

AGRI. BUSINESS SUPPLEMENT

Zarai Taraqati Bank Limited



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Technology for Agriculture



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Controlled Environment Agriculture (Indoor Vertical Farming)

Controlled Environment Agriculture is a technology-based approach toward food production. The aim of CEA is to provide protection and maintain optimal growing conditions throughout the development of the crop. Production takes place within an enclosed growing structure such as a greenhouse or building. Plants are often grown using hydroponic methods in order to supply the proper amounts of water and nutrients to the root zone.



CEA optimizes the use of resources such as water, energy, space, capital and labor. CEA technologies include hydroponics, aquaculture, and aquaponics. Controllable variables include Temperature (air, nutrient solution, root-zone), Humidity (%RH), Carbon dioxide (CO₂), Light (intensity, spectrum, interval), Nutrient concentration (PPM, EC) Fertilizers, Nutrient pH (acidity). CEA facilities can range from fully automated glasshouses with computer controls for watering, lighting and ventilation, to low-tech solutions such as cloches or plastic film on field grown crops and plastic-covered tunnels. CEA is used in research so that a specific aspect of production can be isolated while all other variables remain the same. Tinted glass could be compared to plain glass in this way during an investigation into photosynthesis. Another

possibility would be an investigation into the use of supplementary lighting for growing lettuce under a hydroponic system. Vertical Farming is the practice of producing food in vertically stacked layers, such as in a skyscraper, used warehouse, or shipping container. The modern ideas of vertical farming use indoor farming techniques and controlled-environment agriculture (CEA) technology, where all environmental factors can be controlled. These facilities utilize artificial control of light, environmental control (humidity, temperature, gases.) and fertigation. Some vertical farms use techniques similar to greenhouses, where natural sunlight can be augmented with artificial lighting and metal reflectors.

What is Indoor Vertical Farming?



Indoor vertical farming can be defined as the practice of growing produce stacked one above another in a closed and controlled environment. By using growing shelves mounted vertically, it significantly reduces the amount of land space needed to grow plants compared to traditional farming methods. This type of growing is often associated with city and urban farming because of its ability to thrive in limited space. Vertical farms are unique in that some setups don't require soil for plants to grow. Most are either hydroponic, where vegetables is grown in a nutrient-dense bowl of water, or aeroponic, where the plant roots are systematically sprayed with water and nutrients. In lieu of natural sunlight, artificial grow lights are used.

Vertical Farming Advantages

From sustainable urban growth to maximizing crop yield with reduced labor costs, the advantages of indoor vertical farming are apparent.

Reliable Harvests with Maximum Crop Yield

Recent technological advances in the agriculture space allow vertical farms to control every aspect of growing crops. Variables such as light, humidity, and water can all be precisely measured year round. Since crops are no longer reliant on weather patterns, temperatures, or daylight, this means produce can be reliably grown 24/7. As food production around the world will need to increase by 70% by 2050 to feed the world's population, vertical farming's ability to maximize crop yields will be crucial in the future.

Reduced Labor Costs

Labor has always been a pain point in agriculture -- it's one of the important and costly aspects of farming. Vertical farming can significantly reduce labor needs, and therefore cost, by using robots to handle harvesting, planting, and logistics.

Optimized Energy Conservation



Vertical farms are built to optimize energy conservation by significantly reducing water and energy usage. Studies show that vertical farms use up to 70% less water than traditional farms, which is key in drought-prone zones.

By using cameras and sensors, the data collected can help vertical farmers optimize light, temperature, and humidity levels to find the perfect balance necessary in producing food. Experts in sensor technology regularly tweak the environment inside vertical farms to increase productivity and enhance the food's taste.

Sustainable, Environmentally Friendly Growth

Indoor vertical farms take up significantly less land space than traditional methods, which makes it appealing in local urban farming centers. The structures can be easily built close to large city populations, cutting down the amount of time and travel it takes for produce to reach the consumer. With a reduced supply distribution chain, food gets to the consumer's table faster and fresher while also reducing its carbon footprint on the planet.

No Pesticides or Herbicides

Since indoor vertical farms are completely sealed off from the outside environment, there are virtually no pests. As a result, there is virtually no need for pesticides or herbicides. Food grown is healthier, safer, and certified organic, making it even more appealing to consumers

Vertical Farming in Pakistan

Pakistan is blessed with a variety of climatic and geographical regimes, which create diverse agro-ecological conditions, suitable for growing almost all types of vegetables. The planted area full of Pakistan is about 22.94 million hectares. Of these, vegetables and condiments are grown on 0.35 and 0.18 million hectares, respectively, which represents approximately 2.30% of the total cultivated area. Punjab contributes with its participation in the planted area with 52%, Sindh with 26.15%, KPK with 10.85%, and Baluchistan with 11% of the total area cultivated with vegetables. Pakistan has the sixth-largest population in the world; the estimate for 2018 is

more than 200 million inhabitants, and for the next decade the population is expected to exceed 220 million. This will lead to increased demand for food and agricultural products. Likewise, 24 percent of the country's population is malnourished and the number has been increasing rapidly in recent years, this situation requires an increase in productivity per unit area with good quality.



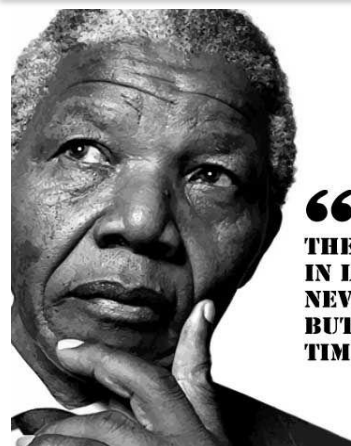
Despite being country with an abundance of agricultural land and the perfect weather for crop harvesting as well as being one of the largest exporters of crops such as wheat, cotton and rice, there are many advantages to utilizing vertical farming methods in Pakistan. Firstly, it helps grow crops all year round and utilizes only a fraction of the total land used in conventional agricultural methods. It can be a very water efficient method by making use of hydroponics or aeroponics which makes it 40% to 70% more water efficient than conventional methods of agriculture. Furthermore, this method helps eliminate any weather related problems, such as heavy winds, rainfall or floods, because the crops will be grown under a closed and controlled environment. Other than that crops can be protected from parasitic insects as well as animals such as rats and birds that damage crops grown in fields. This method may be energy efficient as well, since crops can be grown in buildings within the city districts which helps in reducing the cost of transportation and preservation from distant farmlands. Efficient design that maximizes the

use of sunlight coupled with the use of energy efficient LED grow lights & water pump motors can help bring down the electricity use for indoor farms. This method may also help to tackle the problems faced by farmers (kisan) during harvesting season, problems such as exposure to poisonous chemicals, diseases from insect bites or accidents in operating heavy machinery. Lastly, the most important point being that is environmentally friendly; it doesn't just help modernize agriculture, but also helps in reducing CO2 levels in the atmosphere. If a certain portion of a structure within city central district is specifically dedicated to this cause, it may help in achieving the green building objectives of cities; also help in circulating oxygen flow throughout the building keeping the occupants of the building in a healthy state.

In Mingora Swat, farmers are experimenting on modern farming techniques to improve fruit and vegetable growth. The government has taken initiatives for it too; Pakistan Poverty Alleviation Trust funded the 'green project' which trains farmers on modern farming methods and helps in improving overall production.

Reference:

- <http://www.pakissan.com/>
- <https://themicrogardener.com/>
- <http://trtapakistan.org/>



**“
THE GREATEST GLORY
IN LIVING LIES NOT IN
NEVER FALLING,
BUT IN RISING EVERY
TIME WE FALL. ”**

Post-Harvest Management of Mangoes

Mangoes are generally harvested at physiological mature stage and ripened for optimum quality. Fruits are handpicked and plucked with a harvester. The best way to observe maturity in mango is color of the pulp, which turns cream to light yellow on maturity. The harvesting needs to be done in the morning hours and fruits should be collected in plastic trays and kept in shades.

The fruits harvested with 8-10 mm long stalks appear better on ripening as undesired sports on skin caused by sap burn are prevented. Such fruits are less prone to stem-end rot and other storage diseases.

The following descriptions are appropriate for Sindhri & Chaunsa and for other varieties which show similar morphological characteristics

1. **Fully mature:** *outgrown shoulders, formation of a depression with ridges at the stem end, firm and green.*
2. **Half-mature:** *shoulders in line with the slightly ridged edges, firm and green.*
3. **Immature:** *shoulders below the stem insertion with ridges absent, firm and green.*

The maturity can also be determined by putting the fruit in 2% salt solution. Those that sink are considered mature while those that float are considered immature.



Grading:

In order to reduce value loss and to remove the field heat, the produce should be harvested during coolest part of the day, i.e. in the morning. A preliminary grading is done immediately after harvesting at the field level. The mangoes are graded according to size and maturity.

Desapping:

Matured mangoes exude large amount of sap from the cut stem. As the sap contain lots of resorcinol (oil), which burns



the mango skin if contracted by the sap, the mangoes are desapped by placing them in framework in an inverted position for two hours to completely remove the sap from the fruit.

Processing:

After the desapping process, the mango is processed in a post-harvest treatment line having following operations in a common facility center (pack house).

Pack House/Grading and Packing Center:

A pack house is a place where products are brought after harvesting to prepare them as per the market requirements, in terms of washing, brushing, waxing, grading, packing, cooling etc. It also carries out value addition without modifying the appearance of the product. The shelf life of the product is enhanced by providing the congenial conditions. Keeping in view the variety of crops, two to three grading and sorting lines may be installed. After sorting, the produce is packed in various desired packs and pre-cooled. The operational steps in the pack house would be as under:

a. Sorting, Cleaning and Washing:

A preliminary storing of produce is carried out to remove unmarketable prices and foreign matter

such as plant debris, soil, stone etc. before the produce is passed on for further Operations. Cleaning and washing are carried out with flush of cold water to clear produce which has acquired latex stains from injuries caused during harvesting.

b. Fungicide Treatment:

As decay caused by molds/ bacteria is a major cause of loss of fresh produce during the distance transportation and marketing, the fungicides are applied after the produce is washed and dried. The fruits are taken to a trough containing detergent and 0.5 per cent fungicidal solution.

After treating the fruit with the detergent and diluted fungicidal solution (Binomial powder), the fruit is wiped off with muslin cloth till dirt and latex stains are completely removed. After treatment with the fungicidal solutions, the fruit is dried with dry muslin cloth and spread on the grading table and air- dried.

c. Size, Grading and Waxing:

The fruits so treated are finally graded according to the size, maturity and quality without any blemish. Selection and grading in a small packing house are best done by human eye and by hand and assisted by sizing rings. For long distance destination the fruit is treated with wax .The wax emulsion is kept in a vessel and a muslin cloth is soaked in it and applied on individual fruit. This is carried out to enhance appearance and limit water loss from produce.

d. Packaging:

The fruit is packed in boxes with necessary bursting and puncture resistance and compression strength.



e. Pre-Cooling:

After packaging the mango in boxes, the packed cartons are placed in the pre-cooling rooms

where the temperature is set at 12.5° C with 90-95 percent relative humidity. Once produce is placed in pre-cool, it will radiate heat to the room by virtue of field heat and heat of respiration. As soon as the produce is brought to its optimum storage temperature, the respiration will be brought under control and the maximum storage life of the produce be realized. It is observed that the fruit pulp temperature comes down from 35°C to 12.5°C in about six hours.

Cold Storage:

After pre-cooling, the produce is brought to cold storage to extend its shelf life. The harvest fruits are pre cooled to 10-12° C and then stored in an appropriate temperature. The fruits can be stored for 3-4 weeks in good conditions and at low temperature.

The development of cold storages, including cold chain, for transport has an important role to play in reducing post- harvest losses. The bio chemical and microbial changes are slow at low temperatures. As such, refrigerated cold storages used to prolong the shelf life of perishable produce. The fruits can be stored for 3-4 weeks in good condition at low temperature. The problem of chilling injury at low temperature can be overcome by keeping the fruits in 0.5 per cent ventilated polythene bags.

Transportation of Mangoes:

The truck has been adopted as the most convenient mode of transport due to its easy approach from the orchard to the market. However, these trucks are not found suitable for transporting these live materials as they exert lot of pressure on the fruits and do not possess temperature control devices. Therefore, it is imperative to design and develop suitable transport system. Refrigerated containers (Refrigerated vans) may be found useful for long distance transport and export purposes, as they would help in reducing the post-harvest losses.

زرعی سفارشات برائے کسان

بہاریہ موگ

- ☆ موگ کی کاشت مارچ کے پہلے ہفتہ سے آخر مارچ تک کی جاسکتی ہے۔
- ☆ اچھی پیداوار کے حصول کے لیے آبپاش علاقوں میں منظور شدہ اقسام نہاب موگ۔ 2006، ازری موگ 2011 اور نہاب موگ 2016 جبکہ بارانی علاقوں میں چکوال M-6 کاشت کریں۔
- ☆ شرح بیج 10 تا 12 کلوگرام بیج فی ایکڑ کاشت کے لیے استعمال کریں اور بیجائی ہمیشہ تروترا حالت اور قطاروں میں کریں تاکہ گاؤ بہتر ہو سکے۔
- ☆ قطاروں کا درمیانی فاصلہ ایک فٹ رکھیں اور پودوں آپس میں درمیانی فاصلہ 8 سے 10 سینٹی میٹر ہونا چاہیے۔
- ☆ موگ کیلئے ایک بوری ڈی اے پی اور آدھی بوری ایس او پی بیجائی سے پہلے اور آخری بل کے بعد چھو کر کے سہاگدیں۔

کماؤ

- ☆ کماؤ کی کاشت کا وقت آخر مارچ ہے۔ بروقت کاشت کے لیے فی ایکڑ دو آنکھوں والے 30 سے یا تین آنکھوں والے 20 ہزار سے ڈالنے چاہیں۔
- ☆ کماؤ کی فصل میں کھادوں کا مناسب استعمال کرنے سے پہلے اپنے کھیت کی مٹی کا تجزیہ کروائیں۔
- ☆ موٹھی فصل
- ☆ مارچ تک موسم موٹھی فصل رکھنے کے لیے نہایت مفید ہوتا ہے۔ کیونکہ اس وقت رکھی گئی موٹھی فصل سے شگونی خوب پھوٹے ہیں اور پودے اچھا جمناڑ بناتے ہیں۔
- ☆ کماؤ کی فصل میں کیٹروں کے حملے، بیماریاں لگنے اور بل چلانے سے بچھڑا کھڑا یا مر جاتے ہیں جن کی وجہ سے پودوں کی مطلوبہ تعداد تکمیل نہیں ہو پاتی لہذا جہاں خالی جگہ نظر آئے وہاں اسی قسم سے زمین دبا دیں۔

بہاریہ مکی

- ☆ اچھی فصل کے حصول کے لیے دوغلی اقسام کاشت کریں اور پانی کی کمی ہرگز نہ آنے دیں۔
- ☆ ڈرل سے کاشت کی صورت میں شرح بیج 12 سے 15 کلوگرام جبکہ روٹوں پر کاشت کی صورت میں شرح بیج 8 سے 10 کلوگرام فی ایکڑ رکھیں۔
- ☆ بہاریہ مکی کی فصل کو پہلی آبپاشی ہوائی کے وقت اور دوسری آبپاشی ایک ہفتہ کے بعد کریں تاکہ گاؤ بہتر ہو سکے۔ سرد موسم میں آبپاشی کی تعداد کم اور وقفہ زیادہ رکھیں۔
- ☆ جبکہ درجہ حرارت بڑھنے پر آبپاشی کی تعداد اور بڑھا کر وقفہ کم کریں۔

گندم

- ☆ اگیتی کا شتہ گندم کو تیسرا پانی بجائی کے 125 سے 135 دن بعد اور چھٹی کا شتہ گندم کو بجائی کے 110 سے 115 دن کے بعد لگا لیں۔
- ☆ اس وقت گندم کی فصل کو بھگی حالت میں ہے سٹے میں دانہ بن رہا ہے اس مرحلہ پر گندم کی فصل کو پانی کی کمی ہرگز نہ آنے دیں۔ ورنہ دانہ چپک کر کمزور ہو جائے گا اور پیداواری نقصان ہوگا۔

سبز یات

- ☆ بھنڈی، توری، کرپلا، گھیا کدو، بنگلین، نماثر، بہار مارچ، ہشلہ تراور کھیرے کی کاشت پٹیوں کی ایک جانب کریں۔
- ☆ نماثر اور مرج کی پیوری 30 سے 35 دن کی ہونے کے بعد پٹیوں کی کاشت کریں۔

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

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

SBP UPDATES

Monetary Policy Statement

The Monetary Policy Committee (MPC) has decided to maintain the policy rate at 9.75 percent. The outlook for inflation has improved following the cuts in fuel prices and electricity tariffs announced as part of the government's relief package. High-frequency indicators suggest that growth continues to moderate to a more sustainable pace.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/PR-08-Mar-2022.pdf>

Workers' Remittances in February 2022

With \$2.2 billion of inflows during February 2022, workers' remittances continued their strong performance and have remained above \$2 billion since June 2020. In terms of growth, during February 2022, remittances increased by 2 percent on m/m basis despite fewer working days compared to January and fell by 2.7 percent on y/y basis. Cumulatively at \$ 20.1 billion, remittances grew by 7.6 percent during the eight months of FY22 compared to the same period last year. Remittances inflows during February 2022 were mainly sourced from Saudi Arabia (\$558 million), United Arab Emirates (\$387 million), United Kingdom (\$319 million) and United States of America (\$210 million).

For more details, please visit:

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

Governor SBP announces task force to boost agriculture finance

The first meeting of the Task Force on Electronic Warehouse Receipt Financing (EWRP) was held under the chairmanship of Governor SBP where he announced measures to attract investment in the construction of new warehouses/silos through SBP's Financing Facility for Storage of Agricultural produce (FFSAP) in order to boost EWRP. These measures included; i) increase in tenor of FFSAP loans from current 7 years to 10 years ii) increase in the grace period from 1 year

to up to 2 years to provide additional flexibility to investors of such projects and adjust repayment due to time lag involved in construction of new storage facilities; and iii) revision in repayment terms from monthly to quarterly/six monthly.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-11-Mar-2022.pdf>

SBP unveils Asaan Digital Accounts to break barriers in financial inclusion of women

To celebrate the journey of women's financial inclusion in Pakistan, the State Bank of Pakistan hosted an event titled 'Asaan Digital Account: Breaking Barriers'. The event was organized to mark the International Women's Day. Governor SBP encouraged women to open their bank accounts through the newly introduced Asaan Digital Account while urging all banks to take measures to make the account opening process simpler.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/PR-07-Mar-2022.pdf>

SBP releases First Quarterly Report FY22 on the State of Pakistan's Economy

The State Bank of Pakistan has released its First Quarterly Report for FY22 on the State of Pakistan's Economy. The report notes that during the first quarter, Pakistan's economy maintained the growth momentum that had begun during FY21. Both the supply and demand sides contributed to this momentum. Broad-based expansion in large-scale manufacturing (LSM) and improved kharif crop outcomes reflected favorable supply-side dynamics; whereas strong sales of fast-moving consumer goods and cars, import volumes, energy consumption and consumer financing, indicated buoyancy on the demand side. Higher economic activity contributed to improved tax revenues and a lower fiscal deficit. However, the substantial increase in global commodity prices contributed to a build-up in inflationary pressures and a widening current account deficit.

For more details, please visit:

<https://www.sbp.org.pk/press/2022/Pr-17-Mar-2022-2.pdf>

MANAGEMENT TIPS

Focus on your goals

Goals are one of the most important things we overlook in managing our time. It's not uncommon to lose sight of long-term goals amid the frantic demand of urgent and daily tasks. You may find it hard to focus on the most important matters at hand, or to even identify what on your long list of tasks is the most important. Feeling overwhelmed is a good cue to review your **task list**. Ask yourself: Will spending time on this brings me closer to achieving my goals?

Structure your time

It's all too easy to float from task to task, meeting to meeting, and passively let others structure your time for you. Being intentional about how you spend time is the most impactful way to develop good time management skills. Establishing a habit of structuring your time doesn't just help you make progress toward your long-term goals; it can also help you reduce distractions and improve focus. Proactively setting expectations for how you want to interact during business hours is respectful and reduces the potential for conflict.

Schedule time blocks

Blocking out your time is an effective way to make sure you get to different kinds of work—particularly non-urgent, long-term, important tasks that requires focus and deep work. By blocking out time to work on specific activities, you ensure that you make progress. Additionally, by limiting the work time, you reduce the odds of task burnout.

Discover your power hours

Power hours are when you have the most energy and when you get your best work done. If you call yourself a night owl or a lark, you may already have a sense of when your power hours

are. If you're not sure, track your time to find out when you are most productive.

Focus sprints

It's not always easy to start a task or to get into a deep workflow. Schedule short bursts of time (usually 15- to 30-minute intervals) when you focus on a single task, really pushing yourself. Then, reward yourself with a five-minute break in between sprints. When preparing for a focus sprint, set yourself up in a distraction-free space. Clear your workspace from everything except what you need to do your focus work. Enable your devices' to do-not-disturb functions. And definitely steer clear of setting up near chatty housemates.

Prioritize your tasks

Our task lists can quickly get out of hand. Humans are very good at generating ideas and imagining ideal outcomes. Ideas are infinite, but time is finite—no one can do it all. One of the most effective prioritization tools is the Eisenhower matrix.

Urgent: Tasks that demand your immediate attention.

Important: High-value, high-impact tasks that further your goals. These aren't always urgent, but there are serious consequences if they're not done.

The Eisenhower matrix has four quadrants to organize your tasks into. Use this framework to understand the level of priority you should give to anything on your task list.

- **Urgent and important:** Do these tasks *first*.
- **Important but NOT urgent:** Do these tasks *next*.
- **Urgent and NOT important:** Do these tasks later or delegate to someone else.
- **NOT urgent and NOT important:** Don't do it! Delete this task from your list.

Source: *Harvard Business Review*

NATIONAL NEWS

Govt. approves 10% tax cut on edible oil import

Federal Minister for Finance and Revenue has approved tax relief of 10% on the import of edible oil for the next two months. The monthly average retail prices of RBD palm oil are highly volatile and have increased almost twice compared with last year. Currently, the benchmark palm oil contract for June delivery on the Bursa Malaysia Derivatives Exchange is being traded at \$1,406.96 per ton. The tax relief measure on import of edible oil is being undertaken for a short term to ensure smooth supply of edible oil to consumers as 90% of nation's annual demand for ghee/cooking oil is dependent on imported inputs.

Punjab Cabinet approves Rs. 8bn Ramzan package and wheat procurement policy

Punjab Cabinet has approved around Rs 8 billion Ramzan Package 2022 and Wheat Procurement Policy 2022-23 to purchase 3.5 million metric tonnes wheat at the rate of 2200 per maund. Under the Wheat Procurement Policy 2022-23, the procurement target could be enhanced if needed. The cabinet decided to effectively curtail the illegal movement of wheat. An eight-member provincial level committee was also formed to procure wheat. The monitoring committees would monitor the procurement process at different levels. Under the Ramazan package, the 10-kg flour bag would be sold at Rs.450 in Ramzan bazaars and the government would provide around four billion subsidy. Similarly, 13 food items would be provided at the rates of the previous year in Ramzan bazaars. The one kg sugar bag would be sold for Rs10 less than the market price. Similarly, chicken would be available at Rs10 less per kg and eggs at Rs5 per dozen less. As many as 317 Ramazan bazaars, 30 in Lahore, 19 in Faisalabad, 16 each in Rawalpindi and Gujranwala and 12 each in Kasur and

Bahawalpur, would be set up across the province where agri fair price shops would be established to provide eatables at affordable rates.

BoR Punjab starts digitized Girdawari of Rabi crops

The Punjab Board of Revenue (BoR) has started digitized Girdawari (periodic crop inspection) of Rabi crops which is the second digitized inspection of crops. The first one was carried out during the last Kharif crops inspection, said sources from the Board. The Board has digitized Crop Inspection Register (Girdawari) 100 percent. The Board carries out crop inspection twice a year, both for Kharif and Rabi crops within 30 days each.

Met office predicts a hot, humid Ramzan

The Met office has predicted that there are zero chances of rain during the first week of April and any prediction about the second week of the month is not possible at present. The maximum temperature is set to rise 39 degree Celsius plus and the minimum would be 25C plus ahead. The intensity of dryness would increase in the air. This situation would lead to end of germination of dengue larva in the absence of moisture in the air by the third week of April.

Arrangements finalized to set up 'Sasta Ramzan Bazaars'

Arrangements have been finalized to set up 16 Ramzan sasta bazaars in district Rawalpindi for providing relief to the consumers during the upcoming Holy month. The bazaars will be set up following the special directives of the Chief Minister Punjab. All the Assistant Commissioners of the district have been directed to make arrangements for the parking area along with the bazaars while separate stalls of flour and sugar would be set up in all the bazaars. All price control magistrates have been directed to take strict action against hoarders and profiteers.

Source: Business Recorder

ZTBL NEWS

VISITS OF ZTBL TEAM UNDER CHAIRMANSHIP OF MR. ZAIGHAM MEHMOOD RIZVI, MEMBER BOARD TO GUJRANWALA & LAHORE AREAS

Mr. Zaigham Mehmood Rizvi, Honorable Chairman of Product Development and Marketing Committee of the Board/Member BoD along with ZTBL team comprising of Mr. Aamir Zafar Chaudhary (Group Head ISD, DBD & Services Division) & Mr. Asad Ullah Habib (EVP/Head PR &TD)/Secretary Product Development & Marketing Committee of Board of ZTBL conducted a 03 days' field visit (23rd Feb- 25th Feb, 2022). RGM-Punjab Mr. Abdul Qayyum Sukhera also joined the team at Gujranwala. The team visited some of branches of Islamabad, Sialkot & Gujranwala Zone and a meeting was held with Branch Managers at Zonal Office Gujranwala. The detail of the visit is as under;

MEETING WITH BRANCH MANAGERS HELD AT ZONAL OFFICE GUJRANWALA

The meeting was held at Zonal Office Gujranwala Zone with selected Branch Managers of the zone. Mr. Abdul Qayyum Sukhera, SVP/RGM Punjab-I was also present during the meeting. Zonal Chief briefed about the territorial jurisdiction & performance of the zone and highlighted the issues in agri. lending. Hon. Board member stressed to ensure maximum recovery of Bank's funds parked in NPL especially Doubtful and Loss category. The Chairman also directed to increase number of deposits accounts (at least 50-100 accounts per village), fetch deposits through CASA so that funds at cheaper cost are generated and lending at low rate of markup is ensured. Mr. Asad Ullah Habib, EVP/Head (P,R&TD) briefed participants about upcoming/new products of the Bank and directed field officials to focus on disbursement of loans under new products/initiatives launched by the Bank and

ensure promotion of mechanized farming in the country by providing all possible facilities to the farming community. At the end of the meeting team along with ZC Gujranwala paid visit to Kubota Agri tools importer place, who explained the machines imported from Japan like threshers, harvesters.

MEETING WITH SECRETARY AGRICULTURE DEPARTMENT PUNJAB

The Honorable Board member along with his team comprising of Mr. Amir Zafar Chaudhary, Mr. Asad Ullah Habib and Mr. Abdul Qayyum Sukhera visited the Office of Agriculture Department Govt of Punjab where Miss Shereen Naaz, Additional Secretary Planning (Agri Dept) welcomed the team of ZTBL and shared the Govt.'s planned initiatives to provide subsidized Farm Implements to the farmers under the National Plan 2022 and raise awareness among farmers through conducting various training Programs. Hon. Board member briefed Additional Secretary Agriculture that ZTBL is going to introduce new Products for inflating the technological interventions in Agri Sector and for increasing the income of farmers and ZTBL is striving hard to extend its support to the farming community in the shape of ZTBL's Zarai Baithaks in various areas of Pakistan and therefore, ZTBL would be delighted to have technical support from Agriculture Department Punjab, especially through their training Programs. Later, Additional Secretary Agri Department Punjab arranged meeting of ZTBL team with Mr. Asad Rehman Gillani, Secretary Agriculture, Punjab.

VISIT TO M/S AZHAR & CO., LAHORE

The Honorable Board Member alongwith ZTBL Team accompanied by two subject specialist members from Agriculture Technology Department, ZTBL Head Office, Islamabad visited "Azhar & Co." Company who are specialized in making by-products of milk and manufacturing equipment of Dairy sector specially for Cheese, Butter, Yogurt, Ice cream and Chocolate.



ZTBL Team discussed the probable business opportunities with “Azhar & Co.” to jointly work for the betterment of knowledge enhancement & awareness of farming community in By-products of Milk and Cheese Industry of Pakistan. The Team also discussed the viability of Cheese Plant (as a Pilot project) to be installed at Farm College ZTBL Islamabad for training & coaching of farmers before declaring it as a loanable item.

VISIT TO BANNU MUKHTAR & CO (HYDROPONICS CONSULTANT)

Mr. Amir Zafar Chaudhary, Mr. Asad Ullah Habib and Agriculture Technology Department Team visited a state of the Art, Hydroponic facility. The structure is established and managed by Banu Mukhar Farm. The Farm produces several types of vegetables including, Bell peppers/colored capsicum, cherry tomatoes, beef tomatoes etc. under hydroponic structure. The Farm also provides structure installation services to farmers of the country.

VISIT OF LAHORE CANTT BRANCH

Hon. Board member along with his team also visited Lahore Cantt Branch. RGM Lahore briefed about SAM and Stuck up Loans.

VISIT TO ZACKY FARMS, BARKI ROAD LAHORE

Hon. Board Member along with Mr. Amir Zafar Chaudhary, Mr. Asad Ullah Habib and Agriculture Technology Department team visited “Zacky Farms”, located at Barki Road, Lahore, for the purpose of getting ideas and imagining fruitful possibilities of making improvements/innovations at ZTBL Farm Islamabad in order to make it an attractive Tourism spot for the visitors.



Chairman PD&MC and His team found Zacky Farms as a modern organic farm where scientific methods and environmentally friendly practices are used to grow variety of fruits and crops & animals. They avoid pesticides, fertilizers and chemicals.

ENHANCEMENT IN MAXIMUM PER BORROWER/PARTY CREDIT LIMIT

The Board of Directors of the Bank in its 99th meeting has approved the revision of maximum per borrower/party credit limit for new/fresh borrowers. Maximum Credit Limit for Short Term Production Loans is Rs. 1.200 million while Total Maximum Credit Limit (Production plus Development Loans) is Rs. 2.500 million. The enhanced facility will also be available to existing customers with following conditions:

1. It will be allowed to the borrowers whose loan have not fallen beyond 30 days' bucket from due date during the last one year.

2. Those borrowers who have repaid their loans after 30 days' bucket but within 60 days' bucket from due date during the last one year, they will get the enhanced limit facility after 5 days gap between repayment and new disbursement.
3. The borrowers who have repaid their dues after 60 days' bucket from the due date during the last one year will not be eligible to avail the said facility.

ADOPTION OF DIGITALIZED LAND RECORD SYSTEM FOR AGRI. FINANCING

ZTBL in collaboration with Punjab Land Record Authority (PLRA) of Government of Punjab planned a project for online generation of revenue documents/charge creation in the Punjab Province as per advice and guidance of SBP. The Project was initiated in Nov-2019 in 5 pilot branches of ZTBL (i.e. Madrasa, Yazman, Gujranwala, Sahiwal, & Multan). Now, Bank has launched the Central Land Record Management Information System (CLRMIS) of PLRA in all branches under Punjab Province.

PAKISTAN'S POLICY FRAMEWORK ON INTERNATIONAL CANDIDATURES

Pursuant to instructions of the Federal Government regarding Pakistan's Policy Framework on International Candidatures, the policy guidelines for information and meticulous compliance by all employees of the Bank are as under:

- a. While the political considerations of any aspect of foreign relations of the country remains to be exclusive domain of Federal Government, the Foreign Affairs Division is the key Division responsible to evaluate the aspects of foreign relations including the candidature of Pakistan at different international forums from the geo-political point of view.
- b. In accordance with provisions of rule 13 of the Rules of Business, 1973, the Foreign

Affairs Division shall invariably be consulted in all such matters.

- c. The UN Division of the Foreign Affairs Division shall continue to be the focal point for processing all types of candidatures of Pakistan for international bodies.
- d. All Government officials except the designated officers of Foreign Affairs Division, shall refrain from committing, either verbally or in writing, support to any foreign government or its representatives in any election or candidature, whether national, technical or individual:
- e. In case it is recommended to launch a personal or country's candidature for any international body, the Division concerned shall move a formal summary for the purpose through Foreign Affairs Division well in time;
- f. The Foreign Affairs Division shall evaluate such proposals from geo-political and geo-economic point of view keeping in view the order or priority that may be accorded to a particular candidature vis-a-vis other important national candidatures that are being pursued at any given time.
- g. Foreign Affairs Division shall constitute a Candidature's Coordination Committee. against each candidature, consisting of senior officers from MoFA, the sponsoring Division, our Permanent Representatives in New York & Geneva and our Ambassador/High Commissioner concerned. The said committee shall be responsible to continuously monitor, evaluate and make assessment from time to time about the possibility of Pakistan to win the respective election.
- h. Foreign Affairs Division shall be responsible for overall election campaign and the election performance shall invariably be part of the MoFA's Key Performance Indicators and performance agreement.