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## FOLLOW-UP MESSAGES

(from respective Central Committees at cso)

Telex Message from Mr Swaleh Naqvi introducing 1986 Sales Force Programme

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We invite you to join us in welcoming 1986 with all our hopes and aspirations - the year of a major change in every individual and every unit of BCC organisation and their respective dynamics.

A greater part of November and December 85 was devoted by the President in preparing us, through various conferences, meetings and programmes to make 1986 as we would want to make it and not just pass by 1986. The President wanted to send to you a personal message on the subject, but because of his travel plans, he was not able to do so. Nevertheless, it is his earnest wish that:

- 1986 of BCC starts exactly on January 1, Wednesday, and not a day later. This means our intended programmes and strategies become operative on the very first day of the year.
- 1986 should be made by us with much more clear perception and clean instinct than what we tried to attain in the previous years ever since we became conscious of this vital requirement for actualising our vision, our aspirations, and goals and our sense of possibility.
- 1986 should be the year of month by month progress. For example, it was decided that the profit of January 86 should not be less than the average monthly profit of the last quarter of 1985.
- 1986 projections for deposits and profits should not be based on vague ideas or perceptions but should emerge from the clear perception and clean instinct of the largest number of staff.

To facilitate the development of annual projects of deposit and business and to induct the concept of sales force, a new form has been devised as under:

Form S-1 Individual Staff Commitments for Deposit and Business for 1986

The Branch Managers should get this form completed by all Officers and all such other staff who are selected to be a part of the sales force. (This form will also be completed by Officers and others working at Regional Offices, Head Offices of Subsidiaries and Affiliates and CSO Divisions.)

Form S-1A Summary of Deposits and Business Committed by the Staff for 1986

This is a consolidation of Form S-1.

Progress Report

Each month individuals will have to submit a progress report. A simplified system is being developed for this purpose and further advice follows.

The specimens of the above forms were given to the various Heads of Regions, Subsidiaries and Affiliates in their meetings with the President in December 1985. While fresh supplies are being made from CSO, in the meantime you may obtain the specimen of this form for your use from your Regional Office.

In case of countries having more than one branch the Country Managers will collect these statements from all branches and prepare a country consolidation which will be sent to respective Regional Office.

Kindly complete these forms and forward them by the 10 January 1986 to your respective Regional Office in duplicate who will prepare their own offices Form S-1 and Form S-1A and will send them to the respective member of the joint committee for deposit and profit at CSO, together with one set of forms received from individual branches.

The commitment to start 1986 on January 1 must be honoured by all individuals and units. This telex message invites you to ensure that your year 1986 has also started in real sense and in the meaning which we have given to it on January 1 1986.

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May we request you to kindly acknowledge this telex and confirm that the required action as stated above will be completed by January 10.

With regards and all the best wishes for 1986

SWALEH NAQVI

Letter from Mr Saleem Siddiqi/Mr Ameer H Siddiki (Joint Committee for Deposit and Profit) - Re: Clear perception and clear instinct for developing Country, Profit and Deposit Profiles

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June 14 1985

Dear Mr

CLEAR PERCEPTION AND CLEAN INSTINCT

Kindly refer to the President's letter dated March 29 1985 and the telex message dated May 31 1985. We also invite your attention to item 3 of the Vienna Conference agenda recirculated on March 29. According to this, the most important quality and requirement of a manager is to have clear meaning, perception and vision of the purpose and goals and a clean instinct. As a follow up action and in order to promote the practice, the Joint Committee for Deposit and Profit had requested country managers to forward to us the following profiles:

Country Profile	Profit Profile	Deposit Profile
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These profiles, specimen enclosed, also helped in a self realisation of our share of the market, mix of deposits and the importance of projections of profit and deposit and monthly follow up of the same. According to the numerous responses received and the discussions we had with the managers, it also helped develop a clear perception so important to have a clean instinct.

In order to share the joy of achievements and in order to be of assistance whenever required, we are now introducing for 1985 and beyond a revised version of the monthly Profit Performance Report. An initial supply is enclosed. Please do send this report on the 1st of every month to your Regional Marketing Committee and a copy to us.

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Extraordinary achievements by individuals or marketing teams are satisfying in themselves for those who achieve such success because they give them true sense of fulfilment. But there are also distinct advantages in sharing the information of such extraordinary achievements with other colleagues, such as

- it gives the other colleagues an opportunity to share the happiness and success of the achievers
- it points to similar possibilities in other locations
- it reinforces the conviction in the strengths of the organisation and its people
- It may at times inspire other colleagues, bringing about greater individual and collective success

We therefore, request that any extraordinary achievements be mentioned in the report, providing the names of the colleagues who have achieved such results and brief reasons as to why your Marketing Committee considers such achievements extraordinary. We intend to bring such achievements to the attention of BCC family by suitable means, including a mention in "BCC International" introducing the individual achiever by a photograph and other commentary.

In the meanwhile, we hope that you are full of action and following up the President's message: "Let us make the month of June a solid foundation for record year-end results. I am certain you and your Marketing Committee will not fail yourselves to make at least 40% of your profit target for the year, before the end of June".

With best wishes and regards,

Yours sincerely

SALEEM SIDDIQI/AMEER H SIDDIKI

Letter from Mr Saleem Siddiqi/Mr Ameer H Siddiki (Joint Committee for Deposit and Profit) - Re 1985 Action Programme

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4 April 1985

Dear Mr

Your kind attention is invited to the letter dated 29 March 1985, addressed to you by the President. Our journey - your journey is now clearly following the path of 'clean instinct and clear perception' as defined, accepted and experienced by us in the Vienna Conference.

The challenge of 1985 is now ingrained in the BCC human energy psyche. We have to keep pace with change, contribute to the process of change, change ourselves and change others.

We require just a simple change. That change is that we should have clear perception, clear meaning, clear vision and a clean instinct for our goals, objectives and purpose and for knowing how to achieve them.

To some extent, we always have a perception as to what we want to do. For example, we had a perception about securing deposits and then increasing profit. We were clear about those two objectives. But the clarity was only to the extent that this was what we wanted. We never thought clearly how we should achieve these objectives, nor did we know the ways of achieving those objectives. We did not achieve those objectives under a plan or as a strategy. It was, therefore, never a clear perception nor a clean instinct.

Bringing deposits had become a part of our instinct but we were not very clear as to how the deposits should be brought, what should be the mix and cost of these deposits and what should be our share of the market. We were also not always conscious that we should bring low cost deposits.

Further, after we focused on profit, the instinct for deposit became dim. The profit, also did not become our instinct.

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Let us now develop a CLEAN INSTINCT for PROFIT, DEPOSIT and other products and a CLEAR PERCEPTION as to their composition, how to sell them and where to sell them, relating to each market place and its requirements.

Let us also decide to CHANGE in so far as it becomes our clear perception and clean instinct to make the largest number of staff also have a clear perception and a clean instinct for profit, deposits and other products that they can sell in their market place - and how to sell these products.

We are now re-designing and reshaping the deposit structure with a view to:

- a) reduce the cost of deposits
- b) rationalise the categories of current, savings and time deposits
- c) make the deposits broad based
- d) perceive clearly what should be our share of the market

These aspects have to become our instinct because the major source of profit now is the low cost deposits.

We would like to share your 'Action Programme' for achieving high quality deposits and profit in 1985 and take this opportunity to enclose three formats viz Country Profile, Profit Profile and Deposit Profile devised to determine your deposit and profit projections for 1985. The completion of these forms would assist you and us to have a clear perception of the possibilities, our share of the market, the mix and cost of deposits and a sustained flow of quality profit.

May we request you to please return urgently the formats duly completed through your Regional General Manager.

We assure you of our sincere desire to assist and support you in achieving your 1985 objectives and goals and share with you the joy of this achievement.

With best wishes and regards

Yours truly

SALEEM SIDDIQI/AMEER H SIDDIKI



Mr A Shaik (Chairman, Central Marketing Committee) 's letter urging members to demonstrate power of their spirit by realising 1984 goals

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23 November 1984

Dear

1984 - YEAR OF MARKETING: Now the day of reckoning

At the beginning of the year, as Chairman of the Central Marketing Committee, I had with all my humility, love and respect for the members of the BCC family, taken a solemn pledge to make 1984 a highly successful year both morally and materially. All whatever I wished was not my desire alone; it was my faith, confidence and trust in the unreserved support and co-operation from all the members of this family to accomplish the mission.

I am fully conscious of the fact that each one of our members had endeavoured, and endeavoured much more than ever before to realise our aspirations. Now that we are virtually at the very end of the year, we are nearing the time of judgment - let us do a SOUL SEARCHING - Have we attained whatever we worked for! Have we realised the reality which we had envisioned at Vienna Conference! Have we succeeded in fulfilling our promise and expectations! Are we where we wanted to be! Let us at this stage try to evaluate and assess the strength of our spirit and earnestness of our desire which we had and I am sure still have and see where we stand now. I believe that if we have integrity to the cause, we can move mountains, leave aside humanly contemptible objects such as banking results. When then, we should not stand to the test of expectations? Do we have any doubt in what we said and felt. If not, then let us provide the proof of our convictions.

We have still some time left, those who have contributed and shared my aspirations, THE COMMON ASPIRATIONS OF ALL OF US, I

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am grateful to them from the depth of my heart and look to them for their further unstinted support and those who genuinely feel the urge and desire to realise, I once again very humbly, sincerely and respectfully submit to them to realise whatever remains to be realised in the remaining time of the year.

We have still not won the battle, there is a lot which remains to be done and in meeting this challenge, my sole hope is you and other dear members for their TOTAL COMMITMENT AND SUPPORT for achieving whatever we have vowed and promised each other all along the year.

Perhaps, we may have now very little time to talk and write in the rest of the year. Let this period now be a period of realisation and demonstration of the power of our spirit through actual and true year end extraordinary results.

May God be with you in your future endeavour.

Kindest regards

Yours truly

A Shaik

PS I shall appreciate if you may very kindly convey the message of this letter to your Marketing Committee members at an emergent Marketing Committee meeting immediately on receipt of this letter.

Follow-up letter from Mr Saleem Siddiqi/Mr Ameer H Siddiki in the context of '90'

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(90)

November 15 1984

Dear Mr

You already have received the President's letter of September 1984. It would be useful and refreshing to assimilate the contents and substance of this letter. Many of you have also acknowledged it. For ease of reference, another copy is enclosed.

1984 was announced as

#### THE YEAR OF MARKETING

In this year, we prepared ourselves to launch the most significant dimension of our banking operations - creation of a marketing culture throughout BCC organisation, at all levels.

To fulfil the expectation and promise we jointly made in Vienna Conference, and to translate into results all what we have done in 1984, the months of November and December acquire a very great importance, and thus become very special months.

In the context of '90' let December be:

The month of highest growth of low cost, broad based deposits for profit.

The month of highest profit.

The month which would be the heart of '90'.

Let December 1984 be the month of history for your unit - a month of results like which were never experienced before by your unit or predecessors, and which would be a real challenge to surpass in successive years and by your successors.

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May we also request you to please return to us the enclosed proforma, duly completed, which would greatly help us in measuring what we had, jointly with you, set out to achieve under the symbolic '90'.

Ours is an institution, where we have pledged, sincerely and truly, to live in humility, love, hope and with courage. May we all come true to this pledge.

Yours truly

Saleem Siddiqi

Ameer H Siddiki