



Branchless Banking (BB) Statistics (Jul-Sep 2025)

Agriculture Credit & Financial Inclusion Department

1. OVERVIEW:

Table 1.1: BB Key Indicators

Indicators	Jul-Sep 2025	Apr-Jun 2025
Number of Agents	757,727	731,814
Number of Active Agents	239,034	271,080
Number of Accounts	141,560,617	135,876,186
Number of Active Accounts	64,866,077	62,129,260
Deposits as on Quarter end (Rs. In millions)	232,890	216,447
Number of transactions during the quarter (number in millions)	2,066	1,887
Value of transactions during the quarter (Rs. In millions)	9,115,747	8,812,298
Average size of transactions (in Rs.)	4,412	4,669
Average daily transactions (number in millions)	22.96	20.97
Average deposit in accounts (Rs.)	1,645	1,593

Table 1.2: Province-wise BB Position

Province	BB Accounts		BB Agents		BB Transactions	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,496,713	1.8%	13,117	1.7%	30,915,265	1.5%
Balochistan	3,898,371	2.8%	16,655	2.2%	46,059,020	2.2%
Gilgit-Baltistan	620,529	0.4%	4,101	0.5%	8,288,530	0.40%
Khyber Pakhtunkhwa	18,382,575	13%	87,066	11.5%	240,578,437	11.6%
Punjab (Including ISB)	87,868,789	62%	486,026	64.2%	1,350,787,577	65.4%
Sindh	28,293,640	20%	150,762	19.9%	389,549,848	18.9%
Total	141,560,617	100%	757,727	100%	2,066,178,677	100%

2. ACCOUNTS RELATED DETAILS:

Table 2.1: Gender Segregation

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,684,317	812,396	2,496,713	67.5%	32.5%	1.2%	0.6%
Balochistan	2,863,265	1,035,158	3,898,423	73.4%	26.6%	2.0%	0.7%
Gilgit-Baltistan	468,647	151,881	620,528	75.5%	24.5%	0.3%	0.1%
Khyber Pakhtunkhwa	13,516,937	4,865,998	18,382,935	73.5%	26.5%	9.6%	3.4%
Punjab (Including ISB)	58,542,494	29,325,571	87,868,065	66.6%	33.4%	41.4%	20.7%
Sindh	19,526,793	8,767,160	28,293,953	69%	31%	13.8%	6.2%
Total	96,602,453	44,958,164	141,560,617	68.2%	31.8%	68.2%	31.8%

Table 2.2: Level of Account

Province	Level 0	Share %	Level 1	Share %	Level 2	Share %	Total	Share %
Azad Kashmir	877,433	1.5%	1,513,318	1.6%	105,962	2%	2,496,713	1.8%
Balochistan	1,305,178	2.5%	2,448,468	2.5%	144,725	3%	3,898,371	2.8%
Gilgit-Baltistan	181,403	0.4%	408,019	0.3%	31,107	0.6%	620,529	0.4%
Khyber Pakhtunkhwa	6,475,408	12.1%	11,084,708	12.1%	822,459	16%	18,382,575	13%
Punjab (Including ISB)	34,335,493	64.2%	50,264,206	64.2%	3,269,090	63%	87,868,789	62%
Sindh	10,328,187	19.3%	17,146,166	19.3%	819,287	15.4%	28,293,640	20%
Total	53,503,102	100%	82,864,885	100%	5,192,630	100%	141,560,617	100%

3. AGENT RELATED DETAILS:
Table 3.1: Type of Agent Mix

Type	Total	Share in Total
Franchises	4,370	0.5%
Mobile Shops	376,561	53.4%
Grocery Stores (Retailers)	165,391	18.3%
Others	211,405	27.8%
Total	757,727	100%

4. TRANSACTION RELATED DETAILS:
Table 4.1: Summary of BB transactions

Type of Transactions	Volume (number in millions)	Share %	Value (Rs. in millions)	Share %
Customer Related	2,058	99.6%	8,488,293	93%
Agent Related	7.8	0.4%	627,454	7%
Total	2,066	100.0%	9,115,747	100%

Table 4.2: Breakup of Customer Related Transactions

Type of Transactions	OTC		M-Wallets		Total	
	Volume (Numbers)	Value (Rs.)	Volume (Numbers)	Value (Rs.)	Volume (Numbers)	Value (Rs.)
Fund Transfer (MW, Bank account transfers, IBFT etc.)			1,262,431,542	6,471,905,561,822	1,262,431,542	6,471,905,561,822
Bulk Payments (G2P, Salary, Pension payments etc.)	32,109,220	100,826,228,069	32,147,542	206,632,920,186	64,256,762	307,459,148,255
Cash Deposits & Withdrawals						
• Cash Deposits	31,023,886	185,379,314,645			31,023,886	185,379,314,645
• Cash Withdrawals	16,684,211	187,379,734,943			16,684,211	187,379,734,943
Bill Payments & Top ups	25,020,647	154,197,915,409	279,051,088	305,607,821,557	304,071,735	459,805,736,966
Loan						
• Disbursement	9,983	83,905,844	18,895,263	81,068,513,004	18,905,246	81,152,418,848
• Repayment	14,759,634	39,009,683,042	21,791,784	75,881,622,846	36,551,418	114,891,305,888
Others (Donations, Merchant Payments, International Home Remittances etc.)	28,158,972	269,113,658,022	296,313,740	411,206,302,591	324,472,712	680,319,960,614
Total	147,766,553	935,990,439,976	1,910,630,959	7,552,302,742,006	2,058,397,512	8,488,293,181,982