

AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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ZARAI TARAQIATI BANK LIMITED (ZTBL) ADDRESSING MAJOR AGRICULTURAL ISSUES IN PAKISTAN: THROUGH ITS GREEN FINANCIAL SERVICES

(Date collected and prepared by: Muhammad Fakhar Imam, Green Operations Officer, Green Banking Unit)

The agriculture sector in Pakistan faces major challenges, including, lack of technological innovation,



Climate Change, Water Scarcity, Saline and Sodic Soils, Land degradation and

Energy crisis. All these challenges ultimately lead towards the issue of food security in the country.

Zarai Taraqati Bank Limited (ZTBL) is the premier financial institution geared towards the development of agriculture sector through provision of financial services and technical knowhow. ZTBL is now addressing major challenges through its “Green Financial services/Green Business Products/Green Banking Products”. The Brief detail of Green Banking Products is as under:

GREEN BANKING PRODUCTS OF ZTBL

A) CLIMATE SMART AGRICULTURAL MACHINERY

1. Raised bed planter:

Raised Bed Planter is Climate Smart Agriculture technology/machinery that helps in conservation of water resources and prevents the crop from harsh weather/climate effects such as wind lodging, and helpful in increasing the crops, vegetables and fruit yield.



Salient Features of the Bed Planter:

- Bed and furrows sizes can be adjusted for individual crop.
- Seed and fertilizer rates can be adjusted as per requirement.
- Bed planter can be operated by a common tractor operator.

Benefits of Raised Bed Plantation on Crops:

- Water saving from 30-50%.
- Improved water distribution and efficiency, fertilizer use efficiency,
- Reduced weed infestation and lodging of standing crop
- Easy crop harvesting.
- Yield increase up to 20-25%.

2. Direct Seeding Of Rice (DSR):

“Direct seeding of Rice” (DSR) technology refers to the process of establishing a rice crop from seeds sown in the field rather than by transplanting seedlings from the nursery.



Salient Features of the DSR:

- Labor required for nursery raising, uprooting and transplanting of seedlings are saved to the extent of about 40 %
- Saving of water (up to 50%) as nursery raising and puddling are eliminated
- Energy saving (up to 60% of diesel) because of elimination of field preparation for nursery raising, puddling and reduced water application for irrigation.
- Reduction in Green House Gases emissions.

3. Pak Seeder/Happy Seeder:

Happy Seeder is a tractor-mounted machine that cuts and lifts rice straw, sows wheat into the soil, and deposits the straw over the sown area as mulch.



- Happy Seeder/Pak Seeder machine drills wheat in heavy rice

residue just after harvesting of rice is over without land preparation and burning of rice residue.

- Happy Seeder/Pak seeder machines can reduce air pollution, smog and greenhouse gas emissions.

B) RENEWABLE APPLIED AND NEW ENERGY RESOURCES IN AGRICULTURE

ZTBL is also financing on Renewable Applied and New Energy Resources in Agriculture through “Financing Scheme for Agriculture Land Development through Alternate/Renewable Energy”.

1. Solar Dryer for Agriculture Products:

- Solar energy can be utilized very effectively in drying agriculture commodities using solar dryers.
- 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 dryer helps in reduction of carbon emissions.

Salient Features of Solar Dryer for Agriculture Products:

- Drying does not affect the main nutritional value of fruits.
- Dried fruits and vegetables have a longer shelf-life under proper storage conditions.
- Transportation, handling and storage costs are substantially lowered.
- The most economical and disposable form of packaging.



2. Solar Energy System

Renewable energy such as solar is a viable and alternate energy source. Solar energy, coupled with suitable pumps i.e. submersible pumps, could help to meet the irrigation requirements.

Solar tube well as a Green Banking Product:

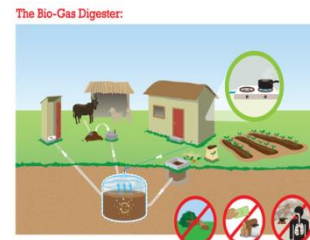
- There are no CO₂ and greenhouse gas emissions in solar coupled system.
- No Recurring Cost.
- Less pollution resulting from inadequate fuel handling (diesel pumps).
- Continuous Power Supply as compared to load shedding from Power Supply Company.



- Reliable for the farmers who are troubled by ever increasing prices of electricity and diesel oil.
- At farm level, solar tube well is a reliable source of energy for pumping of irrigation water in remote areas, particularly in areas that are not connected to the electricity grid or where regular supply of liquid fuels and maintenance services is not guaranteed.

3. Bio Gas Plant

Biogas during its production uses the animal dung or agricultural waste which is daily obtained in large amount as compared to the natural gas which is a non-renewable source and is depleting day by day. **Salient Features of Bio Gas Plant:**



- A cut on electricity/diesel usage thus leads to less GHGs' emission and reduce carbon footprints.
- Fuel demand for cooking in house is efficiently met thus no need to cut trees for wood.
- Use of cheap and energy efficient biogas reduces the work of rural women.
- More production of gas and ultimately electricity in summer months burns the farmers' worries of load shedding away.
- 80% saving on diesel for tube well and 50% saving on chemical Nitrogen fertilizer reduces

the crop cost of production (dawn.com, 21 Oct 2013).

- 10-20% increase in crop yield is obtained by using biogas manure (dawn.com, 21 Oct 2013).

C) FINANCING ON EFFECTIVE IRRIGATION TECHNOLOGIES

Pakistan is facing water scarcity issues and 93% of the water resources available in the country are used for irrigation/Agricultural purposes so there is dire need to conserve water and finance on water conservation practices in the country. Keeping this in view, ZTBL is financing on solar powered Drip irrigation system under Green Banking Products.

Drip Irrigation powered by Solar Panel:

Solar powered drip irrigation system is found suitable for point to point application of irrigation for orchards and high-value crops.

Salient Features of Solar Powered Drip Irrigation System:

- A drip irrigation system will provide water with less runoff or evaporation.
- Plants need water at their roots, and drip irrigation enables to provide water at the root zone.
- Drip irrigation system powered with solar panel helps in conservation of natural resources such as “Soil” from Soil Erosion and save water up-to 80- 90%.
- A drip irrigation system directs the water at the root zone of plants and effectively reduces insect pests, weeds and harmful fungal growth.
- Solar Powered Drip Irrigation System reduced input cost, and reduced energy requirements and cut down the carbon emissions.



D) PRODUCTS FOR LAND DEGRADATION/ SODIC AND SALINE SOILS

Sesbania (Jantar Crop)

Jantar crop is a Green Baking Product as it is used as a green manure crop restores soil fertility, fixing nitrogen in the soil and improves soil organic matter. Researchers recommending Jantar crop in all climates sensitive areas of the country.

Salient Features of Jantar Crop

- Jantar crop helps reclaim degraded land and make it productive again.
- Jantar crop is also a drought tolerant crop and can be suggested in the countries like Pakistan facing water scarcity issues.
- Jantar crop improves the organic matter in the soil therefore less use of chemical fertilizers are required for the next crop.
- Jantar is a research-based action together for producing salt tolerant fodder which benefits the land to improve productivity and lessen salinity.



Soyabean Crop

Soybean is also a drought tolerant crop and can be suggested in the countries like Pakistan facing water scarcity issues. The cultivation of soybean after exhaustive crops (wheat, rice and cotton) also helps restore the soil fertility and health for the next exhaustive crop, because soybean captures nitrogen from air and stores it in the soil as it is a leguminous crop. Soybean is a short duration crop, maturing in 90 to 120 days depending on the seed variety and weather. It also fits well in our existing cropping system without clashing with major crops. Therefore, farmers could utilize rice, cotton, and rain-fed fallow areas for soybean cultivation. The respective patterns for soya bean cultivation in rain-fed, rice and cotton areas are wheat-soya bean-wheat, rice-soya bean-rice, and cotton-soya bean-cotton.



ENVIRONMENTAL POLLUTION IN PAKISTAN

(Date collected and prepared by: Faheem Haider, OG-I, Green Banking Unit)

Introduction

Pakistan is a country of more than 212 million people and occupies almost 88.2 million hectares of land within its borders. The rapid growth in industry, population and urbanization has caused a significant unfriendly effect on the quality of environment in Pakistan. The most important environmental issue is Air & water pollution. Air pollution is a major problem challenging Pakistan,



with cities like Lahore and Karachi ranking among the most polluted worldwide. The extent of urban air pollution in Pakistan is increasing day by day and significantly damaging human health, quality of life, and the economy and environment of Pakistan.

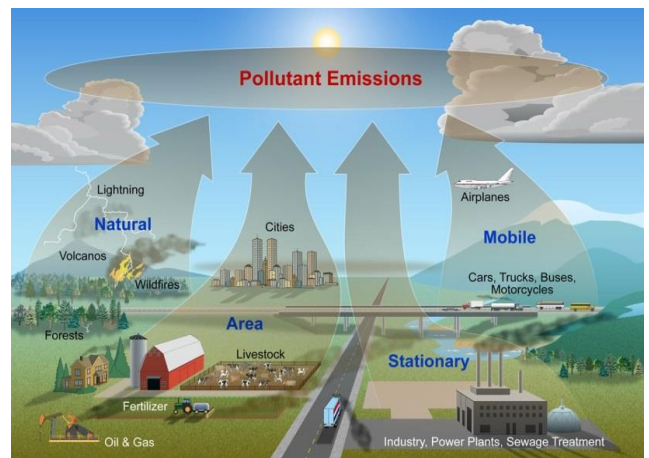
Air quality Index (AQI)

Pakistan is undergoing rapid motorization, urbanization and the use of energy is increasing. Air pollution, particularly in large urban centers, damages the populations' health and quality of life, and contributes to environmental degradation. From 2007 to 2011, the reported levels of particulate matter (PM), sulfur dioxide (SO₂), and lead (Pb) were many times higher than the World Health Organization (WHO) air quality guidelines. Lahore is the most polluted city in the world, air quality index (AQI) standing around 372. The higher the AQI value, the greater will be the level of air pollution and danger to human health. When

AQI is under 50 it will be safe for health while between 100 -150 poses a potential risk to

Air Quality Index -Particulate Matter	
301-500	Hazardous
201-300	Very Unhealthy
151-200	Unhealthy
101-150	Unhealthy for Sensitive Groups
51-100	Moderate
0-50	Good

children and people with heart and lung disease. An AQI of above 150 is unhealthy for everyone, while levels over 300 are classified as hazardous. According to the Air Quality Life Index air pollution is shortening the average person's life expectancy by almost 1.8 years globally and Pakistan had the 5th uppermost quantity of particulate pollution in the world in 2016-17. As a consequence, the normal Pakistani is losing almost 2.7 years due to this environmental pollution. In some places, this percentage is more due to high pollution such as Lahore which is losing 5.3 years.



Reasons for environment Pollution in Pakistan

- Rapid growth in population and unplanned disposal of untreated industrial, agricultural and domestic wastes has caused severe pollution problem of air, soil, drinking water and coastal marine water environments.
- The number of vehicles in Pakistan has jumped from approximately 2 million to 10.6

million over the last 20 years, an average annual growth rate in excess of 8.5%.

- More Deforestation cause high environment pollution.
- Green belts, Parks, grounds are also shrinking to make roads more wide for cars and vehicles.



How to minimize air pollution:

- Conserve energy at work, home, office and everywhere.
- Prefer carpool, use public transportation, bike, or walk whenever possible.
- Plant and grow as many trees as possible. The more planted trees will provide a lot of benefits to the environment and helps with the release of oxygen.



- The more use of Air conditioners (ACs) takes a lot of energy and emits a lot of heat into the environment as compare to fans.
- Use energy efficient electronics.
- Undertake urgent reforestation and afforestation programmes on mountain slopes.
- Say no to plastic bags.

- Do not burn rice residue in fields.
- The collecting of garbage and getting it on fire in dry seasons or dry leaves catching fire is a huge factor for causing air pollution.
- The gas that is emitted from fireplaces in factories and homes is extremely dangerous for air and harms air quality. The use of filters should be used at least if the consumption couldn't be lessened, this will help to reduce the effect of harmful gases absorbing in the air.

Initiative taken by Government of Pakistan for Minimizing Pollution

- An initiative named Clean Green Pakistan was launched in 2019 by Government of Pakistan. The idea of initiative was to hold a competition between cities of Pakistan in Cleanliness and Greenery.
- The **Billion Tree Tsunami** was launched in 2014, by the government of Khyber Pakhtunkhwa (KP), Pakistan, as a response to the challenge of global warming. The project aimed at improving the ecosystems of classified forests, as well as privately owned waste and farm lands, and therefore entails working in close collaboration with concerned communities and stakeholders to ensure their meaningful participation through effectuating project promotion and extension services.
- The National Conservation Strategy Report has three explicit objectives: conservation of natural resources, promotion of sustainable development, and improvement of efficiency in the use and management of resources. It sees itself as a "call for action" addressed to central and provincial governments, businesses, non-governmental organizations (NGOs), local communities, and individuals.

PLANT A TREE, PLANT A NEW LIFE

زرعی سفارشات برائے کسان

گندم

- ☆ گندم کو ایک بوری یوریا فی ایکڑ پہلے پانی کے ساتھ ڈالیں۔ ریتیلی زمینوں میں پہلا پانی لگانے کے بعد نائٹروجنی کھاد کا استعمال کریں۔
- ☆ چھتھی کاشت کے لیے شرح بیج (منظور شدہ 50 تا 60 کلوگرام) فی ایکڑ اضافہ کے ساتھ استعمال کیا جائے تاکہ پیداوار میں خاطر خواہ کمی نہ ہو پائے۔
- ☆ کپاس، مٹی اور کماد کے بعد کاشت کی گئی گندم کو پہلا پانی کاشت کے 20 تا 25 دن بعد اور دھان کے بعد کاشت کی گئی فصل کو 35 تا 45 دن بعد پانی لگائیں۔

کماد

- ☆ فصل کی کٹائی سے 25 سے 30 دن قبل پانی دنیا بند کر دیں۔
- ☆ فصل کی کٹائی شوگر ملز کی طرف سے پرمٹ/اجازت نامہ ملنے کی صورت میں کریں کٹائی کے بعد زیادہ دیر فصل رکھنے کی صورت میں وزن میں کمی واقع ہو سکتی ہے۔ کورا پڑنے کی صورت میں فصل کو ہلکا پانی لگائیں۔
- ☆ مونڈھی فصل رکھنے کے لیے کماد کو 15 جنوری کے بعد برداشت کریں۔

روغنندار اجناس

- ☆ خوردنی تیل کی ضروریات کو پورا کرنے کے لیے تیلدار اجناس جن میں تل، کینولا اور سورج مکھی شامل ہیں کی فروغ دینے کے لیے قومی منصوبہ شروع کیا ہوا ہے۔ جس کے تحت سورج مکھی اور کینولا کی کاشت پر 5000 روپے فی ایکڑ اور تل کی کاشت کے لیے 2000 فی ایکڑ سبسڈی فراہم کی جا رہی ہے۔
- ☆ سرسوں، توریا، رایا اور کینولہ کی اقسام پر اگر تیلہ یا لشکری سنڈی وغیرہ کا حملہ نظر آئے تو محکمہ زراعت کے زرعی ماہرین سے مشورہ کر کے کمیائی ادویات کا سپرے کریں۔

دالیں

- ☆ چنے کی فصل کا باقاعدگی سے معائنہ رکھا جائے اگر فصل میں ٹوکے کا حملہ نظر آئے تو محکمہ زراعت کے سفارش کردہ زہروں کا سپرے کریں۔
- ☆ مسور اور چنے کی فصل پر مختلف بیماریاں حملہ آور ہوتی ہیں۔ جن میں مرجھاؤ، جھلساؤ، کنگلی، مسور کی پھوندی زیادہ اہم ہیں۔ اس کے علاوہ ان پر دیمک، ٹوکا، چور کیرا، رس چوسنے والے کیڑے مثلاً ست تیلہ، سفید مکھی، تھرپس، لشکری سنڈی کا بھی حملہ ہو سکتا ہے۔

چارہ جات

- ☆ برسیم کی کاشت بھی جلد از جلد مکمل کر لیں اور شرح بیج 8 کلوگرام فی ایکڑ رکھیں۔
- ☆ بوقت کاشت ڈیڑھ بوری ڈے اے پی فی ایکڑ استعمال کریں۔ اگر بوائی بذریعہ چھٹے اور کھڑے پانی میں کی گئی ہو تو پہلا پانی بوائی کے 7 دن بعد دینا چاہیے تاکہ اگاؤ اچھا ہو۔
- ☆ لوسرن کی فصل کو پہلا پانی بوائی کے 3 ہفتہ بعد اور پھر حسب ضرورت دیں۔

سبزیات و باغات

- ☆ چھوٹی اور نازک سبزیوں کو سردی اور کورے سے بچانے کے لیے پلاسٹک شیٹ کا استعمال کریں۔
- ☆ آلو کی فصل کا معائنہ کرتے رہیں۔ بیماری یا کیڑے کی صورت میں محکمہ زراعت کے عملے سے مشورہ کریں۔
- ☆ چھوٹے پلاٹوں میں ایسی سبزیات کاشت کی جائیں جو کافی دیر تک پیداوار دیں مثلاً پالک، دھنیا، مینتی وغیرہ جبکہ 3 سے 5 مرلہ کے پلاٹ میں ان سبزیوں کے علاوہ گوبھی، ٹماٹر، گاجر، شلجم، مولی وغیرہ لگائیں جاسکتی ہیں۔
- ☆ باغات کو کورے سے بچائیں۔ کورے اور سردی سے بچاؤ کے لیے چھوٹے پودوں کو کسی شیٹ سے ڈھانپ دیں اور پانی لگائیں۔
- ☆ رات کے وقت باغ یا نرسری میں دھونی دیتے رہیں اور تر شاہہ پھل کی برداشت جاری رکھیں۔

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

SBP UPDATES

Governor SBP Dr. Reza Baqir unveils Asaan Mobile Account to enable opening of branchless banking accounts

Governor State Bank of Pakistan unveiled the Asaan Mobile Account (AMA) in a launch ceremony held at SBP headquarters Karachi. AMA allows opening of a branchless banking account by dialing a simple code *2262# on a mobile phone. The account holder can then deposit money in his or her account at any branchless banking agent and uses the same for transactions through mobile phone. AMA is an initiative of State Bank of Pakistan (SBP) to achieve National Financial Inclusion Strategy (NFIS) target of promoting digital financial inclusion in the country. AMA has been launched with the key support of various stakeholders including PTA, NADRA, Branchless Banking (BB) Providers, Cellular Mobile Operators (CMOs) and Virtual Remittance Gateway (VRG). VRG has been licensed jointly by SBP and PTA under the regulations for mobile banking interoperability.

<https://www.sbp.org.pk/press/2021/Pr-13-Dec-2021.pdf>

Monetary Policy Statement

The Monetary Policy Committee (MPC) decided to raise the policy rate by 100 basis points to 9.75 percent. The goal of this decision is to counter inflationary pressures and ensure that growth remains sustainable. Core inflation in urban and rural areas also rose to 7.6 and 8.2 percent, respectively, reflecting domestic demand growth. On the external side, despite record exports, high global commodity prices contributed to a significant increase in the import bill. As a result, the November trade deficit rose to \$5 billion based on PBS data. The MPC considered key trends and prospects in the real, external and fiscal sectors, and the resulting outlook for monetary conditions and inflation. The MPC will continue to carefully monitor developments affecting medium-term prospects for inflation, financial stability and growth.

<https://www.sbp.org.pk/press/2021/Pr-14-Dec-2021.pdf>

Governor SBP appreciates banks for providing agriculture credit of over Rs 1.3 trillion during FY21 and sets target of Rs 1.7 trillion for FY22

Governor State Bank of Pakistan lauded banks performance in achieving the unprecedented level of agriculture credit disbursement of Rs1.4 trillion in FY21. He appreciated the fact that despite Covid19 pandemic challenges, collective efforts of 50 financial institutions under ACAC guidance helped achieve 91% of assigned target. It is emphasized that banks leadership can now take this journey to the next level of qualitative improvement in agriculture credit in line with the strategic shift and key policy actions taken by SBP. Announcing current year's agriculture credit target of Rs1.7 trillion with 5 million borrowers, the Governor marked the insistent need to address quality of credit, its geographical imbalances and uneven distribution amongst different categories of borrowers.

<https://www.sbp.org.pk/press/2021/Pr-20-Dec-2021.pdf>

SBP Takes More Measures to Enhance Documentation and Transparency in Foreign Exchange Transactions through Exchange Companies

In order to enhance documentation and transparency and to further strengthen the foreign exchange regulatory regime, the State Bank of Pakistan has amended the regulations governing sale of foreign exchange to individuals by exchange companies. This step is primarily to discourage speculative buying and selling of foreign exchange from the exchange companies without affecting the ability of the market to serve the genuine needs of the public. Consequent to these amendments, exchange companies shall ensure that any individual shall not purchase foreign exchange from all exchange companies in excess of USD 10,000 per day and USD 100,000 (or equivalent in other currencies) per calendar year, in the form of cash or outward remittances.

MANAGEMENT TIPS

The 10 Golden Rules of Effective Management

Your employees are the ones making your vision a reality, and your job is to make sure they do it efficiently. Even if your job title doesn't include "manager," there's a good chance you'll have to handle some management duty sometime in your career. And, as an entrepreneur, you're already a manager, because almost every one of your responsibilities has some management element to it. Follow these 10 "golden" rules of effective management:

1. Be Consistent

This is the first rule because it applies to most of the others. Before your management approach can be effective, it must be consistent. You must reward the same behaviors every time they appear, discourage the same behaviors when they appear and treat every member of your team with an equal, level-headed view.

2. Focus on Clarity, accuracy and thoroughness in communication

How you communicate to your team can dictate your eventual success. When relaying instructions, recapping meetings or just doling out company updates, strive for the clarity, accuracy and thoroughness of your communication. Clarity, accuracy and thoroughness are the best way to avoid miscommunication and keep your team on the same page.

3. Set the goal for working as a team

If you want your team members to work together, have them work for something together. Setting goals just for the department or one individual breeds a limited mentality and forces team members to remain isolated.

4. Publicly reward and recognize hard work

When a member of your team does something exceptional, reward him/her -- with a bonus, a small trophy or even just a vocal recognition. Do this in front of the group; it will make the intended recipient feel good and show the rest of the team that hard work is rewarded.

5. Be the example

As the manager and leader, you should set an example in terms of your behavior. Strive to be your own ideal of the perfect worker, especially in front of the team.

6. Never go with "one-size-fits-all"

Your team is comprised of individuals with unique preferences, strengths, weaknesses and ideas. Never use the exact same approach to motivate, encourage or mold all of them. Focus on individuals, and customize your approach to fit each one.

7. Remain as transparent as possible

Transparency shows your integrity as a leader, and builds trust with the individual members of your team. If you lie about something, or withhold information, you could jeopardize your relationships and the respect you command as a leader.

8. Encourage all opinions and ideas

The more people you have actively participating in discussions and attempting to make improvements to the organization, the better. Never chastise a team member for voicing an opinion respectfully -- even if it goes against your original vision or isn't well thought out. Cutting someone down for voicing an opinion builds resentment, and discourages people from sharing their own new thoughts.

9. Help people enjoy work

You can make the workday more enjoyable with such new elements as surprise lunch outings, a dedicated break room or even just casual conversations with your workers. Help your people enjoy coming to work, and they'll do their best work for you.

10. Listen and ask questions

If someone doesn't agree with your management style or doesn't like the direction of the company, don't silence that person. Listen. And ask questions of your entire team: *what do you think of this? How do you feel about that?* . This open dialogue makes it easier to proactively identify problems and work together to create a mutually beneficial environment. It will also make your employees feel appreciated and acknowledged.

<https://www.entrepreneur.com/>

NATIONAL NEWS

Sunflower Cultivation to Start From January

The agriculture experts advised the farmers to prepare their lands to start cultivation of sunflower immediately after harvesting the sugarcane crop, with the advent of January and complete it by mid of February. The growers should bring maximum land under cultivation to get bumper yield. Farmers should cultivate approved sunflower varieties like Hi-sun-33, Hi-sun-39, Agora-4, NK-278, FH-331, DK-4040, G-101 and 64-A-93 because these varieties are not only disease resistant but also give bumper yield. The government also decided to promote cultivation of sunflower and in this connection subsidy has been offered to the growers at rate of Rs 5,000 per acre for cultivation of sunflower crop under Prime Minister Agriculture Emergency Programme.

Baluchistan Govt Planted 0.6 Million Olive Trees

The Baluchistan Agriculture department is promoting low water consuming project and has planted 0.6 Million olive trees which will made the production of thousands of gallons of olive oil possible. Most of the saplings of olive trees were being imported from Spain and awarded to the farmers free of cost for their economic development. The province is working to produce the saplings of olive trees in its own nurseries. For extraction of olive oil, plants are being established in various cities of the province. Furthermore, the agriculture department has started training programmes for farmers and landowners of the province on modern farming methods.

Growers Advised To Water Wheat Crops Timely

The agriculture experts advised growers to water their wheat crops in-time to get healthy and bumper produce. Timely watering does not only affect the quality but also quantity of the wheat yield. The growers are advised to water their crops first time after 20-25 days of its cultivation whereas second watering should be made after 70-80 days. The third watering should be made after 110-115 days of sowing so that the grains of the wheat could become fully developed.

Relief Package Given To Farmers by Multan Electric Power Company (MEPCO)

Relief package has been given to consumers, especially farmers by Multan Electric Power Company (MEPCO) in the light of government directives. Practical steps have been taken in MEPCO region to prevent serving unnecessary and increased billing to consumers. Moreover, late payment charges would not be collected from farmers.

Tree Plantation Drive to Be Launched In Nawabshah

A tree-planting campaign will be launched to clean up the environment and beautify Nawabshah. These instructions were issued to the Forest Department who has started planting saplings and palm trees on Sakrand Road from Zero Point to Nawabshah City. Forest Department has further been directed that steps would also be taken to take care of the planted trees and plants for which the district administration would also extend all possible cooperation.

More Miyawaki Forests to Be Grown in Rawal Pindi City to Control Pollution

After the successful experiment of a Miyawaki forest project near Rialto Chowk on Murree Road, more such projects are being envisaged in the city to overcome the adverse impact of pollution caused by vehicular traffic and industrial emissions. The new projects are to be planted on different roads including Murree Road, Rawal Road, Saidpur Road and Double Road Shamsabad.

Gardeners Advised To Save Mango Plants from Frost

The agricultural experts have advised gardeners to take appropriate steps to protect their mango plants from frost as it can affect the plants badly during winter. Severe cold is injurious to mango plants especially during frost days. Therefore farmers should remain alert and water the mango orchards repeatedly during winter because drought can aggravate the situation for mango plants. The drought is dangerous for mango plants and badly affected them if the temperature touched 4 degree Celsius. The gardeners should also contact the agronomists or field staff of agriculture department for further guidance in this regard.

ZTBL NEWS

One Day Training workshop on Mushroom Farming and kitchen gardening held at ZTBL Farm, Islamabad.

ZTBL Agriculture Technology Department organized one Day Training workshop on Mushroom Farming and kitchen gardening on 1st and 2nd December 2021. Over 50 members participated in the event. Mr. Muhammad Kashif (Subject Specialist Horticulture), from ZTBL delivered lecture on Mushroom Production Technology, its importance, marketing Status & discussed procedure involved in successful Mushroom Farming. Subject Specialist Ms. Humma Abbas has delivered the lecture on Kitchen Gardening to the participants and practically demonstrated Kitchen Gardening activity at ZTBL Farm.

Tractor Loan Insurance Scheme

ZTBL has executed a new agreement with East West Insurance Company Limited (EWIC) for a period of 03 years under "Tractor Loan Insurance Scheme". The tractor with tracker will be insured for a period of 08 years at 1.3% premium and borrower will pay lump sum insurance premium for loan financing period along with loan processing fee at the time of first disbursement. The insurance coverage will be provided in case of fire, theft, terrorist activity, other natural calamities along with personal accidental death coverage of Rs. 100,000/-. In case of claim, all claims will be forwarded to Insurance Department and no claim will be released directly to the branch without approval from Insurance Department. EWIC will ensure installing of tracker from reputable company and charges of tracker installation will be borne by EWIC completely.

Annual Performance Appraisal Reports of Executives, Officers & Clerical Staff for the year-2021

Annual Performance Appraisal Reports (PARs) of Executives, Officers & Clerical Staff for the year-2021 are due on 1st January, 2022 and for the first time ever will be performed "ONLINE". There will be no parallel manual/ hard copy system of performance appraisal for the year-2021. Good performers may be encouraged and deficient performance may be discouraged. The Appraisers must ensure to submit the PARs to Performance Management Department (PMD) by

due date as the system will be locked and Appraiser will not be able to make performance assessment, thereafter.

SOPs for Action against Unauthorized Absence of Employees

SOP for action against unauthorized absence of employees has been revised and approved by Worthy President, ZTBL. If an employee absents himself without assigning any reason or intimation/ prior permission of his controlling officer for three consecutive days, his status shall be immediately reported to the ESM Unit, HROD as well as Payroll Unit, HO Accounts Department for suspension/ freezing of salary. The ESM Unit, HROD, upon receipt of above information, shall immediately update Employee's ERP Status from "ACTIVE" to "ABSCONDER" or "ABSENT FROM DUTY" w.e.f date of unauthorized absence and coordinate with Payroll Unit, HO Accounts Department in order to ensure that salary may not be disbursed to the absconding employee.

Schedule of Bank Charges January-June, 2022

ZTBL has issued schedule of Bank's Charges effective from January 01, 2022 to June 30, 2022. Branches have been directed to ensure deduction of different bank charges and Government taxes/ levies at prescribed rates and the same may be transferred/ deposited in Government Treasury within prescribed time limit. It is further directed the copy of the schedule of Bank's charges be "*DISPLAYED ON NOTICE BOARD FOR INFORMATION OF THE CUSTOMERS.*"

Minor Contradiction of name or parentage of Borrowers in CNIC and Revenue Record

It has been decided by the Competent Authority that MCO/Branch Manager should ensure through spot investigation; the genuineness of applicant/parentage and obtain confirmation from Revenue Authorities that both names belong to one and the same person as Audit teams are raising Paras regarding difference of name or parentage of borrowers in CNIC and revenue record. An undertaking/certificate to this effect should be obtained from the borrower on non-judicial stamp paper duly certified by MCO/Branch manager, which may be provided to the CAD Hub for issuance of SAC/DAC procedurally.