

"ZTBL self reliance and sustainability"



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EXECUTIVE SUMMARY

Banking is one of the most sensitive businesses all over the world. Banks play very important role in the economy of every country all over the world and Pakistan is no exemption. This report is about one of the leading Agriculture Bank of the Pakistan known as Zarai Taraqiati Bank Limited. ZTBL is playing its one of the most important role in the development of the Agriculture Sector of the Pakistan. On 14TH December 2002, under the ordinance of the Agricultural Development of the Pakistan 1961, ZTBL was incorporated as Public Limited Company. This Bank serves its venerated customers in the form of different customized products. It is providing both type of services financial and non-financials mostly to its clients of the rural areas of the Pakistan, which comprises of 68% of the Pakistan's total population. The Bank has country-wide network in the form of 354 branches and is serving round about half of the million clients annually and over accumulated account holder's with the average loan size of around Rs.89,000 serving 65%, 31% & 4% of subsistence, economic and large growers respectively.