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Zarai Taraqati Bank Limited



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# CLIMATE CHANGE AND ITS IMPACT ON RICE CROP

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## INTRODUCTION

Climate change is a global phenomenon that has far-reaching consequences for our planet, affecting various aspects of our lives, including agriculture. In Pakistan, where agriculture is a major contributor to the economy, climate change poses a significant threat to our food security, particularly with regard to staple crops like wheat and rice. Extreme climatic conditions are threatening food security in Pakistan. Climate Change has serious impacts on Pakistan's Agriculture sector (e.g., maximum temperature, minimum temperature, rainfall, relative humidity, irregular rainfall patterns and floods).

### ***Rice, A Staple Crop in Pakistan***

Rice crop is one of the most important staple crops in Pakistan, both economically and nutritionally. It is a primary source of sustenance for millions of people across the country. Pakistan is among the top rice-producing nations globally, with rice production contributing significantly to the agricultural sector. However, the changing climate patterns are now posing a substantial challenge to rice crop yield in the country.

## IMPACT OF CLIMATE CHANGE ON RICE PRODUCTION

### **Altered Rainfall Patterns**

Climate change has led to irregular and unpredictable rainfall patterns in Pakistan. Rice growing Provinces (Punjab and Sindh) are experiencing shifts in the monsoon season, leading to delayed or erratic rainfall. This can have a detrimental impact on rice cultivation, as it requires specific water management, agronomic and mechanical practices.

### **Increased Temperature**

Rising temperatures, due to climate change, can negatively affect rice crops. Higher temperatures can lead to heat stress in rice plants, resulting in reduced grain yields and lower crop quality. Along with rising temperature more irrigation requirements are required that are increasing the input cost of farming community.

### **Fluctuation in temperature**

During the crop cycle of Rice, the month of September is quite difficult for crop physiology. Since one decade the Pakistan Metrological



Department has reported the temperature fluctuations in day and night during September. This results in stress to Rice Crop and causes problem in filling of grains. High daytime temperatures can lead to increased water evaporation, while cooler nighttime temperatures can slow down metabolic processes, impacting grain filling.

### **Water Scarcity**

Climate Change is one of the major factors causing water scarcity. Further, irregular use of water is causing more stress on water resources. Out of available water resources in Pakistan, 95% of the available water is used for agricultural practices. The melting of glaciers and changing river flow patterns in Pakistan are contributing to water scarcity in rice-growing regions. Rice is a water-intensive crop, and any shortage of water can hinder its growth development and Yield of Rice crop.



### **Pest and Disease Outbreaks**

Climate change has accelerated pests and diseases attack on crops. In Rice Crop cycle the rapid increase in temperatures cause favorable condition for growth and development of aphids and rice leaf folders. Ultimately the prevention of pests and diseases in rice crop has also increased the input cost of production of Rice crop in Pakistan.

### **Food Security Implications**

The impact of climate change on rice cultivation in Pakistan has direct repercussions on food security. Rice is a staple food for the majority of the population, and any decrease in its production can lead to higher prices, reduced availability, and food insecurity, particularly for vulnerable communities.

## **MITIGATION AND ADAPTATION STRATEGIES**

### **Improved Water Management**

Given the water-intensive nature of rice cultivation, efficient water management practices are crucial. Farmers can adopt technologies like drip irrigation and laser leveling, direct seeding of Rice crop to optimize water use.



### **Climate-Resilient Rice Seed Varieties**

Developing and promoting climate-resilient rice varieties that can withstand higher temperatures and erratic rainfall is essential. Research institutes are working on introduction of climate smart Rice seed varieties.

### **Crop Rotation and Diversification**

Encouraging crop rotation and diversification can help mitigate the risks associated with rice crop. Farmers can explore alternative crops that are

less water-dependent and more resilient to changing climate conditions.

### **Weather Forecasting and Early Warning Systems**

Improved weather forecasting and early warning systems can help farmers anticipate and prepare for extreme weather events, reducing crop losses. Digital tools and Information Communication Technologies may be developed for the farming community to make them aware and adjust their crop irrigation, use of spray and fertilizers according to the weather situation.

### **Policy Support**

Government policies should support sustainable agricultural practices and incentivize farmers to adopt climate-smart technologies. Subsidies and financial assistance can encourage the adoption of these practices.

### **Community Awareness**

The Agriculture Extension Techniques and tools may be adopted to disseminate the research based Climate SMART agriculture practices to the farming community. Demonstration plots on rice may be arranged by provincial government agriculture extension departments for speeding up the adaptation practices and to ensure the food security situation in the country.

## **CONCLUSION**

Climate change is an undeniable reality that is already affecting rice crop production in Pakistan. To ensure food security and maintain the livelihoods of millions of people dependent on rice cultivation, it is imperative to take proactive measures. By adopting climate-resilient practices, developing new rice varieties, and implementing efficient water management techniques, Pakistan can mitigate the adverse effects of climate change on its rice crop and ensure a more secure future for its agriculture sector. International cooperation and support will also be essential in addressing the global challenge of climate change and its impacts on food production.

## DROUGHT MANAGEMENT AND PREVENTION IN PAKISTAN

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Drought, in general, means dryness due to lack of precipitation over an extended period of time. Drought has the greatest potential impact, as compared to other major disasters like floods, tropical cyclones, earthquakes, etc. on agriculture crops, as the latter are mostly of short duration and geographically limited, while drought, by contrast, affects large geographical areas often covering the whole of the countries or even parts of continents.

Droughts are some of the most complex natural disasters, and are difficult to predict and mitigate due to a number of factors involved, lack of precise information on many drought-related issues, difficulties in defining a drought (its start, end and magnitude), etc. The spatial and temporal characterization and assessment of a drought are only meaningful if they are integrated with the socioeconomic indicators.

Pakistan has a long latitudinal extent and the rainfall variability during different seasons is considerably high. The climate of the country in its lower southern half is arid and hyper-arid while the northern half of country lies between semi-arid to very humid. Some regions of the country in each seasons, remain drastically dry and vulnerable to drought. If subsequent seasons

fail to generate significant precipitation, the drought conditions then are sure to take the vulnerable regions in the grip. All the provinces of Pakistan have a history of facing major droughts in the past.

### CAUSES OF DROUGHT

#### 1. Lack of rainfall (or precipitation)

Droughts can occur when there is lack of 'expected' precipitation (rain and snow). Some regions can go for months without any rain, and that would be 'normal' for them. Farmers plant in anticipation of rains and so when the rains do not come, and irrigation infrastructure is absent, agricultural drought occurs.

#### 2. Surface water flow

Some regions are also well distributed with surface water (streams and rivers) that have their sources from far away mountains and watersheds. These surface waters may dry out if the flow from their sources upstream is affected. Hydro-electric dams and irrigation systems are some of the economic activities that can reduce the amount of water flowing downstream.

#### 3. Human factors

Forests (trees) play a key role in the water cycle, as they help reduce evaporation, store water and also contribute to atmospheric moisture in the form of transpiration. This means, cutting down trees (deforestation) in the name of economics, will expose surface water to more evaporation. It will also reduce the ability of the ground to hold water and make it easier for desertification to occur.

#### 4. Global warming

Even though some people do not accept that the average temperature of the earth has risen, it is on record that human actions have contributed to more greenhouse gases in the atmosphere. As a result, there are warmer temperatures, often resulting in more dryness and bush fires. These conditions also tend to speed up drought

conditions.



## ECONOMIC IMPACT OF DROUGHTS

Agriculture is main livelihood of about 70% population of the country. Due to direct relationship between agriculture and water scarcity/drought, drought has economic impacts often involve losing money either by individuals or families, businesses and governments. Here are some examples of economic impact resulting from droughts:

- Farmers will have to **spend more money** to irrigate the crops and provide water for livestock on animal farms and ranches. They have to spend money to drill new wells or buy water in tankers from faraway places.
- **Low crop yield** means farmers lose a lot of money, farm workers have to take pay cuts and some may even have to be laid off.
- Manufacturers of farm equipment will lose money because of **low demand of their machinery** as farmers do not have money to buy from them.
- Less or no rains mean **drier conditions and more bush fires**. Farms are destroyed, properties are razed down, forests and trees are burned and people lose money this way.

## MITIGATION MEASURES

Drought-mitigation plan should have the following three primary components:

1. Monitoring & Early-warning system.

2. Risk and impact-assessment and mitigation.

3. Post-disaster needs.

### ➤ Monitoring & early warning system

Drought is the consequence of a natural reduction in the amount of precipitation over an extended period of time, usually a season or more. Other climatic factors (such as high temperatures, high winds and low relative humidity) are often associated with it in many regions of the world and can significantly aggravate the severity of the event. In Pakistan, different regions are vulnerable to drought during each season; as such, authentic early warning seasonal forecasts are required to make reliable risk-assessments. Helpful technology includes soil-moisture sensors, Automated Weather- Stations, and satellite imageries, such as digital data obtained from the Advanced Very High Resolution Radiometer (AVHRR), which is transmitted from the National Oceanic and Atmospheric Administration (NOAA) Satellites. Satellite data is useful in indicting areas where deficiencies of moisture are affecting vegetation growth.



### ➤ Risk assessments and mitigation

Once the areas are declared to be drought stricken a Risk-Assessment Committee (RAC) should be formulated. Its responsibility should be to assess sectors, population groups, ecosystems that are most at risk and identify appropriate and reasonable mitigation measures, to address these



risks. The members of RAC and that of its working committee, should be composed of technical specialists representing each of the sectors, groups or ecosystems. The overall responsibility of RAC would be to make recommendations to the Disaster-cell, for taking mitigation actions.



#### ➤ **Post-disaster needs**

The Government must keep the following measures in view, so as to meet the post disaster needs, which inevitably appear as consequences of a drought:-

- Measures to maintain food security.
- Food subsidies.
- General food distribution.
- Special programmes for livestock and pastoralists.
- Complementary water and health programmes.
- Price Stabilization.
- Rehabilitation.

#### **SUGGESTIONS AND RECOMMENDATIONS**

Some suggestions and recommendations to mitigate the disasters are given below;

##### ✓ **Water conservation and storage**

Water is precious and a scarce commodity everywhere in the world and humans need to use water wisely as such. Even if there is water available, it is important because the practice makes us cope better when there is a shortage. Also, preserving water leaves enough to be

stored in dams, reservoirs and even turned into ponds.

##### ✓ **Anthropogenic Activities**

Deforestation, loss of vegetation due to overgrazing, etc., need to be curbed by imposing legal bindings on such activities. These and many such anthropogenic activities have raised the global temperature over the last century and the vulnerability of drought-prone areas has, presumably, further increased.

##### ✓ **Education**

It is important that each of us learn about how droughts occur and how they affect us. This empowers us to think of solutions and other things we can do if we find ourselves in a drought. The governments (or authorities) also need to educate the public periodically about their environment, climate, weather and some natural disasters that can happen. The government also needs to understand the terrain of the region and the likelihood of a drought, so that there are no surprises if they happen.

##### ✓ **Stop Pollution**

Taking measures to stop all forms of water pollution is important, because on the onset of droughts, humans resort to surface water such as streams and lakes and the like. If those are in great condition, humans can depend on them for drinking and irrigation until things improve. If they are all polluted or contaminated and unsafe for any kind of use, it makes the problem even more distressing.



Source: <http://eschooltoday.com>

## زرعی سفارشات برائے کسان

حالیہ بارشوں کے پانی کو محفوظ کرنے کے لیے دھلوان کی مخالف سمت گہرائی چلائیں، کھیتوں کو ہموار رکھیں، دھت بندی مضبوط کریں اور جزی بوٹیاں تکف کریں۔ اس مقصد کے لیے دیسی کھاد یا سبز کھاد کا استعمال بھی بڑھایا جاسکتا ہے کیونکہ اس سے وتر زیادہ دیر تک محفوظ رہ سکتا ہے۔

### مکئی

- ☆ مکئی کی اچھی اقسام کی کاشت 20 اگست تک مکمل کر لیں، جبکہ بارانی علاقوں میں مون سون کی بارشوں کے مطابق کاشت کریں یا در ہے کہ موسم خزاں میں ہائبرڈ اقسام کا بہترین وقت کاشت وسط اگست ہے۔
- ☆ ذرل سے کاشت کی صورت میں 12 سے 15 کلوگرام کھیسلیوں پر کاشت کی صورت میں 8 سے 10 کلوگرام اور بلور چارہ 40 سے 50 کلوگرام بیج فی ایکڑ استعمال کریں۔
- ☆ مکئی کی بہترین پیداوار کے لیے 3 سے 4 ٹرائی گوبر کی گلی سٹری کھاد زمین کی تیاری کے وقت ضرور ڈالیں۔

### کپاس

- ☆ حالیہ مون سون بارشوں کی وجہ سے جن کھیتوں میں زیادہ پانی کھڑا ہو جائے تو اس کے نکاس کا بروقت انتظام کریں۔ کھیت کے ایک طرف لمبائی کے رخ دفنٹ چوڑی اور چارنٹ گہری کھائی کھود کر پانی جمع کر لیں۔
- ☆ زیادہ درجہ حرارت ہونے اور زیادہ ٹینڈے لگنے کی وجہ سے فصل کا پھل گرنا شروع ہو جاتا ہے۔ اس سے بچاؤ کے لیے نائٹروجنی کھاد کے استعمال کے علاوہ زمین میں بوران اور زنگ کی کمی پائی گئی ہو وہاں بوران اور زنگ کا استعمال بذریعہ سپرے کریں۔
- ☆ اگر کپاس کی فصل بارشوں کی وجہ سے سفید کھی سبزیتا تھرپس اور ٹی بگ کا حملہ ہوا اور یہ نقصان کی معاشی حد سے بڑھ رہا ہو تو نختے میں دو بار پیسٹ سکاڈنگ کریں اور نگرہ زراعت کے مقامی عملہ کے سفارش کردہ زہروں کا سپرے کریں۔

### دھان

- ☆ زنگ کی زیادہ کمی کی صورت میں لاپ لگانے کے 10 دن بعد تک ذیک سلفیٹ 33 والا 6 کلوگرام یا زنگ سلفیٹ 21 والا 10 کلوگرام فی ایکڑ چھٹے دیں۔
- ☆ لاپ کی منتقلی کے 35 دن بعد نائٹروجنی کھاد کا بقیہ حصہ ڈالنے سے پہلے 4 سے 5 دن کے لیے فصل کو پلکا سا سوکادیں اس کے بعد کھاد کا چھٹے دیکر پانی لگا دیں۔
- ☆ ناقص پانی سے سیراب ہونے والی زمینوں میں اچھے نتائج حاصل کرنے کے لیے جیم بحساب 5 بوری بی بی ایکڑ چھٹے دیں۔

### سبزیات و باغات

- ☆ ٹماٹر اور گوبھی کی پھیری کی کاشت جاری رکھیں۔
- ☆ ٹماٹر کی منظور شدہ اقسام رومانگینڈہ، پاکٹ نفیب اور دوغلی اقسام نادر اور سالار وغیرہ کاشت کریں۔
- ☆ پھول گوبھی کی منظور شدہ اقسام فیصل آباد نمبر 1، 2، 3، 4 وغیرہ کاشت کریں۔
- ☆ ترشادہ پھلوں کے پودوں کو نائٹروجن کی تیسری قسط ڈالیں۔



## **SBP UPDATES**

### **Agriculture financing hits record Rs1.78 trillion in FY23 amid SBP efforts and PM's Kissan Package**

The financial institutions disbursed Rs. 1,776 billion under agriculture financing during FY23 and achieved 97.6% of the agriculture credit target of Rs. 1,819 billion set by State Bank of Pakistan (SBP), recording an impressive growth of over 25% compared to Rs. 1,419 billion disbursed in FY22. The outstanding portfolio of agriculture credit also registered a growth of 10% and reached Rs. 760 billion at the end of June 2023 compared to Rs. 691 billion at end June 2022. The unprecedented performance in FY23 is owed to the collective efforts of the financial institutions and various initiatives taken in the backdrop of several challenges including the devastating floods of 2022, rising input costs and monetary tightening in recent years.

### **Press Release of Workers' Remittances in July 2023**

Workers' remittances recorded an inflow of US\$2 billion during July 23. During July 23, remittances decreased by 7.3 percent on m/m basis and by 19.3 percent on y/y basis. Remittances inflows during July 23 were mainly sourced from Saudi Arabia (\$486.7 million), United Arab Emirates (\$315.1 million), United Kingdom (\$305.7 million) and United States of America (\$238.1) million respectively.

### **Launch of Pre-Departure Briefing Program at Protectorate of Emigrants Offices Executive Director State Bank of Pakistan (SBP)**

The Pre-Departure Briefing Program has been developed by Pakistan Remittance Initiative (PRI) in collaboration with Bureau of Emigration and Overseas Employment (BE&OE) and banks. The program is the key initiative for domestic outreach for educating outgoing workers to use formal channels for sending home remittances.

As the outgoing workers are required to register with PE Offices across Pakistan; therefore, the program presents an excellent opportunity, on ongoing basis, to educate outgoing workers for using formal channels for sending remittances back home and opening their own and their beneficiary's bank accounts.

### **State Bank of Pakistan suspends the authorization of an Exchange Company**

The State Bank of Pakistan has suspended, with immediate effect, the authorization of an Exchange Company, namely, M/s Money Link Exchange Company (Private) Limited for a period of three months on account of serious violation of State Bank's regulations and instructions. The Exchange Company, its Head Office and all nine (09) outlets have been banned from undertaking any kind of business activity during the suspension period.

### **State Bank of Pakistan Introduces Structural Reforms in the Exchange Companies' Sector**

State Bank of Pakistan has decided to introduce structural reforms in the Exchange Companies' sector. As part of these reforms, leading banks actively engaged in foreign exchange business will establish wholly owned Exchange Companies to cater to the legitimate foreign exchange needs of general public. Furthermore, various types of existing Exchange Companies and their franchisees will be consolidated and transformed into a single category of Exchange Companies with a well-defined mandate. In addition, the minimum capital requirement for Exchange Companies has been increased from PKR 200 million to PKR 500 million. The reforms have been introduced to provide better services to the general public and bring transparency and competitiveness in the Exchange Companies' sector. This is expected to strengthen governance, internal controls, and compliance culture in the sector.

## **MANAGEMENT TIPS**

Procrastination is the act of unnecessarily postponing decisions or actions. Staying productive and completing your tasks on time helps you meet your goals and feel accomplished. Consider these tips to stop procrastinating at work so you can deliver quality assignments on time:

### **1. Visualize your goals**

Visualizing the positive and accomplished feeling of meeting your goals and finishing projects can help encourage you to complete them.

### **2. Focus on the end product**

While working on your tasks, you may feel stuck as you attempt to make every segment seem perfect. To keep yourself positive and on task, focus solely on finishing rather than complete perfection.

### **3. Break down larger projects into smaller tasks**

Larger goals can seem less intimidating if you break them into smaller tasks. Make a to-do list of smaller tasks and set a deadline for each one. Your first task should be the simplest to make it easier to get started.

### **4. Use the two-minute method or Pomodoro technique**

The two-minute method uses the time increment of two minutes to determine how much further you want to pursue a project. Meanwhile, the Pomodoro technique values the use of regular breaks to help your brain focus more effectively.

### **5. Build a to-do list**

You're often more likely to finish tasks if you have written a to-do list. This helps you hold yourself accountable for completing them and reminds you of what needs to be done. Write each task, then sort through them based on their priority level, such as listing ones with upcoming deadlines near the top.

### **6. Use a schedule to set deadlines**

Inserting your to-do list items into your schedule makes your tasks more manageable and helps you set deadlines. Write down due dates and block off time to work on certain projects each day.

### **7. Complete challenging tasks when you're most productive**

Many people feel most productive and focused during certain time periods throughout the day. Plan to complete challenging tasks during your productive moments and simpler tasks like responding to emails when you're less productive.

### **8. Remove any distractions**

When certain items like your phone are on your desk, it can be easy to pick them up and distract yourself from work. If the environment around you feels distracting, try to find ways to limit them.

### **9. Work in a comfortable environment**

You may feel more productive if you're working in an environment where you feel comfortable. You can improve your office environment by adding some plants, lights, etc.

### **10. Maintain a healthy lifestyle**

You can feel more focused and driven at work if you maintain a healthy lifestyle. Taking care of your mind and body allows you to build more energy and feel engaged.

### **11. Reward yourself**

Promising yourself a reward when you've finished challenging tasks can help motivate you to complete them.

### **12. Remember your self-worth**

Before beginning your task, take a moment to remember your self-worth and positive qualities. Think of past positive feedback to boost your confidence. Even if your project's end result isn't what you expect, you're still a valuable asset to your team.

<https://www.indeed.com/>

## **NATIONAL NEWS**

### **HUGE POTENTIAL TO INVEST IN HALAL MEAT TO CHINA**

Secretary Board of Investment (BOI) said that there is a huge potential for Pakistani businessmen to invest in the field of Halal meat to China. He urged to dig out the unconventional investment opportunities in China, USA and Europe. He further added that instead of exporting fruits/vegetables in raw form, latest technologies should be adopted and value added products such as pulp, juice, canned products, pickles etc. may be exported to other countries. He highlighted the huge demand of Halal meat from China which needed to be explored. This new opportunity will bring fruitful benefits for years to come and become a source of foreign exchange earnings.

### **PUNJAB SEED COUNCIL APPROVES EIGHT NEW SEEDS OF DIFFERENT CROPS**

PSC approved eight new seeds of different crops for general cultivation including six new varieties of cotton and two varieties vegetables meeting the prescribed SOPs. In the meeting, MD Punjab Seed Corporation presented 16 new types of seeds of various agricultural commodities of public and private sector for approval of general cultivation. The minister Punjab did not approve eight varieties due to not receiving DNA fingerprint report or other unavoidable reasons. He congratulated the agricultural scientists for the development and discovery of new varieties and directed to further improve the research trials and for the future approval of varieties of agricultural commodities in the Punjab Seed Council. He urged the agricultural scientists to discover varieties that could be profitable for five years or more in the field while keeping production costs low. New varieties of resistant

crops were being developed to minimize disease attack on crops and increase agricultural production per acre.

### **DECLINE IN EXPORTS OF AGRICULTURAL PRODUCTS**

According to Pakistan Bureau of Statistics, country's textile group exports declined by around 11.44 per cent during the first month (July) of the current fiscal year 2023-24 on a year-on-year (YoY) basis and stood at \$1.311 billion as compared to \$1.481 billion during the same period of the last fiscal year 2022-23. The country's overall exports during July 2023 were \$2.068 billion (provisional) as compared to \$2.356 billion in June 2023, showing a decrease of 12.23 percent and by 8.09 percent as compared to \$2.250 billion in July 2022. The data of exports and imports released by PBS revealed that the country's textile group exports witnessed a decline of 10.89 percent in July 2023 on a month-on-month basis when compared to \$1.471 billion in June 2023.

On a year-on-year basis, cotton yarn exports registered 35.96 percent growth and stood at \$97.03 million when compared to \$71.365 million, while on a MoM basis, it registered 9.40 per cent negative growth when compared to \$107.097 million in June 2023. Rice exports declined by 15.78 percent on a YoY basis and stood at \$117.101 million during July 2023 when compared to \$139.047 million in July 2022, while on a MoM basis, it registered 20.50 percent negative growth when compared to \$147.304 million in June 2023. Food group exports declined by 7.56 percent in July 2023 and stood at \$329.156 million, when compared to \$356.077 million in July 2022 and registered 8.81 percent negative growth when compared to \$ 360.961 million in June 2023.



## **ZTBL NEWS**

### **Nomination For Admission In The University Of Agriculture, Peshawar For Academic Year 2023-24**

The Directorate of Teaching, University of Agriculture, Peshawar has informed that they have reserved one seat for the children of employees of Zarai Taraqiati Bank Limited for admission to B.Sc (Hans) Agriculture for the academic year 2023-24. The intending candidates must have passed F.Sc Pre-Medical or Pre-Engineering with at least 45% marks each in SSC and HSSC. The employees may submit applications forms of their children through their respective Controlling Officers to the Directorate of Teaching, University of Agriculture, Peshawar latest by September 22, 2023.

### **Continuation Of Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS) For The Fiscal Year 2023-24**

The Government of Pakistan in collaboration with SBP vide IH&SMEFD Circular No. 12 of 2022 dated 12.12.2022 had launched a scheme named as Prime Minister's Youth Business & Agriculture Loan Scheme (PMYB&ALS) for populace of country aged between 21-45 years to cater their term loan and working capital financing requirements in agriculture sector. ZTBL had successfully achieved the earlier target of Rs. 6 Billion under PMYB&AL Scheme allocated by State Bank of Pakistan (SBP). Now, SBP has again allocated disbursement target of Rs. 10 Billion under PMYB&AL Scheme to ZTBL for the FY 2023-24. PMYB&ALS scheme has been resumed.

### **Grant Of Adhoc Relief Allowance 2023**

ZTBL's Board of Directors had approved "Adhoc Relief Allowance-2023" w.e.f. 01.07.2023, to all regular employees of the Bank serving as on 30.06.2023. Employees governed under SR 1961 have been given 35% of Basic pay and personal pay (RTP) admissible on 30.06.2023 in case of Clerical/Non-Clerical employees and 30% of Basic

pay and personal pay (RTP) admissible on 30.06.2023 to Officers/Executives as Adhoc Relief Allowance. However, for employees governed under SR, 2005 35% of Basic salary admissible on 30.06.2023 to Clerical/Non-Clerical employees and 30% of half of Monetized salary admissible on 30.06.2023 to Officers/Executives is granted as Adhoc Relief allowance.

### **Activation Of 10 Ztbl Model Branches For Persons With Disabilities (PWDS)**

SBP has advised all banks to increase financial inclusion of all categories of PWDs including female with disabilities i.e. physically handicapped, visually impaired/ blind, people with hearing & speech disabilities and to designate and operationalize Model branches for them. In this regard, 10 designated Model branches are being activated, including Gujranwala, Vehari, Karachi, Mingora, Abbottabad, Muzaffarabad, Gilgit, Pishin, Quetta and Mirpur khas. Each Model branch shall ensure i) Entrances at branches and ATM cabins are accessible for PWDs ii) ATMs are height adjusted for wheelchair users and have voice command options. iii) ATMs are retrofitted with light notification options for hearing and speech affected customers to draw the attention towards any important notifications. iv) Counters are height adjusted for wheelchair users. v) Separate token system, dedicated counters and help desks are available for PWDs. vi) Lockers areas are wheelchair friendly. vii) Sign language interpretational services through digital/ in-person interpreters are provided. viii) A video calling option is available with sign language facilitation for people with hearing and speech disabilities for troubleshooting, card activation, and day-to-day queries on customer support platforms. ix) All related stationery, forms/ documents, etc. include braille script & dedicated parking spaces are allocated for PWDs.