

News & Views

July - September 2017












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Kisan Asan Karobar Account 	Senior Citizens Account 	Basic Banking Account 	Rozana Bachat Account 	Business Deposit Account 	

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National Institution **AAA/A1+** Highest rating



ZTBL
زرعی ترقیاتی بینک لمیٹڈ

Zarai Taraqati Bank Limited

www.ztbl.com.pk

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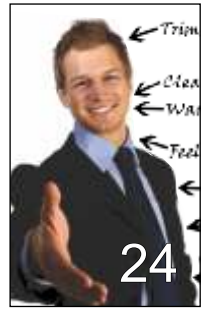
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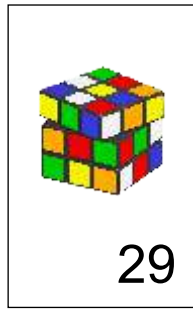
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- Asad Ullah Habib
- ## Editor
- Muhammad Yaseen

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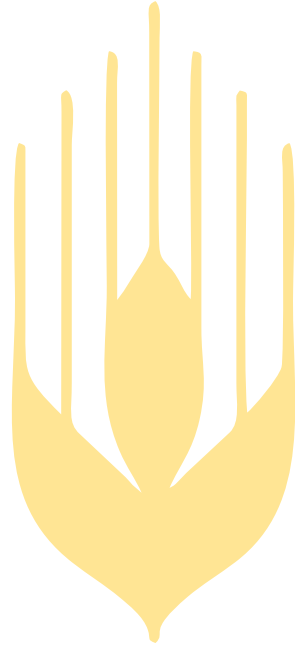
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ZTBL

زراعی ترقیاتی بینک لیٹڈ



President's Communiqué

I believe that if you ruin a farmer, you ruin the land and you become dependent on others and that leads to the downfall of a nation. ZTBL has worked ardently in the last 3 years for the development of agriculture and assistance to the farming community as envisioned by the Government of Pakistan. AlhamdoLillah, for the first time ever the ZTBL has achieved a milestone in the history of the Bank a dividend payout of Rs. 2,042 billion to State Bank of Pakistan for the first half of the year!! Yes! Undoubtedly this is a major achievement.

"SAY NO TO CORRUPTION" is a command which we have reiterated in our work and to put this in practice in letter and spirit. I, as President of ZTBL went on to openly declare to the workers union and the entire organization that I do not believe in pilferage or corruption of any kind or at any level having done so by placing myself as an example to check for any misappropriation from all my past working record even before I became the President of ZTBL!!

We have inducted a very young, energetic and adventurous Pakistan (Under-18) Hockey team in the folds of ZTBL to promote the sports future as we have been doing so previously namely with cricket, tennis, volley ball, and so on but now most importantly our national game - hockey. We now have a ZTBL Hockey Team also!

I will end this with a reminder of my message on Pakistan's Independence Day (14th August) of our founder the Great Quaid-i-Azam with these golden words "Work, work, work and only work and you shall succeed".

With best regards for a bright future for all ZTBL employees

*Syed Talat Mahmood
CEO/President*

EID MILAN PARTY



EID MILAN PARTY



GO GREEN

SALES CAMPAIGN

LIABILITY MARKETING DIVISION



AIM

Companies today are striving hard to beat each other out in wooing the customers, hence, the main aim of the scheme is to increase and sustain the Bank's deposit base and to promote / publicize its schemes through various incentives for the employees.

The most important purpose for our campaign is to focus on improving the customer experience across channels and with every communication touch point such as radio, print media and social media etc.

In today's competitive economic landscape, we need to ensure that we not only acquire customers but also retain them.

In order to promote a favorable brand image of



ZTBL in the market and to make a mark in retail banking business to increase both customer and deposit base under Current Account/Savings Account, Go Green campaign is a stepping stone towards inculcation of performance based culture.

THE IDEA

The idea is to run a sales campaign involving the field staff for the purpose of deposit mobilization exclusively to drive growth in the Current Account/Savings Account.

Prizes for the Campaign targeted to Internal Customers-all staff members include:

- 1st Position – Iphone 7
- 2nd Position - Laptop
- 3rd Position – LED

Staff members having opened a minimum of 50 NTBs stand eligible for participation in the campaign.

TARGET AUDIENCE

People Work For Money But Go An Extra Mile For Rewards, Praise And Recognition

-Dale Carnegie



The Target audience for the campaign include:

- Farmers, landlords
- Corporate Customers
- Existing and New to Bank Individual Customers

The LMD team along with Chief Operating Officer and President ZTBL at the launch ceremony of 'Go Green' Sales Campaign.

BENEFITS OF THE CAMPAIGN

1. Image Uplift
2. Farmer / Customer friendly Bank
3. Deep Penetration in the Market
4. Competitive edge compared to other banks
5. Opportunity for collection of next year's Hajj Applications

6. Employee morale building and motivation
7. Creation of differentiation
8. Creation of new content and communication opportunities
9. Creation of up sell and cross sell opportunities
10. Creation of word-of-mouth opportunities
11. Creation of Sales culture in the Bank
12. Growth in revenue
13. Field/ Zonal offices competition
14. Strengthen Bank's position and help improve our deposit mobilization strategy.

MONITORING & RESULTS

Accounts opened are tagged with the P.P. No of each employee and MIS is generated to monitor the number of accounts opened by the field staff with the minimum average balance of Rs. 25000/-

Final result shall be announced after Dec 31st, 2017 and winners shall be awarded 1st, 2nd and 3rd prizes.



ECONOMY & AGRICULTURE

By: Tariq Mahmood, Head BOD



It is widely acknowledged that Pakistan has immense economic potential. According to a report published by Price Water House Coopers in 2017, Pakistan is projected to become the world's 20th largest economy by 2030 and 16th largest by 2030.

Agriculture is the lifeline of Pakistan's economy accounting for 19.5% of the Gross Domestic Product (GDP), employing 42.3 % of the labor force and providing raw material for several value added sectors. It thus plays a central role in national development, food security and poverty reduction.

HIGHLIGHTS ON PERFORMANCE OF AGRICULTURE SECTOR DURING 2016-17

During 2016-17, performance of the agriculture sector remained up to the mark and achieved growth of 3.46 % against the target of 3.50 % and last year meager growth of 0.27%. This was possible by better harvesting of major crops, through greater availability of agriculture inputs like water, agriculture credit and intensive fertilizer use.

A brief on agriculture growth is given in below tables:

Agriculture growth percentage (Base 2005-06)

Crops	2015-16	*2016-17	%age contribution in GDP
Important crops(wheat, rice, sugarcane, maize and cotton)	-4.97	3.02	4.66
Other Crops	-5.47	4.12	2.15
Cotton Ginning	0.59	0.21	0.43
Livestock	3.36	3.43	11.39
Forestry	14.31	14.49	0.46
Fishing	3.25	1.23	0.41

Production of important crops

(Thousand Tonnes)

Year	Cotton (000 bales)	Sugarcane	Rice	Maize	Wheat
2015-16	9,917	65,482	6,801	5,271	25,633
*2016-17	10,671	73,607	6,849	6,130	25,750

*Provisional

Key Highlights of the Pakistan Economy

1. GDP growth crossed the 5% mark for the first time in 10 years to close the year at 5.28%.
2. Pakistan's economy is now worth more than USD 300 bn.
3. Key growth sectors: Services 5.98%, Industrials 5.02% and Agriculture 3.46%.
4. Services now contribute 60% to GDP
5. Major crops underwent a growth of 3.02%.
6. The cotton ginning sector depicted a growth of 5.59%. Cotton bales supply during the period remained at 10.7 million bales.
7. Agriculture credit reached to a massive PKR 700 Billion.

(previously 58%) while agriculture contributes 19.5%.

PAKISTAN GDP FROM AGRICULTURE



SOURCE: TRADINGECONOMICS.COM | STATE BANK OF PAKISTAN

Sources: Pakistan Economic Survey 2016-17
Statistics Division

VISIT OF MINISTER OF INDUSTRY



REPUBLIC OF BELARUS



CONCEPT OF REGIONAL GENERAL MANAGER



In order to improve Bank's field business, operations and strengthen governance at Regional /Provincial level the Bank has established following Regional General Manager offices:



Regional General Manager Sindh and Balochistan.

Mr. Bilal Fiaz

(Head Islamic Banking- RGM Sindh and Balochistan)

(Karachi, Hyderabad, Mirpurkhas, Sukker, Larkana, Shaheed Benazir abad, Quetta, Turbat & D.M. Jamali zones)



**Regional General Manager
Punjab (Central)**

Mr. Salman Arshad
(RGM Central)

(Sahiwal, Lahore, Gujranwala, Sargodha, Faisalabad, Jhang, Sheikhupura, SialKot, Okara & Islamabad zones)



**Regional General Manager
Punjab (South)**

Mr. Qasim Mehmood Chishty
(RGM South)

(Multan, Dera Ghazi Khan, Bahawalpur, Bahawalnagar, Vehari, Muzaffergarh & Rahim Yar Khan zones)

Regional General Manager KPK and Gilgit- Baltistan.

(Peshawer, D.I.Khan, Abbotabad, Mingora, Gilgit-Baltistan & Muzarabad (AJK) zones)

The reporting line of Regional General Managers will be through Chief Operating Officer. The Regional General Manager is responsible for good governance, business development, government relations and other operations, administration and Human Resource Management matters in the region. The position is accountable on the business side for profitability, disbursement, recoveries, portfolio quality & budget. On the administrative side it is accountable for recruitment, placement, transfer, appraisal & promotion of employees in the region.

This position is of great importance for providing excellent service to our customers, achieving operational excellence and

attainment of operational goals comprising all respective zonal head quarters. The position guides, coaches, leads and manages performance & monitoring for enhanced profitability of zonal head quarters with its ambit. The success of the organization greatly depends on how effectively the zones have contributed towards the bottom line through timely disbursement, how effective the recovery process has been and how effectively it has been mobilized and used. Keeping in view the importance of the offices of RGM it is expected that the overall efficiency of our field offices will improve and ultimately they will be more supportive in achieving organizational goals and objectives.

EVERY ENDING HAS



Muhammad Tariq Jamil, EVP



Akif Nafees, SVP



Sabah Mufti, SVP



Muhammad Yousaf, SVP



Muhammad Iqbal, VP



Munir Hussain, VP



Syed Amir Moazzam, SVP



Muhammad Ramzan, VP



Hazoor Eila

A NEW BEGINNING



Muhammad Aslam Bajwa, AVP



Ghulam Mansha Anjum, AVP



Muhammad Nazir, AVP



Muhammad Hameed Shahid, VP



Abdul Rauf Malik, VP



Sabir Ali Shakir, AVP



hi Awan, VP



Syed Laff Shah, AVP



Sardar Muhammad, AVP

ERP CENTRALIZED PAYMENT



BUSINESS PROCESS REVIEW



SERVICES DIVISION REVIEW

1- EMERGENCY STAIR CASE AT ZTBL HEAD OFFICE MAIN BUILDING, ISLAMABAD

ZTBL Head Office Buildings is comprised of two towers i.e. Main Building and Annex Building. Annex building has its emergency exit, where as no such facility was available in the main building. Keeping in view the emergency exit requirement, Management decided for construction of Emergency Exit/Evacuation system for Main building of the ZTBL Head Office, Islamabad.

President ZTBL Syed Talat Mehmood inaugurated the construction of Emergency Stair case on 05.10.2015. The staircase has been completed as per schedule timings. This would meet the long standing requirement of regulators in order to ensure safety of ZTBL employees.

Date of Start: 16.11.0215

Date of completion: 31.07.2016



2- ZTBL BUILDING AT GADAP

Sabzi Mandi Gadap is a Business hub in Karachi. To provide better Agriculture Credit service to the customers and fetch a fair / reasonable share of business, ZTBL arranged construction of its own building over ZTBL vacant plot. President ZTBL Syed Talat Mehmood inaugurated the Ground Breaking Ceremony on 11.11.2015. M/s NESPAK, Karachi designed and supervised the construction of the Building. With the dedication and persuasion of Services Division the building has been completed as per schedule timings. The branch is now functional and serving the ZTBL customer.



SERVICES DIVISION REVIEW

HEALTH CARE

1- FREE VACCINATION AGAINST HEPATITIS "B"

Hepatitis B is an infection of liver, which can cause scarring of the organ, liver failure, and cancer. It can be fatal if it isn't treated. It's spread when people come in contact with the blood, open sores, or body fluids of someone who has the hepatitis B virus. In this regard, as a preventive measure against fatal disease free vaccination in collaboration with M/s Khadija Foundation, Islamabad was arranged by the Services division under the guidance of worthy President ZTBL for the welfare of ZTBL employees and their families.



- 1st dose of free vaccination was administered to employees of the Bank and their family members on 19.07.2017 & 20.07.2017 at Jamil Nishtar Auditorium and on 27.07.2017 at Medical Centre-II for families of employees. More than 500 employees and their dependents availed this facility.



- 2nd dose of vaccine was arranged on 21.08.2017 for employees at Jamil Nishtar Auditorium Islamabad and on 24.08.2017 at Medical Centre-II for families of employees.

2- ENLISTMENT OF PANEL HOSPITAL

To facilitate employees of the Bank and their dependent family members, panel facility in respect of M/s Maroof International Hospital, F-10 Markaz, Islamabad has been restored w.e.f. 16.09.2017.

VISIT OF FBR'S FACILITATIONS & TAXPAYERS EDUCATIONAL (FATE) WING



WELCOME TO ZTBL FAMILY

WELCOME!



Mr. Bilal Fiaz

Bilal Fiaz has recently joined as Executive Vice President, Head of Islamic Banking Division. He is a seasoned banker with diversified geographical experience. Proven experience at senior Group & Regional positions. Specialized in Islamic Banking with sales, distribution, product development, digital channels, stakeholder and team management. He is MBA & also holds a Post Graduation Diploma in Islamic Banking & Takaful from the Centre of Islamic Economics. Bilal started his carrier with Citibank & later worked with Standard Chartered on the strategic positions like Head of Distribution, Islamic Branches. Bilal has recently been the part of team which successfully managed to launch Islamic Banking at Sohar Islamic, the Islamic arm of Bank Sohar and one of the

fastest growing Banks in Oman.

We welcome him in ZTBL family & wish him all successes & career growth in this prestigious organization.



Mr. Amir Islam

Amir Islam has recently joined ZTBL as Senior Vice President (Head of Operations & Policy) in Islamic Banking Division. He holds MS degree in Islamic Banking and Finance in addition to MSC in Mathematics .Currently he is a Ph.D. scholar as well as a researcher and wrote three research papers regarding Islamic Banking.

Mr. Amir Islam has been associated in banking sector for more than 19 years with extensive experience of Islamic banking as well as conventional banking. He holds Banking Diploma from Institute of Bankers in Pakistan (DAIBP) along with certification in Islamic Banking and Islamic insurance. In addition to this he attended various training programs like Islamic Insurance, Islamic Banking, Risk Management etc. from Institute of Bankers in Pakistan. He also attended various international conferences on Islamic Banking & finance and participated as speaker.

We welcome him in ZTBL family & wish him all successes & career growth in this prestigious organization.



Mr. Tariq Mahmood

Mr. Tariq Mahmood has recently joined ZTBL as SVP (Head Branch Operations Department), in Operations Division. He holds Master degree in Business Admn., MSC Hons Agriculture and banking diploma from Institute of Bankers Pakistan(DAIBP). He has 25 years diversified commercial banking experience in retail, wholesale banking, credit & trade. He has served as Branch Manager, Area Manager, Head Public Sector Deposit department, Regional Chief and Regional Business Head.

We welcome him in ZTBL family & wish him all successes & career growth in this prestigious organization.

PERSONALITY GROOMING

Col Khurram Hameed Qureshi (R), CMILT,
Head Quality Assurance Department

Personal grooming is the art of cleaning, **grooming**, and maintaining parts of the body. It is important for a positive self-image and every effort should be made to maintain a pleasing and attractive appearance. Some of the perceptions people can form solely from your appearance are:-



- **Your professionalism**
- **Your level of sophistication**
- **Your intelligence**
- **Your credibility**

If I ask you to name individuals with charismatic personalities, whom would you think of? You would most probably list people like Winston Churchill, Napoleon Bonaparte, Martin Luther King, Lady Diana, Steve Jobs and David Beckham etc. These people have inspired millions around the world and will continue to be role models for many future generations. But, what is it about these people that attracts us?

These charming people exude confidence and perseverance, are articulate, have a good sense of humour and are great listeners. They practiced and acquired these traits and have become legendary public figures.

While many of us like to believe that grooming is limited to good looks, lustrous hair, it is actually much more than that. You can only look completely groomed when you are likable, interesting and pleasant to be around with. In fact, a large share of our happiness

and success depends on how well we interact with others. Here are a few tips that will help you to enhance and groom your personality.

Believe in yourself

The most important step towards grooming your personality is believing in yourself. You need to trust your capabilities, talents and skills. You need to have faith in what you do. Adopt a "Yes, I can do it!" attitude and the journey to your destination will be smoother. Churchill rightly said, "Attitude is a little thing that makes a big difference."

Don't quit even if the hurdles are huge and the road is bumpy; keep trying and give it your best shot—at least you won't regret later for not having tried.

Attain a positive attitude

More than your attitude, it is your aptitude that determines your success. Nobody wants to hang around someone who's a constant cribber; people are genuinely attracted towards someone who is happy and is enjoying his/her life. Think positive, see opportunity in every difficulty, remain motivated and choose to be happy—you'll

find that a part of your problems will simply melt away.

Live each moment to its fullest. Remember that mishaps do happen, but they're a part of life. Look at the brighter side—every mishap teaches you a lesson.

Read and have an opinion

Reading enhances your intellectual capacity and enables you to look at things from different perspectives. It refines the way you think, speak and act. The more you read, the better you are able to converse with others. Read all sorts of material—from classics to biographies to magazines and newspapers—to improve your mind and gain a better understanding of life. Whatever you read, do reflect on it and form an opinion on the matter. People respect those who voice their own opinions and can back their views with reasoning.

Dress well

Attractive personalities are always dressed well and pleasant to look at. Dressing well doesn't mean you buy expensive designer clothes and go for a complete make-over. It means that you wear an outfit that suits your body type, and in colours that enhance your complexion. Match it with accessories that are neither too gaudy nor too plain. Wear a hairstyle they flatters your face structure. Smell good and, most importantly, *smile*.

Show pleasant manners

Remember, people are noticing you all the time, so it's important

that you don't forget your etiquettes. When someone's talking to you, be a good listener. Slightly lean towards the person and listen intently, this will make him/her feel important. Speak only when the other person has finished speaking. Don't jump into a conversation.

Always say 'please' when asking for something followed by a 'thank you' irrespective of who the other person is. When invited to a lunch or a dinner party, don't forget your table manners, no matter how closely you're related to the host.

Take care of your physical fitness

The shape of your body defines more than just your health status; it defines your approach towards your personal grooming. Take a healthy and a well-balanced diet. Exercise for at least half an hour daily and take plenty of fluids. Cut down on junk food and replace tea and coffee with green tea. You will soon become self-confident and would have more energy want to socialize better.

Add humour to life

Humour gives vent to the frustration and resentment that we bottle up inside, giving way to

bright and hopeful thoughts. People with an attractive personality look at the lighter side of life, they even invent it.

Hugh Sidey, an American journalist, said, "Above all else, go out with a sense of humour. It is the needed armour. Joy in one's heart and some laughter on one's lips is a sign that the person down deep has a pretty good grasp of life."

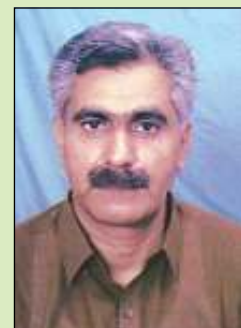
Try these simple, helpful tips and become the person you've always wanted to be.

OBITUARY



Mr. Shaukat Mehmood
Asstt. Vice President,
Recovery Litigation Department

passed away on 04-09- 2017 in Makka while performing Hajj.



Mr. Shahzad Raza ,
Manager ,
Haroonabad, Branch

passed away on 24-09-2017 due to sudden heart attack.



May Allah swt. rest the departed souls in eternal peace and grant strength to the bereaved families to bear this irreparable loss, Aameen.

KSSL ROUNDUP

SPORTS ACTIVITIES

Establishment of Hockey Team

KSSL has been assisting the Zarai Taraqiati Bank Limited to fulfill its Corporate Social Responsibilities. In line with the guiding principles of the President ZTBL, the Company



has established the Hockey Team of the Bank. By doing so, KSSL/ZTBL becomes one of the handful institutions in Pakistan who are supporting resurgence of the National Game.

An inauguration Ceremony was held at ZTBL Head Office, Islamabad on August 24, 2017. Syed Talat Mahmood, President ZTBL was the Chief Guest of the ceremony. Bank Executives, A. MD/CEO, KSSL, Brig. Muhammad Khalid S. Khokhar (Retd.), President, Pakistan Hockey Federation and Olympian Shabaz Ahmad Senior, Secretary, Pakistan Hockey Federation



were also present at the occasion.

Syed Talat Mahmood, handed over the appointment letters to all Hockey Players.

Speaking on the occasion, Syed Talat Mahmood remarked that the Bank will continue to support revival of Pakistan Hockey



to its past glories. He added that establishment of Hockey Team by ZTBL will encourage other big institutions as well to come forward and contribute towards making Hockey a sustainable and viable career option for the youngsters.

He urged the Hockey players to focus all their energies on achieving excellence in the game so as to realize their dreams and imitate likes of Shahbaz Ahmad Senior et al. He also congratulated Brig. Khalid Sajjad Khokhar, President PHF and Olympian Shahbaz Ahmad Senior, Secretary PHF on their efforts for revival of national game.

FIRING TRAINING OF SECURITY PERSONNEL

In order to hone the skills of over 1,200 Security Personnel of KSSL, trainings are arranged on regular basis. One such training of the Security Guards was conducted by KSSL in



collaboration with Pakistan Army's distinguished 111 Brigade Head Quartered in Rawalpindi from 25th to 26th September 2017.

The Security Personnel practiced marksmanship, assembling, disassembling, cleaning, storage, handling, loading, unloading, reloading and familiarization of weapons apart from firing of live ammunition in the supervision of Army Instructors to better cope with any unwarranted situation faced during their line of duty.

INDEPENDENCE DAY CEREMONY

In order to celebrate the 70th Independence Day of Pakistan in a befitting manner, Flag Hoisting Ceremony was held at Head Office Islamabad on August 14, 2017. Mr. Matloob Ahmad Khan,



Mr. Waheed Ahmad Khan, EVP/SA to President, ZTBL sharing President's message to the employees as well as his thoughts on the auspicious occasion

Acting MD/CEO, KSSL graced the ceremony as Chief Guest whereas Mr. Waheed Ahmad Khan, EVP/SA to President, ZTBL was Guest of Honour who delivered President, ZTBL's message on the occasion. Large Number of

Bank Employees and their children participated in the ceremony.

The Employees' children participated in debate and national songs competitions arranged by KSSL. The children who got 1st, 2nd and 3rd positions in their respective competitions were presented with cash awards by the Chief Guest.

Mr. Waheed Ahmad Khan, EVP/SA to President, ZTBL shared the message of Syed Talat Mahmood, President, ZTBL with the participants.

Mr. Matloob Ahmad Khan, Acting MD/CEO,



KSSL paid tribute to the Father of the Nation, Quaid-e-Azam Muhammad Ali Jinnah and other stalwarts of the independence movement without whom the dream of an independent homeland for Muslims of subcontinental India could have never been realized. He also urged the employees to work tirelessly and with all their devotion for betterment and prosperity of the institutions. He further added that the prosperity of the institution will not only guarantee their own prosperity but also of that of the country and the nation.



UNUSUAL FACTS TO AMAZE AND SURPRISE YOU

Sharks never get sick, they are immune to all known diseases.



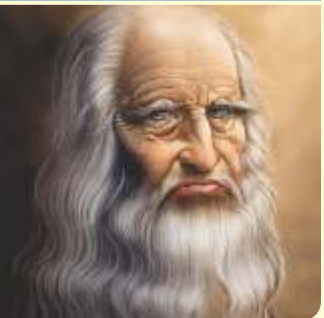
Australia was originally called New Holland.



A lion can not actually roar until it is 2 years old.



Leonardo DA Vinci could write with one hand and draw with the other at the same time.



Months that begin on a Sunday will always have a "Friday the 13th".



Almonds are members of the peach family.



Venus is the only planet that rotates clockwise.



New Zealand is home to 4 million people and 50 million of sheep.



عجیب و غریب

روبک کیوب

دنیا کی مقبول ترین پزل کیوب روبک کیوب، ڈیموروبک نے بنائی۔ ایموکو پزل حل کرنے میں پورا ایک ماہ لگ گیا جبکہ اس کیوب کو صرف پانچ اعشاریہ پانچ سیکنڈ میں حل کر لینے کا عالمی ریکارڈ ہے۔

مکافاتِ عمل

جس شخص نے 1991ء میں پانچ ہزار سال پرانی برف میں دبی یورپین می دریافت کی جس کو اوٹزی کا نام دیا گیا، حیرت انگیز اتفاق یہ ہوا کہ 2014ء میں خود اس شخص کی لاش پورے ایک برس بعد برف میں دبی ہوئی جمی ہوئی پائی گئی۔ کیا یہ مکافاتِ عمل تھا یا محض ایک اتفاق؟

انسان کی حیرت انگیز قوت شامہ (سونگھنے کی حس)

انسان کی ناک کو معمولی نا سمجھیں یہ پچاس ہزار مختلف قسم کی بو اور خوشبو یا درکھنے کی صلاحیت رکھتی ہے۔

گھونگے بے ضرر نہیں

انتہائی سُست روی سے چلنے والے بے ضرر سے لگنے والے گھونگے انتہائی خطرناک ہوتے ہیں۔ ان کے چودہ ہزار دانت ہوتے ہیں جن کی سے یہ انسان کو ہلاک بھی کرنے کی صلاحیت رکھتے ہیں۔

آبدوز پر جانور

ایک برطانوی آبدوز کے عملے نے دوسری جنگ عظیم کے دوران اپنی آبدوز ایچ ایم ایس ٹرانڈنٹ پر پورے چھ ہفتوں تک ایک بالغ بارہ سنگھارکھا جس کو پورا عملہ پولی یانا کے نام سے پکارتا تھا۔ دراصل یہ بارہ سنگھار حکومت روس کی طرف سے تحفظاً مادرملکہ کے لیے دیا گیا۔

لوآپ اپنے دام میں صیاد آ گیا

دنیا کی سب سے لمبی داڑھی جس شخص کی تھی وہ ریکارڈ آج تک کوئی نہیں توڑ پایا اور اس کی وجہ یہ تھی کہ 1567ء میں ان حضرت کے گھر پر آگ لگ گئی اور یہ بگٹٹ جو بھاگے تو اپنی ہی داڑھی ان کے پیر میں الجھ گئی اب جو پھسلے تو ایسا گرے کہ آپ جناب سے آنجھانی ہو گئے۔





امریکی شہری ٹیری والس اس وقت بیالیس برس کا ہو چکا ہے۔ اردو محاورے کے مطابق میں یہ نہیں کہوں گا کہ وہ زندگی کی بیالیس بہاریں دیکھ چکا ہے۔ اگرچہ امریکی شہری بیالیس تک ایک سو بیس بہاریں دیکھ لیتے ہیں لیکن اپنے اپنے نصیب کی بات ہے۔ بیچارہ ٹیرس والس بیس برس کا تھا، جب وہ ایک ٹرک سے خشک دریا کی گودی میں گرا اور پچیس فٹ بلندی سے گرنے کے بعد اپنے ہوش و حواس کھو بیٹھا۔ وہ سر کے بل گرا تھا اور اس کے دماغ کے بعض حصے کام کرنا چھوڑ گئے تھے۔ چنانچہ وہ بیس برس کی عمر سے لے کر انتالیس (39) برس کی عمر تک انیس (19) برس بے ہوش پڑا رہا۔ پاکستانی ڈاکٹر ہوتے تو تنگ آ کر اسے مردہ خانے میں ڈال لیتے لیکن یہ عجیب بات ہے کہ امریکی حکمرانوں کے دل تو پتھر کے ہوتے ہیں لیکن امریکی ڈاکٹروں کے دل موم کی مانند نرم اور انسانی ہمدردی کے جذبے سے گرم ہوتے ہیں۔ چنانچہ وہ انسانی زندگی سے کبھی مایوس نہیں ہوتے کیونکہ وہ زندگی اور انسانی زندگی کو اتنی اہمیت دیتے ہیں جس کا پاکستانی معاشرہ میں رہنے والے اندازہ بھی نہیں کر سکتے۔ بنیادی طور پر یہ ان کی پیشہ وارانہ تربیت اور معاشرتی اقدار کا عطیہ ہے۔ چنانچہ ڈاکٹر حضرات مسلسل ٹیری والس کا علاج کرتے رہے، اسے نالیوں کے ذریعے خوراک دیتے رہے اور اس کے جسمانی اعضاء کو بے ہوشی میں بھی حرکت دیتے رہے اور ساتھ ہی ساتھ اس کی برین سکنینگ (Brain Scanning) کے ذریعے ٹیری کے دماغ کا مشاہدہ اور تجزیہ کرتے رہے۔

جس بات نے مجھے چونکا دیا اور مجھ کو رکھ رکھا دیا وہ یہ تھی کہ جب آج سے تین برس قبل انتالیس برس کی ٹیری والس کو انیس سال مکمل طور پر بے ہوش رہنے کے بعد اچانک معمولی سا ہوش آیا، اس نے نیم وا آنکھوں سے ادھر ادھر دیکھا تو اس کے منہ سے جو پہلا اور اکلوتا لفظ نکلا وہ تھا مام یعنی ماں۔ ٹیری والس پیشے کے لحاظ سے مکینک تھا، شادی شدہ ہے، صاحب اولاد ہے اور اس کی بیٹی کی عمر بھی اٹھارہ انیس برس کی ہے۔ امریکی اخبار میں چھپنے والی خبر میں ٹیری کی نو جوان بیٹی اس کے سر ہانے بیٹھی ہوئی تھی لیکن ٹیری نے ہوش کا جھونکا آتے ہی شعوری طور پر جسے سب سے پہلے یاد کیا جس کی سب سے پہلے ضرورت محسوس کی وہ تھی ماں۔ وہ بیوی یا بیٹی نہیں تھی حتیٰ کہ وہ باپ بھی نہیں تھا کیونکہ ماں کے پیٹ سے جنم لینے والی اولاد بنیادی طور پر ایک ہی جسم کے مختلف حصے ہوتے ہیں۔ وہ ماں ہی کے جسم کے حصے ہوتے ہیں جنہیں یاد رکھنے اور پکارنے کے لیے مختلف نام دے دیے جاتے ہیں۔ ایک عرب شاعر کے بقول کہ دنیا میں اولاد کے لیے ماں سے بڑا مجنوں یعنی عاشق نہیں ہوتا۔ مشرق ہو یا مغرب، شمال ہو یا جنوب ہر معاشرے میں ماں ایک مرکزی نقطہ اور خاندان کا محور ہوتی ہے۔ ہمیں بتایا جاتا ہے کہ مغربی تہذیب نے رشتوں کے بھندن کمزور کر دیئے ہیں۔ بلاشبہ مصروف اور میکائیک انداز زندگی نے خونی رشتوں کو بھی متاثر کیا ہے اور کسی حد تک یہ رشتے مشرق میں بھی متاثر ہوئے ہیں لیکن شاید ماں کا رشتہ وہ واحد رشتہ ہے جسے حالات، زمانہ، سائنسی ترقی، میکائیک انداز زندگی اور اقدار کا مد و جزر متاثر نہیں کر سکا کیونکہ ماں اولاد کے اندر ہستی ہے اور ماں کے لیے اولاد اس کے جسم اس کے دل و دماغ اور اس کی روح کا حصہ ہوتی ہے چنانچہ ٹیری والس کو جب انیس برس بے ہوش رہنے کے بعد ہوش آیا تو اس نے صرف اور صرف ماں کو پکارا کیونکہ انیس برس تک دو ایسا کھانے کے بعد ٹیری کو ہوش میں آنے کے بعد جس دعا اور دوا کی ضرورت تھی وہ تھی ماں۔ ماں سراپا دعا ہے اور بعض امراض کے لیے دوا بھی۔ پنجابی کا محاورہ ہے۔ ”ماواں تے ٹھنڈیاں چھاواں۔“

آج سے تقریباً انیس تیس برس قبل میں ایک بزرگ کی مزاج پرسی کے لیے میوہ ہسپتال لاہور ہو گیا۔ 75 سالہ بزرگ کچھ دنوں سے شدید علیلیل تھے اور میوہ ہسپتال کے ایک پرائیویٹ کمرے میں زیر علاج تھے۔ جب میں ان کے کمرے میں داخل ہوا تو ڈاکٹر، نرس اور ان کا بیٹا اور بیٹیاں مریض کے بستر کے ارد گرد کھڑے تھے اور ان کے چہروں سے پریشانی اور مایوسی ٹپک رہی تھی۔ بیٹیاں چپکے چپکے آنسو بہا رہی تھیں اور بوں لگتا تھا جیسے مریض زندگی کی آخری سانس لے رہا ہے میں دبے پاؤں بستر کے قریب گیا تو دیکھا کہ بزرگ بے ہوش پڑے ہوئے ہیں، سانس چل رہا ہے اور چہرے پر سکون ہی سکون ہے۔ میں نے سر ہانے کے ایک جانب کھڑے ہو کر قرآنی آیات پڑھنی شروع کر دیں کہ یہ وقت دعا ہے۔ چند منٹوں کے بعد بزرگ مریض نے آنکھیں کھولیں، بستر کے ارد گرد کھڑے لوگوں پر اچھتی سی نگاہ ڈالی اور پھر کمرے کے دروازے پر نظریں گاڑ دیں۔ میں نے دروازے کی طرف دیکھا، کچھ نظر نہ آیا لیکن مجھے یوں محسوس ہوا جیسے مریض کو کسی کی آمد کا انتظار ہے۔ ڈرپ چل رہی تھی اور ڈاکٹر نبض پر انگلیاں جمائے خاموشی سے انہیں دیکھ رہا تھا۔ چند لمحوں کے بعد مریض نے کمرے کا سکوت توڑا اور دروازے کی طرف دیکھ کر مخاطب ہوا۔ ”ماں جی، میں تو آپ کے پاس آنا چاہتا تھا لیکن یہ ڈاکٹر نہیں آنے دیتے۔“ ان محترم بزرگ کی والدہ کا انتقال ہوئے بیس برس گزر چکے تھے۔ بظاہر وہ مکمل ہوش میں تھے اور والدہ سے گفتگو کر رہے تھے۔ میں نے ایک بار پھر دروازے کی جانب دیکھا تو وہاں ایک میلے کپیلے پردے کے علاوہ کچھ نظر نہیں آیا۔ اچانک یہ خیال آوارہ پنچھی کی مانند میرے سر کے اوپر سے گزر گیا کہ ”اے اللہ تم نے ماں بھی عجیب شے بنائی ہے۔ یہ پہلے اپنے پیٹن سے اولاد کو جنم دیتی ہے پھر اسے اتنا پیار دیتی ہے کہ اپنے آپ کو بھی بھول جاتی ہے۔ اس کی پرورش کرتی ہے، پروان چڑھاتی ہے اور عمر بھر گھٹے سایہ دار درخت کی مانند اسے اپنی ٹھنڈی چھاؤں میں رکھتی ہے۔ اپنی بجائے ساری زندگی اولاد پر دعاؤں کے پھول پنچھا کرتی رہتی ہے اور اگر اگلے جہاں میں چلی جائے تو وہاں بھی اپنی اولاد کے لیے جنت میں محل کی آرزو کرتی رہتی ہے اور جب اولاد پر آخری وقت آئے تو اسے ساتھ لے جانے کے لیے اس کے استقبال کے لیے پہنچ جاتی ہے تاکہ اسے اس سفر میں کہیں ڈرنہ لگے۔ شاید ایسا ہی رشتہ خالق اور مخلوق کا ہوتا ہے۔؟“



ڈاکٹر صفدر محمود کی کتاب ”روشنی“ سے اقتباس

ACHIEVEMENT

In recognition of ZTBL active participation in 9th International Khairpur Dates Exhibition & Seminar 2017, the Bank has been awarded the Certificate of appreciation by Deputy Commissioner Kairpur Mirs.

Mr. Ghulam Shabbir Solangi, Chief Manager, Khairpur Mirs branch, Sukker, zone received the certificate.



زرعی ترقیاتی بینک گوجرانوالہ کے آفیسر عابد رحیم کی صاحبزادی ربیعہ عابد نے میٹرک بورڈ کے امتحان 2017ء میں 1100 میں سے 1052 نمبر حاصل کر کے نجی سکول ڈی سی روڈ کیپس میں پہلی پوزیشن حاصل کی۔ وہ مستقبل میں ڈاکٹر بن کر ایک فلاحی ہسپتال بنانے کا ارادہ رکھتی ہیں۔



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