

BANK OF CREDIT AND COMMERCE INTERNATIONAL



PERSONNEL REVIEW 1984



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PREFACE

This year's Personnel Review incorporates the twelve month period of the calendar year 1984.

The information contained in the Review has been drawn from a number of sources, mainly the various wings of the Human Resources Division (CSO), Regional Personnel Departments, and Group Accounts Division (CSO). We are grateful to all concerned for their prompt response to our requests for facts and figures.

We 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
1984



TABLE 1.A

GROWTH OF BCC IN KEY AREAS

YEAR	DEC 1982	DEC 1983	% INC OVER 1982	DEC 1984	% INC OVER 1983
Number of Employees	6974	9082	30.2%	10,439	14.9%
Number of Branches and Offices	284	355	25.0%	384	8.2%
Number of Countries	57	64	12.3%	69*	7.8%
Customer Deposits	\$ 7383m	\$ 9151m	24.0%	\$ 10512m	13.6%
Deposits and Other Funds	\$ 8716m	\$ 11193m	28.4%	\$ 13012m	16.3%
Total Assets	\$ 9650m	\$ 12309m	27.5%	\$ 14349m	16.6%

(* Does not include Paraguay which officially became part of the Group in 1985.)

Source - Staff Statistics, Regions, HRD CSO
- Group Accounts, CSO



1.00 BCC PERSONNEL POSITION AND ANALYSIS - 1984

1.01 HUMAN RESOURCE OVERVIEW

° Over the past 6 years (between 1979 - 1984) the total personnel in the Group increased from 3,538 to 10,439, an increase of 195%.

° During the last three years, the percentage increase over the preceding year has fallen:-

1982 : 20.8% 1983 : 30.2%* 1984 : 14.9%

* (The acquisition of Banco De Descuento SA, Spain accounted for 4.5%, and Banco Mercantil Colombia accounted for 9.9%).

° Over the 3 year period 1982 - 1984, the turnover of Officers generally has shown a downward trend.

° Between 1982 - 1984, the increase in the number of Branches/ Offices worldwide has been consistent.

1982 : 33 1983 : 30* 1984 : 32

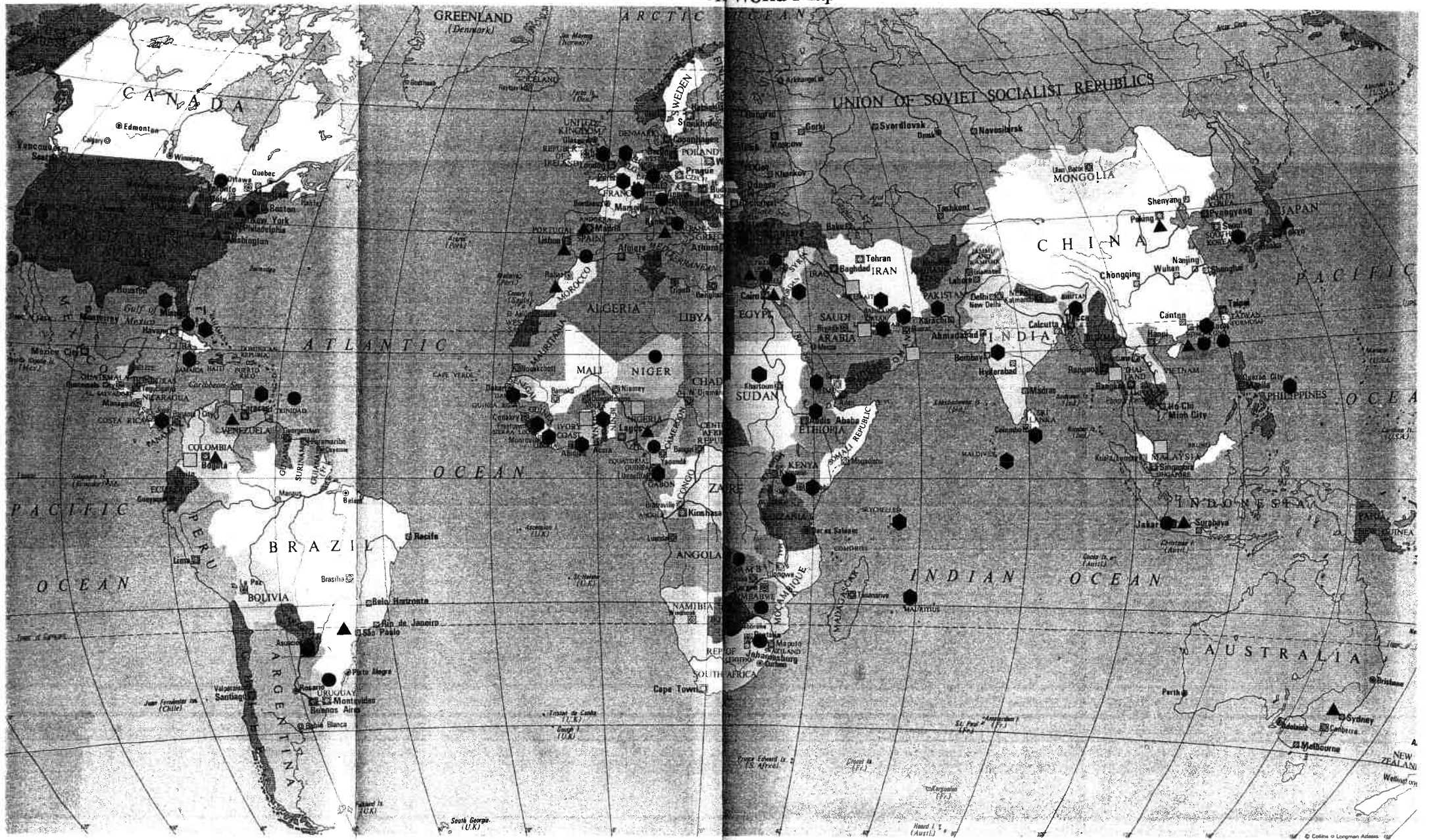
* (+ 51 - the branch network of the 2 banks acquired in 1983)

° The increase in Salaries and Related Costs was \$15.1m over that of 1983. While the amount in absolute terms (ie \$126.7m) is very substantial, the increase over the previous year is significantly lower in 1984, than in 1983.

1984 : 13.5% 1983 : 28.9%

The process of implementing the 1st Phase of the Computerisation Project was undertaken during 1984. The foundations were laid for a Management Information Service (MIS) Wing in the Human Resources Division. (For further details please refer to section 1.09 on page 15.) In the light of the rapid growth of the BCC Group in terms of manpower, and geographical spread, such steps became essential. (Please refer to the BCC Group Network on World Map, and the BCC Group Regional Structure chart, overleaf).

The  Group
Network on World Map



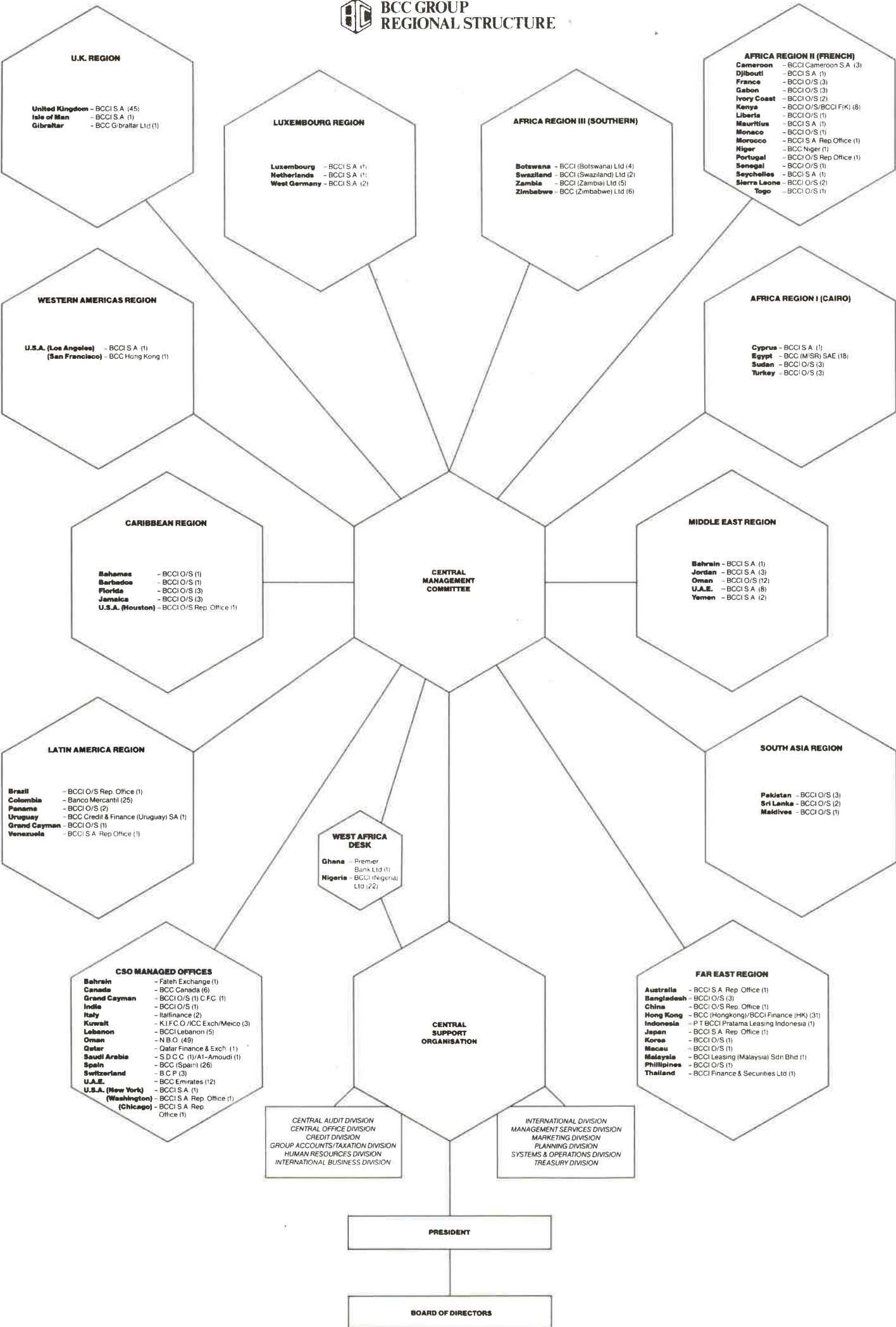
KEY

- - BCCI(S.A.)
- - BRANCHES
- - OBU/AGENCY OFFICES
- ▲ - REP OFFICES

- - BCCI(O/S)
- - BRANCHES
- - OBU/AGENCY OFFICES
- ▲ - REP OFFICES

- - SUBSIDIARIES
- - AFFILIATES

**BCC GROUP
REGIONAL STRUCTURE**



Figures in brackets denote number of offices



TABLE 1.B

GROUP EXPANSION DURING 1984

			BRANCHES OFFICES
AFRICA (SOUTHERN)	Botswana	BCC (Botswana) Ltd	1
	Zimbabwe	BCC Zimbabwe Ltd	2
CARIBBEAN AND MIAMI	Jamaica	BCCI (O) Ltd	1
	USA Houston	BCCI (O) Ltd (Rep Office)	1
	USA Tampa	BCCI (O) Ltd	1
FAR EAST	Hong Kong	BCC Hong Kong Ltd	3
	Indonesia	PT BCC Pratama Leasing	1
LATIN AMERICA	Brazil*	BCCI (O) Ltd (Rep Office)	1
	USA New York	BCCI SA (Agency)	1
	USA Washington	BCCI SA (Rep Office)	1
LUXEMBOURG	Netherlands*	BCCI SA	1
	Netherlands Antilles*	BCCI Finance NV	1
MIDDLE EAST	Yemen	BCCI SA	1
OTHERS	Nigeria	BCCI (Nigeria) Ltd	7
	Oman	NBO Ltd (SAO)	1
PARIS	Ivory Coast	BCCI (O) Ltd	1
	Cameroon	BCCI Cameroon SA	1
	Kenya	BCC (O) Ltd	2
	Niger*	BCC Niger	1
SOUTH ASIA	Sri Lanka	BCCI (O) Ltd	1
UK	Gibraltar*	BCC Gibraltar	1
TOTAL			31

(* New countries added to BCC Network)

(Source - Systems and Operations, CSO)



1.02 GROUP EXPANSION

1984 was a period of consolidation for the BCC Group internationally. However, growth continued with a further 5 countries becoming a part of the Group's network worldwide. They were:

- i Brazil
- ii Gibraltar
- iii Netherlands
- iv Netherlands Antilles
- v Niger

Three Representative Offices were opened in 1984. One in each of the following three locations: Brazil, Houston (USA) and Washington (USA). An Agency office of BCCI SA was also established in New York (USA).

27 new Branches/Offices were added during the year. (Table 1.B)

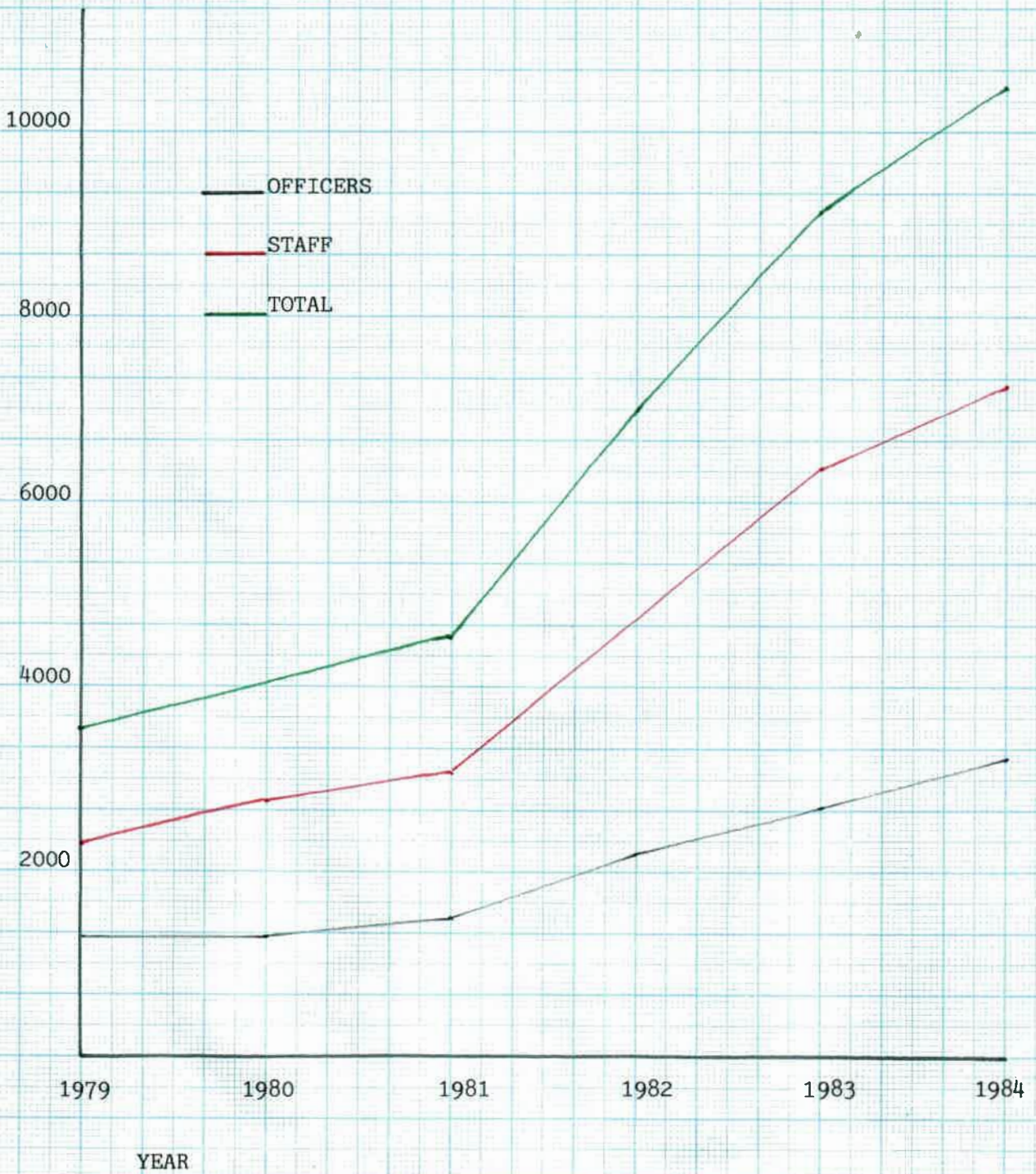
The highest number of branches were opened in Nigeria (7) by BCCI (Nigeria) Limited. In the United States, a total of 4 Branches/Offices were opened in Florida, New York, Texas and Washington DC. BCC Hong Kong Limited opened 3 Branches in Hong Kong.

Closures/Branch Mergers - During 1984 the Representative Office of BCC Canada in Toronto was closed. In BCC Misr, 2 branches, at the same address (ie the Main branch, and the Kasr El Aini branch) were merged. The Group did not withdraw its presence from any country in 1984.

Number of branches/offices in 1983	355
Expansion during 1984	31
Closures/Mergers during 1984	(2)
Number of offices at December 1984	384

MANPOWER GROWTH IN BCC GROUP

EMPLOYEES



1.03 INCREASE IN HUMAN RESOURCES

The demand for manpower in 1984 resulted in an increase of 14.9% (1983 : 30.2%) in the Group's human resources, with the addition of 1,357 people. The graph opposite illustrates the annual increase in personnel over a 5 year period (Annexure 1). During 1984, 75 International Officers, 386 Local Officers, (including 115 Trainee Officers, incorporating 47 Batch Trainees in Pakistan) were recruited. This represents 34% of the total increase in the Group's manpower of 1,357 people. Other staff (ie 896) accounted for 66% of the total manpower increase.

TABLE 1.C

REGION WISE BREAK-UP OF OFFICERS RECRUITED DURING 1984

	INTERNATIONAL	LOCAL	TRAINEES	TOTAL
AFRICA I (CAIRO)	1	-	-	1
AFRICA 2 (PARIS)	1	1	-	2
AFRICA (SOUTHERN)	2	-	-	2
CARIBBEAN/MIAMI**	2	9	2	13
FAR EAST	41	13	3	59
LATIN AMERICA**	9	15	27	51
LUXEMBOURG	1	2	-	3
MIDDLE EAST	3	8	-	11
BCC CANADA	1	6	1	8
BCC EMIRATES	-	-	-	-
BCC MISR	-	-	-	-
BCC NIGERIA	2	1	-	3
SOUTH ASIA	-	86	51	137
BCC SPAIN	-	8	-	8
UK	10	95	25	131
WESTERN AM/PACIFIC OTHER GROUP OFFICES* AND SUBSIDIARIES	-	2	-	2
NBO, PBL, IZCO	2	17	6	25
KIFCO, MEICO	-	8	-	8
KCB	-	-	-	-
	75	271	115	461

(Source - Staff Statistics, Regions, HRD CSO)

* (INDIA)

** (The US Batch Trainees are incorporated within these regions)
(Please refer to Annexures 2, 3, 4, 5, 6 and 7 for personnel details)



1.04 TRANSFERS

In 1984, 108 Officers were transferred between the different Regions of the Group (1983 - 91). 175 Intra-Regional transfers also took place in 1984. As evidenced by Table 1.D, the largest number of Inter-Regional transfers took place in and out of the South Asia, and UK Regions. This is welcome as transfers serve to increase an Officers exposure to international banking, and to fill vacancies which may arise in the Regions. In addition, transfers open up new possibilities for the individual to explore his potential, also ensuring the best possible match between Officer's and assignments.

The ratio of inter-regional transfers to intra-regional transfers is 1 : 1.6. For every 10 International Officers transferred interregionally 16 were transferred intra-regionally.

TABLE 1.D

TABLE OF INTER-REGIONAL AND INTRA-REGIONAL TRANSFERS DURING 1984

	<u>INTER-REGIONAL</u>		<u>INTRA-REGIONAL</u>
	<u>IN</u>	<u>OUT</u>	
Africa I (Cairo)	-	3	1
Africa II (Paris)	9	7	12
Africa (Southern)	8	5	1
Caribbean and Miami	8	2	5
Far East	11	3	23
Latin America	15	1	2
Luxembourg	5	2	-
Middle East	7	7	17
BCC Canada	2	-	5
BCC Emirates	11	8	10
BCC Nigeria	-	6	-
South Asia	10	39	9
BCC Spain	4	-	-
United Kingdom	13	21	82
Western America and Pacific	1	-	-
Other Offices	1	1	1
NBO, KIFCO, KCB	3	3	7
	108	108	175

(For further details please refer to Annexures 8 and 9)
(Source - Staff Statistics from the Regions)



1.05 RESIGNATIONS

During 1984, 16 International Officers and 55 Local Cadre Officers resigned from the BCC Group (Annexures 10 and 11). In percentage terms, this amounted to 1.5% of International Officers, and 2.6% of Local Officers, respectively. The total resignations of Officers amounted to 2.2%. The table below illustrates this over a 3 year period.

TABLE 1.E

RESIGNATIONS

	1982		1983		1984	
	INTL.	LOCAL	INTL.	LOCAL	INTL.	LOCAL
NO. OF RESIGNATIONS	39	55	17	86	16	55
NO. OF OFFICERS	925	1333	975	1688	1076	2132
% RESIGNATIONS	4.2	4.1	1.7	5.1	1.5	2.6
TOTAL RESIGNATIONS AS % OF TOTAL OFFICERS	4.1		3.9		2.2	

Though a 3 year period is too short a term, over which to chart any significant ascending/descending trends, it does appear from the table, that the trend of International Officers' resignations is downwards. The figure for Officers generally is also showing a downward trend. The trend is an encouraging one, illustrating as it does, the Group's ability to retain its Officers. This ties in with the corporate philosophy, and its emphasis on the 'family', and "careers for life" with the Group. The low turnover of staff, indicates the importance of efficient career progression in maintaining morale and motivation at high levels; such levels being made possible by our growth factor as a Group. The evolution of our management development function resulting in the inevitable formalisation of career progression paths, would we hope help sustain the ethos of the 'family'.

TABLE 1.F

COMPOSITION AND ANALYSIS OF BCC PERSONNEL STRUCTURE AT DECEMBER 1984												
	PERSONNEL POSITION									ANALYSIS OF PERSONNEL POSITION		
	OFFICERS				TOTAL OFFICERS		STAFF	OTHER		RATIO OF INTERNATIONAL OFFICERS		RATIO OF OFFICERS
	INTERNATIONAL		LOCAL		NUMBER	%	NUMBER	NUMBER	%	TO LOCAL OFFICERS	TO LOCAL EMPLOYEES	TO OTHER STAFF
	NUMBER	%	NUMBER	%	NUMBER	%	NUMBER	NUMBER	%			
AFRICA I (CAIRO)	22	2.03	16	0.75	38	1.18	192	230	2.20	1 : 0.73	1 : 9.45	1 : 5.05
AFRICA II (PARIS)	102	9.43	40	1.88	142	4.43	578	720	6.90	1 : 0.39	1 : 6.06	1 : 4.07
AFRICA (SOUTHERN)	63	5.82	42	2.00	105	3.30	418	523	5.01	1 : 0.66	1 : 7.30	1 : 3.98
CARIBBEAN AND MIAMI	44	4.06	34	1.60	78	2.43	164	242	2.32	1 : 0.77	1 : 4.50	1 : 2.10
FAR EAST	151	14.04	287	13.45	438	13.65	1077	1515	14.51	1 : 1.90	1 : 9.03	1 : 2.46
LATIN AMERICA	33	3.04	91	4.28	124	3.86	710	834	7.99	1 : 2.76	1 : 24.27	1 : 5.72
LUXEMBOURG	27	2.49	11	0.52	38	1.18	86	124	1.19	1 : 0.41	1 : 3.60	1 : 2.26
MIDDLE EAST	185	17.10	12	0.56	197	6.14	549	746	7.15	1 : 0.06	1 : 3.03	1 : 2.79
SOUTH ASIA	-	-	438	20.60	438	13.65	402	840	8.05	-	-	1 : 0.92
U.K.	162	15.00	626	29.44	788	24.56	1295	2083	19.95	1 : 3.86	1 : 11.86	1 : 1.64
WESTERN AM AND PACIFIC	4	0.37	8	0.37	12	0.37	14	26	0.25	1 : 2.00	1 : 5.50	1 : 1.17
BCC CANADA	11	1.02	41	1.93	52	1.62	52	104	1.00	1 : 3.73	1 : 8.45	1 : 1.00
BCC EMIRATES	124	11.46	18	0.84	142	4.43	351	493	4.72	1 : 0.14	1 : 2.97	1 : 2.47
BCC MISR	75	6.93	80	3.76	155	4.83	356	511	4.90	1 : 1.07	1 : 5.81	1 : 2.30
BCC NIGERIA	29	2.68	213	10.02	242	7.54	579	821	7.86	1 : 7.34	1 : 27.31	1 : 2.40
BCC SPAIN	16	1.48	95	4.47	111	3.46	231	342	3.27	1 : 5.93	1 : 20.37	1 : 2.08
'OTHER' GROUP OFFICES & SUBSIDIARIES *	28	3.50	80	3.53	108	3.37	177	285	2.73	1 : 2.86	1 : 9.18	1 : 1.64
GROUP TOTAL	1076	100.00	2132	100.00	3208	100.00	7231	10439	100.00	1 : 1.98	1 : 8.70	1 : 2.25
NBO,PBL,IZCO,KIFCO,MEICO	67		249		316		529	845				
KCB	10		-		10		-	10				
TOTAL	1153		2381		3534		7760	11294				

(* See annexure 12)





1.06 EXISTING PERSONNEL POSITION

The total strength of the Group's Personnel was made up of 1,076 International Officers, 2,132 Local Officers, and 7,231 Other Staff. As evidenced by Table 1.F, the Group's manpower increase in percentage terms, in 1984, has been half that of the increase in 1983.

An analysis of Table 1.F shows the following features of the global manpower position of the Group:

- The UK Region still has the largest number of BCC employees (as in 1983 and 1982). It forms just under 20% of the Group's total employment base. The Far East Region follows, with 14.5%. Latin America (7.99%), Nigeria (7.86%) and South Asia (8.05%) each contribute between 7 - 8% of the employment base.
- The Middle East Region, BCC Emirates, and the UK Region, together employ 43.8% (1983 : 48.3%) of the total number of International Officers. Together with the Far East Region, they account for over half of the Group's International Officers (57.8%) and 46.3% of its total staff.
- At December 1984 there were 85 different nationals working within BCC (Annexure 13)

1.06.1 Staff Ratios

The ratio of International Officers taken on this year is 1 : 17 in relation to total local employees (1983 - 1 : 32; 1982 - 1 : 13).

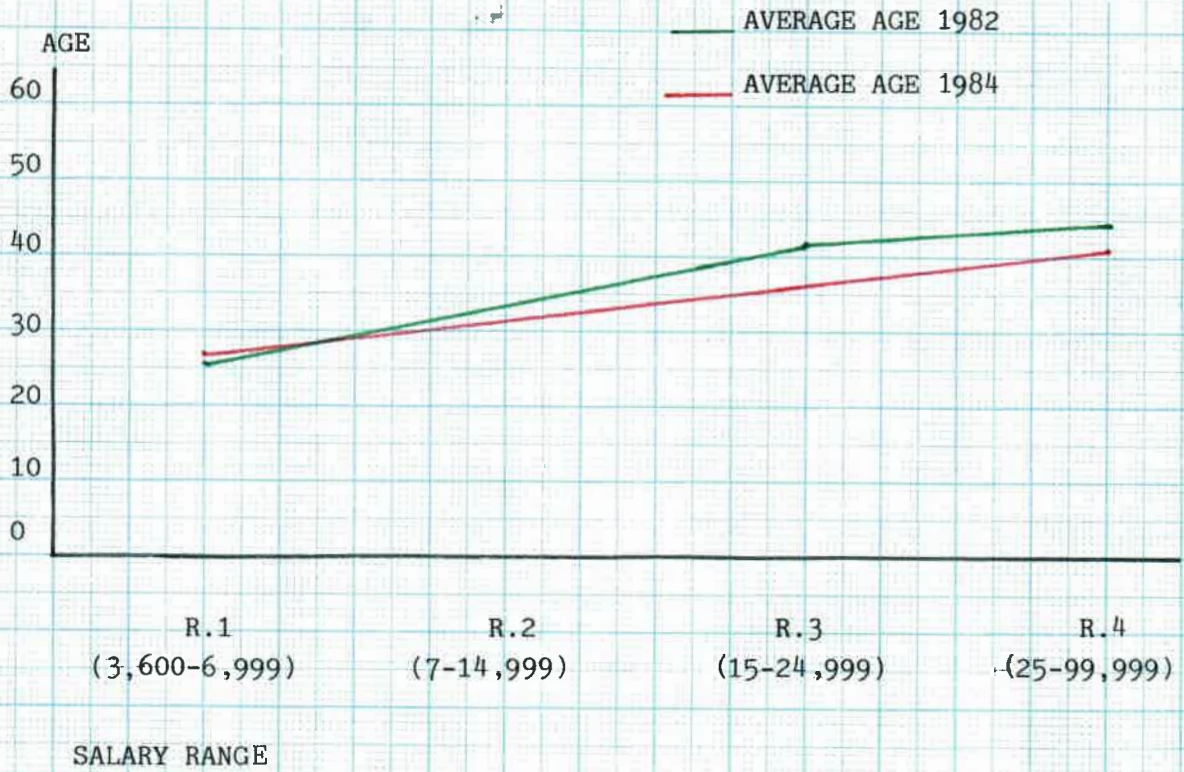
The ratio of International Officers to Local Officers (excluding trainees) is 1 : 3.6 compared to 1 : 4, and 1 : 2, in 1983 and 1982 respectively.

With regard to the existing personnel position at December 1984, for every 10 International Officers in the Group there were 87 local employees (1983 - 83; 1982 - 65). For each International Officer, there were 2 Local Officers (1983 - 1.7; 1982 - 1.4).

Regions/Locations with the most favourable ratios:

	<u>1984</u>	<u>1983</u>	<u>1982</u>
BCCI Nigeria	1 : 7	1 : 5	1 : 4.5
BCC Spain	1 : 5	1 : 4.7	-
UK Region	1 : 3	1 : 3	1 : 2.7
least favourable:			
Middle East Region	1 : 0.06	1 : 0.06	1 : 0.07

AVERAGE AGE V. SALARY RANGE



AVERAGE EXPERIENCE V. SALARY RANGE

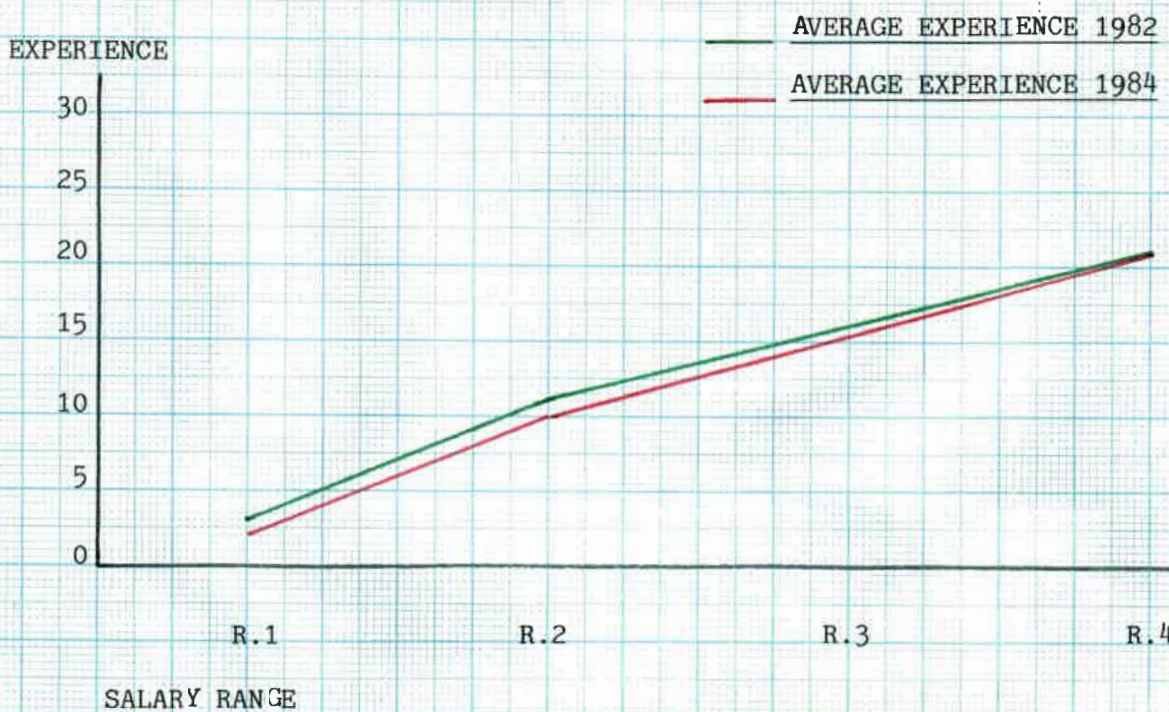




TABLE 1.G

AGE DISTRIBUTION OF INTERNATIONAL OFFICERS - 31.12.84

AGE GROUP (YEARS)	RANGE I	RANGE II	RANGE III	RANGE IV	TOTAL	% OF TOTAL	CUMULATIVE PERCENTAGE
20 - 25	35	11	Nil	Nil	46	4.0	4.0
26 - 30	70	155	12	Nil	237	20.5	24.5
31 - 35	9	165	12	23	209	18.1	42.6
36 - 40	Nil	117	117	52	286	25.0	67.4
41 - 45	Nil	47	82	82	211	18.3	85.7
46 - 50	Nil	5	35	35	75	6.5	92.2
51 - 55	Nil	7	6	35	48	4.0	96.4
56 - 60	Nil	Nil	10	15	25	2.2	98.6
60 +	Nil	Nil	Nil	16	16	1.4	100.0
TOTAL	114	507	274	258	1,153	100.0	

TABLE 1.H

SALARY RANGE-WISE ANALYSIS OF AGE/EXPERIENCE

RANGE	1983 NO. OF OFFICERS	1984 NO. OF OFFICERS	1983 AVERAGE AGE	1984 AVERAGE AGE	1983 AVERAGE EXPERIENCE	1984 AVERAGE EXPERIENCE
IV	226	258	44.7	41.3	19.9	20.0
III	276	274	39.7	36.7	14.9	15.0
II	451	507	33.6	32.4	9.2	9.8
I	103	114	26.5	27.3	1.6	1.7
TOTAL	1,056	1,153	36.9	34.4	12.2	11.6

(Source - Staff Statistics, HRD CSO)

1.07 SALARY RANGE, AND AVERAGE AGE AND EXPERIENCE

The average age and experience level of our International Officers within the senior salary ranges appears to be falling. The implications may be that younger staff are being recruited (average age 33) and that promotions in terms of responsibility levels may be occurring more quickly.

TABLE 1.I

YEAR	NUMBER OF EMPLOYEES	% INCREASE	PROFIT BEFORE TAX (\$ m)	PROFIT PER EMPLOYEE (\$000)	NUMBER OF BRANCHES	EMPLOYEES PER BRANCH
1984	10,439	15	277.9	26.6	351**	30
1983	9,082	30	278.3	30.6	326	26
1982	6,974	21	223.1	32.0	250	27
1981	5,775	37	124.7	21.6	233	24
1980	4,204	19	47.8	11.4	165	25
1979	3,538	16	25.9	7.3	143	24
Percentage growth in 5 year period 1979-1984	195.0%		973.0%	264.0%		
Increase/(Decrease) 1984 over 1983	14.9%		(0.2)%	(13.1)%		

* Includes Loan Loss Provisions.

Figures have been rounded off.

** Excludes 33 other offices (see Annexure 14)

(Source - Staff Statistics - HRD, Group Accounts)

TABLE 1.1

BCC HUMAN ASSETS PRODUCTIVITY ANALYSIS

YEAR	NUMBER OF EMPLOYEES	% INCREASE	EMPLOYEE COST (\$ m)	COST PER EMPLOYEE (\$000)	CUSTOMER DEPOSITS (\$ m)	DEPOSIT PER EMPLOYEE (\$ m)	TOTAL ASSETS (\$ m)	% INCREASE	ASSETS PER EMPLOYEE (\$ m)	INCOME (\$ m)	INCOME PER EMPLOYEE (\$000)	EXPENSES* (\$ m)	EXPENSES PER EMPLOYEE (\$000)	PROFIT BEFORE TAX (\$ m)	PROFIT PER EMPLOYEE (\$000)	NUMBER OF BRANCHES	EMPLOYEES PER BRANCH
1984	10,439	15	126.7	12.1	10,512	1.01	14,349	17	1.4	1,657.8	158.8	1,379.9	132.2	277.9	26.6	351**	30
1983	9,082	30	111.6	12.3	9,254	1.01	12,309	28	1.4	1,367.9	150.6	1,089.6	120.0	278.3	30.6	326	26
1982	6,974	21	86.6	12.4	7,383	1.06	9,650	31	1.4	1,251.6	179.5	1,028.5	147.5	223.1	32.0	250	27
1981	5,775	37	65.7	11.4	5,668	0.98	7,345	38	1.3	946.1	163.8	821.4	142.2	124.7	21.6	233	24
1980	4,204	19	53.9	12.8	4,125	0.98	5,321	36	1.3	618.4	147.1	570.6	135.7	47.8	11.4	165	25
1979	3,538	16	40.3	11.4	2,944	0.83	3,919	40	1.1	390.2	110.3	364.3	103.0	25.9	7.3	143	24
Percentage growth in 5 year period 1979-1984	195.0%		214.0%	6.0%	257%	21.0%	266.0%		24.0%	324.0%	44.0%	278.0%	28.0%	973.0%	264.0%		
Increase/(Decrease) 1984 over 1983	14.9%		13.0%	(1.6)%	15%	-	16.6%		-	21.2%	5.4%	26.6%	10.3%	(0.2)%	(13.1)%		

* Includes Loan Loss Provisions.

Figures have been rounded off.

** Excludes 33 other offices (see Annexure 14).

(Source - Staff Statistics - HRD, Group Accounts CSO)



1.08 HUMAN ASSET PRODUCTIVITY

This section attempts to measure the productivity of our human resources. Table 1.H (opposite) shows the key figures for the BCC Group.

The graph (Annexure 15) shows the trend of cost and profit per employee. There has been a decrease in profit per employee in 1984 (\$26,620) as compared with 1983 (\$30,650). This is to a great extent explained by the very sharp and extraordinary rise in profit in 1983, vis a vis previous years. Profit in 1984 remained at par with that of 1983.

1.08.1 Total Assets per Employee

During the period 1979 to 1984, assets per employee rose from \$1.108m to \$1.374m, ie by 24% (average rate of growth - 4.5% per annum).

1.08.2 Salary Costs, and Customer Deposits per Employee

Since 1979, salary costs per employee increased from \$11,400 to \$12,100, ie by 6.14% (average annual rate of growth - 1.2%.)

Over the same period customer deposits per employee rose from \$0.832m to \$1.007m, ie by 21%. The rate of increase in deposits therefore has been 3.4 times the rate of increase in employee costs since 1979.

In 1984 salaries and related costs as a percentage of total expenses (9%) decreased slightly in comparison to 1983 (10%).

1.08.3 Income, Expenses and Profit per Employee

In absolute terms income rose from \$390.2m in 1979 to \$1,657.8m in 1984 ie by 325% (average rate of growth - 34.8% per annum). Income per employee rose by 44% (average rate of growth - 8.8% per annum).

Operating expense per employee increased from \$102,967 (1979) to \$132,186 (1984) ie by 28.4% (average rate of growth - over 5.7% per annum).

Pre-tax profit per employee grew in the same period (1979 - 1984) by 264% (average rate of growth - 52.8% per annum).



1.09 COMPUTERISATION PROJECT/MANAGEMENT INFORMATION SERVICE

A personnel management information system (MIS) developed jointly by Manpower Services Division (MSD) and Human Resources Division (HRD) is being implemented. It is expected that this system will result in major time savings where data retrieval/manipulation is concerned.

The system being implemented is the PIM system (personnel information for management) developed by NCR. This system has been modified by MSD for HRD. PIMS offers:

- On-line system.
- Extended database.
- Speedy access/rapid printout facility
- Ad hoc inquiries.
- Query facility enabling the generation of tailor made reports.
- Flexibility to adapt to future requirements.

The database will be constituted by the automatic transfer of certain information from Per Master (MSD based system) to PIMS. The remaining items of information will be entered through the computer keyboards. Special data input forms are being used for obtaining information about each Officer in the BCC Group.

Twenty seven members of staff have been trained in the use of PIMS. The training courses were held in MSD, and covered the following:

- System overview, and the method of using PIMS.
- Report writing (drawing up reports made to meet specific requirements.

A Management Information Service (MIS) Wing is also being set up and developed. It is envisaged that this wing shall provide, when fully operational, up to date statistics/details with regard to staff members of the Group. This will help HRD to discharge its supportive role with greater effectiveness.



Management Development

TABLE 2.A

TRAINING CENTRES : PARTICIPATION FIGURES

TRAINING CENTRE AT	TOTAL TRAINING COURSE DAYS	NUMBER OF GRADUATE TRAINEES	OFFICER TRAINING		CLERICAL
			a) Long Courses	b) Short Courses	
Cairo	46	-	25	121	62
Harare	36	-	-	-	33
Hong Kong	226	51	15	-	94
Karachi	320	47	-	-	-
Lagos/Kano	152	22	43	-	74
London (UK)	315	51	56	-	149
New York (USA)	110	30	-	-	-
TOTAL	1205	201	139	121	412

Summary : Graduate Trainees - 201
 Officers - 260
 Clerical - 412

 TOTAL 873

(Source - IDC, CSO)



2.00 MANAGEMENT DEVELOPMENT ACTIVITIES 1984

2.01 INTRODUCTION

1984 was a year of consolidation and innovation as regards international management development. Regional training centres were strengthened, and their position more closely integrated within the BCC Group network.

Foundations were laid for a training centre in Bombay, India. The centre did not in fact open in 1984, and officers who would have received training there were actually trained in Hong Kong.

During the year, several training courses were held for experienced officers. IMD also organised and hosted a series of conferences/seminars on the corporate philosophy and the concept of 'Real Management'. Regional Training Centres also helped in the establishment of branch management committees, to promote discussion on technical issues involved in banking, and the innovative management concepts of BCC and their application.

In 1984 there were 2 major innovations in the area of management development and training. One involved BCC in a link-up with an American University (PACE - New York) and the joint provision of training for trainee officers recruited in USA. The other involved IMD in a reorientation of its strategy as regards training generally and its role within the BCC Group. The objective has been the creation of the 'development manager/banker'.



2.02 THE RTAD CENTRE NEW YORK

A Regional Training and Development Centre was established in New York in 1984.

The BCC - PACE University IMD program has been expressly designed for trainees in the USA. The first batch of graduate trainee officers attended a training course there in June - December 1984.

2.02.1 USA Trainees

During 1984, the first batch, comprising 24 Officers, were recruited by the BCC Group in America. Candidates were selected from a number of American Colleges and Universities across USA, such as Columbia, Georgetown, Rutgers, and Wharton Business School. There were 90 final interviews, with the resultant selection of 24 candidates.

In order to create an international atmosphere amongst the participants, a group of 3 trainees were inducted into the course from the existing 11th batch receiving training in Pakistan at the time. Two experienced young officers also attended the course to help the American trainees in the process of integration with BCC.

The American Trainees were recruited on the following basis:

- Residents of USA.
- Diverse backgrounds.
- Human qualities.
- Graduates of Economics, Finance, Marketing, Management, and Liberal Arts.
- Applicants seeking long term careers.
- Applicants possessing an international perspective, and flexibility regarding relocations.



Some members of the first American Batch, on completion of training were for the purposes of orientation posted out of USA to facilitate their exposure to the Group's international environment. Others were posted to the New York and Miami Agencies.

No.	Posting
8	UK
2	Dubai
2	Abu Dhabi
2	India
1	Karachi
5	New York
4	Miami

All the trainees will receive 'on the job' training in the field.

2.02.2 The Course

The first course was of 6 months duration, and was jointly conducted by RTAD, New York, and Pace University. The RTAD faculty instructed trainees for 16 weeks out of the 24 weeks allocated, with the University providing instruction for the remaining period. Subsequent courses will be of shorter duration, with Pace teaching reduced marginally. The Institute of International Banking, which is part of the Pace University Lubin School of Business, is coordinating the trainee development program on behalf of Pace University.

The Institute is active in conducting research in the area of banking and finance, curriculum development, and the design/development of corporate programs.



2.02.3 Content

Six inter-related components, each representing a particular skill area, combine to produce a comprehensive course of instruction. They are as follows.

- i. Liability management.
- ii. Asset management relating to credit analysis for current asset financing.
- iii. Concepts and procedures for management of trade assets and documentary credits.
- iv. Asset management, profit management, and foreign exchange.
- v. Marketing.
- vi. The concept of Real Management.

Skill area vi., 'Real Management' is not taught as a separate subject. It has been integrated with the first 5 areas, and is taught throughout the 6 month program via hourly sessions held each day. During these the concept and practice of Real Management, and the corporate value system of the Group are explored, and absorbed.

The final two weeks of the IMD - PACE program are devoted to consolidating the trainees understanding and acquisition of the BCC 'way'.

2.02.4 Objective

The aim of the program is

- i. The provision of a sound technical foundation for a career in international banking with particular reference to USA.



- ii. Adequate knowledge of BCC, and perception of the Group as the trainees 'new home'.
- iii. The initiation of the Trainee into the process of active management from the inception of his career.
- iv. To acquaint the Trainee with the imperatives of profit and marketing, and the relationship between 'process' and 'purpose'.

2.03 PAKISTAN TRAINEES

During the year, 2 batches were recruited in Pakistan. These were batch XI - 27 Trainee Officers, and batch XII - 20 Trainee Officers. This reflected the increase in demand for trainees, and the anticipated future need for Officers.

2.04 ON LINE DEVELOPMENT PROJECT

During 1984, IMD laid the foundations for Phase II of its Management Development Program. Phase II concerns the development of the BCC Group's In-Service Officers.

Traditionally, training of personnel involved instructors imparting knowledge to 'students' in a classroom type situation. Subjects were usually theoretical and generalised, and the training was geared for application at a future date. The rigidity of the traditional system produced a degree of compartmentalisation between bankers and trainers.

In response to this, IMD plan to introduce the concept of the 'development manager'. It is envisaged that tailor-made programs will be designed, and brought on request, to the line. This concept is at present being developed and formulated, for submission to Management. In addition to the general Graduate Trainee Function, Regional Training and Development Centres will also carry out this new on-line development function.



Group Salaries And Related Costs
and
International Compensation : Policy Revisions

TABLE 3.AGROUP SALARIES AND RELATED COSTS

(1975 - 1984)

Source: Central Accounts Division

* Includes medical, rent, rates and taxes, electricity and heating

** Includes insurance personnel.

(US\$ 000's)

	BASIC SALARY	ALLOWANCE	HOUSE RENT/ ALLOWANCE	OTHER STAFF RELATED EXP	TOTAL	% INCREASE OVER PREVIOUS YEAR
1984	68,747	17,790	16,424**	23,755*	126,716	13.53%
1983	58,889	14,418	15,281	23,021	111,609	28.85%
1982	46,087	12,642	10,451	17,427	86,607	31.73%
1981	35,010	9,543	7,899	13,290	65,742	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%

TOTAL SALARY BILL - DECEMBER 1984

The BCC Group salary bill for the calendar year 1984 was \$126.7 million. Table 3.A indicates its constituent parts.

The salaries and related costs show an increase of 13.5% over 1983 (28.9%). The percentage increase appears to have declined due to the levelling off of the Group manpower increase, and the persistent increase in the value of the US\$. The 1983 figures were boosted by the acquisition of 2 banks, Banco De Descuento SA, Spain, and Banco Mercantil, Colombia.



TABLE 3.B**SALARIES AS A PROPORTION OF TOTAL EXPENSES**

EXPENSES	<u>1979</u> (\$m)	<u>1980</u> (\$m)	<u>1981</u> (\$m)	<u>1982</u> (\$m)	<u>1983</u> (\$m)	<u>1984</u> (\$m)
Salaries and Related Costs	40.35	53.95	65.74	86.61	111.61	126.72
Occupancy Expenses	18.70	21.53	26.78	31.97	42.43	46.67
Depreciation on premises and equipment	8.00	11.38	10.95	15.07	19.32	24.67
Other Operating Expenses	35.84	48.20	63.43	79.24	92.23	121.38
TOTAL	102.89	135.06	166.90	212.89	265.59	319.44
Salaries and Related Costs as a percentage of:						
1) Total	39.22%	40.0%	39.4%	40.7%	42.02%	39.7%
2) Total Expenses including Interest Paid and Loan Loss Provision.	11%	9%	8%	8%	10%	9%

(Source - Group Accounts, CSO)



3.00 INTERNATIONAL COMPENSATION: POLICY REVISIONS

3.01 COUNTRY ALLOWANCE

Country Allowances were expressed in US Dollars up to December 1983 and converted into local currency at the Group's notional rate of exchange. Frequent changes in notional rates in some locations were resulting in inequities in country allowance. In order to rectify this situation, a revised policy was approved for implementation in two phases. The first phase took effect from 1.1.84. The second phase is under implementation with effect from 1.1.85. In the implementation of the revised system it was decided that:

- i. The London base allowance would for the time being remain unchanged at US\$650.
- ii. The index linked country allowance would be fixed for all BCC locations, in accordance with the latest available B.I index (1983) initially in \$US, and converted into local currency, at the exchange rate used by B.I, during the computation of their index. The country allowances would thereafter always be expressed in local currencies and remain fixed till reviewed or revised.

This ensured that Country Allowances thus fixed would allow equitable purchasing power for cost of living worldwide. To ensure the maintenance of equity in future, a periodic review of the Country Allowance structure would be undertaken.

3.02 NOTIONAL RATES OF EXCHANGE

Notional rates of exchange were revised twice in the year, on the basis of a 10% or more deviation from the average six monthly market rate of a currency against the US Dollar. The policy was revised, with effect from 1st January 1984, so that the notional rate was brought as much in line with the market rate of the currency as was administratively practicable. The gist of the revised policy is as follows:



- i. Notional rates will continue to be reviewed biannually, however, they will now be subject to two-way movement (ie upwards/downwards) in line with the average market rate of the currency as detailed subsequently.
- ii. The rates will be revised where necessary, effective 1st January and July, on the basis of the average market rate of exchange prevailing during the second quarter and fourth quarter of every year, if the average market rate for any currency against the US Dollar deviates by $\pm 5\%$ against the notional rate.
- iii. HRD, CSO, will calculate the average quarterly rate on the basis of the weekly US Dollar rate published in the Financial Times.
- iv. Where new locations are concerned, the average market rates prevailing during the three months immediately preceding the date of fixation, will be taken into account.

In the case of a few countries where due to a steep decline in the value of currencies the exchange rates are moving drastically each month, the consensus was that more frequent evaluation of the rates may be necessary.

3.03 DE-LINKING

Under the Group's previous increment policy, all officers' salaries were reviewed and increments granted each year on the basis of performance reviews of the Officers for the preceding year. This not only linked performance to reward in the form of salary increments, but it also encouraged the tendency of some Officers to compare their own salary and performance with those of their peers.



The de-linking concept was introduced and implemented in 1982 with the objective of encouraging Officers to derive satisfaction and motivation from performance and individual growth, rather than from financial reward. Increments may no longer be focused on by an Officer as being the main reason for his performance. An Officer's economic welfare would be provided for by an equitable financial package for his particular responsibility level. His moral and professional welfare would be looked after by developing his human qualities and his professional skills.

In line with this concept, a major policy decision was taken in 1983 regarding the salary review system. It was decided that with effect from July 1984, each Officer's salary would be reviewed in the month in which he joined BCC ie the anniversary of his date of joining. This would reduce the number of officers whose salaries would be considered for review at any one time, hence allowing individuals to be considered in depth vis-a-vis career progression. This would also reduce the incidence of negative competition between peers, and would in due course make salary increments a 'non-event'.

3.04 DATE OF JOINING INCREMENTS

To facilitate the transition from the old policy to the new one, each Officer received a proportionate increment, based on the previous years increment amount on the following basis:

Eg

$$\frac{1983/84 \text{ Amount}}{12} \times \text{number of months from July 84 to date of joining.}$$

On the anniversary date the Officer would then be given one whole year's increment.



BCC's Performance
in Relation to
Other Banks

TABLE 4.A

COMPARISON OF BCC'S PERFORMANCE WITH OTHER MAJOR BANKS

1982, 1983 and 1984

Amounts in US\$

		BCCI	GRINDLAYS BANK PLC*	BARCLAYS BANK	CITICORP	BANK AMERICA CORP	CANADIAN IMPERIAL	STANDARD CHARTERED BANK LTD
Salary Cost	1984	127m	-	1,683m	2,103m	2,156m	636m	639m
	1983	112m	109m	1,910m	1,844m	1,917m	654m	698m
	1982	87m	102m	1,929m	1,716m	1,686m	664m	619m
% +/(-)	1984	13.39%	-	(13.49%)	14.05%	12.47%	(2.75%)	(8.45%)
	1983	28.74%	6.86%	(1.00%)	7.46%	13.70%	(1.51%)	12.76%
% +/(-)	1984	(13.00%)	(9.69%)	(6.95%)	(13.75%)	(15.12%)	1.12%	(13.00%)
	1983	(8.38%)	(87.06%)	11.65%	22.23%	(5.65%)	11.51%	-
No. of Employees	1984	10,439	9,428	125,900	71,000	85,500	32,615	55,588
	1983	9,082	9,824	123,000	63,700	80,900	33,525	55,120
	1982	6,974	10,002	122,000	60,600	79,500	34,955	
% +/(-)	1984	14.94%	(4.03%)	2.36%	11.46%	5.69%	(2.71%)	0.85%
	1983	32.23%	(1.78%)	0.82%	5.12%	1.76%	(4.10%)	-

* 9 months

1 US\$ =	<u>1984</u>	<u>1983</u>	<u>1982</u>
£	1.16	1.434	1.750
C\$	1.32	1.243	1.240

Source - Annual Reports - 1984

TABLE 4.A

COMPARISON OF BCC'S PERFORMANCE WITH OTHER MAJOR BANKS

1982, 1983 and 1984

		Amounts in US\$						
		BCCI	GRINDLAYS BANK PLC*	BARCLAYS BANK	CITICORP	BANK AMERICA CORP	CANADIAN IMPERIAL	STANDARD CHARTERED BANK LTD
Salary Cost	1984	127m	-	1,683m	2,103m	2,156m	636m	639m
	1983	112m	109m	1,910m	1,844m	1,917m	654m	698m
	1982	87m	102m	1,929m	1,716m	1,686m	664m	619m
% +/-	1984	13.39%	-	(13.49%)	14.05%	12.47%	(2.75%)	(8.45%)
	1983	28.74%	6.86%	(1.00%)	7.46%	13.70%	(1.51%)	12.76%
Salary/Employee	1984	12,166	-	13,368	29,620	25,216	19,500	11,495
	1983	12,332	11,095	15,528	28,948	23,696	19,508	12,663
	1982	12,475	10,198	15,811	28,317	21,207	18,996	-
% +/-	1984	(1.36%)	-	(16.15%)	2.32%	6.41%	(0.04%)	(9.22%)
	1983	(1.15%)	(8.80)	(1.79%)	2.23%	11.74%	2.69%	-
Total Assets	1984	14,349m	6,369m	85,403m	142,732m	113,710m	49,267m	39,974m
	1983	12,309m	7,264m	93,072m	125,974m	115,442m	52,867m	41,466m
	1982	9,650m	8,060m	96,008m	120,583m	115,425m	53,383m	39,523m
% +/-	1984	16.57%	(12.32%)	(8.24%)	13.30%	(1.50%)	(6.81%)	(3.60%)
	1983	27.55%	(9.87%)	(3.06%)	4.47%	0.01%	(0.97%)	4.92%
Asset/Employee	1984	1.37m	0.68m	0.68m	2.01m	1.33m	1.51m	0.72m
	1983	1.35m	0.74m	0.76m	1.98m	1.43m	1.58m	0.75m
	1982	1.38m	0.80m	0.78m	1.99m	1.45m	1.53m	-
% +/-	1984	1.48%	(8.11%)	(10.53%)	1.51%	(6.99%)	(4.4%)	(4.0%)
	1983	(2.17%)	(7.50%)	(2.56%)	(0.50%)	(1.38%)	3.26%	(3.6%)
Customer Deposit	1984	10,512m	5,786m	73,970m	90,349m	94,048m	44,947m	36,772m
	1983	9,254m	6,442m	81,779m	79,794m	95,751m	48,951m	38,438m
	1982	7,383m	7,494m	83,964m	76,538m	94,342m	48,604m	32,342m
% +/-	1984	13.59%	(10.18%)	(9.55%)	13.23%	(1.78%)	(8.17%)	(4.33%)
	1983	25.34%	(14.04%)	(2.60%)	4.25%	1.49%	0.71%	18.84%
Deposit/Employee	1984	1.01m	0.61m	0.59m	1.27m	1.10m	1.38m	0.66m
	1983	1.02m	0.66m	0.66m	1.25m	1.18m	1.46m	0.70m
	1982	1.06m	0.75m	0.69m	1.26m	1.11m	1.39m	-
% +/-	1984	(0.98%)	(7.58%)	(10.61%)	1.60%	(6.78%)	(5.48%)	(5.71%)
	1983	(3.77%)	(12.00%)	(4.35%)	(0.79%)	0.84%	5.04%	-
Profit after LLP	1984	278m	13m	760m	1,544m	453m	303m	337m
	1983	278m	15m	798m	1,606m	505m	308m	384m
	1982	233m	118m	709m	1,250m	526m	288m	347m
% +/-	1984	-	(13.33%)	(4.76%)	(3.86%)	(10.30%)	(1.62%)	(12.24%)
	1983	19.31%	(87.28%)	12.55%	28.48%	(4.00%)	6.94%	10.62%
Profit after LLP/Emp	1984	26,631	1,379	6,037	21,746	5,298	9,290	6,062
	1983	30,609	1,527	6,488	25,212	6,242	9,187	6,967
	1982	33,410	11,798	5,811	20,627	6,616	8,239	-
% +/-	1984	(13.00%)	(9.69%)	(6.95%)	(13.75%)	(15.12%)	1.12%	(13.00%)
	1983	(8.38%)	(87.06%)	11.65%	22.23%	(5.65%)	11.51%	-
No. of Employees	1984	10,439	9,428	125,900	71,000	85,500	32,615	55,588
	1983	9,082	9,824	123,000	63,700	80,900	33,525	55,120
	1982	6,974	10,002	122,000	60,600	79,500	34,955	-
% +/-	1984	14.94%	(4.03%)	2.36%	11.46%	5.69%	(2.71%)	0.85%
	1983	32.23%	(1.78%)	0.82%	5.12%	1.76%	(4.10%)	-

* 9 months

1 US\$ = 1984 1983 1982
 £ 1.16 1.434 1.750
 C\$ 1.32 1.243 1.240



4.00 BCC'S PERFORMANCE IN RELATION TO OTHER BANKS

4.01 INTRODUCTION

The Human Resources of BCC have been compared with that of six international banks to specifically assess their quality and costs for the year ending 31.12.84 vis a vis BCC. The selection of banks has been influenced mainly by their geographical spread. We have selected some very large American banks and some medium-sized banks. For certain types of comparisons it might have been useful to analyse figures of banks from the Third World. However, most Third World banks do not have the same geographical spread as ours and have their main business concentrated in their home countries. In such circumstances, any comparison would be severely distorted.

The comparisons in this chapter are only indicative of broad trends. Variables like volume of business in various countries, and the distortions of exchange rates in translating consolidated balance sheets, cannot be accounted for without making the comparisons cumbersome and confusing.

4.02 SALARY AND SALARY COST PER EMPLOYEE

1984 was a year of mixed results in the area of total personnel costs. Barclays, Canadian Imperial, and Standard Chartered were able to reduce their total personnel costs in absolute terms in US\$. Citicorp and Bank America personnel costs increased by 14.05% and 12.47% respectively.

In 1983 BCC's personnel costs showed a very substantial increase of over 28% in US\$ terms. The increase was primarily due to the growth in personnel strength by over 30% in 1983. The increase in staff numbers was in line with the strong growth in BCC's business, despite 1983 being a difficult year for the banking industry as a whole. In 1984, the Groups personnel cost increase was contained at under 13.5%, partly reflecting the reduced inflow (in percentage terms) of staff during the year.



When compared with 1983, BCC's per capita salary cost dropped by 1.36% in US\$ terms. Barring Citicorp and Bank America, most banks reduced their per capita salary. It is interesting to observe that Barclays and Standard Chartered achieved a reduction in both total and per capita salary costs, despite a nominal increase in their staff numbers.

4.03 TOTAL ASSETS AND DEPOSITS - TO EMPLOYEES

It is interesting to note that of the 6 international banks studied apart from Citicorp, all the other banks experienced a reduction of net assets during 1984. As against this, BCC registered a strong growth in assets of 16.57%.

Alongside Citicorp, BCC also registered growth in deposit mobilisation while the other banks had contracting results in varying degrees.

It may be noted that BCC's deposits grew in percentage terms in spite of a general decrease in interest rates offered. Of the banks surveyed, only Citicorp registered an increase in deposits per employee. BCCI remained more or less static at US\$1.01m per employee.

4.04 PROFITS - TO EMPLOYEE

1984 being a difficult year, all the banks surveyed recorded negative growth in pre-tax profits after some very significant loan loss provisions. BCC's profit in 1984 remained at the same level as that attained in 1983, which is quite commendable given the very adverse world market conditions and the sharp \$US movement.

However, our per capita profitability declined in percentage terms by 13.0% primarily due to a more than proportionate increase in human resources, which grew at just under 15% against a level profit at par with 1983.



4.05 GROWTH IN NUMBER OF EMPLOYEES

During 1984, the banking industry as a whole made conscious efforts to either reduce or contain their complement of staff. In line with such developments BCC personnel increased by 14.94% over 1983. (Increase of 1983 over 1982 - 32.23%).



Giving



5.00 GIVING

The concept of Giving, originated and developed at the Geneva conference of February, 1982 has now become a part of BCC Ecology. To quote our President:

"GIVING - God, in His infinite mercy, gave Man humility to receive His divinity. It is only in the receptacle of humility that divinity is received and human beings become divine to the extent they receive it and it is only in the process of Giving and receiving that divinity flows. It is only in the act of Giving and receiving that life becomes a process; a process which is so wholesome, so embracing and so valuable; a process in quality and a process in infinity, a process from which we came into being and into which we are consumed; a process which is fusion of God's divinity and Man's humility. It is in the medium of Giving that life flows into life and God's divinity in all its embracing fullness, shines and rains softly, smoothly and blissfully on His creation."

The concept was perpetuated in 1984, during which 3.5% of the salary of each individual member of the Group was distributed. At the time of the distribution (accompanied by the President's letter on 'Giving') a number of meetings were held throughout BCC, to discuss the concept and related issues.



ANNEXURES

PERSONNEL INCREASE 1979 - 1984

	1979 DEC	1980 DEC	1981 DEC	1982 DEC	1983 DEC	1984 DEC
TOTAL NUMBER OF EMPLOYEES	3,538	4,204	5,775	6,974	9,082	10,439
INCREASE OVER PREVIOUS YEARS	486	666	1,571	1,199	2,108	1,357
% OF INCREASE OVER PREVIOUS YEARS	15.9%	18.8%	37.4%	20.8%	30.23%	15%

(Source - Staff Statistics, Regions, HRD CSO
- Group Accounts, CSO)





Annexure 2

REGION WISE BREAK-UP OF TRAINEE OFFICERS RECRUITED - 1984

<u>REGION/LOCATION</u>	<u>TRAINEES</u>
Caribbean/Miami	2
Far East	3
Latin America	27
BCC Canada	1
South Asia	51
UK	25
Other Groups Offices and Subsidiaries	6
<u>TOTAL</u>	<u>115</u>

LIST OF BATCH TRAINEE OFFICERS RECRUITED DURING 1984

BATCH XI

	<u>NAME</u>	<u>AGE</u>	<u>DATE OF JOINING</u>	<u>QUALIFICATIONS</u>
1.	Mr Arshad Mahmood	22	10-01-84	BA
2.	Mr Athar Iqbal	24	10-01-84	BA
3.	Mr Faizan Ali Mitha	22	10-01-84	BCom
4.	Mr Feroz Zia Shaikh	24	10-01-84	BSc
5.	Mr Ghazanfar A Khokhar	23	10-01-84	BSc
6.	Mr Hamid Mustahsin Imtiaz	27	13-10-82	BSc
7.	Mr Haseeb Arshad Chaudhry	23	10-01-84	BA
8.	Mr Habibullah Kapadia	21	10-01-84	BCom
9.	Mr Kamal Ahmad Khan	23	10-01-84	BSc
10.	Mr M A I Jamshed	22	10-01-84	MBA
11.	Mr Mohammad Latif	24	10-01-84	MBA
12.	Mr Muhammad Salim	24	10-01-84	BSc
13.	Mr Mohammad Naveed Ahmed	24	10-01-84	BCom
14.	Mr Mohammad Saeed Malik	24	10-01-84	BA
15.	Mr Mohammad Saleem Khan	23	10-01-84	MBA
16.	Mr Najamur Rehman Khan	22	10-01-84	BSc
17.	Mr Nusrat Iqbal Khan	22	10-01-84	BCom
18.	Mr Omar Sadik	22	10-01-84	BA
19.	Mr Shakeel Sadiq	20	10-01-84	BA
20.	Mr Shabtaab Zafar	22	10-01-84	BSc
21.	Mr Syed Asim Mehmood	21	10-01-84	BA
22.	Mr Syed Itrat Ali	23	10-01-84	MBA
23.	Mr Syed Imran Raza Rizvi	20	10-01-84	BCom
24.	Mr Syed Mohammad Ali	22	10-01-84	BCom
25.	Mr Tanvir Mohammad Quershi	25	10-01-84	MBA
26.	Mr Taqi Hasan	24	10-01-84	MPA
27.	Mr Yawar Omar Aminuddin	21	10-01-84	BA



LIST OF BATCH TRAINEE OFFICERS RECRUITED DURING 1984

BATCH XII

	<u>NAME</u>	<u>AGE</u>	<u>DATE OF JOINING</u>	<u>QUALIFICATIONS</u>
1.	Ahasan Abbas	24	21-04-84	MBA
2.	Syed Sheaba Akmed	21	29-04-84	BSc
3.	Mohammad Ali	22	21-04-84	MA
4.	Nabeel Alvie	26	17-05-84	BS
5.	Hoshang A Bhesania	23	21-04-84	BCom
6.	Syed Mehdi Hassan	22	21-04-84	BA
7.	Mohammad Junaid	24	21-04-84	MPA
8.	Amir Z Khan	22	21-04-84	Degree in Art
9.	Mohammad Abid Khan	22	21-04-84	BCom
10.	Nasir Uddin Khan	25	21-04-84	BA
11.	Shamim A Malik	26	21-04-84	MBA
12.	Mahir Muzaffar	25	23-04-84	MBA
13.	Aamir Raiz Naik	23	08-05-84	BCom
14.	Shafiq Pasha	23	21-04-84	BCom
15.	Faisal-Ur Rehman	24	21-04-84	MPA
16.	Sami Bin Sadd	22	21-04-84	BA
17.	Misbah-Ur-Rehman Shah	21	23-04-84	BCom
18.	Moazzam Hussain Shah	20	21-04-84	BA
19.	Syed Ashraf Shoaib	22	21-04-84	BSc
20.	Syed Asif Ali Zaidi	23	21-04-84	MSc



LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1984

RANGE I

	NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS AND POSITION	POSTING PRESENT/PROPOSED
<u>AFRICA II (PARIS) REGION</u>							
1.	Mr Imad Hassan El Hassan	22.01.59	01.01.84	BA MBA	0 0	Graduate	Paris
<u>FAR EAST REGION</u>							
2.	Mr Jose Mari Banzon	08.11.60	22.05.84	BA BSc	0 0	Graduate	Far East Regional Office
3.	Mr Kyriacos Chunaco	12.09.59	09.07.84	MBA	0 2	Credit Bureau	BCC Hong Kong Ltd
4.	Mr Venkatesh Charloo	13.09.62	13.09.84	BCom	0 0	Graduate	
5.	Mr Adji Dwinpantoro	27.05.60	07.03.84	BA(Hons) MA	0 0	Graduate	Far East Regional Office
6.	Mr J Luis Edurado Espino	01.09.62	17.05.84	BSc	0 1	Credit Analyst	Far East Regional Office
7.	Mr Ajmad Fajarprana	01.02.58	28.03.84	MA	0 2	Graduate	Far East Regional Office
8.	Mr Teng Fook Fong	11.03.58	01.04.84	BCom	0 6	Commercial Accountant	Far East Regional Office
9.	Mr Naveen Gupta	04.11.60	15.10.84	MSc	0 0	Graduate	Hong Kong
10.	Mr Haroon Hasan	27.07.58	03.01.84	MS	2 2	Energy Resource Co Project Manager	Kowloon
11.	Mr Syed Mohammed Istafa	22.01.55	29.02.84	BCom	3 0	R N Associates Accts. Asst.	Far East Regional Office
12.	Mr Falak H Jafri	26.2.45	07.10.84	BA MA	14 0	Habib Bank	Hong Kong
13.	Mr Iftikhar Ali Khan	26.10.60	08.09.84	BA	0 0	Graduate	Hong Kong
14.	Mr Asa Kim	22.03.58	18.09.84	BA	0 5	Teacher	Hong Kong
15.	Mr Yang Hak Kim	09.01.54	27.10.84	BA	0 1	Daewood Shipping	Hong Kong
16.	Mr Yoon Joo Lee	07.06.58	27.10.84	BA	0 3	BM Computer	Hong Kong
17.	Mr Anuporn Lulitananda	14.06.60	20.05.84	BSc(Hons)	0 0	Graduate	Far East Regional Office
18.	Mr Robert Maung	05.12.58	20.05.84	BSc	0 0	Graduate	Hong Kong

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LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1984

RANGE I

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE		PREVIOUS EMPLOYERS AND POSITION	POSTING PRESENT/PROPOSED
				BANKING/OTHER			
19. Mr Rahul Mehra	24.02.62	15.10.84	B.Com	1	2	Bank of Oman Officer	Regional Office
20. Mr Wajid Mohd Pirzada	08.05.57	10.04.84	BA	0	1	Teacher	Hong Kong
21. Mr Mohammed Rizwan	09.09.58	30.03.84	BA MA	0	0	Graduate	Far East Regional Office
22. Mr Admanto H Saksono	01.03.58	07.03.84	BSc	0	3	Lecturer	Far East Regional Office
23. Mr Shah Sultan	14.09.59	21.11.84	BA MBA	0	2	Civil Servant Govt India	Hong Kong
24. Mr M Robert Sweetin	05.12.58	12.03.84	BA MBA.	0	5	Teacher	Far East Regional Office
25. Mr T Francis Tan	15.12.61	22.05.84	BSc(Hons)	1	0	Graduate	Far East Regional Office
26. Mr Randy Mulia Wirahardja	14.09.59	02.04.84	BSc	2	2	University Bangkok Teacher	Far East Regional Office
27. Mr Nicholas D Beatty	30.05.57	11.04.84	MBA	2	0	Graduate	Far East Regional Office
28. Mr Ajay Kumar Singh	06.03.61	04.04.84	BA (Hons)	0	0	Graduate	Far East Regional Office

LATIN AMERICA REGION

29. Mr Ruben Ahmed	25.01.63	30.08.84	BA	0	0	Graduate	New York/Washington
30. Mr Syed Itrat Ali	25.04.60	10.01.84	BSc(Hons) MBA	0	0	Graduate	New York
31. Mr M Saeed Malik	16.02.59	10.01.84	BSc(Hons) MBA	0	6	Floey's Dept Store Salesman (PT)	New York
32. Mr Omar Sadik	27.04.61	10.01.84	BA	0	0	Audio Transcript Ltd Production Consultant (PT)	New York
33. Mr Feroz Zia Shaikh	11.09.59	10.01.84	BA BSc	0	0	Citibank N.A. Summer Intern (PT)	New York



LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1984

RANGE II

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS AND POSITION	POSTING PRESENT/PROPOSED
<u>AFRICA (SOUTHERN)</u>						
1. Mr Haider Ali Mawjee	18.02.43	29.08.84	SCom	23 0	UBL	Lusaka, Zambia
<u>CARIBBEAN & MIAMI REGION</u>						
2. Mr Yunus Marvi	07.06.53	15.03.84	BBA MBA BSc	6 0	MCB	Miami
3. Mr Zafar Azwar	01.01.47	28.01.84	MA	9 0	Khalidya Br. UBL Manager	Barbados Bridgetown
<u>FAR EAST REGION</u>						
4. Mr Arun Kumar	29.12.56	08.02.84	BSc	6 0	Indian Overseas Bank	Admiralty Centre
5. Mr Errol Joseph Pinto	07.12.47	25.04.84	BA	7 6	Air India	Far East Regional Office
<u>LATIN AMERICA REGION</u>						
6. Mr Intikhab Khurshid	08.08.53	05.09.84	MSc	0 0	Graduate	
<u>MIDDLE EAST REGION</u>						
7. Mr Syed M Tariq	01.06.50	16.02.84	MCom DAIP	11 0	UBL	Rustaq Oman
<u>OTHERS</u>						
8. Mr Abdul Kader Kazi	16.05.53	07.02.84	BA(Hons) MBA AIB 10	0	State Bank Of India In-Charge Section	Italfinance Italy

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LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1984

RANGE II

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS AND POSITION	POSTING PRESENT/PROPOSED
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TRANSIT

9. Mr Shahid Shamsud Doha	28.02.51	20.11.84	BSc (Econ) MBA	6	0	Islamic Bank	Transit
10. Mr Abdullah Sheikh	16.11.49	11.11.84	BSc	11	0	Union Bank (ME)	Botswana



LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1984RANGE III

	NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS AND POSITION	POSTING PRESENT/PROPOSED
1.	Mr G V Shambag	26.02.34	21.11.84	BSc LLB	32 0	State Bank of India	Hong Kong
	<u>FAR EAST REGION</u>						
2.	Mr Yash Paul Handa	03.11.32	30.04.84	BA AIB	33 0	Grindlays	Far East Regional Office
3.	Mr Warris Hussain	07.03.36	11.07.84	BA	23 0	State Bank of Pakistan	BCC Hong Kong Ltd
4.	Mr Aniruddha Ganesh Joshi	29.07.54	06.08.84	BSc	9 0	State Bank of Pakistan	Far East Regional Office
5.	Mr Chris How Yang Lain	13.04.58	25.04.84	BCom MBA	0 0	SBI	Far East Regional Office
6.	Mr Ravikant Pall	06.07.41	19.06.84	BCom(Hons) CAIB	21 0	Marshall PTY Rubber Co	BCC Hong Kong
7.	Mr Nathaniel Sentero	19.09.61	22.05.84	BSc	1 0	Graduate	Far East Regional Office
8.	Mr Shatrujit Singh	27.12.61	12.07.84	BA	0 0	Graduate	Far East Regional Office
9.	Mr N R Srinivasan	24.11.46	06.08.84	BCom LLB CAIB	19 0	State Bank of India	Far East Regional Office
10.	Mr Purshotam Lal Suri	16.12.43	09.02.84	MA CAIB	20 0	Indian Overseas Bank Manager Kowloon Branch	BCC Hong Kong Ltd
	<u>MIDDLE EAST REGION</u>						
11.	Mr Saleem Lalani	12.05.44	01.01.84	BCom	18 0	UBL Asst. V.P.	Sook Muscat
12.	Mr Mohd Khaliqz Zaman	26.06.47	01.04.84	BSc BE	13 3	State Bank of India Junior Exec.	Oman
	<u>UK REGION</u>						
13.	Mr Syed Asghar Ali Shah	21.03.50	15.05.84	BA	0 15	West German Computer Firm	MSD CSO



LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1984RANGE IV

	NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS AND POSITION	POSTING PRESENT/PROPOSED
<u>AFRICA REGION</u>							
1.	Mr S K A Kazmy	16.04.33	11.01.84	BA(Hons) MA	25 0	Middle East Bank Ltd Chief Manager	Morocco
<u>BCCI NIGERIA</u>							
2.	Mr Shaikh Aftab Ahmad	22.10.35	08.01.84	BA	22 1	Middle East Bank Senior Manager	Apapa
3.	Mr Anjum Zaheer	18.03.44	09.01.84	BSc	22 0	Middle East Bank Chief Manager	Apapa
<u>BCP SWITZERLAND/LUXEMBOURG</u>							
4.	Mr Azizullah Chaudhry	16.08.39	01.02.84	LLB	20 0	Bank Of Oman Ltd Asst. General Manager	Luxembourg
<u>CANADA</u>							
5.	Mr Abbas Ali Jafferri	13.12.40	01.08.84	MBA	22 0	Habib Bank	Canada
<u>FAR EAST REGION</u>							
6.	Mr Nowroz Jal Cama	04.07.44	23.01.84	BA(Hons)	18 0	Grindlays Training Centre Manager	Far East Regional Office
7.	Mr Naresh Chand Sondhi	02.05.46	13.03.84	BA ACA	15 0	Bank of Baroda Senior Manager	Far East Regional Office

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LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1984

RANGE IV

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS AND POSITION	POSTING PRESENT/PROPOSED
8. Mr Itjan Surya	24.04.46	24.05.84	BA	13 0	American Express Sales & Marketing Manager	Regional Office
<u>LATIN AMERICA REGION</u>						
9. Mr Akbar Husain	21.05.46	02.07.84	MBA	12 0	Mercantile Trust	New York
10. Mr Aftab Ahmad Khan	01.07.25	01.03.84	Intermediate	0 0	Pakistan International Airline District Manager	Washington
11. Mr Ahmed Saeed Siddqui	20.10.46	09.02.84	MSc MBM	22 0	UBL Junior Exec	New York
<u>OTHERS</u>						
12. Mr M Ikramullah Khan	20.02.26	01.07.84	BA MSc	39 0	Asian Dev. Bank Chief Executive	Madrid Spain
<u>SOUTHERN AFRICA REGION</u>						
13. Mr Lochan K Hattangady	08.11.38	23.03.84	BA CAIB	26 0	Vijay Bank Asst. Gen. Manager	Zimbabwe

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LIST OF INTERNATIONAL CADRE OFFICERS APPOINTED DURING 1984

RANGE IV

NAME	DATE OF BIRTH	DATE OF JOINING	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	PREVIOUS EMPLOYERS AND POSITION	POSTING PRESENT/PROPOSED
<u>UK REGION</u>						
14. Mr Dominic A Carlucci	04.07.48	01.11.84	BA MIA	11 0	Bank of America	Central Marketing Div CSO
15. Mr Mahmood Akhtar Farooqui	20.05.39	22.02.84	BSc LLB FIBP	20 0	Habib Bank Senior Exec. Mmbr Exec. Board	Special Office
16. Mr Michel Gaultier	21.03.49	01.10.84	BA	10 0	Bank of America	Central Marketing Div CSO
17. Mr Ganesh Kamerkar	05.07.34	25.03.84	BA BSc	28 0	Grindlays Bank plc Asst. Director	Human Resources Div CSO
18. Mr Mohammed Kamil	31.03.31	28.02.84				Special List
19. Mr Amrit Nath	26.09.43	06.04.84	BA(Hons) MA Institute of Bankers	20 0	Grindlays Bank plc Manager - Audit, South Asia	Human Resources Division CSO



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1984

REGION	IN	FROM	OUT	TO
1. Africa I (Cairo)			1. Jamshed Anwar 2. Sohail Itrat Murshed 3. Jawed A Razzaqui	UK Malaysia New York
2. Africa II (Paris)	1. Salauddin Ahmed 2. S A Bhatti 3. A A Bilgrami 4. Sanjaya Saran Mehra 5. Raziuddin 6. S Tanveer Sadiq 7. Mansoor Ahmed Siddiqui 8. A N Warraich 9. Syed Zaheer Haider Zaidi	Pakistan Pakistan Pakistan UK NBO Pakistan UK Pakistan Pakistan	1. Ziauddin Ahmed 2. Khurram Abbas Dean 3. Hasan Jawed 4. Raihan Kamal 5. Moazzam Mirza 6. Ronen Pawar 7. M Y Wadalawala	Canada Karachi Karachi Pakistan Spain Colombia Los Angeles USA
3. Africa (Southern)	1. R Ashraf 2. S M Ashraf 3. Q B Farooqui 4. S M Ghafoor 5. Z Intiaz 6. K J Malik 7. A A Shamsi 8. M Q Siddiqui	Pakistan Pakistan Pakistan Pakistan Pakistan Pakistan Hong Kong Pakistan	1. Kamran Abbas 2. M A Ansari 3. M Hanif Qasim Ghanchi 4. S M Parvez Kamal 5. Shuja Ahmed Kidwai	Jamaica Yemen Karachi Karachi Ital Fianance
4. BCC Canada	1. A H Ziauddin Ahmed 2. Asad H Burney	Kenya UK		

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INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1984

REGION	IN	FROM	OUT	TO
5. Caribbean & Miami	1. Kamran Abbas	Swaziland	1. Amjad Awan	Washington
	2. S A Ashraf	UK	2. Saim Jafri	Grand Cayman
	3. Zafar Azwar	Pakistan		
	4. Akbar Ali Bilgrami	Colombia		
	5. Raihan Mahmud	UK		
	6. Yunus Marvi	Pakistan		
	7. Farukh Sami	Nigeria		
	8. M Faiq Usmani	West Germany		
6. BCC Emirates	1. Humayun Akhtar	UK	1. Zaheer Abbas	New York
	2. Mahmood Haider	Pakistan	2. Amjad Ibne Azam	UK
	3. Mohammed Hanif	Pakistan	3. A Dawoodally	UK
	4. Syed Rashiuddin Hussain	UAE	4. Jamil-Ul Haque	Pakistan
	5. S Abis Raza Mehdi	UK	5. Badar Kazmi	Pakistan
	6. Chulam Ali Mohatrem	Pakistan	6. Mirza Abdul Majeed	MERO
	7. Iqbal Mustafa	Pakistan	7. Zaheer Abbas Risvi	USA
	8. S M Akram Rizvi	Pakistan	8. S H Khalid Zaidi	Luxembourg
	9. Aqueel Ahmed Siddiqui	SDCC		
	10. Arif Quadri	Pakistan		
7. Far East	1. Samir Ahmad	Pakistan	1. Ashraf Khan	KIFCO (Kuwait)
	2. Mohsin Hafeez	UK	2. Arif Maqsood	NBO
	3. S I Iqbal	Pakistan	3. A A Shamsi	Zambia
	4. M Akram Khan	Pakistan		
	5. S K M Kharuddin	Pakistan		
	6. Zahid Mahmood	UK		

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INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1984

REGION	IN	FROM	OUT	TO
	7. P Mishra	UK		
	8. Sohail Itrat Murshed	Morocco		
	9. S H Rab	Pakistan		
	10. M Riazuddin	UK		
	11. Aamir Ali Shah	Pakistan		
8. Latin America	1. Zaheer Abbas	BCC(E)	1. Akbar Ali Bilgrami	Miami
	2. T Ahmed	UK		
	3. Shah Alam	UK		
	4. Amjad Awan	Panama		
	5. U K Ghosh	Nigeria		
	6. Abbas Haider	Pakistan		
	7. Shakeel Hussain	UK		
	8. Saim Jafri	Miami		
	9. M Altaf Khan	UAE		
	10. Ronen Pawar	Kenya		
	11. Jawed Razzaqui	Turkey		
	12. Zaheer Abbas Rizvi	BCC(E)		
	13. J Van Someran	UK		
	14. M M H Qazalbash	UK		
	15. Shad Qureshi	KIFCO		
9. Luxembourg	1. M A Aslam	UK	1. Anjum Bashir Siddiqi	UK
	2. Sohail Hussain Hydari	Pakistan	2. M Faiq Usmani	Bahamas
	3. S H U Shah	UK		
	4. Masood Qadir	Pakistan		
	5. Syed Husain Khalid Zaidi	BCC(E)		

Cont...



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1984

REGION	IN	FROM	OUT	TO
10. Middle East	1. Mohd. Saghir Ahmed	Pakistan	1. Sajjad Hussain	CSO UK
	2. M A Ansari	Swaziland	2. Syed Hamid Hussain	Pakistan
	3. Wahid Dada	Pakistan	3. Syed Rashiduddin Hussain	BCC(E)
	4. Karim Kardar	UK	4. Hassan M Jaffri	CSO UK
	5. Adnan Anwar Khan	Pakistan	5. M Altaf Khan	New York
	6. Mirza Abdul Majeed	BCC(E)	6. Syed Karim Raza	Pakistan
	7. Majid Rashid	Pakistan	7. Aqueel Ahmed Siddiqui	BCC(E)
	8. Anwar Zaki	Pakistan		
11. BCC Nigeria			1. Nazir Chinoy	CSO UK
			2. U K Ghosh	Colombia
			3. Jehangir Mir	Spain
			4. S M Sachedina	UK
			5. Farrukh Sami	Trinidad
			6. S Sinha	CSO UK
12. South Asia	1. Khurram Abbas Dean	Togo	1. Samir Ahmad	China
	2. M Hanif Qasim Ghanchi	Zimbabwe	2. Mohd. Saghir Ahmed	Muscat
	3. Syed Hamid Hussain	UAE[BCC(E)]	3. Salahuddin Ahmed	Kenya
	4. Hasan Javed	Monte Carlo	4. R Ashraf	Swaziland
	5. Raihan A Kamal	Paris	5. S M Ashraf	Swaziland
	6. S M Parvez Kamal	Zimbabwe	6. S Abdullah Albiz	UK
	7. M A Kayani	UK	7. Zafar Azwar	Barbados
	8. Badar Kazmi	UAE[BCC(E)]	8. Qurban Ali K Bawa	UK
	9. Syed Karim Raza	Abu Dhabi	9. Shahid Ayub Bhatti	Senegal
	10. Jamil Ul-Haque	UAE[BCC(E)]	10. Ahmed Aziz Bilgrami	Kenya
			11. Wahid Dada	MERO

Cont...



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1984

REGION	IN	FROM	OUT	TO
			12. Q B Farooqi	Zambia
			13. Shahid Ghafoor	Swaziland
			14. Abbas Haider	New York
			15. Mahmood Haider	BCC(E)
			16. Mohammed Hanif	BCC(E)
			17. Sohail Husain Hydari	Luxembourg
			18. Z Imtiaz	Swaziland
			19. S T Iqbal	China
			20. Adnan Anwar Khan	MERO
			21. S K M Kharuddin	China
			22. M Akram Khan	China
			23. K J Malik	Swaziland
			24. Yunus Marvi	Panama
			25. Ghulam Ali Mohatrem	BCC(E)
			26. Iqbal Mustafa	BCC(E)
			27. S H Rab	China
			28. Majid Rashid	Yemen
			29. S M Akram Rizvi	BCC(E)
			30. S Tanveer Sadiq	Monte Carlo
			31. Aamir Ali Shah	China
			32. Shabbir Shaikh	UK
			33. S M Tariq Sheikh	CSO (UK)
			34. M Q Siddiqui	Zambia
			35. Anjum Nazir Warraich	Kenya
			36. Arif Qadri	BCC(E) UAE
			37. Masood Qadir	Luxembourg
			38. Syed Zaheer Haider Zaidi	Sierra Leone
			39. M Anwar Zaki	BCC(E)

Cont...



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1984

REGION	IN	FROM	OUT	TO
13. BCC Spain	1. Jamil Iqbal	Lebanon		
	2. Jehangir Mir	Nigeria		
	3. Moazzam Mirza	Monte Carlo		
	4. A Jabbar Sakhia	NBO		
14. United Kingdom	1. S Abdullah Albiz	Pakistan	1. T Ahmed	Grand Cayman
	2. Jamshed Anwar	Cyprus	2. Humayun Akhtar	BCC(E) UAE
	3. Amjad Ibne Azam	BCC(E)	3. Shah Alam	Grand Cayman
	4. Qurban Ali Bawa	Pakistan	4. S A I Ashraf	Miami
	5. Nazir Chinoy	Nigeria	5. Asad Burney	Canada
	6. Amir Dawoodally	BCC(E)	6. Mohsin Hafeez	Hong Kong
	7. Sajjad Hussain	Yemen	7. Shakeel Hussain	New York
	8. Hassan Jafferri	Oman	8. M A Islam	Luxembourg
	9. S M Sachedina	Nigeria	9. Karim Kardar	Jordan
	10. Shabbir A Shaikh	Pakistan	10. M A Kayani	Pakistan
	11. Tariq Sheikh	Pakistan	11. Zahid Mahmood	Hong Kong
	12. Anjum Bashir Siddiqui	Luxembourg	12. Raihan Mahmud	Panama
	13. S Sinha	Nigeria	13. Abis Raza Mehdi	BCC(E) UAE
			14. Sanjaya Mehra	Togo
			15. P Mishra	Hong Kong
			16. M Riazuddin	Bangladesh
			17. Waji Sabihuddin	NBO
			18. S H U Shah	West Germany
			19. Mansoor Ahmed Siddiqui	Paris
			20. J Van Someran	New York
			21. M M H Qazalbash	Grand Cayman

Cont...



INTER-REGIONAL TRANSFERS OF INTERNATIONAL OFFICERS - 1984

REGION	IN	FROM	OUT	TO
15. Western America and Pacific	1. Yakoob Wadalawala	Paris		
16. Others	1. Shuja Ahmed Kidwai (Ital Finance)	Swaziland	1. Jamil Iqbal (Lebanon)	Spain
17. Non-Consolidated Affiliates	1. Arif Maqsood 2. M Waji Sabijuddin 3. Ashraf Khan	Hong Kong UK China	1. Shad Qureshi 2. A Jabbar Sakhia 3. Raziuddin	New York Spain Kenya



INTRA-REGION TRANSFERS - 1984

<u>NO.</u>	<u>NAME</u>	<u>FROM</u>	<u>TO</u>
<u>AFRICA I (CAIRO)</u>			
1.	Mr S M Askari	TURKEY	MOROCCO
<u>AFRICA II (PARIS)</u>			
2.	Mr N Ahmed	CAMEROON	DJIBOUTI
3.	Mr I A Alam	SIERRA LEONE	IVORY COAST
4.	Mr I Ilyas	TOGO	IVORY COAST
5.	Mr S N B Chowdhury	DJIBOUTI	CONGO
6.	Mr I K Howard	ABIDJAN	VRIDI
7.	Mr R G Morrot	FRANCE (MARSEILLE)	FRANCE (PARIS)
8.	Mr R Rizvi	IVORY COAST	CAMEROON
9.	Mr P Srinivasan	IVORY COAST	SIERRA LEONE
10.	Mr J Sultan	CAMEROON	MONACO
11.	Mr A Wahab	YAOUNDE	GAROUA
12.	Mr A R Yousuf	SEYCHELLES	KENYA
13.	Mr Mohibul Haque	ABIDJAN	NAIROBI
<u>AFRICA (SOUTHERN)</u>			
14.	Mr Q B Farooqui	ZAMBIA	SWAZILAND
<u>CARIBBEAN AND MIAMI</u>			
15.	Mr M Faimullah	MIAMI	PANAMA
16.	Mr M H Rizvi	PANAMA	MIAMI



INTRA-REGION TRANSFERS - 1984

CARIBBEAN AND MIAMI

(Continued)

17.	Mr S Singh	PANAMA	MIAMI
18.	Mr M Akhtar	JAMAICA	MIAMI
19.	Mr N Siddiqui	MIAMI	PALM BEACH

FAR EAST

20.	Mr I Z K Ghuznavi	BANGLADESH	HONG KONG
21.	Mr T Shah	DACCA	CHITTAGONG
22.	Mr A Qayum	RO	DACCA
23.	Mr K Mazid	RO	HONG KONG
24.	Mr M Mohiuddin	RO	HONG KONG
25.	Mr Z Rafique	RO	HONG KONG
26.	Mr K Arun	RO	HONG KONG
27.	Mr H Ahmed	BCCI FINANCE	BCC HONG KONG
28.	Mr I Nasim	HONG KONG	RO
29.	Mr M Quasem	HONG KONG	RO
30.	Mr K B Ali	BCCI FINANCE	RO
31.	Mr R Waheed	BCCI FINANCE	RO
32.	Mr D Patel	RO	BCC HONG KONG
33.	Mr S Istafa	RO	BCC HONG KONG
34.	Mr A Amin	BANGLADESH	CHINA
35.	Mr M K Mohiuddin	DHAKA	RO
36.	Mr R B Rangsi	BCC FIN SEC	RO
37.	Mr K F Norman	RO	BCC HONG KONG
38.	Mr I Khan	RO	BCC HONG KONG
39.	Mr S Currimbhoy	RO	BCC HONG KONG
40.	Mr Z Mahmood	RO	BCC HONG KONG
41.	Mr V Vittal	RO	BCC HONG KONG
42.	Mr P Kuruvilla	RO	BCC HONG KONG

INTRA-REGION TRANSFERS - 1984

LATIN AMERICA

43.	Mr A Ahmad	NEW YORK	COLOMBIA
44.	Mr I Hasan	NEW YORK	COLOMBIA

MIDDLE EAST

45.	Mr A A Khan	RO	DEIRA MAIN
46.	Mr M Akbar	CORPORATE UNIT	MAIN SA
47.	Mr S Ali	HAMDEN	RO
48.	Mr K Ahsan	SA MAIN	HAMDEN ROAD
49.	Mr T Rehmat	BAHRAIN	CORPORATE UNIT
50.	Mr S Islam	MUSCAT	IBRI
51.	Mr I Jaffri	MUSCAT	MUTTRAH
52.	Mr M Ahsan	NIZWI	GT MUTTRAH
53.	Mr B Usmani	IBRI	SEEB
54.	Mr S Nawaz	SEEB	MUSCAT
55.	Mr S Umar	GT MUTTRAH	MUSCAT
56.	Mr T Siddiqui	SOHAR	MUTTRAH MAIN
57.	Mr W A Khan	SANAA	HODEIDAH
58.	Mr S Mahmood	SHARJAH	SANAA
59.	Mr I Ul Haque	SHARJAH	RO
60.	Mr H R Qureshi	RO	KASR AL AINI
61.	Mr K Khalili	SOOR	IBRI

SOUTH ASIA

62.	Mr A Rahman	LAHORE	KARACHI
63.	Mr M Hadi	KARACHI	ACADEMY
64.	Mr K Faridi	MALDIVES	COLOMBO
65.	Mr K Abedi	COLOMBO	MALDIVES
66.	Mr Sharafodeen	MALDIVES	COLOMBO
67.	Mr Coilpillai	COLOMBO	MALDIVES

INTRA-REGION TRANSFERS - 1984

SOUTH ASIA

68.	Mr N Qureshi	RO	LAHORE
69.	Mr S Hassan	COLOMBO	KARACHI
70.	Mr T H Jawaid	BRANCH	RO

UNITED KINGDOM

71.	Mr S M Sachedina	RO	HYDE PARK
72.	Mr M A Qadir	CENTRAL UNIT	RETAIL UNIT
73.	Mr U Pirzada	RO MARKETING	CSO INTERNATIONAL
74.	Mr S Ali	RO MISC	COMMERCIAL RD
75.	Mr M H Younosi	RO TRAVELLERS CHEQUES	CSO CENT. MARKETING
76.	Mr A J Speed	CSO IMD	RO MISC
77.	Mr R Malik	CSO MISC	CENTRAL UNIT
78.	Mr R A Haldipur	MARBLE ARCH	WEMBLEY (MANAGER)
79.	Mr R Denby	BROMPTON ROAD	PICADDILLY (2ND OFF)
80.	Mr S R Patel	WEMBLEY	RO MISC
81.	Mr N C Patel	SLOANE ST	RO EX-PATS. DEPT.
82.	Mr S Izadi	RETAIL UNIT	BROMPTON RD (AST MGR)
83.	Mr N Habibullah	CSO CENT PROFIT CTTEE	CSO CENTRAL OFFICE
84.	Mr M Y Kassim	CSO HUMAN RESOURCES	CSO INVESTMENTS
85.	Mr R E Jaffer	MARBLE ARCH	OXFORD CIRCUS (AST MGR)
86.	Mr Z Waheed	PICCADILLY	HOUNSLOW (MANAGER)
87.	Mr K A Chowdhury	L/HST	RO RELIEF
88.	Mr P K Khanna	TREASURY	CENTRAL MARKETING
89.	Mr M Ahmad	CENTRAL OFFICE	SYSTEMS & OPERATIONS
90.	Mr M A Mujeeb	HRD	SYSTEMS & OPERATIONS
91.	Mr A Haq	CENTRAL UNIT	RO
92.	Mr A Javeed	CENTRAL UNIT	CSO
93.	Mr B Pathak	CENTRAL UNIT	CORPORATE UNIT
94.	Mr J Jenkins	CORPORATE UNIT	EDGWARE ROAD
95.	Mr I Siddiqui	BROMPTON ROAD	TRAFALGAR SQUARE
96.	Mr G Fulford	TRAFALGAR SQUARE	CORPORATE UNIT



INTRA-REGION TRANSFERS - 1984

UNITED KINGDOM

(Continued)

97.	Mr M Bandukara	HOUNSLOW	LEICESTER
98.	Mr R Cross	EDGWARE ROAD	BERKELEY SQUARE
99.	Mr D Daniel	RO	MARK LANE
100.	Mr N Mubashar	RO	RETAIL UNIT
101.	Mr M H Patel	RO	PARK LANE
102.	Mr M H Khan	RETAIL UNIT	CENTRAL UNIT
103.	Mr D G Mehta	RETAIL UNIT	CENTRAL UNIT
104.	Mr S P Sabharwal	MANCHESTER	BIRMINGHAM
105.	Mr Z Iqbal	BERKELEY SQUARE	RO
106.	Mr M P Ledger	PARK LANE	KENSINGTON
107.	Mr A Ruchwani	CROMWELL ROAD	MARBLE ARCH
108.	Mr J R Goodyear	TRAFALGAR SQUARE	PARK LANE
109.	Mr P Biswas	CENTRAL UNIT	CORPORATE UNIT
110.	Mr R Haq	CENTRAL UNIT	CORPORATE UNIT
111.	Mr M Siddiqui	CENTRAL UNIT	GLASGOW
112.	Mr P Sidney	ISLE OF MAN	EX-PATS. DEPT
113.	Mr D Cheetham	RO ACADEMY	RO
114.	Mr S Karkhanis	RO REMITTANCES	RO BILLS
115.	Mr I K Patel	MARBLE ARCH	RO
116.	Mr S F Ujjanwala	RO	CSO
117.	Mr K K Misri	EDGWARE	BROMPTON ROAD
118.	Mr S Suleri	PARK LANE	SLOANE STREET
119.	Mr C Nakhuda	GLASGOW	EDINBURGH
120.	Mr A Y Khan	COMMERCIAL ROAD	GREEN PARK
121.	Mr K Kardar	BROMPTON ROAD	WIGMORE STREET
122.	Mr S Batra	SOUTHALL	RO
123.	Mr E B Williams	SLOANE STREET	CSO
124.	Mr S A Mirza	GLASGOW	EDINBURGH
125.	Mr S Musawi	RO (STATIONERY)	HO
126.	Mr Bindhange	RO	CSO



INTRA-REGION TRANSFERS - 1984

UNITED KINGDOM

(Continued)

127.	Mr A G Hoare	RETAIL	CORPORATE UNIT
128.	Mr T Li	RETAIL	GREEN PARK
129.	Ms S A Fox	CORPORATE UNIT	RETAIL UNIT
130.	Mr I H Siddiqui	CORPORATE UNIT	RO
131.	Mr K Mahmud	MARK LANE	CSO
132.	Mr S Ali	CORPORATE UNIT	RO
133.	Mr Z Chisti	BLACKBURN	SOUTHALL
134.	Mr U A Shah	EDGWARE	BLACKBURN
135.	Mr R Thompson	CORPORATE UNIT	BRIGHTON
136.	Mr J P Smith	CORPORATE UNIT	RETAIL UNIT
137.	Mr P Golding	RO	STATIONERY DEPT
138.	Mr S M Azam	RO	ACCOUNTS
139.	Mr J S Shringapuri	RO	MISC
140.	Mr G Bekett	RO	MISC
141.	Mr J Hibbet	RO	MISC
142.	Mr M Muneer	RO	MISC
143.	Mr W Shakil	RO	MISC
144.	Mr H M Sukri	RO	MISC
145.	Mr S Hamid	SO	CSO
146.	Mr S H Burney	SO	PARK LANE
147.	Mr R S Mallia	RO	MARBLE ARCH
148.	Mr O Ahsan	MERCHANT BANKING	CSO
149.	Ms Z Hamed	RO	TOOTING BRANCH
150.	Mr A Haq	TOOTING	RO
151.	Mr S Gilani	BROMPTON ROAD	SWISS COTTAGE
152.	Mr H Malek	CROMWELL ROAD	MARK LANE

CANADA

153.	Mr S Z Ahmed	RO	TORONTO
154.	Mr S Awan	MAIN BRANCH	HEAD OFFICE



INTRA-REGION TRANSFERS - 1984

CANADA

(Continued)

155.	Mr S Isphani	SPADINA AVE	MAIN BRANCH
156.	Mr S Shirazi	HEAD OFFICE	SPADINA AVE
157.	Mr K Datoo	CALGARY	VANCOUVER

BCC(E)

158.	Mr S Qureshi	HEAD OFFICE	MAIN BRANCH
159.	Mr A Imam	HEAD OFFICE	DUBAI
160.	Mr S Khan	HAZAA	ABU DHABI
161.	Mr M Javed	CITY BRANCH	DEIRA DUBAI
162.	Mr S Qazi	ABU DHABI (MAIN)	HEAD OFFICE
163.	Mr R Khan	AL MAKTOUM	HEAD OFFICE
164.	Mr S K Jaffry	RASHIDIYA	HAZAA
165.	Mr A Sattar	ABU DHABI	SHARJAH
166.	Mr M Badruzzaman	HAMDAN ROAD	ABU DHABI
167.	Mr S A Hussain	ABU DHABI	CORPORATE UNIT

OTHERS

168.	Mr J Iqbal	LEBANON	SPAIN
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NON CONSOLIDATED AFFILIATES

169.	Mr M Ataullah	KIFCO	KCB
170.	Mr S I Ali (NBO)	MAIN	GT. MUTTRAH
171.	Mr G Khan (NBO)	MUSCAT	RUSTAQ
172.	Mr I Raza (NBO)	MUTTRAH	SEEB
173.	Mr M Tariq (NBO)	RUSTAQ	MUTTRAH
174.	Mr M H Zuberi	NBO	KCB
175.	Mr N alam	MUTTRAH	RUSTAQ

LIST OF INTERNATIONAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1984

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	POSTING AT TIME OF LEAVING
<u>AFRICA II (PARIS)</u>							
1.	Mr T N Desai	24.02.40	27.01.82	01.11.84	Mcom M Admin	22 0	Nairobi
<u>AFRICA (SOUTHERN)</u>							
2.	Mr Syed Waliullah Shah	15.07.38	24.06.81	31.03.84	BCom DAIBP	25 0	Swaziland (Manzini branch)
<u>BCC EMIRATES</u>							
3.	Mr Hasan Ghazi Mohammed	11.06.41	01.02.75	23.06.84 (T)	BA	10 4	Abu Dhabi
<u>BCC MISR</u>							
4.	Mr Rahat Jalal	08.08.54	01.08.81	05.03.84	BSc	3 1	Sarivat St. branch
5.	Mr Malik Asad Ali Noon	29.04.59	10.11.79	30.04.84	BA	4 0	Main branch
<u>CARIBBEAN AND MIAMI</u>							
6.	Mr M Junnarkar	01.01.40	02.05.83	11.04.84	BA/MA	25 0	Maimi
7.	Mr Azad Amir Khan	05.07.54	08.10.81	15.10.84	BA	2 0	Miami
<u>FAR EAST</u>							
8.	Mr Michael John Parker	12.06.50	01.01.83	24.05.84	BA	2 8	Hong Kong

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LIST OF INTERNATIONAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1984

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	POSTING AT TIME OF LEAVING
<u>LUXEMBOURG</u>							
9.	Mr Dean M Mungomba	12.03.53	07.06.82	31.03.84	MBA BBA	3 0	Luxembourg
<u>MIDDLE EAST</u>							
10.	Mr Mahboob Ali Pirwani	09.07.44	23.03.74	28.08.84	Intermediate	18 0	Main branch Abu Dhabi
<u>SOUTH ASIA</u>							
11.	Mr Syed Abdullah Imtiaz	04.08.53	01.01.83	27.09.84	HSc	12 0	Colombo
<u>UK REGION</u>							
12.	Mr Syed Qaiser Ali	04.09.44	11.03.76	01.03.84	BA MA	15 4	UK
13.	Mr Mohd Nadeem Farooqi	03.03.59	05.09.83	31.05.84	BA	0.5 0	UK
14.	Mr Tarek A Mowafi	20.01.51	19.03.78	31.12.84	BSc	7 5	MBS
<u>NON-CONSOLIDATED AFFILIATES</u>							
15.	Mr Mohd Abdul Haleem Jeelani	01.01.38	16.08.75	17.05.84	Bachelors Degree	9 0	Kuwait
16.	Wasif Mustafa Khan	03.07.53	13.06.81	01.06.84	BSc MBA DAIBP	7 0	Kuwait
<u>DECEASED</u>							
17.	Tayab Hayat Ali	16.08.41	13.01.81	27.5.84	BA	22 0	Al Amoudi - S. Arabia Remittances/deposits



LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1984

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	POSTING AT TIME OF LEAVING
<u>CANADA</u>							
1.	Mr Stuart David Owen	13.03.52	28.11.83	13.04.84	Diploma	12 0	Canada
<u>CARIBBEAN AND MIAMI</u>							
2.	Mr Humayun Elley	23.10.50	02.07.82	21.08.84	Intermediate	2 10	NY
<u>FAR EAST</u>							
3.	Mr Myeung Hee Ahn	28.03.58	20.08.81	22.02.84	BA	3 3	Seoul (Kor) Credit Dept.
4.	Mr To Yiu Chuen David	12.09.51	12.09.84	24.09.84	F 6	14 0	Hong Kong
5.	Mr Cheung Man Fai	21.03.59	15.09.81	01.04.84	BBA	2 0	Hong Kong Internal audit
6.	Mr Lau Kin Yip Henry	23.10.59	01.07.82	13.03.84	BBA	2 0	Hong Kong Wanchai branch
7.	Ms Kwong Hang-Yu Judy	08.01.55	01.04.79	01.01.84	BSc	6 0	Hong Kong
8.	Mr Chan Chu Ling Penelope	25.12.63	11.08.84	02.09.84	Polytechnic	0 0	Hong Kong
9.	Mr Ng Ping Lin Raymond	19.06.49	02.01.81	20.01.84	BBA AIB	8 0	Hong Kong Yaumati branch
<u>FAR EAST</u>							
10.	Mr Felix H Stanosa	24.06.59	14.04.84	28.06.84	BBA	0 2	Indonesia (pratama leasing)
11.	Mrs Titien S Taufik	08.06.45	19.09.83	30.07.84	Bachelors	1 12	Indonesia (pratama leasing)
12.	Ms Rita How Lee Tung	09.08.53	15.02.82	14.04.84	B. Journalism	2 7	Hong Kong - RO



LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1984

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	POSTING AT TIME OF LEAVING
<u>LATIN AMERICA</u>							
13.	Mr Jorge E Vargas Botero	14.09.47	01.07.81	01.11.84	BA	6 8	Bogota Colombia
14.	Mr Marco A Jaime Chavarro	02.02.52	05.09.79	01.11.84	BSc	14 0	Bogota Colombia
15.	Mr K K Ramakrishnan	02.05.43	01.11.43	01.01.84	LLB MBA	12 6	New York
<u>LUXEMBOURG</u>							
16.	Mr Jens Jurgen Holste	05.08.38	01.03.79	21.02.84	CERT.	20 7	Germany Frankfurt
<u>NIGERIA</u>							
17.	Mr Remilekun O Opanuga	23.11.52	16.03.81	06.03.84	ACCA	6 4	Nigeria - Ketu Rep. Office
<u>SOUTH ASIA</u>							
18.	Mr R Bibile	01.07.47	27.06.83	13.07.84	AIB	15 0	Sri Lanka
19.	Mr G L K Brown	23.11.26	12.07.82	10.09.84	Intermediate	39 0	Colombo
20.	Mr Sohrab Dadachangi	01.07.57	01.01.83	11.07.84	MBA	1 0	Pakistan
21.	Mr R Gunasekera	17.09.48	19.06.79	18.10.84	'O' Level	16 0	Columbo
22.	Mrs Y Jayanetti	05.10.50	17.03.80	01.06.84	'O' Level	4 8	Sri Lanka
23.	Mr Azim Aziz Khan	14.06.48	08.08.83	13.02.84	BA	14 0	Pakistan
24.	Mr Imran Afzal Khan	21.07.57	12.10.81	01.05.84	MA	2 0	Pakistan

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LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1984

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	POSTING AT TIME OF LEAVING
<u>SOUTH ASIA</u>							
25.	Mr M R Mohideen	08.04.51	01.04.80	02.10.84	'O' Level	12 0	Colombo
26.	Mr Shahid R Sakrani	11.02.55	10.01.79	15.09.84	BCom	8 4	Karachi
27.	Mr M T Sherifuddin	11.03.28	15.02.83	06.09.84	'A' Level	31 0	Colombo
28.	Mr J R Vincent	03.05.55	11.06.84	06.07.84	AIB	7 0	Sri Lanka
29.	Mr D C A Weerakoon	14.01.57	01.05.83	09.07.84	'A' Level	4 3	Sri Lanka
<u>UK</u>							
30.	Mr Aslam Ahmed	24.01.52	01.08.83	08.02.84	BCom	0.5 10	Leadenhall Street 31.
31.	Ms Gillian Clare Bennet	15.06.57	03.09.79	06.01.84	BA	3 1	Leadenhall Street
32.	Mr P G Bird	27.10.59	01.09.82	29.02.84	BA	1 1	Brompton Road 33. Mr N
33.	Mr N E Bleeze	22.01.19	13.02.79	29.02.84	Associate Chartered Ins. Institute	5 31	Leadenhall Street
34.	Mr G Allen Brett	23.04.64	14.11.83	27.04.84	'A' Levels	0 0.5	MSD
35.	Mr M J Brett	11.10.55	27.04.81	14.12.84	BA	3 7	Merchant Bank
36.	Mr Raymond Francis Carey	24.04.51	12.09.83	13.04.84	CSE	9 7	Central Unit
37.	Mr A K Chinoy	09.11.49	17.04.78	30.03.84	BCom	7 6	Oxford Circus
38.	Mr Osman Mahmoud Elkadi	09.03.55	20.06.83	30.06.84	BCom	1 4	MSD
39.	Mr Leslie Roy Henley	01.10.46	13.04.82	27.01.84	Sec. School	0 13	Security
40.	Mr C R Henshaw	06.08.51	13.04.82	14.03.84	A Levels	14 0	Corporate Unit 41. Ms
41.	Ms Yasmin Khan	16.01.60	01.09.81	15.06.84	BSc	3 0	Card Centre 42. Mr
42.	Mr Angus Macinnes	02.08.49	19.04.82	27.01.84	A Levels AIB	13 0	Edinburgh
43.	Ms N Rosemary Myer	12.08.61	01.09.82	27.01.84	BA	0 0	Leadenhall Street
44.	Mr Andre Noor	11.10.57	04.01.83	27.01.84	BA/MA	0 0	Oxford Circus

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LIST OF LOCAL OFFICERS WHO HAVE LEFT THE GROUP DURING 1984

SL NO	NAME	DATE OF BIRTH	DATE OF JOINING	DATE OF RESIGNATION	QUALIFICATIONS	EXPERIENCE BANKING/OTHER	POSTING AT TIME OF LEAVING
45.	Mr S M Ong	04.10.58	01.09.81	30.03.84	BA	4 0	MSB
46.	Mr Steve Raute	08.10.51	09.01.84	26.04.84	A Levels	0 13	MSD
47.	Mr Michael Anthony Redican	22.05.55	01.09.81	01.01.84	BA	2 7	Leadenhall Street
48.	Mr Rudra Birdei Rogers	17.03.39	17.04.79	19.04.84	O Levels AIB	5 11	Central Unit 49. Mr D S
49.	Mr I Sanderson	07.12.51	20.10.80	14.09.84	O, A Levels	9 1	Leadenhall Street
50.	Mr W A Shah	13.10.49	14.03.77	28.09.84	BSc	7 0	Queensway branch
51.	Ms J P Lockhart Smith	27.04.58	01.09.80	11.10.84	BA	4 0	Leadenhall Street
52.	Mr A J Speed	26.08.50	01.02.82	31.08.84	MSc BSc	7 5	Academy
53.	Mr R Farquhar Thomson	15.09.60	01.09.82	16.08.83	BA	2 0	Leadenhall Street
54.	Mr M J Westbrook	22.04.50	18.04.83	06.08.83	LLB	1 9	RO
55.	Ms Sally Jane Wyatt	29.06.56	17.09.79	18.04.84	BA	0 0	
<u>DECEASED</u>							
56.	K P Rana	31.05.34	02.01.80	17.09.84	Matric.	13 2	Slough branch





"OTHER" GROUP OFFICES AND SUBSIDIARIES

1. BCP Geneva
2. India
3. Rome (Rep SA)
Ital Finance
4. Lebanon
5. I Alamoudi (Secondments)
II Bahaitham "
III Fateh Exchange "
IV Qatar Finance "
V S C Exchange "
VI SDCC Jeddah "

NATIONALITIES

December 1983	78
December 1984	85

Nationals of the following countries are part of the BCC Group:

1. Afghanistan *	43. Luxembourg
2. Australia	44. Macau
3. Bahrain	45. Maldives
4. Bahamas	46. Malta *
5. Barbados	47. Malaysia
6. Bangladesh	48. Mauritius
7. Botswana	49. Monaco
8. Brazil +	50. Morocco
9. Bulgaria * +	51. Netherlands Antilles +
10. Cayman Islands	52. New Zealand *
11. Cameroon	53. Niger +
12. Canada	54. Nigeria
13. Colombia	55. Oman
14. Chile *	56. Pakistan
15. China	57. Panama
16. Cyprus	58. Philippines
17. Djibouti	59. Portugal
18. Holland	60. Saudi Arabia
19. Egypt	61. Senegal
20. France	62. Seychelles
21. Gabon	63. Sierra Leone +
22. Gibraltar +	64. Singapore *
23. Greece *	65. Somalia *
24. Germany	66. Spain
25. Ghana	67. Sri Lanka
26. Hong Kong	68. Sudan
27. India	69. Syria *
28. Indonesia	70. Swaziland
29. Iran *	71. Switzerland
30. Ireland *	72. Tanzania *
31. Iraq *	73. Thailand
32. Isle of Man	74. Togo
33. Italy	75. Turkey
34. Ivory Coast	76. UAE
35. Jamaica	77. Uganda *
36. Japan	78. Uruguay
37. Jordan	79. UK
38. Kenya	80. USA
39. Korea	81. Venezuela
40. Kuwait	82. Vietnam * +
41. Lebanon	83. Yemen
42. Liberia	84. Zambia
	85. Zimbabwe

(+ Nationals of these countries became part of BCC in 1984)

(* No BCC Group presence)



NON-BRANCH OFFICES

	<u>No.</u>
Representative Offices	19
BCCI Finance International Ltd	4
BCCI Finance (Kenya) Ltd	1
Credit and Finance Corporation Ltd	1
Ital Finance International SpA	2
KIFCO	1
BCCI Leasing (Malaysia) Sdn Bhd	1
Netherlands Antilles	1
PT BCC Pratama Leasing Indonesia	1
BCC Finance and Securities Ltd	1
BCC Credit and Finance (Uruguay) SA	1
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