



# AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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**Technology for Agriculture**



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# CLIMATE CHANGE

## AND LIVESTOCK PRODUCTION

**Data collected and prepared by: Muhammad Fakhar Imam, Head (R&PU)**

Global climate change is primarily caused by greenhouse gas (GHG) emissions that result in warming of the atmosphere. Pakistan is the 5<sup>th</sup> most vulnerable country to the climate change as reported by Intergovernmental Panel on Climate Change (IPCC) and German Watch.

Rising temperatures and climatic changes have led to significant negative effects in the field of agriculture, and this is increasingly affecting livestock production. Climate change will have a major impact on animal husbandry and animal food production. Different climatic indicators like increase in water scarcity, increase in temperature, precipitation, humidity, and natural disasters are causing negative impacts on livestock production. The livestock sector contributes about 14.5% of global Green House Gases (GHG) emissions, and thus may increase land degradation, air and water pollution, and declines in biodiversity. At the same time, climate change is also disturbing livestock production through competition for natural resources, quantity and quality of feeds, livestock diseases, heat stress and biodiversity loss while the

demand for livestock products is expected to increase by 100% by mid of the 21st century.

Climate change is causing negative impacts on livestock sector. Rise in the temperature affects most of the critical factors for livestock production, such as water availability, animal production, reproduction and health. Forage quantity and quality are affected by a combination of increases in temperature, CO<sub>2</sub> and precipitation variation. Livestock diseases are mainly affected by an increase in temperature and precipitation variation.



### Quantity and quality of feeds

Increase in temperature because of global warming causes decline in production of fodder crops. Heat waves cause more irrigation requirements hence as a water scarce country, it is becoming difficult for

Pakistani farmers to meet the water requirements of growing fodders. Different studies also reported that climate change is accelerating pests and diseases in fodder crops hence increases farmers input costs to cope with the pests and diseases management. The use of chemical sprays on fodder crops ultimately affects the livestock health. Major stomach diseases have also been reported in the animals that consumed fodders treated with the chemical sprays. Constituents and quality of green fodder changed with variation in climate. Further, animal health as well as quality of animal products is also influenced with the same. Therefore farmers needed to be educated that spray fodders may only be consumed by the animals after 25-30 days interval of chemical treatment.



#### **Water:**

Pakistan is going to be the water scarce country by 2025 as reported by World Economic Forum and Pakistan Council of Research in Water Resources (PCRWR). Water availability issues are also influencing the livestock sector, which uses water for animal drinking, feed crops, and product processes. The livestock sector accounts for about 8% of global human water use and an increase in temperature may increase animal water

consumption. As sea level rises, more saltwater will be introduced into coastal freshwater. Aquifers salination adds to chemical and biological contaminants and high concentrations of heavy metals already found in water bodies worldwide and may influence livestock production. Water Salination could affect animal metabolism, fertility, and digestion. Chemical contaminants and heavy metals could damage cardiovascular, excretory, skeletal, nervous and respiratory systems, and impair hygienic quality of production.

To address this issue, there is a need to produce crops and raise animals in livestock systems that demand less water or in locations with water abundance.

#### **Livestock diseases:**

Climate change has badly affected livestock health and such factors accelerated animal's diseases. Animal health can be affected directly or indirectly by climate change, especially rising temperatures. The direct effects are related to the increase of temperature, which increases the potential for morbidity and death. The indirect effects are related to the impacts of climate change on microbial communities (pathogens or parasites), spreading of vector-borne diseases, food-borne diseases, host resistance and feed and water scarcity.



### Temperature Rise/Heat Stress:

All animals have a thermal comfort zone, which is a range of ambient environmental temperatures that are beneficial to physiological functions. During the day, livestock keep a body temperature within a range of  $\pm 0.5$  C. When temperature increases more than the upper critical temperature of the range (varies by species type), the animals begin to suffer heat stress. Animals have developed a phenotypic response to a single source of stress such as heat called acclimation. Acclimation results in reduced feed intake, increased water intake, and altered physiological functions such as reproductive and productive efficiency and a change in respiration rate. Heat waves may cause sudden death in animal in drought and water scarce areas. Research studies reported that milk production of the animals also declined because of increase in the heat waves/temperature and even temperature rise is also reducing meat production. Egg laying hens reduced number of eggs because of heat stress.

### Mitigation Strategies:

To mitigate the impacts of climate change on fodder crops there is dire need to transfer research based Climate Smart Agriculture Technology to the farmers via using different agricultural extension approaches especially digital means of communication/ICT. Farming community especially the rural women/ female farmers engaged with the livestock activities needed to be updated with the weather conditions prior so they can manage fodder crops accordingly. Researchers have more challenge to launch more heat tolerant and drought tolerant seed varieties. Proper/ energy

efficient animal sheds needed to be constructed to prevent animals from heat stress. Showering fans technology may be introduced in animal sheds that also reduces water wastage and prevent animals from heat waves. Fresh water must be available all the time at the livestock farm. More plants may be grown for shade as this is cost effective way of normalizing the temperature and its effects. Eating less meat, especially red meat, will decrease our reliance on animal-based products that drastically harm the environment.



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# LUMPY SKIN DISEASE

Data Collected & Prepared by: Humma Nisar, OG-III,  
Business Planning Unit

Lumpy Skin Disease is caused by Capripox Virus (Lumpy Skin Disease Virus), Lumpy Skin Disease (LSD) is a devastating disease in cows and buffaloes. Firstly discovered in Zambia in 1920s, this disease is steadily spreading throughout the majority of Africa, Middle East, Europe, Russia and Asia.



## How is it transmitted?

The transmission of lumpy skin is still not fully understood. However, it is believed that direct contact with infected animal, arthropod vectors (insects or ticks), contaminated feed and water and iatrogenic means (e.g. repeated use of needles on different animals) can all spread the disease. LSD mostly occurs in warm, wet weather while it is significantly reduced in cooler winter months. It can also spread by movement of infected cattle over large distances. The LSDV (Lumpy Skin Disease Virus) can be found in blood for up to 21 days post-infection.

## Diagnosis

Usually, the presence of the typical skin nodules is strong symptom of LSD, however laboratory diagnosis confirms its presence. The infected cattle may suffer high fever, general malaise, ocular and nasal discharge and decrease in milk production. The symptoms may vary from mild to severe and this can prove fatal, especially in animals that are exposed to the virus for the first time.



## Prevention

Control and prevention of lumpy skin disease relies on vaccination, movement control (quarantine), slaughter campaigns and management strategies. Control plans vary on country to country basis and according to the attack of the disease in different areas. The advice should be sought from the relevant authorities and veterinarians.

## Treatment

The most effective way of prevention for Lumpy Skin Disease (LSD) is Vaccination as there is no treatment for the virus. Different types of Non-Steroidal Anti-Inflammatories and antibiotics are given to the infected animal for secondary infections. It takes almost six months to one year for an infected animal to recover from LSD. However, there is no evidence that LSDV effects human by using milk or meat.

## Conclusion

Lumpy skin Disease is a severe disease in cattle that has affected more than 5 million small dairy farmers in Pakistan. Since its outbreak in Feb- Mar 2022, thousands of animals died and milk and meat production has also been drastically reduced. Most of the small farmers were unaware of any such disease and its available vaccine. The imported vaccination is very expensive and unaffordable for farmers, However, Govt of Pakistan has imported four million vaccine doses from Turkey and providing free of cost. Transmission of LSD occurs via insect vectors. It is very important to be vigilant of emerging diseases and immediately contact the Livestock Department for remedial measures.

## References:

<https://www.nadis.org.uk/disease-a-z/cattle/lumpy-skin-disease/>

## زرعی سفارشات برائے کسان

حالیہ بارشوں کے پانی کو محفوظ کرنے کے لیے ڈھلوان کی مخالف سمت گہرائی چلائیں، کھیتوں کو ہموار رکھیں، موٹ ہندی مضبوط کریں اور جزی بوٹیاں تانف کریں۔ اس مقصد کے لیے ویسی کھاد یا سبز کھاد کا استعمال بھی بڑھایا جاسکتا ہے کیونکہ اس سے وتر زیادہ دیر تک محفوظ رہ سکتا ہے۔

### مکئی

- ☆ مکئی کی اگیتی اقسام کی کاشت 20 اگست تک مکمل کر لیں، جبکہ ہارانی علاقوں میں مون سون کی بارشوں کے مطابق کاشت کریں یا دیر ہے کہ موسم خزاں میں ہائپر ڈی اقسام کا بہترین وقت کاشت و سٹا اگست ہے۔
- ☆ ڈرل سے کاشت کی صورت میں 12 سے 15 کلوگرام، کیمیلوں پر کاشت کی صورت میں 8 سے 10 کلوگرام اور بطور چارہ 40 سے 50 کلوگرام فی ایکڑ استعمال کریں۔
- ☆ مکئی کی بہترین پیداوار کے لیے 3 سے 4 ٹرائی گوبر کی گلی سٹری کھاد زمین کی تیاری کے وقت ضرور ڈالیں۔

### کپاس

- ☆ حالیہ مون سون بارشوں کی وجہ سے جن کھیتوں میں زیادہ کھڑا ہو جائے تو اس کے نکاس کا بروقت انتظام کریں۔ کھیت کے ایک طرف لمبائی کے رخ دونٹ چڑھی اور چارنٹ گہری کھائی کھود کر پانی جمع کر لیں۔
- ☆ زیادہ درجہ حرارت ہونے اور زیادہ ٹیڈے لگنے کی وجہ سے فصل کا پھل گرنا شروع ہو جاتا ہے۔ اس سے بچاؤ کے لیے نائٹروجنی کھاد کے استعمال کے علاوہ زمین میں بوران اور زنگ کی کمی پائی گئی ہو وہاں بوران اور زنگ کا استعمال بڑھائیے۔
- ☆ اگر کپاس کی فصل بارشوں کی وجہ سے سفید کھئی سبز تینا تھرپس اور ملی بگ کا حملہ ہوا اور یہ نقصان کی معاشی حد سے بڑھ رہا ہو تو ہفتے میں دو بار پیسٹ کا ڈبنگ کریں اور نکلہ زراعت کے مقامی عملہ کے سفارش کردہ زہروں کا سپرے کریں۔

### دھان

- ☆ دھان کی باستی اقسام کی پیبری کی منتقلی جلد از جلد مکمل کریں۔
- ☆ پیبری کی منتقلی کے وقت کھیت میں 2 سے 13 انچ سے زیادہ پانی کھڑا ہونے دیں۔
- ☆ زنگ کی زیادہ کمی کی صورت میں لاب لگانے کے 10 دن بعد تک زنگ سلیفٹ 33% والا 6 کلوگرام یا زنگ سلیفٹ 21% والا 10 کلوگرام فی ایکڑ چھو دیں۔
- ☆ لاب کی منتقلی کے 35 دن بعد نائٹروجنی کھاد کا بقیہ حصہ ڈالنے سے پہلے 4 سے 5 دن کے لیے فصل کو ہلکا سا سوکا دیں اس کے بعد کھاد کا چھو دیکر پانی لگادیں۔
- ☆ ناقص پانی سے سیراب ہونے والی زمینوں میں اچھے نتائج حاصل کرنے کے لیے چھپم بحساب 5 بوری فی ایکڑ چھو دیں۔

### سبزیات و باغات

- ☆ ٹماٹر اور گوبھی کی پیبری کی کاشت جاری رکھیں۔
- ☆ ٹماٹر کی منظور شدہ اقسام رومالگین، پاکٹ نیب اور دوغلی اقسام نادر اور سالار وغیرہ کاشت کریں۔
- ☆ پھول گوبھی کی منظور شدہ اقسام فیصل آباد نمبر 1، 2، 3، 4 وغیرہ کاشت کریں۔
- ☆ ترشادہ پھلوں کے پودوں کو نائٹروجن کی تیسری قسط ڈالیں۔

AGRO ADVISORY SERVICES FOR FARMERS.

Data compiled by: Muhammad Fakhar Imam,  
Head (Research & Publication Unit)

## SBP UPDATES

Data compiled by: Humma Nisar, OG-III, Business Planning Unit

### Monetary Policy Statement July 7, 2022

The Monetary Policy Committee (MPC) decided to raise the policy rate by 125 basis points to 15 percent. The MPC noted three encouraging developments. First, the unsustainable energy subsidy package was reversed and an FY23 budget centered on strong fiscal consolidation was passed. This has paved the way for completion of the ongoing review of the IMF program, which will ensure that tail risks associated with meeting Pakistan's external financing needs are averted. Second, a \$2.3 billion commercial loan from China helped provide support to FX reserves, which had been falling since January. Third, economic activity remains robust, with the momentum of the last two years of near 6 percent growth carrying into the start of FY23. However, several adverse developments have overshadowed this positive news. Globally, inflation is at multi-decade highs in most countries and central banks are responding aggressively, leading to depreciation pressure on most emerging market currencies. Domestically, as energy subsidies were reversed, both headline and core inflation increased significantly in June, rising to a 14-year high.

Going forward, the MPC will continue to carefully monitor developments affecting medium-term prospects for inflation, financial stability, and growth and will take appropriate action to safeguard them. For more details:

<https://www.sbp.org.pk/press/2022/Pr1-07-Jul-2022.pdf>

**State Bank of Pakistan (SBP) issues final instructions for implementation of International Financial Reporting Standard, IFRS-9, in the Banking Sector**

SBP has issued final instructions on IFRS 9 for ensuring smooth and consistent implementation of the Standard in the banking industry, with revised implementation timelines. For banks having asset size of PKR 500 billion or above, as per their Annual Financial Statements, as of December 31, 2021, and for all the Development Finance Institutions (DFIs), SBP has set the revised implementation date as January 1, 2023. Whereas, for all other banks and Microfinance Banks (MFBs), SBP has revised the implementation date of IFRS 9 as January 1, 2024. IFRS 9 lays out the accounting treatment of classification, measurement of financial instruments and impairment of financial assets. The approach is forward looking and effectively measures the loan loss provisions based on credit risk models. For more details:

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

**SBP extends Online Portal to EMIs, PSOs and PSPs**

In order to promote digitalization and encourage eco-friendly practices, the State Bank of Pakistan (SBP) has developed online portal called SBP Regulatory Approval System (RAS) to enable regulated entities (i.e. banks, Electronic Money Institutions, Payment System Operators, Payment Service Providers etc.) to submit cases/proposals and receive regulatory decisions digitally. With the launch of RAS regulated entities started submitting their request letters/ proposals on a dedicated online portal to SBP's Banking Policy & Regulations Department. To facilitate users of RAS, a Service Help Desk has also been set up where complaints regarding business and technical aspects of RAS may be lodged. For more details:

<https://www.sbp.org.pk/press/2022/Pr1-06-Jul-2022.pdf>



# MANAGEMENT TIPS

Data compiled by: Humma Nisar, OG-III, Business Planning Unit

## How to Communicate Effectively In the Workplace

Open and effective communication, whether it is verbal, non-verbal, written or visual, is essential to any working team. Good communication skills are one of the most important and sought after leadership qualities, making it that much more important to work on.

- **Set clear goals and expectations**

First and foremost, make sure that you're setting clear goals and expectations with your team members. If employees don't understand the end goal or what's expected of them, there is definitely a gap in communication that needs to be addressed.

- **Ask clarifying questions**

Clarifying questions can also help you gain a stronger understanding of the topic being discussed. Make sure that you only ask questions when you're fully engaged, being attentive and when it relates to what is being spoken about.

- **Schedule regular one-on-one meetings**

Another way to sustain strong communications between you and your team is to schedule regular one-on-one meetings. This is an opportunity to enhance employee engagement and to build strong professional relationships.

- **Praise in public, criticize in private**

This is a good rule of thumb to stick to and a strong method of communication. It's important and nice for your other team members to also recognize when a job has been done well. Conversely, it's not important for the rest of the team to know when someone has missed the mark. It's more respectful

and more professional to give your individual criticism in private.

- **Assume positive intent**

Most times, people have a positive intent and if they've done something that rattles your cage a little, it was probably unintentional. Open communication is important, so be upfront and honest with the individual and let them know how their words/actions left you feeling.

- **Repeat important messages in different formats**

If there's an important message that you need to get across, consider repeating or delivering that information in a few different ways (during meeting, taking meeting notes, circulating minutes of the meeting etc.) so that it really sticks.

- **Raise your words, not your voice**

It's really important to work on and expand your professional vocabulary so that you can articulate what you'd like to say in the most appropriate way possible. It's really important not only to pay attention to what we're saying, but how we're saying it. Never raise your voice at work! It's not a good look and it's also highly unnecessary.

- **Hold town halls and cross-functional check-ins**

Holding town hall meetings, where the entire company attends including senior members is valuable for fostering open communications across the entire company. Similarly, cross-functional check-ins bring together groups of employees who don't typically work together to update one another so that they can get everyone on the same page.

<https://fellow.app/blog/meetings/how-to-communicate-effectively-in-the-workplace/>

# NATIONAL NEWS

Data compiled by: Humma Nisar, OG-III, Business Planning Unit

## Climate Resilience: NDRMF grant Rs. 2.899bn for KP Agri. Deptt

NDRMF (National Disaster Risk Management Fund) has extended grant of Rs. 2.899Bn to Agriculture Department Khyber Pakhtunkhwa for implementation of new horticulture interventions adhering to Climate Change. The initiatives taken by the provincial government of KP were appreciated and termed as a landmark project, contributing in climate resilience and creating highly valuable crops such as Olives and Saffron, which will help around 10,000 farmers further contributing in income generation and job opportunities. It is further believed that Horticulture is an important element and such projects will help the farmers.

## Agri Forum welcomes cut in Diesel Prices

Agri Forum Pakistan has welcomed the downward revision of Diesel prices as around 5 billion liters of diesel are consumed by the agriculture sector (including Tractors, Tube wells and other agri. Implements) in the country out of total annual consumption of around 14 billion liters of diesel and kerosene oil. It was further suggested that the government should also focus on reducing the cost of fertilizers, and decreasing electricity prices for agricultural tube wells to boost agriculture production.

## World Bank approves \$200m to transform agri sector

The World Bank's Board of Directors approved \$200million for transformation of Pakistan's agriculture Sector. The prime focus will be on adoption of climate-smart technologies to improve

water-use efficiency, build resilience to extreme weather conditions and increase the income of small farmers. The agricultural sector in Punjab is central to the Pakistan's economy and food security as it accounts for 73 percent of the country's total food production. The Punjab Resilient and Inclusive Agriculture Transformation Project (PRIAT) will increase agricultural productivity through efficient and equitable access to water for small farms. It will support farmers at the community and household levels to adopt climate-smart farming practices and technologies.

The project will benefit about 190,000 small, family-owned farms and 1.4 million acres of irrigated land in rural communities in the province. It will also provide training to small and medium-sized farm owners on water conservation and more sustainable, climate-resilient agricultural practices, including for women.

## Sindh Govt to conduct survey to assess agri damage caused by rains

The Sindh government has decided to conduct a survey in all districts of Sindh to compensate for the damage caused to agriculture by the recent rains. It was stated that the recent monsoon rains have proved to be beneficial for the people of coastal belt of Sindh, Thatta, Badin, Sujawal and Tharparkar, Kachho. However, in the second spell of rains, all district officers of Sindh Agriculture department have been directed to remain alert and a control room has also been set up in the office of director Agriculture Extension in Hyderabad. The control room has been directed to stay in touch with the farmers.

**Source: Business Recorder**

# ZTBL NEWS

Prepared by: Ms. Aamna Imtiaz, OG-II, R&PU

## ZTBL ZARAI BAITHAKS ORGANIZED DURING JULY 2022

### ZTBL ZARAI BAITHAK HELD IN SHIGAR, GILGIT- BALTISTAN



A Zarai Baithak was arranged at Village Hashopi Shiger on 20-07-2022 at 2.00 PM, chaired by Honorable President/CEO, ZTBL.



The purpose of this Zarai Baithak was to :-

- ✓ Promote friendly and cooperative business environment among farmers of District Shiger by speaking their core issues with them in their local environment.
- ✓ Provide awareness to the farmers of Shiger District about Bank's existing and upcoming products and allied services being offered by the Bank.
- ✓ Provide information to the farmers

about latest agri. Machinery/implements being available in Pakistan and awareness how ZTBL can provide financial assistance to farmers for mechanized farming in the area.

- ✓ Motivate the farmers to use modern techniques and farm machinery.
- ✓ Encourage farmers to open their deposit accounts with ZTBL and avail value added services together with loan facility from ZTBL.
- ✓ To obtain feedback from farming community of Shiger about the problems faced by them in availing credit facility.



Mr. Nasir Ali, BM Shiger Branch welcomed worthy President/CEO & Senior Executives of the bank who participated in this Zarai Baithak to educate and listen the problems of the farmers of this remotest district at their door steps.



**Mr. Naseem Joo, President, Kissan Union Shiger** in his speech informed that Shiger has the most fertile land in Baltistan Region and this district has been catering needs of food commodities of entire region. However, he also pointed out that current markup rate on agriculture loans is so high that farmers of the area cannot afford to avail loans at such high rates as their income will be insufficient to pay back loans timely. He also requested Honorable President/CEO to review the mark up rates. He further requested to increase the number of MCO Circles from 01 to 03 by granting 02 more additional MCO Circles as the areas is very vast and stretched from Skardu to Askoli, the base camp of K-2.

their suggestions and recommendations for substantial improvement in financing for agriculture sector of their area.



He further elaborated that ZTBL is offering a galaxy of liability as well as asset side products & services. Farmers should deposit their savings, convince their relatives to avail deposit, home remittances, bill collection and other value added services besides availing loaning facility from ZTBL Shiger Branch.



**Mr. Asadullah Habib, EVP (Planning, Research and Agri. Technology) Division, ZTBL/RGM Islamabad** then addressed to the participants and briefed about the aims and objectives of Zarai Baithak. He briefly introduced all the old and new agri. Lending products of the bank and educated the farmers about the eligibility criteria and procedure of how to avail these loans. He further informed the participants that ZTBL can tailor special product for Shiger District on the basis of agriculture business potential of the area. He encouraged the farmers to communicate

**The Worthy President/CEO ZTBL** in his key note address informed the participants that he has allocated special ceiling of Rs. 01 Billion to extend agri. financing facility to farmers across Gilgit Baltistan. He briefly explained the current management's philosophy, which is pivoting around farmer and his presence in this Baithak at the doorsteps of farmers to listen to their problems and suggestions, is evidence of the management intention. He further elaborated that

due to turbulences in economy and exponential hike in KIBOR rates, mark up rates which are pegged with KIBOR has been proportionally increased. However, bank extended loans during COVID at 2.5% rate, however, with the stability in the economy, the mark up rates will be rationalized accordingly. He further offered the participating farmers to inform about their problems and suggestions.

During interactive session, one farmer namely **Mr. Sakhawat Ali, Village Chohrka Shiger** tabled his grievances that in past his loan was write-off under the then President Mushraf but now they cannot avail loan from ZTBL as their Creditworthiness Report is showing the details of written off amounts.

**Responding to his query, Mr. Asadullah Habib, EVP(Planning, Research & Agri. Technology) Division/RGM Islamabad** informed that in the light of SBP Prudential Regulations, no financial institution can extend loan to those individuals whose Credit Worthiness Report(CWR) is showing default or write-off amount , however, bank can facilitate the intending farmer after clearance/repayment of default/written-off loans.

Another farmer namely **Haji Mehdi Ali, village Horchoz Shiger** complained about 1% stamp duty charges on agriculture loans which is heavy financial burden on the shoulder of poor farmer. **Zonal Chief, GB explained** that the stamp duty charges are charged in pursuance of Stamp Duty Act of Government and it is not charged/received by the bank rather directly deposited in Govt. Treasury.



**Mr. Shujat Ali, Deputy Director Agriculture Department, Shiger** in his speech stated that weather and environment of Shiger District is very suitable for Mushroom Cultivation through tissue culture, therefore, ZTBL should arrange training of farmers in collaboration with Agriculture Department. He further invited Honorable President/CEO and senior executives of the bank in upcoming National Apricot Festival at Shiger scheduled from 25<sup>th</sup> July 2022. He further requested for sponsorship of Rs. 50,000/- from ZTBL as the aims and objectives of this festival is same as that of ZTBL to promote agriculture products and services thereby increasing agriculture income of the farmers.

**Worthy President/CEO advised** to note this point and arrange trainer from ZTBL Farm House Islamabad for imparting training to potential farmers. Honorable President/CEO acceded the request of DD Agriculture and advised to sponsor Apricot Festival with financial assistance of Rs. 50,000/-



At last **Mr. Rashid Ali, Zonal Chief, GB** paid vote of thanks to chair, Senior Executives of the Bank and other distinguished guest and ensured Honorable President to left no stone unturned in accomplishment of all assigned tasks/KPIs by the end of December 31st 2022.

### **ZARAI BAITHAK HELD BY TANDO ADAM BRANCH, MIRPUR KHAS ZONE**

Zarai Baithak was held on 1st July 2022 by Tando Adam Branch of Mirpurkhas Zone in Village Allah Dino Khaskheli @ Tando Adam. The Zarai Baithak was attended by more than 120 persons from different villages of Tando Adam and surrounding 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 session.

Display Stalls were installed in the premises of Venue by following:

- ZTBL owned Stall where displaying Products & Services of on spot Account Opening & Biometric services available.
- M/S F.M.C represented by Mr.Khalid Sahito to promote pesticides, fertilizers and various products.

**Mr. Kishore Kumar, Zonal Chief, ZTBL** Mirpurkhas Zone welcomed all honorable guests & agri community stakeholders, Tando Adam staff & other team. ZC elaborated the Tando Adam Branch Intervention in Agri Sector & services provided to Farmers. Furthermore, the RGM, Sindh-I and all the special guests and farmers were thanked for their participation in ZTBL Zarai Baithak.

After the speech of Zonal Chief, the audiences were briefed regarding services of various company outlets @Tando Adam. The importance of the following was specially underscored: a) Usage of Products, Pesticides. b) Agriculture Education and Technology c) Soil identification and testing d) Weather effect on soil and its produce. e) Reasonable use of perfect fertilizer



**Mr. Abdul Hafeez Dero, Zonal Manager Recovery** Honorary Guest ZTBL Hyderabad Zone explained the products and services of ZTBL specially: a) Deposit Schemes (Current, Savings, Rozana Bachat, Term Deposit) b) ATM Cards and their usage through all 2,500+ ATMs across Pakistan c) Lending Schemes (Existing 70+ products) d) New Schemes (Soya bean, Golden Chicken, Australop Chicken, Women Empowerment, Three wheeler Loader Rikshaw) and their importance for the use. e) Rebate policy of 3% on regular repayment of loans

**Mr. Muhammad Aslam Khan Ghauri- Director,** Zarai Taraqati Bank Limited addressed the Session & Presented 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.

**Mr. Zaigham Mahmood Rizvi- Director,** Zarai Taraqiati Bank Limited addressed the session and



praised the role of ZTBL in economy & appreciated the initiative of ZTBL to Promote Agri via Traditional

way like Baithak. Apart from this he shared his valuable experience regarding the usefulness of ongoing initiatives of Zarai Taraqiati Bank and how they are tuned for easy accessibility for the layman will to capitalize on the schemes.

**Regional General Manager, Sindh-I Mr. Nizam Shaikh,** addressed the participants of Zarai Baithak.

He encouraged Community to get Easy & Swift Services of ZTBL, also advised Young & educated boys to apply on

recently advertised 300 vacancies of OG-III through proper channel on behalf of ZTBL and encouraged the young generation



to step forward for their career initiation and progression in ZTBL. He elaborated the role of ZTBL in development of farming community especially the small farmers through its core

purpose of Supervised Credit Scheme through MCOs.

One of the farmers raised a question pertaining to loaning facility with regard to solar systems, the question was duly responded. Another attendee shared his concern over the mark-up rate. He suggested that mark-up rate should be lowered so that more and more borrowers can benefit from various schemes. Waiving off mark-up for deceased borrowers was also among the concerns shared by the borrowers/farmers.

#### **Suggestions by Honorable Guests and Progressive Farms:**

- Improvement of Water Shortage to meet small Dams constructions in Tando Adam Area where thousands of Land Barren due to Water shortage.
- Revenue Record Cancellation matters, Need to Swiftness.
- Allotment of barren land to the small farmer or agriculturists who don't own their own land.
- Allotment of forests and desert land to the small farmer or agriculturists who don't own their own land.
- Betterment in technique of Farm Management for production improvement.
- Any more Technical way outs to get More Crop Yield in Proficient & cost economical manners.

Session ended with Vote of Thanks & Lunch arrangement for Guests & afterward Visits of Stall.

**ZARAI BAITHAK HELD BY DERA ISMAIL  
BRANCH, D.I KHAN ZONE**

A Zarai Baithak was organized on 20.07.2022 by Dera Ismail Khan Branch of D.I.Khan Zone in the Shore Kot village. The Zarai Baithak was attended by more than 165 persons from adjacent villages of Shore Kot.



**Mr. Asad Ali Khan, Zonal Chief D.I.Khan Zone**



delivered welcome speech. He further introduced the audience to the benefits of newly launched products and other financial services offered by the Bank i.e. Deposit Schemes, Newly

introduced and existing loan schemes and rebate policy on regular repayment of loans.

**Mr. Zeeshan Durani, RGM KPK** briefed the participants on the role of ZTBL in wellbeing of farming community, especially the small farmers through its fundamental purpose of Supervised Credit Scheme through MCOs and facilitation to customers in diversified product lines. Moreover, he further elaborated the objectives of ZTBL Zarai Baithak and the importance of agriculture in the

development of the country. He further explained the products of the bank and attended to the questions of the audience and requested them to visit their nearest ZTBL branches for the fulfillment of their financial needs.



Later on a Question, Answer session was held and appended below questions were raised by the audience and the same was addressed by the MCO, Manager and Zonal Chief. 1. The Markup rate charged on the loan must be reduced. 2. The equity contribution in a loan case must not be included.

After the questions, and answers session, the RGM, KPK, ZTBL, Peshawar handed over the keys of the ZTBL financed tractor to Mr. Muhammad Aslam Khan and requested



him to inform the participants of his loaning experience with the ZTBL. The customer showed his satisfaction towards the professional behavior of the branch staff and recommended ZTBL as the best bank as compared to other banks.

