



AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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NATURAL DISASTER IN PAKISTAN AND ITS IMPACT ON AGRICULTURE

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

Pakistan is affected by many factors such as climate change, increased urbanization, Global warming, environmental degradation, and increasingly severe and larger scale natural disasters. Agriculture is the backbone of Pakistan and accounts for 21% of Pakistan's GDP, 45 per cent of employment and 60 per cent of exports. Many natural disasters have been seen in Pakistan in last 15 to 20 years which had a massive cumulative effect on the economy of Pakistan and also on agriculture. Earthquake, floods, heavy rains, heat waves, forest fires, climate change and Locus attack badly damage the Pakistan agriculture. In October 2005, there was a 7.6 magnitude earthquake which directly damage to agriculture and livestock totaling Rs. 12.9 billion (US\$218 million) and in 2010, 2011, 2012, 2013 and 2014 there was severe flooding badly effect agriculture land and productivity. In 2010 monsoon rains caused massive floods in Pakistan which killed nearly 2000 people, affected more than 20 million and made at least 7.8 million people food insecure and inflicted over US\$ 16 billion in economic loss.

Reason for Natural Disaster

The disasters are different according to their occurrence. For example, the causes of an earthquake cannot be the same as that of forest-fire. Natural disasters are caused due to different possible reasons like, climate change, Global warming, deforestation, soil erosion, Mining, and

pollution. According to Nott (2006) the main causes of flood can be separated into two reasons: i: e physical (climate forces) and human influenced (urban development and vegetation clearing) categories. Maximum of the floods are due to natural forces world widely and in most of the cases it is due to prolonged rainfalls. Deforestation and cutting trees has changed the patterns of floods which are due to the human impact.

Losses due to Natural Disasters



According to report from the Food and Agriculture Organization (FAO) of the United Nations between 2005 to 2015 natural disasters/hazards cost the agricultural sectors of developing country economies a staggering almost \$96 billion in damaged or lost crop and livestock production. Some of the major sectors are following

- Destruction of irrigation systems and other agricultural infrastructure
- Many ready crops damage and also harvested crops effected
- loss of livestock
- increased susceptibility to disease,
- contamination of water bodies
- Disasters/Hazards have long lasting on agricultural production including crops, forest growth, and arable lands, which require time to mature.

Pakistan and Natural Disaster

Pakistan is most 5th most vulnerable country to climate change according to a report published by the Global Climate Risk Index in 2020. Due to climate change the frequency and severity of hydro-meteorological related hazards is increasing, specifically floods and drought, which have led to salinity, waterlogging and further crop loss. Pakistan has experienced a series of natural hazards in recent years which are as follow:

- Drought- conditions in late 2018 and continued through 2019, affected five million people.



- The worst desert locust attack was seen in 27 years that badly damages the agriculture of Pakistan and Government have to declared a national emergency in



January 2020.

- Coronavirus Disease 2019 (COVID-19) pandemic, which started in Feb-2020 and contributed to health and economic

shocks, a disruption in education, and increased food insecurity.

- In September 2020, the Government declared a national emergency due to heavy monsoon rains that triggered major floods in Sindh Province and affected an estimated 2.4 million people.
- In recent months of 2022 (May-June) forest fires are increasing due to hot and severe climate causing deforestation, effecting livelihood and damaging the economy. In May, the fires had been raging at the Koh-e-Sulaiman Range where more than 100,000 native **Chilgoza** trees were burnt.



Many forest Fires have also reported in Islamabad's Margalla Hills and Khyber Pakhtunkhwa's Tirah Valley where thousands of trees have been burned. These fires cause escalation in temperature that ultimately threatens human lives severely.

Farmers in Bangladesh, Pakistan respond differently to climate shocks:

Bangladesh suffered almost 29 major floods and 40 storms, resulting in approximately 8,000 deaths and \$5.6 billion in losses from damage to property, crops, and livestock from 2000 to 2015 while in the same period, Pakistan experienced 45 floods and 5 storms from 2000 to 2015, which caused 6,000 mortalities and \$20.7 billion in

economic losses. Farmers worldwide have well-known coping mechanisms to deal with seasonal uncertainties, variable weather, and natural hazards.

- a) Due to unexpected loss in income from hazards such as floods or storms, Bangladeshi farmers take up work outside of agriculture whereas off-farm laborers put in more hours at work to earn little extra money.
- b) Pakistan farmers move away from agriculture as an immediate response but then return to their fields about a year later.
- c) Farmers in both countries invest in livestock to revive their post-disaster agricultural activities and sustain future consumption.

These strategies help villagers overcome the immediate losses from disaster exposure. It is a good example of how farmers finance the reconstruction process on their own in addition to the post-disaster recovery funds they may receive from the government.

Way forward

Awareness, education, preparedness, and prediction and warning systems can reduce the disruptive impacts of a natural disaster on communities. To mitigate the impact of natural hazards Climate-Smart Agriculture practices and technologies have been identified and need to be promoted on large scale for better production. We cannot stop natural disaster but due to collective efforts and knowledge the bad effect of these disasters can be reduced. To overcome the Natural hazards/Disasters, food security and other related issues can be minimized by

adopting following, methods, practices and technologies:

- I. Awareness, education, preparedness, and prediction and warning systems can reduce the disruptive impacts of a natural disaster on communities.
- II. Improved varieties (salinity, heat, drought, short duration),
- III. Better nutrient management by getting soil and water analysis
- IV. Pest and disease management (IPM),
- V. Water saving techniques (laser land leveling, Bed/ridge sowing),
- VI. Latest irrigation methods such as Drip irrigation, sprinkler irrigation
- VII. Diversification of livelihoods through crop rotation and intercropping can increase production of crops.
- VIII. Tree plantation
- IX. Crop sowing dates according to climate change

Reference:

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- <https://blogs.adb.org/blog/how-farmers-cope-natural-disasters-bangladesh-pakistan>

BENEFITS OF HERBS IN KITCHEN GARDEN

Data collected and prepared by: Humma Abbas, OG-I, Agriculture Technology Department

Herbs are plants with savory or scented properties that are commonly used for flavoring and garnishing food, for medicinal uses, or for fragrances. These are very easy to grow for any beginner. Cookery use typically differentiates herbs from spices. *Herbs* generally refers to the leafy green or flowering parts of a plant (either fresh or dried), while *spices* are usually dried and produced from other parts of the plant, including seeds, bark, roots and fruits.

There are different types of herbs cultivated in hot and cool season. Hot season herbs like Lemon grass, Chives, Basil and Mint are grown in summer season whereas Thyme, Sage, Rosemary, Oregano, Dill, Parsley, Celery, Artichok, Leek, Lavender and Coriander etc are grown in winter season.

Addition of herbs in your Kitchen Garden not only is versatile and valuable for health, its flavorful as well. Most of the herbs play a vital role as companion plant relationship to repel many kinds of insects. So, here are benefits of herbs to promote cultivation at household level and to get maximum benefits.

Thyme

- It lowers blood pressure and cholesterol level
- Prevents against sore throat



- Boosts your mood
- Prevents food poisoning
- It may fight against cancer
- Thyme has been used for centuries to treat cough and bronchitis

Oregano



- Use of Oregano reduces risks of heart attack
- It helps to rejuvenate and energize body
- Aids in digestion
- Improve immune system
- Have great antifungal properties

Sage



- It is strongly anti-inflammatory
- Strengthen bones and teeth
- Improves eyesight
- Prevents constipation
- It is full of protein
- It is wonderful anti-oxidant

Parsley

- Parsley is full of iron
- It helps to heal wounds

- Enhances immunity
- It balances body fluids and good source of anti-oxidants



- Consistent use of parsley can control arthritis
- Serves as the best digestive agent
- Beneficial for gums health
- Keeps your eyes bright and sparkly

Celery



- Celery lowers inflammation
- Lowers down cholesterol level
- Helps to regulate blood pressure
- Prevents against liver diseases and Ulcer
- Reduce the risk of urinary tract infection

Arugula (Rocket salad)



- Arugula is full of Vit C
- It promotes bone health
- Rich in minerals and good for eyesight
- Fights against common cold

Asparagus

- Asparagus is very good source of fiber, vitamin C, E, A & Chromium
- Have anti-aging properties
- Stimulate hair growth



- Prevent kidney stones
- Can be used for body cleanser
- Regulate blood sugar level

Leek

- Leeks are rich in flavonoids
- Prevents from many kinds of cancers
- Anti-diabetic



- Being a low calorie herb, it is very helpful for weight loss
- Vital for nervous system

Rosemary

- It is easy source of anti-oxidants and anti-inflammatory complexes

- It improve blood circulation
- Its oil has very soothing properties for skin
- Stimulates memory performance
- Improves intelligence and focus



- Mint juice helps to decrease toothache

Sweet Basil (Niazbu)

- Niazbu sharpens memory
- It eliminates infections, improves digestion, combats flu and cough
- Removes phlegm from bronchial tubes
- Release mucus in asthma
- Can be treated against insect bites
- Anti-stress agent



Lemon Grass

- Lemon grass reduce body odor
- It keeps skin healthy
- Its use lowers down joints pain
- It has ability to clean and detoxify body fluids



- Heals cold and flu
- Fights depression
- Best repellent for mosquitoes

Marigold

- Use of marigold reduces eye inflammation and Conductivities
- It heals skin wounds and skin rashes etc
- Best repellent for mosquitoes and other insects like nematodes
- Must be planted in Kitchen garden around Cole crops to avoid pests like aphids



Mint

- Mint is very useful for digestion process
- Gives relief in nausea, headache, respiratory disorders and cough
- Its extract is the best tonic for skin and have soothing cool effect
- Its tea releases stress and boost mood



زرعی سفارشات برائے کسان

دھان

کھیت میں اب کی منتہلی کے وقت نیچری کی عمر 30 سے 40 دن ہونی چاہیے۔ اور منتہلی اس طرح کریں کہ فی ایکڑ پودوں کی تعداد 11 لاکھ 60 ہزار ہو۔
نیچری منتہل کرنے سے پہلے 15 دن تک کھیت میں پانی کھرا رکھیں تاکہ پودے اوارا بھی ہو۔
دھان کی نیچری ہرز ہر پاشی دو بار کی جائے پہلی بار 10۴8 دن کی نیچری پہرے کے وقت کھیت تروترا حالت ہونا چاہیے۔
اگر نیچری کمزور نظر آئے تو 250 گرام پوریا یا 400 گرام پلٹیم اور نیم ٹائٹ مرلہ کے حساب سے نیچری کی منتہلی سے دس دن پہلے ڈالیں۔

کپاس

مہدرائی کا عمل ہوائی کے بعد 20 سے 25 دن کے دوران یا پہلے پانی سے قبل یا خشک گوڈی کے بعد ہر حالت میں ایک دفعہ مکمل کیا جائے۔
کم آپاشی والے علاقوں میں متبادل کھلیوں میں پانی دینے سے بہتر پیداواری جاسکتی ہے۔
سفید کھسی، ملی بک، انگریزی سنڈی اور ایف کرل وائرس کے میزبان پودوں کو تلف کریں کیونکہ یہ کیڑوں کی محفوظ پناہ گاہ ہیں ہوتی ہیں۔
کپاس کی ہر قسم کی تلخید و تلخیدہ پیسٹ کاؤٹنگ کرتے رہیں اور پہرے کا فیصلہ مختلف کیڑوں کے نقصان کی معاشی حد کے مطابق کریں۔

موگ۔ ماش

بارانی علاقوں کے کاشتکار موگ ماش کی کاشت ہون ہون کی پہلی بارش کے بعد وتر آنے پر کریں۔ موگ کی کاشت جوائی کے آخر تک کی جاسکتی ہے۔
مطوبہ پودوں کی تعداد حاصل کرنے کے لیے فی ایکڑ 8 سے 10 کلوگرام بیج استعمال کریں۔
پودوں کی بڑھوتری کے لیے 8 سے 10 کلوگرام ٹائٹروجن فی ایکڑ استعمال کریں اور فوسفورس اور پوناش 23 کلوگرام آخری بل چلانے کے بعد چھو کر دیں۔
ربیع ڈرل یا کیرا کے طریقے سے کاشت کریں اور تقاروں کا درمیانی فاصلہ 30 سینٹی میٹر جبکہ بیج کی گہرائی 3 سے 5 سینٹی میٹر رکھیں۔

جنتر

یہ ایک پھلی دار فصل ہے جو زمین کی زرخیزی بڑھانے کے لیے کاشت کی جاتی ہے۔ تاہم چند علاقوں میں بطور چارہ بھی کاشت کی جاتی ہے۔
یہ فصل اگست تک کاشت کی جاتی ہے۔ البتہ مون سون کی بارشوں کے دوران کاشت کی جانی تو بڑھوتری اچھی ہوتی ہے۔
چارہ اور سبز کھاد کے لیے کاشت کی جانے والی فصل کے لیے 20 تا 25 کلوگرام بیج۔ بیج والی فصل کے لیے 10 تا 12 کلوگرام بیج فی ایکڑ استعمال کریں۔
بہتر پیداوار کے لیے ایک پوری ڈی اے پی ٹی ایکٹر بوقت کاشت ڈالیں۔ پہلا پانی ہوائی کے 18 تا 22 دن بعد لگائیں۔ سبز کھاد کاشت کے بعد 40 سے 50 دن بعد پھول آنے پر دیں۔

سبزیات و باغات

ترشاہہ باغات کو 10 سے 15 دن کے وقفہ اور آم کے باغات کو 12 تا 14 دن کے وقفہ سے آپاشی کریں۔
سبزیات کو کیڑوں اور بیماریوں سے محفوظ رکھنے کیلئے زرعی ماہرین کی سفارش کردہ زہرا ادویات کا استعمال کریں۔
امروہ کی زہری لگانے کے لیے زمین کی تیاری کریں اور انجور کی فصل کی بردداشت اور مارکیٹنگ کریں۔

source: 1) Ziratnama Government of Punjab (Farmer,s Advisor)

2) Fauji Fertilizer Company Limited (Farmer,s Advisory Service) June 1.06.2022

Scanned with CamScanner

Data collected by: Muhammad Fakhar Imam
(Research and Publication Unit)

SBP UPDATES

Data collected and Prepared by: Aamna Imtiaz, OG-II
Research & Publication Unit

Financial System performed well and remained resilient, says Financial Stability Review 2021

The domestic economy navigated through two COVID-19 waves during CY21 without significant impact due to effective management of the pandemic, which facilitated a strong revival in economic activity. The GDP grew by 5.7 percent in FY21, and the momentum got further traction in FY22 to post an estimated growth of 6.0 percent. However, the robust recovery in demand and rising international commodity prices, especially oil, led to external account pressures. Banking sector posted a strong growth of 19.6 percent (CY20: 14.2 percent), which was particularly aided by a surge in private sector advances.

For more details, please visit:

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

e-Banking Continues steady growth in the Third Quarter of FY22

The State Bank of Pakistan released its third quarterly report of Payment Systems for the Fiscal year 2021-22 covering the period January to March 2022. During the quarter under review (Q3-FY22), total e-banking transactions witnessed a growth of 2.6% in volume and 6.5% in value on QoQ basis while the overall growth was 32.7% in volume and 57.5% in value on YoY basis. Under retail sector, POS transactions continued to show an upward trend. During this period, number of POS terminals installed reached to 96,975 as compared to 92,153 in the previous quarter, showing an increase of 5.2%. Through these POS terminals, a total of 38.3 million transactions were processed that amounted to Rs. 189.7 billion in value. Paper based transactions declined by -2.9% in volume though its value remained almost at the same level posting only 0.6% growth over the previous quarter.

For more details, please visit:

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

SBP urges banks to leverage its recent initiatives to boost agriculture financing

The Agricultural Credit Advisory Committee (ACAC) meeting reviewed progress on key decisions taken by ACAC in its last meeting and reviewed agriculture credit performance in July-April (FY22). Banks were being urged to leverage SBP's recent initiatives and expedite efforts to boost agriculture financing and enhance outreach, especially in underserved areas. The meeting took stock of the newly developed Agriculture Credit Scoring Model to measure performance of banks adopted by the SBP and reviewed the scoring model's results up to March 2022. The performance scorecards of all agriculture-lending banks will be published annually on SBP's website. The efforts of banks, in disbursing Rs. 1,059 billion during July-April (FY22) which is 63% of the assigned target of Rs. 1.7 trillion for the year, were appreciated. Progress on Electronic Warehouse Receipt Financing (EWRP) Uptake Strategy was also discussed.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr1-15-Jun-2022.pdf>

Press Release of Workers' Remittances in May, 2022

At US \$2.3 billion in May 2022, workers' remittances have continued to remain above the \$2 billion mark since June 2020. In terms of growth, remittances decreased by 25.4 percent on m/m basis and 6.9 percent on y/y basis, largely reflecting the usual seasonal post Eid decline and associated long holiday. Cumulatively, at \$ 28.4 billion, remittances have grown by 6.3 percent (y/y) during the first 11 months of FY22. Remittances in May 2022 were mainly sourced from Saudi Arabia (\$542 million), United Arab Emirates (\$435 million), United Kingdom (\$354 million) and the United States of America (\$233 million).

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-10-Jun-2022.pdf>

MANAGEMENT TIPS

Data collected and Prepared by: Humma Nisar, OG-III
Business Planning Unit

HOW TO BE A GREAT BANKER

At all levels, banking is about earning the trust of customers and providing them effective solutions for managing their money. To be a great banker, you have to be knowledgeable about all aspects of your work and project an image of professionalism and trustworthiness. This will require a dedication to customer service and consistent self-improvement.

1. Get the right education

Banking jobs mostly require at least a bachelor's degree in a related field, like economics, finance, business, or business administration. However, some banks are looking for bankers skilled at bringing in new business, so a marketing degree could be useful. Educational institutions may offer opportunities to work for bank as an intern. Taking advantage of these opportunities, even if they are unpaid, can be highly beneficial to your banking career. Furthermore, having professional certifications can make landing a banking job easier.

2. Know the products

It is essential for a good banker to know the accounts, credit cards, and savings accounts the bank offers inside and out. Bank customers rely on you to ensure that their money is in the right type of accounts for their needs. In order for you to guide customers and be a successful banker, you will need to familiarize yourself with the intricacies of each type of bank product and determine what customer profile fits each one the best.

3. Tailor your approach to your client's needs

In order to create successful relationships with your customers, avoid directly trying to get them to sign up for as many of your products as possible. Instead, develop a holistic approach to the client's needs. This situates you more as a

partner to the client than a salesman. Ask about the client's personal and business life, including their short term and long term financial goals. Building this type of customized service can help develop long term relationships with your customers.

4. Be able to offer alternatives

For any given situation, you should be able to offer your client more than one product that can meet their needs. This allows your solutions to be more tailored to each individual customer, rather than using a one-size-fits-all approach. To help them decide on one, you should also be able to offer the pros and cons of each choice and an overall recommendation.

5. Know how to solve common problems

As a banker, you'll see and hear many of the same problems day in and day out. You should know how to quickly diagnose and solve the more common issues quickly and easily. Practice this by studying each common problem individually and considering the best way to solve it for each type of customer. Providing this type of quick and reliable problem-solving is part of the foundation of a successful banker.

6. Recognize areas for personal improvement

Consider at regular intervals, maybe weekly or monthly, how well you are doing your job. Think about the above criteria and how well you are performing within them. Recognize your errors and work to correct them.



Source: <https://www.wikihow.com/Be-a-Great-Banker>

NATIONAL NEWS

Data collected and Prepared by: Humma Nisar, OG-III
Business Planning Unit

Agriculture sector growth stayed robust during FY 2021-22

The agriculture sector of Pakistan has recorded a robust growth of 4.40% in fiscal year 2021-22, thereby surpassing the target of 3.5% and beating the growth of 3.4% in the previous year, as reported in the Economic Survey of Pakistan 2021-22. Except for the staple crop, i.e wheat, all other crops have shown an impressive growth. The growth was mainly driven by high yields, attractive output prices, supportive government policies, better availability of certified seeds, pesticides and agricultural credit. The crops sector outperformed and posted a growth of 6.58% during FY22 against 5.96% in the previous year. Livestock, having a share of 61.89% in agriculture and 14.04% in GDP, recorded a growth of 3.26% in 2021-22. The fishing sector, having a share of 1.39% in agricultural value addition and 0.32% in GDP, grew 0.35% compared to growth of 0.73% in the corresponding period of last year. The forestry sector, having a share of 2.14% in agricultural value addition and 0.49% in GDP, posted a positive growth of 6.13% against negative growth of 0.45% last year.

Saudi investors eager to invest in agriculture and minerals sector in Pakistan

A delegation of businessmen and investors from Saudi Arabia has expressed keen interest in investment in Pakistan's agriculture and mineral sector as well, with the intention to export such goods not only to Saudi Arabia but also to other countries of the world. The delegation members are keen in bilateral trade of products on low cost between Pakistan and Saudi Arabia. Furthermore, the delegation offered Pakistani investors to invest in Saudi Arabia's petrochemical sector, where they would be able

to avail a loan facility of 75% of the total investment from the Saudi Investment Fund and Saudi banks.

Government Calls for involving youth in olive production

The government is taking solid steps to enhance olive cultivation in different areas of the country. The proposed initiative under the national programme on olive deepening would comprise the left-over targets of the ongoing project, new proposed activities in southern Balochistan districts and pilot intervention for conversion of five million wild olive plants linked with climate change initiative and several clusters are identified for olive plantation based on the previous plantation, land availability and other climatic variants. A great potential exists in involving the youth in nursery raising, and marketing of olive products whereas females could also be involved in the value addition process. Training and exposure visits to educate youth would be arranged in these two key areas of the olive business to facilitate the involvement of youth in agribusiness which would lead to the creation of more job opportunities.

Instructions issued regarding Lumpy Skin Disease on the Occasion of Eid-ul-Adha

Livestock and Dairy Development Department of Punjab has issued instructions to different departments including the Department of Local Government, Transport, District Administration, Police and Cattle Market Company regarding the prevention of Lumpy Skin Disease and Congo Fever due to large-scale movement of animals on the occasion of Eid-ul-Adha. It is instructed that no animal should enter the markets without Lumpy Skin Vaccination Certificate. Special arrangements will be made for spraying and picking of ticks, flies and mosquitoes in the markets. Lumpy skin disease vaccine supply and emergency treatment camps will also be set up in the markets. In addition, quarantine centers will be set up in the markets.

ZTBL NEWS

Data collected and Prepared by: Aamna Imtiaz, OG-II
Research & Publication Unit

ZTBL ZARAI BAITHAKS ORGANIZED DURING JUNE 2022

ZARAI BAITHAK BY TANDO ALLAHYAR BRANCH OF HYDERABAD ZONE



A Zari Baithak was held on 02.06.2022 by Tando Allahyar Branch of Hyderabad Zone at Qazi Abdul Shakoor Agriculture Farm Tando Allahyar. The Zari Baithak was attended by more than 100 persons from different villages of Tando Allahyar.

Display Stalls were installed in the premises of Venue by M/S Engro Fertilizer (Free Soil Testing Service, Fertilizer Utilization other micro nutrients) and Agriculture Research Department (soil testing gadgets & tools, water saving techniques, etc.). Besides ZTBL representation, Mr. Syed Ghulam Ali Shah, Deputy Director, Agriculture Division, SBP-Hyderabad, Mr. Muhammad Hanif Abbasi, Progressive Farmer, Mr. Tayyab Uddin Memon, Senior Scientist, Plant Physiologist, Agriculture Research Department, Govt of the Sindh, Mr. Dr. Aftab Ahmed Mahar, Senior Scientist-Agronomist, Agriculture Research Department, Govt of the Sindh, Mr. Naeem Ul Islam, Technical Officer, Engro Fertilizer, Tando Allahyar and Mr. Qazi Abdul Shakoor, Progressive Farmer, addressed the session.

ZARAI BAITHAK BY FAISALABAD BRANCH OF FAISALABAD ZONE



A Zari Baithak was held on 14.06.2022 by Faisalabad Branch in Chak No.32 JB, Model village, Tehsil & District Faisalabad. The Zari Baithak was attended by more than 100 persons from surrounding villages of model village. Mr. Farrukh Hussain Cheema, SVP/RGM Punjab-II, Faisalabad, Mr. Lal Hussain, Zonal Chief, Faisalabad, Hafiz Saad Bin Mustafa, Oil Seed Scientist, Ayub Agriculture Research Institute Faisalabad, Mr. Ahsan Raza Malhi, Maize Scientist, Ayub Agriculture Research Institute Faisalabad, Mr. Arslan Ahmed, Sungrow (pharmaceutical Company) and Dr. Suleman Ahmed, (Dairy feed Company) addressed the Zari Baithak session.

Regional General Manager, Punjab-II, Mr. Farrukh Hussain Cheema, addressed the participants of Zari Baithak. He warmly welcomed all the guests and congratulated the Zonal Management and Staff members of ZTBL, Faisalabad Branch for arrangement of ceremony. Furthermore, he appreciated farmers on behalf of ZTBL and encouraged the young generation to step forward for their contribution and progression of agriculture economy of Pakistan. He elaborated the role of ZTBL in development of farmer's community especially the small farmers through its fundamental resolution of **Supervised Credit Schemes** through MCOs.

ZARAI BAITHAK BY THATTA BRANCH OF KARACHI ZONE



A Zari Baithak was held on 10th of June, 2022 by Thatta Branch of Karachi Zone in the Makli Gymkhana at Thatta. The Baithak was attended by more than 110 persons from different villages of Thatta, VUR, Mirpur Sakro & Sujawal vicinity. Every walk of community, & stakeholders like Govt Officials, Progressive Farmers, Abadgar Sangat, Landlords, Livestock & Fisheries Farmers, Dealers from Pesticides, Agro dealers, common interest persons attended the Fruitful session.

Display Stalls were installed in the premises of Venue by M/S Syngenta to promote Nawa Sawera Products (Pesticides Company) and ZTBL owned Stall where displaying Products & Services of on spot Account Opening & Biometric services available.

Mr. Sheeraz Hassan, Development Finance Division, State Bank of Pakistan BSC Karachi addressed the session & presented the role of SBP as Regulator, different lending schemes, agri credit lending schemes & CLIS, LIS, Kamyab Jawan, women enterprises schemes & SBP facilitation towards agriculture uplifting solutions. He praised the role of ZTBL & appreciated the initiatives of ZTBL to promote Agri via traditional methods like Baithaks.

Mr. Zulfiqar Rind, Development Finance Division, SBP, BSC Karachi described the Role of

Development Finance Division. Mr. Aftab Jokhio, Water Management Thatta briefed the farmers on Water Courses Utilization to meet Water scarcity Crisis. Mr. Nizam Shaikh, RGM Sindh-I addressed the session & presented the ZTBL Intervention in Thatta District as well in Sindh & Baluchistan (under management Area), Lending Mechanism, Agri Products, Input Loans, Development Loans, Liability Products, ADC & Digital Banking.

ZARAI BAITHAK BY MINGORA BRANCH OF MINGORA ZONE

A Zari Baitak was arranged in the village of Manglawar, a circle of Mingora Branch. A big gathering of farmers of the area attended the Baitak. From Head Office, EVP/Group Head, ISD, DBD, Services Division, Mr. Amir Zafar Chaudhary, EVP/Head (Planning, Research & Tech Division), Mr. Asad Ullah Habib, EVP/Chief Compliance Officer (CCO), Mr. Anjum Abbas, EVP/Chief Finance Officer (CFO), Mr. Muhammad Arif, attended the Baitak.



Mr. Karimullah Khan, Manager, ZTBL, Mingora branch expressed his views about the area and loan advanced to the farmers in different category. Mr. Khurshid Alam Khan, Zonal Chief, Mingora Zone welcomed all the farmers and executives of the bank and appreciated their participation in the Baithak. He explained in detail the overall activities of ZTBL in the area.

Mr. Asad Ullah Habib, EVP/Head (Planning, Research & Tech Division) welcomed all the farmers and other guests from the area and explained the aims and objectives of the ZARAI BHAITAK.



A detail discussion in the shape of question and answer also took place. Farmers of the area stated their problems and especially revenue authorities were blamed in preparation of their pass book etc. Manager Mingora Branch informed that due to computerization of revenue record the issue is being faced which will be resolved in few months. A progressive farmer of the area raised the issue of short fall of water in the hilly area where different types of Orchards are grown but their output is not to that extent which the farmers expect. He requested for a big reservoir in the hilly area. Mr. Asadullah Habib, EVP/Head (P,R&TD) suggested them that a group of 3-4 farmers may collectively apply for bank loan to the tune of 2 to 3 million and the bank will advance the same to them for construction of a big reservoir in their Agri Land that will address their water short fall issue. Another farmer complained about the high rate of interest and requested to reduce the same to the level of 12% to 13%.

ZARAI BAITHAK BY DIGRI BRANCH OF MIRPURKHAS ZONE

A Zarai Baithak was organized on 17th of June, 2022, by Digri Branch of Mirpurkhas Zone in Al Majeed Banquet at Digri. The Baithak was attended by more than 100 persons from different villages of Digri, Kot Ghulam Muhammad & Mithi locality.

Display Stalls were installed in the premises of Venue by ZTBL where on spot account opening & biometric services were available. M/S Engro represented by Mr. Kamran to promote pesticides and fertilizers



ZARAI BAITHAK BY ALIPUR & SEETPUR BRANCHES OF MUZAFFARABAD ZONE



A Zarai Baithak was organized in Pattka, Tehsil Naseerabad. by Muzaffarabad Zone. A large number of farmers participated in the event. Mr. Asad Ullah Habib, RGM Islamabad EVP/Group Head (ISD, DBD, Services Division), Mr. Amir Zafar

Chaudhary, EVP/Chief Compliance Officer (CCO), Mr. Anjum Abbas, EVP/Chief Finance Officer (CFO), Mr. Muhammad Arif, attended the Bhaitak. Other guests included DG Livestock Dr. Ejaz, DSP Ali Raza Dar, Raja Bilal, Mr. Khan Abdullah Khan, Ms. Fauzia Khan and Syed Barkat Hussain Shah. Bank Officers and other local political and social figures also participated in the event. Mr. Asad Ullah Habib, RGM/EVP said that the bank has launched various new lending products. He said that loans would be given in the northern areas including Gilgit-Baltistan and Azad Kashmir on the basis of transparency and merit. Customers should pay their installments on time so that the bank management does not face any difficulty in its service.

ZARAI BAITHAK BY SAKRAND BRANCH OF SHAHEED BENAZIRABAD ZONE



A Zarai Baithak was held on 15.06.2022 by Sakrand Branch of Shaheed Benazirabad Zone at Royal Marhaba Hall Sakrand. The Zarai Baithak was attended by more than 100 persons from different villages of Taluka Sakrand. Display Stalls were installed in the premises of Venue by M/S Four Brother Group Pakistan, Sakrand (Fertilizer, Pesticide Dealer at Sakrand) and Agriculture Research Department (soil testing gadgets & tools, water saving techniques, etc.). Mr. Ghulam Mustafa Jamali, Agri Research Officer, Agriculture Department Sakrand and Dr. Muzammil Memon, Live Stock Department, Sakrand addressed the session.

ZARAI BAITHAK BY CHARSADDA BRANCH OF PESHAWAR ZONE

A Zarai Baithak was held on 09.06.2022 in District Charsadda of Peshawar Zone and Team from

Head Office headed by President's Recovery Team attended the baithak.



Mr. Muhammad Naeem, VP/Zonal Manager (Rec/SAM) thanked executives and guests for sparing time for Zarai Baithak. The Secretary underlined that in line with the directives and vision of President ZTBL, the Management has come here to the doorstep of the farmers to listen to the grievances/problems of the farmers pertaining to ZTBL. He also briefed the participants about the loaning schemes especially newly introduced multiple lending schemes for the benefits of Farming community of the country so that Farmers can be facilitated through different agriculture products/schemes.



Mr. Asadullah Habib, EVP/Member President's Recovery Team, thanked all the Farmers/participants on behalf of President for showing their concern and sparing time to attend Zarai Baithak. He very categorically advised all the farmers to share whatever they have in their minds so that the main purpose of this forum is achieved and problems/issues of farmers could be resolved.

ZARAI BAIETHAK BY LALAMUSA BRANCH OF SIALKOT ZONE

A Zarai Baithak was conducted on 23.06.2022 at Dera of Ch. Muhammad Asghar, village Bagarianwala, Tehsil Kharian, District Gujrat under the jurisdiction of ZTBL Lalamusa Branch of Sialkot Zone. The baithak was attended by Syed Hassan Raza Shah, Zonal Chief, Sialkot, Abdul Ghafoor, Zonal Manager (R&SAM) Sialkot Zone, Muhammad Naveed Iqbal, Manager, ZTBL Lalamusa Branch, Nadeem Ahmed, Mobile Credit Officer, ZTBL, Lalamusa Branch, Dr. Salim Mehmood, DVM Jehlum (KB Dairies) and Mr. Muhammad Ishfaq, Field Assistant, Agriculture Department, Kharian.



The Zonal Chief Sialkot welcomed all the participants in Zarai Bethak. He comprehensively elaborated the leading role of ZTBL in promoting the agri sector of the country through credit facilities.



The existing major products of ZTBL were explained by the Zonal Chief and measures taken by the Bank's management for promotion of agri sector. Apart from traditional lending such as for seasonal inputs, small dairy farming, tractors, machinery etc., the Zonal Chief highlighted the

features of following new schemes recently launched by the Bank:

1. Soyabean & Sesbania (Jantar)
2. Golden/Misri Chicken and Poultry Farming
3. Black Australorp Chicken Farming
4. Biofloc Fish Farming
5. Financing for Packaging and Small Godown
6. Financing for Horticulture (Production of Flowers)
7. Financing Product for Agri. Machinery
8. Financing Product for Rice Transplanters
9. Raw Sugar (Jaggery/Shakkar (Making, Proc and Packaging
10. Three Wheeler loader rickshaw

Mr. Muhammad Ashfaq, Field Assistant, Agriculture Department, Government of the Punjab, briefed the participants about techniques to have high per acre yield. He emphasized the farmers to use modern technology in agriculture activities which will not only reduce the production cost but also increase the per acre yield.



Dr. Salim Mehmood, DVM from Jehlum also attended the Zarai Bethak and delivered a useful lecture on animal health and their care.

