

BANK OF CREDIT AND COMMERCE INTERNATIONAL



PERSONNEL REVIEW 1983



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## PREFACE

This year's Personnel Review incorporates the twelve month period of the calendar year 1983.

The information contained in the Review has been drawn from a number of sources, mainly the Regional Personnel Departments, to whom we are grateful for their prompt response to our requests for facts and figures.

We also extend our thanks to all members of the BCC family who made this Review possible.

Human Resources Division, CSO.  
London.



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BCC Personnel  
Position and Analysis  
1983





TABLE 1.A  
GROUP'S EXPANSION DURING 1983

REGION/LOCATION	COUNTRY	NAME OF BANK	NUMBER OF BRANCHES & OFFICES
AFRICA (SOUTHERN)	Botswana	BCC (Botswana) Ltd	2
	Zambia	BCC (Zambia) Ltd	2
AMERICA/ CARIBBEAN	Bahamas	BCC (O) LTD	1
	Bahamas	Banco Mercantil Colombia	1
	Barbados	BCC (O) LTD	1
	Canada	BCC Canada	2
	Colombia	Banco Mercantil Colombia	24
	Italy	Italfinance Spa	1
	Jamaica	BCC (O) LTD	1
	Uruguay	BCC Credit and Finance (URUGUAY) SA	1
	USA	BCC (O) LTD	1
	USA	BCC SA	2 *
	Macau	BCC (O) LTD	1
FAR EAST	Hong Kong	BCC Hong Kong Ltd	3
	Australia	BCC SA Ltd (Rep Office)	1
BCC (MISR) SAE	Egypt	BCC (MISR) SAE	1
BCC NIGERIA	Nigeria	BCC (Nigeria) Ltd	6
NATIONAL BANK OF OMAN	Oman	NBO	2
PARIS	Kenya	BCC (O) Ltd	1
SPAIN	Spain	Banco de Descuento	27

(\* includes 1 Rep Office)

Total

81



1.00 BCC PERSONNEL POSITION AND ANALYSES - 1983

1.01 Group's Expansion

During 1983 six more countries were added to the BCC Group's world-wide network of locations: Australia, Bahamas, Barbados, Macau, Spain and Uruguay.

The BCC Group also acquired two commercial banks, Banco Mercantil Colombia, and, Banco de Descuento SA in Spain, each accounting for 25 and 27 branches respectively.

Two Representative Offices were opened in 1983, one in Australia and one in San Francisco.

In April one branch was opened in Bombay, replacing BCC's Representative Office in India.

Our existing affiliates and subsidiaries also added 28 more branches/offices to our network as detailed in Table 1.A.

The highest level of expansion took place in Latin America/Caribbean Region with the addition of 36 branches/offices (including Banco Mercantil).

A total of 10 branches were closed/merged in 1983 for the following reasons:

- a) 8 branches were closed in the UAE to conform with new regulations governing foreign banks. However, despite the closure of BCC branches, no net reduction in the volume of activity took place and the existing business was transferred to the other branches in the U.A.E.

- b) In the UK, Rochdale branch was closed and its business was transferred to Manchester branch as it was considered feasible to combine the operations of these two branches.
- c) In Morocco the range of operations of the Rabat Rep. Office was enlarged to cover the entire country and hence the Casablanca office was closed.

Table 1.B below gives an overall view, of the expansion of the Group during the last three years in the following areas:

- a) Human Resources.
- b) Geographical Growth.
- c) Financial Growth.

TABLE 1.B

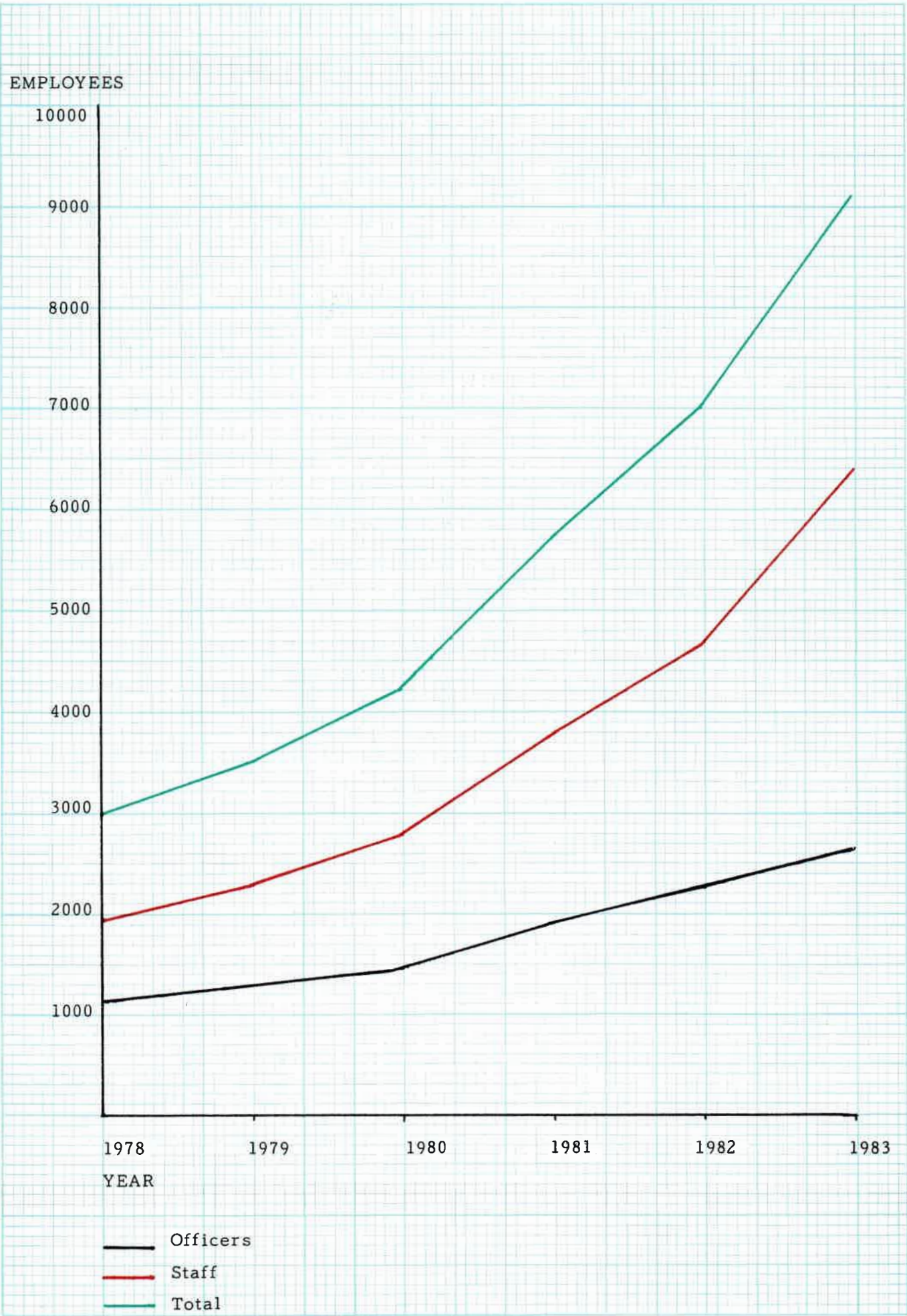
GROWTH OF BCC IN KEY AREAS

Year	Dec 1981	Dec 1982	% Inc over 1981	Dec 1983	% Inc over 1982
Number of Employees	5775	6974	(20.8%)	9082	(30.2%)
Number of Branches and Offices	246	284	(15.4%)	*355	(25.0%)
Number of Countries	51	57	(11.8%)	64	(12.3%)
Customer Deposits	\$5668m	\$7383m	(30.3%)	\$9151m	(24.0%)
Deposits & Other Funds	\$6741m	\$8716m	(29.3%)	\$11193m	(28.4%)
Total Assets	\$7345m	\$9650m	(31.4%)	\$12309m	(27.5%)

\* Number after adjusting for closures.

Source: Financial Figures - Central Accounts Division.

MANPOWER GROWTH IN BCC GROUP





Our manpower grew both in number terms and in nationalities. In December 1983 there were at least 78 different nationalities (1982 : 73) within the BCC Family (See Annexure 1.12). This provides increasing opportunities to the members of the family to interfuse with people from diverse cultures, thereby evolving the corporate culture.

## 1.02 Increase in Human Resources

The Group's network expansion in 1983 created further demands for manpower, which resulted in an increase of 30.2% (1982:21%) in our Human Resources, by the addition of 2108 people. The graph on the opposite page shows the year-wise increase in Human Resources and the pie-graph below gives the break-up of the increase in officers in 1983 into various categories. It will be observed that 56 international officers, 309 local officers, and 129 (Annexure 1.0) trainees (including 24 batch trainees - Annexure 1.1) were recruited this year, which after adjusting for resignations represents a net increase of 18.55% of the total increase in our manpower of 2108 people. The net increase in 'Other Staff' during 1983 was 1716 i.e. 81.45% of the total manpower increase. The ratio of international officers taken on this year is 1:32 in relation to total local employees. The ratio of international officers to local officers (excluding trainees) was 1:4 as compared to 1:2 for 1982.



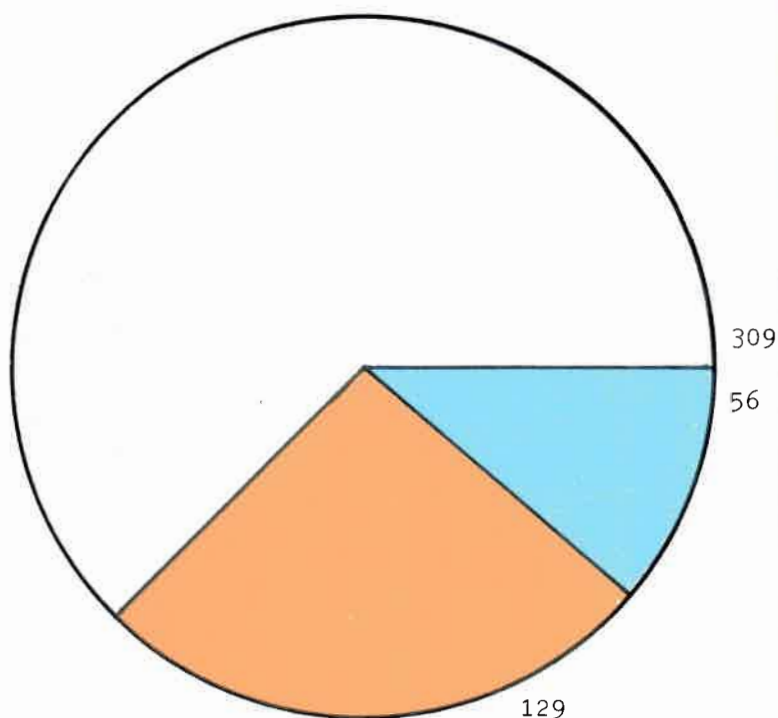
Local Officers



International Officers



Trainee Officers



The Region-wise break-up of officers recruited in 1983 is shown below in Table 1.C.

TABLE 1.C

REGION-WISE BREAK-UP OF OFFICERS ADDED DURING 1983

Region/Location	Int'l Offs	Local Offs	Trainee Officers	Total
Africa I	-	1	1	2
Africa (Southern)	3	2	5	10
Far East	10	21	30	61
Latin America & Caribbean	6	107	4	117
Luxembourg	1	-	1	2
Middle East	6	6	-	12
BCC Emirates	9	-	-	9
BCC Misr	2	2	-	4
BCC Nigeria	2	2	30	34
Paris	5	2	3	10
South Asia	-	49	31	80
Spain	3	33	-	36
UK	9	63	24	96
Group's Subsid- iaries and other Offices *	-	21	-	21
	56	309	129	494

In addition to the above, eleven International Officers were seconded to N.B.O. and three to K.C.B.

Complete details of International Officers and batch trainees are given in Annexures 1.1 - 1.5.

(\* See annexure 1.11 for details)

TABLE 1.D

The Personnel  
Structure of  
The Group

	1978 Dec.	1979 Dec.	1980 Dec.	1981 Dec.	1982 Dec.	1983 Dec.
Total Number of Employees *	3052 (704)**	3538 (486)**	4204 (666)**	5775 (1571)**	6974 (1199)**	9082 (2108)**
% increase over previous years	29.9 %	15.9 %	18.8 %	37.4 %	20.8 %	30.23%

\*\* Increase over previous yrs.  
\* Excludes all Employees of non-consolidated affiliates, and staff seconded by BCC

TABLE 1.E

## COMPOSITION AND ANALYSIS OF BCC PERSONNEL STRUCTURE AT DECEMBER 1983

Region/Location	PERSONNEL POSITION								%	ANALYSIS OF PERSONNEL POSITION		
	INTL		LOCAL		TOTAL OFFICERS		OTHER STAFF	TOTAL EMPL' EES		RATIO OF INTL OFFICERS		RATIO OF OFFICERS
	OFFICERS									To local Officers	To local Employees	To other Staff
	Number	%	Number	%	Number	%	Number	Number				
Africa I	23	2.36	18	1.07	41	1.54	197	238	2.62	1: 0.78	1: 9.35	1: 4.80
Africa (Southern)	58	5.95	38	2.25	96	3.60	332	428	4.71	1: 0.66	1: 6.38	1: 3.46
Far East	95	9.74	255	15.11	350	13.14	951	1301	14.33	1: 2.68	1: 12.69	1: 2.72
Latin America & Caribbean	64	6.56	139	8.23	203	7.62	811	1014	11.16	1: 2.17	1: 14.84	1: 3.99
Luxembourg	27	2.77	10	0.59	37	1.39	75	112	1.23	1: 0.37	1: 3.15	1: 2.03
Middle East	184	18.87	11	0.65	195	7.32	526	721	7.94	1: 0.06	1: 2.92	1: 2.70
Paris	97	9.95	40	2.37	137	5.14	473	610	6.72	1: 0.41	1: 5.29	1: 3.45
South Asia	-	-	341	20.20	341	12.81	362	703	7.74	-	-	1: 1.06
UK	168	17.23	502	29.74	670	25.16	1108	1778	19.58	1: 2.99	1: 9.58	1: 1.65
BCC Misr	77	7.90	65	3.85	142	5.34	366	508	5.59	1: 0.84	1: 5.60	1: 2.58
BCC Nigeria	36	3.69	181	10.72	217	8.15	517	734	8.08	1: 5.03	1: 19.39	1: 2.38
Spain	7	0.72	33	1.96	40	1.50	273	313	3.45	1: 4.71	1: 43.71	1: 6.83
BCC Emirates	119	12.21	15	0.89	134	5.04	341	475	5.23	1: 0.13	1: 2.99	1: 2.54
Groups Subs'ds & Other Offices*	20	2.05	40	2.37	60	2.25	87	147	1.62	1: 2.00	1: 6.35	1: 1.45
Group Total	975	100.00	1688	100.00	2663	100.00	6419	9082	100.00	1: 1.73	1: 8.31	1: 2.41
BCP, NBO, PBL, IZ Co.	72		255		327		545	872				
KIFCO, MEICO, LEASING (MALAYSIA)												
Khalij Commercial Bank	9		-		9		-	9				
TOTAL	1056		1943		2999		6964	9963				

(\* See Annexure 1.11 for details)



### 1.03 Existing Personnel Position

During 1983 our Human Resources increased by 30.2% over 1982. This growth is primarily attributable to the acquisition of the Spanish (312) and Colombian (693) operations. The total strength of 9082 staff members was made up of 975 International Officers, 1688 Local Officers and 6419 other staff.

An analysis of Table 1.D and 1.E, brings out the following features of our global manpower position:

- The UK Region continues to lead other Regions, with regard to volume of employment, forming 19.6% of the total employment base, followed by the Far East Region at 14.3%.
- The Middle East Region, BCC Emirates and UK together employ 48.3% (1982:49.2%) of the total number of International Officers.
- In the Group for every 10 International Officers there are 83 local employees (17 local officers; 66 other staff).
- Of the 30.2% increase in human resources, Spain and Colombia accounted for 4.5% and 9.9% respectively.





TABLE 1.F

AGE DISTRIBUTION OF INTERNATIONAL OFFICERS  
AS ON 31.12.83

AGE GROUP (Years)	RANGE I	RANGE II	RANGE III	RANGE IV	TOTAL	CUMULATIVE PERCENTAGE
20-25	33	9	Nil	Nil	42	3.98%
26-30	66	140	8	Nil	214	24.25%
31-35	4	151	52	18	225	45.56%
36-40	Nil	102	105	49	256	69.80%
41-45	Nil	39	72	75	186	87.41%
46-50	Nil	9	33	34	76	94.61%
51-55	Nil	1	5	28	34	97.83%
56-60	Nil	Nil	1	17	18	99.53%
60+	Nil	Nil	Nil	5	5	100.00%
	103	451	276	226	1056	

Table 1.F shows that officers under the age of 40 now make up 69.8% of officers in the international cadre as opposed to 73.8% in 1982.

TABLE 1.G

INTERNATIONAL OFFICER'S  
SALARY RANGE-WISE ANALYSIS OF AGE/EXPERIENCE

RANGE	NUMBER OF OFFICERS	AVERAGE AGE	AVG. EXPERIENCE
IV	226	44.73	19.95
III	276	39.70	14.86
II	451	33.56	9.16
I	103	26.53	1.63
	1056	36.88	12.23

Table 1.G shows that the average age of international officers is 36.88 years with an average experience of 12.23 years.



TABLE 1.H

REGION-WISE ANALYSIS OF AVERAGE AGE/  
EXPERIENCE OF INTERNATIONAL OFFICERS

REGION	AVERAGE AGE	AVERAGE EXPERIENCE
1 Africa I	39.56	15.62
2 Africa (Southern)	36.28	12.88
3 Far East	35.49	10.06
4 Latin America/ Caribbean	35.62	11.12
5 Luxembourg	33.11	8.64
6 Middle East	36.57	12.02
7 BCC Misr	34.67	10.46
8 BCC Emirates	37.18	12.34
9 Nigeria	36.53	13.53
10 Paris	34.40	10.71
11 Spain	37.33	13.67
12 UK	42.21	15.82
13 Group Subs & Others	36.38	11.11
14 NBO, KIFCO, IZCo, PBL	36.51	10.37
Average Age/Experience	36.88 years	12.23 years

It will be observed that with the exception of the UK Region the average age in all regions is less than 40 years.



#### 1.04 Resignations

A total of 17 International Officers and 86 Local Officers resigned during the year representing just under 2% of International Officers and 5% of Local Officers respectively. Whereas the trend of resignations over the year in percentage terms, can be regarded as acceptable for local officers, the trend of resignations in the International Cadre has further decreased over last year (1982 : 3%).

At present officers are interviewed prior to resigning in order to elicit and remove the causes behind the resignation. It is suggested that this system of Exit Interviews may be formalized to enable us to identify the causes of resignations. A set of proposed questions is included in Annexure 1.13.

The completed forms are to be sent to the Human Resources Division for information.

A detailed list of officers who resigned in 1983 is appended to this report (Annexures 1.6 and 1.7).

## Manpower Management



## 2.00 MANPOWER MANAGEMENT

Continued expansion and increased volume of activity of the BCC Group created further demands for additional manpower. Our requirements were met through the following areas of activities.

### 2.01 Recruitment

Our recruitment policy caters for two categories of personnel:

- a) Bankers of high quality with a minimum of ten years' experience to meet our immediate requirement. 264 experienced officers were recruited in 1983 under this category, and 101 officers joined the group as a result of our acquisitions in Latin America and Spain.
- b) Fresh graduates between the ages of twenty and twenty-five who are recruited and trained to meet our long term requirement for BCC trained Officers. 129 trainee Officers were recruited in 1983.

#### Application Review Committee

During 1983 approximately 970 applications (1982: approx. 550) were received directly and processed by the Applications Review Committee (ARC) of the Human Resources Division.

The ARC assists the management in its recruitment drive by screening every application sent to Human Resources Division. The Committee comprising of a minimum of three members carefully evaluate every application on the basis of the following criteria:



### Experienced Officers

- Maximum age forty-five years.
- Minimum of ten years' banking experience with relevant technical knowledge and exposure with recognised Banks or, people with knowledge and experience in specialised areas.
- Known references.

### Trainee Officers

- Maximum age twenty-five years.
- University graduate (minimum 2nd Division).
- Sound and consistent academic record.

In addition to the above-mentioned requirements, other qualities on which equal, if not greater emphasis is placed by our selection committee are, human quality; psyche compatible with our corporate culture; personality; expression; initiative; motivation; and flexibility.

CSO representation in regional selection committees is necessary to ensure uniformity in the Group's recruitment policy. This will not only be relevant when Local Staff are considered for conversion to the International Cadre in line with BCC's flexible policy in connection with such conversion, but will also assist in uniformity in the quality of human resources at the time of recruitment.

TABLE 2.A

TABLE OF INTER-REGIONAL AND INTRA-REGIONAL  
TRANSFERS DURING 1983  
 (International Officers)

	NUMBER OF OFFICERS TRANSFERRED INTER-REGIONALLY		NUMBER OF OFFICERS TRANSFERRED INTRA-REGIONALLY
	<u>IN</u>	<u>OUT</u>	
Africa	10	2	-
Africa (Southern)	2	-	4
Far East	11	7	18
Latin America/ Caribbean	11	-	9
Luxembourg	3	7	1
Middle East	7	16	19
BCC Emirates	4	2	21
BCC Misr	-	8	2
BCC Nigeria	1	-	-
Paris	7	6	8
South Asia	12	20	-
UK	17	12	5
Group Subsidiaries & Other Offices	1	1	3
NBO, KIFCO, IZ, PBL, Leasing Malaysia	1	10	-
	91	91	90



## 2.02 Training

The training requirements of the Group have been met by the introduction of increased facilities for 'In House' career advancement training through our International Management Development Centre. This will also provide individuals with ample opportunity for career advancement, thereby resulting in a pool of BCC professionals. The subject of training and development is detailed in section 3 of this review.

## 2.03 Reassignment

The corporate philosophy aims at realising the potential of every individual based upon the faith developed in him, around which the reassignment policy is evolved. The group therefore constantly endeavours to move its personnel to different assignments in order to give them diversified exposure to international banking, which benefits both the individual and the organisation.

## 2.04 Transfers

Our transfer policy has simultaneously focused on increasing the responsibility level for individuals, alongwith filling vacancies created. To ensure overall international exposure a number of transfers were effected in 1983 both inter-regionally and intra-regionally. There were 91 inter-regional transfers during 1983 and 90 intra-regional transfers, as shown in Table 2.A on page 12 (please also see Annexure 1.8 and 1.9 for details).

It is expected that our officers will acquire working level proficiency in the language of the country of their posting. The Bank continues to provide full facilities for the achievement of this objective, in recognition of the need for our international officers to communicate and to identify with the culture of their new home.



2.05

Promotion

In the absence of grades and designations, the promotion mechanism of the Bank remains defused. Promotion nevertheless constitutes an effective method of not only filling vacancies from within BCC, but also of enabling individuals to shoulder higher responsibility based on capability. It is our endeavour to fill as many vacancies as possible from amongst the existing staff of the Bank, to ensure that fresh recruitment is kept to a minimum; and more importantly to enhance the sense of equal opportunity for every member of the family. This is particularly necessary in a system such as ours, where increased responsibility is the only visible means of progress and career development.

## Management Development



### 3.00 INTERNATIONAL MANAGEMENT DEVELOPMENT AND TRAINING ACTIVITIES OF 1983

The group training and development process in 1983 has primarily realised results in two dimensions, namely the launching of regional training in six centres, and the creation of a foundation for the central development function embodied in the IMD Centre.

#### 3.01 Regional Training For Graduate Trainees

One of the major tasks in 1983 was to create the infrastructure consisting of structured training manuals, training staff, premise-facilities and an intensive, uniform training programme for our trainees worldwide. The aim of this infrastructure was to give us the capability of satisfying the needs of any Region or Centre where graduate trainees are recruited on a large scale and on a regular basis. This has been achieved in the three large centres at Karachi, Hong Kong and London (UK Region), with facilities established at Cairo, Lagos and Harare where such trainees are recruited on lesser scales. In addition, capabilities were created in December 1983 to enable us to launch the new centres in Bombay and New York in June 1984. Therefore, eight training centres in all, have been created for our graduate trainee development programme, which will satisfy the future requirements of energy quality in the institution, together with an enhancement of our present marketing strength in attracting and recruiting graduate trainees with good qualities.

#### 3.02 Regional Training For Officers

The graduate trainee programmes, as described above, are being handled for these 8 regional training centres by a total of 21 officers, who are fully engaged in conducting these programmes that are centrally co-ordinated and controlled by 2 senior members of the team at IMD, CSO. This pattern in 1983 which will remain in 1984 produced an average of 2.6 officers for each training centre, which is still below our requirements. In spite of this constraint and in fulfilment of the central expectation, this team of 21 officers in the overseas Regional



Training Centres have also conducted certain skill training courses for officers and clerks in the respective Regions. The relevant data for 1983 are summarised below.

TABLE 3.A

TRAINING CENTRES: PARTICIPATION FIGURES

1 Training Centre at	2 Total Training Course Days	3 Number of Grd Trainees	4                      5 Officers training		6 Clerical
			a) Long Courses	b) Short Courses	
Cairo	64	-	56	74	24
Harare	72	8	-	-	-
Hong Kong	174	31	71	-	-
Karachi	183	26	-	12	-
Lagos	120	20	16	-	55
London (UK Reg)	315	49	49	72	242
Totals :	928	134	192	158	321
IMD - CSO	136	-	195	-	-
1064 (days)		134	387	158	321

Summary : Graduate trainees - 134  
                   officers - 545  
                   clerical - 321

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TOTAL            1000

3.03        IMD - CSO Seminars

As indicated in table 3.A the IMD Centre, CSO, has trained 183 officers from branches and regions, and 12 training officers during 1983 by conducting, in London and in Hong Kong, eight courses relating to the following 4 professional and management skill areas:

1. BCC's Management Concepts.
2. Credit Analysis and Current Asset Financing and Advances Control.
3. Accounting Procedure, Audit and Computer-User Management.
4. Profit Management and Foreign Exchange Dealing.



### 3.04 Standardisation of Training and Development Materials

The more important activity in 1983 for the training function was to accomplish the aim of preparing standard training manuals in all key areas.

With the exception of the subject of marketing, which is being taken up in 1984, seven separate training manuals have been prepared in the areas of deposits, remittances, documentary credits, foreign exchange, credit analysis, profit management and corporate philosophy. During the first quarter of 1984 these manuals will be submitted to the various central and regional divisions for comments.

With respect to the preparation of these materials, two major benefits arose in the areas of management concepts and technology development. The training functions' exposure to, and understanding of, BCC's management concepts and philosophy, have enabled them to prepare structured, uniform and concrete inputs and materials to facilitate teaching of these concepts through seminars, to contribute to our aim of helping the family members globally to:

- i) understand the concept;
- ii) experience it;
- iii) practise it.

As a result of this work in 1983 it will be possible for IMD to launch more regular meetings and seminars during 1984 on our corporate philosophy to assist in areas i) and ii) above.

Although the training function is primarily aimed at the development of human calibre, the function, in course of action during 1983, found it necessary to get involved in the development of banking technology in certain areas, in order to create an enhanced technology to be absorbed by the improved human calibre. The on-line involvement in technology



developments took place mostly through the Regional training centres at Hong Kong and Lagos and at the IMD Centre, CSO. This involvement related to both dimensions of implementation of our existing procedures more thoroughly, and selective development of new technology or extension of existing procedures. Thus, a considerable amount of direct participation by the regional training centre at Hong Kong took place, to assist the Far East Region in implementation of procedures and practices relating to trade credit, LCs, foreign exchange, computers, etc.

With respect to development of a new or enhanced technology the IMD Centre, CSO, London has designed a system of financial analysis to form a part of our existing credit evaluation process.

This proposed system was submitted by IMD to all Executives of the Central Credit Committee for approval to facilitate its introduction as an official procedure. Approval is awaited.

### 3.05 Effectiveness

With respect to the effectiveness of training courses which is a continuous concern, our analysis reveals our overall satisfaction with the quality and content of our world-wide graduate trainee programme; although further improvements are required in this area in the Regional training centres in Africa and UK, for which plans are being drawn up in 1984. Particularly commendable work has been done by the Regional Training Centres at Hong Kong and Karachi. A total of 679 members were trained in 1983 in all centres.

## Human Asset Analysis of BCC Group

TABLE 4.A

BCC HUMAN ASSETS PERFORMANCE:  
FINANCIAL HIGHLIGHTS

YEAR	NUMBER OF EMPLOYEES	EMPLOYEE COST (\$ m)	CUSTOMER DEPOSITS (\$ m)	TOTAL ASSETS (\$ m)	INCOME (\$ m)	EXPENSES* (\$ m)	PROFIT BEFORE TAX (\$ m)	NUMBER OF BRANCHES
1983	9082	\$111.6	\$9151	\$12309	\$1367.9	\$1089.6	\$278.3	326
1982	6974	\$86.6	\$7383	\$9650	\$1251.6	\$1028.5	\$223.1	250
1981	5775	\$65.7	\$5668	\$7345	\$946.1	\$821.4	\$124.7	233
1980	4204	\$53.9	\$4125	\$5321	\$618.4	\$570.6	\$47.8	165
1979	3538	\$40.3	\$2944	\$3919	\$390.2	\$364.3	\$25.9	143
1978	3052	\$30.5	\$2030	\$2801	\$265.0	\$246.9	\$18.1	121

\* Includes Loan Loss Provisions.

Figures have been rounded off in some cases for simplicity of presentation.







#### 4.00 HUMAN ASSET ANALYSIS OF BCC GROUP

This chapter attempts to analyse the quality of our human resources by utilising the "Human Asset Approach". The key to BCC's success lies in its treatment of its human resources, and this chapter illustrates the fact that they are the Bank's most important asset.

Some of the key figures used in this Human Asset Approach have been shown for the BCC Group in Table 4.A - opposite page.

The various ratio analysis of these figures in the ensuing sections 4.01 to 4.04 identifies the "real" quality of performance.

#### 4.01 Employees, Assets and Total Asset per Employee

Since 1978 the average rate of growth per annum in the number of employees has been around 24.37%. The number of employees grew from 3052 in 1978 to 9082 in 1983. Total assets, on the other hand grew by 339.45% i.e. an average annual rate of growth of 34.46% showing the extraordinary effort and the qualitative input of our Human Resources.

In 1983 total asset per employee decreased by 2.10% in comparison with 1982 (See Table 4.B). This was due to the acquisition of two Banks, Banco de Descuento (Spain) and Banco Mercantil (Colombia). Since these acquisition were made during the latter part of the year, both of them may be excluded in arriving at the percentage of total assets per employee which then becomes 7.15%.



TABLE 4.B

GROWTH TREND: EMPLOYEE NUMBERS, TOTAL ASSETS, AND  
EMPLOYEE TO ASSET RATIO

YEAR	NUMBER OF EMPLOYEES	% INCREASE	TOTAL ASSETS	% INCREASE (\$m)	TOTAL ASSETS PER EMPLOYEE (\$m)	% INCREASE/ (DECREASE)
1983	9082	30%	\$12309	27.6%	\$1.355	(2.10%)
1982	6974	21%	\$9650	31.4%	\$1.384	8.89%
1981	5775	37%	\$7345	38.0%	\$1.271	0.39%
1980	4204	19%	\$5321	35.8%	\$1.266	14.26%
1979	3538	16%	\$3919	39.9%	\$1.108	20.70%
1978	3052	-	\$2801	-	\$0.918	-

It will be observed that from the year 1978 to 1983 average total asset per employee rose from \$0.918m to \$1.355m i.e. by nearly 48% (an average rate of growth of nearly 8.10%).

4.02

Employee Cost to Total customer Deposits

Table 4.C shows that since 1978 the salary cost per employee increased from \$10,000 to \$12,300 i.e. by 23% or an average annual rate of growth of 4.23%. Over the same period customer deposits per employee rose from \$0.665 million to \$1.008 million i.e. by 52%. The rate of increase in deposits therefore, has been 2.3 times the rate of increase in employee cost since 1978.

TABLE 4.C

TABLE OF EMPLOYEE COSTS AND CUSTOMER DEPOSITS

YEAR	NUMBER OF EMPLOYEES	EMPLOYEE COST	COST PER EMPLOYEE	% INCREASE/ (DECREASE)	CUSTOMER DEPOSITS	% INCREASE	CUSTOMER DEPOSIT PER EMPLOYEE	COST OF EMPLOYEE PER \$100 DEPOSIT
		(\$m)	(\$ 000)		(\$m)		(\$m)	
1983	9082	\$111.6	\$12.3	(0.81%)	\$9151	23.95%	\$1.008	\$1.22
1982	6974	\$86.6	\$12.4	8.77%	\$7383	30.26%	\$1.059	\$1.17
1981	5775	\$65.7	\$11.4	(10.94%)	\$5668	37.41%	\$0.981	\$1.16
1980	4204	\$53.9	\$12.8	12.28%	\$4125	40.12%	\$0.986	\$1.30
1979	3538	\$40.3	\$11.4	14.00%	\$2944	45.02%	\$0.832	\$1.37
1978	3052	\$30.5	\$10.0	-	\$2030	-	\$0.665	\$1.50



TABLE 4.D

TABLE OF SALARIES AS A  
PROPORTION OF TOTAL EXPENSES

<u>Expenses</u>	<u>1978</u> (\$ m)	<u>1979</u> (\$ m)	<u>1980</u> (\$ m)	<u>1981</u> (\$ m)	<u>1982</u> (\$ m)	<u>1983</u> (\$ m)
Interest paid	164.51	252.49	419.24	622.19	753.29	740.74
Salaries and Related Costs	30.46	40.35	53.95	65.74	86.61	111.61
Occupancy Expenses	13.20	18.70	21.53	26.78	31.97	42.43
Depreciation on Premises and Equipment	5.25	8.00	11.38	10.95	15.07	19.32
Other Operating Expenses	23.49	35.84	48.20	63.43	79.24	92.23
Loan Loss Provision	10.04	8.90	16.30	32.30	62.36	83.24
TOTAL EXPENSES	246.95	364.24	570.60	821.39	1028.54	1089.57
Salaries and Related costs as a percentage of Total Expenses	12%	11%	9%	8%	8%	10%
Salaries and Related costs as a percentage of Non-Interest Cost	36.95%	36.09%	35.64%	33.00%	31.47%	32.00%



While the employee cost of every \$100 of deposit has been decreasing since 1978, showing a very positive trend, in 1982 and 1983 the cost of every \$100 deposit increased by one cent and 5 cents respectively.

#### 4.03 Employee Cost to Total Expenses

Table 4.D shows that in 1983 salaries and related cost as a percentage of total expenses rose by 2% points over that of 1982. This increase is mainly due to the decrease in the item "interest paid", in 1983 as compared with 1982. If the interest expense is excluded in the calculation it will then be observed that the salary and related costs as compared to non-interest costs is more in keeping with the previous trend.

#### 4.04 Income, Expenses and Profit per Employee

BCC Group profits reflect the quality and efficiency of Management in maximising returns on resources by minimising costs, through control over expenditure.

Table 4.E summarises the position for the period 1978 to 1983.

TABLE 4.E

#### TREND OF INCOME, EXPENSES AND PROFIT

YEAR	NUMBER OF EMPLOYEES	INCOME  (\$m)	EXPENSES (*)  (\$m)	PROFIT BEFORE TAX (\$m)	INCOME PER EMPLOYEE (\$000's)	EXPENSES PER EMPLOYEE (\$000's)	PROFIT PER EMPLOYEE (\$000's)
1983	9082	\$1367.9	\$1089.6	\$278.3	\$150.62	\$119.97	\$30.65
1982	6974	\$1251.6	\$1028.5	\$223.1	\$179.47	\$147.48	\$31.99
1981	5775	\$946.1	\$821.4	\$124.7	\$163.83	\$142.23	\$21.60
1980	4204	\$618.4	\$570.6	\$47.8	\$147.10	\$135.73	\$11.37
1979	3538	\$390.2	\$364.3	\$25.9	\$110.29	\$102.97	\$7.32
1978	3052	\$265.0	\$246.9	\$18.1	\$86.83	\$80.90	\$5.93

\* including Loan Loss Provision



PRODUCTIVITY OF HUMAN RESOURCES IN BCC

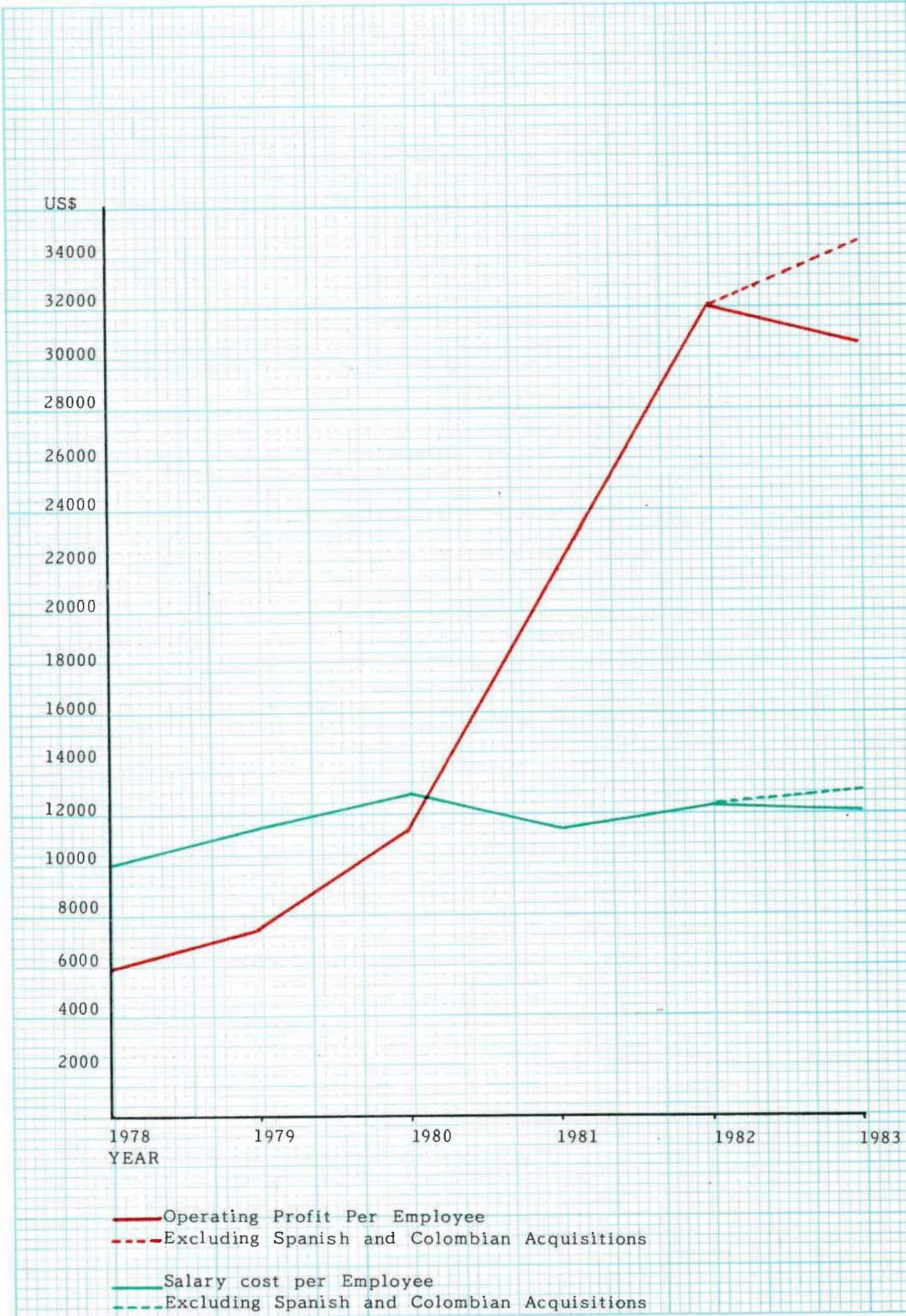




Table 4.E shows the trend of Income, Expenses and Profit before tax over the years 1978 to 1983 and correlates them per employee.

It will be observed that income in absolute terms has been showing a consistently rising trend since 1978. In absolute terms the income rose from \$265 million in 1978 to \$1367.9 million in 1983 i.e. by 416% (an annual compounded growth rate of 38.86%) which is indeed commendable.

Income per employee has risen from \$86,830 (1978) to \$150,620 (1983) i.e. by nearly 73% (an annual average compounded growth rate of 11.65%).

Expenses on the other hand increased from \$246.9 million to \$1089.6 million, i.e. by 341.31%, (an annual compounded growth rate of 34.57%). Operating expense per employee increased from \$80,900 to \$119,970, i.e. by nearly 48.% (an annual compounded growth rate of over 8.20%).

Pre-Tax profit per employee grew from \$5,930 to \$30,650, i.e. by 417% (an annual compounded growth rate of 38.89%).

TABLE 4.F

TABLE OF PRODUCTIVITY TREND IN BCC

YEAR	COST PER EMPLOYEE (\$000)	% + / (-)	PROFIT PER EMPLOYEE (\$000)	% + / (-)
1983	\$12.3	(0.81%)	\$30.65	(4.19%)
1982	\$12.4	8.77%	\$31.99	48.10%
1981	\$11.4	(10.94%)	\$21.60	89.97%
1980	\$12.8	12.28%	\$11.37	55.33%
1979	\$11.4	14.00%	\$7.32	23.44%
1978	\$10.0	-	\$5.93	-



Compared to salary cost per employee it will be seen that the productivity of our employees has consistently increased over the years. Whereas salary cost per employee increased by only 23% from the year 1978 to 1983, pre-Tax profit per employee soared by 417%. The graph on page 26 shows the trend of cost, and profit per employee.

Profit per employee increased between 1978 and 1982. However due to the acquisition of banks in Spain and Colombia there has been a decrease in profit per employee in 1983, as compared with 1982.

#### 4.05 Ratio of Employees and Branches

BCC operated in 64 countries in 1983 with 331 branches (excluding 24 other offices). The number of employees in these 331 branches as on December 1983 was 8763. Table 4.G below shows the year-wise correlation and trend of branches to number of employees over the period 1979 to 1983.

TABLE 4.G

TABLE OF NUMBER OF BRANCHES AND EMPLOYEES

YEAR	NUMBER OF EMPLOYEES	% INCREASE	NUMBER OF BRANCHES	% INCREASE	EMPLOYEES PER BRANCH
1983	8763	28.87	331	32.4	26.00
1982	6800	19.36	250	7.3	27.00
1981	5697	36.48	233	41.2	24.00
1980	4174	20.11	165	15.4	25.00
1979	3475	-	143	-	24.00

Table 4.H overleaf summarises various key figures showing the Group's growth trends over the 5 year period 1978-1983, and its average annual rate of growth. It will be observed that the average rate of growth in Operating Profit is 72.73% per annum. Profit per employee has, however, grown at a lower rate of 38.89% because of the sudden increase in the number of employees following the acquisition of Banco de Descuento and Banco Mercantil.

TABLE 4.H

## SUMMARY OF "RETURN" ON HUMAN RESOURCES

YEAR		EMPLOYEES		KEY FINANCIAL FIGURES (TOTALS)				PER EMPLOYEE					
	NUMBER OF EMPLOYEES	COST	TOTAL ASSETS	CUSTOMER DEPOSITS	INCOME	EXPENSES	PROFIT BEFORE TAX	SALARY	ASSETS	DEPOSITS	INCOME	EXPENSES	PROFIT BEFORE TAX
1983	9,082	\$111.6m	\$12309m	\$9151m	\$1367.9m	\$1089.6m	\$278.3m	\$12,300	\$1.355m	\$1.008m	\$150,620	\$119,970	\$30,650
1978	3,052	\$30.5m	\$2801m	\$2030m	\$265.0m	\$246.90m	\$18.1m	\$10,000	\$0.918m	\$0.665m	\$86,830	\$80,900	\$5,930
Percentage Growth in 5 year period	197.58%	265.90%	339.45%	350.79%	416.19%	341.31%	1437.57%	23.00%	48.00%	52.00%	73.00%	48.00%	417.00%
Average Compoundd rate of growth pa	24.37%	29.62%	34.46%	35.14%	38.86%	34.57%	72.73%	4.23%	8.10%	8.67%	11.65%	8.20%	38.89%
Increase/ (Decrease) 1983 in comparison with 1982	30.23%	28.87%	27.55%	23.95%	9.29%	5.94%	24.74%	(0.81%)	(2.10%)	(4.82%)	(16.08%)	(18.65%)	(4.19%)





Remuneration Package



## 5.00 REMUNERATION PACKAGE

### 5.01 Salaries

The two major elements of the remuneration package for different categories of BCC staff which reflect our corporate philosophy are, to attract the best personnel at all levels, and to provide a sense of security and economic welfare for all our employees. In several locations the State fixes or recommends a particular salary level according to a cost of living index, or the requirements of its government's economic policies. In other locations the Banking Association or collective agreements determine the salary levels of local staff.

Increasing importance is being given to meet the general principles of our salary policy, viz-a-viz universality of the remuneration package within the limit of the local framework, so that interchange of staff from one location to another will not pose problems in the future. The overall salary structure is increasingly being geared to our concept of equity in our remuneration structure at all levels.

Our total remuneration package is constantly revised to ensure that it remains competitive at the market level. The Human Resources Division is increasingly being requested by Regions and locations to assist them in the development of local salary scales. In new locations where we commence operations, the salary scales and remuneration package of different categories of staff are fixed after an extensive survey and discussion of local market conditions. Local salary scales were developed for Pakistan, India and Swaziland, with the assistance of Human Resources Division.

TABLE 5.A

GROUP SALARIES AND RELATED COSTS

(1975-1983)

(US\$ 000's)

	BASIC SALARY	ALLOWANCE	HOUSE RENT/ ALLOWANCE	OTHER STAFF RELATED EXP.	TOTAL	% INCREASE OVER PREVIOUS YEAR
1983	58,889	14,418	15,281	23,021	111,609	28.85%
1982	46,087	12,642	10,451	17,427	86,617	31.73%
1981	35,010	9,543	7,899	13,290	65,743	21.85%
1980	28,017	8,200	6,915	10,822	53,954	33.73%
1979	21,438	5,550	6,036	7,320	40,344	32.44%
1978	15,668	4,003	5,948	4,842	30,461	37.12%
1977	10,605	2,623	3,155	5,830	22,213	119.22%
1976	4,307	1,492	1,523	2,810	10,132	77.97%
1975	2,309	720	990	1,674	5,693	123.04%

Source: Central Accounts Division





## 5.02 Delinking

A further stage in the concept of Delinking was reached, by changing the fixed date for increments to international officers, to their date of joining. Thus the increment's exercise comes closer towards being a 'non-event' in accordance with the corporate philosophy. For local staff it is expected that the concept of Delinking will be applied in accordance with local requirements and conditions.

## 5.03 Total Salary Bill - December 1983

Our salary bill for the period January to December 1983 was \$111.6 million. Its break-up into different components has been shown in Table 5.A.

The two banks acquired in Spain and Colombia accounted for \$7.3 m of the total salary bill. The salaries and related costs show an increase of 28.85%. However if these banks are not included then the increase over the previous year amounts to 20.30% (1982: 31.73%) i.e. a drop of 11.43%.

The major factors which have contributed to the percentage decrease in the Total Salary Bill of 1983 (See Table 5.A) were: the strength of the US dollar against local currencies, and the repeating of actual increment money amount.



6.00

#### GIVING

The concept of 'Giving' on which the corporate feelings were focused at the Geneva Conference of February, 1982, was institutionalised, and made visible during that year, when 2.5% of the salary of each member of the family was given to him/her for distribution to any charitable cause of his/her choice.

The spiritual and material aspects of 'Giving' were very much in evidence once again, in 1983. The act of 'GIVING' and sharing forms both the basis of the total merger/interfusion of the psyches of family members, and its culmination in merger with God and Totality. The decision to continue to distribute a percentage of salary amongst family members was taken at the Athens Conference of March, 1983. Besides the immediate objective of using such monies for charitable purposes and causes, the broader objective envisaged was to catalyse the self evolving influence of 'Giving' within all family members and cause it to grow, thereby bringing them closer towards the BCC Ethos. 3% of the salary of each individual was distributed, amounting to approximately US\$2.1 million excluding taxes paid on the amount.



TABLE OF ANNEXURES

1.0	Region wise breakup of Trainee Officers selected during 1983
1.1	List of Batch Trainee Officers selected during 1983
1.2-1.5	List of International Cadre Officers appointed during 1983
1.6	List of International Officers who have left the Group during 1983
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1.9	Within Region Transfers - 1983
1.10	Change in Notional Rates
1.11	List of Group Subsidiaries and Other Offices
1.12	List of Nationalities
1.13	Exit Interview Questionnaire



Annexure 1.0

REGIONWISE BREAK UP OF TRAINEE OFFICERS SELECTED DURING 1983

REGION/LOCATION	TRAINEES
AFRICA (Southern)	5
FAR EAST	30
BCC NIGERIA	30
SOUTH ASIA	31
UK	24
OTHERS	9
	129

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 LIST OF BATCH TRAINEE OFFICERS SELECTED DURING 1983
 

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<u>NAME</u>	<u>DATE OF BIRTH</u>	<u>AGE</u>	<u>DATE OF JOINING</u>	<u>QUALIFICATIONS</u>
1. S. Ahmed	02-05-59	23	1-1-83	B.A
2. S.F. Abbas	22-07-61	21	1-1-83	M.BA
3. M.A.H. Askari	06-01-60	23	1-1-83	B.BA
4. Shibli Faraz	10-10-58	24	1-1-83	B.Sc
5. S.F. Dadachangi	01-07-57	25	1-1-83	M.A
6. Sohail Hydari	20-06-61	21	1-1-83	B.Com
7. Mian H. Husain	14-08-60	22	1-1-83	B.Com
8. Shahid Hussain	07-01-60	23	1-1-83	B.Com
9. Ghalib Iqbal	10-08-57	25	1-1-83	M.BA
10. Tahir Iqbal	04-09-61	21	1-1-83	B.Com
11. N. Zaman Khan	13-12-60	22	1-1-83	M.BA
12. S K M Khairuddin	21-02-57	26	1-1-83	M.A
13. G Ali Mohataram	04-08-60	22	1-1-83	B.Com
14. Iqbal Mustafa	10-07-60	22	1-1-83	M.Com
15. Rohail Minaaz	23-11-62	21	1-1-83	B.Com
16. Arif Qadri	14-07-61	21	1-1-83	B.Sc
17. Haroon Quazi	27-02-59	23	1-1-83	M.A
18. Mohsin Rizvi	03-09-57	25	8-1-83	B.A
19. Ali Shah	07-09-61	21	1-1-83	B.A
20. S.Bin Shahid	29-01-61	22	1-1-83	B.A
21. Baseer Wahab	01-10-60	22	1-1-83	B.Com
22. Abbas Zaidi	22-02-58	25	1-1-83	B.Com
23. Ashraf Zakariya	05-09-59	23	1-1-83	B.Sc
24. S.M.A. Zaki	13-03-57	26	1-1-83	B.Com





LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

## RANGE 1

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHERS	PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)
<u>BCC EMIRATES</u>						
1. Mr W A Sheikh	17.11.57	23.07.83	BA MBA	1	MEB Officer	UAE - Head Office
<u>BCCI (MISR)</u>						
2. Mr W Siddiqui	09.02.56	00.09.83	BSc	2	MEB Officer	Cairo
<u>BCCI NIGERIA</u>						
3. Mr M M Hamidi	15.11.49	30.5.83	BSc MBA	5	HBL Officer	Apapa Nigeria
<u>FAR EAST REGION</u>						
4. Mr Z Mahmood	05.02.54	21.03.83	MB China	-	Medical Student China	Beijing China
<u>MIDDLE EAST REGION</u>						
5. Mr Q Zaman	21.06.49	10.07.83	MSc	5	HBL Officer	MERO Abu Dhabi

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LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

RANGE 1 (cont)

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHERS		PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)
<u>SOUTHERN AFRICA REGION</u>							
6. Mr K Jawed Malik	30.09.52	12.04.83	BA	8	-	MCB Officer	Swaziland
<u>UK REGION</u>							
7. Mr S K Mazari	10.12.54	13.06.83	Barrister	-	5	Merchant Bank - Asst to Sec	RO London
8. Mr M Shafi	15.03.54	11.10.83	BSc MA	3	-	ME Bank - Spec Asst	UK
<u>NON-CONSOLIDATED AFFILIATES</u>							
9. Mr G D Sadri	16.03.50	01.01.83	MA	10	2	National Bank of Abu Dhabi	NBO
10. Mr S H A Naqvi	04.10.57	01.01.83	MSc	2	-	National Bank of Abu Dhabi	NBO
11. Mr S S Pasha	17.06.55	01.01.83	MBA	1	1	National Bank of Abu Dhabi	NBO



LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

## RANGE 2

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHERS	PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)
<u>AFRICA (SOUTHERN)</u>						
1. Mr Mohsin Qayyum Siddiqui	21.11.47	17.08.83	BA DAIBP	13 -	HL - Manager	Zambia
2. Mr Nasim Pervaiz Choudhry	11.09.51	05.05.83	BSC	8 -	HL - Int Division	Zambia
<u>BCC EMIRATES</u>						
3. Mr S A Wahab	13.12.44	09.02.83	BCom	18 -	UBL Branch Manager	UAE
4. Mr Syed Mohd Ali Bokhari	30.09.41	22.02.83	MA LLB	- 11	Advocate	UAE
5. Mr Hafeez Ur Rahman	31.12.46	03.10.83	BCom	12 -	Allied Bank - Manager	UAE
<u>BCCI NIGERIA</u>						
6. Mr Hafeez Un Nabi	09.01.43	14.09.83	BA MA	17 -	UBOL - Incharge Advances	Nigeria
<u>FAR EAST REGION</u>						
7. Mr Mohd S Anas	20.09.42	19.05.83	MA	11 4	HL - Officer	FERO Hong Kong
8. Mr K Rahman	13.09.56	16.05.83	BCom ACA	- 7	Accountant	FERO Hong Kong
9. Mr F Nazmi Pasha	12.09.46	31.03.83	BCom	11 -	HL - Officer	Hong Kong
10. Mr A Haque	03.01.43	01.05.83	BA	19 -	Central Bank of Libya	RO Hong Kong
11. Mr Anis Ul Haq	20.06.52	03.10.83	MBA	4 -	Grindlays - Country Operations Manager	Hong Kong
12. Mr S Alamgir	21.05.50	07.04.83	BCom	12 -	UBL - Manager F/X	South Korea



LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

RANGE 2 (cont)

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER		PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)
<u>LUXEMBOURG REGION</u>							
13. Mr S Kazi	25.09.51	11.05.83	ACA	-	8	Ernest & Whinney	Luxembourg
<u>MIDDLE EAST REGION</u>							
14. Mr Q Anwar	09.09.50	01.08.83	MA	4	1	Grindlays Bank - Sub Mgr	UAE
15. Mr A Masud	12.11.54	07.08.83	BA	7	-	UBL - Officer	MERO Abu Dhabi
16. Mr Q Rasheed	18.06.55	11.01.83	BCom ACA	-	8	Goodman Jones - Chartered Accountant	UAE
<u>PARIS REGION</u>							
17. Mr J Akhlaq	27.10.54	10.04.83	BCom DAIBP MBA	8	-	National Bank of Pakistan	Freetown S. Leone
18. Mr Dilshad Yar Khan	09.11.43	31.03.83	BA	14	-	Bank of Oman - Officer	Monrovia Liberia
19. Mr Iftekhar Shabbir	30.04.53	31.03.83	BA DAIBP	7	-	Bank of Oman - Officer	Monrovia Liberia
20. Mr S T Sadiq	16.08.53	15.06.83	BSC	10	-	Dubai Bank Limited	France
<u>NON-CONSOLIDATED AFFILIATES</u>							
21. Mr F Ahmed	27.01.52	01.01.83	BA MBA	9	-	National Bank of Oman - Officer	NBO
22. Mr S A Imtiaz	04.08.53	01.01.83	HSc	11	2	National Bank of Oman - Officer	NBO
23. Mr N A Khatib	15.11.59	10.10.83	Science Graduate	5	1	National Bank of Abu Dhabi - Computer Operator	NBO
24. Mr Q A Shaik	25.07.42	01.01.83	BCom	17	-	National Bank of Oman Head Office - Officer	NBO
25. Mr A M Siddiqui	04.06.44	01.01.83	BA	15	-	National Bank of Oman Head Office - Officer	NBO

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LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

RANGE 2 (Cont)

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)	
<u>STAFF IN TRANSIT</u>							
26. Mr A S Bimbhet	28.05.55	23.03.83	MA	6	-	Grindlays Bank - Manager	Transit (Since posted)
27. Mr Hasan Imam	02.02.53	14.06.83	BA	6	-	UBL - Branch Manager	Transit (Since posted)
28. Mr S H Khawaja	15.02.53	01.07.83	BSc MBA ACA	-	5	Auditors	Transit (Since posted)
29. Mr C S M Lodha	21.09.55	04.07.83	BCom ACA	2	1	Hong Kong Shanghai Bk Corp. -Accounts Manager	Transit (Since posted)
30. Mr Avinash Mehra	28.06.51	13.10.83	MSc LLB CAIIB AIB	10	-	Bank of India - Officer	Transit (Since posted)



LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

RANGE 3

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)
<u>BCC (EMIRATES)</u>						
1. Mr Fateh Mohammed	06.11.39	19.05.83	MSc	19 -	UBL - Vice President	UAE
<u>FAR EAST REGION</u>						
2. Mr M John Parker	12.06.50	01.01.83	BA	1 8	ICI China - Manager	FERO Hong Kong
3. Mr D A Patel	15.12.53	16.09.83	CPA	- 4	Multinational Mining Concern - Financial Admin	Hong Kong
4. Mr P Yagna Raman	14.04.46	28.09.83	MA	13 -	State Bank of India - Credit Analyst	Hong Kong
<u>LATIN AMERICAN/CARIBBEAN REGION</u>						
5. Mr M S Murtaza	04.08.45	24.11.83	BSc DAIBP	17 1	Habib Bank - VP Far East	Colombia
<u>MIDDLE EAST REGION</u>						
6. Mr S Ahmed	15.09.47	10.09.83	BA	15 -	UBL - AVP Manager	RO Deira Dubai

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LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

RANGE 3 (Cont)

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)
<u>SPAIN</u>						
7. Mr P I Imam	23.03.48	08.11.83	BA	10 -	Saudi Development Bank - Financial Analyst	Spain
8. Mr F G Rabbani	27.07.47	15.09.83	MBA	18 -	Middle East Bank - Officer	Spain
<u>NON-CONSOLIDATED AFFILIATES</u>						
9. Mr M Alam Khan	11.11.48	01.01.83	BSc	12 -	National Bank of Oman Officer	NBO
10. Mr A H Shahid	05.11.44	01.01.83	MA DAIBP	12 1	National Bank of Oman	NBO



LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

RANGE 4

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)
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BCC EMIRATES

1.	Mr Z Qureshi	15.03.32	05.01.83	BCom DAIBP	28 -	UBL - VP	Head Office
2.	Mr Abdul Salam	04.08.41	06.04.83	BSc	20 -	UBL - Manager Zonal Head	UAE
3.	Mr Ajmal Sheikh	07.04.31	03.07.83	BCom	22 -	UBL - Area Chief	UAE
4.	Mr A A Siddiqui	02.12.35	06.01.83	BA	23 -	UBL - VP	Head Office

LATIN AMERICA/CARRIBEAN REGION

5.	Mr S M Akbar	15.02.30	01.09.83	Intermediate	30 -	KIFCO - Vice Chairman	Miami USA
6.	Mr Bande Hasan	06.06.42	15.03.83	MA	22 -	ME Bank - Dep Gen Manager	Colombia
7.	Mr M Junnarkar	13.05.38	02.05.83	BA MA	24 -	ME Bank - Asst. Manager	Miami USA
8.	Mr A Lodhi	10.07.48	01.08.83	LLM Barrister	- 9	Law Firm - Barrister	New York USA
9.	Mr S M H Rizvi	05.01.39	01.04.83	MA	19 -	ME Bank - Chief Manager	Colombia

MIDDLE EAST REGION

10.	Mr Abu Ahmed	04.09.40	30.05.83	LLB	18 -	ME Bank - Chief Manager	Bahrain
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PARIS REGION

11.	Mr Luqman Khan	09.01.29	07.03.83	BA	32 -	UBL - Senior VP	Paris France
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LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1983

## RANGE 4 (Cont)

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS/ POSITION	POSTING (PRESENT/PROPOSED)
<u>SPAIN</u>						
12. Mr A Naseer	17.07.40	16.11.83	BA	22 -	ME Bank - Chief Manager	Spain
<u>UK REGION</u>						
13. Mr T M Hancock	13.05.41	01.03.83	BS BIM	13 5	National Bank of Georgia	CSO UK Region
14. Mr A M Haidermota	10.12.31	27.04.83	BA Barrister	- 27	Barrister - Pakistan	CSO UK Region
<u>NON-CONSOLIDATED AFFILIATES</u>						
15. Mr M S Dar	07.05.33	01.03.83	MA	26 -	UBL - Act President Member of Executive Board	NBO
<u>KHALIJ COMMERCIAL BANK</u>						
16. Mr S S Hassan	23.04.41	15.02.83	BCom	20 -	UBL - Asst VP	KCB Abu Dhabi
17. Mr S Z H Jafri	17.02.39	14.03.83	BSc DAIBP	22 -	UBL - Manager VP	KCB Abu Dhabi
18. Mr P R Keast	30.09.43	01.05.83	'A' Levels	- 21	Shipping Brokers	KCB Abu Dhabi
<u>TRANSIT</u>						
19. Mr G Rabbani Khan	12.10.45	15.12.83	BA	18 -	Chief Manager MEB	Transit



LIST OF INTERNATIONAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1983

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	BASIC SALARY WHEN LEAVING	POSITION AND POSTING AT TIME OF LEAVING
<u>BCC (MISR)</u>								
1.	Mr Razzak A Meman	17.06.46	23.12.77	23.06.83	BE Dip B Admin	11 -	US\$ 18,019	Cairo - Officer
<u>FAR EAST REGION</u>								
2.	Mr N V Srinivasan	01.02.37	01.02.81	24.10.83	MA AIB	22 -	US\$ 18,750	Hong Kong - Officer
<u>LUXEMBOURG REGION</u>								
3.	Mr Christopher John Clark	19.03.55	04.07.77	12.05.83	'A' Levels	5 -	US\$ 10,952	Luxembourg - Officer
<u>MIDDLE EAST REGION</u>								
4.	Mr Ramesh Khatri	20.05.46	17.10.72	10.09.83	Inter- Commerce	14 2	US\$ 9,543	BCCI SA - U.A.E
5.	Mr A A G Hussain Merchant	17.10.59	01.10.81	17.05.83	BSc	2 -	US\$ 3,600	BCCI SA - U.A.E
6.	Mr Mohammad Fazil Mirza	12.07.43	11.07.76	Jan 1983	BA	18 -	US\$ 24,785	BCCI SA - U.A.E
7.	Mr Saleem Safdar Sayed	21.08.47	16.08.82	Feb 1983	BBA	10 -	US\$ 9,600	BCCI SA - U.A.E
<u>PARIS REGION</u>								
8.	Mr S Amarnath	14.04.38	29.12.77	05.07.83	BA LLB	16 -	US\$ 14,940	Monrovia - Officer
9.	Mr Mohammad Ezzat Sennara	15.02.49	01.04.78	March 1983	BCom MA	5 5	US\$ 11,025	Paris - Officer

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LIST OF INTERNATIONAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1983

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	BASIC SALARY WHEN LEAVING	POSITION AND POSTING AT TIME OF LEAVING
<u>SOUTH ASIA</u>								
10.	Mr Ghulam M Kherati	25.12.48	07.11.82	31.05.83	BCom CA ACIS	7 4	US\$ 21,000	Pak - Transit Officer
<u>UK REGION</u>								
11.	Mr Ghazanfar S Ali	03.09.55	01.04.76	Sept 1983	BSc	6 -	US\$ 12,697	CSO Credit Division - Officer
12.	Mr Bashir Ahmed	10.09.40	13.04.82	Sept 1983	BSc DASS	3 20	US\$ 25,799	MSD - Computer Manager
13.	Mr Khalid Aziz Mirza	25.07.45	19.08.76	Feb 1983	BCom MCom	7 9	US\$ 18,396	Credit and Finance Corporation - Officer
14.	Mr Selim Hafizur Rahman	14.11.48	30.06.80	22.07.83	BA	6 -	US\$ 12,600	CSO - Officer
<u>NON-CONSOLIDATED AFFILIATES</u>								
15.	Mr Anjum Niaz Chohan	01.01.54	08.03.76	March 1983	BSc	6 -	US\$ 18,744	KIFCO - Officer
16.	Mr Mansoor Naqi	03.01.55	01.07.82	31.05.83	BA ACA	- 6	US\$ 10,000	KIFCO - Officer
<u>GROUP SUBSIDIARY/OTHER OFFICES</u>								
17.	Mr Karim Mohd Munir	27.12.50	27.01.82	29.06.83	BCom LLB	15 -	US\$ 11,400	Bahrain-Dealer/Officer

IN MEMORIAM

In the course of 1983, 3 members of our family were taken from us. We shall always honour the memory of those staff who passed away during the year.



LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1983

Sl. NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	BASIC SALARY WHEN LEAVING	POSITION AND POSTING AT TIME OF LEAVING
<u>AFRICA I (CAIRO)</u>								
1.	Mr Bahaa El Din Abu Bakr Mohd	06.01.55	29.12.80	24.01.83	DIP (Computing)	2      1	£S    2,400	Officer - Comp Optr Omdurman Branch
<u>AFRICA II (PARIS)</u>								
2.	Mr Marois Michel	07.01.53	29.10.79	18.01.83	BA	5      -	CFA 365,714	Officer Port - Gentil
<u>AFRICA REGION (SOUTHERN)</u>								
3.	Mr Makhosini Dlamini	18.08.57	20.06.81	05.02.83	BCom	5      -	E      6,000	Swaziland - Officer
4.	Mr C Machaka	06.11.54	01.06.81	20.01.83	O Levels	5      -	Z\$    7,200	Zimbabwe - Officer
5.	Mr R Mshoperi	08.06.56	25.04.83	14.05.83	BA	-      -	Z\$    6,600	T/Officer - Zimbabwe
6.	Mr Shumba Nelson	30.12.58	01.07.82	31.07.83	BSc	1      1	Z\$    6,600	T/Officer - Zimbabwe
<u>BCCI NIGERIA</u>								
7.	Mr S F Abe	04.08.56	01.08.80	28.02.83	BA (Hons)	2      2	N      5,760	Officer
8.	Mr B Adewunni	20.02.53	01.07.81	08.02.83	BSc	3      -	N      4,920	Officer
9.	Mr W A Bello	16.05.55	23.08.82	07.01.83	MBA	1      2	N      4,050	Trainee Officer
10.	Mr O O Mumfrey	01.01.56	02.10.80	23.03.83	BSC	3      1	N      5,760	Officer
11.	Mr M I Ndackson	21.04.58	26.01.83	28.02.83	BSC	1      -	N      3,750	Trainee Officer
<u>BCC (MISR)</u>								
12.	Mr Amin Abbas	24.01.51	30.09.78	Feb 1983	BCom	5      -	US\$    10,200	Officer - Cairo
13.	Mrs Rabab Asad	14.06.55	01.11.76	30.11.83	FA	7      1	US\$    10,358	Officer - Rafidan Cell
14.	Ms Monica Basta	09.05.53	21.01.78	01.01.83	BA	5      1	US\$    7,248	Officer - Cairo
15.	Mr Khalid Helal	04.03.58	30.12.78	17.02.83	BCom	5      2	US\$    7,200	Officer - Heliopolis



LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1983

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER		BASIC SALARY WHEN LEAVING		POSITION AND POSTING AT TIME OF LEAVING
16.	Mr Mohd Hussain	21.10.55	24.10.77	Jan 1983	BA	5	-	US\$	3,600	Officer - Cairo
17.	Mr Mohd A Kadier	20.01.49	22.01.79	May 1983	BA	4	6	US\$	9,132	R/O Cairo
18.	Mr Alaa El Din Khodary	07.02.54	01.07.81	31.07.83	BCom	2	2	US\$	8,100	Officer - Cairo
<u>FAR EAST REGION</u>										
19.	Mr P K Acharjee	05.06.49	09.11.76	01.09.83	BA	14	-	TK	18,000	Officer - Bangladesh
20.	Mr Rod Chan	21.06.55	19.01.82	01.07.83	BSc	-	5	HK\$	130,000	DP Manager
21.	Mr Cheung Wah Lau Claire	13.07.55	23.06.77	01.07.83	BSc	6	-	HK\$	90,000	Manager - Hong Kong
22.	Mr Jude Cordeiro	05.10.46	19.01.81	08.02.83	Form 5	12	8	HK\$	61,440	PRO - Manager Admiralty Centre
23.	Mr Wong Sai Fuk	16.04.56	07.07.80	01.08.83	BBA	5	-	HK\$	52,200	Officer - HKMB
24.	Mr Cheng Wau Mau Grace	31.11.58	01.02.81	01.07.83	BA	2	1	HK\$	52,800	Officer - HKMB
25.	Mr Dilip Das Gupta	01.02.41	06.05.77	18.08.83	BCom	20	-	TK	81,300	Officer - Bangladesh
26.	Ms Cecila Tang So Kam	18.05.56	29.03.76	14.06.83	CSC	-	-	HK\$	36,000	Officer - HKMB
27.	Mr Raymond Lau	26.09.51	01.03.79	31.05.83	BSc	-	-	HK\$	84,000	Officer - HKMB
28.	Mr Ho Kow Smith	12.08.39	02.06.80	19.02.83	College Cert.	17	-	HK\$	59,500	Officer - Hong Kong
29.	Mr Supanee Kami Thasevi	18.01.56	01.02.82	31.01.83	-	-	-	BHAT	156,000	Officer - Thailand
30.	Mr Chang Ming Tak Thomas	03.04.58	15.06.81	07.04.83	BBA	2	-	HK\$	45,600	Hong Kong
31.	Mr Mong Cheuk Wai	20.02.60	01.07.83	21.11.83	BSC	-	-	HK\$	3,500	T/Officer - Hong Kong
32.	Mr Wau Siu Wah Wilson	20.01.61	02.07.82	17.04.83	BBA	-	-	HK\$	3,600	T/Officer - Hong Kong
33.	Mr Yang Shing Chung	08.08.26	01.06.71	01.01.83	DIP (Econ)	21	15	HK\$	58,680	PRO Manager - Tuen Mun
				Retired						
<u>LATIN AMERICA/CARIBBEAN REGION</u>										
34.	Mr A C Shah Alam	14.12.48	06.02.82		MA MBA LLB	7	6	C\$	23,000	Officer - Canada
35.	Mr Shahid R Din	08.10.50	16.05.83	07.10.83	MTM	4	3	US\$	28,000	Officer - USA
36.	Mr Rusi J Tamboli	23.01.38	30.01.81	01.08.83	BCom	-	-	C\$	37,000	Officer - Canada



LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1983

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<u>LUXEMBOURG REGION</u>								
37.	Mrs Josee Jacobs	30.10.53	30.10.72	01.09.83	Diploma	11 -	LF 728,000	Secretary - Luxembourg
<u>MIDDLE EAST REGION</u>								
38.	Mr Suliman Malhas	03.08.47	20.11.79	15.04.83	BA	10 -	JD 2,820	Officer - Jordan
39.	Mr Zuhair Qummarji	15.05.43	01.05.75	July 1983	BA	8 13	JD 4,092	Officer - Jordan
<u>SOUTH ASIA REGION</u>								
40.	Mr S Shahid Hussain	17.01.60	01.01.83	30.09.83	BCom	- -	Rs 21,600	T/Officer - Karachi
41.	Mr Akhtar Majid Khan	01.07.56	08.01.80	30.09.83	BA	- 1	Rs 15,360	Officer - Karachi
42.	Mr Mohsin Raza	01.01.57	01.01.81	15.11.83	BCom	- 4	Rs 24,000	Officer - Lahore
43.	Mr Saeed Ahmad Shaikh	25.10.52	02.01.83	15.11.83	BA	8 -	Rs 18,480	Officer - Karachi
44.	Mr Ahsan Tayyab	02.12.58	06.03.82	28.02.83	BSc MA	1 -	Rs 33,600	T/Officer - Karachi
<u>UK REGION</u>								
45.	Miss Farasat Ahmed	09.01.51	05.12.77	25.02.83	BSc	6 -	£ 8,724	Officer - Merchant Bkng
46.	Mrs L Alletson	28.05.46	19.11.73	28.11.83	O' Levels	9 -	£ 8,640	Officer - Manchester
47.	Mr S W Beach	15.11.55	22.11.82	July 1983	BA	6 -	£ 7,101	CSO
48.	Mr B B Bibi	22.06.46	01.06.83	Sept 1983	A' Levels	- 8	£ 8,400	Officer
49.	Mr T Bristow	12.10.58	01.09.81	20.01.83	BA	- -	£ 5,541	T/Officer - Bradford





LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1983

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER		BASIC SALARY WHEN LEAVING	POSITION AND POSTING AT TIME OF LEAVING
50.	Mr P T K Chua	18.07.56	15.10.79	02.11.83	BA	4	-	£ 7,239	Officer
51.	Mr Micheal A Clarke	10.11.57	11.01.82	June 1983	MA	2	1	£ 6,651	CSO
52.	Mr S A Fitzpatrick	11.04.57	01.09.81	Aug 1983	BSc	2	-	£ 5,541	Officer
53.	Mr W Fry	26.03.43	01.06.82	31.03.83	O' Levels	-	12	£ 10,050	Officer - RO UK
54.	Mr M E Garrity	27.12.46	03.04.78	31.01.83	O' Levels	12	5	£ 10,326	RO UK
55.	Mr D A Gould	08.03.55	29.06.81	30.05.83	O' Levels	-	12	£ 7,218	Computer Dept
56.	Mr P J Gregory	25.09.60	01.09.82	May 1983	BSc	1	-	£ 4,539	Officer
57.	Mr C J Hackett	09.07.48	01.09.82	15.02.83	O' Levels	2	8	£ 10,101	Leadenhall Street
58.	Mr S A Hassan	31.08.39	20.12.76	11.03.83	MA	18	-	£ 11,553	Leadenhall Street
59.	Mr S Mahboob Husain	22.10.49	30.08.77	Feb 1983	BSc	6	4	£ 12,174	Officer - R/O UK
60.	Mr S M A Husain	06.12.37	01.11.76	March 1983	BA	23	-	£ 42,600	Manager
61.	Mr N G Campbell	05.10.60	10.09.81	Dec 1983	BSc	2	-	£ 7,005	Officer
62.	Mr T Gilani	22.07.55	22.11.82	Dec 1983	ACA	-	6	£ 9,000	Officer - CSO
63.	Mr W M Jobson	12.06.56	02.06.82	31.01.83	BSc	-	-	£ 8,601	RO UK
64.	Mr M H Lalji	10.05.51	14.11.72	14.11.83	BCom	11	4	£ 8,373	Officer
65.	Mr D M T Lamarche	29.04.59	04.01.82	Aug 1983	BA	1	-	£ 4,539	Officer
66.	Mr D B Lloyd	19.06.41	01.04.78	30.04.83	MSc	11	-	£ 24,351	CSO
67.	Mr S Lumb	24.01.49	01.12.80	Jan 1983	BSc	10	-	£ 16,080	CSO
68.	Mr M Micallef	14.01.51	07.03.77	April 1983	O' Level	6	1	£ 7,749	Officer
69.	Mr R L McBay	08.02.51	01.12.76	Jan 1983	A' Level	7	7	£ 12,021	Officer
70.	Ms Tahira Noor Mohammad	11.12.57	17.09.81	June 1983	A' Level	2	5	£ 5,253	Officer
71.	Mr G Osbourne	14.11.54	16.05.83	Sept 1983	MSc	7	1	£ 10,398	Officer
72.	Mr P J Patel	28.12.53	01.06.83	Dec 1983	BE (Mech)	-	7	£ 7,398	Officer R/O UK
73.	Mr J Qureshi	06.10.38	01.01.76	15.11.83	Intermediate	7	6	£ 10,260	Officer R/O
74.	Mr J M Roughley	10.03.43	04.04.77	Jan 1983	A' Level	20	-	£ 17,304	Manager
75.	Mr M A Shah	13.04.42	13.02.78	15.07.83	FCA	5	11	£ 17,052	RO UK
76.	Mr R Taylor	01.03.50	01.09.81	12.09.83	O' Levels	3	7	£ 7,407	Officer
77.	Mr H R Tinker	03.06.60	01.09.82	30.10.83	BA	1	-	£ 6,339	Officer - Park Lane
78.	Mr V Thomas	09.08.42	01.09.81	24.08.83	Diploma	15	-	£ 9,537	Officer
79.	Mr B C Vakil	28.06.49	02.08.76	April 1983	BSc	12	-	£ 7,782	Officer





LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1983

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	BASIC SALARY WHEN LEAVING	POSITION AND POSTING AT TIME OF LEAVING
80.	Mr Samir Hechaime	14.11.49	13.05.75	09.01.83	BA	19 -	Lf 42,548	Officer - Lebanon
81.	Mr Zouain F Zouain	26.03.45	04.03.81	16.08.83	BA	17 -	Lf 59,790	Officer - Lebanon
82.	Mr Antoine Khoury	19.07.23	01.07.74	28.10.83	BACC	27 6	Lf 120,831	Manager - Lebanon

NON-CONSOLIDATED AFFILIATES

83.	Mr Ghazi Amir	28.02.45	07.01.76	05.03.83	BCom	7 6	\$ 5,820	Officer - Kuwait
84.	Mr Rizwan Haider Rizvi	15.09.56	01.03.79	31.08.83	BCom	4 -	\$ 4,800	Officer - Kuwait
85.	Mr Tafseer Raza	08.01.54	05.12.75	07.11.83	BSc	7 -	\$ 10,320	Officer - Kuwait
86.	Mr T Zaheer	20.10.52	07.04.81	07.04.83	BSc	7 -	\$ 6,660	Officer - Kuwait



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1983

REGION	IN	FROM	OUT	TO
1 Africa	1. Mr Taimur Awan	T. Academy Karachi	1. Mr Sulaiman Jawaaid Nasir	Bombay
	2. Mr Farouq Ashfaq	BCC (MISR)		
	3. Mr R Jalal	BCC (MISR)		
	4. Mr M Jamal	BCC (MISR)		
	5. Mr W A Khan	BCC (MISR)		
	6. Mr Y H Khan	BCC (MISR)		
	7. Mr Shujauddin Sheikh	KIFCO, Kuwait	2. Mr S Itrat	R O HK
	8. Mr S M J Rizvi	BCC (MISR)		
	9. Mr A A Zaidi	BCC (MISR)		
	10. Mr J B Zaidi	BCC (MISR)		
2 Far East	1. Mr Islam Ahmed	Abu Dhabi	1. Mr Yousaf H Abedi	London
	2. Mr Risal Ahmed	Karachi	2. Mr Risal Ahmed	Karachi
	3. Mr Sirajuddin Aziz	BCCI London	3. Mr Kamal A Chowdhury	UK
	4. Mr Kamal A Chowdhury	BCCI (Cameroon)	4. Mr Mr K Govindan	CSO
	5. Mr S Faraz Hamid	BCCI London	5. Mr K J Lalwani	Latin America
	6. Mr S Itrat	Morocco		
	7. Mr Ashraf Khan	BCCI Oman	6. Mr K Murari	India
	8. Mr Z Mahmood	Karachi		
	9. Mr S R Nair	BCCI London	7. Mr A A Shamsi	S Africa
	10. Mr N M Parulekar	BCCI London		
	11. Mr Khalid Rehman	BCCI London		



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1983

REGION	IN	FROM	OUT	TO
3 Latin America/ Caribbean	1.	Mr Zaheer Abbas	Emirates	
	2.	Mr Irfan Akhtar	London	
	3.	Mr Shahzad Hasan	Karachi	
	4.	Mr Syed Naseem Hussain	Luxembourg	
	5.	Mr Aizaz A Khan	UK	
	6.	Mr K J Lalwani	Hong Kong	
	7.	Mr M A Mahmood	CSO	
	8.	Mr Sultan Mohiudin	Luxembourg	
	9.	Mr M U Rehman	BCCI London	
	10.	Mr Jawaid Shabbar	Paris	
	11.	Mr S M Shafi	NBO	
4 Luxembourg	1.	Mr Shehzad Alam	UAE	1. Mr Nehal Ahmed CSO
	2.	Mr Tariq Amirzada	Karachi	2. Mr Syed Naseem Hussain Canada
	3.	Mr Kamel Arif	UK	3. Mr M Y Kassim London
				4. Mr Razullah Khan UK
				5. Mr K A Malik Southern Africa
				6. Mr Sultan Mohiuddin San Francisco
				7. Mr F Tiwana South Asia



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1983

REGION	IN	FROM	OUT	TO
5 Middle East	1. Mr Tehsin Asghar	Lahore	1. Mr Mansoor Ahmed	CSO
	2. Mr S Imtiaz Bokhari	Lahore	2. Mr Islam Ahmed	Hong Kong
	3. Mr Wajid Husain	Karachi	3. Mr Shahzad Alam	Hamburg
	4. Mr Ijaz Kashmiri	London	4. Mr M M Ali	CSO
	5. Mr Ziaullah Quereshi	Lahore	5. Mr S Qaiser Ali	UK
	6. Mr Amir A Siddiqui	Karachi	6. Mr Hamayun Akhtar	UK
	7. Mr Farooq Zafar	Karachi	7. Mr Mehmood Ashraf	Karachi
			8. Mr K Basu	India
			9. Mr S Syed Iqbal Hussain	R/O Karachi
			10. Mr Ashraf Khan	China
			11. Mr Shehzad Mahmood	Karachi
			12. Mr M A Mujeeb	CSO
			13. Mr S A Nasir	UK
			14. Mr Syed Kalbe Naqi	Bombay
			15. Mr Ghalib Rizvi	London
			16. Mr P J Tharakan	London
6 Paris Region	1. Mr Zalmai Azam	Lahore	1. Mr Syed Sajid H Bukhari	Lahore
	2. Mr Mohd Najeeb Butt	NBO	2. Mr Kamal A Chowdhury	Hong Kong
	3. Mr Sarim Faruqi	Karachi	3. Mr S K Mathur	UK
	4. Mr Itqan Mahmood	NBO	4. Mr Jawaid Shabbar	Latin America
	5. Mr A Qadeer Piracha	NBO	5. Mr Rafi Ahmed Shariff	South Asia
	6. Mr S M Zaheeruddin	NBO	6. Mr Ali Mehdi Qizilbash	Lahore
	7. Mr S Muttalib Zaidi	NBO		
7 South Asia	1. Mr Risal Ahmed	HKMB	1. Mr Risal Ahmed	Far East
	2. Mr Mehmood Ashraf	Abu Dhabi	2. Mr Amir Dawood Ally	BCC Emirates
	3. Mr Syed Sajid H Bokhar	Senegal	3. Mr Tariq Amirzada	Frankfurt
	4. Mr Syed Iqbal Hussain	Abu Dhabi	4. Mr Tehsin Asghar	Dubai
	5. Mr Syed Abdullah Imtiaz	Colombo	5. Mr M Taimur Awan	Cyprus



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1983

REGION	IN	FROM	OUT	TO		
	6.	Mr S M Pervez Kamal	Zimbabwe	6.	Mr Zalmi Azam	Monrovia
	7.	Mr Shahzad Mahmood	UAE	7.	Mr S Imtiaz Bokhari	Dubai
	8.	Mr Shazad Minallah	CSO	8.	Mr Sarim Faruqi	Monrovia
	9.	Mr Ali Mehdi Qizilbash	Cameroon	9.	Mr Shahzad Hasan	Miami
	10.	Mr Hanif Qasim	Zimbabwe	10.	Mr Wajid Hussain	Abu Dhabi
	11.	Mr Rafi Ahmed Sharif	Senegal	11.	Mr Saleem Iqbal	BCC Emirates
	12.	Mr F A Tiwana	Frankfurt	12.	Mr Pervez Kamal	South Asia
				13.	Mr Ijaz Kashmiri	London
				14.	Mr Abrar A Khan	Kuwait
				15.	Mr Baber Saeed Khan	BCC Emirates
				16.	Mr Z Mahmood	HK RO
				17.	Mr Hanif Qasim	South Asia
				18.	Mr Ziaullah Qureshi	UAE
				19.	Mr Amir A Siddiqui	UAE
				20.	Mr F Zafar	Middle East
8 Southern Africa	1.	Mr Khalid Jawaidd Malik	Luxembourg			
	2.	Mr A A Shamsi	Hong Kong			
9 United Kingdom	1.	Mr Yousuf H Abedi	Hong Kong	1.	Mr Irfan Akhtar	Panama
	2.	Mr Mansoor Ahmed	R/O Abu Dhabi	2.	Mr Kamal Arif	Luxembourg
	3.	Mr Nehal Ahmed	Luxembourg	3.	Mr Sirajuddin Aziz	Hong Kong
	4.	Mr M M Ali	Abu Dhabi	4.	Mr S Faraz Hamid	Hong Kong
	5.	Mr Syed Qaiser Ali	R/O Abu Dhabi	5.	Mr Aizaz Afzal Khan	Miami
	6.	Mr Humayun Akhtar	Abu Dhabi	6.	Mr Ijaz Kashmiri	Middle East
	7.	Mr Kamal A Chowdhury	Hong Kong	7.	Mr M A Mahmood	Canada
	8.	Mr K Govindar	Hong Kong	8.	Mr Shahzad Minallah	Rawalpindi
	9.	Mr Ijaz Kashmiri	South Asia	9.	Mr S R Nair	Hong Kong
	10.	Mr Mohd Yacoob Kassim	Luxembourg	10.	Mr Mr N M Parulekar	Hong Kong



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1983

REGION	IN	FROM	OUT	TO
	11. Mr Razaullah Khan	Luxembourg	1. Mr Khalid Rahman	Far East
	12. Mr S K Mathur	Sierra Leone	2. Mr M U Rahman	Latin America
	13. Mr M A Mujeeb	R/O Abu Dhabi		
	14. Mr Syed Ali Nasir	Bahrain		
	15. Mr Ghalib Rizvi	R/O Dubai		
	16. Mr A B Shahid	NBO		
	17. Mr P J Tharakan	Abu Dhabi		
10 BCC (MISR)			1. Mr Farooq Ashfaq	Sudan
			2. Mr R Jalal	Sudan
			3. Mr M Jamal	Sudan
			4. Mr W A Khan	Sudan
			5. Mr Y H Khan	Sudan
			6. Mr S M J Risvi	Sudan
			7. Mr A A Zaidi	Sudan
			8. Mr J B Zaidi	Turkey
10 BCC Nigeria	1. Mr Kafil Ahmed Siddiqui	NBO		
11 BCC (Emirates)	1. Mr Amir Dawood Ally	Karachi	1. Mr Zaheer Abbas	Latin America
	2. Mr Saleem Iqbal	Karachi	2. Mr Ghulam Mustafa Noor	KCB
	3. Mr Baber Saeed Khan	Karachi		
	4. Mr S Ali Nasir	Bahrain		
12 Subsidiaries and Other Offices	1. Mr B K Basu (Bombay)	UAE	1. Mr Syed Ali Nasir (Bahrain)	Abu Dhabi H.O.E
	2. Mr K Murari (India)	Far East		
	3. Mr Syed Kalbe Naqi (Bombay)	Dubai		
	4. Mr Sulaiman J Nasir (Bombay)	Cyprus		



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1983

Annexure 1.8

REGION	IN	FROM	OUT	TO
13 NBO, KIFCO IZ CO, PBL KCB	1. Mr Abrar A Khan	Karachi	1. Mr Shaikh Mohd Zaheeruddin (NBO)	Seychelles
	2. Mr Ghulam Noor	Abu Dhabi	2. Mr Azhar Bin Shahid (NBO)	London
			3. Mr Kafil Ahmed Siddiqui (NBO)	Nigeria
			4. Mr Itqan Mahmood (NBO)	Cameroon
			5. Mr Abdul Qadeer Piracha (NBO)	Cameroon
			6. Mr S Muttalib Zaidi (NBO)	Cameroon
			7. Mr Mohd Najeeb Butt (NBO)	Cameroon
			8. Mr S M Shafi (NBO)	Miami
			9. Mr S Abdullah Imtiaz (NBO)	Colombo
			10. Mr Shujauddin Sheikh (KIFCO)	Sudan





WITHIN REGION TRANSFERS - 1983

<u>S. No.</u>	<u>NAME</u>	<u>FROM</u>	<u>TO</u>
<u>AFRICA II</u>			
<u>MAY 1983</u>			
1.	Mr A M Chanda	Libreville	G S U Paris
<u>JUNE 1983</u>			
2.	Mr M S Qadri	Monrovia	Douala
3.	Mr Ali Raza Yousaf	Seychelles	Nakuru
<u>OCTOBER 1983</u>			
4.	Mr M N Butt	Douala	Liberville
<u>NOVEMBER 1983</u>			
5.	Mr M P Dhall	Mauritius	Sierra Leone
<u>DECEMBER 1983</u>			
6.	Mr T Ahmed	Gabon	Togo
7.	Mr Aminuddin	Togo	Gabon .
8.	Mr Kalbe Hassan	Kenya	Mauritius
<u>AFRICA (SOUTHERN)</u>			
<u>JANUARY 1983</u>			
9.	Mr M H Q Chauchi	Harare	Bulawayo
10.	Mr Shujaat Ali Khan	Gaborone	Lobatse
11.	Mr Qamar Naqvi	Gaborone	Lobatse
<u>MAY 1983</u>			
12.	Mr S Qurban Ali	Chitungwiza	Harare
<u>BCC (MISR)</u>			
13.	Mr Anwar Jalal	Kasr-El-Aini	Port Said
14.	Mr Fakia Azamali	Kasr-El-Aini	Shoubra



## Annexure 1.9

WITHIN REGION TRANSFERS - 1983

<u>S.No.</u>	<u>NAME</u>	<u>FROM</u>	<u>TO</u>
<u>BCC (EMIRATES)</u>			
<u>JUNE 1983</u>			
15.	Mr C R X Braz	Abu Dhabi Main	H/O Abu Dhabi
16.	Mr Munawar Haque	City Centre	Hazzaa
17.	Mr S A Khan	Hazzaa	City Centre
<u>JULY 1983</u>			
18.	Mr B Ahmed	H/O Abu Dhabi	Corp Unit
19.	Mr S N Ahmed	H/O Abu Dhabi	Corp Unit
20.	Mr M Ashraf	H/O Abu Dhabi	Corp Unit
21.	Mr M N Khan	H/O Abu Dhabi	Corp Unit
22.	Mr S Khan	H/O Abu Dhabi	Corp Unit
23.	Mr Mohsin Khurshid	H/O Abu Dhabi	Corp Unit
24.	Mr S K Nadeem	H/O Abu Dhabi	Corp Unit
25.	Mr Khalid Rasheed	H/O Abu Dhabi	Corp Unit
26.	Mr S A H Rizvi	H/O Abu Dhabi	Corp Unit
27.	Mr A M Siddiqi	H/O Abu Dhabi	Corp Unit
28.	Mr A J Xavier	H/O Abu Dhabi	Corp Unit
<u>SEPTEMBER 1983</u>			
29.	Mr Amjad Iman	Khalid Bin Waleed Rd	Ind Area
30.	Mr I S Khan	H/O Abu Dhabi	Khalid Bin Waleed Rd
<u>OCTOBER 1983</u>			
31.	Mr S Ravjani	BCCI SA UAE	Emirates
<u>NOVEMBER 1983</u>			
32.	Mr Ghulam Hannani	BCCI SA UAE	H/O Abu Dhabi
33.	Mr Mohammad Ramzan	H/O Abu Dhabi	Abu Dhabi Main
34.	Mr A M Siddiqui	Corp Unit	Abu Dhabi Main
35.	Mr S M Askari Zaidi	Sea View	H/O Abu Dhabi



## Annexure 1.9

WITHIN REGION TRANSFERS - 1983

<u>S.No.</u>	<u>NAME</u>	<u>FROM</u>	<u>TO</u>
<u>FAR EAST</u>			
<u>JANUARY 1983</u>			
36.	Mr Shekhar Chatterjee	Manila	R/O - Hong Kong
37.	Mr Mazhar Latif Khan	Manila	R/O - Hong Kong
<u>FEBRUARY 1983</u>			
38.	Mr Saiyid Faraz Hamid	HKMB	R/O - Hong Kong
39.	Mr Shahid Husain	HKMB	R/O - Hong Kong
40.	Mr A M G Morshed	Dhaka	R/O - Hong Kong
41.	Mr Asif Faraz Moyeen	Dhaka	R/O - Hong Kong
42.	Mr S A Mukhtar	HKMB	R/O - Hong Kong
<u>APRIL 1983</u>			
43.	Mr Saeed A Khan	Manila	BCCI (Finance) Hong Kong
<u>JUNE 1983</u>			
44.	Mr Mirza Ali Zafar	Manila	R/O - Hong Kong
<u>JULY 1983</u>			
45.	Mr A Q Hamdani	BCCI (Finance) Hong Kong	Macau
46.	Mr Asif Faraz Moyeen	R/O Hong Kong	Macau
47.	Mr M Ishtiaq Nasim	Seoul	R/O - Hong Kong
<u>AUGUST 1983</u>			
48.	Mr S J Daroowala	FE - R/O	BCCI Hong Kong
<u>SEPTEMBER 1983</u>			
49.	Mr Shekhar Chatterjee	Hong Kong	Macau
<u>OCTOBER 1983</u>			
50.	Mr Syed Ahmed Ali	Chittagong	Khulna
51.	Mr Gazi Nazrul Islam	Khulna	Chittagong



## Annexure 1.9

WITHIN REGION TRANSFERS - 1983

<u>S.No.</u>	<u>NAME</u>	<u>FROM</u>	<u>TO</u>
<u>NOVEMBER 1983</u>			
52.	Mr Sebah Ahmed	Hong Kong	Bangkok
53.	Mr S S Dinamani	Hong Kong	Seoul
<u>LATIN AMERICA AND CARIBBEAN</u>			
<u>JANUARY 1983</u>			
54.	Mr Suroosh Isfahani	New York	Canada
<u>MAY 1983</u>			
55.	Mr Khurshid Alam	San Francisco	New York
56.	Mr Yacub Ayub	Panama	New York
57.	Mr Naushad Hirani	Panama	Uruguay
58.	Mr Jawaid Murtaza	Canada	Barbados
<u>SEPTEMBER 1983</u>			
59.	Mr K Y Chak	Toronto Main Br	Spadina Ave, Toronto
60.	Mr Farhat Ali Khan	Panama	Uruguay
61.	Mr Suroosh Isfahani	Head Office	Spadina Ave, Toronto
62.	Mr A D K Raja	Toronto	H/O Montreal
<u>LUXEMBOURG</u>			
<u>JANUARY 1983</u>			
63.	Mr Ajaz H Khan	Hamburg	Luxembourg
<u>MIDDLE EAST</u>			
<u>JANUARY 1983</u>			
64.	Mr Hilal Ahmed	Muttrah Main	Rustaq Br
65.	Mr Ahmed Ali Bukhari	Kalba Br	R/O Deira Dubai
66.	Mr Nishat Hirani	Sohar Br	Seeb Airport
67.	Mr Ahmed Naeem Siddiqui	Sh Hamdan	Airport Rd. Abu Dhabi



## Annexure 1.9

WITHIN REGION TRANSFERS - 1983

<u>S.No.</u>	<u>NAME</u>	<u>FROM</u>	<u>TO</u>
<u>FEBRUARY 1983</u>			
68.	Mr Tehsin A Siddiqui	Muttrah Main	Muscat
<u>JULY 1983</u>			
69.	Mr Hilal Ahmed	Seeb	Salalah
70.	Mr Alim Akhtar	Salalah	Muttrah Main
71.	Mr Shafqat Bokhari	Bahrain	R/O Deira Dubai
72.	Mr P Mohan Das	Dubai	Deira Dubai
73.	Mr S Umer	Muttrah	Ibri
<u>AUGUST 1983</u>			
74.	Mr Iftikhar Choudhry	New Market	Abu Dhabi Main SA
75.	Mr Abdul Rahim Khan	New Market	Abu Dhabi Main SA
76.	Mr Arfa Waheed Malik	New Market	Abu Dhabi Main SA
77.	Mr S A Zain Raza	New Market	Abu Dhabi Main SA
78.	Mr S Zamin Rizvi	New Market	Abu Dhabi Main SA
79.	Mr S H Rizvi	Greater Muttrah	Sohar Br
80.	Mr Abu Talib A Sattar	New Market	Abu Dhabi Main SA
<u>OCTOBER 1983</u>			
81.	Mr Sajjad Ali	Dubai	Al Ain
82.	Mr Ali Asadullah	Muttrah Main	Ruwi
<u>UNITED KINGDOM</u>			
83.	Mr Inamul Masood	R/O - UK	Mark Lane
84.	Mr Raza Said	Leadenhall St	Ealing Br
85.	Mr Zahid A H Kassim	Park Lane	Leadenhall St
86.	Mr Z Chowdry	CSO	Corporate Unit
87.	Mr A Baakza	CSO	Edgware Road



Annexure 1.9

WITHIN REGION TRANSFERS - 1983

NON-CONSOLIDATED AFFILIATES

JANUARY 1983

88.	Mr M Khan	ICC Exchange	KIFCO
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MARCH 1983

89.	Mr K Anisuddin	KIFCO	ICC Exchange
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AUGUST 1983

90.	Mr S Fancy	KIFCO	MEICO
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NOTIONAL EXCHANGE RATES

Annexure 1.10

A. Countries where Notional Rates changed in January 1983

		<u>1982</u>	<u>1983</u>
1	Botswana	1.00	1.05
2	Colombia	59.00	70.00
3	Hong Kong	5.50	6.25
4	Jordan	0.32	0.35
5	Korea (South)	660.00	745.00
6	Morocco	5.25	6.25
7	Philippines	7.65	9.00
8	Portugal	80.00	90.00
9	Spain	100.00	120.00
10	Sierra Leone	1.15	1.75
11	Swaziland	0.95	1.05
12	Zimbabwe	0.70	0.90

B. Countries where Notional Rates changed in July 1983

		<u>1982</u>	<u>1983</u>
1	Cyprus	0.45	0.50
2	Hong Kong	6.25	7.80
3	Indonesia	625.00	950.00
4	Italy	1300.00	1450.00
5	Jamaica	1.79	2.75
6	Kenya	10.50	13.00
7	Sierra Leone	1.75	2.50
8	Spain	120.00	145.00
9	Sudan	0.90	1.30
10	Sri Lanka	20.00	22.00
11	Turkey	160.00	220.00
12	UK	US\$ 1.80 = £1	US\$ 1.55 = £1
13	Zambia	0.90	1.20





Annexure 1.11

GROUP SUBSIDIARIES AND OTHER OFFICES

- 1) AUSTRALIA
- 2) ABDULLAH MOHAMMAD
- 3) AL AMOUDI
- 4) FATEH EXCHANGE
- 5) INDIA
- 6) LEBANON
- 7) QATAR FINANCE
- 8) SDCC JEDDAH

NATIONALITIES

December 1982  
December 1983

73

78 (Shown as under)

1. Afghani	40. Luxembourg
2. Australian	41. Macau
3. Bahraini	42. Maldivian
4. Bahamian	43. Maltese
5. Barbadian	44. Malaysian
6. Bangladeshi	45. Mauritian
7. Botswanian	46. Monacan
8. Caymanian	47. Moroccan
9. Cameroonian	48. New Zealander
10. Canadian	49. Nigerian
11. Colombian	50. Omani
12. Chilian	51. Pakistani
13. Chinese	52. Panamanian
14. Cypriot	53. Phillipino
15. Djiboutian	54. Portuguese
16. Dutch	55. Saudi Arabian
17. Egyptian	56. Senegalese
18. French	57. Seychellian
19. Gabonese	58. Singapore
20. Greek	59. Somali
21. German	60. Spanish
22. Ghanian	61. Sri Lankan
23. Hong Kong	62. Sudanese
24. Indian	63. Syrian
25. Indonesian	64. Swazilander
26. Iranian	65. Swiss
27. Irish	66. Tanzanian
28. Iraqi	67. Thai
29. Isle of Man	68. Togolese
30. Italian	69. Turkish
31. Ivory Coast	70. U.A.E.
32. Jamaican	71. Ugandan
33. Japanese	72. Uruguayan
34. Jordanian	73. UK (British)
35. Kenyan	74. USA (American)
36. Korean	75. Venezuelan
37. Kuwaiti	76. Yemeni
38. Lebanese	77. Zambian
39. Liberian	78. Zimbabwean



CONFIDENTIAL

Annexure 1.13

EXIT INTERVIEW : PROPOSED QUESTIONS

NAME OF MEMBER OF STAFF:

REASONS FOR LEAVING:

A. FACTORS RELATING TO BCC

- 1) OPPORTUNITIES:
  - a) Financial
  - b) Career progression
- 2) RELATIONSHIP IN THE WORK PLACE:
  - a) Superiors
  - b) Peers
  - c) Work atmosphere
- 3) CONFLICT WITH THE ORGANISATION

B. FACTORS RELATING TO NEW EMPLOYMENT

- 1) TYPE OF ORGANISATION:
  - a) Bank
  - b) Other (Mention type of industry)
- 2) POSITION/RESPONSIBILITY
- 3) SALARY/REMUNERATION

C. ESTABLISHING OWN BUSINESS

D. FAMILY COMMITMENTS

COMMENTS/VIEWS OF THE OFFICER RESIGNING.....

COMMENTS OF INTERVIEWER.....

DATE OF PROPOSED RESIGNATION:

DATE:

NAME OF RGM/CHIEF EXECUTIVE

SIGNATURE:

DEPARTMENT/LOCATION

BANK OF CREDIT AND COMMERCE INTERNATIONAL

