



E-Pharmacy for Retirees of State Bank of India

Rules to avail SBI e-pharmacy cashless benefits on Tata 1mg application and website

The retired employees of SBI are eligible for the following benefits:

Benefits	SBI Retirees below CGM	SBI CGM & above
Discounts on Allopathy Drugs	20%	20%
Payable Component by SBI	66.66% of post-discount value	100% of the post-discount value
Wallet Limit (Paid by Corporate)	Rs.12,000	Unlimited
Payable by Employees	33.33% of post-discount value	0%
Minimum Order Value (post-discount)	Rs.250	Nil
Shipping/ Packaging and Handling Charges	Nil	Nil

Terms & Conditions

1. Medicines included in the ineligible list shared by SBI can't be used for cashless benefits.
2. The patient's name should be registered as a beneficiary/dependant.
3. A valid prescription is mandatory for each item included in the cart.
4. The member has to log in using the mobile number registered with SBI to use the cashless benefits.

Steps to place an order on **Tata 1mg** to avail **cashless pharmacy benefits**

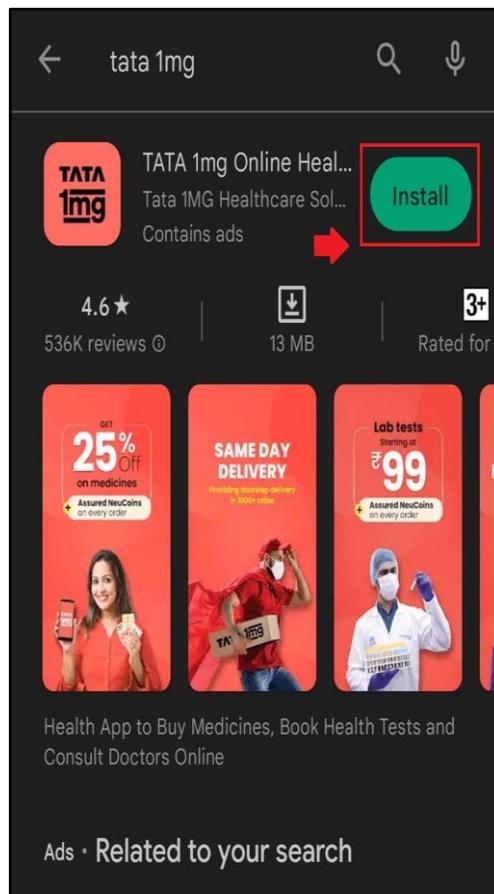
Step 1 – Use the following links & **Download** the Tata 1mg app from the Play store or App store.

Play Store

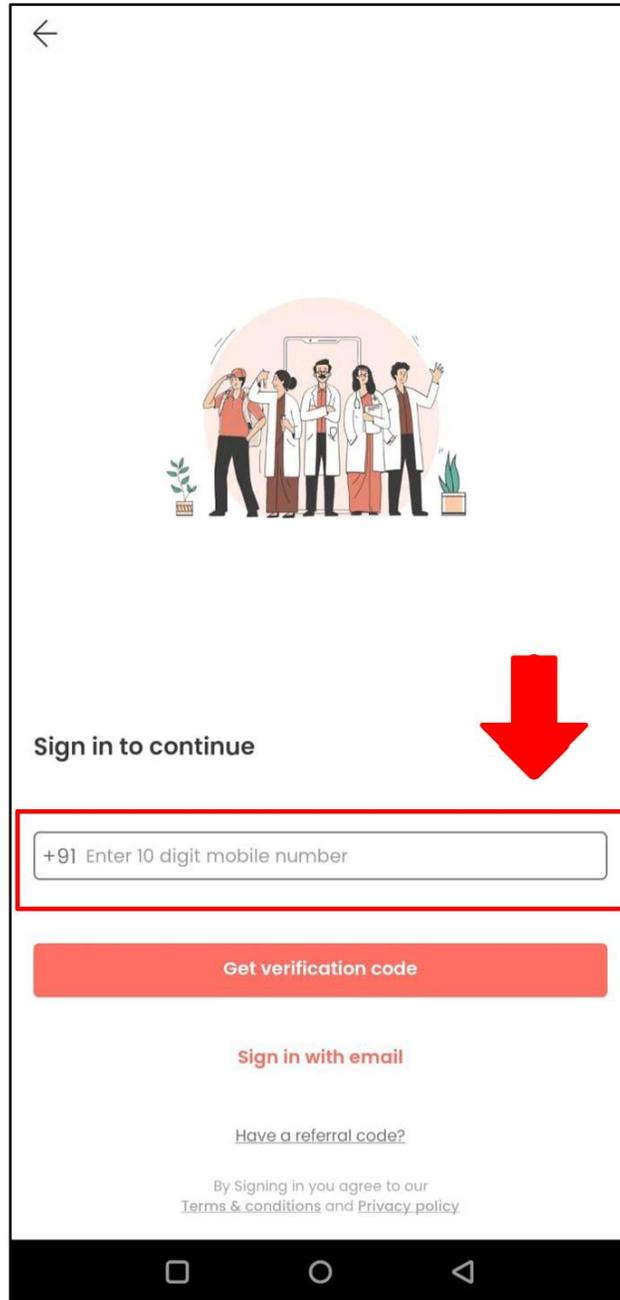
https://play.google.com/store/apps/details?id=com.aranoah.healthkart.plus&utm_source=SBI_employees_App_download&utm_medium=SBI_employees_App_download&utm_campaign=SBI_employees_App_download_20012023_mweb

App store

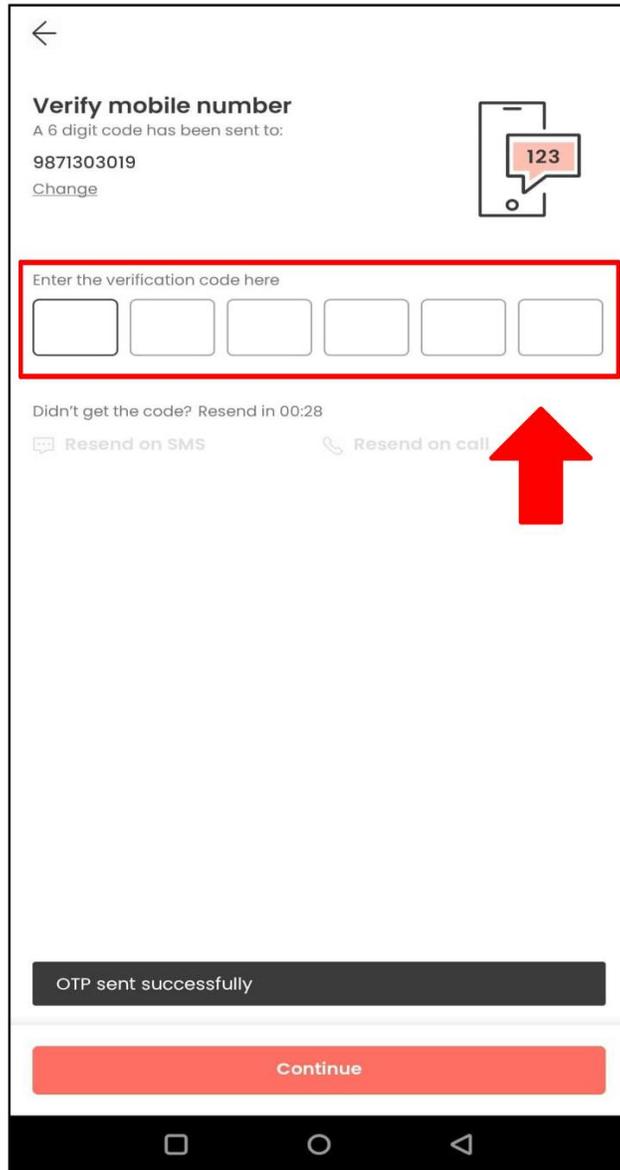
https://apps.apple.com/in/app/tata-1mg-healthcare-app/id554578419?utm_source=SBI_employees_App_download&utm_medium=SBI_employees_App_download&utm_campaign=SBI_employees_App_download_20012023_mweb



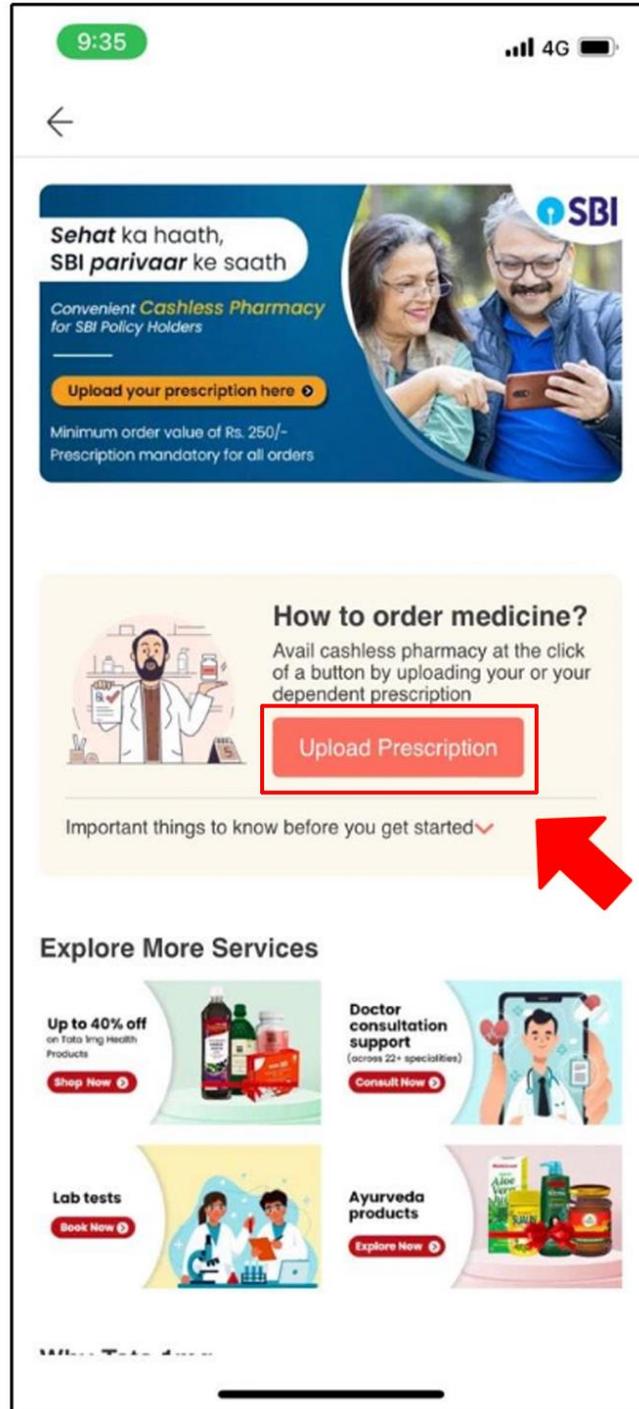
Step 2 - Now, **log in** to the Tata Img app using your registered mobile number with SBI.



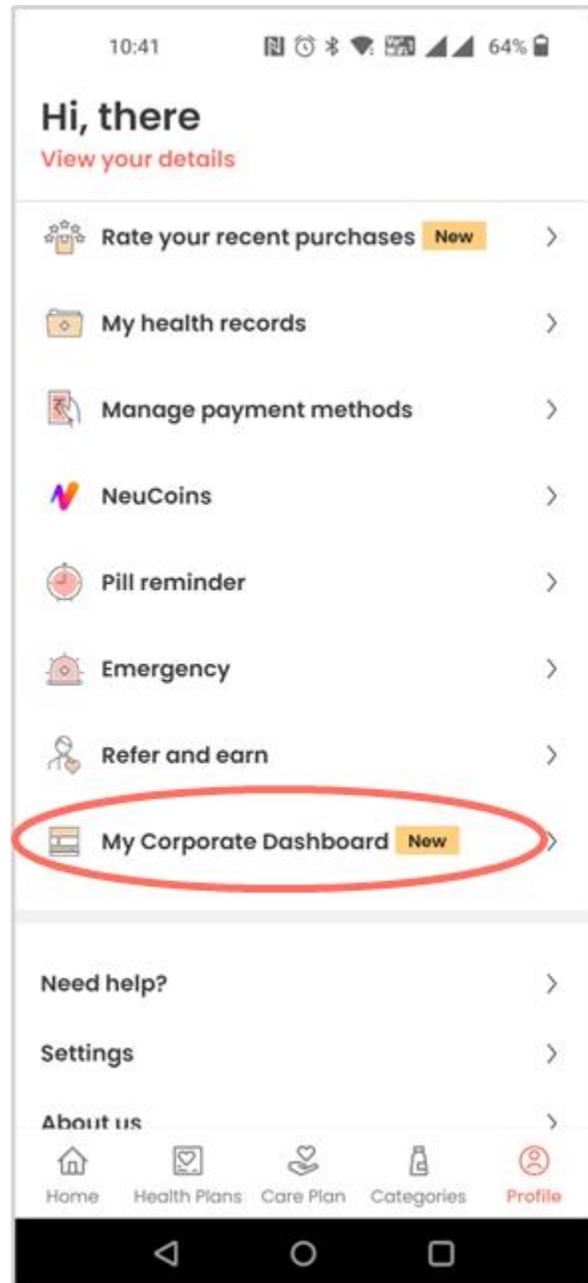
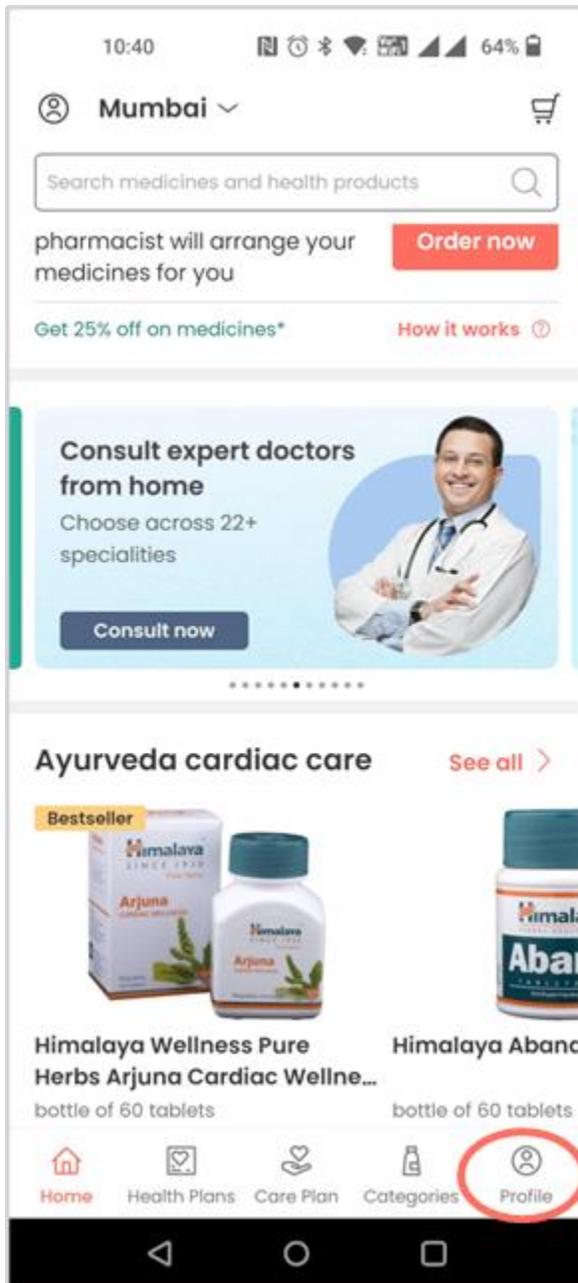
Step 3 - Click on the get verification code button and verify your registered mobile number using the **OTP generated**.



Step 4 - After you successfully log in to Tata Img app, an SBI landing page will appear as shown below. Select the **Upload Prescription** button.



In case you are **already logged in to the app**, please click on Profile Icon. In the Profile menu, please click on **My Corporate Dashboard** to access SBI Landing page again.

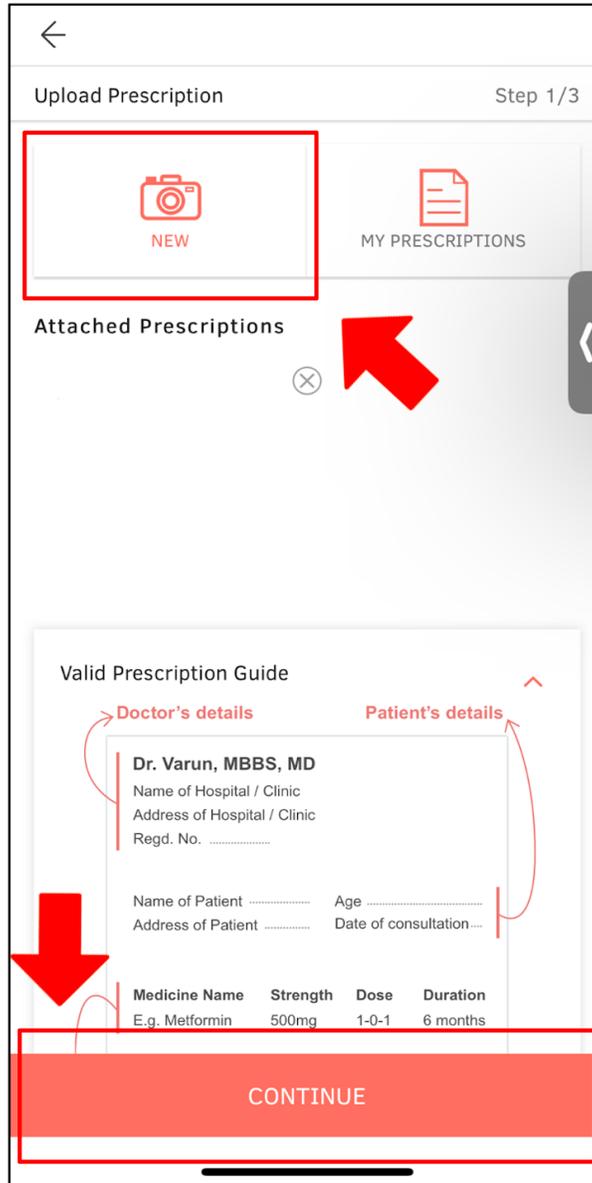


Step 5 - Tap the camera icon to **click & upload** a new valid prescription

- If you have already uploaded multiple prescriptions then you can choose from the **saved prescriptions** option

After uploading the prescription click on "**Continue**" to add delivery details

NOTE: Scroll down to find the valid prescription guide for your reference. Please ensure the name in the prescription should match the name shared by SBI as per the policy.



Upload Prescription Step 1/3

NEW MY PRESCRIPTIONS

Attached Prescriptions

Valid Prescription Guide

Doctor's details **Patient's details**

Dr. Varun, MBBS, MD
Name of Hospital / Clinic
Address of Hospital / Clinic
Regd. No.

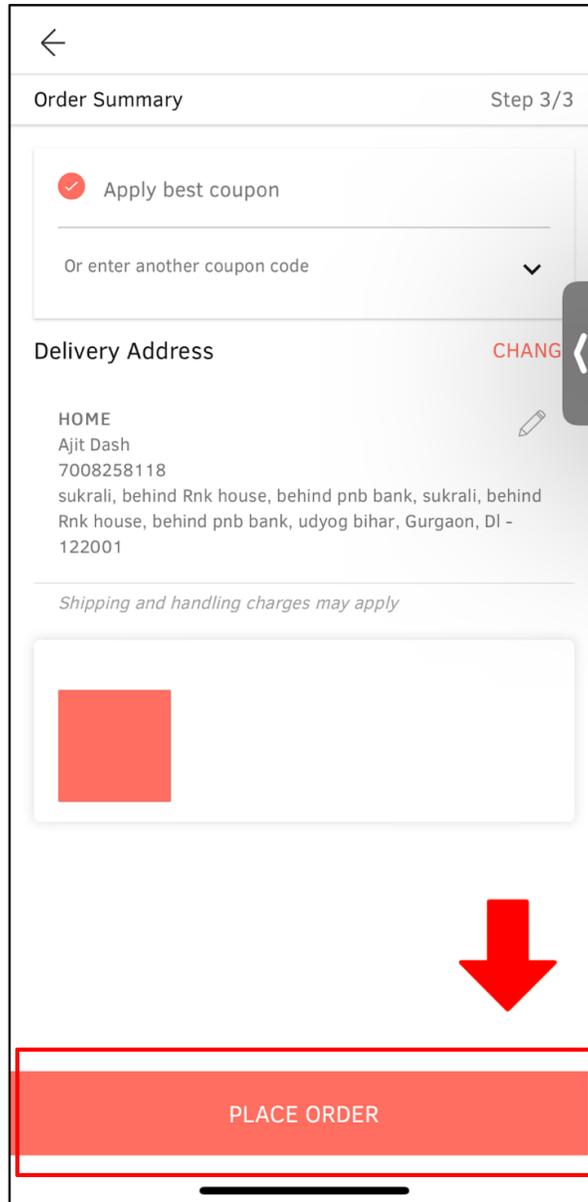
Name of Patient Age
Address of Patient Date of consultation....

Medicine Name	Strength	Dose	Duration
E.g. Metformin	500mg	1-0-1	6 months

CONTINUE

Step 6 - Add your address details or choose from your existing address details before placing the order and click the **Place Order** button.

NOTE: A 20% off on the prescription based on the policies of SBI is auto-applied. Also, no shipping/packaging and handling charges are levied for SBI beneficiaries.



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Order Summary Step 3/3

✓ Apply best coupon

Or enter another coupon code

Delivery Address CHANGE

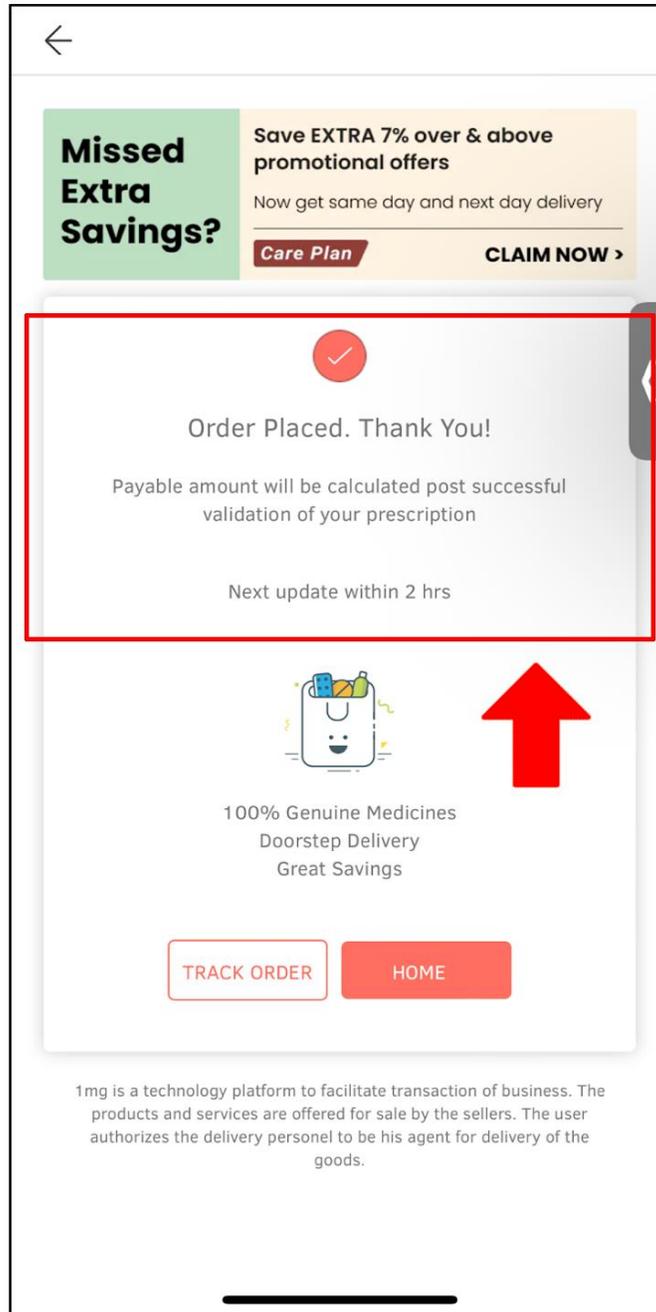
HOME
Ajit Dash
7008258118
sukrali, behind Rnk house, behind pnb bank, sukrali, behind Rnk house, behind pnb bank, udyog bihar, Gurgaon, DI - 122001

Shipping and handling charges may apply

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PLACE ORDER

Step 7 - You will receive the confirmation of the order as shown below after the order is placed.



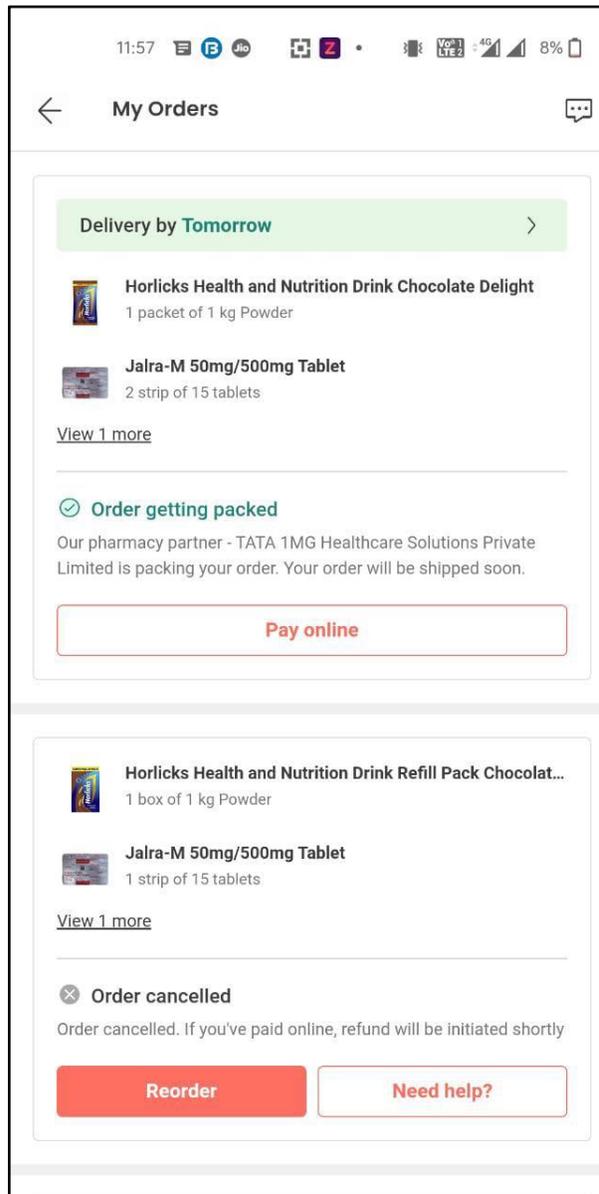
After placing your order, you may get the order statuses and communications listed below depending on different circumstances. Don't forget to monitor the progress of your order.

S.No	Order Status	Communication
1	Order Placed	Order placed: PO01923298307439. Track your order status here - http://1-mg.in/g9zh8FZfr A pharmacist has been assigned to process your order - Tata 1mg
2	Order Packed	Order Packed PO01923298307439: Your order is ready for dispatch. Estimated Delivery: January 22nd. Team Tata 1mg
3	Order On the way	Your order is on the way! It is expected to arrive as per the estimated time. To track, visit http://1-mg.in/R6SXpnX9y Team Tata 1mg
4	Order Stuck Alert	Tata 1mg Order Alert- 2 Items in your order PO01923298307439 require a valid prescription. Click here to upload a prescription or update and process your order http://1-mg.in/XVfc9Fo5w - Team 1mg
5	Order Cancelled	Order Cancelled PO01923298307439: Your order has been cancelled on 22-01-2023 15:44:09. More info at http://1-mg.in/g9zh8FZfr - Team Tata 1mg

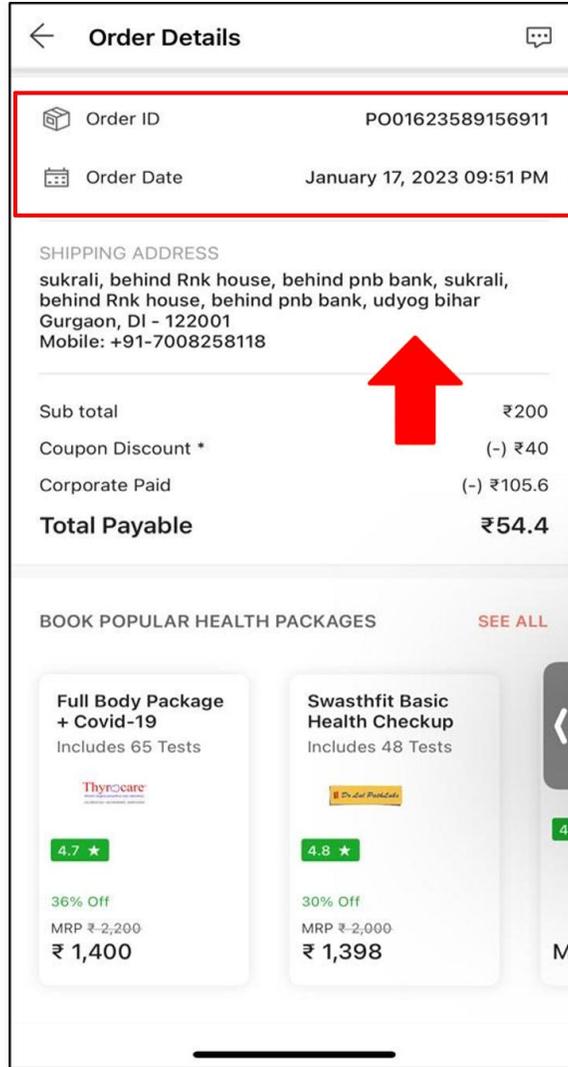
Step 8 - Once the order is placed, you will receive a call from the pharmacist to confirm the medicine details, quantity and dosage. Pharmacists will also inform you about the total cart value after the medicines are added to the cart.

NOTE: Payable amount by the beneficiary will be calculated and communicated after the prescription validation.

The customer has the option to pay online before the items are packed, after they are packed and sent for delivery then the beneficiary will have to pay COD.



Step 9 - You can see the net payable amount on the tracking page once the prescription is validated and the order is confirmed.



Step 10 - You can cancel the order before dispatch by selecting any of the mentioned reasons.

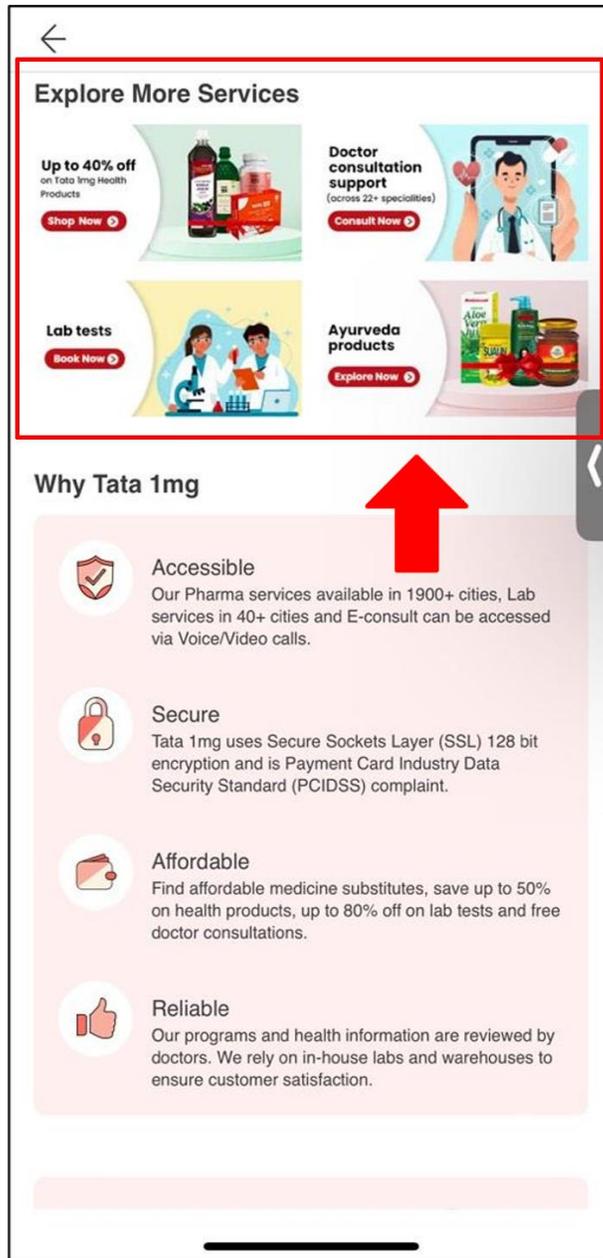
× Cancellation Reason

- I am unhappy with the discount
- I am unhappy with estimated delivery date
- Order is delayed
- I was just trying out
- I have already purchased medicines
- I have placed a duplicate order
- You are not delivering full order
- Other



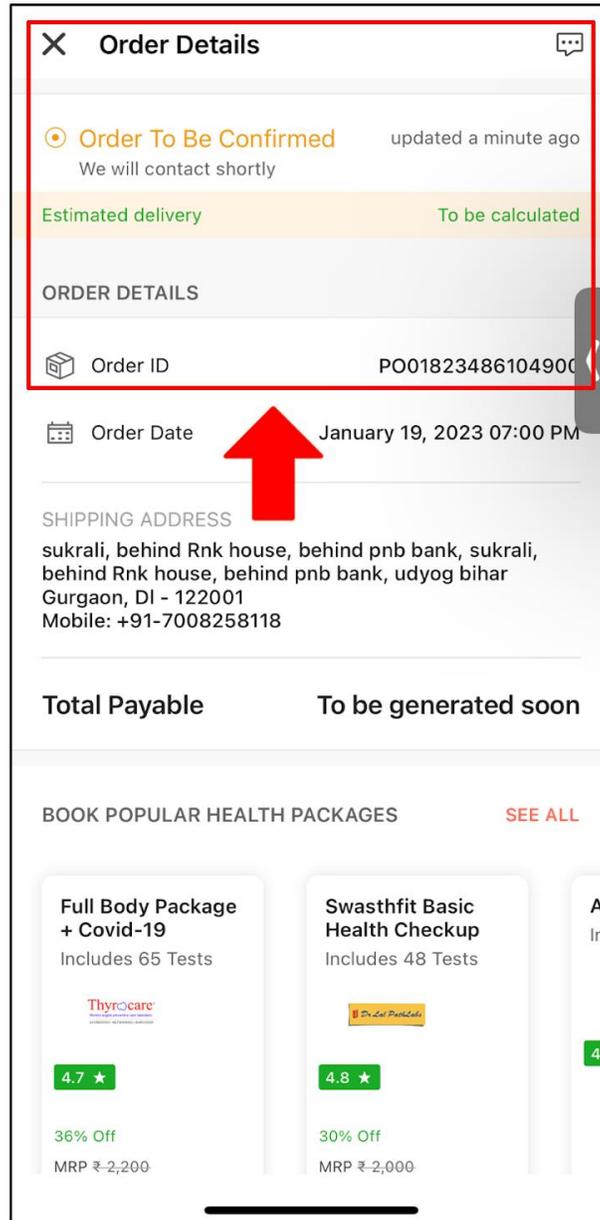
Other Services

You can also avail other healthcare services by clicking on the relevant button available on the landing page.

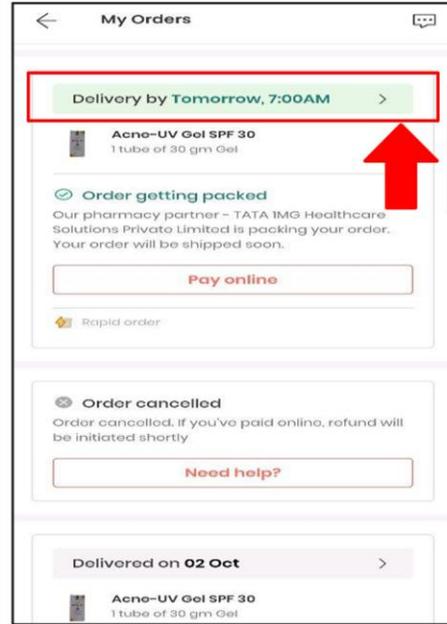
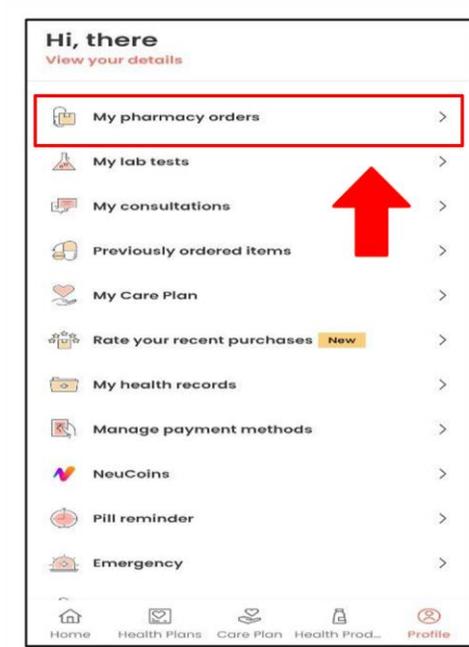


Check your **Order Status** on *Tata Img*

a) Find the status of your order by clicking the **“Track Order”** button.



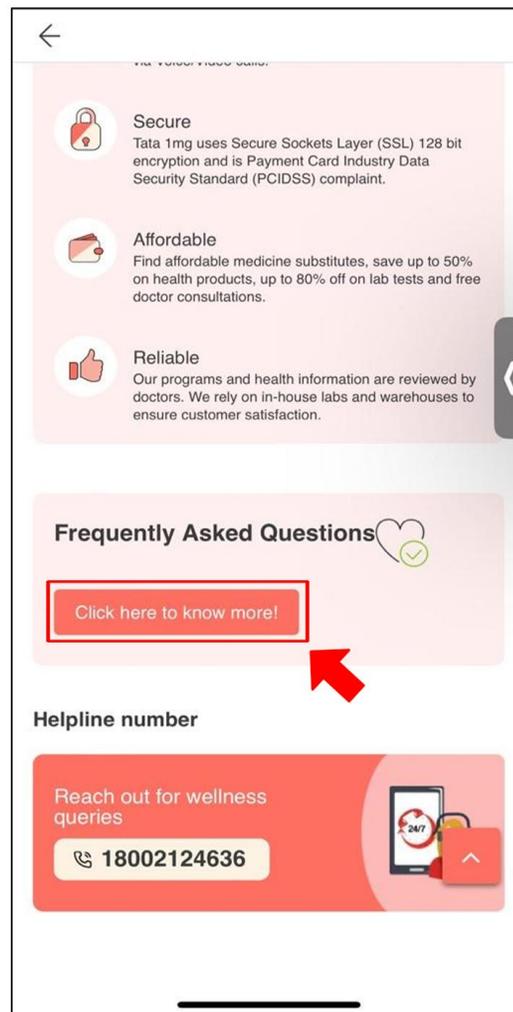
b) You can also track your order by clicking on the **“My pharmacy orders”** tab from the profile page and selecting the order that you want to track.



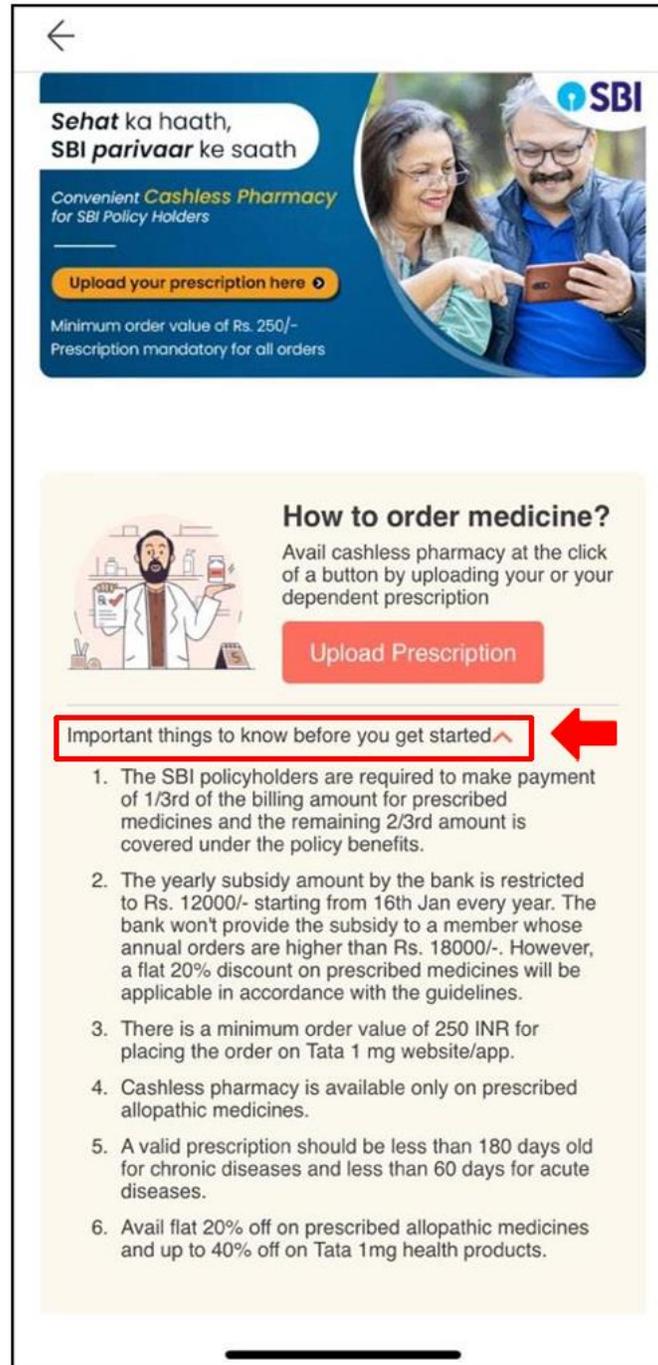
Understand your Cashless Pharmacy Benefits

To know more about the benefits

- You can know more about the process, benefits, and everything about your benefits through detailed FAQs by selecting the **“Click here to know more”** button.



- b) You can access the cashless benefit details directly through the SBI landing page by clicking on the “**key points to know before you get started**” drop-down arrow.



The screenshot shows the SBI landing page for cashless pharmacy services. At the top, there is a blue banner with the text "Sehat ka haath, SBI parivaar ke saath" and "Convenient Cashless Pharmacy for SBI Policy Holders". Below this, there is a button labeled "Upload your prescription here" and a note: "Minimum order value of Rs. 250/- Prescription mandatory for all orders". To the right of the banner is an image of a woman and a man looking at a smartphone. Below the banner, there is a section titled "How to order medicine?" with an illustration of a doctor and a red button labeled "Upload Prescription". Below this, there is a section titled "Important things to know before you get started" with a red arrow pointing to it. This section contains a list of six points regarding the cashless pharmacy service.

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**Sehat ka haath,
SBI parivaar ke saath**

Convenient **Cashless Pharmacy**
for SBI Policy Holders

Upload your prescription here

Minimum order value of Rs. 250/-
Prescription mandatory for all orders

How to order medicine?

Avail cashless pharmacy at the click of a button by uploading your or your dependent prescription

Upload Prescription

Important things to know before you get started

1. The SBI policyholders are required to make payment of 1/3rd of the billing amount for prescribed medicines and the remaining 2/3rd amount is covered under the policy benefits.
2. The yearly subsidy amount by the bank is restricted to Rs. 12000/- starting from 16th Jan every year. The bank won't provide the subsidy to a member whose annual orders are higher than Rs. 18000/-. However, a flat 20% discount on prescribed medicines will be applicable in accordance with the guidelines.
3. There is a minimum order value of 250 INR for placing the order on Tata 1 mg website/app.
4. Cashless pharmacy is available only on prescribed allopathic medicines.
5. A valid prescription should be less than 180 days old for chronic diseases and less than 60 days for acute diseases.
6. Avail flat 20% off on prescribed allopathic medicines and up to 40% off on Tata 1mg health products.

Tata Img Return & Refund Policy

Tata Img RETURN POLICY, REFUND, CANCELLATION AND SHIPPING CHARGES POLICY

DEFINITION - 'Return' means an action of giving back the product ordered at Tata Img portal by the consumer.

The return of product action can be a result of following reasons:

1. Product(s) delivered do not match the order placed
2. Product(s) delivered are past or near to its expiry date (medicines with an expiry date of less than 03 months shall be considered as near expiry)
3. Product(s) delivered are damaged in transit (do not accept any product which has a tampered seal)

Note: If the product that you have received is damaged, then do not accept the delivery of that product. If after opening the package you discover that the product is damaged, the same may be returned for a refund. Please note that we cannot promise a replacement for all products as it will depend on the availability of the particular product, in such cases, we will offer a refund. In the aforesaid unlikely situations, if there is something faulty with the order, we will provide the required assistance to resolve your concern. You may raise a return request with our customer care within 07 (Seven) days from the delivery of the product. Tata Img reserves the right to cancel the return request if the customer reaches out to Tata Img after 7 days of delivery. Upon receiving your Return/Refund request, Tata Img shall verify the authenticity and the nature of the request. Tata Img will initiate the Return and Refund process only if it is found genuine. Tata Img shall process the refund only once it has received the confirmation from the vendor concerned in respect of the contents of the product relating to that refund. In the event of frivolous and unjustified complaints regarding the quality and content of the products, Tata Img reserves the right to pursue necessary legal actions against you and you will be solely liable for all costs incurred by Tata Img in this regard.

The returns are subject to the below conditions:

1. **Any wrong ordering of a product doesn't qualify for a return.**
2. **The batch number of the product being returned should match as mentioned on the invoice.**
3. **Return requests arising due to a change in prescription do not qualify for a return.**
4. **The product being returned should only be in its original manufacturer's packaging i.e. with original price tags, labels, bar-code and invoice.**
5. **Partially consumed strips or products do not qualify for rReturn, only fully unopened strips or products can be returned.**

Category of Non-Returnable Product: Certain categories of products marked as non- returnable on product page, will not qualify for the return as per Tata Img return policy. The details of the non-returnable products are mentioned below:

Categories	Type of Products
Baby Care	Bottle Nipples, Breast Nipple Care, Breast Pumps, Diapers, Ear Syringes, Nappy, Wet Reminder, Wipes and Wipe Warmers
Food and Nutrition	Health Drinks, Health Supplements
Healthcare Devices	Glucometer Lancet/Strip, Healthcare Devices and Kits, Surgical, Health Monitors
Sexual Wellness	Condoms, Fertility Kit/Supplement, Lubricants, Pregnancy Kits
Temperature Controlled and Speciality Medicines	Vials, Injections, Vaccines, Penfills and any other Product, requiring cold storage, or medicines that fall under the category of speciality medicines.

RETURN PROCESS:

1. For Return intimation, please visit www.img.com/contactUs.
2. Img customer care team will verify the claim made by the customer within 72 (seventy-two) business hours from the time of receipt of complaint.
3. Once the claim is verified as genuine and reasonable, Tata Img will initiate the collection of product(s) to be returned.
4. The customer will be required to pack the product(s) in original manufacturer's packaging.

Refund will be completed within 30 (thirty) days from the date of reverse pick up (if required).

For detailed information on the Return policy kindly visit on the below link- <https://www.img.com/return-policy#RETURNPROCESS>

REFUND PROCESS:

In all the above cases, if the claim is found to be valid, Refund will be made as mentioned below:

- 1) Order placed through online wallet will be credited to the wallet; and
- 2) Order placed through cash on delivery will be refunded through fund transfer to the customer bank account.
- 3) CANCELLATION POLICY

Customer cancellation:

- The customer can cancel the order for the product till Tata Img ships it. Orders once shipped cannot be cancelled.
- The customer can cancel the order for a medical test till the collection of the test sample.

Tata Img cancellation:

- There may be certain orders that Tata Img partners are unable to accept and service and these may need to be cancelled.
- Some situations that may result in your order being cancelled include, non-availability of the product or quantities ordered by you or inaccuracies or errors in pricing information specified by our partners.
- No cancellation charges shall be levied for cancellation of an order in accordance with the terms of this policy.
- Please visit the below link for detailed Refund, Return and Cancellation Policies- <https://www.img.com/return-policy#RETURNPROCESS>

Specific Return or Refund Terms

In case received a Wrong Product, Damaged, Missing Product or Near Expiry/ Expired

- a. Reporting time shall be 7 days from the delivery date. In case of a cold chain item the reporting time shall be 3 days.
- b. Near expiry will be less than 3 months or already expired.
- c. Reverse pickup will be done based on the delivery location and the item delivered.
- d. It can take a maximum 4-5 working days to do a reverse pickup.
- e. Images of the items or invoice shall be asked from the beneficiary in case of any scenario for validation purposes.