

Management Case

Ms. J.B. Dhavle, Lecturer, VAMNICOM, Pune

It was a warm summer morning. As usual, Sheila the agent from Mahaseva Krushi Gramin Bank arrived in the famous fish market of Bhimpura to collect the daily deposits from women selling fish. Sheila started collecting the amount from Gangabai and moved on to the next customer soon. When she reached Matlibai, Maltibai started crying loudly and touching Sheila's feet for help. Sheila had never witness such a thing before and was astonished. Sheila thought that some grave calamity had fallen on Maltibai and she bent forward and started to pacify Maltibai. After Maltibai cooled down a bit she started telling Sheila that her husband had accessed the bank passbook which Maltibai was hiding from him for so long as she did not want him to know what her savings were. So she tried to snatch it away from him and in the process it tore to pieces. Her husband had beaten her up and the bruises could be seen on her face and hands. Maltibai felt that she had lost the money in the bank as the passbook was torn. Sheila told Maltibai not to worry and that her money was secure in the bank and a new passbook could be issued to her. Maltibai heaved a sigh of relief.

Sheila had to get on with her work so she moved to her next customer who looked at Sheila very angrily. "Namaskar, Ratnabai, how are you" ? said Sheila. Ratnabai put out her hand which had 20/- towards Sheila. Ratnabai said very grumpily "my passbook is not uptodate and I don't know my bank balance". Sheila told Ratnabai that if she went to the Bank she could get it updated. Ratnabai said "should I sell fish to earn a living or go to the bank to get my passbook updated ? The queues are long and I waste so much time". Sheila took the passbook from her and told her that she will bring the updated passbook with her the next day. Ratnabai told her " Don't show the book to anyone – not at all to my eldest drunkard son, Ajai".

As Sheila was picking up her bag and getting ready to walk a distance before she could reach the next customer, Mallinath a fisherman came running shouting "Sheilatai, Sheilatai please help me. My wife's bank passbook fell out of my pocket into the sea water. It is completely wet. The ink is also washed away. Yesterday's balance in the passbook was Rs. 776/-". As he showed the wet pieces of the passbook, Sheila said "Don't worry, we will issue a new passbook and it will show the latest balance with today's deposit included". I will be there at your door soon. You go ahead and attend to your work".

Sheila completed the collection for the day and on her way back to the Bank kept thinking about how to solve the problems faced by poor women customers.

In 1998 the Mahaseva Krushi Gramin Bank started implementing the SHG Bank Linkage Programme. Today it nurtures more than 14,500 SHGs and has financed more that 9000 of them. The SHG Bank Linkage Programme is fully rooted in the Banks complete area of operation. The Bank has helped its clients to address issues relating to small, marginal and landless farmers, adoption and promotion of shared cropping, fishing activities which include disbursing loans to purchase fishing nets, repairs boats etc., alternative income generation activities etc.

Can you suggest ways to help Sheila solve problems of her customers ?