



Branchless Banking (BB) Statistics (Jan-Mar 2025)

Agricultural Credit & Financial Inclusion Department

Table 1: BB Key Indicators

Indicators	Jan-Mar 2025	Oct-Dec 2024
Number of Agents	722,585	708,559
Number of Active BB Agents	276,794	286,978
Number of Accounts	132,987,503	126,765,048
Number of Active Accounts	62,025,287	61,441,068
Deposits as on Quarter end (Rs. In millions)	222,585	170,879
Number of transactions during the quarter (number in '000')	1,815,106	1,566,157
Value of transactions during the quarter (Rs. In millions)	8,348,919	7,337,727
Average size of transactions (in Rs.)	4,600	4,685
Average daily transactions (numbers)	20,167,850	17,401,744
Average deposit in accounts (Rs.)	1,674	1,348

Table 2: Break-up of BB transactions

Type of Transactions	Volume (No. in Million)		Value (PKR in Billion)	
	Jan-Mar 2025	Oct-Dec 2024	Jan-Mar 2025	Oct-Dec 2024
Customer Oriented	1,808	1,561	7,638	6,576
Agent related (for liquidity purpose)	6.7	5	710	761
Total BB Transactions	1,815	1,566	8,348	7,337

Table 3: Province-Wise BB Position

Jan-Mar 2025

Province	BB Accounts		BB Transactions		BB Agents	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,391,177	2%	25,026,174	1%	12,601	2%
Balochistan	3,515,510	3%	40,689,556	2%	16,115	2%
Gilgit-Baltistan	571,769	0.4%	10,977,473	0.6%	4,494	0.6%
Khyber Pakhtunkhwa	17,515,262	13%	216,286,335	12%	81,963	11%
Punjab (Including ISB)	82,097,076	62%	1,180,131,391	65%	463,983	64%
Sindh	26,896,709	20%	341,995,551	19%	143,429	20%
Total	132,987,503	100%	1,815,106,480	100%	722,585	100%

Table 4: Break-up of Social Welfare Disbursements**Jan-Mar 2025**

Programs	Total G2P beneficiaries during the quarter	Amount disbursed during the Quarter (Rs.)	% Share (Amount Disbursed)
BISP	22,275,360	124,878,919,530	63%
World Food Program			
IDP Payments			
EOBI Pensioners	673,901	19,568,742,171	10%
Zakat & Usher			
Others	4,594,109	53,259,388,055	27%
Total	27,543,370	197,754,920,309	100%

Table 5: Gender-wise segregation of BB accounts**Jan-Mar 2025**

Province	Male	Female	Total	Share within Province		Share across Pakistan	
				Male	Female	Male	Female
Azad Kashmir	1,607,837	783,340	2,391,177	67.2%	32.8%	1.2%	0.6%
Balochistan	2,686,337	829,173	3,515,510	76.4%	23.6%	2.0%	0.6%
Gilgit-Baltistan	434,478	137,291	571,769	76.0%	24.0%	0.3%	0.10%
Khyber Pakhtunkhwa	12,797,220	4,718,042	17,515,262	73.1%	26.9%	9.6%	3.5%
Punjab (Including ISB)	55,328,108	26,768,968	82,097,076	67.4%	32.6%	41.6%	20.1%
Sindh	18,476,156	8,420,553	26,896,709	68.7%	31.3%	13.9%	6.3%
Total	91,330,135	41,657,368	132,987,503	68.7%	31.3%	68.7%	31.3%

Table 6: Volume and Value of different types of transactions

Type of Transactions	Jan-Mar 2025		Oct-Dec 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	4,308,616	339,355,561,482	3,520,909	353,504,891,699
L2 account to agents banking accounts transfers	521,529	131,250,301,041	396,005	144,643,178,145
Agents banking accounts to L2 accounts transfers	1,707,048	218,062,776,894	1,271,406	232,191,445,136
Cash Deposit in L2 by agents	132,734	21,344,330,774	188,257	31,463,014,690
Fund Transfer by Customers				
<i>Account to account fund transfers (by MW* holders)</i>				
MW to MW transfers	364,779,290	1,618,693,551,017	322,764,918	1,396,846,968,925
MW to customers banking accounts transfers	272,408,950	1,823,792,028,563	237,432,079	1,544,342,919,386
Customers banking accounts to MW transfers	363,128,649	1,907,068,074,482	312,660,340	1,584,559,655,559
MW-to-person fund transfers	139,803	1,344,056,249	144,620	1,452,865,566
Person-to-MW fund transfers	2,040	33,832,644	1,852	29,492,746
<i>Others</i>	-	-	19,734	117,588,789
Bulk Payments				
<i>a. Government to Person Payments</i>				
G2P** through MW	35,519,016	184,656,107,099	16,699,384	115,769,694,331
G2P through card	1,817,484	14,077,365,472	522,834	3,026,081,490
<i>b. EOB Pensioners</i>				
Pension payment through MW	1,716,842	19,195,689,101	1,269,730	14,106,408,019
Pension payment through OTC***				
Salaries payments	1,530,327	37,537,590,681	1,391,248	33,614,465,631
Others	23,401,388	77,056,917,249	13,399,424	32,699,350,801
Cash deposit & withdrawal				
Cash Deposited in MW	78,862,622	484,595,333,369	77,900,597	480,191,594,038
Cash Withdrawal from MW	17,795,758	146,835,974,449	17,931,809	144,243,518,513
Cash withdrawal through card (G2P)	6,876,984	63,763,589,962	4,098,632	39,576,771,237
Bill Payments & Top ups				
Utility Bills Payment	80,900,166	234,350,235,851	79,334,060	290,886,996,240
Internet Bill Payments	417,010	1,279,822,244	363,160	1,403,501,995
Mobile Top-ups	208,300,464	110,444,561,324	197,442,864	101,154,531,786
Loan				
Disbursement	19,580,257	73,352,208,189	19,441,948	77,570,945,650
Repayment	35,606,758	103,354,620,565	32,981,629	101,502,268,021
Others				
Donations	1,060,975	252,645,844	811,710	126,677,132
Retail Payments	207,087,096	221,505,201,484	146,536,887	178,295,939,809
International Home remittance	454,837	9,441,214,596	428,641	8,908,897,200
Account Opening Transactions	72,749	1,037,319	66,600	1,013,580
Cash collection/payment services	67,340,806	289,934,271,202	57,840,455	253,863,677,772
IBFT	19,636,282	216,339,869,324	19,295,270	171,632,561,310
Total	1,815,106,480	8,348,918,768,471	1,566,157,002	7,337,726,915,195

*MW: Mobile Wallet

**G2P: Government to Person

***OTC: Over the Counter

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

Jan-Mar 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			364,779,290	1,618,693,551,017
MW to bank account transfers			272,408,950	1,823,792,028,563
Bank account to MW transfers			363,128,649	1,907,068,074,482
MW-to-person fund transfers			139,803	1,344,056,249
Person to MW fund transfer	2,040	33,832,644		
Bulk Payments				
Government to Person Payments				
G2P through MW			35,519,016	184,656,107,099
G2P through card	1,817,484	14,077,365,472		
EOBI Pensioners				
Pension payment through MW			1,716,842	19,195,689,101
Pension payment through OTC				
Salary payment			1,530,327	37,537,590,681
Others			23,401,388	77,056,917,249
Cash deposit & withdrawal				
Cash Deposited in MW (excluding person to MW transfers)			78,862,622	484,595,333,369
Cash Withdrawal from MW			17,795,758	146,835,974,449
Cash withdrawal through card (G2P)	6,876,984	63,763,589,962		
Bill Payments & Top ups				
Utility Bills Payment	26,390,738	87,111,446,721	54,509,428	147,238,789,130
Internet Bill Payments	189,433	367,896,784	227,577	911,925,460
Mobile Top-ups	1,814,143	31,140,002,308	206,486,321	79,304,559,016
Loan				
Disbursement	48	1,651,296	19,580,209	73,350,556,893
Repayment	12,849,745	32,665,090,617	22,757,013	70,689,529,948
Others				
Donations	2,672	1,136,680	1,058,303	251,509,164
Retail Payments	775,310	1,961,479,099	206,311,786	219,543,722,385
International Home remittance	11	968,341	454,826	9,440,246,255
Account Opening Transactions	48,524	1,037,000	24,225	319
Cash collection/payment services	32,279,729	235,608,786,595	35,061,077	54,325,484,607
IBFT			19,636,282	216,339,869,324
Total	83,046,861	466,734,283,839	1,725,389,692	7,172,171,514,440