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INDIVIDUAL GRANTS

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MEDICAL GRANTS

Increasing costs of surgery, hospitalization, medicines and follow up treatment place an enormous financial burden on families, especially when a member is suffering from a major illness or a congenital anomaly. The Trust helps patients with financial assistance to enable them to undergo surgery and for follow up treatment. The maximum disbursement for an individual patient is Rs 0.10 million and it covers expenses incurred towards costs of major surgeries like neurosurgery, cardiac surgery, plastic surgery for burns, cancer, kidney transplant, and others. These grants also cover ENT patients who suffer from bilateral profound sensorineural hearing loss and other physical handicaps. Though these grants are modest, they bring immense relief to the patients and their families.

In view of the difficulties faced by the Trust in assessing cases outside Mumbai, priority is given to cases within Mumbai, with a specific thrust to help poor patients from government and municipal hospitals. Individual medical grants are one-time grants and are not considered for the same patient again for a period of five years.

This year, the Trust has released grants for 1,513 cases against 2,620 appeals received. The total number of sanctions for the current year is 1,661. The total number of appeals regretted is 959.

Neurology and Neurosurgery

Young adults and children were treated for Gullian Barre's Syndrome at general hospitals and municipal hospitals in Mumbai. This is a viral disease affecting the brain, where the family typically has to incur an expense of approximately Rs 0.05 to 0.06 million along with the treatment of Immunoglobulin injections for a period of six weeks, which enables the patients to improve their mobility and muscle coordination. Cases of Intra Cerebral Haemorrhage, Parkinson's Disease, Myasthenia Gravis and Growth Hormone Deficiency were also helped financially.

ENT: Cochlear Implant Surgery

Children in the age group of 1-5 years, who suffer from bilateral profound sensorineural hearing loss since birth benefit from this surgery. This is an implant imported from Australia and fitted near the ear and the sound waves created by the implant enables the nerve to get activated, and helps the patient to improve the hearing and speech impairment.

Aid to the Handicapped

Young adults and children have been the recipients of these grants which have subsidized the cost of electrically operated artificial limbs and wheelchairs from Otto Bock India and Endolite India Ltd. Young accident victims and amputees of bone cancer were provided prosthesis and artificial limbs from the above centres. This year, four sports wheelchairs were given to physically handicapped sportsmen to enable them to participate in the Asian Games. Patients with hearing impairments were also given financial assistance for hearing aids.

Cardiac Surgery

Several children in the age group of 0-12 years have got a new lease of life, due to the shunt surgeries performed by paediatric surgeons at the Narayana Hrudalaya, Bangalore and Amrita Institute of Medical Sciences, Cochin and at other municipal hospitals in Mumbai. Patients from rural areas that come to municipal and government hospitals are provided financial assistance in order to undergo the surgery, as many families are unable to afford the cost of surgery in Mumbai.

Permanent pacemaker implant surgeries have helped patients in the age group of 45-55 years and the cost of the implant has been subsidized by the Trust.

Mental Retardation/Cerebral Palsy

The Trust has subsidized the cost of treatment for a child suffering from brain damage and who is undergoing treatment at the Institute of Achievement for Higher Potential, USA and the child has been showing remarkable improvement for the last few years.

Burns Victim

Due to the increasing costs of skin graft surgery, for patients undergoing treatment for burns, the Trust has substantially reimbursed the costs of surgery for rural patients, who come to Masina Hospital for treatment. Sanction was given for reconstructive face surgeries at the Jaslok Hospital.

Kidney Transplant

Kidney and liver transplant patients have benefited from medical grants that enable them to continue the Immuno Suppressants to avoid the rejection of the transplanted organ. Patients from major municipal hospitals are given sanctions for Immuno Suppressants at a subsidized rate from the Medical Social Service Department. The Trust has also supported patients undergoing dialysis at home (Continuous Peritoneal Ambulatory Dialysis) as well as in other dialysis centres in Mumbai.

Cancer

Medical grants have helped children and young adults to undergo autologous stem cell bone marrow transplants and other new advances in chemotherapy and radiation therapy which have helped to give a new lease of life to these patients.

Respiratory Distress

Patients with sleep disorders or sleep apnoea are advised to use CPAP Machines (Continuous Positive Airway Pressure) with an oxygen concentrator to increase their comfort during sleep, as the absorption of oxygen through normal respiration is affected due to this disorder. The Trust has helped these patients to procure this machine at a subsidized rate. Patients from municipal hospitals have been helped to a great extent.

Psychiatric Illness

Patients from Anand Rehab Centre, Nallasopara have been helped to undergo rehabilitation and group therapy at the centre. This is the only facility in Mumbai for patients undergoing residential care for a period of six months.

CHARITY REGISTER 2006 - 2007
DISBURSEMENT OF INDIVIDUAL MEDICAL GRANTS

Ailment	Amount Rs in million	Total Number of Cases	%
Aid to the Handicapped	2.18	46	3.66
Burns	0.80	16	1.34
Cancer	10.59	234	17.78
Cardiac Surgery	12.07	295	20.27
Chronic Illness	4.26	182	7.15
Dental	0.02	3	0.03
ENT	0.01	1	0.02
Ophthalmic	0.26	17	0.44
General Surgery	5.46	138	9.17
Gynaec	0.59	26	1.00
Kidney Transplant/Dialysis	7.70	190	12.93
Liver Transplant/Immuno Suppressants	0.75	17	1.26
Neurology	3.02	72	5.07
Neurosurgery	4.82	102	8.09
Orthopaedic	3.75	92	6.30
NICU Treatment for Premature Babies	0.50	8	0.84
Psychiatric Illness	0.14	5	0.23
Respiratory Distress	1.51	37	2.54
Tuberculosis	1.04	29	1.75
Skin	0.08	3	0.13
Grand Total	59.55	1,513	100.00

Total amount sanctioned	Rs 69.23 million
Total amount released	Rs 59.55 million
Number of appeals received	2,620
Number of sanctions	1,661
Number of sanctions released	1,513
Number of appeals regretted	959



EDUCATION AND TRAVEL GRANTS



The Trust has been offering several scholarships/grants for higher education.

A total of Rs 25.85 million was disbursed as individual educational scholarships/grants during the year 2006-2007.

Sir Dorab Tata Merit Scholarships are given to students selected after inviting applications from nine Mumbai-based colleges. The scholarship amount ranges from Rs 3,000 per annum to Rs 9,600 per annum depending on the family income. During the year, 16 students were awarded Merit Scholarships from nine colleges in Mumbai.

General Educational Grants for undergraduate students are given, based on a selective criteria of merit and economic status of the family. Scholarships range from Rs 2,400 to Rs 50,000 per annum for students of arts, science, and commerce and from Rs 5,000 to Rs 1,00,000 per annum for students of engineering and medicine. A total of 377 students were awarded scholarships during the year 2006-2007.

Dr S R Moolgaokar Scholarship is awarded to two or three students of the Medical Research Society at the J J Hospital till they complete their MBBS degree course.

A scholarship is also earmarked to a student from Training Ship Rajendra Chanakya of Rs 6,000 per annum.

M. Phil scholarships for a total amount of Rs 0.13 million per annum, to two scholars of the Tata Institute of Social Sciences are given. A scholarship is also awarded to a student from the Department of Urban and Rural Community Development of the Tata Institute of Social Sciences of Rs 15,000 per annum.

Travel / Educational grants for studies abroad as well as for attending conferences, presentation of papers for research and sports related activities, ranging from Rs 20,000 to Rs 1,00,000 are given. Applications are received throughout the year and grants are processed based on an internal appraisal process.

An amount of Rs 13.41 million was disbursed to 260 individuals for international travel during the year.

DISBURSEMENT OF INDIVIDUAL EDUCATION AND TRAVEL GRANTS (2006-2007)

CATEGORY	No of Grants Disbursed	Amount Disbursed Rs in million	%
Education / Travel Grants for studies abroad	167	9.13	35
Travel Grants:	93	4.28	17
Attending Conferences	63		
Sports	7		
Research	5		
Others	<u>18</u>		
	93		
Other Education Grants	377	12.17	47
Sir Dorab Tata Merit Scholarships	63	0.25	1
SR Moolgaokar Scholarships	3	0.02	Nil
Total	703	25.85	100

	2006 - 2007	%
Number of appeals received	943	100
Number of grants sanctioned	703	75
Number of appeals regretted	240	25