



AMPAIGNS provide a unique and immediate opportunity to every individual to discover within himself the quality and thrust of movement. Campaigns are nothing but relationships. Relationship refreshes and revitalises your life and the life of the other person.

President

RELATIONSHIP AND PARTICIPATION DEPOSIT DRIVE

October 16 - November 30, 1988



AMPAIGNS provide a unique and immediate opportunity to every individual to discover within himself the quality and thrust of movement. Campaigns are nothing but relationships. Relationship refreshes and revitalises your life and the life of the other person'

RELATIONSHIP AND PARTICIPATION DEPOSIT DRIVE

October 16 – November 30, 1988

“OVERTHE YEARS our search for truth has found expression in many different ways. 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 any time you feel in your being a lesser life, I can assure you that relationships will replenish it in all its fullness.”

Agha Hasan Abedi
October 9, 1985



AMPAIGNS provide a unique and immediate opportunity to every individual to discover within himself the quality and thrust of movement. Campaigns are nothing but relationships. Relationship refreshes and revitalises your life and the life of the other person.

The Central Budget Committee in consultation with the Regional General Managers and Heads of Subsidiaries & Affiliates and in pursuance of the letter dated October 3, 1988 addressed to the Managers by Mr Swaleh Naqvi have decided to launch a global campaign.

The salient features of the campaign are as under:

Leadership of the campaign: The role of Regional General Managers and Heads of Subsidiaries and Affiliates will be primary.

A. Targets

Deposits and number of Accounts.

- i. Country: To be fixed jointly by Central Budget Committee, Support Centre and Regional/Head Office. Where necessary these targets may be determined in US Dollars and local currency separately.
- ii. Branch and Representative Office: To be fixed jointly by Regional/Head Offices, Country Managers and Branch Managers under advice to the Central Budget Committee which will supply a copy to Support Centre.

iii. Officers: To be fixed preferably in consultation with individual officer by Country/Branch Managers under advice to Regional/Head Offices with a copy to Central Budget Committee.

In case of officers in Regional Offices, Head Offices, Representative Offices and CSO Division, the target will be fixed in the above manner by the Heads of respective units under advice to Central Budget Committee which will supply a copy to Support centre alongwith the listing of Branch officers.

No individual target will be fixed for the branch Managers but achievement of overall target of the Branch will be the responsibility of the Manager. It will also be his responsibility to assist, guide and monitor the achievement of the target by each individual officer.

Individual targets for the officers and branch targets would be fixed separately.

B. Period: October 16, 1988 to November 30, 1988.

In order to fix individual/branch targets and to launch the Campaign in a highly organised manner, it is suggested that immediately on receipt of this Memorandum, a special joint meeting of Budget & Marketing and Management & Dynamics Committee may be held and the subject discussed.

C. Participants: All local and international officers posted in a branch, Regional Office, Head Office, Representative Office or Central Support Organisation. Other members of staff with potential and contacts can also be included at the discretion of heads of respective units.

D. Type of Deposits

- i. All types of local or foreign currency, current, savings and term deposits. However as we are a US Dollar based bank, wherever possible greater emphasis should be given on mobilisation of US Dollar deposits and accounts.
- ii. Tenure of deposits. Term deposits should at least be for a period of 90 days on a fixed or roll-over basis i.e. the Deposits should remain with us for a minimum period of three months.

E. Quality

- i. The Drive should be launched in a highly organised manner at all levels.
- ii. The image of the Bank should always be protected.
- iii. Care must be taken relating to cost.
- iv. Unhealthy competition with other banks and financial institutions should be meticulously avoided.
- v. Special relationship accounts should be dealt with in full consultation with senior managers/officers at the Regional or Head Offices.
- vi. Competition within the Group i.e. individual to individual, branch to branch or Region to Region should not take place.
- vii. Counter Service and overall efficiency should receive extraordinary attention.
- viii. All local regulations and laws should be fully complied with.

F. Sources

Increase of deposits:

- i. in existing accounts
- ii. in reactivating potential but dormant accounts
- iii. by seizing opportunities through day to day operations e.g. DD, TT, TC payments etc.
- iv. And above all by new relationships and by establishing relationships through relationships. The focus for example being on High Networth Individuals, Professionals, Domestic companies and traders, Importers and Exporters. International Agencies and Charities, Government and semi Government organisations etc.

G. Achievement Criteria

- i. 'Parked Deposits' will not be included for the purpose of achievement of target.
- ii. Eligible deposits generated and placed in other Centres will be considered for achieving the targets by the deposit generating unit.
- iii. For countries and branches, the target will be the total customer deposits which should stand/be achieved at the end of the campaign with the provision that this figure should be maintained at least up to January 31, 1989.
- iv. For individuals, specific targets given for number of accounts and amount of deposit, should be achieved during the campaign period and the minimum retention period will be 90 days.

H. Review, Progress and Achievement Reports

- i. Meetings of Budget and Marketing Committees should be held every fortnight at all Branches, Regions, Head Offices, Representative Offices and CSO Divisions to review the progress of the campaign by the Units and the individuals.
- ii. Branch Performance - At the end of each fortnight, i.e. on November 1, November 16 & December 1, 1988 an interim/final progress report is to be faxed/telexed by each branch to their respective Regional General Manager/Head of Subsidiaries and Affiliates with a copy to designated member of Central Budget Committee. For the purpose of proper follow up and focus all the BCC countries have been divided amongst two of the members of the Central Budget Committee as per list enclosed. Central Budget Committee will supply a copy of the message received to the Support Centre.

The fax/telex message should read as under:

Deposit Drive

We are pleased to convey to you the following progress report for the fortnight ended on _____

Total Deposits Target: Eqv US \$ _____ No. of A/Cs _____

Total Deposits as
on the said Date: Eqv US \$ _____ No. of A/Cs _____

Parked Deposit during the fortnight:

By Us: Eqv US \$ _____ With us: Eqv US \$ _____

The outstanding performer during the fortnight under report was
Mr/Ms _____

Manager (with name) _____ Branch _____

iii. Individuals' Performance - At the end of the Campaign or earlier if target achieved, each officer will send a letter as per specimen (being sent). This letter will be countersigned by the Manager/Country Manager in case of branches/Representative offices. Officers in the Regional/Head Offices will get it countersigned by their Department Heads. The letter is then to be sent to the Regional General Manager/Head of Subsidiaries with a copy each to the member concerned of the Central Budget Committee and Executive in Charge of the Support Centre. In case of officers in the C.S.O. the letter will be sent to the Divisional Head with a copy to the Central Budget Committee.

iv. A list will be compiled by the Central Budget Committee of the star performers on a global basis in consultation with the Regional/Head Offices, Support Centres and C.S.O. Divisions. This list will be finalised, after the verification of retention of the deposit target achievements of individual officers by January 31, 1989.

This may be followed by a meeting of all such performers at London or other Centres to be organised by the Central Budget Committee.

v. Achievement of all outstanding performers will be suitably acknowledged.

Countries assigned to
Mr. Ameer Siddiki

Argentina
Australia
Bahamas
Bangladesh
Barbados
Brazil
Canada
China
Colombia
Gibraltar
Grand Cayman
Hong Kong
India
Indonesia
Isle of Man
Italy
Jamaica
Japan
Korea
Macau
Maldives
Mauritius
Pakistan
Panama
Paraguay
Philippines
Seychelles
Spain
Sri Lanka
Switzerland
Taiwan
Thailand
Trinidad & Tobago
U.K.
Uruguay
U.S.A.
Venezuela

Countries assigned to
Mr. Saleem Siddiqi

Bahrain
Botswana
Cameroon
Cote d'Ivoire
Cyprus
Djibouti
Egypt
France
Gabon
Germany
Ghana
Jordan
Kenya
Kuwait
Lebanon
Liberia
Luxembourg
Monaco
Morocco
Netherlands
Niger
Nigeria
Oman
Portugal
Senegal
Sierra Leone
Sudan
Swaziland
Togo
Turkey
U.A.E.
Yemen
Zambia
Zimbabwe