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| <b>From:</b> | <b>Report</b>      |                               |
|              | <b>Bank</b>        |                               |
|              | <b>Subject</b>     | <b>Deposit / Loan Targets</b> |
|              | <b>Date</b>        |                               |
|              | <b>Circulation</b> |                               |

| <b>Sr. No.</b> | <b>Suggestions</b>   | <b>Accept / Reject</b> | <b>Priority</b> | <b>Responsibility-Data</b> | <b>Responsibility-Task</b> |  |
|----------------|--|------------------------|-----------------|----------------------------|----------------------------|--|
|                | <b>Deposit Mobilization:</b>   |                        |                 |                            |                            |  |
| 1              | Requesting additional term deposits from existing customers.   |                        |                 |                            |                            |  |
| 2              | Declaring deposit mobilization fortnight / month.  |                        |                 |                            |                            |  |
| 3              | Declaring special Term deposit scheme with favorable rate of interest only for a month.  |                        |                 |                            |                            |  |
| 4              | Drafting of scheme for automatic transfer of balance in multiple in excess of Rs.1000 over Rs.10000/-balance in SB a/c to Short-term deposit of 90 days duration. Such scheme is operative in Bank of India. |                        |                 |                            |                            |  |
| 5              | Requesting parents for transferring KS balance to Term deposit.  |                        |                 |                            |                            |  |
| 6              | Motivating the each staff member to introduce at least 1 deposit account p.m. from their personal acquaintance.  |                        |                 |                            |                            |  |
| 7              | Special drive to increase RD accounts.   |                        |                 |                            |                            |  |
| 8              | It has been observed that borrower is required to open RD account but borrowers do not pay RD installments regularly. Such RD installments should be recovered promptly.                                     |                        |                 |                            |                            |  |
| 9              | Kumar Saving scheme should be advertised in schools in the close vicinity of the branch.   |                        |                 |                            |                            |  |
| 10             | Special drive for increasing CD accounts.  |                        |                 |                            |                            |  |
| 11             | Advertising campaign should be undertaken for various deposit products.  |                        |                 |                            |                            |  |
| 12             | Retirement data should be compiled wherever scheme loan has been given. The said persons may be approached for deposit mobilization.   |                        |                 |                            |                            |  |
|                |  |                        |                 |                            |                            |  |
|                |  |                        |                 |                            |                            |  |

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|---------|---|-----------------|----------|---------------------|---------------------|--|
| 13      | Stickers with Name of the Bank & useful telephone numbers may be printed and distributed for affixing in premises of our CD / CC account holders. (Refer such stickers affixed by ICICI Bank) |                 |          |                     |                     |  |
| 14      | Senior citizen meet may be organized at every branch. Separate counter may be introduced for giving all types of services to Senior citizen.  |                 |          |                     |                     |  |
| 15      | Deposit may be requested / stipulated whenever scheme loan is introduced. Efforts may also be made to mobilize deposit from dealers wherever scheme loan has already been introduced.         |                 |          |                     |                     |  |
|         |   |                 |          |                     |                     |  |
|         |   |                 |          |                     |                     |  |
|         |   |                 |          |                     |                     |  |
|         |   |                 |          |                     |                     |  |
|         |   |                 |          |                     |                     |  |
|         | <b>Loan Targets:</b>  |                 |          |                     |                     |  |
| 1       | Selling additional loan product to existing borrower.   |                 |          |                     |                     |  |
| 2       | Selling loan product to SB a/c holder.  |                 |          |                     |                     |  |
| 3       | Selling loan product to CD a/c holder.  |                 |          |                     |                     |  |
| 4       | Selling more of the same product to the existing customers.   |                 |          |                     |                     |  |
| 5       | Additional CC limit to the existing CC borrower.  |                 |          |                     |                     |  |
| 6       | Getting references from existing borrowers.   |                 |          |                     |                     |  |
| 7       | Listing names of suppliers & customers of existing CC & Term loan borrowers / CD a/c holders and approaching them.  |                 |          |                     |                     |  |
| 8       | Cold canvassing.  |                 |          |                     |                     |  |
| 9       | Approving Township project after consultation with Builder and extending Housing loan to prospective flat customers.  |                 |          |                     |                     |  |
| 10      | Making arrangement with Electronics dealer and extending consumer loan.   |                 |          |                     |                     |  |
| 11      | Listing of good SB a/cs (salary earners) and approaching their employer.  |                 |          |                     |                     |  |
| 12      | Drafting of customer data sheet and obtaining the information from existing deposit holders and new depositors & then to approach them on selective basis with our loan products.             |                 |          |                     |                     |  |

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|---------|---|-----------------|----------|---------------------|---------------------|--|
| 13      | Approaching special class of section of society such as Advocates, Chartered Accountants, Company Secretaries, Architects, Medical Professionals and mobile holders etc. Such classified lists are available with their governing bodies and also on website. |                 |          |                     |                     |  |
| 14      | Making loan tie up with Car / two wheeler-dealer.   |                 |          |                     |                     |  |
| 15      | Advertising campaign should be undertaken for various loan products.  |                 |          |                     |                     |  |
| 16      | Loan pamphlet may be given to new SB & CD A/C holders after opening the account for their information.  |                 |          |                     |                     |  |
| 17      | Scheme may be introduced for giving loan to landlords against future rentals due wherever premises have been rented to Banks, Companies under long term rent agreements.  |                 |          |                     |                     |  |
| 18      | Creating Database of borrowers who have repaid Term Loans. Such parties may be contacted for understanding their banking needs.   |                 |          |                     |                     |  |