

CSO REORGANISATION & RESTRUCTURING

SUPPORT CENTRES



INFORMATION CIRCULAR
NUMBER.....519.....

SUBJECT	PAGE	473
SUPPORT CENTRES FOR REGIONS, SUBSIDIARIES AND AFFILIATES AT THE CENTRAL SUPPORT ORGANISATION	DATE	October 11, 1985
	QUERIES TO:	

Every organisation is constituted of parts, each one of which is a totality by itself. In turn, the totality of the organisation becomes a part of yet another totality till it finds finality in infinity. It is the dynamics and flux of relationships between the parts, and the parts with totality, which makes an organisation. The health and soundness of an organisation entirely depends on the quality and vitality of these relationships.

The present reorganisation, creating Support Centres at the Central Support Organisation, has been done with a view to creating a healthy relationship between the various units and improving the flow of thoughts, feelings and vision between them. We are confident that it would not only effectively contribute to our evolution and growth, but it would also considerably increase our productivity.

A list of Support Centres is enclosed, together with a brief note on the context and rationale for creating these Centres which would be revised from time to time to make it more comprehensive and more specific in the light of their operations.

SWALEH NAQVI

ABDUL HAFEEZ

SUPPORT CENTRES FOR
REGIONS, SUBSIDIARIES AND AFFILIATES
AT THE CENTRAL SUPPORT ORGANISATION

<u>CSO EXECUTIVE</u>	<u>REGION</u> <u>SUBSIDIARY/AFFILIATE</u>	<u>COUNTRIES/</u> <u>LOCATIONS</u>
MR SALEEM SIDDIQI	MIDDLE EAST Bank of Credit & Commerce (Emirates) National Bank of Oman Ltd (SAO)	Bahrain Jordan N Yemen Oman UAE All Branches All Branches
MR AMEER H SIDDIKI	CARIBBEAN LATIN AMERICA Including: Banco Mercantil BCC Credit & Finance (Uruguay) SA	Bahamas Barbados Jamaica Florida (USA) Texas (USA) Brazil Colombia Panama Paraguay Uruguay Venezuela
	WESTERN AMERICA Other Locations:	Los Angeles San Francisco New York Chicago Washington
	Bank of Credit and Commerce Canada	All Branches
MR A SHAIK	Banque de Commerce et de Placements S.A.	Switzerland
MR MASIHUR RAHMAN	Bank of Credit & Commerce Ghana Ltd Bank of Credit and Commerce (Misr)	Ghana Egypt
MR NADIR RAHIM	INDIA	India Mauritius
MR SWALEH NAQVI	FAR EAST Including: BCC Hong Kong Limited BCCI Finance International Ltd BCC Finance & Securities Ltd PT BCC Pratama Leasing Indonesia BCCI Leasing (Malaysia) SDN BHD	Australia Bangladesh China Hong Kong Indonesia Japan Macau Malaysia Philippines S Korea Thailand

MR SHAHID JAMIL	Italfinance International SpA Kuwait International Finance Co SAK	Italy Kuwait
MR A HAFEEZ	SOUTH ASIA	Maldives Pakistan Sri Lanka
MR M A FARUQUI	LUXEMBOURG	Luxembourg Netherlands W Germany
	Bank of Credit & Commerce SAE, Spain	All Branches
MR V H ABIDI	BCC Gibraltar Limited BCCI (Lebanon) SAL	Gibraltar Lebanon
COMMITTEE COMPOSED OF: Mr Swaleh Naqvi Mr Abdul Hafeez Mr John Hillbery Mr A Basir	AFRICA I Including: Bank of Credit and Commerce Niger Bank of Credit and Commerce Cameroon	Cameroon Cyprus Djibouti France Gabon Ivory Coast Monaco Morocco Niger Portugal Senegal Sudan Togo Turkey
	AFRICA II Including BCCI (Nigeria) Limited BCCI Finance (Kenya) Limited	Kenya Liberia Nigeria Seychelles Sierre Leone
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	UK	UK and Isle of Man

CONTEXT AND RATIONALE

CONTEXT
AND
RATIONALE

"Our restructuring and reorganisation has its own meaning that emerges out of our own needs, our own purpose and our quality and quantity of human resource that we from time to time become."
(President)

We accept the truth that:

each one of us is different
and like every human being
each one of us is inadequate
but unlike others we genuinely accept each other and

we have a tremendous urge and desire to constantly move toward adequacy.

Adequacy is measured in our relationship with our environment and the possibilities contained between what is within us, individually and collectively, and all that exists outside us - our adequacy is relative to the degree, the volume, the quality and the quantity of our relationships.

BCC Organisation has valued and upheld a decentralised management system. Its parts, namely Regions, Subsidiaries and Affiliates have enjoyed an extensive degree of autonomy from the centre, namely the Central Support Organisation.

The rationale of the re-organisation of CSO and creation of Support Centres lies in our unveiling the

truth of autonomy which exists in the laws of relationship and evolution.

We realise that an organisation is a process of evolution - a process of interaction and interfusion of its members and units of its operation with a purpose and an objective.

Inter-relationship, interaction and interfusion presuppose interdependence which is the quintessence of the existence of any corporate organisation.

In the context of an organisation, therefore, autonomy in the sense of total freedom is neither achievable nor possible and can operate only within the scope and orbit of evolution.

At the same time, we must realise that the truth of autonomy in the sense of greater freedom of action and choice does not lie in moving away of the parts from their totality or its centre, but in reality greater autonomy is achieved by the part coming closer to its totality and in achieving greater alignment and integration with the centre.

It may sound paradoxical, but the truth remains that the degree of autonomy lies in the velocity and quality of relationship and interfusion (evolution), reaching its ultimate in becoming one with totality by the uniformity of speed, rhythm and quality.

The balancing of such alignment and integration is a function of the management of the organisation.

Evolution is the scale on which is measured the autonomy of each part.

Whenever we shall reorganise or restructure the organisation, its basis would be:

- o the principle of evolution
- o the principle of relationships
- o the principle of interaction, interfusion, inter-dependence and inter-relationship

The new Support Centres have been shaped and designed at CSO level to create a new balance in the process of evolution of BCC organisation, ie, the relationship between CSO, Regions, Subsidiaries and Affiliates and the relationship between BCC and its market place.

In the operation of our re-organised management, our focus would constantly remain on the quality of relationships. It is the essence of an organisation. It is the shining truth. It is the truth that every individual member of the family must unveil in his feelings - in his psyche. It must spark like a brilliant star in his heart.

It is in the quality of relationships that morality becomes the base of an organisation. It is here that the quality of every individual member is put on its test. It is here that we must bend and kneel before God and create a relationship with Him, to learn and

feel what relationship means - between God and man and man and man.

It is here that BCC would be tested for its success or otherwise.

FUNCTIONS

FUNCTIONS

The functions of Support Centres are broadly divided into two categories:

A) First Category of Support Functions

Management and Organisation related support functions:

- o Moral, conceptual, intellectual and psychological aspects of management at the level of Regions, Subsidiaries and Affiliates
- o Support for introducing an enlightened management and organisation process - The Real Management
- o Revival, revitalisation, activation and institutionalisation of Management Committees and Marketing Committees at various levels
- o Enhancing the interest and involvement of individual Managers in the management function and distribution of their time and energy with appropriate emphasis and priority for the following aspects of their management function:

Routine Management

Problem Management

Man Management

Marketing Management (known products and market segments)

Opportunity Management (new products and market segments)

- o Actualisation and utilisation of the energy/quality of Managers and staff
- o Making them relate to meaningful assignments and matters that would enhance their personality because a person tends to become what he or she relates to. Make them relate to:

An appropriate and full assignment

Local environment of the branch and its market place

The environment of the BCC Region

Global environment of BCC

Culture and ethos of BCC

Concept of management in BCC

Objectives, goals productivity and profit of BCC

Make them become a part of the process and evolution of BCC knowingly and feelingly so that they remain within the orbit of BCC's ethos and have full commitment to BCC.

Keep their energy flow.

- Providing a clear perception of what an organisation and management is and develop in the Managers an instinct for management.
- Help them acquire a clear perception of what their assignments and functions are and how to enhance them.
- Extricating the Managers and the staff from the malady of containment and psychological lethargy and inertia wherever it has set in.
- Providing vision, policy and strategy for each market place in the context of BCC Group's vision, policy and strategy.
- Becoming an agent of change - making others agents of change.

B) Second Category of Support Function

Operations and Business related support functions:

The key words for these functions are:

ORGANISED EFFORT and
ACTION

More specifically described, these are support functions in the following areas:

- o Image building and developing important relationships

Promoting BCC's image in each location internally and externally.

Supporting the local managements to maintain close and cordial working relationship with:

Governments and government agencies
Central Banks and Regulatory Authorities
Important Individual Customers
Other external relationships affecting image

- o Liability management

Development of a clear perception about the present and future profile, targets and composition of

Deposits

Due to Banks

Other sources of funds

Planning and action for growth of deposits with appropriate emphasis on low cost deposits and deposits in convertible currencies

Monitoring liquidity management

Monitoring cost of funds

o Asset management

Continuous vigilance for and improvement of the quality and security of assets (emphasis on quality of credit).

Clear perception of the present and future profile and composition of assets with a view to achieve optimum balance in security, liquidity and profitability.

Creation of suitable and adequate management capability and expertise to deal with abnormal situations relating to risk assets and exposure (e.g setting up recovery departments where necessary).

o Productivity and Profitability

Engaging largest number of staff in business and profit generating activity

Identifying additional sources of profit

Improving the quality of profit

Profit planning and review on monthly basis

Establishing appropriate financial disciplines

o Human Resources

Developing the realisation that every unit is a human energy system.

Screening and selection: identifying the quality of each individual's energy and develop and improve it to the extent possible (both professional qualities and personal qualities).

Segregating surplus or incompetent staff. Utilising the surplus but competent staff in generating business and deposits or in other productive work wherever possible. Creating suitable jobs for those who cannot make a full contribution so that they can make a partial contribution to productivity.

Qualitative and quantitative assessment of the requirements of human resources' in each location and assisting in providing these requirements with a view to build management capability equal to the opportunity.

Promoting the objectives of IMD and taking full benefit of IMD programmes.

o Opportunity & Marketing Management

Contributing in activation and revitalisation of Marketing Committees.

Creating effective and adequate marketing machinery in each location to market known products in known market segments and identifying and encashing new opportunities of business and profit.

Promoting inter-regional and global co-operation and co-ordination in international marketing.

o Quality of Operations

Promoting pursuit of excellence in all aspects of operations and customer service.

Giving greater importance to internal audit and external audits, including audits by Supervisory Authorities with a view to show distinct improvement in the quality of operations and securing higher ratings.

Giving special attention to the relationship with external auditors and supervisory authorities.

o Balance Sheet Management

Assisting in preparation of balance sheet projections for each country, subsidiary and affiliate within the overall projections and policies of BCC Group.

Monitoring the actual performance with the projected balance sheet on a regular basis and taking corrective measures well in time.

- o Dealings with CSO Divisions

Contribute in enhancing the quality of communication and relationships between various CSO Divisions, making CSO Divisions more effective at the same time responsive to the needs of the Regions, Subsidiaries and Affiliates.

- o Strategic Planning

Developing a strategic plan for each market place and location within the overall strategy and policies of BCC Group.

- o Problem Areas

Identifying problem areas and helping local management in their resolution.

Development of capability to deal with difficult or abnormal situations promptly and effectively.

IMPORTANT NOTE

The above functions are primarily the responsibility and function of the Regions, Subsidiaries and Affiliates. The role and responsibility of Support Centres is to provide support in these functions, in the spirit of joint personality.

SUPPORT CENTRES' ORGANISATIONAL MACHINERY

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All CSO Divisions will continue to deal with the Regions, Countries, Subsidiaries and Affiliates directly as hitherto, but mutual co-ordination and co-operation between the CSO Divisions and Support Centres would substantially increase and improve so that both the Support Centres and the CSO Divisions become complimentary to each other.

The Support Centres would take the initiative to remain in constant touch with the CSO Divisions so that they remain fully aware of the state of affairs in the branches, countries, regions, subsidiaries and affiliates in their area and support these units in getting adequate and expeditious response, service and support from the CSO as a whole and its respective functional Divisions.

As far as possible the Support Centres shall not introduce new forms of reports and statements to obtain such information which is already being collected by any other CSO Division and is available in CSO. They would instead have access to this information through the concerned CSO Division.

In due course of time, reporting systems would be generally reviewed and in consultation with all CSO Divisions and Support Centres, a uniform and simplified (to the extent possible) reporting and management information system will be introduced which would eliminate duplication and repetition.

Each Support Centre will be assigned to an Executive in Charge in CSO. Depending on the other assignments of this Executive and his staff situation, he may be assisted by several other Executives who would be exclusively involved in the Support Centre function.

The Support Centres would be lean on staff and secretariate as the emphasis in their function is on action, quality and leadership.

EFFECTIVENESS AND SUCCESS
OF SUPPORT CENTRES

EFFECTIVENESS The key to the success of Support Centres is
AND SUCCESS OF the balance and quality of their
SUPPORT CENTRES relationship with the Regions, Subsidiaries and
Affiliates on the one hand and the functional
Divisions of CSO on the other hand, which will promote
an integrated operation between the three agencies.

The success of the Support Centres and their purpose will not be achieved if the Regions, Subsidiaries and Affiliates surrender their functional autonomy to the Support Centres and abdicate their responsibility or if the Support Centres, consciously or unconsciously take over or encroach on the area of the functional responsibility of the Regions, Subsidiaries and Affiliates.

The success of the Support Centres rests on

- o The Executives of the Support Centres becoming joint executives and joint chief executives of the Regions, Subsidiaries and Affiliates within the scope of the purpose for which they have been established.
- o Joint responsibility for progress, success, security, strength and good management
- o Creating a vision and converting energy into a creation power.

- o Developing the quality of human resources
- o Developing the ability in the largest number of staff to relate with the market place
- o Achieving a proper balance of responsibility and accountability between the Support Centres, Regions, Subsidiaries and Affiliates.
- o Establishing measured accountability - a balance between self accountability and accountability to others.
- o Developing individual and collective management capability in the Regions, Subsidiaries and Affiliates
- o Making positive contribution in the growth, development, evolution and promotion of the process of management in each Region, Subsidiary and Affiliate.
- o Creating a strong marketing
- o Ensuring the health of the ecology and ethos at each BCCI location
- o Ensuring the quality of inter-action between the management of various
- o A realisation that the main function of a Support Centre is dealing with the human energy systems which the Branches, Regions, Subsidiaries and Affiliates are. Bringing about such change and

evolution in these human energy systems which will contribute to productivity and success.

- o A realisation that the individual executives who are in charge of Support Centres are also a unit of the human energy systems with which they are relating themselves.

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SUBJECT

RESTRUCTURING OF REGIONS

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DATE
October 25, 1985

QUERIES TO:
-

Some of the Regions have been re-structured and 2 new Regions have been established resulting also in the shifting of branches from one Region to another. Details thereof are given below:

1. AFRICA I (Cairo)

Africa I Region, as hitherto constituted, has been disbanded.

Bank of Credit and Commerce (Misr) SAE will be under the charge of Mr S Qaiser Raza as Managing Director.

2. AFRICA II (Paris)

The following countries, which hitherto formed part of Africa I Region, have now been placed under Africa II Region:

- | | |
|-----------|------------|
| 1. Turkey | 2. Cyprus |
| 3. Sudan | 4. Morocco |

At the same time, the following countries, hitherto part of Africa II Region, have been placed under separate Regions, as explained hereafter:

- | | |
|---------------|-----------------|
| 1. Kenya | 2. Mauritius |
| 3. Seychelles | 4. Sierra Leone |
| 5. Liberia | |

The reconstituted Africa II Region will henceforth be known as AFRICA I Region.

3. NEW AFRICA II REGION

The Africa II Region, which will be headed by Mr P F Gutta, will comprise of the following countries:

- | | |
|-----------------|---------------|
| 1. Kenya | 2. Seychelles |
| 3. Sierra Leone | 4. Liberia |

In addition, Bank of Credit and Commerce International (Nigeria) Limited will form part of this Region.

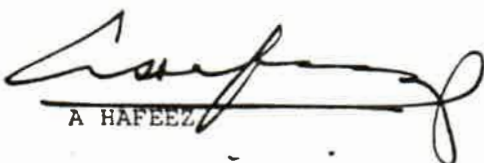
4. NEW INDIA REGION

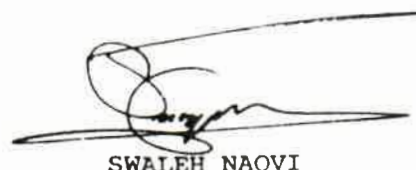
A new Region has been constituted, with Head Quarters in Bombay, and this Region will consist of the following countries:

- | | |
|----------|--------------|
| 1. India | 2. Mauritius |
|----------|--------------|

It will be headed by Mr K Murari.

For information, a complete list of all the Regions, with branches, is attached herewith.


A HAFEEZ


SWALEH NAQVI

R E G I O N S

<u>REGION AND</u> <u>REGIONAL GENERAL MANAGER</u>	<u>BRANCHES/REP OFFICES</u> <u>BCCI SA & OVERSEAS</u>	<u>SUBSIDIARIES/AFFILIATES</u>
<u>AFRICA I</u> Mr Iqbal Rizvi	Cyprus Djibouti France Gabon Ivory Coast Monaco Morocco Portugal Senegal Sudan Togo Turkey	Bank of Credit & Commerce Niger Bank of Credit & Commerce Cameroon SA
<u>AFRICA II</u> Mr P F Gutta	Kenya Liberia Seychelles Sierra Leone	Bank of Credit & Commerce Int (Nigeria) Ltd BCCI Finance (Kenya) Limited
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<u>INDIA</u> Mr K Murari	India Mauritius	
<u>LATIN AMERICA</u> Mr S M Shafi	Brazil Cayman Islands Colombia Panama Paraguay Uruguay Venezuela	BCC Credit & Finance (Uruguay) S.A. Banco Mercantil, Colombia
<u>LUXEMBOURG</u> Mr S Akhlaque Husain	Luxembourg Netherlands W Germany	

MIDDLE EAST

Mr Ashraf Nawabi

Bahrain
Jordan
N Yemen
Oman
UAE

SOUTH ASIA

Mr M A Bukhari

Pakistan
Sri Lanka
Maldives

UK

Mr V H Abidi

Isle of Man
UK

Bank of Credit & Commerce Gibraltar Ltd

WESTERN AMERICA

Mr Louis E Saubolle

State of
California, USA



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SUBJECT DIVISIONS AT THE CENTRAL SUPPORT ORGANISATION	PAGE 474
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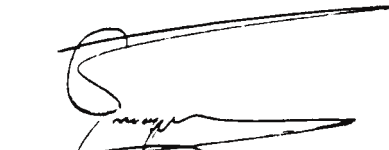
<u>EXECUTIVE IN CHARGE</u>	<u>NAME OF DIVISION</u>
1. Mr Imtiaz Ahmed	Central Credit
2. Mr W S Al-Kaylani	International Business Development
3. Mr Akhtar Anis	International
4. Mr M A Faruqui	Planning and Strategy
5. Mr A A Gillani	Investment
6. Mr A Hafeez	Corporate Affairs
7. Mr A M Haidermota	Legal Affairs
8. Mr John Hillbery	External Relations and Corporate Communications
9. Mr Swaleh Naqvi	1. Central Office 2. Systems and Operations 3. Support Centre for Group Treasury Operations
10. Mr Nadir R Rahim	1. Human Resources 2. International Management Development
11. Mr Masihur Rahman	Group Accounts
12. Mr A Shaik	Central Marketing
13. Mr Ameer H Siddiki	Corporate Identity and Special Projects
14. Mr Saleem Siddiqi	Central Audit
15. Mr Pesi Sorab	Management Services
16. Mr M A K Yousufi	Merchant Banking Services



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DIVISIONS AT THE
CENTRAL SUPPORT ORGANISATION

<u>EXECUTIVE IN CHARGE</u>	<u>NAME OF DIVISION</u>
1. Mr Imtiaz Ahmed	✓ Central Credit
2. Mr W S Al-Kaylani	✓ International Business Development
3. Mr Akhtar Anis	✓ International
4. Mr M A Faruqui	✓ Planning and Strategy
5. Mr A A Gillani	✓ Investment
6. Mr A Hafeez	✓ Corporate Affairs
7. Mr A M Haidermota	✓ Legal Affairs
8. Mr John Hillbery	External Relations and Corporate Communications
9. Mr Swaleh Naqvi	1. ✓ Central Office 2. ✓ Systems and Operations 3. Support Centre for Group Treasury Operations
10. Mr Nadir R Rahim	1. ✓ Human Resources 2. International Management Development
11. Mr Masihur Rahman	✓ Group Accounts
12. Mr A Shaik	✓ Central Marketing
13. Mr Ameer H Siddiki	✓ Corporate Identity and Special Projects
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<u>CSO EXECUTIVE</u>	<u>REGION</u> <u>SUBSIDIARY/AFFILIATE</u>	<u>COUNTRIES/</u> <u>LOCATIONS</u>
MR SALEEM SIDDIQI	MIDDLE EAST	Bahrain Jordan N Yemen Oman UAE
	Bank of Credit & Commerce (Emirates) National Bank of Oman Ltd (SAO)	All Branches All Branches
MR AMEER H SIDDIKI	CARIBBEAN	Bahamas Barbados Jamaica Florida (USA) Texas (USA)
	LATIN AMERICA Including: Banco Mercantil BCC Credit & Finance (Uruguay) SA	Brazil Colombia Panama Paraguay Uruguay Venezuela
	WESTERN AMERICA	Los Angeles San Francisco
	Other Locations:	New York Chicago Washington
	Bank of Credit and Commerce Canada	All Branches
MR A SHAIK	Banque de Commerce et de Placements S.A.	Switzerland
MR MASIHUR RAHMAN	Bank of Credit & Commerce Ghana Ltd Bank of Credit and Commerce (Misr)	Ghana Egypt
MR NADIR RAHIM	INDIA	India Mauritius
MR SWALEH NAQVI	FAR EAST Including: BCC Hong Kong Limited BCCI Finance International Ltd BCC Finance & Securities Ltd PT BCC Pratama Leasing Indonesia BCCI Leasing (Malaysia) SDN BHD	Australia Bangladesh China Hong Kong Indonesia Japan Macau Malaysia Philippines S Korea Thailand

MR SHAHID JAMIL	Italfinance International SpA Kuwait International Finance Co SAK	Italy Kuwait
MR A HAFEEZ	SOUTH ASIA	Maldives Pakistan Sri Lanka
MR M A FARUQUI	LUXEMBOURG	Luxembourg Netherlands W Germany
	Bank of Credit & Commerce SAE, Spain	All Branches
MR V H ABIDI	BCC Gibraltar Limited BCCI (Lebanon) SAL	Gibraltar Lebanon
COMMITTEE COMPOSED OF: Mr Swaleh Naqvi Mr Abdul Hafeez Mr John Hillbery Mr A Basir	AFRICA I Including: Bank of Credit and Commerce Niger Bank of Credit and Commerce Cameroon	Cameroon Cyprus Djibouti France Gabon Ivory Coast Monaco Morocco Niger Portugal Senegal Sudan Togo Turkey
	AFRICA II Including BCCI (Nigeria) Limited BCCI Finance (Kenya) Limited	Kenya Liberia Nigeria Seychelles Sierre Leone
	AFRICA III Comprising: Bank of Credit and Commerce (Botswana) BCCI (Swaziland) Limited Bank of Credit and Commerce (Zambia) Bank of Credit and Commerce Zimbabwe	Botswana Swaziland Zambia Zimbabwe
	UK	UK and Isle of Man

SUPPORT CENTRES FOR
REGIONS, SUBSIDIARIES AND AFFILIATES
AT THE CENTRAL SUPPORT ORGANISATION

<u>CSO EXECUTIVE</u>	<u>REGION</u> <u>SUBSIDIARY/AFFILIATE</u>	<u>COUNTRIES/</u> <u>LOCATIONS</u>
MR SALEEM SIDDIQI	MIDDLE EAST Bank of Credit & Commerce (Emirates) National Bank of Oman Ltd (SAO)	Bahrain Jordan N Yemen Oman UAE All Branches All Branches
MR AMEER H SIDDIKI	CARIBBEAN LATIN AMERICA Including: Banco Mercantil BCC Credit & Finance (Uruguay) SA	Bahamas Barbados Jamaica Florida (USA) Texas (USA) Brazil Colombia Panama Paraguay Uruguay Venezuela
	WESTERN AMERICA Other Locations: Bank of Credit and Commerce Canada	Los Angeles San Francisco New York Chicago Washington All Branches
MR A SHAIK	Banque de Commerce et de Placements S.A.	Switzerland
MR MASIHUR RAHMAN	Bank of Credit & Commerce Ghana Ltd Bank of Credit and Commerce (Misr)	Ghana Egypt
MR NADIR RAHIM	INDIA	India Mauritius
MR SWALEH NAQVI	FAR EAST Including: BCC Hong Kong Limited BCCI Finance International Ltd BCC Finance & Securities Ltd PT BCC Pratama Leasing Indonesia BCCI Leasing (Malaysia) SDN BHD	Australia Bangladesh China Hong Kong Indonesia Japan Macau Malaysia Philippines S Korea Thailand

MR SHAHID JAMIL	Italfinance International SpA Kuwait International Finance Co SAK	Italy Kuwait
MR A HAFEEZ	SOUTH ASIA	Maldives Pakistan Sri Lanka
MR M A FARUQUI	LUXEMBOURG	Luxembourg Netherlands W Germany
	Bank of Credit & Commerce SAE, Spain	All Branches
MR V H ABIDI	BCC Gibraltar Limited BCCI (Lebanon) SAL	Gibraltar Lebanon
COMMITTEE COMPOSED OF: Mr Swaleh Naqvi Mr Abdul Hafeez Mr John Hillbery Mr A Basir	AFRICA I Including: Bank of Credit and Commerce Niger Bank of Credit and Commerce Cameroon	Cameroon Cyprus Djibouti France Gabon Ivory Coast Monaco Morocco Niger Portugal Senegal Sudan Togo Turkey
	AFRICA II Including BCCI (Nigeria) Limited BCCI Finance (Kenya) Limited	Kenya Liberia Nigeria Seychelles Sierre Leone
	AFRICA III Comprising: Bank of Credit and Commerce (Botswana) BCCI (Swaziland) Limited Bank of Credit and Commerce (Zambia) Bank of Credit and Commerce Zimbabwe	Botswana Swaziland Zambia Zimbabwe
	UK	UK and Isle of Man

LIST OF INVITEES TO MANAGEMENT MEETINGS

CMC MEMBERS

EXTENDED

FURTHER EXTENDED

London

1. Mr Agha Hasan Abedi

2. Mr Imtiaz Ahmed

3. Mr Akhtar Anis

4. Mr V H Abidi

5. Mr I H Burney

6. Mr E A Garda

7. Mr P F Gutta

8. Mr A A Gillani

1. Mr H F Mewawalla

2. Mr M A Qayyum

1. Mr M H Shaikh

2. Mr B A Chowdry

3. Mr Rashid Velmi

4. Mr D J Sen Gupta

5. Mr Subhan Siddiqui

6. Mr Hadi Ansari

7. Mr I K Patel

1. Mr Robin Wilding

1. Mr F Burney

2. Mr C Cherian

3. Mr K Sharwani

4. Mr M M Haque

5. Mr A M Shaik

6. Mr Jamil Khan

1. Mr Z A H Kasim

2. Mr Zahir Choudhury

3. Mr Asif Baakza

4. Mr S Samar Hamid

5. Mr K K Misri

6. Mr Nisar Haider

7. Mr Paul Meikle

8. Mr J S Shringapure

9. Mr Biswas

10. Mr Gupte

11. Mr Nasrullah Khan

12. Mr Azeem Khan

13. Mr Nazirur Rehman

1. Mr Iqbal Zafar

CMC MEMBERS

9. Mr A Hafeez
10. Mr John Hillbery
11. Mr W S Al-Kaylani
12. Mr Swaleh Naqvi
13. Mr Masihur Rahman
14. Mr Iqbal Rizvi
15. Mr Nadir Rahim

EXTENDED

1. Mr Ziauddin Ali Akbar
2. Mr A Basir
3. Mr M Azmatullah
4. Mr Parvez Shahid
1. Mr Sohail A Kizilbash
1. Mr Nazir Chinoy
1. Mr T Thiss
2. Mr G D Kamerkar
3. Mr R K Mitra
4. Mr A Banerjee

FURTHER EXTENDED

1. Mr Muzaffar Naqvi
1. Mr M H Samad
2. Mr Mohammed Saghir
3. Mr Amanullah Suleman
4. Mr P K Khanna
1. Mr Hyder Rizvi
2. Mr S M Iqbal
3. Mr S N H Bilgrami
4. Mr Rizwan Razvi, Yaounde
5. Mr Babar Chowdhury, Libreville
6. Mr Rizwan Haider, Abidjan
7. Mr Mohibul Haque, Nairobi
8. Mr Nadeem ur Rahman, Dakar
9. Mr Ahmed Saeed, Seychelles
10. Mr Habeeb Ahmed, Istanbul
11. Mr Quddus Siddiqi, Khartoum
12. Mr Taris Ahmed, Lome
1. Mr S Afsheen
2. Mr A A Kirmani

CMC MEMBERS

16. Mr Ameer H Siddiki

17. Mr Saleem Siddiqi

~~18. Mr Kemal Shoaib~~

19. Mr Pesi Sorab

~~20. Mr A Shaik~~

21. Mr P C Twitchin

22. Mr M A K Yousufi

Ex-Officio

23. Mr M A Faruqui

24. Mr Shahid Jamil

25. Mr Muzaffar Zaidi

26. Mr A M Haidermota

27. Mr Aziz Khan

EXTENDED

1. Mr K Murari

1. Mr Alim Hussain

1. Mr Shafiqur Rahman Khan

1. Mr Sultan A Khan

1. Mr Razaur Rahman
2. Mr Y NiimiFURTHER EXTENDED1. Mr Mansoor Ahmed
2. Mr K S Krishnan
3. Mr Rashid Dhunna
4. Mr Khurana, India
5. Mr Bhatt, India

1. Mr M H M Burney

1. Mr Sani Ahmed
2. Mr Amjad Awan
3. Dr Alberto Calvo
4. Dr Luis Anez
5. Mr Shauqat Haq

1. Mr Shaharyar Ahmad

CMC MEMBERS

28. Mr Y D Padiyar

Abroad

1. Mr M A Bukhari
2. Mr Amanullah Khan
3. Mr Zafar Iqbal Chaudhri
4. Mr M S Dar
5. Mr S Akhlaque Husain
6. Mr Ashraf Nawabi

EXTENDED

1. Mr Farukh Rizvi
1. Mr Bashir Tahir
1. Mr Arif Maqsood
1. Mr Shafqat Bokhari

FURTHER EXTENDED

1. Mr M A Wasay
2. Mr Shahid Siddiqi
3. Mr Mohd Naseem Khan
1. Mr Anwar Qayyum Sher
1. Mr Faisal Bashir
2. Mr Emdad Haider
3. Mr Irshad Ghouse
1. Mr F Bilbeisi
2. Mr Sajid Ali Abbasi
3. Mr Abu Ahmed, Bahrain
4. Mr Khalid Imran
5. Mr Naseer Noorani
6. Mr Mohd Waki, Sana'a

CMC MEMBERS

7. Mr Dildar H Rizvi

8. Mr S M Shafi

Ex-Offcio

9. Managing Director, BCC Misr
(Mr S Qaiser Raza)

10. General Manager, Miami
(Mr A R Sakhia)

11. General Manager, San Francisco
(Mr Louis E Saubolle)

EXTENDED

1. Mr Mazhar Abbas
2. Mr S P Chandavarkar
3. Mr M A Rashid
4. Mr Arif Kamal

1. Mr S M Akbar
2. Mr Feroze Deane

1. Mr Patrick Lynch

FURTHER EXTENDED

1. Mr Ramesh Chand
2. Mr S S Dinamani
3. Mr Ashok Kapoor
4. Mr S Virendra
5. Mr Mushtaq Ahmad
6. Mr Omar Khan
7. Mr Shahid Husain
8. Mr K A Mazid
9. Mr Jawwad Haider
10. Mr Anwarul Amin
11. Mr R K Sood
12. Mr Mirza Ali Zafar
13. Mr Wong Yuk Woon

1. Mr Bande Hasan
2. Dr Eduardo Zarate
3. Mr M H Zuberi
4. Mr U K Ghouse
5. Mr Irfan Akhtar
6. Mr Naushad Hirani
7. Mr Ayaz Wafai
8. Mr Waseem Siddiqi

1. Mr S Abbas Nawab

1. Mr Hasan Pervez
2. Mr Amin Jindani
3. Mr Hasan Parvez

CMC MEMBERSEXTENDEDFURTHER EXTENDED

12. Chairman, BCCI Lebanon
(Mr S M Fayyaz)

13. General Manager, BCCI Finance Hong Kong

14. Managing Director, KIFCO
(Mr Ashraf Khan)

1. Mr Farasat Ali

15. Managing Director, BCC Canada
(Mr A D Raja)

16. Managing Director, BCCI Nigeria
(Mr Ahmed Raza)

1. Mr M D Bathena

17. General Manager, BCC Zimbabwe
(Mr H B Nadkarni)

18. General Manager, BCC Zambia
(Mr A Rashid Khan)

19. General Manager, BCC Botswana
(Mr B N Chowdhry)

20. General Manager, BCC Uruguay
(Mr S A Shabbir)

21. General Manager, Italfinance Int
(Mr Shaukat Haq)

22. General Manager, BCC Cameroon
(Mr E Tow Jong)

1. Mr Muzaffar Noorani

23. General Manager, BCC Colombia
(Dr Eduardo Zarate)

CMC MEMBERS

24. General Manager, BCC Spain
(Mr Ikramullah Khan)
25. General Manager, BCC Swaziland
26. General Manager, BCC Niger
27. General Manager, BCP Geneva
(Mr Azizullah Chowdhry)
28. Mr M Ataullah

EXTENDED

1. Mr Fakhir Husain
2. Mr A B S Jafri

FURTHER EXTENDED

1. Mr Alvaro Lozano

Special Invitees

1. Mr Tariq Jamil
2. Mr Aijaz Afridi
3. Mr K K Elley
4. Mr Walker

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LIST IREGIONAL GENERAL MANAGERS, GENERAL MANAGERS, COUNTRY MANAGERS
AS ON 01.05.86

<u>REGION/AFFILIATE/SUBSIDIARY</u>	<u>NAME</u>	<u>LOCATION</u>
<u>A. AFRICA I REGION</u>	RGM: Mr Iqbal A Rizvi	London
1. Cyprus	Mr S M Khalil	Limassol
2. Cameroon	Mr Enow Tanjong - GM	Yaounde
	Mr Zafar H Naqvi - Dy GM	Yaounde
3. Djibouti	Mr Naseem Ahmed	Djibouti
4. France	Mr Nazir Chinoy	Paris
5. Gabon	Mr S M Babar Chowdhry	Libreville
6. Ivory Coast	Mr Rizwan Haider	Abidjan
7. Morocco	Mr S K A Kazmy - Rep	Rabat
8. Monaco	Mr Mounir Karam	Monte Carlo
9. Niger	Mr Hamid Akhtar - GM	Niamey
10. Portugal	Mr Grant R Morrot - Rep	Lisbon
11. Senegal	Mr Nadeem-ur-Rahman	Dakar
12. Sudan	Mr A Quddus Siddiqui	Khartoum
13. Togo	Mr Tariq Ahmed	Lome
14. Turkey	Mr Habeeb Ahmed	Istanbul
<u>B. AFRICA II REGION</u>	RGM: Mr P F Gutta	London
1. Kenya	Mr Muzaffar Noorani	Nairobi
2. Liberia	Mr K K Gupta	Monrovia
3. Nigeria	Mr S Ahmed Raza - MD	Lagos
4. Seychelles	Mr Ahmad Saeed	Mahe
5. Sierra Leone	Mr Patoo Srinivasan	Freetown
<u>C. AFRICA III REGION</u>	RGM: Mr E A Garda	London
1. Botswana	Mr B N Choudhuri - GM	Gaborone
2. Swaziland	Mr Wazir Hussain Jafri - GM	Manzini
3. Zambia	Mr A Rashid Khan - GM	Lusaka
4. Zimbabwe	Mr H B Nadkarni - GM	Harare
<u>D. CARIBBEAN REGION</u>	RGM: Mr A R Sakhia	C.R.O. Miami
1. Bahamas	Mr Faiq Usmani	Nassau
2. Barbados	Mr Shabbar Jawaid	Bridgetown
3. Florida (USA)	Mr Hassan Parvez	Miami Agency
4. Jamaica	Mr S M Akhtar	Kingston

E. FAR EAST REGION

1. Australia
2. Bangladesh
3. China
4. Hong Kong
5. Indonesia
6. Japan
7. Macau
8. Malaysia
9. Philippines
10. South Korea
11. Thailand

RGM: Mr Dildar H Rizvi

Mr Bryan Mulligan - Rep
Mr M A Rashid
Mr Anwarul Amin - Rep
Mr S P Chandavarkar - JGM
Mr Mazhar Abbas - JGM
Mr Mohammad Yousaf
Mr Jawwad Haider - Rep
Mr Asif Moyeen
Mr S Z Varcie
Mr R K Sood
Mr S S Dinamani
Mr M A Zafar

R.O. Hong Kong

Sydney
Dhaka
Beijing
Hong Kong
Jakarta
Tokyo
Macau
Kuala Lumpur
Manila
Seoul
Bangkok

F. INDIA REGION

1. India (Bombay)
2. Mauritius

RGM: Mr Krishan Murari

Mr
Mr S K Hassan

R.O. Bombay

Port Louis

G. LATIN AMERICA REGION

1. Argentina
2. Brazil
3. Colombia
4. Cayman Islands
5. Panama
6. Paraguay
7. Uruguay
8. Venezuela

RGM: Mr S M Shafi

Mr Carlos Alberto Caballo -
President
Mr U K Ghosh - Ex D
Mr Intikhab Khurshid - Rep
Mr Eduardo Zarate -
President
Mr Feroze Deane -
Joint President
Mr Sharaf-Al-Hasan
Mr S A Mehdi Bilgrami
Mr Waseem Siddiqui
Mr Shahid Feroze
Mr L E Anez - Rep

LA R.O. Miami

Beunos Aires

Sao Paulo
Bogota

George Town
Panama
Asuncion
Montevideo
Caracas

H. LUXEMBOURG REGION

1. Luxembourg
2. Netherlands
3. West Germany

RGM: Mr S Akhlaque Husain

Mr Farooq Azhar Ali
Mr Irshad Ghouse
Mr Faisal Basheer
Mr S Emdad Haider

R.O. Luxembourg

Luxembourg Br.
Amsterdam
Frankfurt
Hamburg

I. MIDDLE EAST REGION

1. UAE [BCCI SA]
2. Bahrain
3. Jordan
4. Oman [BCCI]
5. Yemen [North]

RGM: Mr Ashraf Nawabi

Mr Shafqat Bokhari - JGM
Mr Abu Ahmed
Mr Fakhri Bilbeisi
Mr Syed Abrar H Zaidi
Mr Sajid Ali Abbasi
Mr Malik M Waki

R.O. Dubai

R.O. Dubai
Manama
Amman
Muscat
Sana'a

J. <u>SOUTH ASIA REGION</u>	RGM: Mr M A Bukhari Mr Amanullah Khan - GM [North]	R.O. Karachi Lahore
1. Pakistan	Mr Shahid H Siddiqui Mr Mamnoon A Alvi Mr M Rafiq Amin	Karachi Lahore Rawalpindi
2. Sri Lanka	Mr M Nasim Khan	Colombo
3. Maldives	Mr Abdullah Kazim Hussain	Male
K. <u>UK REGION</u>	RGM: Mr V H Abidi	R.O. London
1. UK		London
2. Isle of Man	Mr N A Wood	Douglas
3. Gibraltar	Mr F Parody	Gibraltar
L. <u>CSO - Please see List II</u>		
M. <u>WESTERN AMERICA REGION</u>	RGM: Mr Louis Saubolle	R.O. San Francisco
1. San Francisco R.O.	Mr K J Lalwani	San Francisco
2. San Francisco Agency	Mr Sultan Mohiuddin	
3. Los Angeles Agency	Mr Dilip Munshi	Los Angeles
N. <u>BCC [EMIRATES]</u>	MD: Mr Zafar Iqbal Chaudhri GM: Mr Bashir Tahir	H.O. Abu Dhabi
O. <u>AFFILIATES AND SUBSIDIARIES</u>		
1. Canada - BCC Canada	Mr A D Raja - General Manager Mr Munawar Hussain [Western Canada]	R.O. Toronto Vancouver
2. Egypt - BCC [Misr] SAE	Mr S Qaiser Raza - MD	Cairo
3. Ghana - BCC Ghana Ltd	Mr Aqeel Ahmed Siddiqui	Accra
4. Italy - Italfinance Int	Mr Shaukat Haq - GM	Rome
5. Kuwait - KIFCO/IZ Co	Mr Ashraf Khan - Vice Chairman Mr S M Aejaz Hussain [GM]	Kuwait
6. Lebanon - BCCI [Lebanon] SAL	Mr S M Fayyaz - Chairman	Beirut
7. National Bank of Oman, SAO	Mr M S Dar - General Manager	HO Muscat
8. Spain - BCC SAE, Madrid	Mr Arif Maqsood - Dy GM Mr M Ikramullah Khan - MD Mr Fakhir Hussain - GM Mr Asghar Jafri - GM	HO Madrid
9. BCP - Switzerland	Mr F G de Regueral - Dy GM Mr Azizullah Chaudhry - GM	Geneva
BCP - Luxembourg	Mr W Spoerri - Dy GM	
10. CFC	Mr Nisar A Hassan Mr M A K Yousufi	Luxembourg CSO

P. OTHERS

- | | | |
|-------------------------------|-------------------------|---------------|
| 1. BCC - New York Agency | Mr Shafiqur Rehman Khan | New York |
| 2. New York - Rep Office | Mr Khalid Sharih | New York |
| 3. Chicago - Rep Office | Mr M A K Pataudi | Chicago |
| 4. Washington DC - Rep Office | Mr Sani Ahmad | Washington DC |
| 5. SDCC - Saudi Arabia | Mr Janeed Esmail Meer | Jeddah |

Q. MONEY EXCHANGE UNITS

Mr Mansoor Ahmed

CSO

- | | | |
|--|---------------------------------|---------------------|
| 1. Bahrain [Fateh Exchange] | Mr Abu Zahid | Bahrain |
| 2. Doha [Qatar Finance] | Mr Syed Ibrahim | Doha |
| 3. Saudi Arabia [Al Amoudi]
(S.C. Exchange) | Mr Asrar Hasan
Mr Husain Ali | Jeddah
Al-Khobar |

LIST II

CSO EXECUTIVES, EXECUTIVES-IN-CHARGE AND SENIOR OFFICERS AS ON 01.05.86

<u>DIVISION/DEPARTMENT/ R/O</u>	<u>NAME</u>	<u>INTERNAL ADDRESS</u>
1. Africa I - Regional Office	Mr Iqbal Rizvi - RGM Mr S M Iqbal Mr Hasan Hyder Rizvi	5th Floor, 100 Leadenhall St 7th Floor, Cunard House
2. Africa II - Regional Office	Mr P F Gutta - RGM Mr K Govindan	5th Floor, 100 Leadenhall St 7th Floor, Cunard House
3. Africa III - Regional Office	Mr E A Garda - RGM Mr Iqbal Zafar	5th Floor, 100 Leadenhall St 5th Floor, Cunard House
4. Business Development	Mr Y D Padiyar	Ground Fl, Cunard House
5. Central Audit Division	Mr Saleem Siddiqi Mr Alim Hussain Mr M H M Burney	5th Floor, 100 Leadenhall St 4th Floor, Cunard House
6. Central Credit Division	Mr Imtiaz Ahmed Mr M M Haque Mr A M Sheikh	2nd Floor, Cunard House
7. Central Office Division	Mr Swaleh Naqvi Mr M Azmatullah	4th Floor, 100 Leadenhall St 5th Floor, 100 Leadenhall St
8. Central Marketing Division	Mr A K M Razaur Rahman	6th Floor, 100 Leadenhall St
9. Corporate Affairs Division	Mr A Hafeez	4th Floor, 100 Leadenhall St
10. Corporate Identity and Special Projects Division	Mr Ameer H Siddiki	4th Floor, 100 Leadenhall St
I <u>Special Projects Division</u>		
a. Travellers Cheques Centre	Mr K S Krishnan	2nd Floor, Creechurch Lane
b. Credit Card Centre	Mr Robin Wilding	3rd Floor, Creechurch Lane
c. Expatriate Services Centre	Mr Mansoor Ahmed	3rd Floor, Creechurch Lane
d. Exchange & Currency Centre	Mr Mansoor Ahmed	3rd Floor, Creechurch Lane
II <u>Corporate Identity Division</u>		
a. Advertising Department	Mr M H Uppal	4th Floor, Creechurch Lane
11. Economic Wing	Mr Shahid Ahmed	2nd Floor, Cunard House
12. External Relations and Corporate Communications Division	Mr John Hillbery	4th Floor, 100 Leadenhall St
13. Grand Cayman Unit	Mr Imtiaz Ahmed Mr Jamil Khan	2nd Floor, Cunard House

14.	Group Accounts Division	Mr Masihur Rahman Mr S A Kizilbash	5th Floor, 100 Leadenhall St 5th Floor, Cunard House
15.	Human Resources Division	Mr N R Rahim Mr G D Kamerkar Mr S Afsheen	4th Floor, 100 Leadenhall St 4th Floor, Cunard House
16.	ICIC Foundation	Mr M R Pirbhai Mr I H Burney Mr H M Kazmi	7th Floor, 100 Leadenhall St
17.	International Business Development Division	Mr W S Al-Kaylani Mr Khalil A Hassan	5th Floor, 100 Leadenhall St
18.	International Division	Mr Akhtar Anis Mr H F Mewawalla Mr M A Qayyum	5th Floor, 100 Leadenhall St
19.	International Management Development Division	Mr N R Rahim Mr A Banerjee Mr Ravindra Prakash Mr V Raja Ram	4th Floor, 100 Leadenhall St 5th Floor, Valiant House 4th Floor, Valiant House
20.	Investment Division	Mr A A Gillani	4th Floor, Creechurch Lane
21.	Legal Affairs Division	Mr A M Haider-Mota	7th Floor, 100 Leadenhall St
22.	Management Services Division	Mr Pesi Sorab Mr Sultan Ahmed Khan	4th Floor, 100 Leadenhall St 2nd Floor, 100 Leadenhall St
23.	Merchant Banking Services Division	Mr M A K Yousufi Mr Shaharyar Ahmed	7th Floor, 100 Leadenhall St
24.	Planning and Strategy Division	Mr M A Faruqi	4th Floor, 100 Leadenhall St
25.	Protocol Department	Mr B A Siddiqui	Ground Floor, Bury St
26.	Security Department	Mr S H M Zaidi	5th Floor, 100 Leadenhall St
27.	Support Centre for Group Treasury Operations	Mr Swaleh Naqvi Mr Ziauddin Ali Akbar	4th Floor, 100 Leadenhall St 3rd Floor, 100 Leadenhall St
28.	Systems and Operations Division	Mr Swaleh Naqvi Mr Rashid Dhunna	4th Floor, 100 Leadenhall St 4th Floor, Creechurch Lane

LIST III

LIST OF SUPPORT CENTRES FOR REGIONS, SUBSIDIARIES
AND AFFILIATES AT CSO AS ON 01.05.86

<u>CSO EXECUTIVE</u>	<u>REGION/ SUBSIDIARY/AFFILIATE</u>	<u>COUNTRIES/ LOCATIONS</u>
1. Mr V H Abidi	BCC Gibraltar Limited BCCI (Lebanon) SAL	Gibraltar Lebanon
2. Mr M A Faruqui	Luxembourg Region Bank of Credit & Commerce SAE, Spain	Luxembourg Netherlands W. Germany All Branches
3. Mr Abdul Hafeez	South Asia Region	Maldives Pakistan Sri Lanka
4. Mr Shahid Jamil	Italfinance International SPA Kuwait International Finance Co Sak	Italy Kuwait
5. Mr Swaleh Naqvi	Far East Region Including: BCC Hong Kong Limited BCCI Finance International Ltd BCC Finance & Securities Ltd PT BCC Pratama Leasing Indonesia BCCI Leasing (Mayalsia) SDN BHD	Australia Bangladesh China Hong Kong Indonesia Japan Macau Malaysia Philippines S Korea Thailand
6. Mr N R Rahim	India Region	India Mauritius
7. Mr Masihur Rahman	Bank of Credit and Commerce Ghana Ltd Bank of Credit and Commerce (Misr)	Ghana Egypt
8. Mr John Hillbery	Banque de Commerce et de Placements SA	Switzerland
9. Mr Ameer H Siddiki	Caribbean Region Latin America Region Including: Banco Mercantil BCC Credit & Finance (Uruguay) SA	Bahamas Barbados Jamaica Florida (USA) Texas (USA) Brazil Colombia Panama Paraguay Uruguay Venezuela

	Western America Region	Los Angeles San Francisco
	Other Locations	New York Chicago Washington
	Bank of Credit and Commerce Canada	All Branches
10.	Mr. Saleem Siddiqi	Middle East Region
		Bahrain Jordan North Yemen Oman UAE
		Bank of Credit and Commerce (Emirates) All Branches
		National Bank of Oman Ltd. (SAO) All Branches
11.	Committee Composed of:	
	Mr Swaleh Naqvi Mr Abdul Hafeez Mr John Hillbery Mr A Basir	
	Africa I Region Including: Bank of Credit and Commerce Niger Bank of Credit and Commerce Cameroon	Cameroon Cyprus Djibouti France Gabon Ivory Coast Monaco Morocco Niger Portugal Senegal Sudan Togo Turkey
	Africa II Region Including: BCCI (Nigeria) Limited BCCI Finance (Kenya) Limited	Kenya Liberia Nigeria Seychelles Sierra Leone
	Africa III Region Comprising: Bank of Credit and Commerce (Botswana) BCCI (Swaziland) Limited Bank of Credit and Commerce (Zambia) Bank of Credit and Commerce Zimbabwe	Botswana Swaziland Zambia Zimbabwe
	UK Region	UK and Isle of Man

LIST IVLIST OF OFFICERS PERFORMING PERSONNEL FUNCTIONS AS ON 01.05.86

<u>REGION/AFFILIATE/SUBSIDIARY</u>	<u>NAME</u>	<u>LOCATION</u>
1. Africa I Region	Mr D L O Welikala	CSO, 7th Floor Cunard House
2. Africa II Region	Mr K Govindan	CSO, 7th Floor Cunard House
	Mr M D Bhathena BCCI (Nigeria) Mrs W O Ogunmokun BCCI (Nigeria)	Central Office, Lagos
3. Africa III Region	Mr Iqbal Zafar Mr M M Hossain	CSO - 5th floor, Cunard House
4. Caribbean Region	Mr T M Hancock	CRO - Miami
5. Far East Region	Mr Abdul Haque Mr Chandrash Dang Mr Syed Arif Hussain Mrs Kazia Loong	FERO Hong Kong
6. India Region	Mrs Yasmin Dahivala	R/O - Bombay
7. Latin America Region	Mr S Mosarrat H Rizvi	LARO - Miami
	Dr Edgar Guerrero Molano [BCC Colombia only]	H/O - Bogata, Colombia
8. Luxembourg Region	Mr Tariq Quraishi	RO - Luxembourg
9. Middle East Region	Mr Mahmood A Qureshi	MERO Dubai
10. South Asia Region	Mr Rahat Saeed Khan Mr W U Sakrani	R/O Karachi
11. UK Region	Mr A J Orriss [Personnel Manager] Mr Alasdair Murray Mr Colin Bennett	London - 1st Floor, Cunard House
12. Western America Region	Mr K J Lalwani	R/O - San Francisco
13. BCC (Emirates)	Mr M Amin Dossani	H/O - Abu Dhabi
14. BCC (Misr) SAE	Mr M Irshad Hussain Mrs Nadia Shafai	H/O - Cairo
15. Canada - BCC Canada	Mr Basit Khalifa	R/O - Toronto

16. Ghana - BCC Ghana Ltd	Mr Ismail Hassan	CSO, 5th Floor Cunard House
17. Italy	Mr Shabbir Hussain	Rome
18. Kuwait	Mr M G Hasnain	Safat Kuwait
19. Lebanon	Mrs Claire Suer	H/O - Beirut
20. National Bank of Oman	Mr Arif Maqsood Mr Qamar Azim Sheikh	H/O - Muscat
21. Spain	Mr Fakhir Hussain Mr Antonio Alcazar Margalef [Personnel Manager]	H/O - Madrid
22. BCP	Miss Elizabeth Veogele	Geneva
23. BCC - New York	Mr A Saeed Siddiqui Ms Peni Scher	New York Agency
24. BCC - Washington (Rep Office)	Mr Amjad Awan	Washington
25. Money Exchange Units	Mr Mansoor Ahmed	CSO, 3rd Floor Creechurch Lane
26. Human Resources Division:		
a. Executive-In-Charge	Mr N R Rahim	CSO, 4th Floor 100 Leadenhall St
b. Co-ordinator	Mr P K J Tharakan	
c. Manager	Mr S Afsheen	CSO, 4th Floor
d. Recruitment Wing	Mr G D Kamerkar	Cunard House
e. Policy & Management Information Systems	Mr A A Kirmani	
f. Remuneration & Payments	Mr Sajid Hussain	

LIST VLIST OF MEMBERS OF REGIONAL MANAGEMENT COMMITTEES AND MEMBERS
OF MANAGEMENT COMMITTEES OF AFFILIATES AND SUBSIDIARIES AS ON 01.05.86

<u>REGION/AFFILIATE/ SUBSIDIARY</u>	<u>NAME</u>	<u>LOCATION</u>
1. <u>AFRICA I REGION</u>	1. Mr Iqbal Rizvi 2. Mr S M Iqbal 3. Mr S N H Bilgrami 4. Mr H Hyder Rizvi 5. Mr D L O Welikala 6. Mr Nazir Chinoy 7. Mr Habeeb Ahmed 8. Mr A Quddus Siddiqui 9. Mr S M Khalil 10. Mr I K Howard 11. Mr Nadeem-Ur-Rahman 12. Mr Tariq Ahmed 13. Mr S M Babar Chowdhury 14. Mr Enow Tanjong 15. Mr Zafar H Naqvi 16. Mr Rizwan Haider	London Paris, France Istanbul, Turkey Khartoum, Sudan Limassol, Cyprus Niamey, Niger Dakar, Senegal Lome, Togo Libreville, Gabon Yaounde, Cameroon Abidjan, Ivory Coast
2. <u>AFRICA II REGION</u>	1. Mr P F Gutta 2. Mr K Govindan 3. Mr S J Coherton 4. Mr R J Barry 5. Mr D West 6. Mr T N Krishnamurthy 7. Mr S M A Rawal	London
3. <u>AFRICA III REGION</u>	1. Mr E A Garda 2. Mr Iqbal Zafar 3. Mr B N Choudhuri 4. Mr W H Jafree 5. Mr A R Khan 6. Mr Mohd Wadood 7. Mr H B Nadkarni 8. Mr A M Motiwala	London Gabrone, Botswana Mbabane, Swaziland Lusaka, Zambia Harare, Zimbabwe
4. <u>CARIBBEAN REGION</u>	1. Mr A R Sakhia 2. Mr S M Akhtar 3. Mr Amin M Jindani 4. Mr M U Rehman 5. Mr Amber Yunus 6. Mr T M Hancock 7. Mr Hasan Parvez 8. Mr S U Sakrani 9. Mr M K V Iyer(Observer)	CRO - Miami Kingston, Jamaica Port of Spain, Trinidad & Tobago Miami, Florida CAD, Miami

5. FAR EAST REGION
1. Mr Dildar H Rizvi
 2. Mr Syed Mazhar Abbas
 3. Mr S P Chandavarkar
 4. Mr D R Chand
 5. Mr Mushtaque Ahmed
 6. Mr Sudhir Virendra
 7. Mr Ashok Kapoor
 8. Mr Arif Kamal
 9. Mr Jawwad Haider
 10. Mr Ali Zafar
 11. Mr Anwarul Amin
 12. Mr R K Sood
 13. Mr M A Rashid
 14. Mr S S Dinamani
- F.E.R.O. Hong Kong
Hong Kong
- Tokyo, Japan
Bangkok, Thailand
Beijing, China
Manila, Philippines
Dhaka, Bangladesh
Seoul, South Korea
6. INDIA REGION
1. Mr K Murari
 2. Mr L K Barathi
 3. Mr D A Bhat
 4. Mr A S Grewal
 5. Mr S K Hasan
 6. Mr V K Kapur
 7. Mr Rajesh Kashyap
 8. Mr C S M Lodha
 9. Mr Salman Mahdi
 10. Mr G T Makhijani
 11. Mr A R Rao
 12. Mr B J Shah
- Bombay
- Mauritius
Bombay
7. LATIN AMERICA REGION
1. Mr S M Shafi
 2. Mr S M Akbar
 3. Mr Akbar A Bilgrami
 4. Mr A M Bilgrami
 5. Mr Feroze Deane
 6. Mr Shahid Feroze
 7. Mr Bande Hasan
 8. Mr S M H Rizvi
 9. Mr S A Shabbir
 10. Mr Waseem Siddiqi
 11. Mr Aijaz Wafai
 12. Dr Eduardo Zarate
- L.A.R.O. Miami
- Panama
Bogota, Colombia
Montevideo, Uruguay
L.A.R.O. Miami
- Asuncion, Paraguay
Colon Free Zone,
Panama
Bogota, Colombia
8. LUXEMBOURG REGION
1. Mr S Akhlaque Hussain
 2. Mr S Farooq Azhar
 3. Mr Sohail Kazi
 4. Mr Tariq H Quraishi
- R/O Luxembourg
9. MIDDLE EAST REGION
1. Mr Ashraf Nawabi
 2. Mr Shafqat Bokhari
 3. Mr Abdul Salam
 4. Mr Ameer A Siddiqui
 5. Mr S Jawaid Gillani
 6. Mr Sajid Ali Abbasi
 7. Mr Khalid Imran
 8. Mr Abu Ahmed
 9. Mr M M Waki
 10. Mr Fakhri Bilbeisi
- M.E.R.O. Dubai
- Muscat, Oman
M.E.R.O. Dubai
Manama, Bahrain
Sana'a, Yemen
Amman, Jordan

10. SOUTH ASIA REGION
1. Mr M A Bukhari (Chairman) R/O Karachi
 2. Mr M A Wasay
 3. Mr Farrukh Rizvi
 4. Mr Amanullah Khan Lahore
 5. Mr Khalil Zobairi R/O Karachi
 6. Mr Iqbal A Khateeb
 7. Mr Mohammad Afzal
 8. Mr Shahid Hasan Siddiqi Karachi Branch
 9. Mr M Nasim Khan Colombo, Sri Lanka
 10. Mr Mamnoon A Alvi Lahore
 11. Mr M Rafiq Amin Rawalpindi
 12. Mr Risal Ahmed (Secretary) R/O Karachi
11. U.K. REGION
1. Mr Vilayat Husain Abidi R/O London
 2. Mr M H Shaikh
 3. Mr A R Velmi
 4. Mr B A Chowdry
 5. Mr Subhan Siddiqui
 6. Mr I K Patel
 7. Mr M A Hadi Ansari
 8. Mr J S Shringarpure
 9. Mr L Kapadia
 10. Mr Z H Chowdhury L/H St Branch
 11. Mr Z A H Kasim Cannon St Branch
 12. Mr P A Meikle Dealing Room L/H St
 13. Mr P S Biswas R/O London
 14. Mr C L Johnson
 15. Mr M Azeem Khan
 16. Mr N A Wood Isle of Man
12. WESTERN AMERICA REGION
1. Mr Louis E Saubolle R/O San Francisco
 2. Mr K J Lalwani
 3. Mr M Sultan Mohuiddin San Francisco Agency
 4. Mr Dilip B Munshi Los Angeles Agency
13. BCC (EMIRATES)
1. Mr Zafar Iqbal H.O. Abu Dhabi
 2. Mr Bashir A Tahir
 3. Mr Ziaullah Qureshis
 4. Mr M Ajmal Shaikh
 5. Mr Ghulam Hannani
 6. Mr Mahmood S Allarakhia
14. BCC CANADA
1. Mr A D Raja R/O Toronto
 2. Mr W A Galbraith
 3. Mr Munawar Hussain Western Canada
 4. Mr Abbas Jafferri R/O Toronto
 5. Mr Anis K Zuberi
 6. Mr Raymond Richard
 7. Mr B Saxena
 8. Mr Aminuddin Montreal

15. BCC(MISR) SAE

1. Mr S Qaiser Raza(Chairman)H.O. Cairo
2. Mr Luqman Khan
3. Mr Abbas Nawab
4. Mr M H Farooqui
5. Mr Sulaiman Afzal
6. Mr R N Chopra
7. Mr Abu Ali
8. Miss Noha Amin
9. Mr Helmi El Said
10. Mr Tarek Seif
11. Mr Nadia El Shafie
12. Mr Afef El Said
13. Mr Mohab El Shami

MEMBERS TO BE ROTATED EVERY SIX MONTHS

- | | |
|--------------------------|--------------------|
| 1. Mrs Zaimab El Said | Roushdy Branch |
| 2. Mr Yehia El Batrawy | Heliopolis Branch |
| 3. Mr Rafaat Fouad | Head Office |
| 4. Mr Said Ahmed Hussein | Manager, Sherif Br |

16. BCC GHANA

- | | |
|----------------------------|-------|
| 1. Mr Shelter Aidam | Accra |
| 2. Mr Syed Ali Kasim | |
| 3. Mr Abad Mohammed | |
| 4. Mr Aqeel Ahmed Siddiqui | |

17. ITALFINANCE INT'L S.P.A.

- | | |
|-----------------------|-------|
| 1. Mr Shaukat Haq | Rome |
| 2. Mr Shabbir Hussain | |
| 3. Mr Masood I Jafri | |
| 4. Mr Kevin F Luiz | Milan |

18. KIFCO

- | | |
|--------------------|---------------|
| 1. Mr Ashraf Khan | Safat, Kuwait |
| 2. Mr Kahlid Jamil | |
| 3. Mr S Qasim Raza | |
| 4. Mr M G Hasnain | |

19. BCCI (LEBANON) SAL

- | | |
|----------------------------|---------------------|
| 1. Mr Assaad Abi Raji | Hamara Main Br |
| 2. Mr Mohammed Niazi | Head Office, Beirut |
| 3. Mr Moustapha Halabi | |
| 4. Mrs Claire Suer | |
| 5. Mr Gabriel Hoddad | |
| 6. Mr Mounir Trablusi | Mazraa Branch |
| 7. Miss Antionette Bechara | Achrafieh Branch |
| 8. Mr Kamal Melki | Jouneih Branch |
| 9. Mr Ahsan Shaikh | Hamara Branch |

20. NATIONAL BANK OF OMAN (S.A.O.)
1. Mr M Sadiq Dar (Chairman) H.O. Muscat
 2. Mr Arif Maqsood
 3. Mr Salim K Banatwala
 4. Mr Qamar Azim Shaikh
 5. Mr Baqar Taki Mohammed
 6. Mr Mohammad Swaleh
 7. Mr Hassan Dawood Hassan
 8. Mr Abdul Hamid Shahid
 9. Dr Ahsanul Hassan Khan
21. BCC SA ESPANOLA
1. Mr M Ikramullah Khan H.O. Madrid
(Chairman)
 2. Mr Francisco Gonzales de Reguera
 3. Mr Alvaro Lozano
 4. Mr Jose Carlos Tejerina
 5. Mr Asghar Jafri
 6. Mr Fakhir Hussain
22. BCP GENEVA
1. Mr A Chaudhry Geneva
 2. Mr W Spoerri
 3. Mr C Boesch
 4. Mr E Boegli Zurich
 5. Mr N Hassan Luxembourg
23. BCC NEW YORK AGENCY
1. Mr Shafiqur Rehman Khan New York Agency
 2. Mr Khurshid Alam
 3. Mr K G S Jhala
 4. Mr Javed Razzaqui
 5. Mr A Saeed Siddiqui

LIST VI (SECTION I)

LIST OF OFFICERS PERFORMING CREDIT FUNCTIONS AT
CENTRAL CREDIT DIVISION-CSO AND GSU PARIS AS ON 01/05/86

<u>NAME</u>	<u>AREA OF RESPONSIBILITY</u>
1. Mr Imtiaz Ahmed	Executive-In-Charge
2. Mr D R Oshidar	Assistant to Mr Imtiaz Ahmed
3. Mr C Cherian	A. Latin America Region B. Egypt/Sudan/Turkey C. Italy D. Spain
4. Mr A M Chanda (GSU-Paris)	A. Africa I and II B. Africa III
5. Mr R I Gajivala	A. Middle East Region B. BCC (Emirates)
6. Mr M M Haque	A. Far East Region B. South Asia Region
7. Mr S Krishnan (Temporarily)	UK Region
8. Mr Jamil Khan	A. Grand Cayman Desk B. Dollar Desk
9. Mr K Sharwani	A. New York Agency B. Caribbean Region C. Canada D. Luxembourg E. India F. Western America
10. Mr A M Sheikh	A. Country exposure and Management information B. National Bank of Oman C. BCCI - Nigeria D. BCC - Ghana
11. Mr S Krishnan	A. Liason desk for Africa 1,2&3 B. Special desk for monitoring

LIST VI (SECTION II)

LIST OF OFFICERS PERFORMING CREDIT FUNCTIONS AT REGIONAL
OFFICES AND AT HEAD OFFICES OF AFFILIATES AND SUBSIDIARIES AS ON 01/05/86

<u>REGION/AFFILIATE/SUBSIDIARY</u>	<u>NAME</u>	<u>LOCATION</u>
1. Africa I Region	Mr S N H Bilgrami Mr S M Iqbal	London
2. Africa II Region	Mr K Govindan Mr S Coherton	London
3. Africa III Region	Mr Iqbal Zafar	London
4. Caribbean Region	Mr S U Sakrani	Miami
5. Far East Region	Mr D R Chand	R/O, Hong Kong
6. India Region	Mr Krishan Murari Mr B J Shah	Bombay
7. Latin America Region	Mr Bande Hasan	Latin Am. R/O, Miami
8. Luxembourg Region	Mr Farooq Azhar Ali	R/O, Luxembourg
9. Middle East Region	Mr Amir A Siddiqui	R/O, Dubai
10. South Asia Region	Mr M A Wasay	R/O, Karachi
11. Western America Region	Mr Louis Saubolle	San Francisco
12. UK Region	Mr M H Sheikh Mr J S Shringarpure + Group-In-Charges	R/O, London
13. BCC (Emirates)	Mr Ghulam Hannani	H/O, Abu Dhabi
14. BCC [Misr] - Egypt	Mr Shaikh Aftab Ahmed	Cairo
15. BCC - Canada	Mr A D Raja Mr Anis K Zuberi	Toronto
16. BCC SA Espanola	Mr Fakhir Hussain	H/O, Madrid
17. NBO	Mr Mohd Swaleh	H/O, Muscat
18. Italy	Mr Shaukat Haq Mr M I Jafri	Rome
19. New York Agency	Mr K G S Jhala	New York

