

9 Training and Skill Development

9.1 Overview

The success of change management process initiated in FY07 largely depends upon the availability of competent workforce equipped with the required skills-set and behavioral competencies to support modified processes in enhanced functional areas. To accomplish the task, a separate Training and Development Department was set-up in August 2007 with specific objectives of capacity building and skill development of Human Resource in the BSC on continuous basis. A comprehensive training strategy was devised by the Training & Development Department which focused on meeting the immediate as well as future capacity building and skill enhancement needs of the employees. The training priorities have been based on the strategy paper prepared by the department delineating its short and medium-to-long term action plans consistent with the strategic objectives of the management. As a precursor for the formulation of a more structured and need based training strategy, an organization wide survey was conducted to get the first hand information on prevailing perception of employees towards the significance of training as a tool for career progression and determining competency gaps in relation to their present assignments.

9.2 Training Need Assessment Activity

Using internal resources, the department conducted the first ever in-house Training Need Assessment (TNA) survey in May 2008 to find competency gaps in the entire BSC. The survey was launched electronically in all field offices and Head Office, Karachi in one go with an extensive IT support from Information Systems and Technology Department. A total of 715 officers (OG-2 and above except cash side) participated in the survey rendering participation rate at 67.5 percent. The survey results were instantly available with lots of insights and wisdom to raise the effectiveness of trainings. While recognizing training as the most dependable tool for capacity building and career progression, a vast majority of respondents (83.5 percent) endorsed that extra efforts are needed on the part of employees to capitalize upon trainings. Among other important outcomes, the respondents observed that:

- Training programs conducted in the past could not contribute in developing competencies and bringing improvement in the quality of work primarily due to mismatch of course contents with the actual needs.
- Stronger need has emerged to initiate new training programs on interpersonal skills particularly on conflict management, delegation of work, coaching and counseling and inculcating desired values and shared behaviors among all cadres of employees.
- Need for training on communication skills spelled out more clearly i.e., deficient areas of writing and presentations skills surfaced differently from grade to grade.
- Among managerial skills, motivation and effective leadership have been regarded as the preferred area for improvement.

- A majority of the respondents (66.5 percent) observed that ‘providing job related trainings’ is the most effective tool for bringing significant improvement in performance, while 25.6 percent and 7.9 percent viewed that ‘conducive work environment’ and ‘assigning job of one’s own choice’ are important factors for performance improvement.

As a result of the TNA, training programs catering to the needs of immediate capacity building and skill enhancement have already been introduced while detailed training programs are being prepared for implementation in the coming year. A two pronged strategy has been adopted to provide required training interventions in a more cost effective manner. While arranging the training at premier institutions through best and relevant resource persons available, an in-house expertise is continuously being developed by conducting Training of Trainers (TOT) of various modules/ programs especially in computer and soft skills for a select group of employees identified through a rigorous selection process to impart training to other employees of BSC including field offices.

9.3 Nomination/ Selection of Training Coordinators

A professional and scientific approach has been adopted to streamline the training activities and maintaining close liaison with the concerned stakeholders (employees, Directors/ Chief Managers) in BSC. Training coordinators were appointed in consultation with the respective Director/ Chief Manager to provide much needed support to the Training & Development Department in identifying the appropriate training interventions for their officers as well as input in the selection of right trainees, courses, trainers/ training institutions etc. Since training coordinators play a pivotal role in promoting HR capacity building efforts, a stringent criterion for their selection was followed. A detailed Terms of Reference (TORs) of their activities was also developed and widely shared by all the stakeholders.

9.4 Training Programs at NIBAF

During FY08, National Institute of Banking & Finance (NIBAF) continued to be the main hub for imparting training to BSC employees. Apart from conduct of repeat iterations of important training programs some new programs were introduced during the year to further strengthen functional capabilities and improving behavioral competencies. Course contents of some of the on-going programs were reviewed critically to make them more relevant and valuable for BSC employees. Moreover, case studies and practical examples compatible with the desk-job of the employees were added to training programs to develop better connectivity of the participants with the subject matter and to attract their interest.

To ensure that counter staff deal with customers more professionally, special training sessions were conducted by engaging a reputed trainer and customizing the delivery of the program to best suit the expectations of variety of stakeholders. After receiving positive feedback on utility/ effectiveness of the program, NIBAF was asked to conduct repeat iterations of ‘Customer Services’ initially for the staff directly engaged in public dealing assignments. Within a short period of 5 months, 9 iterations of the program were held at Karachi and Islamabad campuses of NIBAF, providing training to 223 officers from Karachi and up-country field offices. Similarly, to strengthen teamwork spirit, 4 iterations of ‘Leadership and Effective Team Building’ were conducted giving exposure to OG-3 and above officials.

Total participation in programs arranged by NIBAF stood close to 1000 employees, including participation of 42 officers from BSC who were sent to attend training programs organized by State Bank at NIBAF Karachi campus [Table 9.4 (a) & (b)].

Table 9.4 (a) Function Specific Training Programs attended by SBP BSC employees at NIBAF during FY08			
Sr. No.	Name of Module	No. of Iteration	No. of Participants
Training modules arranged by SBP BSC			
1	Foreign Exchange Operations	1	19
2	Fundamentals of Accounting	3	83
3	Forex & Liability Management	2	52
4	Currency Management & Operations	4	106
5	Internal Auditing	2	57
6	Financial Statement Analysis	1	17
7	Window Vista and MS Office	1	25
Sub-total		14	359
Training modules arranged by SBP			
1	Financial Derivatives	1	2
2	Micro Finance/ SME Credit Analysis	1	8
3	E-Banking/ Payment System	1	9
Sub-total		3	19
Grand Total		17	378

Table 9.4 (b) Soft Skills Training Programs attended by SBP BSC employees at NIBAF			
Sr. No.	Name of Module	No. of Iteration	No. of Participants
Training modules arranged by SBP BSC			
1	Performance Excellence through Emotional Intelligence	1	8
2	Communication Skills	3	87
3	Report Writing	4	103
4	Leadership & Effective Team Building	4	105
5	Customer Services	9	223
6	Coaching & Counseling	3	73
Sub-total		24	599
Training modules arranged by SBP			
1	Decision Making & Problem Solving	2	17
2	Time & Stress Management	1	6
Sub-total		3	23
Grand Total		27	622

9.5 Other Institutional Training Programs

Apart from NIBAF, services of other premier training institutions such as Institute of Bankers Pakistan (IBP), Pakistan Institute of Management (PIM) and various other institutions were utilized to train 90 officers of BSC in different function-specific, computer and soft skill training modules/ programs during FY08. These outside programs are arranged to meet the immediate skill enhancement needs of the individual employees, however, if number of prospective participants reaches a class size, in-house training delivery is arranged by inviting the external resource person to deliver the subject to ensure optimal use of resources. During FY08, two such programs were arranged at Learning Resource Centre (LRC) by engaging resource persons from PIM and a private firm.

Moreover, utilizing a similar opportunity, a high valued training program was arranged at Federal Judicial Academy (FJA), Islamabad where Adjudicating Officers of Foreign Exchange Adjudication Department including its Director attended the program. This has been a highly rewarding experience where the participants received focused training on their core assignment by the expert resource persons from the Academy. The experienced faculty at FJA under the valuable guidance of their Director General had taken immense interest in making the training program relevant to the SBP-BSC officials. At the concluding session of one-week program, the Managing Director, SBP-BSC thanked and commended the exceptional support of FJA and hoped that the training imparted would go a long way in improving the work standards and taking up of legal issues more professionally at BSC.

Table 9.5 Training Programs attended by SBP BSC employees at other Training Institutes during FY08

Sr. No.	Trainer/ Institute	No. of training modules	No. of participants
1	Institute of Bankers Pakistan	14	55
2	Pakistan Institute of Management	8	25
3	Federal Judicial Academy, Islamabad	1	10
4	Others	8	10
Total		31	100

9.6 In-house Training Programs

In order to provide cost effective training, the Training & Development Department has adopted a strategy of developing/ promoting employees with trainers' skills and attitudes from within the BSC to impart training to other officers in various disciplines especially in the area of Information Technology, Performance Management Systems (PMS), Organizational Development (OD), Soft skills, Communication and Personality Development etc. Such programs were generally organized using training facilities available at Learning Resource Center (LRC), NIBAF or field offices. In FY08, 436 BSC employees participated in the in-house programs organized by the Training & Development Department using internal resource persons. Similarly, SBP's in-house training facilities were also utilized to train an additional 102 employees from BSC (Table 9.6).

Under bilateral training arrangements with Institute of Bankers Pakistan (IBP), in-house training programs were also conducted at different SBP-BSC field offices where participants from commercial banks were provided training on developing better understanding on SBP policies with a view to ensure an effective compliance. The concerned officers from the respective BSC offices also took part in those training programs, both in the capacity of trainees as well as trainers. A total of 18 such programs were conducted at different field offices during FY08.

Table 9.6 Participation of SBP BSC employees in the In-house Training Programs conducted during FY08

Sr. No.	Course Title	No. of Trainees	Trainer/ Institute
Programs conducted by Training & Development Department SBP BSC:			
1	Annual Business Plan 2007-08	9	LRC
2	MS Office Combo	24	LRC
3	Improving Morale, Motivation & Commitment	20	LRC (PIM)
4	PMS Workshop	40	LRC
5	I.T Implementation/ Oracle ERP Application refresher training	99	LRC

6	Image Management Module	14	Computer LAB. N. Nazimabad office.
7	ERP Oracle Modules for SBP BSC Officers	33	NIBAF, Karachi
8	Presentation by Dianetics	30	
9	Verification of EE & EF Statements	24	
10	Audit & Command Language	15	
11	Fund Management – Excel for calculation of interest on pro-rata basis on G.P Fund	25	LRC
12	Organizational Development	30	
13	Simple Writing – Level – 1	40	
14	RTGS Implementation Training	32	
15	Training of Librarian	1	SBP Library
Sub-total		436	
Programs conducted by SBP:			
1	Leadership for Everyone	7	
2	7 Habits of Highly Effective People	2	
3	Business English	26	
4	Power of Synergy (Team Building)	14	LRC
5	Personality & Attitude Development	15	
6	Break through Thinking – Creativity	3	
7	Business Planning	35	
Sub-total		102	
Grand Total		538	-

9.7 Introduction of PMS in Banking Services Corporation

The Training & Development Department during FY08 led the initiative for smooth introduction of Performance Management System in BSC similar to the one being practiced in SBP. In the first phase, a series of workshops were organized at NIBAF (Islamabad and Karachi campuses) and Lahore office to familiarize OG-4 and OG-5 officers on the adoption of PMS with special emphases given on enabling them setting of SMART goals and bringing uniformity in the appraisal process. To prepare for the application of PMS on all OG-2 and OG-3 employees by

FY09, in-house capabilities were also developed by introducing a TOT program to train a core group of

Table 9.7 PMS Training Workshops conducted during FY08

Sr. No	Institute/ Venue	No. of workshops	No. of participants
1	PMS Workshop at NIBAF, Karachi	4	87
2	PMS Workshop at NIBAF, Islamabad	2	38
3	PMS Workshop at Field Office, Lahore	2	43
4	PMS Workshop (TOT) at NIBAF, Islamabad	1	15
Total		9	183

trainers/ facilitators to disseminate the knowledge needed to meet the PMS formalities at their respective field offices. The second phase of the exercise is already under implementation wherein all OG-2 and OG-3 are being trained for facilitating the implementation of Business Planning and Performance Evaluation System in the entire BSC.

9.8 Training on Information Technology (IT) Solutions

Extensive training arrangements are in place where the Information Technology (IT) system users get regular trainings and updates on various operational modules of Globus and Oracle through the expert team and developers at Information System and Technology Department (ISTD) of SBP. Under the prevailing practice, training need on any of the above modules is

met instantly due to close liaison among the users, Systems and Procedures Unit (SPU) officials and the ISTD teams. Since systems and procedures are continuously being revised and up-graded to improve the overall performance in addition to resolving day-to-day issues, ISTD also design and conduct necessary refresher courses for the end users. During FY08, a total of 752 employees attended refresher trainings on various Globus IT application modules at different field offices of BSC. An additional 262 employees attended the refresher training on ERP-Oracle during FY08.

9.9 Internship Programs

To accommodate the increasing requests of educational institutions/ universities and emulating the footsteps of State Bank of Pakistan, the BSC also initiated Internship Programs at different field offices during FY08. The main purpose of this activity was to promote the image of BSC as an “Employer of Choice” while creating awareness about SBP & BSC functions among the graduate students. Since a formal policy for the conduct of these programs is yet to be finalized, few internship programs (of 6-weeks duration) were conducted as “pilot projects” at selected field offices (Table 9.9):

Sr. No.	Office	Period	No. of interneees	Participating University/ Institution
1	Quetta	Jan 16—Feb 26, 2008	16	Institute of Management Sciences, University of Balochistan, Quetta
2	Faisalabad	Jun 2 – Jul 12, 2008	13	University of Faisalabad