



Agri. Business Supplement

Zarai Taraqati Bank Limited

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IMPACT OF CLIMATE CHANGE ON BUTTERFLIES

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Change in climate all over the world is causing great threat to biodiversity and many species thus affecting agriculture and food security. A report of the UN International Panel on Climate Change reveals that the climate of the earth is changing in an accelerated way (IPCC, 2007). These changes in agriculture have been attributed to alteration in flowering, blooming time, and availability of the plant pollinators, color, and size and shape of many crop plants (Slingo, 2009).

Butterflies belong to Order Lepidoptera. Butterflies are probably one of the best studied and monitored of all insects, and it has been said that they are the only group for which accurate measures of climate change can be made; because of their relatively short life cycles and sometimes, rather localized distributions, they are particularly sensitive to habitats changes. Worldwide there are more than 25000 to 28,000 species of butterflies, with about 80%

found in tropical regions and in Pakistan 5,000 species of insects including 400 species of butterflies and moths have been reported. The largest Indian butterfly is Common Birdwing, *Troides helena* (Linn.) with a maximum expanse of 190 mm.



Biodiversity is badly affected by climate change not only causing changes in plant phenologies but also resulting in pole ward shifts in birds and butterflies. Many species will not be able to cope with the effects of changing temperature and precipitation regimes. Thomas *et al.* (2004) predicted that 15-37% of species are committed to climate change induced extinction in the next 50 years. Like birds and all the other insects, butterflies are cold-blooded (cannot regulate their body temperature). The average lifespan for an adult butterfly is 20 to 40 days. Some species live no longer than four days, others may live for six months. Like most insects, butterflies are nearsighted, and are more attracted to large stands of a particular flower than those planted singly.

It was seen that increased temperatures generally have a positive effect on butterfly populations although some may decline.

Unfortunately, many species may be threatened for other reasons, e.g. due to their inability to move north fast enough, and their specialization in terms of hosts and habitats. The effect of these dual forces, of habitat modification and climate change, especially loss of habitat, may cause specialist species to decline, leaving biological communities with reduced diversity (i.e. loss of rare species).

Butterfly having a short life cycle and showed quick response to climate change. Increase in human population and changes in condition of environment, Deforestation and urbanization reduce the population of butterflies in Pakistan. Every year large number of butterflies make an almost 2500 miles distance from America, Canada to Mexico forest to take rest but due to increase activities in forest all these butterflies species are in danger .

Change in temperature and pollution strongly affects the butterflies throughout their life cycle. Direct or indirect effects of temperature have been observed in choice of oviposition sites, egg-laying rates, larval development and survival rates, and range shifts and expansions (Davies et al., 2006). Impact of the possible environmental pollution on the fauna of butterflies cannot be ignored. Butterflies larvae are unable to travel far to locate a new host if their natal plant becomes defoliated or senescent (Hayes, 1985)

Fascinating Facts about Butterflies:

- Butterfly wings are transparent
- There are around 25,000 to butterfly species
- 400 species of moths and butterflies have been found from Pakistan.
- Butterflies use their feet to taste.
- Mostly Butterflies only live for a few weeks.
- The most common butterfly in the US is the Cabbage White.

- Some butterfly species migrate from the cold.

Benefits of Butterflies

- Butterflies have been regarded as the symbol of beauty and grace.
- Butterflies play an important role in pollinating flowers, particularly flowers that have a strong scent.
- Important Components of a Thriving Ecosystem as important component of a food chain, as predators and prey.
- Adult butterflies and caterpillars are an important source of food for other animals such as bats and birds.
- Declining populations of butterflies as a result of climate change have consequences for many other species. Animals such as birds, small mammals and other insects that depend on butterflies and caterpillars, can lose an important food source and have to shift their diet to less desirable or less available species

How to Help Butterflies?



- Avoid spraying toxics, herbicides, pesticides, insecticides on your garden and around your property.
- Butterflies are more attracted to bright flowers and need to feed on nectar.
- We can help by providing the right habitat for them.

Reference:

- https://www.researchgate.net/publication/311069043_A_Review_on_Diversity_of_Butterfly_Fauna_in_Pakistan
- Madeeha. M, Wali K, S and Safdar. S , An Annotated Checklist of Butterflies at Elevated Protected Areas of Pakistan, Center for Bioresource Research (CBR), Pakistan, Vol 7, Article 5, 2020

BIOFLOC FISH FARMING

What is Biofloc Technology?

Biofloc Technology (BFT) is a relatively new and potentially revolutionary process that is productive for aquaculture. BFT is a sustainable and environmentally-friendly process of aquaculture that controls water quality and harmful pathogens along with providing value-added creation of the microbial protein feed for the aquatic farm structure.

What is Biofloc fish farming?

High-density rearing of fish generally requires some waste management infrastructure. At its core, Biofloc system is a waste treatment system. Biofloc systems were developed to prevent the introduction of disease to a farm from incoming water.



Biofloc systems were developed to increase environmental control over production. In places where water is scarce or land is expensive, more intensive forms of aquaculture should be practiced for cost-effective production. There are strong economic incentives for an aquaculture business to be more capable with production inputs, particularly the most costly (feed) and

most limiting (water or land). The nutritional quality of Biofloc system of cultured animals is good but rather variable. The dry-weight protein content of Biofloc ranges from 25 - 50 percent, with most estimates between 30 and 45 percent. Fat content ranges from 0.5 - 15 percent, with most estimates between 1 and 5 percent. There are conflicting reports about the adequacy of Bioflocs to give the often limiting amino acids methionine and lysine. Bioflocs are good sources of vitamins and minerals, particularly phosphorus. Bioflocs may have probiotic effects.

What Biofloc systems do?

Bioflocs provide two critical services that are treating wastes from feeding and providing nutrition from floc consumption. Biofloc systems can work with low water exchange rates (0.5 to 1 percent per day). This long water residence time allows the development of a dense and active Biofloc technology profitability and business sustainability. However, the value of flocs in nutrition is limited at the highest levels of production intensity since the contribution of feed to the growth of cultured animals is overwhelming.

Composition and Nutritional Value of Biofloc

Biofloc is a heterogeneous aggregate of suspended particles and selection of microorganisms associated with extracellular polymeric substances. Biofloc is composed of microorganisms such as bacteria, algae, fungi, invertebrates, and detritus, etc. It is a protein-rich live feed created as a result of the conversion of unused feed and excreta into a natural food in a culture system on exposure to sunlight. Each floc is held jointly in a loose matrix of mucus that is secreted by bacteria and bound by filamentous microorganisms or electrostatic attraction. Large flocs are seen with the naked eye, but most of them are microscopic. Floc size ranges from 50 to 200 microns.



A good nutritional value is originated in Biofloc. The dry weight protein ranges from 25 to 50 percent, fat ranges 0.5 to 15 percent. It is a good source of vitamins and minerals, mainly phosphorous. It has an effect similar to probiotics. The dried Biofloc is planned as an ingredient to replace the fishmeal or soybean in the feed. The nutritional quality is good; however, limited quantities are available. Also, the cost-effectiveness of producing and drying Biofloc solids at a commercial scale is a challenge.

How does Biofloc system work?

The main component of Biofloc is heterotrophic bacteria. The function of the Biofloc is to reduce the nitrogenous metabolic waste (ammonia, nitrite) produced by fish feeding and production. Ammonia consumed by heterotrophic bacteria becomes protein, which can then be consumed by fish and converted into growth.

Biofloc System in Fishes

The food and agriculture organization (FAO) recently predicted that the current level of precipitate consumption of aquatic foods is necessary to uphold due to the increasing global population. For this, the world would need an additional 23 million tonnes of seafood by 2020. It can be expected that aquaculture can meet the demand for this additional seafood production, which is estimated to contribute around 93.2 million metric tonnes by 2030. In order to increase aquaculture yields, the country needs additional resources.

In addition to the problem of finding the resources, there are several other factors such as

increasing operational costs, the high cost of land for culture, the high cost of feed ingredients or commercial feed, creation and disposal of waste sludge, discharge of effluent from aquaculture farms hinders the economic success or viability of commercial aquaculture.

In aquaculture, the major cost during the entire production cycle has been contributed by feeding of fish. Similarly, about 60 to 70% of the variable cost involved in the operation was attributed to feeding alone which in turn reduced the farmer's profit. The principal factor which affects the development and expansion of the aquaculture industry is nothing but the cost of feed. Another main issue raised in today's situation is water scarcity which severely ruins food security and hampers the development of the sector.

Almost 70 percent of all water removal was accounted for from agriculture, which became a significant cause of water scarcity. It was reported that approximately 2,000 to 5,000 liters of water is required to generate the food consumed by one person daily. All these issues can be overcome by increasing the fish biomass per unit area and reducing the use of expensive feed ingredients or high protein feeds.

When fish fed with very high protein diets, the nitrogen (approximately 70 %) present in protein is discharged as waste into the surrounding culture water. This waste nitrogen can be incorporated into a functional form by the culture species in Biofloc system. By using Biofloc system as a cultural system, two problems can be solved at once, i.e., reduction of protein inputs and elimination of water exchange to maintain water quality. Microbial floc not only helps to develop the environmental control over production by reducing the nitrogen and ammonia from the culture water but also act as nutrient trappers who can be helpful in the feed management thereby reducing the feed cost. They are helpful in enhancing biosecurity and health. Biofloc

technology is achievable by using different types of organic carbon.

Suitable culture species

An essential factor in designing a Biofloc system is the species to be cultured. Biofloc systems work best with species that are able to derive some nutritional advantage from the direct consumption of floc. Biofloc systems are most suitable for species that can tolerate high solids concentration in water and are generally tolerant of poor water quality. Species such as fish and tilapia have physiological adaptations that allow them to consume Biofloc and digest microbial protein, thereby taking benefit of Biofloc as a food resource. Nearly all Biofloc systems are used to grow fish, tilapia. Catfish and hybrid striped bass are examples of fish that are not good candidates for Biofloc technologies because they do not tolerate water with high solids concentrations and they do not have adaptations to clean solids from water.

Benefits of Biofloc culture system

- Biofloc is an eco-friendly culture system.
- Biofloc system reduces environmental impact.
- Efficiently improves land and water use efficiency.
- Limited or zero water exchange.
- Productivity will be high (It enhances survival rate, growth performance, feed conversion in the culture systems of fish).
- Higher biosecurity.
- Reduces water pollution and the risk of introduction and spread of pathogens.
- Cost-effective feed production.
- It reduces the use of protein-rich feed and the cost of standard feed.
- Biofloc system reduces the pressure on capture fisheries that means the use of cheaper food fish and trash fish for fish feed formulation.

Disadvantages of Biofloc system

- Increased energy requirement for mixing and aeration.
- Reduced reaction time because water respiration rates are elevated.
- Start-up period required.
- Alkalinity supplementation required.
- Increased pollution potential from nitrate accumulation.
- Inconsistent and seasonal performance for sunlight-exposed systems.

MINT FARMING

Mint is a perennial with very fragrant, toothed leaves and tiny purple, pink, or white flowers. It has a fruity, aromatic taste. There are many varieties of mint—all fragrant, whether shiny or fuzzy, smooth or crinkled, bright green or variegated. However, you can always tell a member of the mint family by its square stem. As well as kitchen companions, mints are used as garden accents, ground covers, air fresheners, and herbal medicines. In fact, mint can be vigorous spreaders, so be careful where you plant it.

Mint performs its best when the season is hot and soil is kept moist. It also thrives in partial



shade. Mint sends out “runners” and spreads vigorously. Mint can grow successfully in a variety of soils and light conditions, but one thing it needs is constantly moist, not saturated, soil with adequate drainage. The most important thing mint needs is water. Their roots must continually be in moist soil with good drainage for them to thrive.

Planting

- Mints are vigorous perennials that thrive in light soil with good drainage.
- Ideally, they prefer a moist but well-drained site, something like their native habitat along stream banks.
- Most will tolerate some shade, and the variegated types may require some protection from direct sun.
- For growing outdoors, plant one or two purchased plants (or one or two cuttings from a friend) about 2 feet apart in moist soil. One or two plants will easily cover the ground. Mint should grow to be 1 or 2 feet tall.
- For the best growth in confined areas such as containers, topdress plants with a thin layer of compost or organic fertilizer every few months. Aboveground pots will need winter protection in cold climates.
- In the garden, plant mint near cabbage and tomatoes—in pots, if possible, in order to prevent it from spreading and stealing nutrients from your crops.
- Minimal care is needed for mint. For outdoor plants, use a light mulch. This will help keep the soil moist and keep the leaves clean.
- For indoor plants, be sure to water them regularly to keep the soil evenly moist.
- At first, mints develop into well-behaved—looking, bushy, upright clumps, but they soon set out to conquer new territory with horizontal runners and underground rhizomes. Unless you block the advance, a pert peppermint plant can turn into a sprawling 4-foot giant in just 1 year. Mints benefit from picking and pruning. They are shallow-rooted and easy to pull out, so there's no reason to worry, as long as you provide physical barriers such as walls, walkways, or containers.

Pests/Diseases

- Powdery mildew
- Rust
- Leaf spot
- Anthracnose
- Stem canker
- Mice dislike the smell of peppermint. Spread it liberally where you suspect the critters. Mint is also considered a deer-resistant plant.

Harvest/Storage

- Frequent harvesting is the key to keeping mint plants at their best. Young leaves have more flavor than old ones, and mint can be harvested as soon as it comes up in spring. Although fresh is best and sprigs keep for a few days in water, mint leaves can be frozen or air-dried in bunches.
- Right before flowering, cut the stems 1 inch from the ground. You can harvest one mint plant two or three times in one growing season.
- You can also just pick the leaves as you need them.
- You can grow the plants indoors for fresh leaves throughout the winter. If you want to dry them, it's best to cut the leaves right before flowering. Store the dried leaves in an airtight container.

Propagating Mint

The best way to propagate mints is by taking cuttings from those that you like best. It's easy—take 6-inch cuttings of rooted stems and plant them horizontally in the soil. Mint stems will also root in a glass of water. Start with a small cutting from an established plant.

Make the Most of Your Available Space

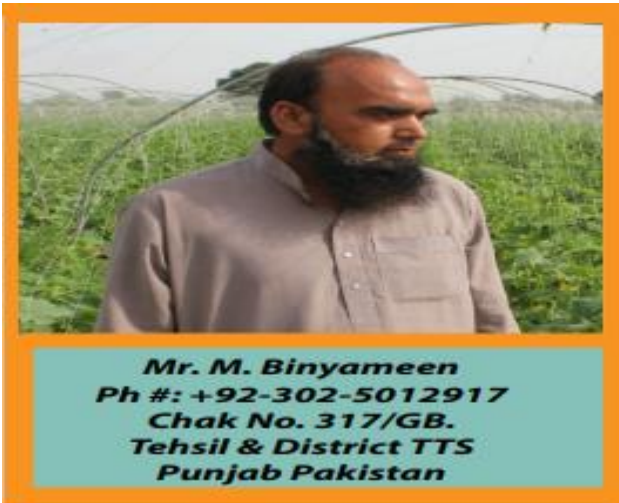
See how many plants will fit and which crops can occupy the same space in your garden at different times of the year.



Mint (12 plants) - row length: 14' 9"

SUCCESS STORY

(Escalating Food Demands and Modern Technologies)



The estimates point out that Pakistan's population will be doubled with the current growth rate by 2050. On the other hand, climate changes have negative impacts on agricultural production. These facts indicate alarming situation in the near future and we may have to face severe problems like water crisis and food insecurity.

On Farm Water Management wing of Agriculture Department is promoting high efficiency irrigation systems and tunnel technology to enhance per acre yield and mitigate the impacts of climate changes all over the Punjab for fulfilling the food demand of rapidly escalating population.

Mr. M. Binyamin, a progressive farmer of Toba Tek Singh is growing vegetables with drip irrigation under tunnel since 2012-13. While sharing his views, he told that "I decided to install drip irrigation system on 5 acres during 2012-13 due to shortage of canal water and extended it to 9 acres during 2017-18. He acknowledged that drip irrigation enabled him to get better farm returns (30 % more yield) with less inputs (water, fertilizer etc.). Growing vegetables with drip irrigation under tunnel is a wonderful experience

and I am growing cucumber and red chillies on commercial basis now".

While discussing about disease attack, he shared that "with drip irrigation system, the water is supplied directly to the plant roots. As such, there is less water application leading to less humidity in the tunnels and the crops are less prone to fungal diseases". He added that drip irrigation is helping us to overcome water scarcity and improve off-season vegetables production with economized use of water and other farm inputs.

He excitedly shared that "vegetables grown with drip irrigation are more healthy & nutritious and hence fetch better economic returns per acre. Before drip irrigation, the profit margin was very low because of high cost of production & less yield due to insect/ pest and diseases attack caused by higher humidity with flood irrigation of the crop. Adoption of drip irrigation and tunnel technology enabled us to use water efficiently and cutting production costs significantly as well as improving crop yields.

Mr. M. Binyamin advised the farmers to shift from traditional farming to high value agriculture as the Punjab government is providing subsidy with the World Bank assistance for adoption of drip irrigation technology in the province. In fact, growing high value crops with drip irrigation under tunnel is providing huge benefits to all the stakeholders. Firstly, it helps to provide more production and high economic returns to the farmers. Secondly, it is providing livelihood opportunities to the farm workers (especially rural females). Thirdly, the marketers get high profit due to better quality products. Lastly, the consumers are benefitted in terms of good quality food. Summing it up, high value agriculture with drip irrigation and tunnel technology is helping to ensure food security in Pakistan and tackle future challenges of food for exponentially growing population.

Source: Punjab Agriculture Department

زرعی سفارشات برائے کسان

بہاریہ موگ

- ☆ موگ کی کاشت مارچ کے پہلے ہفتے سے آخر مارچ تک کی جاسکتی ہے۔ البتہ مارچ کا پہلے دو ہفتے کاشت کے لیے موزوں ہیں۔
- ☆ اچھی پیداوار کے حصول کے لیے آبپاش علاقوں میں منظور شدہ اقسام نیاب موگ-2006، ازری موگ-2006، نیاب موگ 2011 اور نیاب موگ 2016، بہاولپور موگ 2017، نیاب موگ 2021 جبکہ بارانی علاقوں میں چکوال M-6 کاشت کریں۔
- ☆ شرح بیج 10 تا 12 کلوگرام بیج فی ایکڑ کاشت کے لیے استعمال کریں۔
- ☆ بیجائی ہمیشہ تروتہ حالت اور قطاروں میں کریں تاکہ آگاہ بہتر ہو سکے۔ قطاروں کا درمیانی فاصلہ ایک فٹ رکھیں اور پودوں کا آپس میں درمیانی فاصلہ 8 سے 10 سینٹی میٹر ہونا چاہیے۔

گندم

- ☆ اگیتی کاشت گندم کو تیسرا پانی بجائی کے 125 سے 135 دن بعد اور چھٹی کاشت گندم کو بجائی کے 110 سے 115 دن کے بعد لگائیں۔
- ☆ یہ مرحلہ سٹوں میں دانے بننے کا ہوتا ہے اگر اس مرحلہ میں پانی کی کمی ہو جائے تو دانوں کا سائز چھوٹا رہ جاتا ہے۔ اور پیداوار میں کمی آ جاتی ہے۔
- ☆ گندم پرست تیل کا حملہ فروری کے آخر تک شدت اختیار کر جاتا ہے لہذا است تیل کے انسداد کے لیے کیمیائی ادویات کا استعمال ہرگز نہ کریں کیونکہ اس کے بہت برے اثرات ہیں جن میں ماحول کا آلودہ ہونا، صحت کے مسائل اور مفید کیڑوں کا خاتمہ شامل ہے۔
- ☆ زیادہ بارشیں ہونے کی وجہ سے جڑی بوٹیوں کی تعداد میں خاطر خواہ اضافہ ہوتا ہے اس لیے ان کی تلفی پر خاص توجہ دی جائے۔

بہاریہ سورج مکھی

- ☆ آگاہ کے بعد فالٹو اور کمزور پودوں کو اکھاڑ کر نکال دیں اور چھدرائی کا عمل مکمل کریں۔
- ☆ اچھے آگاہ کے لیے کم از کم ایک مرتبہ گوڈی ضرور کریں اور پودے کا قد ایک فٹ اونچا ہو جائے تو ان کی جڑوں پر مٹی چڑھادیں۔ ☆ فصل کو قطاروں پر کاشت کریں۔ قطاروں کا درمیانی فاصلہ سوادو فٹ سے اڑھائی فٹ رکھیں اور پودے سے پودے کا درمیانی فاصلہ آبپاش علاقوں میں 9 انچ اور بارانی علاقوں میں 12 انچ رکھیں۔

سبزیات

- ☆ بھنڈی، توری، کرلیا، گھیا کدو، بیٹنگن، ٹماٹر، سبزی مرچ، شملہ مرچ، ترا اور کھیرے کی کاشت پٹر یوں کی ایک جانب کریں۔
- ☆ ٹماٹر اور مرچ کی بیجری 30 سے 35 دن کی ہونے کے بعد پٹر یوں پر کاشت کریں۔

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

Fauji Fertilizer Company Limited (Farmers' Advisory Services)

SBP UPDATES

Strong Growth in Digital Financial Transactions in the Country in Q2 FY2020/21

SBP released its Quarterly Payment System Review (QPSR) for the second quarter, October – December 2020, of the fiscal year 2020-21, which shows strong growth in digital financial transactions in the country. During Q2FY21, 296.7 million e-Banking transactions valuing Rs21.4 trillion were carried out, registering a growth of 24 percent by volume and 22 percent by value, over the same quarter last year. Most of the uptake in e-banking transactions were seen in internet and mobile banking. The volume of mobile banking transactions reached 44 million, (up 147 percent) valuing Rs.1.12 trillion (up 192 percent) compared to 17.8 million transactions valuing 382.5 billion in the same quarter, last year. The number of registered mobile phone banking users reached 9.4 million accounting an increase of 5%.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr-18-Mar-21.pdf>

SBP facilitates business community and promotes ease of doing business

In order to further facilitate the business community in Pakistan, promote ease of doing business, enhance operational efficiency and make processing of Foreign Exchange (FX) related cases cost effective and environment friendly, State Bank has advised all banks to implement digital portals for end-to-end digitalization of case submission and processing. In the first leg of its end-to-end digitalization drive, SBP launched an online platform - Regulatory Approval System (RAS) to facilitate banks in online submission of foreign exchange related cases to the Exchange Policy Department (EPD) of SBP and the Foreign Exchange Operations Department (FEOD) of the SBP Banking Service Corporation (SBP BSC). The SBP-RAS has been operational since March 24, 2020 whereby banks are submitting their cases online to FEOD and manual case submission has

been discontinued. Later on, paper based case submission to EPD by banks was also discontinued with effect from August 28, 2020.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr1-16-Mar-21.pdf>

Workers' Remittances in February 2021

For the 9th consecutive month, workers' remittances remained above \$2 billion in February 2021. Workers' remittances amounted to \$2.266 billion in February 2021, around the same level as the previous month and 24.2 percent higher than in February 2020.

<https://www.sbp.org.pk/press/2021/Pr-11-Mar-21.pdf>

SBP enhances Digitization Initiatives in Banks/MFBs

In order to promote digitization in the banking sector and encourage use of digital channels, SBP has instructed all banks to provide minimum set of services on their Internet Banking (IB) and Mobile Banking (MB) channels. These services will include bill payments, funds transfer/IBFT, beneficiary management, limit management, credit and debit card management, stop cheque payment etc. To encourage the use of internet and mobile banking services by their customers, banks will not levy any activation, subscription or annual charges on their customers for using such services.

<https://www.sbp.org.pk/press/2021/Pr-10-Mar-21.pdf>

Monetary Policy Statement

The Monetary Policy Committee has decided to maintain the policy rate at 7 percent. The MPC noted that since the last meeting in January, growth and employment have continued to recover and business sentiment has further improved. While still modest, at around 3 percent, growth in FY21 is now projected to be higher than previously anticipated due to improved prospects for manufacturing and reflecting in part the monetary and fiscal stimulus provided during Covid.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr-19-Mar-21.pdf>

MANAGEMENT TIPS

6 TIME MANAGEMENT TIPS FOR SENIOR MANAGERS

Leading a team of different roles and personalities can often mean you're spread thin when it comes to your own responsibilities. The successful senior manager is one who gives direction, is approachable and delivers feedback, while still being able to complete their own duties. It's tough, but it can be done. To help you manage your workload and timekeeping more effectively, here are some simple tips to keep track of the clock during your day.

1. To-do list

It sounds obvious, but a to-do list is a time management essential. Write out what needs to be done, prioritise each task, and allocate some time next to each task. At the end of the day, update the list so you're ready for the next morning.

The humble to-do list is all-important during periods of increased stress and extra work, when it can seem difficult to keep up with the day-to-day. By physically crossing tasks off the list, you'll have constant reminder that you are making progress – something which is both reassuring and entirely satisfying.

2. Avoid multi-tasking

Multi-tasking may sound like a pivotal skill which must be represented in your CV and can seem almost omnipresent in job descriptions – but is this an outdated and archaic practice? There are huge benefits to aligning focus on one job at a time – ensuring it is completed to the highest possible standards.

You're balancing enough as it is, so focus on one thing before you move onto another. Trying to juggle multiple tasks means sloppy work that will likely need correcting. At this point, you're further behind than you were initially. Also, if

you've hit a road block with one task, move onto the next, then approach it again later.

3. Limit interruptions

When you're working on a big project with a looming deadline, the last thing you need are easily avoidable distractions. Consider checking your emails three times a day only, and turn off email notifications entirely, if you can bring yourself to do that. Put your phone on answer phone so you can focus, and let your team know that you don't want to be disturbed.

4. Learn to say 'no'

If you're being approached to take on work that's not in your remit, then a simple 'no' will often suffice. It's important to stay on the right track, and if you're doing something for the sake of altruism, then your own work could be derailed.

5. Set goals

Give yourself something to drive towards through the day, no matter how small the task at hand may be. It'll boost your motivation and help you focus your efforts on the end result, blocking out distractions along the way. Make short deadlines and stick to them for quick results.

6. Stay organized

Time management is much easier when everything's to hand. Chucking important folders and files on your computer desktop makes things harder to track down. Keep the helpful stuff filed away and organised – you never know when you'll need to locate that email from three months ago. The same goes for your own desk, working in a clean, tidy space helps you to focus and find things quickly. Get spring cleaning if things are looking cluttered.

Source: Harvard Business Review

NATIONAL NEWS

MNFS&R proposes to procure over 6.5mn tons of wheat

Ministry of National Food and Security and Research has proposed to procure over 6.5 million tons of wheat during current harvesting season in order to tackle with domestic requirements, keeping the strategic reserves as well as for exporting. Wheat harvesting has started in Sindh province as it was intended to procure about 1.4 million tons of grains for meeting the local requirements, besides maintaining smooth demand and supply. Punjab Province was proposed to procure about 1.3 million tons, Khyber Pakhtunkhwa 0.2 million tons and Balochistan 100,000 tons respectively during coming grain procurement campaign, adding that the initiative would help to keep prices of the wheat and its products at smooth across the country. Meanwhile, Pakistan Agriculture Storage and Supplies Corporations (PASSCO) is likely to assign a task for the procurement of 1.2 million tons across the wheat producing areas on official fixed rates to facilitate the wheat growers by providing them proper rate of their output. The final approval to this effect would be accorded by the Economic Coordination Committee (ECC) of the Cabinet in its meeting. Provincial governments would also be directed to make all the needful in this regard for supplementing the grain procurement campaign.

CM unveils Ramzan package worth Rs 7bn

Punjab Chief Minister announced the Ramzan Package worth Rs 7 billion for providing relief to the masses in the holy month of Ramadan. A total of 313 Ramzan bazaars would be set up across the province where a 10-kg flour bag would be available at Rs 300. The Punjab government would provide around Rs 3.50 billion subsidy for this, he added. Meanwhile, the implementation of corona SOPs, including observance of social distancing will be fully ensured. Agriculture fair-price shops would also be established to provide fruits and vegetables at

the rates of 2018. Similarly, gram flour, dates, dried chickpeas lentils (chana dal) and other items would also be available at the rates of the year 2018. Meanwhile, sugar would be provided at Rs 60 per kg and ghee, chicken and eggs would be sold at Rs 10 to 15 less than the market price. He further directed to establish Sahulat Bazaar Authority to provide permanent relief to the consumers from artificial price-hike.

Measures in progress to enhance mango production, exports

Provincial Minister for Agriculture said that the government was offering different facilities to resolve issues of mango growers and ensure maximum export of the exotic fruit. Agriculture laboratories would be upgraded so that productivity, trade volume, and exports should be improved. Secretary Agriculture South Punjab stated that Pakistani mangoes were popular across the globe for its taste and aroma. Only six percent of the total production of mangoes was being exported. However, the steps are underway to promote its exports. Pakistan produces an average of 17 lakh tonnes of mangoes annually. Punjab share in total production is 77 percent. The average per hectare production of mango is 11 tonnes. However, there is potential to improve it to 25 tonnes.

International Forest Day observed across Punjab

International Forest Day was observed on March 21, 2021 across Punjab province to spread awareness about plantation and urge the citizens to come forward and play a role to make the ongoing plantation campaign a success. According to a spokesman of the Punjab Forests department, Nearly 103 million saplings would be planted across the province during the plantation campaign of 2020-21.

Source: Business Recorder

ZTBL NEWS

Financing Scheme for "Dairy Value Chain"

Zarai Taraqati Bank Limited (ZTBL) has launched "Dairy Value Chain" Scheme to provide dairy agriculture credit to meet the genuine and real needs of the dairy farming community. The scheme would help the farmers to have easy access towards credit and to facilitate dairy farmers in availing the agri. credit for the entire value chain of dairy sector. The maximum loan limit under the scheme would be upto Rs. 1.500 million per borrower/party.

Financing for "Establishment of Agri Tourist Outlet/Orchard"

The Bank has decided to introduce the scheme titled "Financing for Establishment of Agri Tourist Outlet/Orchard" for the farming community of Gilgit-Baltistan. Gilgit-Baltistan is a rural society dotted with small urban centers and agriculture is the primary occupation of rural people. The main strength of the economy of Gilgit-Baltistan (GB) is largely depends on dry fruits and agriculture. More than 15 lac domestic and international tourists visit Gilgit-Baltistan every year. Unfortunately, poor farmer could not benefit directly from such mass inflow of tourists in the area because of exploitation by intermediaries/middlemen. Keeping in view this scenario and to gather Agriculture & Tourism in such a way that local farmers could fetch maximum benefit of their agriculture produce, ZTBL can play its role for promotion of agri. sector by facilitating the farming community to provide loans upto Rs. 1.500 million per borrower party for "Establishment of Agri. Tourist Outlet/

Financing For "Green Banking Products

In light of "Green Banking Guidelines of State Bank of Pakistan (SBP)" and "Green Banking Policy of ZTBL" five Green Banking Products have been proposed, designed and developed by ZTBL Green Banking Unit. These products will help in mitigating the harsh effects of climate change on agriculture, to conserve the natural resources like water, soil energy and protection of environmental hazards such as environmental pollution and smog etc. The Competent Authority has decided to introduce following five (05) Green Banking Products. The list of the same is given below: -

- i) Raised Bed Planter/Machine
- ii) Direct Seeding Rice/Planter
- iii) Happy Seeder/Pak Seeder
- iv) Solar Dryer
- v) Solar-powered Drip Irrigation System

17th State Bank Governor's Cricket Cup Interbank Regional Cricket Tournament 2020-21

ZTBL IBD Cricket Team has won the title of "17th State Bank Governor's Cricket Cup Interbank Regional Cricket Tournament 2020-21" by beating strong ABL team by 1 wicket. ZTBL won toss and chose to ball first. Mr. Tahir Zafar from ZTBL got 3/19 wickets in four overs. Ali Nasir was top scorer from ZTBL with 60 runs and Umair Riaz Bajwa scored 19 runs. Ali Nasir was declared Man of the Match.

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purchase agri. produce of farmer in real time environment thereby eliminating the role of intermediaries.