

9 Training and Skill Development

To minimize the skill gap between the desired level of performance and the actual capabilities, Training and Development Department (T&DD) has been constantly striving for focused capacity building for SBP-BSC employees. In that pursuit, NIBAF is the prime partner of T&DD which caters for designing and delivery of training courses.

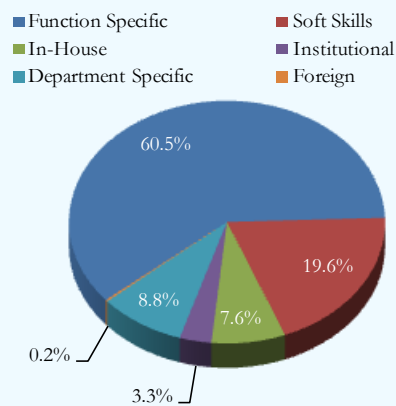
9.1 Overview

During FY12, the Training and Development Department (T&DD) of SBP-BSC continued focusing on aligning employees' capabilities with organizational needs through arranging various training programs. The intent has been to design training products for skill enhancement and improvement of service standards. T&DD was also vigilant on satisfying training needs as communicated by Chief Managers, Head of the Departments and highlighted by Internal Audit Department in various audit reports. To this effect, a number of subject specific trainings were arranged in the areas of Banking, Prize Bonds and National Savings Schemes. Programs catering to other areas and needs were also introduced. Those included multiple sessions organized for Ms Excel, Business Process and Record Management, etc. T&DD also arranged Industrial Relations Programs through renowned external experts for developing insights on the subject among relevant group of officers. A breakdown of all training types/tracks is given in **Figure 9.1**.

Highlights

- Training of unprecedented number of employees, 1,691 in FY12 under 25 training programs.
- Focus on Curriculum Design for Intermediate Level Function Specific Courses.
- Conduct of MMTP, SDP, Industrial Relation and Strategic Brain Storming Sessions.
- Selection of Trainers and conduct of Train the Trainers Program (TTP).
- Development of Training Policy for inclusion of Training Marks in Promotion Process.

Figure 9.1: Participation in Training Programs - FY12



9.2 Function Specific Training Programs

In light of induction of first batch of Young Professional Induction Program (YPIP) officers and their posting to various field offices, transfer/postings and new deputation policy for SBP employees, T&DD focused on continuing with trainings in function specific areas to improve the employees' desktop capabilities. Earlier programs were revisited in term of their contents and coverage and made more specific meeting to the current needs of the business. Some new programs were also added to the earlier list of

function specific modules and close to 25 different training modules were delivered during FY12 with total participation close to 1,700 employees from HOK and all field offices (**Table 9.1**).

Table 9.1: Function Specific Courses

Module	Participants
1. Accounting and Budgeting (Intermediate)	62
2. Foreign Exchange Operations and Adjudication Framework	115
3. An Overview of Accounting Cycle (Level-2)	23
4. Automated Tagging System	25
5. Banking Operations	199
6. Best Practices in Banking to Avoid Fraud	17
7. Budget Coordinators Workshop	33
8. Business & Record Management Process	29
9. Capacity Building Program For PPRA Rules and Regulations	76
10. Currency Management Operations (Level-I)	114
11. Currency Management Operations (Level-2)	106
12. Development Finance Support Operations	18
13. Export Finance Schemes On-Site Verification	52
14. Export Finance Schemes-Operations and Procedures	71
15. Globus as Supervisory Tool	56
16. Information System Auditing	190
17. Internal Audit and Controls	111
18. Monitoring & Evaluation - Impact Assessment Techniques	34
19. MS Excel (Intermediate)	37
20. MS Excel (Foundation)	102
21. On-Site Cash Monitoring & Examination	20
22. Pakistan Financial Sector: An Overview	28
23. Payment System	16
24. National Saving Schemes and Globus Applications	138
25. Training Workshop for Security Officers of South Zone	19
Total	1,691

9.3 Soft Skills Training Programs

T&DD recognizes the importance of customer friendly behavior for all SBP BSC employees both for internal as well as external stakeholders. This necessitates that the employees apart from having sufficient knowledge on functional and procedural matters and well versed in discharging their duties, should also possess adequate interpersonal skills to be able to interact efficiently and effectively with stakeholders. In addition to inculcating courteous attitude towards customers, soft skill trainings on communication skills, team management, leadership style, ‘time and stress management’ and ‘writing and drafting skills’ were among other important programs extended during FY12. In meeting this behavior specific training needs, about 574 officers were trained in different soft skill courses during FY12 (**Table 9.2**).

9.4 In-House Training Programs

To ensure opportunities for personal and professional development to all SBP-BSC employees in a timely and cost effective manner, T&DD arranges department/field office specific programs under In-House course arrangements. These programs are

Table 9.2: Soft Skills Courses

Module		Participants
1.	Communication Skills	41
2.	Customer Orientation	81
3.	Discussion / Brain Storming on Strategic Issues of BSC	25
4.	Industrial Relations Management	36
5.	Leadership and Teamwork	30
6.	Middle Management Development Program	23
7.	Presentation Skills	18
8.	Skills Development Program	57
9.	Team Building and Managing Performance	40
10.	Time & Stress Management	44
11.	Train the Trainer	17
12.	Values & Shared Behaviors	39
13.	Workshop on Business Planning Manual	30
14.	Writing and Drafting Skills (Level-1)	57
15.	Written & Verbal Communication Skills (IBA)	36
Total		574

customized to meet the needs of specific offices/departments and pertain to both soft skills and function specific trainings. Audit observations and recommendations play an important part in designing these courses. In FY 2012, under In-House training arrangement the focus remained on function specific courses which were necessary in light of YPIP officers posted to various field offices along with a significant number of SBP officers who were deputed to BSC. With increased focus on banking modules and currency management related courses, the contents of these courses highlighted IT application in those operations. Based on training needs as indicated by some field offices, programs for onsite verification of export refinance cases were also conducted for a significant number of officers. Details of field office and field office/departments specific programs are given in **Table 9.3 & 9.4** respectively.

Table 9.3: In-House Programs

Name of Module	Participants
1) National Saving Schemes and Globus Applications	81
2) Onsite Verification of Export Refinance Cases	20
3) Foreign Exchange Accounts Information System (FEAIS)	06
4) Banking Operations- PAD & DAD	45
5) Currency Management & Operations	20
6) Values & Shared Behaviors	20
7) Customer Services	19
Total	211

Table 9.4: Department/Field Office Specific Trainings

Department/ Field Office/Other	Module	Participants
1.	CMD, IAD & Field Offices	Prize Bonds
		SSC/DSC Module & GLOBUS Applications
2.	DFSD & Field Offices	Onsite Verification of Exp Ref Case
3.	FEOD & Field Offices	Foreign Exchange Accounts Information System (FEAIS)
4.	IH&SMEFD - SBP	Islamic Export Refinance Schemes
5.	NIBAF, Islamabad	Middle Level Management Training Program (MMTP)
6.	NIBAF, Islamabad	Skills Development Department (SDP)
Total		247

After selection of In-House Trainers, this methodology would further be strengthened because, officers from concerned field offices can be assigned both Function Specific

and Soft Skills Courses, thereby increasing cost effectiveness and improving time management of holding these trainings.

9.5 Institutional Training Modules

In FY 2012, a total of 91 officers have been trained in Soft Skills, Function Specific and Middle Management Courses at different domestic training institutions like IBP and ICAP (Table 9.5).

Course Title	Participants
1. Alternate Energy Techniques	1
2. Basic Labor Laws	4
3. Capacity Building On "Public Procurement Procedures"	51
4. Civil Defense Disaster Management Course	2
5. Counter-Financing of Terrorism and Anti- Money Laundering	1
6. Emotional Intelligence Training Workshop	2
7. Fire Prevention Course No. FP-12	1
8. HR during Change, Mergers and Acquisitions	1
9. HRM: A Tool for Organizational Development	2
10. Leadership Development Program for Banks & FI	2
11. Leadership Program by Management Association of Pakistan (MAP)	1
12. Managing the Maintenance Department	1
13. Mechanics of Letter of Credit and SWIFT Messages	4
14. Participative Management & Productivity	1
15. Post Budget Seminar 2012-13	1
16. Protection of Masses from Natural Disaster	2
17. Risk Based Audit	4
18. Safety Standards OHSAS 18001-2007 Risk Assessment & OH&S Management System Audit	5
19. SME Conference-The Challenges	1
20. Social Accountability Standards SA-8000	2
21. Specialized Training Workshop on Islamic Agriculture & Rural Finance	
22. Workshop on PEC Cost and Contracts	2
Total	91

9.6 Foreign Trainings

SBP-BSC is fully committed to provide training opportunities to its employees. In line with this objective, T&DD offers international training opportunities to employees who fulfill the rigorous requirements as streamlined in the training policy. After receiving nomination by the respective Department/Office Head, employees are selected for foreign courses based on their on-the-job performance, educational background, their prospects for further growth based on their capabilities and feedback from supervisors. Under this initiative, six (6) officers were sent for trainings to various institutes with details given in Table 9.6.

Table 9.6: Foreign Trainings

Program/Workshop/Seminar	Country	Participants	Dates
1. Boulder Microfinance Training	Italy	1	18 Jul- 05 Aug, 2011
2. MENA Mortgage and Affordable Housing Conference	Bahrain	1	23-24 Nov, 2011
3. APRACA Microfinance Program	Philippines	1	12-17 Dec, 2011
4. Forum on Islamic Finance and Development	USA	1	24-25 Mar, 2012
5. OSFI Bank of Canada-Study Tour	Canada	2	27 May-01 Jun, 2012

9.7 Internship Programs

SBP-BSC is committed to providing development opportunities to not only its employees but also talented students from accredited universities as part of its corporate social responsibility. In line with the same objective, Training and Development Department has recently overhauled its students' selection and invitation procedures to make the whole process more efficient. In FY12, 159 students were accommodated for training at SBP-BSC offices across the country inclusive of 29 students invited under SBP Internship Program (**Table 9.7**).

To further enhance the effectiveness of Internship Program and to make it a valuable experience for all interns, T&DD also instructed all Training Coordinators to select supervisors and projects for internees well in time. This exercise was undertaken to ensure that all offices/departments had adequate resources and research scope to effectively engage interns.

Table 9.7: Interns entertained at BSC Offices

Office	No. of Interns	
	Summer Internship	Winter Internship
1. SBP-BSC, HOK	29*	-
2. Karachi	-	-
3. North Nazimabad	06	-
4. Hyderabad	06	-
5. Sukkur	08	-
6. Bahawalpur	04	-
7. D. I. Khan	06	-
8. Faisalabad	06	-
9. Gujranwala	06	-
10. Islamabad	15	-
11. Lahore	13	-
12. Multan	10	-
13. Muzaffarabad	06	-
14. Peshawar	10	-
15. Quetta	-	07
16. Rawalpindi	23	-
17. Sialkot	04	-
Total	152	07

* SBP Interns

9.8 Selection of Trainers

Certain operations performed at SBP BSC are different/ unique in nature from the commercial banks. And trainers from the market are not fully abreast with the understanding of the business processes of the central bank. Accordingly, the training efforts are augmented by internal trainers' expert in their field of operations. To cater these unique training needs, T&DD initiated the First Cycle of Selection of In-House Trainers in October 2011. After a rigorous selection process, the First Batch of 20 Trainers was selected and trained through a one week Train the Trainer (T²T) Program held at NIBAF, Islamabad in June 2012.

9.9 Future Outlook

T&DD seeks to continue its initiatives in FY13. They are:

- i) The T&DD is making concerted efforts towards getting training need insights from PMS Form-I where the appraisers explicitly attempts the training gaps of the appraises;
- ii) Basing its observations on the previous batch of YPIP officers that were inducted into the SBC, the T&DD is also revisiting the training modules designed for the above mentioned 'lateral entries' into the organization;
- iii) Development of Course Curriculum for Function Specific, Soft Skills and Professional Skills Courses;
- iv) Selecting Training Coordinators through open competition, Revamping TC Job Description and conducting 2-Day Customized Workshops;
- v) Streamlining E-Learning through creating an On-line Course Material Repository.