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ROLE OF RENEWABLE ENERGY IN AGRICULTURE A MITIGATION STRATEGY TO CLIMATE CHANGE

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Use of fossil fuels for power generation has severely damaged the global environment. It is evident from current temperature rises & global warming that humans are responsible for disturbing the environment. These climate changes are more evident in South Asian region. Globally, agriculture contributes about 30 percent of human-caused greenhouse gas (GHG) emissions because of its heavy land, water, and energy use—that's more than every car, train, and plane in the global transportation sector. Livestock farming alone contributes around 18 percent of Green House Gases emissions, including 9 percent of carbon dioxide, 35 percent of methane, and 65 percent of nitrous oxide. Activities like running fuel-powered farm equipment, pumping water for irrigation, raising dense populations of livestock in indoor facilities, and applying nitrogen-rich fertilizers all contribute to agriculture's high GHG i.e. foot prints. Pakistan is among the countries facing energy crisis. Main cause of energy crisis directly refers to the natural problem of scarce resources. As the whole world has scarce natural resources that are depleting with every tick of clock, the chance of converting natural assets into electrical energy is decreasing day by day. Another problem is increasing in the energy cost is becoming a serious issue in the field of agriculture. In Pakistan, the energy crisis is the single largest drain on the economy, which cuts gross domestic product progress by more than 2 percent each year. This crisis stems from the policy of fuel mix transformation introduced almost 20–25 years ago, when imported furnace oil became the primary source of power generation, rather than a greater diversification of energy. Due to high cost of diesel and electricity and frequent shutdown of electricity, pumping of groundwater has become uneconomical. Solar, wind, and bio fuels are the alternate energy sources that can help overcome this issue.

These innovations can be scaled up for implementation on large farms, but their beauty is in their simplicity, accessibility, and application to the smallest of operations and greening a farm does not stop at replacing fossil fuels with renewable energy. To make a farm truly climate-smart, it must take into account all aspects of its environmental footprint: soil fertility, water use, chemical inputs, and biodiversity. Farmers can

implement low-tech, low-cost practices to curb their emissions while building resilience to weather shocks and severe resource scarcity, two projected stumbling blocks for farmers in coming decades.

Drip Irrigation with Solar Panel

The increasing prices of petroleum and current breakdown of electricity is the main dispute to adopt efficient irrigation system in Pakistan. Pakistan is an agriculture based country and its rural areas are in severe electricity shortfall. The main use of electricity is to pump water for the agriculture use and there is unscheduled load shedding in the rural areas, which has totally turned down its agriculture system.

The overall impact of the solar drip irrigation

system was found more efficient, energy saving, economical and environmentally safe as compared to diesel operated drip irrigation system, even though its initial installation cost is very high. It was also found that the solar system is more economical in terms of operation therefore, it is recommended to install solar panels for pumping units.

Biogas, Renewable Energy Resource

In Pakistan almost 20% of the foreign exchange is spent on import of fossil fuels (Ghaffar M.A 2016). It is imperative that alternate and renewable resources for energy must be explored. Among all renewable resources biomass energy, i.e. biogas, is unique as its availability is de-centralized. Almost all village households have animals and agro wastes to produce bio energy. Biomass bonds almost 15% energy consumptions worldwide subsequently sharing 38% in developing countries.

Livestock sector is growing at the rate of 4% annually. There are almost 159 million animals and their manure can be used for generation of biogas in rural areas. Energy production by using animal feces is highly sustainable as it is economically viable, socially acceptable besides being environment friendly.

Assuming that an average animal can produce 10 kg of manure daily would account for almost 652 million kg of dung. If 50% of produced feces is collected and used for biogas production, it will be 326 million kg. According to an estimate about 20 kg wet mass of manure can generate 1 cubic meter (m3) biogas therefore producing almost 16.3 million m3 biogas daily. Almost 112 million people in Pakistan are rural residents and biogas can meet their cooking and other energy needs in a good way. Pakistan can also explore biogas potential of citrus pulp, paper industry, slaughter house and street waste as well.

Solar Dryer for Agriculture Products

Solar energy has been used for time immemorial by human for his energy needs. The intensity of use of solar energy also increased as human race progressed through the initial ages when sun was put to use not only for warmth, but also for productive applications. Agriculture forms the base of the Pakistan economy, which produces large quantities of grains, fruits and vegetables. But due to the less post-harvest care, about 30-40 percent of the produce is wasted. Drying is one of an important post handling process of agricultural produce. Traditionally agricultural crops were dried in the sun. If solar dryers are

used to remove excess moisture from the commodity before storage, their quality will not deteriorate during storage and insect infestation will be reduced. Similarly, large quantities of excess vegetable and fruits, now being wasted, could be solar dried in a controlled manner for use during off-season. It can extend shelf life of the harvested products, improve quality, improve the bargaining position of the farmer to maintain relatively constant price of his products and reduces post-harvest losses.

Open-air sun drying is a conventional source to dry plants, seeds, fruits, meat, fish, wood, and other agricultural or forest products as a means of preservation. Direct sun drying requires large open space area, and very much dependent on the availability of sunshine, susceptible to contamination with foreign materials such as dusts, litters and are exposed to birds, insect and rodents. Traditional sun drying methods often yield poor quality, since the product is not protected against dust, rain and wind, or even against insects, birds, rodents and domestic animals while drying

Drying by solar radiation can be divided into two main categories: (a) Direct, or open-air sun drying, the direct exposure to the sun. (b) Indirect solar drying or convective solar drying. The main reasons for selecting solar energy is because of lacking of availability of conventional energy sources to remote and rural areas, or the high cost of transportation of fuel to those areas. Solar energy can be utilized very effectively in drying agriculture products using solar dryers, and good quality products can be obtained at much less cost due to savings in cost of electricity or other heating fuels that would have been used otherwise for the same purpose.

Solar dryers can be employed to dry large quantities of such fruit and transport and sell them later in the urban market, resulting in a positive effect on the economy of this area. Solar dryers could be equally effectively used in the provinces of Punjab and Sindh to dry agriculture products for better market value and generating local employment.

Role of ZTBL

ZTBL Green Banking team has suggested Solar Powered Drip Irrigation System and Solar Dryer for Agriculture to be launched as products by the Bank. These products have been approved by the worthy President ZTBL and are the loanable products of ZTBL. Furthermore, ZTBL Green Banking team, Agriculture Technology Department, is also exploring more ways to add more Green Banking Products in ZTBL portfolio.

Conclusion

Pakistan is the 5th most vulnerable country to climate change there is a dire need to shift our energy systems away from fossil fuel that produces Green House Gases (GHG's) and towards renewable energy systems that don't. There is an immediate need that the government must show its interest in the projects to explore renewable applied and new energy resources in the field of agriculture in order to mitigate climate crises and clean energy systems that have less impact on the environment.

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USE OF DRONE TECHNOLOGY IN AGRICULTURE

By Ms. Humma Nisar, OG-III (P&RD)

With a high global supply and a record low in raw material prices as a result of the growing demand for food production and consumption, modern agriculture is at a revolutionary point. Farmers and agronomists around the world need better resource management in response to tight budgets, more than ever. While the farm-to-fork movement has come under increasing pressure to improve traceability. Consumers become increasingly interested in knowing the origins of the food products they buy and how they are cultivated.

What is Drone?

Drones or UAVs (Unmanned aerial-vehicles) are small flying devices that can weigh up to 20kg. Because of their small size, it is not feasible for carrying the passenger. Drones are controlled in two ways:

1. **Direct** – a person completely controls wire-less remote.
2. **Automatically** - the drone controls itself and follows a GPS based route.

The different models of drones are present in the market which makes the market highly heterogeneous. For easy understanding, the drones can be categorized by size.

- Small drones (size of insect)
- Large drones (load carriers)

Adoption of Drone Technology in Agriculture

The use of drones in agriculture is constantly developing as a component of a viable way to deal with sustainable agriculture. The effort to monitor crops is becoming simpler by the use of drone information. For example, the utilization of trench and manure application planning has become very easy because of the use of agricultural drones. Products can precisely be followed by farm-to-fork utilizing GPS mapping, as an alternative of traditional methods and labor activities.

Agricultural drones are especially helpful for the efficient observation of massive farmlands, considering different variables like slopes, elevations etc. to develop the most effective land preparation and cultivation strategies. High-resolution drone data can be used to assess the fertility of the plants. Agricultural professionals can fertilize more precisely, reduce losses, plan irrigation systems, and correct errors. This technology is mostly effective after natural disasters such as floods to help farmers assess damage in an area that may be difficult to reach on foot.

How Data Is Delivered by Drone?

A drone is a small, light-weight aircraft that is capable to fly at very high altitude and can hold numerous navigation systems and data gathering equipments such as RGB camera, infra-red camera and other sensors. Agricultural drones are very useful as they deploy a wide variety of sensors and provide high resolution, low cost images of plant health and agricultural fields.

Initially, drones in agriculture were used for chemical (pesticides, insecticides, or nutrient) spraying. Now, drones are an excellent tool for taking aerial photos with platform-mounted cameras and GPS sensors. The image quality can range from simple-photos with visible light to multispectral images that can be utilized to assess various characteristics of the health of plants, the effect of weeds, and yield. Data is

collected by drones in basic algorithms which is later turned into understandable and useful information.

Drones offer more intense and efficient farming methods that farmers can use to adjust fertilizers, identify diseases, and pests attack before they spread. Drones can be used for monitoring various parameters such as crop health, plant height, vegetation indices, water needs, plant scouting, soil analysis etc

Current Use of Drones in Agriculture

1. Plants and Field Mapping

By using drones, fruit growers can benefit from tree and row spacing reports with accurate calculations of the canopy.

2. Weed and Disease Control

Drones can precisely measure weed and disease rates in farmlands. The drone collects data that identifies the different reflective properties of different plant species and areas of the crop that have surrendered to disease. The technology can also be used in orchards to accurately identify and tag trees that are infected with a variety of infectious diseases.

3. Fertilizer Planning

Nitrogen deficiency in crops can be measured by the use of agricultural drones, having improved imaging sensors. Flight operations begin in late-winter when agricultural drones take hundreds of images of the growing crop canopy. Then images stitched into a card and software is utilized to recognize early-growth patterns. From here, the exact fertilization program can be adapted to the different nutrient requirements of the plants in different areas of the field.

4. Chemical Spraying on Crops

A larger amount of available agricultural drones can apply small amounts of pesticides or fertilizers to plants, gardens, and forests. However, only a few regions and countries allow the use of drones for this mission. The main legal obstacles on-air spray bans are due to environmental and anti-terrorism concerns. Many countries are trying to change their regulations to allow drone spraying because of the potential benefits such as Zero-ground compaction, spraying higher plants, access to unreachable lands, spraying around power-lines, Spot spraying, lower cost and reduce environmental-risks.

SOP's for Use of Drones in Agriculture in Pakistan

1. A person should apply to the deputy director of their area's agriculture department for permission to use agricultural drones solely for the following purposes:
   - Pesticides application
   - Weeds, pests, and nutritional-deficiency monitoring
   - Geographical survey
   - Research and development

   Provided the specific purposes from the list above must be clearly stated in the application.
2. The respective DD of the Department of Agriculture should forward all cases for above agricultural purposes to DC / DPO.
3. After proper verification, the DC can provide applicant with an NOC stating area, time, and duration of the use of agricultural drones. Police officer must also be connected to the drone operator during flight.
4. The relevant Deputy Director of the Ministry of Agriculture should inform the applicant promptly of the status and results of the application for an NOC on the acceptable agricultural use of the drone and the conditions associated with it.

SUCCESS STORY OF MR. KHURSHID MAHMUD KASURI, FORMER FOREIGN MINISTER OF PAKISTAN (KASURI FARMS)

By Mr. Abdul Mannan (PhD)

Introduction

Kasuri Farms, owned by Mr. Khurshid Mahmud Kasuri, former foreign minister of Pakistan, and his family as an agricultural firm is based on a revolutionary vision in agriculture setup of Pakistan. Based on the mission to introduce high tech, digital and mechanized agriculture methods/practices, the team is working tirelessly towards achieving a goal of innovative, précised and sustainable commercial framing. In the process of progression, the farm management puts high emphasis on research and is open to national and international collaborators, investors and researchers for commercial purposes. Total area of Kasuri farms, located in District Kasur, Punjab Pakistan, is 623 acres.

Vision

With a dynamic team led by a visionary leader, efforts are made to attract foreign investors for joint ventures in commercial farming to maximize export and help the national exchequer.

Farm Stature

The production of the farms is of significant level. Currently the major crops consist of potato, rice and wheat. Obviously other crops can be grown. In addition to monsoon rainfall there are two major water resources for irrigation in this area, i.e. canal water and tube

wells. Provision of canal water is from late April to early October every year that is roughly six months. The tube well water is available at all times. Currently most of the tube wells are connected with electricity.

Solar powered tube wells are also available. Probably Kasuri farm is the only large agriculture land in Punjab, which has underground piping for water supply. This underground piping greatly helps rapid water supply to crops and lessens any water losses. Along with the underground water supply, there is an organized cemented water channel system largely for canal water. The farm also have state of the art rain gun which is used as on required basis.

Improvement in Soil Fertility

Significant efforts have been made to treat water and improve the soil texture with different organic materials such as poultry waste & crop residues etc. Bumper crops of potato, rice and wheat have been harvested by the farm team.

Agro-Forestry

The Kasuri's Farm team is also practicing agro-forestry including fruit and ornamental trees. This also improves density of pollinators due to natural habitat. Kasuri farm is entirely mechanized, which minimizes the use of manual labor and minimizes the chances of human errors.

Integration of Technology

This farm is equipped with one of the latest weather stations to monitor the weather conditions. Comparison of weather data has led to improved cropping practices, which includes sowing, irrigation, insect/pest management, disease detection and harvesting.

The Management of the farm has hired many resource persons/trainees from different agriculture based organizations (academia & research) for improvement of ground practices. Agri-graduates are also invited from different universities for training and internship. Facilitation to different fertilizer and pesticide companies for trials of their new products at the farm has also been provided by the dedicated Farm Team.

Digitization

The owners of the farm aims at making this farm a digital farm. A drone survey of the land has been conducted last year to monitor different stages of plant development through different applications.

Livestock

In addition to all above, the farm team has also established a calf fattening farm. The animals are fattened on silage and other organic foods.

Rain Harvesting

To improve the fertility of soil, the latest agriculture practices have been adopted which include rain harvesting. The team utilizes different means to save and store rain water with creation of water reservoirs. It is tried to let the water remain in the plots in order to leach down any impurities which improves the enhancement of microbial life. This has not only improved the soil fertility over a period of time, rather is also contributing towards bringing back the carbon-dioxide to the soil from the atmosphere, which can enhance the effort to fight the global warming.

زرعی سفارشات برائے کسان

کپاس

☆ان دنوں میں فصل خوب سرسبز اور ہری بھری ہوتی ہے،اس پر سفید مکھی ،چست تیلا اور لشکری سنڈی کا حملہ ہوسکتا ہے۔لہذا کیڑے مار ادویات کے سپرے کرنے میں دیر مت کریں۔ ہفتے میں دو بار پیسٹ سکاؤٹنگ کریں،اگر نقصان معاشی حد تک پہنچ گیا ہے تو محکمہ زراعت کے مشورہ سے سپرے کریں۔

☆ چھدرائی کا عمل بوائی کے بعد 20 تا25 دن کے اندر، پہلے پانی سے قبل یا خشک گوڈی کے بعد ہر حالت میں ایک ہی دفعہ مکمل کرلیں۔

☆مندرجہ ذیل گوشوارے اور زمین کی زرخیزی کو دیکھتے ہوئے کھاد کا استعمال کریں:

زمین کی نوعیت	نائٹروجن (فی کلوگرام)	فاسفورس (فی کلوگرام)	پوٹاش (فی کلوگرام)
مرکزی علاقہ جات			
کمزور زمین	100	40	38
درمیانی زمین	90	35	38
زرخیز زمین	80	30	38
ثانوی علاقہ جات			
کمزور زمین	90	40	30
رمیانی زمین	80	35	30
زرخیز زمین	70	30	30

دھان

☆ دھان کی فصل کو بکائن اوبھورے رتھوں جیسی بیماریوں سے بچانے کے لیے محکمہ زراعت کے مقامی عملہ کے مشورے سے سفارش کردہ پھپھوندی کش زہر لگا کر کاشت کریں۔

☆اگر نیپری کمزور نظر آئے تو250 گرام یوریا یا400 کلوگرام کیلشیم امونیم نائٹریٹ فی مرلہ کے حساب سے اب کی منتقلی سے دس دن پہلے استعمال کریں۔

☆ چاول کی اچھی پیداوار کے لیے کھیت میں نیپری کو منتقل کرنے سے پہلے 10 تا15 دن تک پانی کھڑا رکھیں اور پھر کدو کریں جبکہ پانی کی کمی کی صورت میں کدو کرنے کے لیے کھیت میں 7 دن تک پانی کھڑا کیا جائے۔

مونگ اور ماش

☆ مونگ کی کاشت کے لیے بہتر نکاس والی ریتلی میرا زمین موزوں ہے۔جبکہ کلراٹھی اور سیم زدہ زمین غیر موزوں ہے۔

☆ کھیلیوں پر کاشت کی صورت میں بیج فی ایکڑ 10 سے 12 کلوگرام فی ایکڑ استعمال کریں۔

☆ آبپاش علاقوں میں منظور شدہ اقسام نیاب مونگ 2011، نیاب مونگ 2016، بہاولپور مونگ 2017، آزری مونگ 2006، نیاب مونگ 2021 اور عباس مونگ جبکہ بارانی علاقوں میں چکوال ایم 6 کاشت کریں۔آبپاش علاقوں میں ماش کی کاشت کا موزوں ترین وقت جولائی کا مہینہ ہے۔

☆ ماش کی اچھی پیداوار کے حصول کے لیے ماش 97، عروج 2011، این اے آر ماش 3، چکوال ماش اور بارانی علاقوں میں بارانی ماش کاشت کریں۔

تل

☆ تل کی کاشت کے لیے پانی جذب کرنے والی درمیانی اور بھاری میرا زمین کا انتخاب کریں اور شرح بیج ڈیڑھ سے دو کلوگرام بیج فی ایکڑ رکھیں۔

☆ پنجاب میں عام کاشت کے لیے سفید تلوں کی منظور شدہ اقسام فی ایچ-6 فی ایس 5 ہیں جو بہتر پیداوار کی صلاحیت رکھتی ہیں۔ان کے علاوہ نیاب پرل اور نیاب تل 2016 بھی بہتر پیداوار کی حامل ہے۔

Source: Zarat nama, Government of Punjab (Farmers' Advisory)

SBP UPDATES

SBP makes amendments in Forex regulations related to imports including transition from Electronic Import Form to Pakistan Single Window

Considering the market dynamics and keeping pace with changing business environment, SBP is in the process of revising the foreign exchange regulations, in consultation with relevant stakeholders in a phased manner. The primary objective of these revisions is to promote ease of doing business by simplifying the existing instructions, removing the redundancies and delegating more powers to the Authorized Dealers for facilitation of the stakeholders. SBP has notified revisions in foreign exchange regulations for imports of goods into Pakistan (Chapter 13 of the FE Manual). The key changes include amendment in existing regulations to facilitate import transactions through the forthcoming Pakistan Single Window facilities, thereby eliminating the requirement of Electronic Import Form (EIF). Besides, the banks have been delegated more powers to approve the import transactions which earlier required regulatory.

More information regarding Pakistan Single Window (PSW) can be accessed at *https://www.psw.gov.pk/*

Workers' Remittances in June 2021

Workers' remittances rose with inflows of around $2.7 billion in June 2021 (9 percent growth (y/y) and 8 percent growth (m/m)), workers' remittances continued their unprecedented streak of above $2 billion for a record 13th consecutive month. Seasonal pre-Eid related inflows helped to further boost remittances level during June. On a cumulative basis, remittances rose to a historic annual high of $29.4 billion. This has helped improve the country's external sector position despite the challenging global economic conditions in the past year. Remittances registered a substantial 27 percent growth in FY21 over last year, the fastest rate of expansion since FY03. Remittance inflows during FY21 were mainly sourced from Saudi Arabia ($7.7 billion), United Arab Emirates ($6.1 billion), United Kingdom ($4.1 billion) and the United States ($2.7 billion).

For more details, please visit *www.sbp.org.pk/press/2021/Pr1-13-Jul-2021.pdf*

SBP releases Third Quarterly Report on The State of Pakistan's Economy

The State Bank of Pakistan released its Third Quarterly Report on The State of Pakistan's Economy for the fiscal year 2020-21. According to the report, there was growing evidence that the economic recovery gathered further momentum during the third quarter of FY21. The turnaround in the industrial sector, particularly large scale manufacturing (LSM), and the services sector, most notably in wholesale and retail trade, played a pivotal role. In the agriculture sector, record output of four out of five important crops – namely wheat, rice, maize and sugarcane – offset the decline in cotton production.

For more details, please visit *https://www.sbp.org.pk/press/2021/Pr-16-Jul-2021.pdf*

Prime Minister appreciates unprecedented growth in housing and construction finance

Governor SBP, Dr. Reza Baqir presented information on unprecedented growth in housing and construction finance to the Prime Minister in a meeting of the National Coordination Committee on Housing, Construction and Development (NCCHCD) chaired by the Prime Minister. The Prime Minister appreciated that efforts of State Bank of Pakistan have been successful in stimulating the housing and construction finance in the country, which was hitherto a neglected area within commercial banks.

For more details, please visit *https://www.sbp.org.pk/press/2021/Pr1-15-Jul-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 softwares 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.

Source: Harvard Business Review

NATIONAL NEWS

Forest Department KPK to plant about 41.194 million saplings

Forest Department KPK has chalked out a comprehensive plantation plan to plant about 41.194 million saplings of different species during monsoon campaign to offset growing challenges posed by climate change. The saplings would be planted through departmental plantation, mass planting events, farmers, educational institutions, government departments and others institutions. Private sector are being engaged in maintaining inventories of trees in their premises while 30 sites were selected 10 for each region for Miyawaki plantation where 4,000 plants to be sown in each Miyawaki site.

Subsidy Being Given To Farmers on Each Bag of Wheat Seeds

The Agriculture Department of KPK was working on new varieties of wheat, rice, sugarcane and other crops' seeds to improve the yield while giving subsidy to the farmers on cultivation. The department has distributed 8,637 bags of newly introduced variety of wheat seed among farmers this year and gave Rs 1200 subsidy on each bag to increase the wheat production. The new variety is expected to give considerable profit to farmers besides making the production of wheat crop double. The agriculture department KPK has set up multiple branches in different tehsils and at union level for guidance, facilitation and purchase of new varieties of seeds.

Laboratory for Analysis of Camel Milk Established At IUB

Camel Milk Analysis Laboratory has been established by the Faculty of Veterinary and the Animal Sciences, Islamia University of Bahawalpur (IUB) at the Department of Animal Nutrition. The private sector will be collaborated through this laboratory to facilitate and provide practical experience to students about Camel Milk.

4000 Kissan Cards Distributed in Sargodha

4000 Kissan cards have been distributed by the Agriculture Department of Punjab among farmers in Sargodha district, while another 11,500 cards would be issued by the end of this month. The cards were issued with the aim to provide direct subsidy to farmers to increase agricultural produce. The registered farmers would be able to draw the cash directly from ATM after opening their account from Bridge Base Online (BBO) retailers.

Yellow Sticky Cards Smart Way to Save Cotton from White Fly

Director, Central Cotton Research Institute (CCRI) Multan advised the farmers to install yellow sticky pheromone cards/boxes in cotton fields for better white fly management without applying pesticides spray. This smart technique has so far proven effective in combating white fly problem in cotton fields. The yellow color attracts white fly and once the fly sits on the yellow card or box it sticks there and becomes unable to fly due to the sticky material. It stops or controls white fly population increase significantly and plug chances of population flare up. These cards or boxes are installed at all the four sides of the cotton fields and in the middle adding that 8-10 cards or boxes were sufficient for an acre. The technique has also proved successful against white fly in other crops.

Farmers are advised to drain out rainwater from cotton fields

Farmers have been advised to immediately drain out rainwater from cotton fields as stagnant rainwater could harm cotton crop. Timely rains had healthy impact on the crop but rainwater could be injurious to the crop if it remains accumulated in cotton fields for more than 24 hours.

Source: Business Recorder

ZTBL NEWS

Opening of 483 branches on Saturday

In supersession of the previous instructions, it has been decided that 483 Branches of the Bank shall remain open on "Saturday" from 31st July 2021 till further orders for recovery purposes and achievement of all KPIs (excluding Model, Deposit taking and Islamic Banking Branches but including Model Branch Karachi) the timings for Saturday will be from 09.00am till 1.30pm without break.

ZTBL has declared the rates of return on deposit categories

Zarai Taraqiati Bank Limited (ZTBL) has declared the rates of return on different types of deposits for the period January 1st, 2021 to June 30th, 2021 from 5.50% to 6.00% and indicative rates of return from July 1st, 2021 to December 31st, 2021 depending upon the type of account. Further, interest rate on Zarai Munafa Term Deposit Certificate (for Rs.0.1 Million each) is fixed for 1 year only for banks employees at 5.85% p.a.

SOPs for reporting of STR (Suspicious Transaction Report) for frontline/Desk Staff

STR is raised for a suspicious transaction or activity related to money laundering, terrorism financing, or proliferation financing and required to be filed by the financial institutions and non-financial businesses & professions as per section 7(1) of AML Act, 2010. SOPs for filing STRs by the frontline/ Desk Staff along with various red flags have been approved. All Branch Managers, Assistant Manager (Operations), MCOs, Relationship Officers and other frontline/ Desk Staff are advised to ensure meticulous compliance. Any person willfully failing to comply with STR reporting requirement will be liable for an imprisonment of five years or fine upto PKR 500,000 or both.

Accounting procedure for recovery of loss sustained to the bank under Fraud/Forgery & Embezzlement cases

In order to develop an internal database for streamlining the process of recoveries from serving/Ex-employees governed under SSR-1961 & SR-2005 on account of their involvement in fraud forgery where responsibility has been fixed after finalization of disciplinary proceedings/legal course of action, the accounting procedure has been devised. The amount will be deducted by Payroll Unit, HOAD on account of employees in-service. Where employee has been retired and terminal benefits yet to be paid, the amount will be adjusted from these benefits. Where involved official has been retired under SR-1961, the amount shall be recovered from pension and other benefits as per law. However, in case of retired employees under SR-2005, legal proceedings to be initiated by DPD (HR Division) as per law.

Cash bonus to incentivize Recovery as of June 2021

ZTBL has granted cash bonus to its employees either regular or contractual to incentivize recovery as of June 2021 in recognition of the efforts made to recover outstanding agri-loan. The cash bonus have been paid to different MCOs/Branch Managers/Area Chiefs/Zonal Chiefs/ RGMs/president's Special recovery team based on their KPIs (ranging from 0.5 to 3 salaries) and 0.5 salary for all other employees.

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