber Pakhtunkhwa	10,807,736	3,905,690	14,713,426	73.5%	26.5%	9.4%	3.4%
Punjab (Including ISB)	48,527,956	22,594,331	71,122,287	68.2%	31.8%	42.3%	19.7%
Sindh	16,099,316	7,201,250	23,300,566	69.1%	30.9%	14.0%	6.3%
Total	79,538,770	35,104,232	114,643,002	69.4%	30.6%	69.4%	30.6%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Oct-Dec 2023		Jul-Sep 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	2,465,259	307,821,291,228	2,204,307	291,881,697,761
L2 account to agents banking accounts transfers	841,118	181,511,547,798	739,262	155,062,294,532
Agents banking accounts to L3 accounts transfers	1,076,272	196,594,111,346	1,104,933	222,066,327,520
Cash Deposit in L2 by agents	292,545	41,808,571,915	350,632	51,124,699,199
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW holders)</i>				
MW to MW transfers	223,349,661	965,320,828,073	193,155,187	814,575,311,486
MW to customers banking accounts transfers	102,393,179	756,087,695,569	88,442,364	624,059,074,111
Customers banking accounts to MW transfers	143,059,683	699,010,352,279	120,637,634	581,744,277,960
MW-to-person fund transfers	267,806	2,265,571,408	299,238	2,304,856,545
Person-to-MW fund transfers	121,897	1,227,520,160	51,388	529,287,439
Others	74,321	1,061,531,262	81,252	1,185,453,193
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P through MW	12,564,689	105,663,714,073	10,373,961	93,107,818,991
G2P through card	270,706	2,685,162,203	429,552	2,435,569,194
<i>b. EOBI Pensioners</i>				
Pension payment through MW	1,259,564	13,997,056,156	1,245,556	13,776,571,851
Pension payment through OTC				
Salaries payments	1,269,273	26,853,353,171	1,308,733	23,076,273,087
Others	11,193,381	23,916,062,601	4,406,613	16,589,660,654
Cash deposit & withdrawal				
Cash Deposited in MW	71,842,443	497,349,013,593	68,040,839	463,151,483,114
Cash Withdrawal from MW	18,043,779	146,475,369,958	17,897,528	153,737,726,496
Cash withdrawal through card (G2P)	2,106,833	17,835,054,207	1,925,050	13,982,689,695
Bill Payments & Top ups				
Utility Bills Payment	59,560,316	217,745,173,970	51,799,875	244,907,376,964
Internet Bill Payments	421,519	1,401,623,612	424,549	1,347,590,678
Mobile Top-ups	177,283,875	75,848,548,108	178,046,793	71,187,586,029
Loan				
Disbursement	9,915,739	38,813,281,242	7,576,634	29,812,189,994
Repayment	13,018,553	36,947,223,494	15,090,945	42,579,559,731
Others				
Donations	675,260	115,131,386	491,964	73,344,768
Retail Payments	135,242,779	324,609,918,347	120,518,329	258,712,256,547
International Home remittance	286,585	5,249,367,109	250,068	4,569,095,303
Account Opening Transactions	97,612	7,681,104	99,226	3,964,912
Cash collection/payment services	91,708,722	289,585,907,616	80,680,332	259,877,636,945
IBFT	7,650,217	79,214,588,748	6,639,825	59,632,871,444
Total	1,088,353,586	5,057,022,251,737	974,312,569	4,497,094,546,141

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

Oct-Dec 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			223,349,661	965,320,828,073
MW to bank account transfers			102,393,179	756,087,695,569
Bank account to MW transfers			143,059,683	699,010,352,279
MW-to-person fund transfers			267,806	2,265,571,408
Person to MW fund transfer	121,897	1,227,520,160		
Others	74,321	1,061,531,262		
Bulk Payments				
Government to Person Payments				
G2P through MW			12,564,689	105,663,714,073
G2P through card	270,706	2,685,162,203		
EOBI Pensioners				
Pension payment through MW			1,259,564	13,997,056,156
Pension payment through OTC	-	-		
Salary payment			1,269,273	26,853,353,171
Others			11,193,381	23,916,062,601
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			71,842,443	497,349,013,593
Cash Withdrawal from MW			18,043,779	146,475,369,958
Cash withdrawal through card (G2P)	2,106,833	17,835,054,207		
Bill Payments & Top ups				
Utility Bills Payment	28,188,152	118,093,376,024	31,372,164	99,651,797,946
Internet Bill Payments	142,035	469,753,293	279,484	931,870,319
Mobile Top-ups	1,672,912	26,591,988,174	175,610,963	49,256,559,933
Loan				
Disbursement	67	1,986,550	9,915,672	38,811,294,692
Repayment	2,038,155	14,387,141,916	10,980,398	22,560,081,578
Others				
Donations	1,387	1,012,678	673,873	114,118,708
Retail Payments	26,944,822	42,381,142,278	108,297,957	282,228,776,069
International Home remittance	188	12,123,921	286,397	5,237,243,187
Account Opening Transactions	71,226	7,680,265	26,386	839
Cash collection/payment services	44,890,698	265,131,095,280	46,818,024	24,454,812,337
IBFT			7,650,217	79,214,588,748
Total	106,523,399	489,886,568,211	977,154,993	3,839,400,161,238

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