



AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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Planning & Research Department, ZTBL Head Office Islamabad, Phone No. 051-9252024

Technology for Agriculture



TABLE OF CONTENTS

ROLE OF AGRICULTURAL MARKETING IN ECONOMIC DEVELOPMENT	03
DECLINE IN MANGO PRODUCTION IN PAKISTAN UNDER CLIMATE CHANGE SENARIO	05
SUCCESS STORY	07
ZARAI SIFARISHAT BARAY-E-KISSAN	08
SBP UPDATES	09
MANAGEMENT TIPS	10
NATIONAL NEWS	11
ZTBL NEWS	12

ROLE OF AGRICULTURAL MARKETING IN ECONOMIC DEVELOPMENT

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



Agricultural Marketing is an integrated process of moving/transport agricultural commodities/products from field/farms to end user/consumers. Several interconnected activities are involved for agriculture marketing, such as planning production, growing & harvesting, sorting, grading, packing, cooling, transport, storage, agro-and food processing, distribution, and sale.

Agricultural marketing plays a great part in the economic development of a country not only in less developed countries but in developed countries as well. In less developed countries, the development of agricultural marketing system attains further significance as their economies mostly depend on agricultural sector plus half of the labor force is usually employed in agricultural sector. The poverty percentage in rural area is a common phenomenon and major share of income/profit is used on expenditure on food stuff. Therefore, it is argued that development of agricultural marketing system on modern basis is very importance for better economic development.

Agri. Marketing system in Pakistan:

The marketing of Agriculture produce involves all the processes, channels and services involved in moving agricultural commodities from farm/producer to consumer. Agriculture marketing is different from other marketing systems as agriculture commodities are perishable and many produce have less shelf life due to which they need better transport system and agriculture marketing system.

In Pakistan private sector plays the major role in marketing of major agricultural products, except for wheat, for which the public sector is the major player. Growers/Farmers of maximum crops, excluding for sugarcane, trade/transport commodities via commission agents (Arhti), who also generally act as wholesalers, through village dealers, who purchase at the farm gate. Sugarcane is sold directly to sugar mills. Mostly fruit and vegetables and Perishable commodities, are auctioned through the commission agents in market. In case of orchard mostly owners trade/sell their produce to contractors, who mostly are front persons for the fruit commission agents. Contract farming is a recently introduced arrangement, but only on a limited scale. Some issues/problems at different levels of organization, production and market are highlighted below:

- Almost 30 to 40% of agricultural produce is wasted during marketing as some produce damages during picking, harvesting, transport, and due to poor agriculture practices.
- Poor transport and communication facilities
- The current rural infrastructure, such as rural roads, storage facilities & warehouse, cold storage & cool chains, power, and agricultural markets, are inadequate to cope with the increasing demand for services.
- Lack of Good Agricultural practices

- One of the main reason in low productivity is not availability of timely
- Input factors to small and marginalized farmers are a severe constraint to productivity.
- Prevailing packaging system lacks requisite quality and shelf life
- Less knowledge regarding quality parameters and standards of different commodities
- The marketing facilities for agricultural products in Pakistan are still far from satisfactory level
- The system/chain of middlemen between the producers and consumers takes a heavy commission of farmer produce. Thus the farmers do not take much real interest in increasing their product too.

Possible Solution/suggestions for better Agriculture marketing system:

- Capacity building and Training at each level are very important as Developing the marketing & entrepreneurial skills of growers/farmers enable them to adapt new change, markets, different strategies and procedure for marketing.
- Transport infrastructure such as roads, vehicles, should be up to date for better and fast moving of products.
- Introduction of latest agro-processing technologies at each level so that farmers can adopt and acquire better result and these technologies must be appropriate in terms of cost, level of skill required and cultural factors, such as their acceptability to women, and there must be market demand for the end-product.
- Precise and timely marketing information is needed by all stakeholders in the marketing chain including farmers, input suppliers, transporters, credit providers and traders.
- Removal of field head and proper cooling before transport of perishable produce can reduce post-harvest losses

Provision of specific place in Fruit and Vegetable market (Govt. of Punjab)

Govt. of Punjab took a respectable step and provide/allocate specific space at fruit and vegetable markets in different cities from where consumer gets special benefits which are as under:

- Consumers can buy farm produce directly from farmers, grower
- Farmers/Growers on that specific allocated place can sale/trade their produce without paying Produce, Market commission and fee.
- Clean space and water arrangements providing on that specific place for better environment
- Tunnel farmers can also get benefits from that place.

Role of ZTBL in better Agriculture Marketing System:

Zarai Taraqati Bank Limited (ZTBL), always serve the major requirements of the farming community, by providing financial products and technical services. In order to facilitate the farmers in transporting their produce from farm to market and basic input needs from market to farm in addition to improve their savings, ZTBL has introduce the Three Wheeler Loader Rickshaw product for the benefit of the farming community.

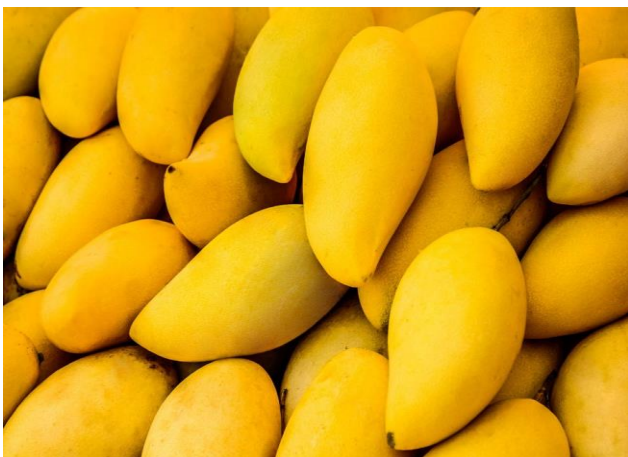


Reference:

- <https://studylib.net/doc/10148611/agricultural-marketing>
- <http://amis.pk/>
- <https://ztbl.com.pk/agri-loan/financing-product-for-transport-three-wheeler-loader-rickshaw>

DECLINE IN MANGO PRODUCTION IN PAKISTAN, UNDER CLIMATE CHANGE SCENARIO

(Data collected & prepared by: Muhammad Fakhar Imam, OG-II, R&PU, P&RD)



Climate change is a global problem. Agricultural Sector around the world is the most effected sector because of climate change. World population is growing day by day and in upcoming few decades it will become very difficult to meet the food requirements of growing population. Pakistan is amongst the fifth most vulnerable country to climate change as reported by German watch and Intergovernmental Panel on Climate Change (IPCC). Pakistani farmers are facing the impacts of climate change since a decade resulting loss in their crop yields of major cash crops, fruits and vegetables because of climatic factors like rise in temperature, heat waves, precipitation/rainfall and humidity. Climate change causing new crop diseases and accelerated insects and pests.

Pakistan is the 5th largest mango producer in the world. Mango is the second largest produced fruit of Pakistan after citrus Pakistan's mango industry is mainly located in two provinces- Punjab and Sindh, each covering 63% and 37% of the total mango area in the country. Pakistani mango is bench mark in quality and taste. Statistics revealed that global production of mangoes is over 48 million tonnes showing an increased production with an average growth of

4.4% per annum as compared to 25 million tonnes. In Pakistan, total area under mango cultivation is around 169 thousand hectors with the production of 1.79 million tonnes.

During the 2000's, the mango production in Pakistan has been increasing at a reasonable rate of 4.1% per annum, comparable to the rate at international level. Mango exports are an important source of valuable foreign earnings for Pakistan. Major export markets of Pakistani mango include Dubai, Saudi Arabia, Oman, United Kingdom, Kuwait, Bahrain, France and Germany, contributing about 41, 16, 11, 10, 3, 2, 1 and 0.90 percent of total mango exports from Pakistan, respectively. These markets collectively contribute 85 percent of total mango export from Pakistan. So Gulf and Saudi Arabia are traditional export markets and consume major volume of Pakistan's mango exports whereas England is the major market. China and Iran are likely to emerge as future prominent markets. Despite the pandemic, the country exported 125,000 tons of mangoes worth \$72 million in 2020. Last year (2021), Pakistan exported 130,000 metric tons of mangoes to the Middle East, Europe, and US, Japan, Australia and other countries. Pakistan had earned over \$90 million through mango exports alone.

But in year 2022 Climate disaster has changed the whole situation. It has been reported in different research and news articles that Pakistani mango production predicted to decline 50% this year (2022). The main reason behind this decline is because of climatic factors reported by "Mango Research Institute, Multan".

In year 2022, Pakistan witnessed extreme heat waves in the month of April and May, with temperatures in the southern region crossed 50 degrees Celsius (122 degrees Fahrenheit). These increases in temperatures were not in record in the history before. The south Asian nation had jumped from winter to summer without experiencing a spring, as reported by the Ministry. More than a billion people are at risk

from the effects of heat in the region, scientists have warned, linking the early onset of an intense summer to climate change. "The heat wave has affected mango fruit greatly because the temperature in March was 28, 29 degrees Celsius - but all of a sudden it hit 50". The south Asian nation had jumped from winter to summer without experiencing a spring. Heat at the time of the flowering of mango trees affected production greatly. The temperatures fluctuations have disturbed the whole crop physiology. Heat at the time of the flowering of mango trees affected production greatly; Pakistan was facing a 50% drop in mango production this year as a result. Though the heat ripens the succulent yellow fruit, the untimely early rise in temperatures, coupled with water shortages, have badly affected the crop.

Climate change is also leading factor to water crisis. Pakistan is amongst the countries facing severe water scarcity. According to world economic forum Pakistan will reach absolute water scarcity in 2025. The main agricultural advisory during the heat waves is to irrigate the mango orchards and the gap between two irrigations were not more than 7-8 days but unfortunately due to water scarcity/ shortage of canal water and due to blockage of canals. An overwhelming majority of farmers were not able to irrigate their orchards. The flowering stage of mangoes orchard could not bear the severity of weather. The growers, who owned electricity tube-wells, could not irrigate orchard at very important time due to electricity load shedding. The mango flowers could not bear harsh weather condition and fell down. Climate change has also changed the rainfall patterns. Rainfall plays an important role in crop development. The rainy water is of vital importance for mango plants at flowering stage; however no rainfall has been reported at this stage.

Furthermore more the metrology department has also predicted storms and winds in the month of June, 2022 storms and strong winds along with climatic effects, losses of mango crop may

further increase in the coming months, leading to severe negative impact on exports. Due to all these climatic factors mango production and export during the current season are facing hard challenges in the history of mango seasons. It is also predicted in hike of mango fruit prices in the local market as well.

Conclusions/Suggestions

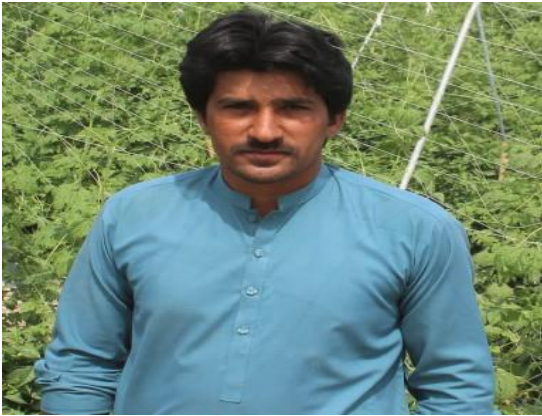
Urgent researches at different levels are required. First, there is a need for more knowledge on stress physiology, in particular for high temperature, water stress, light stress and salinity. Second, genetic improvement of mango plant material with respect to climate change is a promising way of adaptation. Besides yield and fruit quality, cultivar selection should account for tolerance to drought, and high temperature. There is dire need to connect farmers with weather situations. Agricultural Extension services needed to be strengthening for the timely advisory services for farming community. Promote the use of ICT's for dissemination of agricultural information especially SMS, IVR and Robocalls etc.

To build reliance against water scarcity issues need to shift the mature mango orchards on bubbler irrigation system and to in small orchards there is need to demonstrate and promote drip irrigation system in mango growing areas of Pakistan to insure the good quality of mango fruits.



SUCCESS STORY

(Precision Irrigation Technologies)



Mr. M. Shakeel, is living in Chak 91/ G.B., tehsil & district Faisalabad of Punjab Pakistan. He is an innovative and progressive farmer, he is very well aware of water crisis in the country He has adopted drip irrigation method for the cultivation of vegetables to overcome water shortage problem. He has also converted his tunnel farm with drip irrigation system.



He shared his pleasant experience as “vegetables cultivation under drip irrigation has a lot of benefits which include water, fertilizer & time saving, less insect pest/disease attack. Yield enhancement etc.

I am growing different vegetables in open field as well as in tunnel farming using drip irrigation on three (3) acres of land. Water and fertilizer use at my farm have come down by almost fifty

(50) percent and crop yields have increased more than thirty (30) percent”. I got bumper crop of tomatoes, cucumber and chilies. While describing social development through use of modern irrigation practices he told that vegetable cultivation using drip irrigation has created livelihood opportunities for local people particularly females of the nearby villages as labor force for sowing, harvesting and other farm operations. Presently, four (4) men and twelve (12) women are working as permanent workers earning ten thousand rupees (Rs. 10,000) per month at a small farm of only three acres”.



As the government is providing subsidy for installation of drip irrigation promote precision agriculture, the farmers have started growing high value crops including vegetables and orchards. using less agricultural inputs to get higher economic returns. One of the most efficient precision irrigation technologies is drip irrigation which ensures precise application of precious agricultural inputs especially water & fertilizer.

Summing it up, Drip irrigation is helping the progressive growers to use agricultural inputs like weedicides and fertilizers precisely. As Pakistan is among the countries facing water crisis. 90% of the water resources available in the country are used for agricultural purposes. Drip irrigation system saves water and it’s a highly impacting initiative in the agriculture sector.

زرعی سفارشات برائے کسان

دھان

☆ دھان کی پنیری کی کاشت کا وقت برائے موٹی اقسام (اری) 10 مئی تا 7 جون، فائن اقسام کیم جون 20 تا جون اور شاہین باستی 15 تا 30 جون جبکہ باہر ڈا اقسام کے لیے 20 مئی تا 15 جون ہے۔

☆ اچھے اور بہتر اگاؤ کیلئے بیج کو کاشت سے پہلے نیکین پانی میں (بجسب 25 گرام نمک فی لیٹر) ڈالیں اور نیچے بیٹھ جانے والے بیجوں کو کاشت کریں۔

☆ فصل کو بکنی اور پتوں کے بھورے دھبوں والی جیسی بیماریوں سے محفوظ رکھنے کے لیے بیج کو بوائی سے دو ہفتے پہلے پھپھوندی کش زہر تھا نیوٹینٹ متیٹھائل 2 سے 25 گرام فی کلونچ کو لگائیں۔

☆ دھان کی منظور شدہ موٹی اقسام کے ایس 282 نیاب اری 9 اری کے ایس 6، کے ایس 133، کے ایس کے 434 اور نیاب 2013 جبکہ باستی اقسام جیسا کہ سپر باستی، باستی 515، غیر باستی اقسام بی ایس 2 اور پی کے 386 کے بیج کا نظام کریں۔

کپاس

☆ کپاس کے مرکزی علاقہ جات میں فصل کی کاشت 31 مئی تک مکمل کر لیں۔ کاشت پٹیوں پر کریں اور ہموار زمین پر قطاروں میں کاشت کی صورت میں پہلی آبپاشی کے بعد پودوں کی ایک لائن چھوڑ کر دوسری لائن میں مٹی چڑھا کر پٹریاں بنائیں۔

☆ ڈرل سے لائنوں میں کاشت کی گئی کپاس کو پہلی آبپاشی 3 سے 4 دن بعد اور پھر دوسری، تیسری اور چوتھی 6 سے 9 دن کے وقفہ سے کریں۔

☆ محکمہ زراعت کی سفارش کردہ روایتی اقسام سی آئی ایم۔ 496 سی آئی ایم۔ 506، سی آئی ایم۔ 554 نیاب۔ 777، سی آئی ایم۔ 608 ایم این ایچ۔ 786، سی آر ایم۔ 38 سی آئی ایم۔ 573 ایس ایل ایچ۔ 317 فچی۔ 115 نیاب۔ 852 نیاب کرن نیاب۔ 112، جی ایس۔ 1 سانسو۔ 124، اور نیاب 2008 کاشت کریں۔

☆ کھادوں کا متوازن اچھی پیداوار کے لیے نہایت ضروری ہے۔ مرکزی علاقہ جات میں کپاس کو 69 کلوگرام نائٹروجن، 35 کلوگرام فاسفورس اور 25 کلوگرام پوناش فی ایکڑ ڈالیں۔ جبکہ ثانوی علاقہ جات میں 58 کلوگرام نائٹروجن، 35 کلوگرام فاسفورس اور 25 کلوگرام پوناش فی ایکڑ ڈالیں۔

کما دا اور بہار میکی

☆ کما دی بھر پور فصل کے لیے بہار یہ کاشت کوئی 164 ایکڑ اچھ پانی اور ستمبر فصل کیلئے 180 ایکڑ اچھ پانی درکار ہوتا ہے پانی کی کمی فی ایکڑ پیداوار پر برا اثر ڈالتی ہے۔ لہذا 10 سے 12 دن بعد کے وقفہ سے آبپاشی کرتے رہیں۔

☆ مکئی کی فصل کو مناسب وقفہ سے آبپاشی کریں اور آنے پر کسی صورت میں بھی پانی کی کمی نہ آنے دیں اور کھیت کو ہمیشہ تروتہ حالت میں رکھیں تاکہ دانہ بننے میں مدد مل سکے۔

☆ مکئی کی فصل کو آبپاش علاقوں میں بقیہ یوریا 3 اقساط میں ڈالی جائے نائٹروجن 3 سے 5 پتے نکالنے پر، 8 سے 10 پتے نکالنے پر اور پھول آنے سے 14 سے 15 دن قبل سفارش کردہ مقدار کے مطابق ضرور استعمال کریں۔

سبزیات و باغات

☆ ٹماٹر کی فصل صبح یا شام کے وقت توڑیں اور ان کو ٹھنڈا کرنے کے لیے پانی سے ڈھولیں تاکہ ان کی تازگی برقرار رہے۔

☆ موسم گرم ماکھی سبزیوں کی جہاں ضرورت ہو گوڈی کریں اور 8 سے 10 دن کے وقفہ سے آبپاشی کریں۔

☆ آم کے باغات میں آبپاشی کا وقفہ 20 دن رکھیں۔

Agro Advisory Service (for Farmers)

SBP UPDATES

State Bank issues Advisory against Illegal offshore Foreign Exchange Trading Websites, Mobile Applications and Platforms

State Bank of Pakistan (SBP) has noticed that an increasing number of offshore foreign exchange trading websites, mobile applications and platforms such as OctaFX, Easy Forex, etc. are offering their products and services to residents of Pakistan. These digital platforms lure people through social media advertisements to buy/invest in their products or services. It is clarified for the interest of public that buying products and services being offered by aforementioned platforms by any person resident in Pakistan is prohibited and against the laws of the land. Any person in Pakistan buying products or services of such offshore platforms and remitting foreign exchange directly or indirectly to them through any payment channel is making himself/herself liable to be proceeded against for violation of provisions of the Foreign Exchange Regulation Act, 1947 (FERA). Since such platforms are regulated neither by the SBP nor by the Securities & Exchange Commission of Pakistan; hence, the public is hereby advised to be careful and refrain from buying/investing in products and services of such offshore platforms to avoid any potential loss and legal proceedings under FERA.

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

SBP and IFC join hands to promote Agriculture Finance through Warehouse Receipts

Deputy Governor State Bank of Pakistan (SBP) while addressing a two-day specialized training workshop on Electronic Warehouse Receipt Financing (EWRf) for banks observed that subject training program will be instrumental to support SBP's recent initiative to promote

EWRf in the country and banks will be able to get hands on knowledge about EWRf product development, understanding the risk analysis, price determination mechanism and the international best practices. EWRf is a mechanism whereby farmers can avail financing

facility from banks by placing their produce and agricultural commodities. By doing so, farmers can avoid selling their produce on less prices just to ensure cash flows to meet input requirements of next crop. It will also help in reducing Pakistan's high post-harvest losses. Adoption of EWRf by banks and its enhanced uptake will not only facilitate banks to achieve higher levels of agriculture credit disbursement but will also help them enhance credit outreach. It is observed that innovative financing models, such as electronic warehouse receipts, are extremely important as they can unlock a massive amount of capital, bolstering the farming sector and, over the long run, supporting job creation and economic growth.

<https://www.sbp.org.pk/press/2022/Pr1-18-May-2022.pdf>

Governor SBP assumes the Charge of Chairman ACU Board in its 50th meeting

Dr. Murtaza Syed, Governor (Acting) State Bank of Pakistan (SBP) assumed the charge of Chairman of the Board of Directors of the Asian Clearing Union (ACU) in the 50th meeting of the ACU Board held in Islamabad on May 13, 2022 in both physical and virtual modes. Established in 1974 with permanent headquarters in Iran, the Asian Clearing Union (ACU) is a payment arrangement system whereby member countries settle payments for intra-regional transactions among their central banks on a net multilateral basis. The main objectives of the clearing union are to facilitate payments among member countries for eligible transactions, thereby economizing on the use of foreign exchange reserves and transfer costs, as well as promoting trade and banking relations among the participating countries. The Governors and head of the delegations of the countries also gave a broad overview of the economic development in their respective economies and shared their experiences in addressing the challenges emerging in the post COVID-19 global landscape. It was decided that central bank digital currencies (CBDCs) would be the special topic on which research would be conducted during Pakistan's chairmanship of the ACU over the next twelve months.

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

MANAGEMENT TIPS

Seven Skills for a Successful Management Career

1. Interpersonal skills

Management jobs are all about individuals, and having the option to fabricate fruitful connections is necessary. To lead a group you'll have to gain the appreciation of your partners. To do this, you want to know how to manage individuals actually. You really want to show your administrative characteristics and authority, while keeping up with the capacity to have your impact as an individual from a group.

2. Communication and motivation

Effective leaders must master all forms of communication including written, verbal and listening skills. As a team manager you're the line of communication between frontline staff and senior management. You'll need to establish a trusting relationship with employees so they feel comfortable sharing information with you, and vice versa. Having an open door policy or weekly or monthly team meetings should facilitate this. A positive workplace creates happy, motivated employees.

3. Organization and delegation

As a manager you'll juggle multiple responsibilities, so excellent organizational skills are vital. You'll need to manage your own workload, oversee the work of other employees, attend meetings and training sessions, carry out appraisals and review company policies. Effective organizational skills reduce stress, save time and ensure that important deadlines are met.

Many managers ease their own busy workload by delegating tasks to colleagues. Delegation isn't a sign of weakness, and can in fact multiply the amount of work that a manager can accomplish - while developing the team's confidence and skills.

4. Forward planning and strategic thinking

It's a manager's job to think of the bigger picture, so as well as focusing on today's tasks and responsibilities you'll also need to plan for the future. This means setting priorities in line with company goals, reviewing systems and policies, and attending training and managing the CPD activities of your team. As a strategic thinker, you'll encourage innovation and change in order to make your team and the organization as a whole more productive and profitable.

5. Problem solving and decision-making

Problem-solving requires outstanding attention to detail and the ability to remain calm under pressure. To ensure that your team is productive and that the workflow runs smoothly, you'll have to think on your feet when problems arise. Creative thinking will help you to come up with innovative solutions that minimize the impact on your team and the business as a whole.

6. Commercial awareness

This skill is in huge demand among business employers. In fact, according to recruiters, commercial awareness is something that the majority of graduates lack. If you want to progress to management level, an understanding of the marketplace in which a business operates and what it is that makes a business successful is essential.

7. Mentoring

As well as being business-focused decision-makers, managers also need to play a supportive role. If you've reached this senior level you have a repertoire of experience, knowledge and skills, and it's your job to pass this knowledge on and share your skills with others.

<https://www.prospects.ac.uk/>

NATIONAL NEWS

11 Agri Projects for KP, Worth Rs 45bn, Approved From Federal Government

KP Provincial Minister for Agriculture and Livestock said that in order to increase milk and meat production, 11 agriculture and livestock projects worth Rs.45 billion have been approved from Federal Government. It has been further told that Rs.30 billion projects were launched with an assistance of the Federal Government for provision of irrigation water to agriculture lands as only 25,000 watercourses were constructed in last 70 years. The present Government has planned to escalate the number to 50,000 watercourses during its tenure. Besides introduction of KP's first ever food security policy and increasing meat and milk production under the National Agriculture Emergency Program, 1,200 livestock farms benefited from the Calf Fattening and Save the Calf projects. A veterinary university was established in KP and veterinary census was held in the province for the first time.

Imports of Soybean Increase 101.96%, Palm 44.64% in 10 Months

Edible oil imports including soybean and palm into the country during last 10 months of current financial year increased by 101.96% and 44.64% respectively as compared the imports of the corresponding period of last year. During the period from July-April, 2021-22, country spent \$3.098 billion on the import of palm oil in order to tackle with the domestic requirements of edible oil as compared the imports of \$2.142 billion of same period last year. In last 10 months, over 2,510,417 metric tons of palm oil imported as against the import of 2,718,664 metric tons of same period of last year. Meanwhile, 94,080 metric tons of soybean oil valuing \$126.013 million imported as compared the imports of 86,077 metric tons worth \$62.395 million of same period last year,

according the data of Pakistan Bureau of Statistics.

Farmers should benefit from Highly Profitable New Variety of Garlic (NARC-G1) Growers of a new variety of garlic, NARC G1, have advised farming community of the country to take advantage of this garlic variety which has the potential of not only saving billions by reducing imports but also can help generate enormous profits for farmers due to high yield per acre. NARC-G1 is considered to be the best variety among all existing varieties of garlic in Pakistan, with less cultivation period of around seven months, and its one bulb weighs between 250 gram to 400 grams while the weight of locally produced garlic bulb is around 30 to 50 grams.

The annual consumption of garlic in Pakistan is estimated around 130,000 metric tonnes while local production is around 80,000 tonnes ensuing in import of around 50,000 metric tonnes. Through cultivation of this new variety, a hefty amount of Rs. 66 billion can be saved which is being spent on import of the garlic. Moreover, farmer can generate profits of approx. Rs 01 million per acre which can further be multiplied by employing latest scientific cultivation techniques. The price of fresh yield was different and dry garlic was much more valuable while the shelf life of this variety is also longer when stored under suitable conditions.

Farmers are advised to Start Moong Cultivation from June

The agriculture experts advised the growers to start cultivation of Moong from June and complete it by end July to get bumper yield. The Moong pulse is used largely in Pakistan because it is a rich source of proteins, iron and other minerals. Moreover, the farmers should cultivate approved varieties of Moong including NIAB Moong 2006, AZRI Moong 2006, NIAB Moong 2011 and Chakwal M-6, etc. over maximum area because its production would not only cater domestic food requirements but also helpful for the growers in mitigating their financial issues.

ZTBL NEWS

Mandatory Registration of Mobile Sims of Borrowers/Depositors in their Names/ CNIC's

From 1st July, 2022, loans will only be issued to those farmers whose Mobile SIMs has been issued as per their CNICs registered in NADRA. However, the existing loanees are informed to provide their Mobile Numbers registered in their names to their nearest branch by 30th June, 2022 otherwise bank will have a right to call back loan facility. Moreover, Mobile numbers of the female borrowers/depositors with SIMs in their own names will be obtained without exception. Branches are directed to place standees (in Urdu language) for awareness of the customers and ensure that from 01.07.2022 loans will only be sanctioned to the borrowers/depositors having their Mobile SIMs registered in their names.

Committee for Closure of Loss Sustaining Branches

President ZTBL has approved to constitute committee for closure of loss sustaining branches. The committee will ensure that SBP Branch Licensing Policy (BLP) is fully complied regarding closure of branches and surrender the licenses of branches to SBP for cancellation purpose. It will also ensure that all branch record, equipment/furniture & fixtures/IT equipment/Dead stock items and vehicles etc. are properly handed over/taken over in coordination with concerned Zonal Chiefs and their lease agreements have also amicably been settled. The committee will decide the timelines for execution of Management Committee's decision via completion of closure process for 21 branches and prepare phase-wise implementation plan for approval.

Revised Rates of House Rent Ceiling of employees governed under SSR-1961

ZTBL Board of Directors has revised fixed monthly rates of House Rent Ceiling in lieu of House Rent Allowance w.e.f. 01.07.2022 to ZTBL employees governed under SSR-1961, posted at Islamabad and Other Specified Stations (Rawalpindi, Peshawar, Quetta,

Karachi, Lahore, Muzaffarabad (AK) and Gilgit City). The revised rates are almost double to the existing amount of House Rent Ceiling which will provide relief to the employees in terms of increasing house rents due to inflation.

Farmers are advised to Start Moong Cultivation from June

The agriculture experts advised the growers to start cultivation of Moong from June and complete it by end July to get bumper yield. The Moong pulse is used largely in Pakistan because it is a rich source of proteins, iron and other minerals.

Moreover, the farmers should cultivate approved varieties of Moong including NIAB Moong 2006, AZRI Moong 2006, NIAB Moong 2011 and Chakwal M-6, etc. over maximum area because its production would not only cater domestic food requirements but also helpful for the growers in mitigating their financial issues.

Livestock Loan Insurance Coverage under Special Dairy Scheme for Muzaffarabad Zone Only

ZTBL has arranged livestock loan insurance coverage under special dairy scheme for Muzaffarabad zone only. The Scheme will cover the dairy loans financed to the borrowers in the vicinity of ZTBL Muzaffarabad zone only under the agreement executed between the ZTBL and AJK Government for Livestock insurance special dairy scheme. The validity of this agreement is up to 21.01.2024 (i.e. expiry of scheme's main agreement). The two insurance companies selected for provision of insurance services are Adamjee Insurance Company limited (AICL) and United Insurance Company limited (UICL). The rate of Premium for Livestock Loan Insurance is 1.3% for all animals inclusive of all taxes, levies and tagging charges in accordance with the terms and conditions. The insurance scheme will provide coverage in case of Death due to any disease /natural, death due to flood, heavy rains, wind storm, Accidental death, Theft and Partial disability whether permanent or temporary.