

BUSINESS PLANS (CURRENT YEAR)

Business Plan 2007-08

VISION

Our vision is to transform into a dynamic field force having capacity to connect un-banked and under-banked areas/sectors to the country's financial markets

MISSION

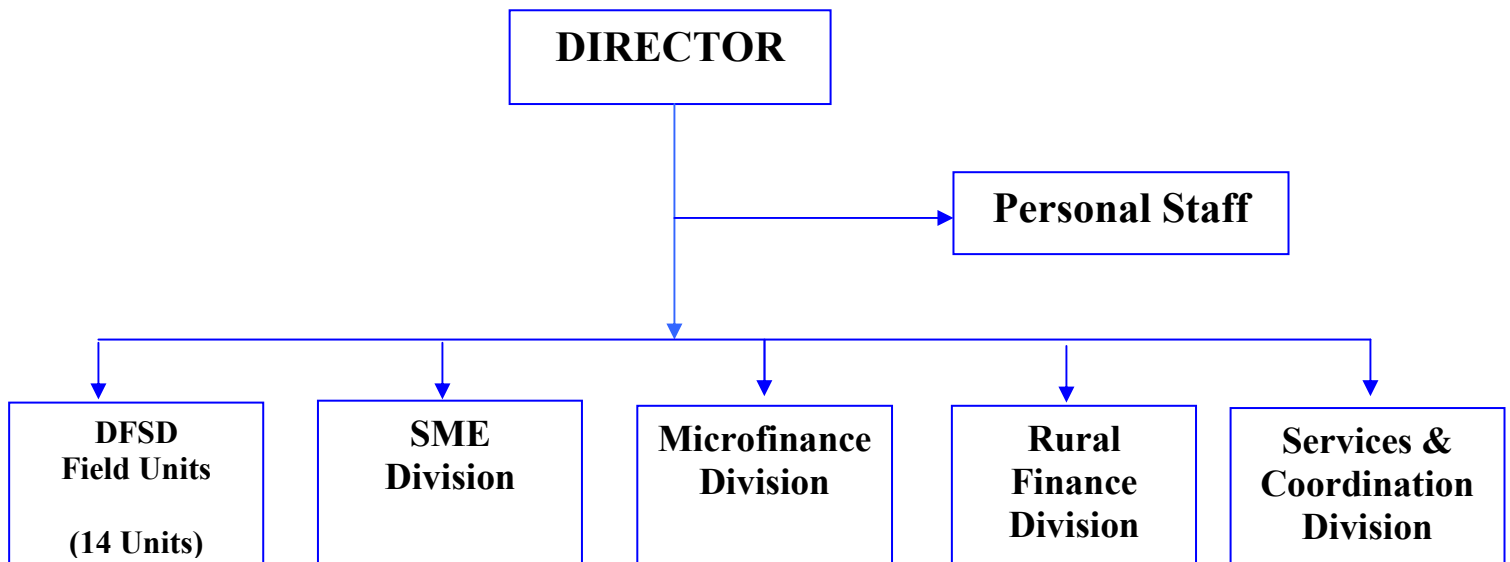
Our mission is to facilitate development of an inclusive financial system in the country through effective monitoring of banks, awareness and information dissemination programs, targeted research and surveys and linkages and consultation with all key stakeholders

OUR VALUES

- Open Communication
- Teamwork
- Efficiency
- Accountability
- Honesty
- Fairness and integrity

ORGANOGRAM

DEVELOPMENT FINANCE SUPPORT DEPARTMENT



KEY RESULT AREAS

- To monitor banks' performance towards achievement of regional and branch-wise targets of development finance using the BSC field offices;
- To collect regional and/or branch-wise data for monitoring banks' performance as well as regional trends in growth and development of SMEs, Micro and Rural Finance;
- To develop and maintain province, region and district wise development finance database;
- To monitor banks' progress towards building and enhancing their retail capacity to expand their development finance outreach
- To organize field visits, workshops, seminars in consultation with DFG to create awareness amongst the target population viz. the SMEs, MEs and farming community about financial services being offered by banks and financial institutions;
- To develop linkages with key stakeholders for dissemination of SBP development finance policies and better understanding of issues faced by the sector
- To conduct/arrange surveys/empirical studies on key and burning issues relating expansion, growth and impact of development finance

OPERATIONAL GOALS

S #	Goals	Key Performance Indicators
1.	To obtain region-wise and branch wise plans/targets for financing to SMEs, Micro Enterprises (MEs), low cost housing and farming/rural communities and communicate the same to field offices	<ul style="list-style-type: none"> • Plans to be received, processed and communicated to the field units by 31st July
2.	To collect regional and/or branch-wise data for monitoring banks' performance as well as regional trends in growth and development of SMEs, Micro and Rural Finance;	<ul style="list-style-type: none"> • Collection and compilation of data and preparation of bank/region wise progress report within 15 days of the close of month/quarter •
3.	To prepare half yearly development finance review	<ul style="list-style-type: none"> • The review to be completed within 45 days of the close of the half year • Quality of the review in terms of coverage, depth and breadth of analysis and presentation •
4.	To organize LCAC meetings at field offices on quarterly basis	<ul style="list-style-type: none"> • 4 Meetings to be held during the year at each field office • The productivity of meetings to be determined based on the quality of issues discussed as well as impact on the growth of development finance portfolio
5.	To facilitate DFG in preparation and conduct of field visits, seminars, workshops etc.	<ul style="list-style-type: none"> • The programs to be arranged in accordance with the time lines from DFG • Quality to be determined based on Feedback from DFG and the participants

DEVELOPMENTAL PROJECTS

Project No. 1				
Category	New			
Duration:	Medium Term			
Description of Development Project:	Establishing DFSD Units at Field Offices			
Project Deliverables:	Establishment of the field units Finalization of job description Staffing of units with suitable officers Units made operational and provided necessary resources (computers, printers, telephone lines etc)			
Lead Responsibility:	TBA			
Time Lines:	Start Date	July -2007	End Date	September 2007

Project No. 2				
Category	New			
Duration:	Medium Term			
Description of Development Project:	Development of data collection and reporting mechanism for ongoing monitoring of banks' performance in development finance at field level. The mechanism would be developed in consultation with DFG and banks with focus on causing minimum possible reporting burden on banks.			
Project Deliverables:	Establishment of the field units Finalization of job description Staffing of units with suitable officers Units made operational and provided necessary resources (computers, printers, telephone lines etc)			
Lead Responsibility:	TBA			
Time Lines:	Start Date	July -2007	End Date	September 2007

Project No. 3

Category	New			
Duration:	Medium Term			
Description of Development Project:	Preparing profiles of 2 major regions/districts to have detailed information about the existing and potential opportunities of growth of development finance. The possibility of outsourcing this project would also be explored. The project would not only help SBP to better focus its resources but would also be useful for the banking industry. If proved useful, similar profiles would be prepared for all the regions/districts in the next year business plan			
Project Deliverables:	The profiles of the regions/districts			
Lead Responsibility:	TBA			
Time Lines:	Start Date	Sep – 2007	End Date	June – 2008

Project No. 4

Category	New			
Duration:	Medium Term			
Description of Development Project:	Survey of a major SME region to identify the i) key issues faced by SMEs in their growth and ii) key issues/impediments in accessing financial services from banks. The survey to be conducted in consultation with DFG would be outsourced to some leading educational institution in the region			
Project Deliverables:	The survey report			
Lead Responsibility:	TBA			
Time Lines:	Start Date	December 2007	End Date	June – 2008

Project No. 5

Category	New			
Duration:	Medium Term			
Description of Development Project:	Survey of a major rural/agricultural region to identify the i) key issues faced by rural communities in their growth and ii) key issues/impediments in accessing financial services from banks. The survey to be conducted in consultation with DFG would be outsourced to some leading educational institution in the region			
Project Deliverables:	The survey report			
Lead Responsibility:	TBA			
Time Lines:	Start Date	Dec. 2007	End Date	June – 2008

Project No. 6

Category	New			
Duration:	Medium Term			
Description of Development Project:	To organize 2 Training Programs for the field units to enhance their understanding of development finance and SBP policies for the sector			
Project Deliverables:	The organization and conduct of the training programs.			
Lead Responsibility:	TBA			
Time Lines:	Start Date	July – 2007	End Date	June – 2008

HR REQUIREMENTS

Sr. #	Description	Director's Office			SME Division			Microfinance Division			Rural Finance Division			Services & Coordination Division			Total		
		Required	Available	Additional Required	Required	Available	Additional Required	Required	Available	Additional Required	Required	Available	Additional Required	Required	Available	Additional Required	Required	Available	Additional Required
1.	Director	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	1	1	-
2.	OG-5/ OG-4	-	-	-	1	-	1	1	-	1	1	-	1	-	-	-	3	-	3
3.	OG-3/ OG-2	1	-	1	2	-	2	2	-	2	2	-	2	1	-	1	8	-	8
4.	OG-1	-	-	-	2	-	2	2	-	2	2	-	2	1	-	1	7	-	7
5.	Messenger	1	1	-	1	-	1	1	-	1	1	-	1	1	-	1	4	1	3
Total		3	2	1	6	-	6	6	-	6	6	-	6	3	-	3	23	2	21

IT REQUIREMENTS

		Director's Office			SME Division			Microfinance Division			Rural Finance Division			Services & Coordination Division			Total		
Sr. #	Description	Required	Available	Additional Required	Required	Available	Additional Required	Required	Available	Additional Required	Required	Available	Additional Required	Required	Available	Additional Required	Required	Available	Additional Required
1.	Personal Computers	2	1	1	3	-	3	3	-	3	3	-	3	2	-	2	13	1	12
2.	Printers	1	1	-	1	-	1	1	-	1	1	-	1	1	-	1	4	1	3
3.	Colored Printer	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
4.	Fax Machine	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
5.	Scanner	1	-	1	-	-	-	-	-	-	-	-	-	1	-	1	2	-	2
6.	CD Writer	1	-	1	-	-	-	-	-	-	-	-	-	1	-	1	2	-	2
7.	Lap Top	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	1
Total		8	2	6	4	-	4	4	-	4	4	-	4	5	-	5	24	2	22