

FUNCTIONAL PROFILES OF DEPARTMENTS AND OFFICES

13.1 ACCOUNTS DEPARTMENT

13.1.1 Department Profile

The Department is headed by a Director and housed on the 4th Floor, SBP BSC, Head Office, Subsidiary House. After the formation of the subsidiary in January 2002, the core functions performed by the Accounts Department are briefly as under: -

- Management of Currency.
- Overseeing the affairs of banking issues securities, prize bonds, NSS, and cash divisions in the Field Offices.
- Overall monitoring/consolidation and reconciliation of financial data for the SBP/other stakeholders.
- Management of employees' PF/GPF and other retirement's benefits.
- Stationery management.
- Preparation of budget of the SBP BSC and monitoring the expenditure.
- Supervising the Internal Monitoring Unit.

13.1.2 Current Working Strength of the Department

SR. NO.	DESCRIPTION OF GRADE/POST	NO. OF EMPLOYEES
1.	DIRECTOR (O.G-6)	01
2.	JOINT DIRECTOR (O.G-5)	02
3.	JUNIOR JOINT DIRECTOR (O.G-4)	02
4.	ASSISTANT DIRECTOR (O.G-3)	09
5.	ACCOUNTS OFFICER (O.G-2)	20
6.	ASSISTANT ACCOUNTS OFFICER (O.G-1)	39
7.	HEAD TYPIST	01
8.	SR. ASSISTANT	05
9.	HEAD MESSENGER	03
10.	MESSENGER	08
11.	DAFTARY	02
TOTAL		92

13.1.3 Training Imparted to Employees

SR. NO.	TRAINING COURSE	NO. OF EMPLOYEES
1.	Computer Training	19
2.	Globus	03
3.	Fire Fighting	02
4.	Detection of forged notes/Prize Bonds	01
5.	Home Nursing course	01
Total		26

13.2 ADMINISTRATION DEPARTMENT

This is a key Department of the Bank. Its impact and scope is to manage Human Resource and Administrative affairs of the HOK as well as the 16-field offices located countrywide headed by a Director. In order to streamline its responsibilities, the Department has been divided into the following three Divisions:

1. Human Resource Division.
2. Corporate & Policy Division.
3. Staff Services Division.

The functions attached to these Divisions are clearly demarcated as under:-

13.2.1 Human Resource Division

A Joint Director presently heads this Division. It deals with all the issues pertaining to Human Resource Management i.e. Recruitment, Transfer & Rotation, Retirement/Early Retirement, Annual/Merit Increase, Management Information System & Litigation etc.

13.2.2 Corporate & Policy Division

This Division is responsible for handling all the corporate affairs of the Bank. Its functions include arranging corporate meetings and meetings of sub-committees, the preparation of memoranda, preparation and issue of minutes and drafting/circulation of policy circulars as a follow up to decisions taken in various forums.

13.2.3 Staff Services Division

This Division has been entrusted with financial affairs of the HOK and field offices. It deals with salaries, TA/DA allowances, staff benefits as well as procurement. It also guides the field offices on various policy issues in financial matters and helps them eliminate redundancies. This Division has been entrusted an additional responsibility of dealing with human resource development and recreational activities.

13.2.4 Current Working Strength of Administration Department

SR. NO.	DESIGNATION	NO. OF EMPLOYEES
1.	OFFICER GRADE-6	01
2.	OFFICER GRADE-5	01
3.	OFFICER GRADE-4	03
4.	OFFICER GRADE-3	12
5.	OFFICER GRADE-2	21
6.	OFFICER GRADE-1	41
7.	CLERICAL STAFF	23
10.	NON-CLERICAL STAFF	15
TOTAL		117

13.2.5 Training Imparted to Employees

SR. NO.	TRAINING COURSE	NO. OF EMPLOYEES
1.	Middle Level Management Training Course (NIBAF)	05
2.	Auditing (NIBAF)	06
3.	Mercantile Law (NIBAF)	04
4.	Fundamental of Accounting (NIBAF)	03
5.	Concessional Finance (NIBAF)	02
6.	Electronic Transaction Ordinance-2002 (IBP)	01
7.	Communication Skills (IBP)	01
8.	Cyber Crime: Challenges in Pakistan Environment (IBP)	01
9.	Consumer Finance Obstructions/Constraints (IBP)	02
10.	Energizing Human Capital Issues and Challenges (IBP)	01
11.	Human Resource Management Development in Pakistan (IPSI)	03
12.	Workshop on "Office Politics" (IBP)	01
13.	Secretarial Level Course (NIBAF)	01
14.	Unleashing the Hidden Potential of Human Capital	01
Total		32

13.3 INTERNAL AUDIT DEPARTMENT

13.3.1 Department Profile

The Department is housed on the first floor of the SBP BSC Head Office at Subsidiary House, Karachi and headed by a Director. After the formation of the subsidiary in January 2002, the core functions of the Internal Audit Department are briefly as under: -

- Implementation of the Charter of the Internal Audit Department issued by the Governor.
- Preparation of Audit Plan in consultation with Management & Audit Committee.
- Carrying out annual inspection of Offices/Departments of the Bank in the following areas of operations:
 - Banking & Accounts related matters.
 - Currency management and Chest related matters.
 - Export Refinance.
 - Foreign Exchange Operations.
 - Administrative matters.
 - Engineering and Maintenance.
 - Library.
- Establishment & co-ordination with Internal Audit Units in offices in respect of post-audit of offices all around the year.
- Co-ordination with field offices and departments in finalization and submission of replies to the objections raised by Director, Commercial Audit.
- To implement any special task or project requested by the Managing Director and Audit Committee.
- Implementation of Risk Based Audit.
- Audit training of existing staff, employment of IT Auditors & strengthening of human resources.
- Independent assessment on the adequacy and effectiveness of the Bank's processes for controlling its activities & managing its risks in all areas on an annual basis.
- Submission of Audit Briefs to the Audit Committee on significant issues & recommendations for improvement in the Bank's control processes.
- Coordination with external auditors & overview of other control & monitoring functions.
- Rationalization of manpower & cost of Internal Audit Department.

13.3.2 Current Working Strength of Internal Audit Department

SR. NO.	DESIGNATION	NO. OF EMPLOYEES
1.	OFFICER GRADE-6	01
2.	OFFICER GRADE-4	02
3.	OFFICER GRADE-3	06
4.	OFFICER GRADE-2	06
5.	OFFICER GRADE-1	03
6.	JWPO	03
7.	NON-CLERICAL	02
TOTAL AT HOK		23
8.	IAUs OF 16 OFFICES	74
TOTAL		97

13.3.3 Training Imparted to Employees

SR. NO.	TRAINING COURSE	NO OF EMPLOYEES
1.	Fire Fighting Course	01
2.	Globus Products Training	04
3.	2 Week Course of MS Access/Power Point	10
4.	Institute Of Internal Auditors (IIA) Risk Based Audit	40
5.	Five Days Course for IAUs at Islamabad	30
Total		85

13.4 ENGINEERING DEPARTMENT

The Department is housed on the first and second floors of State Bank of Pakistan, SBP BSC Press Building, Kamal Ataturk Road, Karachi and headed by a Director.

13.4.1 General Division

- Ensure that matters relating to legal commitment and advertisement in newspapers are timely followed.
- Timely preparation of periodical reports.
- Issuance of tender documents to contractors.
- Physical verification of the store items on half yearly basis.

13.4.2 Engineering Division

- Arranging construction/addition/alteration and other electrical/mechanical works of all the SBP/SBP BSC buildings according to the approved plans.
- Processing of Tenders/Quotations of various works.
- Maintaining sets of structural and architectural drawings/models of the SBP/SBP BSC projects.
- Proper scrutiny of tender documents.
- To ensure that payment of bills of contractors/consultants/suppliers are made according to the terms and conditions of the related agreements.
- Proper maintenance of Measurement Books.
- To pursue the cases of litigation and follow the suits filed by various contractors against the Bank.
- To look after and ensure proper maintenance of the SBP BSC properties.
- Issuance of tender documents and maintenance of Tender Register.
- Timely preparation of monthly Dead Stock Articles lists and calendar of returns.
- To ensure that cases relating to electrical/mechanical installations /telephone exchange are processed/dealt with properly.
- Making arrangements for proper maintenance of electrical installations, lifts and AC systems.
- Execution of agreements with the successful contractors/firms as per laid down terms and conditions.
- Scrutiny of running bills/final bills received from the contractors/firms and making payment with the approval of competent authority.

13.4.3 Building Payment Division

- Making payment of bills regarding constructions /additions/alterations and other electrical/mechanical works of all the SBP BSC buildings in accordance with the laid down instructions.
- To ensure that entries raised by field offices through General Accounts are timely responded.
- Processing the cases of security deposits/earnest money.
- Proper maintenance of various accounts viz. Project Account, Payable Security Deposit Account and the SBP BSC General Account.
- Arranging timely renewal of lease agreements of the SBP/SBP BSC property with the concerned quarters.
- Maintaining the registers of (i) Projects in hand and (ii) completed Projects.

13.4.4 Working Strength of the Department

SR. NO.	DESIGNATION	GENERAL SIDE	TECHNICAL SIDE	TOTAL
1.	OFFICER GRADE-6		01	01
2.	OFFICER GRADE-5	-	03	03
3.	OFFICER GRADE-4	01	06	07
4.	OFFICER GRADE-3	02	01	03
5.	OFFICER GRADE-2	07	12	19
6.	OFFICER GRADE-1	23	04	27
7.	CLERICAL STAFF	04	05	09
8.	NON-CLERICAL STAFF	10	107	117
TOTAL		47	139	186

13.4.5 Training Imparted to Employees

SR. NO.	TRAINING COURSE	NO. OF EMPLOYEES
1.	Basic Computer Training	34
2.	Basic Automation Training	07
3.	Fire Fighting Training	04
4.	First Aid to Injured	01
5.	Globus Navigation	02
6.	Internal Audit Training Course	01
7.	Civil Defence Training	01
Total		50

13.5 FOREIGN EXCHANGE ADJUDICATION DEPARTMENT

The Department is housed at 1st and 2nd floors of at Civic Centre Building, Karachi and headed by a Director.

FEAD is operating five courts at the following centers: -

1. Karachi (02)
2. Lahore (01)
3. Faisalabad (01)
4. Sialkot (01)

13.5.1 Working Strength of the Department

SR. NO.	DESCRIPTION OF POST	NO. OF EMPLOYEES
1.	DIRECTOR (O.G-6)	01
2.	SR.JOINT DIRECTOR (O.G-6)	01
3.	ADMINISTRATIVE OFFICER (O.G-2)	02
4.	OFFICER GRADE-2 (EX-CADRE)	01
5.	OFFICER GRADE-1	05
6.	OFFICER GRADE-1 (EX-CADRE)	01
7.	NON-CLERICAL	04
TOTAL		15

13.6 FOREIGN EXCHANGE OPERATIONS DEPARTMENT

Foreign Exchange Operations Department is headed by a Director. The Department is housed on the third and fourth floor at the SBP BSC, Head Office, Subsidiary House. After the formation of subsidiary in January 2002, the core functions of the Foreign Exchange Operations Department are briefly as under: -

- Facilitating Importers and Exporters.
- Responding to the queries of the Field Offices and Authorized Dealers.
- Monitoring of Export Overdue Cases.
- Issuing show cause notices to the defaulting exporters and referring the cases to Adjudication Department.
- Allowance private remittances on various accounts.
- Handling of Monthly Returns.

13.6.1 Current Working Strength of the Department

SR. NO.	DESCRIPTION OF POST	NO. OF EMPLOYEES
1.	DIRECTOR (O.G-6)	01
2.	JOINT DIRECTOR (O.G-5)	-
3.	JUNIOR JOINT DIRECTOR (O.G-4)	03
4.	ASSISTANT DIRECTOR (O.G-3)	06
5.	FOREIGN EXCHANGE OFFICER (O.G-2)	20
6.	P.A. TO DIRECTOR (O.G-2 EX. CADRE)	01
8.	ASSISTANT FOREIGN EXCHANGE OFFICER (O.G-1)	39
9.	SR. ASSISTANT	02
10.	ASSISTANT	01
11.	HEAD MESSENGER	02
12.	MESSENGER	09
TOTAL		84

13.7 INTERNAL BANK SECURITY DEPARTMENT

Internal Bank Security Department is headed by a Chief Security Officer/Director. The Department is housed at ground and second floor, State Bank of Pakistan, Head Office, Main Building. After the formation of the subsidiary in January 2002, the core functions of Internal Bank Security Department are briefly as under: -

- Management of Security.
- Overseeing the affairs of the Bank's security at its field offices, all departments on all floors at Karachi.
- Overall monitoring and registration of all vehicles visiting offices.
- Monitoring, through modern visual system by installing video cameras at all floors.
- Providing security to all VIPs/guests during their visit.
- Security arrangements during cash transactions at cash counters and its delivery to others offices.

13.7.1 Current Working Strength of the Department

SR. NO.	DESCRIPTION OF POST	NO. OF EMPLOYEES
1.	O.G-6 (DIRECTOR/CSO)	01
2.	O.G-3	02
3.	O.G-2	02
4.	O.G-1	04
5.	CLERICAL	04
6.	NON-CLERICAL	56
TOTAL		69

13.7.2 Training Imparted to Employees :

SR. NO.	TRAINING COURSE	NO. OF EMPLOYEES
1.	Basic First Aid	25
2.	Basic Fire Fighting	26
Total		51

13.8 MEDICAL SERVICES DEPARTMENT

Medical Services Department is headed by a Director. The Department is housed on the second floor of the SBP BSC, Head Office, Subsidiary House. The core functions of the Medical Services Department relates to providing medical facilities to the in-service employees & ex-employees of the State Bank of Pakistan, SBP BSC and NIBAF and their dependents and eligible dependents of deceased employees, which are as under: -

- To purchase the medicines from the wholesalers/distributors at discounted price through tenders.
- To supply the medicines to the employees/their dependents at the counters of dispensaries located within the Bank premises in accordance with the prescriptions of CMO / Sr. DCMO / ACMOs / LBMOs and BMOs.

- To issue the emergency slips to patients in respect of those medicines not available in dispensary for taking the same from the medical stores which are on Bank's approved panel.
- To provide medical treatment to the patients through hospitals/clinic placed on the Bank's approved list.
- To refer the patients to the specialists/consultants for their advice when the BMOs/ACMOs/Sr.DCMO/CMO consider it necessary keeping in view the nature of disease.
- To refer the patients to the laboratories for the pathological/radiological tests, which are suggested by the specialists/ consultants or the Bank's Medical Officer.
- To make the payments of bills to suppliers/distributors of medicines, treatment provided by hospitals/clinics to patients, consultation charges of specialists/consultants and laboratory tests.
- To reimburse the cost of medicines purchased by employees and their ailing dependent(s) in emergency under allopathic system as well as treatment taken from Hakims/ Homeopathic Doctors on approved panel.
- To monitor the expenditure being incurred at all the field offices.
- To enlist the new hospitals/specialist/consultants at Karachi and the metropolis where field offices are functioning.
- To devise/amend the policies in connection with medical facilities to provide best services to ailing employees and their dependents.

13.8.1 Current Working Strength of the Department

SR. NO.	DESCRIPTION OF POST	NO. OF EMPLOYEES
1.	O.G-6 (DIRECTOR & CMO)	02
2.	O.G- 5	02*
3.	O.G- 4	03
4.	O.G-3	05**
5.	O.G-2 (GENERAL SIDE)	03
6.	O.G- 2 (BMOS)	01
7.	O.G - 1	18
8.	O.G - 1 (JR. WORD PROCESSING OFFICER)	01
9.	SENIOR ASSISTANT	03
10.	MEDICAL ASSISTANT (O.G.1)	2
11.	MEDICAL ASSISTANT	09
12.	HEAD MESSENGER	1
13.	MESSENGER	7
TOTAL		57

* Sr. DCMO = 1, ** ACMO = 1,

13.8.2 Training Imparted to Employees

TRAINING COURSE	NO. OF EMPLOYEES
Basic Computer Training	20

LINE FUNCTIONS OF FIELD OFFICES

OFFICES PROFILE

There are currently 16 Field Offices, which are providing retail banking services to a spectrum of stakeholders including banks, government functionaries, public etc. These offices are headed by Chief Managers who supervise all managerial functions with the support of Senior Deputy Chief Managers/Deputy Chief Managers and Currency Officers in the following areas of operations. A functional profile of our offices is as follows:-

ISSUE DEPARTMENT

- Manage detailed examination of the fresh notes received from the Pakistan Security Printing Corporation as per procedure laid down in the Issue Department Manual to ensure that there is no shortage or excess in the bundles/packets and that the fresh remittance is free from shortage/excess/mismatched notes. Shortage/excess/mismatched notes found, if any, are taken up with the Pakistan Security Printing Corporation through the Accounts Department.
- Manage balances of Bonded Notes received from commercial banks in the Guarantee / Bonded vault and crediting their account on the same day with the amount equivalent to value of the said notes.
- Examination of the Bonded Notes deposited by the commercial banks and soiled notes from the Chests.
- Arrange stock of coins from Pakistan Mint Lahore and issue to the offices / Chests / Commercial Banks.
- Proper maintenance of vaults and all vault transactions be recorded in the prescribed books.
- Issue notes to exchange branch on the basis of indent.
- Exchange of the notes and coins over the counter and cancellation of defective notes. In case of forged notes tendered over the counter and detected in the bonded/soiled notes they are impounded and reported to the law enforcing authority for investigation.
- Recording of transaction and balance reconciliation.
- Verification of cancelled notes taken from the vault.
- Carrying out destruction of the cancelled notes through incinerator.
- Issuance of remittance to the chests/field offices falling within its jurisdictions as per limits prescribed by the Accounts Department, monitoring their activities and maintenance of record of withdrawal and deposit from currency chests.
- Monitoring of the accounting system, and maintaining journals, ledgers and other relevant records.

SECURITIES DIVISION

a) National Prize Bonds

- Maintenance of a suitable stock of National Prize Bonds and issuance of the same to the other field offices falling within their jurisdictions and switching over the balances of the prize bonds from one office to another office as and when circumstances so arise in order to run the saving schemes of the Government successfully.
- Counting and examination of the Fresh Prize Bonds as per procedure laid down for notes on receipt from the Pakistan Security Printing Corporation.
- Crediting the prize money to the Government Account against the qualified Prize Bonds listed in the PB-35 and the remainder in the custody of Prize Bond Division during the shut period.
- Managing sale of the National Prize Bonds of all denomination to the public over the counter and the authorized commercial banks through cheques.
- Encashment of Prize Bonds presented by the members of public and commercial banks.
- Making the payment of prize money to the claimants on the Prize Bonds declared for the prizes in the respective draws after observing the prescribed drill.
- Keeping the Accounts Department and National Saving Centre fully aware of the transaction of the Prize Bonds through various statements/documents.
- Destructions of the Defective Prize Bonds before a day of the draw of the respective National Prize Bonds as per laid down procedure.
- Examination of Doubtful Prize Bonds and sending the same to the Pakistan Security Printing Corporation for verification.
- Refund of face value of the defective/mutilated Prize Bonds after ensuring its genuineness.

b) Special Saving/ Defence Saving Certificates:

- Distribution of SSC/DSC to field office falling within its jurisdiction.
- Issuance and Encashment of SSCs/DSCs to public and Commercial Banks/Regional Offices against their cash payment/cheques.
- Payment of profit on their maturity and maintenance of proper record.

c) Treasury Bills

Treasury bills are short term securities having 3, 6 & 12 months maturity. They are sold through auction at discounted rates. The Unit performs settlement of auction, redemption/repayment of T.bills, settlement of Open Market Operation and facilitate in 3-days repo facility. It also maintains SGL A/c of all scheduled banks/ NBFIs.

d) Federal Investment Bonds & Pakistan Investment Bonds

Settlement of auction, coupon payment, repayment of principal amount, maintenance of SGL A/c & 3-days repo facility.

e) BNFB, FEBC, FCBC & USDB

- Conditional sale of US dollar bond & encashment in Pak Rupees or in US dollars. Half yearly profit is paid and proper record is maintained.

f) P.D.O Unit

- Loan is managed in Subsidiary General Ledger A/c, Stock Certificates & Government promissory notes.
- Repayment is made through physical script.

BANKING DIVISION**a) Deposit Accounts Unit**

- Effecting remittances of funds for commercial banks and other financial institutions, as well as government agencies by telegraphic transfer and by government drafts and charging commission as per approved rates. Also makes payment to SBP suppliers through payment orders.
- Recording of receipt and payments transactions on due authority undertaken by the local office.
- Opening of new accounts of the scheduled banks.
- Handling deposit and withdrawal from accounts.
- Maintenance of records of stop or cancelled cheques and payment orders.
- Compilation and maintenance of monthly/weekly returns submitted by scheduled banks.
- Imposition of penalties in case of delay in submission of monthly/weekly and half yearly returns and Statutory Reserve Requirement (SRR) in case of all commercial banks.
- Current account section (DAD) is responsible to maintain the current accounts of Scheduled Banks. A statement showing balances of each bank account is sent to Banking Supervision Department, State Bank of Pakistan on daily basis. Banking Supervision Department monitors the CRR and SLR of the Scheduled Banks in terms of sections 36(1) of SBP Act 1956.
- Processing cases of penalties imposed by the Banking Supervision Department (BSD) on various other non-compliances, in particular Cash Reserve Requirement (CRR).
- To account for the transaction effected in NBP current account.
- To maintain records of funds received/refunded, from/to institutions on account of 'Unclaimed Deposits'.
- To process stop payment applications for cheques relating to administrative costs.
- Monthly compilation of profit and loss account.
- Provide demand loan and overdrafts to financial institutions on proper authority & monitoring the loans.
- Facilitation of Special Deposit Accounts (SDA) for financial institutions under the relevant foreign exchange circulars.

- Maintenance of staff related costs in Sundry and Charges Deposit Accounts.
- Ready purchase and sale of foreign currency from/to authorised dealers.
- Booking forward sale contracts.
- Charging forward cover fee.
- Effecting transfer of frozen foreign currency accounts from one bank to another.
- Conversion of freeze foreign currency accounts into US Dollar Bonds.
- Providing Hajj quota in foreign currency to pilgrims.
- Other Deposit Section of DAD maintains the accounts of Foreign Government and Institutions in local currency those are called as Non Resident's Accounts i.e. Vostro Accounts.
- The transactions made in these accounts are based on the instructions received from Foreign Government or Institutions through Tested Telex or SWIFT message. Some of the Vostro Accounts maintained with us are listed below;
- Asian Development Bank Account "B"
- Islamic Development Bank
- International Bank for Reconstruction & Development A/C "A"
- Bank Negara Malaysia
- International Atomic Energy Agency

(Note: The above accounts are Vostro Accounts for us but for the Organizations these are Nostro Accounts.)

b) Public Accounts Unit

This unit helps in maintaining accounts of the Central and Provincial Governments and also in handling of all government receipts and payments.

REFINANCE DIVISION

This division provides concessionary credit to the exporters for financing on pre and post shipment basis under Part I and on the basis of exporters' previous performance under Part II.

Also, to provide concessionary credit for the export of Locally Manufactured Machinery (LMM) under the scheme for financing LMM.

FOREIGN EXCHANGE OPERATIONS DIVISION

Foreign Exchange Operations division monitors outward and inward remittance in foreign currency like repatriation of commission earnings, remittance of surplus funds of foreign airlines and foreign insurance companies, advance payment against export, repatriation of export overdue bills, remittance of foreign agent commission in respect to export, demurrage charges on import of consignment, advance payment against import L/C, Government guaranteed loans and foreign private loans, medical/exhibition expenses & pensions abroad etc. which are reported by the Authorized Dealers and reports the same to the Foreign Exchange Operations Department, SBP BSC Head Office, Karachi.

STAFF & ADMINISTRATION MATTERS

Dealing with matters pertaining to the employees of the Bank. These issues include the maintenance of personal files, grant of leave including Ex-Pakistan/Rest & Recreation/Study Leave and maintenance of their leave account, grant of scholarship, merit increase, permission for study. This unit also initiates disciplinary proceedings against staff/officers committing the serious mistakes, breach of office decorum and awards punishment under the Staff Regulations it deems necessary in accordance with nature of discrepancies/fault, preparing of seniority list & salary and disbursement thereof at the end of month, deductions of B.F, GPF/PF, Income Tax, installment of staff loans etc. grant of various loans i.e. House Building Advance, Computer loan, Motor Car Advance etc. payment of retirement benefits to the ex-employees.

MEDICAL SERVICES MATTERS

Reimbursement of the cost of medicines incurred by the employee on Homeo/ Unani or treatment taken from Doctors/Hakims on the approved panel of the Bank and cost of emergency allopathic treatment is also covered. Issuance of medicines from the Bank dispensary on the prescription of the BMO, issuance of Reference Slips for consultation with the specialist/physicians and for laboratory test/X-ray and taking up the matter for hospitalization of the patients and payment of hospital/ specialist's /consultant's etc. bills.