

AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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IMPACT OF CLIMATE CHANGE ON OCEAN/SEA

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

Introduction

By 2050, humans will face the challenge of providing food and livelihoods to a population likely to exceed nine billion people. The atmosphere and oceans have warmed due to global warming, climate change and the amounts of snow and ice have been reduced and sea level has risen. Ocean temperatures and water levels are continuing to rise as a result of different human interventions. The warming of the Earth's climate has a range of effects on the biogeochemical properties of the ocean that support marine fisheries, sea foods production, and other benefits to human societies. Aquatic systems that sustain fisheries and



aquaculture are undergoing significant changes as a result of global warming and forecasts indicate that these changes will be accentuated in the future while in many regions; climate change is affecting precipitation and melting of snow and ice, altering hydrological systems and affecting water resources in terms of quantity and quality. Fishes are an important source of nutrition and protein as well as considered as source of generating income and livelihoods. The increasing climatic variability can lead to more frequent extreme events, including storms and marine heat waves effecting food production system. The ocean has absorbed 93 percent of this additional heat and sequestered 30 percent of the emitted anthropogenic CO₂.

How does climate change affect oceans and marine life?

The Oceans are playing an important role in climate dynamics as almost 83% of the worldwide carbon cycle is circulated through the oceans and they have absorbed 93% of the excess heat from greenhouse gas emissions since 1970s. The oceans are also home of between 500,000 to 10 million marine species, contributing enormously to the biodiversity of our planet and providing food. Globally, ocean



temperatures are predicted to increase by 1-4°C by 2100 ultimately these changes are impacting marine life in different ways. Unexpected rises in temperature and acidification can lead to the loss of marine species and habitats. Shifting ocean currents and warming waters are changing the distribution of fish stocks and altering the structure of ecosystems.

Sea level rising

The most important/prominent effects of climate change on the physical properties of the ocean include the increase in water temperature from the



surface to the deep sea and changes in ocean currents, circulation patterns and sea level. Copernicus Marine Environmental Monitoring Service report highlighted that the warming of the

world's oceans and melting land ice caused sea levels to rise by 2.5 millimeters (0.1 inches) per year in the Mediterranean while worldwide, levels are rising by up to 3.1 millimeters each year indicated that in near future the cities around sea are in danger. The uptake of additional energy in the climate system is caused by the increase in the atmospheric concentration of carbon dioxide (CO₂) and other greenhouse gases (GHGs), and these changes are impacting thousands of marine species that are of commercial importance.

Climate change and poverty related in fisheries and aquaculture



Small-scale fishers and aquaculture are particularly vulnerable to climate change. Their vulnerability is a result of both their geographical location as well as their poverty situation. Being located at the waterfront, fishing and fish farming communities are exposed to climate related extreme events and natural hazards, such as hurricanes, cyclones, sea level rise, ocean acidification, floods and coastal erosion. Millions of people living in coastal and floodplain lowlands are unable to escape regular flooding. Climate change impacts are harming human and natural systems including infrastructure, disturbing fish stocks, eroding natural resources and endangering species and ecosystems. Climate change is therefore a threat to human health, well-being and livelihoods.

Marine Pollution:

Marine pollution is a combination of chemicals and trash, most of which comes from land sources and is washed or blown into the ocean. This pollution results in damage to the environment, to the health

of all organisms, and to economic structures worldwide.



One of the major reasons of marine pollution is plastic accumulating in our oceans and on our beaches. Around the globe, these plastics pollution has a direct and deadly effect on wildlife. Thousands of seabirds and sea turtles, seals and other marine mammals are killed each year after ingesting plastic or getting entangled in it. Thousands of animals, from small fishes to blue whales, died due to eating plastic and getting caught in plastic.

Way Forward:

- Choose nontoxic chemicals and dispose of herbicides, pesticides and cleaning products properly.
- Use less water so excess runoff and wastewater will not flow into the ocean.
- Choose sustainable seafood. Buy less plastic and bring a reusable bag.
- Reduce Vehicle Pollution by using fuel efficient vehicles, carpool or ride a bike.
- Keep the beaches clean and use trash bins for waste disposal.
- Don't put trash, plastic or other harmful things into rivers, canal, sea and in any water channel.



METHODS TO IMPROVE QUALITY OF SOIL

**Data collected and prepared by: Ahmed Hussain Khan
(OG-II, Information & Monitoring Unit)**

Soil quality is the inherent capacity of a particular soil to support human health and habitation, maintain or enhance air and water quality, most importantly sustain plant and animal productivity. From an agricultural standpoint, soil quality is vital for improving long-term agricultural productivity and maximizing profits through sustainable productivity.



Good quality soil is essential for high plant growth. Without fertile and nutrient-packed soil, careful efforts at sowing, weeding and tending garden will all be in vain. Soil provides food, water and some air that plants need for healthy growth and development, so it's worth spending time trying to improve soil quality.

Types of Soil as a Growing Medium

Soil can be judged as to whether it is sandy, silty, clay, loam, peaty or chalky. Each of these has its own characteristics, which can be improved in different ways. Sandy soil doesn't retain nutrients well, so needs to be kept well supplied with organic matter.



Silty and loam soils are regarded as good for growing and need less work. Clay soil is more problematic; it can lack aeration and good structure needed for growing. The best solution is to add lots of well-rotted organic matter in the autumn.

Chalky soil is worst for cultivation because it is naturally highly alkaline which causes mineral deficiencies. One way to rectify this is to add bulky organic matter to improve the soil's nutrient content and water retention.

It is important for soil to both function optimally for current needs and remain healthy for future use. Soil organic matter, tillage, soil compaction, soil structure, depth of soil, water-holding capacity, electrical conductivity, pH, ground cover, microbial biodiversity, carbon-to-nitrogen ratio (C:N ratio) and nutrient management are some of the important parameters of soil quality.

Enhance Organic Matter

Improving and maintaining soil organic matter content is the most important quality parameter. Increasing organic matter improves soil structure as well as water and nutrient holding capacity, supports soil microbes, and protects soil from erosion and compaction. Organic matter can be improved by using no-till or minimum till methods, growing cover crops, leaving crop residues, and using rotations with crops that balance optimal water and nutrient management practices.

Use Reduced Tillage / Prevent Soil Compaction

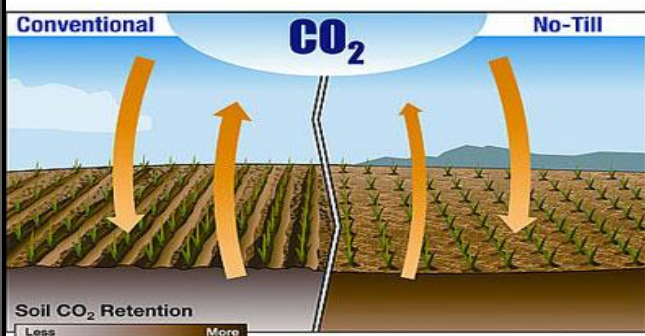
Using reduced tillage practices will protect the soil surface, which decreases soil erosion and soil compaction and decreases the loss of organic matter. Reduction in tillage also decreases the potential for destroying soil structure. Soil can be compacted by using heavy equipment on the surface when the soil is wet. Compaction will reduce the amount of air, water and space for growth of both soil microbes and plant roots. Soil compaction can be reduced by minimizing equipment use when the ground is wet and combining multiple farm tasks, such as applying both herbicides and fertilizer in one trip.

Keep the Ground Covered

Bare soil is susceptible to wind and water erosion, and to drying and crusting. Ground cover protects soil, provides habitats for larger soil organisms, such as insects and earthworms, and can improve water availability. Ground can be covered by leaving crop residue on the surface or by planting cover crops. In addition to ground cover, living cover crops provide additional organic matter, and continuous cover and food for soil organisms. Ground cover must be managed to prevent problems with delayed soil warming in spring, diseases, and excessive build-up of phosphorus at the surface.

Microbial Diversification

Soil quality also relies on microbial organisms. Diversity in soil microbes may be helpful in controlling pest populations, diseases and weeds. Biodiversity can be achieved by increasing long-term crop rotations, since each plant in rotation contributes to unique soil structure and plant residue.



Carbon-to-Nitrogen (C: N) Ratio

Understanding how to improve soil quality is aided by knowledge of the carbon-to-nitrogen (C:N) ratio for managing cover crops and nutrient cycling. The C:N ratio is the amount of carbon to the amount of nitrogen in a residue or other organic material applied to soil. If material with a higher C:N ratio residue is applied, it takes longer to decompose and may immobilize inorganic fertilizers that are applied. This problem can be reduced by growing a low C:N ratio crop (e.g., vetch or other legumes) in rotation with a high C:N ratio crop (e.g., wheat straw).

Managing Nutrients

Efficient nutrient management is important in maintaining soil quality. Test soils regularly and make sure that you store all your records. Examining records over time will tell whether the management practices that were followed increased or depleted soil nutrients. Too much fertilizer or manure may cause groundwater contamination or may run off and enter water bodies and degrade water quality. Application of nutrients based on a soil test will alleviate this problem.

What works on one farm may not work on other. Adjust management plan by observing changes in soil quality on your farm. Wise management decisions will improve the overall quality of the soil. Being proactive, rather than reactive, will make a better steward of this limited resource.

Chemical Management

An important function of soil is to buffer and detoxify chemicals, but soil's capacity for detoxification is limited. Pesticides and chemical fertilizers have valuable benefits, but they also can harm non-target organisms and pollute water and air if they are mismanaged.

Pest Management

Efficient pest management means testing and monitoring soil and pests; applying only the necessary chemicals, at the right time and place to get the job done; and taking advantage of non-chemical approaches to pest such as crop rotations, cover crops and manure management.

Diversify Cropping Systems

Diversity is beneficial for several reasons. Each plant contributes a unique root structure and type of residue to the soil. A diversity of soil organisms can help control pest populations, and a diversity of cultural practices can reduce weed and disease pressures. Diversity across the landscape can be increased by using buffer strips, small fields, or contour strip cropping. Diversity over time can be increased by using long crop rotations. Changing vegetation across the landscape or over time not only increases plant diversity, but also the types of insects, microorganisms and wildlife that live in farm.

Source: www.soilhealth.com

FODDER CROPS IN PAKISTAN

**Data collected and prepared by: Ahmed Hussain Khan
(OG-II, Information & Monitoring Unit)**

Pakistan is blessed with diversified type of fodder crops for feeding livestock. It not only provides food security through supply of food for mankind and also plays an important role for poverty alleviation of small livestock farmers. Regular supply of adequate and nutritious fodder is essential for the promotion and development of livestock. Fodder crops are the main and cheapest source of feed for livestock. At present, fodder crops are grown over 10.22 % of the total cropped area of 22.6 million hectares. The share in area of Punjab is 82.56%, Sindh 11.50% KPK 4.48% and Baluchistan 1.46%.



The area under various fodder crops in the country is too low to meet even half of the consumption requirements of the present livestock population in the country. The deficit estimate variously is 15-30 % of the requirement in terms of nutrients. The shortage is larger if expressed in terms of digestible protein.

In Pakistan mainly two types of livestock production practices are prevailing i.e. (i) rural household where animals are closely integrated with the rural subsistence economy using grown fodder which comprise of all crops that are used as cut and carry livestock feed (ii) large herds (mostly small ruminants) kept in rangelands where livestock feed include all vegetation grazed, with particular reference to rain fed flat lands, hill lands and rangelands. More than half of animal feed is coming from fodders and crop residues, 1/3rd from grazing of rangelands, wastelands, canal bank, road sides and the rest is from crops and their by-products.



Major Fodder Crops

Major fodder crops grown during winter include berseem, lucerne, oats, barley and mustard; while during summer these are maize, sorghum, S.S. Hybrids, millet guar and cowpeas.

WINTER ANNUALS

Berseem or Egyptian clover

This is a major winter fodder. Berseem was brought to Sindh from Egypt after the First World War and became the major winter fodder as an irrigated crop. If sown in late August or early September. Berseem will be ready for cutting before the cold weather on the Punjab plains and should produce four to six cuts. It dies off in late April to early May. Berseem, unfortunately, is not an easy crop to make into hay, although this is possible by careful drying off the field but this is laborious and expensive.

Oats



Oats have become a major forage and now figure largely in the green feed and hay is also sold to urban markets. Oats provide a high quality feed and are high yielding, they continue to grow at lower temperatures than berseem; this can provide feed in the winter gap when prices are high. Oats are frequently mixed with berseem to give early bulk have become a very important crop in past fifteen years. Like berseem, it is an irrigated crop.

Persian Clover or Shaftal

It is an ancient crop of this region and was previously widely grown but has largely been replaced by berseem. since it produces nothing in autumn but gives two big cuts in spring. It is still grown on soils which are too wet or too saline for berseem and is a very common contaminant in commercial berseem seed. It is a cold tolerant crop and is grown in some higher areas. It is an excellent hay crop and its young shoots are used as a vegetable.

SUMMER ANNUALS

Sorghum



Sorghum is widely grown on both barani and irrigated land, often broadcast at fairly high seed rates. It may be used fresh, although there are dangers of toxicity, or allowed to reach near maturity and dried as “karbi”. Successional seeding is required where a supply of green feed is needed. Fodder cultivars are available, but most of that grown is local landraces.

Hybrid Sweet Sorghum

This fodder type has been gaining popularity over past twenty years, since it provides several cuts through the warm season. It also does away with the necessity of cultivating land during the monsoon for the successional sowings needed for single-cut crops. Local hybrids have been developed but their seed production is still being organised and much of that used comes from multi-national companies. Sweet sorghum is a safer feed, with little danger of Hydrogen cyanide (HCN) toxicity than ordinary sorghum. Seed is expensive and the crop is usually row-planted under irrigation by commercial fodder growers and dairymen.

Maize



It is a very important fodder and used in many ways. In the irrigated tracts, it is first grown as a catch-crop to help cover the May –June gap and later in the season is grown for profit purpose. In the barani tracts, it is grown where soil and moisture conditions are deemed suitable for green feed or dried fodder. Since considerable areas of maize are used for green cobs, as vegetables, their green residues contribute to the forage pool.

Cowpeas

Cowpeas is a high quality summer fodder, that can be sown early, and is grown on relatively small areas



commercially (they are also grown as both pulses and vegetables and provide very useful by-products).

Guar

Guar is a useful summer fodder, sometimes sown in admixture with sorghum. It is suitable for both barani and irrigated situations. At present local landraces are used.

SOME OTHER VARIETIES

There are many minor summer fodders. “Swank” is still used on wet lands during the monsoon in the irrigated tracts. Mung and moth are summer pulses used as fodder. True millet and foxtail millet are grown mostly in the Northern Areas.

زرعی سفارشات

کپاس

- ☆ ۹۰ یوں کاشت کی گئی کپاس کے لیے آخری پانی 15 اکتوبر تک لگائیں۔ اس میں تاخیر فصل کے لیے نقصان دہ ہے۔ سفید پھول جب پودے کی چوٹی پر پہنچ جائیں تو فوراً پاشی کریں۔
- ☆ پتلی 40 سے 50 فیصد نینڈے کھلنے پر شروع کریں۔
- ☆ پتلی 10 یوں کاشت ہو جانے کے بعد شروع کریں اور شام 4 بجے تک بند کر دیں۔
- ☆ ہر کچن کپاس کی پتلی 15 سے 20 اور کئی کپاس کی پتلی 8 دن کے وقفے سے کریں تاکہ کھلی ہوئی کپاس ضائع یا خراب نہ ہو۔

دھان

- ☆ موٹی اقسام کے لیے کٹائی اور پھیلانی کا عمل شروع کریں۔ کٹائی اس وقت کریں جب سٹکے اوپر والے دانے پک چکے ہوں اور نیچے والے دو تین دانے ابھی ہرے ہوں۔ اس وقت دانے میں 20-22 فیصد ہوتی ہے۔
- ☆ ہلکے اقسام میں دانے ہلکے ہوتے وقت پانی کی کمی نہ آنے دیں۔ ہلکے اقسام کو آخری پانی کٹائی سے 15-18 دن پہلے لگائیں۔

کماؤ

- ☆ فروری کاشت فصل کو 20-30 دن کے وقفے سے پاشی جاری رکھیں۔
- ☆ اگر جبر کاشت عمل نہ ہوئی ہو تو اس کو جلد عمل کریں۔ صرف محمد زراعت کی منظور شدہ اقسام ہی کاشت کریں۔

کھئی

- ☆ پھال آنے اور دانے کی دوھیہ حالت میں فصل کو سکا کرنے میں دوسری طرف یہ فصل پانی کی زیادتی کو بھی برداشت نہیں کرتی۔ لہذا افالو پانی نکالتے رہیں۔
- ☆ دو پھالی زمین کے لیے ہلکے اقسام میں پھال آنے سے قبل ایک پوری پھال یا کھادنی ایکڑ ڈالیں۔

مسور

- ☆ مسور کی کاشت کے سلسلے میں زمین کی تیاری شروع کریں۔
- ☆ منظور شدہ اقسام ناپ مسور، 2002 پنجاب مسور، 2009 مسور، 93 پھال مسور، پنجاب مسور، 2019 پنجاب مسور، 2020 اور مرکز 2009 کے بیج کا بندوبست کریں۔
- ☆ مسور کا وقت کاشت، نارووال، راولپنڈی، ساکتوت اور پھال کے لیے 15 اکتوبر، 130 اکتوبر اور بھکر، راجن پور، مظفر گڑھ، جھنگ، منڈی بہاؤ الدین، گجرات، فیصل آباد اور جنوبی پنجاب کے دیگر علاقوں کے لیے آخر اکتوبر 15 نومبر ہے۔

چنا

- ☆ چنے کی بروقت کاشت کریں۔ مختلف علاقوں کے لیے چنے کا وقت مختلف ہے۔ مثلاً انک اور چکوال کے لیے 25 ستمبر، 15 اکتوبر، گجرات، نارووال، جہلم اور راولپنڈی کے لیے 15 اکتوبر
- ☆ 10 نومبر قبل کے علاقے بھکر، خوشاب، میانوالی، لیہ اور جھنگ کے ہارنی علاقوں کے لیے ماہ اکتوبر اور پاشی علاقوں فیصل آباد، ساہیوال، ملتان، بہاول پور، بہاول نگر اور وسطی پنجاب کے دیگر علاقوں کے لیے آخر اکتوبر 15 نومبر جبکہ یادو، رنجور، جہلم اور جہلم کاشت 20 اکتوبر، 10 نومبر ہے۔

موسوں (کیولا)

- ☆ کاشتکار زیادہ سے زیادہ وقت پر کیولا یعنی موسوں کاشت کریں۔ اگر طبعاً وقت پر نہیں ہو تو جبر کاشت کماؤ، چنے، گندم اور برسم وغیرہ میں کامیابی سے اس کی مخلوط کاشت کی جاسکتی ہے۔

سبزیات

- ☆ آٹنی کاشت کا بہترین وقت اکتوبر کا ہر مہینہ ہے لہذا کاشتکار آٹنی بہتر پیداوار کے لیے تیاری ابھی سے شروع کریں اور زرعی مداحل کا بندوبست کریں۔
- ☆ چھاری سے پاک حصہ جی شدہ بیج کا استعمال کریں۔ کاشت سے کم از کم 10-12 دن پہلے بیج کو سرد خانے سے نکال لیں اور سایہ دار جگہ پر رکھیں تاکہ بیج باہر کے عام درجہ حرارت کے مطابق ہو جائے اور اس میں کھونٹے پھوٹنے کی گنجائش ہو۔ اکتوبر کا پہلا ہندو محلہ اس کی کاشت کے لیے انتہائی موزوں ہے۔ منظور شدہ اقسام لہسن، گلابی، دیسی سفید اور جی ایس۔ 1 ہیں۔

(Agro Advisory Services for Farmers)

SBP UPDATES

(Compiled By: Aamna Imitiaz, OG-II, P&RD)

Press Release of Workers' Remittances in August 2022

Workers' remittances recorded an inflow of US\$2.7 billion during August 2022. In terms of growth, remittances increased by 7.9 percent on m/m and by 1.5 percent on y/y basis. Remittance inflows during August were mainly sourced from Saudi Arabia (\$691.8 million), United Arab Emirates (\$531.4 million), United Kingdom (\$369.7 million) and the United States (\$294.4 million).

SBP sets agriculture credit disbursement target of Rs1.8 trillion for FY23

State Bank of Pakistan (SBP) has assigned annual agriculture credit disbursement target of Rs1,800 billion to the financial institutions for FY23 to cater to the agriculture credit demand in the country. Moreover, in line with the national food security requirements and need for mechanization of farms to enhance agriculture productivity, specific targets of Rs140 billion for production loans of wheat crop, Rs45 billion for tractor financing, and Rs20 billion for financing for harvesters, planters and other farm machinery have also been set under the overall target for FY23. In addition, SBP has also enhanced the per acre indicative credit limits for agriculture financing to support the farming community to avail adequate financing from banks and optimize their agriculture inputs' usage. With a view to ensure food security, per acre indicative credit limit for wheat has been enhanced from existing Rs60,000 to Rs100,000 which will allow farmers to deploy quality inputs for improved yields. During FY22, the financial institutions managed to disburse Rs1,419 billion to the agriculture sector compared with the disbursement of Rs1,366 billion during FY21 whereas the outstanding agriculture credit recorded an encouraging growth of over 10% and reached Rs691 billion by end June 2022. The unprecedented disbursement and growth in agriculture credit portfolio was supported by various recent initiatives of SBP to promote agriculture credit and financial inclusion in the country.

<https://www.sbp.org.pk/press/2022/Pr-26-Aug-2022.pdf>

SBP signs MoU with Zameen.com to utilize data on real sector

State Bank of Pakistan (SBP) has signed a memorandum of understanding (MoU) with Zameen.com according to which the latter will provide data on the prices and rental costs of residential and commercial properties in the country's metropolitan areas. This data will subsequently be used by SBP to analyze house prices, develop related indices and use the information in its publications, working papers and reports. The aggregate house price and rental indices will also be available on SBPs data portal - Easydata for the last four years.

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

DONATE FOLLOWING ITEMS REQUIRED FOR FLOOD AFFECTEES

<u>Flood Items</u>	<u>Shelter Items</u>	<u>Hygiene Items</u>
<ul style="list-style-type: none">• Food Packs• Atta / Wheat Flour• Ghee / Oil• Dal Moong• Dal Chana• Dal Masoor• Chili Powder• Masala Mix• Sugar• Milk Powder• Tea black• Salt• Match Box• Dry Biscuits• Baby Food• Milk for Babies• Water Nutrition for Babies and lactating mothers	<ul style="list-style-type: none">• Tents• Tarpaulin Sheets• Plastic Sheets• Blankets• Sleeping Bags• Mosquito Nets• Kitchen Sets• Jerrycans• Water Coolers• Buckets• Mugs• Domestic Generators• Water filter Units• Solar Lights• Torches	<ul style="list-style-type: none">• Soup• Toothbrush and Toothpaste• Shampoo• Mosquito Repellent and Mosquito Sprayers• Pampers for babies• Washing power / surfs / detergents for cloths• Washing items for kitchen utensils
<u>Readymade Clothing Items</u> <ul style="list-style-type: none">• Cloths• Baby Cloths• Shoes• Gumboots	<u>Health</u> <ul style="list-style-type: none">• Medical Camps• Medicines	<u>Livestock</u> <ul style="list-style-type: none">• Fodder• Vaccine• Medicines• Shelters / Tarpaulins

Source: Ministry of Foreign Affairs, GoP.

MANAGEMENT TIPS

(Compiled By: Humma Nisar, OG-III, P&RD)



A good employee works towards the company's goals and come to work prepared each day. They help promote healthy company culture and encourage others to succeed. Follow these steps to help boost your efforts to be a good employee:

1. Adhere to company guidelines

When first starting a job, thoroughly read through your employee handbook. By following your company's policies, you set a good example for other employees. This means acting professionally, staying on task and being honest with your time.

2. Work toward the company's goals

Being a good employee could mean that you take notes during company meetings and learn what each departments' objectives are. By paying attention, you can begin to think of ways you can help your workplace succeed.

3. Treat everyone with respect

Always follow the golden rule, which is to treat others how you want to be treated. When conversing with coworkers, make an effort to only speak kindly of others. Likewise, during a meeting, make sure to give others a chance to speak.

4. Use your best effort

While you're on the clock, make sure to consistently work hard. This means finding ways to prioritize your work and put forth your best efforts.

5. Become an expert at your job

Try to learn everything you can about your position, whether certain skills, tools or programs that can help you do your job better. Attending workshops and educational seminars can also help you learn more.

6. Offer value to your workplace

Think of what makes you a unique and one-of-a-kind employee. By finding ways you can offer value to your workplace, your employer may see you as an irreplaceable employee.

7. Focus on solutions

Rather than focusing on a problem, be an employee who offers solutions. Your employer may appreciate it more than if you just pointed out problems. Being proactive and helpful during challenging situations shows that you are a hard-working individual.

8. Be open to change

One major characteristic of a good employee is adaptability. When your workplace goes through changes, be someone who embraces them. Find ways to work with sudden changes and use them to your advantage.

9. Own your mistakes

Taking responsibility for your errors shows that you are an honest employee. Everyone makes mistakes, but it takes a special kind of person to acknowledge what they could do better next time.

10. Build relationships

Work on creating meaningful bonds with your supervisors and coworkers. Find ways to be helpful to others and offer them support when they need it. Building relationships with others often makes work more enjoyable.

Share information Communicate the news that you can, so minds don't wander.	Adjust your style You have many different communication styles and personalities on your team. Don't think that you can manage everyone the same way, and don't assume everyone likes to be managed the way you like to be managed.	Have fun Your team wants to enjoy going to work. Play ten minutes!	Raise your hand When your people see you putting in extra hours, they are inspired to jump in and follow your lead.
Say thanks People want to feel appreciated! A simple thank-you note doesn't cost a thing, and it makes a huge difference.	Remove obstacles Bureaucracy stifles creativity and innovation. Cut down some of the paperwork.	Focus your time It's the old 80:20 principle. Focus the majority of your time and attention on the 20% of your people and projects that generate 80% of your results.	Give feedback Your direct reports want feedback, and it's crucial in making your team as productive as possible.
Empower through delegation We know no one can do it as well as you can, BUT you need to delegate to give yourself time to complete tasks more appropriate for your level.	Set small milestones If you can't match last year's numbers, set milestones that can be reached.		

SOURCE: <https://www.indeed.com/>

NATIONAL NEWS

(Compiled By: Humma Nisar, OG-III, P&RD)

Farmers are instructed to dry the husks after bearing maize

The farmers are advised to dry the husks well after bearing maize and Sahiwal 2002, MMRI Yellow, Pearl and Agiti 2002 seeds for the next crop. It is advised to the farmers that when the corn crop is ready for harvesting, the husks should be removed from the plants and spread on the straws in a thin layer and later they should be turned upside down. Since the temperature is high during the season in the current conditions, it may take up to 3 days for the husks to dry, so great care is needed in drying the husks, especially those husks that are used for the next crop. If it is intended to keep the seeds, it is much better to dry them in a shady place.

Cotton farmers need to be careful of pink undae in next 2-3 weeks

Due to increase in support prices of Cotton, there are bright possibilities of increasing the area under cotton cultivation in the next year as well. The nutritional requirements of the crop should be met. The increase of 15 to 20 tons of cotton per acre is due to the use of biopesticides on the IPM demonstration plots of cotton. Despite floods and unusual rains, the cotton crop in Punjab did not cause any loss to the farmers. It is said that in the next 2 to 3 weeks, there is a need to be careful of pink undae. Farmers must ensure implementation of the spray schedule of botanical extracts and chemical poisons to control the pink fly as well as the whitefly. All precautionary measures should be taken in cotton picking. Moisture and pollution free cotton should be picked to get better compensation. Pheromone traps should be immediately installed in cotton ginning factories and oil mills for monitoring pink fly. The farmers should preferably use mid-plant splits for making cotton seed at home level. Pick cotton at 10 am in the sunlight. Picking for seed should be done only from healthy open tendrils.

Development of Bamboo Cultivation in Pakistan

The area of bamboo cultivation around the world is 38 million hectares, while in Pakistan it has reached

23 thousand hectares, and by cultivating more than 1200 varieties of bamboo, the furniture industry is growing. The need for bamboo will increase in the future and Pakistan has very favorable land and climate resources for bamboo production, which can be utilized to get a lot of financial benefits. Bamboo is grown as grass and has the distinction of being the tallest grass crop in the world. The length of bamboo can be taken up to more than hundred feet. Due to lack of marketing system, the bamboo crop could not be introduced to the extent of acceptance among the farmers for higher profit. Bamboo can be used as raw material for making furniture and houses made of bamboo are protected from weather effects and have less damage from earthquakes.

Farmers must ensure that seed dormancy is broken before planting potatoes

Fresh production of potato as seed is not suitable for new cultivation, so the farmer should make sure to break the dormancy of the seed before planting. The farmers are advised to complete potato cultivation from October 1 to October 20 as the weather and other conditions are very suitable for potato cultivation.

The farmers should use high quality seeds certified free of diseases and at least 10 days before sowing, the seeds should be taken out of the cold storage and kept in a shaded place so that the seeds can reach the normal temperature outside. The farmers can also use the services of agricultural experts and field staff of the Department of Agriculture for further guidance.

Enhancement in limits: SBP makes key amendments to PRs for agri financing

The State Bank of Pakistan (SBP) has made amendments to Prudential Regulations (PRs) for Agriculture Financing for enhancement in unsecured and clean financing limit and exposure limit. As per amendment, the maximum limit of unsecured or clean financing for agriculture as defined in R-4 has been enhanced by Rs 4 million from Rs 1.0 million to Rs 5.0 million.

The SBP has advised banks and DFIs to ensure dissemination of these regulations among their branches/field offices.

ZTBL NEWS

(Compiled By: Aamna Imitiaz, OG-II, P&RD)

ZARAI BAITHAKS ARRANGED BY BHAKKAR BRANCH OF D.I.KHAN ZONE

- A Zarai Baithak was organized on 24.08.2022 by the Bhakkar Branch of D.I.Khan Zone in the Kohawar Kalan village. The Baithak was attended by more than 300 + persons from adjacent villages of Kohawar Kalan.



- The proceedings of Zarai Baithak were covered and broadcasted by Express New and published in Daily Ausaf (Lahore), Daily Nawai Waqt (Multan), Daily Express (Sargodha), the Daily 92 News (Sargodha) and other 5 newspapers of Bhakkar.



- Display Stalls were installed on the Venue by M/S Ali Bhai Engineers (Farm Machinery Company) and M/S Tara Group (Parent company of six different agri companies.)
- Zonal Chief D.I.Khan delivered welcome speech. RGM KPK also attended the event.
- Branch Manager and MCO of the branch addressed the Baithak and briefly described newly launched lending schemes and other financial services being offered by the Bank. Farmers were also briefed on the rebate policy on timely repayment of loans.

- The audience raised the issue of high Markup rate being charged on the loans and requested that the markup rate should be reduced.
- RGM KPK handed over the keys of tractor financed by ZTBL to Mr. Elahi Bux.



ZARAI BAITHAKS ARRANGED BY BALAKOT BRANCH OF ABBOTTABAD ZONE

- A Zarai Baithak was held on 13th of September, 2022 by Balakot Branch of Abbottabad Zone in the Bilyani Balakot. The Zarai Baithak was attended by about 80 farmers and other community of the area.
- ZTBL owned Stalls where displaying Products & Services being offered by the Bank and on spot Account Opening & Biometric services were also available.

➤ Mr. Muhammad Tahir- Manager welcomed the participants and highlighted the importance of different Agri Lending/credit Schemes being launched by the Bank. Furthermore, all guests and farmers were thanked for their participation in ZTBL Zarai Baithak.

➤ Audience were briefed on followings;

- a. Deposit Schemes
- b. ATM Card and its usage across all ATMs in Pakistan
- c. Need of SIM on the name of customer while account opening and loan processing
- d. 3% rebate on timely repayment of Bank's Dues
- e. Kissan Khushal Scheme
- f. Golden Misri Chicken/Australorp Chicken Farming Scheme
- g. Bee Keeping
- h. Agri: Tourist Outlet Orchard scheme
- i. Women empowerment Scheme

Following Honorable speakers addressed the session:

1. Mr. Shoukat Hussain Khan, Chairman Kissan Association Balakot who shared his knowledge on enhancement of per acre productivity of different local crops.
2. Mr. Abdullah Khan, Agriculture Department Balakot, shared his experience with audience.
3. Mr. Abdul Basit Khan, Progressive Farmer, expressed his views and strongly appreciated the role and efforts of ZTBL in uplifting the farmer's community of the area
4. Mr. Muhammad Shoaib Khan, Veterinary Department Balakot
5. Mr. Kashif Khan, Manager, Bank of Khyber Balakot

Suggestion given by the Farmers/Participants

Mr. Shoukat Khan Chairman Kissan Association Balakot suggested decreasing the rate of mark-up



upto maximum 10%.



Opening of Islamic Banking Windows in Conventional Banking Branches

In order to enhance reach of ZTBL Islamic Banking, the Islamic Banking Windows have been launched in Conventional Branches of Fateh Jang, Talagang, Chakwal, Bewal, Multan, Makhdoom Rasheed, Kohat, Mardan, Peshawar and Charsadda to provide Shariah compliant products & services while using existing infrastructure in a cost effective way.

Austerity Measures to Conserve Resources

The Government of Pakistan has adopted austerity measures to reduce fiscal deficit. In line with Government initiatives, the President ZTBL has decided to enforce austerity measures in the Bank and there shall be complete ban on purchase of all types of vehicles, medical treatment abroad at Bank's expenses, purchase of office furniture, machinery & equipment including air conditioners, microwave, fridge, photocopier, official visits abroad, official lunches/dinners/hi-tea and periodicals, magazines and newspapers.

Financing Product for Bee keeping/Apiculture

Bees play a very important role in maintaining biodiversity, ecosystem and the natural networking balance for the survival of life. Bees play a vital economic role as pollinators, helping maintain current agricultural production levels. Keeping in views its benefits, Bank has launched financing scheme for Bee Keeping/Apiculture. The scheme will be applicable across the country. The maximum loan limit under the scheme will be upto Rs.2.500 million per borrower/party.