

SBP BSC AND COMMON SERVICES DEPARTMENTS

A COMMITMENT TOWARDS CHANGE AND IMPROVEMENT

With the restructuring of different departments of the State Bank of Pakistan and the creation of the SBP BSC, it was decided that three departments; Medical Services, Engineering, and Inter Bank Security Services, would serve as common services departments of the SBP and the SBP BSC. Currently, the directors of these three departments report to the Managing Director of the SBP BSC for all administrative purposes. However, for all policy matters and for ongoing projects, they get advice from SBP also once a project/job is assigned by the SBP the same is monitored by Managing Director for its implementation. Holding the joint responsibility of serving the SBP and the SBP BSC, these departments have been extensively engaged in providing better services to their stakeholders. The performance profiles in these areas have shown a significant improvement as compared to the past.

7.1 IMPROVED PHYSICAL ENVIRONMENT- DEVELOPMENTS CARRIED OUT BY THE ENGINEERING DEPARTMENT

With a view to provide best physical environment to staff and officers working at the SBP and the SBP BSC as well as to maintain cleanliness on the Bank premises, the Engineering department is working towards effective project management. During the last two years, impressive changes have been made by remodeling of floors in the SBP main building while the process of remodeling of the SBP BSC Head Office Karachi is also under way. In addition to this, all janitorial services have been outsourced. The Engineering department has also embarked on new projects, particularly in the areas of acquiring of land for construction of new offices of the SBP BSC in D.I. Khan, Gawadar, Gujranwala & Bahawalpur. Tenders for the construction of a new office building complex at Sialkot have been invited and construction work is expected to begin shortly. The Engineering Department has also taken other projects. These include the installation of central air-conditioning plants at the SBP BSC HOK, construction of a gymnasium at HOK, installation of CCTV, establishment of IT labs & most modern digital telephone exchanges. The construction of car parking facilities etc., have also been under taken by the Engineering Department.

Some of the projects by the Engineering Department are as under:

7.1.1 Projects Completed During 2002 to 2004

SR. NO.	PROJECTS
1.	Construction of Mosque at Peshawar Office.
2.	Housing of RTGS at 4 th floor, Main bldg., Karachi.
3.	Renovation and refurbishing of 5 th floor main Bank bldg. (BSD & BPD) Karachi
4.	Renovation and refurbishing of 7 th floor main Bank bldg. (For BID) Karachi
5.	Renovation and Refurbishing of 10 th floor main Bank bldg. Karachi
6.	Renovation and refurbishing of 9 th floor main Bank bldg. Karachi

7.	Repair/renovation of Annexe block, Sialkot office.
8.	Sub-soil investigation and survey works at open plot for new full-fledged SBP office building, Sialkot.
9.	Replacement of old telephone exchange with digital exchange, Lahore.
10.	Establishment of IT lab at Lahore.
11.	Installation of digital telephone exchange at Press Building, Karachi.
12.	Installation of CCTV at SBP Main Bldg. , Karachi.
13.	Renovation of existing lift at Boulton Market office.
14.	Installation of fire alarm system at the North Nazimabad office building.
15.	Construction of gymnasium at main building, Karachi.
16.	IT centre at Islamabad.
17.	Repairing roof of main building, Karachi to stop seepage and leakages.
18.	Providing & laying of concrete pavement on car parking area at main building, Karachi.
19.	Renovation of lift at Boulton Market, Karachi.
20.	Re-modeling/complete renovation of 6 th floor main building, Karachi.

7.1.2 Projects / Works Under Planning/Execution

SR. NO.	PROJECT/WORK	CURRENT STATUS
1.	Construction of full-fledged SBP BSC Office Building Complex at Sialkot.	Tenders received from the pre-qualified Contractors were opened on 26-06-2004. After scrutiny of tenders documents by the Consultants / Bank the case will be put up before the Building Sub-Committee to award the work.
2.	Electrical & air-conditioning work of new library (annexe bldg.), Karachi.	The work is in progress and will be completed in October 2004.
3.	Replacement of 3 lifts at the main bldg. Karachi.	Tenders have been invited.
4.	DR Site KDA Bungalows, Karachi.	Scheme prepared by the consultants has been approved by ISD. The tenders have been invited & will be opened on 27-07-2004.
5.	Augmentation of electrical system of Main bldg., Karachi.	Work is in progress and will be completed on 18-07-2004.
6.	Re-modeling and renovation of annexe bldg. to convert it into a library. a) Internal finishing and furnishing work. b) Civil and plumbing work for auditorium, connecting bridge and facelift of annexe bldg.	a) Work is in progress, the same will be completed on 31-08-2004. b) Work is in progress and the same will be completed on 30-08-2004.
7.	Air-conditioning of Subsidiary House (Canteen bldg.), Karachi.	Likely to be completed in July 2004.
8.	Renovation & refurnishing of 8 th floor, main stairs and lift lobby of Main bldg. Karachi.	The floor was vacated and handed over to the contractor on 19-03-2004. The work is in progress and will be completed by the end of July 2004.

9.	Replacement of Air-conditioning cooling tower, Lahore/Peshawar.	Tenders documents are being re-invited.
10.	Fire alarm system/smoke detector at Peshawar, Quetta & Hyderabad offices.	Budget assigned to the respective field offices for their necessary action.
11.	Additional floors over Academic Block NIBAF, Islamabad.	Consultants appointed on 15-03-2004, further action is being taken accordingly.
12.	Supply of furniture for Multan office.	The Case has been deferred by the Sub-Committee of Building Projects. Now it will be put up in the next meeting of the Sub-Committee.
13.	I.T Help Desk/Hardware lab at an annexe, Bldg. Karachi.	The work is in progress and will be completed on 31-07-2004
14.	Purchase of land for construction of office bldg., at Bahawalpur, Gujranwala, D.I. Khan and Gawadar.	The lands have been selected. Further action will be initiated after approval of the Sub-Committee for Building Projects.

7.2 INTERNAL BANK SECURITY DEPARTMENT

IBSD has come a long way from an entirely manual and a conventional security system to a semi automated and significantly improved system. The management of the BSC has taken cognizance of the need for manpower, necessary security equipment and infrastructure. The quantitative and qualitative improvements made in the spheres of human resources and equipments are as under: -

7.2.1 Manpower

Induction made so far against the existing deficiencies is as under: -

S. No.	Designation	2002	2003	2004 (30-6-04)
a.	Security Officers	-	03	-
b.	Security Guards	19	76	-

7.2.2 Equipment

- a) **C.C.T.V.** For improved monitoring and vigilance, closed circuit television (CCTV) has been approved for installation both at the general and the cash sides of field offices. Initially, approval was taken for installation of CCTV at the Quetta, Peshawar and Hyderabad offices. Works at these offices have been completed. In the next phase, the system will be recommended for approval at Islamabad, Lahore and Multan. Work at Karachi office (Cash side) has also been completed and operating efficiently.

- b) **Mobile Jamming** To end the menace of use of the mobile phones in the Banking Hall and Cash department, the installation of jammers has been approved. So far, installation has been completed at the Karachi office.
- c) **Infrastructure** In order to house security equipment and to establish the Security Office / Duty room at a suitable place, the management has advised all offices to make suitable arrangements for this. In addition a presentable check post is to be constructed at the main entrance of all the offices.

7.2.3 Steps Taken to Improve Security

- Reception desk and cash guards have been placed under IBSD to make the security more coordinated.
 - For improved efficiency and control, Security Officers have been delegated authority to grant leave, write performance appraisal and prepare duty roaster of the respective security staff in consultation/ approval of Deputy Chief Manager (Admn.) of respective office.
 - Average vehicles entering the SBP/BSC premises are,

a. SBP / BSC Employees:	
i) Cars	340
ii) Motor Cycles	310
b. Official visitors	250
- Due to space constraints, the following actions have been initiated by the IBSD.
- Parking Lanes have been marked to ensure optimal utilization of space.
 - Employees are guided to the available authorized space in a particular parking zone.
 - Employees are being motivated to form car pools for the obvious advantages this arrangement has.
 - Only essential official visitors/stakeholders are allowed parking space.
 - Pick and drop facility by the stakeholders is being advocated.
 - Visitors to the Banking Hall are discouraged/not allowed to bring vehicles within the premises.
 - No visitor is allowed to park his car and leave the SBP/BSC premises.
 - c. To enhance the parking space, certain actions have been initiated as under:-
 - i) Removal of temporary structures along the boundary walls.
 - ii) Proposal for construction of basement/vertical parking space.

In addition to above measures IBSD is also taking supportive measures at other Bank's premises to ensure Safety against all possible risks of theft, emergencies etc.

7.3 Contribution of Medical Services Department In Serving Its Stakeholders since the Inception of the SBP BSC

Following are the significant improvements, which have been introduced in the medical facilities since inception of the SBP BSC

- Main Dispensary timings have been revised so that the dispensary may work from morning to evening. Further, for the convenience of retired employees and dependents of deceased employees, morning hours are reserved for them.
- Unemployed/unmarried/divorced daughters of the employees are allowed to avail medical facilities without restriction of age limit.
- The dependent parents of an employee are made eligible for medical facilities subject to the condition that his/ her father has attained the age of 60 years and his income does not exceed Rs.10, 000/- per month. However, the condition of age will not apply in case of a widowed mother. The dependent parents must have been residing permanently with the employee. The employee will have to furnish a declaration to this effect. In the case of a handicapped/disabled father of any age of an employee, the matter will be referred to a Medical Board headed by the Director of the Medical Services Department and a decision will be made in the light of its recommendations with the approval of Managing Director/Deputy Governor.
- The unemployed/handicapped husbands of female employees are allowed to avail medical facilities with the approval of Managing Director/Deputy Governor, subject to the recommendations of the Medical Board.
- Medical facilities to dependent parents of female employees have been allowed to be continued even after their marriage.
- Routine emergency laboratory tests such as Blood CP, ESR, Urine DR, Blood Sugar etc. and also emergency X-ray and Ultrasound advised by consultants/local doctors are allowed to be carried out without the approval of the Medical Services Department/concerned office subject to reimbursement up to a maximum of Rs.1,000/- Reimbursement will, however, be made at par with the Bank's approved rates.
- Employees who get treatment/admission in unapproved hospitals such as Aga Khan, O&MI, Mid East etc. at their own expense, are allowed reimbursement to the extent of 70% of the expenditure incurred. However, prior permission of the Medical Services Department will be required in all such cases except in case of emergencies where regularization of admission will be obtained within 48 hours of admission.
- In cases of emergency like acute myocardial infarction, fatal road accident, gun shot wound and severe burns etc., cost of full treatment obtained at any hospital according to entitled accommodation is allowed, provided regularization of admission is obtained from the Medical Services department/concerned office within 72 hours of admission.
- One time option allowed to employees retiring on attaining the age of superannuation either to continue to avail of the existing medical facilities as admissible under the rules, or to get encashment (equivalent to 10 months' salary) thereof in lieu of such medical facilities. The option once exercised shall be irrevocable.
- A Public Relations Officer (OG-2) is posted to the Medical Services Department to visit all retired employees of the Bank (*senior citizens*) admitted in any hospital to know about their welfare and if possible to present them a *bouquet* etc. in the hospital.
- Issuing of a maximum of 10 glucometer sticks per month allowed to insulin-dependent diabetic patients so that they may ascertain sugar level in their blood at home.

- A Homoeopathic Doctor has been engaged to attend to the Bank's patients in the Main Dispensary for 2 hours i.e. from 10:00 A.M. to 12:00 noon on every Monday and Thursday.
- Detailed guidelines issued to employees through a circular for quick and smooth settlement of individual medical claims submitted by them.
- A Help Desk is set up in the Medical Services Department to provide assistance/guidance on matters relating to medical facilities. All concerned individuals have been informed about this facility through a circular and the same has been posted on Electronic Bulletin Board (EBB).
- In order to ensure expeditious settlement of individual medical claims of in- service employees and to avoid genuine difficulties and complaints in this regard, the payment schedule of these claims have been revised and a circular issued in this regard.
- Confinement charges for Aga Khan University Hospital, O&MI and Mid East Medical Center, Karachi are revised on package deal basis.
- Confinement charges for approved hospitals/clinics/maternity homes and also delivery at home charges revised.
- All directly recruited officers in the State Bank are allowed to avail medical facilities as admissible under the rules for their parents at their place of residence outside Karachi for a maximum period of three years from their date of joining the Bank.
- 70% reimbursement facility allowed to the following selected unapproved hospitals/ medical centres of Karachi, Lahore, Islamabad, Rawalpindi and Peshawar.

SR.NO.	NAME OF HOSPITAL	CENTRE
1.	Agha Khan University Hospital.	Karachi
2.	Orthopaedic and Medical Institute (O&MI)	Karachi
3.	Mid East Medical Centre.	Karachi
4.	Doctor's Hospital and Medical Centre.	Lahore
5.	Shaikh Zayed Hospital.	Lahore
6.	Shaukat Khanum Memorial Cancer Hospital and Research Centre.	Lahore
7.	Shifa International Hospital.	Islamabad
8.	KRL (Kahuta Research Laboratory) Hospital.	Islamabad
9.	Hearts International.	Rawalpindi
10.	Rehman Medical Institute (Pvt) Ltd.	Peshawar

- Instructions issued to all concerned through a circular for issuance of one disposable syringe to the Bank's diabetic patients to use once only.

By taking all supportive steps, our Medical Services Department always available to extend maximum hospitality to its all stake holders and attend their problems.

7.4 PRINTING PRESS

The SBP BSC Printing Press caters to the printing requirements of the State Bank of Pakistan, the SBP Banking Services Corporation and the National Institute of Banking and Finance.

The Bank's Press maintains standard and quality output with limited resources and has significantly improved designing/layout, binding and overall productivity. It enables execution of jobs/publications in record time as the Bank has never been let down in any of the printing emergencies. The Bank's Press has gained remarkable reputation in efficiency, quality and secrecy.

The number of print jobs/publications printed prior to formation of SBP BSC was 677. This has now reached to 925 in the year 2003-04, which reflects an increase of over 36%.

7.4.1 List of main publications is as follows

- Statistical Bulletin.
- Export Receipts.
- Statistics on Scheduled Banks in Pakistan.
- Statistics on Co-operative Banks in Pakistan.
- Pakistan Balance of Payment.
- Banking Statistics of Pakistan.
- Export Receipts Annual.
- Index Number of Stock Exchange Securities.
- Equity Yield on Ordinary Share.
- Balance Sheet Analysis of Joint Stock Cos.
- Foreign Liabilities, Assets & Foreign Inv.
- Foreign Exchange Manual Volume I.
- Foreign Exchange Manual Volume II.
- History of State Bank of Pakistan Vol. I
- History of State Bank of Pakistan Vol. II.
- History of State Bank of Pakistan Vol. III.
- Islamic Banking & Finance – Theory & Practice.
- State Bank News.
- The State of Pakistan Economy.
- Banks Annual Report Vol. I.
- Banks Annual Report Vol. II.
- Banking System Review.
- Seniority List of Officers.
- Internal Telephone Directory (Large).
- Internal Telephone Directory (Small).
- Financial Sector Assessment.
- Circulars Year Book.
- Compendium of Credit Control .
- Prudential Regulations for Banks.
- State Bank of Pakistan Act, 1956.
- The Banking Companies (Recovery of Loan) Ord.
- The Banks Nationalization Act, 1974.

- The Banking Companies Ordinance, 1962.
- The State of Financial Sector in Pakistan.
- Report - Estimates of Agricultural Credit Requirement (English).
- Report - Estimates of Agricultural Credit Requirement (Urdu).
- Report - Estimates of Agricultural Credit Requirement (Sindhi).
- Excerpts (Housing Finance).
- Exchange & Payment Reforms in Pakistan.
- Government Securities Manual.
- Making Globalization work for the poor (case study of Pakistan).
- Hand Book of instructions for Audit Staff.
- Impact of Globalization on Poverty in Pakistan.
- Annual Accounts for the year 2001-2002.
- Rules and Regulations & Application form for Exchange Companies.
- Why does Pakistan have to accumulate Foreign Reserves.
- Strategy for External Debt Management 1999-2004.
- Why should economic reforms continue ? (Urdu publication).
- State of Pakistan's Economy (Urdu publication).
- Quarterly Performance Review of the Banking System.
- The Financial Institutions (Recovery of Finances) Ordinance, 01.
- Capacity Building at the SBP.
- Risk Management (Guidelines for Commercial Banks & DFIs).
- Human Resources Policies in the SBP.
- Report of Experts to review the M-up structure in Pakistan (1994).
- List of Consultants, Hospitals and Laboratories.
- Rules of Business for Non Bank Financial Institutions.
- Commodity Code List.
- SBP Staff Regulations, 1999.
- Revised forms for Financial Statements for Banks.
- Writing off of Irrecoverable Loans / Advances.
- The Economics of Government Budget constraints.
- Credit Schemes of SBP for Exports (Booklet of Instructions).
- The Modaraba Cos. & Modarabas (Floatation & Control Ord. 1980).
- Circulars relating to Non-Bank Financial Institutions.
- Statutory Notifications (SROs).
- Extracts of Sections of the Banking Companies Ordinance, 1962.
- Central Stationery Department Manual.
- Foreign Exchange Returns (Code Guide).
- Central Bank and the Government.
- Pakistan Financial Sector Assessment (1990-2000).
- Report of the Committee on National Accounts (Vol. I).
- Leading Issues facing Pakistan's Economy (Governor's Speech).
- Circular book of Agricultural Credit Department.
- **Several other jobs/forms of SMU are being printed. (in million)**

7.4.3 Future Planning

Recently, the volume of print orders specially multi color printing has increased manifold. To cope with the increasing color print requirements, as approved by the Central Board of Directors, purchase and installation of the following high-tech printing machines and equipment is in process and these shall become operative by the end of year 2004.

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