

Pakistan Regulatory Hub

Country-specific obligations, regulatory sources and product workflow mappings.

PAK Regulatory Hub

Region: South Asia

Connected banking governance, technology risk and market assurance

Pakistan's regulated sectors operate under State Bank governance and technology-risk frameworks, securities rules and national cybersecurity requirements. A connected model helps institutions manage risk appetite, control testing, internal audit, incidents, recovery and board reporting.

PAK

South Asia governance, risk and compliance intelligence

SBP

State Bank of Pakistan

Industries Regulated

Banking and lending, Regulated financial services

SECP

Securities and Exchange Commission of Pakistan

Industries Regulated

Capital markets and listed companies

PKCERT

National Cyber Emergency Response Team

Industries Regulated

Government and critical infrastructure, Public and private organisations

MoITT

Ministry of Information Technology and Telecommunication

Industries Regulated

Telecommunications and digital services, Public and private organisations

Supervisory Priorities

What Regulated Organisations Need to Operationalise.

The applicable perimeter depends on entity type, licence and sector. These priorities provide a practical starting point for programme design and evidence management.

01

Enterprise Technology Risk

02

Bank Operational Resilience

03

Corporate Governance

04

Cyber Incident Coordination

Regulatory Alignment

Pakistan Regulation and Product Map.

Each row translates an official regulatory source into an operational GRC focus, then identifies only the platforms with a defensible workflow or evidence role.

Research Review

Official-source and product-fit review completed 1 September 2026.

Primary Fit

The platform directly manages a central process or evidence set described in the requirement.

Supporting Fit

The platform contributes linked evidence, oversight or follow-up but is not the main system for the requirement.

Not Shown

A weak or unsubstantiated product relationship is intentionally omitted.

Pakistan Regulation And Product Map

Enterprise Technology Governance and Risk Management Framework SBP

Applies To: Banks, microfinance banks and development finance institutions within scope

Operational Focus: Board technology governance, risk management, controls, outsourcing, cybersecurity, continuity, incidents and audit.

Platform Fit and Workflow Support: Primary fit Third-party risks, controls, assessments, treatments, approvals, KRIs and oversight reporting. Primary fit Cyber-event intake, escalation, investigation, root cause, corrective action, recovery tracking and audit trail. Boundary GRC workflow and evidence support only. The platforms do not replace technical security monitoring, detection or protection tools.

Source: Source

<https://www.sbp.org.pk/bprd/2017/C5.htm>

Operational Risk Management Framework SBP

Applies To: Banks and development finance institutions within the applicable framework

Operational Focus: Operational loss events, risk and control assessment, indicators, scenario analysis, incident escalation and management reporting.

Platform Fit and Workflow Support: Primary fit Incident reporting, triage, investigation, root cause, corrective action, escalation and closure. Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://www.sbp.org.pk/our-operations/banking-regulation-and-supervision>

Corporate Governance Regulatory Framework SBP

Applies To: Banking companies and financial institutions supervised by SBP

Operational Focus: Board oversight, risk committees, control functions, internal audit independence and remediation accountability.

Platform Fit and Workflow Support: Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Primary fit Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://www.sbp.org.pk/our-operations/banking-regulation-and-supervision>

Listed Companies Code of Corporate Governance Regulations 2019 SECP

Applies To: Companies listed on a securities exchange in Pakistan

Operational Focus: Board composition, audit committees, internal controls, internal audit, risk oversight and governance reporting.

Platform Fit and Workflow Support: Primary fit Risk and control registers, assessments, appetite or limits, KRIs, treatments, approvals and board reporting. Primary fit Audit universe, risk-based planning, RCM-linked testing, working papers, evidence, findings and follow-up. Boundary Workflow and evidence support only. Applicability and legal interpretation remain with the organisation and its advisers.

Source: Source

<https://www.secp.gov.pk/document/listed-companies-code-of-corporate-governance-regulations-2019/>

National Cyber Security Policy MoITT and PKCERT

Applies To: Public and private organisations within the national policy ecosystem

Operational Focus: Cyber governance, risk management, incident coordination, critical-infrastructure resilience and capability assurance.

Platform Fit and Workflow Support: Primary fit Operational-risk registers, critical-service assessments, controls, KRIs, treatments and leadership reporting. Primary fit Cyber-event intake, escalation, investigation, root cause, corrective action, recovery tracking and audit trail. Boundary GRC workflow and evidence support only. The platforms do not replace technical security monitoring, detection or protection tools.

Source: Source

<https://moitt.gov.pk/>

This mapping is an implementation aid, not legal advice. It describes configurable workflow and evidence support, not automatic compliance. Always validate applicability, current versions, implementation dates and supervisory expectations with qualified advisers and the relevant authority.

Product Mapping Grounded in the 2026 Solution Briefs.

The mapping uses the capabilities documented in the current brochures. It does not extend the platforms beyond their stated functional scope.

Risk and Control Intelligence

Best suited to enterprise risk ownership, risk and control registers, assessments, appetite and tolerances, KRIs, treatments, approvals, dashboards and board reporting.

Central risk and control register

KRI threshold alerts

Treatment action tracking

AI-assisted drafting and classification

Independent Assurance

Best suited to the audit universe, risk-based planning, engagement execution, RCM-linked design and effectiveness testing, evidence, findings, approvals and follow-up.

Risk-based audit planning

ToD and ToE test procedures

Working papers and evidence

GIAS 2024 observation drafting

Incident Response and Closure

Best suited to incident intake, triage, investigation, root-cause analysis, escalation, notifications, corrective and preventive actions, closure and lessons learned.

Central incident register

Investigation and root cause

Escalation and notifications

Corrective-action tracking

Scope boundary

The platforms support governance workflows, accountability, evidence and reporting. They do not calculate regulatory capital or liquidity, replace technical cybersecurity monitoring, provide legal interpretation, issue external-audit opinions or automatically file statutory notifications unless an approved integration and process are configured.

Connected Operating Model

From Obligation to Board-Ready Evidence.

Use one traceable workflow to translate requirements, manage execution and demonstrate oversight.

01

Catalogue Obligations

Structure local requirements by entity, licence, authority and accountable owner.

02

Connect Operational Evidence

Link obligations to risks, controls, incidents, tests, findings and remediation.

03

Monitor and Assure

Track KRIs, control status, audit coverage, incidents and action closure continuously.

Risk intelligence

Independent assurance

Incident response

TransVare South Asia | Pakistan

Build a Connected GRC Operating Model for Pakistan.

See how TransVare can support local regulatory readiness while preserving regional visibility and board oversight.