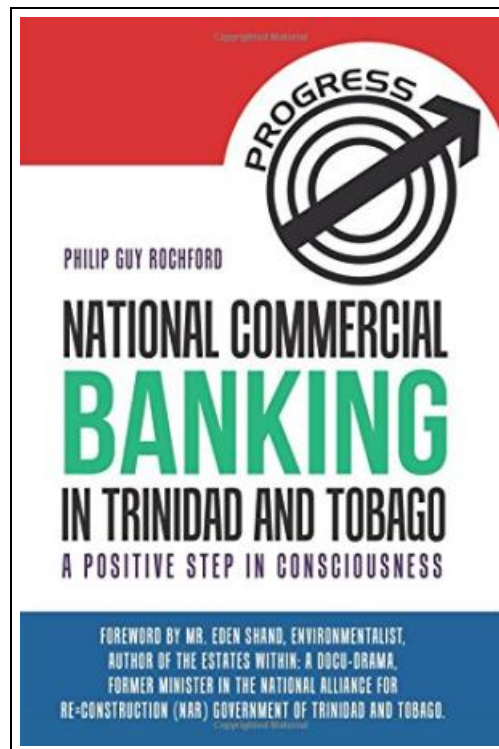


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Balboa Press, 2017. Paperback. Condition: New. Language: English . Brand New Book \*\*\*\*\* Print on Demand \*\*\*\*\*. The author was chief executive of the National Commercial Bank of Trinidad and Tobago Limited from its inception until his retirement from the bank after twenty-three years. National Commercial Banking in Trinidad and Tobago shows the universal principle that where there is a will, there is a way. It highlights the processes that laid the foundation for modern commercial banking in Trinidad and Tobago. These processes were the following: --Elimination of employment practices that discriminated on grounds of class, race, creed, or location of applicant s address --Increase in total deposits of NCB from \$4.5 million in1970 to over \$1.5 billion in 1993 --Banking services provided to neglected lower income groups --Development of a professional local management to strengthen the banking system and governance of Trinidad and Tobago --Introduction of mortgage loans for housing construction on 90 percent financing terms, not previously available --Elimination of female-gender income discrimination where females were loan applicants or joint loan applicants for housing loans --Lifting of the self-confidence and self-esteem of the citizens of Trinidad and Tobago One of the significant lessons to be learnt from National Commercial Banking in Trinidad and Tobago is that each person can make a positive difference in a country s progress. Each person has a spark of divinity and can live life fully, love openly, and make a difference by his/her unique contribution to society.



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