



Governor of the UAE Central Bank Visits CBD

CBD Sponsors SAMA Dubai's 'Tadawol'

Modhesh Visits
the Bank's Headquarters

CBD Financial Services

Dubai...The Centre of Pearl Trade in
Good Old Days: Hamad Bin Rahma
Al Shamsi



**We Care
AD**



Editorial Team

Faisal Galadari
Badr Soueidan
Shahab Al Mur
Shamsa Al Suwaidi
Beena Kapadia
Areej Al Yousuf

Secretary:
Saba Sultan

Editorial Consultant:
Mahmood Alia

Designed by:
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EyadK@GatewayGBC.net



DCE's Message

It gives me immense pleasure to once again greet you in this edition of Attijari Al Youm, which coincides with the end of summer and the beginning of the last quarter of the year which is important, because the Bank's results for the whole year are consolidated.

With the end of the holiday season, the economic movement in the country witnesses more fervor and flourish. Usually the last quarter promises more initiatives and activities to enhance the success of the bank. We are all filled with hope that with your sincere efforts and dedication, the bank will achieve the results beyond our expectations.

I take this opportunity to request each and every one of you to put in your best efforts to achieve the targeted objectives and goals, fulfilling the desires and aspirations of the Board of Directors and Shareholders of the bank to strengthen the bank's status and reputation.

Let us commit to achieve the best results for our bank through perseverance, devotion and hard work.

Yaqoob Yousuf Hassan
Deputy Chief Executive

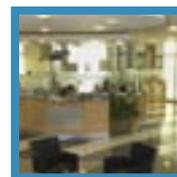
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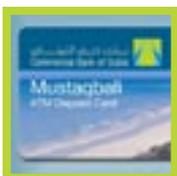
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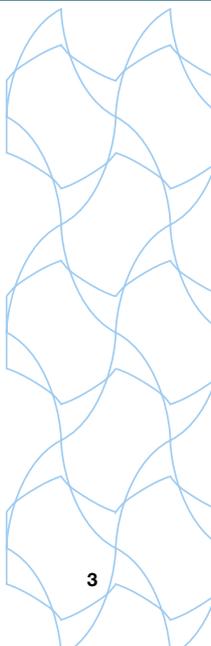
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Warm Welcome to the Governor of the UAE Central Bank

H.E. Ahmed Humaid Al Tayer, H.E. Saeed Ahmed Ghobash, the Board of Directors and the Management of the Bank warmly welcomed H.E Sultan Bin Nasser Al Suwaidi, Governor of the Central Bank at the Bank's Headquarters during his last visit.

His Excellency was taken around the Headquarters, which included the Main Branch, Training & Development Centre, which consists of a number of Training Halls, Library, a Language and Computer Lab, Clinic, Cafeteria, separate Prayer Rooms for females and males and a Mock Branch. His Excellency was then taken to the Majlis where they discussed topics of mutual interest and benefit.

His Excellency was very impressed with the Head Office Building and the services offered to its customers showing CBD's stature among other organizations in the banking sector and its rapid growth.



CBD Sponsors SAMA Dubai's 'Tadawol'

Yaqoob Yousuf Hassan, Deputy Chief Executive of Commercial Bank of Dubai and Abdul Latif Al Gargawi, General Manager of Sama Dubai TV channel, signed an agreement for CBD to sponsor 'Tadawol', a program televised on Sama Dubai.

Tadawol is a program that focuses on the business on the UAE and monitors

and analyzes the daily changes in the Dubai Financial Market and Abu Dhabi Securities Market. It televises interviews with specialists and investors and general investment reports that guide both big and small investors.

Yaqoob Yousuf Hassan said: "We are proud to be associated with a leading TV channel such as Sama Dubai as it

reflects the dynamic spirit of Dubai. This agreement comes as part of the Bank's commitment in sponsoring major economic events that will have a positive effect on the economy of Dubai. It also reflects the leading role of the Bank in the national economy and its distinguished position as a financial institution that cares about economic events and participates in the ongoing development of the UAE."

On behalf of Sama Dubai, Abdul Latif Al Gargawi expressed his gratitude and appreciation to CBD for sponsoring the program "Tadawol". He said, "We consider the Bank's sponsorship as a great success for us, as within just 45 days of launching the program, we received trust from a leading Bank such as CBD. This has given us the confidence and we are sure that promoting UAE through media with the support of institutes and organizations in the country, other organizations will follow CBD's example in supporting and encouraging other programs on Sama Dubai."





CBD Financial Services Provides New and Exclusive Services

CBD Financial Services will be launching its services in the field of brokerage and monitoring UAE Financial Market in October 2005. CBD Financial Services is a company providing unique services characterized by their feasibility especially in relation to following up Internet channels and daily trading courses. Additionally, a trading hall at the Headquarters of Commercial Bank of Dubai has been especially dedicated for its elite clients.

The General Manager of CBD Financial Services, Mr Abdul Aziz Al Nemer stated that the Company is keen to provide customers with all the services required to trade in the Financial Market dealing in Stocks and Shares, monitoring the fluctuations of the market and preventing the customers from making wrong decisions resulting in losses. He also pointed out that the

دبي التجاري للخدمات المالية
CBD Financial Services



Company will offer great care to its customers and provide channels of communication and public relations which will aid in servicing investors beneficially as Commercial Bank of Dubai has many customers spread out all over the Emirates.

Al Nemer assured that the team specialized in this field includes a group of qualified personnel who will provide daily analysis of the market condition at a pace so as to protect investors from perils and unforeseen events.

In his concluding statement, Al Nemer said: "Very soon we will be briefing

and familiarizing our customers on the basics of stock exchange through courses so as to increase awareness in the field of buying and selling stocks and achieve favourable results, avoiding hasty decisions which could result in losses and negativity about the market. We assure continuous devotion to our customers and provide unique service for the advantage of our customers and the generations to come. We are in the process of undertaking a study to spread this experience in all the branches of Commercial Bank of Dubai in all the Emirates."



CBD Receives the JPMorgan Chase 2004 Elite Quality Recognition Award

CBD received the JP Morgan Chase 2004 Elite Quality Recognition Award for the second consecutive year, to honor the Bank's consistent, high quality performance and standards achieved in international operations management.

Mr Yaqoob Yousuf Hassan – Deputy Chief Executive of CBD received the award from Mr Chris Meritzis, Vice President & Treasury Services/Area Manager – EEME&NA of JP Morgan Chase Bank during a ceremony held at the Bank's Headquarters which was attended by officials from both banks.

Mr Yaqoob said, "We are very proud and extremely gratified at being recognized by JP Morgan Chase Bank for this award. This achievement indicates our commitment to quality and enhances our efforts in achieving continuous progress as well as improving the services rendered to our customers both locally and internationally." He also stressed the fact that the Bank's adoption of quality standards was not aimed at only winning an award or a certificate but at developing its performance so as to



guarantee maintaining the reputation and position which the Bank has attained and to provide the best service to our customers."

Mahmoud Hadi, General Manager – Systems & Operations said: "We are proud of being recognized by JP Morgan for the excellence of our operations management. Only 1% of JP Morgan's clients received this award

for achieving 92% and above of error-free operations. CBD received the elite award for exceeding the stringent criteria for the award, a straight through rate of 99%."

Mr Chris Meritzis expressed his happiness at the Bank's success in winning the award following the successful implementation of all the measures conforming to the award standards.

Cheque Scanning System Installed

In its constant efforts to enhance and provide the best service to its customers through innovative technology, CBD recently installed an advanced and sophisticated system enabling the bank to automatically scan all cheques related to the customers' accounts.

Mr Mahmoud Hadi, General Manager Systems and Operations said: "The installation of this system, has prepared and equipped CBD to shift from a paper-based environment to an image-based environment incorporating the electronic clearing system as suggested by the Central Bank of the UAE."

Mr Hadi also added "The Bank's customers will be able to view images of all cheques debited/credited into their accounts using the Attijari Online, CBD's internet service. We do hope that we are meeting our

customers' expectations in providing them superior service. It is also worth mentioning

that 'Raqmiyat Co' the agents of Unisys installed the system."

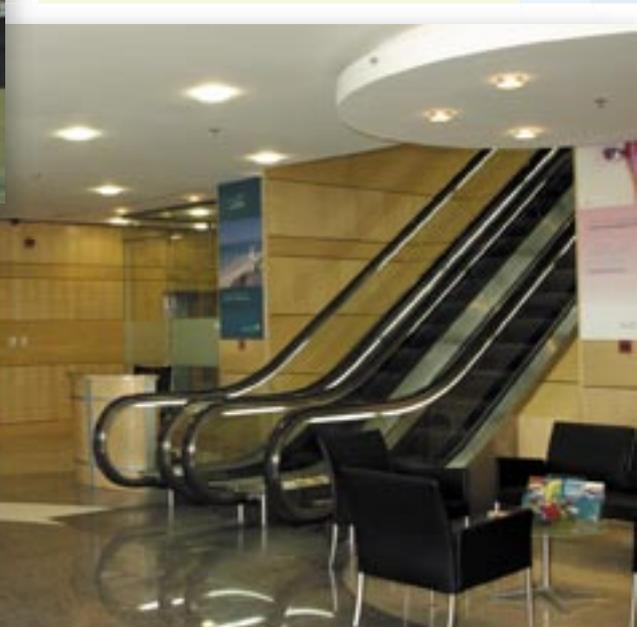




The new look of Abu Dhabi Branch



Othman bin Hendi -
Abu Dhabi Branch Manager



CBD's Participation in Dubai Summer Surprises



Press Conference

The Bank held a press conference at its Head Office on 23 August 2005 to announce its participation in the Back-to-School Surprises organised by the Development Board during the Dubai Summer Surprises. The Bank due to the success of last year's Back-to-School contribution initiated the event. Faisal Galadari, General Manager-Business Group said: "We are proud to be involved in such an event which renders Dubai as one of the top destinations for families from around the world. This step is part of our



commitment towards our community, and our contribution to the development of the economy of the UAE."

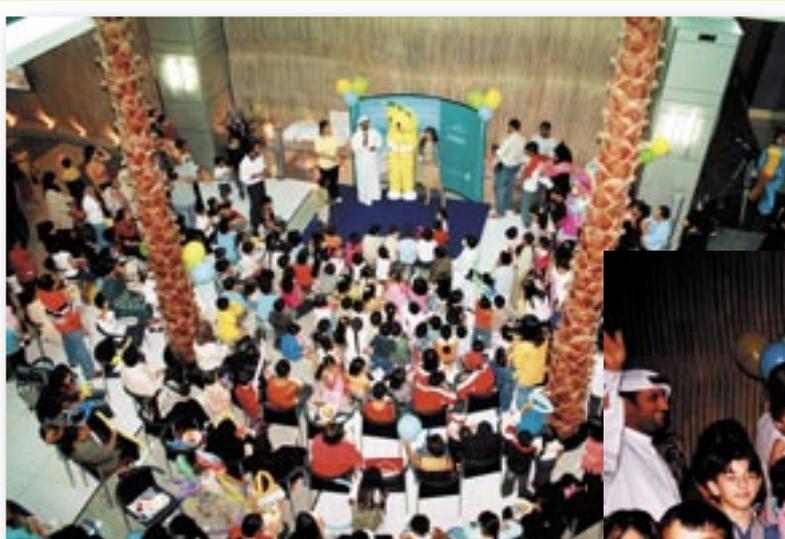
Modhesh Party

As part of the Back-to-School activities, organised by the Development Board, the Bank welcomed its young Mustaqbali customers at the Main Branch to meet & greet Modesh.

The children were very thrilled meeting Modhesh and thoroughly enjoyed the fun filled evening catered especially for the occasion. Starting from games, face painting, sand painting workshops and ending with the Clown and Magic show, the children's

participation reflected their enthusiasm towards Mustaqbali savings program and its success. The event concluded with snacks and the distribution of gift bags, which were well appreciated by all.

Shamsa Al Suwaidi, Deputy Manager, Marketing expressed her gratitude for the Bank's contribution to see the children excited. She said: "Since the launch of 'Mustaqbali' program we have been working on enhancing it by introducing innovative ideas that give joy to the children. We, at Commercial Bank of Dubai, strive to help our young customers achieve their future dreams and encourage them to develop their skills and talents through 'Mustaqbali' program."



مفاجآت صيف دبي ٢٠٠٥
Dubai Summer Surprises 2005

٢٢ يونيو إلى ٢ سبتمبر • 22 JUNE TO 2 SEPT

www.mysf.ae





Mohammad Ibrahim Kalban, Member of Organising Committee, Back-2-School Surprises hands over the Award to Shahab Al Mur of CDB



Mustaqbali Drawing Competition

CBD organised the Mustaqbali drawing competition-Imagine your future... and draw it, in cooperation with the Development Board during the Back-to-School Surprises.

The Bank had prepared special fully equipped drawing areas in Al Ghurair City and Deira City Centre to enable children to participate in this creative and joyful competition where they had the opportunity to imagine their future aspirations and transfer them into colorful drawings.

The competition witnessed a large turnout from the children who came to express their ambitions and inner talents.

A total sum of twelve thousand dirhams was allocated towards the prize money for the winners of the competition.



Youngest Winner in the latest 'Mustaqbali' Draw

Saood Jassim Hussain Hassan Abdulla Taher, an 8 month's old baby boy was the lucky winner of AED 10,000 in the 20th Mustaqbali draw which was held in the Deira City Centre for the 1st time on 31st August 2005. Saood's father, Mr Jassim Taher was very ecstatic on hearing the news and considered his child to be lucky. To date Saood is the youngest winner in the Mustaqbali Program.

'We Care' Winners

At CBD, we are committed to continuous improvement, be it our services, products or people, we aim to claim that edge over our competitors.

Through this scheme, we encourage our employees to contribute bright ideas and innovative suggestions to the scheme that will lead to improvement of CBD Productivity, Increase Revenue, Enhance Quality of Service, Cost Saving, Systems and procedures and the Work Environment.

Our last 'We Care' ceremony was held on 4th July 2005, where we recognized the efforts and valuable contribution by our staff towards this scheme.

Pleased to announce the names of our valuable 'We Care' contributors, we would like to extend our sincere appreciation to the winners for taking the time and effort to contribute to this scheme, thereby adding value to our Bank.

Zahir Alsaidi
Yassir Ahmed
Venugopalan Madaparambil
Thazhe Sameer
Soundarya Shreekanth
Shamsa Al Suwaidi
Shaimaa Elhussiny
Samira Shumbi Mohd Abubaker
Samir Saidi
Sabu Akkara
Sabrina Tariq
Puliyamarathar Ibrahim
Noha Al Shaabo
Nirav Shah
Nadya Alali
Nadia Al-Hendi
Nabil Qassim
Muhannad Fares
Mohammed Shanavas
Mohammed Al Jarrah
Meerlan Rahman
Malika Al Hashemi
Mala Murli

Leeneh Abdelhamid
Kuttiyil Sha Shajahan
Kavita Rao
Jassem Al Tamimi
Jasline Lobo
Jamsheed Hamza
Hussain Al Marzooqi
Disha Bhatia
Deep Javeri
Dalida Kazbar
Chandreshkumar Vasa
Babak Shirazi
Areej Al Yousuf
Amal Salem
Alham Al Awadi
Kamil Ali Kamal Hassan Al Ali
Ronald D'souza

"Together we can make a difference"

Great News for all Mustaqbali Customers!! Introducing the new value-packed 'Mustaqbali Deposit Only' ATM Card.

We take this opportunity to thank all our Mustaqbali customers and are pleased to offer them the 'Mustaqbali Deposit Only' ATM Card. This card can be used exclusively at select CBD ATM

machines* solely for the purpose of making cash deposits in to your Mustaqbali account. It will add to our existing channels of making regular contributions in to your Mustaqbali account through Tellers and Standing

Instructions. This means no more queuing at the Teller counters or facing parking problems!!

What's more, this card also allows you to avail of exclusive discounts from our Mustaqbali Retail Partners **.



Discounted Tickets

- Water Park: AED 45/-per adult & AED 35/- per child
- Theme Park: AED 60/- per adult & AED 50/- per child
- Water & Theme Park: AED 65/- per adult & AED 55/- per child
- The offer is valid for cardholders only. The accompanying guests have to pay the normal fee
- This offer is not valid on Fridays and Public Holidays.



Buy One get One Free



- Cinema: 20% discount on purchasing tickets
- Club Restaurant: 10% discount on spending up to AED 300/-
- Swimming pool: 50% discount on purchasing individual tickets
- Club: 10% discount on Educational & Sport Training Courses.
- Membership: 10% discount on purchasing Gold Membership Card.



15% Discount + Free Refreshment



Buy any Patchino product and get gift boxes of special gourmandise.



Dedication and Sincerity are the Keys to success

I have been with CBD since its inception in October 1969. At that time the bank was owned by three foreign banks - The Chase Manhattan Bank N.A., Commerzbank and The Commercial Bank of Kuwait, with UAE businessmen holding a minority stake. The entire responsibility of day-to-day operations was with Chase Manhattan till 1982, when the Bank reached a major milestone in its development and transformed itself into a National Public Shareholding Company. This led to a major restructuring of its operations and an increase in its capital base. This was a major turning point in the Bank's history, in that, in addition to the increase in the Bank's capital, the Government of Dubai became a major shareholder.

I was born in the Kingdom of Bahrain but moved to Bombay, India for pursuing my education. I returned to Bahrain in 1962 to rejoin my family. However, I felt there were more job opportunities in The Trucial States (former name of the United Arab Emirates) and decided to move to Dubai in search of a challenging career. In those early days, when I arrived in this country, Dubai did not have an airport, a seaport or even a road bridge linking the two sides of the creek. One could travel in and out of Dubai only by boat/ship or by air from Sharjah, as Sharjah had an airport that was managed by the British Royal Air Force. Both Dubai and Sharjah were part of the Trucial States, and all the seven States were protected by Britain. There were no tar roads, hence one could find only four-wheel drive cars i.e. Land Rovers, which were imported especially for this purpose from Britain. The Trucial States evolved to form the United Arab Emirates in 1971. I soon realized that there was tremendous potential in the banking sector due to increased trading activity and felt I could contribute to the growth of the banking industry, therefore in May 1963 I joined the National Bank of Dubai (NBD), which was the first local bank. The only other bank in Dubai at the time was The British Bank of the Middle East (BBME).

Over a period of time, Dubai experienced robust growth and major international banks, along with a few local banks were established. I moved to CBD as a senior clerk in the Current Accounts Department in July 1969 at which time the bank was gearing up for its formal inauguration to be held in October 1969. I was transferred to the Exchange and Bills Department in 1972. In 1975, I was promoted to the Credit Department. Then, in 1976 I had the wonderful opportunity of being selected to attend a challenging and comprehensive course in Financial Credit Management, designed and developed by Chase Manhattan, and was sent to Athens, Greece. This course - which lasted eight months - was very similar in content to a conventional MBA. It was very intensive and greatly enhanced my knowledge in Specialty Credit Banking along with Marketing, Time Management, Relationship Banking and Holistic Client Satisfaction. As students of the course, we were handed out real case studies and were required to analyze, dissect and present them in writing and verbally. This comprehensive analysis required us to scrutinize key financial facts and figures pertaining to the case, research the type and nature of product or service, evaluate management styles and techniques and match it to the external environment pertaining to the industry relevant to the case notably suppliers, clients, government risk. It was a phenomenal experience and thoroughly prepared me for the real banking industry especially the credit-lending aspect.

CBD and Dubai are my home where I matured, learned a lot, and developed working and personal relationships with lots of wonderful people. I know I have spent a major portion of my life in Dubai with CBD and I have absolutely no regrets. I am grateful to this country, and of course to the bank, for giving me a chance to participate in its growth, development and success over the years. Over the last three decades CBD has earned a phenomenal brand name for itself - an image that has been



Kumar Vasu

reinforced by sound Management, dynamic Board of Directors and loyal Shareholders. CBD has always been a traditional and conservative corporate bank which recently started increasing its retail portfolio. CBD has kept up with changing times as both the city and the country have grown on a very large scale and over the years, CBD has built itself into a progressive and modern banking institution, endowed with a loyal and ever-increasing customer base.

What do I owe my success to - hard work, "tireless dedication and utmost sincerity". However, my success would not have been possible without the support of my colleagues, senior management and my family who have always stood by me. I would also like to point out that my life would have been incomplete without the blessings and values instilled by my parents, definitely the mercy and grace of the Lord. I have always believed in sharing my in-depth knowledge and expertise with my juniors since I feel they will handle the mantle of the bank tomorrow. I have always felt that whenever a client approaches me for any banking service, I do not oblige them but they oblige me by giving me a golden chance to serve them. I always believe in giving more than 100% and leaving the rest to the cards of destiny.

My final message: always work diligently, be loyal to your employer, give 100% to your senior management, accept changes taking place in your day to day life, and last but not the least always pray and thank God Almighty for everything. As Gandhi would say "Always aim at complete harmony of thoughts, words and deeds. Aim at purifying your thoughts and all will be well."

ISO Project Steams Ahead

In the June issue of 'Attijari Al Youm', we had given you an overview of ISO certification process, the benefits of implementing the ISO Quality Management System, and also the roles and responsibilities of key team members in the CBD ISO Certification project. There has been a lot of progress in the project since then, which is highlighted below.

It is noteworthy to mention here that eight of our staff members have passed the ISO Lead Auditors Exam. However, the most significant milestone has been the commencement of the ISO Internal Audits (henceforth referred to as ISO Quality Review) cycle. During the last week of August 2005, a team of 30 Lead and Internal Auditors fanned out to all branches and HO departments to conduct ISO Quality Reviews. The objective of these teams was to check the procedures for 'conformities' as well as 'non conformities' and highlight practices followed in branches and departments that do not match ISO standards or the Bank's written down procedures. For all non-conformities (major or minor) corrective actions, with target dates, needs to be initiated.

Another important milestone has been the mapping of about 400 processes through the QPR on-line system. This is a cultural mind shift when all processes of the bank can be accessed by all staff thus widening the horizon

of information as well as knowledge. Now all of you can gain a better understanding of procedures in the Bank whether it be relating to a simple cash withdrawal, how credit card disputes are resolved or the ATM maintenance process. However, the proof of the pudding is in the eating. Merely having an on-line system is ineffectual unless all CBD staff view and practice the

processes as documented. This way, there will be a standardization of processes across branches. This will also result in lesser non-conformities when the ISO certification body, Lloyds Register Quality Assurance, does the external audit in November 2005.

By the time you read this column in the next issue of *Attijari Al Youm*, InshaAllah, CBD will be ISO certified.

3 things you have to know about ISO

1. What is ISO 9001:2000?

ISO (International Organization of Standardization) 9001:2000 is an internationally recognized standard for assisting an organization in continually managing and improving its systems using a process approach.

2. Why should CBD use the ISO standard?

By implementing the ISO standard in CBD, we will be able to plan our processes, identify how they relate to each other, set goals, measure the processes and make improvements

3. What are the benefits of implementing the ISO standard in CBD?

Staff productivity will increase with less mistakes and rework. This in turn will result in increased profits and greater employee satisfaction. There will also be greater customer satisfaction, as process turnaround times will be reduced on account of elimination of mistakes.

Al Quoz Branch Building

Design process for the construction of our Al Quoz Branch building in a prime location on Sheikh Zayed Road is being developed with an estimated construction cost of AED 56 Million for a total built up area of 215,000 sq.ft. The building will comprise of two basements (Parking for 246 cars), Ground Floor, Mezzanine and 1st Floor. Part of the Ground floor and Mezzanine floor will be used for the branch; some of the space and the 1st floor will be used for commercial purposes as well as offices.

Fit for the Future: Meeting Customer Needs

Dubai Branch Renovation

We are in the process of refurbishing Dubai Branch, in accordance with the general ambience of the bank requirements and interior, in order to meet the expectations of a wide variety of our customers, and current banking requirements. The Branch is scheduled to be ready with its new look by January 2006.

New Branch in Fujairah

Opening of a new branch in Fujairah is in progress. The interior work has been started already and the branch is scheduled to be ready by November 2005.



A Boss, Leader, Mentor & Friend

No doubt, it is unfair to contain the contributions of a distinguished person like Mr Omar Leyas in a page or two as volumes can be written if we walk through the memory lane of the last two decades.

Mr Leyas was the longest served General Manager/Chief Executive in the history of CBD. As a boss, you might have had visualized him from a different angle but as a person you must have seen a silver line, which reflects his tactfulness, patience and hidden sense of humor.

He always preferred to remain as a man of few words but great wisdom. He was highly reflective, arriving at decisions that were based on his ability to think through some of the challenges he faced. He was a man of realistic ideas with a strong quality of being able to explore far

ahead. His generous style of sharing his banking wisdom and expert knowledge in many other fields was inspirational to those who came across with him. In a true sense, he was a real mentor and a role model with an ability to motivate, develop and support others whenever required. He managed to achieve so much without taking any credit and that is why he commanded respect and was admired by many.

Personally, I would like to compliment his knowledge, efficiency and good will in managing the complicated duties of a Chief Executive. In short, he was not just a typical banker but analytical thinker and an inspiring leader. It was a privilege to have worked with him during his tenure with CBD and I express my profound gratitude for all the moral support and guidance provided by him



over the years. My good wishes for a healthy, happy, prosperous and joyous life go a long way with him.

Mr Leyas's two decades of association with CBD has witnessed consistent growth and brought us many rewards. I am sure that he will be remembered well into the future and we will continue to harvest the fruits of his labor as we move on.

Felly Pinto

“Mr Leyas was a good boss and we miss him”
Clifford and Lal

The Common Colds

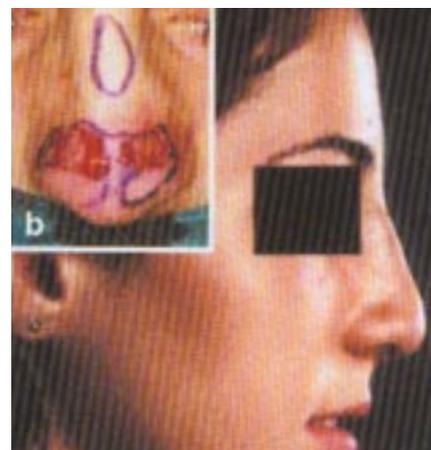
The cold is the most common illness of man. The disease has economic aspects because it is probably the most important cause of absenteeism from work.

The common cold syndrome can be caused by a large number of agents but more than 90% are non-bacterial and usually viral. The infection is transmitted by a droplet infection; within 24 hours after the infection, the 1st changes in the epithelium of nasal passages and pharynx begin; hyperaemia, oedema and leucocyte infiltration.

Clinical Features

In the acute stage, the illness is characterized by nasal obstruction, sneezing and profuse watery secretion. There is a general feeling of malaise and a mild fever. Examination by Rhinoscopy shows a swollen, fiery red mucosa covered with watery secretion.

In almost all cases, this viral stage is followed by bacterial infection of the damaged nasal mucosa. Secretion is then purulent. Normally this bacterial phase heals in several days with or without treatment. In 5-10 days unless complications occur, the whole process is healed.



In some cases, the illness tends to descend into the lower respiratory tract causing laryngitis, tracheitis, bronchitis and pneumonia.

Treatment

For Viral Rhinitis, Aspirin can be given as a symptomatic treatment. Vasoconstrictor nasal drops can be given for 10 days to relieve the troublesome nasal obstruction and may help to prevent complications.

In infants, acute Rhinitis is a serious and sometimes life-threatening disorder. The newborn is almost exclusively dependent

on the nasal respiration. Furthermore, a patent nasal airway is necessary for satisfactory breast or bottle-feeding. As the result of the Rhinitis, a rise in body temperature and convulsions can occur. Treatment consists of the administration of antibiotics as determined by the culture, and care of the airway by regular suction of the nose and possibly by means of vasoconstrictor nose drops.

Naturally, prophylaxis is very important in infants; and therefore contact with a patient with cold must be prevented.

By: Dr Faysal Ali Sabra
E.N.T Specialist

Join us in welcoming the new members to the CBD family

Headquarters



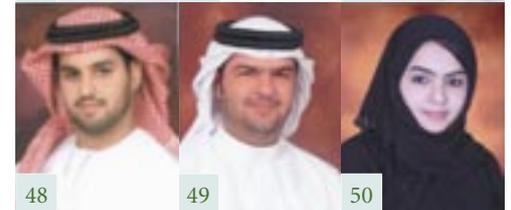
Sr.	Full Name	Department
1	Stephen John Ramsay Davies	Corporate Banking
2	Lama Fares Hitou	Credit & Risk
3	Ranjan Kumar	Credit & Risk
4	Saood Khalifa Jalal Abdulla	Financial Control
5	Alaa Khalil Rasheed Milhem	Financial Control
6	Yusra Masood Mohammad Ali Saif Alshih	Information Technology
7	Mohd Baker Abdelkarim Estaitieh	Legal Department
8	Sabrina Jamal Saleh Al Mazroui	Operations - Central Operations
9	Munira Oowais Ali Oowais	Operations - Central Operations
10	Hamda Abdulla Suliman Yousuf Al Shaibani	Operations - Central Operations
11	Zalikhha Mohammed Abdulla Ismaeil	Operations - Central Operations
12	Khaarthik Mani	Operations - Central Operations
13	Lubna Suhail Khalaf Rashid Alhadi	Operations - Card Services
14	Lakshamanan Sankaran	Operations - Trade Finance
15	Sabeena Saittammada Pazhyapurayil Mohamed Kunhi	Operations - Trade Finance
16	Masooma Ali Hamood Hamed Al Huseini	Operations - Trade Finance
17	Dia Wasef Ali Zuriqi	Retail & Commercial
18	Ali Natiq Kamal	Retail & Commercial - Call Center
19	Bilal Fatehi Awad Katawy	Retail & Commercial - Call Center
20	Rashid Obaid Rabee Ismail	Retail & Commercial - Call Center
21	Ayesha Mohamed Abdulla Qotob Aldin	Retail & Commercial - Call Center
22	Maryam Darwish Hamdan Saeed Alamri	Retail & Commercial - Call Center
23	Suhaib Adel Mohammad Hussien	Retail & Commercial - Call Center



Branches



Sr.	Full Name	Branch/Department
24	Ahmed Almas Ahmed Al Dhahri	Abu Dhabi - Customer Services
25	Mariam Mohamed Ali Raeesi	Abu Dhabi - Customer Services
26	Maged Ahmed Yousry Taha Hassanein	Abu Dhabi - Customer Services
27	Hebah Abdul Wahhab Abdul Wahid Bin Eid Alhammadi	Ajman - Trainee
28	Santhosh Naveen Mathias	Al Ain - Credit
29	Safeya Sulaiman Saeed Muhsen Al Azri	Al Ain - Customer Services
30	Mohammad Humaid Saeed Humaid Almazrooei	Al Garhoud - Customer Services
31	Amani Lotfi Shebl Salem	Al Garhoud - Secretary
32	Yahya Abdulla Yousuf Ismail	Al Garhoud - Teller
33	Ahlam Mohd Ahmad Abdulrahim	Al Garhoud - Teller
34	Zakaria Hashim Abdel-kariem Al-ramahi	Al Qusais - Teller
35	Nada Rashid Hamdan Saif Aljabri	Al Maktoum Customer Services
36	Shaikha Harqoos Naseeb Mohd Al Falasi	Al Maktoum Customer Services
37	Eman Abdelrahman Abbas Al Mazam	CBD Financial Services
38	Shaikha Mohamed Abdul Kareem Al Hammadi	Dubai - Trainee
39	Rovil Vinod Martis	Dubai Airline Center Credit & Risk
40	Rasha Sahib Majeed	Jebel Ali - Trainee
41	Khalid Ali Ibrahim Abdulla Mohammad Albalooshi	Jumeirah - Trainee
42	Fadhil Abbas Ahmad Sajwani	Jumeirah - Trainee
43	Amal Khalil Ahmad Al Essa	Main - Customer Services
44	Mansoor Abdulaziz Mohamed Abdulla	Main - Teller
45	Maher Hussam Mohammed Deeb	Main - Teller
46	Esam Fathi Moosa Al Zubaidi	Main - Teller
47	Khalid Juma Ghanim Belgaizi	Main - Trainee
48	Mohammad Ahmad Qassem Najj Al Sharjabi	Main - Trainee
49	Saud Ibrahim Yaqoob Ahmad Altamimi	Main - Trainee
50	Fatema Mohamed Zaid Alshehhi	Ras Al Khaimah Customer Services



21 Nationals Attend 'Attijari Students' Program

A ceremony was held at The Training and Development Centre of Commercial Bank of Dubai to conclude the 3 weeks 'Attijari Students' Internship Program for 21 national students from various high schools, colleges, universities and other educational institutions.

The program comprised of a range of subjects outlining the basics of banking and banking services that the bank provides. It also explained to them the importance of work values and ethics defining the nature of work in the banking sector of the United Arab Emirates. In addition, various workshops were conducted to develop and enhance their skills and abilities.

The course also highlighted the responsibilities of young nationals and their duties as UAE citizens to serve their country and improve the national economy.

Mr Mahmoud Hadi, General Manager, Systems & Operations, Mr Kamal Bakri, Executive Manager, Training & Development, Mrs Feryal Hafez, Manager, Human Resources and Managers from branches and Head Office Departments attended the ceremony.

Mr Yacoub was delighted with the success of the Program, which exhibits

CBD's responsibility towards Emiratization and its role in helping the UAE National workforce to develop and enhance their skills in making use of local expertise in the Banking sector and other fields.

Mr Kamal Bakri remarked, "Such Training Programs highlight the active role of CBD as a contributor to society." He also stressed on CBD's investment in training local candidates by sponsoring field trips and training UAE nationals in CBD's modern and equipped Training Centre. He then said, "the aim of such

training programs is to attract graduates to work in the banking sector and we hope that such initiatives will be repeated in the future years."

In response to the Bank's gesture, the participants appreciated the bank's generosity and said it gave them an opportunity and encouragement to take the first step towards job progression and utilization of their spare time in serving their country. They thoroughly enjoyed and benefited from the training course which will take them a long way.



CBD Receives Award from Dubai Men's College

CBD recently received a special award from Dr. Bill Vega, Director of Dubai Men's College at the Annual Awards Ceremony of the college. The award was in recognition of the bank's support towards a field trip by students to the conference of the International Academy of E-Business in San Francisco in March.

Dr Suliman Al Jassim, the new Vice Chancellor of the Higher Colleges of Technology was also present at the ceremony.

The event was organized to acknowledge the contributions made by many individuals and organizations towards the success of the college as well as 35 students who received special achievement awards.



(Left to right): Michel Bekhazi, DMC Head of College Services, Mr Shahab Al-Mur, Manager Marketing Department, of the Commercial Bank of Dubai and Dr Bill Vega, Director Dubai Men's College.



CBD Supports Local Humanitarian Organisations

A group of CBD staff paid a visit to the Home of the Elderly which is devoted to taking care of the senior citizens of society, to discuss the means of mutual cooperation between the two

organizations. Shaikha Mohammed Ahmed, the Director of the Centre warmly welcomed the delegation and briefed them on how the center works and took them on a tour to meet the



tenants as well as the different sections of the center.

Shahab Al Mur from the Marketing Department expressed his joy in this gesture as it displays the Bank's eagerness in humanitarian work especially when the centre is providing them with all their personal, medical and social needs. This is merely our gratitude to what they have endured for us during the past years. This gesture came as part of the cooperation between the Bank and the charity institutes in the UAE, as it is the priority of the Chairman and the Board of Directors by providing all means of support and help.

To conclude the visit, our staff distributed gifts among the tenants of the centre and its staff for their dedicated and selfless work. To reciprocate, the officials of the Centre thanked the Commercial Bank of Dubai for providing a gentle touch to the seniors, which reveals the noble ethics of the Management of the Bank.

CBD Acquires 2nd Position at the Dubai Beach Championship

CBD has succeeded once again!. However, this time it was at a sport event. Our football team acquired a 2nd position at the Dubai Beach Championship, which was held under the patronage of H.H Sheikh Hamdan Bin Rashid Al Maktoum, Deputy Ruler of Dubai and Minister of Finance and Industry. Our team - defeated Dubai Municipality in the semi-finals, but fortunately for Dubai Duty Free, they scored on penalties and got the 1st position. The continuous support from the Bank's Management helped the team in their achievement. The Bank appreciates the efforts of the football team and would like to congratulate them and wish them every success in their future participations.



Your comments are important to us!

We would greatly appreciate if you could spare a few minutes of your time and fill in the feedback form available on our website www.cbd.ae/newsletter/newsletter.asp with your suggestions/comments if any and send it back to us.

Thanks!
Editorial Team



Dubai...The Centre of Pearl Trade in Good Old Days Hamad Bin Rahma Al Shamsi Recalls...

"I learnt the rules of success from my father"



Family & Home will always remain the first school where the child is brought up, acquires good values and learns the rules of success and ambition step by step. However, one's own wisdom and readiness play a major role in achieving present and expected accomplishments in good means towards noble aims and purposes.

Memories and Experiences

"I was born in 1931 and lived with my father in the same house and accompanied him at every step. I learnt good and fair treatment to people especially in the field of pearl trading and started merchandizing when I was 14. The season of diving, then called 'Al Qahha' used to start in March every year. Divers went diving early in the morning and returned at noon as diving was 4 or 5 miles offshore from Jebel Ali to Northern Emirates.

"In the afternoon, the divers used to open oysters and gather pearls, and we in turn would buy and sell when (Tawwasheen) were available daily. This work continued upto June", Mr Hamad continues to say.

Summer Journey

Recalling memories about the summer journey, Mr Hamad says, "In May, divers used to leave in ships bigger than those used in the first trip. They would reach

Sear Binaeer boundaries, where they stayed for nearly a month and returned to the Emirates to sell the harvest (Tawwasheen).

The Big Journey

"After that the official diving journey, the Big Journey commenced, which usually began in early June and lasted till September.

"In the early forties, His Highness Late Sheikh Rashid Bin Saeed Al Maktoum provided ship owners with the necessary tools to encourage them to work and achieve success. He also used to take my father's advice to evaluate pearls for him as he was an expert in this field." Al-Shamsi added.

"Late Sheikh Rashid continued to support ship owners and buy pearls for the prosperity of the people and help them make their lives better until merchants managed to do it themselves. It was only then that he stopped giving them the chance to strengthen their role and businesses, but continued providing them with all the necessary facilities to ensure their success."

Al-Shamsi went on to say "Late Sheikh Rashid encouraged people to work hard. I recall one of my friends telling me that in the late fifties Sheikh Rashid had the habit of meeting seniors as well as ordinary people in his council. When my friend went to pay tributes to His Highness and apologize for being late to do so, Sheikh Rashid replied saying: I love the person who is keen in his work for he serves his country and himself in the meantime."

From Pearl to Trading

He proceeded "In the early fifties, pearl trading in the Gulf subsided, which forced us consider changing the field of work. In 1954, I knew from one of my friends, who traveled to Africa and Somalia as there were good trading opportunities there. I then traveled to these countries and came back satisfied. I again traveled to these countries in 1955 and was even more satisfied with the outcome."

"I had to open a store in Dubai, so I started trading in construction materials in 1956. In the sixties I imported wood and iron from Austria and Belgium as well as sanitary ware from Germany and Spain. I thank God, that through hard work, patience, sincerity and satisfaction, we managed to continue to work successfully."

Honesty, Integrity and Satisfaction

Remembering one nice indicative incident that took place in those good old days, Mr Hamad Al-Shamsi says "One of the (Tawwasheen) working nearby the shore selling their daily harvest bought a medium-sized 'Hasabah' pearl for 30 or 40 Rupees, but the pearl was evaluated by experts for 400 Rupees. Having sold it, he took the bag of money and went home wondering if it was fair to gain 360 Rupees while the divers obtain only few Rupees? So he decided to head to the divers with the bag of money, laying it in front of them and saying: 'this is the value of your hasabah. The divers, however, refused to take the money saying that it was his own, but he insisted that they should take what the hasabah was really worth."

At this point, Al-Shamsi stops commenting: "if situations like this would arise today and such satisfaction prevailed among people, we would be in a much better condition."





كانت دبي مركز تجارة اللؤلؤ حمد بن رحمة الشامسي يتذكر...



الصدق والأمانة والقناعة

ومن القصص أو السوالف العظيمة ذات الدلالة التي يتذكرها السيد حمد الشامسي من أيام الغوص هي ان أحد العلواشين الذين يقومون بالعمل في المسافات القريبة من الشاطئ وبيعون محصولهم يوميا، كما ذكرنا سابقا، اشترى لؤلؤة "حصباء" متوسطة الحجم بثمن يساوي بين ٣٠ و ٤٠ روبية. وعندما عرضها على أهل الخبرة ثمنوها بسعر ٤٠٠ روبية، فباعها عليهم وعاد إلى البيت حاملا كيس الروبيات على كتفه. ولكنه سرعان ما أخذ يتساءل إن كان عدلا أن يحصل هو على ٣٦٠ روبية، بينما يحصل الغواصون على روبيات زهيدة لا تتعدى الأربعين روبية؟ عندها قرر العلواش أن يتجه إلى الغواصين، ووضع كيس الروبيات إلى جانبهم وقال لهم: هذه قيمة حصباتكم، فخذوا ما ترونه مناسبة إلا أن الغواصين رفضوا بحجة أن الربح من حقه ونصيبه، ولكن العلواش أصر عليهم أن يأخذوا قيمة حصباتهم. ويتوقف السيد الشامسي هنا ويقول: لو تحصل هذه المواقف الآن وتسود مثل هذه القناعات بين الناس لكننا في احسن حال.

وخلص السيد حمد بن رحمة الشامسي إلى القول: أنصح الأجيال الجديدة بالقناعة والافتداء بالصالحين، والاستفادة من خبرة الرجال، والتمسك بتعاليم الدين الإسلامي الحنيف، والعادات والتقاليد، والتعاون على البر والتقوى، وكان الله في عون العبد مادام العبد في عون أخيه.



الرحلة الكبرى
ويستطرد السيد حمد الشامسي: وبعد ذلك تبدأ رحلة الغوص الرسمية، وهي الرحلة الكبرى مع أوائل شهر يونيو/حزيران وتستمر حتى شهر أيلول/سبتمبر. ويضيف الشامسي: وقد قام سمو الشيخ راشد بن سعيد آل مكتوم، رحمه الله، في أوائل الأربعينات بإمداد أصحاب السفن بما يحتاجونه كي يشجعهم على العمل الناجح والمتواصل. وبعد العودة من هذه الرحلة الكبرى، كان الشيخ راشد يطلب من والدي تقييم اللؤلؤ بحكم خبرته في هذا المجال.

ويتابع الشامسي: وظل المرحوم الشيخ راشد يواصل إمداده لأصحاب السفن وشراء اللؤلؤ بقصد إنعاش الناس وتحسين أحوالهم حتى تمكن التجار من القيام بذلك بأنفسهم، فعزف عن ذلك بقصد تعزيز دورهم وأعمالهم مع حرصه على إنجاحها وتقديم كل التسهيلات اللازمة.

وكان رحمه الله يشجع الناس على العمل، واذكر أن أحد الأصدقاء أخبرني أنه في أواخر الخمسينات كان الشيخ راشد رحمه الله يلتقي في مجلسه باعيان البلاد والناس يوميا، فلما ذهب صديقي للسلام عليه أول مرة اعتذر من الشيخ لتقصيره وتأخره في أداء واجب السلام، فرد عليه الشيخ راشد: إنني أحب الشخص الذي يصبح في عمله لأنه يخدم بلده في نفس الوقت الذي ينفع نفسه.

من اللؤلؤ إلى التجارة

ويتابع السيد الشامسي: وفي أوائل الخمسينات، انحسر وضع اللؤلؤ في الخليج، فبدأ كل واحد منا يفكر في عمل آخر. وقد علمت من أحد الأصحاب ممن سبق لهم السفر إلى أراضي افريقيا والصومال بأنه يوجد في تلك البلاد فرص للتجارة، فقررت السفر إلى تلك المناطق، وكان ذلك في العام ١٩٥٤، ثم كانت الرحلة الثانية في العام ١٩٥٥، وكانت نتيجة هذه الأسفار مرضية والحمد لله.

ويضيف الشامسي: ولكن كان لابد من فتح محل تجاري في دبي، فبدأنا بالعمل في تجارة مواد البناء في العام ١٩٥٦. وفي الستينات قمنا باستيراد الأخشاب والحديد من النمسا وبلجيكا، والأدوات الصحية من ألمانيا واسبانيا. ونشكر الله فقد استغلنا بالجد والاجتهاد والصبر والإخلاص وعلى رأسهم القناعة والرضا بما قسمه الله لنا مواصلة أعمالنا بنجاح.



"تعلمت من الوالد قواعد النجاح"



يبقى البيت كما تظل الأسرة هما المدرسة الأولى لغرس بذور التربية، وتكريس القيم، وإدكاء جذوة النجاح والعلوم، خلوة خلوة. وبالطبع فإن لخصافة الإنسان واستعداده دورهما في تحقيق خطواته القائمة والمنظورة بالوسيلة النبيلة نحو الغاية النبيلة والهدف المنشود.

ذكريات وخلاصات

يقول السيد حمد بن رحمة الشامسي الخبير في شؤون الحياة ودروبها: ولدت في العام ١٩٣١ وعشت مع الوالد في بيت واحد، وكنت معه خلوة خلوة في كل شيء. تعلمت منه أسلوب المعاملة العلية والصحيحة مع الناس، وخاصة في مجال اللؤلؤ حيث بدأت البيع والشراء يوم كان عمري ١٤ عاما. وكان موسم الغوص، والذي يسمى "القعقة"، يبدأ في شهر مارس من كل عام. وكان الغواصون يغدون صباحا ويعودون ظهرا حيث يكون الغوص قريبا من الشاطئ على بعد أربعة أو خمسة أميال امتدادا من جبل علي في دبي إلى الإمارات الشمالية.

ويستطرد السيد حمد بن رحمة الشامسي: وبعد صلاة العصر، كان الغواصون يقومون بفتح المحار ويجمعون منه اللؤلؤ، ونحن بدورنا كنا نشترى ونبيع حسب تواجد العلواشين يوميا. ويتواصل هذا العمل تباعا حتى شهر يونيو/حزيران.

إلى رحلة الصيف

ويمضي السيد حمد الشامسي في ذكرياته فيتحدث عن رحلة الصيف، يقول: وفي شهر مايو/أيار، كان الغواصون يغادرون بسفن أكبر من السفن المستخدمة في الرحلة الأولى، فيصلون إلى حدود صير بنعير والحدود المجاورة لها، ويبقون هناك لمدة شهر تقريبا ثم يعودون إلى الإمارات ومعهم المحصول من الرحلة لبيعه على العلواشين.