



Branchless Banking (BB) Statistics (Oct-Dec 2024)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Oct-Dec 2024	Jul-Sep 2024
Number of Agents	708,559	693,178
Number of Active BB Agents	286,978	281,280
Number of Accounts	126,765,048	122,936,699
Number of Active Accounts	61,441,068	55,411,137
Deposits as on Quarter end (Rs. In millions)	170,879	146,262
Number of transactions during the quarter (number in '000')	1,566,157	1,444,475
Value of transactions during the quarter (Rs. In millions)	7,337,727	6,825,651
Average size of transactions (in Rs.)	4,685	4,725
Average daily transactions (numbers)	17,401,744	16,049,718
Average deposit in accounts (Rs.)	1,348	1,190

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Oct-Dec 2024	Jul-Sep 2024	Oct-Dec 2024	Jul-Sep 2024
Customer Oriented	1,561	1,439	6,576	6,046
Agent related (for liquidity purpose)	5	5	761	779
Total BB Transactions	1,566	1,444	7,337	6,825

Table 3: Province-Wise BB Position

Oct-Dec 2024

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,556,211	2%	21,926,760	1%	12,418	2%
Balochistan	4,898,417	4%	34,841,907	2%	15,819	2%
Gilgit-Baltistan	1,063,195	0.8%	8,800,685	0.6%	3,929	0.6%
Khyber Pakhtunkhwa	16,130,596	13%	183,169,807	12%	81,548	12%
Punjab (Including ISB)	76,923,380	61%	1,027,307,893	66%	454,522	64%
Sindh	25,193,249	20%	290,109,950	19%	140,323	20%
Total	126,765,048	100%	1,566,157,002	100%	708,559	100%

Table 4: Break-up of Social Welfare Disbursements**Oct-Dec 2024**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	4,345,841	73,581,608,045	56%
World Food Program			
IDP Payments			
EOBI Pensioners	627,613	14,106,408,019	11%
Zakat & Usher			
Others	9,904,414	42,734,834,643	33%
Total	14,877,868	130,422,850,707	100%

Table 5: Gender-wise segregation of BB accounts**Oct-Dec 2024**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,723,711	832,500	2,556,211	67.4%	32.6%	1.4%	0.7%
Balochistan	3,661,144	1,237,273	4,898,417	74.7%	25.3%	2.9%	1.0%
Gilgit-Baltistan	746,289	316,906	1,063,195	70.2%	29.8%	0.6%	0.25%
Khyber Pakhtunkhwa	11,926,764	4,203,832	16,130,596	73.9%	26.1%	9.4%	3.3%
Punjab (Including ISB)	52,418,476	24,504,904	76,923,380	68.1%	31.9%	41.4%	19.3%
Sindh	17,472,540	7,720,709	25,193,249	69.4%	30.6%	13.8%	6.1%
Total	87,948,924	38,816,124	126,765,048	69.4%	30.6%	69.4%	30.6%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Oct-Dec 2024		Jul-Sep 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	3,520,909	353,504,891,699	3,026,412	330,616,423,271
L2 account to agents banking accounts transfers	396,005	144,643,178,145	512,741	184,974,561,345
Agents banking accounts to L2 accounts transfers	1,271,406	232,191,445,136	1,152,374	226,088,609,161
Cash Deposit in L2 by agents	188,257	31,463,014,690	207,873	37,508,940,768
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW* holders)</i>				
MW to MW transfers	322,764,918	1,396,846,968,925	298,014,033	1,266,668,022,867
MW to customers banking accounts transfers	237,432,079	1,544,342,919,386	206,459,607	1,332,774,163,198
Customers banking accounts to MW transfers	312,660,340	1,584,559,655,559	263,755,679	1,313,819,766,776
MW-to-person fund transfers	144,620	1,452,865,566	174,960	1,761,612,944
Person-to-MW fund transfers	1,852	29,492,746	2,300	44,178,808
<i>Others</i>	19,734	117,588,789	22,980	124,906,580
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P** through MW	16,699,384	115,769,694,331	14,450,611	122,073,811,996
G2P through card	522,834	3,026,081,490	287,169	1,987,916,710
<i>b. EOB Pensioners</i>				
Pension payment through MW	1,269,730	14,106,408,019	1,269,394	13,970,238,253
Pension payment through OTC***	-	-	-	-
Salaries payments	1,391,248	33,614,465,631	1,327,835	29,763,949,567
Others	13,399,424	32,699,350,801	6,499,336	17,597,974,713
Cash deposit & withdrawal				
Cash Deposited in MW	77,900,597	480,191,594,038	71,712,811	464,407,840,682
Cash Withdrawal from MW	17,931,809	144,243,518,513	16,196,130	138,101,872,487
Cash withdrawal through card (G2P)	4,098,632	39,576,771,237	3,556,726	34,537,908,648
Bill Payments & Top ups				
Utility Bills Payment	79,334,060	290,886,996,240	53,165,874	281,567,127,179
Internet Bill Payments	363,160	1,403,501,995	303,341	1,149,627,240
Mobile Top-ups	197,442,864	101,154,531,786	195,011,848	93,254,518,635
Loan				
Disbursement	19,441,948	77,570,945,650	17,111,639	70,579,719,874
Repayment	32,981,629	101,502,268,021	20,404,740	69,577,679,877
Others				
Donations	811,710	126,677,132	750,221	109,852,049
Retail Payments	146,536,887	178,295,939,809	133,710,990	169,731,882,207
International Home remittance	428,641	8,908,897,200	372,271	7,336,685,986
Account Opening Transactions	66,600	1,013,580	59,033	1,495,000
Cash collection/payment services	57,840,455	253,863,677,772	120,061,629	492,437,014,785
IBFT	19,295,270	171,632,561,310	14,894,091	123,082,646,850
Total	1,566,157,002	7,337,726,915,195	1,444,474,648	6,825,650,948,458

*MW: Mobile Wallet

**G2P: Government to Person

***OTC: Over the Counter

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

Oct-Dec 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			322,764,918	1,396,846,968,925
MW to bank account transfers			237,432,079	1,544,342,919,386
Bank account to MW transfers			312,660,340	1,584,559,655,559
MW-to-person fund transfers			144,620	1,452,865,566
Person to MW fund transfer	1,852	29,492,746		
Others	19,734	117,588,789		
Bulk Payments				
Government to Person Payments				
G2P through MW			16,699,384	115,769,694,331
G2P through card	522,834	3,026,081,490		
EOBI Pensioners				
Pension payment through MW			1,269,730	14,106,408,019
Pension payment through OTC	-	-		
Salary payment			1,391,248	33,614,465,631
Others			13,399,424	32,699,350,801
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			77,900,597	480,191,594,038
Cash Withdrawal from MW			17,931,809	144,243,518,513
Cash withdrawal through card (G2P)	4,098,632	39,576,771,237		
Bill Payments & Top ups				
Utility Bills Payment	27,565,458	125,306,653,561	51,768,602	165,580,342,679
Internet Bill Payments	121,851	421,255,816	241,309	982,246,179
Mobile Top-ups	2,163,950	29,695,186,451	195,278,914	71,459,345,335
Loan				
Disbursement	93	2,338,834	19,441,855	77,568,606,816
Repayment	11,604,788	32,031,360,249	21,376,841	69,470,907,772
Others				
Donations	3,370	992,629	808,340	125,684,503
Retail Payments	744,655	1,803,921,435	145,792,232	176,492,018,373
International Home remittance	13	901,486	428,628	8,907,995,714
Account Opening Transactions	53,161	1,013,439	13,439	141
Cash collection/payment services	18,032,761	216,279,994,763	39,807,694	37,583,683,009
IBFT			19,295,270	171,632,561,310
Total	64,933,152	448,293,552,925	1,495,847,273	6,127,630,832,599