



External Communications Department

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SBP unveils Pakistan's Financial Inclusion Index

The State Bank of Pakistan (SBP) has launched Pakistan's Financial Inclusion Index (P-FII), which comprehensively measures the state of financial inclusion in the country taking into account the access, usage and quality of financial services. The P-FII results show that the overall financial inclusion level stands at **58.1** for 2024.

Under the SBP Act 1956 improving financial inclusion in the country is one of the key mandates and objectives of the SBP. To achieve this objective, SBP is implementing a comprehensive National Financial Inclusion Strategy i.e. NFIS 2024-28 to expand the access of financial services across the country and improve their usage and quality. As outlined in this Strategy, the development of P-FII reflects SBP's commitment to ensure informed and evidence based policymaking.

The P-FII provides a comprehensive assessment of financial inclusion levels on the basis of sixty-nine indicators reflecting banking, non-banking and payment services provided by banks and financial institutions. These indicators include parameters related to the financial sector infrastructure, usage of financial products and services, and quality of financial services. The index is developed in line with the international best practices of benchmarking each indicator against a defined target value representing its projected outcome that SBP aims to achieve by 2030.

The development of financial inclusion index is a growing trend among the Central Banks to assess the inclusivity, efficacy and outreach of financial sector to serve the population at large. SBP started the development of P-FII back in 2023 with a research study to review the data parameters and methodologies employed by various central banks and multilateral organizations in constructing such indices. Later on, rigorous consultations were held with various domestic and international stakeholders to refine and finalize the P-FII.

Going forward, SBP intends to disseminate the P-FII results regularly on annual basis. A detailed paper on P-FII is available on SBP website at <https://www.sbp.org.pk/pfii/pfii.html>
