
CHAPTER FOUR

NON-BANKING OPERATIONS; SOCIAL, EDUCATIONAL,
AND HEALTH SERVICES

- I. SOCIAL SERVICES OF THE BANK
- II. BANK IN THE FIELD OF EDUCATION AND
ALLIED ACTIVITIES.
- III. ROLE OF THE BANK IN MEDICAL AND HEALTH
SERVICES

WELFARE SERVICE OF THE BANK - FROM WOMB TO TOMB



FIGURE NO. 1

∴ CHAPTER - IV ∴

NON-BANKING OPERATIONS : SOCIAL, EDUCATIONAL AND HEALTH SERVICES

INTRODUCTION :

In the preceding chapter we have discussed the role of the Bank, in agricultural development. The present chapter describes the work done by the Bank for the betterment of social, educational and health life of the rural poor. The problem of rural betterment is complex one requiring an integrated approach on many fronts. The Bank has adopted this approach and has become a centre of social welfare.

I. SOCIAL SERVICES OF THE BANK :

The work done by the Bank in relief and social welfare is outstanding. The important activities undertaken by the Bank for weaker section are as follows. :

1. GRAIN LOAN TO BACKWARD CLASSES :

The Government of Maharashtra had given grant on 1-11-1959, to the Bank for operating the scheme of grain loan to the people, belonging to backward class.¹ The grain loan committee consisted of the following.

- i) Chairman of the Bank.
- ii) Managing Director of the Bank.
- iii) 3 members from the backward class communities.

The grain loan scheme was operated from 1960 to 1965. The following table shows the number of beneficiaries and amount of food grain loan given from 1960-61 to 1964-65.

TABLE NO.4.1

GRAIN LOANS TO BACKWARD CLASS : NUMBER OF BENEFICIARIES AND
FOOD GRAIN LOANS (1960-61 to 1964-65)

Year	No of beneficiaries	Food Grain Loan (Quintals)
1960 -61	188	374
1961 -62	94	182
1962 -63	44	86
1963 -64	52	103
1964 -65	40	27
Total	418	772

Source : Annual Reports of the Bank.

The above table indicates that in all 418 families benefited from the scheme. The average loan given to each family was nearly 2 quintals. The number of beneficiaries declined from 188 in 1960-61 to 40 in 1964-65.

The grain loan scheme was started to help the poor backward class people during scarcity. Afterwards foodgrains were available in the open market and hence, the scheme was closed in 1965. The balance amount of this scheme was transferred to the eye camp programme.

2. PAISA FUND ZUNKA^A BHAKAR^A YOJANA (Distribution of food at nominal price). :

The Bank had started the programme of food distribution, (known as Paisha Fund a Zunka^A Bhakar Yojana in regional language) in 1975 in response to 20 point programme announced by Mrs. Indira Gandhi, the late Prime Minister of India.

There was a famine in Maharashtra and Hupari area was not an exception to that. Poor people were starving. The programme was started to provide food to the needy at nominal charges. One Jowar bread and Zunka^A were given for 20 Paise only. The programme was conducted from 22nd September 1975 for 33 days only.² The number of beneficiaries was 3743.

The famine was over. Food grains were available and hence the programme was discontinued.

The expenses of the programme were raised from the donations from local people and organizations.

3. RELIEF IN TIMES OF CALAMITIES :

The Bank created Relief Fund in 1978³ to give emergency help to the victims of natural calamities like fire, flood, storm, etc. As emergency relief, affected families are given foodgrains, cloths and utensils. The help is given on the recommendation of one of the directors of the Bank.

* Zunka^A = Flour of gram boiled and spiced

* Bhakar = Home made flat Jowar bread.

The following table shows the number of beneficiaries and the value of relief given by the Bank from 1978-79 to 1984-85.

TABLE NO.4.2

RELIEF IN CALAMITIES: NUMBER OF BENEFICIARY FAMILIES AND VALUE OF RELIEF (1978-79 to 1984-85).

Year	Number of beneficiaries (families)	Value of relief (in Rs.)
1978 - 79	1	100
1979 - 80	2	199
1980 - 83	6	599
1983 - 84	4	400
1984 - 85	52	1355
Total	65	2653

Source : Annual Reports of the Bank.

The above table shows that upto 1985 relief was given to 65 families. Each family was given an average help of the value of Rs. 41.

Though the help is small it is of immense value in times of calamities.

4. OLDAGE BENEFITS :

The Bank has been helping the helpless and poor people in the area of jurisdiction. It gives cloths, bedings etc. to the

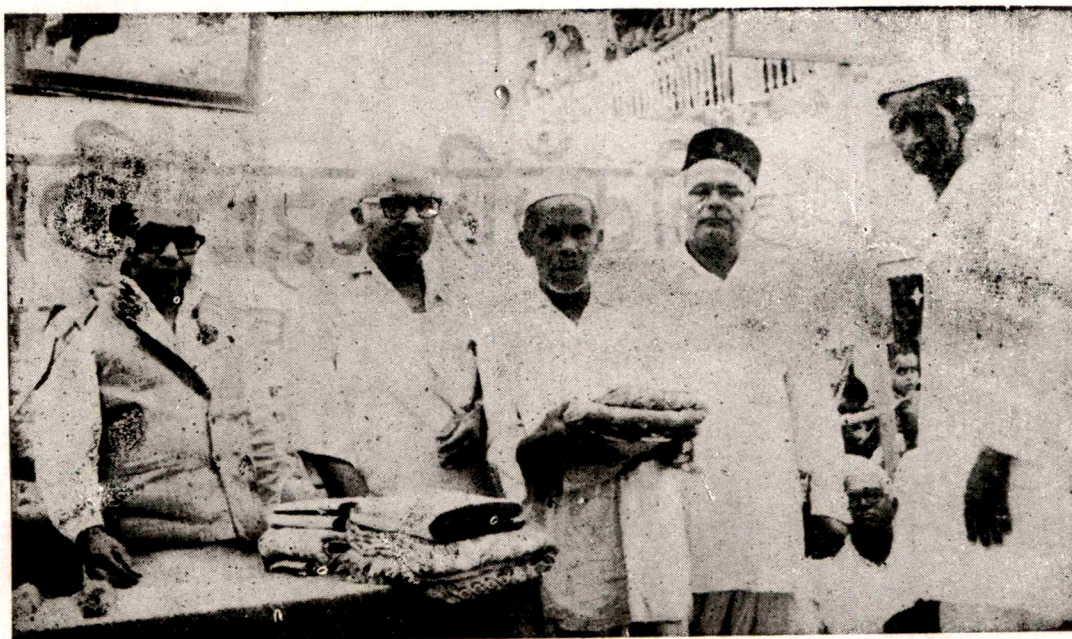


PHOTO NO. 4

OLDAGE BENEFITS
DISTRICUTION OF CLOTHES TO THE OLD DESTITUTES.



helpless old persons. The expenditure on the help is met from the special fund created in 1978.⁴

The following table gives the account of help given to the old people from 1978-79 to 1984-85.

TABLE NO.4.3

OLDAGE BENEFITS: NUMBER OF BENEFICIARIES AND VALUE OF HELP

(in Rupees)		
Year	No of beneficiaries	Value of help.
1978 - 79	6	307
1979 - 80	5	332
1980 - 81	4	320
1981 - 82	9	610
1982 - 83	6	588
1983 - 84	2	178
1984 - 85	10	1228
Total	42	3563

Source : Annual Reports of the Bank.

The above table shows that upto 1985 the Bank had helped 42 old persons and Rs. 3563 were spent on the help. The value of average help given was Rs. 85. The help given to the helpless old persons is the most important philanthropic service of the Bank.

5. BANK ASSISTANCE FOR CREMATION :

The Bank supplies freely firewood for the cremations of dead persons from poor families. The scheme is in operation from 1st October, 1966. In the beginning firewood for cremation was being supplied through the contractor appointed by the Bank. But this system was discontinued as it did not work smoothly. Presently, the Bank gives cash upto Rs. 120 for the purchase of wood.

The beneficiaries are required to submit the bills to the Bank. The help is granted on the recommendation of one of the directors of the Bank.

The following table shows the number of dead persons for whose cremation help was given.

TABLE NO.4.4

NUMBER OF DEAD PERSONS AND MONEY SPENT ON THEIR CREMATION
(1966-67 to 1984-85)

Year	No of persons	Amount
1966 - 67	17	388
1967 - 68	9	NA
1968 - 69	21	NA
1969 - 70	10	NA
1970 - 71	9	951
1981 - 82	9	1030
1982 - 83	4	480
1983 - 84	11	1320
1984 - 85	7	840

Source : Annual Reports of the Bank.

Note: N.A. Not available.

The table shows that from 1982 the help for fire wood was given at the rate of Rs. 120. Before 1982 as the prices of fire wood were low less help was given.

The help given for cremation proves that the Bank serves the needy and helpless people upto the tomb.

6. TAILORING SECTION :

The tailoring section was started by the Bank on 15th January, 1954⁶ with the following objectives.

1. To stitch the clothes at reasonable rates.
2. To stitch the old and torn clothes of members free of charge.
3. To help the members and their families to live tidy.
4. To encourage economy and savings among members.

The tailoring section was working successfully. However, on account of increased managerial responsibilities the sewing machine was given to a local service organisation called "Hupari Sukh Sampatti Sanvardhak Mandal" in 1960 for stitching the old and torn clothes of poor people.

7. ROLE OF THE BANK FOR BETTERMENT OF WOMEN :

Shri Paisa Fund Bank is also playing notable role for the betterment of women. The women section was started on 18th May 1973⁷ with the following objectives.

1. To enable women live a happy and prosperous life.
2. To develop their mental faculties.
3. To improve their practical knowledge of various aspects of life and business.
4. To inculcate in them spirit of cooperation so as to benefit them in their domestic life.

A committee of 8 members looks after this section. The financial side of the section is entirely taken care of by the Bank. The Bank raises funds for this section from the dividend of the second share of the members. The beneficiaries are not required to spend anything.

Various activities, for the improvement of social, economic, domestic, cultural and health life of women are undertaken by the section. Particularly, women are trained in the following :

a) Cooking (b) Child care (c) House-Keeping (d) Tailoring.

Training to the women is given by experts. The material incidental to the training is supplied by the Bank free of charge. The lecture series are also arranged for them.

The Bank has been conducting courses in tailoring in which sewing machines, cloth, cutting material etc. are supplied free of charge to the participants of such courses. The Bank pays Rs 40 per trainee per course as the fee to the teacher. The expenditure incurred by the Bank on tailoring courses upto 1984, amounted to Rs. 5248.⁸ The following table indicates the success of the course.

TABLE NO.4.5

TAILORING COURSE: EXAMINATION RESULT (1973-74 to 1984-85)

Year	No of Candidates appeared	No of Candidates Passed.
1973 - 74	21	19
1974 - 75	32	32
1975 - 76	40	40
1976 - 77	39	39
1977 - 78	24	24
1978 - 79	30	30
1979 - 80	31	31
1980 - 81	40	40
1981 - 82	43	32
1982 - 83	50	45
1983 - 84	40	35
1984 - 85	49	41

Source : 1) Annual Reports of the Bank.

2) Bank records.

The table shows that the number of trainees was increasing. Women who have completed the course successfully are earning income to support their families. The Bank has given interest free loan of Rs. 52,000 to 70 women to purchase sewing machines.

8. EMPLOYMENT PROMOTION SCHEME :

The Bank had set up a separate section in July, 1962 to promote employment.⁹ The section used to secure petty jobs as follows.

1. Cleaning and up keeping of public places.
 2. Planting and up keeping of trees on road sides.
 3. The Bank had also undertaken the social services to help the agricultural and manual labourers to secure the work.
- The Bank had maintained one plypress machine for the use of unemployed workers from silver handicrafts. It had also kept two sewing machines for the use of unemployed tailors.

But after four years, on account of lack of response from workers and employers as well as due to managerial problems this section was closed.

9. THE PUBLIC MARRIAGE SCHEME :

The most important and unique social activity of the Bank is the scheme of public marriages started in 1961.¹⁰ The Bank has been regularly arranging marriage ceremonies ^{on gratis} /twice in year for the last 25 years.

Marriages are very expensive in India. Even poor people spend extravagantly on marriages. Marriages lead to indebtedness and national waste. Taking into account the evil effects of expensive marriage system the late Dada, founder of the Bank,

initiated the idea of public free of charge marriages. This was put before the General Body meeting of the Bank in 1961. The members were also requested to donate permanently the dividend of first share towards the expenses of the scheme. The proposal was unanimously approved^{by} the General Body.

The Bank has appointed a "Marriage Committee" which arranges the marriages. The committee decides the dates of marriage ceremonies in its meeting, one month in advance. The dates are published in news papers. Handbills, pamphlets about the marriage ceremonies are also distributed.

The names of bridegrooms and brides are to be registered in advance with the Bank. When the couples come for the marriage, the legal aspects are taken into account. After the formalities are completed the couples are issued numbers to remain present in the marriage pendal.

The Bank arranges pendal, speaker, band, akshta* garlands etc. at its own cost. It also invites number of priests to solemnize the marriages. Their fees are also paid by the Bank. The people present on the occasion are served either sarbat or tea. After the marriage ceremony, the married couples are given presents and their photoes are also taken.

Leaders and government officers attend the marriage ceremonies. The Bank has constructed two water tanks for drinking

* Akshta = Consecrated rice.

water for the people who attend the marriage ceremonies. The following table highlights the marriages arranged by the Bank

It gives the information regarding donations, number of marriage ceremonies, number of marriages and total and average expenses, from 1962 to 1985.

TABLE NO.4.6

THE
PUBLIC MARRIAGE SCHEME : DONATIONS, NUMBER OF MARRIAGE CEREMONIES
AND MARRIAGES WITH TOTAL AND AVERAGE EXPENSES.
(1962-63 to 1984-85)

Year	Donation (Rs.)	No. of marriage ceremonies	No. of Marriages	Total Expenses (Rs.)	Average Expenses for one Marriage (Rs.)
1962	569	3	26	1056	38
1963	592	2	43	869	20
1964	625	2	64	1211	19
1965	1426	2	60	1986	25
1966	1750	2	59	1109	19
1967	1680	2	85	1504	18
1968	1965	2	57	1340	24
1969	1933	2	39	1969	50
1970	1851	2	58	1803	31
1971	2080	2	65	1331	20
1972	2044	2	90	2437	27
1973	2207	2	56	1839	33
1974	2358	2	43	3083	33
1975	2720	2	87	2603	30
1976	2932	2	62	1894	31
1977	2884	2	87	2221	26
1978	4345	2	62	2294	37
1979	7742	2	82	1988	24
1980	7800	2	70	1083	15
1981	5230	2	65	2701	42
1982	5628	2	63	3074	49
1983	6080	2	64	3914	61
1984	6419	2	65	3923	60
1985	6704	2	49	3804	78
Total		49	1553	51036	33

Source : Annual Report of the Bank, (2) Bank Record
84-85.

The above table shows that upto 1985, marriage ceremonies arranged were 49, number of marriages was 1553, the total expenditure was Rs. 51036. The average expense was Rs. 33. In a country like India it is a miracle that a couple can get married by spending negligible amount that too by public organisation. The scheme is receiving increasing response. Persons from Kolhapur and Sangli districts, Kokan and Karnataka State take advantage of the scheme,

The Bank claims the following advantages of the programme.

1. It is boon to the poor.
2. It saves waste of money and leads to savings.
3. People are encouraged to contribute for social work.
4. Spirit of equality is encouraged.
5. Its social and national importance is beyond description.

In short, the programme of free of charge marriages implemented by the Bank is an important instrument of socio-economic change in rural area.

II. BANK IN THE FIELD OF EDUCATION AND ALLIED ACTIVITIES :

The contribution of the Bank to the promotion of education in its operational area in general and at Hupari in particular is remarkable. It has been generously helping the educational institutions for the last four decades. It is not exaggeration to say that the Bank has brought education within the reach of

poor and deserving students. Following is the account of Bank's role in education.

1. NURSERY EDUCATION :

The Bank has been helping the Nursery schools from 1968¹¹. It donates toys and other necessary materials to these schools. It also supports their feeding programmes and pays the fees of the poor children. The rate of fee was Rs. 2 per month.

The following table indicates the number of children whose fees were paid by the Bank.

TABLE NO.4.7

NURSERY EDUCATION : NUMBER OF CHILDREN WHOSE FEES WERE PAID

Year	No of Children
1968 - 72	50
1973 - 78	120
1979 - 85	210
Total	380

Source 1) Annual Reports of the Bank.

2) School Records.

The above table indicates that the number of children whose fees were paid was increasing. Upto 1985 the Bank had paid the fees of 380 children. The help given to the nursery school shows concern of the Bank for the children i.e. the new generation.

2. PRIMARY EDUCATION :

The Bank also takes keen interest in the primary schools at Hupari. It gives them donations from time to time for purchase of books and scientific apparatus. Following table shows the donations given by the Bank to the schools.

TABLE NO. 4.8

DONATIONS TO PRIMARY SCHOOLS

Year	Amount. (Rs.)
1960 - 61	101
1968 - 71	200
1976 - 77	200
1977 - 78	200

Source : Records of the Bank.

From 1961¹² to 1974 the Bank was giving a scholarship of Rs. 10 per month to a student who stood first in the P.S.C. Examination.

LOKASEVAK A.B.NAIK VIDYAMANDIR :

There was an urgent need of primary school at the extension area of Hupari, therefore, the Bank decided to construct a building for primary school. The land for the building was purchased from Beghar Sangh, Hupari, for Rs. 11,000.

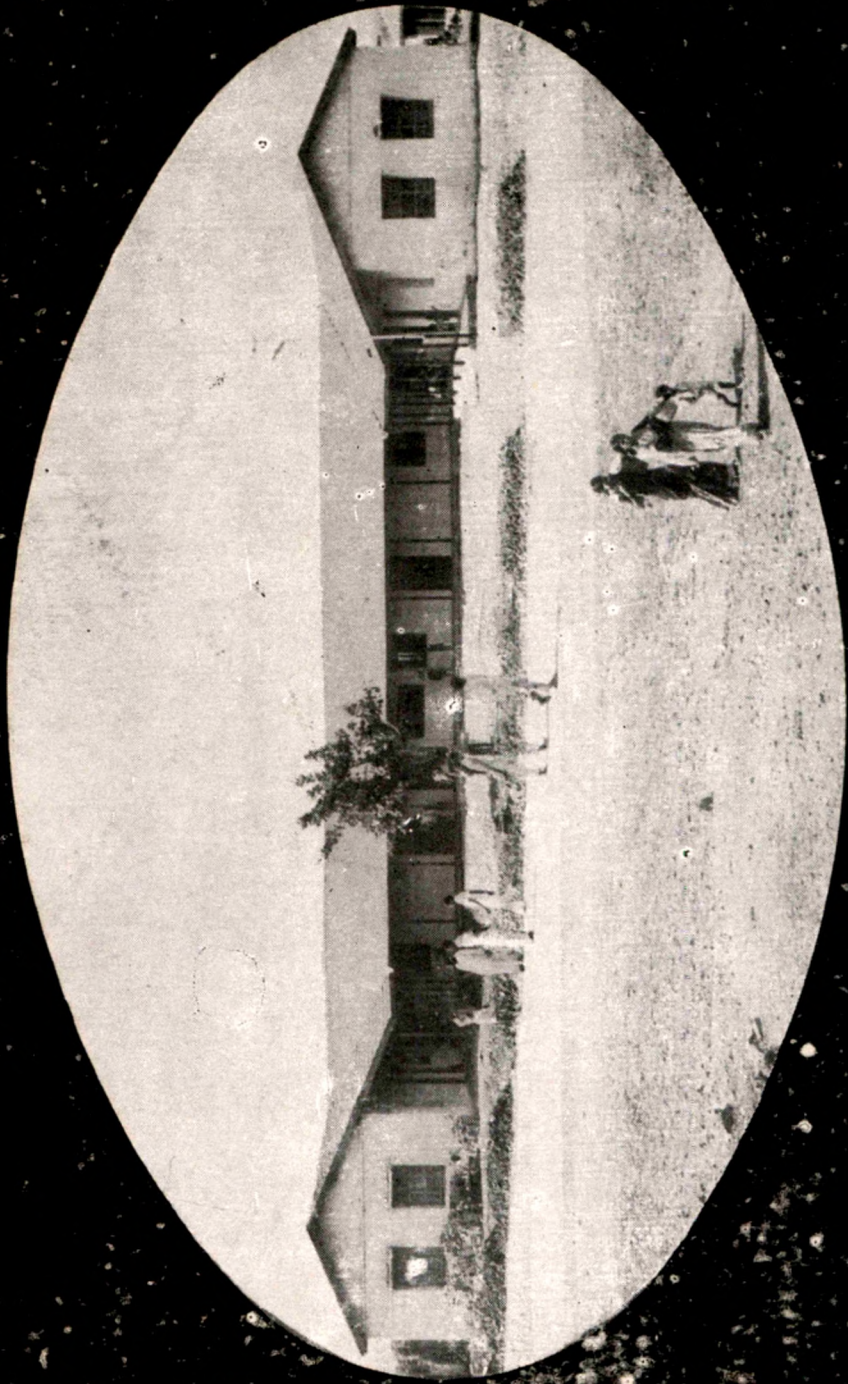


PHOTO NO. 7

The building of 9 class rooms was completed by the Bank in 1982 by spending Rs. 2,74,136.¹³ The amount collected by way of donations for this project was Rs. 2,25,349.

The new school is named as "Lokasevak A.B.Naik, Vidyamandir". In this building the boys' school is conducted in the morning and the girls' school in the noon.

3. SECONDARY EDUCATION :

The Bank also helps the highschools from Hupari, Sangan, Pattan Kodoli, and Mendal. It pays the examination fees of poor students appearing for the S.S.C. examination. From 1974 to 1984 the Bank had donated Rs. 1,072 towards the examination fees. It also gives a monthly scholarship of Rs. 20¹⁴ to a meritorious student standing first at the S.S.C. Examination at Hupari centre.

Financial assistance to the highschools for buying books is also given. The following table reveals the amounts donated by the Bank to the highschools for books.

TABLE NO.4.9

DONATION TO HIGH SCHOOLS FOR BOOKS

Year	Donation (Rs.)
1960 - 61	100
1970 - 71	800
1971 - 72	500
1973 - 74	700
1974 - 75	1000

Source : 1) Annual Reports of the Bank. (2) Highschool Reports.

4. BOOK BANK FOR JR. COLLEGES :

The Bank has started from 1975¹⁵ a Book Bank for the students studying in Jr. Colleges at Hupari and Sangaon. The Bank has bought text books from its own funds. The text books are issued to students on nominal charges of Re.1 per year per book. The Book Bank is managed by the Bank in cooperation with the Jr. colleges. The following table shows the value of books given to the Book Bank from 1974-75 to 1984-85.

TABLE NO.4.10

BOOK BANK : AMOUNT SPENT ON BOOKS (1974 - 75 to 1984 - 1985)

<u>Year</u>	<u>Value of Books</u> <u>Rs.</u>	<u>Year</u>	<u>Value of Books</u> <u>Rs.</u>
1974 - 76	2500	1978 - 79	6083
1975 - 76	2326	1979 - 80	1934
1976 - 77	1491	1980 - 81	564
1977 - 78	654	1984 - 85	5651
<u>Total</u>	<u>6971</u>	<u>Total</u>	<u>14212</u>

Source 1) Annual Reports of the Bank.
2) Jr. College stock books.

The table shows that upto 1985 the Bank had purchased : books worth Rs. 21183 for the book Bank. The book Bank scheme is particularly helpful to the poor students who are are not able to buy text books.

5. HIGHER EDUCATION :

The Bank is also aware of the financial needs of students taking higher education. From 1965 it gives interest free loans, every year to needy students.¹⁶ For this purpose it has created ' Higher Education Fund'. The fund had Rs. 34335 in 1985. The Loan scholarships are given according to demand of the students. The details are given in the following table.

TABLE NO.4.91

LOAN SCHOLARSHIPS TO COLLEGE STUDENT (1964-65 to 1984-85)

Year	No of students	Amount Rs.	Year	No of Students	Amount Rs.
1964 - 65	1	250	1974 - 75	15	4000
1965 - 66	1	300	1975 - 76	19	3600
1966 - 67	3	1650	1976 - 77	16	2750
1967 - 68	7	1450	1977 - 78	11	1650
1968 - 69	11	2050	1978 - 79	7	1700
1969 - 70	12	1450	1979 - 80	5	1450
1970 - 71	13	2250	1980 - 81	3	700
1971 - 72	7	2850	1981 - 82	2	2375
1972 - 73	12	3550	1982 - 83	6	600
1973 - 74	11	4400	1983 - 84	1	500
			1984 - 85	1	500
Total	78	20200	Total	86	19825

Source : Annual reports of the Bank. Account book of the Bank.

The above table indicates that, upto 1985 the number of students granted scholarships was 164. The amount given had varied from year to year. On an average, Rs. 1905 were distributed every year. Each student was given an average loan of Rs. 244.

6. BANK ASSISTANCE TO SCHOOL WORKSHOPS AND TECHNICAL TRAINING.

With a view to impart technical training in various trades the Bank started "TRADE TRAINING SECTION" on 8th September 1973.¹⁷ Work experience is one of the subjects taught in high schools at Hupari, Rendal, Pattan Kodoli and Sangaon. The Bank donated tools, equipments and necessary material of worth Rs. 1400 to the above high schools.

The Bank has also bought 7 typewriters for Rs. 6250 and kept at New English School, Hupari where students are trained for the government recognised typing examination.

7. PUBLICATION AND PRINTING SECTION :

With a view to acquaint members and general public with the working of the Bank and developments in fields like agriculture, cottage industries and other related subjects the Bank started the publication section on 26th January 1974.¹⁸

This section was managed by a committee. One of the committee members was the managing Director of the Bank. This section has been publishing quarterly magazine entitled "PAISA FUND SAMAKAR"

in which reports of the Bank and information regarding different schemes sponsored by the Bank is published. Thought provoking and informative articles on rural development were published in the quarterly.

Printing section was started by the Bank on 21st October 1975. There was no printing press at Hupari, and hence Bank and other people had to go to Kolhapur or Ichalkaranji to get their material printed. With a view to render timely printing services at reasonable rates the Bank started this section. The printing machine of Rs. 13500 was purchased. The publication section was transferred to this department in the year 1977-78. The printing and publication section alongwith the machine were sold to ' LOKASEVAK APPASAHEB BALASAHEB NAIK MUDRAN () PRAKASHAN SAHAKARI SANSTHA" Ltd. HUPARI, in the year 1984. Now 'Shri Paisa Fund Sahakr' is published by the new management.

8. MONTHLY MEETINGS :

The Bank used to hold monthly meetings of the members on the first Wednesday of every month from 1970¹⁹ to 1974. The problems faced by the members and the Bank were discussed in these meetings. The members were also given information about the activities of the Bank. It used to arrange lectures of experts on the following subjects.

1. Agriculture (2) Cooperation (3) Rural economy (4) Small Scale and Cottage Industries.

The lectures were cyclostyled and distributed. They were even tape recorded for the illiterate members.

Though, the monthly meetings were useful, slowly the response of the members was weakened and the activity was discontinued in 1974.

9. MORAL EDUCATION :

From 1983 the Bank has started separate section for the moral well being of the community.²⁰ The activities of this section are as below.:

- 1) Lectures on moral and religous subjects are arranged every year during Ganesh Festival.
- 2) Choaching classes of moral education for young people are counducted.
- 3) Sunprayer is recited every day at 11 a.m on the Bank prēmises. The public can also attend it.
- 4) On the first Sunday of every month importance of sun prayer is explained and pamphlets on sunprayer are distributed at Vithal Mandir, Hupari.

The expenses on the moral education are born by the Bank.

III. ROLE OF THE BANK IN MEDICAL AND HEALTH SERVICES :

The Bank provides the following medical and health facilities

to the people of Hupari and villages arround.

1) NURSING EQUIPMENTS :

Right from 1953 the Bank has made provision of supplying thermometres, hot water bags, bedpans and other nursing equipments on nominal charges, to the sick persons.²¹

2) MATERNITY BENEFITS :

The Bank has set up maternity benefits section in 1965.²² Women are given medial^c advice and aid once in two months. The expectant mothers are given medicines, tonics and proteins. A beneficiary was to contribute only 1/10 of the cost of medicines. Rest was spent by the Bank. From 1980 medicines upto Rs. 40 are given to the woman. The expenditure incurred on this section was met by the Bank upto 1980 from the amount of dividend of the second share of the members.

The Bank has created special charity fund in 1980 for such activities.

The account of this section is given in the following table.

TABLE NO.4.12

MATERNITY BENEFITS: NUMBER OF BENEFICIARIES WITH EXPENDITURE
(1964-65 to 1984-85)

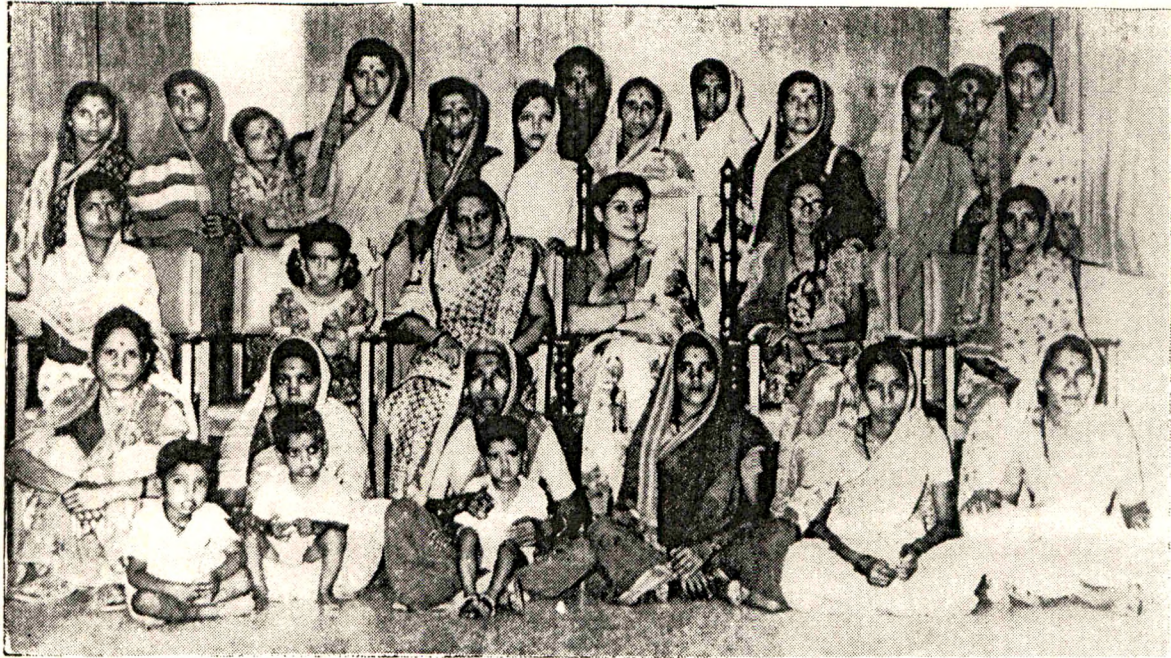
Year	No. of Beneficiaries	Expenditure (Rs.)	Year	No. of Beneficiaries	Expenditure (Rs.)
1964 - 65	3	62	1974 - 75	63	3276
1965 - 66	2	83	1975 - 76	148	3973
1966 - 67	1	60	1976 - 77	530	11651*
1967 - 68	0	00	1977 - 78	NA	NA
1968 - 69	2	97	1978 - 79	73	2519
1969 - 70	2	68	1979 - 80	279	5313
1970 - 71	4	159	1980 - 81	136	3604
1971 - 72	1	21	1981 - 82	123	3342
1972 - 73	3	115	1982 - 83	668	1937
1973 - 74	2	82	1983 - 84	97	2389
			1984 - 85	88	2385

Note : * Includes expenses on child health.

Source : Annual Reports of the Banks.

The above table shows that from 1964 to 1974, the number of beneficiaries was negligible. But from 1975, the number was increased so also the expenditure on the activities. The table indicates that expectant mothers were becoming more and more conscious of their health.

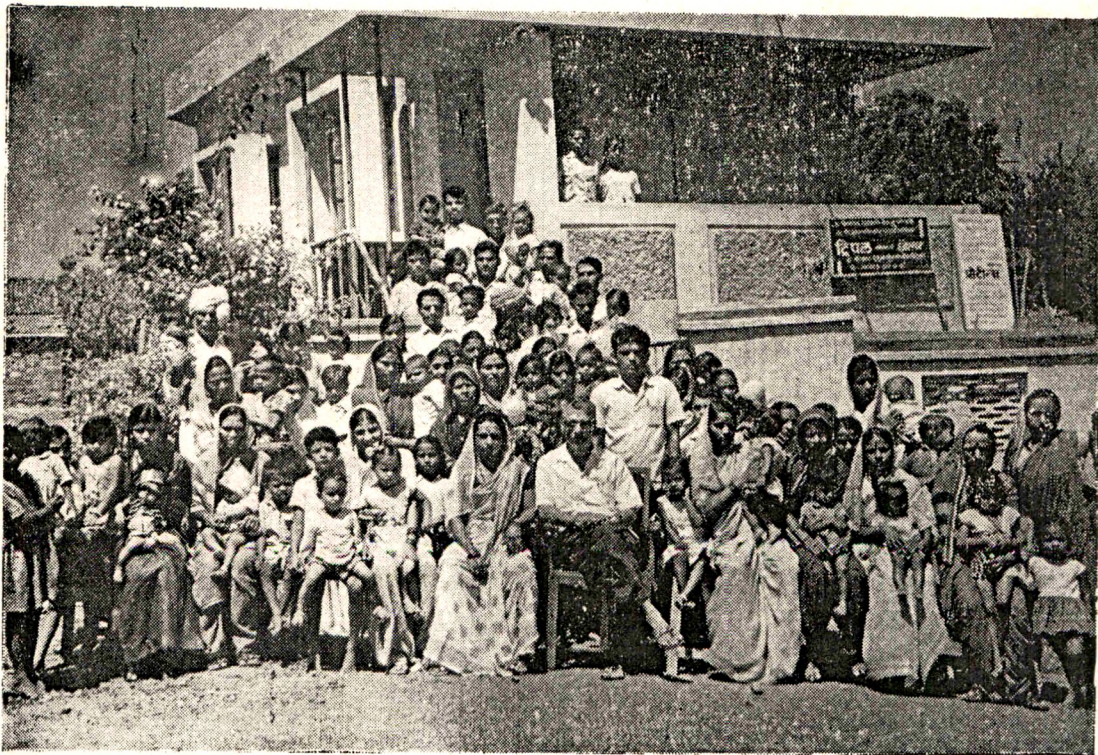
MATERNITY BENEFITS (1982)



a) DR. (MRS.) CHANDOLKAR WITH THE EXPECTANT MOTHERS.

CHILD HEALTH

POLIO AND TRIPLE



b) CHILDREN AND MOTHERS WITH DR. JAYKUMAR MAGDUM.

3. CHILD HEALTH :

The Bank has been doing very useful work in the field of child health. From 1964²³ to 1980 it used to give preventive medicines and injections to children free of charge. Particularly, provision for Triple Antigen and Polio doses was made.

The expenses of this section were met, upto 1979, from the donations of the dividend of the third share of the members. But in 1980 the Bank set up a special charity fund for such programme. The work of the Bank in child health is stated in the following table.

TABLE NO.4.13

CHILD HEALTH: NUMBER OF CHILDREN AND EXPENSES (1964-65 to 1984-85)

Year	Polio Triple		Medicine	
	Children (in numbers)	Expenses (Rs.)	Children (in numbers)	Expenses. (Rs.)
1965 - 66	00	00	3	46
1966 - 67	00	00	2	46
1967 - 68	00	00	1	2
1968 - 69	00	00	4	128
1969 - 70	148	182	3	55
1970 - 71	765	1410	1	15
1971 - 72	413	645	1	9
1972 - 73	722	825	0	00
1973 - 74	256	367	8	203
1974 - 75	60	86	33	2080
1975 - 76	455	1661	0	00
1976 - 77	295	1079	0	00
1977 - 78	109	1138	0	00
1978 - 79	858	1130	823	291
1979 - 80	281	685	430	138
1980 - 81	429	00	823	291
1981 - 82	677	00	27	506
1982 - 83	728	00	504	300
1983 - 84	678	00	000	000
1984 - 85	683	00	000	000

Source : Annual Reports of the Bank.

The table shows that from 1964 to 1968 the Bank was providing medicines only to the children. From 1969 to 1983 both medicines and preventives were given. From 1969 to 1985 the number of beneficiaries was increasing. From 1980 the Bank did not spend any amount on polio and triple because these were given by the Government doctors. However, initiative taken by the Bank in the child health should be appreciated.

Presently, children are given medicine, polio doses and triple injections on 5th of every month in the premises of the Bank. The above study shows that the Bank is doing really good work in the field of child health.

4. EYE CAMPS AND DISTRIBUTION OF SPECTACLES :

Since 1971 the Bank has been regularly organising eye camps²⁴ twice in a year with the help of the Wanless Hospital, Miraj, and doctors from Kolhapur and Hupari. The patients are given free treatment in these camps. The old people are also given spectacles free of charge. Particularly, these camps are beneficial to the old persons, working in silver industry.

The expenses on these camps are borne by the Bank. The work of the Bank in this regard can be studied with the help of the following table.



a) DOCTORS OPERATING THE PATIENT



b) OPERATED PATIENTS



c) DISTRIBUTION OF FREE SPECTACLES

TABLE NO. 4.14

EYE CAMPS : NUMBER OF BENEFICIARIES AND EXPENSES (1971-72 to 1984-85)

Year	No of Benefi ciaries.	Expenses (Rs.)	Year	No of Benefi ciaries.	Expenses. (Rs.)
1971-72	7	49	1978-79	70	1110
1972-73	44	669	1979-80	18	378
1973-74	419	894	1980-81	52	NA
1974-75	37	1383	1981-82	222	NA
1975-76	33	749	1982-83	34	NA
1976-77	19	453	1983-84	69	NA
1977-78	26	610	1984-85	62	797

Note : NA : Not available.

Source : Annual Reports of the Bank.

The above table indicates the number of patients who attended the eye camps was 419 in 1973-74 and 222 in 1981-82. In other years the attendance fluctuated between 7 and 69 persons. It can be inferred from the table that the rural people still do not care for their eyes.

Eye is the lamp of the body. The services rendered by the Bank in protecting this lamp are remarkable.

5. DENTAL CAMPS :

The Bank organises dental camps occasionally. The specialists from Kolhapur, Miraj etc. conduct these camps. From 1978 to 1984 in all three camps were held and nearly 300 patients were

benefit-ed. The expenditure on these camps was borne by the Bank.

6. X-RAY FACILITIES :

There was no X-Ray machine in any of the hospitals at Hupari. The patients had to go to Kolhapur for taking their X-Rays, taking into account the urgent need for X-Ray machine, the Bank purchased it in 1981.²⁵ The X-Ray machine is kept in the private hospital of a local doctor who has deposited Rs. 20,000 with the Bank as security.

The doctor pays Rs. 7,000 per year to the Bank towards the rent of the machine. X-Ray facilities are provided by the doctor at reasonable charges.

7. FREE TRANSPORT TO PATIENTS :

In times of emergency the Bank gives its own vehicle free of charge for taking the patients to other places like Kolhapur, Miraj etc. It has been providing these services since 1980.

11 REFERENCES 11

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23. Annual Report of the Bank, 1963-64, P. 4.
24. Annual Report of the Bank, 1971-72, P.4.
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