

CHAPTER – I

PROFILE

CHAPTER – II

CORPORATE GOVERNANCE

CHAPTER – III

**TECHNOLOGICAL
UPGRADATION**

CHAPTER – IV

**CURRENCY MANAGEMENT
& ACCOUNTS**

CHAPTER – V

**HUMAN RESOURCE
MANAGEMENT**

CHAPTER – VI

**FOREIGN EXCHANGE
OPERATIONS**

CHAPTER – VII

**SBP BSC AND COMMON
SERVICES DEPARTMENT**

CHAPTER – VIII

**STRENGTH OF INTRNAL
CONTROLS - AUDIT**

CHAPTER – IX

**PAYMENT AND
SETTLEMENT SYSTEM**

CHAPTER – X

**INSTITUTIONAL PLANS TOWARDS
RESOURCE BASE ACTIVITIES**

CHAPTER – XI

**EXPORT REFINANCE
SCHEME**

CHAPTER – XII

**LOCAL CREDIT ADVISORY
COMMITTEES**

CHAPTER – XIII

**FUNCTIONAL PROFILES OF
DEPARTMENTS AND OFFICES**

ANNEXURE

FINANCIAL STATEMENTS
(2003)

ACRONYMS