

AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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SAFFRON CULTIVATION

(Prepared by: Humma Nisar, OG-III, P&RD)



Saffron, locally called as zafran or Kesar, is an expensive spice than gold and is also known as “RED GOLD”. It is basically stigma of *Crocus sativus* which can be sold at very high prices. Saffron cultivation is considered a profitable business all around the world amidst **Iran** ranks first with more than 94 percent of the world’s yield and exports to 46 countries all over the world.

BENEFITS OF SAFFRON

- Saffron supplements are significantly more effective than placebos at treating symptoms of mild-to-moderate depression.
- Saffron is high in antioxidants, which help neutralize harmful free radicals that have been linked to chronic diseases, such as cancer.
- Another study found that simply smelling saffron for 20 minutes helped reduce PMS symptoms like anxiety and lowered levels of the stress hormone cortisol.
- Saffron may help prevent snacking by curbing your appetite, thus aiding in weight loss.
- Saffron’s antioxidant properties may lower blood cholesterol and prevent blood vessels and arteries from clogging.
- Saffron may lower blood sugar levels and raise insulin sensitivity.
- Saffron appears to improve eyesight in adults with **AMD (age-related macular degeneration)** and protect against free radical damage.
- Saffron’s antioxidant properties may recover cognition in adults with Alzheimer’s disease which ultimately **improves memory in adults**.

- It is store house of Cu, Mg, Mn, Fe, Zn and K.

STEPS TO GROW SAFFRON

Saffron is considered a sterile mutant plant, typically saffron is propagated through corm, and this is small bulb like structure that developed underground. Saffron corms are available at seeds shops. Buy the mature and healthy saffron corms.



1. Preparation of land

Saffron grows in loose soil which is enriched with organic compound. It **DOES NOT GROW** in heavy clay soil. Make sure you have a loamy soil to start with. Saffron can be grown in any climatic conditions that are warm and humid. Texture of the soil is more important than the climate as it grows best in loose soil which is enriched with organic compound and calcium. Saffron is believed to be a low nutrient requiring plant and so fertile soils with high nutrient contents is not ideal because this may result in excessive vegetative growth and little flower production. Saffron can be planted by three different methods:

- Ridge method planting method
- Flatbed planting method
- Traditional Planting Method

Plant density differs in the above mentioned types. The land should be prepared before planting saffron corms as follows:

- Deep ploughing of land (20 - 25 cm)
- Land leveling
- Removal of weeds and dead plant material, stones, etc. from the field.
- Making of suitable ridges or small plots

Soil preparation is practiced in autumn or winter, and application of 8-12 tons well decomposed animal manure per acre is recommended. A second shallow tillage is necessary in late March or early April.



2. Corm Preparation before Planting

Corm for planting should come from 2 to 4 year old saffron corm bank or saffron multiplication field. Corm should be healthy with no injuries. It should be big size with approximate weight of 8 g or more and a diameter of 3 cm. However, medium size corm with the weight 6 g and diameter of 2.5 cm could also be used in the absence of big size corm. Corms should be planted immediately after they are removed from the field. Saffron corm packaging and transportation to new fields should be done very carefully.

3. Fertilizer Application:

Saffron requires limited amount of nutrients as compared to other agricultural plants. It is estimated that for 1 kg of saffron dry matter only about 12 g Nitrogen, 3 g Potassium and 22 g Phosphorous are removed from the soil. Application of too much fertilizer to the plant is not recommended because this will result in excessive vegetative growth that will negatively affect the corm quality and flower development. The only fertilizer application required is, therefore, the application of 8 to 12 tons per acre of well decomposed animal manure before ploughing and planting.

4. Irrigation:

Saffron is a suitable plant for arid or semi-arid regions where water limitation is a prevalent problem. Saffron corm normally undergo dormancy period for 5 months starting from early May up to late October where irrigation is not required. Therefore, saffron does not compete with other crops for irrigation water as it just needs irrigation at the end of September to induce early flowering. If rainfall is not sufficient after flower harvesting and at the emergence of leaves, a second irrigation should be applied.

Irrigation during summer has some positive effects on the saffron yield but it is not recommended

because of the high risk of fungal infection to the corm due to water logging.

5. Saffron Corm Thinning:

New saffron corms grow above the old corm each season and they normally protrude on soil surface by about 1-3 cm each year. The corm protruding on the surface is normally damaged by frost and thereby affecting the growth of plant. Therefore, periodically after 4 years up to 7 years, some corms need to be removed from the mother plant and these corms can be used as planting material in establishing another saffron field. Corms should be removed from the mother plant carefully by digging using shovel.

6. Weed control:

Weed control is an important practice in saffron cultivation. Farmers have to weed regularly:

- after each irrigation
- after flowers have been harvested
- Additional weeding may be needed for control of spring and summer weeds.

Caution should be made during weeding, especially in ridge planting method, not to step on the ridge. The person doing the weeding should walk between ridges. Take all the weeds out of the field in a basket and feed them to animals or heap them for composting for use in the establishment of new saffron field.

7. Pests and Diseases Control:

The taste and smell of saffron corm is attractive to many animals. The corm is palatable food for insects, worms, domestic and wild animals. It is therefore necessary that the farmers should regularly check the field for any damage.

8. Breaking of Soil Crust:

In the second year after first irrigation, breaking of the soil crust is important practice to facilitate the emergence of flowers. Breaking of the crust in the soil surface up to depths of 5-10 cm is recommended.

9. Harvesting:

The flowering stage of saffron starts from October and continues for some 3 weeks. Each flower lives only for some 48 hours. This is the reason why saffron has such a high value. The vast amount of labor is required for harvesting and on-farm

processing in a relatively short period. Saffron flowers should be picked early morning as soon as they open. The timing of the harvest and speedy processing is important, as the wilting of the flowers makes the postharvest process difficult to



impossible, and the quality suffers considerably. The optimal harvest time is therefore early in the morning before there is full sun. The flowers should be cut from the plant by the fingernails near to the ground. It should be put in a clean basket to avoid contamination of stigma. A good flower collector can collect as much as 3,000 flowers per hour.

BE CAREFUL:

Factors affecting quality and preciousness of saffron are:

- Harvesting method
- Spice separation
- Drying
- Picking flowers early morning before sunrise.
- Putting collected flowers in plastic baskets or other clean pots and transport them within shortest possible time to a separation or processing center.
- Try not to contact your hands with soil during picking of flowers.
- Picking of small blossom which are not open yet should be avoided.
- Flowers should be stored in a cold and closed area and during separation of stigma should not be exposed to sun light.
- Separation of stigma should start immediately after picking of flowers.

10. Transportation:

Method of transportation and storage of flowers is another stage that has significant effect on the quality of saffron before separation of stigma from flower. The following should be considered during transportation.

- For transportation of collected flowers to processing center, bags of chemical fertilizer or dirty cloths should not be used.
- Clean plastic or wooden baskets which allow aeration is recommended.
- Collection of flowers on any dusty surface is strictly ruinous.
- In case of need to store flowers before processing for a few days the flowers can be stored under shade and layers of less than 10cm.
- If there is big distance from field to processing center, flowers should be put in plastic or wooden baskets and transported in a closed cabinet of a vehicle to processing center.
- Storage or place for keeping of flowers should be sterilized and closed for unconcerned people.
- People who are working in the storages should consider all hygienic requirements.

11. Processing:



There are three stigmas (strings) in the middle of the saffron flower with 2-3 cm long and red color called saffron. The deep red stigmas are attached to the flowers by pale filaments called styles. These, as well as the yellow stamens, are worthless as spice. To separate stigma from the flower, hold flower in one hand and take out the stigma with the fingers of the other hand and keep them in a safe place already arranged for. Ensure that the place where stigmas are separated from flowers is as free from dust as possible. When there is a need to store saffron flowers, the stored flowers' layer thickness should not be more than 10cm and storage temperature must be 0°C. In this condition, we can keep saffron flowers for 7 days. To keep saffron preserved for a longer period of time, it should be dried. The process of drying has great effect on the quality and the value of the final product.

VULNERABLE AGRICULTURE IN THE FACE OF CLIMATE CHANGE

(Data collected & prepared by: Muhammad Fakhar Imam, Green Operations Officer, Green Banking Unit)



In the global climate change scenario, agriculture is a significant contributor. When complete life cycle of agriculture production is considered including deforestation, agriculture rank is comparable to transportation sector. In developing countries, this ration can be more incremented because agriculture and forestry sectors account for most of the total emissions.

According to **FAO** (2020), agricultural emissions accounted to be 11.1 Gt CO₂eq yr⁻¹(Gigaton of carbon dioxide equivalent/year), comprises of 6.1 Gt CO₂eq yr⁻¹ emitted from crop and livestock actions and 5.0 Gt CO₂eq yr⁻¹ from agricultural land use, principally forest cut down and peatland degradation.

A productive debate between climate change and agriculture is hindered due to falsified contrast between food security and environmental health.

The society either desire to improve food security and strengthen livelihoods of small land holders or reduce degradation of environment caused by agriculture production. Productive and low emission agricultural systems are always neglected due to inappropriate policy structure. Reducing emissions by changing diet pattern and reducing food loss have also remained out of sight.

Recently, numerous climate related positive developments have been made such as Global Research Alliance on Agriculture Greenhouse Gases, the Consultative Group for International Agricultural Research Program on climate change, agriculture and food security, Climate Smart Agriculture support by **World Bank** and **FAO**, *Brazil's* low carbon agriculture program and a **European Commission** funded research namely Animal Change. But to deal with various complex nexus of climate and agriculture, we need to bring more resources.

It is a persistent challenge to develop more productive and low emission agriculture system, however it has remained to be an interest of stakeholders throughout the agriculture sector, including farmers, national governments, fiscal institutes, and agribusinesses.

To deal with this long-lasting challenge related to agriculture and climate, policies have been established from developed to developing countries. Every nation is working on adaptation and mitigation measures to support food security and fulfill climate resiliency needs.



*According to the **Global Economy**, Pakistan ranked at 27th based on the average for 2016 where 193 countries were considered. However, it ranked at 5th in the list of most affected by climate change by the annual report 2020 of Climate Risk Index. Human survival in Pakistan is based upon agriculture and food production and this is the same sector that is most vulnerable to climate change. Climate change influences duration of crop growth cycles and cause fluctuations in hydrological cycles which is ultimately affecting the food security in Pakistan.

Certain mitigation measures that includes sowing of early maturing varieties, conduction of mother trails to recommend the most appropriate variety that is most suitable to a particular climate, use of fungicides to prevent crop diseases due to climate, indigenous knowledge and scientific research, promotion of green manure, manage rice paddies to control methane production and focus on such varieties of rice crops which have low dependence on water, have been considered. However, according to the statistics above* we are the region who need to focus on adaptation measures rather the mitigation approaches as we are not the main

contributor, but we are facing the worst circumstances.

Development of digital simulation models, development of new resilient crop varieties, production of eminent datasets on crop, soil and climate related parameters to detect idyllic cropping patterns with respect to regional climatic conditions, capacity enhancement of farmers, promotion of energy efficient farm mechanization, fiscal incentives and carbon responsive crops, improvement in farming and irrigation practices and establishment of Climate Change Units in agriculture research organizations to formulate adaptive approaches for predictable effects of climate change on agriculture are few among many adaptative measures to deal with climate crisis and agricultural vulnerability.

Moreover, drought resistant crops, crop modification, alteration in calendar of sowing, conserving soil moisture through appropriate methods, afforestation and agro-forestry may also help to reduce greenhouse gas emission from agriculture sector. Without these measures, lower yields, disease outbreaks, water logging due to unpredicted rainfalls, changes in cropping pattern and land degradation will be the fate. This has led to a conclusion that agriculture being a necessity of life may trigger life threatening scenarios of climate change but adoption of appropriate adaptation and mitigation measures may aid to deal with it sustainably, which will help to promote and encourage low emission and highly productive agriculture.

زرعی سفارشات برائے کسان

گندم

- ☆ رقبی زمینوں میں کاشت کی گئی فصل میں یوریا کھاد چار برابر اقسام میں ڈالیں کیونکہ ایسی زمینوں میں نائٹروجنی کھاد ضائع ہونے کا احتمال ہوتا ہے۔
- ☆ کہاس، بھٹی اور کھاد کے بعد کاشت کی گئی فصل کو پہلا پانی بوائی کے 20 تا 25 دن بعد جبکہ موٹی کے بعد کاشت فصل کو 35 تا 45 دن بعد لگائیں
- ☆ جڑی بوائی مارز ہروں کے سپرے کے لیے 100 تا 120 لیٹر پانی فی ایکڑ استعمال کریں اور سپرے سورج کی روشنی کے وقت کریں۔

سورج بھٹی

- ☆ بھاری میراز میں سورج بھٹی کی کاشت کے لیے سوزوں ہے۔ سیم زدہ اور بہت رقبی زمین اس کے لیے سوزوں نہیں ہے۔
- ☆ کاشت کے لیے ترقی دادہ/ ہا ہیرا اقسام ہائی سن 33، ٹی۔ 40318، گورا۔ 14 سے این بی سن۔ 5264 اور یو ایس 666 کاشت کریں۔
- ☆ جنوبی اضلاع میں جنوری سے فروری تک اور وسطی و شمالی اضلاع میں آخری جنوری سے آخری فروری تک کاشت مکمل کر لیں۔
- ☆ فصل کو قطاروں میں کاشت کریں۔ قطاروں کا درمیانی فاصلہ سوا دو تا اڑھائی فٹ پودوں کا درمیانی فاصلہ آ پاشی علاقوں میں 9 انچ اور پارانی علاقوں میں 12 انچ رکھیں۔
- ☆ بوائی کے وقت کمزور زمینوں میں پونے دو یوری ڈی اے پی + ایک یوری ایس او پی اوسط زرخیز زمینوں میں ڈیڑھ یوری ڈی اے پی اور ایک یوری ایس او پی فی ایکڑ استعمال کریں۔

کھاد

- ☆ بہاریہ کاشت کے لیے اچھی بھاری میرا اور اچھے نکاس والی زمین کا انتخاب کریں۔
- ☆ گنے کی کاشت کھلیوں میں کرنے کے لیے ہوا ز زمین کو گہرا ایل چلائیں اور مناسب تیاری کے بعد سہا گدیں اور بھر جڑ کے ذریعے 10 تا 12 انچ گہری کھلیاں 4 فٹ کے 6 صلے پر بنائیں۔

چنا

- ☆ چنے کے فصل میں جڑی بوٹیوں کی مٹی بذر لگے گوڑی کریں۔ پہلی گوڑی فصل اگنے کے 30 تا 40 دن بعد دوسری گوڑی پہلی گوڑی سے ایک ماہ بعد کریں۔
- ☆ کاٹی چنے کے لیے پہلا پانی بوائی 60 تا 70 دن بعد اور دوسرا پھول آنے پر دیں۔ دھان کی فصل کے بعد چنے کو آ پاشی ضرورت نہیں ہوتی۔

سبزیات و باغات

- ☆ پھولے قطعات میں ایسی سبزیات کاشت کی جائیں جو کافی دیر تک پیداوار دیتی ہیں۔ مثلاً پانک دھیا، تھمی، لیرہ، 3 سے 5 سمرز تعداد سبزیات کے علاوہ کوئی اور لڑا سمیت دیگر سبزیات بھی لگائی جائیں ہیں۔
- ☆ گوبر کی اگلی سبزی کھاد 40 تا 50 گرام، اسٹیم سلیٹ 1 گلوگرام، سہلہ سہلہ 2.4 گلوگرام، پھل سلیٹ 1 گلوگرام، ہارڈنک سلیٹ 250 گرام فی ہڈا ڈالیں اور گوڑی کریں۔
- ☆ گورے سے چھانے کے لیے تندہ جابل سفارشات پر عمل کریں۔

(سبزیوں کی بیجری کو پلاسٹک شیٹ سے ڈھانپ کر رکھیں تاکہ موسم اثرات سے بچا جاسکے۔

(پودوں کے تنوں پر بورڈ و پکڑ کی سلیڈ کی جائے۔

(گوراپنے پر کھتوں میں ہکا پانی لگائیں۔

(پھلدار پودوں پر پانچیم ہائٹریٹ بحساب ایک سپرے فیصد سپرے کرنے سے بھی پودوں کو گورے سے کافی حد تک بچایا جاسکے۔

source: 1) Ziraratnama Government of Punjab (Farmer's Advisory)

2) Fauji Fertilizer Company Limited (Farmer's Advisory Services)

SBP UPDATES

Monetary Policy Statement

Monetary Policy Committee (MPC) has decided to maintain the policy rate at 9.75 percent, in line with the forward guidance provided in the last monetary policy statement. Since the last meeting, several developments suggest that these demand moderating measures are gaining traction and have improved the outlook for inflation. Recent economic growth indicators are appropriately moderating to a more sustainable pace. The year-on-year headline inflation is high and will likely remain so in the near term due to base effects and energy prices. The current account deficit appears to have stopped growing since November and the non-oil current account balance is expected to achieve a small surplus for FY22.

<https://www.sbp.org.pk/press/2022/Pr-24-Jan-2022.pdf>

SBP Hosts event on “Digital Banks – A New Era in Pakistan” SBP issued “Licensing and Regulatory Framework for Digital Banks”

To create awareness of this important development in regulatory ambit, SBP organized an online event - "Digital Banks - A New Era in Banking". The objective of the webinar was primarily to create awareness about the next generation of banks i.e. digital banks and the potential they offer for financial inclusion in the country. It was also aimed at sharing the details of digital banking framework amongst the market participants and prospective investors and to address their queries. Dr. Reza Baqir, Governor State Bank of Pakistan in his keynote address highlighted the potential of digital financial services to become ubiquitous in the banking industry and its significance in terms of inclusion and innovation.

<https://www.sbp.org.pk/press/2022/Pr-21-Jan-2022.pdf>

SBP digitizes refinance process of Export

Finance Scheme to facilitate banks & exporters

State Bank of Pakistan (SBP) has digitized the process of obtaining refinance from SBP by banks under the Export Finance Scheme (EFS) for both conventional and Shariah compliant versions. Digitization of the refinance process is envisioned to effectively use technology for enhancing operational efficiency. Now EFS related cases and

other relevant data will be submitted electronically to State Bank by banks through an online platform for expeditious regulatory decisions. Initially, the digitized process of EFS cases will run in parallel with existing manual submission for a short period. Thereafter, the paper based submission of cases by banks will permanently give way to electronic submission of cases. This online platform will also enable banks to track the updated status of EFS related cases submitted to SBP/SBPBSC, on real time basis.

<https://www.sbp.org.pk/press/2022/Pr-19-Jan-2022.pdf>

SBP wins IFN global award for 2nd consecutive year as best Central Bank in Promoting Islamic Finance for the Year 2021

Islamic Finance News (IFN), an arm of RED money Group, Malaysia, has announced State Bank of Pakistan as the best Central Bank of 2021 across the world in promoting Islamic finance. IFN Best Banks Poll is regarded as one of the prestigious accolades in the global Islamic finance space. SBP is honored to have won this award for the 5th time during last seven years. In a closely fought contest, 2020's victor came roaring back to take the crown, said the IFN. The IFN Award to SBP as the best central bank is the global endorsement of its initiatives for promotion of Islamic banking in the country. The award reflects an international recognition of the strategic measures undertaken by SBP to put in place a robust policy environment for Islamic banking to prosper.

<https://www.sbp.org.pk/press/2022/Pr-13-Jan-2022.pdf>

Deadline for Exchange of Old Design

Banknotes extended up till 31st December, 2022

With a view to facilitate public, the Federal Government upon recommendation of the State Bank of Pakistan (SBP) has extended the last date for exchanging old banknotes of Rs. 10, 50, 100 & 1000 by one year to December 31, 2022. Previously, the last date for exchange of old notes was December 31, 2021. As per the Federal Government's Gazette Notification dated December 23, 2021, upon expiry of the period, the old design banknotes will stand cancelled, and will not be exchangeable.

<https://www.sbp.org.pk/press/2022/Pr-07-Jan-2022.pdf>

MANAGEMENT TIPS

How to Add Value to Your Business

Adding value is anything that improves your company's business, whether that's increasing sales, growing your customer base, providing better quality products to customers or being prepared for unique situations.

- Adding value can increase revenue and profits by attracting more interested customers.
- Examples of adding value include attaching a brand name to a generic product, including extra features in a product or service and offering a good or service in an innovative way.

Here are eight ways you can add value to your company's products or services:

1. Be a Customer

If you want to better understand your company's business, you could become a customer. Learning firsthand the experience your customers go through might present ideas for process improvement. Whether you work for a company where you interact with customers frequently or you work for a company where customers schedule planned meetings, consider increasing how you prepare for customer interactions.

2. Submit High-quality Work

One of the best ways to add value to your employer's products or services is to ensure you're creating high-quality work. This could mean drafting excellent copy for an advertising client or ensuring there are fewer mistakes in the equipment you're manufacturing. Producing high-quality work requires a little extra effort to become aware of the errors you might ordinarily make in your work and address your customers' and employer's expectations.

3. Make a unique product

Communicate what makes your product or service stand apart from the competition. Special features or offerings can attract customers to your brand instead of to another company that offers a similar

product or service. Conduct market research to learn where there's an opportunity for you to provide something unique.

4. Encourage faster production

Ideally, faster production doesn't mean lower quality, but if you can find ways to produce work more quickly, you're adding value to your business.

5. Adjust your Marketing Strategy

Create market segments to help you decide where and how to advertise your products or services. When highlighting its benefits, consider the intended audience to emphasize the ones that resonate with their wants and needs.

6. Ask the right questions

A good way to get helpful information out of coworkers or customers is to ask targeted but open-ended questions that allow them to express their needs clearly and effectively. That way, you learn about what's important to them rather than filtering their responses through limited questions. You could learn that they have unique needs at the beginning of the project, which you can incorporate solutions for right away.

7. Become an expert

Becoming an expert about your work and your company's products or services allows you to answer questions that add value to customers' experience. Any extra acquired knowledge adds value to yourself as an employee, and makes your interpersonal communication more constructive.

Learning more about the factors that affect the company you work for can help you understand how to improve many aspects of the business. You might want to read industry publications and websites or network with related professionals.

8. Focus on what you can do

One way to add value is to focus on what you can do, rather than what you can't. You can apply this mindset in a variety of ways, including spending fewer resources on customers who aren't likely to make a purchase or products that are less successful.

Source

www.indeed.com

NATIONAL NEWS

Tree Plantation in Multan

Tree plantation drive has been started in Multan as part of Tree Plantation Initiative. Officials are fully determined to meet the target set by Prime Minister Imran Khan to plant ten billion tsunami trees every nook and corner of the country. The youth members of tiger force are participating with full zeal and vigor in this national campaign. The work is underway on tree planting and development projects in Al-Badr Park. Moreover, new parks were being built in the city and would be completed in stipulated time frame.

Agricultural Machinery Valuing \$62.121 Million Imported In 06 Months

Imports of agriculture machinery and implements into the country during first half of current financial year increased by 40.84% as compared the imports of the corresponding period of last year. During the period from July-December

2021, agriculture machinery and implements costing \$62.121 million imported as against the imports of \$44.107 million of same period last year. Meanwhile, imports of agriculture chemicals including fertilizer, insecticides, plastic materials and medicinal products increased by 96.15% during July-December 2021 as compared the imports of same period last year.

Kitchen Gardening On Rise in Islamabad

The trend of Kitchen gardening is increasing in Islamabad as the dwellers of Capital are taking a keen interest to grow fresh and nutritious vegetables, fruits, and spices on their terraces and rooftops. Homegrown vegetable items not only provide hygienic food to a family but also help to save thousands of rupees monthly. The coming spring season is ideal weather for kitchen gardening especially for the growth of daily home used items like onions, tomatoes, green chilies, bitter gourd, cucumber, and capsicum in pots. It is recommended to use clay pots and avoid using plastics pots for kitchen gardening as high temperature affects the roots of plants in summer.

Soybean Oil Imports Decrease By 4.11%, Palm Oil Increase 65.84% In Two-quarters

The imports of soyabean oil into the country during first-half of current financial year reduced by 4.11%, whereas palm oil increased by 65.84% as compared the corresponding period of last year. During the period from July-December, 2021, about 37,172 metric tons of soyabean oil valuing \$46.328 million imported to fulfill the domestic requirements of edible as compared the import of 72,760 metric tons costing \$48.313 million of same period last year, according the data of Pakistan Bureau of Statistics. However, imports of palm oil into the country witnessed 65.84% growth as 1,855,199 metric tons of palm oil valuing \$1.843 billion imported as against the imports of 1,629,768 metric tons worth \$1.111 billion of same period of last year.

Seafood Exports Increase By 3.18% in 1st Half

The exports of fish and fish preparations increased by 3.18 per cent during the first half of the current fiscal year as compared to the corresponding period of last year. The seafood exports during July-December (2021-22) were recorded at \$201.581 million against the exports of \$195.364 million in July-December (2020-21). On year-on-year basis, the fish exports from the country increased by 78.21 per cent by going up from \$ 28.662 million during December 2020 to \$51.078 million in December 2021.

Secretary Agriculture South Punjab Directed Officers to Guide Farmers to Avoid Rust Attack In Wheat Crop

Secretary Agriculture South Punjab directed agriculture officers to intensify field activities as frequent rains, low temperature and overcast weather could lead to emergence of rusts disease in wheat crop. Wheat is an important food crop in the country. The field staffers were directed to visit farms, guide farmers how to avoid rust attack in wheat crop and compile complete data, Names of varieties, timing of cultivation, location, use of interventions for the rust affected crops. Rust is a dangerous disease which can affect nurture of the wheat crop and reduce its production. The field missions will have to

remain alert in order to save golden grain and achieve production targets.

ZTBL NEWS

Financing Product On Horticulture "Production Of Flowers (Potted & Ornamental Flowers)

Floriculture is a discipline of horticulture related to the cultivation and management of ornamental & especially flowering plants. Pakistani farmers related to flower business can get better earning from upliftment of floriculture sector as favorable climate of the country provides added benefits. Hence, ZTBL has decided to include the potted & ornamental flowers as loanable product under the scheme already launched titled "Financing Scheme for Floriculture & Green Houses". The scheme would be operational throughout the country. The credit worthy and reputable rural populace, having capacity to repay, are eligible to get financing under the said scheme. Preference will be given to new borrowers.

Financing Product For Packing And Small Godowns Facility To The Farmers

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 this facility under the scheme already launched for the benefits of farming community titled "Tahafuz-E-Ajnas Scheme (Product on Godown)" to meet the present needs of farmers/growers across the country. The scheme would be operational throughout the country. The credit worthy and reputable rural populace, having capacity to repay, are eligible to get financing under the said scheme. Preference will be given to new borrowers.

Validity Of E-Stamp Paper

Due to automation/digitization of E-Stamp Paper in the province of Punjab, the branches falling under Punjab Province are facing difficulties in lending operations as to whether E-Stamp Paper is legally valid for the execution of loan agreement or not? In this regard, the legal opinion was sought for from the Legal Advisor of the Bank, according to which E-Stamp Paper is a process where the stamp

duty is electronically paid to the Government. in order to ensure utmost transparency, public facilitation and ease of use while transacting with government, E-Stamp Paper System has been introduced by Punjab Government which is a valid document in all respects either it is judicial E-Stamp Paper or Non-judicial E-Stamp Paper and can be used for loan agreements etc. The branches are directed to accept E-Stamp Paper from the borrowers for Loan Agreement as per prevailing rates circulated by their respective Board of Revenue (Stamp Wing).

Credit Plan For The Calendar Year 2022

Bank has planned a Credit Target of Rs.76,000.00 million for the Calendar Year 2022 on the basis of credit demand conveyed by all Zones, credit potential of the respective regions and prospects of financial resources during the year. Accordingly, Zone-wise/item-wise allocations have been made for further allocation to branches by respective Zonal Chiefs. The allocated target shall be reviewed by the management on the basis of first half performance 2022 of the Zones and if deem appropriate, the target shall be revised upward for the 2nd half 2022. Disbursement / Recovery Linkage policy for 2022 shall be to the extent of Principal Recovery of general loan portfolio of the field. And the principal amount of SAM recovery shall be used for lending to fresh borrowers as well as SAM borrowers, who repay their previous entire loan liabilities with up-to-date markup and without any monetary relief from the Bank.

Fake News Covid-19 Vaccination Registration

The National Telecom & Information Technology Security Board (NTISB), Government of Pakistan through notification dated 03.01.2022 has informed that a **FAKE E-MAIL** is circulating, asking citizens for mandatory registration for COVID-19 vaccination. While, no such email is being sent from NCOC/Ministry of National Health Services, Government of Pakistan. The employees of the Bank are advised not to respond any fake email. However, to ensure safety and health of employees at workplace, all controlling officers will re-iterate precautionary advisory to create awareness of COVID-19 and advise implementation of

guidelines issued by WHO, GoP, SBP, local administration and the Bank.