

Vol. 4, Issue III

AGRICULTURE OUTLOOK



PLANNING & RESEARCH DEPARTMENT
ZARAI TARAQIATI BANK LIMITED
HEAD OFFICE, ISLAMABAD.



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EXECUTIVE SUMMARY

Wheat crop is reported at shooting/heading stage in most of the agricultural plains of Punjab. However, it is at wax/milk/full maturity stage in some areas of Sindh and in Balochistan it is at flowering stage. Cotton tillage has started for cultivation of new crop in lower Sindh. Rice production stood at 7.1 million tons during the FY19 kharif season, higher than the target of 6.9 million tons but 4.4 percent lower than the record crop witnessed during FY18. Sugarcane crushing is in full swing and it has almost been completed in Punjab and KP. Sugarcane production in the country stood at 68.3 million tons, matching the set target of 68.2 million tons for the year.

Pakistan's seafood export plunged by 5.40 percent to \$217.251 million in July-Jan 2018-19. Seafood export fall now stands at \$12.403 million in July-Jan 2018-19 from \$229.654 million in July-Jan 2017-18. The country's import of pulses grew to \$324.396 million in July-Jan 2018-19, up by 3 percent. Increase in pulses import now stands at \$8.948 million in July-Jan 2018-19 from \$315.448 million in July-Jan 2017-18.

During March 2019, near normal rainfall is expected over the country with slightly above normal over northern half of the country. Surface temperature will gradually increase during March and is expected to remain 1-2 degree above normal over plain areas of the country. However normal temperature is expected over mountainous region of the country

According to the data released by Indus River System Authority (IRSA), water level in the Indus River at Tarbela Dam was 1,393.85 feet, which was 7.85 feet higher than its dead level of 1,386 feet. Water inflow in the dam was recorded as 19,400 cusecs and outflow as 20,000 cusecs. The water level in the Jhelum River at Mangla Dam was 1,126.15 feet, which was 86.15 feet higher than its dead level of 1,040 feet whereas the inflow and outflow of water was recorded as 25,200 cusecs and 18,000 cusecs respectively.



Banks disbursed an amount of Rs 527.3 billion as agricultural credit during the first half of current fiscal year (FY19). The disbursed amount is 42 percent of the total assigned target of Rs 1.250 trillion for FY19 and 22 percent higher than the disbursement made during the same period last year.

Banks were advised to pay special focus on production loans to small farmers and to enhance their outreach in terms of agricultural infrastructure by hiring agriculture credit officers. It was recommended to adopt a more focused approach especially towards the underserved areas to achieve Rs1.250 trillion agriculture credit target for FY2019, while bringing a qualitative shift in agriculture financing.

CURRENT CROP SITUATION

1. Wheat

Growth of wheat crop has been reported satisfactory both in rainfed and irrigated areas of Punjab, due to good rainfall throughout the month. The crop is reported at shooting/heading stage in most of the agricultural plains of the province. Growth and development of wheat crop in the Sindh province is reported satisfactory. The crop is at wax/milk/full maturity stage and its harvesting has started in some areas of Sindh. Overall growth and development of wheat crop in Khyber Pakhtunkhwa is reported satisfactory. Crop is at shooting/heading/flowering stage. As regards Balochistan, standing wheat crop is at early growing stage.

Farmers who could not sow wheat in the field because of the sowing of cotton crop were advised by the Met office to go for alternative crop e.g. sunflower etc.

The Met office has advised farmers to irrigate the wheat crop at booting stage and grain formation phases due to rising temperature. Farmers should adopt weed control recommended practices in consultancy with Agriculture Department.

2. Cotton

Cotton tillage has started for cultivation of new crop in lower Sindh. According to the report released by Pakistan Cotton Ginners Association as on 1st March 2019, the arrivals of seed cotton in ginning factories witnessed short fall of 7.2 percent to 10.741 million bales as compared to 11.524 million bales registered in the corresponding period last year. The arrivals in Punjab declined by 10.03% to 6.592 million bales. However on the contrary, the two districts of Punjab i.e. Rahim Yar Khan and Dera Ghazi Khan witnessed increase by 10.7% and 8.3% respectively during the same period.

The arrival of cotton in Sindh remained decreased by 2.5 percent to 4.149 million bales as compared to 4.253 million bales in the same period of last year. District-wise arrivals scenario shows that Nawab Shah, Khair pur, Sukkur and Ghotki witnessed strengthened position in Sindh as compared to the corresponding period of last year.



SEED COTTON ARRIVALS AS ON 1st March, 2019

(Bales)

Heads	2018-19 (Season)			2017-18 (Season)		
	Punjab	Sindh	Total	Punjab	Sindh	Total
Arrivals	6,592,318	4,149,063	10,741,381	7,271,323	4,253,258	11,524,581
Sales to Exporters	3,300	99,030	102,330	25,850	190,765	216,615
Sales to Textile Mills	5,684,936	3,748,894	9,433,830	6,724,051	3,855,283	10,579,334
Sales to T.C.P	-	-	-	-	-	-
Unsold Stock	884,961	300,422	1,185,383	506,062	203,046	709,108
Un-ginned Stock	19,121	717	19,838	15,360	4,164	19,524

Source: Pakistan Cotton Ginners Association.

SEED COTTON, RAW COTTON, COTTON SEED AND COTTON SEED CAKE PRICES CROP 2018-19

Market	Seed Cotton	Raw Cotton (Lint)	Cotton Seed	Cotton Seed Cake
	(Rs. Per 40 Kgs)			
	12.03.2019	12.03.2019	12.03.2019	12.03.2019
Rahim yar khan	2600-4000	8,841	1688	1661
Vehari	2500-3650	8,895	1393	1643
Burewala	2700-3800	8,359	1675	1700

Source: Market Report.

The Punjab government has announced to provide subsidy to the growers of cotton hailing from South Punjab on purchase of approved varieties of cotton seed under the recently announced agricultural policy for the current season. Subsidy of millions of rupees will be extended on approved cotton seed varieties such as UB-2013, FH Lalazar, FH-142, BS-15 and MNH-886. Growers have to buy seed bags containing subsidy vouchers from the Punjab Seed Corporation, Baba Fareed Corporation, Neelum Seeds, Jullandhar Pvt Limited and Herl Seed Corporation. The amount of subsidy will be reimbursed to the purchases in the same month of purchase through voucher present in the seed bag and growers have to SMS the voucher number and their CNIC on 80709 for claiming subsidy.

3. Rice

Initial estimates indicate that rice production stood at 7.1 million tons during the FY19 kharif season, higher than the target of 6.9 million tons but 4.4 percent lower than the record crop witnessed during FY18. While the basmati performance in Punjab is laudable as the estimated crop exceeded the 4 million tons mark, the production in Sindh suffered a contraction of 15.2 percent on a YoY basis, largely due to a contraction in the area under cultivation.



Variety-wise breakdown suggests that the production of basmati has increased in Punjab on the back of an expansion in the area sown due to several factors: i) improved relative profitability for the rice variety compared to sugarcane and cotton in the previous period ii) the increasing demand of the commodity in international markets, and iii) a general stability in domestic basmati prices.

However, irri and hybrid varieties in Sindh suffered due to exceptional water shortages (a decline of 43 percent during the period under review) and the poor quality of groundwater, resulting in a total area contraction of 17.1 percent compared to FY18.

4. Sugarcane

Sugarcane crushing is in full swing and it has almost been completed in Punjab and KP. The sugarcane price of Rs 182 per 40kg for the current crushing season was fixed by Sindh government. Support price of Rs. 180 per kg was fixed by Punjab government for the year 2018-19. The sugarcane growth was affected due to irrigation water shortage during the season particularly from April to June 2018. Moreover, sugarcane area is also less than last year facilitating farmers to sell the crop at reasonable price.

The Met office advised farmers to apply light irrigation by considering weather conditions and use 30% more nitrogen in ratoon crop than normal sowing crop. Farmers should use recommended seed rate (100-120 monds/acre) of recommended varieties and consult agricultural department to adopt optimum cultural and other recommended practices. It was further advised to apply irrigation after 20-25 days interval and adopt skip row irrigation method in case of water shortage.

	FY17	FY18	FY19		Growth in %	
			Target	Provisional	FY18	FY19
Area ('000 hectares)						
Punjab	778	859	728	733	10.5	-14.7
Sindh	321	333	322	270	4.0	-19.0
Pakistan	1,218	1,342	1,161	1,115	10.2	-16.9
Production ('000 tons)						
Punjab	49,613	55,068	44,000	47,186	11.0	-14.3
Sindh	18,160	20,612	18,752	15,730	13.5	-23.7
Pakistan	73,433	82,128	68,157	68,252	11.8	-16.9
Yields (Kg/hectares)						
Punjab	63,786	64,099	60,406	64,385	0.5	0.4
Sindh	56,660	61,842	58,236	58,236	9.1	-5.8
Pakistan	60,309	61,207	61,198	61,198	1.5	0.0

Data source: Ministry of National Food Security & Research and Federal Committee on Agriculture

	FY17	FY18	FY19		Growth in %	
			Target	1 st Estimates	FY18	FY19
Area cultivated in Punjab ('000 hectares)						
Basmati	1,352.8	1,416.4	-	1,494.1	4.7	5.5
Irri	145.3	134.8	-	133.5	-7.2	-0.9
Others	238.4	289.8	-	296.2	21.6	2.2
Total	1,736.5	1,840.9	1,800.0	1,923.9	6.0	4.5
Area cultivated in Sindh ('000 hectares)						
Basmati	51.0	55.2	-	56.1	8.2	1.6
Irri	333.4	351.6	-	258.3	5.5	-26.5
Hybrid	343.7	393.9	-	352.6	14.6	-10.5
Others	22.4	27.2	-	19.5	21.4	-28.1
Total	750.5	827.9	770.0	686.5	10.3	-17.1

Data source: Ministry of National Food Security & Research and Federal Committee on Agriculture

Sugarcane production stood at 68.3 million tons, matching the set target of 68.2 million tons for the year, but falling 16.9 percent short of the production level achieved in the last year. The decline in sugarcane production was expected due to following factors: i) irrigation water shortages ii) lower area under crop production after the delay in crushing season iii) profitability concerns amidst pending payments to the farmers by the sugar mills for last season's crop i.e. FY18.



5. Minor Crops

Pulses

- Sowing of lentil crop has been completed and recent rains may improve crop early growth.
- The gram crop is at flowering stage and is in good condition.

Oil Seeds

- The growth of oilseed crop is reported satisfactory and the crop is at flowering/pod stage. No serious pest/insect attack has been reported so far.
- Growth of linseed has been reported well and the crop is at capsule formation stage.
- In Balochistan, canola crop is at early growing stage.

6. Horticulture

- Sowing/land preparation for summer vegetables is in progress in Punjab
- In Gilgit Baltistan, most of the agricultural activities stop during the winter season in the area.
- In Sindh, Castor oil is growing satisfactory and its first picking is in progress.
- Safflower is at vegetative stage and growth has reported satisfactory.
- Mangoes are at flowering stage and Hopper attack has been reported in some areas of lower Sindh.
- The growth of other seasonal fruits like guava, banana, Cheeko is in good condition.
- Growth of fruit orchards and that of seasonal vegetables is satisfactory in Balochistan and harvesting/picking is in progress.
- The growth of other seasonal fruits in Sindh like guava, banana, Cheeko is in good condition.



Area and Production of Crops 2017-18 (Provisional)

Crop	Area in 000 hectare	Production “000 tons
Wheat	8744.2	25,507.1
Maize	1,229.7	5,701.4
Rice Basmati	2,900	7,449.8
Sugarcane	1,341.8	82,127.8
Chickpea	967.6	341.2
Mash bean	15.4	7.1
Masoor bean	13.8	6.6
Mung Bean	162.5	122.1
Onion	140.9	1,910.3
Potato	186.9	4,446.5
Tomato	63.7	675.3
Red Chilli	46.3	118.2

Source: Agriculture Marketing Round up Gov. of Punjab, Pakistan

Marketing of Crops

Crop	Marketing
Onion	It is grown in all four provinces and remained available in market whole year. Nowadays, onion is being supplied from Sindh Province to other parts of the country.
Potato	It is also grown in all provinces and is being supplied from Punjab province
Tomato	It is also grown in all provinces and is being supplied from Sindh Province.
Citrus	It is being supplied from citrus producing areas like Khan-pur under District Haripur, Sargodha, Sahiwal, Sukkur, Sibbi, Mardan etc.

Source: Agriculture Marketing Roundup, Gov. of Punjab

IMPORT & EXPORT SITUATION

- Pakistan's seafood export plunged by 5.40 percent to \$217.251 million in July-Jan 2018-19. Seafood export fall now stands at \$12.403 million in July-Jan 2018-19 from \$229.654 million



in July-Jan 2017-18. In term of volume, seafood export is stagnant with less than one percent or 149 metric tons fall to 96,426 metric tons in July-Jan 2018-19 comparing to the fisheries export of 96,575 metric tons in July-Jan 2017-18.

- The country's import of pulses grew to \$324.396 million in July-Jan 2018-19, up by 3 percent. Increase in pulses import now stands at \$8.948 million in July-Jan 2018-19 from \$315.448 million in July-Jan 2017-18. In term of quantity, Pakistan imported 563,035 metric tons in July-Jan 2018-19 that is greater by 38 percent or 154060 metric tons from 408,975 metric tons in July-Jan 2017-18. The country's import of pulses, however, slumped to \$36.569 million in Jan 2019 from \$45.545 million in Jan 2018, showing a fall of 20 percent or \$8.976 million. The pulses import volume scaled down by 18 percent or 12175 metric tons to 56,356 metric tons in Jan 2019 from 68,531 metric tons in Jan 2018.

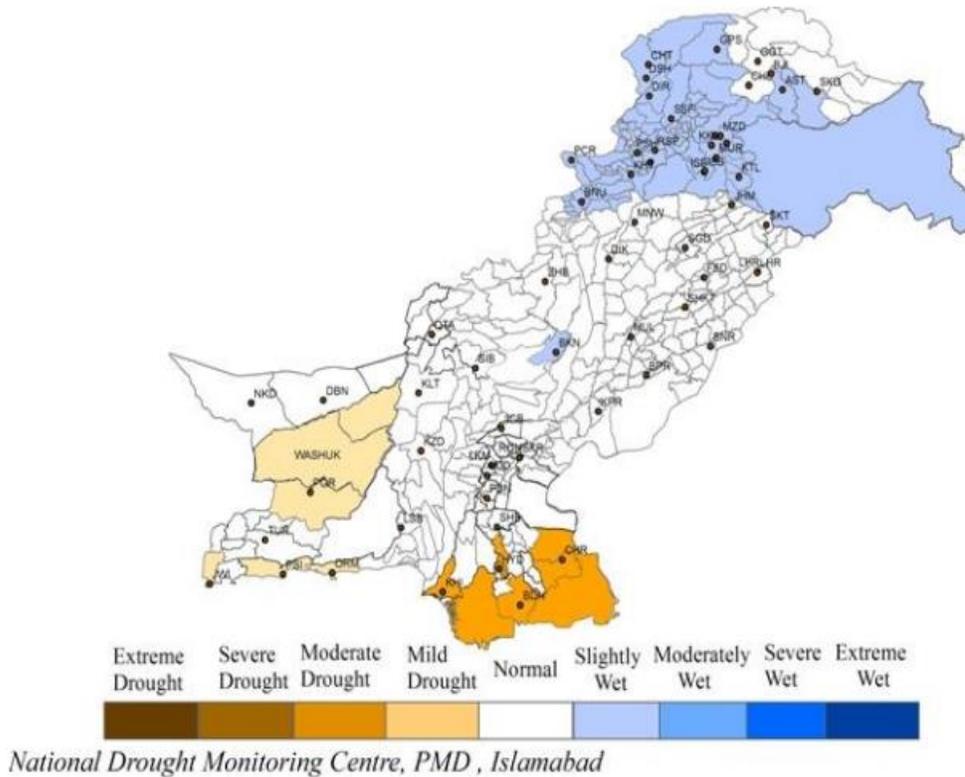
WEATHER OUTLOOK

Equatorial sea surface temperatures are above average across most of the Pacific Ocean and shows decreasing trend in coming months. North Atlantic oscillation is also in positive phase whereas Indian ocean Dipole in neutral phase. Based on regional and global forcing factors following would be the main features of the weather during the month:

- Near normal rainfall is expected over the country with slightly above normal over northern half of the country.
- Possibility of hailstorm/thunderstorm cannot be ruled out with weather system.
- Surface temperature will gradually increase during March and is expected to remain 1-2 degree above normal over plain areas of the country. However normal temperature is expected over mountainous region of the country

DROUGHT SITUATION

The month of February was fairly good for drought prone areas of Sindh and Balochistan. Mild drought conditions are over coming Gawadar, Panjgar, Washuk and Kharan districts of Balochistan; while moderate drought conditions are prevailing over southern parts of Sindh.



WATER SITUATION

According to the data released by Indus River System Authority (IRSA), water level in the Indus River at Tarbela Dam was 1,393.85 feet, which was 7.85 feet higher than its dead level of 1,386 feet. Water inflow in the dam was recorded as 19,400 cusecs and outflow as 20,000 cusecs.

The water level in the Jhelum River at Mangla Dam was 1,126.15 feet, which was 86.15 feet higher than its dead level of 1,040 feet whereas the inflow and outflow of water was recorded as 25,200 cusecs and 18,000 cusecs respectively. The release of water at Kalabagh, Taunsa and Sukkur was recorded as 43,300 cusecs, 33,700 cusecs and 3,200 cusecs respectively. Similarly from the Kabul River, 14,400 cusecs of water was released at Nowshera and 4,000 cusecs from the Chenab River at Marala. The total water storage capacity stood at 0.972 million acre feet.

Water Situation as on 14.03.2019 (In Cusecs):

Barrages	Mean Inflow/ U/S Discharge	Mean Outflow/ D/S Discharge
Guddu	32011	28842
Chashma	33147	31447
Taunsa	48,250	43,250

Kalabagh	48,250	43,250
Panjnad	9,705	3005
Sukkur	22,200	3200
Kotri	8755	0

AVERAGE MONTHLY PRICES OF AGRI COMMODITIES

Description	Unit	Average Price in PKR	
		Feb 2019	Jan 2019
Wheat	10kg	355	353
Wheat Flour	10kg	395	395
Rice Basmati Broken	1kg	78	78
Rice Irri-6(Punjab/Sindh)	1kg	56	56
Milk, Fresh, Unboiled	1ltr	87	87
Apple	1kg	120	120
Pomegranate	1kg	182	180
Citrus (Kinnow)	1 dozen	120	90
Orange	1 dozen	100	100
Bananas	1 dozen	80	80
Pulse Masoor, Washed	1kg	121	121
Pulse Moong Washed	1kg	125	125
Pulse Mash Washed	1kg	152	152
Pulse Gram Washed	1kg	126	126
Potatoes	1kg	22	23
Onion	1kg	28	28
Tomatoes	1kg	109	52
Garlic	1kg	167	168

Source: Pakistan Bureau of Statistics



FERTILIZER SITUATION

The government has decided to provide subsidy on DAP fertilizers at Rs 500 per bag, Nitrophos Rs 200 per bag and subsidy on potash fertilizers Sulphate of Potash (SOP) & Murat of Potash (MOP) at Rs 800 and Rs 500 respectively per bag.

Wheat Fertilizer Rates per 50 kg as on 14.03.2019

Product	Average Rates
Ammonium Nitrate	1,605.00
DAP	3395.00
MOP	2505.00
NP	2975.00
NPK	2,655.00
SOP	3,912.50
SSP	1,210.00
Urea	1,800.00

Source: <http://par.com.pk/>

NEWS & TRENDS

- j particularly tobacco in the country. The terms of the reference of the committee will be to examine the matters relating to agricultural products particularly tobacco in the country. The committee will present its report to the House. The Speaker is authorized to make changes in the composition of the committee as and when required.
- Punjab government has decided to introduce Animal Health Act for the promotion and development of livestock sector in the province. The target of registration of one million animals was fixed and it was informed that registration of animals will help to produce a better breed which will yield more milk and meat. It was also stated that crossbreed animals will be produced to get enhanced production of milk and meat by adopting IVF (In Vitro Fertilization) technology.
- The Punjab government has approved Rs90.574 million projects 'an initiative towards food security and innovative livestock business in Pakistan' aimed at developing and promoting ostrich farming in the province. Accordingly, the revised PC-I of the project has been prepared. Ostrich farming is an emerging and innovative business being 10 times rapid provider of white meat compared to poultry and 15 times faster than traditional cattle farming. At the moment, ostrich farming is a huge industry in USA, Australia, Europe and some countries in Middle East like Jordan, Lebanon and Israel. More than 30,000 ostrich farms of different sizes are fully functional globally. Due to high nutritional value of its meat as compared to other white and red meat and high



Food Conversion Ratio (FCR) as compared to other animals and birds, it addresses faster and cheaper food security.



زرعی سفارشات برائے کسان

بہاریہ موگ

- ☆ موگ کی کاشت مارچ کے پہلے ہفتے سے آخر مارچ تک کی جاسکتی ہے۔ البتہ مارچ کا پہلے دو ہفتے کاشت کے لیے موزوں ہیں۔
- ☆ اچھی پیداوار کے حصول کے لیے آبپاش علاقوں میں منظور شدہ اقسام نیاب موگ - 2006، ازری موگ - 2006، نیاب موگ 2011 اور نیاب 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۔
- ☆ بیجائی ہمیشہ تروتہ حالت اور قطاروں میں کریں تاکہ گاؤ بہتر ہو سکے۔ قطاروں کا درمیانی فاصلہ ایک فٹ رکھیں اور پودوں کا آپس میں درمیانی فاصلہ 8 سے 10 سینٹی میٹر ہونا چاہیے۔
- ☆ موگ کے لیے ایک بوری ڈی اے پی اور آدھی بوری ایس او پی بیجائی سے پہلے اور آخری ہل کے بعد چھٹ کر کے سہاگہ دیں۔

کماڈ

- ☆ کماڈ کی کاشت کا وقت آخر مارچ تک ہے۔ بروقت کاشت اور دیگر موزوں حالات میں فی ایکڑ دو آنکھوں والے 30 ہزار سے یا تین آنکھوں والے 20 ہزار سے ڈالنے چاہئیں۔
- ☆ زر خیز زمین کے لیے 3 بوری یوریا + 2 بوری ڈی اے پی اور 2 بوری ایس او پی / ایم او پی، درمیانی زمین کے لیے 3.50 بوری یوریا + 2.5 ڈی اے پی بوری + 2 بوری ایس او پی اور کمزور زمین کے لیے 4 بوری یوریا + 3 بوری ڈی اے پی + 2 بوری ایس او پی فی ایکڑ ڈالیں۔

موڈھی فصل

- ☆ مارچ تک موڈھی فصل رکھنے کے لیے موسم بہت مفید ہے۔ کیونکہ اس وقت رکھی گئی موڈھی فصل سے شگوفے خوب پھوٹتے ہیں اور پودے اچھا جھاڑ بناتے ہیں۔
- ☆ کماڈ کی فصل میں کیڑوں کے حملے، بیماری لگنے اور ہل چلانے سے مڈھا اکھڑیا مرتبہ جاتے ہیں جن کی وجہ سے پودوں کی مطلوبہ تعداد مکمل نہیں ہو پاتی لہذا جہاں خالی جگہ نظر آئے وہاں اسی قسم کے سے زمین میں دبا دیں۔

بہاریہ مکئی

- ☆ موسمی حالات کو مدنظر رکھتے ہوئے 5 سے 7 دن کے وقفہ سے آبپاشی کریں۔ کھیت کو تروتہ حالت میں رکھیں خصوصاً پھول بننے پر اور دانہ بننے پر پانی کی کمی ہرگز نہ آنے دیں۔

☆ فصل کی اچھی پیداوار کے لیے محکمہ زراعت کی سفارش کردہ دوغلی اقسام کاشت کریں۔

☆ ڈرل سے کاشت کی صورت میں شرح بیج 12 سے 15 کلوگرام جبکہ وٹوں پر کاشت کی صورت میں شرح بیج 8 سے 10 کلوگرام فی ایکڑ رکھیں۔

☆ بہار یہ مکئی کی فصل کو پہلی آبپاشی بوائی کے وقت اور دوسری آبپاشی ایک ہفتہ کے بعد کریں تاکہ اگاؤ بہتر ہو سکے۔ سرد موسم میں آبپاشی کی تعداد کم اور وقفہ زیادہ رکھیں۔ جبکہ درجہ حرارت بڑھنے پر آبپاشی کی تعداد بڑھا کر وقفہ کم کر دیں۔

گندم

☆ اگیتی کاشت گندم کو تیسرا پانی بجائی کے 125 سے 135 دن بعد اور چھٹی کاشت گندم کو بجائی کے 110 سے 115 دن کے بعد لگائیں۔
☆ یہ مرحلہ سٹوں میں دانے بننے کا ہوتا ہے اگر اس مرحلہ میں پانی کی کمی ہو جائے تو دانوں کا سائز چھوٹا رہ جاتا ہے۔ اور پیداوار میں کمی آجاتی ہے۔

☆ گندم پرست تیلہ کا حملہ مارچ کے آخر تک شدت اختیار کر جاتا ہے لہذا است تیلے کے انسداد کے لیے کیمیائی ادویات کا استعمال ہرگز نہ کریں کیونکہ اس کے بہت برے اثرات ہیں جن میں ماحول کا آلودہ ہونا، صحت کے مسائل اور مفید کیڑوں کا خاتمہ شامل ہے۔
☆ زیادہ بارشیں ہونے کی وجہ سے جڑی بوٹیوں کی تعداد میں خاطر خواہ اضافہ ہوتا ہے اس لیے ان کی تلفی پر خاص توجہ دی جائے۔

سورج مکھی

☆ بہار یہ سورج مکھی کی کاشت جلد از جلد مکمل کر لیں تاکہ پیداوار میں کمی واقع نہ ہو۔

☆ اچھے اگاؤ کا دو کلوگرام بیج فی ایکڑ استعمال کریں۔

☆ فصل کو قطاروں پر کاشت کریں۔ قطاروں کا درمیانی فاصلہ سوادونٹ سے اڑھائی فٹ رکھیں اور پودے سے پودے کا درمیانی فاصلہ آبپاش علاقوں میں 9 انچ اور بارانی علاقوں میں 12 انچ رکھیں۔

سبزیات

☆ چھنڈی، توری، کریلا، گھیا کدو، بیٹنگن، ٹماٹر، سبز مرچ، شملہ مرچ، تر اور کھیرے کی کاشت پٹریوں کی ایک جانب کریں۔

☆ ٹماٹر اور مرچ کی پٹیری 30 سے 35 دن کی ہونے کے بعد پٹریوں پر کاشت کریں۔

Source: Zarat nama, Government of Punjab (Farmers' Advisory)

Fauji Fertilizer Company Limited (Farmers' Advisory Services)

پلاننگ اینڈ ریسرچ ڈیپارٹمنٹ

ہیڈ آفس، زرعی ترقیاتی بینک لمیٹڈ،

اسلام آباد

