



Branchless Banking (BB) Statistics (Apr-Jun 2025)
Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Apr-Jun 2025	Jan-Mar 2025
Number of Agents	731,814	722,585
Number of Active BB Agents	271,080	276,794
Number of Accounts	135,876,186	132,987,503
Number of Active Accounts	62,129,260	62,025,287
Deposits as on Quarter end (Rs. In millions)	216,447	222,585
Number of transactions during the quarter (number in '000')	1,887,385	1,815,106
Value of transactions during the quarter (Rs. In millions)	8,812,298	8,348,919
Average size of transactions (in Rs.)	4,669	4,600
Average daily transactions (numbers)	20,970,942	20,167,850
Average deposit in accounts (Rs.)	1,593	1,674

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Apr-Jun 2025	Jan-Mar 2025	Apr-Jun 2025	Jan-Mar 2025
Customer Oriented	1,880	1,808	7,884	7,638
Agent related (for liquidity purpose)	6.98	6.7	928	710
Total BB Transactions	1,887	1,815	8,812	8,348

Table 3: Province-Wise BB Position

Apr-Jun 2025

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,445,410	1.8%	31,044,185	1.6%	12,728	1.7%
Balochistan	3,597,593	2.6%	44,445,431	2.4%	16,292	2.2%
Gilgit-Baltistan	611,698	0.5%	9,400,155	0.5%	4,011	0.5%
Khyber Pakhtunkhwa	17,765,033	13.1%	221,216,843	11.7%	83,686	11.4%
Punjab (Including ISB)	84,008,156	61.8%	1,216,992,844	64.5%	469,301	64.1%
Sindh	27,448,296	20.2%	364,285,363	19.3%	145,796	19.9%
Total	135,876,186	100%	1,887,384,821	100%	731,814	100%

Table 4: Break-up of Social Welfare Disbursements**Apr-Jun 2025**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	29,774,913	311,945,386,000	94.27%
World Food Program			
IDP Payments			
EOBI Pensioners	645,706	9,534,863,262	2.88%
Zakat & Usher			
Others	1,843,054	9,436,805,025	2.85%
Total	32,263,673	330,917,054,287	100%

Table 5: Gender-wise segregation of BB accounts**Apr-Jun 2025**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,640,272	805,138	2,445,410	67.1%	32.9%	1.2%	0.6%
Balochistan	2,775,583	822,010	3,597,593	77.2%	22.8%	2.0%	0.6%
Gilgit-Baltistan	463,934	147,764	611,698	75.8%	24.2%	0.3%	0.1%
Khyber Pakhtunkhwa	13,025,845	4,739,188	17,765,033	73.3%	26.7%	9.6%	3.5%
Punjab (Including ISB)	56,709,358	27,298,798	84,008,156	67.5%	32.5%	41.7%	20.1%
Sindh	18,930,329	8,517,967	27,448,296	69.0%	31.0%	13.9%	6.3%
Total	93,545,321	42,330,865	135,876,186	68.8%	31.2%	68.8%	31.2%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Apr-Jun 2025		Jan-Mar 2025	
	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	5,230,988	472,597,009,490	4,308,616	339,355,561,482
L2 account to agents banking accounts transfers	466,115	227,803,908,760	521,529	131,250,301,041
Agents banking accounts to L2 accounts transfers	1,157,549	205,985,559,617	1,707,048	218,062,776,894
Cash Deposit in L2 by agents	128,030	21,554,654,599	132,734	21,344,330,774
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW* holders)</i>				
MW to MW transfers	368,871,061	1,571,554,318,960	364,779,290	1,618,693,551,017
MW to customers banking accounts transfers	272,203,285	1,755,597,969,283	272,408,950	1,823,792,028,563
Customers banking accounts to MW transfers	376,071,990	1,887,901,702,544	363,128,649	1,907,068,074,482
MW-to-person fund transfers	107,137	1,121,629,273	139,803	1,344,056,249
Person-to-MW fund transfers	4,326	35,026,453	2,040	33,832,644
<i>Others</i>	11,858	68,050,937		
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P** through MW	35,940,993	226,680,070,864	35,519,016	184,656,107,099
G2P through card	459,345	3,163,838,967	1,817,484	14,077,365,472
<i>b. EOBI Pensioners</i>				
Pension payment through MW			1,716,842	19,195,689,101
Pension payment through OTC***	540,452	12,932,351,287		
Salaries payments	2,090,897	14,760,020,812	1,530,327	37,537,590,681
Others	24,042,792	77,881,098,028	23,401,388	77,056,917,249
Cash deposit & withdrawal				
Cash Deposited in MW	68,265,948	417,320,386,949	78,862,622	484,595,333,369
Cash Withdrawal from MW	18,344,896	197,153,605,889	17,795,758	146,835,974,449
Cash withdrawal through card (G2P)	4,730,881	64,498,542,917	6,876,984	63,763,589,962
Bill Payments & Top ups				
Utility Bills Payment	78,964,313	261,324,355,544	80,900,166	234,350,235,851
Internet Bill Payments	388,134	1,510,416,550	417,010	1,279,822,244
Mobile Top-ups	214,314,069	115,679,848,705	208,300,464	110,444,561,324
Loan				
Disbursement	18,574,697	79,166,428,945	19,580,257	73,352,208,189
Repayment	34,251,663	105,955,557,171	35,606,758	103,354,620,565
Others				
Donations	714,674	156,140,078	1,060,975	252,645,844
Retail Payments	250,565,217	304,085,337,557	207,087,096	221,505,201,484
International Home remittance	455,338	10,255,214,990	454,837	9,441,214,596
Account Opening Transactions	53,154	622,073	72,749	1,037,319
Cash collection/payment services	65,149,494	321,087,133,349	67,340,806	289,934,271,202
IBFT	25,680,332	291,994,641,025	19,636,282	216,339,869,324
Total	1,887,384,821	8,812,297,933,533	1,815,106,480	8,348,918,768,471

*MW: Mobile Wallet

**G2P: Government to Person

***OTC: Over the Counter

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

Apr-Jun 2025

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			368,871,061	1,571,554,318,960
MW to bank account transfers			272,203,285	1,755,597,969,283
Bank account to MW transfers			376,071,990	1,887,901,702,544
MW-to-person fund transfers	784	14,271,074	107,137	1,121,629,273
Person to MW fund transfer	3,542	20,755,379		
Others			11,858	68,050,937
Bulk Payments				
Government to Person Payments				
G2P through MW	8136481	66,688,283,906	46,549,013	312,929,415,614
G2P through card	459,345	3,163,838,967		
EOBI Pensioners				
Pension payment through MW			860,692	9,534,863,262
Pension payment through OTC				
Salary payment			1,045,523	25,760,109,746
Others			25,628,618	79,813,360,381
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			68,265,948	417,320,386,949
Cash Withdrawal from MW			18,344,896	197,153,605,889
Cash withdrawal through card (G2P)	4,730,881	64,498,542,917		
Bill Payments & Top ups				
Utility Bills Payment	24,884,684	100,847,674,047	54,079,629	160,476,681,496
Internet Bill Payments	108,418	376,109,308	279,716	1,134,307,242
Mobile Top-ups	1,629,624	30,864,562,160	212,684,445	84,815,286,545
Loan				
Disbursement	80	2,787,700	18,574,617	79,163,641,245
Repayment	13,430,251	35,613,516,153	20,821,412	70,342,041,019
Others				
Donations	1,439	1,265,296	713,235	154,874,782
Retail Payments	930,896	2,040,082,419	249,634,321	302,045,255,138
International Home remittance	3	156,053	455,335	10,255,058,936
Account Opening Transactions	39,993	622,073	13,161	-
Cash collection/payment services	31,612,780	259,346,430,319	33,536,714	61,740,703,030
IBFT			25,680,332	291,994,641,025
Total	85,969,201	563,478,897,771	1,794,432,938	7,320,877,903,296