



Agri. Business Supplement

Zarai Taraqiati Bank Limited

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SOIL MOISTURE CONSERVATION TECHNIQUES DURING MONSOON SEASON



Pakistan is recently facing water crises. Pakistan has been included in the list of vulnerable countries due to climatic changes like natural disaster, demographical changes, massive urbanization and deforestation. Increase in migration toward urbanization is disrupting natural ecosystems, which is ultimately increasing the demand for household water in the country. It has been observed that water stress in the country is showing an

increasing trend and disrupting the agriculture sector, a major contributor to the country's economy.

Pakistan has been blessed with natural water resources such as ground water sources and rainfall or surface water sources. Surface water source is based on rivers, dams and water tributaries. Mainly water comes in these tributaries from melted ice of glaciers from Northern Areas of the country.

In Pakistan, mainly rainfall occurs in Northern Areas and Azad Jammu Kashmir (AJK) followed by the Phothowar region and then plain areas. Country receives rainfall throughout the year, where about 60% of total rainwater comes from monsoon rains. Average rainfall lies in the country ranged between 200-1500 mm per year with short span of two months. Water coming from monsoon rains can not only be utilized to cater to the issue of water scarcity, but can also decrease the chance of flooding of major urban cities.

Unfortunately, ground water level has been decreasing over the years that lead to direct consequences of desertification. Since decade, Pakistan has been facing drought conditions or flood situations due to occurrence of erratic rainfall patterns. Therefore, there is direct need to device such techniques or methods that can be helpful in water conservation. Moreover, groundwater recharge can be done by various techniques such as rainwater harvesting at the household level in urban areas; developing ponds in our parks and farms; plugging our flood drains, and even diverting our river flows to facilitate artificial groundwater recharge.

The main objective of soil moisture conservation is to minimize the amount of water lost from the soils through evaporation (water loss directly from the soil) and transpiration (water loss occurring through the plants) – or combined, the evapotranspiration. Preserving soil moisture is an important mean to maintain the necessary water for agricultural production. It also helps to minimize irrigation needs of the crops. This is especially important in areas where rainwater and/or groundwater resources for irrigation are scarce or decreasing due to climate change or other causes.

Rainwater harvesting or collecting system is the technology that collects and stores rainwater for human use. The infrastructure can vary from simple and inexpensive to complex and expensive. It consists of simple rain barrels, or more elaborate structures with pumps, tanks, and purification systems. Rainwater can be harvested in small communities living in mountain ranges by following different techniques that can cater to both domestic and agricultural purposes. The different methods are diversion and dam system. However, some techniques which can be utilized for farming purpose are given below:

- **Spreading manure or compost over the soil**
This minimizes evapotranspiration and also provides valuable nutrients to the soil through processes of decomposition.
- **Mulching** – Mulch is a layer of organic (or inorganic) material that is placed on the root zone of the plants. Examples of mulch materials include straw, wood chips, peat. Inorganic mulch in form of plastic sheeting is also used. Mulching is most suited for low to medium rainfall areas, and less suited for areas with very wet conditions.
- **Conservation tillage:** Reducing or, in extreme cases, completely eliminating the tillage to maintain healthy soil organic levels which increases the soils capacity to absorb and

retain water. Conservation tillage is a specific type of such approach where crop residue is left on the soil to reduce evapotranspiration, and protect soil surface from wind, sun and heavy rain impacts.

- **Crop rotation:** Growing different types of crops every season helps improve soil structure and thus water holding capacity. Examples include rotating deep-rooted and shallow rooted crops that make use of previously unused soil moisture, as plants draw water from different depth levels within the soil. Crop rotation may also improve soil fertility and help control pests and diseases.
- **Green manuring:** Growing plant materials with the sole purpose of adding to the soil for improved organic matter and nutrients. The improved soil quality then also improves water retention capacity.
- **Deep tillage:** Suited for some areas and soils, deep tillage can help increase porosity and permeability of the soil to increase its water absorption capacity.
- **Mixed cropping and inter-planting:** Cultivating a combination of crops with different planting times and different length of growth periods.
- **Contour ploughing:** By ploughing the soil along the contour instead of up and downward slopes, the velocity of runoff is reduced, creating even barriers, and more water is retained in the soils and distributed more equally across the cropland.
- **Strip cropping:** Growing erosion permitting crops and erosion resisting crops in alternate strips. Other soil moisture conservation techniques may include rainwater harvesting to minimize runoff and collect water for use on site.
- **Planting of trees and afforestation:** Forests conserve soil and water quite effectively. They not only obstruct the flow of water, but the falling leaves provide organic matter

which increases the water holding capacity of the soil. If tree plantation is done in the planned manner in open areas, it will serve as good wind break and if done along the banks of streams and rivers, it will regulate their flow. Farm forestry is another important aspect in soil and water conservation.

- **Terracing:**

Terracing is a soil conservation practice applied to prevent rainfall runoff on sloping land from accumulating and causing serious erosion. Terraces consist of ridges and channels constructed across-the-slope. The major benefit, of course, is the conservation of soil and water. Terraces reduce both the amount and velocity of water moving across the soil surface, which greatly reduces soil erosion. Terracing thus permits more intensive cropping than would otherwise be possible.

Opportunities and Barriers

Opportunities

- Improved soil moisture in hand with improved soil quality thus potentially improving harvest and reducing soil degradation
- Opportunities for using existing waste materials may considerably reduce costs and needs for waste handling
- Many soil conservation methods are relatively low cost and complexity approaches, primarily relying on the presence of required materials and technical capacity locally
- May create new income and synergies between different crop varieties for farmers (e.g. using palm oil production residues for mulching).

Barriers

- In some settings crop residues are not necessarily 'residues', and may already be used for animal fodder, thus necessitating

additional investment for soil conservation purposes.

- Planting of new cycle of crops through mulch or other crop residues may be difficult for non-mechanized agriculture, thus may not be suited in all locations.

Source:

1. <https://www.ctc-n.org/technologies/soil-moisture-conservation-techniques>.
2. <https://cscr.pk/explore/themes/energy-environment/water-crisis-and-rainwater-harvesting-prospects-in-pakistan/>.

POST HARVEST LOSSES IN TOMATOES

What are Post Harvest Losses (PHL)?

PHL OR Post Harvest Losses refer to measurable quantitative and qualitative food losses in the postharvest system. This system comprises interconnected activities from the time of harvest through crop processing, marketing and food preparation, to the final decision by the consumer to eat or discard the food. It can also be defined as the degradation in both quantity and quality of a food production from harvest to consumption.

- **Quality Losses** include those losses that affect the nutrient/caloric composition, the acceptability, and edibility of a given product.
- **Quantity Losses** refer to those losses that result in the loss of amount of a product.

Both types of losses are common in developing countries. It is evident that postharvest and value addition are integral components of strategies to improve agricultural productivity and linkages between farmers and markets which will help contribute to food security and economic development of its target population.

Factors contributing to Post Harvest Losses (PHL)

Post-Harvest Losses vary among different commodities, areas of production and seasons. The issue in Less Developed Countries is ineffective postharvest agricultural systems that lead to a loss of food that people would

otherwise eat, sell or barter to improve their livelihoods (Hodges et al., 2010). The internal factors contributing to postharvest losses include improper harvesting methods, Rough handling, untimely harvesting; lack of appropriate harvesting tools, poor infrastructure (roads, bridges, etc.), lack of appropriate transport systems, unavailability of refrigerated transport especially for perishable crops, lack of pest-free storage facilities, Proper packing and packaging technologies, lack of appropriate processing technologies, deterioration caused by micro-organisms and biological factors including chemicals present naturally.

There are many external factors that are outside the postharvest chain but cause post-harvest loss including climatic conditions, humidity, wind, rainfall, temperature, altitude, time of storage etc. and socio-economic influences such as urbanization has driven more and more people from rural area to large cities, resulting in a high demand for food products at urban centers, increasing the need for more efficient and extended food supply chains.

Post-Harvest Losses in Tomatoes

Tomatoes are the major dietary source of the antioxidant lycopene, which has been linked to many health benefits, including reduced risk of heart disease, cancer and it can help protect your cells from damage. They are also a great source of vitamin vitamins B, C and E, potassium, folate, and vitamin K. Tomatoes are very low in calories; an average-sized tomato is just 22 calories and a large one is 33 calories. Tomatoes can be categorized as one of the favorite fat-fighting foods.

Tomatoes have been found to reduce inflammation and water retention in the body, as well as reversing leptin resistance. However, besides having too many advantages, tomatoes contain malic acid and citric acid, and consuming huge amount of these could make your stomach

acidic and cause heart burn or acid reflux. So care must be taken having much intake of tomatoes!

In Pakistan, Sindh is the highest tomato producing province with tomato grown on an area of 67.46 thousand hectares followed by Balochistan with 31.38 thousand hectare of area while Punjab had 18.29 thousand hectares under tomato cultivation. Tomato is classified as an annual plant cultivated in warm season with the average optimum growing temperature range of 25°C to 29°C. Generally, its two crops are cultivated during spring and autumn seasons in Pakistan.

When tomatoes start to ripen, they produce a gaseous hormone called ethylene. Commercially grown tomatoes are harvested and transported while still green and immature. To make them red before selling, food companies spray them with artificial ethylene gas. This process inhibits the development of natural flavor and may result in tasteless tomatoes. Therefore, locally grown tomatoes may taste better because they're allowed to ripen naturally.

However, if you buy unripen tomatoes; you can speed up the ripening process by wrapping them in a sheet of newspaper and keeping them on the kitchen counter for a few days. Just make sure to check them daily for ripeness.

Unfortunately, post-harvest losses of tomato crop are estimated to 20 to 40% of the total production. The magnitude of postharvest losses depends on time and region of harvest of the product. Factors contributing to these losses can be divided as:

- **Primary Factors** - biological (rodents, birds, animals), microbiological (fungus, bacteria), chemical (reaction of the nutrients, contamination with pesticides and other chemicals), biochemical (enzymes activated reactions), mechanical (bruising, cutting and puncturing), physical (excessive or insufficient heat or cold), physiological respiration, sprouting

in dormancy) and psychological (human aversion).

- **Secondary Factors** - inadequate harvesting method, packaging, transportation, storage and some environmental factors like temperature, humidity and solar radiation.

However, these losses can be minimized by adopting some protective measures in harvesting, packing and transportation of tomatoes to seller points. Reduction in losses ultimately results in increase in farmer's income and greater supply of quality products to consumers.

Harvesting of Tomatoes

Tomatoes should be removed from the plant by gently twisting or rotating them in order to cleanly remove the stem from the fruit. Pickers should grasp the fruit firmly but gently and pull upward with the thumb and forefinger pressed against the stem. The stem should then be carefully removed prior to putting the fruit in the harvest container to prevent puncture wounds of adjacent fruit. Harvested fruits should not be thrown or dropped into the picking container, as they are very susceptible to bruise damage. A well-ventilated plastic crate is ideal for packaging and it is recommended not to fill the container with more than 10 kg of fruit.

Tomatoes should be picked during the coolest part of the day, such as early morning or late afternoon. If they are picked in the morning, harvest should be delayed until the moisture has dried off the fruit surface. Tomatoes should never be picked in the rain or when they are wet. Harvesting wet fruit encourages the spread of decay. It is also important to avoid picking the fruit when it has a pulp temperature over 25°C (77°F). Fruit should never be allowed to remain in the sun for extended periods. Fruit which are injured, diseased, or unmarketable should be removed from the plant and not mixed in the same harvest container as the marketable fruit.

The culled fruit should be removed from the field to avoid the build-up of insect pests and diseases.

Packaging of Tomatoes

Packaging is mainly used for transporting product to market and farmers mostly use reusable carton boxes. However, the poor quality carton boxes used by the producers frequently lose their firmness and collapse as a result of condensation when tomatoes are transported. Better packaging should be used in order to reduce post-harvest loss during transportation. The following types of packaging are mostly used to serve the purpose:

Types of packaging materials for fresh produce

1. Basket made of woven strips of leaves, bamboo, plastic etc.
2. Sacks: flexible, made of plastic or jute.
3. Bags: small size sacks
4. Nets: sacks made of open mesh
5. Wooden crates
6. Fiberboard boxes
 - *Solid fiberboard boxes*
 - *Corrugated fiberboard boxes*
7. Plastic crates
8. Biodegradable plastics
9. New innovations in packaging of fruits, vegetables and root crops
10. Pallet boxes and shipping containers

Storage

In order to reduce losses, it is very important to store tomatoes in dry, cool and clean place. For short-term storage (up to a week), tomato fruits can be stored at ambient conditions, if there is enough ventilation to reduce the accumulation of heat from respiration. For longer-term storage, ripe tomatoes can be stored at temperatures of about 10–15°C and 85–95% relative humidity. An important factor while considering the life of harvested fruit is to check level of ripeness at the time of harvest. Cold storages and refrigerated truck for transportation is necessary for delivering quality produce to consumers.

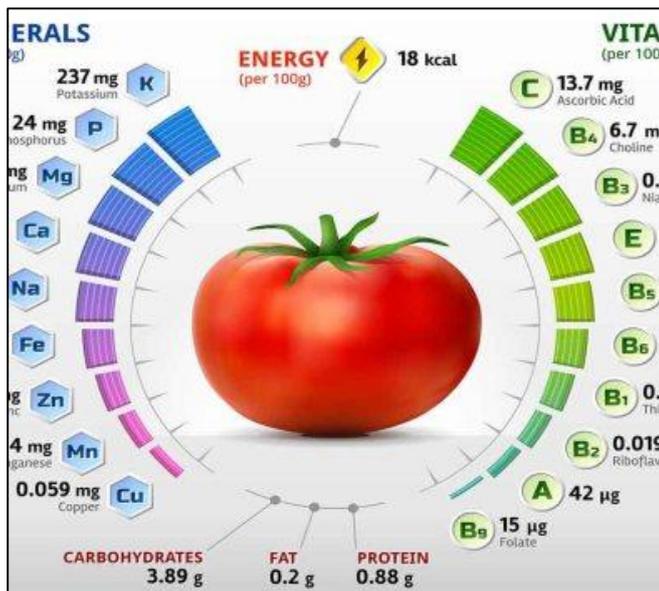
Value Addition in Tomatoes

Value addition to tomatoes can multiply farmer's income and reduce post-harvest losses in delivery channels. Special varieties of tomatoes are suitable for preparation of processed products of tomato.

Some of the Value Added Products from tomatoes are as follows:

1. Tomato Puree
2. Tomato Juice
3. Mixtures of Vegetable Juice
4. Tomato Ketchup
5. Tomato Jam
6. Tomato Powder
7. Tomato Sauce
8. Tomato Pickle
9. Tomato Chutney
10. Tomato Ketchup
11. Tomato Soup
12. Tomato Paste

Nutritive Value of Tomatoes



Drying tomatoes as a value addition option

Dehydration removes water from tomatoes in order to preserve them. Best tomatoes to dry are dry, firm and meaty.

Factors that determine the drying period

- i. Tomato variety
- ii. Humidity during drying
- iii. Thickness of slices of the tomatoes
- iv. Efficiency of drier



Successful dehydration is dependent on air circulation and temperature. Too low a temperature the tomatoes will dry too slowly, giving bacteria or mold a chance to grow. While high temperature above 77 degree tomatoes cook and harden from outside. Properly dried tomatoes have a dark red color and feel dry and leathery, but not hard or brittle.

Prepared by: Ms. Humma Nisar, OG-III, P&RD.

FEDERAL GOVERNMENT BUDGET FOR THE YEAR 2021-22 AS PER BUDGET SPEECH OF FINANCE MINISTER- MR. SHAUKAT TARIN

KEY ANNOUNCEMENTS

- Rs900 billion allocated for federal PSDP
- Minimum wage has been increased to Rs20,000
- Pensions and federal government employees' salaries will see a 10pc increase
- Rs12 billion allocated for agriculture sector
- Rs66 billion to be provided to the Higher Education Commission for education programmes, and Rs44 billion under the development fund
- Rs118 billion for power distribution
- Rs61 billion for Viability Gap Fund
- Rs14 billion for Climate Change mitigation projects
- \$1.1 billion for vaccines procurement
- Rs100 billion for Covid-19 Emergency Fund
- Rs12 billion special grant for Sindh

AGRICULTURE RELATED HIGHLIGHTS

➤ **Performance of Agriculture Sector**

Agriculture showed a historic performance. The crop sector has lagged-behind last year because of COVID-19 and intense attack of locust. This year, except for cotton, which was affected due to virus and pest attacks, performance of all other crops namely, wheat, rice, sugarcane, and maize were exceptional. Wheat, rice, and maize production were historic while sugarcane was the second highest in country's history.

Federal Government has proposed Rs 12 billion for the following key initiatives:

1. Rs 1 billion for Locust Emergency and Food Security project
2. Rs 2 billion for enhancing productivity of rice, wheat, cotton, sugarcane and pulses
3. Rs 1 billion for enhancing olive cultivation on commercial scale
4. Rs 3 billion for improvement of water courses.

➤ **Water Security**

Pakistan is fast becoming water scarce country. The Prime Minister is keen in developing water reservoirs, small, medium, and large dams so that future water needs are safeguarded. The three large dams Dasu, Diamer Bhasha, and Mohmand Dams have priority in the budget. These projects are aimed to be completed on time. A total of Rs 91 billion are proposed in the budget for ensuring water security. This amount excludes hydel energy generation project.

Large projects that will receive majority funding include:

1. For Dasu hydro power project, Rs 57 billion are proposed in the budget for stage - I.
2. For Daimer Bhasha, Rs 23 billion are proposed
3. For Mohmand Dam, Rs 6 billion are proposed
4. For Neelum-Jhelum hydro power project, Rs 14 billion are proposed.

➤ **Relief Measures**

Agriculture, livestock, and poultry are a major source of GDP. Livestock and poultry, both less organized and informal sectors, form an essential component of food supply. The government is striving to strengthen these sectors. Multiple relief measures taken have been for livestock & poultry sectors as well as agricultural sector in this budget. Vaccines for the veterinary medicines have been exempted from customs duties. Similarly, concessions in tariff have been given to a number of feed additives which are considered as one of the most basic requirements of the Dairy sector and have now been made importable at concessionary rates. To give relief to agricultural sector and farmers of the country for long term grain storage, mechanical silos have been exempted from the customs duties fulfilling the demand from this sector.

By joining hands with provinces, federal government has envisaged increase in agriculture productivity and provision of agri-loans to ensure food security. An agriculture transformation plan has been devised for this purpose. Under this plan, support will be provided from water to seeds, fertilizer, agri-credit, tractors and machinery, commodity warehousing, cold storage, and food processing industry.

➤ **Exemption to SILOS for storage of agriculture products:**

Food security is a major challenge for Pakistan despite being agricultural country. Accordingly, to facilitate the farmer and encourage storage of grain and agricultural activity and improve shelf lives of commodities, in the rural areas, it is proposed to grant exemption on locally produced silos. This initiative is part of the Prime Minister's comprehensive Agriculture Transformation Plan.

Source: Budget Speech, Ministry of Finance, Government of Pakistan.

زرعی سفارشات برائے کسان

دھان

☆ دھان کی کاشت کے لیے ترقی دادہ اور منظور شدہ موٹی اقسام کاشت کریں۔

☆ تھور سے متاثرہ علاقوں میں کھر کے خلاف قوت مدافعت رکھنے والی اقسام کے ایس 282، باستی 385 اور شاہین باستی کاشت کریں۔

☆ پیوری کی کاشت 30 جون تک اپنے علاقائی شیڈول کے مطابق مرحلہ وار کریں۔

☆ بجائی کے لیے ہمیشہ بیماریوں سے پاک صحت مند بیج کا انتخاب کریں۔ 80% گاؤں کی صلاحیت کے ساتھ طریقہ کار اور اقسام کے لحاظ

سے شرح بیج کچھ یوں رکھیں:

فہرہ	صن کی قسم	طریقہ کاشت	شرح کٹورہ فی ایکڑ
01	اری یا موٹی اقسام	تربا کدہ کا طریقہ	6-7
		فلک طریقہ	8-10
		راب کا طریقہ	12-15
02	باستی اقسام	تربا کدہ کا طریقہ	4.5-5
		فلک طریقہ	6-7
		راب کا طریقہ	10-12

☆ موٹی اقسام کے لیے پونے دو بوری ڈی اے پی + سوادو بوری یوریا + سوا بوری ایس او پی اور باستی اقسام کے لیے ڈیڑھ بوری ڈی اے پی + 1 بوری یوریا + 1 بوری ایس او پی فی ایکڑ استعمال کریں۔

کپاس

☆ چھدرائی کا عمل بوائی کے 20 تا 25 دن کے اندر یا پہلے پانی سے قبل یا خشک گوڈی کے بعد ہر حالت میں ایک ہی دفعہ مکمل کر لیا جائے۔

☆ بی ٹی اقسام اور روایتی اقسام اگر لائنوں میں کاشت کی ہیں تو پہلی آبپاشی بوائی کے 30 سے 35 دن بعد جبکہ بقیہ آبپاشیاں 12 تا 15 دن کے وقفہ سے کریں۔

سبزیات و باغات

☆ سبزیات کی گوڈی کریں۔ جہاں ضرورت ہوتی ہے ساتھ مٹی چڑھائیں اور 8-10 دن کے وقفے سے آبپاشی کریں۔

☆ آم کے باغ میں پھل کی کھسی کو کنٹرول کرنے کے لیے جنسی چھندے لگائیں، عموماً چار چھندے فی ایکڑ کافی ہوتے ہیں۔

☆ ترشاوہ باغات کو 15 دن کے وقفے سے آبپاشی کریں اور مردہ اور گلے سڑے تنوں اور پتوں کو صحت مند پودوں سے الگ کریں تاکہ کیڑوں کمزوروں اور بیماریوں کے حملے سے بچا جا سکے۔

SBP UPDATES

President of Pakistan launches SBP's policy for financial inclusion of Persons with Disabilities

State Bank of Pakistan has unveiled a comprehensive policy to enhance the financial inclusion of Persons with Disabilities (PWDs). The Honorable President of Pakistan, Dr. Arif Alvi launched the policy. The policy aims at improving financial independence for PWDs by improving access to banking services as well as providing opportunities to contribute as bank employees. The policy has been developed in collaboration with Banks and NGOs dedicated to improving the lives of PWDs. SBP's instructions now require the Board of Directors of banks to approve a policy and strategy framework for the financial inclusion of PWDs, while management will ensure its implementation. Under the policy framework, banks will offer products and services catering to the special needs of all categories of PWDs including the physically handicapped, visually impaired and those with hearing and speech disabilities. Banks have been asked to ensure the availability of essential forms and documents in braille, sign language interpretation services and ramps at the entrances of their branches and ATM vestibules. In the context of helping PWDs to join banks as employees, the policy requires banks to meet prescribed job quota for PWDs and align human resource policies and practices to cater to their specific needs throughout the career cycle.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr-21-Jun-2021.pdf>

Workers' Remittances in May 2021

Workers' remittances continued their exceptional streak in May 2021, remaining above \$2 billion for a record 12th straight month. Remittances received during May 2021 amounted to US \$ 2.5 billion, 33.5 percent higher than the same month last year. These were also higher than the monthly average of US \$ 2.4 billion during July-April FY21. On a month-on-month basis, workers'

remittances fell by 10.4 percent in May 2021 compared to April 2021. This fall was expected as remittances usually slow in the post Eid-ul-Fitr period. As Eid fell in mid-May 2021 with markets closed a week earlier, there was some front-loading of remittances in April 2021.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr-10-Jun-2021.pdf>

SBP maintains free IBFT pricing for transactions up to Rs. 25,000 per month and allows capped charges for higher amounts in new instructions

SBP has directed banks to provide free of cost digital fund transfer services to individual customers up to, at least, a minimum aggregate sending limit of Rs. 25,000 per month per account/wallet. However, banks may choose to set this aggregate limit at a higher amount as well. For transactions above the aggregate limit of Rs. 25,000 per account in a month, banks may charge individual customers, a transaction fee of no more than 0.1% of the transaction amount or Rs200, whichever is lower. This will enable service providers to recover part of costs they incur on providing inter-bank fund transfer service and build sustainable and innovative business models.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr1-16-Jun-2021.pdf>

Second Quarterly Report on the State of Pakistan's Economy for FY21

The State Bank of Pakistan (SBP) has released its Second Quarterly Report on The State of Pakistan's Economy for the fiscal year 2020-21. The report highlights the strengthening of the economic recovery during the second quarter of the fiscal year. This was evident from the growing pace of industrial activity, promising output of major Kharif crops (with the exception of cotton), and a pick-up in the services sector during the review period.

For more details, please visit

<https://www.sbp.org.pk/press/2021/Pr-03-Jun-2021.pdf>

MANAGEMENT TIPS

1. Get Through Your To-Do List

Self-discipline is hard. Try these three tips to make your work more efficient every day:

✓ **Get three things done before noon.**

Statistics show that the team ahead at halftime is more likely to win the game. Enjoy your lunch knowing that you accomplished at least three tasks in the morning.

✓ **Sequence for speed**

Break projects into parts. Take on the longer pieces at the beginning and make sure each subsequent part is shorter. If you leave the longest parts for last, you are more likely to run out of steam before the end of the day.

✓ **Tackle similar tasks at the same time**

The mind thrives on repetition. You can build momentum by taking on similar projects at the same time.

2. Pretend You Have What You Want

Your mind is often your greatest tool, but as anyone who has been taken over by fear, frustration, or worry knows, it can also be your greatest enemy. Whether you're concerned that you don't have the respect of your peers or that a customer isn't calling you back because she's gone to a competitor, overthinking the issue only serves to compound the worry. Instead, pretend you have what you want. Act as if your peers respect you or as if the customer is loyal. These may be fantasies, but what you're worrying about may be as well. It's better to stop the worry and act confidently; chances are better that you'll get what you want.

3. Prioritize Value Over Volume

Research has shown that multitasking results in mediocre outcomes. By putting too little attention on too many things, you fail to do anything well. However, the answer isn't single-tasking either. Single-tasking is far too slow to help you succeed in today's fast-paced world.

Instead, identify the tasks that will create the most value and focus on those.

By prioritizing value over volume and sharpening your focus on tasks that truly matter, you'll increase the quality of your work and, ultimately, the value you provide. What to do with all those tasks that didn't make the high-value list? Put them on a "do later" list. If they continually fail to make it to the high-value list, ask yourself: why do them at all?

4. Schedule Regular Meetings With Yourself

As we continue venturing into uncharted economic waters, how can you keep your job on track and deliver your best? Schedule a weekly meeting with yourself. That's right: no matter how busy you are, this is not a luxury. It's essential.

Every week, take a quiet hour to reflect on recent critical events—conflicts, failures, opportunities you exploited, observations of others' behavior, feedback from others. Consider how you responded, what went well, what didn't, and what might be more effective in the future. Never cancel this meeting—it's crucial.

5. Shed Your Excessive "Need To Be You"

One of the worst habits a leader can have is excusing his behavior with claims like, "That's just the way I am!" Stop clinging to bad behaviors because you believe they are essential to who you are.

Instead of insisting that you can't change, think about how these behaviors may be impeding the success of those around you. Don't think of these behaviors as character traits, but as possibilities for improvement. You'll be surprised how easily you can change when it helps you succeed.

Source: Harvard Business Review

NATIONAL NEWS

PFD to set up special flour sale points in eight major cities

The Punjab Food Department has decided to setup special sale points in 08 major cities of the province in addition to already working 313 “Sahulat Bazaars” to ensure ample supply of flour on subsidized rates. Special sale points will be set up in Lahore, Rawalpindi, Multan, Faisalabad, Gujranwala, Sialkot, Sargodha and Bahawalpur for the sale of subsidized flour.

Upcoming monsoon season: Chief meteorologist rules out major threat of flood

The monsoon season would start from the early part of July as stated by Chief Meteorologist. He has ruled out any major threat of floods during the upcoming monsoon season. Low levels of rivers in India and Pakistan, low levels of reservoirs in the country due to a slow snow melting and a major portion of rains is likely to take place in Southern parts of the country which may cause floods.

World Famine & Drought Day: Experts Concerned over Barrenness of Agri Land

Environmentalists have expressed concern over the barrenness of agricultural land due to increasing human population, activities and environmental pollution, saying that more and more trees should be planted to save agricultural land from drought; otherwise this problem will affect future generations and will lead to destruction. In a seminar, organized by Malteser International that was held at District Council Hall, Sanghar, it was stated by the participants that the United Nations had decided to observe the World Famine and Drought Day in 1994. From 2021 to 2030, 100 countries of the world have set a 10-year target for the restoration of drought-prone agricultural land. In the meantime, with the participation of the people, the barren agricultural land will be made cultivable again.

Exports Increase 16.42% to Rs. 3.615 trillion in 11 Months; 14.59% in May

According to Pakistan Bureau of Statistics (PBS), the exports from Pakistan, in rupee term, have increased by 16.42 percent during the first eleven months of the current fiscal year as compared to corresponding period of the last year. The exports during July–May (2020 – 2021) totaled Rs. 3,615,857 million as against Rs. 3,105,799 million during the corresponding period of last year showing an increase of 16.42%, according to the provisional figures of PBS.

Imports during July–May (2020-21) totaled Rs. 7,992,202 million as against Rs. 6,418,372 million during the corresponding period of last year showing an increase of 24.52%. Imports into Pakistan during May, 2021 amounted to Rs. 813,622 million as against Rs. 802,443 million in April, 2021 and Rs. 457,399 million during May 2020 showing, an increase of 1.39% over April, 2021 and of 77.88% over May 2020.

MRI official says online mango trade offers handsome profit to growers

According to Director Mango Research Institute (MRI), mango growers are able to earn handsome profit due to rising trend of online mangoes sale. Now, the consumers have direct access to mango orchards, wherein the mangoes are packed in boxes and transported to consumers directly, without any intervention of middle-men. He estimated that production of mangoes was observed 30 to 35 percent more as compared to last year. According to Director MRI, country would achieve export target of 160,000 tonnes within next few days. The mango exporters, especially from Quetta are directly approaching growers and selecting orchards of their own choice. The export was rising due to bumper production and export friendly policies of incumbent government. The government has opened Iran border to facilitate export of mangoes.

Source: Business Recorder

ZTBL NEWS

ZTBL Collective Bargaining Agent (CBA) Referendum-2021

Pursuant to Section (19) of the "Industrial Relations Act, 2012", the National Industrial Relations Commission (NIRC) holds referendum to determine CBA Union of workmen (i.e. Clerical/Non-clerical employees governed under SSR, 1961) in respect of ZTBL for two years. The date of referendum across the country at ZTBL, H.O. Islamabad as well as other stations in ZTBL field offices has been fixed for 02.07.2021. To ensure fair and free referendum without any interference of Bank's management as enumerated in sub-section (7) of Section (19) of the Industrial Relations Act, 2012, the President ZTBL has decided that no officer/executive of the Bank, will assist, convince and interfere in CBA election campaign directly or indirectly and shall not influence the voters/supporters of any contestant to cost their votes to another contestant. In case, any officer/executive found involved in such activities, strict disciplinary action will be initiated against delinquent.

Enhancement of Loans to Existing Borrowers

Earlier, restriction was imposed on enhancement of loan to existing borrowers for both production and development loans. Now, in order to meet the genuine credit requirements of the borrowers, the Competent Authority has approved that enhancement of loan to existing borrower will only be allowed in genuine regular cases. Keeping in view the above, an exception form has been prepared which will be configured in the system by Information System Division for capturing the reasons of loan enhancement.

Enhancement requests so forwarded by the branches will be authenticated/certified by the MCO, Branch Manager and recommended by Zonal Chief for ultimate approval/sanction by CLSD. Rest of the instruction on the subject shall remain unchanged.

Awareness Campaign against the Illegal Money Value Transfer Services (MVTS)

ZTBL, in compliance with SBP directives, is doing an ongoing basis campaign to help in curbing illegal MVTS and encourage remittances through proper channel. Following initiatives are being taken in this regard: a) The awareness message for MVTS has been displayed on bank's website under Home Remittances. b) The awareness message for MVTS has been displayed on all ZTBL's ATMs across Pakistan. c) Branches will display the awareness messages in English & Urdu on notice board. d) Awareness below message for MVTS printed on the statement of Account sent to the customer.

Withdrawal of Rs. 40,000/-, Rs. 25,000/- & Rs. 15,000/- denomination National Prize Bonds

In compliance with Finance Division, Government of Pakistan's notification, it is to inform that the last date for encashment/ replacement/ conversion of Rs. 40,000/-, Rs. 25,000/- & Rs. 15,000/- denomination National Prize Bonds (bearer) has been extended upto 30th September 2021. Further, the Zone-wise consolidated data of cited denomination prize bonds held by them on last dated i.e. September 30, 2021 shall be shared latest by October 1, 2021 as per the instructions stipulated in SBP, CMD Circulars. Other instructions in this regard will remain unchanged.

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