

MONTHLY AGRI. BUSINESS SUPPLEMENT

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POST-HARVEST HANDLING OF GROUNDNUT

Postharvest loss accounts for direct physical losses and quality losses that reduce the economic value of crop, or may make it unsuitable for human consumption. In severe cases, these losses can be up to 80% of the total production. Groundnut being an oilseed crop is more prone to mould attack than starchy seeds. Lipid peroxidation results in the formation of aldehydes, ketenes and other low molecular weight compounds, which may cause off-flavors and odors in stored groundnut seed. Further, these react with proteins, amino acids and vitamins and decreases seed quality. Hence, maintenance of seed quality is increased with increasing impermeability of packaging and storage material. Seed stored in shells resulted in 50 percent greater viability than storage as kernel.



Harvesting

It is very important to harvest groundnuts at the correct time. If harvested too early, the seeds will shrink when drying which lowers the oil content and quality of the seed. Delays in harvesting results in poor quality seed due to mould infections and subsequent aflatoxin contamination of the seeds/pods. Late harvesting not only reduce yield and oil content due to higher proportions of the pods remain in ground but also causes sprouting of non-dormant varieties.

In order to determine the best harvest date and time, a farmer must scout crop on a regular basis, as

the groundnut plant usually gives an indication of when to harvest. There are some characteristics that require close attention and observation to determine harvest maturity, namely:

- A proper time to commence harvest is when a good number of pods are fully developed and are intact.
- Maturity of pods is achieved when the vines begin to turn yellow and leaf shedding starts.
- The insides of the shells should be examined, if majority of the pods have dark markings inside the shell and the seeds have got correct colour for that variety, then the groundnuts are mature and ready for harvest.
- The estimated period of maturity for each variety can be used as a rough guide (i.e. the calendar method).

Manual Harvesting Process

The method of harvesting to be used, depends on type of groundnut grown. In **bunch types** pod development is confined to the base of the plant and pegs carrying the pods into the soil are thick and strong. Therefore, this type of groundnut is mostly harvested by pulling out the plants with manual labor. The **spreading or semi-spreading types** produce pods all along the running stem. This type of groundnut is harvested either manual or by using a blade harrow or ox-plough. The soil should be sufficiently moist for easy harvesting and without losing pods in the soil.



Mechanical Harvesting

The groundnut digger-shaker-windrower is used to lift pods and detach them from the soil. It digs deep enough to prevent cutting pegs. Windrow-inverting attachments orient plants as they leave the shaker so pods are primarily on the top of windrows to permit greater air circulation and exposure to sunlight for a shorter drying time.



Cleaning

After harvesting, groundnut is passed through cleaning process. Here wide range of residual material like roots, soil, weeds are removed through airflow restrictions and uneven moisture distribution during drying. More than 5% of the material can result in reducing the value of a farmer's salable product in the market.

The stacking process:

In the stacking method, **the plants are collected and stacked by hand**. In this process the plants are loosened to be removed from the soil by hand. The stacks are formed with a core of 15 to 40 plants placed on their leaves with the pods facing upward. A properly formed stack will not lodge or become damp when it rains. Stacks are then left on the land for four to eight weeks for final ripening and moisture loss before being picked.

Picking and shelling:

The method of picking involves removing of pods from the entire plant. Plants are fed into the picker

and shells are separated from plants. Hand-operated machines are also used for shelling groundnuts pods. Close monitoring to avoid quality loss is also important during shelling.

Sorting

Sorting is done to ensure that undesired pods, stones and leaves are removed from the desired ones. Grades of groundnuts should be sorted according to their colors and sizes so that market demands can be met, and they must be free from insects and dust.

Storage

The points to be noted while storage of groundnuts are following:

- The best way to store groundnuts is in their shell.
- Store the groundnuts when moisture content is between 7-8%.
- Never bag groundnuts for storage when the pods are still damp.
- Before storage remove broken, damaged, poor and fungus- infected nuts.
- Store in a well ventilated and cool place.
- Do not store in plastic bags as they restrict air circulation and this promote fungal infection.
- Apply Acetylic super (pirimiphosmethyl) on unshelled pods before storage to control storage pest.

Storage in Gunny bags

Gunny bags are recommended as they allow air circulation.

They should not be covered with plastic or

tarpaulin (canvas) which may restrict ventilation and increase condensation.

- Bags should be stored away from the ground on wooden slats. If bags are stacked, a gap should be left between stacks



Prevention of infestation

- **Hermetic storage - PICs bag:** This is a recent technology in grain storage in which the sack is lined with two tough layers of polythene bags. This ensures reduced oxygen supply and increased carbon dioxide in storage. These conditions are not suitable for respiration of storage pest.
- **Pod storage:** Insect pests that attack groundnuts after harvest prefer kernels, as they are unable to infest intact pods. Keeping groundnuts in pods for as long as possible is an effective strategy in limiting pest damage.
- On farms groundnuts are often stored as pods and it may not be possible for smallholder farmers to provide high quality storage conditions. In such cases, pods should be stored in polythene lined gunny sacks or in some other safe storage structures (e.g. small seed bins, earthen pots, or metal drums) in a well-ventilated and rodent free room.

Packaging

Groundnuts of different grades cannot be packed in the same container. For the purposes of the application of the regulations a consignment of groundnuts should be packed in containers that are suitable, intact, clean, dry, odorless and strong enough.

Transport

The most frequent mode of transport for groundnuts is by road trucks or railway and ships, and in very rare instances air cargo can be used.

Marketing

Marketing practices vary among the developing countries. Within 3 to 4 weeks after time of harvesting farmers take about 70 to 80 percent of their produce personally to the market to fulfill their

cash requirements. Rural markets often lack facilities and are generally strips of land serving as a meeting place between buyers and sellers. In Pakistan, marketing period for the rainy season crop commences in October and remains till February, with a peak between November and December.

Within this period about 45 percent of the marketable surplus of groundnut arrives in the markets. The disposal of the produce, either at the market or in the village is closely connected with the producers holding capacity. The sales in the village level markets are invariably in the form of pods, while in the assembling markets transactions take place both in the form of pods and kernels.

Regulated markets have been organized in some of the main groundnut producing areas, which provide certain amenities to the sellers and forbid exorbitant market charges and malpractice of the traders. The number of regulated markets and the volume of produce passing through them are still inadequate.



Sources:

- *Groundnut Production Guidelines, Department of Agriculture, Forestry & Fisheries, Republic of South Africa*
- *Framer's Training Manual on Post Harvest Management of Sorghum, Groundnut and Rice. European Union's Project on Enhanced Value Addition and Strengthening Value Chains in the Greater Bahr el Ghazal Region, The UNIDO.*

NUTRITIONAL VALUE OF PEANUT HEY AS AN ALTERNATE FORAGE SOURCE

Peanut is a leguminous crop, also called groundnut, earthnut or goober belong to family Fabaceae. Its seeds are edible, nutritionally dense food, rich in protein and fat. Being legume crop, this plant also adds nitrogen to soil by means of nitrogen fixing bacteria, make this crop valuable as a soil enriching crop.



It is an annual, either can be erect or shrubby plant, 45–60 cm (18–24 inches) high with short branches, or have a spreading form 30–45 cm (12–18 inches) high with long branches that lie close to the soil. Peanut legumes have the peculiar habit of ripening underground, a phenomenon known as **Geocarp**y. After pollination and the withering of the flower, an unusual stalk like structure called a peg grows from the base of the flower toward the soil.

The peanut is extensively used as feed for livestock in some places; the tops of the plants, after the pods are removed, usually are fed as hay, although the entire plant may be so used. The development of some 300 derivative products from peanuts including flour, butter, oil, soaps and plastics. This crop is mainly grown in both arid and irrigated regions of Pakistan.

Peanut hey

Perennial Peanut is a high quality tropical forage legume which can be grazed or fed to horses, dairy

and beef cattle, hogs, goats, sheep and rabbits. It can be stored as dry hay or silage, and is an ideal substitute for alfalfa. Peanut crop residues have a very variable composition, which is conditioned by the respective proportion of leaves, stems and residual pods.

In West Africa, groundnut hay is used mainly for animal feed. It is little used since this crop is harvested before the end of the rains. Consequently, most of the hay samples rot in the field. In rural areas, the groundnut hay is intended for privileged animals such as horses, dairy cows and other cattle. In urban areas, it is intended for house sheep and horses.

Nutritional Value

Groundnut hay is an important source of protein and an alternative source of raw material to lower the cost of producing animal foods. For example, in the poultry industry, the groundnut hay is attractive as substituting 6% of concentrate mixture with groundnut hays resulted in a 15% increase in the live body weight of broilers compared to the controls:

- Protein content is relatively low for legume forage, on average about 10-12% of DM, ranging from 6 to 17%.
- Fiber content is high, with crude fiber ranging from 15 to 51% of DM
- Lignin content averaging 10% of DM.
- Ash is also relatively high (average 10% of DM with values up to 20% of DM), which can be expected from crop residues that include underground parts.
- Whole peanut forage, includes nuts, contains more protein (15-16% of DM) and more lipids (about 13% of DM) than the crop residues.

Source:

- www.britannica.com/plant/peanut

TOUR VISIT REPORT OF BALOCHISTAN AGRICULTURE COLLEGE QUETTA

A group of 15 female students from Balochistan Agriculture College, Quetta along 2 faculty members visited ZTBL Farm and ZTBL Staff College on October 18, 2021. Mr. Mirza Rasheed-ud-Din, Head-ZTBL Staff College, Mr. Aftab Ahmed Head Agriculture Technology Department and their team warmly welcomed the students at ZTBL Farm.

A brief introduction regarding ZTBL and its role in development of agriculture sector in the country was given to visitors by Mr. Muhammad Arif, Vice President, Agri. Technology Department, ZTBL Staff College.



After that Kitchen Gardening was briefly explained by the Ms. Huma Abbas to the dignitaries. She practically demonstrated kitchen gardening activities are being carried out in the ZTBL Farm. Afterwards Green Banking activities, Green Technologies, Bank's green financing modes, climate smart agriculture and role of ZTBL in dissemination of improved agriculture information to the farming community were explained by the Mr. Muhammad Fakhar Imam, OG-II Agriculture Technology Department.

Besides, Mr. Aftab Ahmed, Departmental Head Agriculture Technology Department gave a brief introduction of various activities at ZTBL Farm as well as in Field and highlighted the role of ZTBL in promotion of innovative & latest technologies in

Agriculture Sector. Mr. Mahboob-ur-Rehman, Departmental Head, HR Policy Department briefed the students regarding ZTBL Hierarchy Structure, ZTBL Outreach in the field and internship opportunities for Agricultural Graduates in ZTBL. Furthermore Mr. Nadeem Akhtar Malik Vice President, Planning and Research department



explained the Research procedures are being carried out in ZTBL to the students.

After that the students visited the Agri. Tech Expo Hall where they were shown a wide range of Agriculture Machinery from land preparation up to harvesting especially raised bed technology machinery. Moreover, there was a practical demonstration of Solar Concentrator used for cooking purpose. Following the Ag Tech Expo Hall visit, Head Agriculture Technology Department shown other activities at farm including, Mushroom cultivation and Orchards. Moreover, students also visited the Citrus, Olive and Fig orchard and acquire helpful information regarding the fruits. At the end students were provided with the latest production technology packages/literature on different agriculture crops, fruits, vegetables, and dairy & livestock. All students take keen interest and appreciated the efforts of ZTBL for promoting new & innovative technologies and arranging an informative & knowledgeable visit to ZTBL Farm Islamabad as such visits help exchange/share the valuable experiences.

زرعی سفارشات برائے کسان

گندم

- ☆ زمین کی تیاری شروع کر دیں، گلی سڑی کھاد ڈالیں اور زمین میں اچھی طرح ملا دیں۔ مزید سچ اور کھاد کا بھی انتظام کریں۔
- ☆ پنجاب کے تمام پارانی علاقوں کے لیے زراعت کی منظور شدہ گندم کی اقسام BARS 2009، NARC 2009، BARS 2009، مہراہی 2011، پاکستان 2013، احسان 2016، فتح جنگ 2016، مرکز 19 اور پارانی 2017 کو 20 اکتوبر سے 15 نومبر تک اور چکوال 50 کو 15 اکتوبر سے 15 نومبر تک کاشت کریں۔
- ☆ پنجاب کے تمام آبپاش علاقوں کے لیے سحر 2006، آری 2011، فیصل آباد 2008، NARC 2011، گلکسی 2013، پور لاگ 2016، این این گندم 1، ذنگول، اٹان 2017 وغیرہ کے سچ کا انتظام کریں۔
- ☆ بروقت کاشت 30 نومبر تک کے لیے شرح سچ 40 سے 50 کلوگرام اور یکم دسمبر سے 15 دسمبر تک شرح سچ 50 سے 60 کلوگرام فی ایکڑ رکھیں۔

چنا اور مسور

- ☆ چنے کی کاشت علاقوں کی موزونیت کے مطابق 25 ستمبر تا 15 اکتوبر تک بذریعہ ڈرل یا چرکاشت کریں اور شرح سچ 30 کلوگرام فی ایکڑ رکھیں۔
- ☆ چنے کی دہی اقسام میں ہلکس 2000، پنجاب 2008، نیبار 2000، مل 98، بی ایم 98 اور بھکر 2011 شامل ہیں۔
- ☆ کابلی اقسام میں CM2008، نور 91، نور 2009، نور 2013، اور مین 2013 کاشت کریں۔
- ☆ ستمبر کاشت کما میں کابلی چنے کی مخلوط کاشت بڑی مفید ثابت ہوتی ہے۔ اس لیے 4 فٹ کے فاصلے پر کاشت کما کے درمیان بیڈ پر چنے کی دو لائنیں یا 2.5 فٹ کے فاصلے پر کاشت کما میں چنے کی ایک لائن کاشت کریں۔
- ☆ مسور کی کاشت کے لیے زمین کی تیاری شروع کر دیں اور منظور شدہ اقسام نیاب مسور 2002، نیاب مسور 2006، پنجاب مسور 2009، مسور 93 اور چکوال مسور اور مرکز 2009 کے سچ کا بندوبست کریں۔

کما

- ☆ فروری کاشت کما کی فصل کو 20 سے 30 دن کے وقفے سے آبپاشی جاری رکھیں۔
- ☆ جن کھیتوں میں کنگھاری اور رت روگ کا حملہ ہو تو موڈھی فصل نہ رکھیں اور نہ ہی اس کا سچ آئندہ فصل کے لیے کاشت کیا جائے۔
- ☆ ستمبر کاشت کے لیے زمین کو اچھی طرح تیار کریں نیز نخلہ زراعت کی مندرجہ ذیل سفارشات کو مدنظر رکھ کر کاشت کریں۔
- ☆ آگیتی تیار ہونے والی اقسام سی پی 77-400، سی پی ایف-237، اور سی پی ایف-246۔
- ☆ درمیانی تیار ہونے والی اقسام ایچ ایس ایف 240، ایچ ایس ایف 242، ایس پی ایف-213، ایس پی ایف-234، سی پی ایف 247، 248 اور 249۔

سبزیات

- ☆ آلو کی کاشت سے پہلے سچ کی خواہیدگی کو توڑنا ضروری ہوتا ہے۔ آلو 10 تا 12 ہفتے گزارنے سے خواہیدگی ختم ہو جاتی ہے۔
- ☆ موسم خزاں کی فصل کے لیے شرح سچ 1200 تا 1500 کلوگرام فی ایکڑ استعمال کریں۔
- ☆ موسم سرما کے لیے مولی، گا جرو اور شلمبری کاشت جاری رکھیں۔ ان کے سچ ہا تریب 3 تا 5، 6 تا 8 کلو اور 1 کلوگرام فی ایکڑ استعمال کریں۔
- ☆ بے موسمی بیڑوں کی کاشت کے لیے نسل نیکانا لومی کو اپنا نئیں اور بزم مرچ، شملہ مرچ کی بیڑی کو جلد از جلد کھل کر لیں۔
- ☆ اکتوبر کے پہلے 15 دن بسن کی کاشت کے لیے انتہائی موزوں ہے۔ منظور شدہ اقسام بسن گلابی دہی سفید اور بی ایس 1 ہیں۔

Source: 1) Ziratnama Government Of Punjab (Farmers' Adviso

2) Monthly Agromet Bulletin, National Agromet Center, Pakistan Meterological Department.

SBP UPDATES

Mera Pakistan Mera Ghar (MPMG) Scheme

Banking industry was appreciated by the Governor, State Bank of Pakistan, Dr. Reza Baqir on its support to low cost housing financing for the first time home owners under the Mera Pakistan Mera Ghar (MPMG). According to SBP, number of applications of more than Rs. 200 billion have been received by the various banks. Out of these, applications having an amount of Rs. 78 billion have been got approved. An amount of Rs. 18 billion have been landed to borrowers.

SBP instructs Banks to Digitize Corporate Payments

Digitization of Payments and receipts in the corporate sector has now been made mandatory by the SBP for regulated entities (REs) including banks, microfinance banks, payment system operators and payment system providers as per press release of SBP as on October 15, 2021. These regulated entities were also asked by the SBP to facilitate their intuitional clients including corporation, companies and partnerships for making large value payments through digital channels.

President of Pakistan launches Roshan Apna Ghar in UAE

Overseas Pakistani Nationals can now get maximum benefits of the State Bank of Pakistan's Roshan Apna Ghar Scheme and fulfil their family's housing needs in Pakistan. These views were expressed by the President of Islamic Republic of Pakistan Dr. Arif Alvi while attending an inaugurating a property exhibition for the UAE based Non Residents Pakistanis (NRPs) arranged by the Pakistani Banks offering Roshan Digital Account (RDA) in partnership with builders and developers to show case their products being offered under RDA. Mr. Abdul Razak Dawood,

Advisor to Prime Minister on Commerce, Textile, Industries & Production and Investment was also present at the occasion.

SBP eases conditions for renewable energy solution providers under renewable energy financing scheme

To promote investment in renewable energy solutions by companies, State Bank of Pakistan (SBP) has eased the conditions for renewable energy solution providers under its Refinance Scheme for Renewable Energy. Now, all Renewable Energy Investment Entities (RE-IEs) interested in installing renewable energy projects/solutions are allowed to avail refinance under category III of the scheme. An RE-IE is a business entity (including vendors and suppliers) whose business is to establish renewable energy projects for onward leasing/renting out/selling on deferred payment basis or selling of electricity generated from these projects to end users.

SBP takes measures to curb undesirable foreign currency outflow

In order to enhance transparency in the foreign currency transactions and to curb undesirable outflow of cash foreign currency, following regulatory measures have been taken by the SBP:

1. Persons travelling to Afghanistan will be allowed to carry only \$ 1,000/- per person per visit with a maximum annual limit of \$ 6,000.
2. Exchange companies will be required to conduct biometric verification for all foreign currency sale transactions equivalent to \$ 500/- and above and outward remittances. This requirement will be applicable with effect from October 22, 2021.
3. Exchange Companies will sell the cash foreign currency and make outward remittances, equivalent to \$ 10,000/- and above, against receipt of funds through cheque or banking channels only.

MANAGEMENT TIPS

How to Improve Your Workplace and Team Communication?

Here are five simple strategies you can implement for effective workplace and team communications that will help improve team productivity, engagement and foster a collaborative culture.

1. Build and maintain internal relationships.

One on one time can make a huge difference in effective communications. With today's "remote" workers and telecommuters, this can be even more important for those who don't already spend all day in an office together. Respect their time and keep your meetings brief and friendly, a short lunch or coffee is ideal, somewhere away from the distractions and pressures of the office environment.

2. Collaborate whenever possible.

Collaboration among teams whether virtual, remote, in person or cross department is vital. As the old saying goes, two minds are better than one. Whether you need a fresh idea from a different perspective, or simply need some confirmation on an idea you are already working on, ask for help. Being available to help others is the flip side of this coin and does a lot to build communications and trust.

3. Keep your meetings short.

Only hard core loners hate all meetings on principle, and you can do a lot to make your meetings valuable to all concerned by keeping them short and focused. Keep meetings regular, but only as frequently as is actually productive to minimize the frustration associated with interruptions.

4. Avoid impersonal communication.

It's easy to get overwhelmed with too much communication. This can be worse than not enough. To combat this, avoid the urge to send

copied messages to those who don't really need them. Make your communication targeted. The extra time it takes to personalize messages, at least to smaller groups if not individuals, will be made up for by the seriousness your communications will be treated with. By respecting your team members and only giving them what they need, you save them time in sorting out the essential information as well.

5. Open source best practices.

Even those who consider themselves least creative, have brilliant ideas from time to time. By providing a place to share the tips and tricks that are working best, you can open source your own best practices among your team members.

*Source: Jessica Miller-Merrel,
<http://www.workology.com/>*

Give Employees What They Need

What do employees want from their managers? It's a seemingly simple question without a single answer. Focus on these basic requirements:

1. **Communicate.** Let employees know what's going on in your organization.
2. **Buffer.** Protect your team from outside interference
3. **Provide resources.** Make sure employees have the tools necessary for doing good work.
4. **Connect.** Help employees get to know each other and form useful workplace relationships.
5. **Recognition.** Tell employees when they're doing good work.

<https://www.managebetter.biz>

The function of leadership is to produce more leaders,
not more followers.

—Ralph Nader

NATIONAL NEWS

Locust Control: Japan, FAO Extend support to KP Govt

The Government of Japan in collaboration with Food and Agriculture Organization (FAO) of the United Nations handed over locust control equipment to the Government of Khyber Pakhtunkhwa under the Grant in Aid project titled "Project for the Restoration of Livelihoods in the Merged Districts of Khyber Pakhtunkhwa." The items handed over to the provincial government included 20,000 liters of insecticide, 170 battery-operated sprays pumps, 170 generator-operated spray pumps and 77 units of motorcycles for mobilization of staff of the Agriculture Extension Department for future locust control activities in the merged districts of KP. The support would strengthen the operational capacities for desert locust control operations through better preparedness for and response to the crisis.

Punjab Govt decides to take action against those burning crop residues

The Punjab government has decided to take action against those causing air and environmental pollution through burning of crop stubble, garbage, and industrial and vehicular emissions. Directions have been issued to authorities concerned to enforce the section 144 throughout the province as part of efforts to combat the smog. Under section 144, burning of crop residue and garbage has been banned across the province for one month from October 6, 2021.

Punjab Govt to provide imported sugar at Rs90/kg

The Punjab government has decided to provide imported sugar at retail shops at Rs 90 per kg through dealers in all the districts.

The decision was taken at a meeting chaired by Provincial Minister for Industries and Chief Secretary Punjab at the Civil. The meeting reviewed

the prices and availability of essential commodities and decided to increase the number of price control magistrates in the province. The minister directed the officers to devise a mechanism for delivery of sugar at the Sahulat and model bazaars. He mentioned that only general consumers would get the benefit of imported sugar and its sale for commercial use would not be allowed at all.

Rabi Season: 28pc Water Shortage Projected for Punjab, Sindh

Indus River System Authority (IRSA) Advisory Committee (IAC), has projected 28 per cent water shortage for the Punjab and Sindh during Rabi season 2021-22. According to the IRSA, water inflows in Rabi 2021-22 are estimated at 21.592 MAF. The water storage for Rabi is 7.414 MAF, whereas, transportation losses during the season are estimated to be 2,044 MAF. In Rabi season 2021-22, 26.911 MAF water will be available for the provinces. The Punjab has been allocated 14.361 MAF, Sindh 10.827 MAF, KP 0.701 MAF, and Balochistan 1.022 MAF, respectively. The Punjab and Sindh will face 28 percent reduction.

WB Satisfied with Progress of Agri Smart Programme

The World Bank has expressed satisfaction over the progress of its funded ongoing Agriculture Smart Programme during a mid-term review meeting and the bank proposed to extend its scope and completion period by two years. Under this programme, the Punjab government is building the capacity of agricultural markets and implementing the rural development programme for the last five years. Punjab government is moving towards targeted subsidies in order to increase the purchasing power of low-income people.

Source: Business Recorder

ZTBL NEWS

Rs 1 Billion for Farmers, ZTBL, GB Govt. Join Hands for Agri Tourism

Zarai Taraqati Bank Limited (ZTBL) and Gilgit-Baltistan government have joined hands to boost agriculture tourism for making the mountainous region as the true tourism capital of Pakistan. Top management of Zarai Taraqati Bank Limited (ZTBL) on October 15, 2021 concluded its two days visit to Gilgit-Baltistan sharing new products specifically designed for the hilly areas with GB government besides announcing additional Rs1.1 billion for the farmers in the mountainous area.

Financing Scheme for "Soybean Cultivation" as Green Banking Product

In the light of "Green Banking Guidelines of State Bank of Pakistan (SBP)" and "Green Banking Policy of ZTBL", Financing scheme for Soybean Cultivation has been launched by the Bank. The scheme will help in mitigating the harsh effects of climate change on agriculture and conserve the natural resources like water & soil energy etc.

Financing Product for Transport "Three Wheeler Loader Rickshaw"

In order to facilitate the farmers in transporting their farm produce from farm to market and input needs from market to farm in addition to improve their saving powers, a scheme on captioned subject has been launched by the Bank. Under the scheme Bank will provide finance to purchase three wheeler loader rickshaw for the benefit of the farming community.

Financing Scheme for "Women Empowerment in Garments Sector"

In order to empower women of the underdeveloped areas in the country by providing employment opportunities, ZTBL has extend its loaning facilities to such areas of the country where

women are already working in the progression of garment's sector e.g. Hand embroidered Phulkari Chadars in Multan & Bahawalpur and embroidered ladies suits in Hyderabad.

Financing Scheme for Tea Plantation, Processing, Packaging & Marketing

In order to enhance the tea production in the country, the Bank has decided to extend its loaning facility for tea plantation, processing, packaging and marketing. The purpose of the scheme is to facilitate farmers in sale of their final produce by provision of effective marketing facilities and easy access towards agri. credit.

Financing Product for "Raw Sugar (Jaggery/Shakkar) making, Processing & Packaging"

The Bank will provide Loaning facilities for raw sugar making and will also provide linkages to the farmers for marketing of their produce either by contact with utility stores or super markets etc. or by exploring suitable parties for buying of raw sugar for further marketing.

Celebration of Milad-un-Nabi (Sallallah Alayhi Wa-Sallam) at ZTBL, Head Office, Islamabad

Milad-un-Nabi (Sallallah Alayhi Wa-Sallam) was organized in Jamil Nishtar Auditorium, ZTBL, Head Office, Islamabad, on October 20, 2021, to pay respect to the last messenger (PBUH) whose life and teachings are beacon of light for the whole mankind. The Bank's building was also illuminated to celebrate Eid Milad-un-Nabi (Sallallah Alayhi Wa-Sallam).


