

Ref: HO:GM(A):10-Diary-Calendar-06:2007

Date: 05.02.2007

From: General Manager (Admn)

To: All RMs & ARMs

Re: Diary & Calendar for the year 2006 – Sold/Distributed

Diaries & Calendars for the year 2006 were sent to you as per your requisition with relevant advice from H.O. for selling/distribution among the Field Workers and Distinguished Persons.

The information as per enclosed sheet for Diary and Calendar are required to determine the exact cost of Diary and Calendar taking into consideration of its sale, non-sale and stock at hand. This information should reach the undersigned latest by **15th of February, 2007 positively for placement the same before the Managing Director.**

Please treat this as most urgent.

(K Chakraborty)

General Manager (Admn)

Encl: As stated

DIARY FOR THE YEAR 2006 - SOLD/DISTRIBUTED

Region	Total No. of Branch/Office including R.O.	Total No. of Diaries Received	Total cost Debited (Rs.)	No. of Diaries sold	Amount (Rs.)	No. of Diaries distributed free of cost	Cost of Diaries distributed
East-I							
East-II							
North-East							
North							
South-I							
South-II							
South-III							
S-Central							
West-I							
West-II							
Total							

CALENDAR FOR THE YEAR 2006 - SOLD/DISTRIBUTED

Region	Total No. of Branch/Office including R.O.	Total No. of Calendar Received	Total cost Debited (Rs.)	No. of Calendar sold	Amount (Rs.)	No. of Calendar distributed free of cost	Cost of Calendar distributed
East-I							
East-II							
North-East							
North							
South-I							
South-II							
South-III							
S-Central							
West-I							
West-II							
Total							

HO:GM(A):RMR:10:PQR:2007

15.01.2007

General Manager (Admn)

All RMs & ARMs

Re: Regional Performance Quick Reference Card

Enclosed please find a format of "REGIONAL PERFORMANCE QUICK REFERENCE CARD", with the request to you all to fill it up properly in every month duly furnishing the required information and send to us the same positively by 10th of the following month for our onward submission before the Director (Corp. P&S).

Accordingly, you are requested to send us the first report i.e., for the month of December, 2006 in such a way so as to reach us the same latest by 22nd January, 2007 without fail.

Reports for the month of January 2007 and onwards must reach us by 10th of the following month.

This may please be given due importance.

(K Chakraborty)
General Manager (Admn)
Encl: As stated

Cc: Director (Ops)
Cc: Director (Corp. Planning & Strategy)
Cc: Vice President (Client Acquisition & Marketing)
Cc: Vice President (National Sales)

REGIONAL PERFORMANCE QUICK REFERENCE CARD
REGION NAME:

“WHAT KEEPS YOU AWAKE AT NIGHT”

RUN DATE:

PARTICULARS	WHAT DO WE MEAN? {CLARITY}	PERFORMANCE (RESULT)	
		CURRENT MONTH (CM)	PREVIOUS MONTH (PM)
Management Cost Reduction Measures	How much cost you have saved in the month w.r.t. Budgeted cost		
Branch Cleanliness	Identify the number of Branches (with name) which is clean and is as per Branch Signages and Posters.		
FPD Business	What is the collection of the MONTH and % of the growth w.r.t. number of case in month.		
Initiator / Booker Engagement Level [AVG per BRANCH]	How many persons (field workers) at Branch are engaged in FPDB and what is their productivity w.r.t. number of case in month.		
HITOISHI	How many SFG recruited and retained. What is their productivity (Rs thousand) per month:- RNBC: FPD:		

HO: Dir (Ops): 10: RMR: SPL: 2006.

22.12.2006

Director (Operations)

All R. Ms & A. R. Ms

Re: Enquiry facility of Certificates and Maturity/ Pre -Maturity status in PIIS at Branch level.

Facility for enquiry at Branch level of any Certificate status and also the payment status/ payment details of any Maturity/ Pre – Maturity case has been made available through Central Enquiry under 'Enquiry Corner' in PIIS, which consists of the following sub items:

- ❑ Branch Certificate Enquiry
- ❑ Agent's Enquiry
- ❑ CMC Payment.

Hence, payment status / payment details of any Maturity/ Pre – Maturity case settled from CMC/ RMC can also be viewed in the system at the concerned Branch by clicking to 'CMC Payment' option.

This may please be intimated to all Branches/ Offices in your respective Regions.

(B. Lahiri)
Director (Operations)

CC: G. M. (IT & CS)
CC: G. M. (Admin)
CC: G. M. (B. O. S)

HO:DGM(A):RMR:10:Corp.Prof-Crcl-life:2006

16.11.2006

Dy. General Manager (Admn)

All RMs,ARM(W-II) & AMCD I/C(Blr.)

Re: Retaining and distribution of Corporate Profile titled as "75 Years of Trust" and a book titled as "Circle of Life"

We are pleased to forward herewith required number of Corporate Profiles titled as "**75 Years of Trust**" and books titled as "**Circle of Life**" as furnished hereunder alongwith letter No: HO/PR/D(CP&S)/2006, dated 30.10.2006 addressed to all Regional Managers by the Director (Corp. P&S) and letter No: HO/ PR/D(CP&S)/2006, dated 30.10.2006 addressed to all Branch Managers by the Director (Corp. P&S), with the request to arrange for providing 1 (one) copy of each item to your A.M.C.Ds and 2 (two) copies of each item to all Branches in your respective Region by retaining 10 copies of each item at your Regional Office. Please get required number of copies Xeroxed of aforesaid letter addressed to the Branch Manager by the Director (Corp. P&S) and send one copy to each Branch alongwith the documents.

The aforesaid letters are self explanatory which should be gone through minutely by all concerned for doing the needful.

REGIONWISE DISTRIBUTION CHART

Region	No. of Corporate Profile and Circle of Life			
	Regional Office	A.M.C.D.	Branches (2 copies of each item for each Branch)	TOTAL
East-I	10 of each item	8 of each item	68 of each item	86 of each item
East-II	10 of each item	2 of each item	22 of each item	34 of each item
North-East	10 of each item	4 of each item	48 of each item	62 of each item
North	10 of each item	5 of each item	60 of each item	75 of each item
West-I	10 of each item	1 of each item	20 of each item	31 of each item
West-II	10 of each item	2 of each item	18 of each item	30 of each item
South-I	10 of each item	1 of each item	10 of each item	21 of each item
South-II	10 of each item	2 of each item	22 of each item	34 of each item
Blr. Unit	10 of each item	2 of each item	16 of each item	28 of each item
South Central	10 of each item	3 of each item	26 of each item	39 of each item
	100 of each item	30 of each item	310 of each item	440 of each item

(K Chakraborty)

Dy. General Manager (Admn)

Encl: As stated

Cc: D(Ops)/D(CP&S)/GMs(P&B) & (Mktg)/DGM(PR)/CM(Brand)

HO:DGM(A):RMR:10:Merchandizing Items:2006

03.11.2006

Dy. General Managers (Admn)

All RMs,ARM(W-II), AMCD I/C,Blr.

Re: Supply of Branded Merchandizing items for selling to the Smart Guides

As per your requisition, the Branded Merchandizing items as detailed in the enclosed statement duly furnishing the item-wise selling price of each unit, are being forwarded herewith to you for selling to the Smart Guides pertaining to your respective Regions for further assistance and support in their marketing and business promotional efforts, especially keeping in view of Platinum Jubilee Year of the Company after passing necessary adjustment in your books of Accounts. Required No. of articles may please be sent to the respective Offices in your Region.

The relative ADVICE will follow soon.

Please acknowledge receipt of the materials.

(K Chakraborty)
Dy General Manager (Admn)
Encl: As stated

Cc: Director (Ops)
Cc: Director (Corp. P&S)
Cc: General Managers (P&B) & (Mktg.)

Cc: Dy. General Manager (A/cs) – with the request to issue necessary Advices to the Regional Offices

Cc: Dy General Managers (CMC), (Insp), (PR)
Cc: Chief Manager (Brand)

HO:DGM(A):RMR:10-Distbn.Tie:2006

02.11.2006

Dy. General Manager (Admn)

All RMs,ARM(W-II),AMCD I/C (Blr.)

Re: Distribution of Ties to the designated employees at Regional Offices, Branches and Service Centres

To commemorate the 107th Birth Anniversary of Late Shri Radhashyam Roy, the Founder of the Company on 11th November, 2006, it has been decided by the Management to provide with a branded TIE of the Company to all designated Officers at Regional Offices, Branch Offices and Service Centres such as, Regional Managers, Regional Accountants, Regional Personnel Managers (Officers), Regional Marketing Managers (Officers), A.M. C.Ds, Branch Managers, Officers Incharge, Branch Accountants (Accounts Officers), Branch Marketing Officers. In absence of any of the above-said designated Officers at the Branches, the spareable Tie should be provided to the Specified Person (S.P), if posted at the Branch.

Hence, we are forwarding herewith the Ties as furnished hereunder with the request to make proper distribution of the same to the employees as said herein-above and confirm us in writing the complete distribution.

<u>DISTRIBUTION DETAILS OF NO. OF TIE</u>				
REGION	R.O.	A.M.C.D.	Branches/ Service Centres (3 Nos. for each Office)	TOTAL
East-I	5	8	102	115
East-II	5	2	33	40
North-East	5	4	72	81
North	5	5	90	100
West-I	5	1	30	36
West-II	5	2	27	34
South-I	5	1	15	21
South-II	5	2	33	40
Blr. Unit	5	2	24	31
South-Central	5	3	39	47
Grand Total				545

Kindly acknowledge receipt of the same.

(K. Chakraborty)

Dy. General Manager (Admn)

Encl: As stated

Cc: Director(Ops)/Director (Corp. P&S)/General Managers (P&B) & (Mktg.)/Dy.Gen.Manager(PR)
Cc: Chief Manager (Brand) – She is requested to hand over 545 No. of Ties to Mr. Ashok Dasgupta for his onward transmission to the destination.

Cc: All Branch Managers

HO:Dir(Ops):RMR:10:Spl:2006

23.10.2006

Director (Ops)
I/C(Blr.)

All RMs, ARM(W-II) & AMCD

Re: Live telecast of 75th Foundation Day ceremony of the Company at H.O. on 25th October, 2006

It has already been informed to you all through our I.O.M. No: HO:Dir(Ops):RMR:10:2006, dated 17.10.2006 that the 75th Foundation Day of the Company will be celebrated at 11.00 a.m. on 25th October, 2006 (Wednesday) at H.O., 3, Esplanade East, Kolkata-700 069.

Shrimat Swami Smarananandaji Maharaj, General Secretary, Ramakrishna Mission, his holiness Shri Shri Ravishankarji of The Art of Living, Shri D. Basu, the respected Chairman, other respected Directors and dignitaries will grace the occasion. Live telecast of the celebration programme can be viewed (without audio) at all Branches/Offices of the Company across the country through PIIS.

All offices in your respected Regions may be advised to keep contact with the concerned RCC Co-ordinators to get necessary guidelines for viewing the live telecast of the said ceremony through PIIS from their concerned Offices, if they desire so.

(B Lahiri)
Director (Ops)

Cc: Managing Director
Cc: Director (Corp. P&S)
Cc: General Managers (EDP), (P&B), (Mktg.)
Cc: Dy. General Managers (Admn), (PR)

HO:Dir(Ops):RMR:10:2006

17.10.2006

Director (Ops)

All RMs,ARM(W-II) & AM-CD I/C,Blr

Re: Celebration of the 75th Foundation Day of the Company on 25th October, 2006

As per our traditional practice, this year also the Company is going to celebrate its 75th Foundation Day on 25th October, 2006 (Wednesday) which happens to be a holiday on the account of Id-Ul-Fitre. For this purpose, a meeting has been arranged at 11.00 A.M. at H.O., 3, Esplanade East, Kolkata-700 069 to offer tribute to the Founder.

Shrimat Swami Smarananandaji Maharaj, General Secretary, Ramakrishna Math & Ramakrishna Mission and his holiness Shri Shri Ravishankarji of The Art of Living will light the Holy Lamp. Mr. D. Basu, Chairman, other Directors of the Company and dignitaries will also grace the occasion.

To celebrate the day in the Regions too, all of you are hereby requested to make following arrangements at your respective Regional Office as well as at all the Branches/Offices under your control.

- i) All offices in your region should be cleaned properly in order to give a dignified and impressive look.
- ii) The Portraits of the Founder Late R. S. Roy, Late K. K. Chatterjee, the illustrious Late B. K. Roy and the other former stalwart Late H. K. Sen should be garlanded at all offices in the Regions on 25.10.2006.
- iii) A small meeting of all Officers and staff members and selective Sr. Field Workers may be arranged at each office at a suitable time where the Company's brief history, glorious achievement and present status may be spoken. An amount of Rs. 2,500/- (Rupees Two thousand and five hundred) only is hereby sanctioned for each office to incur towards cost of garlanding and light snacks/tea for the participants.

- iv) All Branches/Offices should be advised by you accordingly for their meticulous follow up and celebration of the day.

With season's Greetings and best wishes.

(B Lahiri)
Director (Ops)

Cc: MD/ Dir (CP&S)/P(F)/ Exe.VP (PnAB)/All GMs/ All DGMs/ All CMs

Cc: Mr K. D. Roy, DGM (PR) | They are requested to arrange for **releasing necessary**
Cc: Mr A. K. Santra, Asst. Mgr | **advertisement** in this regard and also **conduct the**
ceremony.

Cc: Mr. D. Bairagi, Incharge, Estate Dept. – He is requested to liaise alongwith his team members with M/s Arun Sign in making necessary arrangement for erecting a suitable pandle with sufficient chairs for sitting in front of Head Office main entrance. He may also ensure garlanding of the abovestated portraits and bust of the Founder and decoration with flowers etc. at H.O., Dacres Lane Office, Park Street Office etc. Main gate at H.O. is to be kept open and flowers and garlands are to be kept readily available to facilitate any person intending to offer tribute to the Founder. The Peerless Bhawan, Development Office, 5/2, Fakir Dey Lane building and C.R. Avenue building should also be properly illuminated. A competent electrician also should be made available round the clock to attend any sorts of power fault/failure or any other electrical hazards. Generator operator also should be made available accordingly.

Cc: Officer Incharge, CMC-I, Park Street

Cc: Mr S. C. Kundu, OSD (Vigilance)

Cc: General Secretaries (PEU) & (PKS) – with the request to attend

HO:Dir(Ops):Puja Holidays:RMR:10:2006

19.09.2006

Director (Ops)
Unit

All RMs,ARM(W-II) & AMCD I/C,Blr

Re: Puja Holidays at Head Office

All Regional Managers are hereby requested to take note that the Head Office and the Offices under direct control of Head Office in Kolkata will remain closed on and from 29th September, 2006 to 6th October, 2006 (Friday to Friday) on the occasion of the Durga Puja and the Lakshmi Puja.

However, Investment Department at Head Office will function during 3rd to 5th October, 2006 (Tuesday to Thursday) as usual.

FUND REQUISITION

To make necessary arrangement of Fund in advance to be required by the Branches in all Regions during the aforesaid period of holidays, all are requested to ensure reaching Head Office their specific requirements of fund **positively by 26th September, 2006.**

It may also please be noted that besides usual functioning of Investment Dept. during 3rd to 5th October, 2006, Shri Amit Roy, Banking Officer and Shri Rajib Ganguly, Asst. Mgr. will also remain present at Head Office on 4th October,2006. In case of any emergent requirement of fund for any Branch, they may contact them over phone No: (033) 2248-7298, Mobile No. 09830377427 of Shri Amit Roy, B.O.

All Branches/Offices in your respective Region should be communicated the above said points immediately on receipt of this Memo.

(B Lahiri)
Director (Ops)

Cc: MD/ Dir (CP&S)/ P(F)/ Exe.VP (PnAB)/ All GMs/ All DGMs/ All CMs/ Shri Amit Roy,BO/
Shri Rajib Ganguly, Asst. Mgr.

HO:Dir (Ops):RMR:10:Fraud:2006

15.09.2006

Director (Ops)

All RMs, ARM (W-II) & AM-CD I/C (Blr)

Re: Meticulous follow up of set guidelines in order to arrest fraudulent and untoward eventualities at all offices

Please take note that a few recent incidents at some of our Branches/Offices have caused a substantial amount of financial loss to the Company as well as irreparable damage to its records/property owing to non-compliance of relevant guidelines set by Head Office. The untoward eventualities which took place at our Halasuru S.C., Regional Maturity Cell, Hyderabad and New Delhi Branch-II have been stated hereunder in brief for information of all of you.

A) Halasuru Service Centre in Bangalore Unit

On 25th August, 2006, the Security Guard after opening the shutter of the office premises had noticed that the wooden door of the main entrance was opened and cash counter, electrical appliances, computers, UPS etc. were set on fire. The fire was also put off with the help of Police and Fire Brigade personnel. On subsequent enquiry, it was observed that some important components such as, Modem, Server, Server Node etc. were missing from the office.

It is learnt that the duplicate keys of main entrance of the office premises held by the previous Security person were not taken back from him by the office authority when he was removed from his duty at the said office. Hence it is apprehended that someone might had opened the main door with the help of said duplicate keys and entered the office. Due to non-availability of power supply the miscreants used candles from which the fire was broken out.

Advices: All RMs are hereby requested to ensure replacement of lock set of the main entrance immediately after removal of the Durwan/Security person of any Branch/Office under their control who was holding the keys of main entrance of the respective office premises.

B) Regional Maturity Cell, Hyderabad in SCR

A report from the I.C.I.C.I. Bank followed by a thorough enquiry at the Regional Maturity Cell, Hyderabad has proved that about 29 number of cheques amounting to total Rs. 67,894/- have been encashed by some unscrupulous element in his favour by tampering the names of the actual payees, through super imposing process. This has been possible only due to non-compliance of H.O. guidelines as enumerated in I.O.M. No: HO:Dir(Ops):01:2005, dated 07.06.2005 addressed to the B.Ms, City-I, Howrah & Girish Park Branches of ER-I which was later forwarded to all R.Ms on 01.08.2005 through I.O.M. No.: HO:Dir(Ops): (10):Spl:2005 for ensuring meticulous follow up at all Branches of the Company.

In the said memo it was advised to paste transparent cellophane tape on the body of the cheques covering a part of name of the beneficiary, Account No. and amount in words. This system has also duly been incorporated against sl. No. 28 of updation Memorandum, SOI-Vol.1 attached to Branch Circular No.: SOI-1&2/18/06, dated 26.07.2006.

Advices: RMs are requested to advise all Branches/Offices in their Region to pay due importance and serious attention in this area of job so that under no circumstances, even a single instrument is issued and delivered/dispatched without pasting transparent cellophane tape on the body of the cheques in the manner as advised.

C) New Delhi Branch-II in N.R.

On 24th August, 2006, operating system of the Server at New Delhi Branch-II suddenly became defunct as the same was not shut down within the specified time after the power supply was interrupted. After restoration of the operating system it was found that stored data were corrupted. While recovering the data with the help of Pen Drive, it was observed that the current data of dated 23.08.2006 was not available in the Pen Drive. It was then tried from the individual Nodes. But that too could not be possible owing to non-availability of data in the Nodes since 21.08.2006. As a result, the Branch had to make entries of transaction afresh for the date which could not be recovered.

Our daily back-up system has been arranged and introduced in such a way so that in case of non-functioning of any one of the records storing devices, alternate one can be used to recover the corrupted data. But smooth operation of the system may jeopardize if the Data Base Daily back-up procedures, as advised from EDP are not maintained meticulously on daily basis.

Advices: In order to avoid any such undesirable eventuality which took place at Delhi Branch-II, the Regional Managers are hereby requested to advise all Branches/Offices in their respective Regions either

(i) To restore the power supply with the help of Generator immediately after interruption in electricity supply and positively within the period of working capacity of UPS.

Or

To shut down the system properly within the period of working capacity of UPS.

(ii) to meticulous follow up of EDP guidelines in question of taking back-up of daily transaction at the end of every day to ensure smooth functioning of the operating system at all offices. Any lapse/deviation on the part of the Branches may lead to irreparable damage to the record keeping system of the Branch, the consequences of which may go a long way. The Daily Back-up procedures are stated as under:

- After completion of day's work, total Data Base Back-up is to be taken through the Server.
- For safe off-storing of records, daily back-up is to be taken in the Pen Drive and that is to be kept in safe custody of the Branch Manager/Accountant at their residence.
- Date-wise i.e., Monday to Friday data base back-up is to be taken through individual Nodes also at the end of every day.

All Regional Managers are, therefore, hereby requested to ensure strict maintenance of the abovestated guidelines at all Offices under their control.

(B Lahiri)
Director (Ops)

Cc: Managing Director
Cc: Director (Corp. P&S)
Cc: President (Fin)
Cc: Exe. Vice President (PnAB)
Cc: All General Managers
Cc: Chief of Internal Audit
Cc: Dy. General Managers (Admn), (Insp)

HO:Dir(Ops):10:RMR:Uncl.Mat:2006

17.08.2006

Director (Ops)

All RMs, ARM(W-II) & AMCD I/C,Blr

Re: Follow up action of Unclaimed Maturity cases

Your attentions are hereby invited to clause No. 23, Vol.-1B, Page No. 158 of S.O.I. wherein the follow up action with regard to unclaimed maturity cases has been defined as under:

- a) In case of returned undelivered Discharge Form, if the reason of return is 'person absent' the Discharge Form should be sent again after some time.
- b) The concerned Agent should be asked to follow up for the matter so that maturity payment can be made to the certificate holder.
- c) A list should be prepared for all such cases with aging in month. Branch Managers need to monitor such cases periodically.
- d) Quarterly reconciliation statement has to be prepared indicating how many cases have gone for unclaimed maturity and how many of these have been settled.

It is being observed that at many of the Branches in all Regions, the aforesaid guidelines are not being followed meticulously.

To streamline the said process in order to minimize the number of unclaimed maturity cases by settling the claims, you are hereby requested to strictly advise all Branches/Offices in your respective Regions to be very cautious in maintaining the set guidelines. Any negligence on their part will be viewed very seriously.

(B Lahiri)
Director (Ops)

Cc: GM (Fin)
Cc: DGM (Adm)

HO:DGM(A):RMR:SOI-1A:10:SPL:2006

02.08.2006

Dy. General Manager (Admn)

All RMs,ARM(W-II) & AMCD I/C(Blr.)

Re: Substitution of Agency Code No. against
deposit of subscription by Cheque

As per our existing practice, substitution of Agency Code No. is permissible against deposit of subscription by Cash/Demand Draft only. But as acceptance of deposits by cash beyond the threshold limit of Rs. 19,999/- from any single depositor has been restricted as per I.T. Rules, major part of deposit of subscriptions are expected through Cheques/Demand Drafts only. Resultantly, we have been receiving requests from different corners for allowing substitution of Agency Code No. against deposit of subscriptions by Cheques also, besides Cash and Demand Drafts.

In this context, the Director (Ops) in a sympathetic consideration of the practical difficulties has kindly given approval for entertaining change of Agency Code No. against deposit of subscription by Cheque also, subject to fulfillment of all relative conditions and formalities as defined in clause No. 19, Vol.-1A, page No. 69 of S.O.I.

However, in case of dishonour of any such cheque, sufficient care is to be taken to prevent processing of any commission. Bank charge @ Rs. 50/- towards dishonour of each cheque is to be recovered from the concerned depositor.

This facility may be communicated to all Branches/Offices in your respective Region for their meticulous follow up.

(K Chakraborty)

Dy General Manager (Admn)

Cc: Director (Ops)
Cc: General Manager (EDP) – with the request to kindly provide the facility in the system.
Cc: General Managers (P&B) & (Mktg.)
Cc: Chief of Internal Audit
Cc: Dy. General Manager (Insp)
Cc: Mr. S. Bhaumik, Member, SOI Implementation Forum – for necessary incorporation in SOI

Ref: HO:DGM(A):10:Col.Cent:2006

Date: 21.07.2006

From: Dy.General Manager (Admn)

To: All RMs, ARM (W-II) and
AM-CD Incharge (Blr.)

Re: Acceptance of collection through temporarily arranged Collection Centres

It is within our knowledge that some of our Branches often arrange to accept collection from the depositors through pre-scheduled temporary Collection Centres away from the concerned Branch Office. Those temporarily arranged Collection Centres are attended by the Officers/ Staff from the concerned Branch.

In this context, you are requested to enquire with the Branches in your Region and furnish us the following information:

- Names of the Branches under which such temporary Collection Centres are being arranged.
- Minimum how many employees (Officer/Staff) of the concerned Branch attend each such Collection Centre.
- Whether any such Centre is attended by a single person (Officer or Staff) only.
- Whether any payment to certificate holders and/or Field workers is made from such Centres.
- Whether blank cheque leaves/books signed in advance are carried to such Centres.
- Whether cash at counter/cash in transit are covered under insurance.
- Whether any collection amount and documents are taken to the residence of the attending persons

Please ensure reaching of the above-sought information to us positively by 7th August, 2006, for enabling us to prepare a standardized Modalities to be followed by all concerned Branches uniformly to run such Collection Centres.

Hope it will not be out of place to state that we have been given to understand by some untoward incidents that took place at some of such Collection Centres that the Centres are being attended by a single person only. Please keep in mind that if this practice is continued, chances of following consequences may not be ruled out:

- The attending person may suddenly fall ill on his way to the Collection Centre and/or way back to the Office.
- In case of facing any problems/difficulties by him, none will be there to advise or help him even to communicate the eventuality to the concerned Branch.
- Collection figure as to be entered in the collection sheets by him is to be considered as correct. Any occurrence of misappropriation or fraudulent activities may not be detected at the right time.
- None will be there besides him to resist/prevent any attempt of theft/snatching/robbery etc.
- Ample scopes may be there for him to suppress the facts in his reports in case of any unpleasant eventuality.

(K Chakraborty)
Dy. General Manager (Admn)

Cc: Director (Ops)
Cc: General Managers (P&B) & (Mktg.)
Cc: Dy. General Manager (Insp)

Ref: HO:DGM(A):RMR:10:SOI:2006

Date: 17.07.2006

From: Dy. General Manager (Admn)

To: All RMs,ARM (WR-II) &
AM-CD Incharge (Blr.)

Re: Deviation/violation of S.O.I.

Enclosed please find a summarized statement related to deviation/violation of SOI at different Branches in all Regions reported by the internal auditors for your perusal and taking up the issues with the concerned Branches in your Region and to advise them to take immediate corrective actions to regularize the shortcomings and set right the norms and procedures as defined in S.O.I. so that no recurrence of similar deviation takes place in future. All other Branches in your respective Region, which have not been named in this summarized statement should also be made aware of the said deviation/ violation for their knowledge and taking proper care of the highlighted areas.

(K Chakraborty)

Dy General Manager (Admn)

Encl: As stated

Cc: Managing Director

Cc: Director (Ops)

Cc: Director (Corporate Planning and Strategy)

Cc: President (Fin)

Cc: Exe. Vice President (PnAB)

Cc: General Managers (EDP), (Fin), (P&B) & (Mktg.)

Cc: Dy. General Managers (Insp) & (Dev)

Ref: HO:DGM(A):10:Alkosign:RMR:2006 Date: 06.07.2006
From: Dy. General Manager (Admn) To: The RMs (E-I,E-II,NE,N,S-I,S-II,W-I,SC) & ARM(W-II) & AM-CD I/C (Blr.)

Re: Display of Alkosign Magnetic White Boards at top 100 Ranking Branches on the basis of achievement of new collection (Fresh New + Reinvestment + 1st Year) during the year 2005-2006 (as per MIS)

An all India list of top 100 Branches of our Company has been prepared on the basis of their achievement on new business (Fresh new + Reinvestment + 1st year) collection during the year 2005-2006 (as per MIS) duly furnishing the Ranks they have acquired. It has been decided that each of the listed Top 100 Branches will be provided with one number of Alkosign Magnetic White Board with pre-printed features thereon as shown in Annexure-I for placement at a prominently visible position at the respective Branch. Branches will be required to furnish their update work position on the said Board on a regular basis for information of all concerned.

Regionwise total number of such Branches have been shown hereunder:

<u>REGION</u>	<u>NO. OF BRANCH</u>
Eastern-I	: 30
Eastern-II	: 7
North-Eastern	: 16
Northern	: 18
Bangalore Unit	: 5
South Central	: 3
Southern-I	: 4
Southern-II	: 8
Western-I	: 6
Western-II	: <u>3</u>
Total:	100

A separate list of Branches falling under your respective jurisdiction has been enclosed as Annexure-II.

The required numbers of Alkosign Magnetic White Board alongwith Duster are being sent separately to the concerned Regional Offices within a very short period. On receipt of the same, you are requested to ensure reaching of the Boards to the respective Branch in your Region with advices to the Branch Managers to display the same at a prominently visible place at the Branch and to furnish thereon the update work position of the Branch regularly. The work position of the Branch must have to be updated on daily basis. This is a must.

Please confirm us receipt and proper distribution of the Boards.

(K Chakraborty)
Dy. General Manager (Admn)
Encl: As stated

Cc: MD/ D (Ops)/ GCC/ GMs (P&B) & (Mktg.)

Ref: HO:GM (P&B):10:RMR:Coll.Comptn:2006

Date: 05.07.2006

From: General Manager (P&B)
II,SC)

To: The RMs (E-I, E-II,NE,N, W-I,S-I,S-
ARM (W-II) & AM-CD I/C. (Blr.)

Re: Short-term collection competition and performance based
rewards to the Field workers under all systems including DDS

All of you are well aware that our Company is almost on the verge of stepping into its highly glorious Platinum Jubilee Year. To begin with this historic record, Company has decided to introduce new Branded Merchandizing items/Gift items. With the introduction of such new Branded items, the existing stock of all Branded Gift items will automatically become obsolete. For best use of the existing Gift items which are going to be obsolete, it was earlier decided that during the pre-Platinum Jubilee Year our all active Field workers having a good and regular monthly commission earnings will be honoured with those Gift items for their future encouragement and accordingly, a formula was chalked out. But in practice, it has been observed that according to the framed formula the number of such Field workers will be higher than the number of Gift items lying in stock. As a result, we have been compelled to change the decision taken earlier. However, as the existing stock of Gift items is required to be cleared off positively by July, 2006, it has now been decided to hand over all such Gift items to the Regional Managers as shown hereunder, for enabling you all to declare a short term (say 1 day or 1 week) collection competition amongst the Field workers under all systems during the month of July, 2006 according to your choice so that the deserving Field workers can suitably be rewarded with all the existing Gift items.

Therefore, all of you are hereby requested to declare a collection competition for a day or a week positively in the month of July, 2006 after finalizing the category-wise Gift items, as shown hereunder, to be awarded to the qualifying Field workers and confirm us your action plan in details. Gift items will shortly be delivered to you all through Courier Service and the Consignment numbers will be informed to you in due course.

REGION	Coffee Mug	Tie Pin	Coat/Brouch Pin	Tie	Paper Carry Bag	Savings Box	Remarks

(D. Sen)

General Manager (P&B)

Cc: Managing Director/ Director (Ops)/ Gr. Corp. Coordinator/ General Manager (Mktg.)
Dy. General Manager (Admn)/ Dy. General Manager (Insp)

Cc: Dy.General Manager (PR) – with a request to arrange for delivery of the Gift items to the concerned Regional Office as per list enclosed, through Courier Service and confirm us the Consignment numbers.

Ref: HO:DGM(A):10-Merchandizing Items:2006

Date: 09.06.2006

From: Dy. General Manager (Admn)

To: All RMs, ARM (W-II) &
AM-CD I/C (Blr.)

Re: Merchandizing Items

Firm order for enclosed Merchandizing Items will be placed on the basis of requisition to be made by your Regions for further assistance and support for Field force in their marketing and business promotional efforts, especially keeping in view of the 75 years of the Company.

You are, therefore, requested to please furnish us the details of the item-wise requirement of your Region immediately to enable us to determine the quantities required for your Region.

Your requisition should reach to the undersigned latest by **15th June, 2006 positively**. If no requisition is received by this time, it will be presumed that there is no requirement of Merchandizing items at the Branches in your Region and accordingly, the order will be placed.

This is Urgent.

(K Chakraborty)
Dy General Manager (Admn)

Encl: As stated

Cc: Director (Ops)
Cc: Gr. Corp. Coordinator
Cc: Dy. General Manager (CMC)
Cc: Dy. General Manager (PR)
Cc: Chief Manager (Brand)

Corporate Gift Items -	Vendors
(1) Paper Weight	KK Gifts
(2) Coffee Mug	Blue Equator
(3) Pen Stand	KK Gifts/Blue Equator
(4) Mobile Holder *	KK Gifts/Blue Equator
(5) Stick Pad	
(6) Arch File **	KK Gifts
(7) Savings Box	KK Gifts
Merchandizing Items -	
(1) T-Shirt	KK Gifts
(2) Cap	KK Gifts
(3) Tie	KK Gifts
(4) Tie Pin	KK Gifts
(5) Wind Cheater	KK Gifts
(6) Pen	KK Gifts
(7) Key Ring	KK Gifts
(8) Snakes & Ladder	KK Gifts
(9) Playing Cards.	KK Gifts
(10) ABCD Chart	KK Gifts
(11) Calculator ***	Blue Equator
(12) Wrapping Paper	
(13) Carry Bag	KK Gifts
(14) Mobile Holder *	KK Gifts/Blue Equator
(15) Coats/Brouche Pin	KK Gifts
Agent's Training Kit -	
(1) Kit/Carry Bag	KK Gifts
(2) Arch File **	KK Gifts
(3) Writing Pad	Blue Equator
(4) Calculator ***	Blue Equator
(5) Clip Board with Pencil Box	Divine Kreations

Ref: HO:DGM(A):10:RMR:Mktg.Com-SOI:2006

Date: 30.05.2006

From: Dy. General Manager (Admn)

To: All RMs, ARM(W-II) &
AM-CD I/C (Blr)

Re: MARKETING COMMUNICATIONS
 STANDARD OPERATING INSTRUCTIONS

All of you are well aware that a decorative Box Type Folder containing the materials of marketing communications and standard operating instructions has been provided to all Branches/ Offices of the Company including all Regional Offices for their study and meticulous follow up. In the said folder you will find that the contents of back portion of the last but one page and front portion of the last page are relating to the Peerless-ICICI Bank Affinity Credit Card which have erroneously been inserted.

You are requested to deface the said portion with the help of white sticker in such a manner so that the contents become totally illegible to read and understand.

Also please advise all Branches/Offices under your control to do the same thing on their folders and confirm you. This is extremely urgent and essential.

(K Chakraborty)
Dy General Manager (Admn)

Cc: Director (Ops)
Cc: Gr. Corp. Coordinator

Ref: HO:Dir(Ops):10:EVC-P&AB:2006

Date: 29.05.2006

From: Director (Ops)

To: All RMs, ARM (W-II) &
AM-CD I/C (Blr.)

Re: Joining of Mr. Kalyan Debnath as Executive Vice President (Projects & Alternate Business)

All of you are hereby requested to take note that Mr. Kalyan Debnath has joined our Company at Head Office, 3, Esplanade East, Kolkata-700 069 on 16th May, 2006 as Executive Vice President (**Projects and Alternate Business**).

This may please be informed to all Branches/Offices in your Region.

(B Lahiri)
Director (Ops)

Cc: Managing Director
Cc: President (Fin)
Cc: Gr. Corp. Coordinator
Cc: All General Managers
Cc: All Dy. General Managers
Cc: All Chief Managers
Cc: Notice Board

Ref: HO:DGM(A):10-Open-Clsr-Mrgr:RMR:2006

Date: 26.05.2006

From: Dy. General Manager (Admn)

To: All RMs, ARM (WR-II) &
AM-CD Incharge (Blr.)

Re: Opening/Closing-Merging/Shifting of some Offices

With reference to our earlier I.O.M. No: HO:DGM(A):RMR:10-Clsr-Mrgr:2005, dated 07.09.2005, we would further like to inform you all that the below noted offices have been opened/closed-merged/shifted on the date furnished as under:

(A) Offices opened

<u>Region</u>	<u>Name of Office</u>	<u>Code No.</u>	<u>Address</u>	<u>Opened on</u>
East-I	Haldia Branch	259	Basudevapur P.S.: Durgachawk P.O.: Khanjanchawk Dist: Purba Midnapore W.B. (Pin: 721 602)	07.06.2004
Do	Kalna Branch	261	'Bank Bazar Complex' Room No. IV, Block-A 1 st Floor, P.O.: Kalna Dist: Burdwan W.B. (Pin: 713 409)	10.02.2006
Do	Ranaghat Branch	242	Swami Vivekananda Sarani Rajbagan Para P.O. & P.S.: Ranaghat Dist: Nadia W.B. (Pin: 741 201)	01.03.2006
East-II	Ghatal Branch	260	Argora, P.O. & P.S.: Ghatal Dist: Paschim Midnapore W.B. (Pin: 721 212)	02.05.2005
Do	Bhadrak Branch	815	Padmalaya Market Complex Salandi By-pass, Kuansh, P.O. & Dist: Bhadrak Orissa (Pin: 756 100)	26.02.2006

(B) Offices Closed & Merged

<u>Region</u>	<u>Offices Closed</u>	<u>Merged with</u>	<u>Merged on</u>
East-II	Ranchi Branch	Jamshedpur Branch	03.04.2006
Do	Durg S.C.	Raipur Branch	03.04.2006
East-I	Kalyani Branch	Ranaghat Branch	01.03.2006
Do	Fulia C.C.	Do	Do
Do	190, S.B.Road C.C.	City Branch IV	10.03.2006

(C) Office Shifted

<u>Region</u>	<u>Office Shifted</u>	<u>Shifted to</u>	<u>Shifted on</u>
East-I	City Branch-IV	190,Sarat Bose Road Kolkata-700 029	10.03.2006

(K Chakraborty)
Dy. General Manager (Admn)

Cc: Managing Director
Cc: Director (Ops)
Cc: President (Fin)
Cc: Gr. Corp. Coordinator
Cc: Exe. Vice President (Projects & Alternate Business)
Cc: All General Managers
Cc: All Dy. General Managers
Cc: All Chief Managers
Cc: Mr Amit Roy, B.O.

Ref: P: HO: DGM (A): 10: RMR: 06.

Date: 24.05.2006.

From: DGM (Admn.)

To: All RMs, ARM (WR- II) &
AMCD Incharge (Blr.)

Re: Distribution of FIFA World Cup 2006 Match Fixture
to the Field workers and Fixed Deposit Holders.

Hope by now you have received sufficient number of "The Peerless Smart Guide for FIFA World Cup – 2006" sent to you by the DGM (CMC). You are requested to arrange for distribution of the said Match Fixtures amongst the Field Workers of all Branches in your Region having average monthly commission earning of Rs.1,000/- or more and also amongst all forthcoming holders of Fixed Deposit Certificates of the Company. Proper distribution of these Fixtures will have a long – way impact on development of our business and mobilisation of collection. Please arrange for timely distribution of the same.

(K. Chakraborty)
Dy. Gen. Manager (Admin)

CC: Managing Director
CC: Director (Ops)
CC: Gr. Corp. Coordinator

Ref: HO:Dir(Ops):10:HHT:RMR:2006

Date: 05.05.2006

From: Director (Ops)

To: The Regional Managers
(ER-I, ER-II, NER)

Re: Serious irregularities in use of HHTs by the DDS Agents

Your attention is hereby invited to clause 'B' of I.O.M. No.: HO:Dir(Ops):10-Audit:RMR:2006, dated 13.02.2006 issued to you by the undersigned wherein some specific instructions were given to you all in regard to delivery of HHTs to all DDS Agents. You were further advised to take necessary actions against the Agents who would not be willing to use HHT and/or giving HHT generated receipts to the depositors.

While coming across the audit/inspection reports of different Branches where DDS is in operation, we find that series of irregularities are still going on without any action. Some of the irregularities are highlighted hereunder:

- The concerned DDS Agent has taken delivery of HHT from the Company but not using the same. Instead, the Agent has engaged unauthorisedly one or more sub-Agents to collect deposits on behalf of him/her, who are practically collecting deposits without using the HHT.
- In many cases though the concerned Agent is collecting deposits, but he/she is neither using the HHT nor giving HHT generated receipts to the depositors.
- Passbook entries are not being made and signed properly by the Agents in many cases.
- Surveillance activities are also reported to be not upto the mark.
- Proper requisitions for HHTs are also not being placed for supply.

The abovesaid irregularities are very serious in nature which need immediate rectification and necessary action in case of non-compliance of the set procedures, as advised.

You are, therefore, requested to keep a close vigil on the highlighted irregularities and take immediate steps as to be deemed fit and send us a report covering all the Branches under your control having DDS in operation.

(B Lahiri)
Director (Ops)

Cc: Managing Director
Cc: General Manager (P&B)
Cc: Chief of Internal Audit
Cc: Dy. General Managers (Admn) & (Insp)

Ref: HO:DGM(A):10:Rojgar Kit:2006

Date: 05.05.2006

From: Dy. General Manager (Admn)

To: All RMs,ARM(W-II), AM-CD I/C (Blr.)

THROUGH COURIER

Re: "Smart Rojgar Kit"

We are sending herewith the set of "Smart Rojgar Kit" which comprises of Flip Chart, Flier and Operating Manual which will help you immensely to motivate the people to be self-reliant, to earn independently and to build up stable rewarding career as "Smart Guides".

Please ensure proper utilization of the same.

Region	No. of Branch incl. RO	No. of top 100 Branches	Flip Chart Quantity sent (1)	Flier Quantity sent (2)	Operating Manual Quantity sent (3)	Remarks
ER-I	35	30	80	820	80	Distribution Pattern: <u>Flip Chart</u> BM-2, AMCD-1, RM-4 each <u>Flier</u> Top 100 Branches – 20 each Remaining Branch-5 each RM – 200 <u>Operating Manual</u> BM-2, AMCD-1, RM-4
ER-II	12	7	28	360	28	
NR	31	18	71	620	71	
NER	25	16	56	560	56	
SCR	14	3	35	310	35	
SR-I	6	4	15	225	15	
SR-II	12	8	28	375	28	
WR-I	11	6	27	340	27	
WR-II	10	3	24	290	24	
Blr. Unit	9	5	21	315	21	
Total	165	100	385	4215	385	

List of Region-wise Top 100 Branches is enclosed herewith.

Please acknowledge receipt.

(K Chakraborty)

Dy. General Manager (Admn)

Encl: As stated

Cc: Director (Ops)/ Gr. Corp. Coordinator/ General Managers (P&B), (Mktg.)

Ref: HO:Dir(Ops):10-Mat.Clm:RMR:2006

Date: 28.04.2006

From: Director (Ops)

To: All RMs, ARM (W-II) &
AM-CD I/C (Blr.)

Urgent

Re: Modalities for settlement of all future maturity claims of all Branches
of the Company from a central place in Kolkata

Taking advantage of implementation of PIIS at all Branches of the Company, it has been thought to be prudent to settle all future maturity claims pertaining to all Branches of the Company, from a Central place in Kolkata. This system will ensure proper control on maturity payments, control on cost, systematic maintenance of records, care of certificate holders' grievances, reduction of manpower etc.

Keeping in view of the above highlighted points, this issue was discussed elaborately in the recently concluded R.Ms' Conclave and it was decided that aiming at formulation of a common modalities which will be advantageous and acceptable to all, Regional Managers will offer their views in details highlighting the merits and demerits of the proposed system and exploring their ideas alongwith definite suggestions.

Accordingly, they are requested to send their self suggestions in such a manner so that it reaches the undersigned **positively within 15th May, 2006.** This is to be treated as extremely urgent.

(B Lahiri)
Director (Ops)

Cc: MD/P(F)/GMs (P&B) & (Mktg.)/DGM(Admn)

Ref: HO:DGM(A):10:RNBC:Spl:2006

Date: 25.04.2006

From Dy. General Manager (Admn)

To: All RMs, ARM(W-II) &
AM-CD I/C (Blr.)

CONFIDENTIAL

As discussed in the recently concluded Regional Managers' Conclave held in Kolkata, the hard copy of the presentation of Overview of regulations governing RNBC Business is being forwarded herewith for your necessary study and application where necessary.

Please acknowledge receipt of this memo.

(K Chakraborty)
Dy. General Manager (Admn)
Encl: As stated

Ref: HO:DGM(A):10:Smart Rojgar:2006

Date: 25.04.2006

From: Dy. General Manager (Admn)

To: All RMs, ARM (W-II),
AM-CD I/C (Blr.)

Re: SMART ROJGAR website www.smartrojgar.com

Please refer to the recently concluded Regional Managers' Conclave held in Kolkata where website www.smartrojgar.com has been launched and brief presentation was given by the General Manager (Fin) on the above subject.

As decided in the said Conclave, we are forwarding a hard copy of the presentation containing the over-view, details of the sites etc.

Please acknowledge the receipt.

(K Chakraborty)

Dy General Manager (Admn)

Encl: As stated

Cc: General Manager (P&B)

Cc: General Manager (Mktg.)

Cc: General Manager (Fin)

Cc: General Manager (EDP)

Cc: Chief Manager (Brand)

Cc: Chief Manager (Corporate Communication)

Encl: As stated above

Ref: HO:DGM(A):RMR:10:F.M:2006

Date: 18.04.2006

From: Dy. General Manager (Admn)

To: All RMs, ARM(W-II),
AM-CD I/C, Blr.

Re: Approved price list of the consumables required to be
used in Electronic Franking Machine

Enclosed please find an approved list of prices of the consumables to be used in Electronic Franking Machine, offered to us from the Regional Service Manager (MS) of M/s. Pitney Bowes India Pvt. Ltd., for your record and ready reference.

While giving approval to any Branch in your Region for purchase of any such consumables, please verify the list of prices and give approval accordingly, till further order.

(K Chakraborty)
Dy General Manager (Admn)
Encl: As stated

Cc: Director (Ops): for his kind information