

AGRI. BUSINESS SUPPLEMENT



Zarai Taraqati Bank Limited



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Technology for Agriculture



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Mango Mealy-Bug (Drosicha Mangiferae)

*Date collected and prepared by: Faheem Haider
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The Mango is one of the most important tropical fruits of the world and Pakistan. Due to many pre and post-harvest factors Mango fruit production is affected. Many insect, pest attacked on different parts of mango plant and cause swerve damage ultimately in low fruit production. Mango mealy bug is a serious insect and mostly attack during the dormancy period and difficult to control by insecticides. Recently in Pakistan the mango fruit in Punjab districts like Multan, Bahawalpur, Muzzaffargarh and Rahim yar khan is being seriously infested with mango mealy bugs. This insect lowers the yield and quality of the mango and can go from one tree to another, if the trees are touching. Mealy-bugs are found in moist warm climate and also act as a vector for several plant diseases. Therefore, it is very important for farmer/growers to have knowledge regarding harmful insect of mango and their appropriate control for better quality and production

Background

Young insects and adult females of mealy-bug suck the sap from twigs, leaves, flowers and fruit

from January to June. As a result, the infested inflorescences dry up, affects the fruit set, resulting fruit drop. From July-August female mealy-bug move from the tree parts to the soil and lay many eggs under the tree canopy near the trunk. These eggs hatch during Dec-Jan and then go to feed on the weeds. They can travel up the mango tree either via the trunk or using branches touching the ground. The honey dew exudes by the mealy-bugs over mango tree leaves, on which sooty mold fungus develops which reduces the efficiency of photosynthesis of the tree. Mealy-bug belongs to polyphagous pest and is found on over 60 other plant species.

Identification of Mango Mealy-bug:

- Mealy-bugs are sucking insects, oval shape soft bodied and cottony in look.
- Mealy-bugs are found on leaves, stems, roots and fruits which are covered like whitish powder.
- Male adults are brick red, winged and smaller than the wingless female.
- Young mealy-bugs are brown in color
- Females are about half the size of your small nail, do not have wings and are covered with white wax

Nature of Damage:

- The mealy-bug feeds on the different parts of tree, and secretes droppings which make the leaves black and sticky.
- Overall mealy-bug decrease the strength of plant and in heavy attack, a whole part of the tree looks blackish in color
- Heavy clustering of mealy bugs can be seen under leaf surface giving the appearance of thick mat with waxy secretion. They excrete abundant quantity of honeydew that attracts ants

and help in development of black sooty mould.

- Nymphs & adults suck the plant sap and reduce the vigor of the tree which also causes the withering and yellowing of the leaves.
- Fruit may drop prematurely on crop plants. Heavy infestation can cause defoliation and even death of the plant.
- They infest the plant during flowering season and if the control measures are not taken timely, the crop may be destroyed completely.

Control of Mango Mealy-Bug:



There are a range of cultural, chemical and non-chemical techniques for minimizing damage to the mango crop from mealy-bug.

Eco-friendly approach

- Tree trunk should be mounted with raked soil up to a height of 6 -8" from the ground level and Put slippery, 1-foot-wide bands of polyethylene around the trunk, 3 feet above the ground and apply grease, or any other sticky material on the band for better control of insects (November-December)
- Cut and remove all the branches that touches the soil/ground or that are

touching any nearby plants/trees from where insect can move.

- Sweep/collect nymphs from trunk near the bands and destroy manually away from the orchard
- Always remove the weeds in the orchard especially under tree canopy in Dec-January.

Integrated Pest Management (IPM)

- All crop residues in previously infested fields should be removed and burnt
- Flooding of orchards with water in the month of October kills the eggs
- Ploughing the orchards in the start of November exposes the eggs to sun's heat.
- Spraying of Neem extract product also decrease the pest population.

Chemical approach:

- **Bifenthrin:** 80ml/100 litter on appearance directly on pest colonies; Apply once at the appearance of mealy-bug.
- **Imidacloprid:** Not repeated more than twice during the season; Intervals of 5 days between applications.

Reference:

- <https://www.cabi.org/ISC/FullTextPDF/2014/20147800019.pdf>
- <http://dai.agripunjab.gov.pk/ziratnamapubs>.



“

Talent wins games, but teamwork and intelligence wins championships.

- Michael Jordan

”

Red Chilli Farming in Pakistan



Chilli (*Capsicum annum* L.) belongs to family Solanaceae. It is both a vegetable and a spice crop with significant economic value in Pakistan. The native home of chillies is considered to New Mexico. Portuguese brought chillies in Indo-Pak subcontinent from Brazil before 1585. Chilli is an important ingredient in daily food like curries, pickles and chutnies. It is very remunerative and brings good returns to the farmers. Chillies are produced seasonally but consumed throughout the year. The pods are marketed in red form. The pungency in chillies is due to an alkaloid capsaicin which has high medicinal value. The stem end of the pod has most of the glands that produce the capsaicin.

Pakistan continues to remain among the top five producers in the world. Sindh is the largest producer of red chillies with annual production at 85,000 tons which amounts to 85% of the country's produce. The top producers of red chillies are India, China and Mexico. The varieties grown in Pakistan are of high quality and clearly superior to other varieties grown in the region. The top importing countries in the world are the USA, UK, Netherlands, Germany, Japan, Malaysia and some countries from the Middle East. Pakistan has realized only a fraction of its

potential as producer of red chillies. Despite better varieties, Pakistani red chillies fetch lower price than Indian varieties. Proper post-harvest handling and marketing of Sindhi red chillies are the needs of the hour.

Main Chilli Growing areas

The agro-ecological suitability of the southern zone of the country to the production of chillies has resulted in the raising of 89.7 % of total production from Sindh. Punjab produces 6.3 % and Balochistan 3.4 %. KP contributes only 0.6 % of total production. In Punjab, the main chilli producing areas are Kasur, Okara, Pakpattan, Sahiwal, Multan, Sheikhpura, Khanewal, Vehari and Bahawal Nagar. In Sindh, main chilli producing areas are Mirpurkhas, Hyderabad, Badin and Sanghar. In KP, the main chilli producing areas are Mohmand Agency, Bajour, Dir and Kohat. In Balochistan, the main chilli producing areas are Killa Saifullah, Khuzdar, Loralai and Musa Khel.

In Sindh, red chillies are being cultivated on an area of nearly 40,000 hectares with per hectare yield at 1.9 metric tons. In Sindh, a small town of Kunri, is called "**The Chilli Capital of Asia**" alone produces 55% of Sindh's produce. Other cultivation hubs are Mirpur Khas, Sanghar, Badin, Tando Muhammad Khan, Khairpur, Shikarpur, and Ghotki.

Climate Requirements:

Chillie requires warm and humid climate for growth and dry weather during maturity. The crop comes up well in tropical and sub-tropical regions but it has a wide range of adaptability and can withstand heat and moderate cold. It can be grown over a wide range of altitudes from sea level up to nearly 2,100 meters. Heavy rainfall leads to rotting of the crop. Unfavorable temperatures lead to bud blossom and fruit drops.

Province-wise nursery sowing and transplanting times

Province	Nursery sowing time	Transplanting time	Harvesting time
Punjab	October	February	May to August
	February/March	April/May	July to October
		March/April	July to December
Sindh	December	Last week of January	April to August
	January/ February	March/April	August to November
	June/July	July/August	November/December
	September/October	October/November	February to April
KP	November	February/March	June to November
Baluchistan Hilly Areas	October to February	February/April	August to November
	April	May/June	September to December
	December	Last week of January	From April to August

Soil Requirements:

Chillies are grown on soils with light sands to well drained clay. Silty and clay loam soils are better, while water-logged and alkali soils are not suitable. As roots of chillies go one foot deep, therefore, deep ploughing is necessary. Two



ploughing with mould board plow followed by global plow are usually done for leveling the soil for even distribution of water and fertilizer. About 30-40 cart loads of well rotten farm yard manure per acre are added one month before transplanting the chillies.

Nursery Raising:

Nurseries are raised on well prepared one meter wide and three meters long well prepared bed. Before broadcasting the seeds, straws or farm

yard manure is burned on the beds after which seeds are broadcast and pressed in the soil and covered with a thin layer of soil.



These are then covered with layers of straws supported by wooden sticks with water application in the morning and evening till the seeds germinate. After germination straw is removed and water is applied after every 4-5 days. Within six weeks seedlings become ready for transplanting.

Transplantation:

After land preparation, ridges of one and half foot high and wide are prepared. Transplanting is done on both sides of the ridges and distance between each plant is maintained at one and a half foot. Care is taken to avoid plants on both sides of ridges to face each other as this leads to dense plant population causing hindrances in weeding, harvesting, spraying etc. Transplanting is preferable done in the evening, because in morning seedlings cannot withstand noon temperatures. After transplantation two irrigations are applied so that plants develop roots. Subsequent irrigation is applied as per climatic conditions.

Fertilizer Requirements:

Recommended fertilizer dose for chillies is one bag of DAP and one of potassium sulphate before sowing, and two to three bags of urea, one bag is applied after 20 days of transplanting and the second at flowering stage, and third, if necessary, at fruit setting.

Inter-culturing

It is necessary that first Interculturing is completed within one month after transplanting. Three to four Interculturing are necessary for controlling the weeds. At flowering stage, earthing up is recommended which helps in the growth and development of the crop. It prevents the crop from lodging.

Pest and Diseases:

The chilli crop is subject to diseases which may become very destructive. Seed treatment, crop rotation, seed bed sterilization and fungicide/insecticide sprays are general control measures that should be followed.

Damping-off

Damping-off is often very destructive to young seedlings, causing the stems to decay near the soil line. Usually it can be kept under control by planting treated seeds in rows 4 to 6 inches apart in well drained beds.

Viral Diseases:

Cucumber Mosaic Virus (CMV):

CMV is transmitted by aphid vectors. Infected plants exhibit mosaic mottling, blistering, narrowing and deformation of leaves.

Control: All the infected plants should be removed from the field. Spray suitable insecticide for the control of aphids.

Chilli Leaf Curl:

The virus is transmitted by whitefly. Curling and yellowing of the leaves and severe stunting of the plants are characteristic symptoms. The leaves are greatly reduced in size with their margins curled upward giving them a boat shape.

Control: All the infected plants should be removed from the field. Spray suitable insecticide for the control of aphids.

Phytophthora Blight:

The disease is characterized by a dark brown stem discoloration extending upward from the

soil line accompanied by a sudden wilt of the entire plant without foliar yellowing.

Major insects which attack on chilli plant are Aphids, Mites, Thrips etc. Beside pests, different pathogens also cause various diseases in chilli crop and reduce yield of the plant e.g. fungi, viruses, bacteria and nematodes.

Cultural Control

- ✓ Controlled irrigation can reduce the chance of the disease spread. Care should be exercised that water should not run over the ridges and touch the base of the plant.
- ✓ A crop rotation cycle of at least 3 years should be followed. The scheme should not include tomato, brinjal, cucurbits and bean as these are also prone to the pathogen.
- ✓ If any sucking insects is found in any part of the plant should be killed by hand or agricultural tool.
- ✓ Affected plant should be discarded and buried approximately one meter deep in the earth.
- ✓ Read the label before using any pesticide and always use standard and agricultural registered pesticides for spray.
- ✓ Try to protect the beneficial insects and insecticides application on crop before, during or after planting can reduce insect damage.

Varieties:

The main varieties from Kunri are Desi, Mexi, and Nageena while Talhari, a winter variety is from Badin. Ghotki is from Ghotki varieties and Khairpur and Sanam varieties are cultivated in the outskirts of Karachi. However, Dundicut or Loungi variety from Mirpur Khas which is round-shaped is mainly used for chilli powder. Main trading season in Sindh is from October to December (3 months).

Sources:

<https://gardeningpakistan.com/viewtopic.php?f=31&t=794>
<http://sindhagri.gov.pk/chillies-about.html>

زرعی سفارشات برائے کسان

گندم

- ☆ اکتسی کاشت فصل کو دوسرا پانی 80 سے 90 دن اور پختی کاشت کو فصل کو دوسرا پانی 70 سے 80 دن پانی کے بعد گوبھ کی حالت جبکہ تیسرا پانی اکتسی کاشت گندم کو 125 سے 130 دن اور پختی کاشت گندم کو 110 سے 115 دن پانی کے بعد دانے کی دودھی حالت پر دیں۔

کما

- ☆ فصل کی کاشت کا موزوں ترین وقت فروری کے پہلے ہفتے سے مارچ کے وسط تک ہے۔ اچھی پیداوار کے لیے کاشت اچھے نکاس والی بھاری میرا زمین موزوں ہے۔
- ☆ ہمیشہ صحت مند بیماریوں اور کیڑوں سے پاک مندرجہ ذیل بیج استعمال کریں۔
- ☆ بھترتی دادہ اقسام سی پی 400-77 سی پی ایف 237، ایف ایف 240 اور ایف ایف۔
- ☆ بھدرمیانی اقسام بائس پی ایف 213، ایف پی ایف 234، سی پی ایف 246، سی پی ایف 247، سی پی ایف 248 اور سی پی ایف 249۔
- ☆ بروقت کاشت اور دیگر موزوں حالات میں فی ایکڑ دو آنکھوں والے 30 ہزار سے ڈالنے چاہیں۔
- ☆ کاشت کھلیوں میں کرنے کے لیے ہموار زمین میں گہرا بل چلا کر مناسب تیاری کے بعد سہاگہ دیں اور پھر جر کے ذریعے 10 تا 12 انچ گہری کھلیاں 4 فٹ کے فاصلہ پر بنائیں۔
- ☆ کمزور زمین میں 3 بوری ڈی اے پی اور 2 بوری ایس او پی یا پونے 2 بوری ایم او پی درمیانی زمین میں 2.5 بوری ڈی اے پی اور 2 بوری ایس او پی یا پونے 2 بوری ایم او پی اور زرخیز زمین میں 2 بوری ڈی اے پی اور 2 بوری ایس او پی یا پونے دو بوری ایم او پی ایکڑ پانی کے وقت ڈالیں۔

بھئی

- ☆ بھاری بھئی کی کاشت تمام میدانی علاقوں میں فروری کے آخر تک مکمل کر لیں۔ موزوں ترین وقت فروری کے آخر میں ہے۔
- ☆ بھاری بھئی کی کاشت کے لیے قطاروں کا درمیانی فاصلہ 12 تا 15 کلوگرام فی استعمال کریں۔ دلوں پر کاشت کیلئے 8 سے 10 کلوگرام بیج فی ایکڑ استعمال کریں۔
- ☆ دوغلی اقسام کے لیے کمزور زمینوں میں 3 بوری ڈی اے پی + 2 ایس او پی درمیانی زمینوں میں پونے دو بوری یا پونے دو بوری ڈی اے پی + 2 بوری ایس او پی اور زرخیز زمینوں کے لیے 2 بوری ڈی اے پی اور 1 بوری ایس او پی فی ایکڑ استعمال کریں۔

سورج بھئی

- ☆ شمالی اور وسط پنجاب میں سورج بھئی کی کاشت کا وقت فروری کے آخری ہے۔ جبکہ جنوبی پنجاب میں 10 فروری تک کاشت مکمل کر لیں۔
- ☆ ترقی دادہ اقسام میں ہائی سن 33، ٹی 40318، اگورا 4 اے جی ایس پوائن 5264، پوائس 666 کاشت کریں۔
- ☆ کاشت بذریعہ پلانٹر، ٹریکٹر ڈرل، پوریا کیر اور ڈبلنگ کے ذریعہ بھی کاشت کی جاسکتی ہیں۔
- ☆ اچھے اگڑے کے لیے 25 تا 2 کلوگرام بیج فی ایکڑ استعمال کریں۔ فصل قطاروں میں کاشت کریں۔ قطاروں کا درمیانی فاصلہ سوا فٹ سے رکھیں اور پودوں کا درمیانی فاصلہ آجاش علاقوں میں 19 انچ اور بارانی علاقوں میں ایک فٹ رکھیں۔

سبزیات و باغات

- ☆ موسم گرما میں اگائی جانے والی سبزیوں میں کرلیہ، گھیا کدو، توری، بھنڈی، توری، نیگن، ٹماٹر، بزمیرج، شملہ، تراور کھیرا کی کاشت کا وقت فروری تا مارچ ہے۔
- ☆ ٹماٹر اور مرچ کی کاشت بذریعہ بھیری کریں۔ جب بھیری کی عمر 30 تا 35 دن ہو جائے تو اس بھیری کو پھریوں پر سفارش کردہ فصلے کے مطابق منتقل کریں۔
- ☆ آم کے پودوں میں بھڑجن، فاسورس، پوناش اور چھوم کی کھاد ڈالیں اور بعد میں آجاش کریں۔

SBP UPDATES

Workers' Remittances in January 2022

During the first 7 months of FY22, remittances have risen to a record \$18 billion, 9.1% higher than the same period last year. At \$ 2.14 billion in January 2022, workers' remittances remained above \$2 billion for the 20th consecutive month. Remittances declined by 5% compared to January 2021, partly reflecting an easing of travel restrictions. Compared to the previous month, they fell by 14.9% due to seasonality. Remittance inflows during January 2022 were mainly sourced from Saudi Arabia (\$540 million), United Arab Emirates (\$374 million), United Kingdom (\$320 million) and USA (\$208 million).

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-11-Feb-2022.pdf>

SBP enhances agriculture credit limits to meet farmers input requirements

State Bank of Pakistan (SBP) has enhanced the indicative credit limits for agriculture financing by banks to farmers to align the amount of financing with agriculture input requirements. The enhanced indicative credit limits for production and development loans of farm and non-farm sector will directly benefit agriculture borrowers, who will now be able to obtain more credit from banks and in turn enhance agriculture productivity through adequate use of inputs. This will also enable banks to align the loan amounts with the actual requirements of farmers and resultantly enhance flow of agriculture credit.

For more details, please visit:

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

SBP to launch Electronic Warehouse Receipt Financing for Maize Crop

The State Bank of Pakistan (SBP) will be launching Electronic Warehouse Receipt Financing (EWRF) for Maize Crop on February 22, 2022. This mechanism will not only provide farmers with an adequate facility to store their produce, but also address their liquidity requirement as these

receipts will be used as a collateral to avail financing from banks. The warehouse receipts will be issued by approved collateral management companies in arrangement with their accredited storage facility operators. The value of stored harvest will be assessed and marked on the electronically issued warehouse receipts, which can then be used to avail financing from banks.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/PR-21-FEB-2022.pdf>

SBP issues Rs 70 Commemorative Coin to Mark 70th Anniversary of Diplomatic Relations between Germany and Pakistan

A ceremony was held at the State Bank of Pakistan (SBP) office in Islamabad to mark the issuance of a special 70 Rupee Commemorative Coin on the occasion of the 70th anniversary of establishment of diplomatic relations between Germany and Pakistan. The diplomatic relationship between Germany and Pakistan was established on October 15, 1951.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-18-Feb-2022.pdf>

PM Launches SBP's Free Raast Person-to-Person Instant Payments System

The Honorable Prime Minister of Pakistan, Mr. Imran Khan launched the second phase of Raast, called Person-to-Person instant payment system in a ceremony in Islamabad today. Raast, a flagship initiative of the State Bank of Pakistan (SBP) is a payment system platform that enables various types of transactions among different stakeholders such as organizations, businesses and persons. The objective of this initiative is to promote digitization and financial inclusion in the country. In the first phase of Raast, transactions from organizations to persons, generally referred to as Bulk Payments, was enabled. The second phase is designed to facilitate Person-to-Person (P2P) transactions under Raast.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-15-Feb-2022.pdf>

MANAGEMENT TIPS

5 Tips to Increase Accountability in the Workplace

Accountability on your team is important. But, navigating around those common roadblocks isn't always easy. The good news is that there are a few strategies you can put into play to encourage your team to take responsibility for their own positions, decisions and mistakes.

1. Recognize Your Own Mistakes (and Openly Discuss Them)

It's one of the golden rules of leadership: You can't hold your team to a standard that you don't abide by yourself. That means one of the most straightforward ways to increase accountability on your team is to lead by example and openly hold yourself accountable.

If you make a decision that ends up being misguided, share that with your team and mention what you'll do differently next time. If you fall short on a goal, talk about what happened and where you think you personally would have improved.

2. Involve Employees in the Goal-Setting Process

Your team can't very well be held accountable for visions they don't understand in the first place. As the leader, you need to involve your team members in the goal-setting process—for both personal and team-wide objectives—rather than just handing them down from on high. Doing so boosts their engagement and buy-in, but also gives them the necessary context they need to understand why you're working toward that finish line at all.

Having that understanding of the bigger picture will help them grasp where they fit in, and as a result, take accountability for their pieces of the puzzle.

3. Make Expectations Clear

Remember when we talked about the fact that it's hard for employees to hold themselves accountable if they don't understand what's expected of them?

That's why it's important that you make expectations blatantly clear for everybody on your team. There are tons of different ways that you can accomplish this, but here are a few ideas:

- When onboarding new employees, give them a guide that details the responsibilities and requirements of their new roles.
- During project kickoffs, share a plan that includes action items, deadlines, and who is responsible for each.
- Host frequent team meetings and one-on-ones when you can discuss expectations and progress.

Your team will have a much easier time accepting responsibility for themselves when they clearly understand what benchmarks they need to be achieving.

4. Ensure Necessary Resources

Your employees don't always shirk accountability just because they're trying to pass the buck. Sometimes they truly believe that they really *aren't* the reason that things didn't pan out the way they should have.

An accountable team needs to be well supported. That means that all other external requirements should be met. When that's done, all that's left is personal accountability.

5. Provide Candid Feedback

When you're eager to boost accountability on your team, you can't expect your employees to be skilled mind-readers. They can't change what they can't acknowledge, and it's up to you as the leader to help them understand what they're doing well and what they could be doing better. This happens through frequent and honest feedback conversations. We know that these discussions can be nerve-racking for both parties, but take comfort in the fact that your employees actually crave this information.

Source: Harvard Business Review

NATIONAL NEWS

Over Rs4.1bn subsidy disbursed among farmers in Punjab

Over Rs. 4.1 billion subsidy has been distributed among farmers under the Kissan Card scheme in Punjab. A meeting of the National Coordination Committee (NCC) of Agriculture Transformation Plan (ATP), which was presided over by Minister for National Food Security and Research Syed Fakhar Imam informed that 780,000 Kissan cards had been distributed among farmers and Rs. 4.1 billion had been so far paid out through the Kissan Card Scheme in Punjab and over 5.5 million transactions had been done. Secretary Agriculture Punjab informed the meeting that 780,000 Kissan cards had been distributed so far and the target until 30th June was one million.

3,190 farmers to be provided implements and latest machinery under Agri transformation plan in Punjab

The Punjab Agriculture Minister has said that agriculture transformation plan is a revolutionary five-year project under which 3,190 farmers in all the districts of the province will be provided various types of agricultural implements worth over Rs 8.7 billion. Under this programme, provision of agricultural implements and latest machinery to the farmers on subsidy is a reflection of the farmer friendly policies of the government and in line with the vision of the PM Imran Khan. The use of agricultural machinery would save energy and time by making better use of agricultural interventions at the time of cultivation of crops. Under this five-year programme of transformation plan, 3190 farmers in all the districts of Punjab are being provided various types of agricultural implements worth over Rs 8.7 billion. This project will prove to be an important milestone for agricultural development.

Ministers discuss framework of new fertiliser policy

Federal Minister for Industries and Production presided over the high-level meeting on the new Fertiliser Policy. The meeting was attended by Minister for Energy and Minister for Food Security and Research. The meeting deliberated on framework of Fertiliser Policy in detail. It was briefed that upcoming policy would be structured on three broad areas i.e. demand, supply and pricing of soil nutrients. It was discussed that the issue of rationalization of gas sale agreements and supply-chain maintenance through local production or imports in conjunction with demand projections would be addressed in the new Fertiliser Policy.

KP Livestock to Rehabilitate 1800 Closed Poultry Farms

The Livestock Department Khyber Pakhtunkhwa has decided to reopen and rehabilitate 1800 poultry farms, closed due to unstable prices of the chicken meat in the province. The Livestock Department in collaboration with the private sector would work on rehabilitation and reopening of 1700 open-shed and 65 other poultry farms in the province.

Over 7.4 Million Cotton Bales Reach Ginneries across Pakistan

Seed cotton (Phutti) equivalent to over 7.434 million or exactly 7,434,991 bales have reached ginning factories across the country till Feb 15, 2022, registering a 32.37 per cent increase compared to corresponding period of last year. According to fortnightly report of Pakistan Cotton Ginners Association (PCGA), Punjab arrival figures stood at 3.92 million or 3,922,048 bales showing increase by 12.69 percent while Sindh province registered 64.45 percent surge with contribution of over 3.51 million or 3,512,943 bales. Report says Phutti equivalent to 7,430,287 bales has undergone the ginning and pressing process at factories.

Source: Business Recorder

ZTBL NEWS

Financing Product on Horticulture "Production of Flowers (Potted & Ornamental Flowers)

The Bank has launched subject cited scheme in order to facilitate rural community to utilize their best potential & skill to earn their livelihood through floriculture promotion of floriculture sector. This will also help in reduction of unemployment among rural masses. The scheme would be operational though out the country.

Financing Product on Production of Desi Chicken at Small scale

The Bank has introduced the subject scheme for flourishing poultry business and promotion of livestock sector. This project would help to empower rural poor community of Pakistan (Men & Women) for their income generation, through rearing pure breed for organic meat/egg production at a small scale i.e. 500 Golden/Misri chicks/birds.

Financing Product for Packing and Small Godowns Facility to the Farmers for Financing

In order to facilitate the farmers/growers to safe keep their produce, such as Wheat, Rice, Corn, Gram and Fruits & Vegetables, after having proper packing of the same in their built in godowns/small warehouses, Bank has decided to include the subject facility under the scheme already launched (Tahafuz-E-Ajnas Scheme "Product on Godown"), to meet the present needs of farmers/growers across the country. The scheme would be operational though out the country.

Financing product for Biofloc Fish Farming

The scheme would help the farmers to have easy access towards credit and to facilitate the farmers for promotion of fishery business & fishery sector. Biofloc Technology (BFT) is an environment-friendly technique used for the production of fish. Introduction of this new idea

can change the farming trends and bring about farming revolution in the country.

Financing Product for Black Australorp Chicken Farming (Egg & Meat Production)

The Bank has introduced the subject scheme for promotion of poultry business & livestock sector. This project would help to empower rural poor community of Pakistan (Men & Women) for their income generation through rearing 500 Black Australorp Birds for meat/egg production at a small scale.

Mr. Zaigham Mehmood Rizvi, Member Board, alongwith Team of Senior Executives of ZTBL visited Sialkot Zone

Mr. Zaigham Mehmood Rizvi, Honorable Chairman of Product Development and Marketing Committee of the Board/Member BoD along with ZTBL team comprising of Mr. Asad Ullah Habib, EVP/Head Planning, Research and Technology Division, Mr. Abdul Qayyum Sukhera, RGM Punjab and Mr. Inamullah Khattak, Head Public Relation and Media Services Department visited Sialkot Zone. The Honorable Chairman spared his precious time to grace the visit specially ZTBL ZARAI BAITHAK. Mr. Zaigham Mehmood Rizvi, Member BoD, visited Daska Branch, M/S Green Land Engineering Works, Daska and held meeting with Branch Managers at Zonal Office Sialkot. Honorable Board Member chaired ZTBL ZARAI BAITHAK and listened concerns of farmers kindheartedly. ZTBL Staff and farmers communicated their issues without difficulty, which showed Board member's proficient, kind, empathetic and compassionate nature. Details of the visit are as under:



Honorable Member BoD along with his team visited Daska Branch and afterwards the Bank's team including Zonal Chief Sialkot, Branch

Manager & MCOs of Daska Branch visited M/s Green Land Engineering Works, Daska - a manufacturing unit of farm implements and inspected various Implements locally manufactured and imported. Mr. Zaigham Mehmood Rizvi also had a meeting with the owners of M/s Green Land Engineering Works and obtained information about the manufacturing process and function of the implements.



Visit of Branches & Meeting with the Branch Managers at Zonal Office, Sialkot

Afterwards, Mr. Zaigham Mehmood Rizvi, Chairman Product Development and Marketing Committee of the Board alongwith team of Senior Executives of the Bank paid visit to ZTBL Daska, Sambrial and Mundeke Goraya Branches and obtained feedback from the Bank employees as well as clients about the lending operations of ZTBL. The employees briefed the Honorable Board Member about the portfolio and operational activities of the branches and customers shown concerns over the high markup rate of ZTBL loans.



The Team also presided over a meeting with the Zonal Chief Sialkot, Zonal Manager (R&SAM), Zonal Manager (Ops) and Branch Managers at Zonal Office, Sialkot. Mr. Asadullah Habib, EVP

explained in detail the aims and objectives of their visit to Sialkot Zone, future plans of ZTBL and new products being launched by the Bank for development of agri sector.



He also informed the participants about the vision of Mr. Zaigham Mehmood Rizvi and initiatives taken under his leadership for active role of ZTBL for the development of farming sector.

Honorable Chairman PD&MC/Member Board attended ZTBL ZARAI Baithak Organized by the Bank



ZTBL Zarai Baithak was organized in field area of Kotli Loharan Branch near to village Thhey Dargai, Tehsil Sialkot. ZTBL Zarai Baithak was first in nature & never organized by ZTBL in the past. Mr. Zaigham Mehmood Rizvi (Chairman Product Development and Marketing Committee of the ZTBL Board/Member Board) alongwith his team attended ZTBL Zarai Baithak with the farmers. A large number of farmers around 300 approx. from nearby villages attended ZTBL Zarai Baithak.

In his speech, Mr. Asad Ullah Habib EVP/Head (PR&TD) threw light on the importance of event launched by the Bank i.e. ZTBL Zarai Baithak.



He said that the main objective of this event is to provide awareness to the farmers about new products & facilities of ZTBL. The Bank's management is working on the new products and technical support to farmers under the leadership of Mr. Zaigham Mahmood Rizvi.



In near future, Bank will launch new products and services based on the actual requirements of farming community as a lot of advancements have been made in agriculture sector of Pakistan & it is highly time to empower the rural community through ZTBL financing.

In his speech, Mr. Zaigham Mahmood Rizvi urged the people to open their account with ZTBL and avail loan facility from the Bank.



He said that ZTBL is a leading specialized financial institution established by the Government with a

sole objective to serve the financial needs of farming community and to provide them technical support to enhance crop productivity.



He also urged the farmers to use modern techniques and farm machinery in agri-activities which will not only save the production cost but also boost productivity and income. Talking to media persons, Mr. Zaigham Mahmood Rizvi said that Pakistan is environmentally rich-county and its economy largely depends on agriculture. Around 50pc Pakistan's population (mostly residing in the rural areas) is directly or indirectly linked with agriculture. ZTBL has a significant role in the development of agriculture sector.



He said that Bank's management is working on rural empowerment. In addition to traditionally loans, ZTBL is introducing new products and technical know-how to farmers. He said that the main aim to conduct the ZTBL Zarai Baithak in the field is to obtain feed-back from the farming community and to know the problems at their door step being faced in credit facilities.

The participants/farmers appreciated the initiative of ZTBL for conducting such an informative & energizing Farmers' Baithak in the field area and such programs/campaigns should be conducted by ZTBL in future for the betterment of farming community.