

9 Training and Skill Development

Training & Development Department (T&DD), SBP BSC, has always strived to play an effective part in organizational development through skill enhancement of employees in all cadres. T&DD has been making efforts, , in planning and arranging courses mainly in collaboration with NIBAF to improve the skill set of our employees in understanding basic job requirements as also effectively and efficiently use of the IT system; the Currency and Banking Globus. Through its courses in the areas of soft skills and shared behavior the T&DD has been striving to improve interpersonal skills of our employees besides, promoting a culture of efficient customer services.

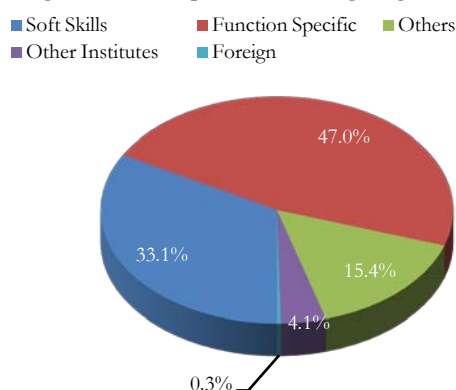
9.1 Overview

During FY11 the Training and Development Department (T&DD) of SBP BSC continued to focus on building organizational capacity through skill enhancement of its employees by aligning training needs of employees with the needs of the organization. The management remained fully committed to enhance the skills set of its employees. This was achieved through a) function specific training programs to bridge skill gaps of employees and b) participation of employees in training programs on soft skill and shared behavior to improve their interpersonal skill and service standard. The T&DD also arranged designing and delivery through NIBAF, resident training course for newly inducted officers grade-2 under 1st Batch of YPIP; a management training program of BSC for hiring of fresh officers as OG-2 in General side. Further with a view to enhance capacity level of employees, T&DD also designed various customized training modules in coordination with NIBAF, so as to face emerging challenge to meet skill gap without compromising normal working of offices.

Our Achievements

- Training course for newly inducted OG-2 under 1st batch of YPIP.
- Introduction of new modules specific to Banking and Accounts, including PAD, DAD and Pension Oracle.
- Formulation and implementation of Internship Policy, along with grading system for each intern and his/her report
- Completion of preliminary processing of Training Needs Analysis.
- Formulation of post Training Evaluation Questionnaire for strengthening feedback.
- Development of courses on Audit Command Language, EFS, NSS and other functions of BSC

Figure 9.1: Participation in Training Programs- FY11



During FY11, function specific training programs remained the main focus of T&DD and accounted for 47 percent of all training whereas; soft skills training programs accounted for 33 percent and others such as specialized training in the area of Export Refinance programs accounted for 15 percent (**Figure 9.1**).

Keeping in mind the average age of SBP BSC employees which is above 40 years and the automation of almost all work, efforts have been focused on improving the skill gaps of employees to enable them to utilize our core banking and currency globus, oracle ERP systems in an optimum way. For this purpose, T&DD reinforced training courses on the effective use of Globus Applications, Oracle ERP and Banking Module. Other important developments in the area of training were the effective use of the domestic and international training avenues, albeit number of overseas training initiatives remained fewer. As per yesteryears the BSC also completed successfully the Summer Internship Program for students from accredited universities/ institutions across Pakistan.

9.2 Grade Wise Participation

Owing to induction of OG 2 officers under YPIP (First Batch) and placement of Officers on deputation from SBP, a significant number of officers have been trained during FY11 for both function specific and soft skill modules. Overall participation in the training programs has been around 1,667 in FY 11 compared to 2,067 in FY 10. However, focus remained on OG -2 level officers as 807 OG-2 participated in various training programs. Along with TOs, OG-2 is the largest

group of employees who are instrumental in completing various work assignments. Therefore more emphasis on their training needs was made which will continue to be followed in coming years. During FY11, this group of employees continued to be the main recipients of customized training programs which is evident from the fact that around 58 percent of participants in all training programs were from this group (**Figure 9.2**). Taking into account future promotion prospects and the role of OG-1 which in many areas of operations of the BSC is almost similar to OG-2 as is evident from delegation of authorities of OG-2 as well as expanded portfolio of responsibilities of OG-1 around 483 officers from this segment also attended different training program (**Table 9.1**).

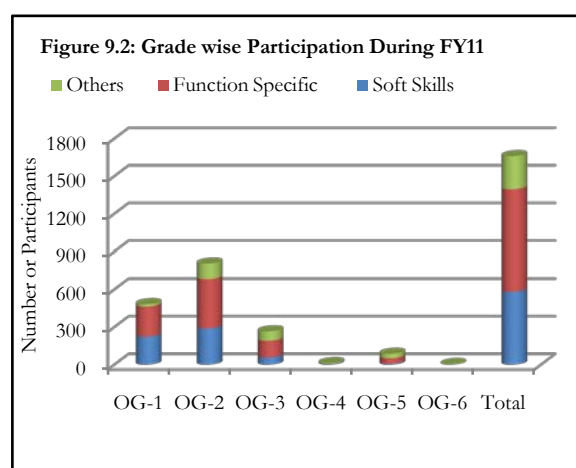


Table 9.1: Breakup of Trainings for OG-1

Modules		OG-1 Participants
1.	Soft Skills	224
2.	Function Specific	240
3.	Others	19
Total		483

9.3 Pre/Post-Induction Training Programs

Training & Development Department, in collaboration with NIBAF-Islamabad, organized a 12-week Pre Induction Residential Training for 59 OG-2 officers (inducted under the Young Professionals Induction Program-YPIP). To equip these fresh inductees with practical awareness and operational knowledge, a 10 week Hands-on-training was also provided to inductees at SBP BSC HOK and Karachi office.

Training program for 1st batch of YPIP was designed in consultation with all Heads of Departments. Likewise ten week hands on training program for 1st batch of YPIP was also developed in consultation with HoDs and CMs Karachi and North Nazimabad. These programs were designed to equip the newly inducted officers with the desired set

of knowledge & skill and to inculcate behavioral competencies among them in line with the new change management initiative of SBP BSC. Besides highlighting the importance/significance of the competency based corporate culture and customer service orientation in SBP BSC, a pre-requisite for a dynamic and vibrant organization, the training curriculum for inductees under YPIP also focused on the policy making role of SBP as well as the operational tasks entrusted to BSC. The performance of these officers during NIBAF as also hands on training was constantly supervised by T&DD. The Managing Director also took keen interest in completion of these initiatives. The process adopted in designing, delivery of training program etc to these newly inducted officers helped not only in finalizing the course contents but also in maximization of the training benefits as most of these officers started work assigned to them from the first day of their regular posting. After posting of these officers at various departments and offices, their feedback from their supervisors, as also these officers is being used to update both the training contents and methodologies.

9.4 Function Specific Training Programs

The importance of understanding of practical knowledge to perform business transactions in core areas of operations of the BSC and its role in achieving the Organizational Goals needs no mention. T&DD believe that Function Specific (FS) training programs can only be result oriented if designed for the sake of better understanding & enhancement of working knowledge of the participants. Keeping in view the importance of core activities, Function Specific Training Programs are categorized into Foundation Level, Intermediate Level and Advanced Level Programs. The

Table 9.2: Function Specific Trainings

	Name of Module	Total
1	Banking Module PAD & DAD	162
2	Currency Management & Operations (Foundation)	155
3	Information System Audit	87
4	Export Finance Schemes - Operations & Procedures	82
5	Internal Audit Process & Procedure	78
6	Understanding Statement of Affairs-SBP Balance Sheet	71
7	Foreign Exchange Operations & Practices	58
8	Pension Oracle and Funds Module	40
9	Prize Bonds Schemes	28
10	International Trade and Regulatory Regime in Pakistan	21
11	Information System Audit / Audit Command language	20
12	Security Features of New Design Bank Notes	17
	Total	819

The foundation Level courses are designed for imparting basic knowledge of the job and thus mostly their participants are drawn from OG-1 to OG-2 level. Intermediate level courses are designed for those who are progressing to Middle Management and require supervisory level knowledge about a specific function and thus are mostly designed for OG-3 and OG-4. Occasionally experienced OG-2s are also inducted in these courses. Advanced level courses are intended for those who require the top most level of expertise in their capacity as divisional/departmental heads. During FY11, more than 800 officers attended functions specific modules designed for 12 areas (**Table 9.2**).

Recently the T&DD has also started to focus on those officers of SBP BSC who are aiming to develop their skills as trainers. For the purpose the T&DD has been striving to design update modules meant specifically for those who are interested to become super users of IT and trainers in various functional areas of SBP BSC. T&DD also aims to develop a list of trainees on different areas during FY12.

9.5 Soft-Skills Training Programs

The functions of SBP BSC, though primarily focused in banking and cash related operations but in spirit they remained service oriented. This also necessitates that the frontline officers not only are well versed in functional and procedural issues with up to date knowledge but should also have adequate interpersonal and other soft skills to be able to interact efficiently and effectively with our stakeholders. Therefore management of the BSC has felt the need to impart training of its employees in soft skills to ensure that our internal and external stakeholders visiting our offices are served with politeness and in a friendly way. The T&DD is striving to transform BSC into a customer oriented organization, through preparation and delivery of Soft Skills courses at NIBAF Karachi and Islamabad, along with In-House modules delivered at various Field Offices. Arrangements have also been made to send officers to various, well reputed training institutes. During FY11, 577 officers attended Soft-Skills Training Programs conducted at NIBAF Karachi & Islamabad and selected Field Offices under the Satellite Training Initiative introduced in FY10 (Table 9.3).

Table 9.3: Soft Skills Trainings

Name of Module	Total
1 Customer Service	252
2 Values & Shared Behaviors	203
3 Time & Stress Management	62
4 Motivating for Performance Excellence	57
5 Advance Ms Excel	3
Total	577

9.6 In-house Training Programs

T&DD takes pride in creating opportunities for employees of SBP BSC for their personal and professional development. To make sure that these opportunities are made available to employee across the whole organization in a cost effective manner, the T&DD introduced a satellite training programs in FY 10 with active support and participation of NIBAF. These programs are tailored to the needs of specific offices and pertained to both soft skills and function specific trainings. This initiative has proved very helpful in reducing travel costs while ensuring that training needs are catered at office level. The coverage and impact of all trainings has been improved significantly. This year, the focus remained on soft skills which are normally of one day, with 252 officers trained in Customer Services whereas 203 officers were trained in value and shared behavior. T&DD intends to develop more function specific program of short duration which will enable it to focus delivery of more satellite training program on Function Specific trainings, besides trainings needs identified by each office (Table 9.4).

Table 9.4: In-House Training Programs

Name of Module	OG-1	OG-2	OG-3	OG-4	Total
1 Customer Service	152	93	7	-	252
2 Values & Shared Behaviors	49	130	22	2	203
3 Time & Stress Management	23	28	7	4	62
4 Motivating for Performance Excellence	-	37	20	-	57
5 Advance Ms Excel	-	1	1	1	3
Totals	224	289	57	7	577

9.7 Training Programs Attended by BSC Officers at Other Institutions

A total of 72 officers have been trained in Soft Skills, Function Specific and middle Management Courses during FY11 at different domestic training institutions like PIM, IBP and ICAP. These programs focused not only on personal development but also

aimed to maximize the positive impact of training through refresher course for trainers (Table 9.5 & 9.6) individual participation in these programs normally cost more. However, keeping in view the importance of participation of our employees in program offered by these institutions the T&DD made efforts for conducting exclusive training sessions for BSC employees enabling us to send more participants from BSC, simultaneously ensuring reduction in training cost per participants.

Table 9.5: Training Programs Attended by BSC Officers at PIM, IBP and ICAP during FY 11

Course Title	Duration	Participants
A. Pakistan Institute of Management		8
1. KAIZEN Tools for Continuous Improvement	18-22 April,2011	1
2. Executive Secretariat Course	20-21 September ,2010	2
3. Training Need Analysis	20-22 September ,2010	1
4. Training Techniques for Trainers	27 September to October	1
5. How to conduct Effective Meetings	20-21 Sep,10	1
6. Workshop Maintenance Management	4th Oct,10	1
7. MS Excel Advance	1-4 November,2010	1
B. Institute of Bankers Pakistan		11
1. Workshop: MS Excel Advanced	2-3 August, 2010	2
2. Workshop on Signature Verification & Forged Signature Detection.	20-22 September, 2010	2
3. Effective Business Writing Skills	28-29 September, 2010	1
4. Training Workshop on Trade Finance	9-10 December, 2010	4
5. Workshop on SWIFT	16 th March, 2011	1
6. SBP Mandatory Requirements for Export/Import	16 June,2011	1
C. Institute of Chartered Accountants		2
1. Seminar on Basel-II	1 st November,10	1
2. Internal Audit Workshop through A. A .Baig & Company	21 May,2011	1
Total		21

Table 9.6: Training Programs Attended by BSC Officers at other Institutes during FY 11

Course Title	Duration	Training Institute	Participants
1. Security Awareness & PQR Management	30 September, 2010	Karachi	1
2. PPRA Regulations	29-30 November, 2010	PPRA, Karachi	22
3. Role of Audit Committee	20 November, 2010	PIGC	1
4. Aligning HR With Business Strategy	27 January, 2011	IoBM	1
5. Strategic Human Resource Management	7-9 March, 2011	LUMS	3
6. Workshop on Combat Terrorism	19-20 January, 2011	Institute of Ethics & Culture	1
7. Internal Audit Workshop	15 January, 2011	A. A. Baig & Company Karachi	1
8. Training for IMPACT	25 th March, 2011	Learning Mind Group Karachi	1
9. PPRA Training	15-16 June,2011	NIP Islamabad	20
Total			51

9.8 Department Specific Trainings/ Workshops

Training programs both inside and outside the organization are focused on developing not only function specific but also cross functional capabilities of our employees making them suitable for inter departmental, intra departmental and inter office transfers. However, based upon the specific needs of a department, especially in light of emerging practices and technologies, T&DD also arranged department specific trainings program during FY-11. These training programs were arranged in functional areas and participation in them was made as per the need of the department. Under this initiative, 34 officers were trained during FY11 (Table 9.7).

Table 9.7: Department Specific Training Programs/Workshops During FY11

S.#	Training Programs/Workshops	Date	Participants	Venue
A. Internal Audit Department			24	
1.	Role of Audit Committee	29-30 Nov, 2010	22	PICG
2.	Internal Audit Workshop	15 January, 2011	1	A. A. Baig and Company
3.	Internal Audit Workshop	21 May, 2011	1	ICAP
B. Foreign Exchange Operation Department			1	
1.	SBP Mandatory Requirements for Export/Import	16 June, 2011	1	IBP Karachi
C. Personnel Management Department			3	
1.	Strategic Human Resource Management	7-9 March 2011	3	LUMS
D. Training & Development Department			2	
1.	Training Needs Analysis	20-22 September, 2010	1	PIM Karachi
2.	Training Techniques for Trainers	27 Sep -1 st Oct, 2011	1	PIM Karachi
E. Development Finance Support Department			4	
1.	Workshop in Trade Finance	9-10 December, 2010	4	IBP Karachi

9.9 Foreign Trainings

Alongside consolidation of training functions using the in house, satellite training initiatives, delivery of training at NIBAF as also sending trainees to attend courses offered by domestic institutions, the management of BSC has been paying attention for providing exposure to its upcoming middle management officials to the overseas training opportunities. Trainings at an overseas institute is instrumental in gaining know how and orientation of international best practices, giving needed impetus to the professional growth of the incumbents sent on such training. The incumbents for sending on foreign training are selected from the nominations received from each functional head. The selection is based on their on the job performance, educational back ground and their prospects for further growth based on their capabilities. Proper feedback is also obtained from the supervisors of the short listed candidate. During FY11, eight (8) officers attended training courses offered by five different foreign institutions in the area of Human Resource Management, Agriculture Finance, and Internal Audit (**Table 9.8**). T&DD will continue to identify the courses offered by different international institutions included training institutes of multilateral intuitions for sending promising officials of SBP BSC for foreign training.

Table 9.8: Foreign Trainings

Program/Workshop/Seminar	Country	Participants	Dates
1. Third ECB Central Bank Seminar	Germany	1	30 Jun-1 st July, 2010
2. Agribusiness Finance Workshop	RoboBank, Netherlands	1	23-27 Aug, 2010
3. Agribusiness Finance Workshop	RoboBank, Netherlands	1	23-27 Aug, 2010
4. Agribusiness Finance Workshop	RoboBank, Netherlands	1	23-27 Aug, 2010
5. Bank of England Head of Audit Forum	U.K	1	8-11 Nov, 2010
6. Visit to HSBC Bank USA	Hong Kong	1	24-26 June, 2010
7. Human Resources Management Seminar	Bundes Bank	2	May 2011

9.10 Internship Program

As a part of our corporate and social responsibility to provide personal and professional development opportunities to future professionals, presently studying in the field of commerce, business, economics, etc the SBP BSC has initiated the process of providing internship to the students of different universities across Pakistan. In BSC the 6-week structured summer/winter internship program was started in 2009 with the approval of its Board of Directors. To make the process of selecting interns more transparent and

uniform across all field offices the T&DD drafted and implemented a comprehensive Internship Policy during FY11. Internship placement is provided by each office of the SBP BSC depending upon the availability of Resource Persons/ relevant expertise at each Field Office and its capacity to handle a predetermined number of candidates. This year, T&DD has also prepared a comprehensive set of SOPs along with Report Outlines and grading system for evaluating the report of each intern to further streamline this process. The response to these SOPs has been very positive. Based upon feedback from mentors & supervisors and regular interaction with internees, T&DD plans to develop a Report Writing Module specifically for internees. During FY11 internship position were offered for a total of 159 students from different universities across Pakistan. In addition to this 20 students from IBA were also offered under a dedicated IBA Internship Program conducted at SBPBSC HOK (Table 9.9).

Table 9.9: Internship Programs arranged during FY11

Office	No. of Interns	
	Summer Internship	Winter Internship
1. BSC, HoK	20	-
2. Karachi	-	-
3. Lahore	11	-
4. Peshawar	12	-
5. Quetta	-	14
6. Islamabad	12	-
7. Rawalpindi	17	-
8. Multan	9	-
9. Faisalabad	10	-
10. Sukkur	8	-
11. Muzaffarabad	6	-
12. D. I. Khan	6	6
13. Hyderabad	6	-
14. N. Nazimabad	6	-
15. Gujranwala	6	-
16. Sialkot	6	-
17. Bahawalpur	4	-
Total	139	20

9.11 Extension in Hostel Facility

After the addition of two rooms to the Hostel Facility at North Nazimabad during FY10, six trainees (two each from Quetta, Hyderabad and Sukkur) can now be accommodated at this temporary residence to facilitate attendance of training program offered at Karachi for the officials from these field offices. Besides ensuring proper accommodations to officials nominated for training from offices outside Karachi, this initiative has also helped in efficient management of training costs.

9.12 Future Road Map

T&DD is fully committed to further improve the training philosophy of the SBP BSC and linking performance of the trainees during the training process with their future career growth in compliance to the revised promotion policy of the SBP BSC. This process of alignment of performance in training with promotion has to be finalized by FY12 when the performance in training would be given a maximum of 10 percent weight in the promotion process. To achieve the same the T&DD intends to start the following initiatives during FY12 and FY13:-

- Identification of training courses and development of training curriculum, in respect of each group of employee in OG-1 to OG-5. Participation in these course would be essential for every employee to become eligible for participation in the Interview for Promotion;
- Developments of training score card to show case the courses attended by each employees and the score obtained in the same;

- c. Development of a system for post training impact in respect of different training courses

The above initiatives shall be completed in close cooperation with PMD and different departments.

To ensure cost effectiveness in training, the department has been exploring avenues to ensure that the training courses in future are offered with focus on e-learning and distance learning. This project was conceived during the FY10 however progress on it was kept in abeyance during FY11 on account of other training related initiatives which put extra burden on the limited HR available with T&DD. It is expected that its concept paper would be finalized during 3Q of FY12 where after it's designing using IT resources would be initiated.

Though the training activities have been in operation in BSC for the last few years, however there is a need to have a well defined Training Policy for the SBP BSC. The proposed policy would be geared not only towards current needs relating to function specific and soft skill areas, but would also look forward in order to deal with changing scenarios and emerging needs in areas such as Microfinance, Rural Finance, Corporate Governance, Technological Advancement in Currency Management, Talent Management, Enterprise Resource Planning (ERP) etc. This will help T&DD to prioritize its different initiatives for better and optimum result. The new policy would also require feedback by supervisors to ensure continuous monitoring and evaluation for maximizing Return on Training Investment (ROTI), along with projecting training needs for the future.

In line with its goals and its role as an organizational development agent, T&DD has drafted TORs for hiring consultant to carry out an organization wide TNA. The focus of this survey would be to judge and asses/evaluate training needs of Human Resource and to design courses for capacity building and skill enhancement of employees in the respective areas.

Development of trainers profile is another area that the T&DD would take up during FY12. This will help in improving the HR resource base capable of delivering training in multiple areas at different locations, besides helping in development of successors for different responsibilities performed by BSC.

Future Initiatives

- Implementation of Post Training Evaluation Questionnaire across the organization, along with tying it to PMS.
- Arranging an organization wide TNA to assess Training Needs and develop programs accordingly.
- Exploring e-learning, distance learning and web based training opportunities.
- Development of training handbooks for various departments composed of work flows and check lists.
- Ongoing Course Curriculum Updation.
- Developing Trainers from within the organization.