



Branchless Banking Statistics (Jul-Sep 2024)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Jul-Sep 2024	Apr-Jun 2024
Number of Agents	693,178	666,682
Number of Active BB Agents	281,280	278,080
Number of Accounts	122,936,699	120,246,119
Number of Active Accounts	55,411,137	60,956,910
Deposits as on Quarter end (Rs. In millions)	146,262	138,942
Number of transactions during the quarter (number in '000')	1,444,475	1,256,177
Value of transactions during the quarter (Rs. In millions)	6,825,651	5,979,906
Average size of transactions (in Rs.)	4,725	4,760
Average daily transactions (numbers)	16,049,718	13,957,519
Average deposit in accounts (Rs.)	1,190	1,155

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jul-Sep 2024	Apr-Jun 2024	Jul-Sep 2024	Apr-Jun 2024
Customer Oriented	1,439	1,252	6,046	5,246
Agent related (for liquidity purpose)	5	4	779	734
Total BB Transactions	1,444	1,256	6,825	5,980

Table 3: Province-Wise BB Position

Jul-Sep 2024

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,216,558	2%	21,436,957	1%	12,318	2%
Balochistan	3,237,334	3%	32,252,934	2%	15,346	2%
Gilgit-Baltistan	509,887	0.4%	4,624,960	0.3%	4,302	0.6%
Khyber Pakhtunkhwa	15,837,805	13%	165,001,511	11%	80,363	12%
Punjab (Including ISB)	76,002,125	62%	956,091,299	66%	443,329	64%
Sindh	25,132,990	20%	265,066,986	18%	137,520	20%
Total	122,936,699	100%	1,444,474,647	100%	693,178	100%

Table 4: Break-up of Social Welfare Disbursements**Jul-Sep 2024**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	11,139,258	99,962,207,812	84%
World Food Program			
IDP Payments			
EOBI Pensioners	619,243	13,970,238,253	12%
Zakat & Usher			
Others	469,489	4,102,387,304	3%
Total	12,227,990	118,381,416,279	100%

Table 5: Gender-wise segregation of BB accounts**Jul-Sep 2024**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,503,251	713,307	2,216,558	67.8%	32.2%	1.2%	0.6%
Balochistan	2,504,961	732,373	3,237,334	77.4%	22.6%	2.0%	0.6%
Gilgit-Baltistan	394,734	115,153	509,887	77.4%	22.6%	0.3%	0.09%
Khyber Pakhtunkhwa	11,670,992	4,166,813	15,837,805	73.7%	26.3%	9.5%	3.4%
Punjab (Including ISB)	51,903,579	24,098,546	76,002,125	68.3%	31.7%	42.2%	19.6%
Sindh	17,340,182	7,792,808	25,132,990	69.0%	31.0%	14.1%	6.3%
Total	85,317,699	37,619,000	122,936,699	69.4%	30.6%	69.4%	30.6%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Jul-Sep 2024		Apr-Jun 2024	
	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	3,026,412	330,616,423,271	2,113,716	315,977,232,775
L2 account to agents banking accounts transfers	512,741	184,974,561,345	604,065	185,859,483,998
Agents banking accounts to L2 accounts transfers	1,152,374	226,088,609,161	1,037,768	199,553,924,943
Cash Deposit in L2 by agents	207,873	37,508,940,768	194,235	31,537,241,938
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW* holders)</i>				
MW to MW transfers	298,014,033	1,266,668,022,867	272,655,570	1,212,303,682,769
MW to customers banking accounts transfers	206,459,607	1,332,774,163,198	182,574,615	1,248,777,456,630
Customers banking accounts to MW transfers	263,755,679	1,313,819,766,776	220,976,595	1,134,788,439,272
MW-to-person fund transfers	174,960	1,761,612,944	252,918	3,239,940,846
Person-to-MW fund transfers	2,300	44,178,808	2,276	39,616,801
<i>Others</i>	22,980	124,906,580	28,206	153,194,781
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P** through MW	14,450,611	122,073,811,996	9,713,129	103,119,173,540
G2P through card	287,169	1,987,916,710	173,992	1,945,182,805
<i>b. EOBI Pensioners</i>				
Pension payment through MW	1,269,394	13,970,238,253	1,270,851	14,347,095,011
Pension payment through OTC***	-	-	-	-
Salaries payments	1,327,835	29,763,949,567	1,329,247	30,900,945,667
Others	6,499,336	17,597,974,713	15,760,704	22,080,399,440
Cash deposit & withdrawal				
Cash Deposited in MW	71,712,811	464,407,840,682	70,060,743	476,632,026,404
Cash Withdrawal from MW	16,196,130	138,101,872,487	16,795,705	145,207,962,492
Cash withdrawal through card (G2P)	3,556,726	34,537,908,648	1,989,896	18,213,614,825
Bill Payments & Top ups				
Utility Bills Payment	53,165,874	281,567,127,179	48,262,581	196,088,713,444
Internet Bill Payments	303,341	1,149,627,240	423,338	1,367,989,345
Mobile Top-ups	195,011,848	93,254,518,635	195,072,155	89,271,128,897
Loan				
Disbursement	17,111,639	70,579,719,874	17,512,153	71,349,128,721
Repayment	20,404,740	69,577,679,877	15,386,941	42,718,680,661
Others				
Donations	750,221	109,852,049	925,041	189,936,658
Retail Payments	133,710,990	169,731,882,207	105,010,569	124,682,847,582
International Home remittance	372,271	7,336,685,986	363,494	7,032,840,328
Account Opening Transactions	59,033	1,495,000	103,448	3,224,934
Cash collection/payment services	120,061,629	492,437,014,785	67,249,410	219,351,988,155
IBFT	14,894,091	123,082,646,850	8,333,326	83,172,412,745
Total	1,444,474,648	6,825,650,948,458	1,256,176,687	5,979,905,506,405

*MW: Mobile Wallet

**G2P: Government to Person

***OTC: Over the Counter

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

Jul-Sep 2024

Type of Transactions	OTC		M-Wallets	
	Volume of Transactions (Numbers)	Value of Transactions	Volume of Transactions (Numbers)	Value of Transactions
Fund Transfers				
MW to MW transfers			298,014,033	1,266,668,022,867
MW to bank account transfers			206,459,607	1,332,774,163,198
Bank account to MW transfers			263,755,679	1,313,819,766,776
MW-to-person fund transfers			174,960	1,761,612,944
Person to MW fund transfer	2,300	44,178,808		
Others	22,980	124,906,580		
Bulk Payments				
Government to Person Payments				
G2P through MW			14,450,611	122,073,811,996
G2P through card	287,169	1,987,916,710		
EOBI Pensioners				
Pension payment through MW			1,269,394	13,970,238,253
Pension payment through OTC	-	-		
Salary payment			1,327,835	29,763,949,567
Others			6,499,336	17,597,974,713
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			71,712,811	464,407,840,682
Cash Withdrawal from MW			16,196,130	138,101,872,487
Cash withdrawal through card (G2P)	3,556,726	34,537,908,648		
Bill Payments & Top ups				
Utility Bills Payment	25,218,078	152,947,757,821	27,947,796	128,619,369,358
Internet Bill Payments	115,405	393,878,046	187,936	755,749,194
Mobile Top-ups	1,608,072	26,233,070,359	193,403,776	67,021,448,276
Loan				
Disbursement	96	2,600,010	17,111,543	70,577,119,864
Repayment	2,025,929	14,482,113,535	18,378,811	55,095,566,342
Others				
Donations	1,547	1,112,894	748,674	108,739,155
Retail Payments	1,336,251	4,331,145,706	132,374,739	165,400,736,501
International Home remittance	12	1,554,706	372,259	7,335,131,280
Account Opening Transactions	43,144	1,494,181	15,889	819
Cash collection/payment services	70,949,931	444,463,139,878	49,111,698	47,973,874,907
IBFT			14,894,091	123,082,646,850
Total	105,167,640	679,552,777,882	1,334,407,608	5,366,909,636,030

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