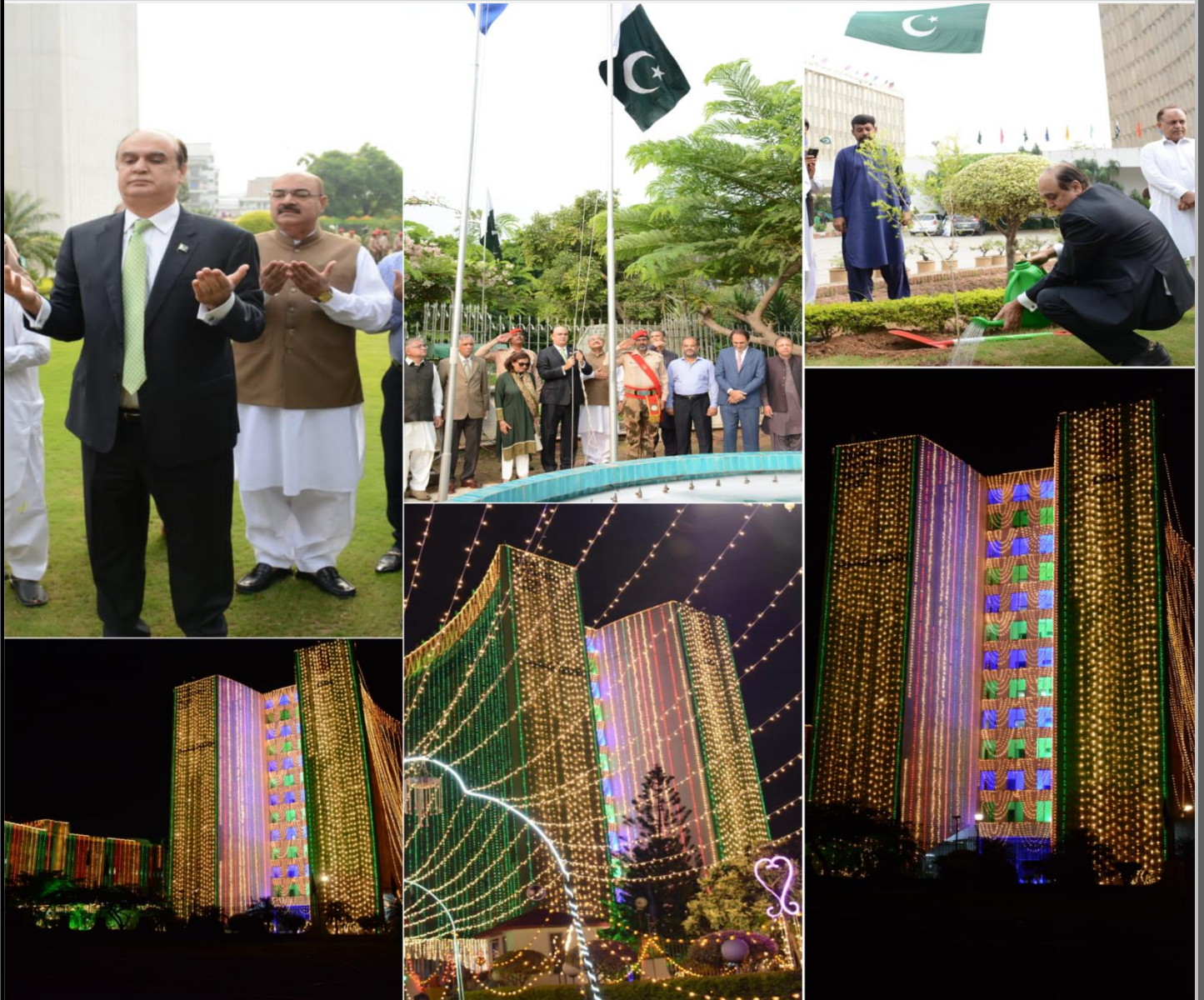




AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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Technology for Agriculture



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HEAT WAVES AND CLIMATE CHANGE

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



A heat wave is a period of excessively hot weather, which may be accompanied by high humidity, rise temperature, hot winds and intensive sunlight. According to Pakistan Meteorological Department, heatwave is the condition where the maximum temperature reaches to 40 C for the plain areas and 30 C for the hilly areas. The World Meteorological Organization defines a heat wave as five or more consecutive days during which the daily maximum temperature exceeds the average maximum temperature by 5 degrees Celsius. The impacts of climate changes are affecting millions of people and heat waves have smashed temperature records around the globe. Unusual hot weather affected much of the United Kingdom in July 2022 where temperature can be seen over 40 °C. This heat wave caused disruption to transportation and triggered wildfires in some parts of UK. Agricultural activity is dependent on climate, weather, and water availability. A severe heat wave with temperature as high as 49 °C (120 °F) struck southern Pakistan

in June 2015. It caused the deaths of about 2,000 people from dehydration and heat stroke, mostly in Sindh province and also caused economic losses.

Effects of Heat waves:

Heat waves can affect in different ways to life in our world and have social, ecological and economic implications in the immediate and long term. Following are some ways in which heat waves are impacting the world. Some effective procedures to respond and to mitigate/minimize the impacts of extreme heat are also discussed. These measures will ultimately help human beings and nature to move towards a more sustainable social and environmental future.

Social impacts:

- Heat waves can lead to more heat related diseases, illness and death, predominantly in elderly populations and mostly the poor, outdoor workers, and people in urban areas are affected.
- The mortality rate due to Heat-related health concerns is more in cities which are over populated, have limited access to health care, high pollution levels and less plantation, green spaces. In Europe almost 70,000 people died due to heat waves in 2003 while in United Kingdom, the impact of this heat wave was estimated at £41M in health-related costs and productivity.
- Heat related social impacts are not evenly distributed across the populations as rich people have more opportunities as compared to poor populations for access to clean water, cool environments, air

conditioning, relocate, thereby exacerbating social and economic inequalities.

- Globally almost 800 million people are often exposed to environmental risks like heat waves due to poor infrastructure, building design and disadvantaged locations.
- The farmers, workers and labor work on the agricultural lands are mostly under-nutritional and unhealthy. Weak poor people, exposed to extreme heat, are more affected.



130 years causing more than 15 million hectares of forest, vegetation and mulch land areas burnt.

- Heat waves effects can also be observed in aquatic ecosystems which cause more glacier melt.
- In Pakistan recent months of 2022 (May-June) forest fires are increasing due to hot and severe climate causing deforestation, effecting livelihood and damaging the economy. In May, the fires had been raging at the Koh-e-Sulaiman Range where more than 100,000 native **Chilgoza** trees were burnt.
- Many forest Fires have also reported in Islamabad's Margalla Hills and Khyber Pakhtunkhwa's Tirah Valley where thousands of trees have been burnt. These fires cause escalation in temperature that ultimately threatens human lives.

Ecological impacts:



- Heat waves can lead to water shortages and increased stress for crops, plants; particularly in arid regions resulting in reduce plant growth and effecting crop productivity.
- Due to 2003 heat waves in Europe, increase leaf fall and turned carbon-sink landscapes into carbon-sources ultimately released more CO₂ into the atmosphere.
- Due to hot and dry conditions forest fire cases are increasing day by day all over the world. The worst heat wave is seen in 2010 in Russia which was the hottest in

Impact on Heat Waves on Agriculture:



- Many economic sectors face reduced worker productivity in heat waves periods especially in agriculture and construction and much of time workers have to work at a slower pace.
- This work productivity can be decreased more in developing countries. The most important sector is agricultural sector, where millions of peoples earn their livelihood from agriculture is set to be effected by hotter temperatures.
- Heat waves can affect agriculture in different ways such as effecting structure of plant, more wilting, shortage of irrigation water and less productivity.
- Heat wave impacts crop growth and development at different levels like soil moisture uptake, root and shoot growth, photosynthesis, respiration, plant water uptake and ultimately final yield will be reduced.

How heat waves impact can be minimized



The effects of heat waves cannot be completely waved off but we can reduce the damage arise from Heat waves with proper planning, training

and adopting relative measures in following ways:

- Try to wear lightweight, light-colored, loose-fitting clothes.
- Plant more trees.
- Take good care of green areas by regular watering.
- Use energy-efficient appliances and equipments.
- In case of heatstroke, immediately approach hospital or health care centers.
- Plant more Trees especially in the urban areas.
- Reduce carbon emissions from every sector.
- Irrigate crops and orchards frequently during the days of heat waves to protect them from heat stress and to prevent yield losses.



Literature Cited/References:

<https://futureearth.org/publications/issue-briefs-2/heatwaves/>

FLOOD IN PAKISTAN AND IT'S IMPACT ON AGRICULTURE & LIVELIHOOD: 2022

Data collected and prepared by: Muhammad Fakhar Imam
(Research & Publication Unit, OG-I)



Pakistan has received over 60 percent of its total normal monsoon rainfall in just three weeks since the start of the monsoon season in July 2022. Heavy rains have resulted in urban and flash floods, landslides, and Glacial Lake Outburst Floods (GLOF) across the country, particularly affecting Balochistan, Khyber Pakhtunkhwa (KP) Sindh and Punjab provinces respectively.

More than 1 million people have reportedly been affected, mostly in Sindh (436,000 people), Balochistan (360,000 people) and Punjab (119,000 people) provinces. Compared to pre-monsoon levels, rainfall has increased by 267 per cent in Balochistan and 183 per cent in Sindh, causing substantial damage to lives, infrastructure and livelihoods. The severe adverse weather has resulted in the deaths of at least 580 people, including 224 children and 114 women, while 939 people were injured, including

194 children and 273 women. Nearly 23,000 people have reportedly been displaced from their homes – around 8,200 in Sindh, 7,000 in Balochistan, 4,700 in Punjab and 3,000 in KP. Floodwaters and debris flows have also blocked bridges, rail networks and roadways, restricting overland travel in and around affected areas. Since 14 June, some 50,000 houses have reportedly been damaged, including around 10,500 completely, as have 3,000 kilometers of road, 42 shops and 119 bridges.

Some 107,000 livestock (including some 29,000 large ruminants) have perished as a result of the floods, as reported by NDMA. A key livelihood source in Balochistan, livestock are also an important means of subsistence, with animal products utilized for daily food consumption. Furthermore, the Pakistan Food Security and Agriculture Working Group (FSAWG) have estimated that more than 1,000 animal shelters have been damaged, and that over 1 million acres of crops have been affected by the recent floods. The recent Integrated Phase Classification (IPC) analysis of acute food insecurity projects over 955,000 people being food insecure in the flood-affected areas of Balochistan between July and November 2022 (IPC Phase 3 and Phase 4): some 594,000 people in districts fully affected by the floods (Gwadar, Nushki, Pangur, Pishin, Washuk and Zhob) and around 362,600 people in partially flood-affected districts (Kech, Karan and Loralai). Flood has washed away the crops especially maize, cotton and Rice crop in Balochistan, Sindh and Punjab provinces. This loss of agriculture fields may have impacts on food security situation of the country. The prices of agriculture commodities may go much higher even beyond our imagination in upcoming few months.

Source: NDMA, The United Nations Office for the Coordination of Humanitarian Affairs (OCHA) and relief web.

زرعی سفارشات برائے کسان

کما د

- ☆ ستمبر کے مہینے میں کاشت کی جانے والی فصل کی کاشت شروع کر دیں۔
- ☆ اگیتی تیار ہونے والی اقسام میں HSF-242-CPF77-400, CPF, 237, HSF-240, CPF-248-SPF-213, SPF-234, CPF-246 شامل ہیں۔ درمیانی تیار ہونے والی اقسام میں CPF-248-SPF-213, SPF-234, CPF-246 شامل ہیں۔
- ☆ شرح بیج 100 سے 120 من فی ایکڑ رکھیں۔ اگر کاشت میں تاخیر ہو جائے تو بیج میں مقدار سے 10 سے 15 فیصد تک کا اضافہ کر دیں۔
- ☆ ستمبر کاشت کما د کے لیے زمین کی تیاری اور کھادوں کا استعمال محکمہ زراعت کی جاری کردہ ہدایات کے مطابق یعنی درمیانی زمینوں کے لیے 2.5 بوری ڈی اے پی+2 ایس او پی/پونے 2 بوری ایم او پی یا 4 بوری پوریا استعمال کریں۔
- ☆ فروری کاشت کما د کی موثر فصل کو 20 تا 30 دن کے وقفہ سے آپاشی کریں۔

روغنندار اجناس

- ☆ رایا کی کاشت مکمل کر لیں۔
- ☆ مکمل پیداوار حاصل کرنے کے لیے نہری علاقوں میں شرح بیج 1.5 تا 2 کلوگرام جبکہ بارانی علاقوں میں 2 تا 2.5 کلوگرام فی ایکڑ رکھیں۔

چنا

- ☆ انک اور چکوال میں چنے کی کاشت 25 ستمبر تا 15 اکتوبر تک بذریعہ ڈرل یا پور کاشت کریں
- ☆ چنے کی دیسی اقسام میں بلکسر 2000 نیاب 2008 ونبہار 2000 بھل 98 سی، ایم 98 اور بھکر 2011 شامل ہیں۔
- ☆ کابلی اقسام میں، CM 2008 نور، 91 نور، 2009 اور سن 2013 کاشت کریں۔
- ☆ ستمبر کاشت کما د میں کابلی چنے کی مخلوط کاشت بڑی مفید ثابت ہوتی ہے۔ اس لیے 4 فٹ کے فاصلے پر کاشت کما د کے درمیان بیڈ پر چنے کی دو لائنیں یا 2.5 فٹ کے فاصلے پر کاشت کما د میں چنے کی ایک لائن کاشت کریں۔

سبزیات

- ☆ آلو کی کاشت کا بہترین وقت یکم اکتوبر سے 20 اکتوبر تک ہے۔
- ☆ بیماری سے پاک تصدیق شدہ بیج کا استعمال کریں۔
- ☆ موسم سرما کے لیے موٹی گاجر اور شلجم کی کاشت جاری رکھیں۔ ان کے بیج با ترتیب 3 تا 6، 5 تا 8 کلوگرام اور 1 کلوگرام فی ایکڑ استعمال کریں۔
- ☆ بے موسمی سبزیوں کی کاشت کے لیے نٹل ٹیکنالوجی اپنائیں۔
- ☆ سبزی مرچ اور شملہ مرچ کی پیڑی کی منتقلی 15 تا 30 ستمبر تک مکمل کر لیں۔

(AGRO ADVISORY SERVICES FOR FARMERS)

Scanned with CamScanner

(Data compiled by Muhammad Ismail, Sr. Astd
(P&RD), reviewed by Muhammad Fakhar Imam,
R&PU)

SBP UPDATES

Data compiled by: Humma Nisar, OG-III, Business Planning Unit

Monetary Policy Statement

Monetary Policy Committee (MPC) decided to maintain the policy rate at 15 percent. Looking ahead, the MPC intends to remain data-dependent, paying close attention to month-on-month inflation, inflation expectations, developments on the fiscal and external fronts, as well as global commodity prices and interest rate decisions by major central banks. On balance, the MPC noted that some greater slowdown in global growth would not be as harmful for Pakistan as for most other emerging economies, given the relatively small share of exports and foreign private inflows in the economy. As a result, both inflation and the current account deficit should fall as global commodity prices ease, while growth would not be as badly affected. Notwithstanding the recent improvement in the current account and the Rupee, FX reserves have halved from \$16.4 billion in February to \$7.9 billion on August 12th, as official inflows have been outpaced by official outflows. The MPC will continue to carefully monitor developments affecting medium-term prospects for inflation, financial stability, and growth.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-22-Aug-2022.pdf>

Press Release of Workers' Remittances in July 2022

Workers' remittances recorded an inflow of US\$2.5 billion during July 22, continuing their record streak of above \$2 billion for the 26 consecutive months. In terms of growth, during July 2022, remittances decreased by 8.6 percent on m/m and of 7.8 percent on y/y basis. Remittances inflows during July 2022 were

mainly sourced from Saudi Arabia (\$580.6 million), United Arab Emirates (\$456.2 million), United Kingdom (\$411.7 million) and United States of America (\$254.3 million).

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-16-Aug-2022.pdf>

Acting Governor unveils Commemorative Banknote to mark 75 years of Pakistan's Independence

Acting Governor State Bank of Pakistan (SBP) Dr. Murtaza Syed unveiled a Rs. 75 Commemorative Banknote to mark the 75th Anniversary of Pakistan's Independence in a ceremony held at the SBP Museum, Karachi on August 14, 2022. It is worth noting that this Banknote is the second such banknote to be issued by the SBP, following the first one issued in 1997 to mark the Golden Jubilee of Pakistan's Independence. The Banknote is predominantly green, complemented by white shades and some yellowish tone to enrich its appeal. The green color represents growth and development and derives inspiration from the Islamic identity of the country, whereas the white color emphasizes the religious diversity of population. The distinctive feature of this Banknote is multiple portraits on its front side. The personalities to grace the banknote are Quaid-i-Azam Muhammad Ali Jinnah, Sir Syed Ahmed Khan, Allama Muhammad Iqbal and Mohtarma Fatima Jinnah. The Markhor and Deodar trees pictures on the reverse of the Banknote highlight our national commitment to address climate change and its repercussions. Both the Markhor and Deodar trees serve as symbols of the devastation wrought by these changes and call for urgent measures to combat and reverse environmental degradation.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-14-Aug-2022.pdf>

MANAGEMENT TIPS

Data compiled by: Humma Nisar, OG-III, Business Planning Unit

A recent study found that the most motivational factors for employees are a good work-life balance (21%), peer motivation (20%) and an encouraging boss (15%). Here are top 10 ways to motivate your employees:

1. Make your business a pleasant place to be

Having an aesthetically pleasing, well-lit, functional and fun workspace makes work a lot more pleasant. The first step is to make sure things are well-kept and that you have up-to-date equipment. It also means keeping things clean and nice looking.

2. Be a respectful, honest and supportive manager

Bad management is one of the top reasons employees run for the hills. Things like respect, honesty, support and clear communication are the foundations here. But there's a lot more you can do to be a great leader and mentor. It's worth reading some books on the subject — effective management, like any other skill, takes knowledge and practice.

3. Offer employee rewards

People will stay with your business if they have a reason to. So, if you want to keep your employees motivated, it's worth starting an incentive program.

4. Give them room to grow

If your business is rapidly expanding, giving your employees room to grow within the company is a huge motivator. There's the dangling carrot of more money, yes, but there's also the psychological factor of feeling like they're trusted and respected for their work.

5. Share positive feedback

It is very important to share all the positive, encouraging feedback with employees during

weekly meetings. Letting your employees know they made someone's day (or more) makes them feel good and gives them a deeper connection to your business.

6. Be transparent

Having insight into how the business is going makes your employees more invested. So, make a point to share this data with them on a regular basis. Having access to all data helps point out areas where things could be improved.

7. Offer flexible scheduling

Technology has changed the way businesses operate, as well as the way we work. Especially after COVID-19, where working from home has become more of the norm. So it's vital your business caters to this surge to remain a competitive employer.

8. Offer food in the workplace

A mid-morning snack or late afternoon nibble can boost your employees' energy and mood, making them even more productive throughout the day, after all, nobody works well when they're hungry. Research has shown that access to free food in the office can increase employee happiness by 11%.

9. Recognise their achievements

If an employee has been putting in a lot of time working on a project, or they went out of their way to help out a colleague, do not hesitate to praise them. If people feel that their efforts are appreciated, they will feel compelled to continue working hard.

10. Ask them what they want

Instead of guessing how to motivate your team, actually sit down with them and find out what they value. Doing the unexpected might be the best thing you can do for your employees, and your company.

Source

<https://squareup.com/>

NATIONAL NEWS

Data compiled by: Humma Nisar, OG-III, Business Planning Unit

Matching grants disbursed to agri-based SMEs in Sindh

As part of promoting agri-business in Sindh for overall economic development of the province, Growth for Rural Advancement and Sustainable Progress (GRASP) in partnership with Pakistan Poverty Alleviation Fund (PPAF) distributed Matching Grants worth Rs 79.5 million amongst 13 small and medium enterprises from 6 districts of Sindh namely Hyderabad, Khairpur, Sujawal, Tando Muhammad Khan, Tharparkar, and Matiari. The size of the grant varies from PKR 0.5 to 30 million based on the business plans shared by the SMEs and robust evaluation conducted under the project. The Government of Sindh is eager to uplift the living standards of the people across the province and bringing rural areas at par with the urban towns through integrated development.

Call for wheat support price that's acceptable to farmers

Experts stressed upon the need for fixing the minimum support price of wheat before sowing season which should be acceptable to the farmers to ensure their profitability. It is said that there is an urgent need to ensure availability of buffer stock along with the release of wheat until the next harvest season. Moreover, efforts are needed to fix the minimum support price of wheat before sowing season and the price fixed to be acceptable/ profitable for the farmers. It

was further highlighted that there have been crisis of the crop shortage in the past whenever the support prices fixed were not considered profitable by the farmers. Pakistan, being agricultural country, is still facing food security concerns that would worsen the situation if farmer's acceptable support price of wheat is not announced and import of wheat will further burdened the Forex reserves.

Startup of agri-business helpful for economic empowerment of youth

In an event organized at Sindh Agriculture University, Tandojam, it is emphasized that the agricultural and food industry is an important economic sector in Pakistan and there is huge potential to drive economic development and contribute to food security and income generation. The startup of the Agri-Business and their impact would be helpful for the economic empowerment of the youth. The innovative solutions are the key to boosting productivity, income, and employment. New digital ideas for the agricultural and food industry are coming from the growing local start-up scene more and more. With their digital innovations, young companies often address well-known challenges, including the availability of advisory services, market access for small farmers, and improving the quality of cultivation and harvesting methods. The focus should be given to youth to explore their talent and provide opportunities for small and medium enterprises.

Source: Business Recorder

ZTBL NEWS

Compiled by: Aamna Imtiaz, OG-II (R&PU)

PAKISTAN INDEPENDENCE DAY CELEBRATION AT ZTBL, HEAD OFFICE, ISLAMABAD



Zarai Taraqati Bank Limited celebrated 75 years of independence of Pakistan at its Head Office with zeal and zest. National Flag Hoisting Ceremony was held in Head Office, Islamabad and worthy president of the bank, Mr. Mohammad Shahbaz Jameel planted tree. ZTBL Head Office building was illuminated with lights.

ZTBL ZARAI BAITHAK ARRANGED BY MANSEHRA BRANCH AT VILLAGE BEDRA

A Zarai Baithak was arranged on August 10, 2022 at Village Bedra by ZTBL Mansehra Branch. The Zarai Baithak was attended by Bank's existing and former depositors/borrowers, general public & farmers and stakeholders in large number from

Bedra and surrounding villages. The representative of Agriculture Department and Dealers of Agri seeds and pesticides also attended the Baithak.



All ZTBL's Services and Products were displayed on spot. Syed Shad Muhammad Shah, Manager Mansehra Branch addressed the Baithak and welcomed all Guests/participants. He discussed in detail Services and products being offered by the Bank. Mr. Nayyar Mustafa, Agriculture Officer Mansehra and Mr. Mohsin Khan, Chairman Village Council Bedra addressed the session.

Following Suggestions were given by the Guests /Participants:

- Mark up rate is very high which should be reduced.
- Tax on the land mortgaged in the favor of bank charged @ 0.25% should be exempted.
- The documentation process is lengthy e.g. affidavit regarding land inherited, obtaining attested copy of mutation consume time.

- Surety loan up to at least 0.200 Million should be allowed.
- Installation of ATM at Mansehra Branch.

ZARAI BAITHAKS ARRANGED BY HAVELIAN AND ABBOTTABAD BRANCHES OF ABBOTTABAD ZONE



HAVELIAN BRANCH

A Zarai Baithak was held on 14th of July, 2022 at village Phallanwali Tehsil Havelian, District Abbottabad. The Zarai Baithak was attended by more than 90 persons from different villages i.e.

Kaseel, Mujahid, Hajia Galli, Bandi Attai Khan, Bandi Qazi, Garhi Phulgran, Kiala and vicinity.

Another Zarai Baithak was held on 14th of July, 2022 by Abbottabad Branch of Abbottabad Zone in Deedal Dalola (Boi). The Zarai Baithak was attended by about 100 farmers from different villages of Deedal, Dalola, Boi, Barbeen, Pal and Battangi. Stakeholders like govt. officials, progressive farmers, livestock & fisheries farmers, fertilizers and pesticides dealers and general public attended both sessions.

Mr. Muhammad Idrees, Manager Havelian Branch welcomed all honorable guests. Mr. Nisar Ahmed, Assistant Director, Agriculture Department Haripur addressed the session and shared his expertise on enhancement of per acre productivity of different local crops. He explained the importance of usage of pesticides, agriculture education and technology, Soil identification and testing, effects of weather on soil and its productivity and reasonable use of fertilizers. Assistant Director, Fisheries and agriculture extension also shared his valuable experience with the audience. Managers of NBP, HBL, ABL and Khyber Bank Havelian also addressed the session. Some progressive farmers also shared their expertise in their respective agri fields. Manager Havelian Branch and Manager Abbottabad branch apprised the participants in their respective Baithaks regarding Women empowerment Scheme & SBP Facilitation towards Agriculture Uplifting solutions. The participants appreciated the Bank's new initiative for promotion of agriculture by raising awareness among farming community via traditional ways like organization of ZTBL Zarai Baithak.

Mr. Muneeb Ul Haqem, Zonal Chief, Abbottabad welcomed all honorable guests that attended ZTBL Zarai Baithak arranged by Abbottabad Branch. ZC elaborated the Interventions of ZTBL in agri sector & services provided to the farmers.



ABBOTTABAD BRANCH

He further elaborated the vision and objective of ZTBL Zarai Baithak that include introduction of Bank's newly and already launched innovative and technology driven lending schemes to the farming community, liability & digital banking services offered by the Bank, resolution of customers/farmers issues and direct contact of customers with bank staff/ MCOs. The managers (Havelian and Abbottabad branch) briefed the audience on following bank's lending schemes and its recent initiatives;

1. Lending Schemes (Existing 70+ products)
2. Deposit Schemes
3. ATM Card and its usage across all ATMs in Pakistan
4. Need of SIM on the name of customer while account opening and loan processing
5. 3% rebate on timely repayment of Bank's Dues
6. New Schemes (Loader Rickshaw Scheme, Soybean cultivation, Golden Chicken, Australorp Chicken, Women Empowerment, Three Wheeler Loader Rickshaw)

Following suggestions were given by the honorable guests and Progressive Farmers in both baithaks:

- Water Shortage issue can be addressed by building small Dams in areas where thousands of acres of barren land may be utilized for cultivation purposes.
- Revenue Record matters need swiftness.
- Adoption of latest agri techniques and technologies to enhance crop yield.
- Halqa Patwari office situated at Tehsil Office Abbottabad City which is far-flung from farmers' approach due to which farmers are facing difficulties in getting their Agri Pass Books well in time.