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Zarai Taraqati Bank Limited



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## **TABLE OF CONTENTS**

<b>JALAPENO PEPPER AND ITS USE IN PAKISTAN</b>	<b>03</b>
<b>RICE CROP DISEASES IN PAKISTAN AND THEIR CONTROL</b>	<b>04</b>
<b>ZARAI SIFARISHAT BARAY-E-KISSAN</b>	<b>06</b>
<b>SBP UPDATES</b>	<b>08</b>
<b>MANAGEMENT TIPS</b>	<b>09</b>
<b>NATIONAL NEWS</b>	<b>10</b>
<b>ZTBL NEWS</b>	<b>11</b>

# JALAPENO PEPPER AND ITS USE IN PAKISTAN

*Ms Huma Abbas, OG-I (Agriculture Technology Department, ZTBL)*



Jalapeno peppers are not native to Pakistan, but they have gained popularity in the country's culinary scene in recent years. They are now widely used in various dishes, particularly in urban areas where international cuisine is liked by all. Here are some common uses of jalapeno peppers in Pakistan.

**Combination cuisine:** In Pakistan, jalapenos are often incorporated into fusion dishes that combine elements of Western and Pakistani cuisine. For example, you may find jalapenos used as toppings for burgers, sandwiches, and pizzas, adding a spicy kick to these familiar foods.



**Mexican dishes:** As Pakistani cuisine becomes more diverse, Mexican dishes have gained popularity. Jalapenos are used in the preparation of nachos, quesadillas, enchiladas, and tacos,

which are served in restaurants that specialize in Mexican cuisine.

**Salsas and sauces:** Jalapenos are a key ingredient in making salsas and hot sauces. In Pakistan, salsas are commonly prepared with a blend of jalapenos, tomatoes, onions, cilantro (herb) and lime juice. These flavorful condiments are served alongside various snacks, grilled meats, or as a topping for different dishes.

**Pickling:** In Pakistani cuisine, pickling is a common preservation method. Jalapenos are sometimes pickled in vinegar, along with other vegetables such as carrots, radishes, and cauliflower.



These pickled jalapenos add a tangy and spicy element to meals and are often served as a condiment alongside curries, rice dishes, and kebabs.

**Stuffed peppers:** Jalapenos are sometimes stuffed with cheese, meat, or a combination of ingredients and then baked or grilled. These stuffed peppers make for a flavorful appetizer or snack and are enjoyed by those who appreciate spicy and savory flavors.

It's worth noting that while jalapeno peppers have gained popularity, they may not be as commonly used as native chili varieties such as green chilies or red chilies in Pakistani cuisine. However, with the growing interest in international flavors and culinary experimentation, jalapenos have found their way



into the kitchens and menus of many Pakistani restaurants and households.

## RICE CROP DISEASES IN PAKISTAN AND THEIR CONTROL

Rice Crop is one of the major food and cash crop of leading food crops of the world and a cash crop of Pakistan. It contributes 15 per cent to the foreign exchange earnings. Its area under cultivation, production and yield per acre also indicates it's important. In this article we will write the major diseases of Rice crop in agro ecological zones of Pakistan.

### Blight or Brown Spot

**Symptoms:** This disease has been recorded all over Pakistan because of difference in day and night temperature in Rice crop zones. Initially small dots or circular eye shaped or oval spots appear light in color on leaves. These spots coalesce and



result in linear spots brown in color. Later on withering and yellowing of leaves occur. Seed setting also affected and causes sterility, shriveling and show rotting and poor germination. Perpetuation: Diseased seeds, plant debris and soils help the fungus to survive, while fluctuating temperature and irrigation water help to the fungus for transmitting from diseased to healthy plants.

### Control:

- Use of resistant varieties or disease free seed in healthy soils
- Sanitation and crop rotation
- Hot water seed treatment at 54 oC for 10 minutes or with seed dressing fungicides/Seed treatment fungicides
- Collection and destruction of stubble and spraying with copper fungicides at right time and
- Application of suitable foliar fungicides may help to minimize further dissemination of the disease

### Bunt of Rice

**Symptoms:** This disease also called black or kernel smut is generally distributed wherever rice is grown. Diseased grains are filled with black powder, which can be detected by breaking them. Only a few grains may be affected wholly or partially in an ear. If not severely infected, seeds may germinate but seedlings are stunted.



### Control:

- Cultivation of resistant varieties
- Use of healthy and recommended seed varieties
- Sowing early maturing varieties,
- Avoid high rates of nitrogen fertilizer,
- Avoid winnowing and threshing of diseased crop in field,
- Treat the seed with suitable chemicals easily available in the market and collect and burn diseased ear heads.

### Rice blast:



**Symptoms:** Small spots appear on the leaves of rice plants, nodes, panicles and grains and sometimes on leaf sheaths. These spots rapidly increase and turn grey from the center. Brown to black spots also develops on inflorescence and glumes. In later stages, the diseased heads appear blasted and whitish in color. Grain development of rice crop is affected and the panicles droop.

#### Control:

- Remove un healthy plant from the field
- Timely sowing of the crop
- Cultivation recommended disease resistant varieties;
- Always sow the seed after treatment with recommended fungicide
- Avoid excessive depth application of irrigation water
- Timely weeds control

### Bacterial blight:

**Symptoms:** Water-soaked stripes appear along the margin of leaf blades, which later on enlarge and turn yellow. These lesions may cover the entire blade, may extend to the lower end of leaf sheath. Similar symptoms may occur on glumes of green grains. This disease transferred to other plants through wind and water.

#### Control:

- Cultivation of improved/recommended resistant seed varieties is alone easy and safe way to prevent the crop against diseases.

### Bakanae disease:

**Symptoms:** This disease is also called white stalk, generally distributed where ever rice is grown. Infected seedlings are thin, and may die before or after transplanting.

In the field infected plants have few tillers and leaves die in short time. Live plants have empty panicles. Some infected plants may be stunted instead of elongated, while the abnormal



elongation of these (infected) plants in seed bed or field is most common symptom of this disease.

#### Control:

- Cultivation of resistant/improved varieties
- and Seed treatment with fungicide

### Stem rot:

**Symptoms:** Two to three months old plants begin to wither and ultimately dry up, the sheaths soon turn somewhat dark and start rotting. Black dots (fruiting bodies of sclerotia) occur at the base of dried leaves and leaf sheaths. Stem begins to rot and become soft, plant falls down.

#### Control:

- Use of resistant varieties;
- Burning of diseased rice stubble;
- Crop rotation and;
- Antagonistic organisms.

## زرعی سفارشات برائے کسان

### گندم

- ☆ زمین کی تیاری شروع کر دیں، گلی سڑی کھاڈا لیں اور زمین میں اچھی طرح ملا دیں۔ مزید بیج اور کھاڈا کا بھی انتظام کریں۔
- ☆ پنجاب کے تمام بارانی علاقوں کے لیے زراعت کی منظور شدہ گندم کی اقسام NARC 2009، BARS 2009، دھربانی 2011، پاکستان 2013، احسان 2016، فتح جنگ 2016، مرکز 19 اور بارانی 2017 کو 20 اکتوبر سے 15 نومبر تک اور چکوال 50 کو 15 اکتوبر سے 15 نومبر تک کاشت کریں۔
- ☆ پنجاب کے تمام آبپاش علاقوں کے لیے سحر 2006، آری 2011، فیصل آباد 2008، NARC 2011، گلکسی 2013، بور لاگ 2016، این این گندم 1، زنگول، اناج 2017 وغیرہ کے بیج کا انتظام کریں۔
- ☆ بروقت کاشت 30 نومبر تک کے لیے شرح بیج 40 سے 50 کلوگرام اور یکم دسمبر سے 15 دسمبر تک شرح بیج 50 سے 60 کلوگرام فی ایکڑ رکھیں۔

### چنا اور مسور

- ☆ چنے کی کاشت علاقوں کی موزونیت کے مطابق 25 ستمبر تا 15 اکتوبر تک بذریعہ ڈرل یا پور کاشت کریں اور شرح بیج 30 کلوگرام فی ایکڑ رکھیں۔
- ☆ چنے کی دیسی اقسام میں بلکسر 2000، پنجاب 2008، ونہار 2000، ہٹل 98، سی ایم 98 اور بھکر 2011 شامل ہیں۔
- ☆ کابلی اقسام میں CM2008، نور 91، نور 2009، نور 2013، اورٹمن 2013 کاشت کریں۔
- ☆ ستمبر کاشتہ کماد میں کابلی چنے کی مخلوط کاشت بڑی مفید ثابت ہوتی ہے۔ اس لیے 4 فٹ کے فاصلے پر کاشتہ کماد کے درمیان بیڈ پر چنے کی دو لائنیں یا 2.5 فٹ کے فاصلے پر کاشتہ کماد میں چنے کی ایک لائن کاشت کریں۔
- ☆ مسور کی کاشت کے لیے زمین کی تیاری شروع کر دیں۔
- ☆ منظور شدہ اقسام نیاب مسور 2002، نیاب مسور 2006، پنجاب مسور 2009، مسور 93 اور چکوال مسور اور مرکز 2009 کے بیج کا بندوبست کریں۔

### کماد

- ☆ فروری کاشتہ کماد کی فصل کو 20 سے 30 دن کے وقفہ سے آبپاشی جاری رکھیں۔
- ☆ جن کھیتوں میں کانگیاری اور رتہ روگ کا حملہ ہو تو موڈھی فصل نہ رکھیں اور نہ ہی اس کا بیج آئندہ فصل کے لیے کاشت کیا جائے۔

☆ متمبر کاشت کے لیے زمین کو اچھی طرح تیار کریں نیز محکمہ زراعت کی مندرجہ ذیل سفارش کردہ اقسام کاشت کریں۔

☆ اگیتی تیار ہونے والی اقسام

سی پی 77-400، سی پی ایف-237، اوری سی پی ایف-246۔

☆ درمیانی تیار ہونے والی اقسام

ایچ ایس ایف 240، ایچ ایس ایف 242، ایس پی ایف-213، ایس پی ایف-234، سی پی ایف-247، سی پی ایف 248 اور

سی پی ایف-249۔

☆ بیج اس طرح تیار کریں کہ ایک سے میں 3 سے 4 آنکھیں ہوں۔ اور کھادوں کا استعمال تجزیہ زمین کے مطابق چار بنیادی اصولوں یعنی صحیح مقدار، صحیح انتخاب، صحیح جگہ اور صحیح وقت کے مطابق کریں۔ اس ضمن میں آپ زرعی ماہرین سے مشورہ لے سکتے ہیں۔

## سبزیات

☆ آلو کی کاشت کا بہترین وقت یکم اکتوبر سے 20 اکتوبر تک ہے۔

☆ آلو کی کاشت سے پہلے بیج کی خوابیدگی کو توڑنا ضروری ہوتا ہے۔ آلو 10 تا 12 ہفتے پڑا رہنے سے خوابیدگی ختم ہو جاتی ہے۔

☆ موسم خزاں کی فصل کے لیے شرح تخم 1200 تا 1500 کلوگرام فی ایکڑ استعمال کریں۔

☆ موسم سرما کے لیے مولی، گاجراور شلجم کی کاشت جاری رکھیں۔ ان کے بیج بالترتیب 3 تا 6، 5 تا 8 کلو اور 1 کلوگرام فی ایکڑ استعمال کریں۔

☆ بے موسمی سبزیوں کی کاشت کے لیے ٹنل ٹیکنالوجی کو اپنائیں اور سبز مرچ، شملہ مرچ کی پیوری کو جلد از جلد مکمل کر لیں۔

☆ اکتوبر کے پہلے 15 دن لہسن کی کاشت کے لیے انتہائی موزوں ہے۔ منظور شدہ اقسام لہسن گلانی دیسی سفید اور جی ایس 1 ہیں۔

Source: 1) Ziratnama Government Of Punjab (Farmers' Advisory)

2) Monthly Agromet Bulletin, National Agromet Center, Pakistan Meterological Department.



## **SBP UPDATES**

### **Press Release of Workers Remittances in September 2023**

Workers' remittances recorded an inflow of US\$2.2 billion during Sep 23. In terms of growth, during Sep 2023, remittances increased by 5.3 percent on m/m. Workers' remittances inflow of US\$ 6.3 billion has been recorded during Q1FY24. Remittances inflows during Sep 2023 were mainly sourced from Saudi Arabia (\$538.2 million), United Arab Emirates (\$400 million), United Kingdom (\$311.1 million) and United States of America (\$263.4 million).

<https://www.sbp.org.pk/press/2023/Pr-10-Oct-2023.pdf>

### **Both Blue and Green Color Banknotes of Rs.75 are Legal Tender, Clarifies SBP**

State Bank of Pakistan (SBP) has notified for the information of public that banknote of Rs.75 (predominantly green) issued on August 14, 2022 to commemorate 75 years of Pakistan's Independence and banknote of Rs.75 (predominantly blue) issued on July 04, 2023 to mark 75 years of SBP's inception are legal tender across Pakistan.



These banknotes are equally eligible to perform the function of medium of exchange i.e. for settlement of private and public obligations. Besides, SBP and all commercial banks shall issue to, and accept from, public, these banknotes.

<https://www.sbp.org.pk/press/2023/Pr-12-Oct-2023.pdf>

### **Governor SBP addresses international investors about Pakistan's economy**

Governor State Bank of Pakistan (SBP) has met key international investors during events organized by global banks, including Barclays, JP

Morgan, Standard Bank, and Jefferies on the sidelines of the IMF-World Bank meetings in Marrakech, Morocco. Governor SBP briefed the investors about the recent macroeconomic developments, policy responses to current challenges, and the outlook of Pakistan's economy, and also answered their questions. The Governor informed the investors that the current policy mix adopted by the Government and the Central Bank is geared towards achieving stabilization through addressing macroeconomic imbalances. He apprised that the SBP is among the first central banks that began to tighten monetary policy in the wake of the rising inflation globally. However, certain domestic challenges, most notably the unprecedented floods in the beginning of the previous fiscal year, complicated SBP's efforts to bring down inflation. On a cumulative basis, SBP has increased the policy rate by 1500 bps over the last two years. Likewise, the government has also stepped up its fiscal consolidation efforts.

<https://www.sbp.org.pk/press/2023/Pr-13-Oct-2023.pdf>

### **SBP Releases Annual Report on The State of Pakistan's Economy**

According to the report, Pakistan's economy faced multiple challenges during FY23, as longstanding structural weaknesses exacerbated the impact of successive domestic and global supply shocks of unprecedented nature. The country's macroeconomic situation had already begun to deteriorate since the second half of FY22 in the aftermath of the Russia-Ukraine conflict, elevated global commodity prices and an unplanned fiscal expansion. The situation worsened during FY23 owing to floods, delay in the completion of the 9th review of the IMF's Extended Fund Facility (EFF) program, continuing domestic uncertainty, and tightening global financial conditions.

<https://www.sbp.org.pk/reports/annual/aarFY23/Annual-index-eng-23.htm>



# 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**

### **COUNTRY MAY ACHIEVE AGRI GROWTH TARGET FOR 2023-24**

According to a senior official of the Ministry of National Food Security and Research (MNFS&R), the country is likely to achieve the agriculture growth target of 3.5 percent set for 2023-24 by meeting the target of major crops including cotton and rice production which would contribute positively to the budgeted Gross Domestic Product (GDP) growth target of 3.5 percent. The increase in the production of cotton, rice as well as minor crops, and positive growth in the livestock sector would help achieve the agriculture growth target. The official said that cotton production for 2023-24 was estimated at 11.5 million bales from an area of 2.4 million hectares, showing an increase of 126.6 percent in production over the last year. Rice production for 2023-24 is estimated at 8.64 million tons from an area of 3.35 million hectares showing an increase of 12.7 percent and 18 percent in area and production respectively over last year. The official said that sugarcane production is estimated at 78.5 million tons from an area of 1.7 million hectares showing a decrease of 10.74 percent and 10.9 percent in area and production respectively over the last year. Pakistan produced 10.3 million tons of maize showing a decrease of 6.07 percent in production and 2.40 percent in area over last year. Production of Mung bean for 2023-24 is estimated at 143.6 thousand tons from an area of 198 thousand hectares showing an increase of 6.42 percent, Maash production for 2023-24 is estimated at 5.28 thousand tons from an area of 7.36 thousand hectares showing an increase of 24.65 percent and chilies production is estimated at 1.36 thousand tons from an area of 122.1 thousand hectares showing an increase of 2.33 percent, the official further

revealed. Another official in the animal husbandry section of MNFS&R said that the share of livestock in the agriculture sector is likely to increase by 64 percent.

### **WHEAT CULTIVATION IN PUNJAB: FAISALABAD DIVISION SECURES THE TOP POSITION**

Secretary Agriculture Punjab has directed the farmers of Faisalabad to make more efforts in this season and bring more area under wheat cultivation and ensure more yield to achieve the sowing and production for the current season. The Secretary Agriculture Punjab hoped that collectively 16 million acres of land would be brought under cultivation of wheat in the province this year. These views were expressed by him while addressing the farmers of wheat in Faisalabad on the occasion of Mega Farmer's Day organized to make them aware about modern production technology. Addressing the seminar, he further said that reducing the production cost of farmers was top priority so that farmers can get abundant production of wheat during Rabi 2023-24. He directed the officers of the Agriculture Extension to take immediate steps to ensure the supply of quality agricultural inputs in the market. Action will be taken to save the farmers from economic exploitation.

### **PUNJAB TO TAKE STEPS TO BOOST AGRI OUTPUT**

Federal Minister for National Food Security and Research called on Punjab Chief Minister and exchanged views over the steps that could be taken to increase different crops' production in the province. Both discussed fixing the prices of different crops and agreed on stabilizing the rate of cotton crop in collaboration with the Trading Corporation of Pakistan (TCP). The chief minister urged the federal government that in order to achieve the objective, it should purchase the crop from the TCP.

**Source: Business Recorder**

# ZTBL NEWS

## WEBINAR ORGANIZED BY ZARAI TARAQIATI BANK LIMITED (ZTBL) AND PAKISTAN AGRICULTURE RESEARCH COUNCIL (PARC) ON "CLIMATE RESILIENT AGRICULTURAL PRACTICES FOR FOOD SECURITY"



Joint PARC-ZTBL Webinar on 'Climate Resilient Agricultural Practices For Food Security' at PARC HQs Islamabad on 10-10-2023. (Dte. PR&P PARC)

On October 10<sup>th</sup>, 2023 Zarai Taraqiati Bank Limited (ZTBL) and Pakistan Agriculture Research Council (PARC) organized a national level webinar on **"Climate Resilient Agricultural Practices for Food Security"**.



ZTBL gathered farmers across the country in its 31 zonal offices. Other stakeholders also attended the webinar including officials from Sustainable Development Policy Institute, National University of Science and Technology, Arid Agriculture University Rawalpindi, University of Agriculture Faisalabad, Sindh Agriculture University Tandojam. The purpose of the webinar was to disseminate the research based agriculture technology towards the farming community. This webinar was unique in nature as

it aimed at connecting the top agriculture scientists/experts with the farmers across the country.

Chairman PARC extended his acknowledgements to President ZTBL and management for their time and consideration in arranging this webinar for wellbeing of agriculture sector of Pakistan. He mentioned that ZTBL is the best platform to disseminate latest technology among farming community. He informed that 46 institutes are working under PARC across the country for promotion of high value crops like cherry, nuts, chalthoza, olive, Kiwi, apple etc. as per weather conditions. He further added that potato seed is being imported from Holland which doesn't meet our demand. Therefore, kitchen gardening is being promoted to indigenize import issue. Home grown vegetables/fruits are not only nutritious but also economic. Edible oil available in market is not only costly but also unhealthy. Therefore, households may grow sunflower or canola at home to extract oil for edible use. He encouraged ZTBL to disseminate kitchen gardening concept among farmers as well as households through their vast presence across the country.

President ZTBL acknowledged the remarks of Chairman PARC and extended his thanks to whole team of PARC on behalf of ZTBL for their overall contribution in agriculture sector and also playing active part in arranging this webinar. Sustainable Development Policy Institute, National University of Science and Technology, Arid Agriculture University Rawalpindi, University of Agriculture Faisalabad, Sindh Agriculture University Tandojam were also acknowledged by the President ZTBL for being part of this webinar. He added that agriculture is the backbone of our economy and ZTBL is striving hard for dissemination of latest technology. Involvement at branch level has also been started to cater

maximum farmers of the country. Big farmers somehow manage their problems but small farmer solely depends on resources which he lacks. ZTBL will ensure small farmers are properly equipped and informed. ZTBL can play key role in financing the research based products from PARC.

- **Dr. Aish Muhammad briefed about tissue culture of banana and potato.**
- **Dr. Arshad (CERI) briefed about Ecology Based High-Value Crop Cultivation.**
- **Dr. Ehsan (oil seeds research programme NARC) briefed about Self Sufficiency in Oil seed crops.**
- **Dr. Ghulam Jellani (Horticulture Research Institute NARC) briefed about Kitchen Gardening as an Economic Avenue.**
- **Dr. Ehsan (IPM Programme NARC) briefed about Integrated Pest Management Interventions.**
- **Dr. Muhammad Mansoor briefed the participants on Prospects of Organic Farming in Pakistan.**

Mr. Zaigham Mahmood Rizvi, Member ZTBL Board of Directors appreciated PARC speakers for sharing their knowledge through this webinar. He also appreciated the research based work being done by PARC for agriculture sector. Mr. Zaigham Mahmood Rizvi mentioned that in order to disseminate the research work, ZTBL has started playing its active role by connecting itself with academia and research institutes. Academia is also working but this knowledge wasn't being shared with end users and today we have joined hands to address these issues. ZTBL introduced the concept of ZTBL Zarai Baithaks where we educated farmers about new intervention. ZTBL is trying its best to financially empower farmers.

Mr. Zaigham Mehmood Rizvi lamented that despite water scarcity, agriculture water is being

wasted in the country for which stakeholders need to join heads to bridge the gap. He said all agriculture universities should share their research proposals so that overlapping/duplication in research is minimized. ***"It is time to bring our research work to markets from labs and pilot projects"***, said the member board. He further suggested that in next webinar, we should also collaborate with universities working on livestock and learn from their work in livestock sector.

### **NEW-TO-BANK (NTB) TARGET UNDER FINANCIAL INCLUSION**

Financial inclusion is the prime area of focus at national level. In order to strengthen this important segment, the management of the Bank has announced a plan of financial inclusion at ZTBL, which will include New-to-Bank account opening at branches across bank. All staff members of ZTBL are encouraged to participate and ensure achievement of allocated number of account opening target.

In this relevance, a target of 400 New-to Bank accounts is allocated to each branch till 30th June, 2024. Out of which, 100 New-to-Bank accounts should be opened by the end of December, 2023. Minimum 50 accounts per month per branch should be opened till June 30th, 2024. Among these New-to-Bank accounts minimum 75% should be Current Account and remaining can be opened under PLS Savings Account. It is emphasized that initial balance in all these accounts should not be less than PKR 5,000/-. Accordingly, all types of accounts including individual, sole proprietor, partnership, business, and trust etc. accounts will be entitled. It is further clarified that accounts of existing customers will not be included in New-to-bank (NTB) target.

**Please treat this target as mandatory for all branches.**