



# AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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Technology for Agriculture



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# Loquat (*Eriobotrya japonica* Lindl) Farming



Loquat (*Eriobotrya japonica* Lindl.) is a fruit of subtropical region. This fruit is originated from china from wild species. History of loquat family Rosaceae is about 2000 years in Chinese history, in present time loquat orchards has been cultivated commercially all around the globe. Loquat fruit is delicious, with an attractive yellow color, flavor. This fruit is having high commercial/economic and also used for the medicinal purposes. Loquat extracts contain antioxidants that exhibit bioactivities that counteract inflammation, cough, diabetes, cancer, and other health issues. It is a large evergreen shrub or a small tree, grown commercially for its yellow fruit, in addition to being an ornamental plant. The extracts of loquat are being used to make light wine by the process of fermentation. Being low in saturated fat and sodium, and rich in vitamin A, dietary fiber, potassium, and manganese, it is a nutritious and delicious fruit. Both loquat seeds and apricot kernels contain cyanogenic

glycosides, but the drinks are only prepared from varieties that contain only small quantities (such as Mogi and Tanaka), so there is no risk of cyanide poisoning. Loquat has a high market value and is considered a functional fruit because of special nutrient compounds such as phenylacetaldehyde, hexanal, (E)-2-hexenal, hexanoic acid and  $\beta$ -ionone. The fruit is perishable, easily damaged and loses commercial quality after harvest.

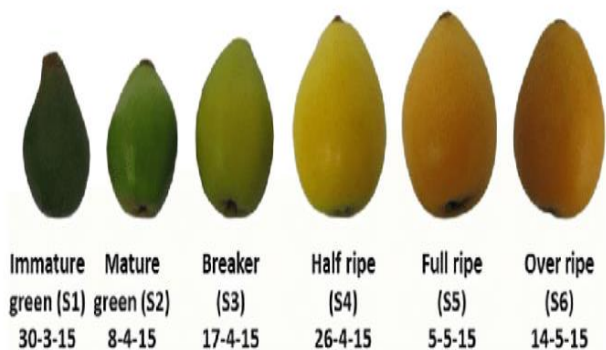
## Climate Requirement for Loquat Fruit Farming

This fruit crop requires well distributed rainfall of 100 cm throughout the year. This fruit can also been grown in arid and semi arid conditions. These fruits are very sensitive to frost conditions as well as sun burning. Loquat can hardly been grown in regions where summer sets early along with hot winds.

## Soil Requirement for Loquat Fruit Farming

This fruit crop requires deep, well-drained, sandy loam and loamy soils with good contents of organic matter in it.

## Varieties of Loquat Fruit



There are so many varieties with different harvesting times are available. However, the following are the prime cultivars.

- Early Varieties: Golden yellow, improved golden yellow, pale yellow, large round and Thames pride.



- Mid-Season Varieties: Large Agra, Mammoth, Improved pale yellow, Matchless, Safeda and Fire ball.
- Late-Season Varieties: Tanaka and California advance.



### Propagation in Loquat Fruit Farming

Air-laying technique of propagation is successful in Loquat fruit farming. Treat the smooth and old-ringed shoots with 3 % of NAA or IBA 2500 ppm. Budded or grafted plants are preferred over seedlings in Loquat fruit farming due to early fruit bearing. Adequate farm yard manure can be supplemented while preparing the land to enrich the soil nutrition.

### Land Preparation, Planting and Spacing in Loquat Fruit Farming

Land should be prepared by laser land leveling. 2 or 3 deep ploughings should be given to bring prepare the land for sowing. Planting is generally done in rainy season (monsoon). However, these can be planted any time of the year provided there is enough irrigation is available. The preferred spacing is 6 meter to 8 meter and 60 x 60 x 60 cm size of pits should be dug. These pits should be left open to sunlight exposure for 2 to 3 weeks. Each pit can be treated with the spray of chloroperphos to protect the plant from termite attack. High density method of planting can also be adopted

in Loquat fruit farming and 200 to 300 plants can be accommodated in 1 ha land for better yield. High-density of plantation also gives more yield in Loquat fruit farming.

### Pests and Diseases in Loquat Fruit Farming



Leaf roller caterpillar, aphids and fruit fly are major pests along with birds. These pests can be controlled by insecticides like carbaryl. Fruits need to be protected from birds as well. Black spot and *Pseudomonas syringae* pv. *eriobotryae* are main diseases found in this fruit farming. Black spot disease can be controlled by pre-blossom sprays of half-strength bordeaux.



**Natural symptoms of loquat leaf spot (left) and fruit rot (right) caused by *Alternaria alternata***

### Training and Pruning in Loquat Fruit Farming

Central leader system or open system is followed in training of Loquat fruit farming. To establish a proper size and shape (basic framework), these trees needs to be pruned. Usually, these trees start flowering in July or

August and continue till January or February. There are three flushes and flowering appears in the first flush is mostly shed. Flowering appears in 3rd flush would be poor and second flush flowering appears in Oct-Nov will be the major crop yield. Timely pruning should be carried out by snipping off 5 cm below the tips towards end of May month. Heavy pruning should be avoided as it causes more vegetative growth and low yield.

#### **Intercropping in Loquat Fruit Farming**

Farmers can utilize inter-spaces during initial years of plantation for generating extra revenue. Any vegetable crops or low growing legume crops can be cultivated. Make sure these intercrops don't use the fertility of prime trees of in Loquat Fruit. In case of intercropping, additional manure and fertilizers may be needed.

#### **Irrigation in Loquat Fruit Farming**

Irrigation should be given based on soil moisture condition and weather condition. Generally, it requires frequent watering at the time of flowering. it requires about 3 to 4 irrigations at the time of harvesting.

#### **Intercultural Operations in Loquat Fruit Farming**

As part of the inter-cultural operations, mulching needs to be carried out to retain the soil moisture. Mulch material like saw dust/dried leaves can be used. To control the weeds, keep the tree basins weed free and apply appropriate weedicides.

#### **Manures and Fertilizers in Loquat Fruit Farming**

For better yield and quality, this crop requires FYM and fertilizers. Add an about 25 tonnes of well rotten farm yard manure /ha during the

preparation of Land or Soil. In case of chemical fertilizers, N: I): K ratio of 750:300:750 grams /plant should be applied.

#### **Harvesting in Loquat Fruit Farming**

Generally, these trees start bearing fruits from third year of plantation and give maximum yield @ 15 years. Fruits should be allowed to ripe on the tree and never pull by hand as it causes decay. These fruits usually take 2 months to mature after the fruit set. The best way of harvesting is to use sharp instrument and pick bunches. Once harvesting completed. Grading should be done based on the size and quality.

#### **Yield in Loquat Fruit Farming**

Yielding depends upon many aspects like cultivar, soil, climatic conditions and farm management practices. Generally an average yield of 15 to 20 kg/tree can be obtained in Loquat fruit farming.

Fruit of loquat becomes available in market during months of March/April in Pakistan. There is no identified cultivar of loquat available on a large scale and the majority of the orchards are seed propagated and not uniform.

Recently, research work has been initiated for identification, collection and multiplication of loquat genotypes. Cultural practices adopted in most of our loquat orchards are primitive and with few exceptions are not up to world standards. Production and quality of loquat fruit can be increased by the identification and further multiplication of high quality genotypes, by adopting recommended cultural practices such as pruning, thinning, irrigation and plant protection, and postharvest efforts to increase shelf life.

# RICE CROP DISEASES AND THEIR CONTROL IN PAKISTAN

Rice Crop is one of the major crop of leading food crops of the world and a cash crop of Pakistan. It contributes 15 per cent to the foreign exchange earnings for the country. Its area under cultivation, production and yield per acre also indicates it's important. In this article we will write the major diseases of Rice crop in agro ecological zones of Pakistan.

## Blight or Brown Spot

### Symptoms:

This disease has been noted across rice growing area of Pakistan because of difference in day and night temperature in Rice crop zones. At the start of



the disease small dots or circular eye shaped or oval spots appear light in color on leaves. These spots coalesce and result in linear spots brown in color. Afterwards withering and leave color turns yellow.

This disease spreads by using non recommended seed varieties or diseased seeds, soils moisture help the fungus to survive, while fluctuating temperature and irrigation water help to the fungus in transferring from one plant to another

### Control:

- Use of resistant varieties or disease free seed in healthy soils
- Sanitation and crop rotation
- Hot water seed treatment at 54 oC for 10 minutes or with seed dressing fungicides/Seed treatment with fungicide
- Spray of fungicides like cooper-oxichloride.
- Application of suitable foliar fungicides may help to minimize further dissemination of the disease

## Bunt of Rice

### Symptoms:

This disease is generally distributed in all rice growing areas. Spike is filled with black powder, which can easily be detected by breaking them. Only a few grains may be affected wholly or partially in an ear. If



not severely infected, seeds may germinate but seedlings are stunted.

### Control:

- Cultivation of recommended seed varieties
- Sowing of early maturing varieties,
- Avoid high doses of urea fertilizer,
- Avoid winnowing and threshing of diseased crop in field,
- Treat the seed with the recommended fungicide before sowing.

### Rice Blast:

#### Symptoms:



Small dots appear on the leaves of rice plants. These spots speedily increase and turn grey from the center of leaf. Brown to black spots also develop on inflorescence and glumes. In later stages, the diseased heads appear blasted and whitish in color. Grain development of rice crop is affected and the panicles droop.

#### Control:

- Remove un healthy plant from the field
- Timely sowing of the crop
- Cultivation recommended disease resistant varieties;
- Always sow the seed after treatment with recommended fungicide
- Avoid excessive depth application of irrigation water
- Timely weeds control

### Bakanae Disease:

**Symptoms:** This disease is also called white stalk, generally distributed where ever rice is grown. Infected seedlings are thin, and may die before or after transplanting. In the field infected plants have few tillers and leaves die in short time. Live plants have empty panicles. Some infected plants may be stunted instead of

elongated, while the abnormal elongation of these (infected) plants in seed bed or field is most common symptom of this disease.



#### Control:

- Cultivation of resistant/improved varieties
- and Seed treatment with fungicide

### Bacterial blight:

**Symptoms:** Water-soaked stripes appear along the margin of leaf blades, which later on enlarge and turn yellow. These lesions may cover the entire blade, may extend to the lower end of leaf sheath. Similar symptoms may occur on glumes of green grains. This disease transferred to other plants through wind and water.

#### Control:

Cultivation of improved/recommended resistant seed varieties is alone easy and safe way to prevent the crop against diseases.

### Stem Rot:

**Symptoms:** Two to three months old plants begin to wither and ultimately dry up, the sheaths soon turn somewhat dark and start rotting. Black dots (fruiting bodies of sclerotia) occur at the base of dried leaves and leaf sheaths. Stem begins to rot and become soft, plant falls down.

#### Control:

- Use of resistant varieties
- Burning of diseased rice stubble;
- Crop rotation and
- Antagonistic organisms.



# Tour/Visit Report



A group of 87 students (55 Male & 32 Female) of B.Sc (Hons) Agri (Soil Sciences) 8<sup>th</sup> Semester from **Institute of Soil and Environmental Sciences, University of Agriculture Faisalabad** along 3 **faculty members** visited ZTBL Farm dated 23.03.2022. Mr. Aftab Ahmed, Head Agriculture Technology Department and his team warmly welcomed the students at ZTBL Farm. Miss Huma Abbas gave brief introduction of kitchen Gardening activities at ZTBL Farm to the students. Moreover Mr. Muhammad Kashif, Incharge Mushroom farming, demonstrated Mushroom farming activity at ZTBL Farm. Afterwards, Mr. Muhammad Fakhar Imam briefed the Students about Green Banking, Green/Environmental Friendly Technologies, Green Financial Products of ZTBL, Climate Smart Agriculture Techniques and Role of ZTBL in dissemination of improved Agricultural Technologies to the farming community. Moreover, Mr. Aftab Ahmed, Head Agriculture Technology Department, gave brief introduction of various activities at ZTBL Farm as well as in field and highlighted the role of ZTBL in promotion of innovative & latest technologies in agriculture sector. After that the students visited the Ag Tech Expo Hall where they were shown a wide range of

Agriculture Machinery from land preparation to harvesting especially raised bed technology machinery.



Moreover, there was a practical demonstration of Solar Concentrator used for cooking purpose. Following the Ag Tech Expo Hall visit, Head Agriculture Technology Department presented other activities at farm including, mushroom cultivation and orchards.



Students also visited the Citrus, Olive and Fig orchard and attained helpful information regarding the fruits. At the end, students were provided with the latest production technology packages/literature on different agriculture crops, fruits, vegetables, green advisory services, dairy & livestock. All students took keen interest and appreciated the efforts of ZTBL for promoting new & innovative technologies and arranging an informative & knowledgeable visit to ZTBL Farm Islamabad as such visits help exchange/share the valuable experiences.



## زرعی سفارشات برائے کسان

### گندم

- ☆ ان دنوں گندم کی فصل آخری مراحل میں داخل ہو چکی ہے۔ لہذا فصل کی بروقت سنبھال کے لیے کٹائی و گہائی سے پہلے لیبر ٹریٹر، مٹرکٹر، ترپال پلاسٹک چادرا اور کھائٹن ہارویسٹر کا انتظام کر لیں۔
- ☆ فصل کی کٹائی موسمی صورت حال کو مد نظر رکھ کر کریں۔
- ☆ کٹائی کے بعد بھریاں قدرے چھوٹی بانڈھیں اور سٹوں کا رخ ایک ہی طرف رکھیں، بھلو اڑے چھوٹے رکھیں اور اونچے کھیتوں میں کھلیاں لگا نہیں۔
- ☆ اگر فصل کھائٹن ہارویسٹر براداشت کرنی ہو تو توڑی ایلیموسکی سنبھال کے لیے Chopper wheat Straw مشین کا استعمال کریں۔

### کپاس

- ☆ کاشت کے لیے سفارش کردہ اقسام کا سعیاری، ہمدست خالص اور اچھے اگ ڈالا 8 کلوگرام بیج فی ایکڑ سفارش کردہ پھیوندی کش زہر لگا کر استعمال کر لیں۔
- ☆ کپاس کی کاشت ترجیحاً پٹریوں پر کریں اور مشینی طریقہ اختیار کریں۔ کاشت بذریعہ ڈرل کرنی ہو تو قطاروں کا درمیانی فاصلہ اڑھائی فٹ رکھیں اور جب فصل کا قد ڈیڑھ سے دو فٹ ہو جائے تو پودوں کی ایک لائن چھوڑ کر دوسری پر مٹی چڑھا کر پٹریاں بناویں۔
- ☆ ڈرل سے کاشت فصل کے لیے پہلی آبپاشی ہوائی کے 30 سے 35 دن بعد اور بقیہ 12 سے 15 دن کے وقفے سے کریں۔ جبکہ پٹریوں پر کاشت فصل کے لیے ہوائی کے بعد پہلا پانی 3 سے 4 دن بعد دوسرا، تیسرا چوتھا پانی 6 سے 9 دن کے وقفے سے کریں۔ بقیہ پانی 12 دن سے ضرورت کے مطابق لگائیں۔

### بھاری مٹی

- ☆ فصل کو حسب ضرورت مناسب وقفہ آبپاشی کریں اور آنے پر پانی کی کمی نہ کریں، اور پور آنے پر کھیت کو ہمیشہ تروترا حالت میں رکھیں تاکہ دانہ بننے میں مدد ملے لیکن پانی کھٹرا نہیں ہونا چاہیے اپریل میں 2 سے 3 پانی لگائیں۔
- ☆ کٹی گڑوں اور کوشل کی کھسی کے تدارک کے لیے مناسب دانہ دارز ہروں کا استعمال نکلہ زراعت توسیع کے مقامی عملہ کے مشورے سے کریں۔

### کماڈ

- ☆ اپریل کے مہینہ میں پانی 20 تا 30 دن کے وقفے سے لگائیں۔
- ☆ ستمبر کاشت کے لیے نائٹروجنی کھاد کی دوسری قسط اپریل میں مٹی چڑھانے وقت ڈالیں اور بہاریہ کاشت کی صورت میں نائٹروجنی کھاد کی پہلی قسط اپریل میں ڈالیں اور کھاد ڈالنے کے بعد آبپاشی کریں۔

### سبزیات و باغات

- ☆ موسمی سبزیوں کی کاشت مارچ کے مہینے میں مکمل نہ ہو سکی ہو تو اپریل کے مہینے میں بھنڈی توری، ٹینڈا، ہلدی اور کرے کی کاشت جاری رکھیں۔
- ☆ زسری کے ذریعہ لگائی جانے والی سبزیات جامی یا ملل کی چھوٹی نسل بنا کر کاشت کریں تاکہ چھوٹے پودوں کو پرندوں، کیڑوں اور بیماریوں سے محفوظ رکھا جاسکے۔
- ☆ ترشادہ پھلوں کے پودوں میں نائٹروجنی کھاد کی دوسری قسط ڈالیں۔ 10 سال سے زائد عمر والے پودوں کیلئے یوریا بحساب 1 کلوگرام یا اموئم سلفیٹ بحساب 2.5 کلوگرام یا اموئم نائٹریٹ بحساب 2 کلوگرام فی پودا ڈالیں۔
- ☆ حالیہ بارشوں کی وجہ سے باغات میں جڑی بوٹیوں کی بھرمار ہے۔ لہذا اجڑی بوٹیوں کے تدارک کے لیے ہل چلائیں نکلہ زراعت کے مقامی ماہرین کے مشورے سے سفارش کردہ جڑی بوٹی مارز ہروں کا سپرے کریں۔
- ☆ امرود کے باغ میں نائٹروجنی کھاد کی دوسری قسط ڈالنے کیلئے 10 سال سے زائد پودوں کو یوریا بحساب 2 کلوگرام یا اموئم سلفیٹ بحساب 4.5 کلوگرام یا اموئم نائٹریٹ بحساب 3.5 کلوگرام فی پودا ڈالیں۔

## SBP UPDATES

### Monetary Policy Statement

At its last meeting on 8th March 2022, the Monetary Policy Committee (MPC) noted in its statement the significant uncertainty around the outlook for international commodity prices and global financial conditions, which had been exacerbated by the Russia-Ukraine conflict. Given the unfolding situation, the MPC had highlighted that it “was prepared to meet earlier than the next scheduled MPC meeting in late April, if necessary, to take any needed timely and calibrated action to safeguard external and price stability.” Since the last MPC meeting, the outlook for inflation has deteriorated and risks to external stability have risen. The current account deficit is expected to be around 4 percent of GDP in FY22. While the non-oil current account balance has continued to improve, the overall current account remains dependent on global commodity prices.

For more details, please visit:

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

### SBP updates schedule of MPC meetings for the rest of calendar year 2022

In light of the emergency Monetary Policy meeting held on April 7th, 2022, the next regular meeting of the MPC is now scheduled for May 23rd, 2022. In line with the advance half-yearly calendar, the schedule for MPC meetings during the rest of calendar year 2022 is as follows: 1. Monday, May 23rd, 2022 2. Thursday, July 7th, 2022 3. Monday, August 22nd, 2022 4. Monday, October 10th, 2022 5. Friday, November 25th, 2022.

For more details, please visit:

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

### Press Release of Workers' Remittances in March 2022

With \$2.8 billion of inflows during March 2022, workers' remittances continued their unprecedented run of remaining above \$2 billion since June 2020. This is the highest ever monthly level for workers' remittances. In terms of growth, during March 2022, remittances increased by 28.3 percent on m/m basis and 3.2 percent on y/y basis. Cumulatively at \$ 23.0 billion, remittances grew by 7.1 percent during 9 months of FY22 compared with last year. Remittances inflows during March 2022 were mainly sourced from Saudi Arabia (\$678 million), United Arab Emirates (\$515 million), United Kingdom (\$401 million) and United States of America (\$300 million).

For more details, please visit:

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

### State Bank of Pakistan receives overwhelming response for Digital Bank Licenses

State Bank of Pakistan has concluded the process of receiving applications for digital banks licenses as per its announced deadline of March 31, 2022. The application process registered an overwhelming response whereby SBP received twenty (20) applications from a diverse range of applicants, including domestic commercial banks, microfinance banks, electronic money institutions and FinTech players. The strong interest shown by both local and international players into SBP's digital banks' initiative reflects their confidence in the financial sector of Pakistan and the potential of the investment opportunities available in the country.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-06-Apr-2022.pdf>

## Management Tips

### Create a Distraction-Free Environment

In today's fast-paced, ultra-connected modern world, avoiding distractions is easier said than done. Between smartphones, computers, coworkers and other distractions, it's easy to lose significant amounts of time and to watch your productivity falter. With this in mind, make your work environment a distraction-free oasis. If possible, turn off your smartphone during business hours. Otherwise, mute it to avoid being interrupted constantly by notifications. Stay away from the Internet and social media. If you have a door, close it whenever you need to put your nose to the grindstone. Otherwise, make a "do not disturb" sign and put it up whenever you need to focus.

### Schedule Important Daily Tasks

Like many bankers, you may find yourself putting off routine but important daily tasks in order to handle other things. Inevitably, these crucial tasks start piling up and put an even bigger damper on your productivity. Avoid this issue by determining the best time of day to handle various things and scheduling them accordingly. For example, if things tend to be quiet early in the day, set aside 30 minutes every morning to take care of paperwork. If clients tend to be available near the end of the day, set aside time in your schedule to make calls then.

### Take Breaks

Counterintuitive though it may be, deliberately scheduling small breaks throughout the day is a great way to effectively manage time. Everyone needs occasional breathers during the work

day, and bankers are no exception. On your daily schedule, pencil in 10- or 15-minute break periods here and there, and make sure to take them. Spend them walking, doing exercises in your office or catching up with personal matters. You'll come away feeling refreshed and will be better able to manage your time appropriately.

### Delegate Tasks Whenever Possible

High achievers often feel compelled to take care of everything themselves. Many bankers are high-achieving individuals, so this is a common issue in the industry. Taking on too many responsibilities is a surefire way to run out of time every day and to fall woefully behind. Whenever possible, delegate tasks to others in your office. You might not savor the idea of relinquishing control, but you will appreciate how much easier it is to take care of important tasks by letting others handle simpler ones.

### Take a Methodical Approach to the Workday

In today's hectic world, having the ability to multitask is often advantageous. In the banking industry, however, it's often a recipe for disaster. As a busy banker, you're apt to try and tackle multiple tasks at a time. This approach often backfires, resulting in a lot of half-finished work—and, in many cases, lots of careless mistakes. Make a point of always focusing exclusively on the task at hand. When on a phone call, for example, don't browse emails or file paperwork. Before switching to a new task, make sure that you can mark the previous one as "complete."

Source: Harvard Business Review



## National News

### **Water demand for Rabi crops expected to scale up**

Water demand for the standing Rabi crops is expected to scale up because of the hot and dry weather, as temperature may range above normal during April in the country, according to the Met Office. The standing Rabi crops like wheat, sugarcane and others, which are close maturity, may need more irrigation than normal because of the dry weather spell in April. Water shortage in the country's major reservoirs is also likely to occur because of the low snowfall during the last winter season. Daytime temperature is likely to remain above normal all over the country. Overall, a tendency for below normal rainfall is forecasted over most parts of the country. Punjab, Balochistan and Sindh are expected to receive slightly below normal rains during this month. Central and upper parts of Khyber Pakhtunkhwa and Azad Jammu and Kashmir may see below normal rains but Gilgit-Baltistan is likely to receive nearly normal rains in April.

### **Wheat-producing districts of Punjab facing diesel shortage**

Wheat growing districts of Punjab have been reportedly facing shortage of high speed diesel (HSD) ahead of harvesting season due to expected hike in fuel prices which may cause negative impact on the government's drive to procure targeted stock of wheat, although Pakistan State Oil (PSO), Oil Companies Advisory Council (OCAC) and the Oil and Gas Regulatory Authority (OGRA) are taking measures to avert the current shortage.

### **Lumpy skin disease cases soar**

A rise is being witnessed in the cases of lumpy skin disease despite the vaccination of cattle in Sindh. According to the Livestock Department, the number of the lumpy skin disease cases in Sindh has reached 34,761, whereas, 374 cattle heads have so far died of the disease.

### **20,461MT wheat released to flour mills**

The Punjab government has released 20,461 metric tons of wheat to flour mills for production of subsidized flour for Ramazan Bazaars. According to the report released by the government, 2.576 million bags of 10 kilograms of flour had so far been provided in 317 Ramadan Bazaars across the province. Out of these, over 2 million flour bags have been sold to faithful so far at the rate of Rs 450 per bag. Regarding sugar, a total of 2.372 million kg of sugar has been sold at Rs 80 per kg in Ramadan bazaars. As many as 13 essential items including onion, potato, tomato, okra are available at fair price shops in Ramadan bazaars at 2021 prices.

### **Dry weather may hit wheat crop in upper Punjab, KP**

The prevailing dry weather may negatively affect wheat crop in upper Punjab and Khyber Pakhtunkhwa province, if such conditions continue for a longer period of time. According to Ministry of National Food Security and Research, wheat crop was now at maturity stage in upper Punjab and KP and increase in temperature would badly affect grain formation. The current weather will not affect wheat crop in Sindh and Southern Punjab as harvesting of the crop has started in those areas.

**Source: Business Recorder**

## ZTBL NEWS

### **Financing Product for Rice Transplanter**

The Bank has launched financing product for Rice Transplanter to help the farmers to have easy access towards credit and to facilitate the farmers for enhancement of their agricultural productivity. The scheme will be applicable in seven zones (i.e. Sialkot, Gujranwala, Sargodha, Sheikhpura, Larkana, Sukkur & Dera Ismail Khan) of ZTBL as pilot project.

### **Financing Product for Agri. Machinery (Rice/Wheat Straw Baling Machine & Mini Rotavator (Walking Tractor)**

In order to help the farmers of the country in adoption and utilization of mechanized farming, ZTBL endeavors to provide financing facility for following machineries to enhance productivity and time sowing in agricultural practices.

*i) Rice/Wheat Straw Baling Machine*

*ii) Mini Rotavator (Walking, Tractor)*

### **Revision of Area of Jurisdiction of Four New Products**

The Board of Directors of ZTBL in its 99th Meeting held on February 21-22, 2022 at Islamabad has approved to launch following schemes in all provinces that were initially launched on pilot basis;

1. Financing Product for Transport Three Wheeler Loader Rickshaw"
2. Financing Product for Raw Sugar (Jaggery/Shakkar) Making, Processing and Packaging
3. Financing Product for Tea Plantation, Processing, Packaging & Marketing
4. Financing Product Women Empowerment in Garments Sector

### **Establishment of Daycare Centre at ZTBL, Head Office, Islamabad**

In order to facilitate employees of the Bank, the President/CEO, has been pleased to establish "Day Care Centre" in Head Office building at Islamabad where the children of employee's upto 3 years' age shall be eligible for admission in Day Care Centre, on first come first serve basis.

### **Increase in Rates of Special Conveyance Allowance to Disabled Employees of the Bank**

The Board of Directors of the Bank in its 100<sup>th</sup> meeting held on 25.03.2022 has been pleased to enhance existing rates of Special Conveyance Allowance from Rs.1,000/- to Rs.3,000/- per month w.e.f. 01.01.2022. This allowance is admissible to those disabled employees of the Bank who have been declared/certified as disabled person by an authorized Medical Board and in possession of valid CNIC bearing "special person" mark identification.

### **Declaration of Green Banking Branches**

The President/CEO has approved to designate following ZTBL Branches/buildings as Green Branches for conversion/installation of 50% or more energy needs on renewable energy:

1. Islamabad branch i/c Zonal Office Building, Islamabad
2. Lahore branch i/c Zonal Office Building, Lahore
3. Gujrat DTB Branch, Sialkot Zone
4. Gujranwala Branch i/c Zonal Office Building, Gujranwala

The Head offices, Regional Offices, Zonal Offices and all ZTBL Branches shall follow own impact reduction measures to reduce their impact on the environment through conscious management.