

From:	Report	
	Bank	
	Subject	Deposit Mobilization
	Date	
	Circulation	

Sr. No.	
	Deposit Mobilization:
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 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 and other banks.
5	Requesting parents for transferring Kumar Savings balance to Term deposit.
6	Motivating the each staff member to introduce at least 2 deposit accounts 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 Current Deposit 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.
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.
16	Efforts may also be made to mobilize deposit from dealers wherever scheme loan has already been introduced.
17	SB deposit drive to be undertaken in co-operative societies having accounts with the bank with the assistance of committee members of the society.
18	Various vendors / firms / consultants dealing with bank may be requested to operate deposit account with the bank.
19	Efforts may also be made to mobilize deposit from borrowers wherever scheme loan has already been introduced. Request may be made to open RD account and employer may also be requested to deduct RD installment along with loan installment and remit to Bank.
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