



# Agri. Business Supplement

## Zarai Taraqati Bank Limited

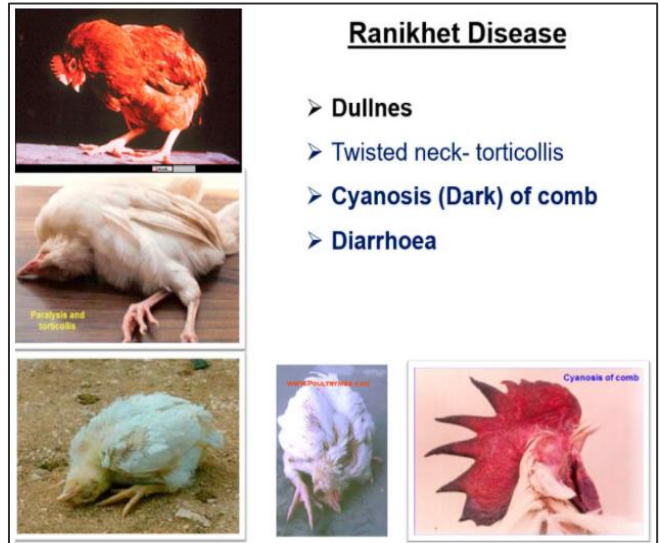
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### RANIKHET OR NEWCASTLE DISEASE IN BIRDS



Ranikhet or Newcastle disease (ND) is very contagious and a severe disease found worldwide that affects birds including domestic poultry frequently. It is caused by a virus in the family of paramyxoviruses. The disease appears in three forms: lentogenic (mild), mesogenic (moderate) and velogenic (very contagious) which is also known as exotic Newcastle disease. The lentogenic or mild form of disease is very

common but cause few disease outbreaks. It is usually present as a respiratory disease, but nervous manifestations, depression or diarrhea may be the major clinical form.



### Ranikhet Disease

- Dullness
- Twisted neck- torticollis
- Cyanosis (Dark) of comb
- Diarrhoea

### How is Ranikhet Transmitted

Ranikhet or Newcastle Disease (ND) is transmitted mostly by direct contact with diseased or carrier birds. Virus may be shed by infected birds in their feces, contaminating the environment. It is then transmitted either by direct contact with feces and respiratory discharges or by contaminated water, food, equipment, human clothing etc. The virus is capable to survive for several weeks in environment, particularly in cool weather. This contagious disease, when introduced into a susceptible flock, virtually infects all birds within two to six days.

### Clinical signs

The clinical signs vary broadly and depend on different factors. These include the strain of virus, the species of infected bird, the age of the host, (young birds are most susceptible), concurrent infection with other organisms, immune status

and environmental stress. In some cases, high numbers of birds are found dead with comparatively few clinical signs with extremely virulent virus strains. The disease starts rapidly with symptoms appearing between two to twelve days after exposure, and spreads quickly through the flock.

Clinical signs include:

- respiratory signs-coughing, gasping, sneezing and rales
- nervous signs-tremors, twisted necks, paralyzed wings and legs, circling, spasms and paralysis
- digestive signs - diarrhea
- a partial or complete cessation in egg production may occur. Eggs may be abnormal in shape, color or surface, and have watery albumen
- Mortality rate is variable but can be as high as 100%.

#### **Diagnostic**

Ranikhet or Newcastle Disease (ND) can present a clinical picture identical to avian influenza (a high mortality causing disease), therefore laboratory testing is essential to confirm the diagnosis. The ideal method of diagnosis is virus isolation and subsequent characterization.

#### **Prevention and control**



Vaccines are available for domestic birds including chickens, turkeys and pigeons and are used to induce an antibody response, so

vaccinated birds must be exposed to a larger dose of vNDV to be infected. Unfortunately, ND vaccines do not provide sterile immunity, and in many areas of the world vaccines are used to prevent losses from sickness and death. Prophylactic vaccination is practiced in all but few of the countries that produce poultry on a commercial scale. When the disease appears in a previously disease free area, a stamping out policy is practiced in most of the countries. This includes:

- strict isolation or quarantine of outbreaks
- humane destruction of all infected and exposed birds
- thorough cleaning and disinfection of premises
- proper carcass disposal
- pest control in flocks
- depopulation followed by 21 days without poultry before restocking
- avoidance of contact with birds of unknown health status
- control of access to poultry farms.

#### **Geographical distribution**

Found throughout the world, the disease has been currently controlled in some developed countries like Canada, the United States and some western European countries. It continues in parts of Africa, Asia and South America. Since wild birds can carry the virus without becoming ill, outbreaks can occur in any part of the world where poultry is raised.

#### **Zoonotic Risk (Risk for Humans):**

All Ranikhet/NDV strains can produce a transitory conjunctivitis in people, but the condition has been limited mainly to laboratory workers and vaccination teams exposed to large quantities of virus. Before poultry vaccination was widely practiced, conjunctivitis from NDV infection occurred in crews eviscerating poultry in processing plants. The disease has not been reported in people who rear poultry or consume poultry products.

## Conclusion

Ranikhet/Newcastle disease is economically important and poses a great threat to the poultry industry. Vaccination coupled with strict biosecurity is the best available option to control the disease. In Pakistan, vaccines are imported instead of using field isolates for vaccine production. These sub-standard imported vaccines don't match with field strains and are ineffective for controlling the disease. Farmers are usually illiterate and the concept of biosecurity is limited to some larger farms. People are unaware of wild bird's importance in the spread of disease. They keep ornamental birds in close proximity to farms and also migratory or resident wild birds have access to commercial poultry. Modern laboratory diagnostic methods should be adapted for rapid detection and characterization of virus strains to limit disease spread. The government should consider steps to enhance awareness in farmers or field personnel's as well as the provision of modern diagnostic tools to laboratories to confront the disease and limit the economic losses.

### **ORGANIC FOOD CAN BOOST THE IMMUNITY AND HELP FIGHT AGAINST COVID-19 PANDEMIC**

*Author: Muhammad Fakhar Imam, OG-II, Green Banking Unit, P&RD, ZTBL*

Covid – 19 was declared a global pandemic by the World Health Organization (WHO). We are living in difficult times because of the corona virus pandemic. Medical Specialists and Doctors around the world are of the view that it is the battle of survival of the fittest. People around the globe are trying their best to find ways to combat it. One of the elements that gained special focus was the use of organic products that were thought to prevent or cure Covid-19 infection.

Since the Green Revolution in the country we all are almost cut off from the natural world. The use of chemical fertilizers, pesticides, insecticides, and herbicides has taken our farmers credibility from Organic Agriculture. During pandemic, the

people have developed some good habits. Among these good habits are healthy eating habits, taking care of our health and taking our health and immunity seriously. Centers for Disease Control and Prevention (CDC) USA suggested good nutrition as a part of self-care to cope with the stress that may be related to a new pandemic and for the well-functioning of the immune system. Whenever the world gets a new health crisis, people look at disease prevention and improving nutrition. In this regard, organic foods are viewed as being healthier and safer alternatives than conventional products as the former avoid synthetic pesticides and agrochemicals. Therefore, these are considered to have less harmful chemicals and more nutrients than conventional foods. Some of the medical studies globally also revealed that those people with mild covid infections when consumed healthy food, recovered quickly.

Nutrition specialists reported that vegetables, like Pumpkin, bitter gourd, Okra/lady finger, mushrooms, tomato, bell pepper and green vegetables like broccoli, spinach are good options to build resilience in the body against infections. But unfortunately most of the Pakistani people consume vegetables grown with use of lot of chemical fertilizers, pesticides, insecticides, and herbicides. Mostly in big cities it was also noted that the vegetables sold in markets were also irrigated from the waste water or unsafe water. Those are even dangerous for the health. So there is dire need to educate the people and farming communities to grow organic food in order to stay healthy and boost their body immunity. There was lock down in the country and people mostly used to stay at home so those have some space at their home or on roof top can practice kitchen gardening activities and grow their own organic vegetables for their kitchen. Those people who do not have space at their homes they can also practice kitchen gardening in plastic bottles by hanging them with the wall or

growing in pots. There are no foods or supplements that can 'boost' our immune system and prevent or treat COVID-19. Nevertheless, eating organic fruits and vegetables, animal proteins and healthy fats is the best way to get all the essential nutrients we need for good health and good immune functioning.

### **IMPORTANCE OF ENVIRONMENT FRIENDLY BANKING**

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#### **Evolution of Environment Friendly Banking**



The world today is facing different environmental complications such as Climate change, Pollution, depletion of natural resources, Global warming and natural disasters etc. These environmental stresses are mainly due to human induced activities with the aim of faster economic growth. To become greater economy these environmental movements can be traced back to 17<sup>th</sup> century but concern for environment, natural resources and sustainability is linked with 19<sup>th</sup> century when climate change came into focus. The history of environment friendly banking is introduced in early 1970s when investors around the globe started considering environmental and social factors (Hasnain, 2015). Two major hazardous incidents which are Chilean Hydropower Project and Papua New Guinea.'s mining project highlight the importance of environmental issues in financing and investment decisions. In 1980 Triodos Bank with the

launching of Green Fund became the first environmentally conscious bank to support eco-friendly projects. The establishments of the Intergovernmental Panel on Climate Change (IPCC) in 1988 and Collevocchio Declaration in 2002 significantly highlight the importance of environment as a key point for financing at each level. (Hasnain, 2015). The different rule and guideline are formed to protect environment plus IFC along with other banks in October, 2002 & June 2003 prepared a set of principles named the Euator Principles which served as benchmarks for determining, assessing and managing social and environmental risks (Wosdorfer, 2015). After that Kyoto Protocol in 2005 aimed to reduce Greenhouse gas emissions are formed (Poppick, 2017).

In Pakistan, the Central Government has established a Ministry of Climate Change that formulates the National Climate Change Policy (NCCP) in 2012. Subsequently provinces have made their own environmental protection laws with the help of Federal Environmental Protection Act, 1997. This act is used for protection, conservation, rehabilitation and improvement of the environment, prevention & control of pollution in addition to promotion of sustainable development. This legal and policy framework sets the foundation for further environmental laws and guidelines aimed to controlling, limiting pollution and other harmful acts by individuals, industries and commercial businesses in support of sustainable development. Today environment friendly banking is a significant part of banking practices, operations and investment.

#### **Global Patterns for Environment Friendly Banking:**

Following are some numbers that clearly demonstrate the importance of Green financing around the Globe:

- 240 financial institutions that including banks, insurers and investors are working

with UNED to promote sustainable finance

- 96 leading financial institutions from 37 countries have adopted the Equator Principles (UNEP FI, 2019).
- Pakistan is also a member of sustainable Banking Network membership for sustainable banking

### **Green Banking and Pakistan:**

In line with global development and response to the environmental degradation, financial sector in Pakistan has already started playing their roles to protect the environment. State Bank of Pakistan has issued Green Banking Guidelines (GBG) vide its IH&SMEFD Circular No. 08 of 2017. The main objective of the Green Banking Guidelines (GBG) is to reduce vulnerability of banks/ DFIs from risks arising from the environmental changes, fulfill their responsibilities for the protection of environment and provide finance to transform the economy into a resource efficient and climate resilient one.

### **Role of ZTBL in Green Banking**

Green banking is a component of the global initiative to save the climate/ environment and ZTBL is a leading financial institute in agriculture and well aware of the environmental degradation situation as mentioned above and already dealing/providing loans in green financial products and will continued its commitment towards gradual implementation of measures and adoption of Green banking guidelines and ensure necessary measures to protect environmental pollution while financing a new project or providing working capital to the existing enterprises.

ZTBL establish a Green banking unit under the Green banking Guidelines of State bank of Pakistan to perform the activities related to green banking and to protect the environment from negative impact. Following are the major activities conducted by GBU:

- I. For the capacity building of employees at both Head Office and field offices, arranged 53 training sessions and imparted trainings to 1496 employees at Head Office and Field Functionaries
- II. To augment Government's efforts on one billion tree plantation the Green Banking Unit took initiative and got planted 10,6988 trees through ZTBL Farm/Zones/Branches at different locations in the country
- III. Under Green Advisory Services, Green Banking Unit prepared and Published five (05 )brochures/ leaflets/Booklets
- IV. Field Days as a part of "Green Awareness Campaign" was arranged at Sargodha where 160 Farmers participated in the programme and got training regarding Climate Smart Agriculture
- V. Green Banking Unit Green Banking unit is periodically submitting the Quarterly progress reports regarding monitoring and implementation status of Green Banking Activities to SBP on quarterly basis.
- VI. Five (05) products have been developed under Green Banking initiatives and approved by the worthy President ZTBL. Circular number : CD/02/2021/207 dated 10/03/2021

### **Reference:**

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## ONE DAY TRAINING WORKSHOP ON MUSHROOM FARMING IN LAHORE ON 12<sup>TH</sup> APRIL 2021

ZTBL Agriculture Technology Department organized one Day Training workshop on Mushroom Farming on Monday 12th April 2021 with the collaboration of Nida-e-Kisan TV at Faisal town Lahore. The event was organized under the joint patronage of ZTBL Agri. Tech Dept. & Nida-e-Kisan TV Lahore.



Over 50 participants from the Lahore and other cities participated in the event. In his inaugural address, Mr. Ch. Akhtar Farooq Mayo, CEO Nida-e-Kisan gave an overview of Mushroom Farming and its importance in terms of its nutritional, economical significance and its role as an efficient mean for conversion of Agri Wastes into valuable proteins which needs to be popularized. He further added that besides ensuring food security, it also provides micro enterprise opportunities for youth and women and have huge potential for income generation and employment.

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 and also informed the participants about the Role of ZTBL to serve the needs of the farming community, by delivering technical services along with credit facility on a competitive and sustainable basis, in a convenient, efficient and professional manner.



The participants were informed that mushroom cultivation is a new investment opportunity for the weaker sections, so that they can start their

business on a small-scale level with technological methods utilizing their rural level resources in a very effective manner. As we know that mushroom food industry is in its growing stage. The strong mushroom food industry is required to boost up the growing of mushroom to cope the National demand and decrease the import bill.



M/S Mushroom Tech CEO Mr. Anees Murtaza also explained the participants about the Mushroom farm Planning, designing and infrastructure development as well low cost and high cost technology of mushroom production in Pakistan. Afterwards M/S House of Mushroom Director Mr. Qasim Mustafa informed the participants about the marketing strategy of Mushroom and value addition.



On valediction of the workshop, participants acknowledged the role of ZTBL to improve the farming community through training workshop, in agriculture Sector. Certificates were also distributed at the end of the workshop.

## زرعی سفارشات برائے کسان

### گندم

- ☆ جن علاقوں میں ابھی تک فصل کی کٹائی کسی وجہ سے نہ ہو سکی ہو وہاں جلد از جلد مکمل کر لیں۔
- ☆ ہارش ہونے کی صورت میں کٹائی روک دیں اور اس وقت تک وہ بارہ شروع نہ کریں جب تک موسم بہتر نہ ہو جائے۔ کٹائی کے بعد بھریاں قدرے چھوٹی بنائیں اور سٹوں کا رخ ایک ہی طرف رکھیں۔
- ☆ کٹائی کی تیاری کے دوران کوشش کریں کہ اگلے سال کے لیے بیج کی تیاری صحیح فصل سے کی جائے۔ اس کے لیے فصل برداشت سے پہلے جڑی بوٹیوں کا نگہبانی اور غیر اقسام کے پودوں سے صاف کر لیں اور فصل کی ہرقم کے لیے علیحدہ علیحدہ کھلیاں لگائیں۔
- ☆ بوری میں بیج ڈالنے وقت گندم کی قسم کا نام لکھیں۔ بیج کے لیے محفوظ کیے جانے والے دانوں میں فی زیادہ سے زیادہ 10 فیصد تک ہونی چاہئے۔

### کپاس

- ☆ کپاس کی کاشت یکم اپریل 31 تا مئی تک مکمل کریں۔
- ☆ کپاس کی بی بی اقسام آئی یو بی 13، ایف ایچ 142، ایم این ایچ 886، نیاب 878، بی ایس 15 اور نان بی بی قسم نیاب کرن اور اس کے علاوہ منظور شدہ اقسام کا انتخاب اپنے علاقے زمین کی قسم، پانی کی دستیابی اور محکمہ زراعت (توسیع) کے مقامی عملے کے مشورے کی روشنی میں کریں۔
- ☆ بی بی اقسام کے ساتھ کم از کم 10 سے 20 فیصد رقبہ نان بی بی اقسام کا بھی کاشت کریں تاکہ حملہ آور سڈیوں میں بی بی اقسام کے خلاف قوت مدافعت پیدا ہو سکے۔
- ☆ اگر بیج کا 75 فیصد یا زیادہ ہو تو شرح بیج 6 اور بڑا دار 8 کلوگرام، اگر بیج کا 60 فیصد تک ہو تو شرح بیج براتر 8 اور بڑا دار 10 کلوگرام فی ایکڑ استعمال کریں۔
- ☆ بوائی سے پہلے بیج کو مناسب کیڑے مارڈیٹا نا بہت ضروری ہے جس سے فصل ابتدا میں تقریباً ایک ماہ تک رس چوستے والے کیڑوں خاص طور پر سفید مکھی سے محفوظ رہتی ہے۔

### موگ پھلی

- ☆ موگ پھلی کی کاشت کے لیے زمین کی تیاری جاری رکھیں اور کاشت کے لیے رہتی، رہتی میرا یا ہلکی میرا زمین موزوں ہے۔
- ☆ موگ پھلی کی اقسام میں ہاری 2011، پھلو ہار، ہاری 2016، این اے آری 2019، نگر پھلو اور ایک 2019 کاشت کریں۔
- ☆ این اے آری 2019 کے سوا باقی اقسام کے لیے شرح بیج 70 کلوگرام پھلیاں یا 40 کلوگرام گریاں فی ایکڑ یعنی 5 کلوگرام گریاں فی کنال جبکہ این اے آری 2019 کیلئے 35 کلوگرام گریاں فی ایکڑ رکھیں۔
- ☆ زمین میں وتر کی کمی کے پیش نظر کاشت وسط مارچ سے 31 مئی تک کامیابی سے کی جاسکتی ہے۔

### سبزیات و باغات

- ☆ سبزیات کی گودھی کریں جہاں ضرورت ہو توں کے ساتھ مٹی چڑھائیں۔ مٹی حالات کو مد نظر رکھتے ہوئے 8 تا 10 دن کے وقفے سے آہستگی کریں۔
- ☆ ترشاؤں پھلوں کے پودوں کو زور اور غیر معمولی بڑھوتری والی شاخیں کاٹیں۔ مزید دنا کٹو جینی کھاد کی دوسری قسط ڈالیں اور عرصہ صغیر کا ضرورت کے مطابق پیرے کریں۔
- ☆ ہارش میں سبزی کینکڑ پھیلنے کا خدشہ ہوتا ہے لہذا اس بیماری کو زمری میں ہی کنٹرول کریں نیز سبزی ملا کے کنٹرول پر خصوصی توجہ دیں۔
- ☆ آم کے باغ سے جڑی بوٹی مارڈیٹا سے جڑی بوٹیوں کا تدارک کریں۔
- ☆ امرود کی زمری کے لیے عمدہ اور پختہ پھل سے بیج حاصل کریں۔
- ☆ انگور کے پودے پر پھل بننے کے دن دن بعد پودوں کو بلحاظ عمر 100 تا 125 سے 150 گرام پودا نش کھادنی پودا ڈالیں۔



## SBP UPDATES

### **SBP introduces advance calendar of Monetary Policy Committee meetings to enhance predictability and transparency**

Taking another step towards making the process of monetary policy formulation more predictable and transparent, the State Bank of Pakistan (SBP) has decided to begin announcing a half-yearly schedule of Monetary Policy Committee (MPC) meetings on a rolling basis. In this regard, the dates for the next four meetings are envisaged as follows: 1. May MPC meeting: Friday, 28th May 2021 2. July MPC meeting: Tuesday, 27th July 2021 3. September MPC meeting: Monday, 20th September 2021 4. November MPC meeting: Friday, 26th November 2021. It is pertinent to mention that a minimum of 6 MPC meetings are scheduled every year. In addition, the MPC can convene emergency meetings during the intervening period, if required.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr-20-May-21.pdf>

### **Workers' Remittances in April 2021**

Workers' remittances rose to an all-time monthly high of \$2.8 billion in April 2021, 56 percent higher than during the same month last year. On a cumulative basis, remittances have also surpassed previous records. At \$ 24.2 billion in July-April FY21, remittances grew by 29 percent over the same period last year and have already crossed the full FY20 level by more than \$1 billion. Remittance inflows during July-April FY21 were mainly sourced from Saudi Arabia (\$6.4 billion), United Arab Emirates (\$5.1 billion), United Kingdom (\$3.3 billion) and the United States (\$2.2 billion). Proactive policy measures by the Government and SBP to encourage more inflows through formal channels, curtailed cross border travel in the face of COVID-19, altruistic transfers to Pakistan amid the pandemic, orderly foreign exchange market conditions and, more recently, Eid-related inflows have contributed to record levels of remittances this year.

For more details, please visit

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

### **Prime Minister lauds support of Overseas Pakistanis, banks and SBP as he marks Roshan Digital Account crossing \$1billion and launches Roshan Apni Car and Roshan Samaaji Khidmat**

Prime Minister Mr. Imran Khan paid rich tribute to Overseas Pakistanis for their overwhelming response to the Roshan Digital Account (RDA). He said their support and vote of confidence have been pivotal in making the initiative a big success within a short period of time. He was addressing a gathering of ministers, CEOs of car manufacturers and insurance companies, heads of leading charities, presidents of banks, SBP officials and other distinguished guests to celebrate the \$1 billion mark in RDA deposits and to launch two additional products specially created for Overseas Pakistanis through RDA— Roshan Apni Car and Roshan Samaaji Khidmat. The success of RDA and today's addition of further products under this scheme demonstrate that if the public and private sector work together in a spirit of cooperation, any project is bound to succeed, he added.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr-29-Apr-21.pdf>

### **SBP-SECP Revised the Terms of Reference of their Joint Task Force (JTF)**

The State Bank of Pakistan (SBP) and the Securities and Exchange Commission of Pakistan (SECP) have amended the Terms of Reference (ToRs) of their Joint Task Force (JTF) on Financial Conglomerates to further strengthen the supervisory cooperation, inter alia, in AML/CFT/CPF supervision at financial group level. Dr. Reza Baqir, Governor, SBP and Mr. Aamir Khan, Chairman, SECP have signed the Letter of Understanding (LoU) for amendments in the ToRs.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr-22-Apr-21.pdf>

## MANAGEMENT TIPS

### 10 Time Management Strategies for More Efficient Work

**Get the big stuff done early:** Research shows that we're our most productive selves in the early part of the day. Take the time to do your morning routine (waking up, exercise, shower, etc.) and then tackle the biggest, most urgent tasks on your agenda. If you work in an office, start on your major projects shortly after arriving. You may quickly find it's your most productive time of the entire day.

**Save nonessential phone calls and meetings for the end of the day:** While communication is vital, it can sometimes distract you from dealing with urgent tasks. Prioritize your independent work, and set aside a little time at the end of each day for more general check-ins.

**Set goals, and keep them realistic:** There's nothing quite like succeeding at a goal. Goal-setting and attainment provide positive reinforcement and can diminish your stress levels. That's why one of the best time management techniques is to set goals—specifically goals that are achievable. If you're tackling an important project at work, try breaking it into specific tasks that can each be accomplished in a reasonable number of hours. This lets you chip away at the overall goal in realistic increments. If you finish a task early, reward yourself.

**Keep your cell phone out of reach:** Cell phones are a modern miracle, but they're also legendary time-wasters. Rather than be tempted to send text messages and browse social media all day on your phone, reward yourself with set mini-breaks that come after a sustained period of work. By putting a time limit on your phone use, you'll find yourself working far more efficiently.

**Be wary of multitasking:** Most people think they're good at multitasking. In reality, studies show it's far more effective to lock in on one task at a time, complete it, and then move on to your

next task. Even when working on two related tasks, tackling them one-by-one is more effective.

**Try using time tracking software:** Time tracking software is a simple way to keep a log of how much you're working. You can set estimates for how long you plan to work and then log the hours and minutes you actually work.

**Try the Pomodoro Technique:** The Pomodoro Technique is a good time management tool that helps you alternate 25 minute work sessions with five-minute breaks. After four of these work-break cycles, you take a more substantive break. You can find free Pomodoro apps (and other time management apps) available for download. Learn about the Pomodoro Technique in our guide [here](#).

**Practice delegating:** The best business leaders understand they can accomplish more when they trust others to help. Rather than try to do everything yourself, ask colleagues and team members to help you—particularly when it comes to tasks that don't match your skillset. For cases that require intense specialization (legal work, accounting, etc.), you may want to outsource the entire project to someone whose career is dedicated to that subject.

**Build downtime into your daily routine:** We all need free time in our lives. Working from dawn to dusk won't necessarily make you work more efficiently—it may actually lead to burnout. To maximize your efficiency, contain your work to specific blocks of time and then use the rest of the day to live your life—whether that's socializing with friends, eating dinner with family, or relaxing in front of the TV.

**Get enough sleep:** This one can't be overstated enough. Not only will prioritizing sleep help you stave off illness and maintain a healthy lifestyle, but it will also make you sharper and more focused on your daily tasks when you're awake. Sleep at least seven hours a night to keep your waking energy levels at their peak.

## NATIONAL NEWS

### **GDP Growth Calculated at 3.94 percent during the Current Fiscal Year (2020-21)**

According to Federal Minister for Finance and Revenue, GDP growth at 3.94 percent during the current fiscal year (2020-21) was calculated. Based on the current trend, it is predicted that the economy would grow by 5 percent in 2021-22 and 6 percent during 2022-23. The minister attributed the GDP growth to the prudent policies of the government. The focus of government had been on housing, agriculture and export sector that delivered these results. Government had identified 12 sectors and formulated short, medium and long term strategies to achieve inclusive sustainable economic growth and social prosperity, with special focus on housing, agriculture and promotion of export industry. Development of these sectors would not only bring the sustainability in nation economy, but would help in achieving sustainable economic growth for the welfare of common man in the country.

### **521 New Safe Drinking Water Projects worth Rs1229m Announced**

Punjab Governor has announced 521 new safe drinking water projects of Punjab Aab-e-Pak Authority (PAPA) worth Rs1229 million in 14 districts of Punjab. New projects of PAPA are being launched in other districts of Punjab including Rajanpur, Muzaffargarh, Sheikhpura, Kasur, Attock, Layyah and 100% transparency will be ensured in these projects.

### **Tractor Production Increases 65.24pc in 10 Months**

The production of farm tractors in the country witnessed an increase of 65.24 percent to 41,327 units during first ten month of financial year 2020-21, against the production of 25,009 units in same period of last year.

### **Punjab Govt to set up Sahulat bazaars in all cities**

In order to ensure availability of eatables at officially fixed rates, the Punjab government has decided to establish Sahulat bazaars in all cities and issued instructions to the deputy commissioners to complete necessary arrangements in this regard. The instructions were issued in a meeting chaired by the Chief Secretary Punjab at the Civil Secretariat. The meeting reviewed the prices of essential commodities, especially flour, sugar, poultry, and the establishment of Sahulat bazaars. It was decided that the availability of flour, sugar, and other commodities at discounted rates in the Sahulat bazaars would be ensured. The officers were directed to make Sahulat bazaars functional at the Tehsil level as early as possible. Orders were issued for devising a mechanism to control the prices of poultry. The officers will provide the required facilities to the farmers for setting up farmer platforms in the Sahulat bazaars. Farmers would be able to sell vegetables and fruits directly to consumers on these platforms.

### **Rs565.62bn including Rs86.99bn foreign aid released under PSDP**

The federal government has released Rs565.62 billion (87 percent) including Rs86.99 billion foreign aid for various ongoing and new development projects under the Public Sector Development Programme (PSDP) 2020-21 against the budgeted allocation of Rs650 billion. According to the latest PSDP data 2020-21 released by the Ministry of Planning, Development and Reforms, the government released Rs361.87 billion (93.7 percent) including Rs27.69 billion foreign aid for development projects of various ministries, divisions, and related departments out of Rs386.22 billion budgeted allocation.

*Source: Business Recorder*

## ZTBL NEWS

### Free Vaccination under Bank's Financed Scheme

In order to provide its employees protection against Covid-19, the Board of Directors of Zarai Taraqiati Bank Limited (ZTBL) has approved free Covid-19 vaccination for Bank's employees and their dependents under Bank's financed Scheme. The details of Bank's financed scheme for free Covid-19 vaccination includes:

1. All employees of ZTBL and their dependents (as per declaration of dependency for medical facilities) have been allowed to get free Covid-19 vaccination under aforesaid scheme.
2. Medical Services Department of the Bank will make arrangements to acquire COVID-19 vaccination for its employees and their departments.
3. Only those employees will be entitled for facility under the scheme who are on payroll as on date of vaccination and they are attending office daily (i.e. excluding cases of LPR, exit leave, resignation, absconders, deputations, EOL etc.).

### Financing Scheme for "Agri Land Development through Alternate/Renewable Energy"

In order to overcome the issue of low crop productivity due to energy crisis, the Bank is going to introduce following two schemes to help the farmers in this regard:

1. Solar Energy System
2. Bio Gas Plant

These two products will serve as an alternate/renewable energy resource that will help farmers in getting energy at lower cost and boosting agri. productivity as well.

The credit facility will help farmers to shift from existing expensive energy options to relatively cheaper energy resources.

**Eligibility Criteria:** i). The creditworthy and reputable rural populace all over the country, having capacity to repay. However, old borrowers having good repayment behavior would also be considered for such loan. ii). Not defaulter of any other Bank. iii). Valid copy of CNIC iv). Clear e-CIB Report v). ORR Rating up-to 4 vi). The progressive borrower should possess technical know-how of Solar Energy Pump & Bio Gas Unit vii). Quotation/estimate for installation of Solar Energy System & Bio Gas Unit from the firm/entity to be verified by respective Branch Manager, duly accepted by the prospective borrower would be required.

### Inclusion of Banks in Essential Services- Covid-19

The Government of Pakistan, National Command and Operations Centre (NCOC), Islamabad has decided to exempt all banks from 50% work from home policy considering the Banking Sector as "Essential Services" due to peculiar nature of job and essential daily services.

### Withdrawal of Rs. 15,000/- and Rs. 7,500/- Denominations of National Prize Bonds

In compliance with Finance Division, Government of Pakistan's notification dated April 28, 2021 followed by SBP's instructions, it is informed that National Prize Bonds of Rs. 15000/- and Rs. 7500/- denomination shall not be sold with immediate effect. Cash payment for encashment of these bonds is not allowed. Last day for encashment/redemption of Rs. 15000/- denomination is June 30, 2021 and for Rs. 7500/- denomination is December 31, 2021.

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