

## **Chapter # 7**

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# 7 PERFORMANCE OF COMMON SERVICES DEPARTMENTS

## 7.1 Overview

At the time of formation of BSC, it was decided that three departments viz Engineering, Medical Services and Internal Bank Security would serve as common services departments for the SBP, BSC and NIBAF Karachi and Islamabad. In addition, the Printing Press of BSC would also provide services to these institutions. All these departments report to the Managing Director of the BSC for administrative purposes who is responsible for monitoring the implementation of policy decisions meant for improving service standards of these departments. The BSC is constantly trying to upgrade the quality of services of these departments; as a result a noticeable improvement is seen in delivery of their services and development projects completed during FY05. The performance profile of all these departments is discussed below.

## 7.2 Engineering & Maintenance

### 7.2.1 Maintenance and Cleansing

Keeping in view the importance of a clean business environment, the department has taken several initiatives to upgrade the maintenance of buildings and cleansing system in BSC during FY05. Apart from the existing technical workforce, different contractors have also been hired to perform the job of janitorial services, repairs and maintenance of buildings and equipments etc in order to improve the internal and external environment of the offices located at Karachi as well as at other centers

BSC has designed a proper system for cleaning and furnishing of its various buildings. The work of periodical maintenance of building has been categorized as routine maintenance and preventative maintenance. The building maintenance services are being provided round the clock to get the job done efficiently and these services are available to all departments and residents through a simple telephone call to the maintenance division.

### 7.2.2: Remodeling / Renovation

To modernize and up-grade the office environment several renovation projects have been initiated and completed during FY05. Details of these projects are as under:

- Remodeling of Annexe building of the SBP Karachi, which is now being utilized for Learning Resource Center (LRC) and Library of SBP.
- Renovation of staff canteen located at ground floor, Subsidiary House, HOK and North Nazimabad office, Karachi.
- Set up of new Printing Press in Bank's building, Boulton Market, Karachi
- Renovation of lift lobby and staff entrance of SBP Main Building, Karachi.
- Renovation and refurbishing of 8<sup>th</sup> floor including main staircase (Ground to 10th floor) of SBP Main Building Karachi.
- Setting up Gymnasium at Main Building Karachi.
- Renovation and refurbishing of Medical Services Department located at 2<sup>nd</sup> floor of Subsidiary House, BSC, HOK.
- Setting up of I.T Lab at Annexe Building, SBP Karachi

### 7.2.3 Building and Construction

In the area of building and construction, BSC has completed projects started earlier and also initiated a few new projects during the reporting period which are:

- Construction of additional floors over existing building of NIBAF Islamabad.
- Construction of building at Gawadar.
- Construction of office building at Sialkot.

### 7.2.4 Acquisition of Land

During FY05, the BSC has made extensive efforts for acquisition of land at proper locations for construction of new office buildings at the under mentioned centers:

- **Bahawalpur**

Negotiations for acquiring the plot of land with the owner ie Girls Guide Association is under progress. It is hoped that the matter will be settled in near future.

- **D.I.Khan**

Land is being acquired from Army Welfare Trust (AWT). They have been requested to hand over the physical possession of the selected piece of land.

- **Gujranwala**

Plot of land is being acquired from Punjab Provincial Co-operative Bank.

- **Gawadar**

Gawadar Development Authority has agreed to allot a piece of land in Makka City, Gawadar to BSC. The matter of transfer of said piece of land is taken up with the concerned authority.

- **Sukkur**

Proposal for purchase of NBP building is under consideration.

### 7.2.5 Installation of New Equipments / Machinery

During the reporting year BSC has purchased several machineries and installed at different premises of BSC e.g. Printing Press and Gymnasium etc.

- Installation of new printing machines & allied equipments, shifting of old machines to the new premises of Printing Press, relevant civil, electrical and air conditioning work for housing the printing machines. Testing and commissioning of all new and old printing machines and allied equipments installed at new Press Building, Boulton Market Karachi
- Air conditioning work of 1<sup>st</sup> to 4<sup>th</sup> Floors, Subsidiary House, BSC Head Office Karachi.
- Augmentation scheme of electrical system at SBP Main Building Karachi.
- Installation of modern telephone exchange at SBP Main Building Karachi, Lahore and Multan offices.

## 7.3 Medical Services

Medical Services Department is serving to all active and retired employees and their dependents in a professional manner and according to modern techniques. There are two dispensaries working at Karachi. Main Dispensary is located at 2<sup>nd</sup> floor, Subsidiary House, Head Office while the other is located at North Nazimabad office. In addition, clinics and dispensaries are serving at all field offices of BSC. These dispensaries / clinics are run by the competent doctors and paramedical staff. Female doctors are also available in the dispensaries to take care of the female patients. Medicines from the reputable multinational organizations have been procured at competitive prices in order to maintain the high standards of the treatment.

### 7.3.1 Measures taken to facilitate the Internal Stakeholders

During FY05 various steps were taken by BSC to improve the medical services in order to facilitate the serving as well as retired employees and their dependent

#### **7.3.1.1 Facilities to Internal Stakeholders**

- Clinic timings have been rescheduled and now the doctors are available from 1000 to 1300 hours in the morning and from 1430 to 1830 hours in the evening.
- Five new part time doctors (four male and one female) were inducted to facilitate the internal stakeholders.
- A system of Doctor's Appointment on telephone has been introduced in the main dispensaries. Through this system appointment slot of seven minutes is booked by the Help Desk of Medical Services Department on telephone call from the concerned employee. Appointments for the day are made afresh on each working day except Saturday. The system in question has widely been appreciated by all concerned specially those employees who are very busy with their assignments and unable to leave their seats for taking the appointment from the doctors of their choice.
- Five doctors attend the appointments clinic regularly and the others are responsible to take care of walk in patients based on first come first serve basis through token system. Out of the doctors attending walk in clinic, two are exclusively for the retired employees in the morning hours.
- At the dispensary counter a patient call system has been introduced to manage the queue at the time of taking the medicine prescribed by the doctors. Para medical staff of BSC dispensaries is instructed to provide the polythene bags along with the medicines to all the patients. Besides a separate express delivery window has also been introduced for taking up to five medicines
- During the reporting year an exercise has been started for health screening in respect of all the employees over 40 years of age of SBP, BSC and NIBAF. In this context the concerned employees were given option to avail the facility free from the MSD Clinics or from the Executive Health Clinic, Agha Khan Hospital on reimbursement basis up to 70 percent and special discount of 10 percent.
- At Karachi, special arrangements for handling of emergency admission / treatment of Bank's employees and their eligible dependents have been made with three major Hospital of the city viz: Liaquat National Hospital, Taj Medical Complex and National Medical Center etc. As per this arrangement the eligible patients, if not accompanied by an adult male family member on producing identity card, are admitted and treated in emergency condition and a technical report is faxed to MSD. On the basis of the technical report Bank's Medical Officer (BMO) visit the concerned hospital and issue an authorization letter to the hospital for carrying out all the necessary treatment if found eligible.
- Retired and senior employees particularly those individual attaining the age over 70 years has been allowed to avail the medical care / treatment (as admissible under the rules) from the hospitals, medical centers and clinics of their choice nearest to their place of residence in village / towns outside the jurisdiction of respective field offices of BSC. In this regard the Chief Manager of the concerned field office is empowered to grant standing permission on receipt of an application from the beneficiary desirous of availing such facility on case to case basis.
- A list of hospitals, laboratories / diagnostic centers and consultants was placed at the ENB of SBP website.
- FAQs based on the responses of the employees of SBP and BSC in respect of the medical services provided to them has been prepared and placed at ENB of the SBP's website for their information.

#### **7.3.1.2 Facilities for the External Stakeholders**

For maintaining the cordial relationship with the external stakeholders, a system of feedback from the consultants, pharmaceutical firms and other multinational organizations has been developed. They have been advised to provide regular feedback on the services provided by BSC in writing.

#### **7.3.1.3 Technological Up-gradation**

- Foxpro based computer software system has been replaced with the new Oracle based Medical Services System (MSS) at the main dispensary.
- Old and outdated computer systems at main dispensaries have been replaced with the latest Pentium-4 PCs with enhanced capacity to handle Oracle application and other software.

- Patient Call System was installed at the counters in dispensaries specified for the delivery of medicines.
- An electronic device displaying various messages and guidelines regarding the medical facilities provided by the BSC has been installed in the waiting lounge of the main dispensary.
- An electronic token control board has been made available at the help desk showing doctor-wise token number under whom the patient is desirous to get the treatment.

#### **7.3.1.4 Payment of Bills to Internal / External Stakeholders**

Oracle accounts payable system has been introduced to facilitate the stakeholders in more appropriate manner:

- Speedy processing of payments to the employees and medical vendors including consultants, labs, diagnostic centers and hospitals through a centralized payment controller of BSC Accounts Department.
- Processing, printing and delivery of cheques through Accounts Department of the BSC.

#### **7.3.1.5 Business Process Re-Engineering**

A detailed exercise for review of MSD Business Processes and its Re-engineering was initiated by BSC during FY05. The objective was to transform the MSD services more effective, efficient, patient friendly and technology driven processes with built in internal controls. The BPR was spread to three main areas as under:

- Payments made to employees / dependents being beneficiaries of medical claims, and to medical vendors including hospitals, laboratories / diagnostic centers and outside consultant doctors.
- Procurement of bulk medicines for MSD dispensaries.
- Patient services at various dispensaries under MSD.

The BPR of payment functions was completed with the concerted efforts of MSD and the SPU. As a result various forms used for reimbursement of medical claims, medical advances and payment of bills to the medical vendors have been redesigned in line with the changes proposed in BPR. The major system improvement included limiting the functions of MSD doctors to technical areas / verifications leaving the financial working to the administrative staff, delegation of powers to doctors and administrative staff, elimination of pre-audit step and entrusting the work of financial checking and verification to the administrative staff. The new short but effective BPR has resulted in efficiency gains leading to approximately 60 percent reduction in process time.

#### **7.3.1.6 Capacity Building of MSD Officials**

Seminars related to various topic of medical profession were arranged at the premises of BSC with the cooperation of various medical vendors wherein consultants of repute from different areas of medical specialization were invited to deliver lectures to the doctors on new methodologies of medical care and emerging medical technologies, as well as on common interest topics of health care for the general audience e.g. anxiety, APD and gastric ulcer, osteoporosis, hypertension and its management, dislipidemia and recent advancement in eye care etc. In addition to the above activities, employees attached to medical services have continuously been selected for training in the related areas as well as in the areas of finance and accounting, auditing, general management, and information technology, enhancement of working skills and expertise and personal grooming.

#### **7.3.1.7 Improvement in Working Environment of Medical Services Department**

- Old and uncomfortable waiting lounge of the main dispensary has been converted into centrally air-conditioned waiting area decorating with indoors plants and comfortable seating arrangements for the patients.
- A television has been installed in the waiting lounge and latest health magazines are available to the visiting patients in the waiting area.

- Two emergency / sick rooms have been established at the main dispensary for male and female patient separately.
- During FY05 a system for cleaning and maintenance of BSC in general and dispensaries / clinics in particular has been evolved to provide a better and healthy environment to the visiting patients and their dependents.

#### **7.4 Internal Bank Security**

Internal Bank Security Department (IBSD) has analyzed the present security environment and took several measures to upgrade the existing security facilities in SBP and BSC offices during FY05. Apart from installation of the latest security equipments, BSC has also given emphasis for providing training in the related areas to the security officials. The main objective is to keep abreast of security needs and educate its security officials regarding new security options to handle an emergency situation. During FY05, BSC has taken following steps to enhance the Bank's physical security.

##### **7.4.1 Technological Up-gradation**

During the year under review, BSC has given due importance to technological up-gradation in the area of security of Bank's property. The work of installation of CCTV system has been completed at four buildings of field offices of BSC located at North Nazimabad Karachi, Hyderabad, Peshawar, and Quetta and 6th and 9<sup>th</sup> floor of SBP Main Building Karachi. Mobile Jamming Devices have been installed in banking halls of all the field offices of BSC. Fire Alarm based on Smoke Detectors has been installed at all floors of the Subsidiary House, BSC Head Office and SBP Main Building, Karachi.

##### **7.4.2 Enhancement of Security**

Following steps have been taken by BSC for enhancement of the security of Bank's property:

- Earmarking of parking space for the vehicles of Bank's employees and the same are thoroughly checked by the search mirror at the entrance and thereafter allowed parking after issuance of parking sticker.
- Periodical checking of all the vehicles parked in Bank premises by the security guards deployed at parking area. No unauthorized parking is allowed in Bank premises.
- Visitors are allowed to enter BSC premises after proper checking / verification. Visitors' passes displaying the floor number which they intend to visit are issued to all visitors against their valid identification documents.
- Vendors visiting BSC for sale / promotion of their product are not allowed.
- Construction of check posts at entry points of all field offices is underway.

Besides these efforts BSC has enhanced surveillance in banking halls of its field offices, especially during the first week of the month due to heavy payments etc.

##### **7.4.3 Training and Development**

Safety of employees and security of the assets is the driving force behind every security decision. To this end employees are involved in the process. BSC has focused on providing training in the area of safety and security to its employees and encouraged them to participate in different workshops / seminars held on the security measures within and outside Bank's premises. During FY05, Civil Defence and Fire Fighting training have been given to security officials / Bank employees from Civil Defence Training Schools. On the job training / briefing has also been provided to the security staff of BSC, Police Guards and Reception counter staff in the areas of courtesy handling, enhance vigilance, identification of suspected / unattended bags / parcels etc. Workshops on threat perception and courteous handling of stakeholders have been arranged for the security officers of BSC to develop their personal and professional skills.

#### 7.4.4 Other Developments

- Proper security measures are adopted at the occasion of the draws of National Prize Bonds of different denominations held at the field offices of BSC from time to time
- Proper security arrangements are in place to ensure non-occurrence of theft / pilferage or any other untoward incident in SBP premises / BSC field offices.

#### 7.5 Printing and Publishing

Printing Press caters to the need of printing and publishing of SBP, BSC and NIBAF. Being its fundamental function Printing Press maintains quality output as it significantly manages designing / layout and binding standards. During FY05 BSC has prepared and designed the layout of new facility/ set up on shifting of Bank's Press to its sub office building at Boulton Market, Karachi. After successful completion of the requisite work, the workshop has been shifted to the newly renovated premises during the month of February 2005. The new press workshop has modern and artistic working environment. The Printing Press has undertaken the job of monthly, quarterly, half yearly and annual publications on regular basis. Besides the regular assignments, the Press also carried out the publication of brochures on various issues, amendments in prudential regulations, pamphlets on different topics, survey reports, training programmes, banking review, booklet of instructions, punjsurahs on religious functions, invitation cards, visiting cards etc and any other job entrusted to them from various departments of BSC. The details of the jobs of publications carried out by the Printing Press during FY05 are given in the following table:

Table 7.5 Publications Printed at Printing Press			
<b>Monthly Publications</b>		34	Prudential Regulations for Consumer Financing, Corporate Commercial Banking, & SMEs Financing (English & Urdu)
1	State Bank News	35	Complete Text of Prudential Regulations (English & Urdu)
2	Statistical Bulletin	36	Banking System Review
3	Export Receipts	37	Equity Yield on Ordinary Shares
4	Monthly Report on preparation of estimation of Agricultural Credit Requirements (Urdu)	38	Survey of Ownership Classification of Federal Government Debt as on 30-06-04
<b>Quarterly Publications</b>		39	Foreign Liabilities & Assets and Foreign Investment in Pakistan
5	Report on the State of Pakistan's Economy	40	Certificate for Project Management
6	Pakistan Balance of Payments	41	Minimum Capital Reserve for Banks
7	Telephone Directory	42	Pak Economic Progress since 2000
8	Seniority list of Officers	43	History of SBP Volume-IV, 1988-2003 along with Supplementary book
9	Quarterly Performance Review	44	Economic Challenges Facing Pakistan
<b>Half Yearly Publications</b>		45	SBP Training Update Booklet 2004-05
10	Statistics on Scheduled Banks	46	Financial Market Review
11	Statistics on Co-operative Banks in Pakistan	47	Expenditure Regulations
<b>Annual Publications</b>		48	Regulatory Discipline for AML, CFT
12	State Bank of Pakistan Annual Report (Vol. I & Vol. II)	49	SME Financing Issues and Strategies
13	Annual Report Summary (English & Urdu)	50	Strategic Plan for SBP
14	Export Receipts (Annual)	51	Booklet of Instructions / Circulars 2004-05
15	Banking Statistics of Pakistan (Annual)	52	Letter Heads, Envelops of different sizes, file covers etc for official use
16	Foreign Liabilities & Assets and Foreign Investment in Pakistan	53	Various kinds of certificates
17	Balance Sheet Analysis of Joint Stock Co.	54	Forms for Stationery Management Unit
18	Pakistan's Balance of Payments	55	Punjsurah for Mehfil-e-Meelad on the occasion of Eid-e-Milad-un-Nabi
19	Index Nos. of Stock Exchange Securities	56	Brochure for ITCN & Executive Telephone Directory, 2004

20	Telephone Directory (Annual)	57	Brochure on Agriculture Loan Scheme (Urdu & Sindhi)
21	Pakistan's Financial Sector Assessment	58	Brochure on Internal Training Scheme
22	Training Programmes	59	Brochure on Revolving Credit Scheme (in Sindhi)
23	Annual Report of ACU	60	Employees Recognition Award Level-2, 3, & 4
24	Annual Report of Risk Management Fund, 2003	61	Governor's Speech – Current Issues in Pakistan Economy
25	Annual Report of Deposit Protection Fund	62	Schedule for Anti Money Laundering
<b>Other Jobs / Publications</b>		63	Communication Policy
26	Specimen of Survey of Pakistan Portfolio	64	Introduction, Programme & Information, Agreement Establishing the ACU, Summary of Proceeding 33 <sup>rd</sup> Meeting of ACU
27	Appendix A & B outside Strategic Plan	65	Name Cards, Badges for visitors within and outside BSC
28	Monetary Policy Statement July–Dec 2004	66	Development of SME Regulatory Frame work of SBP
29	Scheme for Long Term Financing of Export Oriented Projects LTF- EOP (Urdu)	67	Annexure, Forms, Performa relating to Performance Evaluation Report (PER) For all employees of SBP BSC, SBP and NIBAF
30	Balance Sheet and Profit & Loss Account	68	Receipt books for Accounts Department and Expenditure Regulations
31	A.C.D. Manual, Circulars & FAQs	69	Desk Calendars
32	Brochure on Revolving Credit Scheme	70	Visiting and Invitation Cards
33	First Performance Report of BSC		

#### 7.5.1 Technological Up-Gradation

In view of increasing volume of work, multi colour printing requirements and to avoid delay in execution of important publications the following machines have been purchased and installed in Printing Press during FY05 in order to enhance the capacity of the press.

- Heidelberg 4 colour Offset Press Model Printmaster 74-4
- Polar Paper Cutting Machine Model 115X
- DANAGRAF Printing Down Frame Model DG-PD-290
- DANAGRAF Automatic Plates Processor Model DG-86-D
- Stahl Folding Machine Model: KD 78 KLL Topline
- Deluxe / Bostitch Wire Stitching Machine Model: M27–G20 Heads

#### 7.5.2 Training & Developments

Training has been imparted to the employees of printing press in the areas of printing, publishing, operations and maintenance of the newly installed equipments in order to enhance their professional skills and expertise.

Besides the above, training relating to Oracle inventory has also been given to the officials of the press. Special arrangements for imparting comprehensive computer training to press employees are being carried out and the same will be started in the near future