

10 PERFORMANCE OF COMMON SERVICES DEPARTMENTS

10.1 Overview

Engineering Department, Inter Bank Security Department and two divisions viz., Medical Services Division and Printing Press are providing common services to employees of the SBP, SBP-BSC, and National Institute of Banking and Finance (NIBAF) Karachi and Islamabad. The Directors of Engineering and Inter Bank Security Departments are however reporting to the Managing Director of SBP-BSC, while the Chief Medical Officer and the Manager of Printing Press are reporting to Director, Personnel Management Department, SBP-BSC for all administrative purposes. Performance of these departments / divisions during FY07 is given in the following paragraphs.

10.2 Engineering & Maintenance

In order to provide better environment and working conditions to the employees of SBP and its subsidiaries as well as to maintain building utilities, cleanliness etc., in the Bank's premises, the Engineering Department is working under a planned project management technique. During FY07, significant improvements have been made in the infrastructure of the Bank including remodeling of some of the floors of the SBP main building, renovation, reconstructions, refurbishing, replacement of outdated equipments, installation of new systems and equipments / plants, constructions of additional floors at NIBAF, construction of a gymnasium at some of the SBP-BSC field offices, construction and improvements in car parking facilities at SBP Main Building as well as in some of the field offices, installation of CCTV system and modern digital telephone exchanges at different field offices. Engineering Department has completed a number of projects assigned to them by different departments of SBP, offices of BSC and NIBAF. The status of a few projects is as under:

10.2.1 Projects Completed

10.2.1.1 Renovation, Reconstruction and Refurbishing

- Fourth floor of SBP Main Building Karachi renovated and refurbished for FM/RM Cluster Departments of SBP.

- Renovation and provision of workstations for the employees of Export Refinance Section at 2nd floor, SBP Main Building Karachi.
- Bank's dispensaries BSC-HOK renovated to up-grade the medical and health services.
- Chief Manager's old residence at SBP-BSC Quetta office renovated and converted into the Guest House.
- Established a meeting room equipped with Multi Media, latest address system and seating arrangements for about 30 participants at SBP-BSC Gujranwala office.
- Sewerage system at SBP-BSC Rawalpindi office connected with the new drain system of Cantonment Board. In addition, old and damaged water supply lines replaced with new GI water supply lines.

10.2.1.2 Installation and Replacement of Systems, Equipments and Plants

- Access Control, Vehicle Inspection and Public Address Systems installed at SBP Main Building Karachi.
- High Speed Turnstile & Metal Detector Walk through Gates, Baggage Scanner, CCTV Net work at Interior / Exterior Security Points and Parking Barriers installed in the premises of SBP Main Building as part of the efforts to improve the bank's security.
- High speed lift, CCTV System, and 500 KVA Diesel Generator set installed at Learning Resource Center, Karachi.
- Six old lifts at Main Building, Karachi replaced with the new lifts.
- CCTV cameras installed at SBP-BSC Bahawalpur and Gujranwala offices.
- Public Address System, Server for Data Backup and 20KV Automatic Voltage Regulator installed at SBP-BSC D. I. Khan office.

10.2.1.3 Improvements in Physical Infrastructure

Internal Environment

In order to further improve the working environment of the departments / offices of SBP BSC, the Engineering Department has undertaken the following projects during the period under review:

- Latest furniture and fixture including office / computer tables and chairs, wooden flower pots with fresh indoor plants provided to almost all the field offices of SBP-BSC enabling the employees to work in better working conditions.
- Proper seating arrangements made in banking halls at almost all the field offices of SBP-BSC to facilitate the stakeholders visiting the Bank for their day to day business.

External Environment

The following projects for improvement in external environment of office buildings have been undertaken and completed during the year under review:

- Water fountains installed at SBP Main Building Karachi and Muzaffarabad office.
- Fiber glass car parking shed constructed at Peshawar Office.
- Existing lawns at SBP-BSC Bahawalpur, Gujranwala, Karachi, Muzaffarabad, Quetta and Peshawar offices improved by placement of additional quality plants as well as new grassy lawns developed outside the area of these offices.

10.2.1.4 Establishment of Help Desk / Reception counters

- One help desk at 2nd floor and two help desks at banking hall established at SBP BSC Karachi office to facilitate the external stakeholders
- Two separate customer services counters established at 1st and 2nd floors at SBP-BSC Lahore office for better customer care particularly the women and senior citizens.

10.2.1.5 Other Projects

A conference / meeting room equipped with all modern facilities and elegant furniture and fixture established at SBP-BSC Sukkur office.

10.2.2 Projects in hand

- Tiled flooring of SBP-BSC Karachi office at 2nd floor, SBP Main Building, Karachi.
- Renovation of old library building of SBP to convert it into SBP Museum.
- Construction of an additional floor with air-conditioning and lift facility at NIBAF, Islamabad.

- Construction of a separate office building complex at Sialkot.

10.3 Internal Bank Security

The main objective of Internal Bank Security Department (IBSD) is to provide safety and security to employees and assets of SBP and SBP-BSC. It also ensures continuous appraisal of security needs and education of its security officials as well as employees to handle any emergency situation. Taking cognizance of the prevailing law and order situation in the country, IBSD has taken several measures to modernize and strengthen the security of all the premises and properties of SBP and SBP-BSC. Apart from installation of the latest state of the art security equipment, IBSD emphasizes on training and changing overall orientation of the department and its employees. Following steps have been taken to enhance the security status of SBP in line with set out objectives.

10.3.1 Technological Up-gradation

In the realm of technological up-gradation, IBSD has gone a long way. Starting from a complete manual and conventional security system, IBSD is now in the process of transformation to an automated, resource efficient system. The work relating to installation of CCTV system, smoke alarm / detection system, walk through gates, metal detectors has been completed at all field offices including SBP Main Building, Subsidiary House BSC and Karachi office. All these systems are functioning satisfactorily. Fire Fighting Alarm and related fire fighting equipments have been installed at all floors of the SBP, SBP-BSC and Karachi office.

10.3.2 Security Measures

- i) As per practice in vogue, unauthorized parking within the Bank premises is prohibited.
- ii) Parking is allowed after thorough checking of all vehicles including use of cameras, mirror and verification of the identity of owners.
- iii) Special stickers have been issued for employees' cars.
- iv) Visitors are allowed to enter in the Bank premises only after confirmation from concerned department and issuance of passes displaying floor number they intend to visit. These passes are issued after proper checking / verification and against their valid identification documents. This requires deposit of copy of CNIC.

IBSD has taken following further steps for enhancement of the security of human and material resources of the Bank.

- a) Installed check posts at entry points of all field offices, Boulton Market Building and SBP premises at Karachi.

- b) Enhanced surveillance in banking halls of all field offices through use of dome cameras and deploying trained security guards.
- c) Initiated the case for purchase of new better performance weapons for security guards at HOK and field offices at provincial headquarters.
- d) Regulated handling of private baggage in the Bank premises.
- e) Prepared detailed Traffic Plan for the SBP car parking 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 equipment have been procured / installed during FY07

- Close circuit TV system installed in all the field offices of SBP-BSC.
- 140 cameras along with close circuit TV system installed within the premises and buildings of SBP, SBP-BSC and Karachi office.
- Walk through Gates and Metal Detectors provided at SBP, SBP-BSC and all field offices including Karachi Office.
- Baggage Scanner Machine along with speed gates installed at Main Building of SBP where entry has been restricted by use of specially programmed digitized cards. Four additional Baggage Scanner Machines for all the field office located at federal and provincial capitals are under procurement.
- Special parking barrier installed in SBP HOK premises and facility to search vehicle belly through cameras installed on entry point of main gate.
- Fire Alarm system along with Smoke Detectors installed on all floors of SBP, SBP-BSC, Karachi office and all field offices.
- Fire fighting equipments including new fire extinguishers installed in SBP, SBP-BSC, Karachi office and all other field offices.
- All security systems i.e., cameras, smoke detectors, fire alarm system integrated and linked to a newly renovated Control Room located within SBP HOK premises.
- All guards provided with communication facilities through use of Motorola sets and at places through mobile phones.
- Help desks created in SBP, SBP-BSC, Karachi office and all field offices at entrance lounge for facilitation and guidance of visitors.

Details of security equipments installed up to 30-06-2007 are shown in the Tables 10.3.3 (a) & (b) respectively.

Table 10.3.3 (a) Installation of Security Equipments

S #	Field Offices	Security Equipments										
		Walk Through Gate	Walkie Talkie Hand Set	Fire Extinguisher	Fire Hydrant	Explosive Detector/ Sniffer	Metal Detector	Vehicle Search Mirror	Bullet Proof Jackets	Baggage Scanner Machine	Under Vehicle Inspection System	
1	SBP& BSC HOK	4	22	202	37	1	4	3	12	2	1	
2	Bahawalpur	-	-	37	8	-	2	-	-	-	-	
3	D. I. Khan	-	-	30	-	-	3	1	-	-	-	
4	Faisalabad	1	-	75	10	-	2	1	-	-	-	
5	Gujranwala	-	3	22	-	-	1	-	-	-	-	
6	Hyderabad	1	6	24	-	-	2	1	-	-	-	
7	Islamabad	1	6	57	7	1	2	1	-	1	-	
8	Lahore	2	8	236	34	1	7	2	4	1	-	
9	Multan	1	5	57	-	-	2	1	-	-	-	
10	Muzaffarabad	-	-	40	-	-	3	1	-	-	-	
11	N. N. Karachi	1	5	36	8	-	2	1	2	-	-	
12	Peshawar	2	4	159	24	1	2	1	2	1	-	
13	Quetta	1	4	102	7	1	2	-	4	1	-	
14	Rawalpindi	2	7	75	12	-	3	2	-	-	-	
15	Sialkot	-	-	36	-	-	3	1	-	-	-	
16	Sukkur	-	2	24	8	-	2	1	-	-	-	
Total		16	72	1,212	155	5	42	17	24	6	1	

Table 10.3.3 (b) Installation of Latest Security System

S #	Field Offices	Security System			
		Close Circuit Television System	Burglary Alarm System	Smoke Detector	Public Address System
1	SBP& BSC HOK	Installed	Installed	Installed	Installed
2	Bahawalpur	Installed	-	Installed	Under Process
3	D. I. Khan	-	Installed	Installed	Installed
4	Faisalabad	Installed	-	Installed	Installed
5	Gujranwala	-	-	-	Installed
6	Hyderabad	-	-	Installed	Under Process
7	Islamabad	Installed	Installed	-	Under Process
8	Lahore	Installed	Installed	Installed	Installed
9	Multan	Installed	Installed	Installed	Installed
10	Muzaffarabad	-	Installed	-	Under Process
11	N. N. Karachi	Installed	-	Installed	Under Process
12	Peshawar	Installed	Installed	Installed	Under Process
13	Quetta	Installed	-	Installed	Installed
14	Rawalpindi	Installed	Installed	Installed	Installed
15	Sialkot	-	Installed	Installed	Under Process
16	Sukkur	-	-	-	Under Process

10.3.4 Training and Development

Shared vision for safety of institution and personnel is the prime concern of IBSD. BSC has focused on providing training in the area of security to its employees and encouraged them to participate in different workshops / seminars held on security measures within and outside the Bank premises.

- i) During FY07, Civil Defence and Fire Fighting trainings have been imparted to security officials / other Bank employees by Civil Defence Training School, Lahore and Karachi.
- ii) On job training / briefing is provided to the security staff / personnel, Police guards and reception counter staff in the areas of enhanced vigilance, identification of suspected /unattended bags / parcels etc. Special training sessions on threat perception and courteous handling of stakeholders have been arranged for the security officers of SBP-BSC to develop their personal and professional expertise.

10.3.5 Other Developments

- Effective security arrangements have been made with assistance of law enforcing agencies for safety and security of the dignitaries, foreigners, members of the Central Board of Directors and high level officials visiting SBP, SBP-BSC for attending the meetings, workshops, seminars and trainings etc.
- Security is ensured on the occasion of draws of National Prize Bonds of different denominations held at field offices of BSC from time to time.

- Close liaison with the law enforcing / intelligence agencies in order to check the increasing crime rate of armed robberies and gun point snatching.

10.4 Medical and Health Care Services

Medical Services Division (MSD) is providing health care services to all serving and eligible retired employees of SBP, SBP-BSC and National Institute of Banking and Finance (NIBAF-Islamabad and Karachi center), and their legitimate dependents. MSD and the main dispensary at Head Office Karachi is headed by the Chief Medical Officer (CMO) reporting to the Director, Personnel Management Department of SBP-BSC for all administrative and functional matters, while the dispensaries at field offices are supervised by the Chief Manager of the respective office. The CMO is responsible for coordinating medical and health care facilities at main dispensary HOK and those working at field offices besides suggesting improvement in procedures and policies for improving the performance of MSD. These dispensaries are fully equipped to provide routine OPD to the employees and their eligible dependents. Professional and experienced male and female doctors (including part time and daily-wages basis) are available in these dispensaries to take care of the employees of the Bank. In addition to prescribing treatment and providing prescribed medicines through Bank's dispensaries / medical stores on Bank's panel the patients are also referred to different laboratories / radiologists for investigation, consultation with specialists and admission in the hospital, on need basis. For this purpose, a number of prominent consultants, laboratories, radiologists and hospitals are available on the Bank's approved panel.

10.4.1 Developments made during FY07

During the period under review, SBP-BSC took various initiatives to improve the quality of medical and health services provided to the employees of the Bank which includes:

10.4.1.1 Technological Improvements

Successful Rollout of MSS Oracle system at Main Dispensary at HOK and at all the field offices of SBP-BSC makes the individual medical record of each employee on line and he / she is now able to avail the medical facilities from any field office across the country with prior permission from the MSD HOK or the parent office.

10.4.1.2 Establishment of an Emergency Room

Establishment of fully equipped emergency room at Main Dispensary, MSD (HOK) and provision of necessary emergency equipments that including oxygen cylinder, suction machine, nebulizer, glucometer / amboo bag etc. This facility will also be available at the large field offices during the financial year 2007-08 as a part of the phased efforts.

10.4.1.3 Reimbursement of Confinement Charges

Reimbursement of delivery charges has been allowed to the extent of 70% of the expenditure incurred by Bank's employees at par with general medical facilities instead of package deal basis to the employees opting to avail confinement, LSCS and D&C Facility at Aga Khan University Hospital (AKUH) or Orthopedic & Medical Institute

(O&MI), Karachi. Similarly at other reputable hospitals not on Bank's panel, medical facility is admissible on 70:30 basis.

10.4.1.4 Facility of Porcelain Crowning / Bridging of Teeth

The facility of Porcelain Crowning or Bridging of teeth has been allowed to the serving, eligible retired employees and their legitimate dependents on the recommendations of Bank's approved Dentists after root canal treatment.

10.4.1.5 Cataract operation by Phaco with foldable IOL

Cataract operation by Phaco with foldable IOL has been allowed to the serving and the retired employees and their dependents.

10.4.1.6 Revamping of Help Desk

Revamping of Help Desk has been carried out for obtaining appointments from doctors over telephone and issuance of tokens for visiting to doctors on walk-in basis and responding to various queries of stakeholders.

10.4.1.7 Revamping of Claims Submission Desk

Revamping of Claims Submission Desk has been carried out in the concerned unit of MSD (HOK) for receipt of medical claims / bills providing prompt and efficient service / response to the internal as well as external stakeholders.

10.4.1.8 Training and Skill Development Programs

All the employees who were transferred to MSD during the reporting year have been imparted training on Oracle based Medical Services System (MSS) enabling them to perform their duties in a professional manner.

10.4.1.9 Improvement in Physical Environment

Entire work relating to renovation and refurbishing of Main Dispensary at BSC HOK has been completed during the reporting year. Proper seating arrangements along with television set have been put in place in the waiting lounge to facilitate the employees of the Bank visiting the dispensary. Similarly, the Bank's dispensaries located at Peshawar and Sukkur offices have also been renovated in line with the work done at the main dispensary in Karachi.

10.5 Printing and Publishing

Adhering to its professional values the SBP-BSC Printing Press is equipped with latest / modern machinery for meeting proficiently the printing needs of the SBP and its subsidiaries. Normally the Bank's Press undertakes printing of numerous publications which are specifically divided into monthly, quarterly, half-yearly and annual publications ranging from SBP Annual Reports (volume I & II), SBP BSC Performance Report, SBP News and Khabarnama, booklets on different subject, and brochures etc. Furthermore, a significant number of other jobs for printing of specific brochures, performance bonds, letter heads, visiting / greetings cards, certificates, invitation cards,

receipt books, various forms, different leaflets, questionnaire and stationery items etc have also been handled by the press on need basis (Table 10.5.1 & 10.5.2). The Press also has arrangements that provide related services such as embossing, binding, finishing and prepress services etc. On introduction of new design banknotes during 2005-06 and 2006-07 the job of specialized printing included brochures, posters and booklets containing the security features of the banknotes for the awareness of Bank’s stakeholders has been accomplished successfully by the Press on time. Besides, the press also ensures that all the regular and important publications have been printed in a professional manner by maintaining the international standard of quality printing.

10.5.1 Periodical Publications

There were 27 assignments of printing and publications received from different departments / divisions of SBP, SBP-BSC and NIBAF Karachi and Islamabad and carried out by the Printing Press as listed below:

Table 10.5.1 Periodical Publications			
S #	Publication	S #	Publication
Monthly		Annual	
1	SBP News & Khabarnama	14	SBP Annual Report Volume-I & II
2	Inflation Monitor	15	Annual Performance Review of SBP-BSC
3	Export of Goods & Services	16	Annual Report on Risk Mitigation
4	Statistical Bulletin	17	Annual Report on Deposit Protection Fund
Quarterly		18	Annual Accounts
5	Performance Review of the Banking System	19	Foreign Liabilities & Assets and Foreign Investment in Pakistan
6	The State of Pakistan’s Economy	20	Desk Calendar
Half Yearly		21	Pakistan Financial Sector Assessment
7	Survey of Pakistan’s Foreign Portfolio Investment Assets	22	Balance Sheet Analysis of Joint Stock Companies
8	Research Bulletin	23	Annual Export Receipt
9	Index number of Stock Exchange Securities	24	Summary of Bank’s Annual Report (Urdu & English)
10	Equity Yields on Ordinary Shares	25	PER Forms & its Annexure for all employees of the Bank
11	Statistics on scheduled Banks in Pakistan	26	Prudential Regulations for Corporate and Commercial Banking, Consumers’ Financing, & SME Financing
12	Monetary Policy Statement		
13	Banking System Review	27	Telephone Directory

10.5.2 Miscellaneous Publications

In addition to regular assignments, there were some other miscellaneous jobs of printing and publications received from different quarters and undertaken by the Printing Press during the year under review as given below:

S #	Publication	S #	Publication
1	Methodology Report on Agricultural Credit	21	Profiles of former Governors of SBP
		22	Brochures for SBP Workshops
2	Survey of ownership classification of Federal Government Debt. – 30-06-2007 (Questionnaire)	23	Final Progress Report on SBP Museum
		24	Specification on building work
		25	2 nd SBP International Conference (Brochure)
3	Implication of Liberalizing Trade & Investment with India	26	Agreement cum Guarantee for Bank
4	Directives Authorization on-site Inspection	27	Posters regarding security features of New Design Banknotes (Urdu & English)
5	Sectoral Balance Sheet		
6	Average Exchange Rate of Major currencies per Rupee per Currency Unit	28	Booklet on the features of New Design Banknotes (Urdu & English)
7	Guidelines on Fisheries and Livestock Financing (Booklet / Brochures in Urdu & English)	29	Certificates for different programs
			Complimentary slips for SBP executives
		30	Desk slips for 41 Bank 's employees
8	Handbook on Agri-finance products of Banks	31	Telephone Message Slip
		32	Store requisition slip for paper & materials)
9	Survey of Pakistan (Schedule I & II)	33	Spiral Writing Pads and Note Books (Small & Large)
10	SBP Act 1956 (As amended up to 31.5.03)		
11	Forms of Tender Bond for Bank Guarantee	34	Different receipt books
12	Different Agreement Forms	35	Letter Heads for 20 Bank's employees
13	Forms bearing Code No.30000, 30004, 30010, and 38283	36	Blank Cards for Governor and Deputy Governors of SBP
14	Mast Head of Press Release	37	Index card for Museum & Art Gallery
15	Performance Bond – Form 'C'	38	BCP Communication Cards
16	Questionnaire of Non-Profit Institutions	39	Visiting Cards for 608 Bank's employees
17	Research Bulletin (Volume II)	40	Different Greeting & Invitation Cards
18	Frequently Asked Questions (FAQs) on Agri-financing	41	File covers and folders
		42	Visitors temporary Entry Passes
19	Pension Payment Books	43	Book of Parking slip for Motor Car / Cycles
20	Policy circular of BSD SBP (Circular-4)	44	Parking Stickers for Motor Car / Cycle (2007-08)

10.5.3 Technological Upgradation

To strive for excellence and to improve the print quality, reduced startup times, lesser wastage and greater flexibility for future expansions, reduction in time spent on maintenance and troubleshooting the Printing Press is continuously upgrading its printing facilities. The process for induction of new machines / equipments and upgrading the existing technology was initiated in the previous year. These new machines and equipments installed during period under review have delivered exceptional performance and provided precisely what SBP-BSC was looking for in an upgrade solution. The new machines / equipment are as under:

- Heidelberg Single Colour Offset Machine Model GTO-52-1
- DANA GRAF Automatic Plate Processor / Plate Developing Machine Model DG-86-D
- FOELLMER Rotary Perforating, Creasing and Grooving Machine Model MASTER-700.
- Hot Glue Binding Machine, Bourg Binder BB-3002+BBR.

10.5.4 Training and Advancement

Organizational performance is positively impacted by improving the skill level of workforce. As the printing industry is becoming more and more sophisticated around the world therefore, to keep pace with the changes the employees attached with Printing Press were imparted training in the following modules during the year under review:

- Designing Concepts
- Drawing Concepts
- Creating Page Layout
- Software Applications
 - Freehand
 - Corel Draw
 - Photoshop
 - Quark Express
 - In-page
 - Flash

In addition to above modules, the employees of Printing Press were generally provided on the job training. Such training was given under the close supervision of an experienced or senior employee.