

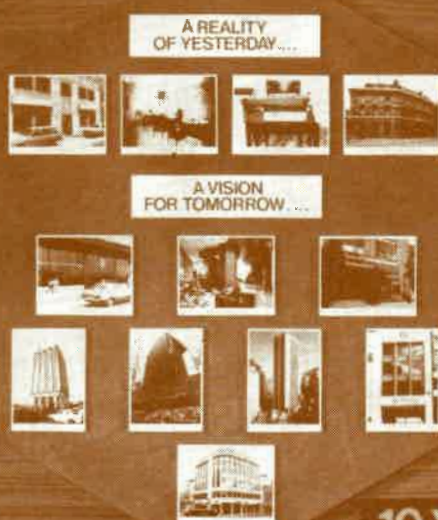
U.K.
REGION

JOURNEY 84

LONDON

MAY

QUALITY NOW



10 YEARS OF BCC

You will perhaps agree that the BCC Group and the BCC Family has after its first highly successful decade of development now reached a level of maturity that warrants a greater degree of emphasis on Quality - Quality in assets, Quality in profit, Quality in the professional touch in all that we do.

In a way this message is even more vital to the new and young members of the BCC Family, who perhaps have missed the excitement and uncertainty of the very early founding years of BCC and may occasionally feel that they have joined "another successful organization" as a good career opportunity.

In response to this need for awareness of both our past and our future, we in Group Accounts Division have put up a display board in the Division (photo enclosed) as a constant reminder to all of us of our humble background and the limitless possibilities ahead of us.

The pictorial-cum-graphic presentation shows our remarkable achievements in ten short years. Achievements that are not meant to be gloated over but to act as a catalyst to give us courage and confidence to reach out for Infinity and Totality.

The slogan at the top "QUALITY NOW" is a watchword in the division; no doubt it is so for you and your colleagues too.

You may perhaps find it useful to prepare something similar at your location to allow BCC Family members working there to keep in touch with the past while striding ahead into the future.

MASIHUR RAHMAN
EXECUTIVE INCHARGE
GROUP ACCOUNTS

MARKETING IS INTERFUSION

We have talked of Interfusion but nowhere is interfusion more vital than in the process of marketing.

Firstly amongst ourselves. It is essential that when we assist each other in marketing, or for that matter in any other area, one should not just pass on information but one should try to merge with his colleagues so as to enable not merely an exchange of facts but an exchange of feelings.

Only when this type of relationship has developed can one begin to understand each others needs and problems. Only when we have Unity of Purpose and Unity of Action can we move smoothly and efficiently along our path:

When marketing we must provide a united front and interfusion between ourselves enables us to do this.

Secondly, we come to the value of interfusion with our potential clients. When marketing, only when interfusion takes place will a marketing call generally be successful.

I was sitting in my office on Friday thinking of the true effect of interfusion in marketing and I thought of my own experience in the Foreign Exchange Market. We have visited a number of banks over the last 12 months offering to deal with them in Foreign Exchange, (marketing our services). We are dealing in the same market as many other banks and are therefore offering similar rates. Some of these banks now deal with us occasionally, some deal with us frequently, some not at all. I then examined the banks with whom we do the most business and found that these were the banks where a close person to person relationship had developed.

In these cases there had been true interfusion, a relationship of mutual trust and confidence had been established. We were dealing with each other not just because of the exchange rate but because of the feelings we had for each other. These, to me, were true marketing successes. I then looked at cases where

our marketing had failed and found that in most cases failure resulted because of the lack of interfusion between ourselves and the other party.

Someone made a comment on our bank to bank relationships which sums up interfusion. It was Mr. Anis who said recently that he could go to banks and give them all the information about B.C.C. and they would agree to do business with us but if the dealers at both banks had no personal contact/relationship little business would be done.

When one is marketing one should obviously follow the key requirements before making a call. That is to make sure you:

1. know your product
2. know your client
3. prepare your presentation carefully.

But I think the most important item not normally seen in any marketing book is interfusion. Without this, achievements will be limited.

We see examples of people who know their product well, who do a lot of work finding out background information on the potential client and then develop their presentation. They then visit a client and proceed to give what I call the tape recorder presentation. They drive at the client with information on their product without considering to ask the client his views and requirements. At the end of their presentation they leave invariably achieving little. It is far better when you first meet a client to listen to his needs, requirements and problems and to ask him questions, thereby developing a two way flow of information. This will assist in developing a relationship.

Marketing is mainly a matter of communication and the Ultimate in communication is Interfusion.

**P. MEIKLE
LEADENHALL STREET**

Every BCC Person is a Marketing Personality

Various factors have been discussed in our conferences, giving some of the reasons for the success to date of BCC. Without doubt, this is due to the efforts of past and present staff. The major factor giving this success is successful marketing. It is the duty of present staff to ensure that the success already achieved is built upon and, to that end, every BCC person become aware of his or her responsibilities in that area.

As a general rule, a client or potential client will have very limited contact with BCC, and will see a very few of the vast number of people employed with the organisation. The Bank will therefore be judged by clients and potential clients, by the behaviour of that person they meet. As soon as it is known that we are the BCC we will be a symbol of BCC and, whether at work or play, we will be BCC. We are part of BCC and BCC is a part of us. This is a responsibility from which we cannot escape. It is a responsibility coupled with opportunity, as our daily actions will influence the success of marketing. We may not consider that we have a leaning towards marketing, or haven't the time due to other duties, but to give an efficient service at work, and to represent our colleagues in a proper manner outside the office, will be sowing the seeds in clients minds that BCC is a good Bank, and will therefore make the task of those actually in the act of persuading others to Bank with us that much easier. We must therefore channel our energies and enthusiasm, and the energies and enthusiasm of those around us, to the improvement of ourselves as individuals. We must train ourselves to think positively, and not to be limited by our weaknesses. We must accept that we have personal weakness and strive to improve those areas while building on our strengths. The world is our oyster, and opportunities for marketing unlimited. If we have the will to succeed, we will do so.

As we grow and improve, so our Branch grows and improves, so BCC grows and improves. We are all working together for the benefit of each other, and for the success of the BCC family. It is our duty to each of our colleagues to represent him to the best of our ability. This action is the start of being a successful marketing personality.

On a very personal level, it has taken me a long time to understand and accept the feelings of BCC concept, and it is only recently that I found myself beginning to merge with the spirit of the organisation. This awareness makes life generally far more enjoyable.

Consciously and sub-consciously, we are all marketing at all times, and dedication will bring results thought to be impossible. I am sure that, with dedication, when this subject next appears on our Agenda, there will be one amendment and the line will read:-

'Every BCC Person is an Improving Marketing Personality'.

C. SEXTON
ISLE OF MAN BRANCH

TOP PERFORMERS

The Top Performer Branches are listed below in order of size as at end April 1984.

DEPOSITS	ADVANCES	PROFIT	BCC TC SOLD
1. Corporate Unit Leadenhall St.	1. Retail Unit Leadenhall St.	1. Mark Lane	1. Retail Unit Leadenhall St.
2. Hyde Park	2. Corporate Unit Leadenhall St.	2. Corporate Unit Leadenhall St.	2. Hyde Park
3. Retail Unit Leadenhall St.	3. Hyde Park	3. Retail Unit Leadenhall St.	3. Queensway
4. Mark Lane	4. Mark Lane	4. Brompton Road	4. Wembley
5. Oxford Circus	5. Marble Arch	5. Hyde Park	5. Park Lane
6. Brompton Road	6. Central Unit Leadenhall St.	6. Edgware Road	6. Marble Arch
7. Marble Arch	7. Park Lane	7. Marble Arch	7. Edgware Road
8. Park Lane	8. Commercial Rd.	8. Park Lane	8. Brompton Road
9. Kensington High St.	9. Edgware Road	9. Oxford Circus	9. Kilburn
10. Oxford Street	10. Brompton Road	10. Kensington High St.	10. Piccadilly

TOP THREE BRANCHES IN PROVINCES

1. Douglas — I.O.M.	1. Edinburgh	1. Douglas — I.O.M.	1. Glasgow
2. Brighton	2. Manchester	2. Edinburgh	2. Slough
3. Edinburgh	3. Slough	3. Liverpool	3. Leeds

MARKETING ~

The Spirit and Life of Success

Marketing

Is an in-born Instinct.

Marketing

Is a way of thinking. A thinking that links a host of separate activities and unifies them in the search of success and profit.

It is art of providing services - Services so acceptable/satisfactory that the recipient wants to continue dealing with the organisation.

Marketing

However, is not a precise art or science with easily defined skills that can be taught, examined and licensed. It is in fact a fragile bloom. A bloom that requires careful and delicate handling. It thrives in the right conditions. It cannot grow on barren ground neither does it respond well to hot housing.

In a service industry like ours, where there is very little variation in products and their price, the real differences are found in the highly personal qualities of the people who perform these services - Qualities such as their;

- 1) Reliability
- 2) Helpfulness
- 3) Honesty
- 4) Cheerfulness

And this I have experienced at Marble Arch Branch during the few days that I have been there.

This I believe is because we understand (our Concept).

Marketing is:

- 1) A Desire
- 2) A Vision
- 3) An urge to Serve
- 4) An urge to Serve Humanity
- 5) Another channel of GIVING
- 6) The purpose of existence
- 7) A State of Mind
- 8) Customer Satisfaction.

Service to Humanity is our goal and Marketing is the means.

It is a coincidence that the Year of Information has been named by us as the Year of Marketing.

Marketing is all about Communication and Information Technology assists communication but Interfusion is VITAL to Marketing.

To understand and succeed in Marketing we have;

- To combine the complementary forces of Abstract and practical thinking.
- To Reach out to dimension beyond the power of action - to the power of creation.
- To be more aware of the incredible and relentless pace of change.
- To know our limits and challenge them.
- To Recognise personal and organisational Blind Spots.
- To Create the *Vision*. The *Vision* which is the ability to generate *Intention*. Generate clear *Intention because* Intention has an amazing power in itself.
- To be able to interfuse without effort.
- To interact, Merge
- To Generate Goodwill and the spirit of interdependence
- To Create the Intensity of Desire
- And finally involve all the 10,000 members of the BCC Family, because every member is a marketing person and Marketing is not just confined to a few or to a department.

Each member of BCC is a unit of Energy and Inspiration and the Family of BCC to which each unit belongs is the *Marketing Force*. A Marketing Force of 10,000 strong, growing stronger every day.

Just like Humility is the most powerful instrument in the Art of Management, Humility is also the most powerful instrument in the Art of Marketing and is the essential ingredient for generating INVOLVEMENT.

At Vienna the Imperative of Marketing was outlined as;

- 1) 1984 being the Year of Marketing.
- 2) Every member of the BCC Family is a *TOP* marketing person.
- 3) Special focus on marketing low cost deposits.
- 4) Mobilising the mighty \$
- 5) Every member of the Family to contribute in producing some accounts, some deposits, some business.
- 6) The Concept of *Marketing for profit* against the concept of *making profit by marketing*.

The BCC *Challenge* and it is a Major Challenge before us is to make the highest profit — the highest any bank would make at the end of the decade.

BCC is a Desire. It is this Desire that we, as the units of BCC, are aiming to spread — the theme is Marketing. Marketing is a mission and a Spirit of Success and God Willing, by 1990 the Challenge will be met.

P.S. BISWAS
MARBLE ARCH BRANCH

Marketing - A Process Of Self Development

The other day, I was asked to lunch by some sceptical bankers and found that almost without thinking I had taken with me a copy of B.C.C. Annual Report and other marketing literature. *marketing as a result of self development or self-development as a result of marketing?* but I hope to explain my feelings on the subject in the next two or three minutes.

Marketing is a *law* of nature. I agree and must also say that as marketing is a *law* of nature, self development must be a *process* of nature. Life all natural laws and processes they are both extremely *complex* and obviously *simple*, they are both also continuous and evolving.

Marketing and self development are also inter-related and each is a product of the other, each also relies upon the strengths of the other. The two are *inherent* in us all and in some demonstrated more than in others.

Just as the process of self development is evolutionary its energy is self generating, it renews itself constantly just as we, as human beings and individuals *hope* to and *must if we are to throw back the frontiers* of acceptable limitations, to reach, time and time again the Reality of the Invisible as we call it.

I heard from Vienna that the market place was *not* the environment but the *vision* of the individual.

The *processes of marketing* and *self development* also have *no barriers* other than the limitations of an individual or organisation.

On the 17th March, we heard that *operationally* we should be "the vigilant bank." When I think about the bank *philosophically* I just add another C to BCC that other C in my mind is for *commitment*. Making it the Bank of Credit Commerce and Commitment!

Commitment to me is a primary instinct and the catalyst that causes all other subtleties in the Laws and Processes of nature inter-act, interfuse and strengthen our Commitment as individuals to our 'Self development, is the only process of evolution, when *Added* to the obvious commitment that our organisation has to *its* self-development and rightful place in *its* Society. To the larger issues as *it* sees them and to *its* vision of the totality of its *Major Purpose*, it becomes obvious that it can only be a matter of time before we through the Marketing and Self Development of *ourselves* reflected through our commitment to the organisation attain jointly its rightful place on the ladder of financial success.

The Top.

B. PATAUDI
CORPORATE UNIT

Regional Office Marketing Committees

Last month, the names of the members of the Marketing Committees formed at the branches of the U.K. Region were published. In the meantime, Marketing Committees have also been established at all departments of the U.K. Regional Office.

We welcome the following members to the Marketing Action of the Region!

REGIONAL MARKETING DEPT.

1. Mr Hyder Rizvi — Chairman
2. Mr. Geoff Beckett — Member
3. Mr. Ajmal Kabir — (Secretary)
4. Mr Dennis Drew — Member

EXPATRIATE SERVICES DEPT

1. Mr Peter Sidney — Chairman
2. Mr James Campbell — Member
3. Mr George Canaan — (Secretary)
4. Mr Charles Paton-Philip — Member
5. Mr Hyder Rizvi — Member

STAFF LOANS

1. Mr M A Hai — Chairman
2. Mr A A Siddiqui — Member
3. Mr M Jaffar — (Secretary)

REGIONAL PERSONNEL DEPT

1. Mr A J Orriss — Chairman
2. Mrs M Skouras — Member
3. Mr A Murray — Member
4. Mr C Bennett — Member
5. Mrs A McKerrill — (Secretary)

ACCOUNTS CONTROL DEPT

1. Mr T A Nayani — Chairman
2. Mr Z A Khan — Member
3. Mr P J Acharya — Member
4. Mr M A Ghaffar — Member
5. Miss Anis Mitha — Secretary
6. Mr Anwar Patel — Member
7. Mr P Golding — Member

SYSTEMS & OPERATIONS DEPT

1. Mr G S Rao — Chairman
2. Mr D Cheetham — Member
3. Mr A E D Evans — Member
4. Mr G W R Knight — Member
5. Mr D M R Price — (Secretary)

INSURANCE DEPT

1. Mr S M Farouk — Chairman
2. Mr M J Briant — Member
3. Miss G M Merchant — (Secretary)
4. Mr S M Ahmed — Member
5. Mr P M Sellwood — Member

STATIONERY, PRINTING & REPROGRAPHICS DEPT.

1. Mr A Faizan — Chairman
2. Mr Hasan Rizvi — Member

3. Mr I O Patel — Member
4. Mr R A Sabir — Member
5. Mr J Hernandez — Member
6. Mr Shahid Siddiqui — Member
7. Mr Ilyas Mayet — Member
8. Miss J Ruane — (Secretary)
9. Miss M Patel — Member
10. Mr H K Amin — Member
11. Miss S Begum — Member
12. Mr A Patel — Member

ADVANCES CONTROL DEPARTMENT

- | | |
|-----------------------|---------------|
| MR. M.H. SHAIKH | — Chairman |
| MR. M. ASHCROFT | — Member |
| MR. S.C. BATRA | — Member |
| MR. J.A. BULBECK | — Member |
| MR. J.B. DAVE | — Member |
| MR. N.A. DINSHAW | — Member |
| MR. M.D. HAMID | — Member |
| MR. N.C. HAWKINS | — Member |
| MR. M.A. ISLAM | — Member |
| MR. A.J. KAINTH | — Member |
| MR. C.K. KOTIAN | — Member |
| MR. N.A. MALIK | — Member |
| MR. N.V. HATH | — Member |
| MR. J.S. SHRINGARPURE | — (Secretary) |
| MR. F. SYED | — Member |
| MR. MJE. TYRRELL | — Member |
| MR. B.K. WADHWANI | — Member |

SERVICE TYPE

SUSHMA PATEL, Manager's Secretary for the past 3 years, sees her role now to become more involved with human/management aspects of the branch.

MR S MODESHIA, senior cashier, who comes in from Rugby each day, enjoys the customer contact at the cash desk.

"There's no initiative is A/Cs clerk)

MRS ANJANA PATEL (Advances Clerk) has profited from her years at the branch and has formed a strong team with MRS KALPANA PATEL, who has gained from their lively partnership.

MRS SAFAA SOLIMAN enjoys the "broad spectrum of cultures" in BCC and sees the "customer as a person first, not just a number".

MRS INDUMATI PATEL (clearing clerk) thrived in the happy atmosphere.

MR ASHOK PATEL, A/Cs clerk, has found his 4 years with Marble Arch very enjoyable.

"BCC offers a bright future for us all", DEVYANI SUTHAR, the telephone voice of Marble Arch.

MAYURI PATEL (Bills Clerk) enjoys the variety and opportunities BCC offers.

Standing in the Place de la Concorde, the tree-lined avenue of the Champs-Élysées irresistibly focuses a visitor's gaze towards the Arc de Triomphe beneath which glows the everlasting flame of the Unknown Soldier. Like Paris, London has its 'Arc', standing at the corner of Park Lane and Oxford Street, testament to the splendour, and in whose shadow lies one of the most interesting branches of the UK Region. BCC Marble Arch and carefully nurtured thereafter by Mr. I.K. Patel, under an experienced hand growth has been considerable and the branch is now one of the most active in the region, clearing vouchers a day, ¼ million a year! In many respects, of all the branches BCC most closely resembles a clearing bank in terms of sheer scale and type of clientele. Marble Arch is particularly well-known for its success in the hotel and catering sector, with the range extending to newsagents and confectionery stores as well as a number of retail outlets. Mr. Patel has always enjoyed great support for Marble Arch as we know it today; the 30 staff are notable for their service and their deep sense of loyalty. Many are veterans, having been with the branch for years or more at the branch. Stability is one of the keystones having been built in its nine years of existence. The branch's successful tenure, and with the invaluable contribution of Mr. P.S. Biswas, has created the springboard from which the branch, under the leadership of Mr. P.S. Biswas, is set to take off. The branch is now looking for a new era, starting with the first year of marketing, and moving towards a new achievement and growth. The potential that lies within the branch of success have been

blossom, whilst the pillars of Marble Arch remain secure

burns brightly between the optimistic flames

UNKNOWN



Few
Marb
sown

WELDS PROFIT

time to get bored, and
awarded" (SURBHI VYAS,

MR ROOMAN JAFFER, responsible for Foreign Trade, was unfortunately on leave at the time of our visit, as were both MR S.J. PATEL (accounts clerk) and MRS N.R. PATEL (L/C clerk).

TARUNA MAGECHA feels the training to be very effective in BCC, giving opportunity to take on responsibility.

RAY MALIA, the permanent relief officer! enjoys particularly his involvement in the legal aspects of banking.

Recently joined from Nat. West, KANAK DESAI is adding his experience in a lively and thoughtful way to L/Cs and L/Gs.

KEITH JACKSON, footballer and recently confirmed school-leaver thrives in the busy atmosphere of Cash & Deposits Department.

Currently introducing the new A/C opening file system, MRS P.P. PATEL praised the staff's "understanding and cooperation".

CARL FORBES, in the 6 months spent at the branch, has been impressed by the efficiency and neatness which are hallmarks of the Marble Arch style.

MRS ANSUYA PATEL finds her work interesting.

MR REBELLO, one of the stalwarts of the branch, is responsible for perhaps the busiest area of the branch, where his many years of experience are invaluable.

MISS NITA UNADKAT, typist, is looking forward to the future, and to fresh challenges.

The appropriately named YAZDI BANKWALA is a firm believer in delegation and improving the quality of his staff.

HEMA COWING, Cashier — "We should offer the customer the best." We wish Hema all the best with the forthcoming birth of her first child.

In keeping with its reputation as a training branch, Marble Arch has three Graduate Trainee Officers — ADIL KHAN, MOHSIN HAFIZ and RAVINDER MISRI.

ZIA AHSAN, Assistant Manager, aims to make himself superfluous by further improving the quality of the whole branch.

The feeling that the BCC culture is "based on very human principles" was expressed by ASHOK RUGHWANI, Advances Officer.

TIM WESTLAKE
KEN, HIGH STREET

Superbrain

1. Arrange the following ten BCC symbols in five straight lines, such that each line contains four symbols each, the lines or rows may cross each other.



2. Nine VISA cards are in a square enclosure. Construct two more squares so that each VISA card will become isolated by itself.



3. Here is a quick puzzle with a twist. Do not take it at its face value. There are three errors in the following sentence. Can you find them?
"Sugestion for the month of March 1984 was, how to boost our sales of Travellers Cheques."

whit are your suggestions for the forthcoming months?"

4. After a hold-up, not being content with money, an eccentric yet intellectual bank robber held the Chief Cashier as a hostage. He orders him, "make a statement. If what you say is true, you will be hanged. If it is false, you will be shot" What does the cashier say that saves his life?
5. What is the final product of the following:—
 $(x-a)(x-b)(x-c) \dots (x-z)$
Only a basic knowledge of mathematics is required for this puzzle.
6. After a nuclear holocaust, one of the few remaining survivors comes to a fork in the road. He does not know which way to go to reach the United Nation's sanctuary. There are two men at the fork, one of whom always lies whilst the other always tells the truth. The poor survivor, however, does not know which is which. He may ask one of the men only one question to find his way. Supposing you are the survivor; what will be your one and only question and which man would you ask?

(Answers on another page)

Contributed by: Z. KAPADIA
Management Services Division

1984 —

The Year of Marketing

Marketing must be one of the least understood business terms. There are as many definitions of marketing as there are organisations involved in it.

It will be then advantageous if a definition can be agreed. The one given below seems particularly opposite to the marketing of financial services and is based on a definition used in the Institute of Bankers' Ernest Sykes Memorial Lecture in 1969.

"Marketing is that part of management activity which seeks out and satisfies consumer demand by directing the flow of financial services profitably to selected market segments".

Perhaps the key phrase in the definition is 'seeks out and satisfies'. This phrase requires a manager to take positive steps. Marketing is an activity, not merely an abstract concept which is satisfied by the production of more forecasts and budgets.

Marketing plans lie at the heart of every company's revenue-earning activities. Therefore the following might be of assistance in the identification of the individual elements of the marketing mix and the combination of these to produce a viable total plan.

1. Isolate the external and internal factors critical to the Branch/Department success.
2. Identify market-centred opportunities.
3. Set realistic objectives.
4. Devise strategies to achieve the objectives.
5. Measure the differences between the quantified objective and the actual achievements.
6. Modify the objectives, if necessary, and the strategies.

A. MURRAY
PERSONNEL DEPT.

CLASSIFIED COLUMN FOR SALE

A skilfully extended semi-detached property in Whitton Avenue West, Greenford, within 10 minutes' walk of the Piccadilly Line Station and shopping parades.

Two bathrooms, three bedrooms, two with fitted wardrobes. Through lounge, 15' 8" fully-fitted kitchen with breakfast area. Full gas central heating, new aluminium double glazed windows throughout, security alarm, ample power points, L-shaped garage.

FREEHOLD: £54,950

If interested, please contact Miss Yasmeen Amirali, Regional Inspection, on 01-937 6936.

BUREAU DE CHANGE — TOP 3 BRANCHES

The following branches achieved the top Bureau De Change sales during April 84.

Hyde Park
Park Lane
Kensington High Street



EDITORIAL BOARD

Basheer Chowdry — Regional Office
Robert Denby — Brompton Road
Malcolm Leader — Kensington High Street
Kamran Rizvi — Park Lane
Alan Speed — The Academy
Karen Thrower — Regional Office

Family members are requested to send their contributions (letters, articles, suggestions, clippings, news items) for 'Journey 84' to any member of Editorial Board.

MARKETING ACTION

The following extracts taken from the Marketing Committees represent the quality and momentum of the marketing action of the Region.

Mr. Ali felt that there was a need to link "philosophical deliberations" to realities, to "imperatives of marketing" which is what we were here for. The line in Vienna agenda: "Every member of the family to contribute in producing some accounts, some deposits, some business", sounded like poetry to him, with a hypnotic effect. It had a message, an invitation, an appeal to all the members of BCC family to rise to the occasion, to contribute their mite with energy and positivity — to interfuse. Miss Boon remarked that although 1984 has been called the 'year of marketing' in fact every year has been a year of marketing since the formation of BCC. This is clear by the way in which the organisation had grown. Mr. Ali commented that behind the stress on 'marketing' lay the intention to tighten up all areas, bring consolidation. He added that marketing, as against profit, had wider connotation, spanned wider areas, implied also increase in profit and profitability and most important, stood for involvement of greater number of people.

CROMWELL ROAD, LONDON BRANCH

Our dealings with clients should be free of any type of intellectual, social, economic or racial complexes. We should always feel the strength that is BCC — our vision of marketing and our effectivity would change if we convinced ourselves of this fact. Engender a desire and produce through this. There is a change taking place within BCC — as the marketing letter from Mr A Shaikh highlights, we should start preparing ourselves for the types of categories that have been outlined, for example, developing relationships with affluent professionals.

The combination of graciousness, aggression and dignity is the key to dynamic marketing. That is what we need to grow to be tomorrow, our psyches have to be prepared, are we satisfied by being BCCI's yesterdays? The BCCI of tomorrow if we do, that lets create within ourselves a vacuum and fill this with energy — lets equip ourselves psychologically. Lets be open to this idea and be taken over by BCC.

CROMWELL ROAD, LONDON BRANCH

The Committee chose to introduce the "Account Manager" concept whereby each officer would be allocated several valued accounts to look after. This would create a central point of reference for our valued clients and create an even more personalised service. We would discuss the new "Account Manager" concept in more detail and develop a strategy to implement this concept with immediate effect. Naturally further discussions will have to take place and will be reported in subsequent meetings.

CROMWELL ROAD, LONDON BRANCH

Miss Walker gave her understanding of the subject 'Demands of our Success' and referred to control and discipline, punctuality and telephone mannerisms. She pointed out that often contact by phone was the first impression one gained of BCC and if that was not up to mark then a bad impression of the bank altogether was formed. Although generally phone calls were attended to quite promptly, everybody was asked to respond with efficiency, clarity and courtesy. Punctuality in coming to the office was greatly emphasised.

On 'Understanding your client', Miss Walker said that it was of importance to look deep into the client and his business requirements. She went on to say that vigilance is probing into the activities and, Mr Nasrullah Khan added, to encash on developing and materialising the relationship.

NATIONAL MARKETING TRAINING COMMITTEE

Mr C L Johnson suggested that it might be an idea if BCC were to hold periodic seminars on the line of those given by the London Chamber of Commerce. These could be held on the 3rd Floor and our various country heads could be involved as speakers, as well as through our numerous contacts, representatives of the appropriate countries from the embassy's could be invited as guest speakers. In this type of event, participants of businesses involved in these countries (which could be gained from previous Chamber of Commerce functions) could be invited and a buffet luncheon served. The idea received enthusiastic support from the members who felt it would be an extremely good publicity exercise which could attract various new customers, as well as become a feature which companies might look forward to."

EAST HAM, LONDON BRANCH

It was pointed out that by designating 1984 as 'The Year of Marketing' all members of the BCC family had, of their own free will, bestowed upon themselves, a responsibility which encompassed every aspect of the BCC concept in totality. Mrs. Khan informed the Committee that BCC was to be 'The Vigilant Bank' and emphasised the significance of the title. The quality and practice of vigilance would no doubt attribute to transforming with greater success the impossible into possible, the unknown of today into the known of tomorrow and the unreal and invisible into a tangible and visible reality. Vigilance was not only to be taken in its commonly understood meaning in the preventive sense of averting loss but also in its many other positive forms — vigilance of the inherent qualities of others and the search within oneself; vigilance of opportunities around us; vigilance of trends of the market place; vigilance of the potentials of future — the total awareness with the use of all the senses given to us by God.

SPORTS NEWS

BCC CHESS NEWS

Since the last issue, the First Team have played three further games and lost them despite good individual performances. Unfortunately this has been the pattern of results so far this season with one, two or even three individual wins but never quite enough to win the overall match. It is not surprising therefore to learn that BCC are bottom of the Second Division.

It may however, surprise you to know that we have only 7 or 8 Club Members who are able to attend regularly. This explains the reason for our performance this season, particularly since we need six players for each match in the Second Division, and four players for our Second Team in the Fourth Division.

Consequently we need a much broader base from which to select the Teams therefore new members are urgently required - preferably those of you who are acquainted with the Game of Chess.

Those of you who don't know the game but would like to learn, are also welcome as facilities are available for tuition.

We always meet in the Staff Restaurant in Cunard House every Tuesday from 5.30 p.m. YOUR CHESS CLUB NEEDS YOU!! WHY NOT COME ALONG.

On a positive note - Congratulations to J. VALENTINE (TAXATION) and J.C. SKIPWORTH (LEGAL) on winning their way through to the Quarter Final stages of the Individual K.O. Tournament after hard fought but worthy victories over their opponents.

MORE NEWS OF THEM AND LEAGUE PERFORMANCE IN LATER ISSUES.

L.J. BARRINGTON

"THE WINNING SPIRIT"

April 7th 1984

National Westminster Bank 1
B.C.C.I. 5

The B.C.C.I. Football Club was inaugurated to the London Banks Football Association in 1982 and immediately made its mark, by winning the Division 7 championship, with its prize of the Morgan Guarantee Jubilee Cup.

The 1983-1984 Season presented a fresh challenge, as we were promoted to Division 6 and thereby faced stronger opposition from the Major Clearing Banks and other International Institutions. However, the momentum of the previous years achievement continued and with an unbeaten record, we are again "CHAMPIONS".

The title was clinched, with a stunning display against the National Westminster Bank. Goals were scored by Man of the Match, Micael Baillard, Team Captain, Doug Veit and Leading Goal Scorer, Narinder Dheir. Although the overall Team Performance was the major factor, in this decisive victory.

On the 1st of June, 1984, the Team will be presented at an official League Reception, with the Division 6 Champions Trophy, which will be on display to all Staff and Customers of the Bank for one year.

STOP PRESS:-

The B.C.C.I. Football Club Annual General Meeting will be held at 6. p.m. on 21st May, 1984 in the Staff Canteen, Leadenhall Street. All members of Staff interested in the future of our club are invited to attend.

R O QUINN EDGWARE ROAD
T G McCARTHY CLUB SECRETARY

B.C.C. CRICKET CLUB

The B.C.C. Cricket Club played its first match of the season on Sunday, the 6th May 1984 against Pakistan International Airlines XI (P.I.A.). It was played on a cold and windy afternoon at Robin Hood Roundabout.

B.C.C. won the toss, decided to bat and scored 212 runs for the loss of only two wickets in a 35 overs match. Shahid Mian, opening the innings with Shahid Ashraf scored an unbeaten century and demonstrated once again what a reliable batsman he is. The latter playing his first match for the Bank scored a fluent and a flawless 34 runs. His inclusion into the Club would further strengthen the batting order. Mr Hasan from Protocol Department, also playing his first match for the Bank gave a good support to Shahid Mian. The Club looks forward to seeing Mr. Hasan taking a lot of wickets with his appreciable spin.

P.I.A. batted needing six runs an over to win. They showed some determination, but faltered to the inswing bowling of Mubashar Butt who dismissed five of their batsmen. They scored a total of 132, and B.C.C. won the match by 80 runs. It is hoped that P.I.A. would field a strongerside for their return match.

M.D. HAMID
B.C.C. Cricket Secretary

FAMILY EVENTS

MARRIAGES

LEADENHALL STREET

Retail Unit 'We would like to offer our sincere best wishes and congratulations to Mr. S.A.M. Mehdi of Retail Unit, who was married recently.

Central Unit 'Our sincere congratulations to Miss Patricia E.E. Hobbs who became Mrs P.E.E. Donovan on 7th April 1984.

TRANSFERS

Miss S. Islam has been transferred from Kensington High Street Branch to Hyde Park Branch.

Mr. P.E. Platts has been transferred from Charing Cross Branch to Commercial Road Branch.

Mrs. K.L. Doherty has been transferred from Leeds Branch to Retail Unit, Leadenhall Street Branch.

Mr. R. Farquhar-Thompson has been transferred from Central Unit, Leadenhall Street to Brighton Branch.

Mr. R. Zuberi has been transferred from Mark Lane Branch to CSO Treasury.

Miss T. Riaz has been transferred from Mark Lane Branch to Regional Office Management.

Miss L.A. Rehling, a Regional Office Trainee has been posted in CSO Travellers Cheques.

Mr. W.M. Hick, a Regional Office Trainee, has been posted in Central Unit, Leadenhall Street Branch.

Miss A.J. Gill, a Regional Office Trainee, has been posted in Central Unit, Leadenhall Street Branch.

Miss A. Peach, a Regional Office Trainee, has been posted to CSO Travellers Cheques.

Miss B Dave, a Regional Office Trainee, has been posted in Queensway Branch.

Miss D Edwards, a Regional Office Trainee, has been posted in Piccadilly Branch.

Miss J Godbole, a Regional Office Trainee, has been posted in Central Unit, Leadenhall street.

Mr K N Jackson, a Regional Office Trainee, has been posted in Marble Arch.

Miss L F Stanford, a Regional Office Trainee, has been posted in Kensington High Street.

Miss H A Perrins has been transferred from Colmore Row, Birmingham to Handsworth, Birmingham.

Mr. P. Intranova and Miss F.E. Griffiths, both Regional Office Trainees, have been posted in Mark Lane Branch.

Miss M. Virgo, a Regional Office Trainee, has been posted in CSO Travellers Cheques.

Mr. T.N. Sharp, a Regional Office Trainee, has been posted in Retail Unit, Leadenhall Street Branch.

Mr. J.J. Gohel has been transferred from Regional Office to Africa II Desk in CSO.

The following people have been placed in the first batch for a special training scheme:

Mr E A Estasy of Corporate Unit, Leadenhall Street

Mr V K Swami of Manchester

Mr A Shabanzadeh of Newcastle

Miss Y Qadri of Brompton Road

Mr S M Shah of Queensway

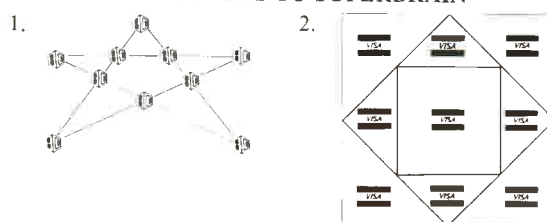
Miss M Ziaullah of Oxford Circus

Mr T P Burns of Central Unit, Leadenhall Street

Mr R N Siddiqi of Central Unit, Leadenhall Street

Mr A E Yousuf of Central Unit, Leadenhall Street

ANSWERS TO SUPERBRAIN



1. You must have discovered the two obvious spelling errors. But the third error is that there are only two errors.
2. The bank cashier says, "I will be shot". If this were true, he would, under the wording of his sentence, be hanged. But that you know would be contradictory. If it were false, however, he would be shot. This is also contradictory. The bank robber is therefore, compelled to release the cashier, so he hopes, anyway.
3. If you write out the full equation, then you will realise that one of the terms is $(x - x)$, which equals zero which gives us an answer of zero.
4. At first it appears that there is no way with only one question, to find out whether the person asked is the liar or the truth teller, and also whether the fork in the road is the right one or the wrong one. The possible solution is therefore to ask a question whose answer will not depend on which person is asked, e.g. with the idea of double truth or double falsehood. The question you should ask is, "If I were to ask your brother, is this the way I should go, what would he have said?" The reply of both brothers will be the same, i.e. If their answer is "yes" then in reality that is not the correct way. You should go the other way. Alternatively, if their reply is "No", then that is the correct way, you would proceed.

PERFORMERS IN BCC TRAVELLERS CHEQUES SALES

In Managers' Letter No.8 of 1983 a special sales campaign of our Travellers Cheques was launched during the months of June to September 1983.

We are pleased to announce that the following staff have been given special prizes for their achievement during the special campaign:-

LONDON BRANCHES

- | | |
|-----------------------|------------------------|
| 1. Miss Tasneem Riaz | Mark Lane |
| 2. Mr. Mansoor Shah | Queensway |
| 3. Mr. H. Shaarbaf | Kensington High Street |
| 4. Mrs. Hamida Obaray | Brompton Road |

PROVINCIAL BRANCHES

- | | |
|-------------------|-----------|
| 1. Mrs. P. Hallam | Liverpool |
| 2. Mrs. S. Dutton | Liverpool |

No member of the staff at Regional Office and Leadenhall Street Branch qualified for a special prize.

The following Officers' efforts have been recognised in boosting Travellers Cheques sales:-

- | | | | |
|---------------------|-----------------|---------------------|-------------------|
| 1. Mr. Naseem Ahmed | Hyde Park | 6. Mr. S. Mirza | Edinburgh |
| 2. Mr. S.K. Gilani | Tooting | 7. Mr. V. Thapar | East Ham |
| 3. Mr. C.G. Kanabar | Wigmore Street | 8. Mr. D.R. Vekeria | Leadenhall Street |
| 4. Mr. A.K. Nath | Regional Office | 9. Mr. M.J. Sadjadi | Regional Office |
| 5. Mr. M.H. Malik | Wolverhampton | 10. Mr. S.S. Bassan | Wolverhampton |

CONGRATULATIONS TO ALL OF THEM!

Now that the peak holiday season is about to start, it has been decided that a special effort should be made to increase the sales of our Travellers Cheques during the months of June to September by encouraging all staff members to participate in the effort. We are sure that everyone in the Region can be associated in the sales efforts.

It has been decided to recognise the individual efforts put in by the members of the BCC family for achieving BCC Travellers Cheques sales. The results achieved by the Officers will be recorded in their personal files and taken note of in the future assessment. For the non-Officer staff, special prizes will be awarded to the ten top performers. Sales per individual should be at least £100,000 (or US\$150,000) during the campaign period in order to qualify for consideration for an award. In order to ensure that the awards are evenly spread throughout the Region, the following categories will be kept in view while nominating the recipients:-

Leadenhall Street Branch
and Regional Office

2 Prizes

Branches (Group A)
(Group B)
(Group C)

3 Prizes
3 Prizes
2 Prizes

A list of Branches under each Group is given hereunder:

GROUP A	GROUP B	GROUP C
Berkeley Square Brompton Road Commercial Road Cromwell Road Edgware Road Hyde Park Kensington High Street Marble Arch Mark Lane Oxford Circus Park Lane Piccadilly Queensway Sloane Street Trafalgar Square Wigmore Street	Brighton Charing Cross Road Ealing East Ham Earls Court Road Green Park Hounslow Kilburn Oxford Street Slough Southall Swiss Cottage Tooting Wembley	Birmingham, Colmore Row Birmingham, Handsworth Blackburn Bradford Coventry Douglas, Isle of Man Edinburgh Glasgow Leeds Leicester Liverpool Manchester Newcastle-Upon-Tyne Wolverhampton

LET EVERYONE OF US PARTICIPATE IN THE EFFORT!