



ZTBL

ZARAI TARAQIATI BANK LIMITED



Head Office: 1, Faisal Avenue, Islamabad



National Financial Literacy Program (NFLP)



National Financial Literacy Program (NFLP)

The National Financial Literacy Program (NFLP) is an initiative led by the State Bank of Pakistan aimed at promoting financial inclusion among the general public. It is a project of the State Bank of Pakistan, in which various commercial banks are involved to provide financial literacy and money management skills to the masses, including budgeting, savings, investments, Islamic banking, and more.

After the successful implementation of NFLP-I over a period of five years, and recognizing the ongoing need for financial inclusion in Pakistan, the NFLP Steering Committee has decided to launch NFLP-II for the next five years (2022 to 2027) under the guidance of the Development Finance Support Department (DFSD) at the State Bank of Pakistan (SBP).

Through the NFLP program, Zarai Taraqati Bank Limited (ZTBL) aims to promote financial literacy and enhance understanding of financial concepts, banking/financial products, and services. The program aims to develop skills and attitudes towards budgeting, savings, investment, debt management, financial negotiation, rights and obligations, and more.

National Financial Literacy Program (NFLP)

It also aims to facilitate behavioral changes and practices that lead to improved financial outcomes, including financial well-being through increased savings, improved debt management, and reduced financial stress.

As a financial institution, ZTBL provides access to financial awareness and inclusion, enabling individuals to improve their lives. ZTBL contributes to economic growth, development, and poverty alleviation in the country. It places a strong emphasis on financial inclusion and has been actively working towards that goal to promote economic development and social progress.

The objectives of NFLP-II can only be achieved through community engagement, conducting financial literacy awareness sessions in classrooms or through street theaters in rural areas. Local NGOs, NPOs, and volunteers are encouraged to partner with ZTBL to create financial awareness in unbanked areas, as well as among the female population. Together, we can play a critical role in improving the financial well-being of individuals and communities.