

Branchless Banking (BB) Statistics (Oct-Dec 2025)

Agriculture Credit & Financial Inclusion Department

1. OVERVIEW:

Table 1.1: BB Key Indicators

Indicators	Oct-Dec 2025	Jul-Sep 2025
Number of Agents	808,871	757,727
Number of Active BB Agents	224,364	239,034
Number of Accounts	150,752,412	141,560,617
Number of Active Accounts	66,593,997	64,866,077
Deposits as on Quarter end (Rs. In millions)	243,892	232,890
Number of transactions during the quarter (number in millions)	2,638	2,066
Value of transactions during the quarter (Rs. In millions)	10,649,304	9,115,747
Average size of transactions (in Rs.)	4,037	4,412
Average daily transactions (number in millions)	29.31	22.96
Average deposit in accounts (Rs.)	1,618	1,645

Table 1.2: Province-wise BB Position

Province	BB Accounts		BB Agents		BB Transactions	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,688,327	1.8%	14,146	1.8%	47,830,679	1.8%
Balochistan	4,382,661	2.9%	18,310	2.3%	65,617,315	2.5%
Gilgit-Baltistan	695,046	0.5%	4,303	0.5%	10,867,776	0.4%
Khyber Pakhtunkhwa	19,714,124	13%	93,331	11.5%	315,981,817	12%
Punjab (Including ISB)	92,852,234	61.6%	514,349	63.6%	1,686,700,194	63.9%
Sindh	30,420,020	20.2%	164,432	20.3%	510,711,724	19.4%
Total	150,752,412	100%	808,871	100%	2,637,709,505	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	1,832,545	855,782	2,688,327	68.2%	31.8%	1.2%	0.6%
Balochistan	3,310,362	1,072,299	4,382,661	75.5%	24.5%	2.2%	0.7%
Gilgit-Baltistan	532,415	162,631	695,046	76.6%	23.4%	0.4%	0.1%
Khyber Pakhtunkhwa	14,629,933	5,084,191	19,714,124	74.2%	25.8%	9.7%	3.4%
Punjab (Including ISB)	62,163,534	30,688,700	92,852,234	66.9%	33.1%	41.2%	20.4%
Sindh	21,301,500	9,118,520	30,420,020	70%	30%	14.1%	6%
Total	103,770,289	46,982,123	150,752,412	68.8%	31.2%	68.8%	31.2%

Table 2.2: Level of Account

Province	Level 0	Share %	Level 1	Share %	Level 2	Share %	Total	Share %
Azad Kashmir	837,617	1.7%	1,733,216	1.8%	117,494	2%	2,688,327	2.0%
Balochistan	1,248,898	2.5%	2,965,404	3.1%	168,359	3%	4,382,661	2.9%
Gilgit-Baltistan	170,834	0.3%	487,378	0.5%	36,834	0.6%	695,046	0.6%
Khyber Pakhtunkhwa	6,149,331	12.4%	12,609,307	13.2%	955,486	16%	19,714,124	16.1%
Punjab (Including ISB)	31,340,098	63.1%	57,820,168	60.8%	3,691,968	63%	92,852,234	62.4%
Sindh	9,918,642	20%	19,554,166	20.5%	947,212	15.4%	30,420,020	16%
Total	49,665,420	100%	95,169,639	100%	5,917,353	100%	150,752,412	100%

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

Type	Total	Share in Total
Franchises	4,042	0.5%
Mobile Shops	437,165	54.1%
Grocery Stores (Retailers)	169,142	20.9%
Others	198,522	24.5%
Total	808,871	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	2,620	99.3%	10,014,538	94%
Agent Related	18	0.7%	634,767	6%
Total	2,638	100%	10,649,304	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.)			1,426,975,577	7,762,490,618,884	1,426,975,577	7,762,490,618,884
Bulk Payments (G2P, Salary, Pension payments etc.)	4,114,109	50,781,313,506	36,625,105	197,340,933,012	40,739,214	248,122,246,519
Cash Deposits & Withdrawals						
• Cash Deposits	21,883,001	101,196,687,359			21,883,001	101,196,687,359
• Cash Withdrawals	14,714,226	167,692,442,032			14,714,226	167,692,442,032
Bill Payments & Top ups	25,522,430	132,121,091,455	327,627,843	410,482,804,886	353,150,273	542,603,896,341
Loan						
• Disbursement	9	220,850	23,530,391	108,954,736,418	23,530,400	108,954,957,268
• Repayment	15,434,116	44,034,515,815	28,783,390	101,275,629,167	44,217,506	145,310,144,982
Others (Donations, Merchant Payments, International Home Remittances etc.)	46,370,845	357,931,627,412	648,382,810	580,234,966,055	694,753,655	938,166,593,468
Total	128,038,736	853,757,898,430	2,491,925,116	9,160,779,688,422	2,619,963,852	10,014,537,586,853