

# 7 Information Technology Developments

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## 7.1 Overview

During FY11 Information Systems and Technology Department (ISTD) continued to provide real time systems and support to the operations of SBP, in the areas of Banking Operations, Finance, Human Resources and MIS. Real Time Gross Settlement and Credit Information Bureau services were provided to financial institutions across the industry. During the year, several upgrade and enhancement projects were implemented to maintain and improve overall security and efficiency of IT services and business operations.

As SBP's IT systems mature, ISTD is focusing on protection of information assets of the Bank to ensure confidentiality, integrity and availability at all times. The other main area of focus is the upgrade of technological components to maintain the required high level of service. Continuous research and teaming up with the regional and global technology providers are the core components of ISTD's model to maintain technological excellence.

## 7.2 Globus Banking and Currency Solutions

FY11 was the sixth successive year of annual closing of accounts at SBP and BSC through the Globus Banking application and Oracle ERP. This not only shows the high automation of SBP business processes but also reflects the trust of business users on automated systems. In the outgoing financial year, various subsidized loan products like Refinance Facility for Modernization of SMEs, Financing Facility for Storage of Agricultural Produce (FFSAP), Concessional Financing & Guarantee Scheme for Canola Cultivation in Flood Affected Areas, Refinance Scheme for Revival of SMEs & Agricultural Activities in Flood Affected Areas, Agri. Loans Refinancing & Guarantee Scheme for War Affected Areas of Khyber Pakhtoonkhwa and FATA were automated on Globus Banking system and were rolled out in all BSC offices.

Furthermore in FY11, scope of Image Management module of Globus Banking system was enhanced for Prize Money Payments, Government Draft, Bank Draft, Pension Order, Profit payments and encashment of SSC/DSCs. This enhancement has reduced the turnaround time for customers as user can now check signatures online and they need not to search physical signature cards.

Various commemorative coins issued by Government of Pakistan such as Commemorative coins for Pak China Friendship and Lawrence College, were incorporated in the system prior to release.

## 7.3 Oracle ERP & Data Warehouse

ERP team started the year with the implementation of Centralized Insurance of Fixed Assets at SBPBSC that enabled automated evaluation and insurance of SBP fixed assets. Automated processes were implemented to eradicate ambiguities in the stationary issuance process in SBP and SBP BSC. ERP team also enhanced the Online Branch Management System for BP&RD to incorporate several new statements and processes to address special analysis queries relating to Benazir income support program, and card for flood relief victims.

The Data Warehouse team developed Capital Adequacy Ratio system based on BASEL II, for BSD that generates periodical (bank- wise and group wise) and annual reports related to capital adequacy to ascertain financial soundness not only of a particular bank but also of the principal group owning that bank.

Another important development was the system for the Rate of Return on advances and deposits rate. On the same lines, system of analysis, Loans to Textile Sector was developed by Data Warehouse team that provides granular reports on how much has been lent to textile sector in a given period and various other parameters. Balance Sheet Analysis system in the Data Warehouse area captured the balance sheet of both the financial and non financial companies and prepare reports to monitor financial viability of a company or sector.

The Data Warehouse team also added required functionalities in the e-CIB to accommodate extended write-off period and reporting of investments in addition to several enhancements in the system. Another important system developed this year by Data Warehouse team was Export Refinance Data Analysis & Reporting that covers financing under conventional Export Finance Schemes and Islamic Export Finance Schemes showing disbursement, recovery and outstanding amounts.

#### **7.4 Infrastructure**

While the basic functionality of Network Operations Center (NOC) was achieved last year, completion of NOC implementation was marked this year. The purpose-built facility has been instrumental in achieving standardization for provision of IT Service Delivery and Centralized IT Infrastructure Management from a single command and control center.

ISTD facilitated SBP in setting up a Business Continuity Planning site that has been tested for dependability and performance during this year. The IT Disaster Recovery site is already functional and tested.

As per ISTD's continuous improvement strategy, the data communication and network security setup has been continuously optimized and strengthened by constant monitoring and tuning of the links and devices using the latest tools, placement of structured service level agreements and optimal distribution of resources across the three data centers over the corporate network.

SBP's Windows infrastructure was upgraded to the latest technology to gain granular control over IT management activities. Furthermore, several security enhancements were applied on the Infrastructure Systems thereby increasing the level of confidentiality and data protection against unauthorized access.

This year also, ISTD replaced more than 700 desktop computers and peripherals across SBP and its subsidiaries. In order to enhance the security of the user's desktop computers across the organization, a set of in-house developed controls have been implemented, which restrict the unauthorized access to SBP computers using admin level privileges. IT security also developed and implemented a standard operating procedure for secure remote access on SBP computing resources by ISTD officers and external vendors. In addition to that, complex password features have also been introduced in Globus and ERP applications to minimize the associated risks.