

AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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Technology for Agriculture



TABLE OF CONTENTS

CHILGOZA PINE PRODUCTION IN PAKISTAN	03
IMPACT OF AIR POLLUTION (SMOG) ON CROP PLANTS	05
ZARAI SIFARISHAT BARAY-E-KISSAN	08
SBP UPDATES	09
MANAGEMENT TIPS	10
NATIONAL NEWS	11
ZTBL NEWS	12

CHILGOZA PINE

PRODUCTION IN PAKISTAN

Mr. Ahmad Hussain Khan,
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Chilgoza is a distinct pine variety found in the regions of India, Pakistan, Afghanistan and the specific area is the western forest of the Himalayas. This pine variety resembles the shape of stone pines. The Chilgoza pine tree grows up to 1800 to 3500 meters tall, and its nut is edible and tasty. The nut is a rich source of carbohydrates and proteins, which make this fruit a good dietary supplement for the body. The trunk girth of the tree is between 3 and 4 meters. The leaves of the Chilgoza pine have a distinct three needles shape, which makes it distinct from others. Chilgoza pine nut can be eaten raw and dry or fried in oil used in salads. The trees are 10-25 m tall with usually deep, wide and open crowns with long, erect branches. However, crowns are narrower and shallower in dense forests. The branchlets are smooth and olive-green. The leaves are needle-like, in fascicles of 3, 6–10 cm long, spreading stiffly, glossy green on the outer surface, with blue-green stomatal lines on the inner face. The cones are 10–18 cm long and 9–11 cm wide. The seeds (pine nuts) are 17–23 mm long and 5–7 mm broad, with a thin shell and a rudimentary wing.

In season 2017-2018, 3,700 Metric tons Pine Nuts was produced by Pakistan and represented more than 18% of the Global Production. China remained the largest pine nut producer despite the sharp decrease in Crop within Last few Years. China accounts for 26% of world production followed by Russian Federation as the Second Largest Producer with 21% share (4,050 MT), followed by North Korea, Afghanistan and Pakistan (3,000 MT, 15% share).

Ecological Distribution

In Pakistan, Chilgoza is found in the Khyber Pakhtunkhwa and Baluchistan Provinces, Murree and Kotli Sattian hills in the Punjab province, the Northern Areas (Gilgit Agency) and Kashmir. Chilgoza pine is a hard tree and can endure excessive drought, high winds, and severe cold in the winter. Nearly 20 percent of the Pakistani forests comprise of Chilgoza trees. "Chilgoza or neoza pine" in Pakistan has very sparse distribution and found in Indian Himalayas, remote valleys of Pakistan including Sulaiman Mountain range, Kashmir and part of Afghanistan. Research studies pertaining to its natural regeneration have revealed several factors both biotic and a biotic affecting the sustainable maintenance and better regeneration of the species in its natural habitat.

Uses

Chilgoza pine is well known for its edible pine nuts, rich in carbohydrates and proteins. The seeds are locally called and marketed as "chilgoza", "neja" (singular) or "neje" (plural). Chilgoza is one of the most important cash crops of tribal people residing in the Kinnaur district of Himachal Pradesh, India. The seed is very expensive and fetches good money to the local people in Kinnaur.

Climate

Pine trees (genus *Pinus*) are able to grow in a variety of conditions, including hot summers and cold winters, enabling it to survive in the variety of countries.

Harvesting

The trees usually start producing cones at about age six. There are many varieties of pine nuts, however, the two varieties that are Korean Pine and Siberian pine, are very popular. Pine nuts are one of the more expensive commodities due to nature of the product and the intricacies of harvesting and processing involved in these nuts. Harvesting starts with pulling the cones from the trees. This can be done with a long pole with a hook at the end, which hooks around the cone and knocks it to the ground. Cones can also be removed by shaking the tree trunks with a machine. The cones are then sun dried. This is done in a number of ways. They can either be spread out on the ground (usually over plastic) or put into burlap sacks and left to sit in the sun.

Processing

As the cones dry, the scales of the cone begin to spread apart, allowing access to the shell in pine nuts. The pine nuts have two layers of protection. The first being the outer pine cone which needs to be removed as a first step during processing. This is broken or crushed in order to remove the in-shell pine nuts which grow between the layers/scales of the cone. The next processing step is shelling. The shell of the pine nut can be very hard to break and this can make it more difficult to reach the final product without the help of machinery. The in-shell pine nuts enter a long rotating cylinder where the shells are crushed between two cylinders. The product is then sieved/sorted to spate the shells from the nuts, leaving the nuts ready for further processing.

The next step in processing is foreign body checks. The pine nuts will typically pass through metal detectors. They can also be air blown to blow away any extra skin or small pieces of foreign matter. This process should minimize the risk of foreign bodies, however, it cannot completely eliminate it. Before packing the pine nuts are classified into one of three classes: 'extra' class, class I or class II. From here the pine nuts are ready to be sealed in vacuum packs and sent to customers.



Economic importance

Chilgoza produces edible nut/seeds rich in many essential nutrients such as proteins, carbohydrates, fats, mineral matter and fibers. Chilgoza pine is an excellent source of fine turpentine resin. The seeds are used as anodyne and stimulant while the seed oil is used against wounds and ulcer. The fresh seeds contain sugars (4.07%), proteins (13.03%), oils (52.15%) and moisture (25.36%). The seeds have high demand in the local, national and international markets and fetch very good prices. The larger proportion of nut production comes from Kinnaur alone while the remaining requirement is met through import from Afghanistan.

Ecologically, the species is an excellent soil binder and prevent large scale soil erosion from the loose and fragile strata particularly in dry temperate and semiarid regions. The natives in the study area have rights of seed collection from the natural forests growing in their jurisdiction. In general, the species has high potential for the socio-economic development of rural communities residing nearby Chilgoza forests.

Sources

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2. http://www.agmrc.org/commodities_products/nuts/pine-nuts/
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IMPACT OF AIR POLLUTION (SMOG) ON CROP PLANTS

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Agricultural practices in both the developed and developing countries have always aimed to eliminate or minimize the numerous constraints on producing maximum yield of crops. These constraints may be A-biotic, including nutrient deficiency, metal toxicity, salinity, drought, low and high temperatures, wind and water logging. There are also numerous biotic constrains: invertebrates and vertebrates pests; fungal, viral and bacterial pathogens and trampling. Although vast sums of money are spent on overcoming these, there is another constraint that receives much less attention, but with evidence that it is potentially a widespread threat to crop production - air pollution Smog, also known as ground-level ozone, is a thick yellowish black fog which suspends in the air. The extent of the damage to plants is subject to the pollutant concentration in the air, exposition length and other environmental factors including light, heat, relative humidity, CO₂ concentration, soil humidity and nutrition. In recent years, there has been a decline in interest in effects of air pollution on crops in the developed countries, doubtless largely due to overproduction. The developing countries are certainly not characterized by overproduction, with most countries striving desperately to increase yield of their staple crops to feed rapidly expanding populations. Air pollution has traditionally been viewed as a problem of Western countries, where the bulk of the industry and motor vehicles responsible for the major pollutants residues. However, emissions of some of these pollutants are being reduced as a result of introduction of stringent

controls in recognition of their adverse effects on health, vegetation, aquatic ecosystems and materials, as well as a decline of polluting heavy industries. The latter are in fact transferring to the developing world, where rapid industrialization is taking place in many countries but with poor emission controls. -

At the same time motor traffic is growing at an enormous rate in the developing world, often using old and poorly maintained vehicles that play a major role in contributing to deterioration in air quality. Thus Sulphur Dioxide (SO₂) and Nitrous Oxide (NO_x) are increasing rapidly in many developing countries. We know far less about the third ubiquitous pollutant, O₃ because very little monitoring has been carried out in most countries, and most of this is restricted to the cities where concentrations are normally lower than in adjacent agricultural areas.

The Met Office has released a weather warning describing the smog comprising nitrogen oxide, carbon monoxide, sulphur dioxide and other aerosols as a result of cold high pressure in the upper atmosphere. Suspended matter accumulates in the lower atmosphere, colliding with water vapor which causes a chain reaction that produces smog. Air pollution injury to plants can be evident in several ways. Injury to foliage may be visible in a short time and appear as necrotic lesions (dead tissue), or it can develop slowly as a yellowing or chlorosis of the leaf. There may be a reduction in growth of various portions of a plant. Plants may be killed outright, but they usually do not succumb until they have suffered recurrent injury.

Agricultural crops can be injured when exposed to high concentrations of various air pollutants. Injury ranges from visible markings on the foliage, to reduced growth and yield, to premature death of the plant. The development and severity of the injury depends not only on the concentration of the particular pollutant, but also on a number of other factors. These include the length of exposure to the pollutant, the plant species and its stage of development as well as the environmental factors conducive to a build-up of the pollutant and to the

preconditioning of the plant, which make it either susceptible or resistant to injury.

There are two major ways in which air pollutants may damage agricultural production:

Direct Influence of the Pollutants



By the direct influence the pollutants particles can block up stomata or collect on plant cuticle. Reaction of the plants against air pollutant influence depends mainly on light, temperature, CO₂ concentration, humidity and nutrients accessibility, vegetation period, etc. Some pollutants SO₂, Suspended particulate matter (SPM), NO₂ and O₃ may cause a visible damage to plant's leaves or needles, disturb their physiologic processes and reduce their growth. The NO₂ impact on the plants becomes evident especially in combination with other compounds. The lowest concentrations by which an impact on plants was noticed do not show a big difference between natural vegetation and cultured plants.

The negative influence of air pollutants can develop with the agricultural crops by visible symptoms (chlorosis, necroses), by a total fall in growth, yields decrease and quality loss. A losses in agricultural production, as a result of air pollution, are usually estimated by mathematics models. Agricultural crops comprise many species (grain crops, fodder plants, fruit, vegetables, flowers) that can be used in miscellaneous ways. Dassler (1976) points out that air pollution (together with other stress factors) can cause crops production decrease or their market value reduction as a consequence of necrotic spots, dry matter content reduction, toxic substances accumulation in plant parts and product durability change.

Influence of Nitrogen Dioxide:

Nitrogen dioxide is the cause of growth reduction and visible damage. Treshow (1970) observed visible damages at the concentrations ranging from 4 to 20 µg/m³. But these high NO₂ concentrations in the open air are not presumable. According to Dempster and Manning (1988) research, a higher concentrations of NO₂ existence results in increased plant perceptivity to parasites.

Influence of Sulphur Dioxide:

Agricultural crop's damage caused by sulphur dioxide was observed by some of the authors within many varieties (e. g. Loucks, Armentano 1982). According to Heck (1989), sulphur dioxide reduces the growth of plants, biomass, and consequently the yields. Clover belongs to grass family and is most sensitive which reacts to sulphur dioxide pollution. It was the first variety disappeared from grass communities on grasslands in areas of polluted atmosphere by sulphur dioxide. Yields decrease by up to 30% at a constant SO₂ impact has been observed with several crops. Treshow (1970) says that the Lucerne yields decrease, as a consequence of SO₂ impact, was directly proportional to the quantity of necrotic spots on the leaves.

Influence of Ozone (O₃)

The agricultural crops damage caused by ozone has been described with many crops, and it develops usually in the limitation of growth and biomass production and in yields decrease. These effects can be, but not necessarily, accompanied by visible changes. Ozone affects clover in a similar way like SO₂. Growth reduction can happen also without visible damage. Yield decrease, visible changes on the plants and other ill effects have been described by many authors in many crops like tobacco plant, soya bean, beans, rye, wheat, potato, pumpkin, pea, lucerne and tomato.

Influence of Dust aerosol

Relatively few data exist about dust aerosol (SPM) influence on agricultural crops. Dust aerosol produces a surface dust film on leaves and needles,

which reduces falling solar radiation intensity, and consequently photosynthesis. Yields decrease can range from 5 to 10% and has been described in Germany. Garber (1967) and Dassler (1976) say that the dust aerosol can have a negative effect on plants growth also by a toxic ingredient existence in the form of acids or heavy metals. Another kind of pollutants, which often appears in combination with ozone (they develop from the same precursors), is peroxyacetylnitrates (PAN). Bunce (1991) mentions the toxic concentrations of ozone and PAN to be at 0.1 ppm. At this point the photosynthesis intensity already decreases two times.

Indirect Influence of Pollutant

Air pollutants may cause a range of subtle physiological, chemical or anatomical changes which will not lead to detectable yield reductions under optimal growth conditions. These changes may increase the crop's sensitivity to other stresses, thereby contributing to significant yield losses. Exposure to sulphur dioxide and nitrogen dioxide, for example, consistently leads to increased growth rates of a range of aphid pests. The indirect influence means degradation and contamination of soil, while its elimination leads to plant-growing costs increase or to land capability decrease. Soil degradation means the entire deterioration of physicochemical and biological soil character in comparison with original state where the mapping is more complicated than the ground cover mapping. The critical loading by acid deposition depends mainly on the buffering capacity of the soil, which is proportional to the velocity of minerals chemical weathering and soil capability. The principal degradation process caused by soil acidification impact is regarded to be leaching of basic K, Ca and Mg cations which causes nutrients deficit. Furthermore, the mobilization and concentration of toxic metals and aluminum are common elements of the soil mantle therefore they causes damage not only to plants but also the fauna of rivers/waterways and lakes.

Measures to control air pollution:

- Industries, furnaces industrial plants should be far from cities.

- Deforestation is a cause of smog therefore growing more trees can reduce it.
- There should be complete ban on issuance of registration and two stroke vehicles especially in city areas. If already registered then they should be converted into four-stroke.
- Smog reduction requires control of smoke produced from fumes of metalworking, utility, and other, along with the control of noxious emissions from automobiles, trucks, and incinerators.

Some Agricultural Practices to reduce air pollution for farmers:

There are many ways that agricultural operations can reduce pollution, including:

- **Nutrient management:** Applying fertilizers in the proper amount, at the right time of year and with the right method can significantly reduce the potential for pollution.
- **Cover crops:** Planting certain grasses, grains or clovers can help keep nutrients out of the water by recycling excess nitrogen and reducing soil erosion.
- **Buffers:** Planting trees, shrubs and grass around fields, especially those that border water bodies, can help by absorbing or filtering out nutrients before they reach a water body.
- **Conservation tillage:** Reducing frequency of tillage reduces erosion and soil compaction, builds soil organic matter, and reduces runoff.
- **Managing livestock waste:** Keeping animals and their waste out of streams, rivers and lakes keeps nitrogen and phosphorus out of the water and restores stream banks.
- **Drainage water management:** Reducing nutrient loadings that drain from agricultural fields helps prevent degradation of the water in local streams and lakes.

Source:

- Pavel., C and L. Sefrna.2001.Air pollution impact on crop production, Charless University In Prague, Acta Universitatis Carolinae .No.2, Page,49-62.
- www.Dawn news.com

زرعی سفارشات برائے کسان

گندم

- ☆ گنجمتی کاشت ہر صورت وسط دسمبر سے پہلے جہاں ضروری ہو وہاں شنگ بوائی کر کے مکمل کر لیں۔ مزید شرح (منظور شدہ 50 تا 60 کلوگرام) فی ایکڑ اضافہ کے ساتھ استعمال کیا جائے۔
- ☆ آپاش علاقوں میں کم از کم زمین میں 2 بوری ڈی اے پی ایک بوری یوریا اور ایک بوری ایس او پی جبکہ اوسط زمین میں 1.25 بوری ڈی اے پی + ایک بوری یوریا اور ایک بوری ایس او پی اور زرخیز زمین کے لیے سولہ بوری ڈی اے پی؛ ایک بوری یوریا اور ایک بوری ایس او پی فی ایکڑ بوت کاشت استعمال کریں۔
- ☆ کپاس بھئی اور کاد کے بعد کاشت کی گئی گندم کو پہلا پانی کاشت کے 20 تا 25 دن بعد اور دھان کے بعد کاشت کی گئی فصل کو 35 تا 45 دن بعد پانی لگائیں۔

کماؤ

- ☆ بہاریہ کاشت فصل کی کٹائی کے لیے 25 سے 30 دن قبل پانی دینا بند کر دیں اور فصل کی کٹائی سطح زمین سے آدھا تا ایک انچ اوپر تک کریں۔
- ☆ فصل کی کٹائی شوگر ملز کی طرف سے پرمٹ/اجازت نامہ ملنے کی صورت میں کریں کٹائی کے بعد زیادہ دیر فصل رکھنے کی صورت میں وزن میں کمی واقع ہو سکتی ہے۔
- ☆ ستمبر کاشت؛ موٹھی فصل اور اگیتی پکنے والی اقسام پہلے برداشت کریں۔ اس کے بعد درمیانی پکنے والی اقسام برداشت کریں۔
- ☆ موٹھی فصل رکھنے کے لیے کماؤ کو یکم جنوری کے بعد برداشت کریں۔

روغن دار اجناس

- ☆ سورج کھسی کی کاشت کے لیے بھاری میرا زمین کا انتخاب کریں۔ کلر اٹھی اور بہت رتیلی زمین کاشت کے لیے موزوں نہیں ہے۔
- ☆ کیونلا اقسام کی بوائی جلد از جلد مکمل کریں۔ کاشت تروت میں کریں۔ بیج ایک تا ڈیڑھ انچ گہرائی پر کاشت کریں۔ شرح بیج ڈیڑھ تا دو کلوگرام فی ایکڑ رکھیں۔
- ☆ سرسوں تو ریا اور کیونلا کی اقسام پر اگر جیلہ یا لشکری سنڈی وغیرہ کا حملہ نظر آئے تو محکمہ زراعت کے زرعی ماہرین سے مشورہ کر کے کیمیائی ادویات کا سپرے کریں۔

دالیں

- ☆ چنے کی فصل کا باقاعدگی سے معائنہ کرتے رہیں اگر فصل میں ٹوکے کا حملہ نظر آئے تو سفارش کردہ زہروں کا سپرے کریں۔
- ☆ مسوراور چنے کی فصل پر مختلف بیماریاں حملہ آور ہوتی ہیں۔ جن میں مرجھاؤ جھلساؤ کنگلی اور؛ مسور کی پھونڈی زیادہ اہم ہیں۔ اس کے علاوہ ان پر دیسک؛ ٹوکا چور کیٹرا؛ رس چوسنے والے کیٹریے مثلاً ست تیل؛ سفید کھسی؛ تھر پٹس؛ لشکری سنڈی کا بھی حملہ ہو سکتا ہے۔ لہذا ان سے بچاؤ کے لیے سفارش کردہ زہروں کا سپرے کریں۔

سبزیات و باغات

- ☆ چھوٹی اور نازک سبزیوں کو سردی اور کورے سے بچانے کے لیے پلاسٹک شیٹ کا استعمال کریں۔
- ☆ چھوٹے پلانٹوں میں ایسی سبزیات کاشت کی جائیں جو کافی دیر تک پیداوار دیں مثلاً پالک؛ دھنیا؛ بھتیسی وغیرہ جبکہ 3 سے 5 مرلہ کے پلاٹ میں ان سبزیوں کے علاوہ گوبھی؛ ٹماٹر؛ گاجر؛ شلجم؛ مولی وغیرہ لگائیں۔
- ☆ درمیانے موسم میں پکنے والے ترشاوہ پھلوں کی اقسام کی فروخت شروع کریں۔
- ☆ باغات کو کورے سے بچائیں اور فاسفورس اور پوناش والی کھاد کی پوری مقدار دسمبر میں ڈالیں۔

SBP UPDATES

SBP launches SUNWAI - A Facilitative Portal for Consumer Complaints

In continuation of ongoing efforts to strengthen the banking sector's efficiency and fairness in complaints handling and to address the issues faced by banking customers in complaints lodgment, the State Bank of Pakistan (SBP) has launched 'Sunwai' – a customer complaint service portal and app. 'Sunwai' serves as a one-window operation for banking customers to register their complaints against Banks, Microfinance Banks (MFBs), and Development Financial Institutions (DFIs) operating in Pakistan. Now, customers can lodge their complaints related to any banking product or service, including Roshan Digital Accounts (RDA) through Sunwai for their timely resolution.

<https://www.sbp.org.pk/press/2023/Pr-29-Dec-2023-2.pdf>

SBP releases Governor's Annual Report 2022-23

The fiscal year 2023 was extraordinarily challenging, with a host of external and domestic shocks, amplified by lingering structural weaknesses, contributing to persistently high inflation amid a contraction in economic activities, according to Governor's Annual Report (GAR) for fiscal year 2022- 23 released by the State Bank of Pakistan (SBP) today. The year witnessed wide-ranging reverberating impact of the devastating monsoon floods, whereas elevated global commodity prices, less-than envisioned fiscal consolidation, and the delay in 9th review of IMF's Extended Fund Facility (EFF) program added pressures on the external account. The GAR 2022-23 is published Under Section 39 (1) of the State Bank of Pakistan Act, 1956 (as amended up to January 2022) that requires the Governor to submit annual report to the Majlis-e-Shoora (Parliament) regarding the Bank's objectives, conduct of monetary policy, the state of the economy and the financial system. The Report notes that the average headline National Consumer Price Index inflation surged to 29.2 percent in FY23 around the upper bound of the SBP's revised inflation projection range of 27.0 – 29.0 percent for FY23.

<https://www.sbp.org.pk/reports/annual/Gov-AR/pdf/2023/Dec/Gov-AR.pdf>

Banks must Increase their Outreach and Penetration to Agriculture Sector- Governor SBP

The annual meeting of Agricultural Credit Advisory Committee (ACAC) was held on December 14, 2023 in Lahore, under the chairmanship of the Governor, State Bank of Pakistan (SBP), Mr. Jameel Ahmad. In his inaugural remarks, the Governor emphasized the need to strengthen and promote growth in the agriculture sector, which is pivotal for the socioeconomic development of the country. He urged the banks to ensure easy, timely and hassle-free access of farmers to all financial services including credit, deposits, payments etc. The Governor highlighted that despite various challenges including floods, the agriculture credit disbursements reached an impressive level of Rs1,776 billion during FY23, witnessing year-on-year growth of 25.2% and achieving 97.6% of the overall target of Rs1,819 billion. He commended the concerted efforts of banks, specialized banks, microfinance banks and microfinance institutions that led to these achievements, showcasing the sector's strength and adaptability in the face of challenges. The Governor also showed optimism about the strong recovery in the agriculture sector, paving the way for a projected real GDP growth in the range of 2 – 3% in FY24.

<https://www.sbp.org.pk/press/2023/Pr-15-Dec-2023.pdf>

Workers' Remittances in November 2023

Workers' remittances recorded an inflow of US\$2.3 billion in Nov 23. In terms of growth, during Nov 23, remittances decreased by 8.6 percent on m/m and increased by 3.6 percent on y/y basis. Workers' remittances inflow of US\$ 11 billion has been recorded during first five months of FY24. Remittances inflows during Nov 23 were mainly sourced from Saudi Arabia (\$540.3 million), United Arab Emirates (\$409.4 million), United Kingdom (\$341.7 million) and United States of America (\$261.5 million).

<https://www.sbp.org.pk/press/2023/Pr-08-Dec-2023-2.pdf>

MANAGEMENT TIPS

5 effective leadership tips for new managers to help increase your overall performance

Hunger to learn

Open your mind to learning and growing as a manager. Avoid making the mistake of more experienced managers who are set in their rigid ways of (my way is the only way). You must be willing to adapt to changes and new technological advances. You will have worked hard for your promotion and have ample expertise in your chosen field, but you may find that you lack self-confidence in your ability to lead. Be prepared to learn from others – including your new team. It will help you grow into the role faster.

Communicate Your Plan

“A goal without a plan is just a wish.” One of the best management quotes to date. Always keep your team fully informed of project goals, priorities and important deadlines. When employees lack planning information, it can raise levels of distrust and anxiety. Effective communication will be essential in both establishing your credibility and gaining the support of your team, so be sure to provide clear direction and always welcome questions and feedback from others.

Set a good example

Your team will look to you for setting standards. When writing this blog on the ultimate leadership

tips for new managers, management teams often forget to lead by example and demand too much of their team. This will cause arguments as your team won't feel your demands are justified if you are not following the demands too. Demand from yourself the same level of professionalism and dedication that you expect from others. If you expect the team to be upbeat and friendly, then make sure you are! Creating an environment where the energy is positive and ideas are heard are the core ingredients for a thriving team.

Encourage team feedback

Have an open-door policy with your team. Being approachable is key. Sometimes employees are unwilling to speak up about certain issues unless they are prompted, particularly if they fear losing their jobs. Canvass for opinions on issues such as support, training, and resources while maintaining an open-door policy so that your team knows that you are willing to listen to their concerns and ideas.

Recognition builds team confidence

By publicly recognizing the efforts and achievements of your team, you not only build up their confidence, but also encourage future contributions and effort. Praise does not always have to be formal – praising employees can be part of your day-to-day communication with your team. When conducting monthly performance reviews with your team, this is a great opportunity to convey your thoughts but also listen to your staff concerns and challenges. Many team leaders cancel appraisals when time is limited, make every effort to conduct a regular one to one employee interview.

NATIONAL NEWS

SOCIOECONOMIC DEVELOPMENT:

AGRICULTURE HOLDS IMMENSE IMPORTANCE: PM

The interim prime minister, addressing the National Farmers' Convention as the chief guest, appreciated the collaborative work of ministries and departments for achieving various milestones under the umbrella of the Special Investment Facilitation Council (SIFC) and stressed the need to expedite various initiatives, according to a press release issued by the PM Office's Media Wing. Chief of Army Staff (COAS) General Syed Asim Munir was the guest of honour on the occasion. The event was attended by federal ministers, agricultural experts and senior government officials. The COAS, in his address, emphasized that the farmers were the backbone of the country's agriculture sector. "It's your untiring hard work, toil and determination that plays a pivotal role in ensuring food security for millions of Pakistanis. You make us and the entire nation proud," he added. He said the climate change and water scarcity were realities that challenged Pakistan's food security and necessitated use of technology and close government-public collaboration as being done under the SIFC. "Pakistan is endowed with immense potential and abundant resources. Together, we will navigate through these challenging times, by the grace of Allah, and attain our goals across every sector, InshaAllah," he added. The COAS said the dividends of all initiatives by the SIFC would help Pakistan come out of the economic crisis. "United, we as a resilient nation will lead Pakistan towards a progressive and prosperous future, InshaAllah," he added.

PAD PREPARES PLAN TO PROMOTE FARM MECHANIZATION

The Punjab Agriculture department has prepared a comprehensive plan for the promotion of farming mechanisation in the province. Under the plan, 22 types of machinery including tractors, and harvesters would be provided to farmers at subsidised rates. The plan was reviewed in a meeting held under the chairmanship of Chief Secretary Punjab Zahid

Akhtar Zaman at Civil Secretariat. The Chief Secretary Punjab said that agriculture is the backbone of the country's economy and the Punjab government is taking all possible steps to improve this important sector in the province. Increase in productivity is not possible without the use of modern technology. The farm mechanisation would increase crop production and reduce losses. The use of machinery to destroy crop residues would also help control smog.

SINDH GOVT TO TAKE ACTION AGAINST STOCKPILING OF UREA

The government of Sindh has decided to take action against those who are stockpiling urea fertilizer and selling it at high prices. The decision was made at a meeting held under the chairmanship of Sindh Chief Secretary and was attended by Agriculture Secretary, Karachi Commissioner and Director General Extension. Other Divisional Commissioners and Deputy Commissioners also participated in the meeting. A detailed briefing was provided during the meeting regarding the demand for urea fertilizer and its supply to farmers. The Agriculture Department officials highlighted that penalties, amounting to Rs. 4 million have been imposed against 175 hoarders in the province. Furthermore, licenses of 41 dealers have been suspended. Division Commissioners also gave a briefing on measures to ensure the supply of fertilizers at discounted prices. Chief Secretary Sindh directed all Deputy Commissioners to ensure 100% stock verification of urea fertilizer in their respective districts. Strict action will be taken against the hoarders of urea.

WORLD SOIL DAY OBSERVED ON DECEMBER 05

The World Soil Day, observed throughout the world on December 05 every year on the call of Food and Agriculture Organization (FAO) of the United Nations, was celebrated in a befitting manner in the provincial metropolis by the agriculture department. The department arranged an awareness seminar at the Punjab Institute of Soil Fertility and a walk was organized at Thokar Niaz Beg with the objective of raising awareness about the health and fertility of the earth.

Source: Business Recorder

ZTBL NEWS

SPONSORED SCHOLARSHIP SCHEME FOR THE CHILDREN OF CLERICAL AND NON-CLERICAL EMPLOYEES FOR THE YEAR 2023

The Bank Awards Twelve (12) Scholarships to the outstanding children of serving/deceased clerical and non-clerical employees to pursue post-matriculation studies upto MBBS or Master's level or Technical subjects. The minimum eligibility criteria for the scheme is 60% marks in matriculation examination. The Applications for grant of Scholarship for academic year 2023 have been invited from the clerical and non-clerical employees in service including legal heirs of deceased clerical and non-clerical employees. The applications duly completed and supported by the prescribed documents from the eligible children on prescribed format have to be sent to Incharge, Staff Relations Unit, Staff Relations & Welfare Department, ZTBL, HO, Islamabad latest by 18.01.2024. All controlling officers have been advised to ensure that scheme is brought to the notice of each and every clerical and non-clerical employee under their control including heirs of deceased clerical and non-clerical employees.

SELF-CONTRIBUTORY HAJJ SCHEME FOR ZTBL EMPLOYEES

Keeping in view the significant increase in Hajj expenses over the last few years and to provide opportunity of Hajj to a large number of Bank employees, out of self-contribution, the Management Committee in its 19th meeting held on 07.12.2023 has revised monthly contribution rates and balloting group of employees, w.e.f. 01.01.2024 as per following details:

S#	Categories of Muslim Employees (Regular/ Contractual)	Revised Monthly Contribution Rate
1	SEVP & EVP	Rs.1,000/-
2	SVP & VP	Rs.800/-
3	AVP, OG-I, OG-II & OG-III	Rs.500/-

4	Clerical/Non-Clerical employees	Rs.200/-
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HO Accounts Department, ZTBL, Head Office, Islamabad will ensure deduction of Hajj contribution from monthly salaries of eligible employees. The group-wise balloting of Hajj draw shall be carried out in each group of employees (Muslims), as detailed below: -

Balloting Group	Employee's Categories (as on balloting date)
Group-A (50% seat quota)	All regular/contractual employees (i.e. Officers/ Executives) above 40 years age
Group-B (25% seat quota)	All regular/contractual employees (i.e. Officers/ Executives) below 40 years age
Group-C (25% seat quota)	All regular Clerical/Non-Clerical employees of ZTBL.
<ul style="list-style-type: none"> The number of seats in relevant balloting group will be determined on the basis of overall accrued fund and expected Hajj expenses announced by the Ministry of Religious Affairs for that particular year. Shifting of seat(s) from one balloting group to another group shall not be allowed, in any case. 	

USE OF APPROVED "REPAYMENT" AND "RECOVERY" TERMINOLOGY

The MANCOM in its 16th meeting held on 25th September, 2023 has approved that: (i) Terminology of "Repayment" would be used at the time of recovery in respect of Regular Loans, loans within due dates and in respect of loans that are 30,60 and upto 90 days overdue/past dues, while terminology of "Recovery" would be used at the time of recovery in respect of NPLs & charge-off (SAM) loans. It is, therefore, advised that henceforth SBP terminologies as approved by the MANCOM may be used within/outside the Bank for analysis/data preparation & reporting purposes.