

31st December, 2017  
Dr. Urjit R. Patel  
Governor  
Reserve Bank of India  
Central Office Building  
Mumbai-400 001.

**Subject: Dispensary Facilities for Retirees under the MAF Scheme**

**Dear Sir,**

We reproduce below a concern raised by the New Delhi OERS Optees and Pensioners Welfare Association regarding the dispensary facilities for retirees.

On 26th December, 2017, a widow pensioner experienced a tragic incident while visiting the dispensary to collect medicines. After a difficult journey of 20 km, she felt severely unwell at the dispensary and was rushed to RML Hospital, where she was unfortunately declared brought dead. While the efforts of the RBI staff present were commendable, the incident exposed systemic gaps in the Bank's healthcare support for retirees.

Furthermore, many retirees, ***especially the elderly, sick, and feeble, face physical and emotional hardships while visiting dispensaries for medicines prescribed under the MAF Scheme. The current practice unnecessarily compels them to travel long distances for medication, despite having chronic ailments and valid prescriptions from hospital specialists.***

The association has proposed several solutions to alleviate these challenges:

- *Implementation of home delivery services for prescribed medicines, as practiced in Nabard.*
- *Enabling non-digital retirees to submit prescriptions via fax or courier.*
- *Equipping dispensaries with essential life-saving equipment, including oxygen and other critical apparatus.*

Incidentally, we note that RBI has recently mandated public sector banks (PSBs) to provide home services to senior citizens. We urge you to extend a similar initiative to RBI retirees and consider sending medical consultants or officers to attend to retirees' needs at their homes.

Such measures will greatly ease the suffering of retirees, especially those in critical health conditions.

We request your kind consideration to reform the current practices and introduce a system that prioritizes the welfare and dignity of retirees. Your intervention will pave the way for an inclusive and supportive healthcare ecosystem within RBI.

Wishing you a purposeful and successful year ahead.

**Yours sincerely,**

*(V. K. Wadhawan)*

**President,**

**New Delhi OERS Optees and Pensioners Welfare  
Association**