

EMPOWERING FINANCIAL LITERACY

আজকের আর্থিক সচেতনতা, আগামীর টেকসই উন্নয়ন

Prepared From:
“Financial Literacy Guidelines for Banks &
Financial Institutions”
by
Bangladesh Bank

Table Of Content

Introduction	03
Understanding Financial Literacy	04
Personal Finance Essentials	05
Banking & Digital Finance	06
Sustainable Finance & IDCOL's Role	07
Investment Basics	08
Fraud Awareness & Financial Safety	09
Continuous Learning	10

Introduction

Financial literacy is one of the foundations of inclusive and sustainable development. In a country where many people still have limited access to or understanding of basic financial services, the need for simple, practical, and easy-to-understand financial knowledge is more important than ever.

This Self-Learning Handbook has been developed as a concise and accessible guide, designed not only to build the foundational understanding but also to empower. Rather than being a comprehensive academic resource, this handbook presents essential financial concepts in a simplified manner, making it easier to communicate with people from diverse backgrounds.

Covering key topics such as savings, budgeting, responsible borrowing, digital financial services, and cashless transactions, the handbook aims to equip officials with the basic knowledge and confidence needed to guide others toward better financial decision-making.

Through this initiative, Infrastructure Development Company Limited (IDCOL) envisions its officials as catalysts of change, individuals who can help spread financial awareness among their families, communities, and stakeholders. By enabling informed financial behavior at the grassroots level, this handbook contributes to the broader goal of financial inclusion and economic empowerment.

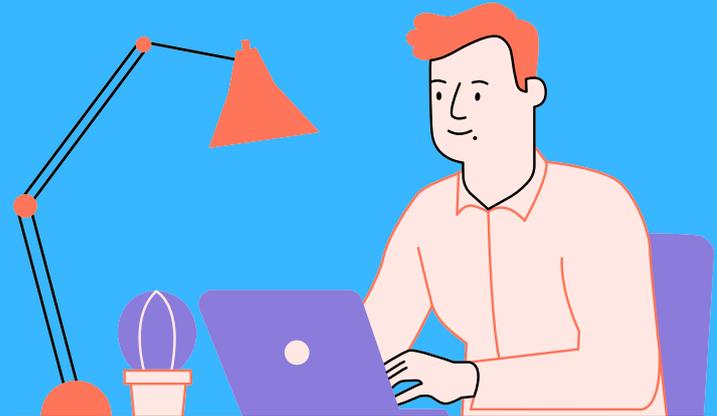
Section 1:

Understanding Financial Literacy

What is Financial Literacy?

Financial literacy means having the knowledge and skills to manage personal and organizational finances effectively. It includes budgeting, saving, investing, borrowing, and understanding financial risks.

ব্যক্তিগত ও প্রাতিষ্ঠানিক আর্থিক
সিদ্ধান্ত গ্রহণে সচেতনতা ও দক্ষতা
অর্জনই হলো ফাইন্যান্সিয়াল
লিটারেসি।



Section 2:

Personal Finance Essentials

Budgeting & Saving

- Track monthly income and expenses
- Set savings goals aligned with future needs
- Emergency fund planning

ব্যক্তিগত বাজেট তৈরি করুন, খরচ নিয়ন্ত্রণে রাখুন এবং জরুরি তহবিল গড়ে তুলুন।

Debt Management

- Understand loan terms and interest rates
- Avoid high-interest consumer debt
- Use credit responsibly

ঋণের শর্তাবলী বুঝুন এবং দায়িত্বশীলভাবে ঋণ গ্রহণ করুন।





Section 3:

Banking & Digital Finance

Banking Tools

- Mobile banking, internet banking, and ATM usage
- Understanding BEFTN, RTGS, and NPSB systems
- Safe digital transactions

ডিজিটাল ব্যাংকিং ব্যবস্থার মাধ্যমে নিরাপদ ও দ্রুত লেনদেন নিশ্চিত করুন।



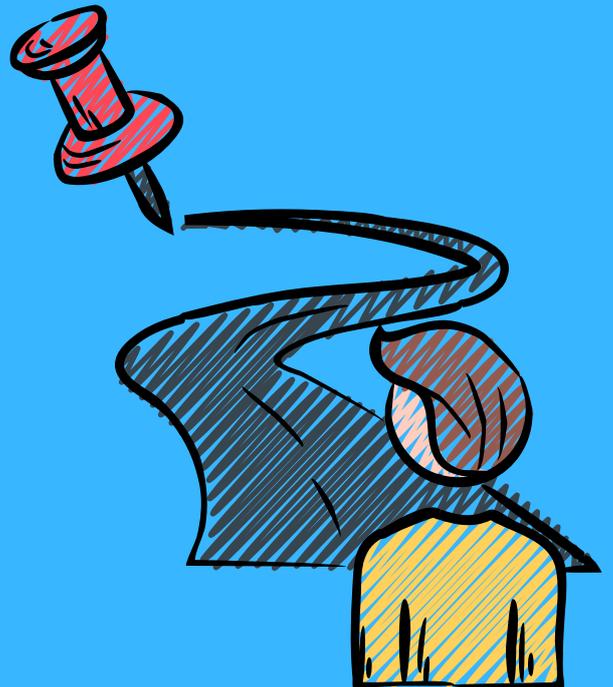
Section 4:

Sustainable Finance & IDCOL's Role

Green Investments & Development Projects

- IDCOL's focus on renewable energy, infrastructure, and climate resilience
- Financial literacy supports better project evaluation and fund utilization

টেকসই উন্নয়ন প্রকল্পে অর্থ
ব্যবস্থাপনার দক্ষতা
ইডকল-এর লক্ষ্য পূরণে
সহায়ক।



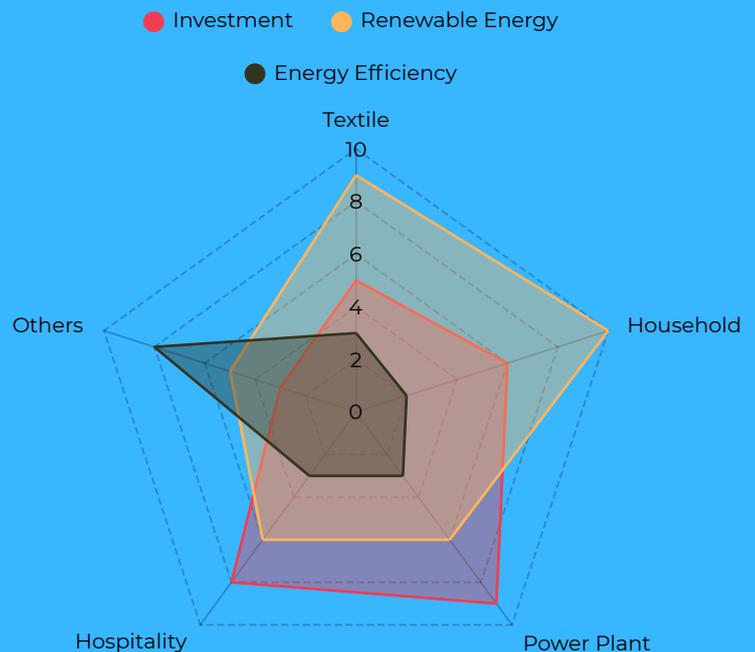
Section 5:

Investment Basics

Smart Investing

- Risk vs. return
- Diversification
- Long-term planning

বিনিয়োগের ক্ষেত্রে ঝুঁকি ও লাভের ভারসাম্য বজায় রাখুন এবং দীর্ঘমেয়াদি পরিকল্পনা করুন।



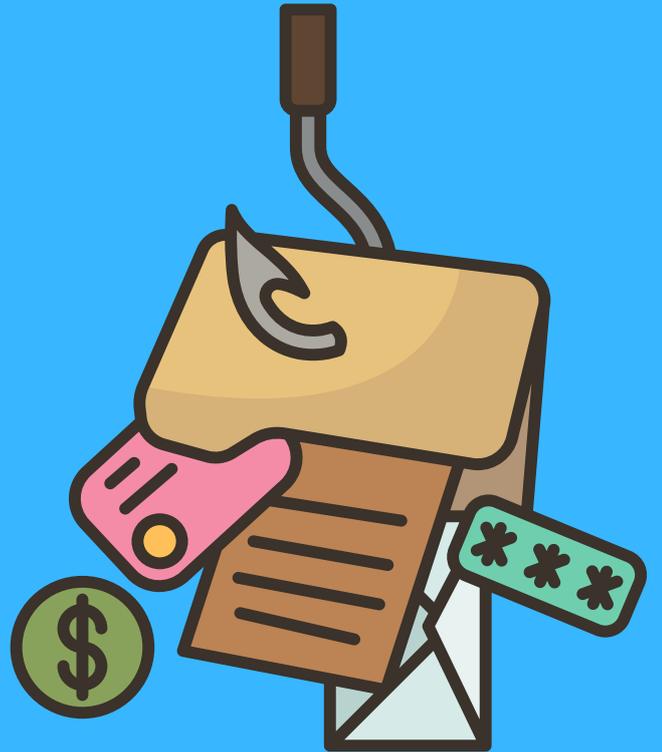
Section 6:

Fraud Awareness & Financial Safety

Protecting Your Finances

- Recognize phishing and scams
- Secure passwords and PINs
- Report suspicious activity

আর্থিক প্রতারণা থেকে নিজেকে
রক্ষা করুন এবং সন্দেহজনক
কার্যকলাপ রিপোর্ট করুন।



Section 7: **Continuous Learning**

Stay Updated

- Attend IDCOL workshops and webinars
- Read financial news and updates
- Use internal resources for skill development

নিয়মিত প্রশিক্ষণ ও তথ্যভিত্তিক সিদ্ধান্ত গ্রহণের মাধ্যমে দক্ষতা বৃদ্ধি করুন।



THANK
YOU

