

Branchless Banking (BB) Statistics (Apr-Jun 2026)

Agriculture Credit & Financial Inclusion Department

1. OVERVIEW:

Table 1.1: BB Key Indicators

Indicators	Apr-Jun 2026	Jan-Mar 2026
Number of Agents	837,244	819,397
Number of Active BB Agents	217,077	195,456
Number of Accounts	159,367,637	157,905,781
Number of Active Accounts	74,699,558	72,142,173
Deposits as on Quarter end (Rs. In millions)	352,609	281,182
Number of transactions during the quarter (number in millions)	3,218	2,989
Value of transactions during the quarter (Rs. In millions)	12,463,219	13,015,231
Average size of transactions (in Rs.)	3,873	4,354
Average daily transactions (number in millions)	35.76	33.22
Average deposit in accounts (Rs.)	2,213	1,781

Table 1.2: Province-wise BB Position

Province	BB Accounts		BB Agents		BB Transactions	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,764,656	1.7%	14,344	1.7%	42,599,883	1.3%
Balochistan	4,727,609	3%	18,969	2.3%	74,560,626	2.3%
Gilgit-Baltistan	781,018	0.5%	4,049	0.5%	13,499,982	0.4%
Khyber Pakhtunkhwa	20,957,661	13.1%	96,966	11.6%	377,897,482	11.7%
Punjab (Including ISB)	97,195,427	61%	532,442	63.6%	2,070,540,402	64.4%
Sindh	32,941,266	20.7%	170,474	20.3%	639,087,859	19.9%
Total	159,367,637	100%	837,244	100%	3,218,186,234	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	1,879,798	884,858	2,764,656	68%	32%	1.2%	0.6%
Balochistan	3,522,395	1,205,214	4,727,609	74.5%	25.5%	2.2%	0.8%
Gilgit-Baltistan	569,929	211,089	781,018	73%	27%	0.4%	0.1%
Khyber Pakhtunkhwa	15,506,538	5,451,123	20,957,661	74%	26%	9.7%	3.4%
Punjab (Including ISB)	64,972,675	32,222,752	97,195,427	66.8%	33.2%	40.8%	20.2%
Sindh	22,207,243	10,734,023	32,941,266	67.4%	32.6%	13.9%	6.7%
Total	108,658,578	50,709,059	159,367,637	68.2%	31.8%	68.2%	31.8%

Table 2.2: Level of Account (Numbers)

Province	Level 0	Share %	Level 1	Share %	Level 2	Share %	Total	Share %
Azad Kashmir	678,109	1.6%	1,952,063	1.8%	134,484	1.8%	2,764,656	1.7%
Balochistan	1,041,752	2.5%	3,476,534	3.2%	209,323	2.9%	4,727,609	3%
Gilgit-Baltistan	137,277	0.3%	597,319	0.5%	46,422	0.6%	781,018	0.5%
Khyber Pakhtunkhwa	5,074,155	12%	14,709,583	13.4%	1,173,923	16.1%	20,957,661	13.1%
Punjab (Including ISB)	26,987,958	64%	65,675,181	59.8%	4,532,288	62.1%	97,195,427	61%
Sindh	8,276,338	19.6%	23,462,503	21.3%	1,202,425	16.5%	32,941,266	20.7%
Total	42,195,589	100%	109,873,183	100%	7,298,865	100%	159,367,637	100%

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

Type	Total	Share in Total
Franchises	4,018	0.5%
Mobile Shops	447,388	53.5%
Grocery Stores (Retailers)	192,903	23%
Others	192,935	23%
Total	837,244	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	3,184	98.9%	11,919,547	96%
Agent Related	34	1.1%	543,672	4%
Total	3,218	100%	12,463,219	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.)	353,403,641	1,914,138,271,614	1,241,826,915	7,264,624,386,908	1,595,230,556	9,178,762,658,522
Bulk Payments (G2P, Salary, Pension payments etc.)	2,284,452	24,338,789,578	42,759,595	221,453,144,113	45,044,047	245,791,933,690
Cash Deposits & Withdrawals						
• Cash Deposits	18,249,920	27,690,555,295			18,249,920	27,690,555,295
• Cash Withdrawals	12,642,325	126,203,299,932			12,642,325	126,203,299,932
Bill Payments & Top ups	26,803,991	133,198,344,763	333,579,060	503,676,323,991	360,383,051	636,874,668,754
Loan						
• Disbursement	20,416,530	116,426,812,264	6,864,577	22,931,621,951	27,281,107	139,358,434,215
• Repayment	18,801,446	57,403,969,596	34,582,600	128,079,866,782	53,384,046	185,483,836,379
Others (Donations, Merchant Payments, International Home Remittances etc.)	59,776,203	422,928,737,232	1,012,245,309	956,453,172,657	1,072,021,512	1,379,381,909,889
Total	512,378,508	2,822,328,780,274	2,671,858,056	9,097,218,516,402	3,184,236,564	11,919,547,296,676