

10 PERFORMANCE OF COMMON SERVICES DEPARTMENTS

10.1 Overview

The Engineering Department, Internal Bank Security Department, Medical Services Division and Printing Press are providing customized services to the State Bank of Pakistan, SBP Banking Services Corporation and NIBAF, Karachi and Islamabad. The continuous improvement and up-gradation in the services of these departments/divisions is essential to bring an overall improvement in the performance of all the three entities. While SBP formulate and refine policies of these departments, the Managing Director of BSC is responsible for implementation of policy decisions besides monitoring the performance of these departments. All these departments/divisions also report to the Managing Director of BSC for administrative purposes. Since inception of BSC, the management of BSC has been paying due attention on enhancing the operational efficiency of these departments/divisions. In order to enhance skill set of employees working in these departments, BSC has arranged various professional training / refresher courses. Due to automation of work processes, a noticeable improvement is seen in the delivery of services by these departments.

10.2 Engineering & Maintenance

10.2.1 Technological Up-gradation

The department is performing most of the jobs on computers due to which recorded data and information is being utilized more efficiently. All correspondence with other departments, field offices of the BSC and with external stakeholders is carried out through computers in an effective manner. It has reduced cost and time of communication. Further, under the modified system processing of all bills relating to payments to contractors/suppliers, preparation/issuance of cheques and maintenance of record thereof are being carried out through "Oracle System". This not only provides convenience but also ensures transparency in the entire payment process.

10.2.2 Projects Completed

State of the art Learning Resource Centre at SBP Karachi has been completed. All modern facilities have been provided e.g. electrification air-conditioning, sound and acoustic systems for conducting seminars, presentations, trainings and conferences in a congenial and graceful environment.

- Construction of boundary wall and fiber glass shed at Peshawar office has been completed during the period under review.
- Construction of Record Room at Ground Floor, Boulton Market Building, Karachi has been completed.
- Renovation of Lift/entrance lobby at main bank's building Karachi
- Setting up of Governors office at SBP BSC Rawalpindi
- Up-gradation of counters and 1st & 2nd floor, SBP BSC Lahore.

10.2.3 Installation of Equipments / Machinery

With a view to increase monitoring and security level in the BSC, it has been decided to install CCTV system all over the departments and offices of BSC including HOK. Accordingly, the department has installed CCTV system set at D.I. Khan, Muzaffarabad, Quetta, Bahawalpur Offices as well as at Learning Resource Centre, Karachi. The coverage of area through CCTV system installed in Bank's Main Building at Karachi has been augmented to provide more effective and broader monitoring and control facility.

In order to provide fire protection to the BSC Offices, necessary Fire Alarm System including Smoke Detectors have been installed at D.I. Khan, Bahawalpur, Muzaffarabad Offices and Boulton Market Building, Karachi. Besides, a fire hydrant has been provided at Boulton Market Building Karachi.

Keeping in view frequent power failure and load shedding, a comprehensive policy has been formulated to up-grade alternative power supply system and to ensure smooth and un-interrupted power supply to all the BSC offices and departments. In the first phase, the department has installed a 350 KVA diesel generator at Islamabad Office, a 30 KVA diesel generator at D.I. Khan Office and a 100 KVA diesel generator at Sukkur Office. All these generators are functioning properly. Apart from these, four additional diesel generators have been installed at Bank's Main Building, Karachi, one at Boulton Market Building and another at North Nazimabad Office which are also working properly.

Installation of Split Units and furnishing of Day Care Centre situated in the compound of Bank's Main Building, Karachi has also been completed.

10.2.4 Work in Progress

The Department has undertaken various projects where work is in progress or near completion. A few of them are given below.

- Construction of office Building Complex at Sialkot.
- Supply and installation of CCTV System set at NIBAF Islamabad.
- Replacement of cooling towers of air conditioning system at SBP BSC Lahore, Peshawar and Hyderabad offices.
- Installation of boiler and improvement of existing central heating system at SBP BSC Quetta office.
- Construction of an additional floor at NIBAF, Islamabad.
- Renovation work at 4th floor, Main Building, Karachi.
- Installation of lift at LRC, Karachi
- Laying of porcelain tiles behind counters, banking Hall, Karachi
- Laying of C.C. paves on floor at Rawalpindi office

10.2.5 Acquisition of Land

Gawadar Development Authority has allotted a piece of land and physical possession of the same has been taken on the 1st April, 2006. The construction work of full fledged office at Gawadar is expected to start in near future.

10.2.6 Remodeling/Renovation

- Renovation work of Banking Hall at Main Bank Building, Karachi has been completed.
- Telephone Exchanges installed at Karachi and Faisalabad Offices have been up-graded.
- A sophisticated vehicle inspection device has been installed near entry gate of Karachi Office to ensure a foolproof security system.
- Repair and renovation of toilets and counters at first and second floor at Lahore office
- Renovation of Currency Sorting Cell and Guest House at Peshawar office.
- Renovation of Kitchen of Guest House at Quetta office.
- Repair/Renovation and Water Proofing of Chief Manager's old residence at Quetta office.
- External painting work on the building of Hyderabad office.
- Renovation of old D.G. Bungalow situated in the compound of SBP Main Building for conversion into a day care centre.
- Renovation of Adjudication Department at 2nd Floor, Boulton Market Building, Karachi.
- Renovation of ladies, officers and staff toilets at first floor, BSC House Building, Karachi.
- Addition and renovation of the Sports Club at Bank's Main Building, Karachi.
- Renovation of Rear Staircase of the Bank's Main Building, Karachi.
- Repair and renovation of Governor's Hut at Sandspit, Karachi.
- Repair and renovation of toilets at first floor, Boulton Market Building, Karachi.

- External and internal renovation / repair work at Principal Officer's Bungalow at KDA Scheme No. 1, Karachi.
- Providing and laying of cement concrete pavement at SBP Main Building, Karachi.
- Renovation of FEOD at 3rd floor, BSC House, Karachi.
- Extension of Server Room at 6th floor, SBP Karachi.
- External renovation of North Nazimabad office.
- Renovation of toilets provided to Examination Halls No. 7, 11, 12 and 15 and Verification Unit at first floor, Bank's Main building, Karachi.
- Renovation work at bungalow No. P-4, KDA Scheme No. 1, Karachi.
- Renovation of Telephone Exchange at Ground Floor, Bank's Main Building, Karachi.

10.3 Internal Bank Security

During the period under review the Internal Bank Security Department (IBSD) has taken various steps for enhancing the security of physical assets, premises and employees of the Bank in all offices. In this regard, modern security devices have been procured and improvements in physical infrastructure have been carried out. Various training programs pertaining to security of the Bank have been arranged for the security staff of IBSD to enhance their efficiency. The emphasis was given to implementation of a foolproof security system supported by the latest available technology without creating any hindrance in the smooth operation of the Bank.

10.3.1 Initiatives Taken by the IBSD

During FY06, following initiatives have been taken to improve the overall performance of the IBSD.

- In the wake of technological up-gradation, many security devices, searching tools and monitoring systems have been procured and installed at SBP and SBP BSC offices.
- Increase in the knowledge base and enhancement of professional skill of the human resource of the department through trainings/seminars/workshops etc.
- Training program for other employees of the Bank in basic fire fighting and first aid.

10.3.2 Developments during FY06

As per practice in vogue, unauthorized parking in the Bank premises is prohibited. Parking is allowed after proper checking of all vehicles and verification of the identity of the owners. Visitors are allowed to enter in the Bank premises after issuance of passes displaying floor number they intend to visit. These passes are issued after proper checking/verification and against their valid identification documents. Following further steps have been taken for the enhancement of the security of human and material resources of the Bank.

- Construction of check posts at entry points of all field offices.
- Enhanced surveillance in Banking Halls of all field offices.
- Restriction on bringing of personal computers at workstations.
- Restriction on bringing of private baggage into the Bank's premises.
- Monitoring of entry of contractual janitorial staff.
- Strict control on movement of Bank's assets from the premises.
- Four Shotgun Repeaters have been procured for use at HOK.
- Comprehensive Security Plan formulated for the residential and office buildings of the SBP and SBP BSC has been implemented.
- Comprehensive Traffic Plan for the SBP Main Building, Karachi has been prepared for optimum and secure utilization of parking space for employees and stakeholders coming to the Bank for official purposes.

10.3.3 Procurement of Latest Security Equipments

Following security equipments have been procured / installed during the period under review:

- Close Circuit TV System (CCTV) procured and installed at most of the offices of SBP BSC.

- 16 Cameras have been procured and installed at various floors of Main Building, Karachi.
- Procurement and installation of Fire Fighting Equipments for various offices of SBP BSC.
- Two Metal Detectors have been procured for use at Karachi office for searching the visitors.
- Vehicle Search system has been installed for searching the vehicles entering into SBP, SBP BSC Karachi.
- Fire Alarm System along with Smoke Detectors has been installed at all floors of SBP and SBP BSC Head Office Karachi.

10.3.4 Improvement in the Physical Infrastructure of the IBSD

A Control Room has been established in the IBSD for effective monitoring of the security system.

- Establishment of the Help Desks.
- Establishment of the Reception Counters.

S#	Office	CCTV System	Walk Through Gate	Mobile Phone Jamming Device	Fire Extinguisher	Fire Alarm System / Smoke Detector
1	SBP, BSC Karachi & HOK.	Available	2	2	202	717
2	North Nazimabad, Karachi	Available	1	2	36	154
3	Hyderabad	--	--	1	24	5
4	Sukkur	--	--	1	24	5
5	Bahawalpur	--	--	2	37	--
6	Multan	Available	1	5	57	84
7	Faisalabad	Available	1	2	75	99
8	Sialkot	--	--	3	36	1
9	Lahore	Available	2	3	236	111
10	Gujranwala	--	--	1	22	--
11	Rawalpindi	Available	2	3	75	1
12	Islamabad	Available	1	3	57	--
13	Peshawar	Available	2	1	159	2
14	D. I. Khan	--	--	1	30	1
15	Muzaffarabad	--	--	2	40	--
16	Quetta	Available	1	1	102	12
Total		-	13	33	1,212	1,192

10.4 Medical and Health Care Facilities

Medical Services Division (MSD) is providing medical and health care facilities at SBP BSC Head Office, Karachi to all serving and the eligible retired employees of SBP and its subsidiaries i.e., Banking Services Corporation and NIBAF. There are two dispensaries working under this division; one at Head Office Karachi and the other at North Nazimabad Office. Besides, Bank's dispensaries are also functioning at all the field offices. These dispensaries are fully equipped to provide routine as well as emergency treatment. Highly professional male and female doctors are available in these dispensaries to take care of the employees of the Bank. Medicines are procured from the reputable multinational companies at competitive rates to maintain the required quality and standard of the treatment.

10.4.1 Developments during FY06

During FY06 SBP BSC has taken various measures to improve the quality of MSD services which included: technological up-gradation, Business Process Re-engineering, capacity building of the doctors, simplification of procedures for reimbursement and payment of bills to internal and external stakeholders and improvement in working environment of the main dispensary etc. Some of the measures are as under:

10.4.2 Restructuring of the Medical Services Department

The restructuring of Medical Services Department has been undertaken during FY06 which has resulted in the following implications:-

- The post of Director MSD has been abolished w.e.f. 27th February, 2006. The administrative and financial powers were delegated to the Director, Administration Department of BSC as from the said date.
- The Medical Services Department has become a Division as from 27th February, 2006 and transferred on the strength of Administration Department by the name “Medical Services Division” headed by the Chief Medical Officer (CMO) reporting to the Director, Administration Department.
- All posts alongwith incumbents of the then Medical Services Department were transferred to the strength of Administration Department (Medical Services Division) of BSC.
- Director, Administration Department is responsible for determining the eligibility of employees of BSC Head Office, Karachi and their dependents for medical facilities and grant of Sick Leave for employees of BSC. Further, Chief Managers are responsible for determining eligibility of employees of their Offices for medical facilities as well as their dependents as per rules.
- Human Resources Department of SBP is responsible for determining eligibility of employees and their dependents for medical facilities through HRMS and grant of Sick Leave for employees of SBP. The said Department is also responsible for developing and updating all rules and regulations concerning medical benefits for employees and provides interpretation of existing rules/policies for the employees of SBP and its subsidiaries.

10.4.3 Responsibilities of the Chief Medical Officer

- Provision of medical services to the employees of the State Bank and its subsidiaries.
- Supervision of the professional staff (doctors, nursing staff etc.) attached with the Medical Services Division and Bank’s Medical Officers.
- Settlement of employees’ complaints against doctors, consultants, hospitals, laboratories and retailers of medicines etc. and vice versa.
- Look after the matters relating to procurement of medicines by the Administration Department of BSC from the approved pharmaceutical companies and wholesale suppliers and manage their supply to the Bank’s dispensaries.
- Oversee the affairs of payment and settlement of medical claims / bills.
- Enlistment of hospitals, consultants, laboratories and wholesale / retail suppliers of the medicines etc.
- Review proposals for revision of the rates of the already enlisted consultants, hospitals and laboratories etc.
- Advise Director HRD SBP on the need for formulating new policies regarding medical facilities according to contemporary requirements.
- To examine employees in the Medical Board as its Chairman and determine their ailment.

10.4.4 Reimbursement & Payment of Bills

Existing procedure for settlement of employees’ medical bills, payments to medical vendors / suppliers of medicines and transformation of medical related activities into an effective patient friendly technology drawn system with built-in fiscal and administrative internal controls has been under consideration for quite sometime. In this perspective the existing payments process was extensively reviewed and a new simplified process has been designed and introduced during FY06.

10.4.4.1 Claims Submission Desk

Medical Services Division at HOK and field offices have established a “Claims Submission Desk” in the concerned Unit for receipt of medical claims / bills and providing prompt and effective service / response to the internal as well as external stake-holders.

10.4.4.2 New Claim Forms

The previous medical Forms have been replaced by newly developed Forms cum Scrutiny Sheets for making payments of medical claims / bills. Each Form contains a checklist of the supporting documents to be submitted along with the claim etc. and an option for payment through Cheque or Bank Transfer. The official manning the Claims Submission Desk shall make a quick review of the vital core of medical claim(s) and issue acknowledgement slip to the applicant if the claim is prima facie in order / complete in all respects otherwise he would return it to the claimant for completing the requirement(s), which shall be clearly specified to the claimant. This step will bring substantial reduction in the claim processing time.

10.5 Printing and Publishing

During the period under review Printing Press catered to the growing printing and publication requirements of SBP, BSC and NIBAF efficiently. Work relating to all regular and urgent jobs / publications i.e. designing, layout, printing and binding has been completed in time and the standard of quality was maintained. Special assignments pertaining to printing of brochures, posters and booklets both in Urdu and English in connection with issuance of new design banknotes of Rs.10, Rs.20 & Rs.5000 denominations were completed. Printing of these posters reflected visible improvement in the performance of Printing Press. It may be pointed out that in the past, this type of job was outsourced and incurred heavy expenditure.

Printing Press undertakes different varieties of jobs/publications. There are periodical publications comprising various monthly, quarterly, half-yearly and annual reports inclusive of State Bank News/Khabarnama, Statistical Bulletins etc. Printing Press also attends to occasional jobs like printing of various brochures, invitation cards, questionnaires, reviews, booklets and letter heads etc. The details of the output of Printing Press during FY 06 are given hereunder:

Table 10.5 Jobs Undertaken by the Printing Press during 2005-06		
Monthly Publications		16 Banking Statistics of Pakistan
1	Inflation Monitor	17 Summary of Bank Annual Report (Urdu & English)
2	State Bank News	18 Desk Calendars
3	Statistical Bulletin	19 Internal Telephone Directory
4	Export Receipts	20 Balance Sheet Analysis of Joint Stock Companies
Quarterly Publications		21 Export Receipts
5	Report on the State of Pakistan's Economy	22 Foreign Investment Survey
6	Quarterly Performance Review	23 Index Number of Stock Exchange Securities
7	Pakistan's Balance of Payment	24 SBP Research Bulletin
Half-Yearly Publications		25 Foreign Liabilities & Assets and Investment in Pakistan.
8	Internal Telephone Directory (Pocket size)	26 Balance Sheet Analysis of Joint Stock Companies
9	Statistics on Scheduled Banks	27 State of the Pakistan's Economy
10	SBP Training Updates	28 Annual Performance Review of SBP BSC
11	Monetary Policy Statement	Miscellaneous Publications
Annual Publications		29 Brochure on Revolving Credit Scheme (English, Punjabi, Balochi & Pushto)
12	State Bank of Pakistan Annual Report (Vol. I and II)	30 Brochure on A.C.D. Loan Scheme (Punjabi, Pushto & Balochi)
13	Pakistan's Balance of Payments	31 Booklets of Comprehensive Circulars of A.C.D. (English, Punjabi, Pushto & Balochi)
14	Report on Risk Mitigation Fund	32 Annexure, Forms & Proformae relating to Performance Evaluation Report for all Employees of SBP, SBP BSC & NIBAF
15	Report on Deposit Protection Fund	33 Executive Internal Telephone Directory

34	Prudential Regulations for Corporate Commercial Banking, SMEs & Consumer Finance	53	Banking System Review
35	Questionnaire (NBFCs, Exchange Companies & Insurance Companies)	54	Brochure on SBP Career
36	Posters for Banknotes of Rs.10/-, Rs.20/- & Rs.5000/- (English & Urdu)	55	Legal & Institutional Framework for Micro Finance Institutions
37	Booklet on Banknotes of Rs.10/-, Rs.20/- & Rs.5000/-	56	Monetary and Exchange Rate Policy
38	Brochure on Rs.10/- & Rs.20/- Banknotes (Urdu)	57	Certificates for Training Programs & Workshops
39	Governor's Speeches – Current Issues in Pakistan Economy	58	Seniority List of OG-2 & above
40	Booklet & Brochure on Scheme for Financing in Locally Manufactured Machinery	59	Performance Report 1999-05
41	Booklet of Internal Training Programs	60	Glossary of Banking & Finance
42	Brochure of Pak-o-Hind Mushaira	61	Balance Sheet and Profit & Loss Account
43	Survey of Ownership (Circular Letters & Questionnaires)	62	SBP Staff Regulation 2005
44	Statistics on Scheduled Banks in Pakistan	63	A.C.D. Circulars, 1972 to 2001 (English)
45	Pakistan Financial Sector Assessment	64	Brochure on Agricultural Loan Scheme
46	Performance Management System of SBP	65	Survey of Pakistan Foreign Portfolio Investment
47	Visiting & Invitation Cards	66	Directory of Retired Employees of the State Bank
48	Equity Yields on Ordinary Shares	67	SBP Conduct of Board Meeting Regulations
49	Booklets of Instructions / Circulars-SBP	68	Hand Book of Statistics
50	Letter Heads, Envelops of different sizes, File Covers etc. for office use	69	SBP Structure and Functions
51	Various kinds of certificates	70	Circular Book, 2005- SBP BSC
52	Punjshurah on the occasion of Mehfil-e-Meelad-un-Nabi		

10.5.1 Technological Up-Gradation

To improve the quality and quantity of output, switching over to modern technology is imperative. Accordingly, technological up-gradation is essential to perform Pre-Press, Press & Post-Press operation under one roof by maintaining outstanding quality. To up-grade the press, purchase of the following machines/ equipments is in progress;

- Heidelberg Offset Machine Model GTO-52-1
- Plate Developing Machine.
- Creasing & Perforating Machine.
- Hot Glue Binding Machine.

With the installation of afore-said machines /equipment the Bank's press shall have considerable capacity to meet the diversifying print demands of the Bank.

10.5.2 Capacity Building of the Employees

To keep pace with the new technology and meet the diversifying print demands the press employees have been imparted training on the following topics:

- Designing Concepts.
- Drawing Concepts.
- Creating Page Layouts.
- Fundamental Digital Imaging & Concepts.
- Software Applications (Desktop Publishing Software viz., Corel Draw, Photoshop, Quark Express, In-page & Flash).
- Multimedia Authoring.

