

AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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CLIMATE CHANGE AND DEFORESTATION IN PAKISTAN

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Climate change and deforestation are major environmental challenges facing Pakistan. These issues have significant implications for the country's economy, public health, and natural resources. In this article, we will explore the causes and consequences of climate change and deforestation in Pakistan, as well as some of the efforts being made to address these challenges.

Climate Change in Pakistan

Pakistan is particularly vulnerable to the impacts of climate change due to its location in a region that is expected to experience some of the most severe effects of global warming. These impacts include increased temperatures, more frequent and intense heat waves, and changes in precipitation patterns. One of the most significant consequences of climate change in Pakistan is the impact on agriculture, which is a key sector of the country's economy. Changes in temperature and precipitation patterns can result in reduced crop yields, as well as increased incidence of pests and diseases. This can have serious implications for food security in the country.

Climate change also has implications for public health in Pakistan. Increased temperatures can lead to more cases of heat-related illnesses, while

changes in precipitation patterns can increase the incidence of water-borne diseases such as cholera and typhoid.

Deforestation in Pakistan

Deforestation is another major environmental challenge in Pakistan. The country has lost a significant amount of its forest cover over the past few decades, due to factors such as logging, agricultural expansion, and urbanization.

Deforestation has a range of negative impacts on the environment, including soil erosion, reduced water quality, and loss of biodiversity. It also has significant implications for the economy, as forests provide important resources such as timber and non-timber forest products.

Efforts to Address Climate Change and Deforestation in Pakistan

The government of Pakistan has taken several steps to address climate change and deforestation in the country. For example, the government has launched initiatives aimed at promoting renewable energy and energy efficiency, such as the Alternative Energy Development Board and the National Energy Efficiency and Conservation Authority. The government has also launched programs aimed at promoting reforestation and sustainable forest management, such as the Billion Tree Tsunami Afforestation Project. This project aims to plant one billion trees by 2023, and has been hailed as one of the largest reforestation efforts in the world.

In addition to these government-led initiatives, there are also a number of non-governmental organizations (NGOs) working to address climate change and deforestation in Pakistan. For example, WWF-Pakistan has launched a number of initiatives aimed at promoting sustainable agriculture and forestry practices, as well as reducing greenhouse gas emissions.

Conclusion

Climate change and deforestation are significant environmental challenges facing Pakistan. These issues have important implications for the country's economy, public health, and natural resources. However, there are also a number of efforts being made to address these challenges, both by the government and by civil society organizations. By working together to promote sustainable practices and reduce greenhouse gas emissions, Pakistan can mitigate the impacts of climate change and promote a healthier, more sustainable future for all its citizens.

FOOD SECURITY IN PAKISTAN: CHALLENGES AND SOLUTIONS

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Food security is a critical issue facing Pakistan, a country with a population of over 200 million people. The United Nations defines food security as "when all people, at all times, have physical,

social, and economic access to sufficient, safe, and nutritious food that meets their dietary needs and food preferences for an active and healthy life." Unfortunately, Pakistan faces significant challenges in achieving food security, which has serious implications for the health and well-being of its population.

Challenges Facing Food Security in Pakistan

One of the most significant challenges facing food security in Pakistan is poverty. According to the World Bank, over 24% of the population lives below the poverty line, which means they do not have the resources to access sufficient and nutritious food. Poverty also affects the ability of people to access healthcare, education, and other basic necessities that are essential for good health and well-being.

Another challenge facing food security in Pakistan is the lack of access to clean water and sanitation. Unsafe water and poor sanitation can lead to the spread of waterborne diseases, such as cholera and typhoid, which can have a devastating impact on health and nutrition.

Climate change is also a significant challenge facing food security in Pakistan. Extreme weather events, such as floods and droughts, can lead to crop failure and loss of livestock, which can affect the availability and affordability of food.

Finally, inadequate infrastructure, such as roads and storage facilities, can lead to food waste and loss. This can occur when crops cannot be

transported from farms to markets or when food is not stored properly and spoils.

In addition to the challenges and solutions there are other factors that contribute to food security in Pakistan. One of these factors is the availability and affordability of food. The availability of food is influenced by factors such as agricultural productivity, food storage and transportation infrastructure, and market access. The affordability of food is influenced by factors such as income levels, food prices, and government policies such as food subsidies.

Another factor that affects food security in Pakistan is the prevalence of malnutrition. Malnutrition, which can result from a lack of access to sufficient and nutritious food, can lead to a range of health problems, including stunted growth, weakened immune systems, and cognitive impairments. According to the World Food Programme, around 38% of children in Pakistan are stunted, which is a sign of chronic malnutrition. Despite WFP's efforts to address the persisting humanitarian needs of flood-affected populations, the food security situation continues to deteriorate. An additional 1.1 million people are likely to slip from an Integrated Food Security Phase Classification (IPC) Phase 3 (crisis) to Phase 4 (emergency) by early 2023, increasing the total number of people in IPC Phase 4 to 5.1 million. According to WFP's market monitoring in January, headline inflation based on the Consumer Price Index (CPI) increased by 0.5 percent between

November and December 2022 and by 24.5 percent year-on-year. The CPI food inflation increased in December 2022 by 35.5 percent year-on-year. National and international drivers suggest that prices will remain high for the coming months. The high prevalence of wasting among children under 5 in Pakistan has been a key concern, with up to 5 million children at risk. The recent floods have exacerbated the situation, with a 53 percent increase in new malnutrition cases amongst beneficiaries of the Benazir Nashonuma programme (BNP) from July 2022 to January 2023 compared to the previous six months, based on WFP monitoring data. This requires urgent mobilization of resources for the treatment of moderate acute malnutrition (MAM) and to prevent progression to severe acute malnutrition.

Solutions for Improving Food Security in Pakistan

Improving food security in Pakistan will require a comprehensive approach that addresses the root causes of the challenges facing the country. Here are some solutions that can help to improve food security in Pakistan:

Addressing poverty

Poverty alleviation programs can help to improve food security in Pakistan by providing resources to the poor to access sufficient and nutritious food. These programs can include cash transfers, food subsidies, and employment opportunities.

Improving water and sanitation

Improving access to clean water and sanitation can help to reduce the incidence of waterborne

diseases, which can have a significant impact on health and nutrition. This can be achieved through investment in water supply and sanitation infrastructure, as well as public health education programs.

Mitigating the effects of climate change

Mitigating the effects of climate change on food security in Pakistan will require investment in climate-smart agriculture, such as drought-resistant crops and efficient irrigation systems. It will also require measures to reduce greenhouse gas emissions, which contribute to global warming.

Developing infrastructure

Developing infrastructure, such as roads and storage facilities, can help to reduce food waste and loss. This can be achieved through public investment in infrastructure projects or public-private partnerships.

Promoting education and awareness

Promoting education and awareness about healthy eating habits, food safety, and nutrition can help to improve the health and well-being of the population. This can be achieved through public health campaigns and education programs in schools and communities.

Conclusion

In recent years, the Pakistani government has taken steps to address food security in the country. The Kissan Package – 2022, is a program, initiated by the Government of Pakistan to support farmers and increase agricultural

productivity in the country. The program includes various measures such as providing subsidies on fertilizers, seeds, and electricity, reducing the cost of agricultural inputs, and offering low-interest loans to farmers. In terms of food security, the Kissan Package can have a positive impact on the situation in Pakistan by increasing agricultural productivity and ensuring food availability.

Overall, improving food security in Pakistan will require a sustained effort from all sectors of society. By addressing the root causes of food insecurity, promoting sustainable agricultural practices, improving access to clean water and sanitation, and promoting education and awareness about healthy eating habits and nutrition, Pakistan can ensure that all its citizens have access to sufficient, safe, and nutritious food. Improving food security in Pakistan is a critical challenge that requires a comprehensive approach that addresses the root causes of the challenges facing the country. Addressing poverty, improving water and sanitation, mitigating the effects of climate change, developing infrastructure, and promoting education and awareness are some of the solutions that can help to improve food security in Pakistan. It is essential that policymakers, civil society organizations, and the private sector work together to implement these solutions and ensure that all people in Pakistan have access to sufficient, safe, and nutritious food that meets their dietary needs and food preferences for an active and healthy life.

زرعی سفارشات برائے کسان

گندم

☆ گندم کی فصل آخری مرحلے میں داخل ہو چکی ہے۔ اس لیے فصل بروقت سنبھال کے لیے کٹائی و گہائی سے پہلے ہی مزدوروں، ریپر تھریشر، ٹریکٹر، تریپال یا پلاسٹک، چادراور کباٹن ہارویٹر کا انتظام کر لیں۔

☆ اگر فصل کی برداشت کباٹن ہارویٹر سے کرنی ہو تو توڑی بھوسہ کی سنبھال کے لیے مشین (Wheat Strow Chopper) کا بھی استعمال کیا جاسکتا ہے۔

☆ بارش ہونے کی صورت میں کٹائی روک دیں اور اس وقت تک دوبارہ شروع نہ کریں جب تک موسم بہتر نہ ہو جائے۔ کٹائی کے بعد بھریاں قدرے چھوٹی یا ندھیں اور سٹوں کا رخ ایک ہی طرف رکھیں۔ کھیاں چھوٹے رکھیں اور اونچے کھتیاں میں لگائیں اور کھایانوں کے ارد گرد کھائی ضرور بنائی جائے۔

☆ گندم کی پختہ فصل کو آخری آبپاشی موسم اور پانی کی ضرورت کو مد نظر رکھتے ہوئے 10 اپریل تک مکمل کر لیں۔

☆ گندم کی برداشت کے بعد اگلی فصل کاشت کرنے سے پہلے زمین کو لیزر لینڈ لیولر سے ضرور ہموار کریں۔

کپاس

فصل کی کاشت کے لیے محکمہ زراعت کی مندرجہ ذیل سفارشات کردہ اقسام اپنے علاقے کی زمین کی قسم، پانی کی دستیابی کے مطابق کاشت کریں۔

بی بی اقسام: کپاس کی بی بی اقسام آئی بی بی 13 ایف ایچ 142، ایم این ایچ 886، نیاب 878، بی ایس 15 اور

بی بی اقسام: نیاب کرن

☆ بی بی اقسام کے ساتھ کم از کم 10 سے 20 فیصد رقبہ نان بی بی اقسام کا بھی کاشت کریں تاکہ حملہ آور سنڈیوں میں بی بی اقسام کے خلاف قوت مدافعت پیدا نہ ہو سکے۔ کپاس کی کاشت کم اپریل تا 31 مئی تک مکمل کریں۔

☆ اگر بیج کا آگاہ 75 فیصد یا زیادہ ہو تو شرح بیج براتر 6 اور بردار کلوگرام اگر بیج کا آگاہ 60 فیصد تک ہو تو شرح بیج براتر 8 اور بردار 10 کلوگرام فی ایکڑ استعمال کریں۔

☆ بوائی سے پہلے بیج کو مناسب کیڑے مارز ہر لگانا بہت ضروری ہے جس سے فصل ابتدا میں تقریباً ایک ماہ تک رس چوستے والے کیڑوں خاص طور پر سفید مکھی سے محفوظ رہتی ہے۔

☆ ڈزل سے کاشتہ فصل کے لیے پہلی آبپاشی بوائی کے 30 تا 35 دن بعد اور بقیہ 12 تا 15 دن کے وقفے سے کریں جبکہ پٹیروں پر کاشتہ فصل کے لیے بوائی کے بعد پہلا پانی 3 تا 4 دن دوسرا تیسرا اور چوتھا پانی 6 تا 9 دن کے وقفے سے اور بقیہ پانی 15 تا دن کے وقفے سے

ضرورت کے مطابق لگائیں۔

☆ پودوں کی مطلوبہ تعداد برقرار رکھنے کے لیے ضرورت سے زائد پودے چھدرائی کر کے نکال دیں۔ چھدرائی کا عمل بوائی سے 20 تا 25 دن اندر یا پہلے پانی سے پہلے یا خشک گوڈی کے بعد ہر حالت میں ایک ہی دفعہ مکمل کیا جائے۔ کم 130 اپریل تک کاشتہ فصل کے لیے 17500 کیم مٹی 31 مئی تک کاشتہ فصل کے لیے 23000 سے 35000 پودے فی ایکڑ رکھیں۔

☆ کھادوں کا استعمال زمین کے تجزیہ کی بنیاد پر کریں تاہم اوسط زمین میں بی بی اقسام کے لیے مرکزی علاقوں میں 35، 90 اور 38 جبکہ ثانوی علاقوں میں 38، 80 اور 30 یا لٹریٹیو ٹائٹروجن فاسفورس اور پوناش کلوگرام فی ایکڑ استعمال کریں۔

☆ گوڈی کریں آخری گوڈی کرتے وقت پودوں کے ساتھ ٹی پتڑھا دیں۔

موگ پھلی

☆ موگ پھلی کی کاشت کے لیے زمین کی تیاری جاری رکھیں۔ موگ پھلی کی کاشت کے لیے ریتلی ریتلی میرا یا ہلکی میرا زمین موزوں ہے۔

☆ موگ پھلی کی اقسام باری 2011 پھو بار باری 2016 این اے آر سی 2019 فخر چکوال اور انک 2019 کاشت کریں۔

☆ این اے آر سی 2019 کے سوا باقی اقسام کے لیے شرح بیج 70 کلوگرام پھلیاں یا 40 کلوگرام گریاں فی ایکڑ یعنی 5 کلوگرام گریاں فی کنال جبکہ این اے آر سی 2019 کیلئے 35 کلوگرام گریاں فی ایکڑ رکھیں۔

☆ موگ پھلی کے لیے موزوں ترین وقت کاشت آخر مارچ سے لے کر آخر اپریل تک ہے۔ موگ پھلی کے بیج کے آگاہ کے لیے 25 درجہ سینٹی گریڈ سے زیادہ درجہ حرارت درکار ہوتا ہے۔

☆ لیکن وترکی کمی کے پیش نظر اسے وسط مارچ سے 31 مئی تک کامیابی سے کاشت کیا جاسکتا ہے۔ این اے آر سی 2019 انک

2019 اور پھو بار کے لیے موزوں وقت کاشت 15 مارچ تا 30 اپریل اور باری 2011 فخر چکوال اور باری 2016 کے لیے 15 مارچ تا 31 مئی ہے۔

سبزیات و باغات

☆ اپریل کے شروع میں بھی بھٹی ٹوری ٹینڈ اہلدی اور کر یا کی کاشت جاری رکھیں۔

☆ جڑی بوٹیوں کا تدارک کریں۔ اپریل میں ٹائٹروجنی کھاد کی دوسری قسط پھل کے مکمل ہونے پر ڈالیں۔

☆ ٹائٹروجنی کھاد کی دوسری قسط ڈالنے کے لیے 10 سال سے زائد پودوں کو یوریا بحساب 2 کلوگرام یا امونیم سلفیٹ بحساب 4.5 کلوگرام فی پوڈ ڈالیں۔

SBP UPDATES

Monetary Policy Statement

The Monetary Policy Committee (MPC) has decided to increase the policy rate by 100 basis points to 21 percent. The inflation in March 2023 rose further to 35.4 percent, and is expected to remain high in the near term. The MPC noted that the incoming data on economic activity continues to reflect a broad-based slowdown. In particular, there has been a significant decline in sales volumes of automobiles and POL in recent months. Similarly, the contraction in large-scale manufacturing (LSM) accelerated in January to 7.9 percent y/y. Cumulatively, LSM output is down by 4.4 percent during Jul-Jan FY23 when compared with corresponding period of last year. Electricity generation has declined for the ninth consecutive month in February. In agriculture, the information on cotton arrivals remains as per expectation; however, wheat production target is likely to be missed. These developments, combined with the lagged impact of the recent monetary tightening and new fiscal consolidation measures implemented since beginning of March, suggest growth in FY23 will be significantly lower than the post-floods assessment of November 2022.

For more details, please visit:
<https://www.sbp.org.pk/press/2023/Pr-04-Apr-2023.pdf>

Workers' Remittances in March 2023

Workers' remittances recorded an inflow of US\$2.5 billion during Mar 23. In terms of growth, during Mar 23, remittances increased by 27.4

percent on m/m and decreased by 10.7 percent on y/y basis. With cumulative inflow of US\$ 20.5 billion during first nine months of FY23, the remittances decreased by 10.8 percent as compared to the same period last year. Remittances inflows during Mar 23 were mainly sourced from Saudi Arabia (\$563.9 million), United Arab Emirates (\$406.7 million), United Kingdom (\$422 million) and United States of America (\$316 million).

For more details, please visit:
<https://www.sbp.org.pk/press/2023/Pr-10-Apr-2023.pdf>

The Last Date for Encashment of Withdrawn Prize Bonds Extended

The Federal Government has given another opportunity to the public to get the withdrawn prize bonds of Rs.7500, 15,000, 25,000 and Rs. 40,000 redeemed/encashed by June 30, 2023. Earlier, the government had fixed deadline of June 30, 2022, for redemption/encashment of these prize bonds, however, considering that some of the prize bond holders could not get their bonds redeemed a final opportunity has been given for encashment of prize bonds till 30th June 2023. The investors of aforesaid prize bonds have following options of encashment or exchange.

- a. Encashment at Face Value.
- b. Conversion to Premium Prize Bonds of Rs. 25,000 and/or Rs. 40,000 (Registered).
- c. Replacement with Special Savings Certificates (SSC) or Defense Savings Certificates (DSC).

For more details, please visit:
<https://www.sbp.org.pk/press/2023/Pr-17-Apr-2023.pdf>

MANAGEMENT TIPS

Create a Distraction-Free Environment

In today's fast-paced, ultra-connected modern world, avoiding distractions is easier said than done. Between smartphones, computers, coworkers and other distractions, it's easy to lose significant amounts of time and to watch your productivity falter. With this in mind, make your work environment a distraction-free oasis. If possible, turn off your smartphone during business hours. Otherwise, mute it to avoid being interrupted constantly by notifications. Stay away from the Internet and social media.

Schedule Important Daily Tasks

Like many bankers, you may find yourself putting off routine but important daily tasks in order to handle other things. These crucial tasks start piling up and put an even bigger damper on your productivity. Avoid this issue by determining the best time of day to handle various things and scheduling them accordingly. For example, if things tend to be quiet early in the day, set aside 30 minutes every morning to take care of paperwork. If clients tend to be available near the end of the day, set aside time in your schedule to make calls then.

Take Breaks

Counterintuitive though it may be, deliberately scheduling small breaks throughout the day is a great way to effectively manage time. Everyone needs occasional breathers during the work day,

and bankers are no exception. On your daily schedule, pencil in 10- or 15-minute break periods here and there, and make sure to take them. Spend them walking, doing exercises in your office or catching up with personal matters. You'll come away feeling refreshed and will be better able to manage your time appropriately.

Delegate Tasks Whenever Possible

High achievers often feel compelled to take care of everything themselves. Many bankers are high-achieving individuals, so this is a common issue in the industry. Taking on too many responsibilities is a surefire way to run out of time every day and to fall woefully behind. Delegate tasks to others in your office. You might not savor the idea of relinquishing control, but you will appreciate how much easier it is to take care of important tasks by letting others handle simpler ones.

Take a Methodical Approach to the Workday

In today's hectic world, having the ability to multitask is often advantageous. In the banking industry, however, it's often a recipe for disaster. As a busy banker, you're apt to try and tackle multiple tasks at a time. This approach often backfires, resulting in a lot of half-finished work—and, in many cases, lots of careless mistakes. Make a point of always focusing exclusively on the task at hand. When on a phone call, for example, don't browse emails or file paperwork. Before switching to a new task, make sure that you can mark the previous one as "complete."

Source: Harvard Business Review

NATIONAL NEWS

CLIMATIC CHANGES: RICE CROP REMAINS UNHURT

According to Pakistan Hi Tech Hybrid Rice Association (PHHSA) climatic changes has damaged major crops like cotton and wheat but most of the rice crop has remained unhurt. The cash crop of rice has survived the onslaught of floods and can fetch a substantial amount in export earnings, while most of the other summer crops were destroyed. Despite the floods and various other challenges being faced by the economy, exporters are gearing up for rice shipments as much as possible. Governor Punjab has felicitated the Guard Agricultural Research and Services for evolving two new best quality varieties of rice in private sector for help boosting cash crop production in the country besides earning direly needed foreign exchange.

WORLD BANK ESTIMATES FALL IN GDP PER CAPITA INCOME TO \$1,399

The World Bank has estimated a decline in GDP per capita income for Pakistan, i.e. from \$1,613.8 in 2021-22 to \$1,399.1 in 2022-23. The bank in its report 'Macro Poverty Outlook for Pakistan: April 2023' noted that GDP per capita growth is estimated at -1.5 percent in 2022-23 compared to 4.2 percent in 2021-22. The unemployment rate is estimated to increase to 10.2 percent in 2022-23 compared to 10.1 percent in 2021-22. Poverty will

inevitably increase with pressures from weak labour markets and high inflation.

In the absence of higher social spending, the lower middle-income poverty rate is expected to increase to 37.2 percent in FY23. Given poor households' dependency on agriculture, and small-scale manufacturing and construction activity, they remain vulnerable to economic and climate shocks. The World Bank noted that Pakistan's economy is under stress with low foreign reserves and high inflation.

WORLD WOULD GAIN \$1TRN BY CLOSING AGRI GENDER GAP: UN

According to the UN report, women continue to occupy a "marginal" place in agri-food systems. Women must "cope with work conditions that are often more difficult than those of men, in that they are confined to jobs that are casual, part-time, informal or low-skilled". Women represent more than half of the agricultural workforce in many countries in sub-Saharan Africa, and just under half in Southeast Asia. Around the world, they are lagging behind when it comes to access to land, resources like fertilizers and seeds, financing or technology, while they are often more dependent on agriculture to survive. "The share of men who hold the rights to property or are guaranteed rights of agricultural land is two times higher than that of women," in more than 40 percent of countries that provide data on women's land ownership, the FAO said.

Source: Business Recorder

ZTBL NEWS

SDPI, ZTBL SIGN MOU FOR IMPROVEMENTS IN FARM SECTOR



A Memorandum of Understanding was signed by the Zarai Taraqati Bank Limited (ZTBL) and Sustainable Development Policy Institute (SDPI) to collaborate for the promotion and adoption of latest/novel technologies, practices, and techniques for improving agricultural productivity and the livelihood of rural communities.

Both the institutions will jointly organize webinars, field days, seminars, and workshops to share latest advancements in agriculture with rural communities and small farmers. Under a multi-partnership approach, other stakeholders will also be invited to develop and carry out joint ventures, pilot projects, and research activities to cater for today's farm needs. To further its activities, ZTBL has been conducting Zarai Baithaks (get-togethers) with an integrated approach and SDPI experts will collaborate to develop new ideas and mechanisms to strengthen this initiative by educating masses in rural vicinities of the country.

In this regard, the two sides have agreed to develop joint proposals for development of new green-loan products and environmentally sustainable value-addition opportunities in the existing loan able credit products. SDPI Executive Director Dr Abid Qaiyum Suleri, while delivering a lecture, said that food security is a major concern of Pakistan that is linked with other national security issues and needs to be resolved urgently. Though Pakistan has improved productivity of certain crops, diversification of food basket continues to be a challenge and inadequacies in access to safe drinking water and sanitation facilities. Highlighting the issues of misalignment/lack of coordination between high-standard research and indigenous agricultural technology, he called for the extension of agricultural financing products and capacity building of workers. He said that a golden triangle can be created by converging skills, market, and capital forces. He urged ZTBL to bridge capital space, harness skills and knowledge of labour, and connects them with the market. He further said that despite the Geneva Pledge, Pakistan has been unable to capitalize on the financing opportunity due to lack of convincing projects. He encouraged

ZTBL to collaborate with stakeholders and pitch do-able and achievable projects for agricultural revival and livelihood development particularly focusing on communities affected by the recent floods. He further said that “next decade is the era of precision agriculture”, and it is an untapped market for financial institutions which can be exploited by collaboration with research institutions and Armed Forces which have expertise in drone-tech and GIS-mapping. To revive agriculture sector and prevent over-abstraction of groundwater, he emphasized on solarization of tube-wells, he said, adding that it must be coupled with technologies like drip and sprinkle irrigation to replace flood irrigation and tools like water tariff and pricing based on consumption rather than flat rate billing.



ZTBL President Asad Ullah Habib, on the occasion said, “ZTBL alone serves 78 percent of small farmers while rest of the banks serve the remaining farmers. This fact is enough to gauge the importance of our bank.” He further said the rising population and shrinking agricultural land has put stress on agriculture and stressed adoption of modern and scientific approach to

revive agriculture. He informed the participants that through over 500 branches, ZTBL provides swift and indiscriminate financing services to both sustenance and commercial farmers. He informed that ZTBL is proactively providing financial, area specific and capacity building services to seven million farmers. Zaigham Mahmood Rizvi, Member of ZTBL Board of Directors, said that \$15-20 billion can be added by import substitution of agricultural products and can be instrumental in transforming the socio-economic landscape of rural communities. Revamping the agriculture sector is impossible without empowering rural women and focusing on water conservation and efficiency and renewable energy. He highlighted that despite an impending water scarcity, 70-80 percent of water consumed in agriculture is wasted.

Source: SDPI

CASA CAMPAIGN BY ZTBL

In line with directions given in the Management Committee (MC) meetings, the CASA campaign has been devised for all ZTBL staff on mobilizing deposit for the bank. In order to increase the CASA and TDR deposit base of the bank, incentives/ commission will be given to all staff of ZTBL who open accounts tagged under their PP/PI number and maintain average/incremental balance till 30th June, 2023 for the first campaign and onward quarterly campaigns. It is decided by the Top management that monetary incentives on deposit is admissible for all staff.