
Time Management

Designed by:



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Ice Breaker

Exercise

- List all the activities that you would do before leaving your house. For e.g. - brushing teeth, having breakfast etc.
- In the other columns list the amount of time consumed by each activity on a working day and on a day off.
- Calculate the overall time for both. Answer the questions that follow on the next page.
- You are given 10 minutes to complete the exercise.

S. No.	Activity	Time Taken (Working Day)	Time Taken (Off Day)
	TOTAL TIME:		

What is the difference between the times taken for the activities? Would you like to take the same time on working days as on days off? Or would you like to be as punctual on a day off as you are on working days?

In what ways will you change your routine to have more time?

Workshop Expectations and Objectives

Workshop Expectations

Write down your expectations from the workshop in the space provided below.

Objectives of the Workshop

At the end of the workshop, participants will gain knowledge about:

- Introduction and meaning of time management
- Myths and misconceptions about time
- Monochronic and polychronic views on time
- Various models employed in time management
- Tools of time management like – goal-setting, prioritization etc.
- Managing interruptions and procrastination
- Scheduling

Introduction to Time Management

Definition – Time Management is a process of monitoring or keeping a check on the quantity of time spent on various activities in order to increase efficiency, effectiveness and productivity.

Time management is not just about managing time but also about controlling the use of the most valuable and undervalued resources we have at our disposal. It also includes managing one's activities in relation to time, setting priorities, taking responsibilities and using time efficiently.

Individuals have to prioritize their work and commitments while avoiding distractions from external factors. This will help them to become more efficient.

With effective time management, one can easily focus and manage both personal and professional fronts. A good work-life balance is maintained when an individual learns to manage time.

Time management is an endless cycle of making decisions which may be big or small, but which can definitely bring about a change in one's life. Time management is about managing time efficiently, so that the time saved can be used to make life richer and better.

Organizing and planning are the keys to effective time management. Each person has her/his own priorities in life and they plan and strategize their time accordingly.

Managing time can help you to:

- Reach the targets
- Complete the most significant tasks
- Maintain a good work-life balance
- Meet deadlines of assigned tasks
- Decrease and manage tension and stress
- Work smart and not hard

Importance of Time Management

Introspection Sheet

Importance of Time Management - Summary

Following are the benefits gained through effective time management:

1. **Prioritization:** Whenever you are trying to manage your time, you should always prioritize your tasks in hand that are more important than other things. Prioritization is an important step as it helps you in saving time that is prone to get wasted on trivial activities that you might get involved in.
2. **Inculcates Discipline:** Discipline in time management enables you to reach the optimal output of your time and energy. It gives you a clearer vision on what needs to be done, and hence provides the right direction.
3. **Improves Organizational skills:** An effective time management helps you to keep your stuff organized and prevents wastage of time on frivolous tasks such as searching documents, looking for folders and other items. It can help you in keeping your work zone or study station well-arranged where all the things relevant to your work are organized. So, the next time, you are not in a situation where you need to search all over the place to find a file.
4. **Better preparation leads to improved self-confidence:** Being prepared gives you a sense of accomplishment even before you have completed the tasks and this helps in boosting your morale and adding a sense of satisfaction. Furthermore, it helps you to avoid working in the last minute and the time saved then, can be used to relax.
5. **More Successful:** When time is used appropriately and efficiently, the best by-product is more free time. Individuals with good time management skills are better at setting their goals and following through with them. Moreover, completing tasks on time can give you a better reputation among peers and bosses; hence people take your work more seriously.

-
6. **Better time management – Improved forecast:** When you become better at setting goals, you have a clearer idea of what you want to accomplish in your work. Same principle can be applied for long term plans, for example where you want to be in two or three years from now, etc.
 7. **Less prone to stress:** When you are well prepared, you have more time to relax and sleep and be healthy. So time management can benefit your health and make you less prone to stress.
 8. **Working on Time:** When you have a proper plan and schedule of the tasks to be completed within time constraints, you tend to work on time and complete the activities within stipulated time limits.
 9. **Enhanced Efficiency:** Efficiency can be defined as the number of things achieved out of the total number of things done. Time management helps you in achieving goals in a timely and efficient manner. But without a proper plan you end up doing many unnecessary things and that lowers your efficiency.
 10. **Motivation:** Working with a proper time management schedule motivates you to put in more effort and complete the task on hand in time.
 11. **Improvement of Management Skills:** When you perform many tasks simultaneously with an effective disciplinary approach, your managerial skills are honed and tasks become easy to accomplish. These management skills are very helpful when you work in an office or any other organizational places.
 12. **Confidence and Satisfaction:** Time management is a serious issue, which includes many things. When things fall into right places and work is done quickly and efficiently, it boosts your confidence and satisfaction levels. This enhanced level of confidence and satisfaction can be achieved with the help of proper time management.

Exercise – Below is the self-assessment test about time management.

Answer 'yes' or 'no' to the following questions.

-
1. _____ Have you estimated the time you need to spend on various tasks this month?
 2. _____ Do you make a list of tasks to be done in your mind instead of on a piece of paper?
 3. _____ Have you ever estimated the time required by you to understand the tasks you are assigned?
 4. _____ Do you keep the time targets in mind while working?
 5. _____ Do you involve in socializing at the time when you should be working?
 6. _____ Do you complete your assignments in time?
 7. _____ Do you schedule and plan your time?
 8. _____ Do you exactly know what tasks you need to finish when you sit at your desk?
 9. _____ Do you work on the short term assignments in the beginning?
 10. _____ Do you feel motivated when you accomplish the target on or before time?
-

Answers:

Question No.	Yes	No
1	✓	
2		✓
3	✓	
4	✓	
5		✓
6	✓	
7	✓	
8	✓	
9		✓
10	✓	

Each correct answer holds 1 mark.

A score of 5 or less indicates that you need to improve your time management.
Whereas, a score higher than 5 shows that you are good at managing time.

Misconceptions about Time

Exercise: Below are the statements with which you may agree or disagree. Choose and tick an option that you think is appropriate, in the space provided after each statement.

Note: You are given 5 minutes to complete this exercise. Tick only one option for each sentence.

S. No.	Statement	Agree	Disagree
1	I can always use the time to complete important tasks first and then enjoy the extra time I am left with.		
2	I don't have time to make lists and schedules.		
3	Time management is not required as I can manage my work without it.		
4	A to-do-list and a secretary can help me easily manage my time.		
5	Stress is necessary in order to perform better.		
6	I work for a creative firm, so, time management does not matter that much.		
7	No one can manage my time, only I can.		
8	Time management may help in reduction of stress.		
9	There is no big deal in managing time.		
10	When someone follows a strict schedule, he/she does not get enough time for fun and enjoyment.		

Answers to the above exercise are on page number 20.

Introspection Sheet

Misconceptions about Time – Summary

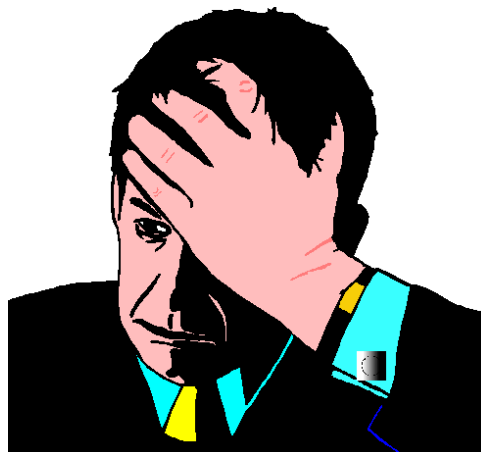
There are certain misconceptions about time:

1. Managing time is simple – it just needs common sense:



It is true that the concept of time management is very easy to understand but the attitude and efforts required to follow this practice is not so easy. One has to constantly try hard to attain a level of proficiency in this field.

2. Work is better performed under pressure:



Psychological tests have confirmed that the statement, “Work is better performed under pressure”, is nothing but a procrastination excuse. Nobody can work better under pressure because stress is harmful for a person’s physical as well as mental health. Better performance is achievable only if the environment is supporting and motivating. For

example, if in the last over of a cricket match, a team wins, then the credit for winning does not go to the pressure through which players were undergoing, but the strategies and skills they used while playing.

3. I have a to-do-list and a secretary:



One needs to be self-organized and no other person can make it happen for anyone. The problem faced in case of disorganized people is that they neither have time to listen to their secretaries nor do they take a look at a to-do-list.

4. I don't have time:



Time management is a skill developed after a long period of practice. Where a laggard would need a whole day to get a simple task done, an effective time manager would get all the significant tasks done in the early working hours of the day and then take rest and be calm and composed to tackle the tasks that confront him in the latter hours of the day.

5. My work is creative, so I don't need time management:



Time management is not just related to the routine activities, it is about self-discipline and saving more time to be spent on better things in life rather than just wasting it away on frivolous activities.

6. Time management ruins fun:



If on one hand, someone has many important tasks to finish, but he/she goes and has fun with friends and family, while on the other hand, he/she has completed all the important tasks and got ample amount of time to enjoy...Which one of the above two cases will be fun? Surely, the second case sounds better. Therefore, time management makes room for enjoyment as well.

Answers to the exercise on page number 15 are as follows:

S. No.	Statement	Agree	Disagree
1	I can always use the time to complete important tasks first and then enjoy the extra time I am left with.	✓	
2	I don't have time to make lists and schedules.		✓
3	Time management is not required as I can manage my work without it.		✓
4	A to-do-list and a secretary can help me easily manage my time.		✓
5	Stress is necessary in order to perform better.		✓
6	I work for a creative firm, so, time management does not matter that much.		✓
7	No one can manage my time, only I can.	✓	
8	Time management may help in reduction of stress.	✓	
9	There is no big deal in managing time.		✓
10	When someone follows a strict schedule, he/she does not get enough time for fun and enjoyment.		✓

Characteristics of an Ineffective Time Manager

The following are the features of an ineffective time manager:

1. **Constant Haste:** When a person is always in a rush without a pause and always shows haste in every task, it indicates that the person is not good at managing tasks efficiently and has loads of work pending that needs to be completed. This clearly shows poor time management.
2. **Habitual Delays:** When people are unable to complete their tasks in time, they tend to get late in each meeting or always keep postponing their schedules. This shows inability of such people in managing time.
3. **Low motivation, energy and productivity:** When the tasks are delayed or are pending, the motivation and energy of the person is lowered. Moreover, it leads to lesser productivity.
4. **Frustration:** The worse a person is at time management, the more frustration he/she will experience. They will feel as if the whole work is stuck and nothing seems to move ahead.
5. **Impatience:** People tend to get angry easily, because they experience stress each moment due to the pending target that needs to be accomplished before deadline.
6. **Variation in Decision Making:** A person who is poor at time management, changes his/her decisions rapidly, because they think that whatsoever option they choose, it is going to end up in loss. Thereby, they feel depressed and lose self-confidence.
7. **Inability to set Goals:** People do not know how to set goals and because of this they end up in a complete chaos.

Exercise:

Choose your reaction to each of the below mentioned statements.

1: Disagree completely 2: Neither agree nor disagree 3: Agree completely

Try to choose either 1 or 3. Avoid the middle path.

You will be given 15 minutes to complete the exercise.

No.	Description	Your Reaction
1	It is important to plan before you initiate any work. Work done without planning, often needs to be re-done and results in time wastage.	
2	In order to understand the importance of time management, you must calculate the worth of your time. You will be surprised to see its worth.	
4	Many people lead structured lives and avoid visitors without prior appointment. You must confirm the appointment before going for the meeting. This reminds the person about the meeting and also saves time in case the person is unavailable.	
5	While you are waiting before meeting a person, you must keep busy. This saves time and also gives a better impression that you don't waste time.	
6	Many people like to keep others waiting for them to show that they have power. It is important to value others' time as much as our own.	
7	Time spent in traveling should not be ignored while assessing time management. Often travel time turns out to be quite high and should be used more effectively.	

8	Analyze a task to find out whether it helps you achieve personal or professional goals. If it doesn't then it would be best to either drop it or delegate it if possible.	
9	Too much time spent on perfection of plans result in unnecessary wastage of time or delayed implementation of the plan.	
10	It is important to be self-disciplined to avoid putting off unpleasant, routine or boring chores. You must think positively about the outcome of the job and could possibly promise yourself a special reward for completing the job.	
11.	It is unnecessary to fuss over perfecting tasks long after they have been completed. Not all jobs need perfection and it is not cost-effective to achieve the same.	
12.	Many people may derive tremendous pleasure out of achieving tight deadlines. The problem with this is that the work may be delayed to get the rush of adrenaline and will lead to wastage of time. Occasionally, the deadlines may slip due to the delay.	
13.	By delegating jobs that do not need perfection and may not be cost-effective for you to do, you can utilize your time better.	
14.	A lot of time maybe wasted by encouraging visitors who do not have the same work ethics as you. Avoid such casual visitors.	
15.	Make/Update a To Do List every day. Color-code your tasks according to priority.	
16.	Paperwork is necessary. For efficient time management, take an action on it right away as it comes to your workstation.	

Score Chart

Score 1 mark if you: Disagree completely

Score 2 marks if you: Neither agree nor disagree

Score 3 marks if you: Agree completely

If (score <15)

You can develop your time management skills quite well as you have good potential and several opportunities.

If (score is between 16 & 40)

You have some basic knowledge related to time management. However, you can improve in some areas of time management.

If (score >=40)

You are a great time manager. Keep it up!

Time Thieves

1. **Poor Planning:** Poor planning results in impatience and haste to complete tasks in limited time. Lack of proper planning leads to improper initiation of task, resulting in unproductive usage of time.
2. **Crisis Management:** This is the result of absence of prioritization of tasks. This results in doing unimportant tasks prior to the important ones. Thus, managers are unable to find time to do the important things in time.
3. **Interruptions:** Interruptions are a result of poor planning, lack of control over environment and poor focus. Managers must learn to deal with interruptions and avoid them if they wish to get work done in time. Interruptions may be in the form of – drop-in visitors, telephone calls, confusion and improper communication. Thus, managers should work in areas without disturbances and inform others whenever they are busy.
4. **Procrastination:** Tasks in hand must not be put off for a later time, even if it can be done later. This may lead to piling up of the workload and a chaos at the end. Sometimes, people are so busy in improving their methods of getting jobs done that they are never able to finish these tasks on time. Thus, managers should look into whether their improvement methods are working towards progress or hindering the path of getting tasks done in time.
5. **Not assigning:** Many people think that the work in their hands can only be done by them and no one else can do it the way they can. Because of the fear of failure, they hesitate to assign their jobs to junior employees. They feel that a particular kind of task can be only handled by them and if someone else is unable to do it properly, all blame has to be taken by them solely.

-
6. **Unnecessary Meetings:** If a meeting is held without a proper and clear motive then that meeting is a complete failure because it leads to no productive results and is a sheer waste of time.
 7. **Disorganization:** A proper organization leads to a good working environment. Following a schedule, keeping things systematically arranged and possessing all necessary information before starting a task keeps the bad mood away from the managers.
 8. **Poor Setup:** Sometimes, in organizations the environment for managers is not so convenient, because the things that are frequently required by managers are not within their easy reach. Because of a poor setup and improper seating arrangement, whenever the managers pass by someone they tend to pull that person aside and steal his/her time.
 9. **Inefficient Networking:** If a manager does not have an open communication with all his employees, he is unknowingly going through a great loss in terms of time management because a proper communication and an efficient network leads to better understanding of work that is assigned to all members of an organization and this leads to better productivity in lesser time.
 10. **Bad Attitude:** Whenever a person is showing his/her bad attitude, they waste their time. Instead of getting angry and complaining to their staff they can utilize this time in working out on solutions to the problems that have occurred.
 11. **Unpleasant People:** Such people who are unproductive and interfere in the success path of others should definitely be avoided no matter what. When managers listen to such people, it leads to unnecessary depletion of useful time. Thus, unpleasant and negative people should always be kept at a distance.

Exercise: In order to understand the above topic in a better sense, you should do the following exercise.

Some situations are given below and each situation is followed by two options. Circle the appropriate option.

Note: You will be given 10 minutes for this exercise.

1. John has to complete all assignments before the month end. He should:
 - a) continue with the same routine
 - b) prioritize the important tasks
2. A manager is in a meeting with other employees and suddenly his phone rings. In such a case:
 - a) he should cut the call and continue with the meeting
 - b) he should attend the phone call
3. Stephanie's desk is always in a messy condition. She should:
 - a) clean up the desk and organize everything properly
 - b) work as she feels comfortable with
4. There is a lot of work to do, but you do not feel like doing it. Then,
 - a) you should do it when you feel like
 - b) start working on major tasks as early as possible
5. A manager is unable to control the errors that have occurred due to inefficiency of his employees. He should:
 - a) start correcting the work as soon as possible
 - b) convey his disturbed state of mind so that employees work better next time
6. A highly introvert person joined a company. He should:
 - a) work on his tasks and go home
 - b) try and build a network around him by talking to his colleagues

-
7. Ron is always surrounded by a group of people who are negative and may defame him. But he is unable to understand. He should:
 - a) immediately cut off with such people
 - b) enjoy his friends' circle
 8. Mr. Kinsley is a new manager and trusts only a few employees to whom he delegates his work.
 - a) He is right and he should continue with the same.
 - b) He should assign tasks to all employees without any bias.
 9. Mr. David calls meetings frequently, but most of the meetings are unproductive. He should
 - a) not waste his and others' time
 - b) keep calling meetings as one of the meetings may result in a great success
 10. Charlie is unable to work efficiently and is always in a haste to complete the pending tasks. He should:
 - a) not take stress and do the work as he has been doing
 - b) do an efficient planning and scheduling before initiating any tasks

The answers to the above exercise are given on the next page.

Answers

S. No.	Correct Option
1	b
2	a
3	a
4	b
5	a
6	b
7	a
8	b
9	a
10	b

The Three Generations of Time Management

Long ago people began to realize that it is important to manage time in order to enhance their productivity and life in general. Since then, there has been significant improvement in the way each generation handled the problem of time management. Each new generation recognized the drawbacks of methods adopted by the previous one and improved on them. Time management techniques of the three generations are listed below:

First Generation

What it is: This generation tried to manage time by using checklists and reminders. Now, people just had a list of the work which is to be done but they did not know about the urgency and importance of the work.

What it lacked: Time was disorganized, in terms of complexity, urgency and importance.

Thus, such techniques often caused people to miss out on some of their commitments.

Second Generation

What it is: It was characterized by calendars and appointments' books. This generation's time management was based on looking ahead and planning. So there was a proper planning and scheduling of events, and a greater consciousness about deadlines.

What it lacked: The shortcoming of this type of management was the lack of time and importance for human relationships.

Third Generation

What it is: This generation prioritized tasks and recognized the values. It focused on setting goals and classified them into long, intermediate, and short-term goals.

So, there was a considerable increase in achieved goals and productivity was enhanced. The principles this generation emphasized on were efficiency,

control, and independent achievement, focus on quality of work done rather than quantity.

What it lacked: This generation also did not realize the importance of putting time into relationships and one's personal life.

The Need for the Fourth Generation

It is found that the third generation time management was very restricted and mechanical. Human beings are not machines; we need love and support to go on in life. So there is a need to transcend the idea of time management to relationship levels too. One must focus on accomplishing results as well as enhancing relationships.

Points to remember:

- An approach is needed for time management that takes care of both career and relationships.
- Any approach that does not satisfy the above will disturb the vital balance needed and therefore will not work successfully.

Monochronic and Polychronic Views of Time

The **monochronic** approach lays emphasis on spontaneity, brevity, agility and punctuality. It's an efficient and focused way of managing time at work and at home. People adopting this approach believe in detailed planning and scheduling. They follow schedules strictly and work on one task at a time. They do not like their schedules to be disturbed and do not entertain extraneous matters that tend to divert them from their path.

The **polychronic** approach on the other hand lays emphasis on the aspirations, flexibility, imagination, intuition and commitment.

Monochronic managers	Polychronic managers
Do one task at a time	Do many tasks at one time
Focus well	Highly distracted
Take time seriously	Believe more in commitments and goals to be achieved
Committed to their work	Committed to the people
Follow their plans religiously	Change their plans frequently
Like to be alone and without disturbance while working	Do not like privacy and enjoy company of people
Rarely borrow or give their things to others	Believe in sharing
Like promptness	Base promptness on type of relationship
Believe in short term relations	Highly committed and believe in long-term relations

Exercise:

In the following exercise, there are two alternatives for each number and you have to circle the appropriate choice according to your opinion. Guess whether the statement is polychronic or monochronic.

At the end, sum up the poly- and monochronic choices you have circled and know what type of person you are. Use the table given on page number 35.

Note: You may want to circle both choices but circle the one which is a more appropriate choice. You will be given 10 minutes for the exercise.

___ 1a. Interruptions should be avoided wherever possible.

___ 1b. Interruptions are beneficial and are a part of life.

___ 2a. One task should be done at a time.

___ 2b. Many tasks can be done if two or more things are worked upon at a time.

___ 3a. It's important to complete the transaction even if a meeting is going on.

___ 3b. It's important to stop the meeting and stick to the schedule.

___ 4a. Unexpected events should be avoided.

___ 4b. Unexpected events may happen at any time; it's life.

___ 5a. A customer can be handled while listening to a phone call.

___ 5b. A phone call can be attended later. Customer must be given importance.

-
- ☐ 6a. Deadlines are not a serious matter of consideration.
 - ☐ 6b. Deadlines are a promise and should be met in time.

 - ☐ 7a. In a meeting, an agenda should be followed.
 - ☐ 7b. Agenda is just a piece of paper that is prone to get swayed as the meeting progresses.

 - ☐ 8a. Important information should be shared with all.
 - ☐ 8b. Important information should be kept as a secret.

 - ☐ 9a. Multitasking is easy and fun.
 - ☐ 9b. Multitasking leads to errors and inefficiency.

 - ☐ 10a. Attending a friends' call in a meeting is not a big issue.
 - ☐ 10b. All meetings must be taken seriously without any distractions.

Answer Key

Each correct answer holds 1 mark.

S. No.	Monochronic	Polychronic
1	1a	1b
2	2a	2b
3	3b	3a
4	4a	4b
5	5b	5a
6	6b	6a
7	7a	7b
8	8b	8a
9	9b	9a
10	10b	10a
Total		

Goal Setting

Introspection Sheet

Goal Setting

Goal setting is a performance booster that motivates the employees and managers. As and when a goal is accomplished it gives a sense of satisfaction and achievement. But it is very important to set goals in the right way.

S.M.A.R.T. Goals

Smart goals are the ones that are:

1. **Specific:** Set goals should be answerable to questions that start with, What, Where, When, Why, and Who. Goal must be specific, and you must clearly identify what is to be achieved.
2. **Measurable:** Measurable goals are the ones that can answer the questions starting with How much, How many, How often. For example, if a company has to reach out to 750 customers in a month, they can measure their daily work load based on the goal they have to achieve.
3. **Attainable:** Before starting work on a project or a goal, it should be clear whether the set goal is attainable or not. If the restrains in the path do not allow the goal to be attained as desired, then the level of difficulty should be lowered so that it becomes attainable.
4. **Realistic:** Every goal that is set need not be simple, but it should be a thoroughly researched goal. The questions that you can ask yourself are:
 - Do I have sufficient resources to achieve the goal?
 - Do I have support of colleagues?
 - What skills am I lacking and what do I need to learn?
 - Have I rechecked the workload with supervisor to prioritize this goal with other goals?
5. **Timely:** A time restriction is important in driving the employees towards reaching a goal in given time period. It generates a sense of urgency to complete a task at hand. It also gives necessary motivation to employees to complete the task in time.

Exercise: This is an individual activity, where you are given some examples of Inefficient Objectives. You have to rephrase these objectives into SMART goals. You have to mention the category of Smart objective in the subsequent column. An example is done for you.

Note: An objective may fall under more than one category.

No.	Objective	SMART Objective	Category
1	I want to be monetarily satisfied.	I want to earn Rs. 35,000 as my passive income within 2 years from today.	M- Measurable
2	We will develop a mobile with a high definition screen		
3	I will need a few people to assist me in a new research project		
4	I want to become an entrepreneur		
5	I will reach my sales target soon.		
6	We will do marketing of our new product.		

Prioritization

Introspection Sheet

Prioritization – Summary

There are two steps to prioritize:

1. List down the tasks to be done
2. Prioritize the items on the list

The ABC Method

The following are the categories that can help in prioritizing work:

- ❖ **Priority A: “Must-Do”** – these are the most critical tasks that need to be at the top of a priority list. These tasks are very crucial because these may include opportunities for advancement, significant customer demands, or management directives.
- ❖ **Priority B: “Should-Do”** –these tasks hold a medium value. These tasks do not have strict deadlines and may not be very essential to do.
- ❖ **Priority C: “Nice to do”** – these tasks hold the lowest value. These tasks are not important, so they can be completely eliminated and kept for free time.

Exercise:

List the tasks that you would do in this week under each category. You are given 10 minutes for the exercise.

Priority A – Must Do:

Priority B – Should Do:

Priority C – Nice To Do:

Criteria for prioritization

1. **Judgment:** You are the ultimate judge who can decide the priorities of your work and life. Thus, a correct judgment is a necessity in optimum prioritization of the tasks that you have to perform.
2. **Relativity:** Whenever you look into your priority list, it should be clear which task is more important than the others. You should question yourself about the best usage of current time.
3. **Timing:** Deadlines always drive you towards achieving a goal in time and not wandering and wasting time for other purposes. Therefore, initiating time and deadline, both are important because the earlier you start, the earlier you can finish that activity.

Compass and Clock

The compass and the clock can be described as tools that help us decide what to do with our time. The two factors that play key role in managing time are – urgency and importance. These two factors are controlled by two tools – the clock and the compass, respectively.

The clock represents:

- Goals
- Tasks
- Commitments
- Appointments
- Activities
- Assignments
- Opportunities
- Schedule
- Routine

The compass represents:

- Vision
- Direction
- Conscience
- Values
- Priorities
- Mission

The problem occurs when we get stuck between the clock and the compass.

Some problems that may arise from this are:

- Imbalance in one's personal and professional work
- Feeling of being out of control, hence, entrapment
- Feeling as though we are constantly in some crisis
- Problems in personal relationships
- Making excuses and losing professionalism



CLOCK

**WHAT WE DO AND HOW WE
MANAGE TIME**



COMPASS

**WE DO WHAT WE FEEL IS
IMPORTANT**

Time Management Matrix

The matrix below, distinguishes between Urgent/ Non- urgent and Important/Non-important factors that we spend our time on. The matrix shows four quadrants; by placing your daily activity in these quadrants you can find where to allocate your time appropriately.

		Urgent	Not Urgent
Important	<div><ul style="list-style-type: none">• Crisis• Pressing Problems• Projects, meetings and some tasks that have a deadline</div> <div>I</div>	<div><ul style="list-style-type: none">• Formulation• Prevention• Clarification of values• Contriving• Building Relations• Re-creation• Authorization</div> <div>II</div>	
Not Important	<div><ul style="list-style-type: none">• Interruptions, calls• Reports• Meetings• Close and Pressing</div> <div>III</div>	<div><ul style="list-style-type: none">• Busy job• Spam Mail• Calls• Time thieves• “Get Away” Activities</div> <div>IV</div>	

Quadrant 1: Urgent – Important

1. This quadrant is unavoidable.
2. It requires our immediate time and attention.
3. It is important to remember, that saving work for last minute can land your work into this quadrant. This should be avoidable because too many tasks in this quadrant will only cause havoc.

Quadrant 2: Not Urgent – Important

1. These are the activities that are important, but do not require immediate attention.
2. This is a good place to be in, as it gives more time to manage and organize the work at hand. With better planning, work can be done more efficiently.
3. Although this includes more than just professional work, there are also personal responsibilities that need to be met. They can be better handled if they are important but not yet urgent.
4. Ignoring or delaying the activities in these quadrants can cause them to shift to quadrant 1, which is not an ideal place to be in. Hence it is important to see this quadrant as an opportunity to plan and prepare in a better way.

Quadrant 3: Urgent – Not Important

1. This might appear to be confusing, because it is difficult to think of a task that may not be important but urgent.
2. This refers to tasks that may be important to person A, but not to person B. This is where our values clash with others.
3. This also makes us realize that just because things are urgent, they do not become important. This could include activities such as brainstorming, making phone calls, etc.

Quadrant 4: Not Urgent – Not Important

1. This quadrant falls to the bottom of our priorities. These are neither important, nor urgent.
2. We are generally exhausted from moving between quadrants I and III. So we start focusing on these activities, as a break or procrastination.
3. These activities then become 'time pass' or waste of time

Exercise:

Read the following tasks and decide which quadrant each task falls under:

S. No.	Task	Quadrant
1	Meetings with colleagues from other departments	
2	Training juniors	
3	Completing a project whose deadline is the next day	
4	Chatting with colleagues	
5	Phone calls	
6	Meetings with team	
7	Handling a crisis	
8	Getting feedback from colleagues	
9	Walk-in visitors	
10	Self-improvement activities	
11	Following cricket match score	
12	Preparation for meetings of the day	
13	Preparation for upcoming customer presentations	
14	Reports related to non-core areas	
15	Attending Training Workshops	
16	Relationship-building	
17	Getting feedback from Boss	
18	Escape activities	
19	Monthly Audit Preparation	

20	Playing computer games	
21	Recreational activities	
22	Pressing problems	
23	Attending to customer requests	
24	Introspection	
25	TV watching	
26	Reading Emails that are Forwards	
27	Customer Presentations	
28	Monitoring punctuality/attendance of staff	
29	Motivating staff	

Answers:

1. Quadrant 2
2. Quadrant 2
3. Quadrant 1
4. Quadrant 4
5. Quadrant 4
6. Quadrant 2
7. Quadrant 1
8. Quadrant 2
9. Quadrant 4
10. Quadrant 2
11. Quadrant 4
12. Quadrant 1
13. Quadrant 2
14. Quadrant 3
15. Quadrant 2
16. Quadrant 2
17. Quadrant 2
18. Quadrant 4
19. Quadrant 2
20. Quadrant 4
21. Quadrant 2
22. Quadrant 1
23. Quadrant 1
24. Quadrant 2
25. Quadrant 4
26. Quadrant 3
27. Quadrant 2
28. Quadrant 2
29. Quadrant 2

You might differ on some of the answers. But that's alright; what is important may differ from person to person or from one type of job to another. The main point is to *make you identify what is important for you.*

Managing Interruptions

Introspection Sheet

Managing Interruptions

Now-a-days, people are so accustomed to interruptions that they do not even realize that they are being interrupted. Some interruptions are unavoidable because the boss may not necessarily have the same priorities as his subordinates.

How many of these circumstances are familiar:

- Using interruptions as excuses.
- Trying to work on many tasks at once.
- Procrastinating
- Getting distracted many times and easily.
- Accepting calls that are not relevant to work at the time of work.
- Chatting with co-workers frequently.
- Replying to each email that appears in the email inbox.

Well if these situations sound familiar then one is unable to avoid interruptions. However, following measures can be taken to manage interruptions:

- Not calling for a meeting unless it is truly necessary. If it can be done through e-mail or a phone call, it should be done that way instead of wasting others' time in unproductive meetings.
- 'Do not disturb' is necessary whether it's the phone or the door. Whenever required, one must assure that no one disturbs while he/she is involved in work.
- Learn to say 'no'. Most of us tend to agree to everything that others say. We wish to be seen as team players. But sometimes it's better to say no in order to control the workload.
- Prioritizing emails by telling everyone to put a subject because each email isn't urgent.

Managing Procrastination

Introspection Sheet

Managing Procrastination - Summary

When you lay emphasis on things that are not so important according to your organization's goals and priorities, you are procrastinating.

Sometimes when you delay your work, it may not necessarily be the case of procrastination because you may not have complete information about the task.

Strategies for Overcoming Procrastination

1. When the Task is Unpleasant:

- You should reflect on the fact, that if you do not do a task then what will be its effects on you, your co-workers and your customers.
- Keep in mind that you are paid for the task which is important from your supervisor's and organization's point of view.
- Identify the ways you can reward yourself by completing such tasks.

2. When You are Disorganized:

- Make it a routine to clear your desk before leaving for the day.
- As and when papers and email come you should attend and complete them as soon as possible to avoid a pile up.
- Plan your day, based on the important tasks to be done that day.
- Make use of a timer to keep a track of the time you have spent.
- Pre-plan the next day before leaving.

3. When the Project feels Overwhelming:

- Break a major task into smaller easily achievable tasks.
- Initiate by doing easier tasks first so as to get a feel of accomplishment and satisfaction.
- You can feel more optimistic and motivated if you reward yourself after the completion of each sub-task.
- Ask others to give an input as this is your first time at handling a big project.

4. When You are a Perfectionist:

- Constantly keep reviewing the project with the supervisor in order to see if the progress is as desired by the supervisor and ensure that you are on a right track.
- You can avoid any potential errors that tend to occur in future if you keep discussing the task with your co-workers and supervisor.
- Remember that no one is perfect and keeping this fact in mind, take the tasks as a challenge rather than procrastination.
- Adopt some stress management techniques to fight the situations that call for more mental effort.

5. When You have Trouble Making a Decision:

- Use group unanimity to make a best decision.
- Ask you supervisors and others to give their input.
- When you do not have others to help you, make the best choice according to your experience.

Scheduling

Introspection Sheet

Scheduling – Summary

Many people do not understand the advantage of schedules; rather they consider it restrictive. The schedules add to the benefits at work as it allows you to:

- Equally allocate time to all important tasks.
- Avoid unnecessary interruptions by sticking to the schedule.
- Limit meetings within the time they are scheduled for, instead of letting it go for as much people feel like.
- Allot time for intervals.

Scheduling Options

There are three options for scheduling:

1. **Long Term Schedules:** When people have long term goals such as quarterly or annual goals they should start with a master planner where they can list the major targets to be achieved each week. This way they should allot an important task to each week and complete their quarterly or annual tasks efficiently.
2. **Medium Term Schedules:** A month's period is considered to be appropriate to schedule a medium term goal. This can be divided into weeks and set a goal to be achieved each week. If your work cycles every month, then you can use it as a snapshot for next month as well.
3. **Short Term Schedules:** Daily schedules fall in this category. They keep a track of what all has been accomplished successfully till date. This is a specified schedule because you must make it very clear about what you have to do each day of the week. With the help of short term schedule you may even identify where you lack in your time management skills.

In Tray Exercise

Instructions

The exercise starts on the next page. This is a role play exercise in which you play the part of a busy bank manager who has to manage his time by clearing some backlog items on his desk.

Your assistant has left behind 13 documents on the desk for your attention. The items include letters, e-mails, reports and web pages that are related to daily office work. There are varieties of Issues. There is a list describing the summary of each item in one of the following pages. All the items are to be reviewed and you have to write the following:

- A list of actions that will be taken by you, including the analysis of the key issues in each item on your desk.
- You need to prioritize each item. While doing so you have to use these categories: High priority, medium priority and low priority. You must focus on the urgent tasks that are to be completed within short period and the important issues that need attention for the good of your business.
- Decide whether you have to send an item to your colleagues or a meeting should be called.

You have 90 minutes to complete the task. You should spend the first 5-10 minutes to review the documents to determine which one needs top priority. A template is attached at the end of this particular file so that you can place the actions and the ratings of the priorities.

The exercise begins on the next page.

Background Information

Role

You are Robert Anderson and through the Management Trainee Program, you have been given a berth in Jubilee Bank. Since the completion of the training, you have been engaged as a **Team leader** at the Downtown Road, Houston Branch. You had to complete Management Trainee placements in numerous branch operations and various Head Office functions.

Jubilee Bank is a small bank which provides various products and services to end customers in the state of Texas. The bank is headquartered in Houston. Each branch comprises of two teams to provide services and sell different savings, credit card products and mortgages in the following segments: Regular and HNI ones.

As you have been able to show your prowess in your present role, the Regional manager requests you to help the Museum Road branch in the outskirts of Houston. Your role there will be to work as an **Interim Retail manager**. What you have to do is to manage two Team Leaders and enhance the revenue of the branch in order to save it from financial losses.

Your promotion has opened before you the avenue of showing your management skills. Note that the Branch Manager has declared his inability to assist you due to his hectic schedules. You have to shoulder this project and take necessary decisions completely on your own.

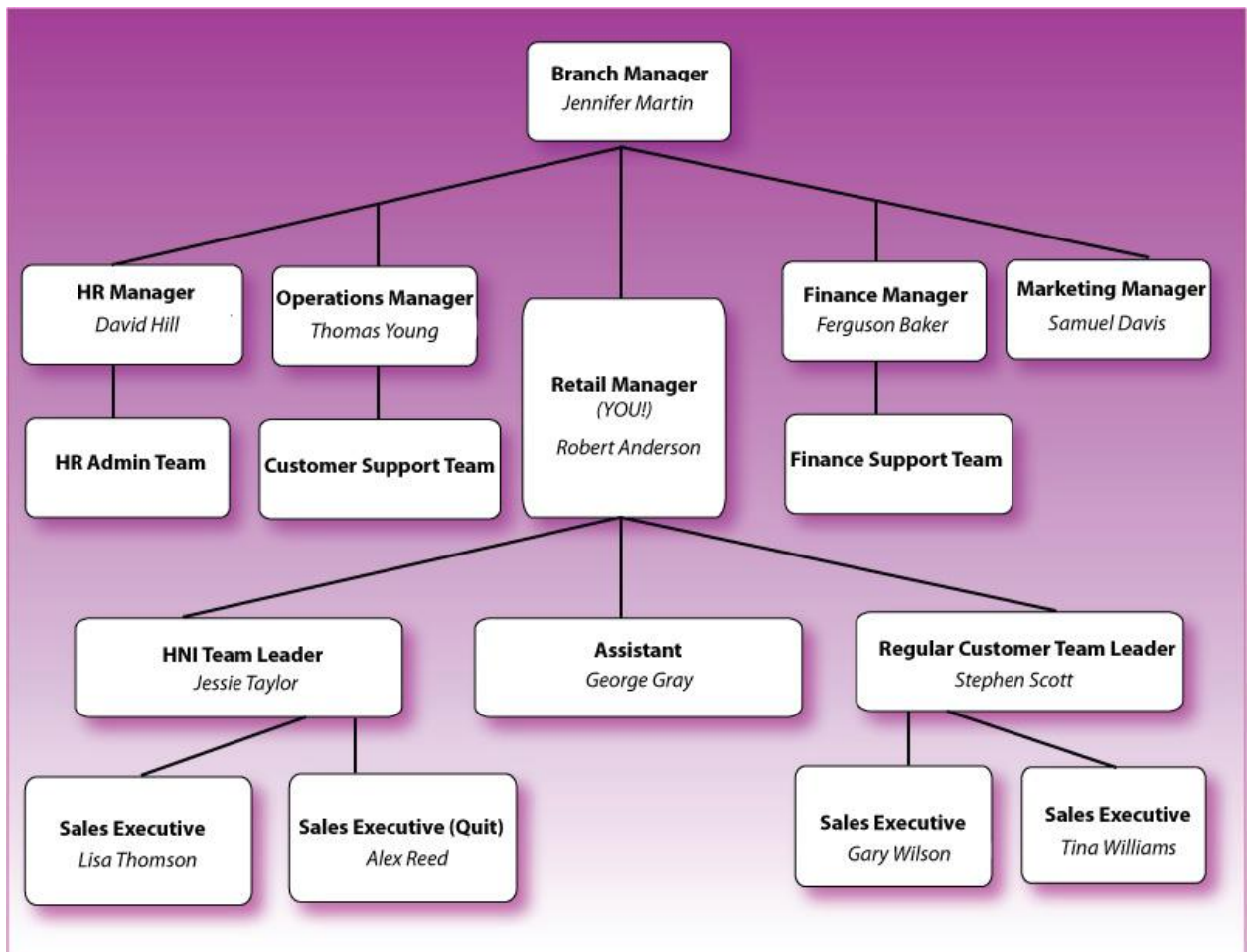
The branch has had a shortage of management supervision as the past Retail Manager went on stress induced sick leave at the end of March 2012. There are many urgent issues that needed clarification. As per the instructions of the Branch Manager, you have to update her regularly on all the issues (particularly the important ones). You have assistance from your Personal Assistant, George Gray, who has left thirteen items on your desk for your perusal.

Today is Monday, the 5th of November 2012 – your first day as Jubilee Bank's Interim Retail Manager.

Summary of in-tray items: Document number and Title

Doc	Document Title
1	Structure of Museum Road Branch
2	Branch Manager Note
3	Sales Against Target
4	Letter of Resignation
5	Reports of Staff Opinion Survey
6	Jubilee Bank Web Pages
7	Team Performance Review Report
8	Customer Complaint Letter 1
9	Email Chain 1
10	Minutes of the Last Sales Innovation Group Meeting
11	Email Chain 2
12	Training Workshop Email
13	Operation Manager's Memo

Item 1 – Organization Chart



Item 2 – Branch Manager Note

CONFIDENTIAL

To: Robert Anderson

From: Jennifer Martin

Date 5th November 2012

Re: Role of the New Interim Retail Manager

Welcome to our branch! I am sorry to state that I am unable to greet you personally. Your past manager has spoken highly of you that you being a creative thinker are a real asset of the team.

It is good to have you as a part of the team. I trust that you are aware of the fact that it is our main target to improve the performance of our branch and I also hope the monthly Innovation Group meetings would be given top priority. It is an open forum where every member of the branch has the freedom to open his/her heart on the issue of business improvements related to our branch.

I generally highlight a few points to the new joiners, regardless of their experience to date.

- We want to stop the visits of the officials from the regulator RBI due to non-compliance from our side. I hope our staff would take care adhering to the KYC norms as elaborated in the guidelines of the RBI.

- We don't want to lose any sales opportunity. We are in recession so it may seem tough to meet the target, but it is not impossible.

- The values of our company must be promoted and they must be visible in every branch operation.

- We have to toil hard to minimize business expenses unless new opportunities are on the offing.

- We must motivate and encourage the management trainees who join our company. They must be provided adequate coaching and mentoring so that they become successful sales executives.

We can move forward once you are ready for it. Robert Anderson will help you as and when you need any assistance.

Regards,

Jennifer Martin

Jennifer Martin, Branch Manager

Item 3 – Sales against Target

Hi Robert Anderson,

The quarterly sales figures of the branch are attached. Would be happy to discuss it when you are ready, but I haven't gone through them myself yet. Good luck, carry on!

***Ferguson Baker
Finance Manager***

% of target	HNI Customer Team			HNI Customer Team Target	Regular Customer Team			Regular Customer Team Target
	Jessie Taylor	Lisa Thomson	Alex Reed		Stephen Scott	Tina Williams	Gary Wilson	
Q1	117.7%	68.4%	121.1%	108%	94.6%	103.6%	75.6%	93%
Q2	123.1%	66.5%	50.4%	85%	96.7%	107.4%	83.2%	98%
Q3	128.8%	62.4%	38.5%	78%	98.4%	105.3%	74.8%	94%
Q4	122.8%	60.2%	-----	70%	95.4%	106.9%	81.7%	96%

Item 4 – Resignation Letter

David Hill
HR Manager
Jubilee Bank
Museum Road
Houston

20th October 2012

Dear David,

It is with great regret that I tender my resignation. When I joined the bank as a management trainee, I was beside myself with joy, taking part in various assignments as a Sales Executive for the Jubilee Bank's high profile HNI team. But I failed to reach the level I expected. I was bound to be disappointed. I have joined a new bank at the position of Sales Executive where I expect to get proper support from every corner. In my short tenure in the Jubilee Bank I missed mentoring and proper training; and I got a casual appraisal only once. When I joined the Bank after graduation, I was assured of many things but got nothing. If given an opportunity I can share my ideas with the new manager and I hope instead of ordering me around he will pay heed to what I want to say. There are two weeks holidays in my credit. Hence the last day of visiting my old office would be on 25th October.

Yours sincerely,

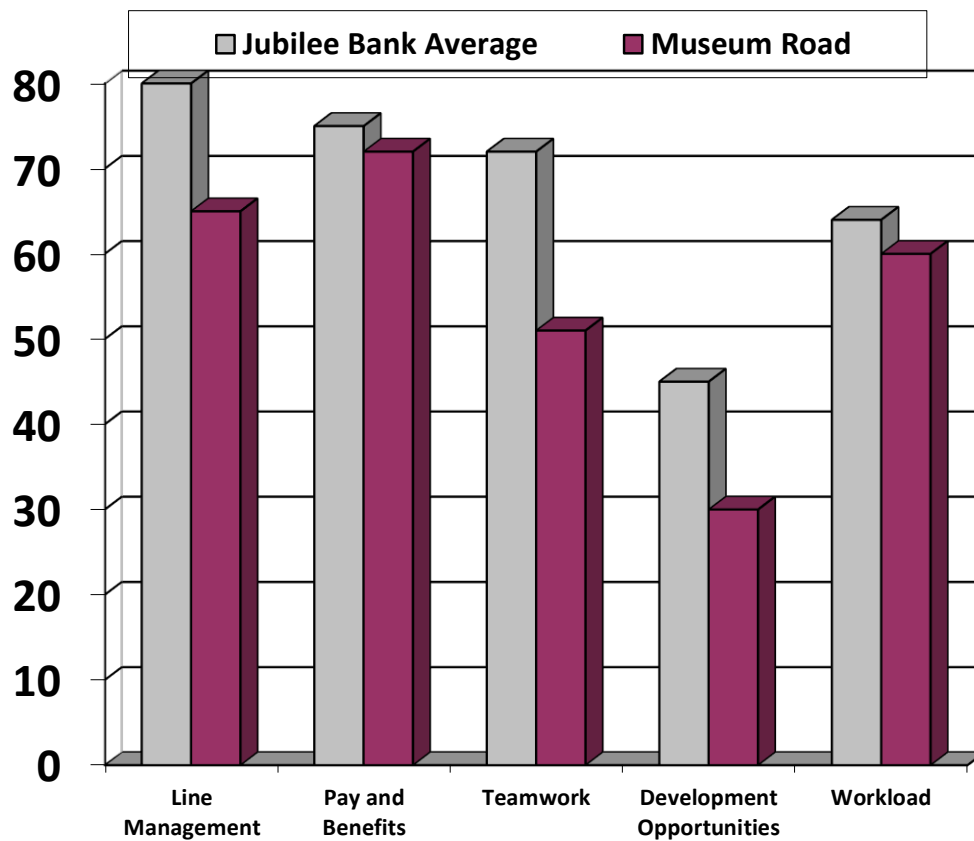


Alex Reed

Sales Executive, HNI Team

Item 5 – Staff Opinion Survey Results

Q. No.	Opinion Survey Question (2012)	Strongly Disagree	Disagree	Cannot Tell	Agree	Strongly Agree
6	My manager coaches on a regular interval based on my performance	10%	19%	40%	21%	10%
9	I am nominated regularly for training programs	16%	45%	15%	15%	9%
41	I am focused on my career development plans	13%	36%	30%	18%	3%
56	I always update my clients on the risk associated with any investment	18%	47%	18%	10%	7%
73	I appreciate the company values	16%	18%	33%	19%	14%



Jubilee Bank

Management Trainee Scheme
Our Operations
Company Core Values
Opinions of Our Management Trainees

Management Trainee (MT) Scheme

We like to give our talented young MTs a variety of exposure and training. All MTs will be offered 3 months placements at one of our urban and rural area branches, in the regional offices and in the Head office too. Placement at any one of our Customer Sales and Support call centers will be included in the MT Scheme. In this way we can open different avenues before our MTs who have to be associated with commercial environments to pick up perfect business skills. You will always have a senior manager who will be mentoring you. They will guide you so that you can master the skills to excel in the competitive banking sector. Our line managers will be instructing you all along. Along with this you will be assigned an MT from the previous year as your buddy.

Our Operations

A branch manager operates each branch with the help of managers especially with the help of the Retail manager who leads two 2 team leaders – retail and HNI. To handle day-to-day enquiries, we deploy Customer Support Representatives in each branch. The Sales Executives are passed on leads of any sales opportunities presented by the individual customers.

For sales executives' roles, no previous experience is necessary and the bank will provide you all training that you need.

Company Core Values

After we have attracted some of the best and the brightest into our MT program, we hope that from the initial period they will imbibe the Company Values that include *Making Innovations Pay*, *Putting Customer at Top*, *Using Initiatives*, *Valuing Customer Feedback*, *Working as a Team* and *Maintaining Integrity*. The MTs need to demonstrate the company values before they can be considered for further career development.

Jubilee Bank

Opinions of Our MTs

I work for a large organization but the Theatre Road branch is like a family to me. Everyone is cordial and friendly. On Friday night we go out for drinks together and only at the time of monthly closing things turn a bit competitive. Working in the branch is really a great pleasure.

Ron, *Midtown Road Branch*

Suruchi, my boss is an outstanding mentor. She helps me to initiate new projects but her helping hand is always there for me when I am in deep trouble or when I need some clarifications. She inspires me to attend various training courses and work in rotation in the Head office. Face to face meetings with her have helped me to learn many things. I think one day I will be able to follow her footsteps.

Susan, *Hobby Area Branch, Houston*

Though as a management trainee I am currently working in the Head Office but I had had a chance to work in different branches of the bank across our country. As a result I had the opportunity to learn to handle customers daily and hone my skills in the area of Customer Care. Again if you do not make the customers aware of each product you are sure to fail to win the appreciation of the customers and meet their needs.

Simon, *Head Office- Customer Care Division*

I have to face keen competition in my branch but everyone is supportive. Our branch is the busiest one in the country and we have to strive towards various targets hence sometimes it could lead to acute stress at the office, but it is our Retail manager who makes sure that we enjoy our time in the branch and celebrate every success. I also enjoy striving for winning the employee of the month award. You never feel stressed if you are always praised for your efforts in the place of your work.

Item 7 – Team Performance Review

The Team performance Review is attached herewith for your perusal.

FYI- Alex Reed quit his job on 18/ 10/2012

***Regards,
David Hill***

Jessie Taylor, Team Leader

Jessie is really a star performer in the Retail Sector and has always fulfilled his target in an efficient manner. His role at the Sugarland Road Bank has helped him to boost his sales approach in an assertive manner. He proved his worth by finding new HNI customers for the Museum Road branch. He was tenacious and resilient. He is always positive in attitude and never hesitates to sell any HNI product to the customers. In spite of Jessie's personal performance the total team fails to achieve appraisals. We cannot rule out the economic situation. I repeatedly told Jessie to focus on bringing Lisa and Alex's sales up to her high levels.

Alex Reed, Sales Executive

After completing his MT training, Alex joined the team and he started in a terrific manner. But in due course he failed to carry the momentum and his performance was lack luster. He constantly appealed for training opportunities and sought too much hand holding. As a result his line manager began to believe that Alex should focus on driving sales revenue rather than developing his career by attending trainings.

Lisa Thomson, Sales Executive

Lisa fails to sell and her boss feels that she is not putting total effort while carrying out her work. She is popular with the retail team due to her tendency to help out all her colleagues. But the distractions badly affect her performance and I have told her to stress on the sales priority of the HNI team. Her choice proved wrong as she opted for stale customers to sell HNI products. She also spoils the sale by discarding the deferential approach that is actually needed. She perhaps feels that she is still a part of the retail team where she was earlier and she is not able to changeover to selling HNI products.

Stephen Scott, Team Leader

Stephen Scott develops long term customer relationship to sell different products looking at the customer requirements. The total performance of the team and his performance too are below the target. This may be because of the prevailing economic scenario, though Stephen Scott also claims that it is difficult selling stale and unchanging products to the regular customers and also claims that the HNI team is poaching his customers. Stephen Scott had been associated with the bank for a pretty long time and he has good relationship with every colleague in the branch and specifically with the operations team. He has in depth knowledge about the systems and the bank. I suggested him to focus on giving more support to Gary Wilson.

Gary Wilson, Sales Executive

In the Retail Team, Gary Wilson is the new one but that is not the reason for his bad performance. He is a presentable guy and he has the willingness to learn a lot and hone his skills. He helps the customers by providing necessary answers to their queries but he fails to close the sale. Gary Wilson should work with someone who will help him in improving his skills in this area – closing sales.

Tina Williams, Sales Executive

Tina is a goal-oriented person and has proved herself by achieving her sales targets. She seems to have a good future with Jubilee bank. She has proved her efficiency in closing deals with the customers who were initially handled by Gary Wilson. And Gary couldn't close the deals with these customers when he handled them earlier. She has asked me to update her career development planning but I have advised her to boost the sales of the team for the time being.

Item 8 – Customer Complaint Letter 1

*Mrs. Emily
Lily Cottage
Montrose
Houston*

*Retail manager
Jubilee Bank
Museum Road
Houston*

14th October, 2012

Dear Sir/ Madam,

Last year I had to take a loan of Rs. 1,00,000 from the Jubilee bank in the month of October to renovate my home. I have paid the balance; the only thing I faced was a redemption penalty. I was not intimated of the penalty when I was offered the loan. Your Sales Executive Tina Williams helped me by selling insurance to the repayments of my loan. I was told that this was compulsory but in due course I have come to know that this was never compulsory but an effort to add an additional 4% to my repayments. For four decades I have been carrying on transaction with the Jubilee Bank But in the very recent times I feel like not continuing to deal with you, rather I have to find another bank to transact. If you fail to answer me within a short time I am sure to lodge a complaint with the RBI in this regard.

Sincerely

Emily

Item 9 – Email chain 1

From: ferguson.baker@jubileebank.com
To: samuel.davis@jubileebank.com
CC: jennifer.martin@jubileebank.com
Date: 23rdOctober 13:05

Subject: Window display

Though the posters and leaflets are fine but I fail to understand the logic behind such grand displays. Unemployment in the neighborhood has risen to 20% and our branch is witnessing a record number of bad debts. The HNI Gold account comes with an annual fee that is beyond the reach of most people in the neighborhood.

Regards,
Ferguson

From: samuel.davis@jubileebank.co.in
To: ferguson.baker@jubileebank.co.in
Date: 23rdOctober 12: 11

Subject: Window Display

All the posters and leaflets have been supplied from the Head Office, but it was up to the discretion of each bank how to use those items. Jessie Taylor who was in charge of boosting the HNI business wanted it done, and that's why I used the posters in the windows. According to me they are quite attractive for publicizing the benefits of the HNI Gold account.

Regards,
Samuel

From: ferguson.baker@jubileebank.co.in
To: samuel.davis@jubileebank.co.in
Date: 23rdOctober 11:12

Subject: Window display

I am not sure whether I should tell this to you or wait for the joining of the Interim Retail Manager but I wonder why such efforts are spent on window displays to promote HNI Products and Services?

Regards,
Ferguson

JUBILEE BANKING SERVICES

INNOVATION GROUP MEETING

Date: October 21st2012, 14:00-16:34

Meeting held in the Meeting hall 2

Those present:

1. Stephen Scott, Regular Customer Team Leader
2. Ferguson Baker, F.M (interim in charge in the absence of the Retail Branch Manager)
3. George Gray, Assistant

Apologies for absence received from Jessie Taylor, Tina Williams, Gary Wilson, and Lisa Thomson

The following issues arose:

1. Customer Feedback

Complaints are increasing from HNI customers. As the team leader was absent it was difficult to resolve these at the meeting.

Next actions: deferred until the next meeting as it is Retail Manager Responsibility.

2. Product Development

Stephen Scott reported back from his meeting with the Product Development Team at the Head Office. He briefed us about some new savings and mortgage products for Regular customers launching next quarter. Stephen Scott also highlighted some ways to differentiate existing products from other competitor banks. Thomas was asked to inform the marketing manager of the same.

Next Actions: No actions to take

3. Plans For Branch Sales Improvement

Stephen Scott wanted to discuss his ideas on sales improvement strategies, including

- Identify Opportunities for Cross Selling Products/ Services
- Assignment of Personal bankers to every HNI customer
- Networking opportunities should be boosted e.g. we can join the local Chamber of Commerce, a Forum of the local Professionals that meet regularly, and an online forum for banking professionals

Next Actions: Ferguson requested a cost breakdown sheet for each of these ideas.

4. Competitor Review

The following points were discussed:

- Ferguson reported that our competitor bank Diamond Bank had started advertising its new Services for non-premium customers on TV
- Stephen Scott agreed that more and more of his customers were mentioning about Diamond Bank.
- Stephen Scott felt that the Jubilee Bank range of products was too similar to the products sold by Standard Bank.

Next Actions: Stephen Scott finalized to evaluate other competitor Websites to find whether the Marketing department has started focusing on target lower income groups.

5. Vacant Sales Executive position

Stephen Scott requested an update on the vacant Sales Executive position (HNI Customer Team). Ferguson informed that some revisions in the recruitment campaign proposal have been made in order to save costs, just needed green signal from Jennifer.

Next Actions: Ferguson discusses with David Hill

6. Any other business: Date of next meeting to be set by Interim Retail Manager.

Item 11 – Email chain 2

From: jessie.taylor@jubileebank.com
To: stephen.scott@jubileebank.com
CC: jennifer.martin@jubileebank.com
Date: 26thOctober 12:09

Subject: Jubilee Bank's Manual of procedures

I am afraid that I do not possess any such manual that you are referring to. As for training, I didn't find enough time to arrange for training for my team. You may not have noticed that I am functioning understaffed until we recruit a new Sales Executive!

As HNI Team Leader, my priority is to generate revenue for my team. As a manager, I have better things to do than be involved in queue management activities, and was never expected to do so in my previous job in HDBC Bank. You should handle this issue in collaboration with the Customer Support Team – without involving me. I don't appreciate your management trainee telling me what to do.

Jessie

From: stephen.scott@jubileebank.co.in
To: jessie.taylor@jubileebank.co.in
CC: jennifer.martin@jubileebank.co.in

Subject: Jubilee Bank's Manual of procedures

I am a bit worried since my team has alleged that they do not get adequate support from HNI team especially when the branch is particularly busy. We are all under tremendous pressure to meet our target but Jubilee Bank's Procedures Manual clearly states that customer service is our first priority.

Another Issue - We have to be aggressive while selling but at the same time we don't want to violate the norms of RBI. I have my doubts about whether each member of your staff is compliance trained at the compulsory level.

Stephen

From: gary.wilson@jubileebank.co.in
To: jessie.taylor@jubileebank.co.in
CC: jennifer.martin@jubileebank.co.in

Date: 24th October 09:34

Subject: HNI Team Attitude

On Saturday we had a hectic schedule - the queue spread to the road by 11 am. While I and Tina did our best to keep the queue moving (helping customers pay in cheques, etc) - it was really frustrating that nobody from the HNI team was helping. Instead of serving irritated customers, Lisa was trying to get leads for the new HNI Gold account.

Gary

Item 12 – Training Workshop Email

CORPORATE HR MEMO

TO: All Managers

DATE: 1st November 2012

Please booking requests are sought for the workshops to training@jubileebank.com

Places guaranteed if bookings are made within the next 2 weeks.

Workshop	Target Audience
Written Communication Skills	Non-graduates
Coaching your team for Success	Any Manager
Making Difficult Customer Relationships Work	Retail Banking staff
Making Mentoring Work	All staff
Compliance Sales Training Accreditation Level 1*	Graduate Trainees(compulsory)
Advanced Compliance Sales Training Accreditation Level 2*	Sales Executives (compulsory)
Technical Compliance Training Accreditation Level 3*	Team Leaders (compulsory)
Talking to Customers With Confidence	Retail Banking staff
Best Practice in Project Management	All staff
Understand All That Your Customer Needs	Retail Banking staff
Managing Staff – The Jubilee Bank Way	Any Manager

**Given sufficient numbers Head Office training courses may be run at branches by Area Compliance Officer*

Notes:

1. *Training course dates available upon request.*
2. *Professional qualification training information also available (including RBI's training exams, accountancy qualifications).*

JUBILEE BANKING

SERVICES

Circulation list:
Jennifer Martin
David Hill
Ferguson Baker
Samuel Davis
Interim Retail Manager

Please go through the compilation of customers comments received in Quarter 3.

Your broken cash points are almost as annoying as the TV ads you always display in your branch.

Mr. Joseph

The first time, I spoke to your sales executive I found her very confusing. She kept trying to sell me a student overdraft facility, whereas I am a newly qualified nurse on a low salary.

Miss Caroline

The website of your company never shows any phone numbers and all the incoming calls go straight to a call centre. When I visited Museum Road branch, there was no one in the enquiry counter though the sales personnel were loitering around.

Mrs. Margaret

I hate coming back to your bank and encountering pesky salesmen who try to sell me a credit card again and again. In spite of saying that I don't need a HNI Gold Card, they insist on selling it to me. I want to avoid such an irritating hassle when I come to drop a check.

Ms. Julie

I want to thank a staff of your Museum Road branch Ms. Lisa Thomson who helped me to handle the ATM machine when I forgot to bring my specs.

Mr. Jonathan Smith

Having noticed an ad of Silver Saving Bond displayed in your office I wanted to open it. But unfortunately for me, the interest rates were no longer available. What is the point behind showing the promo again and again?

Mr. Edward Bright

I am an HNI Customer. Why do I have to wait in the queue for 35 minutes to transfer cash to the account? As I pay a premium for the account shouldn't I get better service from your end?

Mr. Donald Williams

Item No	Key Issues and Recommendations	Priority (Hi/Med/Low)
1.		
2.		

3.		
4.		

5.		
6.		

7.		
8.		

9.		
10.		

11.		
12.		

13.		
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Intent of the Answers

The answers provided here discuss the important issues raised in the in-tray and also the required/appropriate actions to resolve these issues. The answer to each issue is not the only answer but only one of the approaches to look into these issues.

The length of the answer is related to the type of the issue and the time given. So the length of the answer varies.

One needs to address the high-priority issues first before looking into low priority issues. You need to ensure that the relevant issues/problems have been identified for each item and the action plans chalked out to address the issues/problems.

Each answer is followed by 'Notes' section in italic which gives additional explanation(s) of the issues.

Item No	Key Issues and Recommendations	Priority (Hi/Med/Low)
14.	<ul style="list-style-type: none"> • Introduce myself to all the employees in the bank. • Talk to HR Manager and discuss plans for filling up vacant Sales Executive post. • Call George Gray, the assistant and appreciate him for keeping the necessary items for review. <p>Notes:</p> <p><i>The organizational chart is an important document as it indicates the names and titles of the employees working in the organization. It will be easier later while reviewing the other items. It will serve as a ready reference for understanding the roles and responsibilities of employees.</i></p>	High
15.	<ul style="list-style-type: none"> • Call the Branch Manager, Jennifer Martin and thank her for the memo. • Ask her if it is possible to have a meeting with her to discuss about the RBI visit. • Instruct George Gray to schedule Innovation Group meetings once in a month. Ask him to inform about these meetings to all the employees. • Ensure that all the employees attend these meetings by sending an email and also request them for their ideas for the meetings. <p>Notes:</p> <p><i>As the item is from the branch manager, keep it as a reference while you review the rest of the items.</i></p>	High

16.	<ul style="list-style-type: none"> • Send an email to the group and express confidence that they can achieve the desired targets. • Express willingness to share experience related to sales. • Mention that the company is going to start a scheme wherein top performers are awarded for their efforts every month. • Send an email to the Branch Manager and the Finance Manager indicating the quarterly sales trends. Mention that I am going to improve the performance and request her to provide any inputs/comments on the trends. • Ask George Gray to get additional details like Regional and National Sales data from Head Office in order to analyze the bank's performance. • Set up regular meetings with the retail teams and request the teams to update me about the issues prior to these meetings. Inform all the team leaders that I will interact with them after these meetings. • Ask George to set up weekly meetings with the team leaders. Also ask the team leaders to send a copy of email whenever they hold meetings with sales executives. • Check with the Finance Manager, Ferguson Baker whether the sales figures could be reported on a weekly or monthly basis. This helps to monitor the sales figures on a continuous basis and gives time to take corrective actions. <p>Notes:</p> <p><i>Note that there are no sales figures for the last quarter for Alex Reed.</i></p> <p><i>Instead of reviewing the data in detail, focus on the trends. While looking at team performance review details, this</i></p>	High
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	<i>information will be quite useful.</i>	
17.	<ul style="list-style-type: none"> • Instruct George to schedule a meeting with Jessie Taylor and find out her view on Alex Reed's resignation. Find out why the performance of Alex has deteriorated (Item 3). Investigate Jessie Taylor's responses and also look into the reasons Alex cited in his resignation letter. • Also ask Jessie for any suggestions in order to improve the situation and make her understand the need for retaining Management Trainees. • Check with HR Manager whether there was an exit interview and know whether he was aware of any issues like working relationship between Jessie and Alex. • Send an email to all to assure all the team members that development opportunities would be provided for the staff and appraisals would be conducted regularly. This issue is appropriate in view of the response given by the employees (Item 5). <p>Notes:</p>	Medium

	<p><i>Note that your Branch Manager in his welcome letter asked to develop Sales Executives (Item 2). This is an important role a manager needs to play. Also check for any other evidence for the issues raised by Alex. Look at the date on the resignation letter and explore the possibility of stopping Alex from leaving the company. Also keep in mind the constraints being faced by the HNI team as the one of the positions is vacant for a long period.</i></p>	
18.	<ul style="list-style-type: none"> • Talk to HR Manager and discuss about the Opinion Survey results and ask for a detailed report. Check whether there is any action plan to address these issues. Ask the manager to conduct another survey after six months to check the improvement. • Send an email to the Branch Manager with a copy to Area Compliance Officer (Item 12) and express his commitment in educating staff about the need for explaining customers regarding the risk associated with any investment. • Inform HR Manager, David Hill and the team leaders that regular meetings will be held with everyone in the team with an objective to improve sales and the work culture in the company. • Request HR Manager to decipher the chart and its significance. 	Medium

	<p>Notes: <i>The survey results are related to the branch as a whole. While looking at other items, these results will be useful and serve as a ready reference. It would be better to interact with HR regularly while interpreting these results.</i></p>	
19.	<ul style="list-style-type: none"> • Ask HR Manager to conduct refresher training programs for the management trainees, focusing on the importance of company values, customer delight, team work, etc., • Based on the survey results, ask HR Manager to conduct another values training session for other branch colleagues. • Mention to HR Manager that one idea for improving attendance in the training sessions is to provide lunch for the participants, if budget allows. • Some graduates mentioned that the experience they had with other branches' was excellent. Ask HR Manager whether it is possible to get the ideas from those branches and check whether any job rotation is possible. Also request him to find out the cost of implementing of the ideas. • Ask HR to start a scheme where company's successes 	Low

	<p>are celebrated together.</p> <ul style="list-style-type: none"> • Ask employees to volunteer for organizing monthly social activities and also get ideas from them. This is a nice way to promote the work culture. 	
20.	<ul style="list-style-type: none"> • Ask team leaders whether all team members have been imparted the required training. If not, make necessary arrangements to enable them complete the training. • Talk to everyone in the team and assure them that I am keen in their development and also indicate that suitable arrangements are being made in this regard. Ask HR Manager for details on my team's performance reviews and any formal appraisals. This will be useful in addressing the shortcomings identified in item 5. • Send an email to my team members (Teams dealing with HNI and Regular Customers) and stress the need for identifying cross-selling opportunities. Ask them to help each other in this endeavor. • Stress the need for working as a team and maintaining a positive attitude. Inform that team- 	High

	<p>building events would be organized to promote team work regularly.</p> <ul style="list-style-type: none"> • Ask George Gray to schedule meetings with each Sales Executive and Team Leader (Starting with Jessie Taylor) for discussing the performance of the team. Suggest ideas and provide support to enable them meet their targets. <p>Jessie Taylor</p> <ul style="list-style-type: none"> • Congratulate Jessie for the excellent results. And stress the need for increasing the sales performance from remaining executives. With an open mind, find out the details on working relationship between the team members. Emphasize the importance of working as a team. Find out the reasons why Regular Customer Team is accusing HNI Customer Team. • Coach Jessie Taylor regularly and ask her to adapt her working style suiting to the needs of the team members so that the group performs well. Ask Jessie to share the experiences and the techniques with others for improving the sales performance. Check with Jessie whether she needs any kind of mentoring from another manager. <p>Lisa Thomson</p> <ul style="list-style-type: none"> • Appreciate Lisa for her team-work. Mention that customers liked her approach (Item 13). 	
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	<ul style="list-style-type: none"> • Delegate to Lisa one of my projects to promote Jubilee Bank's values framework across the Branch. • Check with Lisa the reasons for the lower performance against targets. Indicate that I am interested to provide opportunities for development to all the team members. I ask whether she needs any support to enable her achieve the desired targets. I inform that there is a need for increased monitoring of sales performance. <p>Stephen Scott</p> <ul style="list-style-type: none"> • Appreciate on the consistency of his sales performance and his team's positive results – particularly Tina's performance. • Find out the reasons for missing desired targets and mention that I asked HNI team to focus on selling to their respective customers. Stress the need for meeting the targets in spite of prevailing economic conditions. Inform that I will be monitoring the sales performance on a regular basis. • Tell him not to neglect Tina Williams' development. • Discuss the ways Stephen deals with Gary Wilson and Tina Williams. Suggest that Stephen uses the same coaching skills that he has used so effectively with 	
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	<p>Tina Williams to improve Gary's sales performance.</p> <ul style="list-style-type: none"> • Explain the importance of mentoring another manager, like Jessie Taylor and mention that Stephen is the ideal person in the company for mentoring. Tell him that if both he and Jessie Taylor work together then the branch will scale new heights. <p>Gary Wilson</p> <ul style="list-style-type: none"> • Tell him that I heard very good feedback about his work. Check with him about how he feels like working for the Bank. Find out the issues and the constraints he is facing. Ask him about the support and guidance he is getting from his line manager. Suggest that he can learn from Tina's experience. Offer him my support to enable Gary achieve the targets. <p>Tina Williams</p> <ul style="list-style-type: none"> • Congratulate Tina for her excellent sales performance and mention that a positive feedback was given by the previous Retail Manager. Inform about the identified opportunities for her career development. Stress the need for working as a team and ask her to mentor Gary to close difficult sales as this would help her in future. • Update Branch Manager on the outcome of talking to the team members. Suggest that if Jessie Taylor's team-working approach and lack of managerial 	
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	<p>support does not improve, other ways of measuring their performance are to be looked into.</p> <p>Notes:</p> <p><i>It is clear that Jessie Taylor is least bothered about the effectiveness of his staff and their development. To address these issues, it is required to involve HR department. HR will explore ways to address the weaknesses of these individuals.</i></p>	
21.	<ul style="list-style-type: none"> • Contact the customer and apologize for the delayed response and for the actions taken by Tina Williams. Thank the customer for bringing the issue to my notice. • Tell the customer that I am the new Retail Manager and introduce myself as the new Retail Manager of the Bank and inform that the customer delight is the major priority for me. • Reassure the customer that Jubilee Bank complies with the rules and regulations specified by RBI. Mention that I am personally looking into the matter. • Ask the customer to approach me as and when required. Stress that the branch values all its customers and their feedback. • Ask George to schedule a meeting with Tina in order to discuss the issue. I will take a copy of the letter to the meeting and explain clearly to Tina about the complications that may arise because of this issue. 	High

	<ul style="list-style-type: none"> • Tell Tina about the need for explaining the features of both the products to the customers. Mention that the company is not interested in short-term benefits. Customer delight is the top priority. • Ask her to review the records of other customers who have bought the same loan Product and inform me whether they have been informed of the redemption penalty. • Review Tina's compliance records, alongside Area Compliance Manager. This will enable me to take the appropriate actions with Tina in line with the procedures of the branch. • Talk to Jennifer Martin, Branch Manager to check whether reimbursement could be made (Payment Protection Penalty or Early Redemption Penalty) as this needs to be done for avoiding an investigation by RBI. <p>Notes:</p> <p><i>The date of the complaint is an important factor to consider as it indicates that no action has been taken for a long period. Though it is a single complaint, it may be an indication of other issues too. It also offers an opportunity to think in a broader perspective and result in ways to minimize negative impact.</i></p> <p><i>It is important to ensure that all the team members are strictly following all the bank's compliance procedures. For this, all the team members should be given compliance training. Items 2, 5, 7 and 11 also indicate the same view point.</i></p>	
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22.	<ul style="list-style-type: none"> • Plan to meet the Marketing Manager, Samuel Davis and discuss the marketing focus on HNI Customer products. Take his feedback on increased marketing of Regular customer products in future. • If Samuel Davis agrees, look to swap some of the HNI marketing with Regular marketing in the near future. • Talk to Jessie Taylor and understand his view point. Schedule a meeting with the Branch Manager and discuss about the needs of Regular and HNI customer segments in detail. • In view of the prevailing economic scenario and sales performance, I suggest increasing focus on Regular customer sales and mention that the fall in HNI customer sales could be due to the prevailing economic downturn. <p>Notes:</p> <p><i>While following emails, it is better reading from the bottom one first. Note the dates and times of the emails. Note that the responses came in quick succession.</i></p>	Medium/Low
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23.	<ul style="list-style-type: none"> • Ask George to schedule the next Innovation Group Meeting (if not done earlier; item 2). • Ask Team Leaders during briefing sessions about the way the team members feel about the Innovation Group Meetings. • Tell them that I am surprised at the low attendance of the last meeting and ask them for finding out ways to overcome any constraints. • Ask them to share the responsibility of chairing the meetings. Ask one of them to prepare agenda and the other to take notes and chair the meeting. • Ask to add the following to the agenda for the next meeting : <ul style="list-style-type: none"> - Jubilee Branch to hold competitions for the best ideas suggested by the employees. - Forming groups which look into the performance of other branches. - Inviting Retail Managers from other branches which are successful - Discussing customer complaints as this is important and not addressed in the earlier meeting. • Ask Stephen to discuss about his perception of competitors' web sites in the next meeting and ask him to check with his sales executives and come up with the best ways to address the concerns of the customers. • Ask Stephen to prepare a list of costs and pros/cons of his sales initiative ideas. 	Medium
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	<ul style="list-style-type: none"> • Suggest that Jessie Taylor prepares a business plan for assigning personal bankers to each HNI customer and presents this to the Branch Manager. Ask the Team Leaders to work together for implementing this initiative once agreed. • Email Branch Manager and explain the importance of signing off the Sales Executive recruitment campaign – indicate that you talked to HR. <p>Notes:</p> <p><i>Note the times, dates and attendances of meeting minutes to understand the context. This one was about a month ago. It lasted for only 1 1/2 hours and only a few people attended the meeting. Note that there was no representative from the HNI team. So the discussion could be biased.</i></p> <p><i>These meetings are held monthly so we are due another soon. Keep this in mind when organizing the next meeting (responses to item 2).</i></p> <p><i>Use the opportunity to develop an Innovation Group agenda to show that you can generate some innovative ideas of your own.</i></p> <p><i>Take the opportunity to evaluate the networking opportunities that are listed – rather than mentioning that all or none should be progressed.</i></p>	
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24.	<ul style="list-style-type: none"> • Ask George to schedule a joint meeting with Jessie Taylor and Stephen Scott after having one-to-one meeting with them. • In the meeting, I will discuss the queuing problem and other issues related to team work. Make them understand the implications of these issues. • Ask them to strive for better customer experience. Explain them the importance of team work and its benefits. Ask the Team Leaders about branch procedures in this area. Ensure that both play an important role so that the team workers work together without blaming one another. • Ask Jessie Taylor and Stephen Scott to start a system wherein the members of the team are rewarded for their contribution towards improving team work. • Discuss with both Team Leaders about the positive contributions made by MTs. • Agree that Jessie is not free to attend training programs and stress that it is equally important to attend compliance. Suggest that both of them appear for RBI's professional compliance qualifications as a part of their career development plans. • Inform the Branch Manager and Operations Manager that I know of the queuing problem. I will tell him that I spoke to the concerned team leaders and assure that the similar situations wouldn't happen again. <p>Notes:</p> <p><i>It is clear that the allocation of resources is not adequate. Items 1, 3 and 10 also confirm this view. Understand that</i></p>	Medium
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	<p><i>the Procedures Manual is missing and also be aware of the attitude of employees towards compliance training. Make them understand the need for attending the compliance training. (Refer to Item 12 answer).</i></p>	
25.	<p>Instruct George to send all training requests within the next 2days in order to guarantee places for all the team members to enable them attend the compliance training. Also ask him to obtain the course dates from the training department and inform them the participants to make a note of it and attend the training programs.</p> <p>Priorities would be as under:</p> <ol style="list-style-type: none"> 1. Sales Executives to attend Compliance Training Sales Accreditation Course (Level 2) and Team Leaders to attend Compliance Training Sales Accreditation Course (Level 3). 2. Team Leaders to attend additional training courses like <u>Making mentoring work</u> (Jessie Taylor and Stephen Scott) and <u>Managing Staff</u> (Jessie Taylor) 3. Sales Executives to be given the most appropriate additional traininglike <u>Talking to Customers With Confidence</u> (Lisa and Gary),<u>Understand All That Your Customer Needs</u> (Lisa), and <u>Making Mentoring Work</u> (Tina Williams). <p>Send an email to the retail team and promote RBI's training</p>	Medium/High

	<p>courses that are recognized as a professional qualification. Also indicate that the fees for the courses will be reimbursed. Copy this to the Branch Manager. Check the possibility of running the RBI professional qualification courses at the branch.</p> <p>Notes:</p> <p><i>Many issues are raised till now. This training workshop memo is a very good opportunity to improve the performance of the branch. It gives an opportunity to identify suitable training programs for the team members.</i></p>	
26.	<p>Send Email to both the Team Leaders and tell them that I am giving importance to the compliance issue across the branch. Ask for their view about linking any future compliance violations to the bonus system.</p> <p>Email Branch Manager and Operations Manager to highlight that:</p> <ul style="list-style-type: none"> - Staff manning the Enquiries Desk is facing problems on Saturdays. They couldn't manage the customers on Saturdays. Check whether the recruitment of sales executive will help. Discuss whether procedures are to be revised. - Discuss with them the idea given by Stephen – assigning personal bankers to HNI customers. It may reduce the number of customer complaints. <p>Send this Operation Manager's Memo to Stephen. Suggest him to include few comments given by the customers in his presentation to the Branch Manager.</p> <p>Ask George to talk to the Operations Manager, Thomas Young and find out how recent these comments are. As there are no dates on the comments, it is possible that few of</p>	Medium/Low

	<p>them are irrelevant.</p> <p>Notes:</p> <p><i>There are no dates indicated on these customer comments but since George has kept it for your attention you can assume they are relevant. Show that you are interested to learn from customers' feedback and devise a proper system to address their issues.</i></p> <p><i>All the issues raised in this item relate to other previous items. The queue problem was raised previously in Item 11. This issue is here escalated to the attention of the Branch Manager. Now It is known that the Enquiries desk was also unmanned. More potential compliance issues surface in this last item (HNI Gold Card, Student Overdraft Facilities).</i></p>	
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