



Branchless Banking Statistics (Apr-Jun 2024)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Apr-Jun 2024	Jan-Mar 2024
Number of Agents	666,682	651,672
Number of Active BB Agents	278,080	276,889
Number of Accounts	120,246,119	117,295,420
Number of Active Accounts	60,956,910	59,846,933
Deposits as on Quarter end (Rs. In millions)	138,942	137,108
Number of transactions during the quarter (number in '000')	1,256,177	1,181,837
Value of transactions during the quarter (Rs. In millions)	5,979,906	5,703,610
Average size of transactions (in Rs.)	4,760	4,826
Average daily transactions (numbers)	13,957,519	13,131,527
Average deposit in accounts (Rs.)	1,155	1,169

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Apr-Jun 2024	Jan-Mar 2024	Apr-Jun 2024	Jan-Mar 2024
Customer Oriented	1,252	1,177	5,246	4,921
Agent related (for liquidity purpose)	4	4	734	782
Total BB Transactions	1,256	1,181	5,980	5,703

Table 3: Province-Wise BB Position

Apr-Jun 2024

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,155,525	2%	19,181,473	2%	12,167	2%
Balochistan	3,180,497	3%	30,856,709	2%	14,220	2%
Gilgit-Baltistan	495,965	0.4%	5,008,286	0.4%	4,150	0.6%
Khyber Pakhtunkhwa	15,454,176	13%	147,384,348	12%	78,834	12%
Punjab (Including ISB)	74,340,884	62%	821,621,868	65%	426,907	64%
Sindh	24,619,072	20%	232,124,003	18%	130,404	20%
Total	120,246,119	100%	1,256,176,687	100%	666,682	100%

Table 4: Break-up of Social Welfare Disbursements**Apr-Jun 2024**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	6,732,985	92,102,737,207	75%
World Food Program			
IDP Payments			
EOBI Pensioners	611,475	14,347,095,011	12%
Zakat & Usher			
Others	574,084	16,743,175,546	14%
Total	7,918,544	123,193,007,764	100%

Table 5: Gender-wise segregation of BB accounts**Apr-Jun 2024**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,466,625	688,900	2,155,525	68.0%	32.0%	1.2%	0.6%
Balochistan	2,478,372	702,125	3,180,497	77.9%	22.1%	2.1%	0.6%
Gilgit-Baltistan	386,271	109,694	495,965	77.9%	22.1%	0.3%	0.09%
Khyber Pakhtunkhwa	11,399,150	4,055,026	15,454,176	73.8%	26.2%	9.5%	3.4%
Punjab (Including ISB)	50,946,130	23,394,754	74,340,884	68.5%	31.5%	42.4%	19.5%
Sindh	17,066,916	7,552,156	24,619,072	69.3%	30.7%	14.2%	6.3%
Total	83,743,464	36,502,655	120,246,119	69.6%	30.4%	69.6%	30.4%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Apr-Jun 2024		Jan-Mar 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	2,113,716	315,977,232,775	2,303,741	335,455,225,196
L2 account to agents banking accounts transfers	604,065	185,859,483,998	760,349	209,817,115,858
Agents banking accounts to L2 accounts transfers	1,037,768	199,553,924,943	1,127,464	204,925,200,615
Cash Deposit in L2 by agents	194,235	31,537,241,938	223,202	32,169,772,051
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW* holders)</i>				
MW to MW transfers	272,655,570	1,212,303,682,769	252,310,537	1,110,946,401,808
MW to customers banking accounts transfers	182,574,615	1,248,777,456,630	105,750,482	775,106,880,367
Customers banking accounts to MW transfers	220,976,595	1,134,788,439,272	161,187,605	833,202,347,001
MW-to-person fund transfers	252,918	3,239,940,846	242,059	2,261,708,437
Person-to-MW fund transfers	2,276	39,616,801	178,711	1,836,518,245
<i>Others</i>	28,206	153,194,781	82,105	1,378,720,631
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P** through MW	9,713,129	103,119,173,540	14,526,642	130,553,972,385
G2P through card	173,992	1,945,182,805	234,018	2,898,867,774
<i>b. EOBI Pensioners</i>				
Pension payment through MW	1,270,851	14,347,095,011	843,839	9,867,754,508
Pension payment through OTC***	-	-	-	-
Salaries payments	1,329,247	30,900,945,667	1,362,203	28,971,884,683
Others	15,760,704	22,080,399,440	15,905,667	37,262,335,710
Cash deposit & withdrawal				
Cash Deposited in MW	70,060,743	476,632,026,404	73,450,770	505,821,543,966
Cash Withdrawal from MW	16,795,705	145,207,962,492	18,305,190	200,282,475,617
Cash withdrawal through card (G2P)	1,989,896	18,213,614,825	2,036,637	18,544,151,740
Bill Payments & Top ups				
Utility Bills Payment	48,262,581	196,088,713,444	56,223,653	187,900,134,794
Internet Bill Payments	423,338	1,367,989,345	413,413	1,415,887,362
Mobile Top-ups	195,072,155	89,271,128,897	188,226,277	82,585,574,228
Loan				
Disbursement	17,512,153	71,349,128,721	12,309,151	49,305,368,486
Repayment	15,386,941	42,718,680,661	15,080,535	51,401,738,230
Others				
Donations	925,041	189,936,658	780,461	136,294,972
Retail Payments	105,010,569	124,682,847,582	151,626,696	462,458,437,713
International Home remittance	363,494	7,032,840,328	328,566	6,113,231,727
Account Opening Transactions	103,448	3,224,934	116,575	7,028,320
Cash collection/payment services	67,249,410	219,351,988,155	98,020,577	333,636,866,862
IBFT	8,333,326	83,172,412,745	7,880,317	87,346,781,231
Total	1,256,176,687	5,979,905,506,405	1,181,837,442	5,703,610,220,518

*MW: Mobile Wallet

**G2P: Government to Person

***OTC: Over the Counter

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

Apr-Jun 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			272,655,570	1,212,303,682,769
MW to bank account transfers			182,574,615	1,248,777,456,630
Bank account to MW transfers			220,976,595	1,134,788,439,272
MW-to-person fund transfers			252,918	3,239,940,846
Person to MW fund transfer	2,276	39,616,801		
Others	28,206	153,194,781		
Bulk Payments				
Government to Person Payments				
G2P through MW			9,713,129	103,119,173,540
G2P through card	173,992	1,945,182,805		
EOBI Pensioners				
Pension payment through MW			1,270,851	14,347,095,011
Pension payment through OTC	-	-		
Salary payment			1,329,247	30,900,945,667
Others			15,760,704	22,080,399,440
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			70,060,743	476,632,026,404
Cash Withdrawal from MW			16,795,705	145,207,962,492
Cash withdrawal through card (G2P)	1,989,896	18,213,614,825		
Bill Payments & Top ups				
Utility Bills Payment	26,617,471	112,302,480,247	21,645,110	83,786,233,197
Internet Bill Payments	126,552	425,770,612	296,786	942,218,733
Mobile Top-ups	20,474,029	32,865,983,272	174,598,126	56,405,145,624
Loan				
Disbursement	94	2,721,354	17,512,059	71,346,407,367
Repayment	1,811,224	13,525,799,063	13,575,717	29,192,881,599
Others				
Donations	1,380	130,557	923,661	189,806,101
Retail Payments	19,824,635	46,056,444,162	85,185,934	78,626,403,420
International Home remittance	-	-	363,494	7,032,840,328
Account Opening Transactions	92,462	3,223,832	10,986	1,102
Cash collection/payment services	16,536,688	178,980,127,967	50,712,722	40,371,860,188
IBFT			8,333,326	83,172,412,745
Total	87,678,905	404,514,290,278	1,164,547,998	4,842,463,332,474

For queries: email @ jibran.tariq@sbp.org.pk