

Branchless Banking (BB) Statistics (Jan-Mar 2026)

Agriculture Credit & Financial Inclusion Department

1. OVERVIEW:

Table 1.1: BB Key Indicators

Indicators	Jan-Mar 2026	Oct-Dec 2025
Number of Agents	819,397	808,871
Number of Active BB Agents	195,456	224,364
Number of Accounts	157,905,781	150,752,412
Number of Active Accounts	72,142,173	66,593,997
Deposits as on Quarter end (Rs. In millions)	281,182	243,892
Number of transactions during the quarter (number in millions)	2,989	2,638
Value of transactions during the quarter (Rs. In millions)	13,015,231	10,649,304
Average size of transactions (in Rs.)	4,354	4,037
Average daily transactions (number in millions)	33.22	29.31
Average deposit in accounts (Rs.)	1,781	1,618

Table 1.2: Province-wise BB Position

Province	BB Accounts		BB Agents		BB Transactions	
	Number	% Share	Number	% share	Number	% Share
Azad Kashmir	2,799,776	1.8%	14,294	1.7%	51,336,146	1.7%
Balochistan	4,614,693	2.9%	18,589	2.3%	80,819,868	2.7%
Gilgit-Baltistan	755,768	0.5%	4,358	0.5%	22,040,161	0.7%
Khyber Pakhtunkhwa	20,778,935	13.2%	94,684	11.6%	351,400,707	11.8%
Punjab (Including ISB)	96,389,721	61%	520,558	63.5%	1,898,044,682	63.5%
Sindh	32,566,888	20.6%	166,914	20.4%	585,827,158	19.6%
Total	157,905,781	100%	819,397	100%	2,989,468,722	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	1,889,415	910,361	2,799,776	67.5%	32.5%	1.2%	0.6%
Balochistan	3,663,134	951,559	4,614,693	79.4%	20.6%	2.3%	0.6%
Gilgit-Baltistan	558,741	197,027	755,768	73.9%	26.1%	0.4%	0.1%
Khyber Pakhtunkhwa	15,562,560	5,216,375	20,778,935	74.9%	25.1%	9.8%	3.3%
Punjab (Including ISB)	65,653,878	30,735,843	96,389,721	68.1%	31.9%	41.6%	19.4%
Sindh	22,520,418	10,046,470	32,566,888	69.2%	30.8%	14.3%	6.4%
Total	109,848,146	48,057,635	157,905,781	69.6%	30.4%	69.6%	30.4%

Table 2.2: Level of Account

Province	Level 0	Share %	Level 1	Share %	Level 2	Share %	Total	Share %
Azad Kashmir	818,803	1.8%	1,854,689	1.8%	126,284	1.9%	2,799,776	1.8%
Balochistan	1,230,120	2.5%	3,197,993	3.1%	186,580	2.8%	4,614,693	2.9%
Gilgit-Baltistan	166,824	0.4%	547,931	0.5%	41,013	0.6%	755,768	0.5%
Khyber Pakhtunkhwa	6,007,662	12.4%	13,717,887	13.4%	1,053,386	16%	20,778,935	13.2%
Punjab (Including ISB)	30,492,087	63%	61,767,967	60%	4,129,667	62.5%	96,389,721	61%
Sindh	9,647,340	19.9%	21,852,333	21.2%	1,067,215	16.2%	32,566,888	20.6%
Total	48,362,836	100%	102,938,800	100%	6,604,145	100%	157,905,781	100%

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

Type	Total	Share in Total
Franchises	4,072	0.5%
Mobile Shops	439,254	53.6%
Grocery Stores (Retailers)	190,208	23.2%
Others	185,863	22.7%
Total	819,397	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	2,979	99.7%	11,999,149	92%
Agent Related	10	0.3%	1,016,082	8%
Total	2,989	100%	13,015,231	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.)	319,049,471	1,761,305,964,404	1,238,705,689	7,298,326,574,072	1,557,755,160	9,059,632,538,475
Bulk Payments (G2P, Salary, Pension payments etc.)	10,401,876	147,794,671,633	57,687,570	396,668,521,647	68,089,446	544,463,193,280
Cash Deposits & Withdrawals						
• Cash Deposits	17,892,837	56,950,626,386			17,892,837	56,950,626,386
• Cash Withdrawals	15,192,844	193,441,834,698			15,192,844	193,441,834,698
Bill Payments & Top ups	26,285,955	116,063,527,829	345,466,332	467,366,177,574	371,752,287	583,429,705,403
Loan						
• Disbursement	18,376,516	97,351,347,192	6,810,255	26,388,980,099	25,186,771	123,740,327,291
• Repayment	16,897,193	53,643,236,907	32,199,218	115,798,016,696	49,096,411	169,441,253,602
Others (Donations, Merchant Payments, International Home Remittances etc.)	271,106,151	746,777,216,267	603,133,959	521,272,774,396	874,240,110	1,268,049,990,664
Total	695,202,843	3,173,328,425,315	2,284,003,023	8,825,821,044,484	2,979,205,866	11,999,149,469,799