

BCC - PRESIDENTS MEETING
(UK AND FAR EAST) 2.12.85

Mr. Abedi I relate to each individual to whom I am addressing. His situation. I relate to the regions. Because there is a purpose in talking to you. It is not the same purpose as a professor or a teachers in the classroom - something which is not to be applied immediately in life situation. That is merely providing you an information or knowledge or making an effort to develop you. To thinkers or scientists or writers or philosophers or literary men or whatever. Here is it a different objective. So I have to relate to you and to your situations. For instance today we have on my right the UK region and on left the Far East Region. Opposite me is a very important subsidiary in Mr. Qaiser Raza. I did not expect Africa Region but they are most welcome. Initially ~~it was~~ **was my idea to have two days just for the Far East Region**. We have that there is constraint on our time and we combined it with UK region and now it is another important subsidiary and another region also. So I have to relate to your situations.

This time we wanted a different arrangement. A different method.

We wanted a concentrated exchange of ideas and thoughts. And an intense communication and ~~we~~ **have planned to have meetings from** the 2nd of December to 19th December. I hope we would have time for that also because tomorrow we would be dealing purely with you or jointly with you in a smaller meeting.

At the same time I always want the IMD to take the advantage and benefit of these meetings.

I am fully conscious of the inconvenience that you undergo in coming such long distances and so many of you and at the same time. Inconvience to your person and inconvenience to the process of management. And particularly at this time of the year. All the same I thought it so important to meet you from time to time and at this particular time. that we decided to invite you. By this I am only trying to emphasise the importance of this meeting. My request is that whenwe discuss the subjects that we are going

to do, you don't treat it just as theoretical or a matter of knowledge but simultaneously you keep in mind your operations and see how it is applicable to your life situations.

We are going to talk about 1986. And well in time. For me 1986 is first January 1986. One minute past 12.00 a.m. is 1986. We are going to have a look at what 1986 is. To capture right now what 1986 is. Because we want to make 1986. It is not that we would like to pass by 1986. But we want to make it what we want.

Last month, starting perhaps on the 4th of November, we had meetings in Miami. We have a very good meeting on the first day which was a general meeting like this. But the meetings that we had on the 5th and 6th and particularly on the 5th were extraordinary from my point of view because when I need to read short notes about those meetings, of those meetings I find there are certain things that had been said and in a manner that they had never been said before. I would not be able to recall and reproduce all that. But while talking about 19 and talking of 1986, we can talk so much because we have to make it as we would like to make it. And in order to do so, all that we have talked during the last 12 years can be recounted, can be restated and that would not be enough. So we can talk all of that and we can talk so much more. We can talk all that had been and all that would come and would be and we can talk all our lives and it would not be adequate. But surely there must be some way, Mr. Dildar Rizvi, that we talk for a few minutes and we capture, we conquer all that we want to know while talking. 12 years, 25 years or till eternity. I am always trying to do that. I am trying, Mr. Vilayat Abidi, for myself and for you to bring all the knowledge and all the power. All the knowledge about creation and existence and all the power to manage it. To bring this knowledge and power, making an effort to bring to me and to you. I don't think it is interesting for you. It appears to you something just talking, tall talking. Or irrelevant talk. Alright, then let us talk of the very limited scope of our lives. About our profession. About our obligations to ourselves and to others. But it is a very simple question

Mr. Abidi, as to what your life is. What you want your life to be. Your life could be what I talked and said might appear to you irrelevant which is all the knowledge and all the power concentrated in you. This is what your life could be. Or your life could be zero which means you don't live, you exist. You just exist like anything else. We can have a compromise. Not all the knowledge and all the power but as much of knowledge and, Mr. Hillbery, as much of power that you can acquire. It is for you to decide the dimensions of your being.

You may confine those dimensions and relate with them. Just to yourself or to your limited environment, may that be social, political, family environment, organisational environment, professional. Or you may confine it to anything. But you may confine to any one of them and still relate yourself to the totality of knowledge and power. You can extend your environment to the cosmic environment. In any of these limited environment to which you may confine your life or relate your life to, Mr. Chowdhury. Talk today of just the environment that BCC is for you. And find in that environment the need for the knowledge and power that you require. And it is to this subject that we shall give our time today.

So we come now to the subject what are we going to make of 1986. What knowledge and power we would require for that. And how are we going to acquire it. Have we to recall all that we have been talking? That was all meant to acquire knowledge, capability to make BCC. We had made all our effort during the last 13 years, here is another year. And before us, Mr. Mazhar Abbas, and BCC has become what it has as a result of your knowledge and your power and your capability. When we have to make it '86 what more we require to acquire as knowledge and as power as capability. Are we interested in it? Mr. Arif Kamal, are you interested in acquiring that knowledge and power?

For many of us here again it might be just another talking. Another discussion. I don't know. I believe that these

discussions have made us travel from where we were 12 years or 13 years ago to the point today which I think is a big progress. A big journey that you have made. How much more we can travel in much less time. And I am sure we can.

I said a little earlier that we have to apply this to our life situation. And when we are talking of acquiring knowledge and power and capability can't we apply it on ourselves? We are the situation and can't we apply it on the people whom we are managing or supposed to be managing?

Are we just here to listen to all that we talk and discuss or we are listening really to apply to ourselves and to the people whom we are managing. That is the question. Mr. Zahir Chowdhury, while we are discussing this, would you ask a question to yourself and that question is whether it is applicable to you or not. Whether the question of acquiring the knowledge and power is applicable to you and whether the question of acquiring that knowledge and power and capability by acquisition of that knowledge by your people is applicable to them? And if so, what are you going to do in this meeting. How are you going to make the best use of the discussion for acquiring that knowledge for yourself and acquisition of that knowledge by the staff whom you are managing. Would you be relating it to you or you will be just hearing as a theoretical, a philosophical, a conceptual or a psychological discourse. I want an answer to this question. Would it be applicable to you or not, Mr. Chandavarkar. Mr. Virender what do you say. Is it meant for you or not. Is it meant for you just to hear and listen or to become.

Over the last few years, now to very briefly recount and to request you to recollect how much we have talked and discussed and how much we have become. There are two aspects of this. One having a knowledge by acquiring a certain perception by comprehending and by feeling. This is acquiring knowledge, Mr. Mazhar Abbas, you are listening to me very intently. You hear, you comprehend, you perceive and then either leave it there or become also. Even if you have heard, comprehended, perceived, understood and came to know about it, it is something. If it remains within you. Now I give you an example, Zahid, as to what have you been hearing and discussing over the years and I am taking only one area of

all that we have discussed. And that is about your profession as to what management is. We talked of Real Management. That was the culmination of our several years of discussions. After that we last year, over the last two years been trying to give a clearer picture before you as to what management is. And we came to a point, Mr. Hillbery, when we said that management is managing an energy system. We said that management is managing human beings and human beings are all energy, psychic energy. I will not go into the details of that. Many of you have heard it. And that energy when it flows in streams and mixes and interfuses and becomes a flux that becomes an energy system. In other words, what we have been saying, instead of saying that we are managing men and women, human beings, we said we are managing their energy so that you understand it better. I will be brief in recounting. Then we said that we are not only managing the energy system but we are managing something other than that which is the context. And the content of that is the energy system and the context, when we manage the context, the energy system, we are also indirectly managing the energy system. Then you have not heard perhaps. Some of you would have heard who were there in the Miami Conference and before that we had been discussing this briefly in the Central Support Organisation we came to a point when we said that management is managing the dynamics. Mr. Hillbery I noticed that I have been talking of dynamics and you mentioned in the house magazine 'Dynamic' instead of 'Dynamics'. So I looked into the Dictionary after seeing your article whether it should be 'dynamics or dynamic'. I think it could be both. And I would ask you to look into the dictionary what the meaning of dynamic and dynamics is. Dynamics is after all nothing but energy which makes the dynamics. And it is not only energy but dynamics is, Mr. Dildar Rizvi, the play of power. The power as it plays itself. Each individual is energy and the quality of that energy is power. And the power flows. When the energy flows, power also comes into operation and into play and the best that I could come to is this latest definition of what management is. That management is the play of power. And in this flux of power as it comes to be as a result of its own play. Management is to inject your purpose. And management is that this power which is playing itself because it has inherent quality to

play itself wherever the power is. So what we want is that we being a unit of that power while the rest of the power is playing itself and becoming a dynamics, we also being a power becomes a part of that power and while we are a part of that power we become such an effective part of that power that this power within itself having a particular purpose injects that into that power and this purpose starts shaping the order of that dynamics or the play of power. And not only that. It provides a direction to that. So management is, Mr. Vilayat Abidi, playing the game of dynamics or the play of power providing it, injecting it with a purpose, providing it with a purpose, and providing it a direction. Now it is for you to imagine, please Mr. Mazhar Abbas, it is for you to see before your eyes not the people, not these 60 or 70 persons sitting here but these 60 or 70 persons being energy and power and the dynamics. This meeting has its own dynamics. And this dynamics is meant for providing a purpose and a direction to the dynamics not only of the people here but through them. Also to the dynamics of the entire BCC operation. Because when you go back you would be managing your own dynamics. Mr. Shoaib, it is going to be seen in your new assignment how you provide a purpose and direction to the dynamics of that organisation and not end there. Make that dynamics so powerful and make that dynamics with such a direction that it gets into the bigger dynamics of the market place and the environment and produces the results that you want through the purpose and objective that you injected into it. Now this is something, a life situation. A life situation I want you to see it as living. I want to concentrate, Mr. Zahid Kassim, your branch is a dynamics. And it is for you to provide a purpose and a direction to that dynamics in such a manner but where does this dynamics come from. It is the energy of the people and it is the quality of that energy and it is the vitality of that energy. And therefore you have to manage the vitality and quality not the energy. Energy and the power that each individual is and its flow, its release, its interfusion with each other and the intensity of the purpose that is there provided a direction. That is what we want to do in 1986. But before that I must again request you to not just listen and hear this as a cherry. You have to apply yourself. And you have to make the application of this possible in every individual unit whose a dynamics or a dynamic. It is 'noun'. So dynamic and dynamics, perhaps Mr. Hillbery thought as a singular

and plural but dynamics is also singular. So both can be used.

Now this is application but dynamics. Dhaka's operation is a dynamics. Bombay's operation, Indian operation is a dynamics. And it is the vitality and quality of the dynamics that matters. So we came to the point of defining management as providing a purpose and a direction to the dynamics of every individual unit of energy who is a dynamics of the branch that the unit of operation, of the region, of the bank as a whole and managing the dynamics of the market place.....

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Tape 2 - Side 1
Side 2

Mr. Abedi ...Now you have to get into the subtle aspects of these dynamics, Mr. Vilayat Abidi. You can't treat individuals as they come to you. An individual is coming to you as a dynamics, an energy and a power with a certain quality and certain vitality. Now you have to see when you are talking of the quality of that person you have to see so many aspects of the quality which are placed in such subtle manner and ways. And before anything you have discover and manage your own dynamics. Have you ever known that you are a dynamics. You are a power with such qualities which operate in such subtle ways. There comes the application and Mr. Mitra, the application starts right there within you. 1986 is going to be a dynamics and 1986 would be a dynamics which is Mr. Vilayat Abidi and Mr. Zahir Chowdhury and Mr. Dildar Rizvi and Chandarvarka and Agha Hasan Abedi being their own dynamics. BCC is a dynamics. The market place is dynamics. That is what 1986 is going to be. And we have to make it. We have to provide a certain vitality and certain quality to that. And a purpose.

Can you see this dynamics before you. All that we have been talking for 13 years. Please if you can now understand. Only the related to the qualitative aspect of the dynamics that each individual is. And that the dynamics of the organisation is or we want it to become because Mr. Amin dynamics - when I said the power plays its own game. The power makes a dynamics. And what is the power that makes the dynamics. It is laws behind it. It is the quality behind it. So we have been talking of the laws and the quality but alas I must say it, that it has all been heard, it has all been comprehended to whatever extent it had been. Heard it, had been. Comprehended to a degree I did not know but very little application.

Still BCC has a dynamics. Thanks to all that we have been talking and we have been comprehending and we had been applying to whatever extent we had been. BCC is a dynamics. Other organisations are no dynamics. And as I said in Miami that when we are talking at last and at this point of time of the management being dynamics, I do not know, tomorrow we may be talking even something else to make us comprehend and understand this better. But while we

are at this point I had said in Miami or the day after that all that we have been talking can be filled into this dynamics -into the meaning of this dynamics and that was all a preparation that you have produced all the material and now you are constructing it before you and you use that material and that was more on in the direction of quality or the laws of nature or the rules of the play of power which makes the dynamics. And if you apply all that to yourself what a dynamics you would become.

It would be a slight deviation and I always do not want to risk my chain of thinking, my chain of thought. The disruption, I do not want to risk that. But I may say because these are the life situations. It is for you to assess and judge what the dynamics of UK region is. And what the dynamics of Far East region is. What purpose you are providing to it. What direction you are providing to it. What is its vitality and what is its quality and what is its relationship with the dynamics of the market place or what is its thrust into the dynamics of the market place. Now I am talking extraction dynamics. If I was talking by name the managers and the officers and what they are doing and what they are not doing, perhaps it would be very easy. But I think the names do not exist. The physical self do not exist. The power and the quality that they are, that is what it is. By now you understand it? I again tell you once again that please see before you, hear the dynamics of this room and when you go back there see before you the dynamics of 1400 people, 1000 people. Mr. Qaiser Raza, whatever the number is. I know what the dynamics of Egyptian operation was. What its vitality and quality was. Whether it was a dynamics or not. I am talking of Bombay. It has a dynamics. Surely it has a dynamics. I am not sure about other regions. But I have been saying it time and again, this is the dynamics. Whether it has come about. You Mr. Murari as a dynamics, the vitality and the quality that you were brought about, directed or brought into operation the dynamics by collecting the people and the good people around you but because it is young and small the dynamics is there. Whether you would be able to grow, your dynamics become bigger and bigger. And you would be able to keep this vitality and the quality or improve upon that and keep the purpose. And that is a challenge. The environment is there. The market place

is there but dynamics of the environment is there. And the question is that out of the ten or 12 members of the Management Committee of the Far East Region and whatever the number is in UK whether every member of the management committee understands, comprehends and feels and knows what the dynamics is. How important it is to know it and manage it. And what is the dynamics of the Management Committee. What is the dynamics of this Management Committee and what is the dynamics of this Management Committee. Whether each member is responsible for it or not. In other words whether each member is playing his part as a management man, as a professional manager, or he just exists and he deals with small things as they come. Are they performing their management function. To what extent you are performing management function. I took many hours explaining what dynamics but now we do not have time. I think you understand also what we are talking. My dynamics is always changing. I can't be what I was a few days ago. This is the realisation you have to get to.

We have to talk of many things. We have to talk of change and we have to talk of orientation. And many other things and we have to talk about a total change in the orientation of the organisation from facts, figures, targets, goals to human beings who achieve the goals and targets. We have to talk about all these things.

Mr. Mushtaque you had your own dynamics and your own intense application and you are such a great value to the Far East Region. People would realise after some time after they have lived with you.

Let us start with the dynamics of individuals. And let us start the application on the individual that I am. That each one of us is.

The dynamics that I am is my vitality of my energy and power and my quality. The only measure of vitality is change. Because vitality means flow. Vitality means the expression of the power of itself. The power expressing itself. And how can Mr. Masihur Rahman, power express itself unless it moves, flows and this means changes. Any flow, any movement means change of the order of the dynamics. When we talked, Mr. Dildar Rizvi, of dynamics

being the play of power that the power plays itself by its very nature and quality, that flows, and the streams of power, and one influencing the other and the laws under which the power flows, interfuses, interacts, becomes a different order of power as it is happening. The dynamics of South Africa, it is dynamics. It is taking a direction. There are certain laws of nature, certain rules which are inherent in the power, in the game of power, in the play of power. All that you see and read in the newspapers and see before your eyes is not the play of power within the framework of the rules of the power which is there inherent and in the energy but you only see the results. And then you relate to the results and try to manage through that. But there are certain laws and rules which would play their own game and in South Africa the rules are playing their game. Assess the question. Again of the vitality of various forces and the quality of various forces, power, various strings of power. If you have the quality, Mr. Naqvi, if you have the quality, you can turn the tables. You can take point one to 1900 and 199 to 100. You turn them even from point one into 100. Whatever the situation. If you have the insight, if you have got the instinct for the dynamics, for the power as it plays itself. Things can be made. '86 can be made. BCC can be made if you know the rules and knows the laws and quality of power. And we have been talking of that but it starts within you and by your dynamics. Now again it is a question of individual dynamics. I just casually referred which is not casual. And I said that the vitality of dynamics is change. And in the case of those units of dynamics who are not changing, it is only indicative of their not being, having the vitality. Those of us who are not changing do not have the vitality. They may feel that they have a vitality. For once let us have a clear understanding and agree on the need or otherwise to change. The vitality is provided by the punch of qualities, by the power of qualities. The laws. If you can understand the vitality in its real sense. Vitality in a purely, Mr. Faruqui, in a physical sense is a very limited vitality. Added to that vitality a quality could multiply it by any number of times in the case of human beings. The vitality of a horse in terms of horse power may be varying in different horses. But imaging the vitality of the quality of human being could make that horse power into a motor. How many times more it was the



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quality within you. So I am only suggesting that vitality is related to quality and it is the quality that has to change and become better and better to create and produce vitality in you.

When you would bring change within you, what change are you going to bring in you. Is it going to be a qualitative change or a quantitative change and to what extent can you have a quantitative change in the power of your energy and to what extent can you have the qualitative change. Mr. Banerjee, it is a vital point.

So both your qualitative power and your quantitative power is dependent on change. And it has to be applied. Whether I am changing or I am not changing. I do not know in the flow of my feelings and expression I had said in Miami which I was going through ~~the~~ short notes given to me by Mr. Naqvi about ~~the~~ driving force within a person. About the vitality, about the change, about quality. I was explaining there. The acceptance or otherwise of the importance in life of changing of one own a changing. Now today you are not hearing it for the sake of hearing and comprehending. We are talking in the context of application. The value and the virtue of change for you and for the purpose for which you live. I am not talking of the major purpose at the moment but that major purpose can also be filled because that is totality into what we are talking today the dynamics and all the qualities that we have been talking of. Humility and love and hope and courage and compassion and what not. Their quality and their qualitative changes. How much of all this has come in you. If this has not come then there is no vitality within you. You are just where you are. Change in habits. Change in style. Change in your way of life. All is reflective of the change within you. How much all this change has come. For once I decided to come early in the morning because I want to change and I thought the only way to demonstrate it to myself is to do this. That I was doing this and now I am doing this. But there is so much lot more which is not visible which is changing within me. And changing. You remain all that you are. Don't fear that you would become something which you may not like. You would not be able to unchange yourself, Mr. Mazhar Abbas, that you have become. So that is your possession. Don't be so jealous of that. That you remain all your life just that.

That is nobody can take it away from you. The good or the bad that is your fate. Whatever you have become, you have experienced in life cannot be taken away. Any small or insignificant or significant experience you have gone through is your property. You are that. It is you. Now it is a question of becoming more. Why are you afraid of that. This is the simple truth about human psychology that any experience becomes your power. Today we are talking of change in a different manner. I am talking about your dynamics.

I said in my flow of thoughts that, please bring some change in me. I am asking you. You will do a great favour to me. Try to bring some change in me. I want to become bigger. I want to become more. I want to enhanced. I want to become evolved. And I want to become anew. New. Mr. Shahid Jamil, I want to become new. Why do I want to remain the old rotten self. And that self not changing starts rotting. Anything that doesn't change starts rotting, stinking. And I said something else very interesting there. I said that you build around you your power - build around your psyche. Psyche is only quality of your physical. Qualities as I say. Infinite number of qualities. You build around that and prison. A prison made of walls as I said here of 100 feet steel and you live in that - within that fort, within that prison and what happens is, because you live there, you can't move out of it, Mr. Vilayat Abidi. You can't get out of it, Mr. Rahim. And at the last meeting you were very happy when we were talking about increments that we have changed a little. But there is no reflection on that change. And you are very happy that you found a great deal of evidence that others have changed and you thought within yourself that you have also changed. Now it is for you to decide whether you are living in that four walls, the round walls of steel of 100 feet wide prisoned your psyche in terms of qualities. And what happens that you live in that - just within that in a cell. Not the physical cell. Neither the physical boundary. You can live in a cell of just as small as you can exist and still if you have the cell within you which has no protective walls, it is a different thing we are talking of.

What happens is that the beautiful thing in that I noticed in what I said was that while you were rotting there you are moving

and running within that and you feel very happy that you are living, that you are existing. And the word I used was there and you smile on yourself and you feel happy and give a smile of happiness to yourself. Preferably you do not realise that this is not a mile of happiness. It is a mile of disgust and depression. Because of your instinct of survival you try to feel that it is a smile of happiness but it is a smile of depression when you are not changing and living in that four walls because it is rotting. It is stinking. Even then you would not make a change. Even then you would continue to smile on yourself thinking that it is a smile of happiness when it is a smile of depression and not knowing yourself. In course of time you become so depressed because you are not changing, Mr. Mazhar Abbas. The are two factors which make me come to Mr. Naqvi and other that 'please help me'. Many of my colleagues come to me with 'please help me'. What are those two factors. Please make a note because I have to explain the other one later on. One is this not changing and the other is a disorientation. And when I explain this you will understand. The other is disorientation. The lack of orientation with your environment. These are the two factors which make life miserable and which make many people take their abode in a lunatic asylum.

The two important factors. You not changing within yourself and your disorientation with your environment. And how can there be an orientation with your environment unless you change because you have to mix with that. You have feel a sense of that. But orientation is going to be a very important subject today.

Mr. Imtiaz -change. Change within you and orientation with your environment. Disorientation and no change means misery, depression and the consequences of that being reflected in so many ways. And everybody else is to be blamed for that. And at the same time I am smiling at my own present life, happy, deceiving myself. Getting into illusion. Still I am not missing my point today. The point is whether we want to change or not. Let us decide once and for all.

BREAK

...of a branch is one individual or any number of individuals that

may be there who may consider that that person is a key. In fact the key to the dynamics of the bank is every unit of dynamics. The key to the dynamics of a region is one, two, or a few persons or a large number of persons. What I am suggesting is that the key to the dynamics of an organisation is the dynamics of individual members of that organisation. Now the question is whether the key knows who the key is and whether the key knows that that key is a dynamics. By that I mean whether you know that you are the key Mr. Chand to the dynamics of your region, of the management committee. Whether a branch manager knows that he is the key to the dynamics. His dynamics is the key to the dynamics of the branch. That is the point. And if you want to clinch the substantive point and this is this substantive point of the discussion that we had since this morning. Now there are many key issues that we are going to discuss. But after having explained to you all that we have we must come down to the point and remember that is, Mr. Vilayat Abidi, key the dynamics of UK region is you, and if Mr. Bashir Chowdhury wants to assume that he is the key, he is the key but you are not the key as the meaning indicates or as your physical self is. What is key is the dynamics that you are. And therefore you have to realise what you are as a dynamics. You have to feel it. You do not have only to know it but you have to feel it. You have to play your role as the power that you are, as the dynamics that you are, it will play as it is. You are not aware you are playing a part - an important part, a significant, a key role to the dynamics of UK region. But you are not aware what your own dynamics is and therefore you are not aware what role you are playing. And what is really happening to the UK region. The Manager doesn't know what is happening to his branch. He doesn't know what the dynamics he is. So we have to know ourselves as a dynamics and we have to make the managers know. CSO has its own dynamics. Support Centres are going to become a part of the dynamics of BCC. And the role that we have prescribed for ourselves, the Support Centres, is to be silent and invisible joint executives with you. How far we would be able to play this part. And therefore the key to the dynamics of BCC are the Support Centres. The dynamics that each Support Centre is. That is where Mr. Tariq Jamil and Mr Patrick Lynch, the importance of your function is. How important you are. You are the key to the dynamics of BCC. And Mr. Dildar Rizvi, you are a key to the dynamics of Far Eastern Region. And the entire management committee is the key. Each one of you can play your role as a key

to the dynamics of your region and the management committee, the dynamics of the management committee can play a role to that.

1986 is going to be what the dynamics of each individual self that you are is under what the dynamics of the regional management committee. What the dynamics of each manager is. What dynamics of each branch is. And what direction you provide to your dynamics to the BCC Far Eastern Region and to the dynamics of that market place. You have to know it clearly

End of tape

Mr. Abedi

...the point of culmination. If not as long as I live I will continue to make effort because to me this is the truth and this is the only way that we can play a part in the dynamics of the market place, that global market place that banking is and the universe. And we are not content with playing a role only as a dynamics in the banking world. But we had set our targets and goals much beyond that. We want to play a role in the dynamics of this universe. At this point I will just hold on and ask Mr. Mitra to explain something significant which he came to explain to me while he was listening. And the point that he is trying to make is that you have not only to become conscious and aware of and realise that you are a dynamics which you have never done before, I do not know. And I do not know how far have you realised the importance of change within you to remain a dynamics for the sake of your own vitality and quality and health of your dynamics. It is not only that you have to know and realise that you are a dynamics and you are a key to the dynamics that you want to make or otherwise but you have at the same time to be aware of the cosmic dynamics because it is all a game within an overall game of dynamics. It is all power and it is all nothing but a dynamics and you are a dynamics within that dynamics and you provide a direction to your dynamics. Or if you have the desire and aspiration, you can provide a direction to whatever little extent you can possibly to the cosmic direction. Mr. Mitra, this is a point that you were making that we have to be aware of the bigger dynamics and because we draw the power from there, we get into the same power, we just remain in the dynamics of universe. Have you to add to something to what I have said? If you want to, please, because that would provide a little change to the conduct of this meeting.

Mr. Mitra

I do not know if I could, but I will try Sir, because it suggests something that while you were talking and earlier discussions that we had when we met with Mr. Abedi and the UK Region thatI was trying to put^{down} the worlds that we live in and how it relates in truth to our function and our reality of the work as a banker that we are doing. But first I was relating

it as you had told us to the individuals and in individuals we see the difference that we are when we relate to our physical parts, as an individuals and physically I am different from a next person. But if we go on into the depths of each individual beyond physical external parts, internal parts, we even come to an intangible quality within us which we even differentiate because we can talk about Mr. Hillbery for example, having more knowledge than me. We create an differentiation there but there is still a part unto ourselves but beyond that there is this energy system that you have talked about. That where there is no physical part any more. There is no distinguishing bit. It is one big flux where it draws its power from the cosmic totality. But what I do Sir, and I am relating this purely to my ownself is I form a barrier in that flux. Talk consciously, because I am not evening where the existence of that Sir. Because I am not aware of it, I have formed a barrier. There the flow of energy, if any one, for you, for example, were to say something to me, Sir, if I have formed that barrier I would receive it in a very distorted manner. I am not forming a barrier on my physical self but the self that is a part of my energy. Humility is the key to removing that barrier but if I look at humility in the physical sense then I distort it and look at it as being humble, being on bended knees because I am living in the world of the physical world or the material world. But what I do not realise is that the output of my material interaction is a result of the this dynamics of the energy system Sir. Whether I like it or not, the energy system is happening. The interaction between all energy systems is happening. I say something in the physical sense. It has an effect on people. If someone says something to me, it has an effect on me whether I am aware of it or not. But how I receive it and how I take it depends on whether the quality of my energy system. That is what it is dependent on. What I hear you saying Sir is that am I aware that there is this world first and that whether it is in a visible form or not that my actions have a dynamics. Have an effect on the others as equally as other individuals' dynamics or actions have an effect on me. Now if I can build this world cage around my energy system then I am going to assume put it rot because that energy system is going to be without any freshness. Anything I receive I will distort

to my limited perception.

Mr. Abedi Where do you draw this freshness from.

Mr. Mitra Sir, from say, the dynamics of the environment and the environment
...

Mr. Abedi Ultimately the cosmic dynamics.

Mr. Mitra Absolutely, Sir. If I have the ability to see that far. And if I ...
the greater depth to which I go, the quality of the material output
of the physical parts when they interact automatically has to
increase. And if that physical part is related to profits, to deposits,
to liquidity, no matter what it is, but the truth of it is it lies
in that cosmic interaction. And if I do not relate it to that, then
the quality of my physical part is limited. Sir, an example you gave
just this morning. One thing is I can build myself up from the part
to this cosmic totality. The other thing is to see the totality and
then I see the parts. You were sitting in this room Sir, from the
point of view of totality. You saw three different colours on those
columns. I was sitting in this room as a part and I only related to
my part. I didn't bother about those columns. It didn't matter to
me. I did not even see that. But you were able to see all the parts
within the totality of this room which I couldn't do. Similarly, in
a market place, if we relate from the cosmic totality down to the
part we can see a greater potential, a greater opportunity and greater
threats whatever they might be. We can analyse it better. And
therefore program or take such directions as we participate and
create that dynamics. But if I am limited enough in my evolved self
just to see and relate to the parts, I didn't even know the columns
were there. Let alone what the colours of the columns were, Sir.

The point that did note down while here. This interaction, energy
interaction that you were talking about is one point which is different
from.....You talked earlier about physical energy and I had occasion while
we were discussing with Mr. Kassim the other day where we talked
that if we look at physical energy, for example, we take a lump of
coal and burn it. Then that energy source gets depleted. It is used
up and we need another lump of coal to produce the same energy. The
human energy system has one different quality Sir. In its interactive

process it never depletes or depreciates. In its interactive process it appreciates. For human interaction becomes very essential for our evolution, for an individual.

Mr. Abedi That is the subject of orientation and disorientation.

Mr. Abedi So we have come to the substantive point. Let me hear a little more about the views of some of you on your understanding and realisation of dynamics and management providing direction and purpose to a particular dynamics. Now have we need to discuss more on what dynamics is, Dildar.

Mr. Rizvi To some extent Sir, the most important point is change because it is the flow and current of change which creates the interplay and dynamism (Mr. Abedi: And that becomes the dynamics). So we go back to change an inherent characteristics of nature. There is cosmic change and current and flow of that change within that the interplay of various forces and powers are creating the dynamics. They each with their own dynamics are contributing to the dynamics of the cosmos as a whole. Man being able to perceive, having the ability to perceive can contribute in providing direction to this dynamics. So when man provides direction or contributes in the play of power of the dynamics, he must also constantly change because in this total phenomena he is not an object beyond the total dynamics. He is into it and there is no object outside him. It is a flow - flow of the same nature inside him and outside him which is the total dynamics. It is beyond expression to comprehend the total and present the total. Because everyone looks at it with his own subjectivity by detaching oneself from the rest.

Coming down to our more practical situation where there has to be a merger and unity of the forces. The unity of the practical, pragmatic knowledge and the intuitive wisdom which we carry. Their total integration and total unity. I think that is what we are trying to achieve. That there (Mr. Abedi: This is the unity between the daily work and this intuition).discuss these which we may identifier's intuition or intuitive wisdom as concepts and ideas and then when we go back to the practical side of life, then we sort of give it up and leave this to be discussed again when we get together and from time to time itrefuse from our practical work into these ideas

and concepts not knowing that there is a total flow and total unity of the two. And in order to provide direction to the dynamics of the power or the interplay of power we have to approach both together - at the same time. And that is where we see some managers being more successful than the others because they either unconsciously knowingly or unknowingly approach it in that fashion and to them it is ingrained in them. It is in their grain. It is in their nature to approach it that way. Whereas others have either force of habit or various external pressures have

Mr. Abedi Alright, if others do not have, what is the way to make them have it. Change. They have to change, Now whether they welcome it or they don't. They want it or they don't want it. Now besides that, you have raised a very important point, and for this reason what we are now going to do is that we are going to change the entire orientation of the bank. The orientation from facts and figures and targets, the orientation towards human beings who produce those targets and facts and figures. We have been talking of this many times and we have left it to you that please for God's sake change your orientation. Deal with people to produce facts and figures and results rather than talk of facts and figures and tell them to do it. Make them do it. Change them. And now what we are going to do is that during this meeting tomorrow we will be discussing how to do it because what we want to do is that instead of going from the top to have a figure of 500 million or 1 million deposit in your case, Mr. Dildar Rizvi, we decide here. And then you allocate to the people. It is not that. It would be just we are making a form. And we would finalise it in consultation with you tomorrow possibly where we would say that there are so many people working in your bank and you allocate now or in consultation with them as to how much deposit each one would bring and then build it up and then make it his responsibility. And make it his responsibility and your responsibility to see that their dynamics is such that it would bring and then you have to help them, assist them as invisible joint managers, as invisible officers - invisible and silent officers - you have to deal with them. Change the direction. That would create the dynamics. We are all rotting. For God's sake we have to do something about it. We have been talking too long but we want to institutionalise in order to actualise what we are talking. In order to translate it, we want to institutionalise

it now and that is why these forms etc. this client relationship was first step towards that process. Now we are going to further improve it in tomorrow's discussions as to how to relate this to the people. People oriented management rather than facts and figures and targets, planning and strategy oriented. Strategy would emerge. There would be a planning but it would emerge from the base, from the people rather than imposed on the people ineffectively. So you will have to go to people and deal with them. That is going to be the big change. We are going to talk in the afternoon session as to what would be the key expressions and a new language - an idiom for 1986. I would discuss this in great detail. The new idiom would be the quality and quantity of human energy and its management. And then the dynamics of each individual. The quality and quantity of energy and the quality and quantity of the dynamics of each individual. Then the dynamics of branch, the dynamics of the region, etc. The second one is orientation. And the third one is change. Orientation we have yet to explain. And there are a few others.

But we have to change.

Mr. D. Rizvi Sir, if I may. We have to change and this question has come up to us. We have posed this question to ourselves more than once. Where does change occur. And how would that change come. Who would ignite and who would be the agent of that change. Is that change to be in my appearance and that is happening by age. The mere fact that I am around it is taking place. Is that in my behaviour. Where has that change got to come. Have we ever gone into the depths of ourselves and seen the debris that we carry. We have discussed this in the last conference also to some extent that the change that appears on the surface which is manifested, which is observable change, is not the change that we are talking about. It is something different which is totally invisible and which is not an observable phenomena. That change is not again a static change from point 'A' to 'B'. It is a continuous flow in the current of cosmic change. And that change itself will open our eyes to all that we are talking about. The dynamics of power, the dynamics of inter-relationship, the dynamics of creativity, the dynamics of vitality and vital forces. Otherwise we are just blind and if we are looking for any change as an observable phenomena we are again making a mistake. Here some definite effort is needed to overcome those boundaries and those walls which

you talked about.

Mr. Rizvi

Mr. Dildar Rizvi, what we are doing today is to decide in favour of change or otherwise. That is why I have said we have come to the substantive point. The point is that you, acceptance that you are a dynamics and you are the key to the bigger dynamics. Whether you accept this or not. And whether you feel yourself as a dynamics. Whether you feel about the vitality and the quality of you as a dynamics. This is one point. The other point is whether the vitality of that dynamics is possible and the quality is possible without change. The third thing is that the biggest change is to have a desire to change. So I want your answer whether you desire to change or not, Mr. Ataullah. Mr. Basir, whether there is a desire in you to change and why is this desire. I want an answer as to why this desire and how is it come. Because I wanted to convey to you the reasons why there should be this desire. Do you want to be a rotten self or you want to be a new being. Everytime new, different, fresh, more better, bigger, enhanced both quality and vitality. Now do you want to put on the old clothes, dirty or new, beautiful clothes, every time new, nice. These clothes that you wear on your psyche, you have to change them or not to change them. Now doesn't it give you an air of freshness, feeling that you become fresh? I just can't imagine why people do not give so much of importance to this. It is beyond me to imagine a person who doesn't think that he should be changing. Bashir Chowdhury, do you feel that you should be changing all the time and what is the change and where it is. Where the change would come in you. Where it is needed. And what would you become as a result of that change. To like it.

You are very young, Salman Mehdi, the youngest member in this meeting and you have so much before to change. So much life. Do you have that passionate desire to everytime become better and bigger and fresh and new.

Mr. Mehdi

I would like to just say a few words. Of course my level of experience is virtually negligible compared to everybody

else who is sitting here. At the same time after a year one does feel the magic of BCC running within one's blood. And BCC right from the beginning has been a reflection or an exhibition for the desire to evolve and thereby change. At the same time there are times when one is faced with a slight contradiction or a puzzle. One of the qualities which we try to develop is that of humility and humility is something which we look at in the context of totality because everything which we say and do and feel we would like to do in relation to totality without losing the value of the contact with nature or the realisation that we are very small in the entire cosmos. At the same time all of us want to anew every day

because every minute of one's life is(Mr. Abedi: Would you feel good if you are new every day?). Well in a random manner, it can be disturbing. But as we had said that dynamics gives significance to one's life if infused with direction. And being a system of dynamics and living in a larger system of dynamics which in itself is encapsulated in another larger still system of dynamics. If we have even one millions of a part of a realisation as to which is our direction, then change in dynamics is something which is a very inwardly rewarding process. And it is ultimately that which is reflected in what we feel or what we call the emotion of satisfaction. Purely, sometimes what happens that at any level of age, I think, change is something which induces impatience of the desire to change something which induces impatience. And impatience is something perhaps which does not blend with the context of our lives. Impatience would not necessarily blend with the context of our life being totality. So if one can guard against impatience and therefore all the negative emotions which can be begun by that grain of impatience e.g. intolerance or anger or any sort of negative feeling towards anybody, then I feel that the process of change has right direction. The realisation that one can be patient, that there are so many things which one should not disregard because eventually impatience is disregarding anything. It is trying to reach from one place to another without having to go through all that lies in between. And if one is open and receptive to every experience, at the same time aware of the direction in which one wants to go, then every small thing which ever happens or passes through our minds is in itself a small

contribution to the process of change and it is that which is probably the most rewarding phenomenon of one's life and at the same time major purpose.

Mr. Abedi

Have you seen it. This is 21 or 22 years old. Maximum 2 years in BCC. I do not know whether you could assess his comprehension of what we are talking and what we want. Now I would ask you some more question in the context of what we have discussed. And the first one is, where would you think and feel that the change would come within you. Have you been able to identify that area or that power or that substance or as we call the dynamics. Have you been able to identify your dynamics. And do you believe and do you think that that change has to come within your dynamics. And the power or the order of that power. Changing, dynamic, order of that power that you are with its qualities. Has it to come within you in your qualities. Now it is not a question of being able to express it. I would be happy if you express to the best of your ability whatever you can, I would welcome it. At the same I would like to know your feeling that you know that where the change has to come. It has to come in your dynamics. It has to come in the power that you are with all its qualities. So change, as Mr. Dildar Rizvi had said, not in your physical self, not only in your thinking. The question is, do you identify your dynamics - that substance which is your feeling. Change in your feeling. I want your answer whether you have any degree of identification or any reflection in your feelings of what and where the change would come. The substance in which the change is to come. Have you been able to feel in your feelings that the change has to come in you. It is too much to ask you to identify and know and feel your psyche. But change has to come inside you. If you think that you have not understood my question or you will not be able to reply it does not matter.

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Perhaps what I would say is something which is a little elementary in this respect. Most writers for example, were considered very great who have people feel made a nice contribution to human thought are those who to a certain extent have been able to express in writing or in their speeches or talks. Those feelings which we all feel at some stage or other but have not been able to put

our finger on to it. That is why sometimes when you are reading a book, you read a sentence and you say, I really identify myself with this writer because he has said something which I have always felt. And yet I could not say it. We are in a process of continuous evolution. I confess I have never looked at myself at Bombay Branch or the BCC world in the context of the word dynamics and all that it signifies. We have been talking about energy system but dynamics is a word which infuses a new sense of urgency to what we are doing. And perhaps what I have learnt today is this new sense of urgency and the need for accelerating the process of change while at the same time retaining all its positive elements and not making an incomplete process.

Mr. Abedi

Now Salman, it is like this. That you say all thinkers and writers, scientists and philosophers, when they have discovered things they have discovered them in their feelings. In other words they have been able to identify their feelings in the reflection of something which they have discovered or which they have been able to identify themselves with in the cosmic dynamics. This feeling comes to them. This feeling might have also come to you in its own way and in its particular degree and measure at one time or the other. It comes to everybody. Dildar has that. Others would have. It is elusive. It goes away. Then it does not come for years or months or days. What I am saying is that you must identify your dynamics and if you all think that this is not going to happen, that none of you are going to go back from here and consider yourself as a key to the dynamics of the branch and if none of you are going to go back from here and see that everybody is a dynamics and none of you are going to keep this dynamics operating and those our dynamics operating and making a bigger dynamics and providing it a direction and none of us are you going to relate with the people. None of us you can see the dynamics outside the physical selves. All that you know about others which is not your knowledge about others but your knowledge as you see it about others. See others. Then it is all again a waste of time, Mr. Naqvi. But if a few of you can go from here and consider this that you are managing a dynamics. Become people oriented. Give more to management. We have been talking of this. We have been requesting

you, ~~we~~ have been forcing you. We have been trying to give you programmes. We will give you another programme where you will have to relate with the people. But you may again just leave it. And you are not going to change even to that extent that you become people oriented from figure oriented. Then it is again a waste of time. Now we are trying our best to bring you in that discipline through the discipline, through an organised effort to change. But there has to be a willingness to change also. A happiness on your part to change. As he very rightly said, it causes impatience. You can't change the dynamics everyday. But you have to start the process. It is just a question of first of all having a desire to change. I do not know, Mushtaq Saheb, this is very new for you. You are a very important part of the dynamics of the Far East Region. I have been writing to you about Tokyo, about your contribution in Hong Kong itself, about your preparing. We have to discuss all this tomorrow. The whole day we will have to spend in this. And we will have to do it very carefully and cautiously and in an organised manner that we do not waste time and something is produced as a result of that. Change in your dynamics and understanding that you are managing, Mr. Mazhar Abbas. Where are you today. I think some turmoil within you.

Mr. Murari

At Bombay we have not one Salman. We have many Mehdi's there and I think you have met many of them.

Mr. Abedi

Yes. I have. And when some of them may not be able to express it but there are really who started understanding.

Where is the origin of change.

Mr. B. Chowdhury

Change has to be within. It has to be felt within. And the only real change is the change which is within one's ownself. Sir, the problem is that change we can't escape.....

Mr. Abedi

Mr. Mitra said drawing power from the cosmic power or flowing in and out of the cosmic dynamics. Flowing in and out of the cosmic dynamics or drawing power from there or giving power to the dynamics depends how much are you, how do you play the game of the dynamics. Mr. Shahid Jamil, mind it, drawing power out of the bigger dynamics. Releasing power into the bigger dynamics.

Now we are getting into the dynamics.

I was wondering this morning about the impatience or about the speed. Mr. Salman Mehdi told me about the impatience and you said change would come in any way. To what degree. Change in your physical self comes at a span of 60 or 70 years which is visible and then there becomes a major change when you go in the grave. I not you. Then there is a change in your psyche. There is a change in your dynamics. Now today we are talking of dynamics and psyche at the same level and meaning. I was wondering how slow is the change in human beings on the average if you see. This change in the context of the time since man came into being. Human beings came into existence. Have I to reconcile that the change is very slow? This was the thought that was bothering me in the morning. Because I wanted to know whether this is going to be an exercise in futility. My faith that change can become, can be speeded up, can be accelerated provided there is somebody who can bring about that change. After all in the life of Newton and Einstein, in their own life time when they were born. See the change. It was in the change in them that reflected the change in their works and what, it changed the world. This world is no more what it is today and knowledge once acquired can never be erased. It has become a reality. How accelerated the change was in Einstein and in Newton. So it is possible. It is not impossible. Whereas in the vast majority of human race either there is no change or there is very slow change. To which group we want to belong. I do not expect the change that came to Einstein when he was born until when he died or when he discovered the atomic energy. But some change. On what change, Mr. Chandavarkar.

Let us be informal. When there is, Mr. Mazhar Abbas, you are suffering from the imprisonment of your psyche which restricts and constraints your change and gives you a new self everyday and when you are disoriented you come to me. I feel the same experience. I welcome, I love when you wrote me that letter. That was a sure sign of your eagerness and desire to change. Whether you were conscious or not it was much better than an one of those who never want assistance from others. I beg everybody every time and when somebody provides me slightest input of change I am so thankful to him. So I am not disappointed. That is why I am not giving it up but then I measure the cost in terms of the price that I have to pay for the reward that I would get. I measured the change that would come in you and the cost that has gone into your coming and not being there for two or three or a week and producing. But what were you producing. It has made much difference. You are after all thinking that you are engaged in such important matters. Right. But they are the least important. Important though they are as they are but least important. The important would be when you would be managing the dynamics. When you would be giving the time to management. When you would be changing yourself. When you would be changing others. When you would change your priorities. When you would realise the importance of change and the understanding of dynamics and the importance of orientation making people, providing them. When you would be enlightened people. When you would be regaining your vitality and quality and injecting it into the dynamics of your region. So we think that we have lost so much in your seven days loss not being there. It is not a loss. You think that it is a big loss. Unless there is a total, Mr. Qaiser Raza, unless you have not at all or totally not been able to have anything, take anything from this meeting.

Mr. Velmi and Mr. Patel excuse my openness and frankness and rudeness if it is. May be that your coming here is a big price or may be it is a total loss and loss to what that you would have done today. Tell me what have you done today. And what would be the value of that. And what is the value of a little that you have gained here. If you have not gained at all, then even

that loss is big loss because you would have done that you would have.

Mr. Naqvi

It is not something new but probably a different realisation. Answer to the question where the change would take place. Where the change would come from. Firstly when we are flowing in the stream of ^{absorption} ~~extraction~~ it is easier because we absorb the right meaning of the words but when we start articulating and expressing it, then the meanings get somewhat vague and distorted. Change as I understand, Today we are discussing in the context of quality. In the quality dimension. Quality is the truth. Quality is the reality and when quality is energised it becomes power. It is in that context that at present this realisation of change - change takes place in relationship. Relationship is the substance where the change takes place. (Mr. Abedi: Mr. Naqvi, either it is a substance or a ^{relation} ~~measure~~). I would say 'substance' because measure is then something else. I don't have a better expression but to say 'substance'. It is not a substance in fact. The change takes place in the relationship of the part with totality and if I use the terms which we are using today, in the relationship of one dynamics with another dynamics. Now if I realise that my individual self is a dynamics and is a unit of dynamics and that it is a part of a bigger dynamics and suppose that bigger dynamics is the cosmic dynamics and I am relating my individual dynamics with the cosmic dynamics, then the more intense my relationship with the cosmic dynamics, the more speedy and more voluminess would be the change. The greater my realisation of that relationship the greater would be my knowledge, the greater would be my power. So it is in relationship. You can apply the same thing to an individual member of the organisation with the organisation. The principle is the same. The change is in relationship. The change is in the individual's relationship with the organisation. The more intense that relationship with the organisation, the greater is the speed of the change, the better is the quality of change. The greater is the realisation of the purpose and objective of the organisation. The greater is the movement towards the achievement of that purpose and objective. The greater would be the change in the individual.

Mr. Abedi

Mr. Naqvi, please write down the transcript of all that you have said because you have very significant things. There are two things which you have said significant. You have expressed them very well. One is that you have said that quality becomes power when it is energised. This is what I have been explaining and everybody has been explaining but you have said it. Quality becomes power when it is energised. Or then it becomes dynamics. This is what I have been explaining this morning. The second thing that you have said is that change is in relationship. And this is very significant. I have understood. The substance which is relationship. I have understood.

Mr. Naqvi

I think this realisation that the change is in relationship, it can be expanded and you will find it extremely fascinating.

Mr. Abedi

Change could'nt be without relationships. Change could'nt be outside the relationship. I mean relationship is also a dynamics. It has to be.

LUNCH BREAK

That ocean of quality, quantity and time. You can say also of silence. Time, silence, quality and quantity. It is an infinite ocean. And in Miami I made it a point that it becomes infinite because time is infinite, quality is infinite, quantity is infinite, silence is infinite. It is limitless and anything beyond existence is a state of no existence. And if we existence we can only see it contained in the state of no existence. On the other hand, what I said in Miami was the other aspect which had not been spelt out many times before that when we are talking of quantity or for that matter quality, it is contained in the infinity of no existence. At the same time whatever is in existence goes in its ultimate into a state of no existence. Because go on dividing. There comes a point when it goes into a state of no existence. Therefore there is no question or no difficulty Mr. Dildar Rizvi to understand as to how the infinity surrounds both ends. The end of totality and the end of the smallest part of existence. Disappearing into again no existence. So no

existence is at both ends. And no existence is also built into each part. And each part goes on two sides. One it goes on integrating with other parts. It becomes totality. And the other when it goes on dividing and goes into a state of no existence. So in the process and as we have said in change also, it goes between existence and no existence. So it is all infinity. It is a state of no existence. The truth. And I explained this to you. So it is a question of going into the ocean of truth which is time, quality, quantity, silence, or anything you may say. For convenience I just mentioned this. And .get.out of that whatever glimpses you can get of truth and explain. The point I am making Mr. Naqvi is that you cannot always take a dip into that infinite ocean of truth. You have to be ready for it. You have to be attuned to that. And that is where orientation begins. And it is a question of orientation that takes you into that. And if you are an oriented man then you can relate the truth and the truth to whatever extent you can. The lesser you can relate to the truth, the more you are disoriented. And as Mr. Naqvi had said, the truth is also in relationships because it is dynamics.

About the dynamics - just to dilate a little more on dynamics - dynamics is the flux of energy contained in power or in quality. The energy's quality is power. Power has its own laws and its own qualities which are the same. Its own nature. And its nature is infinite number of qualities. So the power when it flows and gets into the play of its own nature, when its nature starts playing, then the dynamics takes different dynamic orders, shapes of power. Now it is on abstract and I am giving you an imagery of abstract that the streams of power or the streams of energy enfolded in power or in the glow of power, they flow into different orders, into different configurations which make different orders. And these orders as I explained in Miami, perhaps I have found it in these notes, these patterns and order of power, patterns and order of power as shaping themselves by its very nature have their own tune and their own rhythm. So dynamics, anything, has its own rhythm. All the forces of physical power, for instance, the wind, the cyclones, the volcanoes as they erupt, the mountain, the snow, the melting of snow, the waves in the ocean, all the life that is in the

ocean which is no limit, with all the creatures, and all the phenomena within that, beyond the earth and the space and beyond space, which the stars and beyond that and beyond that. All this is a dynamics and it has its own rhythm and its own music, its own tunes which merge out of the nature of power. You have the same thing. Now it is a question of your being able to have that balance and rhythm which can get into the rhythm of figure and higher quality and quantity of dynamics. Unless you have that you cannot get into it. Now we started only with a very preliminary discussion and meaning of dynamics. Mr. Tariq Jamil thought that I should get into greater detail and I should explain all that we had. There we only talked of dynamics in 2, 3 or 4 hours. Here we have many subjects because we are talking of '86. So it is a question of your dynamics getting in tune and rhythm with the dynamics of your environment. And further that dynamics getting in tune and in rhythm of higher dynamics. It is where your market place and you and your region and your branches and CSO, if they acquire that balance and rhythm, individual to individual, that rhythm is the first thing and that is what Mr. Naqvi said that it is in the relationship. They dynamic is contained or the dynamics contains relationships or is made up of relationships.

I am talking now of the second subject and that is orientation. And this is where and how I have started. What is orientation. Orientation is the dynamics of an individual human being getting in rhythm, consonants and tune with the dynamics of other individuals and the environment and at the bigger dynamics and yet bigger dynamics. Orientation, Mr. Mazhar Abbas, in its essence, in the essence of its meaning, in the finality of its meaning is your dynamics. Your particular order and pattern of the quality and the speed of your energy which is called vitality getting in tune and rhythm with the other. When I said it is in finality what orientation is, I mean that you have to be your instinct and your soul or your dynamics. Instinct and your soul or intuition whatever name you may give it is a dynamic form - is your dynamics. And that dynamics in you has to be in tune and in rhythm with the higher dynamics. It means, I said infinality, in its essence of its meaning, I mean, Mr. Dildar Rizvi, you have to be totally in tune with your environment.

Look at us. We live in an environment. And we are not by an chance in tune with or near in tune with the environment. Or even touching the bigger dynamics in which this smaller dynamics is playing its game.

That is orientation. And at the other end of it is disorientation. Isolation. Insulating yourself with the merger of your dynamics with the bigger dynamics. Now we don't talk of environment. We are talking of dynamics. A power. That makes all the big difference. Orientation or diorientation. When people get disoriented more and more disoriented they get more and more isolated and they go on insulating themselves. They go on diminishing themselves. They go on freezing their dynamics. They go on becoming static. And that is death. Because life is dynamics, flow of power, energy. People are dead while they are living.

What were the two things I said makes your life a misery, a total depression. One was disorientation. How can there be two dynamics getting one into another unless the dynamic pattern and order of power is changing. A role in the process of change that they can become that. How important becomes change. If you are not changing, then you are depressed. Then you are disintegrated. Then you are static. Isolated. Frozen. Change, dynamics, orientation, power, the game of power. I could have elaborated this but I would come down to what you said, Mr. Dildar Rizvi. Having a realisation or having energised the meaning of all that we are talking and mind it, quality, as Mr. Naqvi said, has to be energised to become the quality. Quality cannot become a quality unless it expresses itself through a medium. And you are the medium of quality. So long as quality or any particular quality remains in your mind, it has not expressed itself. It would express itself as soon as it gets energised within you. That is the moment the quality becomes reality and not just an idea. So and that also, quality to be energised has to become yours and you have to change and the quality goes on energising in you and there is no end. You do not have to fear. Go on adding quality. Go on making ideas your own, changing. When you change, then it becomes quality. So it is quality, it is quantity. It is time. It is change and this is all that you are. I am coming to the point your raised, Mr. Dildar Rizvi.

The question is that when we are sitting in the office and we are dealing with the staff or we are dealing with problems or routine, where is all this meaning. It disappears. And you are saying that you have to unite. By that you meant that whatever we do when you are that quality the unity is when you become the quality, you change. You become a dynamics. A dynamics which you want to be a dynamics knowingly. Then whatever you will be doing would be the result and the product, outcome of your dynamics. Then there is unity. You don't have to bring about the unity. You have to become the dynamics and the quality and then it reflects in your actions. Ultimately, then it is a question of you becoming a dynamics, knowingly, consciously you remaining a quality. You energising the quality. Energising the quality is that you change. You become. Finally it comes down to the people. What they become. What their quality is. This organisation would be what they are.

Is it not your responsibility to become a dynamics of quality and vitality and purpose and a direction. Is it not a responsibility or a function or a role of yours to make people a dynamics of quality, vitality, bringing them a purpose and providing them a direction to the dynamics, to the individual units of dynamics, to the dynamics of branches, to the dynamics of regions, to the dynamics of the market place environment, and if you want to bigger and bigger dynamics and to cosmic dynamics. It is a question of getting on to the laws and rules of the dynamics which govern the dynamics. If you control and if get over control of the rules and the nature of the dynamics, the power, the nature of power, then it is a same power. It is the same nature. You can relate yourself to any dynamics. Translating it into your profession and banking, my first question is and my initial request is that do become interested in this, in the dynamics, people. Become people oriented. Not figure oriented only. Figures would come out. YOU have to deal with figures. Mind it. Again I should be misunderstood. But get at the root from where the figures emerge. We discussed this in Hong Kong. Make people relate to, that means orientation. Now it is a question both to you Mr. Vilayat Abidi and the UK region and to you. Let me know. Bombay. Egypt is absent. Africa, please tell me what is your real, having understood what dynamics is, orientation. You may be sitting in a place without any orientation whatsoever. Orientation reaching or taking you to individual clients. And the dynamics that all the

clients put together create. Hong Kong as a city, as a country and region and the whole region. Take the example of Hong Kong. Your orientation, the orientation of each individual member with the market place. If you have got a thousand persons, two hundred officers. Suppose we talk of officers whatever the number is, how many of them are sitting in isolation with their environment in the sense that I am using. How many of them are conscious of their dynamics and the dynamics of the environment and the merger of the two dynamics making a bigger dynamics. How much they are in rhythm and in tune with the dynamics of Hong Kong. Each individual client and totality, business. Now you may not be able to achieve a perfect orientation but is your mind, is your feelings directed towards the need for orientation. You talk of a few clients every year. And also that you only talk in terms of so much deposits and so many accounts. Whether each manager, each officer, say 200 officers and managers in UK region, each one of them having some orientation with the market place. Not with the market place, 20 clients, orientation with 20 clients. How much is your focus on this and how much is your time spent in dealing with problems and treating these situations. In your case also it is not organised. You are going is right but you are going into the market place. Now we want to do it in an organised fashion. And that was the beginnin of the client contact and relationships. The client contact and relationships was the beginning of the process. Now we further refined it and elaborated it. We wil discuss that.

My question is, Mr. Zahir Chowdhury, and Mr. M.H. Shaikh and Mr. Patel.....

End of tape

BCC - PRESIDENT'S MEETING

(UK AND FAR EAST) 2.12.85

Tape 3 - Side 1

Side 2

Tape 3

We will discuss that. My question is Mr Zahid Chowdhury and Mr Hashim Shaikh and Mr Patel, Zahid how many officers of yours are engaged in the process of orientation with a client in what depth do they know their clients? Which is your market place have you clearly identified it? And what is your orientation with that market place? Mr Subhan Siddiqui what are you doing, and Mr Velmi what are you doing in UK Region? Can you change, can I expect Mr Subhan Siddiqui and Mr Velmi to change, or should I not think of your changing. You are doing important enough business you are doing important enough work for banking there is no doubt about it, what you are doing is important, extremely important, we can't exist without that.

But I see you not as you are, I see you in much bigger dimension you are without any doubt a much bigger dimension. This time when you go back you would not find yourself relapsing into a situation where you just forget everything and you are back into your old form because you won't go with certain forms which while you would be filling in you would have to go through this what we are talking all that I am requesting is that when you would be doing that would you be again doing mechanically or would you be doing with a clear understanding and knowledge and feeling that here is your going in the process of orientation and through that you would bring the change in the people. It's already said so many times you would make the people through what you would make them relate to.

1986. What is 1986? 1986 could be anything. 1986 will be what you would make of that and 1986 would be all that would be the difference between 1984 and 1985 and 1986, the change, the change in you, the change in other people, change in the dynamics, change in the quality and the vitality of the dynamics, new order, new flow of power, new patterns in the flow of power, new order, in terms of quality and quantity.

1986 in short would be the dynamics that it is going to be for
~~2002-2003~~ Now I would ask you what would be the dynamics? And
how would we be a different dynamics, would it be different
when you would have all the people get into the process of
change, the dynamics of every individual coming to play its
power and it is for each individual for the branches, for
the regions, for the subsidiaries, heads of subsidiaries,
divisions in the CSO, the dynamics of CSO, every individual
in CSO, and more important than anything else the Support
Centres, I think everybody would be free to ask for help from
each other as I said, whether it's a question of orientation
or when one gets in despair as a result of disorientation and
no change situation, I would ask every Support Centre in CSO
to ask me if they want my assistance to become silent and
invisible partners in the management of regions and subsidiaries
and branches, I don't mind if we do not discharge ourselves
as well as we would like to, doesn't matter we will go on
making efforts, but the Support Centres have to play that
silent and invisible role of joint chief executives and it
is for you to come to them, come to me also, directly. Mr Ameer
Siddiki are the forms further developed. Could anyone ask
to get me copies.

Now let us say that 1986 would begin with a few new key
expressions or idioms. The vitality and quality of the dynamics
that each member of the staff is and under that you may write
the vitality and quality that the dynamics of a branch/region
head office of the subsidiary support centre and CSO is,
orientation of each member of staff, change in the dynamics of
individuals. People orientation as against orientation
towards facts, figures, planning and strategy all these to
emerge from the dynamics of the people. Where you have
written change, the heading should be "Wind of Change, Wave
of Change". Intentionality. Sales Force, Elite Sales Force.

A) ~~Realisation~~ Realisation of energy of each staff.

B) ~~Realisation~~ Realisation of energy of each staff - measured accountability.

Change as a powerful resource - Time is the most powerful resource. Where you have written the "Wind of change, the wave of change" you see what I said there was in BCC 1986 there would be a wind of change blowing and there would be a wave of change that would come and stir the whole dynamics. It is extremely important that there should be a powerful wind of change to sweep BCC and a powerful wave of change that would stir the dynamics and provide it a direction this is possible only through bringing about a change and studying the dynamics of individual members, people orientation. How much time of yours would be given to that?

~~We~~ We could talk of sales an Elite Sales Force, but before that I should say that expressions and idioms of 1986 are these then select out of these the key expressions. I had selected that these three of key expressions, one was vitality and quality, units of energy means the dynamics of each individual is, the vitality and quality of the dynamics that each individual is. 2, dynamics. 3, orientation. To be brief vitality and quality of units of energy, energy psyche and then dynamics and orientation, simple we understand that, what we mean by dynamics and what we mean by orientation and the three key expressions would be vitality and quality of units of energy, (dynamics of individuals) individual beings. second dynamics and thirdly orientation.

We will continue to discuss the whole year dynamics and orientation. If you like you can also include sales force and elite sales force these should be "four". There could be three subjects that we can still discuss we have about an 1½ hours because the forms are not ready, we can discuss one is a sales force an elite sales force, and the other is time as a resource and change as a resource. I had written it, Mr Naqvi at different times in different ways.

Management function as formulated in the meaning of the following expressions. There are three; quality and vitality, dynamics and orientation. I don't know whether it was Mr Saleem Siddiqi who said it or Mr Bashir Tahir, somewhere it came from, ~~Mr~~ **Mr Ameer Siddiki**, that 1986 is in the day which is 1 January 1986 there is also meaning in that. It means that you take it so seriously, if we say that the whole year is contained in one day you can not ignore that day, it must begin and we must prepare for that, and where you put change, below that you please write, when you said that "wind of change and wave of change" write below that;

- A) Change in the dynamics that each one of us is.
- B) Becoming a medium for the expression of quality, for the quality to express itself, becoming a medium for the quality to express itself.

Mr you have to become a medium to let it express itself, it means that you have to become - to become quality not just to think quality, and then you can say:

- C) Change of habits, or change in habits, change in style, change in perception, change in outlook, change in feelings, change in your quality.

Would you like to write another word "driving force" in the idioms in the expressions - "driving force". Finding its origion and source, where does the driving force come from, and helping others to identify the driving force within them.

Let us talk of these four subjects; one is the sales force, the other is the, time is a resource, change as a resource, and the fourth one the driving force. Should you like in the expressions you may also write atonomy versus evolution - this we discussed in the last meeting if you remember and then say that - atonomy within the process of evolution.

It is a question of how you perceive and how you comprehend and feel the meaning of time as a resource, Mr Naqvi time is a resource and change as a resource.

"Time is usually seen as resource but change is not usually seen as a resource."

Is time seen as a resource, is it treated as a resource in management? Mr Masihur Rahman. What are the essential resources in any effort, financial resources, human resources and time, Mr Mahmood Faruqi is time treated as a resource, generally?

"I don't think so sir, but it is critical resource."

Critical resource, that changes the whole context the whole meaning. Mr Banerjee is a critical resource which is the most critical resource, the financial resource, the human resource, the time.

Sir I quite agree that time is a critical resource but whether time is a resource or change is a resource that is the question that I think you are asking, and then if we view change caused by time then time is the resource, but if we view time caused by change then change becomes the critical resource, the other way round."

What is the difference between time and change?

"Sir if you move the glass from this table to the other table and if I look at the clock then I might say that how long it took for the glass to move, what I have done here is to look at the clock first, look at time first and think of the change as a cause of that time, but it is the change that actually produces the time as a measure, not the other way round. If so change becomes the main resource and time

becomes our artificial way of grading of measuring that change."

Is it true?

"Sir it is very important when you said that change is the cause of measuring of time."

Is it not interesting whether there are two resources or they are one of the same thing, did we discuss this in the last meeting? No. We have discussed this occasionally in our smaller meetings. Who brings about the change is that a resource also? It is dynamics, it is change, it is time, it is human energy and power, it is quality, it is vitality, what is this cycle we are asking you to bring a change within you which implies that we are asking that you are the object of change and then we are also asking that you change yourself, so when we say that you change yourself, whether you are an object of change or an agent of change. Mr Rashid. Who changes you who is the agent in that case?

"In that case relate myself with the environment, and in the feel of feeling I change the necessity of the hours of change, that is what changes me. If I do not feel about the change I can not change, and that depends again, as Mr Naqvi said the relationship, how I relate myself with the environment."

"Could the perception be the initiator of change, because if I do not have perception of change itself, then I do not know what change means for me."

Mr Banerjee, what is this cycle? Mr Mitra.

You see we are getting disoriented.

"We are always objective of change, but not always agent of change and that is where we contemplate on change, there would be shades of change, I am talking in terms of psyche and not exactly the physical change. There would be change which is involuntary which would also reflect decay."

Mr Naqvi this is important what he is going to say, it might give us a clue as to where the cycle starts, please say it again. Change may be involuntary.

"Yes Sir, there will be shades of change, one would be the involuntary change. Where our psyche would regenerate decay by sheer involuntary action, not responding to environment, or not getting in tune with the process."

Not responding to yourself, but responding to the environment that is involuntary, but you do want it, you do not know it, but the change is coming by itself.

"The second shade would be where the change is positive but is still involuntary, because one is despite being part of the environment is not conscious of the environment, but the environment is enough to make change on oneself."

So it is still involuntary but positive, it would not be decay but it would be a change, but still you are an object of change.

"It is in the second stage, for example if I am in healthy environment and that is where we can trace upbringing, I am in healthy environment and therefore despite lack of desire to change, I will be changing, because the environment itself is healthy. The third change would be the real positive change which is what we are talking now that would be the change which

emerges out of the desire to change, where one is not only the object of change but is an agent of change, and that is where I recall Mr Naqvi once saying that we are the only creation which has the discretion to evolve and if we don't evolve we will be defying nature, and that process of change which emerges out of ones own desire to change is in tune with nature."

And what is nature?

"Nature evolves towards totality."

I thought that I should make it simpler if possible it is a nature of power, it is the dynamics which emerges, it is a nature of power which emerges into dynamics and the nature of power is change, and the critical resource is this nature of power which makes you a dynamics, while that nature expresses itself that quality or nature as may be called expresses itself. So that is the critical resource call it by the name of change, that is a nature of power, change is a nature of power, call it by the name of time there is no difference between time and change, time only measures change, the way that we have to look at time or change creates time as we look at it, at the centre, at the heart of the truth and reality of existence is the nature of power, and anything that is power or dynamics has its own nature, so you have to realise this critical resource which is there within you.

"Branch managers should talk to the sales force in that branch and then its cumulative effect should be consolidated in the region then it should come to the Support Centres then we will know exactly that because when the staff link up these forms then you would know what we are saying, because if I give you two exercises when we say that what will be the deposit of Bombay branch in 1986 or Hong Kong in 1986 or UK. You will give me a figure and then we put that figure confidential and then we start building the figure from the

people who are going to be, you will find a variation in it."

"Perhaps I didn't explain properly, what I meant to say was that if possible we should try, it is an excellent idea, it has to be started, but if possible we should try and keep the paper work to the minimum. I just highlighted the need for keeping the paper work to the minimum."

This is the very minimum.

"So I was only highlighting the one, the need for this form and secondly the need to keep the paper work to the minimum and third, I wanted to mention to you, just to answer your question when the 1986 deposit figure of Bombay branch of India region has emerged from people fully it has not emerged from me, we went to the people, they are the ones."

Mr Murari it is irrelevant in your cases but it is relevant in other cases, because it has not been.

"Sir I am just answering your question, I am not saying."

No but because your case is not applicable everywhere suppose from other places the people had not been concepted to that extent.

"I think I have achieved my point already, people have agreed that they will keep the paper work to the minimum, that's it."

"Thank you very much for this suggestion, and we will certainly minimise to the bearest, but my concern is not yet gone because I am sorry, I am not trying to press the point but I am only trying that it should become a part of our psyche, we should understand what is happening, it is not simply a new design of a format or a new system of reporting,

or a new way of collecting the figure, it's not that at all."

Just excuse, Mr Imtiaz Ahmed and Mr Anis are enjoying some conversation, or some suggestion, or some response, or some joke, but I can assure them that their joke is going to be converted into a form to be filled by them.

"Now let me address this to Mr Dildar Rizvi because Bombay is a very complex unit and it's not that large. What is your view about it, how would you go about it?"

"Mr Naqvi a senses a change which is taking place its not just loading someone with forms its setting a direction and creating a sales force, clearly identifying those who will be selling."

Would it not be also vitalising and bringing quality to the dynamics.

"Yes and bringing those people right in front who had the ability to sell and giving our best to them by way of attention. So if it is looked at mainly as a form filling exercise then you will have difficulty."

And he is not doing that I know.

"No I am just saying taking it from what you have said so this is what we have to, instead of bringing the form forward we should try to bring the concept forward and discuss that at length because we want to create a large number of sales people and identify those who are already who are amongst us as sales people and then we monitor as to how their energy is being actualised, utilised, and how we are interfusing with them, what support we are providing them, etc.

So concern is there not only in case of Mr Murari, elsewhere also, amongst my own colleagues there is concern as to paper work and the burden of paper work etc, but if we try to emphasize the other side, that is the job of creating a large number of sales people."

And what about the orientation of these people? Will you bring about that orientation in any other way? Please tell me.

"It's not possible."

No but please tell me, have we not been talking of people oriented operation in BCC for a long time, have we not been talking of the energy system, the energy of that every human unit is, the utilisation of that energy, actualisation of that energy, the evolvement of those people, the development and growth of those people have we not been talking, how much has it taken place. Now in your case, excuse my impatience, it is not only that it is one man going to, but all the members of the management committee have to take a certain number, 50, 60 members of staff to deal with the branches and the staff, and then they will have to come in contact with them to have an orientation between them and yourself to create a dynamics, between the two of you, between all of them and you, between a system to create a dynamics and an orientation with the market place of those people, and I was saying that if they come back empty handed then you will have to support them, then you will have to tell them how to do it and then you will have to tell them that once you start getting in communication with them there will be a change in you, you will become more dynamic, you will become more alive, you will not get aloof, you will not get disoriented and disenchanted, you will not become depressed and isolated, all this has to be done, I have said what you were saying, you wanted to focus on these aspects, because we want to do it in the shortest span of time, carry on then.

"Then there will also be difficulties in implementing it because within the individual officers, but that is all part of the game, if you know very clearly what we are trying to achieve then you will gradually implement it, and it may take a few months before you start getting all the forms with the great regulatory, there may be some lapses, there may be some wrong forms arriving here, a mix of the relationship form with this one. If still having said that, the two could be combined in one form at least to start with it will be a help, but if it cannot be we will find another thing."

I think the second form is only a summary.

"No the relationship form. I have not seen this form so you must forgive me for my ignorance. Mr Rizvi you are filing return after return for the assets of the bank, without complete and without grumble, and you are filing return after return to the regulatory authorities without any complaint and without any grumble. So I am only saying do not bring the issue of forms and reporting as an obstacle to the implementation of the concept which we are trying to stop. Secondly that rest assured, that we would want to minimise it as much as possible and certainly we will keep the time factor and cost factor and everything in view, but when you say that it would take six months, why would it take six months? Because we are not asking that you should report to us, what we are saying is you should talk to your office, you will have to talk to him you will not take six months to talk to him, you will sit with him, and you fill out the form what is required is simply mailing of that copy, we will simplify that and try to see how simple it can become and the errors can be rectified so it is not going to be a long process, what is going to happen is which is my concern, that you will become bored with the exercise and it will not be implemented."

And why would we become bored? I tell you why, because he

is not used to it, he is not prepared to change the priorities.

"Exactly, this is what I was going to say, that, for example this what has been said has been a concept, we are moving from the concept to its translation now, we have discussed the concept in last several years, we had made profit, man programme, so many things have happened in the past and we know that it is the human resources who would bring business and deposits, this is a known factor, why was it not been fully implemented, that we had not given it sufficient priority, it is a question of priority, it is a question that whether the manager would give 70% of his time to operations and credits and advances, and 30% of this, or he would create a machine where he would give 50% of his time to this."

Or, Mr Naqvi, he was giving zero time to this whether he would give 5% of the time. How much time, none of you are prepared to change, your style, your habits, your priorities, this was my second visit, and in fact I became impatient, that people are not changing, we are talking and talking and meetings and meetings all that we have talked will now be reflected through this whether people want to change or they do not want to change and we are going to support them or are going to become a unit again and we will come and see Mr Nadir Rahim, would come and see Mr Ameer Siddiki and Mr Saleem Siddiqi and their own areas of support would see whether people are changing or not and Mr Tariq Jamil has to help and Mr Patrick Lynch has to help, and we will be staffing people here, we are creating so much work for ourselves also, but we just want to support you in this. It is a very simple question whether we want to change or not now let us see, through these forms, some day Mr Murari would come to realise that he has got say 30 or 40 officers

who are going to do this work, and then you would say that they give 20 to each officer and they become 30 by 2,600 clients then you would realise his maximum capacity is 600 clients suppose, hyperthetic 600 clients, is India a market place for 600 clients then he would have no alternative but to improve the quality and vitality of these people and their dynamics, and the dynamics of the bank there and improve this 600 with the same people with 1,000 so then we will have 1,000 clients, then he would ask a question to himself, 1,000 clients in the market place like India, is it enough, and UK in the global market place because UK cliental is global 1,000 accounts, then they will say alright we will have not 50 but 100 officers, then he would not complain to me that I have no place, he will find out the place, then he would employ 1,000 people when I suggested a year ago that you would have 20 branches or at least 15 branches of 100 people each, it was the same concept the larger number of the people the larger quality and vitality and dynamics of people, better oriented they would move towards that so we want you now to see your own capability and your quality and vitality of dynamics and the quantity of your energy in your own mirror, and if you don't see it again then we will come again to support you, if the support centres also do not do it then I will again do it, and request everybody, and if I don't do it, then you will do it surely, it is a pure and simple question of formalising of organised effort as we said, you would come to know the number of accounts are not increasing and then we would see what type of business we have, and what accounts we have, emphasis I started with 25% and you all found it so difficult to give 25% to your management function and today your 5% is your management function, they might have gone to 10% and the day would come when you will be giving 50% of your time to the management function. In the credit division they are processing the credits sanctioned, approving, disapproving, rejecting, monitoring to the extent that they are, no not management function the quality of the people, the dynamics of the people

the dynamics of the credit division with the dynamics of the entire credit operation of the Bank. I say, we say, I think you will start saying it because you haven't heard it yet that BCC is going to specialise, going to be one Bank whose especiality would be corresponding banking. If the International Division have a 1,000 people of quality and vitality and a dynamics and orientation with the market place, they can produce a \$100 million net profit out of that alone. It has to be done. We have to change gradually and we have to change fast, we have to change very quickly, so it is a question of total shift in our approach and attitude in the management concept all that we have talked has brought us to this point. If we had not been doing all that, where would we have been? And that would make the difference between this bank and the smaller banks, and even the bigger banks, and the final analysis it would be you. People. I think these two forms are the very minimum. Now its a question of examining what is overlapped between the two, I would suggest that that overlap should exist.

"Just one submission, one very small point, that we were talking of change and so on. If we start looking at this form as people, I think the problem will be solved, the number one column and this is name of a staff, if there is orientation of this form then the process of what. The number of people individual and the total number of people, and how many people you involve in it, stock what ever you may discuss you never do it, unless you start doing it. I do not know Support Centres are taking upon themselves the authors of this responsibility, the regions may find the invisible support and the silent support not forthcoming, but it wouldn't be invisible and silent if it was visible to them and known to them, but the question is that the final test of the contribution by the invisible chief executive would be the result, so you are not on test but it is you, and the CSO, Support Centre both, Mr Nadir Rahim, you are sitting together you are no doubt visible joint personality.

"The UK region and personally devote any number of hours necessary to assist you to come."

Spend one week there. And what UK region? Yes they say its a question of the Support Centre, now Mr that committee will work in your case, don't worry, that will not remain a committe, but that committee would be divided. There a certain reasons we will find out, we are not going to discuss it here, but don't think that committee is only camouflaged committee would work very effectively.

"I don't want to change the direction, you see I go down to the practicality, this they should see it and this is accountability of sort also, measured accountability but they should also assist us in other areas as well, Centres, I am talking about, the Centre should assist us in this exercise which is vital but also in the other exercises which are our other problems not only focusing one and leaving the other."

You have changed the direction of the meeting and you said that you would not. You have enough time to do it after the meeting. Now the measured accountability, in this you will also see who is the staff, whose energy is actualising itself.

"I have just one thing to say. It is not fair to talk about a form without showing the form and then spend hours over it, then finally give the form, there's no problem in form filling as Mr Naqvi said there are so many forms being filled, so what is another form there is no problem, but the point which has been made, that whenever you require a form of this sort, or any exercise in the past also, there has been some resistance and there will be a resistance not only here, but also in the field, it is our job to understand, that this is a very vital exercise

and that through this we will be bringing a great change in BCC, and it is very vital for us to do. So there is no difference as far as a form is concerned, or what we are trying to achieve, someone expressed his desire to minimise paper work, that should be taken into account and that's enough, I don't think that there will be any problem in filling just one form once in a month by various officers who are there in the field, we will help them, we will assist them, we will sit with them, but there may be in the beginning as I told you, there will be difficulties in the sense that somebody may forget to send this form, you will have to remind them, it will take a few months, and it will become a regular system, but there is absolutely no problem in providing this.

The monthly form is very important, because unless the monthly form comes, the form would be taken for granted and for no consequence. Because there is a question of whether contacts have been made or not that would only be reflected through the form, to the person himself, otherwise nobody is prepared to go to the market place.

"There is something I still don't understand, this first form is done on a monthly form."

"The basic and initial introduction of this form, some of us will sit down after this meeting and discuss it, and then give you the proper form, there is also a mistake at the end of it, which would be 100,000."

I tell you this is one type form, but there has to be a monthly form, either the same with a difference that so much has been achieved out of this or another form to state, I think some alteration can be made in this form so that monthly form can also come.

"If they could be made 12 columns, then as it is completed a photocopy can be taken and sent out to you. Provided this form is devised this way."

That's true it has to be, it should be. The form would make...
Yes.

"At the moment a quick look has shown that there are many many forms coming which are duplicates and unnecessary, we can curtail that and give emphasis to this form, with people orientation."

You are finding the solution.

"Make one comment, just a very limited perception I would welcome your views, the purposes we were saying, was to create the awareness of all individuals to the marketing, the concept and the product of the bank, yet it might be seen that this form is emanating from a top down situation when my commitment comes from within me, my commitment, that form will also come from within me, and unless I have played a part in creating that form or seen that, then I will always treat it as a piece of paper."

You will resist it.

"I will Sir. The essence of accepting that form is I think what Mr Rizvi was trying to say, is some way we must create the form from that market."

"Mitra there is no way that you get this form out of 3,000 people, 3,000 people to make together this form, what has to be done is that after this form has been made it has to be presented in such a manner and we have to make the people feel that it is their own form, it has to come from some point."

"Mr Mitra this form only presenter of them and this is a real exercise, you should explain that we used to think of a figure of \$1 billion and then divide it into branches and follow-up as I have explained you get the figures from the people total it up then add something to it, because a branch does exist, so when the people would come to know that the total deposit growth in the bank would come out from their feelings, and then add it up, then probably there couldn't be a better participation in this, its all a question of presenting not the columns in the form but the essence of the exercise."

"The point Mr Naqvi was also making was in how we perceive it and the truth behind it."

I tell you this form is not the answer to the situation in 70 countries. Every country has its own situation for instance in Dhaka, there is a very large number of accounts and there are smaller accounts, and if you get 30 accounts from each one of them very small amounts, it doesn't work and that is why there you will also know shift as a result of this form from very small accounts into medium size and bigger accounts because there we have only 3 branches, there is no justification of 500 Dhaka accounts, and so on, why they are there they may stay, but it would also be rationalised, but lastly what I would like to say, something which I have been saying again and again, Mr Naqvi had said each one of you accept no and have heard and said at one time or the other, in one form or the other, is that form or no form, it makes no difference, form is only one small way and a device to bring up to you, that you had been working upto now as you were used to working for 25 years or 15 years or 10 years, without an organised effort without clearly knowing what you want to do, and particularly without being people oriented, to the extent that you should be, while each one of us knowing that there is no way for any organisation to progress and prosper unless it is the people who work, I hope there would be a day when you would

all come to realise that 12,000 people are too small number of people, to achieve what you want to, and not only that you will come to realise that the number of people are I would say, regretfully, miserably under-utilised their energies are under-utilised. When I was in Hong Kong it was the same story, when I was in Miami, the last meeting where Mr Ameer Siddiki was not there, and Mr Naqvi was not there for one or the other reasons, everyone of the young officers said that their time is not utilised more than 20%, 15%, 10% or 25%, what are they doing, they are wasting time, they are not relating, they are not becoming oriented and there has to be an orientation between individuals and the Bank there has to be an orientation between individuals in the market place, this word orientation is a magic, dynamics, orientation, energy, key words, key expressions, if you understand and you follow, and change to management function, I think what is our programme, you want to say something Mr Basheer Chowdhury. What is our programme for tomorrow, have you ever realised that your branch is a dynamics of power, and how much was your time, a person is going to Saudi Arabia, 4 days, 5 days, 6 days, for meeting one client, or two clients, or five clients, fine its alright they are big clients, these five days they are not these days spare by them fully, the time you put to that to their staff for their orientation for managing the dynamics for their involvement for their growth for making them points of contacts, instead of one person spending so much time for one client if there are 25 persons spending for one client each, not in the five days period, but in one hour, and in five days 60 clients how many clients would have been approached. Some day these people have to work, now the sales force, elite sales force, I see Mr Murari would have more difficulty in finding out 3 or 4 elite sales force, but elite sales force must be only elite not everybody is going to come, and its a matter of great prestige and great for the persons who are in the elite sales force, would you like to come in the elite sales force?

I do not know, some day some people may nominate me in the elite sales force, I will work for it, and when I have produced a result the CSO, Support Centres, and others may nominate me and say that I am also a member of the elite sales force I and Salman Mehdi, together elite sales force how nice, Zia says he is elite sales force, I am not sure Mr Salman Ahmed says I am not sure. I am not sure about me, I am sure about him I am aspiring to be in that, getting in to it, elite sales force requires quality and orientation and ability to create a dynamics with the client, with the market place having a total feel of the market place, the moment you go to a client, you go with a feeling as to what he is and who is business another human being and you have to do all this, now its not only the personnel, you have to do it in two ways, you have to make the to do this and you have to do directly, I would like to talk to you, these 19 days we had just kept for these meetings, but I will find out sometime because I think you are going to discuss about the module, Mr Banerjee. So we disperse for the day, tomorrow is just the Far East and India.

"What about UK?"

It will become too big, Far East, and India, Egypt can come and their Support Centres, and Mr Ameer Siddiki and Mr Saleem Siddiqui. In tomorrows meeting we are going to discuss not about the form but about many things about their regions.

BCC - PRESIDENT'S MEETING
(UK AND FAR EAST) 2.12.85

Tape 4 - Side 1

Side 2

Tape 4

Critical resource which is there within and because you are the centre of dynamics which is under discussion because the nature is of power, is incarnated in you, you being power, I mean power, the nature of that power is incarnated in me and therefore I have to call on this resource myself to make another call in the power outside me both being the dynamics, becoming complicated at first very simple, you have no way except to address yourself can call on your nature on your power and the nature as it is to deal with the power of the dynamics outside, I mean Mr Abidi you, all that we have been doing since this morning is calling upon ourselves to identify the vitality and quality of power nature, all our nature, the vitality and quality is our nature, you got it Mr Naqvi, the vitality and quality is the nature of the power that we are (write it down) the quality, the vitality and quality is the nature of the power that we are Mr Vilayat Abidi the quality and the vitality and quality is the nature of the power we are, and when it expresses, when this nature expresses itself we become a dynamics, because this quality and vitality, the nature of this quality and vitality is change, (please write it down) because the nature of this quality and vitality is change, in the final analysis your power and its nature is the critical resource, you may call it this nature by the name of change by the name of time, by the name of dynamcis, by whatever name. The truth is the same and that is where I explained at length in Karachi, the relationship of the triangle, quality, quantity and change. The critial resource is the nature of human power, when you have to deal with things, it is with you, and within you the power that is is within you, you just clasify the resources in whatever compartments you may like to but you are the final resource, the final and the critical resource. Human beings, people orientation it is so

important, orientation, again in another way Mr Dildar Rizvi, is the process of human dynamics becoming one with the external dynamics, is a process of uniting human dynamics with the external dynamics reaching infinity of the dynamics.

Now I am coming to spell out its no use of talking of the driving force, we will talk some other time, in its full, what is the source of the driving force, where is it, where is the origin of the driving force? I mean to say that driving force in the each individual, when you are dealing with two hundred officers, you have to find out where the driving force is where does it come from, how to sustain it, how to trigger it, if it is not in operation and it is not felt by the person, and again it all comes to the dynamics.

Before I come to the formulation of the meaning of what management is, and what we have discussed, I would like to hear from you, very briefly, if you like you can express yourself more elaborately, how do you visualise how do you feel your region, your sitting from so many Far East Regions, and from India and from UK how are you going to manage your regions in this new context? Would it make it diffuse in the manner that you were managing it before, where would be the emphasis.

"Sir emphasis has to be on a much more organised orientation with our staff, with our officers and with our clients, in market place if they were expanding and we in India, never felt that India is our market place, India alone I mean, if Nigeria is the market place, we are in Nigeria, if Hong Kong is a market place, we are in Hong Kong, and that open attitude that we have utilised has certainly born fruit desserts

but we have a limitation of space, and we have a limitation of a number of people that we can get, but we are trying to manage that and modernment as well as we can, with those constraints being removed, the way we have tried to remove is to locate a Delhi branch in Bombay, a Madras branch in Bombay, not only a branch but a region, a Delhi region in Bombay and Madras region in Bombay."

"Say zone because you are a region. "

"Yes, zone and these teams that we have identified who are extensively travelling to these parts of India and they go and contact customers, then bring with us from them and provide service to them, it makes these customers through this orientation that you are saying and I think to some extent that we have tried to implement it there, it makes them as if the distance is totally eliminated, when a customer calls and the next morning our man is there, he is extremely happy that previously he always had apprehension that how can you do business sitting in Bombay, with Delhi or with Chundrigar, or with Madras, but when he sees the next morning the man is there for his \$5 million business, and his letter of credit, or the guarantee, or a deposit, he finds that the difference is eliminated and as you are able to orient with these customers then these customers enable you to orient with alot of other customers. One customer leads to several others."

True. Mr Murari what I was talking was not only bringing about an orientation in the people, but make these people no what orientation is and how they can have a real orientation with the market place, say a particular client, few clients the dynamics of the market place the dynamics of that client and the dynamics of the market

place. What happens Mr Dildar Rizvi and Mr Vilayat Abidi usually is, that I go to a client, I talk to him but there is no orientation between the client and me there is no merger of the dynamics that I am, and the dynamics that the client is. It is just like without the birds being totally oriented to flying, oriented to the atmosphere that is the real and the final orientation, how the fish swims in the ocean, unless it had orientation with the water, the dynamics of the water and that his own dynamics, isn't it making it easier for you to understand? What is Mr Masihur Abbas the orientation of your officers, the young officers, how do they feel the dynamics of the client, and how many clients. First of all, they should start going and then not only going and talking without any orientation, it doesn't work, that is where we are coming to actual implementation part of it. Now you are new you don't know even banking, the initial banking knowledge, Salman Mehdi, how do you get the clients? It is just like a bird flying in the air, there are people who get oriented, it's a pleasant smile on Mr Naqvi's face,

"He is also one of our most effective marketing officers."

And he doesn't know banking.

"I wouldn't say that, he has learned."

They would learn, but he knows what orientation is. Banking he would learn, there can be a fusion of the dynamics between him and the client to make it a one dynamics, the dynamics of the client and the person who is going, what are you doing with your officers? Now starting from the day we discussed that in Hong Kong coming to this point, things are becoming

clear, aren't they? Mr When you go to a client first of all is there an orientation, is there a uniting of your dynamics with his dynamics and then you can acquire the quality in your dynamics and the vitality, where if you meet a hundred clients, or a hundred types and with different natures you have within you an orientation an ability for orientation, now we are talking of brass tags, orientation of 200 officers.

Mr when Mr S Ahmed and Mr Basu and Mr Zahid goes to a client, when you go to a client, Mr Johnson goes to a client, is he oriented, has he the ability, there are some people who do not they remain disoriented, they go and talk and come back empty handed because there is no orientation, I once narrated that story in my 5th class, a teacher asked one of my close fellow friends that when you would go to North Pole what you bring, he said I'll come empty handed, and the teacher asked why, he said the whales are too big for my hands. So the clients may be too big, and for a man who has orientation and they're not big enough, they are very small, this is management. Mr Nadir Rahim if you go to a client what would you do? He is Bombay, he is your invisible and silent joint chief executive.

"I think now we are a very active participants. "

How do you know? The chief executives are also to bring accounts and have the orientation between their dynamics and the clients dynamics, this form provides for that, each one of them.

We say that people who have not been to clients for a long time like Mr Imtiaz Ahmed or Mr Abidi and Mr Hafeez and Mr Ameer Siddiki, and Mr Nadir Rahim etc, they would also go, and we say that in a year they can bring 5 accounts and if they bring 5 accounts of \$5 million

each because they would go to big account holders so that there are \$25 million each and there are 5 people each and there are 5 people whom I have said \$125 million is there. It means that he includes in our category, although he had been manager Mr Amin, it's a question of orientation and change of attitude. We always want to change others, we always want others to bring deposits and business, you got an impression or an idea what orientation is, now the format that we have is one format is for individuals and now we want to moderate this with the format that we had said about the client contact and relationship I am just explaining tomorrow we would give it to you, and see how you improve on it.

There are various types of business that you have to bring, one of the products is deposits the other is export and import business, then is the travellers cheques and the fourth one we would categorize in other types of business, so four categories of business the main product is deposit, export - import and travellers cheques, there may be many others. Now we say that each member of the staff should have this form, we have also built in this the export and import, travellers cheques and other business, I think that it is good that we have done it for the sake of individual format, it must include all this. We have categorized the deposits by the nature of deposits, which is current deposits, savings, and term and we have categorized it in terms of amounts. So the first category is current deposits and we say that deposits of over US\$1 million then between \$100,000 million to \$500,000 million then US\$50,000 to US\$100,000 and \$1,000 to \$50,000 and in the case of savings deposits we have said between \$5,000 and \$50,000 and \$1,000 to \$5,000. We are talking of US Dollars there is local currency because most of the branches, countries would have

local currency, and some of the branches/countries would have both local currency and US Dollars, and other currencies equivalent to US Dollars. We would require your views and help as to the amounts categorization of these amounts. Then there is a term deposit over US\$10 million, \$5 million - \$10 million, \$1 million - \$5 million and \$½ million - \$1 million, \$100,000 - \$500,000 under \$100,000, then you would allocate to each member of staff the number of accounts, in these three categories, depending on the quality and the ability of that, and vitality of that particular staff. So what would happen is that now you have got so many accounts; current, savings, term deposits you may allocate all three to some staff you may allocate some of them and amount wise, the total amount, and the total number of accounts. Now what has happened is that each staff would be supposed to bring certain deposits 200 staff would bring so much deposits, including branch managers, officers, young officers, members of the management committee, chief executives, and now you would have a deposit target which would be emerging from the from department from the people instead of starting from the top, that we would bring \$500 million and then not even allocating to them just saying that allocating to the branches at best in the case of client relationship, we now said that we should allocate the contents, that would remain as it is because that is also maintaining the old relationships, that is a separate exercise.

"That is more customers oriented not quality of accounts and so on."

Yes. That is more relationship oriented. This is more account-wise but it is also relationship oriented, because when you go to a customer it is a relationship

so there might have been an overlap, so in order to avoid that overlap you carry on, maybe that tomorrow we may decide that in that case it should be the relationship only or whatever, I am not sure yet, we will see. What has happened is that you have become more people oriented until now you were figure oriented, \$500 million now it may emerge as \$700 million instead of \$500 million but it would be more realistic and you would be involving more people including yourself, then you would also allocate to some of them the import and export business, and travellers cheques and other business if there is any, what do you say about this? Individual format. Would you not be by this exercise able to involve a larger number of people and while doing this exercise you will have to go to them, but the exercise does not end there. When you allocate this to a person he doesn't know where to go with the client, you have to support him and assist him, and it doesn't end there. He goes to a client and he doesn't make a head-way he can't communicate, he can't relate, he can not have the orientation between him and that client, so when he comes back he is disappointed, there is no fault of the customer neither is a fault of this man, the fault is that of his lack of ability for orientation and then it's a question of persistence then constantly you have to support you just don't have to allocate and leave this is management, then you will also have to see the vast aspect of these accounts, because if everybody brings only the term deposits then what would be the mix of your liability side, and that is where lies the real profit, how would you make the profit, it has got to be a very extensive and I should say intensive exercise. Then the second form is...

"Sir in this form also, there is a percentage of deposits."

Percentage of deposits.

"How much current, how much savings, how much..."

Yes.

"Not as a restriction, but as a direction."

As a direction, have you provided it also? Yes savings bank percentage, there it is, then in this form also you have provided a percentage. Current deposits so much, savings so much, and term deposit so much, which need not be the same percentage for every staff it could be different, but when it comes to the sub-total of these three types of deposits, then the percentage should be right, but it does not mean in order to keep on to that percentage you hold on a big term deposit if it is coming you would have that, but there should be always a focus on this percentage, am I right Mr Ameer Siddiki, Mr Saleem Siddiqui now comes your jurisdiction, because you are going to follow up this, so we are not saying that in order to maintain this percentage you should not bring any more deposits, term deposits at a high cost if your people have not been able to get that, don't let them bring that out of proportion of the percentage that has been described, but your focus should be left to achieve as much as possible. Now then comes a question of all different locations they are different, because there are some locations where you can't have savings and current deposits like UK for instance. There are market places with which you have a better orientation and possibility of orientation, particularly in the local currencies, like all the third world countries. But there again it's a question of We would not like to have a very large number of savings accounts very small which would mean the sub-total very little and the cost very much of the retail business, you also

have to determine as according to your location how you would make the sub-total of the deposit cost effective at the same time modulate a substantial deposit in terms of amounts. The large number of factors, you can not reflect them all in this form there would have to be a lot of discretion, but the sub total of deposits, then it would come out as the budget of next year, or the targets of next year should be a reasonable mix of all these types of deposits and a fair degree, the cost effective, a total deposit which would mean a profit for us because there is going to be the final form which is the profit, but once you do this exercise the process of your relating with the staff and their orientation would begin. How do you react to this first form?

"Sir is it going to be each staff member?"

One form is for each staff member, there are a number of forms now.

"Sir about the numbers, we have reduced to just one additional form, and we have joined the yearly performers profiles we got for the managers, country managers, and Regional Offices, so this is the only form being introduced and the second form attached to it is a summary of a branch, a picture, a region picture, or CSO division picture."

"This is a one time form."

For the year. Also there is a question of making a progress report in the same 4 monthly, this form would be sent, one form for one year, and sent to us, but the same form would be sent every month to say how much has been achieved.

"Realise how much paper work will flow, 13,000 people and

you will be getting 13,000 forms every month."

"No because 200 forms, 50 forms."

20 forms, you mean to say this paper work here at the Head Office.

"Yes, and from where it is coming."

"There is a system of reporting progress in the client contact and relationship programme, we will not ask for a fresh progress form, that form will some how be revised to match with this."

I don't know, we will see tomorrow. So far as you are concerned you would have say how many 50 - 200 forms to fill in and send once, and then you would have to send the same every month showing progress.

"So then every month I will be sending lets say 200 forms, and they will be coming here, so I think some how we should find a way of keeping the paper work to the minimum. I am looking at Hong Kong, Hong Kong would have 5,000 forms to come."

Yes, but who will fill the form, each Manager?

"Each officer."

Each officer, but who will be responsible for getting those forms, each Manager, and you will be supervising the Manager, and each Manager would have how many?

"While I appreciate your worry, but the worry is here we will get 50,000 forms a month we are developing machinery for it, but as far as the branches are concerned

I don't think there work load would increase because all the 24 officers will fill in the forms individually."

No.. No.. I mean as many people as you choose for a location.

"All officers plus other staff, this is what my understanding is. All officers, plus any other member of staff who comes to enjoy himself."

Of you think that he should come.

"So what we are talking about in UK is about 400 - 450 ."

Now then let us see, what is the purpose? The purpose is involving people and involving you with the people your orientation with the people, peoples orientation with themselves and the market place, you are assisting them creating a machinery, there is no way because we were doing things never in an organised manner, but there are difficulties, we can reduce them as Mr Masihur Rahman's problem perhaps, once you computerise it. Mr Pessi Sorabs problem, but then it's a question of deciding and that's why we are discussing with you. Within these people would emerge a sales force.

"We had already have, may not be this format in Bombay we already are using this form, similar form which means each individual on deposits, for instance, he lists ~~in~~ January what he brought, in February what he brought, March what he brought and that is how we come to a total and we know what through the year he is going to bring. ~~Similarly~~ for 1986 this exercise has been done. I'm just trying to understand what is the purpose of them sending it over to Head Office

Because your the joint silent, joint executive sitting here.

"I'm not by creating paper work."

Invisible no they have to be relating with you now, they should and that's why I said that.

"I think it should be done not by piece of paper it should be by communication visiting branches, going there. Silent invisible people should be visiting locations and have it on the spot information rather than on a piece of paper."

We have to formalise, we have to organise, that doesn't work that doesn't happen, just a minute.

"Can I give a suggestion? Mr Ameer Siddiki has already mentioned that the other reporting and this will be merging into one so there would be no duplication of the reporting system, your system can be adopted to this system, we will have at least 450 reports to send to CSO, but what we feel Mr Murari, in this particular case is filling in the forms may be an exercise without any benefit, but when you fill in, when we start filling in you see first month we have not produced something, the second month it is alright for you, your people are very active and your a small force think of the regions which are bigger, they have 400 - 500 officers we have got to involve them by filling in these forms initially they may be sending nil, but how long can they send nil forms so you know it is induction of these people into the sales force, this is why, we have to have a uniform system, we have to schedule our position."

Now let me say, anything that you start would not end up in perfect operation and best results, but we have to initiate and if you think at this stage, that we must have it operating perfectly it won't happen, what the important point I am making is that the concept of sales force, and the elite sales force would emerge from this. From this you would know who is the sales force, what is the sales force, and what is elite sales force and please don't minimize the importance of the sales force because in course of time, if possible within next year, we would create a sales force of a certain number lesser number of people, the sales force and the elite sales force would be the pride of this organisation, but it's much more than appears in this form, Mr Naqvi, and what is that much more, this form may just remain a piece of paper filled with certain figures, or this form could be the reflection of the energy, the quality of dynamics, that each one is, and the dynamics of the region, it may initiate the beginning of creating a dynamics of great vitality and quality, and the whole discussion that took place in the morning was to focus your attention to that, whether you want it or you do not want it, whether you want the dynamics or you want the dynamics having been discussed as energy system was discussed, the context from the content managing the context and the content was discussed that was all creating a meaning form you, a realisation in you, and now the time has come that it should be implemented. The major system in the Citibank failed this may also fail here, it would depend on you, then we will say alright we are incapable of doing and then we would also say who is more capable who is less capable who is not capable at all, and then we would again attempt, we don't take defeat so easily to find people, maybe the younger generation or something, maybe it takes time and as Salman Mehdi has said we become impatient so

far as the speed was concerned. I would discuss that question of speed and quality etc, it has been discussed very well in Miami, at length.

"I think this is very very important, because if we start talking about paper work and how much time would be involved and wasted it is very relevant, we should analysis it. We have to once again see within ourselves and scrutinize whether we are willing to change or not because this is not a deposit campaign it is setting a direction for the organisation for the next decade there is a fundamental change involved as you have repeatedly said since this morning and that fundamental change is that we are becoming a more people oriented in our business development, in our sales force development creating a dynamics, now Mr Murari conceptually speaking if there was this set of paper work and there was another set of paper work which was simply for a statistical reporting which set of paper work would you give up, of course you would give up the one which is for a statistical reporting, except for whatever purpose it may be needed but this is not paper work, this seems to be a paper work, this is a people work."

Behind this is the dynamics of the people.

"Now is it not idea Mr Murari that you know 14,000 people we will say it is not practical I would agree that it is not practical but down the line if suppose you know 400 people who are working in India, and suppose Mr Nadir Rahim knows 1,000 people working in his region as a Support Centre, then it is good you should know them and then he should know them, with a clear perception of what they are doing and what their quality is, and where the improvement is needed so the waste would be ..."