

AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



Editorial Board

Mr. Asad Ullah Habib, Divisional Head (P, R & T Div)

Mr. Muhammad Ayaz, Departmental Head (P&RD)

Mr. Ijaz Hussain, AVP (P&RD)

Mr. Ahmed Hussain Khan, OG-II (P&RD)

Ms. Aamna Imtiaz, OG-III (P&RD)



TABLE OF CONTENTS

| | |
|--|-----------|
| ANGORA RABBIT FARMING | 03 |
| GREEN ONION FARMING | 05 |
| SMOG AND ITS EFFECTS ON AGRICULTURE | 07 |
| ZARAI SIFARISHAT BARAY-E-KISSAN | 09 |
| SBP UPDATES | 10 |
| MANAGEMENT TIPS | 11 |
| NATIONAL NEWS | 12 |
| ZTBL NEWS | 13 |

ANGORA RABBIT FARMING

*Data collected and prepared by: Ms. Humma Nisar
(OG-III, Planning & Research Department)*

The Angora rabbit is one of the oldest types of domestic rabbit. It is mainly domesticated for its finest quality wool, which is



gathered by shearing, combing or plucking. There are five major breeds of Angora rabbit used for fiber production: French, English, Giant, Satin and German Angoras. Among these, the German Angoras are

the most productive fiber-producing breed, generating almost 1000 to 1200 gm



of wool under ideal management practices. German Angoras can be sheared four times a year.

Advantages

1. Rabbits are very productive in nature.
2. Rabbits consume a large amount of different types of forages, so it can be reared on lesser costly concentrates.
3. They can be reared in small space.
4. Initial investment cost is low.
5. Meat of rabbit is also a rich source of proteins and vitamins.
6. Usually returns are quick in rabbit farming i.e. six months after the establishment of farm.
7. Income can be generated multiple times a year which makes repayment easy.

8. Rabbits also provide income from manure, meat, etc. apart from providing wool.

9. Residual feed, together with rabbit manure is suitable for vermin compost which provides excellent manure for fertilizing the fields.

National importance and Scope for rabbit farming

Rabbit farming, undoubtedly, has a great scope as it is a livestock activity which is relatively easier, rewarding and takes little space when compared to others. Rabbit farming also provides additional income in

the rural areas. The Angora wool is of high quality and its blending with



carpet wool of sheep and silk improves overall quality of wool to a greater extent. Another benefit of keeping rabbits is food production cycle, which shows that rabbit need not be in competition with man for its food. Another affirmative point to consider rabbit farming is that harvesting wool from Angora rabbits is easier and less intense than it is for other fiber animals.

Location and Housing Required for Angora Rabbit Farming

- Areas having moderate temperature ranging between 10°C-20°C and relative humidity throughout the year are best for raising Angora Rabbits.
- For Angora rabbit farming, ensure adequate facility for clean water, approach road, electricity, supply of breeding stock, fodders, feed, veterinary aid and proximity to market for sale of wool and meat of animals.
- For small size rabbit farms, hutch system may be adopted which is a self contained cage-cum-nest box with its own roof.

- For larger farms, cages may be arranged inside the sheds in single or two tiers under hanging or step wise rack system.



- Adequate floor space per rabbit must be provided. Size of hutch for giant breed should be of 3' length, 2' breadth and 2' height. For medium and smaller breeds. 2.5' length 2' breadth and 1.5 Height. For extra giant breeds length can be extended up to 4' from inside.
- Any type of building or hutch can shelter rabbit hatches, provided it protects your rabbits from heat, cold, rains and predators. It should provide plenty of light and ventilation besides protecting from direct sunlight and strong wind for longer periods.
- Hutches and equipment should be made from locally available cheaper material like wood, bamboos, timber, chicken wire or welded wire of different sizes.
- Keep the shed/pens clean by regular cleaning and disinfection to make it free from flies/mosquitoes and a foot dip should be maintained at the entrance of the sheds.
- Rabbit cages should be cleaned regularly, especially disinfected before kindling, so that kits do not pick up diseases like coccidian.
- Feeders should be cleaned regularly and mash feed should be removed from the feeders which can be used for feeding other livestock species.

Marketing of Angora rabbit wool

Angora rabbit wool is very warm and naturally non-elastic, used for fiber making. It may be blend with other kinds of wool. Angora fiber can be sold spun,

dyed or left its natural color. The maximum return can be fetched if the wool is spin and knit by the farmer and value can be added to wool in the form of different products like Angora yarn, threads, Angora shawls, socks, etc.

Opportunities for Angora Rabbit Farming in Pakistan

The world's finest and warmest wool produced by Angora rabbits has found a market in the shawl-making village of Islampur in Swat valley. The domestic rabbits with long, soft and wooly fur of Turkish origin can be bred by women in Abbottabad and surrounding areas in their houses without extra labor and could become a good source of income for family. Most of the areas in Azad Jammu & Kashmir (AJK), Murree hills of Punjab, Gilgit-Baltistan and Hazara Division of Khyber Pakhtunkhawa (KPK) have huge



potential for Angora Rabbit farming because of favorable weather conditions. Farmers can annually get 4 to 6 high quality, invaluable shawls from the fur/wool of a single rabbit. Hence with low initial cost startup, Angora Rabbit farming can be highly profitable in the wool industry as it's the most recognized wool/fur breed. Moreover, residual feed mixed with rabbit manure is also suitable for vermin compost which in turn provides an excellent bio-fertilizer for crops.

REFERENCES:

- *Pakistan Agriculture Research Council (PARC), <http://www.parc.gov.pk>*
- *Chris MacLaughlin, www.theprucepets.com*
- *International Centre of Integrated Mountain Development (ICIMOD), www.icimod.org*

GREEN ONION FARMING

Scallions (also known as green onions, spring onions, or salad onions) are vegetables of various Allium onion species. Scallions have a milder taste than most onions. Their close relatives include garlic, shallot, leek, chive, spring onion and Chinese onion. Spring onions are very easy to grow both for subsistent and commercial



purposes. Onions are a high yield crop. Twenty to 50 onions can grow in 1 to 1½ square feet of space. But onions are easily grown in odd spaces alongside both slower and faster growing vegetables. Green onions can be ready in 20 to 30 days after planting. Dry bulb onions can take 100 to 175 days to reach maturity.

Seeds, sets, or transplants: Onions can be grown from seeds, sets (young, small dormant bulbs grown the previous year), or transplants. Growing onions from seed can take as much as five months. You will find seed for many varieties or cultivars of onions. Sets are easier to plant than seeds or transplants. Sets mature in as little as two months and are less susceptible to disease. But, cultivar selection is limited for sets. (Avoid onion sets with bulbs larger than a dime—they are likely to bolt.)



Transplants are small seedlings that look like scallions. Transplants require about two months to reach maturity.

Bulb or bunching onions: Select bulb or bunching onions depending upon your intended use. Bulb onions can range from the small pearl

onions to very large Spanish types. Bulbs are white, yellow, or red at harvest. Bunching onions—also called scallions or green onions—are grown for their tender, green top stalks. They are harvested before bulbs fully form.

Long or short day: Onions grow tops in cool weather and form bulbs in warm weather. Temperature and day length control the timing of bulbing. Long-day onions require long hours of daylight—14 to 16 hours per day—to reach maturity. Long-day onions grow best in northern latitudes. Short-day onions grow best in mild-winter southern latitudes. They grow through the fall and winter and form bulbs when daylight increases to 12 hours per day in early summer.

Garden site: Onions grow best in loose, well-drained sandy loam soil. Turn lots of well-aged compost and manure into the onion bed in advance of planting; turn the soil to at least 8 inches deep. Onions prefer a soil pH of 6.0 to 7.5.

Starting seeds: Sow onion seeds indoors 8 to 12 weeks before the last average frost date. Sow seeds in pots, flats, or trays. Thin the seedlings to one inch apart when they are four inches tall. Sow seed outdoors



two weeks before the last average frost date in spring or four weeks before the

first expected frost in autumn. Avoid sowing onion seed directly in the garden until the soil temperature has reached 50°F. Outdoors sow onion ½ inch deep and 1 inch apart. Later, thin to four inches apart.

Growing onions from seed will



give you the widest choice of varieties.

Setting out starts: Seedlings (starts) can be transplanted to the garden in early spring as soon as the soil can be worked—usually about 2 to 3 weeks before the last frost when the soil temperature is at least 40°F; the air temperature should be at least 45°F. Set bulb onion seedlings one to two inches deep—depending on the size of the bulb—and four to six inches apart. Set starts for scallions one inch apart. To encourage development of bulbs, soak them in compost tea for about 15 minutes before planting. About four weeks after planting, gently push back the soil atop bulbs; this will help them to grow larger. Onions grown from transplants mature more quickly than onions grown from seed.

Planting sets: Choose sets that have bulbs about ½ inch in diameter. (Larger sets may go to seed before producing decent-size bulbs. Sets with smaller bulbs may not grow well.) Plant bulbs with the pointy end up; the rounded end is the rooting end. Set bulbs ½ to one-inch-deep and four to six inches apart—depending on the size of the bulb at maturity. Onions sets are often labeled “red,” “white,” or “yellow”—you may not know the exact variety you are growing.



Food and water: Onions are heavy feeders. Feed onions with a rich fertilizer early in the season to develop large plants and bulbs. (Or you can use an organic fertilizer, 5-10-10.) Give a second feeding about a month after the first feeding or side-dress rows with a band of aged compost. Keep onions evenly watered early in the season. They require constant moisture during the bulb enlargement stage; dry conditions early on will cause bulbs to split. Give each plant about 1 inch of water each week (about 1.6 gallons). Transplants require more water than sets. At midsummer—or about a month before harvest after bulbs have formed and when the necks of the onions begin to soften, cut back on food and water and allow bulbs to mature in drier, less fertile soil.

Weeding: Onions are shallow rooted. Cultivate often and shallowly. Pull weeds by hand close to bulbs to avoid up-turning plants. Use a sharp hoe only to cut off weeds at soil level. Because onion leaves are thin and strappy they do not block the sun from the soil which, in turn, allows weed germination. Onion beds require more weeding than other vegetable beds.

Mulch: After the soil has warmed, place a 1- to 2-inch layer of mulch around onions to discourage weeds and conserve soil moisture. Use aged compost or chopped leaves around onions. Keep the mulch back from bulb tops once they start to develop. (To grow large onions, keep both mulch and soil pulled back from the top two-thirds of developing bulbs.)

Harvest: New growth from the center will stop when bulbs start forming. When bulbs are ripe, leaves will begin to yellow and fall over. After about three quarters of tops have fallen over, use the back of a rake to horizontally bend over the remaining tops. The bent leaves will cause the plant to divert the rest of its energy to the bulbs and away from leafy growth. After the tops turn brown in a day or two, lift the bulbs with a garden fork on a sunny day, and leave them to dry in the sun. When bulb outer skins are dry and the tops withered in about a week, wipe off any soil, and cut away the tops. If the weather is damp, allow the onions to dry in an airy place. You can loop the leaves through the mesh of a fence or framed chicken wire or braid them into a garland to dry.

Storing: Keep onions in a cool, dry place to prevent rotting. Hang them in mesh bags or braids. Cured onion bulbs will store from one month to a year depending on the variety.

Sources:

- <https://www.ics-agri.com>
- <https://www.geniuskitchen.com>
- <https://www.growveg.com>
- <https://harvesttotable.com>

SMOG AND ITS EFFECTS ON AGRICULTURE



What is Smog?

Smog, or smoke fog, is a type of intense air pollution. The word "smog" was coined in the early 20th century, and is a contraction of the words smoke and fog to refer to smoky fog due to its opacity, and odor. Smog reduces visibility. The smoke usually came from burning coal. Smog was common in industrial areas and remains a familiar sight in cities today.

Effects of Smog on Everyday Life

The heavy smog in different parts of Pakistan is affecting everyday life very badly. It is causing numerous health issues as people are being exposed to increased levels of Air Quality Index (AQI). It is not just human life that has been upset; but animals are also suffering because of this polluted air.



As the visibility reduces significantly due to smog, unprecedented traffic issues also occur. Distance of minutes has to be covered in hours because of poor visibility during night, early morning and evening. Several casualties are being reported in traffic accidents during peak hours of smog. Overall the economy is suffering badly due to this climate change.

Causes of Smog

There is little scientific evidence regarding the



accurate causes of this polluted fog. While some experts blame the coal fire power plants for these adverse climatic circumstances, others believe that it is being caused by the sand and dust storms in Middle Eastern countries. Burning of



agriculture waste, smoke emitting traffic, uncontrolled pollution, poor implementation of environmental laws, improper disposal of industrial waste and numerous other factors have

played their part into worsening the environmental issues in Pakistan.

According to a study on analyzing the causes of smog related to the agriculture sector with an aim to assist government institutions in the development of appropriate policies, action plans and interventions to alleviate detrimental effects of smog on economy, health and environment in Punjab was released.

Food and Agriculture Organization of the United Nations (FAO) under its project R-SMOG (Remote Sensing for Spatio-Temporal Mapping of Smog) has prepared. This report was prepared upon the request of the Punjab government. This is a first of its kind evidence based geospatial research which will also contribute to findings on emissions and drivers of smog. This report provides insights into the importance of the design and implementation of appropriate climate change adaptation and mitigation strategies and actions. In particular, these should be an integral part of any plan for the revitalization of the Agriculture sector

Adverse Effects on Agriculture



Winter crops in Pakistan are being badly affected because of this deadly smog. Farmers, who start their work in their fields from early morning dawn to dusk, take a break near mid-day and



wind it up by afternoon. This has been the practice for generations. Now the early risers cannot start their agriculture work in pre-dawn hours because the heavy smog makes air unbreathable and the working conditions are not proper till the sun has risen for 3-4 hours.

Significant decline in quality of agriculture produce has also been predicted. With decline in



quality, it will be difficult for Pakistani exports to make their way to foreign markets. Standing crops are also being affected by this foggy condition.

Smog in the current year is worse than last few years and it is a sorry state of affairs that such foggy winters are expected in Pakistan and



neighboring countries for coming years too. Very little effort is being put into making things better. Government as well as citizens are complaining about it, but taking very little practical steps to improve the situation at large. Parts of Punjab continue to see a sharp rise in air pollution from the smoke residue of burning crops, brick kilns and chimneys of industries. It is being reported that air pollution is on the rise in Lahore, Faisalabad, Gujranwala and Bahawalpur.

زرعی سفارشات برائے کسان

سموگ

﴿کاشتکار دھان کی کٹائی کے بعد اس کی باقیات کو آگ ہرگز نہ لگائیں، کیونکہ باقیات کو آگ لگانے سے فضائی آلودگی میں اضافہ کے علاوہ زمین میں موجود نامیاتی مادہ کو ناقابل تلافی نقصان پہنچتا ہے۔﴾

﴿کاشتکار حضرات دھان کی فصل کی برداشت کے بعد باقیات کو راس سٹرا چار یا روناویٹرا اور دسک ہیرو کے ذریعے زمین میں دبا دیں یا گہرا ہل چلا کر آدھی بوری بوریانی ایکڑ کا چھٹہ لگا کر پانی دیں۔﴾

گندم

﴿گندم کی اچھی پیداوار حاصل کرنے کے لیے گندم کی کاشت کا موزوں ترین وقت یکم نومبر تا 30 نومبر ہے۔ 30 نومبر کے بعد کاشت کی گئی گندم کی پیداوار میں بتدریج کمی آتا شروع ہو جاتی ہے۔﴾

﴿30 نومبر تک بوائی کے لیے شرح بیج 40 تا 50 کلوگرام فی ایکڑ رکھیں، جبکہ یکم نومبر تا 15 دسمبر تک بوائی کے شرح بیج 50 تا 55 کلوگرام فی ایکڑ رکھیں۔﴾
﴿بیج کو بوائی سے پہلے زرعی ماہرین کے مشورہ سے تھائیوفینٹ میتھائل بحساب 2 تا 2.5 کلوگرام بیج یا میڈاکلوپروڈ + ٹیوبوکونازول بحساب 4 ملی لٹرنی کلوگرام بیج لگا کر کاشت کریں تاکہ کانگاری، کرنال، بنٹ، گندم کی بلاسٹ وغیرہ بیماریوں سے بچا جاسکے۔﴾
﴿صرف منظور شدہ اقسام ہی کاشت کریں۔ بارانی علاقوں کے لیے چھوٹا 50، این اے ارس 2009، پاکستان 2013، دھراہی 2011، بارانی 2017، جنگ 2016 اور احسان 2016 کو 15 نومبر تک کاشت کریں۔﴾
﴿آپاش علاقوں میں لاٹانی 2008، فیصل آباد 2008، آس 2011، ملت 2011، آری 2011، اجالا 2016، گلکسی 2013، بورلاگ 2016، جوہر 2016، گولڈ 2016، فخر بھکرا اور این این گندم-1 کاشت کریں۔﴾

مسور اور چنا

﴿مسور کی کاشت 15 نومبر تک جلد از جلد مکمل کر لیں۔ شرح بیج 10 تا 12 کلوگرام فی ایکڑ رکھیں۔﴾
﴿منظور شدہ اقسام نیاب مسور 2002، نیاب مسور 2006، پنجاب مسور 2009، مسور 93، چھوٹا مسور اور مرکز 2009 کا بیج کاشت کریں۔﴾
﴿آپاش علاقوں میں چنے کی کاشت کا وقت 15 نومبر تک ہے۔ صحت مند اور خالص بیج اچھی فصل کی بنیاد ہے۔ اس لیے محکمہ زراعت کی منظور شدہ اقسام کے ساتھ 30 کلوگرام بیج فی ایکڑ استعمال کریں۔﴾
﴿کاشت کے لیے ہلکی میرا اور پتلی زمینوں میں قطاروں کا فاصلہ ایک فٹ جبکہ بھاری میرا اور زیادہ بارش نہ ہونے والے علاقوں میں فاصلہ ڈیڑھ فٹ اور پودوں کا درمیانی فاصلہ چھوٹا رکھیں۔﴾

روغن دار اجناس

﴿کینولا کی بوائی جلد از جلد مکمل کر لیں، کاشت تروت میں کریں اور بیج 2 انچ سے زیادہ گہرائی پر کاشت نہ کریں۔﴾
﴿کینولا کی کاشت کے لیے شرح بیج 2 تا 2.5 کلوگرام فی ایکڑ رکھیں۔ اور اسی کا بیج آپاش علاقوں میں 6 کلوگرام اور بارانی علاقوں میں 8 کلوگرام فی ایکڑ رکھیں۔﴾

سبزیات و باغات

﴿پیاز کی زسری کی کاشت کا وقت آخر نومبر تک ہے۔ اور کھیت میں پیاز کی منتقلی دسمبر، جنوری تک ہوتی ہے۔ پیاز کا تین کلوگرام فی ایکڑ بیج استعمال کریں۔ اس وقت نسل میں کریلہ، کھیرا، اور ٹماٹر کی کاشت کا وقت 15 نومبر تک کی جاسکتی ہے۔﴾

Source: Ziratnama Government Of Punjab (Farmers' Advisory)

SBP UPDATES

PM inaugurates Sohni Dharti Remittance Program – an initiative to promote remittances through formal channels

The Honorable Prime Minister of Pakistan, Mr. Imran Khan, inaugurated the Sohni Dharti Remittance Program (SDRP) offered jointly by the State Bank of Pakistan, Ministry of Finance and financial institutions at the Prime Minister House in Islamabad. SDRP is an innovative program designed to incentivize Pakistani workers abroad to send remittances through banks and exchange companies and earn reward points. These reward points could then be used to avail different benefits offered by partner organizations. SDRP can be accessed conveniently from anywhere in the world through a mobile application available at both Google android and Apple IOS platforms. The Prime Minister thanked the Overseas Pakistanis for posing confidence in the bright future of their homeland by sending record high remittances of over USD29 billion in last fiscal year FY21 and continuing the trend in FY22.

<https://www.sbp.org.pk/press/2021/Pr-25-Nov-2021.pdf>

SBP releases Annual Report on The State of Pakistan's Economy

The State Bank of Pakistan has released its Annual Report on the State of Pakistan's Economy reviewing the fiscal year 2020-21. According to the report, Pakistan's economy rebounded during FY21, with real GDP growth rising to 3.9 percent. Importantly, this expansion in economic activity was accompanied by a 10-year low current account balance that contributed to a significant build-up in foreign exchange reserves. The fiscal deficit also edged down despite Covid-related spending, leading to an improvement in the public debt-to-GDP ratio. Headline CPI inflation also eased during the year mainly due to relatively stable prices of non-food and non-energy items. However, overall price levels, especially of food items, remained high owing to supply-side challenges.

<https://www.sbp.org.pk/press/2021/Pr-24-Nov-2021.pdf>

SBP strengthens Corporate Governance Regulatory Framework for Banks and DFIs

SBP has issued the revised 'Corporate Governance Regulatory Framework' with the objective to further strengthen the corporate governance regime of banks and DFIs and to align the same with international standards and best practices on November 22, 2021. All the existing regulatory requirements related to corporate governance have been consolidated and rationalized under this framework to improve consistency, understanding and usability for stakeholders.

Among other changes made in the framework, the board is now required to collectively have adequate knowledge, expertise and skill-mix related to the business model, overall size, complexity and risk profile of the bank and DFI. Moreover, the board should have at least one female director who should not be a family member of any other director or sponsor shareholder of the bank or DFI. Further, maximum age of a President or CEO has been reduced from 70 years to 65 years. This change in age will be applicable to new Presidents or CEOs.

<https://www.sbp.org.pk/press/2021/Pr1-22-Nov-2021.pdf>

SBP increases the number of Monetary Policy Committee (MPC) meetings from six to eight times a year in line with international best practices

In continuation of efforts to make the process of monetary policy formulation more predictable and transparent in line with international best practices, the State Bank of Pakistan (SBP) has decided to increase the frequency of monetary policy reviews from six (6) to eight (8) times a year. This action will bring the frequency of meetings in line with that in comparable emerging markets. It will also help to enhance the predictability of monetary policy actions.

<https://www.sbp.org.pk/press/2021/Pr1-19-Nov-2021.pdf>

MANAGEMENT TIPS

Team Management Tips That Will Make Your Job Easier

Hire the right people

Finding the right team members for the team can be difficult, but it's crucial to project's productivity. During interview and hiring candidates, get to know them one-on-one to learn more about their talents, skills, and strengths. This will allow making informed decisions when adjusting positions and responsibilities.

Set achievable goals

Everyone on the team should know what they are striving for on a daily basis. Without clear, concise goals, the team will miss deadlines, or forget tasks. Set goals as a team and also discuss individual goals with each person to confirm that all are on the same page.

Delegate tasks effectively

It's easy for tasks and responsibilities to fall by the wayside when there are multiple people working on the same project. Effective team management ensures each member of the team has a workload that fits their skills and keeps them engaged. Oftentimes, this can mean teaming up multiple people to collaborate on certain tasks together.

Maintain open communication

Keeping communication channels wide open is vital to the success of any project. Using different soft wares can help the team be aware of timelines, individual assignments, and allows them to discuss details about those tasks with one another. These abilities allow any project to run smoothly and avoid responsibility overlap or deadlines being missed.

Manage time wisely

Project managers tend to feel like there are never enough hours in the day, making effective time management a central part of any project. Avoid time-wasting activities like excessive meetings, personal social media use, and other distractions. Instead, keep the team's priorities in check with numbered lists and definitive schedules.

Discuss teamwork in performance reviews

Accountability is essential for maintaining an effective work environment, which is why performance reviews

should be held at least once a year. Within these reviews, discuss each individual's contributions to the team and how well they are staying involved. Commend them for their positive input and discuss ways they can improve upon any shortcomings.

Provide feedback

Sincere praise provides motivation and drive for the team members. As part of the performance reviews, offer honest feedback and constructive praise. Also give them a chance to provide with feedback on leadership tactics to ensure all has been done that is necessary as a manager.

Resolve team issues

Unfortunately, teams can disagree on things from time to time making resolution an important aspect of one's job. These issues don't always work themselves out, so there may be times where Manager needs to step in and help those involved find a solution or reach a compromise. Avoid large group problems by addressing conflicts right away.

Cheer on your team

As the team manager, one should be group's biggest cheerleader on a daily basis. The team should feel appreciated for all of the hard work they do, and it is Manager's job to ensure they have that sense of accomplishment. Motivate the group with short pep talks or one-on-one encouragement sessions to boost team morale.

Keep positive vibes in the office

Similar to being the cheerleader for the team, it is important to uphold a positive vibe in office space. Promote a positive work environment by providing compliments and recognition when someone excels in their position.

celebrate wins

Your team has set goals and a mission to accomplish. Whenever those plans are achieved or surpassed, you should be ready and available to reward your team's hard work. Schedule a team party or find ways to honor your team individually as triumph over their goals.

Source: Harvard Business Review

NATIONAL NEWS

Govt Offers Subsidy to Promote Disease-free Vegetables, Fruit Plants Nurseries

Punjab government is offering subsidy to promote disease free nurseries of vegetables and fruit plants in the region. The subsidy worth may be Rs. 300,000/- against a nursery, which will be given to those persons who have registered nurseries of Punjab Agriculture Department. The basic aim for provision of subsidy is to promote quality and disease free varieties of vegetables and fruit-trees. Complete record of varieties would be kept in these nurseries and the owners of the subsidized nurseries would sell quality varieties only. The department would also offer technical assistance and advisory, free of cost, to nurseries.

Work on 12 Agriculture Schemes in Progress to Enhance Agriculture Production, Peasant's Income

Work on 12 different schemes to promote agriculture sector was heading forward with rapid pace in South Punjab. These schemes including water management, agriculture extension, soil conservation, research, agriculture engineering, cotton research, registration of nurseries and modern agriculture markets were in progress. The schemes would be monitored and completed in transparent manner.

Farmers are advised to Prepare Land for Baharia Sunflower Cultivation

Farmers have been advised to prepare lands for cultivation of Baharia sunflower crop from January to get bumper yield. Growers should start sunflower cultivation in January and complete it by mid of February as late sowing not only damage the quality of grains but also cause a loss to yield. Approved sunflower varieties like Hi-sun-33, Hi-sun-39, Agora-4, NK-278, FH-331, DK-4040, G-101 and 64-A-93 should be cultivated because these varieties are not only disease resistant but also give bumper yield.

One Million 'Ber' Plants in KP to be Planted Under PM's Billion Trees Honey Program

It is said that around one million 'ber' plants would be planted under the Prime Minister's billion trees honey program during next two years in KPK. The ber tree is the most favorite specie of honeybees mostly found in southern and plain districts of KPK including Karak, Bannu, Lakki Marwat, DI Khan, Kohat, and entire Peshawar valley, plains areas around Indus River, Koh e Suleman besides merged areas. Under the landmark program, bee keepers would be trained to get maximum production from bees' colonies and avoid its waste during honey's extraction process. The training of beekeepers would help enhance Pakistan's honey exports and value through proper branding and ensuring quality certification in international market including GULF, middle East and others foreign countries where our honey was being preferred due to its supreme quality. PM's honey program would create job opportunities for a large number of people in rural areas of Khyber Pakhtunkhwa including merged tribal districts.

Farmers Advised to Keep Temperature 18-24 Degree in Tunnels for Better Crops

Vegetable growers have been advised by experts to keep temperature 18 to 24°C in tunnels for better growth of vegetables as well as save them from bad weather conditions. Summer vegetables like cucumber, tomato, sweet chilies, green chilies, pumpkin, sponge gourd, bitter gourd, vegetable marrow, red gourd, Brinjal, water melon, musk melon could be grown easily in walk-in and high tunnels. These tunnels are covered by green fiber sheets to protect them from severe cold and frost during winter. With the intensive care, the farmers could get early production of summer vegetables and earn more income than seasonal vegetables. The vegetable growers are advised to get proper training of tunnel farming first and then cultivate their crops in the tunnels to get maximum profit with minimum input cost.

ZTBL NEWS

Revision of per Acre Credit Limits of inputs for different crops/vegetables/orchards/forestry

Consequent upon enhancement of per acre limits fixed for major/minor crops, orchards and forestry by SBP, the ZTBL has also revised the existing per acre credit limits of various major/minor crops, vegetables, orchards and forestry with following decisions.

1. New and old borrowers who have been regular for one year will take benefit from this limit.
2. NPLs and SAM borrowers are eligible for loans up to extent of principle recovered from them.
3. NPLs and SAM borrowers will become eligible for revised per acre credit limit only after repayment of previous loans with up to date markup and will have been regular for one year.

Enhancement of Guarantee Amount (Protected Deposit) from Rs. 250,000/- to Rs. 500,000/-

In order to enhance depositor's confidence and trust in banking, Deposit Protection Corporation (DPC) has decided to enhance the amount of protected deposit from Rs. 250,000/- to Rs. 500,000/- per depositor per bank. Further, DPC has advised Bank's to bring this matter into the notice of Bank's staff and depositors on priority basis. Accordingly, ZTBL has placed introductory notice on Bank's official Website along with an SMS been sent to all ZTBL Customers on the matter. The branches have also been advised to display notice on Branch's Notice Board for Customers' awareness besides informing them about the enhancement of Protected Deposit.

Facilitation of overseas Pakistanis through establishment of dedicated sections/desks and nomination of the officers at Ministries/Division/Attached Department

In order to comply with the directives received from Prime Minister's Office, Islamabad that "the remittances being sent to Pakistan is one of the main components of the economy. Due to the reason, facilitation of overseas Pakistanis is the core

focused area of PM's priorities. Furthermore, in the prevailing economic situation, it is imperative to strengthen their trust in Government Institutions and encourage them for further investment in the national economy. One Key component for achieving this goal is facilitation of the overseas Pakistanis by adopting an institutional approach.

As per recommendations of PM's Performance Delivery Unit (PMDU), the PM has been pleased to desire that:

- a) Dedicated sections/desks for facilitation of the Overseas Pakistanis shall be established by the prioritized organizations/departments at their service delivery premises/stations.
- b) Ministries/Divisions and their attached departments will notify an officer as an overseas facilitation officer.
- c) Rank of the offer heading dedicated desk, as facilitation officer will not be below BPS-19.
- d) The sections/desk and officers nominated will duly be notified as per set ToRs.
- e) Information regarding the sections/desks and officers notified will publically be disseminated through display of banners in respective premises, web-sites, social media platforms and other available media forums.
- f) The information will also be shared with MoFA, M/o OP&HRD and M/o Information & Broadcasting for dissemination to Pakistanis diaspora while using their respective platforms."

ZTBL has approved the formation of desire Section/Desk and its publicity through available media (web site, banner, notice board, standees etc.) shall publically be disseminated in respective premises. The designated officials will also ensure that name/designated/sign-plate as "Overseas Desk" is also placed at his desk for easy access. The Zonal Managers Operations in Zonal Office and Assistant Manager Operations at Branch Level will also act as Overseas Facilities Officers as an additional responsibility in each branch to facilitate overseas Pakistanis.