QUALITY CONTROL MANUAL

Year 2025 1st Edition

NATIONAL SAVINGS

QUALITY CONTROL APPROVED

- Consumer Loyalty
- Reduced Risk
- Customer Referral
- customer satisfaction
- Data Accuracy

By Vigilance and Monitoring Wing, CDNS

ACKNOWLEDGMENT

CDNS gratefully acknowledges the dedicated efforts of the Vigilance and Monitoring Wing (V&M) of the Central Directorate of National Savings (CDNS), in preparing the National Savings Quality Control Manual. This comprehensive manual has been meticulously crafted to ensure the highest standards of quality control in the operations of CDNS.

The National Savings Quality Control Manual serves as a valuable resource for the employees of CDNS, providing detailed guidelines and procedures for maintaining quality and efficiency in the day-to-day operations of the department. It reflects the commitment of CDNS to excellence and its dedication to upholding the highest standards of service delivery to the public.

This Manual is developed under the leadership, guidance, and support of Mr. Hamid Raza Khalid (Director General), Mr. Muhammad Rafiq Shaikh (Director Ops wing) and Ms. Maryam Batool (Joint Director V&M), CDNS. Their vision and commitment to excellence have been the driving force behind this important initiative.

CDNS expresses its sincere appreciation to the entire team of the Vigilance and Monitoring Wing (V&M) for their unwavering dedication, professionalism, and expertise in preparing this manual. Special gratitude to Mr. Hameed Akhtar (Asst. Director V&M), Mr. Khawaja Muhammad Zaheer (National Savings Officer), Mr. Humaid Alam (National Savings Officer), Mr. Bassam Sabri (National Savings Officer), Mr. Muhammad Shoaib (Jr. National Savings Officer) as their hard work and diligence in compiling this manual will undoubtedly contribute to enhancing the quality of services provided by CDNS and further strengthening its role as a leading government department in the field of public financing.

CDNS also extends gratitude to all the stakeholders who have contributed to the development of this manual, including various wings working at RDNS especially RDNS Lahore, whose worthy Director, Mr. Nadeem Iqbal, provided valuable insights and feedback. These contributions have been instrumental in shaping this manual into a comprehensive and reliable guide for maintaining quality control in CDNS operations.

We are proud to present the National Savings Quality Control Manual and we are confident that it will serve as a valuable resource for CDNS employees, enabling them to deliver superior services to the public and uphold the highest standards of quality and efficiency.

CENTRAL DIRECTORATE OF NATIONAL SAVINGS

Central Directorate of National Savings (CDNS) is an attached department of the Ministry of Finance under Schedule III of the Rules of Business 1973. National Savings, as it stands today is one of the primeval institutions in the country with a legacy of more than 140 years that came into existence with the promulgation of Government Savings Bank Act in 1873. During World Wars I and II, the British Government used this channel to raise funds to meet war-related expenditures. Given the effectiveness and net benefits of these initiatives, the idea of institutionalizing the savings culture was materialized by setting up a National Savings Bureau (NSB) in 1943-44 as an attached department of the undivided Government of India. Since acquiring independence in 1947, this organization has remained operational in Pakistan in various forms. The Bureau was renamed as Central Directorate of National Savings (CDNS) in 1953 with its functions and responsibilities in line with the NSB.

In September 1960, it was decided to rejuvenate the structure of CDNS by declaring the status of an Attached Department of the Ministry of Finance with the powers to formulate policies and execute various National Savings Schemes (NSS). These continuous advancements made it essential for the Government to reposition the CDNS as a Technical Department and conferring all powers of a Head of the Department to the Director General (DG).

The year 1972 came as a turning point in the long journey of National Savings whereby the organization was made responsible for all policy matters and execution of various NSS. However, the operations of National Savings before December 1971 were limited to publicity and promotion of the investment schemes it offered.

CDNS has long served the country by functioning as the sole avenue for the mobilization of savings through retail government securities called National Savings Schemes (NSS) and fulfilling the Exchequer's internal financing requirements. The department operates with a **vision** *"To promote and inculcate the habit of thrift for mobilization of Savings"*, supplemented by the **mission** *"To be the preferred institution for small savers in facilitating the objective of financial inclusion and extending social security net to all the deserving sections of society"*.

CDNS is primarily oriented towards providing a safety net to the marginalized and underprivileged segments of society including senior citizens, widows, differently-abled individuals, and the families of Shuhada of war against terror, by launching and maintaining a product mix of National Saving Schemes (NSS) suited to their diverse requirements.

Driven by the urge to remain relevant in this digital era, CDNS has embarked upon a digital transformation journey to enhance public service delivery, while assisting the government exchequer in uplifting the country's economy through mobilizing and channelizing the nations' savings from unconventional to the mainframe financial eco-system. The journey started by digitizing the department's 376 NSCs and integrating the same with a centralized business application i.e., the Core Business Application (CBA) of CDNS which was completed in December 2020; and laid the foundations for offering digital avenues and alternative delivery channels (ADCs) to CDNS's clients for bringing the department at par with other players in the financial sector.

So far, CDNS has not only remained successful in promoting financial savings in the economy but has also generated requisite funds for the Government to finance the budget deficit and infrastructure projects.

What to Achieve through Quality Control?

The main motive behind the creation of the Quality Control Section is to reduce the number of complaints received from different channels and address the concerns of CDNS's valued clients. More importantly, Quality Control will be focused on mitigating the risks that lead to complaints/grievances.

Quality Control Manual

First Edition
The document is for internal use of a staff of CDNS.
Copies of this document should not be shared prior to the approval of the
Competent Authority.

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CHAPTER NO. 01

INTRODUCTION AND SCOPE

1.1   INTRODUCTION

QUALITY CONTROL

Service Quality is the process by which service delivery is examined and evaluated to see if the same adheres to standards. An organization can assess, maintain and enhance product or service quality through this process. Service Quality at CDNS should aim to achieve three key objectives:

1. To ensure service delivery seamlessly and uniformly across the NSC network.

2. To reduce errors, omissions and inconsistencies, resulting in customer complaints.

3. Publicity of the single narrative of the organization across all conventional and social media platforms.

QUALITY ASSURANCE

Any procedure used to assess whether the product or service satisfies predetermined requirements is known as Quality Assurance (QA). Quality Assurance creates and upholds standards for creating or producing dependable services. A quality assurance system enables a business to compete more effectively with rivals while also boosting customer confidence and an organization's credibility. The International Organization for Standardization (ISO) is a driving force behind Quality Assurance practices and mapping the processes used to implement Quality Assurance. QA and the ISO 9000-9001 standards are frequently combined. To make sure their quality assurance system is in place and working properly, many businesses use ISO 9000-9001 standards.

QUALITY ASSURANCE SIGNIFICANCE

An organization can produce goods and services that satisfy customer's needs, expectations, and demands with the aid of quality assurance. It produces high-quality service offerings that encourage customer trust and loyalty. Quality assurance program's standards and guidelines aid in stopping service flaws before they occur.

1.2 OBSERVANCE OF ISO 9001 STANDARDS

"Quality management principles" are a set of fundamental beliefs, norms, rules and values that are accepted as true and can be used as a basis for quality management.

The QMPs can be used as a foundation to guide an organization's performance improvement. They were developed and updated by international experts of ISO/TC 176, which is responsible for developing and maintaining ISO's quality management standards.

The implementation of the ISO 9001 standard is governed by the seven quality management principles (QMP) which are as follows:

Figure 1: Seven Quality Management Principles (QMPs)

Seven Quality Management Principles (QMP)

QMP-1
Customer Focus

QMP-2
Leadership

QMP-3
Engagement of People

QMP-4
Process Approach

QMP-5
Improvement

QMP-6
Evidence-based Decision Making

QMP-7
Relationship Management
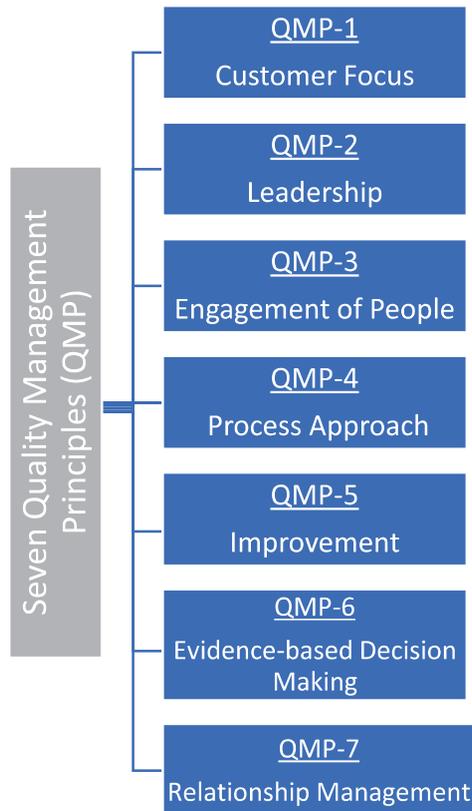
QMP -1 (CUSTOMER FOCUS)

The primary focus of quality management is to meet customer requirements and to strive to exceed customer expectations.

QMP -2 (LEADERSHIP)

When Leadership is recognized at all levels, it creates a sense of uniformity and accountability among the Individuals of the Organization. This helps in establishing the concrete culture of uniformity, ownership at work and finally achieving the goals of an organization.

QMP -3 (ENGAGEMENT OF PEOPLE)

The very essence of the organization is to engage competent people across all levels of the organization to deliver results and create value for the end customer.

QMP -4 (PROCESS APPROACH)

Creating a coherent system of interrelated activities that are effective yet efficient for achieving results that are consistent and predictable.

QMP -5 (IMPROVEMENT)

Improvement is the organization's main ingredient for a recipe for success, that is continuous monitoring and focus on the improvement.

QMP -6 (EVIDENCE-BASED DECISION MAKING)

The decision-making process should always be supported by data evaluation and information analysis to achieve better results.

QMP -7 (RELATIONSHIP MANAGEMENT)

Managing relationships vertically and horizontally is necessary for the success.

1.3 BACKGROUND OF QUALITY CONTROL SECTION AT CDNS

The main motive behind the creation of the Quality Control Section is to reduce the number of complaints received at the Central Directorate of National Savings (CDNS). Owing to its unique inherent characteristics, the complaint redressal and resolution at CDNS is rather a comprehensive exercise, unlike other financial institutions in Pakistan. In CDNS, the customer complaints are received from the following sources:

I.   Pakistan Citizen Portal.

II.   Management Information System of Wafaqi Mohtasib (online).

III. Email (info@savings.gov.pk, cdns.scheme@gmail.com).

IV.   By Post.

V.   Other Government Organizations i.e. President/Prime Minister Secretariat, Finance Division, State Bank of Pakistan, Federal Ombudsman Secretariat for Protection Against Harassment (FOSPAH) etc.

To address these complaints promptly, a Complaint Resolution Cell (CRC) was formed in CDNS in the year 2017. It is responsible for addressing the customer issues launched through the forums mentioned above. Since its inception, the CRC has been addressing customer complaints with full zeal. A total of 2,559 complaints were received in the year 2022, their categorization is as below:

Table 1: Categorization of Complaints Received Since 2017.

Sr. No.	Issues	Category
1.	Customer Services	Service Delivery
2.	Misbehaviour	
3.	Non-availability of Service	
4.	A/c Opening Issues	

5.	Miscellaneous	
6.	General Complaints	**Ambience**
7.	Digitization Or NSC Network	
8.	Accessibility Issues	
9.	Services	
10.	Abnormal Delays in Clearing	**Procedural**
11.	Features Of National Saving Schemes	
12.	Change of Currency Notes / Prize Bonds	
13.	Delivery Issues (ATM / PIN / Welcome Pack)	
14.	Service Charges Disputes	
15.	Zakat / Withholding Tax Related Issues	
16.	Account Matters	
17.	Profit Disputes	
18.	Complaint Lodgment Issues	
19.	Data / Record Updation Issues	
20.	Card Activation / Deactivation Issues	
21.	Dormant Account Activation Issues	
22.	Fraud & Forgery	
23.	Investment Issues	
24.	Account Opening Disputes	
25.	Web Based Operation Issue	

As it is obvious from above, the complaints received at National Savings mainly relate to the service delivery, environment/ambience and procedural issues of National Saving Centres (NSCs). Other noticeable areas are misbehaviour by NSC staff and the service quality being offered at NSCs. In order to address these issues, a Quality Control Section has been created at CDNS and its auxiliary offices at RDNS level by the name of Quality Assurance Sections. The Quality Control Section under V&M Wing will report to Director General, CDNS on quality assurance matters. Therefore, the main motive behind the creation of the Quality Assurance (QA) sections is to reduce the number of complaints received from different channels and

address the concerns of CDNS's valued clients. More importantly, QA sections will be focused upon mitigating the risks that lead to the complaints/grievances.

COMPARISON OF JOB DESCRIPTION OF COMPLAINT RESOLUTION CELL AND QUALITY CONTROL SECTION

Complaints Resolution Cell	Quality Control Section
▪ To address the complaints received through the following channels. 1) Wafaqi Mohtasib 2) Prime Minister's Secretariat. 3) President's Secretariat. 4) Prime Minister's Citizen Portal. 5) All other Government Offices. 6) Finance Division. 7) General Public. 8) From NTC mail and CDNS Scheme mail. 9) Complaints/Queries received on JIRA. ▪ Attending the personal visits of complainants.	▪ Issue SOPs/Guidelines for the furtherance of quality control objectives. ▪ Conduct surprise inspections of NSCs and Regional Offices to evaluate compliance of the Quality Control Section's directives and for ambience checking. ▪ To compile the reports received from the RDNS and report to the higher authorities on a timely basis. ▪ To inspect the problematic centres and report to the higher authorities at CDNS. ▪ Issue periodical report(s) to Senior Management regarding the performance of NSCs/Regions and suggest recommendations accordingly. ▪ To recommend corrective measures for NSCs and RDNS for the fulfilment of Quality Control and Assurance. ▪ Conduct business/service analysis of NSCs and RDNS to bring operations at par with the industry's best practices. ▪ Ensure adequate monitoring of customer satisfaction level through customer feedback

	proformas in coordination with field officers/ NSCs and RDNS and communicate the customer feedback to relevant sections. ▪ To coordinate between different sections of CDNS and other auxiliary offices. ▪ To propose changes to the current practices and processes to increase efficiency. ▪ Identify areas where cost-effective measures may be implemented for the overall efficiency of the organization. ▪ To administer the overall work of the Quality Control Section at CDNS. ▪ Monitor social media narratives regarding CDNS and guide the public, accordingly. ▪ Conduct training and capacity building workshops, in collaboration with TINS for RDNS and NSC officers/officials.

In a nutshell, the CRC is a firefighting mechanism whereas quality control & assurance is envisaged as a pre-emptive safety measure so that fire does not erupt in the first place.

1.4 SCOPE OF QUALITY CONTROL AT CENTRAL DIRECTORATE OF NATIONAL SAVINGS

Since its inception, CDNS has played a pivotal role in Pakistan's economy by generating requisite funds for the Federal Government to finance its budget deficit and infrastructure projects. Given this, the enactment of Quality Control is an absolute necessity not only to bring the institution to par with mainstream financial institutions across Pakistan but also to make it compliant with global best standards. This must be done in a way that makes this institution robust while sticking to its core objective of supporting the Government of Pakistan. Like Marketing Management and Financial Management, Management of Service Quality is equally important for the CDNS to excel in the financial ecosystem. For this to happen, every business function at CDNS, especially the field formations should be committed to service quality.

TOR'S FOR THE QUALITY CONTROL SECTION AT CDNS

In light of the above, the following objectives / TORs are being set forth for the Quality Control Section at CDNS.

- ✓ To devise a mechanism to reduce customer complaints by addressing commonly arising issues.

- ✓ Recommend quality standards and approaches in different areas of CDNS operations i.e. From NSC to RDNS and finally towards CDNS.

- ✓ Suggest an improvement in the customer's service quality and stakeholder's confidence level by simplifying procedures as per ISO-9000-9001 framework.

- ✓ To adopt a single narrative about CDNS across all conventional and social media platforms.

- ✓ Carry out research and analysis in quality assurance and update workflows on a continuous basis.

1.5 QUALITY CONTROL (CDNS AND RDNS SETUP)

The Quality Control Section at CDNS is formed under Vigilance and Monitoring Wing. The Section Officer, who shall be AD/NSO reports to the Director Vigilance and Monitoring Wing. The Director V&M shall report directly to the Director General on Quality Control matters. The section is provided with requisite support staff via the ANSO, JNSO, Assistant and Stenographer, as deemed fit by the HR Wing, CDNS. The Section shall have auxiliary support from twelve Regional Directorates in the form of Quality Management Officers (QMOs). These QMOs head the "Quality Assurance" Sections at their respective RD's. The QMO shall be AD/NSO who will report to CDNS Quality Control Section through respective Regional Director. This hierarchical structure is illustrated below:

Figure 2: Quality Control and Quality Assurance
(CDNS and RDNS Setup)

The Quality Control function in CDNS shall consist of three anchors namely service delivery, ambience and procedure. This mechanism will start from setting standards of different functions being performed at CDNS, RDNS and NSCs.

Figure 3: Components of Quality Control
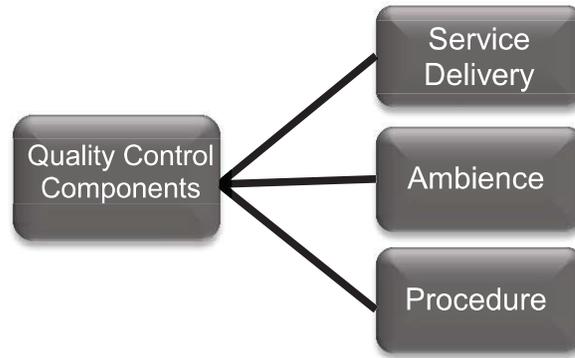
The heart of Quality Control function is service delivery. Ensuring perfect service delivery to the customers is of paramount importance for a financial institution. The quality of the service delivery can impact positively on the public's perception of the institution's integrity and ability to manage public funds in a positive way. A well-functioning service delivery system also ensures transparency and accountability, allowing for easier monitoring of financial activities. Furthermore, timely and accurate service delivery can help prevent financial loss, fraud, errors and performing different transactions. In the service quality mechanism, the service delivery is being ensured by defining turnaround times (TAT) for different routine processes at the very operational level, i.e. NSC. Key Performance Indicators (KPIs) are measures used to evaluate the success of a particular activity, whereas turnaround time refers to the amount of time it takes to complete a process, such as the time between the receipt of a customer at the centre and the delivery of the final service. KPIs provide a way for organization to measure their performance in areas such as turnaround time, ultimately helping them to achieve their goals. Linked to the service delivery is the appropriate dress code. A formal dress is proposed, separately for male and female operatives so as to bring a positive image of the institution. The level of service delivery will be measured through customer feedback form available at NSCs in manual form as well as soft form through QR Code displayed in conspicuous places at NSCs.

The second aspect of quality control is the ambience/environment of the NSCs. A good ambience is essential for creating a welcoming and comfortable environment for customers, building their trust, boosting employee morale and reflecting the positive brand image of the financial institution. The NSC shall have prominent visibility laced with CDNS branding and observing prescribed colour. There will be minimum requirements of the furniture and other accessories. There will be a

proper telephone attendance protocol and defined timelines will need to be followed. The environment component shall also entail impeccable floor management including the host of the day concept. It shall be improved by service coaching and monthly service meetings.

The third aspect of quality control is the efficiency of different procedures performed at CDNS. Process simplification and quality control are closely linked as both are essential components of efficient and effective operations management. Simplifying processes involves identifying unnecessary steps, reducing complexity and optimizing workflows to streamline operations. By simplifying processes, the risk of error is reduced to a minimum and it is easier to monitor the performance. Another aspect, relating to Quality control is social media handling. The QC function at CDNS shall also be handling the social media presence of the organization across various platforms. Handling the social media well is important for managing the reputation, providing customer service, ensuring compliance and gathering market insights which will have a positive bearing on operations and services.

In light of the above, a summarized and detailed sketch of the above-mentioned quality control mechanism in figures is given below:-

Figure 4: *Quality Control Mechanism*
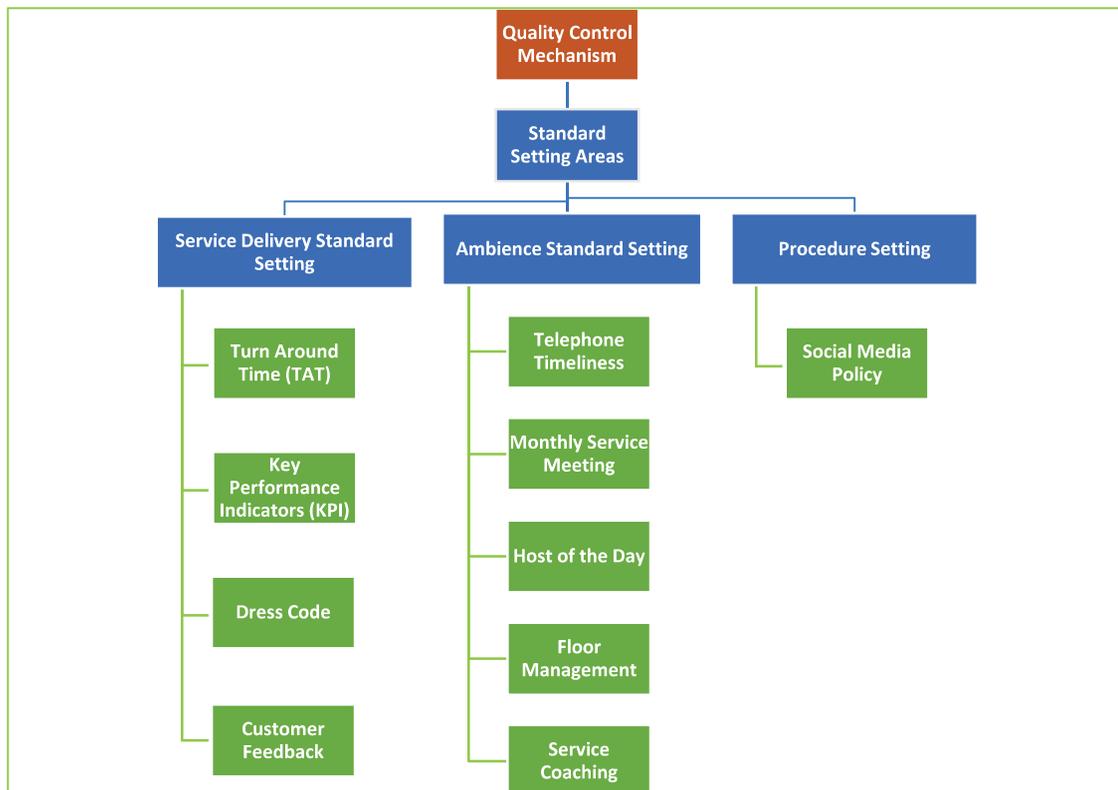
Effectiveness Check

After setting standards, their effectiveness can be gauged by employing different tools/instruments. In this regard, this manual has proposed three different checklists with rating scales to measure the service delivery, ambience/environment and process/procedure improvement form.

The customer feedback form shall assess how satisfied is the customer with the service. The customer feedback form shall be available at NSCs in manual as well as soft form. In manual form, pre-printed serial number-wise books shall be made available at NSCs. In soft form, a QR code shall be displayed at NSCs from where the customers can access the soft form on their smartphone and fill out the same. The data received in soft as well as hard form shall be processed at CDNS to check the quality observance at different NSCs. The feedback form has 10 questions and each has to be answered by giving a rating scale from one to five.

The ambience checklist shall be used by the Quality Management Officer for NSCs. This checklist has various sections relating to NSC appearance, environment, audit compliance, staff knowledge etc. Each section comprises assigning ratings to various questions asked therein.

Process Improvement form shall be utilized by different sections at RDNS and CDNS to suggest changes in various processes.

Figure 5: Effectiveness Check
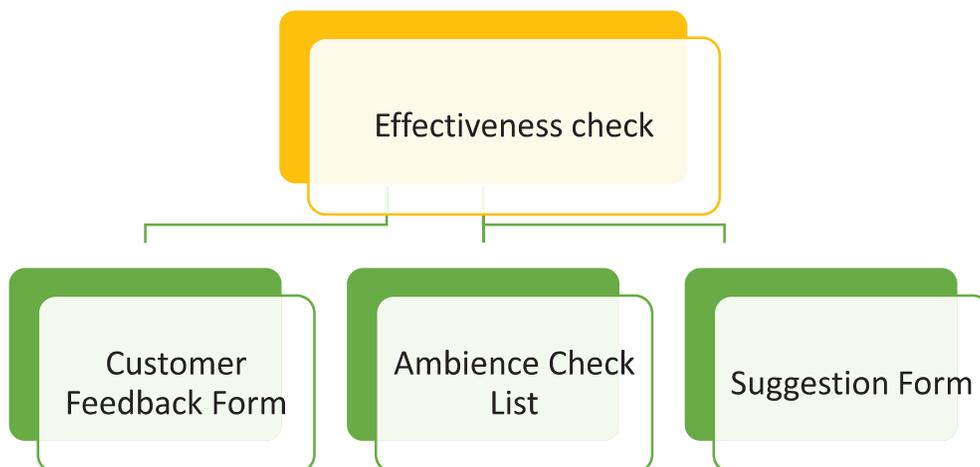
1.6   IMPLEMENTATION METHODOLOGY

The quality methodology of the Quality Control Section in CDNS is rather simple and does not require vigorous changes. It is further explained below:-

QUALITY PRINCIPLES

CDNS is committed to achieving high standards of quality and therefore has derived the Quality Assurance Methodology from the Seven Quality Management Principles of ISO 9001 standards which are currently prevalent across the globe. The CDNS is intended to first determine the Deliverables based on the seven Quality Management Principles. This must be done by accounting for the data fields that pertain to its own Governance Structure and Business Areas.

DEFINING THE KPI

Though CDNS is a part of the Financial System of Pakistan, its expertise and way of doing business are diverse from the rest of the financial sector. Operations at CDNS are more sort of Tailor-made investment solutions catering for every segment of society. It's the only financial avenue in the country which is 100% backed by the government. The Quality Assurance for such a diverse Institution will be carried out by defining the KPIs and then incorporating those KPIs into every job role from CDNS to RDNS and towards NSCs. In this regard, a comprehensive KPIs structure has been designed and is ready to be tested in the field. Most importantly, the performance of these KPIs shall be reflected in the annual Performance Evaluation Report across National Savings.

ESTABLISHING THE QUALITY CONTROL SECTION:

In the third step, CDNS will establish the Quality Control Section which has the role to implement the Quality Assurance policies throughout the organization by incorporating the quality in the roles of the Employees as well as measuring their performance using those KPIs. KPIs report of NSCs will be submitted to the RDNS and the same with the accumulation of RDNS data, must be submitted to CDNS for assessing the overall health of the Organization.

MONITORING

The last phase of Quality Control at CDNS is the monitoring phase. Once the change has been implemented and the KPIs are fused into the roles of the employees, the monitoring phase verifies the quality of the implementation as well as renovating the policy from time to time. This includes everything from dispersing training by utilizing the online tools as well as a physical inspection of the NSCs by the concerned RDNS staff. The reports of the same may be shared with the Competent Authority from time to time to check the overall health of the NSCs and RDNS Offices across Pakistan.

INSPECTION

CDNS has a comprehensive plan of Inspection concerning its different departments. Apart from the Audit Department (Directorate of Inspection and Audit), V&M also performs the function of audit for monitoring purposes. AML CFT Supervisory Board chaired by the Additional Secretary of Finance, also executes the audit concerning the implementation of AML CFT regulations.

To perform the Service Quality Audit effectively, and efficiently and to avoid the duplication of efforts, the V&M Wing and RDNS may perform a Service Quality Audit of the NSCs apart from their routine inspection.

It is expected that setting up QCS will go a long way in the formulation and strengthening of service and delivery standards in line with the overall strategy of the CDNS.

1.7   EMPLOYEE TRAINING

Quality Assurance is a way old concept in the Financial Market rather new for the staff of the National Savings. With the introduction of this new department, there must be an umpteenth number of questions arising in the minds of the staff of CDNS.

Therefore, keeping in view the above needs, the CDNS has decided to formally disperse training to the staff of the National Savings throughout Pakistan. This may include the introductory training sessions at Zoom followed by the comprehensive physical (in-person) training model at TINS and Sub TINS Karachi. Furthermore, in case of any confusion, the staff of the Quality Control Section may visit the NSCs or RDNS across Pakistan to further elaborate the concepts and mitigate the confusion (if any).

CHAPTER NO. 02

SERVICE DELIVERY

2.1   SERVICE DELIVERY.

A strong service culture where all employees are committed to delivering service excellence is the key enabler for providing our customers with high-quality service. Each customer has different needs and expectations, so the customer experience constantly evolves in a world that is developing quickly, the challenge is to satisfy the customer and go above and beyond his/her expectations each time a service is delivered. Customers will continue to be loyal to an organization if that organization makes every interaction with him/her memorable. A bad experience can also cause a customer to stop doing business with an organization, leaving that organization with a bad reputation and a net loss. This culture will enable any organization to become known as the top service provider as long as all service providers are focused on providing excellent customer service, and this must continue to be a prime goal, going forward as well. In addition to, striving to provide, top-notch service to every customer, the Service Management Program concentrates on a uniform customer experience across the board by keeping an eye on the set service standards and goals for each year.

THE CUSTOMER EXPERIENCE

The best way to grow a business isn't to create a fantastic service/product using state-of-the-art technology, but the aim is to increase customer satisfaction levels. Customers don't just purchase a product; they view the entire transaction as an experience or a memory when dealing with an organization repeatedly. Customer experience is the total of all such interactions between the customer and the organization. It embraces all occasions a customer has before following, and during the use of the organization's product or service. The relationship with the customer is emotional. Customers remember how they were treated throughout the customer journey which determines how they feel about the service delivery. It takes the right combination of people, processes, and technology to forge a right emotional connection with the customers and to meet their expectations related to the organization. Due to increased customer service standards, thanks to technology, the market is now extremely competitive.

2.2   THE CUSTOMER PERCEPTION:

After getting a service from a service-oriented organization, customers form an impression of the organization. Ultimately, a customer's perception will determine what he buys. It also determines what they will do in the future concerning an organization. If an organization gives the customer a good experience right away, it would result in customer loyalty. A loyal and happy customer can be anticipated from the first interaction to the last. However, if a single opportunity is lost or the service is only "Satisfactory," the customer will decide to go elsewhere. By giving customers a better experience than the competition, a customer experience focus gives the organization a competitive advantage in the market.

CUSTOMER PERCEPTION OF QUALITY

The customer perception of quality can be measured in the following 6 aspects:

Figure 6: Customer's Perception of Quality. – Different Aspects
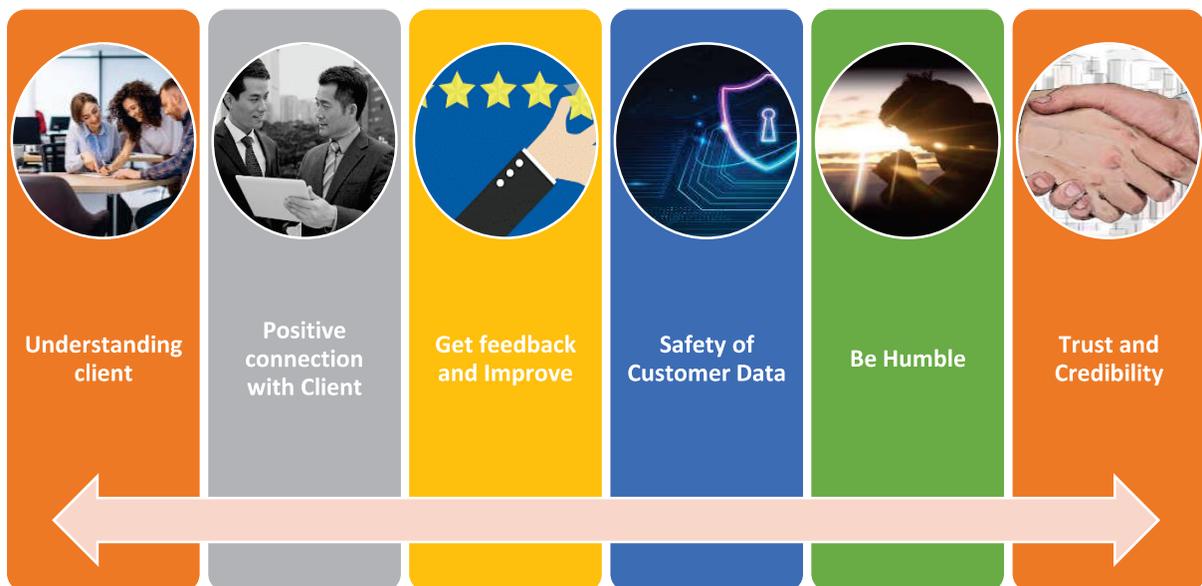
2.3   CORE VALUES OF CDNS

Following are the core values of the CDNS designed while keeping in view our decade's older valued services to our clients throughout Pakistan.

✓ **Compassionate and Caring for Others**

Through empathy and taking into account their needs and values, we have a natural tendency to support others and identify with their experiences.

✓ **Committed to Diversity, Equity and Financial Inclusion**

Individually and collectively, we respect the rich diversity of our coworkers, clients, and stakeholders who work towards more equitable access to opportunities, employment and welcome everyone into our Business keeping in view different classes of societies such as senior citizens, families of shuhada, minor and disabled etc.

✓ **Customer's Dignity**

Every action we take is centered on our customers. We enjoy the challenge of comprehending their needs and aspirations, without compromising on their self-respect and dignity.

✓ **Excellence**

Excellence encompasses more than just the services we offer; it also refers to the way we think and behave. Providing a better experience every time is more important than simply fixing a problem.

2.4   SERVICE QUALITY STANDARDS AT CDNS

Since the CDNS is the government sector financial institution with core objective of promoting savings, it has the following Service Standards to better serve customer needs: -

1) Standardization of Turn Around Time (TAT) for each business process.

2) Key Performance Indicators (KPIs).

3) Dress Code.

Turn Around Time (TAT) refers to the duration it takes for a process or task to be completed from the moment it is initiated until it is finished. It is commonly used in various contexts such as business operations, customer service, manufacturing and logistics to measure the efficiency and effectiveness of processes. TAT can include all stages of a process, from receiving a request or order to delivering the final output or result. Improving TAT results in the improvement in the performance of an organization without compromising on the timelines of the projects.

Key Performance Indicators (KPIs) are quantifiable metrics used to evaluate the success of effectiveness of an organization, project, or specific activity. They help measure progress towards achieving strategic goals and objectives by providing insights into performance levels and identifying areas for improvement.

Each of the above-mentioned standards is described in the succeeding paragraphs:

2.5 TURN AROUND TIME

The total time elapsed from the initiation of a process till its completion is called the Turnaround Time. In terms of CDNS, the turnaround time can be defined as the total time taken between the customers approaching the counter and the customer leaving the counter.

TAT Calculation

TAT is calculated at CDNS using real-time data, it includes the time taken by the section to clear an assignment or job. The replica of the same can be implemented at RDNS since the nature of the job and assignment are the same.

However, the TAT Calculations at NSCs are comprehensive and are adopted by utilizing the real-time data of time elapsed while completing a certain activity/service to the customer.

2.6 TURN AROUND TIME (TAT) AT CDNS AND RDNS

Since the nature of work at CDNS and RDNS are mostly desk jobs, the TAT shall be in line with the Secretariat instructions, which is that, matter with "Immediate" labels will be

attached to the cases requiring instant attention and, in any event, final disposal within 24 hours "Priority" labels will be used for cases which should be disposed of within 3 days.

TURN AROUND TIME (TAT) AT NSC'S

Service indicators are used to gauge how quickly (TAT) and effectively (Quality) processes are completed. The following processes are included in TATs, which are based on standards established by the CDNS:

- Transaction time (deposits and withdrawals) and customer wait time.

- Issuing cheque books.

- Online transaction.

Any trouble spots are located, and the appropriate processes are then enhanced. Worksheets for monitoring service indicators must be updated by NSC staff and verified by the RDNS QMO. During the NSC visits, QMOs must check these TAT. Here, we will elaborate on the TAT calculation of three transactions at NSC -

Customer Wait Time/Transaction Time (Deposit /Withdrawal)	
Definition	Customer who comes to the NSC to purchase certificates or withdraw profits at the cash register should be attended to within 21 minutes and 05 minutes, respectively.
The process starts when…	When the customer arrives at the NSC, he/she presents the cashier with the cheque.
The process ends when…	The customer completes the transaction, and then the client departs from the counter.
Process Owner(s)	NSC.

Monitoring Methodology.

- The customer enters the NSC and receives the deposit slip.

- After filling out the slip, the customer gives it to the cashier.
- A daily log of all monitored samples is kept by the administrative clerk.
- Every month, the concerned RDNS will monitor the TAT observance by physical visit.

Customer Wait Time will be calculated as follows:

Customer Wait time = Time (customer reached the counter) – Time (customer entered the NSC)

Transaction Time will be calculated as follows:

Transaction time = Time (customer left the counter) – Time (customer reached the counter)

Transaction time = Time (customer left the counter) – Time (customer reached the counter)

Cheque book Issuance	
Definition	Within five working days, all cheque books must be produced and delivered to the NSC.
The process starts when	The customer requests a cheque book.
The process ends when…	The NSC receives the cheque book.
Process Owner(s)	NSC.

Monitoring Methodology.

- When a customer requests a cheque book, the NSC keeps a database of all those requests and updates it every day. The database is also updated when a customer receives a cheque book at the NSC.

- Every month on the 30th, NSC sends the MIS to the relevant RDNS.

The Time will be calculated as follows:

Cheque book Issuance = Cheque book received date - Cheque book request date

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Online Transaction	
Definition	RAAST transaction must be completed in the same working day.
The process starts when…	Customer enters the NSC.
The process ends when…	The customer completes the online transaction.
Process Owner(s)	NSC.

PROCESS FLOWS OF NSC TRANSACTION FOR TAT CALCULATION

Figure 7: Customer Certificate Purchase / Account Opening through Cash Deposit

PROCESS: CERTIFICATE ISSUE THROUGH CASH DEPOSIT (21 Mins)

(02 Mins)
Officer Incharge performs NACTA screening

(07 Mins)
Dealing Officer/JNSO conducts biometric/verisys and KYC Filling

(02 Mins)
Officer Incharge authorizes the transaction in CBA after performing CDD & EDD

(06 Mins)
Customer fills SC-I, DA-I form, ATM request form and hand it over to Dealing Officer

(03 Mins)
Cashier receives Cash and issues Certificates to be signed by Officer Incharge

(01 Min)
Officer Incharge signs the Certificates and hand it over to the Customer

Figure 8: Customer Certificate Purchase / Account Opening through Cheque

02 Minutes	7 Minutes	01 Minute	02 Minutes	06 Minutes	01 Minute
Officer Incharge performs NACTA screening	D/O conducts biometric/verisys and KYC Filling	Cheque is received by the Dealing Officer, Provisional Receipt is issued and customer is asked to wait for cheque clearance	Next day, Officer Incharge performs CDD, EDD	customer fills SC-I and forwards the case in CBA to Officer Incharge	Officer Incharge approves the transaction in CBA, signs the Certificates and hand it over to the Customer

CERTIFICATE ISSUE THROUGH CHEQUE DEPOSIT (19 Minutes)

Figure 9: Profit Payment / Cash Withdrawal from Savings Account

• Dealing Officer receives cheque from the Customer and enters details in the CBA	• Officer Incharge authorizes the payment in CBA	• Cashier receives the cheque after due process and makes the payment
02 Minutes	01 Minutes	02 Minutes

Process: Profit Payment (05 Mins)

Figure 10: Transfer of Certificates / Accounts within NSCs

Process: Transfer of Certificates (Transfer In and Transfer Out)					
2 Mins	**5 Mins**	**1 Week**	**2 Mins**	**1 Week**	**2 Mins**
Customer requests the Officer Incharge of New NSC for the transfer of certificate	New NSC fills the SC-6 form and forwards it along with Certificates to the current NSC	Officer Incharge of current NSC receives certificates & SC-6 form, and marks them transferred along with detail of new NSC	Officer Incharge forwards the request for the issuance of NS cheque to the NST	The NS Cheque received is forwarded to the new NSC	Cheque received by the New NSC, which issues new certificates in favor of the Customer
Total Time Elapsed: Two Weeks					

Figure 11: Processing the Death Cases

Start	•PROCESS : DEATH CASE in case of Govt. Cheque (7 Days)
2 mins	•Client's legal heir(s) approaches counter and submits the Death Certificate and Dealing Officer requests for the submission of Succession Certificate issued by NADRA.
02 Mins	•Legal Heir approaches the Officer Incharge with the required documents (Succession Certificate)
15 Mins	•Dealing Officer enters the details in the CBA with respect to recoveries and Nominees share percentage
1 Min	•Officer Incharge approves the transaction in CBA and processes the case for the issuance of Govt. Cheque.

***Same day payment in case of payment into bank accounts of legal heirs.**

Figure 12: Pledging / Lien Mark Process

02 Minutes	02 Minutes	02 Minutes	02 Minutes
Officer Incharge receives the request from the bank regarding the authorization of pledging of Certificate. Which is marked to Dealing Officer	Dealing Officer marks the Certificates as pledged In CBA and forward it to Officer Incharge alongwith actual Certificates.	Officer Incharge stamps "pledged" on certificates alongwith approval on CBA.	Certificates are sent to the concerned Bank after the completion of Process

Figure 13: Duplicate issuance of Certificates

PROCESS: DUPLICATE CASE

Customer approaches Officer Incharge with request of issuance of Duplicate Certificates alongwith Indemnity Bond, FIR and Winesses copy. Officer Incharge checks the details and forward the case to Dealing Officer

Dealing Officer stops payment in CBA and forward the case to Officer Incharge for authorization

Officer Incharge approves the transaction in CBA

upto 500,000/- case is settled at NSC Level and duplicate certificates are issued

For amount exceeding 500,000/- case is forwarded to the RDNS which approves the case and Certificates are issued

Same Day

30 Days

Figure 14: Encashment of Certificates

2 Minutes	10 Minutes	02 Minutes	03 minutes
DEO receives the Certificates from the Customer and enters the details in the CBA.	Dealing Officer checks the record in Ledger and forwards it to Officer Incharge	Officer Incharge checks the Ledger and authorizes the payment in the CBA and signs the pay order	Cashier receives Certificates from the Incharge and makes the cash payment to the Customer

PROCESS: ENCASHMENT (17 Minutes)

Figure 15: NIFT Transactions

NIFT Transaction Intra-city
- 1-2 days

NIFT Transaction Inter-city
- 3-4 days

2.7   Account Opening/Debit Card Delivery/Cheque book issuance (TAT Monitoring)

The first step in developing a relationship between a customer and a NSC is opening an account / purchase of the certificate; CDNS's standard TAT for opening of an Account is one working day. To prevent TAT from being overruled, staff should make sure to take the following precautions:-

1. All relevant documents must be accurate, current, and without errors at the time the account is opened.
2. Before beginning, all conditions—internal and external—should be met.

3. The Centre Incharge must approve KYC, and CDD and EDD must be completed as needed.

4. All employees should adhere to the process religiously, and any discrepancies should be resolved using the right procedures.

5. Any discrepancy that is discovered should be resolved by the NSC the very same day.

6. For the issuance of a debit card or cheque book, there should be sufficient customer information. For delivery of the item, the correct address needs to be stated.

Figure 16: Cheque Book Issuance

CHEQUE BOOK ISSUANCE (5 Days)

| Customer Requests for the issuance of Cheque Book (2 Mins) | Request is forwarded to Karachi for the Cheque Book Printing (same day) | Cheque Book is received at concerned NSC after printing (5 Days) | Cheque Book is issued to the concerned customer (2 Mins) |
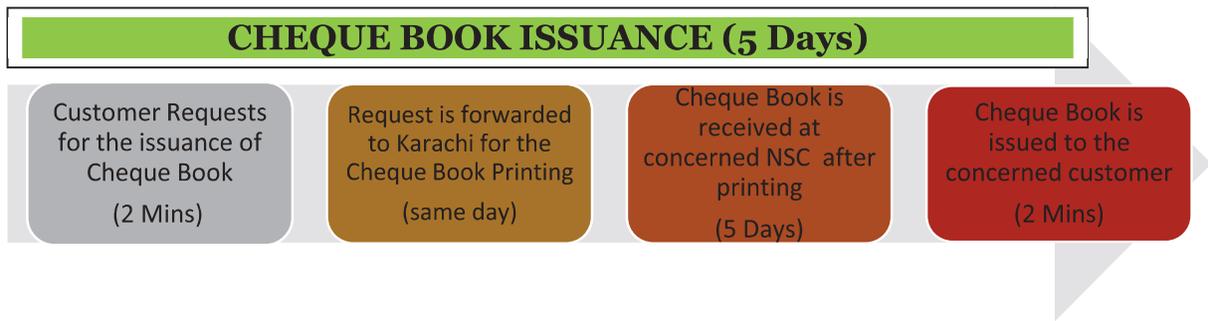
Figure 17: ATM Card Issuance

ATM CARD ISSUANCE (15 Days)

| Customer Requests for the issuance of ATM Card (2 Mins) | Request is forwarded to Karachi for the ATM Card Printing (same day) | ATM Card is printed and received at NST Karachi (7 Days) | ATM Card is dipatched to the Customer's address (One Day) | ATM Card is received by Customer (7 Days) |
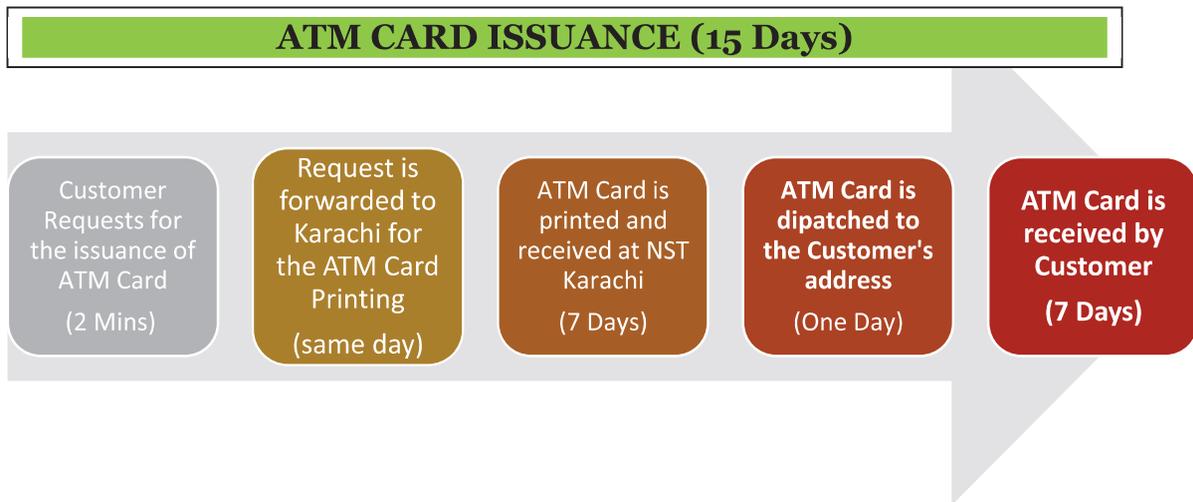
Following table encapsulates the standard turnaround time (TAT) for different type of transactions/ processes at NSCs:

Table 2: Standard Turnaround Time for Different Transactions / Processes

Sr. No.	Turnaround Time with respect to Services	Service Standard
1.	Certificate Issue through Cash Deposit	21 Mins
2.	Certificate Issue through Cheque Deposit	19 Mins
3.	Profit Payment / Cash Withdrawal from Savings Account	5 Mins
4.	Transfer In and Transfer Out	2 Weeks
5.	Death Case	7 Days (after the completion of all codal formalities)
6.	Lien Mark Case	08 Mins
7.	Duplicate Case	30 Days
8.	Encashment	17 Mins
9.	NIFT Transactions (Intra-City)	1-2 Days
10.	NIFT Transactions (Inter-City)	3-4 Days
11.	Cheque book Issuance	5 Days
12.	ATM Card Issuance	15 Days
Customer Complaint Resolution		
13.	Pakistan Citizen Portal	20 Days
14.	Management Information System of Wafaqi Mohtasib (online)	15 Days
15.	By Post or Email	7-15 Days
16.	President's Secretariat and other govt. offices	7 Days

Figure 18: Complaint Resolution Mechanism

Pakistan Citizen Portal (20 Days)	MIS by Wafaqi Mohtasib (15 Days)
By Email or By Post (7-15 Days)	President's Secretariat (7 Days)

Complaint Resolution Cell
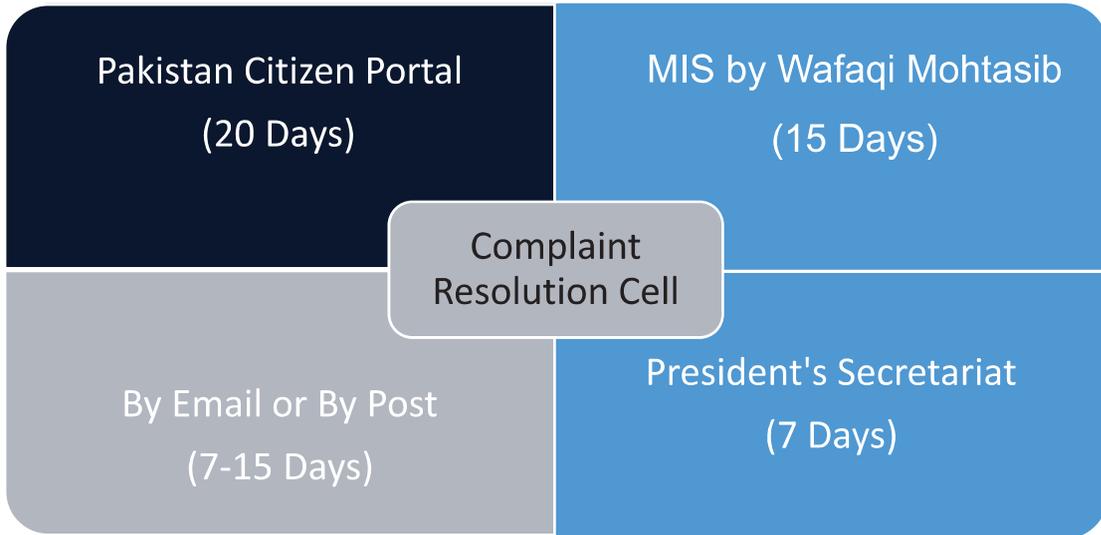
QUALITY MONITORING PROCESS AT RDNS LEVEL

The QA team should monitor these processes to guarantee timeliness, according to the process outlined above.
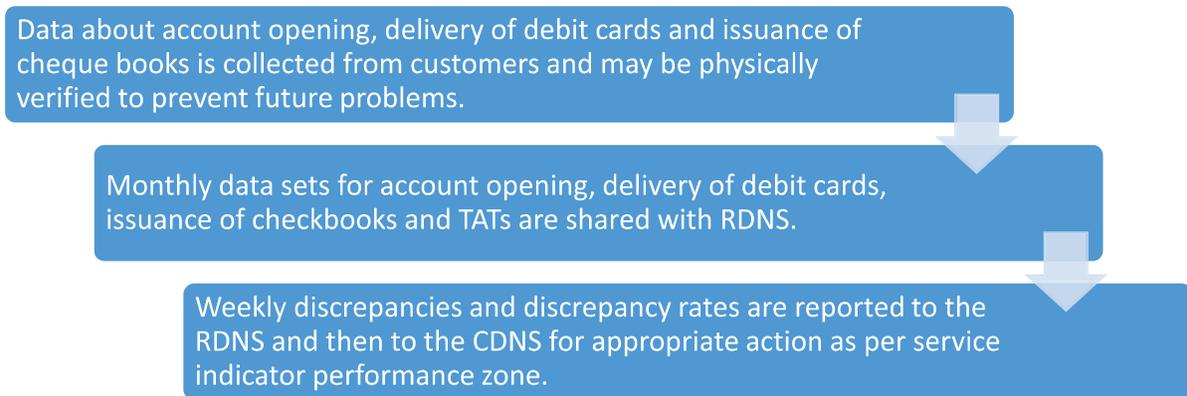
Data about account opening, delivery of debit cards and issuance of cheque books is collected from customers and may be physically verified to prevent future problems.

Monthly data sets for account opening, delivery of debit cards, issuance of checkbooks and TATs are shared with RDNS.

Weekly discrepancies and discrepancy rates are reported to the RDNS and then to the CDNS for appropriate action as per service indicator performance zone.

Service Indicators Performance Zones

Service Indicators	Performance Zone		
	Target %	Review %	Action %
Customer Wait time	90%	80 – 89%	80% <
Transaction Time	90%	80 – 89%	80% <
Chequebook Issuance	90%	80 – 89%	80% <
Online Transaction	90%	80 – 89%	80% <

2.8 KEY PERFORMANCE INDICATORS (KPIs) AT CDNS

Key Performance Indicators (KPIs)

Key Performance Indicators (KPIs) are metrics used by organizations to measure their progress towards specific goals or objectives. In the context of a financial institution, KPIs can help assess the institution's performance in meeting its financial targets, managing risks, and achieving its overall strategic objectives. KPIs are measurable values that help to track an organization's progress in achieving specific objectives. They are used to evaluate the success of an organization, department or individual employee in meeting their goals. KPIs can be used to measure a wide range of activities, including marketing, sales, employee productivity, performance and customer satisfaction, and financial. In the context of a financial institution, KPIs are typically developed at the organizational level and then cascaded down to the subordinate offices and employee level.

Based upon the nature of work and the job descriptions of the various wings and sections at CDNS and RDNS, the following KPIs (wing-wise) have been designed to track the performance of the employees of National Savings. At the time of ACR/PER signing off these KPIs will be observed.

PRODUCT DEVELOPMENT & MANAGEMENT (PD&M) WING

The Product Development and Management (PD&M) wing has the responsibility for the development of the National Savings Schemes (NSS) basket. It is also responsible for the management of the NSS schemes and also develops the policies of the NSS, addressing the questions related to products and publicity of the NSS. PD&M wing is divided into the following four sections.

 i. Product development section.
 ii. Product marketing section.
 iii. Product support section.
 iv. Product management section.

PRODUCT DEVELOPMENT (PD) SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Fix the National Savings Schemes' (NSS) rates keeping in view the competition and market-based return for CDNS' customers.	Calculating the NSS rates based on the market.	No. of times the NSS rates are reviewed, keeping in view the market research, periodically.
2.	Review of the NSS rates monthly in line with T-Bills and PIBs auctions in consultation with the Debt Office and approval of the Finance Division Islamabad.	Review of the NSS rates every month in line with T-Bills and PIBs auctions.	No. of times the department consulted with the debt office and approval of the Finance Division on the revision of profit rates, periodically.
3.	Overseeing the monthly and yearly budget allocation regarding receipts, payments and debt servicing against NSS.	Receipts, payments and debt servicing against NSS.	Total No. of Periodic reports received regarding the budget allocation of receipts and payments and interest payments on NSS, periodically.
4.	Timely reporting of monthly investment data to Finance Division and State Bank of Pakistan	Reporting of monthly Investment Data for the quarter concerned.	No. of monthly reports issued concerning investment data to the Finance Division and State Bank of Pakistan, periodically.
5.	Active monitoring of monthly ceilings related to Payments and debt servicing against NSS.	Monthly ceilings related to Payments and debt servicing against NSS.	No. of times the monthly ceilings threshold breached related to Payments and debt servicing against NSS are monitored and supported by the record (if any), periodically.
6.	Assignment of investment targets to Regional Offices and active monitoring on recurring basis.	Investment targets to ROs.	No. of times the target achieved by the regional offices, summed up in a report format, periodically.
7.	Conduct market surveys and propose new NSS schemes in relation to National Savings	Conduct market survey and propose new NSS schemes.	No. of market surveys and new schemes proposed in relation to National

			Savings Digitalization, periodically.
8.	Efforts towards National Savings Islamic Products/schemes	New issuance of Islamic products & threshold of Islamic products.	No. of market surveys conducted on the efficacy of Islamic Products and the work being done on new issuance and threshold reached regarding current Islamic products in a report format.
9.	Facilitation of RAAST payment gateway	RAAST payment gateway	No. of times the RAAST payment gateway has been reviewed and changes proposed to resolve issues (if any), periodically.
10.	Facilitation of cheque books and ATM Card issuance to the customers of CDNS.	Cheque books and ATM card issuance.	No. of cheque books and ATM cards issued, periodically.
11.	Liaising with the LEAs for any ongoing financial enquires pertaining to National Savings.	Liaison with the LEAs.	No. of accounts freeze cases submitted to the LEAs on account of financial enquiries.

PRODUCT MARKETING (PM) SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Publication of the products and schemes of National Savings and issuance of guidelines to RDNS in this regard.	Publication of products/schemes and guidelines.	No. of publications of products and schemes of NS, periodically, along with the issuance of guidelines (if any).
2.	Undertake scrutiny of bills received from the media on account of the publicity of National Savings schemes including preparation of budget estimates for publicity and to ensure its management for proper utilization as duly authorized.	Preparation of budget estimates, budget utilization and bills scrutiny	Report on budget utilization against the budget estimates and the bills scrutiny, periodically

3.	Purchase of publicity items as per rules and instructions and conduct scrutiny of all newspapers/ periodicals published about the NS.	Purchase of publicity items and scrutiny of all newspapers/ periodicals.	No. of publicity items purchased and No. of advertisement items published in the Newspaper, periodically.
4.	Proposals for the launch of publicity drives and participation in Fairs and Melas including holding seminars, and symposiums in connection with the mobilization of savings.	Publicity drives.	No. of proposals sent for the launch of publicity drives and participation in Fairs and Melas and the reports regarding the execution of those publicity drives, periodically
5.	Performing duties relating to protocol and public relations at CDNS.	Protocol and public relations.	No. of visits by the dignitaries and reports of public relations at CDNS, quarterly
6.	Arrangement of professional stationery and payment of printing/management services.	Professional stationery and its payment.	No. of professional stationery orders delivered in a period and the payment made by NS on this account.
7.	Preservation of records, record rooms indexing and weeding of old records.	Preservation, indexing and weeding of old records.	No. of Records preserved, indexed and weeded in a given period.
8.	Completion of tasks regarding new modes of marketing of National Savings.	New modes of marketing.	No. of marketing modes newly introduced and utilized for the marketing of National Savings.
9.	Execution of billing of PID and Advertisement Agencies.	PID and Advertisement Agency's charges.	No. of bills scrutinized and executed with respect to advertisement agencies.
10.	Timely Publication of the prize bonds draws results.	Publication of the prize bonds draws results.	No. of draws of the prize bonds in a year and the dates of advertisement made prior to draws.
11.	Comprehensive coverage of the CDNS and TINS events in the form of Photography and Videography.	Digital coverage of CDNS and TINS events.	No. of events covered in a period with respect to Media Coverage (Photography & Videography) at CDNS and TINS.

PRODUCT MANAGEMENT SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Verification of available stock and demands before making annual demands of stationary.	Verification and annual demands of stationary.	Total No. of annual demands and no. of stock available concerning stationary, periodically.
2.	Placement of printing orders to the NSPC Karachi and PCPP Islamabad on time.	Timely placement of order to the concerned.	No. of orders placed to NSPC Karachi and PCPP and their timeliness, periodically.
3.	Clearance of backlog of the pending printing jobs.	Clearing the backlog.	No. of Backlogs cleared, periodically.
4.	Keeping the printed material in safe custody in the store and maintaining of stock register.	Maintenance of stock register and safety measures	Total no. of safety measures adopted for the printed material in custody and maintenance of the stock register at regular intervals.
5.	The department dispatches the printed material to the RDNS promptly.	Dispersal of stationary across all RDNS.	No. of times the stationary dispatched to the RDNS and its details, periodically.
6.	Final payment to the vendors on time.	Timely final payment to vendors.	Total No. of payments made to the vendors against outstanding dues and their detailed report, periodically.
7.	Circulation of Zakat Nisab in respect of Savings Bank/ Profit & Loss Sharing Accounts and Deposits and refund of Zakat deduction to all RDNS.	Circulation of Zakat Nisab and Deduction thereof.	Circulation of Zakat Nisab and refund of Zakat deduction to all RDNS, periodically.
8.	Timely payment to NADRA for Biometric Verification and Online Verification.	Payment to NADRA for services.	No. of times payments made to NADRA for Biometric Verification and online Verification and details of amount in a report format, periodically.
9.	NIFT payment related to clearance of various cheques.	NIFT payment.	No. of NIFT payments made related to clearance of various cheques and details of amount in a report format periodically.

10.	Timely issuance of Prize Bond Schedule and draw arrangements related to all National Prize Bonds and Premium Prize Bonds.	Prize Bond schedule and draw arrangements.	No. of times Prize bond Schedule issued and draw arrangements related to all National Prize Bonds and Premium Prize Bonds, periodically.
11.	Completion of cases related to discontinuation of Prize Bonds.	Prize Bond discontinuation.	No. of cases completed related to discontinuation of Prize Bonds in a period.
12.	Payments of postage, OCS, Misc., TA/DA charges and commission to the State Bank of Pakistan and WSBL and timely payments to the Central Depository Company.	Payment to SBP, WSBL and CDC.	No. of payments made to SBP, WSBL and CDC, periodically and details of amount in a report format.
13.	Timely issuance of Gazette Notification related to all National Prize Bonds & Premium Prize Bonds.	Gazette Notification of Prize Bonds.	No. of Gazette Notifications related to all National Prize Bonds & Premium Prize Bonds, their timeliness and for a certain period.
14.	Facilitation of the printing of National Prize Bonds, Premium Prize Bonds, Savings Certificates and Profit Coupon Books through NSPC and payment thereof.	Printing of Prize Bonds and their payment.	No. of payments made on account of the printing of Prize Bonds, Savings Certificates, payment details and delivery schedule in a given period.
15.	Maintenance of Journal of Prize Money payments of Prize Bonds.	Maintenance of Prize Bond Journal.	No. of times the Prize Bond Journal maintained, periodically.
16.	Maintenance of record of Prize Bonds related to destruction, lapse to the government or won by government and timely issuance of quarterly verification report of National Prize Bonds & Premium Prize Bonds.	Maintenance of record of Prize Bond destruction, lapse and won and the issuance of Quarterly report.	Total No. of record of Prize Bonds related to destruction, lapse to government or won by Government and their quarterly verification report
17.	Maintenance of the record of NS-3 & NS-8 statements.	Record of NS-3 & NS-8.	No. of times NS-3 & NS-8 statements maintained, periodically.

PRODUCT SUPPORT (PS) SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Support the functions of National Savings Schemes (NSS).	Support NSS.	Reports on the supporting actions for the NSS, periodically.
2.	Sort out and resolve irregular investment cases.	Sorting out irregularities.	Report on the no. of cases resolved in respect of irregular investment cases, periodically.
3.	Address queries related to the rules of the NSS.	Rules clarification of the NSS.	Report on the no. of queries addressed about the rules of the NSS, periodically.
4.	Devise and propose amendments to the Higher Authority related to NSS	Amend and propose.	Report on no. of amendments devised and proposed related to NSS to the Higher Authority, periodically.
5.	Amend procedures of NSS to make CBA compatible with National Savings products.	Amend NSS procedures to make it compatible with CBA.	Report on amendments proposed in procedures of NSS to make it compatible with CBA, periodically.
6.	Preparation or vetting of comments on legal cases related to NSS.	Vetting Legal queries.	Report on no. of queries addressed on legal cases related to NSS, periodically.
7.	Monitor Automation projects in terms of IT-related updates in the NSCs.	Monitor Automation of NSCs.	Report on no. of IT projects monitored for automation in the NSCs, periodically.
8.	Liaison between National Savings and other related organizations/ Ministries/Divisions.	Liaison between NS and others.	Report on Liaison activities performed between National Savings and other related organizations /Ministries/Divisions, periodically.
9.	Issuance of revised rates of National Savings schemes on a timely basis.	Revised rates notifications.	Report on issuance of revised rates notifications to all the concerned, periodically.

10.	Address queries referred by other sections of PD&M.	Addressing the internal queries.	Reports No. of queries addressed referred by other sections of PD&M, periodically.
11.	Support product development initiatives as and when required.	Support product development.	Report on Support provided concerning product development initiatives, periodically.
12.	Settle matters relating to the policy and the procedure of National Savings Schemes, including the procedure followed at PPOD& Banks.	Settle matters relating to the policy and the procedure of NSS.	Report on no. of matters settled about the policy and procedure of National Savings schemes, including the procedure followed at PPOD & Banks, periodically.
13.	Address queries of the general public, SBP, scheduled Banks and PPOD on professional/schemes matters.	Addressing the external queries.	Report on queries addressed raised by the general public, SBP, scheduled Banks and PPOD on Professional/ Schemes matters, periodically.
14.	Implementation of rules/procedures from time to time to ensure uniformity among field offices.	Ensure uniformity in rules and procedures.	Report on instructions issued for the implementation of rules/procedures to ensure uniformity among field offices, periodically.
15.	Review NSS rules & procedures on an active basis.	Review NSS rules & procedures.	Report on reviews made on account of NSS rules & procedures, periodically.
16.	Resolve issues marked to PS section on JIRA and on e-mail PSCDNS and reception Director General-office.	Resolve issues in JIRA, e-mail & reception.	Report on no. of issues marked/resolved to PS section on JIRA, on e-mail PSCDNS and reception Director General-office, periodically.

PROCUREMENT & LOGISTICS WING

The procurement and Logistics wing of the CDNS has been assigned the duties of the purchase, lease and maintenance of official buildings and official vehicles. The timely payments of the utilities of the official buildings such as electricity bills, gas bills, DSL and telephone charges are

also ensured by this wing. Moreover, purchase of furniture and its repairs, office supplies and other services like hiring of residential buildings, janitorial services, gardening and deployment of security personnel across the country is also one of the core responsibilities of the procurement wing. P&L wing is divided into the following four sections.

i.   Procurement and Logistics section.
ii.   Hiring section.
iii.   R&I section.
iv.   Reception/Telephone Exchange section.

PROCUREMENT & LOGISTICS SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Actively maintains and repairs government vehicles of CDNS.	Maintenance of Government Vehicles.	No. of Vehicles maintained and No. of repairs done to government vehicles of CDNS, periodically.
2.	Maintenance of CDNS building, up gradation and renovation of NSCs all over the country.	Maintenance of CDNS Building.	No. of maintenance actions made to the CDNS building, No. of up gradations and No. of renovations of NSC all over the country, periodically.
3.	Timely payments on the account of Telephone charges across CDNS and field offices.	Telephone charges payment.	No. of Timely payments made on the account of Telephone charges across CDNS and field offices, periodically.
4.	Purchase of Government vehicles on the account of CDNS.	Purchases of Vehicles.	No. of Purchased government vehicles on the account of CDNS, periodically.
5.	Condemnation of Government vehicles of CDNS.	Condemnation of Vehicle.	No. of CDNS Government vehicles condemned periodically.
6.	Timely payments on the account of Electricity/ Water/ Gas/ DSL/internet bills.	Payment of Utilities.	No. of payments made on the account of Electricity/ Water/ Gas/ DSL/internet bills, periodically.

7.	Timely procurement/purchase and distribution of miscellaneous items as well as stationery items.	Purchases of miscellaneous items and stationery.	No. of procurement/ purchase and distributed miscellaneous items as well as stationery items, periodically.
8.	Timely repair and maintain durable goods of CDNS such as Duplicating Machines, Franking Machines, Fax Machines etc. and auction of store of condemned items/ stores etc.	Maintenance of durable goods.	No. of repairs and maintenance of durable goods of CDNS such as Duplicating Machines, Franking Machines, Fax Machines etc. and auction of store of condemned items/ stores etc., periodically.
9.	Timely Purchase of machinery and dispatch to the field offices.	Purchase of machinery and dispatch to field offices.	No. of purchases of machinery and dispatch to the field offices, periodically.
10.	Purchases and distribution of new furniture after pre-qualification of firms.	Purchase and distribution of new furniture.	No. of purchases and distributions on the account of new furniture after pre-qualification of firms, periodically.
11.	Timely submitted bills for payment for services like Janitorial, Garden etc. AC maintenance and private security services, deployed throughout the country.	Bill payment for miscellaneous services.	No. of bills submitted for payment on account of the services like Janitorial, Garden etc. AC maintenance and private security services, deployed throughout the country, periodically.
12.	Maintenance of expenditure register.	Expenditure Register.	No. of times maintenance of expenditure register occurred, periodically.
13.	Maintains a history sheet of all types of computers, equipment, and maintenance of store and record of CDNS.	Maintenance of the History Sheet of equipment.	No. of times, history sheet maintained on the account of all types of computer, equipment and maintenance of store and record of CDNS, periodically.

HIRING SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Facilitate the Residential Hiring at six specified stations.	Residential hiring.	Report on no. of sanctions issued on account of the Residential Hiring at six specified stations and pendency thereof (if any), periodically.
2.	Inspections of room bookings at Murree.	Room bookings at Murree.	No. of inspections done on account of room bookings at Murree, periodically.
3.	Facilitation of hiring of official buildings across Pakistan.	The hiring of official building.	Report on no. of official buildings hired and pendency thereof (if any), periodically.
4.	Completion of the necessary homework for the construction of the National Savings Complex in Islamabad.	Construction of N.S Complex at Islamabad.	No. of actions taken on the completion of the necessary homework for the construction of the National Savings Complex at Islamabad, its current status and completion time, periodically.

R&I SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Receipt and issuance of all letters received at CDNS.	Receipt and issuance.	No. of receipts and issuance of all letters occurred at CDNS, periodically.

RECEPTION/TELEPHONE EXCHANGE

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Attend to telephone calls received at reception.	Answering Telephone Calls.	No. of telephone calls attended, received at reception, periodically

2.	Officials attending to visitors at the reception.	Attend to Visitors.	No. of visitors attended at the reception, periodically.
3.	Officials performing duties of operating/ maintaining of Government vehicles.	Operating and Maintaining Vehicles.	No. of Officials performing duties of operating/ maintaining of government vehicles, periodically.
4.	Official actively operating machinery and photocopier machines.	Duplicate Machine Operation.	No. of officials actively operating machinery and photo copier machines, periodically.

FINANCE &ACCOUNTS WING

The Finance and Accounts wing of the CDNS has been assigned the responsibilities of the preparation of the accounts for the National Savings, preparation of the budget, monthly reconciliation of accounts with the office of the Accountant General Pakistan Revenues (AGPR), facilitating the external audit of the organization, attending to DAC and PAC matters related to the National Savings and finally the supervision of Regional Accounts Office across Pakistan. The F&A wing is divided into the following three sections.

   i.   Finance & Accounts section.

   ii.   Audit & Accounts section.

FINANCE & ACCOUNTS SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Settlement of all matters related to the budget of the organization, external & internal Audit, DAC & PAC, loans & advances, pay & allowances.	Settlement of all matters related to the Budget.	No. of settlements of all matters related to the budget of the organization, external & Internal Audit, DAC & PAC loans & advances, pay & allowances, periodically.
2.	Resolution of matters about medical contingent bills, expenditure statement, appropriation accounts and honorarium.	Clearance of bills, expenditure statement, appropriation and honoraria.	No. of matters resolved pertaining to medical contingent bills, expenditure statement, appropriation accounts, honorarium and delays (if any), periodically.
3.	Facilitation towards the opening of new National Savings Centres.	No. of new NSCs opened	No. of facilitations provided towards the opening of new National Savings Centres, periodically.

4.	Supervision of the Regional Accounts Offices for timely clearance of bills.	Timely clearance of bills.	No. of supervisions provided to the Regional Accounts Offices for timely clearance of bills, periodically.
5.	Exercise effective control over expenditure and submission of reports/statements to quarters concerned.	Expenditure Control.	No. of times the effective control is exercised over expenditure and submission of reports/statements to quarters concerned, periodically.
6.	Ensure vigilant, proper and timely utilization of funds available under respective heads with various offices of the organization throughout Pakistan.	Proper utilization of funds.	No. of reports regarding the department ensured vigilance and timely utilization of funds available under respective heads with various offices of the organization throughout Pakistan, periodically.
7.	Extend full cooperation for arranging funds, re-appropriation and supplementary grants where needed.	Cooperation in arranging funds	Report on no. of cases when the department extended full cooperation for arranging funds, re-appropriation and supplementary grants where needed, periodically.
8.	Coordination with Federal Audit for the settlement of audit paras in DAC & PAC meetings.	Settlement of Audit paras.	No. of reports regarding Federal Audit for the settlement of audit paras in DAC & PAC meetings, periodically.
9.	Undertake budget work of CDNS/Budget NIS and Fields/TINS/Budget NIS.	Budget NIS.	No. of reports on account of budget work of CDNS/budget NIS and Fields/TINS/Budget NIS and the variation among the estimated and actual, periodically.
10.	Make budget of loans and advances and additional funds and matters settled pertaining to surrender order.	Advances budget.	No. of reports on budget of loans and advances and additional funds and matters settled pertaining to surrender order, periodically.
11.	Recovery of loans & advances and issued quarterly statements.	Recovery.	No. of recoveries of loans & advances and issued quarterly statements, periodically.

12.	Timely request of Re-appropriation and supplementary grants.	Re-appropriation and Supplementary Grants.	Submission of reports on the Re-appropriation and supplementary grants, periodically.
13.	Disbursement of pay of staff of CDNS and maintenance of GP Fund in respect of staff of BPS-1 on time.	Staff Salary and GP Fund Maintenance.	No. of disbursement of pay of staff of CDNS and maintenance of GP Fund in respect of staff of BPS-1 on time, periodically.
14.	Timely clearance of the T.A bills of CDNS/Field officials/officers and preparation of continent bills and arrear bills.	T.A Clearance.	No. of TA bills timely cleared with regards to CDNS/Field officials/ officers and preparation of continent bills, arrear bills and delays (if any), periodically.
15.	Arrangements of maintenance of cash book, checking of Service Books for verification in respect of non-gazette employees of CDNS.	Financial matters of Non-Gazetted Staff.	Periodicity of maintenance of cash book, checking of Service Books for verification in respect of non-gazette employees of CDNS.
16.	Timely process of cases relating to approval, sanction and distribution of house building advance, car, motorcycle & cycle advance.	Advances Sanctions and disbursal.	No. of reports on timely processes on account of cases relating to approval, sanction and distribution of house building advance, car, motorcycle & cycle advance and delays (if any), periodically.

AUDIT & ACCOUNTS SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Actively supervise proper working of all RAOs of National Savings across Pakistan.	Supervision of RAOs.	No. of supervisory reports on the working of all RAOs of National Savings across Pakistan, periodically.
2.	Supervision of figures of monthly accounts/expenditures in the SAP accounting system.	Supervision of Accounts in SAP.	No. of monthly performance reports on accounts/expenditures in the SAP accounting system, periodically.
3.	Ensure the preparation of the Annual Appropriation accounts of National Savings under	Preparation of Annual Appropriation Accounts.	No. of actions taken to ensure the preparation of the annual Appropriation

	AGPR, CGA and Auditor General Office.		Accounts of National Savings under AGPR, CGA and Auditor General Office, periodically.
4.	Actively act as a Focal Person of CDNS on the FIIP Project, sponsored by the World Bank.	Focal Person of CDNS.	No. of reports regarding the focal person represented CDNS in the FIIP Project, sponsored by the World Bank, periodically.
5.	Overseeing Federal Audit, Internal Audit and Zakat Audit.	Facilitation of Audit.	No. of reports regarding the facilitation provided by the department to the Federal Audit, Internal Audit and Zakat Audit, periodically.
6.	Supervising monthly reconciliation of accounts/expenditures.	Monthly reconciliation of accounts.	No. of reports regarding supervision performed on monthly reconciliation of accounts/expenditure.
7.	Addressing the queries raised in PAC and DAC meetings.	Addressing PAC and DAC queries.	No. of queries addressed which are raised in PAC and DAC meetings, periodically.
8.	Overseeing the preparation and submission of quarterly/ Annual Zakat deducted at the field and RAO offices of National Savings.	Quarterly/Annual Reporting of Zakat Deduction.	No. of reports regarding the preparation of quarterly/ annually Zakat deducted at the field and RAO offices of National Savings and delays (if any) submitted periodically.
9.	Actively overseeing the deposit of withholding taxes to their respective RTOs deducted on different NSCs through field offices of National Savings.	Deposit of withholding taxes at RTOs.	No. of instances the deposit of withholding taxes to their respective RTOs deducted on different NSCs through field offices of National Savings, periodically.
10.	Overseeing the reporting of staff position of all RAOs of National Savings.	Staff Supervision.	No. of reports of staff position of all RAOs of National Savings, periodically.
11.	Supervision of the grant of approval of loans and other advances to the employees of all RAO's staff of National Savings after following due process.	Approval of Loans and Advances.	No. of supervision reports on the grant of approval of loans and other advances to the employees of all RAO's staff of National Savings after following due process, periodically.

12.	Supervision of the timely preparation and report to the BFGI of all employees of National Savings.	Preparation of reports.	No. of reports regarding supervision of the timely preparation and report to the BFGI of all employees of National Savings and delays (if any), periodically.
13.	Supervision of medical bill reimbursement, claims of all retired and regular employees RAOs and CDNS; and more than Rs.500,000/- of all employees of National Savings.	Reimbursement of Medical Claims.	No. of approvals of medical bills, reimbursement claims of all retired and regular employees RAOs and CDNS; and more than Rs.500,000/- of all employees of National Savings, periodically.
14.	Dispose off different tasks/ matters pertaining to CGA, AGPR, FBR and Finance Division.	Tasks related to CGA, AGPR, FBR and the FD.	No. of tasks/matters disposed of pertaining to CGA, AGPR, FBR and Finance Division, periodically.

HR WING

Human Resource wing of the CDNS has been divided into three sections namely HR-I, HR-II and HR-III. HR-I administer the matters of the staff of BPS-1 to BPS-15 including administration, welfare, efficiency and discipline related matters and training of the employees. HR-II deals with the matters of staff of BPS-16 and above, matters related to efficiency and discipline and training of the officers. HR-III deals with the matters of the theft and recoveries, complaints addressal and safety and security measures being taken by the National Savings in line with the procedures of the CDNS. HR wing is divided into the following three sections.

   i.   HR-I section.
  ii.   HR-II section.
 iii.   HR-III section.

HR-I SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Conducts efficient personal administration of all employees of BPS-1 to BPS-15 including matters relating to staff welfare fund, honoraria, awards and nominations for Hajj.	Staff Administration and Welfare.	Reports on matters of induction and personal administration of all employees of BPS-1 to BPS-15, including matters relating to staff welfare fund, honoraria, awards and nominations for Hajj, periodically.
2.	Issuance of periodical reports in respect of disciplinary cases, government servants under supervision and dismissed/disbarred for future employment under government.	Efficiency and Discipline.	Periodical reports in respect of disciplinary cases, government servants under supervision and dismissed/disbarred for future employment under government and pending cases (if any).
3.	Disperse affairs relating to the Training Institute of National Savings and inland Training course.	Training courses at TINS and other inland training courses	No. of affairs dispersed concerning Training Institute of National Savings and inland training course, periodically.

HR-II SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Efficient personal administration of officers in BPS-16 and above.	Personal Administration.	Report on matters of induction and personal administration of all employees of BPS-16 and above, NOC issued and future requirements of officers, periodically.
2.	Address matters relating to promotions, move-over and Selection Grade of Officers (BPS-16) and above through DPCs/Selection Board including	Promotion of employees and selection through FPSC.	Report related to no. of matters addressed in relation to promotions, move-over and selection grade of officers BPS-16

			and above through DPCs/Selection Board including appointments/ selection through FPSC, periodically.
3.	Issuance of policy matters related to administration such as framing and revision of recruitment rules, delegation and revision of administrative/financial powers.	Issuance of policy matters and revision of recruitment rules.	Report on issuance of policy matters related to administration such as framing and revision of recruitment rules, delegation and revision of administrative/financial powers, periodically.
4.	Creation of posts and issuance of set up of the organization including development and re-organizational related work.	Creation of post and reorganization	Report on the creation of posts and issuance of set up of the organization including development and re-organizational related work, periodically.
5.	To address matters related to foreign training courses/seminars with the assistance/cooperation of various foreign countries/agencies.	Foreign Training programs.	Report on matters such as foreign training courses/seminars with the assistance/cooperation of various foreign countries/ agencies, periodically.
6.	Resolve National Assembly/Senate questions, including matters relating to directives received from Cabinet Secretariat/Prime Minister Secretariat/President's Secretariat	Addressing queries of Parliament, PMO and President's Secretariat	No. of queries resolved (and pending, if any) on account of National Assembly/Senate Questions including matter(s) relating to directives, received from Cabinet Secretariat/Prime Minister Secretariat/ President's Secretariat, periodically.

HR-III SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	The department reports incidents of dacoities, robberies and theft in	Theft Reporting & Recoveries.	Report of no. of reportings of dacoities, robberies and

	National Savings Centres (Field) and takes the relevant actions for the apprehension of the culprits and recovery of losses.		theft in National Savings Centres (Field), recovery of losses and penalty imposed, periodically.
2.	The department issues monthly statements in respect of cases of dacoity/fraud/losses (write-off cases) including returns of dak disposal and employment of ex-servicemen.	Reporting losses/dacoity/fraud.	Report on monthly statements in respect of cases of dacoity/ fraud/losses (write-off cases) including returns of dak disposal and employment of ex-servicemen, periodically.
3.	The department timely disposed of complaints/suggestions regarding the working/ administration of the field organization including complaints appearing in the press.	Dispose of complaints/suggestions .	Report on no. of Suggestions/ complaints received and resolved regarding working/ administration of the field organization including complaints appearing in the press, periodically.
4.	The department maintains all statistics/information on personnel posted in the National Savings Organization.	Personnel Management.	Report on sanctioned strength, staff position and vacancy positions posted in the National Savings Organization, periodically.
5.	The department actively coordinates in case of references needing information from different sections of the CDNS.	Intersection coordination	Report on coordinations made in case of references needing information from different sections of the CDNS, periodically.
6.	The department settles all the matters relating to safety and security measures for National Savings Centres/ National Savings-Treasuries Including insurance of professional cash and settlement of claims etc. holding Director's Conference.	Safety and Security Measures.	Report on matters related to safety and security measures for National Savings Centres/ National Savings-Treasuries Including insurance of professional cash and settlement of claims etc. holding Director's Conference, periodically.

LEGAL WING

The legal wing has the core responsibility of providing legal support to National Savings Organization across Pakistan, including Central Directorate of National Savings and Regional Directorates on the matters/cases related to Supreme Court, High Courts, Civil Courts and Federal Service Tribunal. It also vets the comments on legal matters pertaining to National Savings Schemes in Wafaqi Mohtasib and other legal notices. Moreover, it also provides support to other sections of the CDNS on legal matters.

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	To examine the court cases and tender views/comments to the Director General in all the court cases up to the Supreme Court of Pakistan.	Attending Courts.	No. of examinations of the court cases and tender views/comments to the Director General in all the court cases up to the Supreme Court of Pakistan, periodically.
2.	Vetting of drafts para-wise comments/written statements to be filed in all Courts/ Federal Service Tribunal (FST) as well as in the NIRC etc.	Vetting Drafts for courts.	No. of cases in which vetting of drafts para-wise comments/written statements to be filed in all Courts/ Federal Service Tribunal (FST) as well as in the NIRC etc, periodically.
3.	Vetting of draft agreements on behalf of the CDNS & to arrange its vetting from the Law Division as and when required.	Vetting of Draft Agreements.	No. of cases in which vetting of drafts agreements on behalf of the CDNS & to arrange its vetting from the Law Division as and when required, periodically.
4.	To furnish views/comments on the legal matters to other wings/ sections of the CDNS.	Legal Advice.	No. of cases to furnish views/comments in the legal matters to other wings/ sections of the CDNS, periodically.
5.	To deal with the purchases as member of the Purchase Committee of the CDNS.	Purchase Committee member.	No. of cases in which the department dealt with the purchases as member of the Purchase Committee of the

			CDNS, periodically.
6.	To approach the Ministry of Finance/Law & Justice Division, for nomination of the Government Counsel, in the Court cases filed for and against the department in the Federal Service Tribunal, High Courts and Supreme Court of Pakistan and to visit the offices of the Finance Division/Law & Justice Division personally to pursue court cases of the emergent nature.	Nomination of Government Council.	No. of times the department approached the Ministry of Finance/Law & Justice Division, for nomination of the Government Counsel, in the Court cases filed for and against the department in the Federal Service Tribunal, High Courts and Supreme Court of Pakistan and to visit the offices of the Finance Division/Law & Justice Division personally to pursue court cases of the emergent nature, periodically.
7.	To brief the Government Counsels and to attend the hearing of the important Court cases filed in the FST, High Courts, NIRC, Civil Courts, Special Court & Supreme Court of Pakistan and to advance the arguments.	Briefing for Government Counsels	No. of instances when the department briefed the Government Counsels and attended the hearing of important Court cases filed in the FST, High Courts, NIRC, Civil Courts, Special Court & Supreme Court of Pakistan and to advance the arguments, periodically.

OPERATIONS/IT WING

The operations/IT wing of CDNS has the responsibility of ensuring the designing and optimization of the website and digital application at CDNS. It also includes preparation and finalization of tender documents associated with IT equipment, the digital onboarding of the customer and the inter-wing coordination associated with it. Moreover, the issuance and reconciliation of ATM debit cards for the customers of CDNS is another primary function of this wing.

IT/OPERATIONS-I

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Liaison with NTC in connection with branch network links issues/restoration.	Liaison with NTC	Report on types of liaison activities with NTC in connection with branch network links issues/ restoration, periodically.
2.	Communication with NSCs all over Pakistan for smooth working of CBA.	CBA Communication.	Report on types of communication with NSCs all over Pakistan for smooth working of CBA, its response time and delay in this regard (if any), periodically.
3.	Troubleshooting of NSCs network all over Pakistan.	Troubleshooting.	Report on how often troubleshooting activities of NSCs are conducted regarding network all over Pakistan, response time and delay (if any), periodically.
4.	Monitoring of NSCs network all over Pakistan through NMS.	Monitoring.	Report on types of tools for the monitoring of NSCs network all over Pakistan through NMS and issues in this regard, periodically.

NSO IT/OPERATIONS-II

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Engage/coordinate with vendors w.r.t. Information system audit and for IT needs assessment in compliance with ISO 27001 & Cyber Security Framework development, and Data Management Framework for Central Directorate of National Savings (CDNS).	Engagement/Coordination regarding Information Security	Report on TORs and periodicity of Engagement/coordination with vendors w.r.t. information system audit and for IT needs assessment in compliance with ISO 27001 & Cyber Security Framework development, and Data

			Management Framework for Central Directorate of National Savings (CDNS), periodically.
2.	Payments to vendors in line with the agreement for their consultancy and managed services for IT needs assessment in compliance with ISO 27001 & Cyber Security Framework Development, and Data Management Framework for Central Directorate of National Savings (CDNS).	Payment to the vendor for services.	Report on types and periodicity of payments made to vendors in line with the agreement for their consultancy and managed services for IT needs assessment in compliance with ISO 27001 & Cyber Security framework development, and Data Management Framework for Central Directorate of National Savings (CDNS), periodically.
3.	Dealing with the matters of HR of automation project of CDNS, Phase-II like issuance/ verification of experience letters, preparation of para-wise comments for legal matters/course cases of these employees.	HR-related issues regarding the automation of CDNS	Report on types of HR-related issues regarding the automation project of CDNS, Phase-II like issuance/verification of experience letters, preparation of para-wise comments for legal matters/course cases of these employees, resolve time and delay (if any) periodically.
4.	Payments to vendor for "Base Line Annual Maintenance of Core Business Application "CBA".	Payment to vendor.	Report on types of payments made to vendor for "Base Line Annual Maintenance of Core Business Application "CBA" and delay (if any), periodically.
5.	Looking after the administrative/HR matters of the operations wing internally, correspondence with other	Administration	Report on types of matters of administrative/HR of operations wing internally, correspondence with other

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	wings of CDNS in this regard and response to various queries raised from time to time.		wings of CDNS in this regard and in response to various queries raised from time to time and delay in this regard (if any), periodically.
6.	Coordination with AD (Operations-III) for audit matters, attending DAC, PAC verification of record and facilitation of audit as and when required.	Coordination/facilitation for audit and PAC matters.	Report on how many times coordinations were made with AD (Operations-III) for audit matters, attending DAC, PAC verification of record and facilitation of audit, any issues and delays in this regard (if any), periodically.

NSO IT/OPERATIONS-III

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Preparation of Budget Estimates /Revised Estimates and supplementary grants etc. in procurement-related matters	Budget-related activities.	Report on the preparation of Budget Estimates /Revised Estimates and supplementary grants in procurement-related matters, periodically.
2.	Preparation of procurement plan, RFP/Tender Notice, bid evaluation reports, work orders, agreements and allied matters to meet different needs of the wing.	Preparation of procurement plan, RFP/Tender Notice	Report on preparation of procurement plan, RFP/Tender Notice, bid evaluations reports, work orders, agreements and allied matters to meet different needs of wing, periodically.
3.	Management of Service Level Agreements (SLAs) of HW& Cl/Gensets installed at data centre and all NSCs across Pakistan.	Resolve Service Level issues.	Report on Service Level Agreement (SLAs), TORs and periodic report on types of issues.
4.	Licensing software agreements of software installed at data centre and Disaster Recovery (DR) Site.	Software agreements.	Report on no. of licensing software agreements of software installed at data centre and DR Site and details of pending agreements, periodically.
5.	Coordination with managed service providers at all NSCs, RDNS and NTC etc.	Coordination with Service Providers.	Report on type and no. of coordinations made with managed service providers at

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
			all NSCs, RDNS and NTC etc, TORs and delays (if any) periodically.
6.	Payments, related to HW&CI, Software and NTC.	Payments to 3rd parties.	Report on no. of payments, related to HW&CI, Software and NTC, periodically.
7.	Provision of record to Federal Audit, reply to OS/Paras, DAC/PAC etc. Matter related to completed projects i.e. AP-CDNS, Phase-I, II & III.	Audit Compliance.	Report on the provision of record to Federal Audit, its compliance and reply to OS/Paras, DAC/PAC etc. and any audit para pending, periodically.

NSO IT/OPERATIONS-IV

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Preparation and finalizing of Scope of work (SOW) of Mobile Application and Web Banking in line with Agreement and RFP and the procurement documents.	SOW Mobile Application and Web Banking	Report on Preparation and revision of SOW-Mobile Banking and Web Banking, defined in line with Agreement and RFP, periodically.
2.	Preparation and finalizing tender documents for proceeding with the procurement process	Preparation of tender documents	Report on types of tender documents prepared and finalized for proceeding with procurement process along with timelines, periodically.
3.	Supervising support for Financial Mobile Application for complaints received at digital@savings.gov.pk, CRC portal or other documented channels and liaison with stakeholders for resolution of issues.	Address complaints and liaison with stakeholders	Report on no. of complaints, types of complaints, the total no of complaints resolved for Mobile Application and delay (if any), periodically.
4.	To put up all kinds of payments for approval related to Mobile Application and Web Banking Project.	Payment approval for Mobile Application and Web Banking	Report on no. of payments and types of payments made after approval, related to Mobile Application and Web Banking project and delay (if any), periodically.

Sr. No.	Job Description	KPI	Measuring Value
5.	Getting necessary approvals on file from the Competent Authority and liaison with all stakeholders so that deliverables mentioned in the Agreement and the RFP are met according to the agreed timeline.	Accomplishment of Deliverables mentioned in the agreement and the RFP	Report on no. of approvals sought from the Competent Authority against the deliverables mentioned in the agreement and the RFP, periodically.
6.	Preparation and finalization of the agreement once the tender is awarded based on deliverables mentioned in the RFP.	Finalization of Agreement post Tender Awarding.	Report on the preparation and finalization of agreement documents based on deliverables, post tender awarding, periodically.
7.	Preparation of scope of work document and functional specification document in line with agreement and RFP.	Documentation of Scope of Work and Functional Specification	Report on the timeline of the completion of the scope of work and functional specification document and delays (if any), periodically.

COMPUTER OPERATOR-I

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Maintenance, configure and troubleshoot servers / Prize Bond draws database related matters.	Database Management	Report on types of troubleshooting activities regarding server and PB draws database and delay in this regard (if any), periodically.
2.	Ensure site security/maintenance by engaging National Telecommunication Corporation (NTC) teams.	Site Management.	Report on types of activities performed for site management and terms of reference for engaging NTC teams, periodically.
3.	Optimize loading speeds and capacity.	Optimization.	Report on the optimization activities for minimum loading speed and capacity, periodically.
4.	Debug pages and fix broken links or images.	Debugging.	Report on debug pages, fix broken links or images and the response time of the web pages, periodically.
5.	Update website content and review.	Website update.	Report on no. of updates made to website content and content review thereof, periodically.

6.	Monitor and analyze site performance (e.g. traffic, conversions).	Website Monitoring.	Report on periodicity of the monitoring of site performance and parameters involved in the analysis of the site performance, periodically.
7.	Address the user complaints via info/webmaster official email accounts	Addressing Complaints.	Report on types of complaints addressed via info/webmaster official email accounts, the response time of the complaint handler and delay (if any) periodically.
8.	Check PB draw updates/maintenance.	PB draw-related activities.	Report on the periodicity of the PB draws maintenance activities and issues highlighted, periodically.
9.	Daily routine matters updates of posts/requirements.	Routine perusal.	Report on steps taken in daily routine matters and updates of posts/requirements, periodically.
10.	Monitor CDNS's networks all over the Pakistan through Network Management System (NMS).	Network Managment System	Report on the monitoring of CDNS's networks all over the Pakistan through NMS, periodically.
11.	Liaison with NTC in connection with branch network restoration etc.	Network restoration.	Report on types of issues found in branch network, its restoration and the timeliness in this regard, periodically.
12.	Engage Vendors for devices updates / configurations / troubleshoot in case of any fault occurrences.	Engaging vendors.	Report on TORs of engaging vendors for device updates/ configuration/ troubleshoot, periodicity of engaging vendor and problems in this regard, periodically.
13.	NTC Colocation PR-DR Site & WAN related payment reconciliations.	Service related payments to vendors.	Report on types of payment made to NTC colocation PR-DR Site & WAN reconciliations and their periodicity, periodically.

IT WING SYSTEM ANALYST

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Facilitation of the overall administration of IT Wing.	Facilitation of IT wing	Report on types of facilitations, review of the overall administration of IT wing and issues (if any) in this regard, periodically.
2.	Monitoring of all technology up-gradation, development/deployment issues raised by vendor and CDNS during deployment.	Monitoring.	Report on monitoring steps taken for all technology up-gradations, developments, deployment issues raised by vendor and CDNS during deployment along with timeline and delays (if any), periodically.
3.	Test the software and identify bugs for onward fixing	Software Testing.	Report on testing of the software, types of bugs identified and issues resolved along with timelines, periodically.
4.	Trainings and capacity building of NSCs on core business application in case required by any NSC/Region.	Trainings and capacity building	Report on no. of trainings and types of trainings dispersed on Core Business Application in case required by any NSC/Region, periodically.
5.	Facilitation of all inter-wing and intra-wing correspondence w.r.t to Core Business Application as well as other operational/IT-related issues of CDNS.	Inter-wing coordination.	Report on inter-wing and intra-wing correspondence w.r.t to Core Business Application as well as other operational/IT-related issues of CDNS, periodically.
6.	Interaction with business stakeholders and subject experts to understand their problems and needs.	Interaction with stakeholders regarding issues.	Report on interaction with business stakeholders and subject experts regarding highlighted issues and delays (if any), periodically.
7.	Bridging the gap between the business (needs) and the	Research and development.	Report on the research and development process to

| | | | bridge the gap between the business (needs) and the technology (solution), periodically. |
| | technology (solution). | | |

ALTERNATE DELIVERY CHANNELS (ADC) SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Efficient payments to all service providers i.e. TPS, NTC & NSPC.	Payments to vendors.	Report on types of payments to vendors and their details, periodically.
2.	Effective reconciliation with RDNS regarding issuance and handing over ATM cards to customers.	ATM Card issuance & reconciliation.	Report of reconciliation regarding ATM cards issuance, delivery to customers and delay if any, periodically.
3.	Renewal of agreements with service providers e.g. NTC.	Agreements Renewal.	Report on agreements renewed with NTC, its timeline and details, periodically.
4.	Timely reporting of progress reports to DG Secretariat.	Reporting to the Director General.	Report on types of progress reports and period submitted to the Director General, periodically.
5.	Liaison with all related vendors i.e. TPS, Paysys, 1Link, UPI, NSPC, & NTC.	Liaisoning with all related vendors.	Report on liaison actions taken with vendors i.e. TPS, Paysys, 1Link, UPI, NSPC, & NTC and its TORs, periodically.
6.	Submission of monthly report to UPI related to issued/cancelled cards, number and volume of transactions for cash withdrawal and purchases.	Monthly Reporting to UPI regarding ATM Cards.	Report submitted to UPI and its TORs, periodically.
7.	Submission of quarterly report to Karandaaz about number of cards, transactions and value of transactions segregated gender-wise.	Quarterly Reporting to Karandaaz.	Report on quarterly reports submitted to Karandaaz w.r.t ATM Card transactions and its TORs, periodically.
8.	Coordination amongst wings of CDNS for any relevant matters.	Coordination among different Wings.	Report on types of coordination among wings, its periodicity, periodically.

9.	Analyzing & reconciling daily & Weekly Reports/ Data extracted from SFTP, IRIS and/ or submitted by ATM Cards Issuance/ Disputes Team, ADC Monitoring Team, ATM Master Trainers, RDNS & Dispatch Section, Karachi regarding newly received, handed over and pending/ captured ATM Cards to all NSCs.	Reporting on the account of SFTIP, IRIS, Disputes Team, ADC Monitoring Team, ATM Master Trainers, RDNS & Dispatch Section.	No. of Reports reconciled (among SFTIP, IRIS, ATM Dispute Team, ADC Monitoring Team, ATM Master Trainers & Dispatch Karachi) and its details for a given period.
10.	3rd Level escalation from JNSO/ NSO regarding monitoring duty to CDNS-IT/ TPS Onsite Team.	Addressing 3rd Level Escalation.	Report on types of issues regarding monitoring Vs issues resolved and delay in this regard (if any), periodically.
11.	Corresponding to real time various issues and giving further course of action to subordinate staff.	Supervising the Subordinates.	Report on no. of actions taken in relation to supervision of the lower staff and its details, periodically.

DIGITAL ACCOUNT OPENING SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Design and optimize onboarding processes for various digital applications/products	Design and Optimization	Report on design, improvements and optimization made in the onboarding process, periodically
2.	Create documentation and guidelines for users and internal teams involved in the onboarding process	Documentation and Guidelines	Report on no. of new documentation and guidelines issued for users and internal teams, periodically.
3.	The information/credentials and documents submitted by potential digital customers are verified in line with the guidelines stipulated by National Savings (AML CFT) Supervisory Board	Verification of documents in line with NS (AML and CFT) Supervisory Board	Report on no. of digital customers, whose credentials are verified against the guidelines stipulated by the National Savings (AML CFT) Supervisory Board, periodically.
4.	To approve the accounts with no deficiency in documentation and objections (if any) may be communicated to the customer through Email or SMS on the details provided by the customer	Approve or Object	Report of the no. of approvals and objections about accounts, in a given period.

5.	Ensuring that the processing of account opening shall be completed within two working days	Ensure Timely Processing	Periodic reports of timeliness of account opening & delay (if any).
6.	Ensure compliance with regulatory requirements (AML and CFT) and industry standards	Compliance	Periodic reports of compliance concerning regulatory requirements (AML and CFT) and industry standards
7.	Work closely with UX/UI teams to enhance the user experience during the onboarding journey	Enhance User Experience	Periodic reports regarding the enhancements made in UX/UI to enhance the user experience.
8.	Conduct usability testing and gather feedback to continuously improve the onboarding process	Testing and gathering feedback	Periodic Reports regarding conducting of usability testing and improvements thereon.
9.	Collaborate with IT, PD&M, customer support and other relevant departments to ensure a smooth onboarding process	Inter-wing coordination for smooth onboarding process	Report on no. of activities performed with internal stakeholders for ensuring smooth onboarding process, periodically.
10.	Generate regular reports on onboarding performance/Statistics and present findings to management	Regular reporting to management	Periodic forwarding of onboarding performance/ statistics to management.
11.	Communicate with Customers and reply to their queries through the official Digital Account Opening Email	Dispose off customer's concerns	Report on type of queries raised by customers vs resolved with regards to the digital onboarding process, periodically.
12.	Raise JIRA Ticket for technical issues faced by customers during onboarding and keep customers updated about their resolution	Raising JIRA ticket for technical issues	Report on no. of technical issues faced and JIRA ticket raised thereof, periodically.

V&M WING

V&M wing is established at CDNS to oversee compliance of the AML-CFT Regime in CDNS. The AML-Cell of V&M wing has been segregated into two dedicated sections, namely AML-Policy and AML-Enforcement, each headed by a gazetted officer (BPS-17 and above) of CDNS. The main motive of the wing is to ensure the compliance of CDNS to Anti-money laundering actions, and monitoring of PEP, NACTA and UNSC proscribed persons. For the active monitoring of the transactions at NSCs, the Transaction Monitoring System has been embedded in CBA across Pakistan. V&M wing is divided into the following five sections.

i. Policy (AML Cell) section.

ii. Enforcement (AML Cell) section.

iii. Transaction Monitoring System section.

iv. CRC section.

v. Quality Control section.

POLICY (AML CELL) SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Propose & formulate amendments in laws, rules, regulations, guidelines and instructions related to AML/ CFT/CPF compliance regime.	Formulation and propose amendments.	Report on total no. of amendments in laws, rules, regulations, guidelines and instructions related to AML/CFT/ CPF compliance regime, periodically.
2.	Formulation of Standard Operating Procedures (SOPs) for various AML/CFT/CPF matters.	Formulation of SOPs.	Details of newly formulated Standard Operating Procedures (SOPs) for various AML/CFT/CPF matters, periodically.
3.	Provision of clarifications in response to queries raised by regions and other AML/CFT compliance matters departments on updation through JIRA or other mediums.	JIRA protocols.	Total no. and types of queries raised by regions and other AML/CFT compliance matters departments on updation through JIRA or other mediums, its response time and delay (if any), periodically.
4.	Updation of policies and procedures manuals, training manuals and website.	Updation of policies, procedures and training manuals	Total no. of updation of policies and procedures manuals, training manuals and website, periodically.
5.	Internal Risk Assessment of CDNS and coordination with National Risk Assessment Committee on National Risk Assessment	Internal Risk Assessment of CDNS	Progress report on the Internal Risk Assessment of CDNS and coordination with the National Risk Assessment Committee on NRA and the progress of regional implementation of the guidelines in this regard, periodically.
6.	Conducting meetings of the Senior Management Committee/ Directors	Conduct Meetings regarding AML-	Details of Senior Management Committee / Directors meeting conducted regarding

	Conference regarding AML-CFT policies and track policy implementation of guidelines/directives issued thereon.	CFT policies	AML-CFT policies and track policy implementation of guidelines/ issued thereon along with the outcome of the directives, periodically.
7.	Development of audit protocols/questionnaires regarding AML-CFT policies.	Development of audit checklists.	Types of questionnaires and protocols are developed for audit purposes regarding AML CFT policies, periodically.
8.	Coordination with AML-CFT Supervisory Board on AMLCFT/CPF policy matters.	Coordination with AML-CFT Supervisory Board.	No. of coordination with AML-CFT Supervisory Board on AMLCFT/ CPF Policy matters and the guidelines issued to regions in this regard, periodically.
9.	Coordination with NS (AML-CFT) Supervisory Board for conduct of Board Meetings including development of agenda items and other working papers.	Coordination with NS (AML-CFT) Supervisory Board.	No. and types of coordination with NS (AML-CFT) Supervisory Board for conduct of Board Meetings including development of agenda items and other working papers, periodically.
10.	Coordination with FMU, SBP, National FATF Secretariat, Finance Division and other national external stakeholders on AML/CFT/CPF policy matters.	Coordination with stakeholders.	Types of coordinations with FMU, SBP, National FATF Secretariat, Finance Division and other national external stakeholders on AML/CFT/ CPF policy matters and their outcome, periodically.
11.	Preparation and presentation of policy briefs for FATF and OECD on-site visit.	Preparation and presentation of policy briefs.	Report on the no. of preparations and presentations of policy briefs for FATF and OECD on-site visit, periodically.
12.	Coordination with TINS regarding training modules of AML CFT and propose new changes in line with current practices.	Coordination with TINS regarding training modules	No. of coordinations with TINS on the account of the AML-CFT training modules and new changes proposed in this regard, periodically.

ENFORCEMENT (AML CELL) SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Ensuring observance of Targeted Financial Sanctions (TFS) e.g. Account Freezing.	Ensuring TFS.	Report to ensure the observance of Targeted Financial Sanctions, report types and outcome, periodicity.
2.	Ensuring implementation of enforcement actions proposed by NS (AML-CFT) Supervisory Board.	Enforcement of NS AML-CFT Supervisory Board	Report on types of enforcement actions performed by the department, proposed by NS (AML-CFT) Supervisory Board, to ensure the implementation of enforcement actions, periodically.
3.	Conducting periodical AML/CFT audit and inspections.	Audit and Inspections.	Details of audit inspection activities performed and the outcome with respect to AML/CFT, periodically.
4.	Conducting training and capacity-building sessions at CDNS, RDNS, DIA and TINS for staff.	Training and Capacity Building for CDNS.	Types and total no. of training exercises conducted and capacity building sessions performed at CDNS, RDNS, DIA and TINS for staff, periodically.
5.	Coordination with other CDNS wings and regional focal persons for issues relating to AML/CFT/CPF compliance.	Coordination with regional focal persons	Types of coordination activities performed with other CDNS wings and regional focal persons for issues relating to AML/CFT/CPF compliance and their outcome, periodically.
6.	Monitoring of GoAML for CTR/STR reporting in coordination with Regional Directorates.	Monitoring of GoAML.	Details of the monitoring of GoAML for CTR/STR reporting in coordination with Regional Directorates, periodically.
7.	Analyzing V&M Wing, RDNS, Supervisory Board and DIA's	Conducting analysis.	Report on types of analysis conducted on account of

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
	AML/CFT inspection reports.		V&M Wing, RDNS, Supervisory Board and DIA's AML/CFT Inspection reports, periodically.
8.	Coordination with Regional Directorates for monthly AML-CFT data reporting.	Coordination with Regional Directorates.	Types of coordination with Regional Directorates for monthly AML-CFT data reporting and their outcome, periodically.
9.	Conducting data cleansing exercises for validation of KYC data in coordination with MITC.	Data Cleansing.	Types and no. of data cleansing exercises conducted for validation of KYC data in coordination with MITC, periodically.

TRANSACTIONS MONITORING SYSTEM

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Development, deployment and monitoring of AML-CFT functionalities in CBA e.g. KYC Form, Biometric/Verisys, UNSC/NACTA and PEP screening and Customer Risk Assessment Form etc.	Development and deployment	Report on current developments, deployment and monitoring of AML-CFT functionalities in CBA e.g. KYC Form, Biometric/Verisys, UNSC/NACTA and PEP screening and Customer Risk Assessment Form etc, periodically.
2.	Development and ongoing monitoring of TMS operations under AML-CFT Phase 3 regarding automated generation of CTRs/STRs and issues related to transaction processing.	Development and monitoring of AML CFT phase 3	Report on activities of development and ongoing monitoring of TMS operations under AML-CFT Phase 3 regarding automated generation of CTRs/STRs and issues related to transaction processing, periodically.
3.	Development and review of TMS SOPs / Training Manuals and materials for NSCs and Regions.	Develop and review TMS manuals	Report on the development and review of TMS SOPs/ Training Manuals and materials for NSCs and Regions, periodically.

4.	Off-site monitoring of TMS alerts through reports available in TMS and ensuring their timely and accurate resolution by Regional Directorates.	Off-site monitoring	Report on off-site monitoring activities of TMS alerts through reports available in TMS and ensure their timely and accurate resolution by Regional Directorates, periodically.
5.	Development, deployment and monitoring of AML-CFT functionalities in CBA.	Deploying and monitoring of AML-CFT functionalities in CBA.	Types of activities performed related to the development, deployment and monitoring of AML-CFT functionalities in CBA, periodically.
6.	Monitoring issues related to PEPs Screening, NACTA and UNSC Proscribed persons and entities screening solutions and other APls in CBA.	Monitoring of PEPs, NACTA and UNSC.	No. of steps taken to Monitor issues related to PEPs Screening, NACTA and UNSC Proscribed persons and entities screening solutions and other APls in CBA, periodically.
7.	Ensuring timely generation of CTRs and STRs via TMS.	Ensure timely generation of CTRs and STRs	Report on timely generation of CTRs and STRs via TMS and delays (if any), periodically.
8.	Responding to queries of the RDs and other stakeholders on JIRA regarding TMS and other AML-CFT enhancements in CBA.	Addressing queries of regions and others	Report on no. of queries responded to related to RDs and other stakeholders on JIRA regarding TMS and other AML-CFT enhancements in CBA in a given period.
9.	Coordination with Regional Directorates for monthly AML-CFT data reporting.	Regional coordination	Report on coordination activities with Regional Directorates for monthly AML-CFT data reporting, periodically.
10.	Preparation of MIS for the NS (AML-CFT) Supervisory Board meetings.	Preparation of MIS	Report on the preparation of MIS for the NS (AML-CFT) Supervisory Board meetings, periodically.
11.	Preparation and submission of Half Yearly MIS and Yearly Off-site risk monitoring questionnaire to NS (AML and CFT) Supervisory	Submission of reports to the Supervisory Board	Report on Preparation and Submission of Half Yearly MIS and Yearly Off-site risk monitoring questionnaire to

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
	Board.		NS (AML and CFT) Supervisory Board.
12.	Conducting periodical AML/CFT Audits and Inspections.	Audit and Inspection	Report on total no of audit inspections regarding AML/CFT performed, in a given period of time.

CRC SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	To address the complaints received through Wafaqi Mohtasib, PM's Secretariat, President's Secretariat, Prime Minister Portal, other govt. offices, Finance Division and general public.	To address complaints from external sources	Report on total no. of complaints received through external sources, their resolve ratio and delay (if any) in a given period of time.
2.	To address the complaints received through JIRA, CDNS official email address, NTC Call Centre and Customer Reception at HQ.	To address complaints through Internal sources	Report on total no. of complaints received through internal sources, their resolve ratio and delay (if any) in a given period of time
3.	To attend the personal visits of the complainants.	Attending to Complainants	Report on total no. of complainants attended in person in a given period of time.

QUALITY CONTROL SECTION

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	To recommend corrective measures for NSCs and RDNS for fulfillment of Quality Control and Assurance.	Recommend corrective measures	No. of corrective measures recommended for NSC and RDNS for fulfillment of Quality Assurance best practices, periodically.
2.	Conduct training and capacity building workshops, in collaboration with TINS/Sub TINS, for RDNS and NSC officers/officials.	Conduct training and capacity building workshops	No. of training and capacity building workshops performed in collaboration with TINS/Sub TINS, for RDNS and NSC

			officers/officials, periodically.
3.	Issue SOPs/Guidelines for furtherance of quality control objectives.	Issue SOPs and guidelines	Report on SOPs issued and guidelines dispersed for the achievement of quality control objectives, periodically
4.	Conduct surprise inspections of NSCs and Regional Offices to evaluate compliance of Quality Control Section's directives and for ambiance checking.	Surprise inspection of NSCs	Report on total no. of surprise checks conducted regarding the ambiance checking of the NSCs, periodically.
5.	Conduct business/service analysis of NSCs and RDNS' to bring operations at par with the industry's best practices.	Conduct business service analysis of NSCs	No. of business services analysis of NSCs conducted to bring the operations at par with the industry, annually.
6.	Ensure adequate monitoring of customer satisfaction level through customer feedback proformas in coordination with field officers/ NSCs and RDNS and communicate the customer feedback to relevant sections.	Monitoring of customer satisfaction through customer feedback	Active monitoring of customer satisfaction through customer feedback and sharing the results with the relevant sections of the National Savings, periodically.
7.	Issue annual report(s) to Senior Management regarding the performance of NSCs/Regions, and suggest recommendations accordingly.	Issuance of Annual Report	Issuance of Annual report to the higher management highlighting the targets and achievements of the preceding year, annually
8.	Identify areas where cost-effective measures may be implemented for the overall efficiency of the organization.	Identify cost-effective measures	Report on the identification and implementation of cost-effective measures in the organization, periodically
9.	To compile the reports received from the RDNS and report to the higher authorities on a timely basis.	Compilation of reports received from the RDNS	Active reporting to the higher authority regarding the reports received from the regions highlighting the overall working of the quality assurance, periodically.
10.	To propose changes to the current practices and processes to increase the efficiency.	Propose changes to boost efficiency	Report on the total no. of measures proposed to boost the overall efficiency of the current practices and

			processes, periodically.
11.	To inspect the problematic centres and report to the higher authorities at CDNS	Inspect the problematic centres and report	Report on total no. of problematic centres inspected and report to the higher authority, periodically.

KPIS FOR RDNS

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
		PDM SECTION	
1.	Support the functions of National Savings Schemes (NSS).	Support function	Reports on the supporting actions for the NSS, periodically.
2.	Sort out and deal with all sorts of irregular investment cases.	Sorting out irregularities	Report on the no. of cases resolved in respect of irregular investment cases, periodically.
3.	Address queries related to the rules of the NSS.	Rules clarification of the NSS	Report on the no. of queries addressed about the rules of the NSS, periodically
4.	Devise and propose amendments to the Higher Authority related to NSS	Amend and Propose	Report on no. of amendments devised and proposed related to NSS to the Higher Authority, periodically.
5.	Preparation or vetting of comments on legal cases related to NSS.	Vetting Legal queries	Report on no. of queries addressed on legal cases related to NSS, periodically.
6.	Monitor Automation projects in terms of IT-related updates in the NSCs.	Monitor Automation of NSCs	Report on no. of IT projects monitored for automation in the NSCs, periodically.
7.	Issuance of revised rates of National Savings schemes on a timely basis.	Revise rates notification.	Report on issuance of revised rates notifications to all the concerned, periodically.
8.	Address queries referred to by	Addressing the	Reports on no. of queries

	other sections of PD&M.	internal queries.	addressed referred by other sections of PD&M, periodically.
9.	Settle matters relating to policy and procedure of National Savings Schemes including the procedure followed at PPOD& Banks.	Settle matters relating to the Policy and procedure of NSS.	Report on no. of matters settled concerning the policy and procedure of National Savings schemes including the procedure followed at PPOD & Banks, periodically.
10.	Implementation of rules/procedures from time to time to ensure uniformity among field offices.	Ensure uniformity in Rules and Procedures.	Report on instructions issued for the implementation of rules/procedures to ensure uniformity among field offices, periodically.
11.	Review NSS Rules & procedures on an active basis.	Review NSS rules & procedures.	Report on reviews made on account of NSS rules & procedures, periodically.
12.	To resolve issues forwarded by CDNS to the concerned RDNS.	Resolve issues forwarded by CDNS.	Report on no. of issues forwarded by CDNS to RDNS to resolve and delay (if any), periodically.
HR SECTION			
13.	Conduct efficient personal administration of all employees.	Staff Administration and Welfare.	Report on matters of personal administration and welfare of all employees, periodically.
14.	Issuance of periodical reports/returns in respect of disciplinary cases, government servants under supervision and dismissed/disbarred for future employment under government.	Efficiency and Discipline.	Periodical reports in respect of disciplinary cases, government servants under supervision and dismissed/disbarred for future employment under government and pending cases (if any).
15.	Disperse affairs relating to the Training Institute of National Savings and inland Training course.	Training courses at TINS and other inland training courses.	Report on no. of affairs dispersed concerning Training Institute of National Savings and inland training course, periodically.
16.	Address matters relating to promotions, move-over and Selection Grade of Officers (BPS-	Forwarding the cases of promotion of employees to CDNS.	Report on no. of cases forwarded to CDNS w.r.t promotions, move-over and

	16) and above through DPCs/Selection Board.		Selection Grade of Officers (BPS-16) and above through DPCs/Selection Board, periodically.
17.	The department reports incidents of dacoities, robberies and theft in National Savings Centres (Field) and takes the relevant actions for the apprehension of culprits and recovery of losses.	Theft Reporting.	Report of no. of reportings of dacoities, robberies and theft in National Savings Centres (Field), recovery of losses and penalty imposed, periodically.
18.	The department issues monthly statements in respect of cases of dacoity/fraud/losses (write off cases) including returns of dak disposal and employment of ex-servicemen.	Reporting Losses/Decoity/Fraud.	Report on monthly statements in respect of cases of dacoity/ fraud/losses (write-off cases) including returns of dak disposal and employment of ex-servicemen, periodically.
19.	The department timely disposed of complaints/suggestions regarding the working/ administration of the field organization including complaints appearing in the press.	Dispose of complaints/ suggestions	Report on no. of Suggestions/ complaints received and resolved regarding working/ administration of the field organization including complaints appearing in the press, periodically.
20.	The department maintains all statistics/information about personnel posted in the National Savings Organization.	Personnel Management.	Report on sanctioned strength, staff position and vacancy positions posted in the National Savings Organization, periodically.
21.	The department actively coordinates in case of references needing information from different sections of the CDNS.	Intersection coordinations.	Report on coordinations made in case of references needing information from different sections of the CDNS, periodically.
22.	The department settles all the matters relating to safety and security measures for National Savings Centres/ National Savings-Treasuries Including insurance of professional cash and settlement of claims etc. holding of Director's Conference.	Safety and Security Measures.	Report on matters related to safety and security measures for National Savings Centres/ National Savings-Treasuries Including insurance of professional cash and settlement of claims etc. holding of

			Director's Conference, periodically.
V&M SECTION			
23.	Ensuring observance of Targeted Financial Sanctions (TFS) e.g. Account Freezing.	Ensuring TFS.	No. of times the department ensured the observance of Targeted Financial Sanctions (TFS) e.g. Account Freezing are made sure, periodically.
24.	Ensuring implementation of enforcement actions proposed by NS (AML-CFT) Supervisory Board.	Enforcement.	No. of times the department ensured the implementation of enforcement actions proposed by the NS (AML-CFT) Supervisory Board, periodically.
25.	Coordination with NS (AML-CFT) Supervisory Board for the conduct of Board Meetings including the development of agenda items and other working papers.	Coordination with NS (AML-CFT) Supervisory Board.	No. of coordination with NS (AML-CFT) Supervisory Board for the conduct of Board Meetings including development of agenda items and other working papers, periodically.
26.	Conducting periodical AML/CFT audits and inspections.	Audit and Inspections.	No. of audits and inspections conducted for AML/CFT, periodically.
27.	Monitoring issues related to PEPs screening, NACTA and UNSC Proscribed persons and entities screening solutions, TMS and other APls in CBA.	Monitoring of PEPs, NACTA, UNSC and TMS.	No. of steps taken to Monitor issues related to PEPs screening, NACTA and UNSC proscribed persons and entities screening solutions, TMS and other APls in CBA, periodically.
28.	Monitoring of TMS for generation of CTRs/STRs and issues related to transaction processing.	Monitoring of Transaction Processing.	No. of steps taken to monitor TMS for generation of CTRs/STRs and issues related to transaction processing, periodically.
29.	To address the complaints forwarded by CDNS, through Wafaqi Mohtasib, PM Secretariat,	To address Complaints from external sources.	No. of complaints received through external sources and their resolve ratio in a given

	President's Secretariat, Prime Minister Portal, other govt. offices, Finance Division and general public.		period of time.
30.	To address the complaints forwarded by CDNS through JIRA, CDNS official email address, NTC Call Centre and customer reception at CDNS.	To address complaints through Internal Sources.	No. of complaints received through internal sources and their resolve ratio in a given period of time.
31.	To attend the personal visits of the complainants.	Attending to Complainants.	No. of personal visits to the complainants, completed in a given period of time.
OTHERS			
32.	Assure timeliness of the TAT for Deposit/ Certificate Purchase, Encashment and Cheque Deposit.	Turnaround Time (TAT).	Report on action items by RDNS to ensure the turnaround time for Deposit/Certificate Purchase, Encashment and cheque Deposit, periodically.
33.	To achieve the investment target set forth by the controlling RDNS.	Investment Target.	Report on action items by RDNS for the meeting of the investment target, periodically.
34.	To address the complaints of the general public at NSC, ensured by RDNS.	Complaint Resolution.	Report by RDNS on action items to ensure that the complaints are resolved and queries addressed at NSCs, periodically.
35.	To assure the attendance of staff according to sanctioned strength at RDNS and NSCs.	NSC staff attendance.	Report by RDNS on action items to ensure staff attendance at RDNS offices as well as the NSCs falling under their command, periodically.
36.	To ensure that the instructions displayed on the display board are visible and easily understandable to the general public at NSC, ensured by RDNS.	Display of Instructions.	Report to ensure that the instructions displayed on the display board are visible and easily understandable for the general public at NSC, periodically.
37.	To help NSCs improve the overall feedback of the general public towards the NS.	Customer Feedback.	Report submission by RDNS to improve overall feedback of the customer regarding NSC/ National Savings,

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
			periodically.
38.	To help NSC ensure security vigilance in and around the Centre.	Security Vigilance.	Report on action items by RDNS to ensure security vigilance at NSC, periodically.

KPIS OF QUALITY ASSURANCE SECTION AT RDNS

Sr. No.	Job Description	Key Performance Indicators (KPI)	Measuring Value
1.	Ensure measures proposed/ recommended by the Quality Control Section are implemented.	Implementation.	Report on measures adopted for the compliance of measures proposed/ recommended by the Quality Control Section, periodically.
2.	Training and capacity building workshops on quality assurance, in collaboration with TINS/Sub TINS, for RDNS and NSC officers/officials.	Disperse Training.	Report on training and capacity building workshops on quality assurance, conducted in collaboration with TINS/Sub TINS, for RDNS' and NSC officers/ officials, periodically.
3.	Conduct detailed inspections of NSCs to evaluate compliance of Quality Control Section's directives.	Inspection.	Report on detailed inspections of NSCs conducted to evaluate compliance of Quality Control Section's directives, periodically.
4.	Ensure adequate monitoring of customer satisfaction levels in coordination and report the same to regional management and CDNS.	Monitoring Customer Satisfaction.	Report on adequate monitoring of customer satisfaction levels in coordination and report the same to regional management and CDNS, periodically.
5.	Monitoring of social media narratives regarding CDNS and guiding the public, accordingly.	Social Media Management.	Report on action items regarding monitoring of social media narratives w.r.t CDNS and guiding the public, accordingly, periodically.
6.	Identification of areas where cost-effective measures are implemented	Cost-Effective Operations.	Report on the Identification of areas where cost-

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	in NSCs of concerned Regions for the overall efficiency of the organization.		effective measures are implemented in NSCs of concerned Regions for overall efficiency of the organization, periodically.
7.	Administration of overall work of the Quality Assurance at RDNS	Administration.	Report on administration of overall work of the Quality Assurance at RDNS, periodically.
8.	Compilation of reports received from the Centres and report to the Director RDNS on a timely basis.	Reports Submission.	Report on overall performance of the centres in light of reports compiled and received from the centres and share the results with Director RDNS on a timely basis, periodically.
9.	Submission of consolidated monthly reports of inspections to Quality Control Section at CDNS.	Monthly Reporting.	Report on overall summary of the consolidated monthly reports of inspections to Quality Control Section at CDNS.

KPIS FOR NSCs

Sr. No.	Job Description	Key Performance Indicators (KPI)		Measuring Value
1	Assure timeliness of the TAT with respect to Deposit/ Certificate Purchase	Turnaround Time (TAT)	For Deposit/ Certificate Purchase	Report on assurance of turnaround time for Certificate Purchase, periodically.
2	Assure timeliness of the TAT with respect to Encashment		For Encashment	Report on assurance of turnaround time for Encashment, periodically.
3	Assure timeliness of the TAT with respect to Cheque Deposit		For Cheque Deposit	Report on assurance of turnaround time for cheque deposit, periodically.
4	To achieve the investment target set forth by the controlling RDNS.	Investment Health.		Report on the achievement of the investment target set by the RDNS, periodically.
5	To address the complaints of the general public at NSC.	Complaint Resolution.		Report on total no of complaints resolved and queries addressed at NSCs, periodically.

6	To ensure the neatness of the overall look at NSC.	NSC overall Look.	Report on action items to ensure the neatness and tidiness of the NSC, periodically.
7	To assure the attendance of staff according to sanctioned strength.	NSC staff attendance.	Report on action items to mitigate differences of sanctioned strength and the availability of staff, periodically.
8	To ensure that the instructions displayed on the display board are visible and easily understandable to the general public.	Display of Instructions.	Report on the efficacy of instructions displayed on the display board, periodically.
9	To improve the overall feedback of the general public towards the NSC.	Customer Feedback.	Report on improvement of overall feedback of the customer regarding NSC/ National Savings, periodically.
10	To ensure the security vigilance in and around NSC.	Security Vigilance.	Report on issuance of instructions w.r.t to assurance of security vigilance at NSC, periodically.
11	To ensure audit compliance concerning the audit objections (if any).	Audit Rating.	Report on audit compliance w.r.t NSC audit objections, periodically.
12	To increase the level of understanding of procedures among the different staff cadres of the NSC.	Understanding of Procedures.	Report on formal steps, taken to ensure the improvement of procedural understanding of the staff of NSC, periodically.
13	Increase the product knowledge/ qualification of staff of the NSC to better understand and conduct operations at NSC.	Mandatory Training.	Report on actions performed to ensure the timely mandatory training of the staff of NSC, periodically.

2.9 Dress Code

Table 4: Dress Code of the NSC staff

MEN	WOMEN
• Pants, Shirt (2-piece suit is preferred) • Shalwar kameez with Waist Coat • Button down dress shirt • Polished dress shoes • Clean, trimmed fingernails • Avoid strong fragrances • Maintain a neat haircut • Ensure clothes are always washed and ironed	• Keep clothes classy/professional • Avoid loud, clashing colours and flashy jewellery • Ensure clothes are always washed and ironed • Shoes should be coordinated with clothes and clean • Keep makeup minimal and nails clean • Keep hair off the face in a ponytail or brushed back – keep hairstyles as simple as possible
• Employees must wear the Name Badges/Employee Card displaying Name and Designation	

2.10 SERVICE DELIVERY EFFECTIVENESS CHECK

The evaluation of whether the corrective action has (or has not) resolved the issue is known as an Effectiveness check. It serves as a tool to check and to make sure your corrective or preventive action does, in fact, correct or prevent.

FEEDBACK FORMS:

Feedback is defined as the transmission of evaluative or correct information about an action, event, or process to the original or controlling source. Feedback is the essence of ensuring service quality in an organization. CDNS has been a major player in the financial market of Pakistan but has not paid enough attention to the feedback accumulation. This includes getting feedback from the customer which is the foundation stone of the CDNS but also accumulating feedback from different offices including NSCs, RDNS and CDNS to check the overall working of the CDNS.

Quality Control Section has therefore designed a set of comprehensive forms for the accumulation of feedback from NSCs. These forms relate to NSCs and the customers which are as follows.

Customer Feedback Form:

Customer Feedback Form is designed to gather information regarding the understanding of the customer towards National Savings. The customer is asked about the service quality of the centres, the ambience of the centres and the know-how of the staff of the NSC regarding the procedures of the National Savings schemes. It is proposed that the Customer Feedback will be gathered on a real-time basis and will be available in RDNS and CDNS on a single dashboard screen.

Name نام		Mobile Number موبائل فون کا نمبر	
CNIC No. کمپیوٹرائزڈ قومی شناختی کارڈ نمبر		NSC Code قومی بچت مرکز کوڈ	
Serial No. سیریل نمبر	Criteria معیار		Satisfaction اطمینان
1.	How much are you satisfied with the Environment and other facilities at National Savings? آپ نیشنل سیونگز میں ماحول اور دیگر سہولیات سے کس قدرمطمئن ہیں؟		Very Low بہت کم Very High بہت زیادہ ★★★★★
2.	How much are you satisfied with the dress code and		★★★★★

	professionalism of staff at National Savings? آپ نیشنل سیونگز کے عملے کے ڈریس کوڈ اور پیشہ ورانہ مہارت سے کس قدر مطمئن ہیں؟	
3.	How much are you satisfied with the knowledge capacity of staff regarding different services being offered at National Savings? آپ نیشنل سیونگز میں پیش کی جانے والی مختلف خدمات کے بارے میں عملے کی علمی صلاحیت سے کس قدر مطمئن ہیں؟	★★★★★
4.	When you avail services at National Savings, How much are you satisfied with the guidance of staff towards the concerned counter? جب آپ نیشنل سیونگز پر خدمات حاصل کرتے ہیں، تو آپ متعلقہ کاؤنٹر کے عملے کی رہنمائی سے کتنے مطمئن ہیں؟	★★★★★
5.	How much are you satisfied with the readability of important Notices/information placed at National Savings? آپ نیشنل سیونگز میں دیے گئے اہم نوٹسز/معلومات کی پڑھنے کی اہلیت سے کس قدر مطمئن ہیں؟	★★★★★
6.	How much are you satisfied with the time taken in disbursement of different services being offered by the staff of National Savings? (Please tick the applicable choices) آپ قومی بچت کے عملے کی طرف سے پیش کی جانے والی مختلف خدمات میں لگنے والے وقت سے کس قدر مطمئن ہیں؟ (براہ کرم قابل اطلاق انتخاب پر نشان لگائیں) 	Account Opening ☐	Profit Payment ☐	Purchase of Certificates ☐	Encashment ☐	Tax/Acc Statement ☐
---	---	---	---	---
اکاؤنٹ کھولنے	منافع کی ادائیگی	سرٹیفکیٹس کی خریداری	انکیشمنٹ	ٹیکس سٹیٹمنٹ		★★★★★
7.	In the case of cheque book issuance, how much are you satisfied with the timeliness of National Savings? چیک بک کے اجراء کی صورت میں، آپ قومی بچت کی بروقتی سے کس قدر مطمئن ہیں؟	★★★★★
8.	In the case of ATM card issuance, how much are you satisfied with the timeliness of National Savings? اے ٹی ایم کارڈ کے اجراء کی صورت میں، آپ قومی بچت کی بروقتی سے کس قدر مطمئن ہیں؟	★★★★★
9.	For some queries, customers make phone calls at National Savings, how much are you satisfied with your experience of phone calls at National Savings? کچھ سوالات کے لیے صارفین نیشنل سیونگز پر فون کال کرتے ہیں، آپ نیشنل	★★★★★

		سیونگز میں فون کال کے اپنے تجربے سے کس قدر مطمئن ہیں؟	
10.	How much are you satisfied with the overall experience of National Savings Centre? آپ مرکز قومی بچت کے مجموعی تجربے سے کس قدر مطمئن ہیں؟	★ ★ ★ ★ ★

Quality Check Report

Quality Check Report Template is designed to check three parameters of NSC. These include.

- ✓ Service Quality.

- ✓ Ambience.

- ✓ Procedural Quality.

The detailed Quality Check Report Template is given on page 104.

CHAPTER NO. 03

AMBIENCE
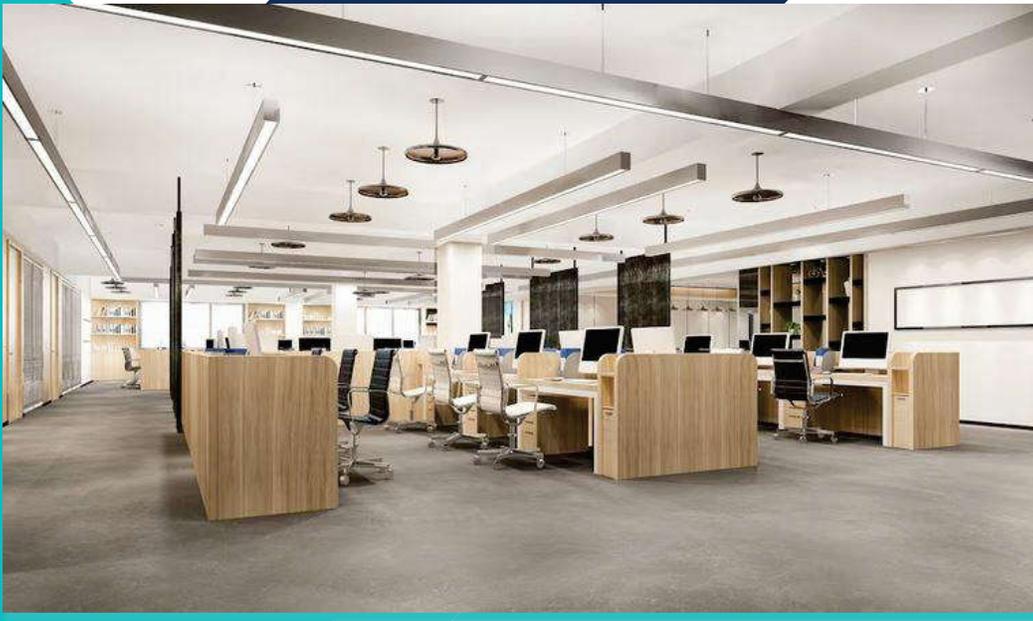
3.1 NSC Customer Service

TELEPHONE TIMELINESS & EFFECTIVENESS

1. Calls should be returned within three rings by the standard "Assalam-o-Alaikum, CDNS".

2. Always check with the client first and offer an apology for any unexpected delays.

3. Avoid sounding overly scripted and always listen to the customer patiently.

4. Make sure all messages left on the answering machine or with a colleague are returned.

5. When a customer complains, respond with empathy and work to find a quick solution.

6. Remember to express gratitude for their call.

TELEPHONE TIMELINESS & EFFECTIVENESS

Telephone Timeliness & Effectiveness	
Definition	The standard "Assalam-o-Alaikum, CDNS" greeting should be used when returning calls within three rings.
Monitoring Frequency	Monthly for Telephone Effectiveness and Timeliness.
Monitored by	Quality Management Officer (QMO).
The process starts when…	Calls are placed to any extension or the NSC's landlines or exchange.
The process ends when…	Within three rings, the call is answered, and the standard greeting is delivered.
Process Owner(s)	NSC.

Monitoring Methodology

- The Quality Management Section at RDNS maintains a report every month, recording all telephone checks.

- The NSC will pass if the calls are answered within 3 rings and with the standard greeting.

Monthly Service Meeting	
Definition	NSCs should conduct a Service Meeting before the 15th of each new month according to the guidelines provided in the manual.
Sample Size	100%
Source of Measurement	Minutes of Meeting
Monitoring Frequency	Monthly
Monitored by	Quality Management Officer (QMO).
The process starts when…	The NSC conducts a MSM with all staff members.
The process ends when…	The minutes of the meeting are shared with the RDNS by the 15th of each month.
Process Owner(s)	NSC

Monitoring Methodology:

- The NSC records the minutes of the monthly service meeting, which must be distributed to the RDNS by the fifteenth of every month.

- If the RDNS receives the minutes by the 15th with actionable items, the NSC will pass.

SERVICE INDICATORS PERFORMANCE ZONES

Service Indicators	Performance Zone		
	Target %	Review %	Action %
Telephone Timeliness	85%	75 – 84%	75 % <
Telephone Effectiveness	85%	75 – 84%	75 % <
Monthly Service Meeting	95%	85 – 94%	85 % <

3.2 Service Management Activities

SERVICE MANAGEMENT ACTIVITIES

The following actions are taken to enhance customer satisfaction and uphold service standards throughout the CDNS.

1. Host of the Day

2. Floor Management

3. Service Coaching

4. Monthly Service Meeting

HOST OF THE DAY

Every NSC is required to distribute a list of hosts (a roster) during the last week of every month, and every member of the NSC staff is required to take part in this activity in accordance with the schedule. Before the NSC opens at 8:30 am, the host should be there between 7:45 am and

8:00 am to go over the host of the day checklist. At the end of each day, the Centre Incharge must receive the checklist.

A daily record must be kept and kept in the file for the particular month after receiving approval from the Centre Incharge. During inspection visits, the Service Quality Team reviews this file to confirm that the checks are being performed as necessary and that this is not just being done as a paper-filling exercise.

FLOOR MANAGEMENT

To effectively manage customer traffic, all NSCs are required to follow a floor management plan. To help with this, keep the following in mind:

1. All NSC staff involved in this activity (aside from those who will be exempt) will be listed on a roster with a weekly rotating schedule, and the Centre Incharge, who will also participate in this activity, will sign off on it.

2. Where Queue Management Systems (QMS) are installed, all customers are encouraged to take a token, wait for their turn, and avoid a long line that would congest the area around the cashier counter.

3. Ensuring there is enough seating to accommodate all clients waiting on the ground.

4. All NSC employees are encouraged to contribute their time to this project, as doing so will help build and strengthen customer relationships and give customers a chance to interact with a variety of NSC employees.

5. Allow customers to be directed in the right direction, preventing confusion or a bad entry point experience.

SERVICE COACHING:

Making the front-facing staff feel appreciated and motivated requires effective staff coaching. NSC managers and supervisors need to include coaching in their daily activities and

day-to-day operations to make sure their staff is happy and to provide for them and promote healthy discussion forums for any issues.

MONTHLY SERVICE MEETING (MSM):

These are held once a month to discuss the following:

1. Host of the Day Checklist

2. Service Indicator Results

3. Customer Satisfaction Survey Results

4. Quality Check Report Results

5. Customer Complaints

6. General Service Issues

7. Follow up on Pending Items

The meeting must be run by NSC staff by the 15th of every month. The CDNS team is to follow up on any areas with a co-dependency while any unresolved issues should be forwarded to the RDNS the following day and resolved on a priority basis.

3.3   Service Quality NSC Inspection

In order to ensure that service standards are being met and that the NSC is in good condition, regular monitoring of all NSCs is required. A team assembled by the QMO (RDNS) must visit the NSC and record their observations on a Quality Check Report Template (QCR), which is then discussed with the Centre Incharge while on site. Within two working days of the visit, the report is additionally emailed to the Director RDNS. There are QMOs assigned to each RDNS for their respective Regions. At least five NSC are visited each month by QMOs. Every quarter, QMOs covering remote area centres ensure that region is covered. The centres are chosen in accordance with the coverage plan, which is developed by the Quality Control Section and RDNS. Any issues raised by the QMO must be given top priority by NSCs. It will be

discussed with the Director RDNS during the scheduled meetings if they are unable to resolve or address any issue.

3.4   QUEUE MANAGEMENT SYSTEM

PURPOSE:

The installation of an electronic queue management system (QMS) is done to give customers the convenience of carrying out counter transactions without having to worry about waiting in long lines and not knowing how long it will take.

To meet both the rising demand for customer centricity and the industry service standards, it is crucial to have an electronic queue management system available. To monitor set TATs against different types of transactions, the NSC's support segments benefit from being equipped with QMS.

The following procedures are required by an electronic QMS:

- When a customer enters the NSC, the appropriate staff members must kindly instruct them on the QMS.

- Customers are advised to select an option on the queue machine (such as Deposit, Withdrawal, etc.) depending on the type of transaction and obtain the ticket.

- The waiting area display unit shows the ticket currently being serviced and flashes the next ticket called by counter staff with an audio announcement and counter details. Display units placed on each counter will call the next ticket number once the counter staff have finished the transaction.

- The customer presents his ticket to the counter staff when he arrives at the counter, and the staff then completes the transaction. The staff closes the current ticket once the transaction is finished, makes the next call, and so on.

- Through the coordination of the IT section and external stakeholders. QMO actively monitors the QMS while on site in order to significantly reduce the QMS down Time.

- NSCs are urged to contact the RDNS right away and report any hardware or software-related QMS issues with the QMO kept in the loop.

PROPOSAL

It is proposed that the Queue Management System may be purchased on a rental basis to avoid a hefty purchase budget. The maintenance of QMS may also be incorporated in the Rental agreement to avoid the upkeep cost in future.

3.5 QUALITY CHECK REPORT TEMPLATE

NSC & CODE			DATE	
NSC Appearance – Section Weightage:16%				
Sr	**Particulars**	**Weightage**	**Assessment**	**Achieved**	**Remarks / Comments**
1	Parking / Entrance area clean & organized	3	Good	3.0	
2	NSC signage is visible, clean, not faded and in good condition	3	Good	3.0	
3	NSC branding is present and in good condition (not peeled off, damaged, distorted or faded)	3	Good	3.0	
4	Was the NSC façade clean and well-maintained? (Exterior walls/ doors/ glass/ windows/ steel grill/ door mat/ any other fixtures like shade, walkthrough gate, plants/planters). No posters, graffiti or banners placed outside the NSC	3	Good	3.0	
5	NSC timings board installed at NSC entrance & in good condition - timings updated (Y/N)	3	Yes	3.0	
	Total	**15**	**Attributes: 5**	**15.0**	
NSC Environment – Section Weightage: 20%				
Sr	**Particulars**	**Weightage**	**Assessment**	**Achieved**	**Remarks / Comments**
1	Indoor lighting in proper working order / not flickering	2	Good	2.0	
2	Hall floor, Kitchen, Washroom, Storeroom and back office area are well maintained	3	Good	3.0	

3	The customer waiting area is clean and organized	3	Good	3.0	
4	Temperature comfortable in the NSC - (Y/N)	5	Yes	5.0	
5	CBA is working / functional - (Y/N)	2	Yes	2.0	
6	NSC walls, door, and ceiling area are clean and in good condition (walls seepage / damaged/painted)	2	Good	2.0	
7	Electrical appliances clean (fans/ ACs / water dispenser/ IT equipment) /No loose wires in customer area, NSC walls, floor, workstation and IT room	2	Good	2.0	
8	NSC furniture in good condition (upholstery not torn/worn out and untidy) /cheque writing desk well maintained	2	Good	2.0	
9	All internal staff/service signage is available & properly set up	2	Good	2.0	
10	Important Notices are displayed neatly on the Cash Counter / Notice Board and Currency Posters visibly displayed and Availability & variety of marketing materials/marketing collateral are neatly and visibly displayed (brochures/wall & ceiling hangings/standees etc.)	2	Good	2.0	
11	QMS functional/Token Voice calling working /Correct date & Time printing on token (if applicable) - (Y/N)	2	Yes	2.0	
12	NSC uses QMS tokens for counter-transactions. Comparative analysis via RB11 and QMS portal for each counter. Mention the percentage in remarks. (Y/N)	2	Yes	2.0	
13	UPS installed, functional and suitably placed - (Y/N)	2	Yes	2.0	UPS Backup time=
14	Generator installed and functional - (Y/N)	2	Yes	2.0	Genset Capacity=
15	Availability of clean drinking water in hall - (Y/N)	3	Yes	3.0	
Total		**36**	**Attributes:**	**36.0**	

			15		

NSC Staff - Product Knowledge - Section Weightage: 14%

Sr.	Particulars	Weightage	Assessment	Achieved	Remarks / Comments
1	Staff Product Knowledge	5	Excellent	5.0	
2	Mandatory Training	5	Excellent	5.0	
Total		**10**	**Attributes: 2**	**10.0**	

NSC Staff – Audit Compliance - Section Weightage: 15%

Sr.	Particulars	Weightage	Assessment	Achieved	Remarks / Comments
1	Last Audit Compliance Status (Good, Average, poor)	5	Excellent	5.0	
2	Record Keeping, CTR and STR	5	Excellent	5.0	
Total		**10**	**Attributes: 2**	**10.0**	

NSC Staff - Section Weightage: 20%

Sr.	Particulars	Weightage	Assessment	Achieved	Remarks / Comments
1	NSC staff acknowledging/greeting customers - (Y/N)	4	Yes	4.0	
2	Floor management activity performed by the NSC staff: {1- Any NSC staff available on the floor to greet and guide customers. 2- QMS tokens given to the customers. 3- Customer traffic managed at the counter (Non-QMS NSCs) & in the waiting area. (Y/N)	5	Yes	5.0	
3	Staff workstations/desks/counters are well-maintained	3	Good	3.0	
4	NSC staff are professionally dressed	3	Good	3.0	
5	NSC staff wearing employee staff ID's	3	Good	3.0	
Total		**18**	**Attributes: 5**	**18.0**	

Complaint Handling - Section Weightage: 15%

Sr.	Particulars	Weightage	Assessment	Achieved	Remarks / Comments
1	CDNS complaint forms available and visibly displayed - (Y/N)	2	Yes	2.0	

2	CDNS complaint lodgment procedure leaflet is available and visibly displayed - (YN)	2	Yes	2.0	
3	NSC complaint box available / complaint(s) removed from the complaint box - (Y/N)	2	Yes	2.0	
4	Was the portal ready to log complaints (links/password, other details available) - (Y/N)	2	Yes	2.0	
5	Was the staff aware of how to log complaints? (Y/N)	3	Yes	3.0	
Total		**11**	**Attributes: 6**	**11.0**	
		Total Score		**Customer Experience Score**	
		Achieved Score		**100.0%**	

3.6 CDNS / RDNS CHECKLIST FOR AMBIENCE

Section Name:
Review Date:
Review Cycle: Quarterly

Walking Surfaces		Fire Prevention	
Walkways free of obstacles		Extinguishers available and accessible	
Electrical wiring is concealed in ducts and covered		Extinguishers/hose cabinets dated monthly	
Floor coverings in good condition		Electric cords/outlets in good condition	
		Electrical outlets not overloaded	
Furniture/Office Equipment		Fire exits clear of obstruction	
In good mechanical condition		Fire door closed	
Properly placed		Fire exit signs are lit	
Emergency switches accessible (only access to Fire Extinguishers checked)			
Preventative maintenance program established for equipment & tools		**Security**	
Defective equipment properly identified		Visitors have safety rules	
Unnecessary items removed		Employees Card are displayed by Staff	
Employees instructed on safe/proper use			
		First Aid	
Electrical cords at the workstation are secured		First aid kit available at First Aid Station	
		First aid kit checked quarterly	
		Certificates of first aiders current & posted	
		Protective Clothing/Equipment	

Bookcase/Shelves/Cabinets		Equipment/clothing provided where required (Including safety kits and cellular phones)	
Secured from tipping		Equipment/clothing used where required	
In good condition		Equipment/clothing in good condition	
Drawers/doors closed when not in use		Employees trained in the usage	
One drawer of filing cabinet open at a time		Are areas appropriately assigned?	
Material safely stored/stacked/piled			
Heavier or commonly accessed items between knuckle and shoulder height		**Posted information**	
		Floor warden/ first aider name	
Environment		Early & Safe return to work program	
Light levels adequate			
Air quality adequate		**Training**	
Temperature and humidity adequate		Employees aware of emergency procedures	
People dressed appropriately for the season		Employees aware of security procedures	
Air/temperature units unobstructed		Employees provided information and instruction to protect their Health and Safety	
Noise levels appropriate		Staff Training up-to-date	
Housekeeping satisfactory			
		Procedures	
Disabled		Proper use of ergonomic equipment	
Required accommodations provided		Procedures for manual materials handling in/around the inspection area	
Accommodations provided are functional			
OVERALL ASSESSMENT			

Inspector's Signature_____   Date_____

Sent to:

☐ Wing Head

☐ Director P&L

☐ Office Copy

Corrective Measures

Description and Location of Hazard	Minor	Moderate	Major	Corrective Action (who, what, when)	Communication and Follow-up

- **The Inspection Team (indicated on Page 1) is responsible for follow-up and for ensuring this form is signed below when all corrective actions have been completed, and, copies of this form have been forwarded to those indicated above.**

Inspecting Officer's Signature _____ Date _____

CHAPTER NO. 04

PROCEDURAL QUALITY AT CDNS

4.1 CDNS PROCESSES AT A GLANCE

The Central Directorate of National Savings (CDNS) is responsible for promoting savings and investments among the masses. CDNS offers various savings schemes to the public, including savings accounts, certificates, and prize bonds. Following are some of the basic processes and operations of the CDNS.

Product Development: The CDNS regularly introduces new savings products to attract investors. The organization conducts market research to understand the needs of its target audience and develop products accordingly. The product development process includes identifying the investment needs of different customer segments, designing products to meet those needs, and testing the products before launching them in the market. This process is carried out at the Head office and is spearheaded by the PD&M Wing.

Sales and Marketing: Once the products are launched, CDNS engages in aggressive marketing to create awareness among potential investors. The marketing efforts include advertisements in print and electronic media, holding seminars and workshops, and conducting road shows in different cities and towns. The organization also collaborates with banks and other financial institutions to sell and promote its products.

Customer Service: CDNS places a high emphasis on customer service. Customers can contact CDNS through phone, email, or in-person visits to the offices. The organization also provides online services, including account access and balance inquiries.

Deposit Collection: The primary function of CDNS is to collect deposits from the public. Customers can open savings accounts, purchase certificates, and prize bonds from any NSC across the country. The organization accepts deposits in cash, cheque, and demand draft. The collected deposits are then deposited in government exchequer which is ultimately used for various government projects and investments.

Account Management: CDNS maintains detailed records of all customer accounts. Customers can access their account information through the mobile app or by visiting the concerned NSC.

Profit Calculation and Payment: CDNS calculates profit on the deposits made by customers according to the terms of the respective savings product. The profit is paid out periodically, either monthly, quarterly, semiannually or annually, depending on the product. The profit rates are set by the government and are subject to change from time to time.

Redemption and Maturity: CDNS provides customers with the option to redeem their deposits before maturity. The organization deducts a penalty for early redemption, which varies

depending on the product. On maturity, customers can choose to reinvest the amount or withdraw it.

The above were just a few examples; more routine processes being carried out at NSCs have already been diagrammed and elaborated in the above chapters.

4.2 PROCESS IMPROVEMENT FORM

To address the procedural issues, the Quality Control Section has designed the process improvement form to fill any loopholes in the present process flows. This form can be utilized to propose changes formally.

PROCESS IMPROVEMENT FORM

Employee Name	
Designation	
Suggestion for Section (Name)	
Name of Process	
Improvement Suggestion for Process	
Shortcomings in current process	
Control Suggestions for process	
Expected Outcomes	
Analysis of the Controlling Officer of the Wing / RDNS	
Forwarded to Section (Name and Designation of the Officer)	

4.3 SOCIAL MEDIA NARRATIVE:

The phrase "social media" refers to a computer-based technology that makes it possible to share concepts, ideas and knowledge through online communities and networks. Internet-based social media platforms enable users to quickly share content like videos, photos, documents, and personal details electronically. Through web-based software or applications, users interact with social media on a computer, tablet, or smartphone.

Unlike other developing countries, in Pakistan, the control of the information being dispersed on social media is weak. Though the Governmental Organizations such as Pakistan Telecom Authority (PTA), Pakistan Electronic Media Regulatory Authority (PEMRA) and Law Enforcement Agencies such as Federal Investigation Agency (FIA) Cyber Crime Wing are working tirelessly to safeguard the General Public from the adverse impacts of the social media, but work needs to be done at the CDNS part to safeguard its clients as well as act as firewall for the customer, from rumours being spread in the social media.

For this purpose, Quality Control Section has proposed the integration of the Social Media Narrative under one CDNS Official Source. The proposal has been made to assign the responsibility to a social media expert at CDNS with the following key tasks at hand.

1. Create Official pages or Accounts at social media under the name of CDNS and take control of already present accounts (if any).

2. Integrate Information already present on different platforms and bring them in line with the policy of the Organization.

3. Squash rumours actively and address customer grievances on a real-time basis.

4. Act as a focal person between CDNS and the digital world.

5. Coordination between different sections of CDNS and its auxiliary offices.

SOCIAL MEDIA POLICY

DEFINING SOCIAL MEDIA

The term "social media" refers to a group of websites and software applications that emphasize interaction, sharing of content, collaboration, and community-based input. Social media is used by people to communicate and engage with friends, family, and different communities. Social media applications are used by businesses to market their goods and services, across the world and monitor client's interests, responses and complaints.

The global use of social media has increased tremendously. Thanks to mobile apps like Twitter, Facebook, Instagram and YouTube etc. that have transformed the whole world into a global village.

PURPOSE OF THIS DOCUMENT

The purpose of this document is to formulate the policy and guidelines regarding social media usage across CDNS. This document shall act as a guiding framework for the CDNS, stakeholders and vendors while using social media in the context of National Savings.

APPLICABILITY OF THE SOCIAL MEDIA POLICY

This policy shall, inter alia applicable upon the employees of Central Directorate of National Savings as well as the customers of CDNS.

SOCIAL MEDIA TORs OF CDNS, ISLAMABAD

Following are the terms of references for the Social Media Policy of the CDNS:

1. To present a true and fair view of the organization and to bring forth the facts and figures on behalf of the organization, either capital or small.

2. Official Social Media Accounts shall be used to clarify the official position and stance of the organization.

3. All communications will be made with prior approval/authorization from the Social Media Section of CDNS.

4. Queries of the General Public received through Social Media Channels will be responded to within 72 hours (3 working days).

5. The information about the organization will be shared through social media without discrimination.

6. Communication will be made in English and Urdu.

OBJECTIVE OF SOCIAL MEDIA POLICY

The main objective is to present the true and real picture of the CDNS regarding the services being provided to the general public across the country and further:

1. To formulate the guidelines regarding the Do's and Don'ts of the social media of the organization.

2. To ensure the participation of the general public through social media by.

   i. Providing information related to existing and new products.

   ii. Providing rate revision of the different products and services being offered.

   iii. Clarification of the rules and regulations and to kill rumours floating on social media regarding National Savings.

   iv. And how to create digital accounts, purchase digital products and tutorials to use mobile application?

3. To aware the clients/general public through alerts/notifications regarding any upcoming maintenance activities etc.

CONTENT OF THE POLICY

1. Social media posts will be just informational and can be changed at any time. Therefore, they do not have any binding on the part of the CDNS.

2. CDNS reserves the right, without any prior notice, to modify any information, material, or content posted on Social Media/channels as and when necessary.

3. Without prior consent of CDNS, no entity has the right to use the content published on CDNS social media channels for commercial purposes, change, alter, modify, or translate it, copy it in whole or in part, or distribute it.

4. Only authorized users are allowed to manage the CDNS's official social media accounts, and they must refrain from using abusive, intimidating, discriminatory, defamatory, offensive, unpleasant or harassing language that targets a particular person or group of people.

5. It is forbidden for any entity to use CDNS social media pages to promote their products or services.

6. The CDNS will not be able to fully monitor all comments and posts on its social media channels, but it reserves the right to delete them if found to be false, offensive, in violation of a third party's rights, or otherwise in violation of these terms and conditions.

PRIVACY POLICY

1. Authorized Users must refrain from posting anything work-related, confidential or has proprietary information.

2. Users/ customers must not post their account information or personal information including Account Numbers, PIN codes, and other details related to debit cards.

3. No responsibility lies on the part of CDNS in case the customer shares any personal information in a post or inbox.

RESPONSIBILITY FOR COMMUNICATION ON SOCIAL MEDIA

The head of the Social Media Section (SMS) or any other person authorized on the behalf of head of SMS may communicate on issues and queries about CDNS at any time.

SOCIAL MEDIA CHANNELS

The following social media channels will be used by the SMS for social media policy.

1. Twitter.

2. Facebook.

3. Instagram.

4. YouTube.

5. WhatsApp.

6. TikTok.

7. LinkedIn.

8. Mobile Application.

9. Official Website.

10. Pinterest.

TYPE OF CONTENT

The content on social media could be in the following forms:

1. Short Messages.

2. Infographics.

3. Reels.

4. Flash Messages.

5. Informational Videos.

6. YouTube Shorts.

7. Animated Videos.

8. Banners.

9. Facebook Post.

10. 2D Animations.

QUERIES AND COMPLAINTS

CDNS advises its valuable customers not to use social media to lodge their complaints; however, they can use the proper channels like email and postage modes. Furthermore, the QC section can also be utilized for the purpose.

LEGAL IMPLICATIONS

The Social Media Policy shall be governed and constituted under the laws and regulations of Pakistan. Furthermore, this document shall also be vetted by the concerned legal section of the CDNS. However, it can be reviewed at any time.

ACCOUNTABILITY

No organization can achieve greater heights of success without ensuring accountability across the board. Therefore, on the same principle, a breach of this policy by any staff member of the CDNS shall be treated under guidelines issued by the Establishment Division under O.M No. F. No. 14/04/ 2621-D-II dated: August 25th, 2021. Further, in case of any violation committed on a group platform, the 'Administrators' / the 'Admin', if they are serving government servants, shall also be liable to the disciplinary proceedings under the relevant rules.

REVIEW FREQUENCY

CDNS shall review this document at least once a year or anytime as deemed necessary for the effective implementation of social media policy across the board.

****** **The End** ****