

11 July 1984

MARKETING TASK FORCE  
Structure and Guidelines for Operation

## CONTENTS

	<u>Page</u>
Basis of Marketing Structure	1
The Task Force	1
Approach	2
Objectives	3
Programme	5
Appraisal	11

"..... action campaign ..... provide a unique and immediate opportunity to every individual to discover within himself the quality and thrust of movement or, in other words, to realise and test his capacity and ability to produce and achieve and then relate it to sense of self-fulfilment."

"..... in the ultimate analysis the source of movement and action essentially lies within the individual ... the element that would sustain the movement and its thrust."

[Expressions of the President  
from a letter dated  
30 September 1976]

This compendium attempts to put together the significant aspects of the 'Action Campaigns' launched in the pursuit of BCC's expectations and aspirations for last about a decade. Each of the programmes launched has been aimed to involve maximum number of staff in both goal setting and goal achieving roles - the ultimate objective being to surpass the standards of normal performance.

The programmes were introduced in a more formalised manner since 1980. Each of the years since 1980, thus, marked by following slogans/campaigns:

- 1980 - Year of Profit
- 1981 - Year of Profit
- 1982 - Year of Profit
- 1983 - Year of Profit
- 1984 - Year of Marketing
- 1985 - Campaign for Deposit & Profit
- 1986 - Sales Force Programme

Whereas the volume is not a complete documentation of all the communications, events and proceedings on the subject, this broadly retraces the course and pattern of the programmes and directions related to action campaigns since 1976.

The presented material comprises of:

- 1.00 Messages from the President
- 1.01 Concept of 'Client Relationship'
- 1.02 June 1985 Target
- 1.03 Deposit - Profit Action Programme for 1985
- 1.04 '90'

- 1.05 Journey ..... '83'
- 1.06 1980 - 'The Year of Profit'
- 1.07 Action Campaign - 1976
  
- 2.00 Follow-up Messages (from respective Central Committees)
- 2.01 1986 - Sales Force Programme
- 2.02 June 1985 Target
- 2.03 Deposit - Profit Action Programme for 1985
- 2.04 Realising 1984 goals
- 2.05 '90'
- 2.06 Countdown to 1984
- 2.07 Dollar Deposit Mobilisation Programme
- 2.08 1984 - Year of Marketing
- 2.09 Central Profit Committee Meeting highlight
- 2.10 Subjects for Profit Committee Meetings
- 2.11 BCC's tenth anniversary
  
- 3.00 Concepts and Guidelines (Information brochure and procedure)
- 3.01 1986 Sales Force Programme
- 3.02 Client Contact and Relationship Programme
- 3.03 Joint Committee for Deposit and Profit
- 3.04 Functions and Structure of the Marketing Organisation
- 3.05 Marketing Task Force
- 3.06 Dollar Mobilisation
- 3.07 Structure of the Profit Organisation
- 3.08 Concept of Centre and Periphery
- 3.09 Action Campaign
  
- 4.00 Agendas of Annual Management Conferences and Meetings of relevant Management Committees

The motivation for the action campaign lies in individual members' urge to actualise themselves to become their potentialities. This urge or desire is evident in all our actions, in each of our success and in our hopes and aspirations. Action campaigns emphasise our need to expand, expend, develop, mature, express and activate all the capabilities, resources and energy available to the organisation. Action campaigns provide opportunities to members with proper conditions to release and express their desire and potential.

The emphasis on the action campaigns and programmes may have varied from year to year and from time to time but the ultimate object remains common to all our endeavour, which is growth, success and actualisation of our aspirations.

Sales Force Programme

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REPORTING FORMS

INDIVIDUAL STAFF COMMITMENTS FOR DEPOSIT AND BUSINESS FOR 1986

FORM S-1

NAME OF STAFF: \_\_\_\_\_ DATE OF BIRTH: \_\_\_\_\_ BRANCH/UNIT: \_\_\_\_\_ DATE: \_\_\_\_\_

All amounts in eqv. US Dollars ('000 omitted)

EXPORTS US\$ \_\_\_\_\_ IMPORTS US\$ \_\_\_\_\_ BCCTC US\$ \_\_\_\_\_ OTHERS US\$ \_\_\_\_\_

DEPOSITS Type of deposits and their composition in terms of percentages as a direction but not a restriction.	Number of Accounts		Amount		Rate of Interest at which Deposits expected
	US Dollar	Other Currency	US Dollar	Local/Other Currency EQ US\$	
<b>CURRENT DEPOSITS</b> % of total					
(equivalent)					
Over US\$500,000					
US\$100,000 – US\$500,000					
US\$50,000 – US\$100,000					
Under US\$50,000					
<b>SAVINGS DEPOSITS</b> % of total					
Over US\$50,000					
US\$5,000 – US\$50,000					
US\$1,000 – US\$5,000					
<b>TERM DEPOSITS</b> % of total					
Over US\$10,000,000					
US\$5,000,000 – US\$10,000,000					
US\$1,000,000 – US\$5,000,000					
US\$500,000 – US\$1,000,000					
US\$100,000 – US\$500,000					
Under US\$100,000					
<b>TOTAL</b>					<b>AVERAGE COST OF DEPOSITS</b>
<b>GRAND TOTAL</b>					_____ %





GUIDELINES FOR COMPLETING S1 AND S-1A

FORM S1 (to be completed in quadruplicate, 2 copies for RO, 1 for staff, 1 for Branch)

1. All Officers must complete this form.
2. All such other staff, who are selected to be part of the Sales Force should also complete the form.
3. Original form, after completion, should be handed over to the Branch Managers. In case of Regional Offices, HO's of Subsidiaries, Affiliates and CSO Divisions the form should be handed over to their respective Heads.
4. Copy of the form should be retained by the individuals for their records.
5. Individuals who have completed this form should keep a record of the progress they would make towards fulfilling their commitments.
6. Each month, they will be required to send a Progress Report. A very simple system is being developed for this purpose and further advice follows.

FORM S1-A (to be completed in triplicate, 2 copies for Ro, 1 for Branch)

1. Branch Managers should prepare form S1-A after receipt of form S1 from the concerned individuals. Similarly Heads of Regions, Subsidiaries, Affiliates and CSO Divisions will prepare a form S-1A for their offices.
2. The manner in which the information will be grouped has been indicated on the form itself. Accordingly, the commitments for General Managers, Chief Executive of Head Offices, Branch Managers, Officers under 30 years of age, other Officers and others will be grouped and shown.
3. Each month a Progress Report will be required. Simple format of this report will be sent to the Branch shortly.
4. Two copies of form S1-A along with 2 copies of Form S-1 should be sent by Branch Managers to their Country Managers/Regional General Managers/Chief Executive of the subsidiary/affiliate.
5. One copy of the form should be retained by Branch Managers for their records.
6. From the Summary form S-1A, Heads of Regions, Subsidiaries and Affiliates should prepare a Consolidated Summary for their respective Regions, Subsidiaries and Affiliates. The Consolidated Summary should show in each line total commitment for each Branch.
7. One copy of the Consolidated Summary along with one copy each of form S-1 and S-1A received from their branches and of their own office should be sent to the respective member of the Joint Committee for Deposit and Profit.
8. CSO Divisions should send one copy each of Form S1 and S1-A for their Division to the Joint Committee for Deposit and Profit.

1.00

MESSAGES FROM THE PRESIDENT

President's letter introducing the concept of 'Client Relationship'

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October 9 1985

Dear Colleague

BCC is evolution and growth that shapes itself in quality, and quality in its highest state is truth - reality. Truth is at the heart of all existence. It is the invisible and intangible substance (quiddity) behind all manifestation.

In our last Vienna Conference, we all agreed that a clear perception and a clean instinct are essential for success and it is to this important topic that I have returned in these few lines.

Over the years our search for truth has found expression in many different ways. I would here refer only to a few. We found in the meaning of our 'Major Purpose' the ultimate truth, and through it we have related ourselves with the highest quality. For us 'Real Management' simply translates the true meaning of management; 'Joint Personality' is the truth which is the ultimate meaning of communication, relationship and evolution; 'Humility' is the sum total and the infinite base of all qualities and all power.

In BCC we all live in a relentless pursuit of truth, as to achieve success it is imperative that we get at the heart of every matter and unveil the truth behind every situation.

In our search for truth about our identity we have realised that the quality and number of relationships, within the organisation and outside in the market place, are what BCC is. 'Client Relationship' is the essence of our business.

If you have captured this truth in your feelings you have not only captured the meaning of BCC but you have also captured an extremely pleasing and powerful desire - a desire to relate. Relationships mean relating life with life and how in life can you have anything more pleasing and more powerful than this. If at any time you feel in your being a lesser life, I can assure you that relationships will replenish it in all its fullness.

Contd ... 2

We have launched a programme - to operate on a permanent basis - for establishing contacts and relationships with the largest number of existing and future clients.

It is my fondest hope that it will be possible for you and for every member of BCC family to get on, all too soon and too seriously, to this important business - the business of relationships.

I would also feel very happy if you would let me have your response to the concept and value of 'relationships'.

Yours sincerely

Agha Hasan Abedi

P.S A booklet which explains the concept and objectives of this programme and information regarding the organisational setup is enclosed. The Joint Committee for Deposit and Profit at CSO will soon send to you necessary guidance and forms etc for implementation.

President's Letter introducing Action Programme for  
1985 - Deposit and Profit

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March 29 1985

Dear Mr

Deposit - Profit Action Programme for 1985

The enclosed memorandum describes the formation of a joint committee for 'Deposit and Profit' to sustain the new approach of 'clean instinct and clear perception in our efforts to achieve our Deposit and Profit projections for the year 1985.

As we have discussed in various conferences and meetings, the new approach of balancing the management and marketing capability, the identification of products and the possibilities in each market place with a clear perception and clean instinct is a turning point in BCC's business strategy. The role of the joint committee for 'Deposit and Profit' would be to bring this new approach to everyone's consciousness by focusing on its application in the most vital areas of our operations, namely deposits and profit.

It is my hope and belief that if we are able to develop the quality of 'clean instinct and clear perception' we would not only be able to achieve so much more from what is known and visible, but our instinct and intuition will lead us to the limitless possibilities yet unknown and invisible to us. Besides, it will transform each one of us into a clear, clean, creative and highly organised personality, which would give us such happiness that cannot be measured in the often vague and unclear pursuit of life.

With best regards

Sincerely yours

AGHA HASAN ABEDI

President's Letter on the significance of last 90 days of 1984

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(90)

September 30 1984

Dear Colleagues

Besides a desire for becoming a highly evolved personality, one characteristic that stands out in all 11,000 members of the BCC family in 70 countries, is the intense desire to make BCC a large and a sound financial institution comparable with the best in the world. As each one of us knows, this is a desire that remains within us, constantly as a reality.

We also continuously feel evolution and growth in our instincts which, in turn, translate themselves in the growth of the bank. Humility, hope, courage and a sense of possibility, when interfused together within us, become a joy which truly is our Soul. Growth makes our life worth living.

Looking to the growth in profit of 1984 which finally determines our strength and overall growth, we find that the last quarter of 1984 is extremely crucial for us. BCC is a bank and a moral force. We have a moral responsibility to ensure that the profits for this 'Year of Marketing' match the expectations that were raised at the Vienna Conference in February.

In order to achieve our goal and expectations, we have to pledge our total energy in order to make the very maximum profit in the last 90 days of the year. And to do this we will need to release from within us the qualities of creativity and leadership which have always characterised great endeavours. And, as you know, leadership means nothing short of assuming a moral responsibility, I have no doubt that you will not shirk this responsibility.

We shall all be looking forward to the expression of your extraordinary ability in achieving extraordinary profits in the remaining days of this year.

Regards and best wishes

Yours sincerely

Agha Hasan Abedi  
President



Telex message from the President conveying his good wishes for the success in journey towards '83'.

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Dear

The Central Profit Committee had made a request to you vide their message dated 27 May 1983 to achieve maximum profit during June and thus exceed a total profit of US\$160,000,000 on global basis.

The BCC Family has fulfilled it's commitment by achieving a profit of US\$162,000,000 as on 30 June 1983.

This result reflects the quality and the strength of the flow of the interfused energy psyche of the 8500 BCC Family members.

We sincerely share your DESIRE to achieve better results with fresh vigour and enthusiasm.

We wish you all success towards our journey .....  
'83'.

With warmest regards

Yours truly

AGHA HASAN ABEDI



Telex message from the President for achieving June 1985 target towards attainment of year-end goals

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31 May 1985

In my letter of 29 March I said that through the quality of 'clear perception and clean instinct' we would not only be able to achieve so much more from what is known and visible, but our instinct and intuition will lead us to the limitless possibilities yet unknown and invisible. I also said that this quality will transform each one of us into a clear, clean, creative and highly organised personality, which would give us such happiness that cannot be measured in the often vague and unclear pursuit of life.

Today I earnestly and emphatically request you to sink the meaning of all this deep into your psyche.

All management efforts, whether conceptual or by way of action, finally converge and flow into channels of productivity and it is needless to say that profit is the most important and the final product. You have for our concept the Real Management in the context of which you manager. For action you have to manage the release and flow of your energy and the energy around you.

For the month of June and the next six months, let the energy system that you are managing be highly charged with vitality and packed with action; repeat packed with action.

And 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.

I will be grateful if you reply to my telex by a letter without any delay.

Regards

Agha Hasan Abedi

Letter from the President marking 1980 as 'The Year of Profit'

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Wednesday  
2nd January 1980

Dear Mr

It is my real happiness to send you and all the Staff of your Branch my best wishes and an invitation to our hopes and aspirations for 1980. I am longing and looking forward, with the greatest fascination, to all the known and unknown possibilities that will be brought to each one of us by the dawn of every day and the pleasure of translating them into results and success. I believe 1980 is the year for BCC and it is the year during which we shall prepare ourselves for all the good and great opportunities and events that, surely, are waiting for us in the Eighties.

I have the pleasure to let you know that the Central Management Committee has decided to make 1980 "The Year of Profit" and I have no doubt that your contribution would not in any way be less than the best that you can make. It has also been decided that all those members of our staff who, during 1980, make a genuine and outstanding contribution towards profit would receive due recognition at the end of the year.

I would greatly appreciate if you kindly address yourself to and write to me about your sense and meaning of 1980.

I sincerely pray for your good health and much happiness.

Sincerely yours

AGHA HASAN ABEDI

Letter from the President launching Action Campaign beginning  
15.10.1976

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30th September 1976

Dear Mr

With a view to providing an opportunity to our Officers to acquire a fuller vision about BCCI Group of Organisations outside their local environment and functional operations and to enable them to establish an enlightened relationship with the Organisation, we had during this year organised two Management Conferences which were held in June and August. These conferences were attended by more than 200 Officers of different seniority and from different geographical locations.

It was the unanimous view of the Officers that these conferences have proved highly productive and valuable in terms of the growth of human resources and as an exercise for formulating the vision of individuals and a joint vision of the Group. It was therefore decided that such conferences would be held periodically in future and those of the Officers who have not been able to attend the last two conferences would be invited to the next conference scheduled for the middle of February 1977.

We had during these conferences discussed a wide range of subjects with particular emphasis on the following:

- (1) The need for every individual to have a vision of the Organisation.
- (2) Concept of Management.
- (3) The need for every individual to realise his own possibilities (in the realm of the known and beyond the known).
- (4) Quality and dimensions of individual's banking personality.

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- (5) Realisation of the possibilities of the Group (possibilities of our Group of Organisations in the realm of the known and beyond the known).
- (6) The relationship and identification of the individual with the Organisation.
- (7) Productivity - movement in relation to time (action and effort in the positive direction).

These subjects were discussed with a keen and searching interest with a view to enable us to establish a healthy and a realistic perspective about life, our profession (the situation of each individual as a banking personality) and about the present and future of our Organisation. In brief, we discussed the flow of life in the context of life itself and in the context of our Organisation. The heart of the discussions remained "The purpose of life" and "The highest priority for movement - productivity". As we understand, productivity is identical with the velocity of movement (effort) in a positive direction.

In the concluding session it was agreed that in the ultimate analysis the source of movement and action essentially lies within the individual and everybody was left searching within himself for the element that would sustain the movement and its thrust.

In the wake of these conferences it was considered appropriate to launch an action campaign beginning on the 15th October 1976 that would provide a unique and immediate opportunity for every individual to discover within himself the quality and thrust of movement or, in other words to realise and test his capacity and ability to produce and achieve and then relate it to a sense of self-fulfilment.

In the end I express my total 'faith' in the possibilities you have and I believe you have an equal faith in yourself. 'Faith' is the beautiful substance that you call life. 'Faith' is hope when it transcends into the ecstasy of light, love and movement. This is the substance that links the known with the unknown.

I am sure if you enter this 'Action Campaign' with faith you would do better than any one expects.

Yours sincerely

(Agha Hasan Abedi)