

AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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Technology for Agriculture



TABLE OF CONTENTS

JADEED DAIRY FARMING (URDU)	03
CLIMATE CHANGE IMPACTS ON CITRUS PRODUCTION IN PAKISTAN	04
EMBRACING SUSTAINABILITY: THE RISE OF GREEN BANKING	06
ZARAI SIFARISHAT BARAY-E-KISSAN	09
LIVESTOCK ADVISORY	11
SBP UPDATES	12
MANAGEMENT TIPS	13
NATIONAL NEWS	14
ZTBL NEWS	15

جدید ڈیری فارمنگ

مشین ملکنگ سے لے کر جدید ڈیری فارمنگ تک دودھ کی پیداوار بڑھانے، دودھ کے معیار کو بڑھانے اور لاگت کو کم کرنے کے لیے مسلسل نئی ایجادات کے لیے کوششیں جاری ہیں۔ جدید ڈیری فارمنگ کے لیے جدید مشینری جیسا کہ چارے کی کٹائی اور چارے کی چانگ والی مشین، ٹی ایم آر ویگن، جانوروں کو گرمی کے دباؤ سے بچانے کے آلات، دودھ دھونے والی مشینیں وغیرہ شامل ہیں۔ اس کے علاوہ جدید ڈیری فارمنگ کے لیے جانوروں کا انتخاب، بیماریوں سے تحفظ، ڈیری فارم کا ریکارڈ رکھنا اور بہتر مینجمنٹ سسٹمز کو اپنانا بھی ضروری ہے۔

تاہم، اعلیٰ جینیاتی ممکنہ ڈیری جانوروں کی مقامی تبدیلی، کیسین پروٹین، اینٹی بائیوٹکس، اور افلاٹوکسن سے منسلک صحت کے خطرات، اور مستقبل قریب میں ڈیری انڈسٹری کو درپیش غیر اقتصادی آپریشنل اخراجات جیسے چیلنجوں کو حل کیا جانا چاہیے۔

ڈیپارٹمنٹ آف لائیو سٹاک پروڈکشن یونیورسٹی آف ویٹرنری اینڈ اینیمل سائنسز کے پاس امریکہ سے درآمد کی گئی ہولسٹین گائیوں، ساہیوال گائے اور بھینسوں کا اپنا ڈیری فارم ہے، جو نہ صرف سیکھنے اور پریکٹیکل کرنے کے مواقع فراہم کرتا ہے بلکہ اپنے سٹاف، طلباء اور کمیونٹی کے لیے خالص دودھ کا ذریعہ بھی ہیں۔ یہ دودھ ایڈیٹیوز اور پریزیروٹیوز سے پاک ہے اور ڈیپارٹمنٹ آف ڈیری ٹیکنالوجی کی انتہائی مستند ٹیم بہترین معیار کے دودھ کو یقینی بناتی ہے۔

ڈیپارٹمنٹ آف ڈیری ٹیکنالوجی یونیورسٹی آف ویٹرنری اینڈ اینیمل سائنسز میں ڈیری پروڈکشن کے طریقوں کو سیکھنے اور ڈیری سپلائی چین کا نظام بہتر کرنے کے سلسلے میں کیپسٹی بلڈنگ ٹریننگز کی سہولت فراہم کی جا رہی ہے۔

پاکستان میں آمدنی میں تفاوت کو کم کرنے اور غربت کو کم کرنے کے لیے لائیو سٹاک کے شعبے میں سرمایہ کاری بہترین طریقہ ہے۔۔ اس شعبہ میں سرمایہ کاری سے ترقی کے نئے مواقع کھل سکتے ہیں اور خوشحال پاکستان کا خواب شرمندہ تعبیر ہو سکتا ہے۔

پاکستان میں جدید ڈیری فارمنگ نے پچھلی دو دہائیوں میں نمایاں ترقی کی ہے۔ مجموعی طور پر، ڈیری کا شعبہ ایک پائیدار سطح پر کارکردگی کا مظاہرہ کر رہا ہے تاکہ بڑھتی ہوئی آبادی کی خوراک، خاص طور پر ڈیری مصنوعات کی ضروریات کو پورا کیا جا سکے اور ساتھ ہی ساتھ ڈیری مصنوعات کی درآمدات کو کم کر کے قیمتی زرمبادلہ کی بھی بچت ہو سکے۔

تاہم ابھی بھی مزید پیش رفت کی ضرورت ہے کیونکہ ہم ابھی تک اپنے مقصد سے بہت دور ہیں اور روایتی طریقے سے جانور پالنا زیادہ منافع بخش نہیں ہے۔

اگر ہم یورپی نظام کا جائزہ لیں تو یہ معلوم ہوتا ہے کہ ڈیری فارمنگ کے لیے وہ سائنسی طریقے استعمال کرتے ہیں جو ان کی ترقی کے محرک ہیں۔ جن میں مشینری کا استعمال، جانوروں کا اچھا چارہ، ریکارڈ رکھنا اور بیماریوں سے بچاؤ ہے۔

گزشتہ پندرہ سالوں کے دوران، کارپوریٹ نجی شعبے کی فعال شمولیت کی وجہ سے نئے اقدامات کیے گئے ہیں۔ ان کوششوں کے نتیجے میں اعلیٰ نسل کے جانوروں کی افزائش اور اعلیٰ معیار کے دودھ کے جراثیمی پلازم کی درآمد، فی جانور پیداوار، دودھ سنبھالنا، پروسیسنگ اور مارکیٹنگ، بہتر ڈیری اجزاء (مشینری، آلات، جانوروں کی خوراک اور سیمان) کی دستیابی میں بہتری آئی ہے، مزید برآں کسانوں کی راہنمائی کے ساتھ ساتھ انہیں جدید انتظامی طریقوں پر مہارت حاصل کروانے کے اقدامات بھی کیے گئے ہیں۔

مارکیٹ میں ٹیکنالوجی ٹولز کی بھرمار ہے جو ڈیری فارمرز کو زیادہ موثر، منافع بخش اور پائیدار بننے میں مدد فراہم کرتا ہے۔

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CLIMATE CHANGE IMPACTS ON CITRUS PRODUCTION IN PAKISTAN

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Citrus fruits, like Kinnow mandarins, flourish in tropical and sub-tropical climates, particularly in the plains of Punjab, Pakistan. However, their quality and yield are highly sensitive to environmental fluctuations. Despite Pakistan achieving its highest export volume and value of Kinnow fresh fruit in 2017-2018, subsequent years have seen a decline in quality due to unpredictable weather patterns and increased global competition. Currently, Pakistan's citrus export

represents only a fraction of its total production, with the majority being consumed domestically.

Climate change exacerbates these challenges, impacting crucial stages of citrus growth and requiring meticulous orchard management, irrigation, and pest control to maintain quality. However, despite efforts to improve quality, the emphasis on cosmetic appearance and internal attributes in international markets, particularly the European Union, poses a significant barrier to Pakistan's export success, with exports to such profitable markets fetching a mere 2% of the total export value, which stood at \$300 million during the peak season of 2017-2018.

Abiotic and biotic factors intermingled with climate change that may influence fruit quality and yield and directly income of the orchard. The ongoing trend of climate change has increased means temperature, altered rainfall patterns and frequency and climatic variability became extreme that has substantially altered agricultural systems and crop preference. Climate change has altered rainfall pattern and raised temperature. Citrus fruit exposed to heat stress in April and May when fruit are just small in size. This stress resulted in physiological fruit drop. More fruit drop was observed in Punjab due to heat and drought stress. Rise in temperature caused more physiological drop in citrus plant and water scarcity due to drought also caused premature fruit drop in June as

was seen in Punjab where high temperature and less rainfall resulted in more fruit drop percentage. Recent phenomena of smog due to dust particles pollution has posed serious threat for plant and injured tissues and denatured chloroplast that decreased pigments in leaves and ultimately less carbon assimilation resulted in less photosynthesis. Inhibition of plant growth activities can alter biochemical change and resulted in fruit drop. Smog was more observed in Vehari and Toba Tek Singh than Sargodha and consequently more mature fruit drop recorded in these districts.

Climate change challenges have damaged citrus orchards, including fruits and trees, reduced production, and threatened citrus farmers' livelihoods. Some studies have emphasized that climate change has increased the incidence of cold fronts and raised the occurrence of freeze stress in citrus farms in recent decades. Climate change affects agriculture and food systems in this region by increasing temperatures and decreasing precipitation and weather predictability, which reduces agricultural production and livelihood security. Climate Change has also accelerated pests and diseases in citrus fruit that is also a reason for low production and also increased the input cost of farmers. climate change can also weaken citrus trees, making them more susceptible to pest infestations and diseases. Prolonged periods of heat stress, drought, or extreme weather events can compromise the health and resilience of citrus

trees, leaving them more vulnerable to attacks by pests and infections by pathogens. Climate change has not only exacerbated abiotic stress, but has also rendered external conditions more feasible for pests to spread and infest citrus fruit. Citrus leafminer (*Phyllocnistis citrella*) is a potential pest that directly feeds the newly sprouted leaves and twigs of all three spring, summer and autumn flushes. Increasing temperatures in spring and autumn, leaf miner accrued more heat units or developmental degree days to accelerate the biological stages of its life-cycle, thereby increasing the pressure of infestation. Citrus Canker disease has also been accelerated because of climate change and also reported the major cause of decline in citrus exports.

Mitigation Strategies to prevent Citrus Fruit from Climatic Impacts

In the face of escalating climate change impacts on citrus orchards, agricultural experts are advocating for proactive mitigation strategies to safeguard Pakistan's citrus industry. While significant strides have been made in research, the critical challenge lies in translating these findings into actionable practices within the farming community. One key approach gaining traction is the adoption of agroforestry practices within citrus orchards. This method, already employed in many developing nations, holds promise in both combating climate change and diversifying farm incomes. By

integrating trees alongside citrus crops, farmers can enhance soil health, conserve water, and mitigate the effects of extreme weather events.

- Addressing the challenge of heat stress and water scarcity requires a multifaceted approach. Agronomic management practices play a pivotal role here, encompassing aspects such as irrigation, nutrition, pruning, and pest management. By fine-tuning these practices, farmers can optimize citrus fruit quantity and quality even in adverse climatic conditions.
- Furthermore, advancements in breeding offer hope for developing resilient citrus varieties. Efforts are underway to identify rootstocks that exhibit tolerance or resistance to both environmental stressors and prevalent pests and diseases. Through strategic breeding programs, these improved rootstocks could provide a vital buffer against climate-related risks.
- Molecular approaches also hold promise in addressing the challenges posed by heat and water deficits. By leveraging genetic insights, researchers aim to develop citrus varieties better equipped to thrive under adverse climatic conditions, ensuring sustained yields and orchard resilience.
- To manage water scarcity, the adoption of drip irrigation systems emerges as a practical solution. By delivering precise amounts of water directly to the roots, drip irrigation minimizes wastage and optimizes water usage, crucial for

citrus orchards facing dwindling water resources. However, the success of these mitigation strategies hinges on effective knowledge dissemination and capacity building among farmers. Training programs and awareness campaigns are indispensable in fostering the adoption of climate-smart practices within the citrus sector. Empowering farmers with the requisite skills and knowledge equips them to adapt to changing environmental realities, ensuring the long-term sustainability of Pakistan's citrus industry.

EMBRACING SUSTAINABILITY: THE RISE OF GREEN BANKING

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Introduction

In the wake of global environmental concerns and a growing awareness of the impact of human activities on the planet, the financial sector is undergoing a transformative shift towards sustainability. One notable development in this regard is the rise of green banking, a concept that integrates environmental and social responsibility into traditional banking practices. As the world grapples with the challenges of climate change, resource depletion, and social inequality, green banking emerges as a crucial segment in fostering a m

Defining Green Banking: Green banking, also known as sustainable or ethical banking, goes beyond the conventional scope of financial

services. It encompasses a commitment to environmentally friendly and socially responsible practices in all aspects of banking operations. This includes responsible lending, investment in sustainable projects, and minimizing the environmental footprint of banking activities. Green banks aim to align their business strategies with broader goals of environmental protection, social justice, and economic resilience.

Sustainable Financing: One of the key pillars of green banking is sustainable financing. Green banks prioritize funding projects that have positive environmental and social impacts. This may include renewable energy initiatives, energy-efficient construction projects, and sustainable agriculture practices. By directing capital towards environmentally friendly projects, green banks play a crucial role in accelerating the transition to a low-carbon economy. Furthermore, green banks often integrate Environmental, Social, and Governance (ESG) criteria into their lending decisions. This involves assessing the environmental and social risks and opportunities associated with potential borrowers. Through ESG integration, green banks not only mitigate risks related to climate change but also contribute to the development of sustainable business practices.

Technology and Innovation: The digital era has facilitated the integration of technology into green banking practices. Online platforms and mobile applications enable customers to monitor and

manage their finances while promoting paperless transactions to reduce environmental impact. Additionally, innovative technologies such as block chain are being explored to enhance transparency in financial transactions and ensure the traceability of funds to sustainable initiatives.

Corporate Social Responsibility: Green banks actively engage in corporate social responsibility (CSR) initiatives, demonstrating a commitment to giving back to the communities they serve. This may involve supporting local environmental projects, funding education programs, or collaborating with non-profit organizations. By embracing CSR, green banks contribute to the overall well-being of society, aligning their operations with a triple bottom line that prioritizes people, planet, and profit.

How a bank become green bank?: Transforming a bank into a green bank is a gradual process that may take several years. It requires a strong commitment from leadership, a clear strategy, and a willingness to adapt to changing environmental and social trends. A successful transition to green banking can not only benefit the environment and society but also enhance the bank's reputation and long-term financial stability. Converting a traditional bank into a green bank involves adopting a set of practices, policies, and strategies that prioritize environmental and social sustainability. Here are steps and considerations for a bank to become a green bank:

Leadership Commitment: The bank's leadership, including the board of directors and senior management, must commit to the transition to green banking. A clear vision and commitment to environmental and social responsibility are essential.

Green Banking Policy/Strategy: Development of detail & comprehensive Green policy that outlines the bank's commitment to environmental & social responsibility and also cover Green Business facilitation and own impact reduction. This policy should be integrated into the bank's overall mission and values.

Environmental and Social Risk Assessment: Implement environmental and social risk assessments to identify and evaluate risks associated with lending and investment activities. These assessments should be integrated into the bank's risk management framework.

Green Product Offerings: Introduce a range of green financial products and services, such as green loans, sustainable investment options, loan on renewable energy sources, and eco-friendly agriculture practices/equipment's. These products should support environmentally responsible projects and initiatives.

Own Impact Reduction: Make changes to the bank's own operations to reduce environmental impact. This includes energy-efficient buildings, paperless operations, and responsible waste management.

Customer Education: Educate customers about the bank's green initiatives and encourage them to make sustainable choices. Provide information on how customers can reduce their own environmental footprint.

Reporting and Transparency: Publish annual sustainability reports that detail the bank's environmental and social performance, as well as progress toward sustainability goals.

Employee Training: Train bank employees to understand and implement green banking practices. This includes awareness of sustainability principles, risk assessment, and customer engagement.

ZTBL and Green Banking: ZTBL, a specialized financial institution catering to the agricultural sector, has been making strides in integrating green banking practices into its operations, reflecting a commitment to environmental conservation and sustainable development. ZTBL has adopted a green banking policy that revolves around three key pillars: effectively managing environmental and social risks, supporting green businesses, and reducing its own environmental impact. The bank is actively promoting green initiatives by conducting awareness sessions for its employees, introducing various eco-friendly financial products, and taking steps to transition some of its offices to renewable energy sources. Through these measures, ZTBL is committed to fostering sustainability and minimizing its ecological footprint.

زرعی سفارشات

گندم

- ﴿ پچھستی کاشتہ گندم کو پہلا پانی شاخیں نکلتے وقت بوائی کے 25 تا 30 دن بعد لگائیں۔
- ﴿ گندم کی اچھی اور زیادہ پیداوار حاصل کرنے کے لیے جڑی بوٹیوں کی تلفی انتہائی ضروری ہے۔ ایک اندازے کے مطابق جڑی بوٹیوں کی وجہ سے 42 فیصد تک پیداوار کم ہو سکتی ہے۔ جڑی بوٹیوں کی تلفی کے لیے مندرجہ ذیل باتوں کا خیال رکھیں۔
- ﴿ پہلی آبپاشی کے بعد کھیت و تر حالت میں آنے پر دوہری بارہیرو چلائیں۔
- ﴿ جڑی بوٹیوں کی تلفی کے لیے فصل کی ابتدائی حالت میں پہلے پانی کے بعد جڑی بوٹیوں کی شناخت کو مد نظر رکھتے ہوئے جڑی بوٹی مارا دیات کا فوراً سپرے کریں۔ چوڑے اور نوکیلے پتوں والی دونوں اقسام کی جڑی بوٹیوں کی صورت میں دونوں طرح کے زہروں کو ملا کر یا ان کے تیار شدہ مکسچر جو کہ مارکیٹ میں دستیاب ہیں سپرے کریں۔ ورنہ علیحدہ علیحدہ سپرے کریں۔
- ﴿ دوسرے پانی کے بعد اگر نوکیلے پتوں والی جڑی بوٹیاں نظر آئیں تو ان کے لیے مونسفارش کردہ زہر ضرور استعمال کریں۔
- ﴿ رتیلے کلراٹھے نیز بارانی علاقوں کی زمینوں میں جڑی بوٹی مارزہروں کا استعمال محکمہ زراعت کے عملہ کے مشورہ سے کریں۔

سورج مکھی

- ﴿ بھاری میرا زمین سورج مکھی کی کاشت کے لیے بہت موزوں ہے۔ سیم زدہ اور بہت رتیلی زمین اس کے لیے موزوں نہیں ہے۔
- ﴿ جنوبی اضلاع میں یکم جنوری سے 31 جنوری تک اور وسطی و شمالی اضلاع میں 15 جنوری سے 15 فروری تک کاشت مکمل کریں۔
- ﴿ ڈیرہ غازی خان اور راجن پورہ اضلاع میں 31 جنوری تک کاشت مکمل کریں۔
- ﴿ سورج مکھی کی اچھی پیداوار حاصل کرنے کے لیے فصل کو قطاروں میں کاشت کریں۔ قطاروں کا درمیانی فاصلہ اڑھائی فٹ اور پودوں کا درمیانی فاصلہ آبپاش علاقوں میں 9 انچ رکھیں

کماڈ

- ﴿ فصل کی کٹائی جاری رکھیں۔ فصل کی کٹائی سطح زمین سے آدھاتا ایک انچ گہرا کریں کیونکہ زیر زمین پڑی آنکھیں زیادہ صحت مند ماحول میں پھوٹی ہیں اور مڈھوں میں موجود گڑووں کی سنڈیاں تلف ہو جاتی ہیں۔
- ﴿ کٹائی کے بعد گنا جلد از جلد مل کو سپلائی کریں تاکہ وزن اور ریکوری میں کمی نہ آئے۔
- ﴿ مونڈھی فصل رکھنے کے لیے کٹائی 15 جنوری کے بعد کریں۔
- ﴿ ستمبر کاشتہ اور مونڈھی فصل کو پہلے کاٹیں۔

کپاس

﴿ کپاس کی آخری چنائی کے بعد کھیت میں بھیڑ بکریاں چھوڑ دیں تاکہ وہ بچے کچے ٹینڈے وغیرہ کھالیں اور ان میں موجود سنڈیاں خصوصاً گلابی سنڈی وغیرہ تلف ہو جائیں۔

﴿ حکومت پاکستان کی طرف سے گلابی سنڈی کے انسداد کے لیے پی بی روپس پر ڈیڑھ لاکھ ایکڑ تک 1000 روپے فی ایکڑ سبڈی دی جائے گی۔

﴿ گلابی سنڈی کپاس کے بچوں میں جنٹنگ فیکٹریوں میں موجود کچرا یا کھتیوں کے کنارے پڑی کپاس کی چھڑیوں کے ساتھ ان کھلے ٹینڈوں میں لہذا ان کو بروقت تلف کریں۔

چنا

﴿ چنے کی فصل میں شروع سے جڑی بوٹیوں کی تلفی ضروری ہے۔ ان کی تلفی بذریعہ گوڈی کریں۔ پہلی گوڈی فصل اگنے کے 30 تا 40 دن بعد اور دوسری گوڈی پہلی گوڈی سے ایک ماہ بعد کریں۔

﴿ کاہلی چنے کے لیے پہلا پانی بوائی کے 60 تا 70 دن بعد اور دوسرا پھول آنے پر دیں دھان کی فصل کے بعد چنے کو آبپاشی کی ضرورت نہیں۔ ستمبر کا ششہ کماد میں چنے کی فصل کو کماد کی ضرورت کے مطابق آبپاشی کریں۔

سبزیات

﴿ آبپاشی کا خیال رکھیں گوڈی کریں۔

﴿ چھوٹی اور نازک سبزیوں کو سردی سے بچانے کے لیے رات کے وقت شفاف پلاسٹک شیٹ سے ڈھانپ دیں۔

﴿ آلو کی فصل کا معائنہ کرتے رہیں۔ بیماری یا کیڑے کے حملے کی صورت میں محکمہ زراعت کے عملے سے مشورہ کر کے مناسب زہر کا بروقت سپرے کریں۔

﴿ بیج کے لیے آلو کی مخصوص فصل کا معائنہ باقاعدگی سے جاری رکھیں۔ وائرس سے متاثرہ اور دوسری اقسام کے پودوں کو احتیاط سے اکھاڑ کر ضائع کر دیں۔

﴿ کورے کے اندیشے کے پیش نظر محکمہ موسمیات کی پیشن گوئی کو مد نظر رکھتے ہوئے کورے کی راتوں میں آلو کی فصل کی ہلکی آبپاشی کریں یا پانی کا سپرے کریں یا دھونی دیں۔

☆☆☆☆☆

LIVESTOCK ADVISORY

1	<p>دودھ دینے والے جانوروں کی دیکھ بھال کیسے کریں؟ جانوروں کو متوازن خوراک اور تازہ پانی فراہم کریں۔ جانوروں کے ماحول کو صاف ستھرا اور پرسکون رکھیں۔ شیڈول کے مطابق جانوروں کو متعدی بیماریوں سے بچاؤ کے ٹیکے لگائیں۔</p>
2	<p>ماسٹائٹس کو روکنے اور کنٹرول کرنے کے لیے اقدامات؟ جانوروں کے شیڈ کو صاف رکھیں۔ دودھ دھونے سے پہلے اور بعد میں جراثیم کش محلول سے ہاتھ اور ٹیٹ صاف کریں۔ دودھ دھونے کے بعد تھن کو بالکل خالی کر دیں۔ دودھ مناسب طریقے سے دھوئیں یا دودھ دھونے والی مشین کا استعمال کریں۔ مناسب وقت پر چارہ کھلائیں۔ جانوروں کی کسی بیماری کی صورت میں قریبی ویٹرنری ہسپتال سے رابطہ کریں۔ ماسٹائٹس کی جلد تشخیص کے لیے سرف ٹیسٹ کو باقاعدگی سے استعمال کرنا چاہیے۔</p>
3	<p>گائے بھینسوں میں گل گھوٹو اور منہ گھر کے حفاظتی ٹیکے کب لگائے جائیں؟ گل گھوٹو کی بیماری سے جانوروں کو بچانے کے لیے بارشوں سے قبل سال میں 2 مرتبہ یعنی مئی جون اور نومبر دسمبر میں گل گھوٹو کا حفاظتی ٹیکہ لگوائیں جبکہ منہ گھر کے لیے مارچ، اپریل اور ستمبر، اکتوبر میں حفاظتی ٹیکہ لگوائیں</p>
4	<p>کامیاب گوٹ فارمنگ کے متعلق ہدایت : جس علاقے میں گوٹ فارمنگ کریں وہاں کی مقامی نسل کا انتخاب کریں۔ شدید سردی کے موسم میں رات کے وقت بکریوں کو سردی سے بچائیں اور ان کے جسم سوتر کی بوریوں سے ڈھانپ دیں۔ بکریوں کو کون کون سی بیماریوں کے حفاظتی ٹیکے لگوائے جائیں؟ بکریوں میں پی پی آر، پلورومونیا، چیچک اور منہ گھر کے حفاظتی ٹیکے لگوائیں۔</p>
5	<p>جانوروں میں ویکسینیشن کی احتیاطی تدابیر؟ - ہمیشہ اچھی کمپنی یا ادارے کی ویکسینیشن استعمال کریں۔ - ویکسین کو ہمیشہ برف میں ڈال کر تھرماس یا فریج میں رکھیں کیونکہ زیادہ درجہ حرارت میں اس کا اثر ختم ہو سکتا ہے۔ - ویکسین لگانے سے پہلے بوتل کو اچھی طرح ہلائیں۔ - جانوروں کو ایک دوسرے کے سامنے ویکسینیشن نہ کروائیں۔ - بیمار جانور کو ویکسین نہ کروائیں۔ ویکسین کی مقدار کا تعین ڈاکٹر کے مشورے سے کریں۔</p>
6	<p>جانوروں میں کیڑوں کی روک تھام اور علاج کی ہدایات؟ اندرونی کیڑوں کی شناخت کے لیے جانور کے پاخانے کا نمونہ تشخیصی لیبارٹری میں بھیجا جائے اور تشخیص کے مطابق دوائیں استعمال کی جائیں۔ ہر چار ماہ بعد ڈیورمر کا استعمال کریں۔</p>

Provided by

Dr. Muhammad Junaid, University of
veterinary and Animal Sciences, (UVAS)
Lahore.

SBP UPDATES

SBP Initiates the Process for Issuance of New Banknote Series

State Bank of Pakistan (SBP) has initiated the process for designing and issuing a New Banknotes Series of all existing denominations. It is an established practice of central banks to introduce new banknote series after every fifteen to twenty years to secure the integrity of banknotes and align them with the latest technological developments in the banknotes design and security features. As part of the initial process of designing the new banknote series, the SBP is organizing an Art Competition to have innovative and thematic design ideas for the new banknote series. The local artists, designers and art students can send their designs to SBP by 11th March 2024. The top three designs for each of the existing seven denominations will be recognized and awarded cash prizes. The complete information about the Art Competition can be accessed at:

<https://www.sbp.org.pk/ArtCompetition/ArtCompetition.pdf>

The design ideas and themes finalized after the Art Competition will be shared with the reputed professional banknote designers to be selected through a competitive process for developing the final printable designs for each denomination. The final designs will be submitted to the Federal Government for approval. The SBP intends to complete the process within the next 2 years. The existing banknote series will remain in circulation

even after the issuance of new series. Any decision on withdrawal of the existing series from circulation will be taken in a gradual and phased manner, once the new banknotes are issued and are in circulation in sufficient quantities.

State Bank of Pakistan launches its Official WhatsApp Channel

The State Bank of Pakistan (SBP) has formally launched its WhatsApp channel. WhatsApp users can follow the verified SBP WhatsApp channel through the below provided link or QR code. This is another step in line with SBP's continuous efforts to provide reliable information to its stakeholders in a seamless and timely manner. The channel will serve as a tool of communications where followers will directly receive information from SBP on its policies, initiatives, notifications and awareness campaigns.

WhatsApp Channel Link:

<https://whatsapp.com/channel/0029VaCSf6cEKyZMXFJbUc1i>

Workers' Remittances in December 2023

Workers' remittances recorded an inflow of US\$2.4 billion during Dec 23. In terms of growth, during Dec 23, remittances increased by 5.4 percent on m/m and 13.4 percent on y/y basis. Workers' remittances inflow of US\$ 13.4 billion has been recorded in first six months of FY24. Remittances inflows during Dec 23 were mainly sourced from Saudi Arabia (\$577.6 million), United Arab Emirates (\$419.2 million), United Kingdom (\$368.0 million) and United States of America (\$263.9 million).

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

CRACKDOWN AGAINST FAKE PESTICIDES

The Agriculture Department has taken vigorous action against fake pesticides during the year 2023 to ensure the supply of quality agricultural poisons to the farmers. In this regard, the Department of Pest Warning and Quality Control of Pesticides under the leadership of Secretary Agriculture, Punjab continued to crackdown on fake agricultural drugs and seized 1.174 million kilograms of poisons. The value of the seized fake and adulterated poisons is Rs 370 million. In addition, 9084 samples were sent to the laboratories for analysis to check the quality of agricultural poisons, out of which 273 samples were found to be substandard. Total 555 raids were conducted and 679 cases were registered in 2023.

PUNJAB AGRICULTURE STRATEGIC PLAN (2024-34)

Punjab Agriculture Strategic Plan (2024-34) recommendations were submitted in the third meeting of the plan, which will be soon sent to the provincial cabinet for approval after consultation of stakeholders. The plan includes proposals for improvement of water resources, reforms for agricultural research and improvement and innovation in the market and industry system related to the agricultural sector. The aim of making the plan was to make the best use of land and water resources so as to substantially increase the yield of crops per acre. The implementation of this plan would lead to innovation in research activities

under Research Reforms. Besides, Agro-ecological Zones agricultural activities would be promoted as per the plan. By implementing this plan, 10-15% post-harvest losses of important crops could be avoided. In the meeting, all the stakeholders discussed the challenges faced by the agriculture sector and to solve their problems. They shared their experiences and took practical steps to finalize the recommendations of the Punjab Agriculture Strategic Plan 2024-34.

REDUCTION IN CITRUS EXPORTS

The citrus exports have reduced from \$300 million to \$100 million that is a matter of grave concern, said University of Agriculture Faisalabad Vice Chancellor Prof. Dr. Iqrar Ahmad Khan. He expressed these views while presiding over a workshop for citrus farmers organized by UAF, Department of Agriculture Punjab Government, Khyber Pakhtunkhwa Government and Federal Ministry for Food Security organized at Chak No. 332 GB Pir Mahal. VC UAF said that UAF was making all out efforts to increase citrus production and solve the problems faced by farmers. Seedless citrus is favored around the world. With the passage of time, citrus has faced various diseases which affected our citrus production badly. The establishment of certified seed nurseries is the need of the hour for the revival of citrus in Pakistan. He said that we have to develop modern nursery mechanism with industry public partnership.

Source: Business Recorder

ZTBL NEWS

ZTBL SIGNED MOU WITH UNIVERSITY OF VETERINARY & ANIMAL SCIENCES - UVAS LAHORE



The University of Veterinary and Animal Sciences, Lahore, has signed a memorandum of understanding (MoU) with the Zarai Taraqiati Bank Limited (ZTBL) to promote the livestock development. The MoU was signed in a ceremony attended by UVAS VC Prof Dr. Nasim Ahmad, Dean Faculty of Animal Production & Technology Prof Dr. Saima, ZTBL President/CEO Tahir Yaqoob Bhatti, Provincial Chief Punjab Mr. Abdul Qayyum Sukhera and Head Planning Research & Technology Division Tariq Mahmood.



The partnership aims at uplifting the livelihood of the farming community by disseminating knowledge about the latest agricultural technologies and farm practices to enhance livestock production and farmers' profitability.

Prof Ahmad expressed optimism that this cooperation would benefit the livestock farming community by increasing their livestock production and enhancing their profitability. President/CEO ZTBL outlined the bank's objectives to promote the

livestock sector by providing loans, guidance, and advisory services regarding farm practices to boost the profitability of the farming community.



He emphasized the vital role of the livestock sector in the national GDP. Under the MoU, both the parties will jointly conduct field days, seminars, and workshops to disseminate the latest developments in livestock for uplifting the livelihood of the farming community. They will also develop partnerships for running joint ventures and research activities for the establishment of demonstration plots and research trials on modern livestock and poultry.

Short Video on Mushroom Farming by ZTBL with Punjab Agriculture Department



Zarai Taraqiati Bank Limited has signed a Memorandum of Understanding with the Punjab Agriculture Department for cooperation and promotion in various activities related to agriculture. Under that MoU, a team from the Punjab Agriculture Information Department, led by the Deputy Director, conducted a visit to ZTBL Farm. During the visit, the team explored various aspects of the farm, including a video documentation session with Mr. Muhammad Kashif, a mushroom cultivation expert from ZTBL. The video is available on social media pages of Agri Department, GoPb.