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AGRI. BUSINESS SUPPLEMENT

Zarai Taraqiati Bank Limited

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Technology for Agriculture

TABLE OF CONTENTS

RAINWATER HARVESTING: A SUSTAINABLE SOLUTION TO WATER SCARCITY

(Muhammad Zeeshan, Food Security Unit Planning Research Department, ZTBL)

1. INTRODUCTION:

Water scarcity has emerged as a major global challenge, with far-reaching consequences for agriculture, ecosystems, and human well-being. Factors such as rapid population growth, urbanization, climate change, inefficient water use, and declining groundwater reserves have put immense pressure on limited freshwater resources. In countries like Pakistan, where agriculture consumes more than 90% of available water resources, this challenge is especially severe. Climate change has further worsened the situation by altering hydrological cycles, rainfall distribution, and water quality. Many regions now experience alternating floods, droughts, aridity, and seawater intrusion. These changes threaten agricultural productivity, economic stability, and social security. In such a scenario, sustainable and alternative water management solutions are urgently needed, and **rainwater harvesting (RWH)** stands out as a practical, cost-effective, and environmentally friendly approach.

Rainwater harvesting is the process of collecting and storing rainwater from surfaces such as rooftops, land catchments, and storm water drains for future use. By capturing rainfall that would otherwise be lost as runoff, RWH provides a versatile source of water for irrigation, domestic purposes, groundwater recharge, and, after suitable treatment, even drinking water. This sustainable practice encourages water conservation, reduces dependence on centralized water supply systems, and promotes eco-friendly development.

Population growth and climate change are making water scarcity a serious global issue (Boretti & Rosa, 2019).

2. WATER SCARCITY AND ITS IMPACT ON AGRICULTURE IN PAKISTAN

Water scarcity is one of the most critical challenges affecting agriculture, food security, and rural livelihoods worldwide. Agriculture consumes the largest share of freshwater, accounting for roughly 70% of global water withdrawals, and up to 90% in countries like Pakistan, where irrigated farming dominates. Limited water supply directly reduces crop yields, limits cropping intensity, and increases the vulnerability of rural communities to food insecurity. In Pakistan, per capita freshwater availability has dropped drastically from over 5,260 m^3 per year in the 1950s to around 860 m^3 in 2025, showing the country's transition from water abundance to scarcity. Estimates indicate that Pakistan may reach "absolute water scarcity" (<500 m^3 per capita/year) by 2040 if current trends of population growth, groundwater depletion, and inefficient irrigation continue. This situation is compounded by climate change, which alters rainfall patterns, increases droughts and floods, and triggers extreme weather events that disrupt traditional agricultural practices.

Role of Sustainable Solutions:

Given water's central role in agriculture, adopting sustainable water management practices is crucial. Techniques such as rainwater harvesting, micro-irrigation, drought-tolerant crops, and improved water-use efficiency can mitigate the negative effects of water scarcity. Rainwater harvesting, in particular, provides a decentralized solution that improves water availability for crops, supports groundwater

recharge, and reduces pressure on stressed water resources.

3. CONCEPT OF RAINWATER HARVESTING

Rainwater harvesting (RWH) is the process of collecting, storing, and using rainwater for various purposes, including domestic, agricultural, industrial use, and groundwater recharge. Unlike conventional water supply systems that depend on rivers, reservoirs, or deep groundwater, RWH captures rainfall at the point of origin, turning an otherwise lost resource into a sustainable and usable water supply.

Principles of Rainwater Harvesting

Rainwater can be collected from rooftops, paved areas, or natural catchments. It is conveyed through gutters, pipes, or channels into storage structures such as tanks, ponds, reservoirs, or underground reservoirs. Filtration and treatment are often applied to remove debris, contaminants, and pathogens, especially when the water is intended for drinking or household use. The principle is straight forward yet effective: **"every drop counts."** Even in regions with irregular rainfall, storing water during wet periods can significantly reduce shortages during dry months. RWH also complements natural hydrological processes by recharging aquifers, maintaining soil moisture, and supporting local ecosystems.

4. TYPES OF RAINWATER HARVESTING SYSTEMS:

a) Rooftop Rainwater Harvesting

Rainwater is collected from rooftops through gutters and pipes, then stored in tanks or underground cisterns. This method is widely used in urban and rural areas for domestic and non-potable purposes.

b) Surface Runoff Harvesting

Runoff from agricultural land is diverted into farm ponds, check dams, or small reservoirs. Traditional systems, in Pakistan, farmers in Barani (rain-fed) regions of Punjab and Khyber Pakhtunkhwa historically built small earthen ponds and bunds to capture runoff from fields. Similarly, the Karez system in Balochistan channels water from hills and rainfall into underground canals and storage tanks for agricultural and domestic use.

c) Groundwater Recharge Structure

Percolation pits, recharge wells, and infiltration basins allow harvested rainwater to seep into aquifers, restoring declining groundwater levels and preventing seawater intrusion in coastal areas.

d) Hybrid Approaches

Modern systems integrate rainwater harvesting with solar energy, drainage, and flood control infrastructure. These hybrid methods enhance water and energy efficiency while supporting storm water management and flood mitigation.

5. BENEFITS OF RAINWATER HARVESTING IN SUSTAINABLE AGRICULTURE

i. Enhancing Water Availability
ii. Reducing Groundwater Pressure
iii. Supporting Rain-fed Agriculture
iv. Climate Adaptation and Resilience.
v. Supporting Sustainable Livelihoods
vi. Integration with Modern Practices

6. CHALLENGES IN ADOPTION OF RAINWATER HARVESTING:

Despite its clear benefits, adopting rainwater harvesting faces several hurdles, especially in countries like Pakistan. These challenges include financial, technical, social, and environmental issues.

High Initial Costs: Installing RWH systems, including storage tanks, gutters, filters, and pumps, can be expensive. For small-scale farmers or low-income households, the upfront investment may seem prohibitive even if long-term savings are significant and Limited availability of affordable, locally-made materials increases costs further.

Technical Knowledge and Maintenance: Many farmers and households lack proper understanding of designing, installing, and maintaining RWH systems. Poor design or maintenance can result in contamination, water loss, or system failure. Regular cleaning of tanks, gutters, and filters is essential, but awareness and training are often lacking.

Rainfall Variability: RWH relies on rainfall, which can be unpredictable due to climate change. In areas with low or erratic rainfall, harvested water may not meet all domestic or irrigation needs. Farmers in arid and semi-arid regions may find RWH alone insufficient during extended dry periods.

Space Limitations: Rooftop systems require adequate roof area, which not all households or buildings have. Surface runoff systems, like ponds or check dams, need enough land, which may not be available in densely populated or urban areas.

Water Quality Concerns: Rainwater collected from rooftops or open areas may contain dust, debris, bird droppings, or microbial contamination. Without proper filtration and treatment, harvested water may be unsuitable for drinking or household use.

7. ZTBL AND RAIN WATER HARVESTING:

ZTBL has taken this initiative to conserve rainwater by constructing a pond with a storage capacity of **150,000 liters** at ZTBL farm Islamabad. A modern

drip irrigation system has been installed to efficiently utilize the stored water. A multi-fruit orchard with over 350 plants has been established under this system. With the monsoon rains, the pond is expected to stay filled, and the stored water will be sufficient for the next 3–4 months. This project highlights ZTBL's commitment to water conservation and sustainable agriculture.

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3. *Almulhim & Al-Saidi (2023) — Rooftop rainwater harvesting a solution to water scarcity: A review (ScienceDirect)*
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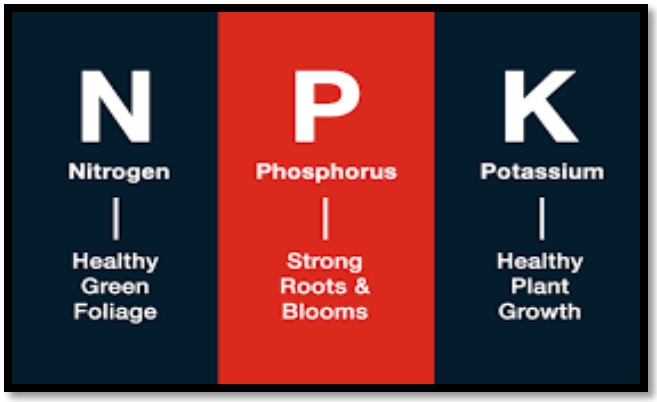
IMPORTANT NUTRIENTS OF PLANTS & THEIR ROLE

(Faheem Haider, Unit Head Green Banking, Agriculture Technology Department, ZTBL)

Plants are living organisms, just like humans and animals. However, unlike humans, plants are capable



of preparing their own food through a natural process called photosynthesis. In this process, plants use sunlight, water, and carbon dioxide to produce food. Along with these basic requirements, plants also need certain essential nutrients from the soil for proper growth, development, and productivity. These nutrients are broadly divided into major (macro) nutrients and minor (micro) nutrients. Among them, macro nutrients are required in large quantities.

MAJOR (MACRO) NUTRIENTS AND THEIR ROLE

1. Nitrogen (N):

Nitrogen is one of the most important nutrients for plants. Although the air contains about 78% nitrogen (N_2), plants cannot use nitrogen directly from the atmosphere. Plants absorb nitrogen mainly in two chemical forms: nitrate (NO_3^-) and ammonium (NH_4^+) through their roots. These forms of nitrogen are available in the soil solution and can be easily taken up by plants. Similarly, it is estimated that one acre of soil contains nearly 36,000 tons of nitrogen, but most of this nitrogen is present in complex organic forms or as atmospheric nitrogen trapped in soil pores, which plants cannot absorb directly

It plays a key role in:

- Leaf growth and overall vegetative development
- Formation of chlorophyll, which gives plants their green color
- Protein and enzyme synthesis
- Nitrogen deficiency causes poor plant growth and reduced plant size. Plants remain short and weak, and yellowing of leaves (chlorosis) starts, especially in older leaves first.

2. Phosphorus (P)

Phosphorus (P) is 2nd most important essential macronutrients required for plants for healthy growth and development. It plays a key role in energy transfer, root development, and reproduction

Role in Plants:

- essential for flower initiation, seed development, and grain formation
- Promotes strong and deep root growth, especially at early growth stages.
- Helps plants establish quickly and improves water and nutrient uptake
- Help in forming tillering
- Plays an important role in cell division and tissue formation
- Supports overall plant vigor and uniform growth

Phosphorus Deficiency Symptoms:

In plants, phosphorus deficiency is usually not easily visible and is difficult to identify at early stages. By the time clear symptoms appear, a considerable amount of time has already passed and crop growth has been adversely affected. However, when deficiency becomes severe, the following symptoms may occur

- Slow and stunted growth

- Dark green or purplish coloration of older leaves
- Poor root development
- Delayed flowering and maturity
- Low yield and poor seed formation

3. Potassium (K):

Potassium makes up about 2.6% of the Earth's crust by weight**.** It is the 7th most abundant element in the crust. In Pakistan, soils are generally rich in mica minerals, which contain approximately 7–10% potassium. However, most of this potassium is structurally bound within the mica crystal lattice and is not readily available to plants. Potassium is essential for plant growth, water regulation, and crop yield improvement. Although a small amount of potassium **is** available to plants from water**, it is** insufficient to meet the full crop requirement, so fertilizers are needed

Role in Plants:

- Regulates water balance in plants and improves drought tolerance
- Improves crop quality (size, color, taste, and shelf life)
- Helps in movement of sugars and starch, important for grains and fruits

Potassium Deficiency:

- Yellowing or browning of leaf edges (leaf margin scorch), especially on older leaves
- K-deficient plants cause cereal crops, such as corn and small grain, to have weak stalks and perhaps experience lodging.
- Reduced tolerance to drought and diseases
- Potassium (K) deficiency in fruits results in small fruit size

4. Micronutrients:

Micronutrients are essential plant nutrients required in small/less amounts, however they play **a** precise significant part in plant growth & development. These include

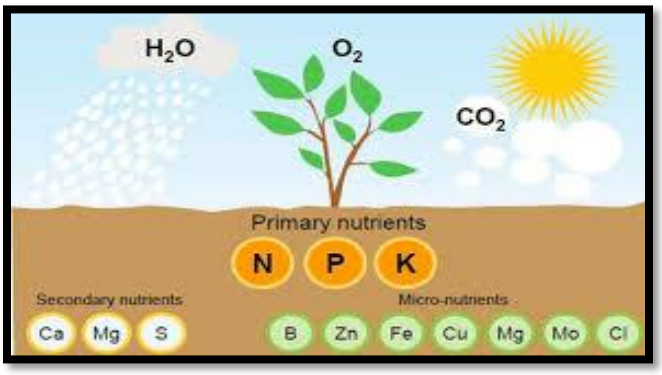
- Iron (Fe),
- Zinc (Zn),
- Copper (Cu),
- Manganese (Mn),
- Boron (B),
- Molybdenum (Mo),
- Chlorine (Cl)**.**

Micronutrients help in enzyme activation, chlorophyll formation, photosynthesis, flowering, and seed development**.** Deficiency of micronutrients can cause poor growth, yellowing of leaves, low yield, and poor crop quality**,** even when major nutrients like nitrogen, phosphorus, and potassium are sufficient. Balanced use of micronutrients is therefore essential for healthy crops and sustainable agriculture.

HOW PLANTS TAKE MICRONUTRIENTS AND HOW THEIR DEFICIENCY IS CORRECTED

Plants absorb micronutrients mainly through their roots from the soil solution in ionic form (such as Fe^{2+}, Zn^{2+}, Cu^{2+}, Mn^{2+}, BO_3^{3-}, MoO_4^{2-}). These nutrients dissolve in soil water and enter the plant with the uptake of water. Some micronutrients can also be absorbed through **leaves** when applied as foliar sprays**.**

CORRECTION / HOW TO FULFILL MICRONUTRIENT REQUIREMENTS:



Micronutrient deficiency is corrected by applying micronutrient fertilizers either to the soil (e.g., zinc sulphate, borax, ferrous sulphate) or by foliar spraying, which is a fast and effective method. Soil testing helps identify the exact deficiency and avoid toxicity. Maintaining proper soil pH, adding organic matter, and using balanced fertilization improve micronutrient availability to plants.

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SBP UPDATES

EXTENDED BANKING HOURS FOR COLLECTION OF GOVERNMENT DUTIES AND TAXES ON SATURDAY

To facilitate taxpayers in making over-the-counter (OTC) payments of Government duties and taxes, all Saturday-opening branches of commercial banks, including National Bank of Pakistan (NBP) branches handling customs collections, will observe extended working hours from 09:00 A.M. to 05:00 P.M. on Saturday, November 29, 2025. NBP designated branches manually collecting Government receipts and payments will settle their transactions with the respective SBP-BSC field office or head office on the same day, immediately after completion of the same-day clearing process. To ensure same-day settlement, all instruments related to Government receipts and payments presented at bank counters on November 29, 2025 will be collected by NIFT through Special Clearing at 05:30 P.M., and the clearing fate of these instruments will be communicated by 11:30 P.M. on the same day.

WOMEN'S FINANCIAL INCLUSION REACHES 52% AS SBP REINFORCES SUPPORT FOR WOMEN ENTREPRENEURS

Governor State Bank of Pakistan (SBP), said that women's financial inclusion in Pakistan has risen significantly to 52 percent, emphasizing that sustainable economic growth is not possible without the inclusion of women. Speaking at Pakistan Women Entrepreneurship Day (PWED) 2025, he highlighted SBP's multi-pronged strategy to expand access to finance for women-led businesses. He shared that over 17.6 million women-owned bank accounts have been added since 2021, while more than 974,000 loans worth Rs. 230.3 billion were disbursed to women entrepreneurs between November 2024 and October 2025. The Governor acknowledged the banking sector's support and reiterated SBP's commitment to strengthening an inclusive financial ecosystem for women across Pakistan.

SBP RELEASES ANNUAL PAYMENT SYSTEMS REVIEW FOR FY25:

The State Bank of Pakistan (SBP) has released its Annual Payment Systems Review for FY25, highlighting strong growth and digital transformation in Pakistan's payment ecosystem during FY 2024–25. The report notes that retail payments reached 9.1 billion transactions worth PKR 612 trillion, reflecting year-on-year growth of 38 percent in volume and 12 percent in value, with digital channels accounting for 88 percent of all retail transactions. Mobile banking apps led this growth, while e-money wallets recorded the fastest expansion, signaling rising consumer trust. The report also underscores major infrastructure developments, including rapid growth in Raast transactions, expansion of POS and ATM networks, increased e-commerce activity, and the upgrade of the RTGS system to PRISM+. SBP reaffirmed its commitment to promoting secure, efficient, and inclusive payment systems aligned with global innovations.

SBP KEEPS POLICY RATE UNCHANGED AT 11% TO SUSTAIN PRICE STABILITY

The Monetary Policy Committee (MPC) of the State Bank of Pakistan, in its meeting held on October 27, 2025, decided to keep the policy rate unchanged at 11 percent, noting an improvement in the overall macroeconomic outlook. While headline inflation increased to 5.6 percent in September, core inflation remained stable, and the impact of recent floods on economic activity and crop output was lower than earlier anticipated. The MPC observed strong momentum in high-frequency economic indicators, improved growth prospects, rising FX reserves, easing inflation expectations, and continued fiscal consolidation. However, uncertainties remain due to volatile global commodity prices, export challenges, and potential food supply pressures. The Committee reiterated that a sufficiently positive real policy rate, along with coordinated monetary and fiscal policies and structural reforms, is essential to keep inflation within the 5–7 percent target range and support sustainable economic growth.

MANAGEMENT TIPS

Leading Human Learning and Development in the Age of AI:

Artificial intelligence is rapidly transforming how work is performed, but its deeper impact on how people learn, develop expertise, and form professional identity requires careful managerial attention. While generative AI can significantly enhance productivity and accelerate learning, it also risks weakening the experiences that traditionally build judgment, empathy, resilience, and agency. Managers therefore need to move beyond efficiency gains and consciously design workplaces where human development remains central. The following management tips offer practical guidance for leaders to balance AI adoption with sustainable people development.

1. Protect Pathways to Mastery

Ensure employees still experience practice, challenge, and constructive struggle. Avoid over-reliance on AI for early-stage thinking tasks such as analysis, drafting, and problem framing, as these are critical for building deep expertise and professional confidence.

2. Differentiate Between Learning and Development

Recognize that faster output does not equal growth. Learning may be accelerated through AI, but development—shaping judgment, identity, and resilience—requires time, reflection, and experience. Managers should intentionally preserve developmental assignments.

3. Control Information Overload

Set clear guidelines on the use of AI-generated content. More reports, presentations, and summaries do not automatically improve decision-making. Encourage quality over quantity and protect time for deep thinking and reflection.

4. Preserve Space for Calm and Focus

Design work routines that limit constant AI-driven activity. Allocate uninterrupted time for analysis, creativity, and sense-making so employees can process information rather than simply react to it.

5. Safeguard Human Empathy and Judgment

Do not allow AI to replace difficult conversations or interpersonal problem-solving. Empathy, emotional intelligence, and moral reasoning develop through real human interaction, conflict resolution, and exposure to ambiguity.

6. Use AI as a Support, Not a Substitute, in Communication

Encourage managers to engage directly with teams rather than relying on AI to interpret tone, sentiment, or intent. Human connection remains essential for trust and leadership effectiveness.

7. Preserve Employee Agency and Choice

Avoid fully automated decision pathways. Ensure employees retain opportunities to reflect, choose, and take ownership of their decisions, as personal agency is fundamental to growth and professional identity.

8. Design AI Systems for Human Authorship

When implementing AI tools, intentionally build in moments for human judgment, exploration, and learning rather than default automation. Ask not only "Can AI do this?" but "Should it?"

9. Encourage Ongoing Sense-Making Conversations

Create forums where leaders and teams openly discuss how AI is changing work, learning, and development. These conversations help organizations adapt thoughtfully rather than reactively.

10. Conclusion

AI will undoubtedly reshape the workplace, but managers still control how it shapes people. By deliberately protecting learning experiences, empathy, reflection, and agency, leaders can ensure that AI strengthens—rather than erodes—the human capabilities that drive long-term organizational success.

NATIONAL NEWS

SBP LAUNCHES DIGITAL PLATFORM "ZARKHEZ-E" TO ENABLE COLLATERAL-FREE LOANS FOR SMALL FARMERS

The State Bank of Pakistan has introduced a fully digital platform, earlier called NSFSI and now renamed "Zarkhez-e", to provide collateral-free financing to subsistence farmers through banks and microfinance banks. The initiative expands the federal government's Risk Coverage Scheme, offering 10% first-loss coverage and an Rs10,000 operational subsidies per new borrower. Through the centralized portal, farmers can apply online, undergo verification via the Land Information Management System (LIMS), and receive at least 75% in-kind inputs such as seed, fertilizers, and pesticides from approved agri-merchants. The remaining up to 25% may be given in cash for other farm needs, along with advisory services to boost productivity. SBP has also standardized the process flow to ensure seamless adoption across banks, aiming to enhance financial inclusion and support rural economic uplift

PUNJAB DISTRIBUTES 400,000 FREE SEED PACKS TO REVIVE VEGETABLE PRODUCTION

The Punjab government has launched a major initiative to distribute 400,000 free vegetable seed packets to farmers across the province, with special focus on flood-affected areas, to revive production and strengthen food security. Secretary Agriculture Punjab said the campaign aims to help growers re-cultivate damaged lands while meeting the nutritional needs of the rising population. Chairing a meeting in Lahore, he highlighted the importance of vegetables in a balanced diet and noted that farmers are being provided training on modern production technologies to achieve higher yields. He added that the department is also promoting kitchen gardening by offering seed packs containing eight vegetable varieties suitable for five marlas of land. The meeting was attended by senior officials.

JICA ORGANIZES FARMERS TRAINING PROGRAMME TO STRENGTHEN AGRICULTURE IN KP

The Japan International Cooperation Agency (JICA), Pakistan conducted a three-day Farmers Training Programme at the National Agriculture Research Council (NARC), Islamabad under the Knowledge Co-Creation Program (KCCP) to promote modern and sustainable farming practices in Khyber Pakhtunkhwa. This second batch of farmers, along with field staff earlier in 2025, received technical capacity building, with more batches planned and 100 participants from merged districts already benefiting. Jointly organized by JICA, NARC and the Directorate General Agriculture Extension KP, the Programme focused on modern crop production, efficient input and water management, high-value agriculture and value-chain development through classroom and field-based training.

PUNJAB GOVERNMENT DISTRIBUTES HIGH-POWER TRACTORS TO BOOST AGRICULTURE

The Agriculture Department (Extension) Rawalpindi distributed 165 high-power tractors to farmers through a transparent balloting process during a ceremony held on Sunday. MNA highlighted that the Punjab government aims to economically strengthen farmers by providing modern machinery and helping them compete in global markets. Farmers hailed the Rs1 million subsidy per tractor as historic relief amid rising production costs, calling the initiative a timely step to support the backbone of the rural economy. They also praised Chief Minister farmer-friendly policies and expressed hope that such schemes would be expanded to benefit more small and medium-scale growers

Source:

Business Recorder

ZTBL NEWS

ZTBL ENLISTS AGRICULTURAL SERVICE PROVIDERS TO SUPPORT NSFSI IMPLEMENTATION

Zarai Taraqiati Bank Limited (ZTBL has begun enlisting firms, manufacturers, dealers, and suppliers as Agricultural Service Providers (ASPs) to support implementation of the National Subsistence Farmers Support Initiative (NSFSI). The initiative aims to strengthen the rural economy and food security by providing small farmers access to collateral-free loans through a transparent, digital, and technology-based system. Under the arrangement, enlisted ASPs will provide advisory services and quality agricultural inputs, with service pricing based on mutual consent and vendors bound to agreed terms and warranty obligations.

ZTBL IMPLEMENTS INSURANCE COVERAGE UNDER ZARKHEZ-E-ASAN DIGITAL ZARAI QARZA SCHEME

In line with State Bank of Pakistan instructions, Zarai Taraqiati Bank Limited (ZTBL) has finalized comprehensive Insurance and Takaful arrangements under the Zarkhez-e-Asan Digital Zarai Qarza scheme, as informed by officials. Production loans are covered under the Crop Loan Insurance Scheme through enlisted insurance companies, while Group Life Insurance for borrowers is provided nationwide, with premiums for major crops borne by the bank and optional coverage for others. The scheme defines clear procedures for premium payment, claim settlement, and documentation, ensuring transparency, financial protection, and effective risk mitigation for subsistence farmers under digital agricultural financing.

MANDATORY SCREENING OF LOAN CASES AGAINST EXCLUSION LIST FOR CREDIT APPROVAL

Following State Bank of Pakistan guidelines on Environmental and Social Risk Management, ZTBL has made mandatory screening of all loan cases against the approved Exclusion List during the credit approval process, as approved by officials. The Exclusion List identifies sectors and activities ineligible for financing to ensure regulatory compliance and mitigate environmental and social risks. Accordingly, all loan proposals are screened at the branch level and reviewed by the Credit Review Department, with any case falling under the Exclusion List rejected at the screening stage.

ZTBL ANNOUNCES SPONSORED SCHOLARSHIP SCHEME 2025 FOR EMPLOYEES' CHILDREN

Zarai Taraqiati Bank Limited (ZTBL) has announced its Sponsored Scholarship Scheme to support higher education of outstanding children of serving and deceased clerical and non-clerical employees, as informed by officials. Twelve scholarships will be awarded to students pursuing post-matriculation studies up to MBBS, Master's, or technical disciplines, with a minimum of 60 percent marks in matriculation. Applications must be submitted in the prescribed format with required documents to the Staff Relations & Welfare Department, Head Office Islamabad, with officials ensuring wide dissemination among eligible employees and their families

ZTBL FINALIZES TAKAFUL ARRANGEMENT UNDER ZARAI ISLAMIC YAK FARMING FINANCING (ZIYFF)

Zarai Taraqiati Bank Limited (ZTBL) has finalized Takaful arrangements under the Zarai Islamic Yak Farming Financing (ZIYFF) scheme to protect both the bank and its customers, as confirmed by officials. All locally raised yaks and yak calves financed under the scheme in Gilgit-Baltistan will be covered against risks including disease, accidents, natural calamities, theft, and landslides, with coverage provided through Askari General Insurance Company Limited (Window Takaful Operations).

The contribution rate is fixed at 1.24 percent per annum, borne by the customer, with the scheme outlining coverage duration, premium payment, claim settlement, and approval procedures to ensure transparent risk management and timely compensation under Islamic financing principles.