

IROWA NEWS

NEWSLETTER OF INDIANOIL RETIRED OFFICERS WELFARE ASSOCIATION

YAADON KA KARVAAN-13/1/2024

Marketing Head Office (MKHO) organized a 'superannuated employees' meet – **Yaadon ka Karvaan (Journey through Memories)** on January 13, 2024 at Bandra, Mumbai. Approximately 1700 superannuated employees from MKHO and WRO along with their spouses participated. The nostalgic gathering was aimed to celebrate the rich legacy and contributions of former employees, who played a pivotal role in shaping IndianOil's success over the years, participated in the event. The event promised a day filled with reminiscence, camaraderie, and shared memories, providing a platform for retirees to reconnect with their former colleagues and relive moments spent together.



Shri V Satish Kumar, virtually addressing the meet

Mr. V Satish Kumar, Director (Marketing), in his video address, expressed, *"Each one of you has contributed significantly to the progress of IndianOil and the nation, and we are indeed grateful for that"*. He also extended his gratitude to the family members of every IOCian. He also stressed on the need to uphold the spirit of IOC fifth core value, Nation-First, along with other core values of Care, Innovation, Passion and Trust. "Pehle Indian Phir Oil" truly reflects the core value "Nation –First".



(L~R) Ms Varsha Raut, S/Shri P S Mony, G C Daga, Dr M R Das, S/Shri Raorane & Mangesh Kerkar

The event was graced by Dr M R Das and ED (HR), Shri P S Mony, ED (Sustainable Development). Shri G C Daga ex-Dir (Marketing) and Shri T S Balakrishnan, the senior most ex-employee present during the event were felicitated.



(L~R) S/Shri P S Mony, T S Balakrishnan (senior most ex-employee) and Dr M R Das



Dr M R Das addressing the meet

Dr M R Das, in his welcome address, highlighted IndianOil's spirit in taking care of retired employees during the pandemic, introducing a 24x7 medical assistance helpdesk for all employees. He thanked all the veteran employees who accepted the invitation and attended the function. In his keynote address, Mr. P S Mony shared insights into IndianOil's ongoing and future initiatives related to preserving nature and overcoming water scarcity through rainwater harvesting and other green initiatives.



Shri G C Daga addressing the meet



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From Editor's Desk

The long wait for inauguration of the magnificent Ram Mandir in Ayodhya ended on 22nd January 2024, as the Consecration (Pran Pratishtha) of the temple was done by Shri Narendra Modi Hon'ble Prime Minister of India.

Two great personalities left for their heavenly abode on 20th/21st February 2024. **Shri Amin Sayani the golden voice of radio** fell silent forever on 20th February. From 1950s-70s, radio ruled the indoor entertainment in the country. He hosted the famous "**Binaka Geet Mala**" from Radio Ceylon from Dec' 1952 to April 1994. **Shri Fali S Nariman**, popularly known as "**Bhishma Pitamah**" of **Indian judiciary** left for his heavenly abode the next day. May God bless the noble souls eternal peace.

Recently (TOI news on 16th Feb' 2024), an 80-year old man with his wife flew in on Air India flight from New York to Mumbai. Both of them were booked as wheelchair passengers. Due to shortage of wheel chairs and attendants, only one wheel chair was made available to them. Wife sat on the wheel chair and husband decided to follow her and walked alongside for about 1.5 km, on reaching the immigration area, he suddenly collapsed due to a heart attack and later on passed away. This incident is stark reminder to all of us to avoid taking unnecessary risks in our life. It is always better to **PLAY SAFE in the sunset years of retired life**.

"**Yaddon Ka Karvaan**", Get-together meet of superannuated employees was organised by the Marketing Head Office (HO) on 13/1/2024 in Mumbai. During Jan 2024, IOROA, ER, organised its family picnic, Vadodara Unit organised its AGM and Pune, Gurgaon & Faridabad Chapters organised their periodic meetings.

Ms Rashmi Govil joined as Dir (HR) IOCL on 15th March 2024. President-Acting and General Secretary of IROWA NR, met her on 18th March in office and wished her success in the journey ahead. They also met Shri Anuj Jain Dir (F) on the same day. Continued delay in the revision of PRMS facility and other pending issues is an area of concern for the entire retired IOC community. Let us hope that IOCL management recognizes our hardships and resolve the issues at the earliest.

Two new activities started in the Newsletter, "**Laughter is the Best Medicine**" & "**Positive Thinking**". Reader's feedback and suggestions are invited.

We pray for all members Healthy, Joyful and dignified Retired life.

S C Gupta

contd... from page 1

Mr. G C Daga appreciated IndianOil's efforts in coordinating such grand events where ex-employees could meet and share their memories.



Shri Mangesh Kerkar addressing the meet

Mr. Mangesh Kerkar, GS, IOROA, WR, Mumbai appreciated the initiative of the Management for organizing get together of superannuated employees so meticulously and with perfection. He also thanked Management of HO and WRO for extending all the necessary help during Covid times. This help from Medical Section and Administration will always be remembered by all the ex-employees and the Association.

Mr. P S Mony and his team had interaction with ex-employees replying to their queries and doubts.



A selfie booth showcased the 'Value Tree' embodied in the DNA of every IOCian, where many retired individuals took pictures with their ex-colleagues. Several facilities were extended to the superannuated employees during the programme including a medical help desk, health check-up, EPS-95 helpdesk, Aadhaar camp, SBT helpdesk, engaging activities like selfie booths, live musical programme, etc. Information booklets on SABF and PRMS were distributed.

KOLKATA PICNIC ON 27/1/24

A grand Family Picnic was Organised by Indian Oil Retired Officers Association, ER on 27th January 2024 at Beautiful FISH VERY at Anandapur, South Kolkata.



Shri CK Naha (sitting with blue cap) talking to the gathering



The spot was surrounded with water and different types of trees and looked like an ISLAND.



Around 130 members/spouses attended the picnic and recharged their energy. The picnic started at 9 AM with Breakfast, tea and coffee along with snacks. Whole day was spent with events like singing, dancing and Indoor games like HOUSEE.



At 2 PM lunch was served. The memorable day ended with Lucky Draw.

VADODARA AGM & GET-TOGETHER

Vadodara Unit's Annual General Body Meeting and Get together was held at Hotel Surya Palace, Vadodara on 11th January 2024.



Shree Natraj Trivedi, President Vadodara Unit, welcoming Shri Rahul Prasant ED & Refinery Head, Gujarat Refinery

Tributes were paid to 20 members of the Vadodara Unit who left for their heavenly abode, including the then President, Vadodara Unit, Late Shri P.M. Joshi.

Around 220 Members attended the meeting. New members enrolled during 2023 were welcomed. Nine members were felicitated on completing 75 years age.



Issues relating to Holiday Home Booking, EPFO and PRMS were deliberated. Members expressed concern about delay in enhancement/revision of PRMS. GM (HR), Nodal officers from HR & Fin. Department were present. Shri C K Raja complimented the present IROWA team for the function. The program was conducted by Shri V Gopi and vote of thanks was proposed by Shri R R Sharma.

PUNE GET-TOGETHER – 10/1/2024

The Pune Chapter of Retired Officers' decided to start the year 2024 by meeting personally and called this meet as "Fun-Together". More than 70 members joined for the memorable event.



Shri Mangesh Kerkar addressing the members. On dias (L~R) Smt Darshana Mahadik, S/Shri Vijay Tawde, S K Khare & Shrikant Bapat

Shri Shrikant Bapat chaired the program. Tributes were paid to the departed souls. New members were welcomed. Shri Bapat expressed that seeing the increased members attending the get together is a good sign as it renews the bond between the colleagues.



Shri. Lalit Kumar Bhatia (extreme right), was facilitated on attaining the age of 75 years

Shri. S.K.Khare, Shri Mangesh Kerkar, Smt. Hema Ramade, Shri.Vijay Tawade and Smt. Darshana Mahadik, were present in this get together from Mumbai Unit Association to help the members with their queries. Most of the queries were addressed.



(L~R) Shri Gangakhedkar, Smt. Darshana Mahadik S/Shri Vijay Tawade, S.K.Khare, Shrikant Bapat & Mangesh Kerkar

Shri Narendra Gangakhedkar, thanked everyone for making the function very lively and proposed vote of thanks. The get together ended with a sumptuous lunch.

FARIDABAD MEETING ON 27/1/24

IROWA Faridabad Chapter is regularly holding monthly meetings for its members. This was 203rd meeting of the Faridabad Chapter held on 27th January 2024. Approx 65 persons, including members and their spouses, attended the meeting.



(L~R) Ms Madhu Nangia, Dr S.P. Srivastava, S/Shri Yogesh Sharma, K.L. Khera & P K Gupta sung National Anthem at the start of the meeting

As this meeting was held next day after the republic day, the national anthem was sung at the outset. Thereafter, Mr Yogesh Sharma, Convener of Faridabad Chapter welcomed all members / spouses. Due to many festivals, members greeted each other on account of New Year, Lohri, Makar Sankranti, Bhagwan Ram Mandir Pran Pratishtha and the Republic day.

The two officers whose birthdays were during the month of January were honored and wished by the seniors with the flowers.



Dr S.P. Srivastava (L), retd ED, R&D Centre presenting rose flower to Shri O.P. Verma (R)



Shri S.S. Khanna (L), retd. GM, Ref. HQ presenting rose flower to Sh. A.K. Tewari (R)



Mr. K.L. Khera, President, Faridabad Chapter, addressing the meeting



On this occasion, religious, patriotic, and old hindi movie songs were sung by talented members. The meeting ended with lunch. All participants enjoyed the program.

GURUGRAM MEETING IN FORTIS

On 7th Jan' 24 Gurgaon Chapter organised its first meeting of the New Year in Fortis Hospital.



(L~R) Shri V K Parikh, Dr Vinayak Aggarwal, S/Shri K G Gupta and S C Gupta

There were two sessions, the first session was on "Dil se Dil Tak" on Cardiology by Doctor Vinayak Aggarwal, Director & Head Non-invasive Cardiology.



Dr Vinayak discussing on Plaque deposit & Stenosis

Dr Vinayak started his talk by raising a question & answering it, **“Why are we dying young”**. He summarized global studies on Causes of death and then focused attention on Cardiovascular diseases as the leading cause. He discussed in detail risks due to **“Plaque deposit & Stenosis** (narrowing of arteries). His talk was very interactive and very informative. As precautionary measures, he stressed on the active physical life, avoiding eating outside fried items and processed foods. He insisted that seniors must undertake resistance exercises to increase muscles mass in their body.



Standing ovation to Dr. Vinayak

After the above session, Shri Deepak Dhawan Retired ED (Law) Corporate Office IOC, made a very detailed and informative presentation on **“How to write a WILL”**. He informed that in case a person dies without making a 'Will', the property is divided between the legal heirs, defined by the law depending upon the community to which the deceased belongs to. This creates lot of complications, unnecessary misunderstanding and at times unending litigations amongst the legal heirs. To avoid litigations, quarrels and confusion, there is only one way, that is one must make a 'Will' during his/her life time. Shri Dhawan covered all aspects of the 'Will' including witnessing, revocation, alteration & registration of the 'Will', residue clause, and also the consequences of not writing a 'Will'. He also stressed that in the case of joint property, 'Joint Will' should be made by all the owners. Hard copies were distributed. The session was highly appreciated by all (details available on IROWA Apex website). The program ended with a sumptuous lunch.

Readers' letters, suggestions / feedback and articles on “Positive Thinking” & “Laughter is the Best Medicine” are welcome

Disclaimer

The opinion and contents published in IROWA News Letter are of the contributor / writer.

The Publisher and members of the editorial board are not responsible for opinions and recommendations in the articles published.

Positive Thinking

Once upon a time, a deer was pregnant and she was having labor pains. It was evening time. The Forest was covered with black clouds. Due to black clouds lightning has fallen in the forest and the forest had caught fire. The deer had to leave her house. She came to a riverside to give birth and drink some water. She saw her face in the river, anxiety was visible on her face, because her house was on fire and she had to give birth. Just as she was going to drink water, she heard noise on some movement in the bushes on her left side. She looked to her left and saw a hunter was aiming at her with an arrow. She was already very nervous, now she was more afraid, when she saw the hunter. The deer thought in her mind to run away from there. As she turned to run away to her right, she saw that a ferocious lion was hiding in the bushes in her right side and the lion was ready to attack her.

The deer looked all around; there was hunter on one side, the lion on the other side, the forest fire on the third side and the deep river on the fourth side. The deer could not cross the river because it was very deep and full of crocodiles. Death was all around, there was no way to escape. The deer thought hard to save her life, but there was no way out. Then the deer thought to herself that if her death is so certain, why not die with dignity. The deer calmed down, she started drinking water fearlessly and started hoping for the best. Seeing her drinking water, the hunter drew his arrow and as he was about to release his arrow, there was a strong lightning sound in the sky. The hunter's hands trembled due to the strong lightning and he missed his target. His arrow hit the lion and the lion got injured and his eyes fell on the hunter. The lion started running towards him and the hunter started running to save his life. With the lightning, it started raining heavily and the forest fire was extinguished. After drinking water, she saw that there is neither a hunter nor a lion and the forest fire has also been extinguished. The deer did not waste any time and run away from there. She went to a safe place and gave birth to three fawns.

There are times in our life, when we are surrounded by difficulties from all sides and we don't see any way out. But one should never lose courage in such times, no matter how much problems come in your life, never be afraid of it, and instead face problems openly and think positively. Because once you face problems with courage and think positively, then you have hope. Once you have hope, anything is possible. STAY BLESSED.

SALIENT FEATURES OF PRMS/PRMBF

We often receive queries from our respected members about Post Retirement Medical Benefit Scheme (PRMS or PRMBF). We are giving below some important features of this scheme:

1. The scheme is applicable for retired employees of IOC, dependent spouse, dependent parents and dependent PH children, to be enrolled at the time of retirement only, after payment of one time contribution.
2. Annual ceiling limits, Room/bed entitlements are as per Grade of the officer at the time of superannuation.
3. Benefits are regulated on the basis of Block Years. One Block year consists of two financial years (FY). Current Block is 2022-2024 (April 2022 to March 2024).
4. The carried-forward and brought-forward within two financial years of the block shall be permissible. Any un-availed combined ceiling amount in a block shall be allowed to be carried-forward to the next block of 2 years but it shall not exceed hospitalization entitlement of the previous block.
5. The employee shall have to choose either **Chronic** or **Self Certification** option under PRMBF at the time of retirement. This option can be only changed in the month of April during the start of new Block year.
6. **Under Self Certification option**, the employee can claim the entire domiciliary ceiling on self certification on six monthly basis, twice in a FY (April to Sept in the month of October and October to March in April month of next FY). No other domiciliary expenses are allowed, except bi-annual health check-up, single test/investigation/procedure costing above Rs 1500/- in a nominated hospital & hospitalization expenses. The hospital ceiling can be availed for seeking reimbursement against the hospitalization in non-nominated hospitals.
7. Under **Chronic option**, both domiciliary & hospitalization ceiling gets clubbed & can be utilized against the domiciliary or hospitalization expenses, as the case may be. Please see the summary table for more details.
8. **Treatment in Nominated Hospitals.** All nominated hospitals identified for regular employees are also nominated hospitals for the retired employees. For specified ailments (as per List of Specified Ailments) 100% admissible expenses are reimbursed. For non-specified ailments 85 % of such expenses are reimbursed. These reimbursements are subject to the conditions specified in the PRMBF scheme.
9. **Treatment in other than Nominated Hospitals.** Hospitalization expenses are reimbursed within the prescribed ceiling. In case of death during hospitalization in non-nominated, the expenses would be reimbursed as if hospitalization has taken place in a nominated hospital.
10. The admissible maximum cost of Intraocular lens in case of Cataract Surgery is Rs 8000/-.
11. **Health Check-up:** Reimbursement of expenses on health check expenses in a nominated hospital as per PRMBF ceiling limits once in a block of two years out of the hospitalization entitlement. At locations where a nominated hospital does not exist, member allowed to avail health check-up in a private hospital and maximum of Rs 2000/- is reimbursed from the hospitalization entitlement. Besides retired employee, other eligible beneficiaries enrolled under PRMBF are also covered. List of investigations for health Check up are specified in PRMBF scheme.
12. **Domiciliary Treatment** refers to treatment received otherwise than during hospitalization. The expenses on a single test/investigation/procedure costing Rs 1500/- or above if obtained in a nominated or Government Hospital is reimbursed against hospital entitlement. Any consultation fee/tests/ investigations carried out as outdoor patient 30 days prior to admission in hospital (if directly connected with the surgery/treatment) and post hospitalization follow up domiciliary treatment under certain conditions are also considered as part of hospitalization treatment.
13. **Medical claims** under chronic option can be submitted on quarterly basis April-June bills in July and so on. If anytime during the quarter, expenses exceed Rs 10,000/-, claims can be submitted immediately. There are 33 reimbursing units (4 Divisional Head Offices – MK, Ref, P/L & R&D, 10 refineries, 6 regional offices – NRO, ERO, WRO, SRO, WRPL & ERPL, 12 State offices and Refineries Liaison office Kolkata). For the States having Regional Offices, Medical bills are processed in Regional offices (not in State offices).
14. Doctor's prescription can be valid for 12 months, provided doctor has prescribed for 12 months. Purchase medicines for 3 months at a time for submitting quarterly claims.
15. **Additional Entitlements:** On crossing the age of 75 years, standard domiciliary entitlement is increased by 25 % (rounded off to next Rs. 100). Further increased by 25 % of the standard Domiciliary ceiling on crossing the age of 85

years (rounded off to next Rs. 100). Admissible from the following financial year in which the age of 75 years or 85 years is crossed by the retired employee. Also applicable for spouse of the deceased employee.

16. **Miscellaneous Expenses Reimbursement** – A lumpsum amount of Rs 15,000/- per annum is admissible to the retired officers on self certification basis to meet miscellaneous domiciliary expenses on items like cost of Spectacles, Homeopathy treatment, Hearing aids & outside travel (claimable in September).
17. Although medical claims can be submitted online through e-Sambandh portal, but all original expenditure vouchers like bills/invoices need to be forwarded to the medical reimbursement office for processing the claims.
18. Summarized gist of Post Retirement Medical benefits is attached. Scan the QR Code provided from any smart mobile phone to see list of 476 nominated hospitals in India as on Dec' 2023.
19. Medical treatment expenses in foreign country are not reimbursed.
20. **Retired Employees must ensure:**
 - a. Always show your valid medical card at the Nominated Hospital for OPD/Check up/investigation for getting discounts/tariffs fixed for IOCL employees. IOCL shall pay tariffs fixed by IOCL. Mentioning IOCL in all invoices by the hospital will ensure discounts/facilities are provided by the Hospital as per IOCL tie-up.
 - b. Renew your medical card on time.
 - c. Always opt for the Nominated Hospital, especially for Kidney/Liver Transplant, Brian/Heart Surgery and serious diseases like Parkinson, TB, Cancer etc.
 - d. Submit Life Certificate every year in the month of November, so that facilities like processing of the Medical claims, Hospitalization, Ex-Gratia and Felicitation are not interrupted. You can submit hard copy or submit online through e-Sambandh portal from the comfort of your home {make a short video of 10 seconds for Self and dependents (you can say your name, date, employee number etc)}.
 - e. In case of any problem/doubt; please contact the concerned Nodal Officer in the Payment Unit, which processes your medical claims. List of 171 Nodal officers is provided in the SABF & PRMBS booklet circulated (will be also posted on IROWA website).
 - f. Keep list of Nodal Officers for your Payment Unit and Medical Cards handy.

Medical Card Application – Self

 INDIAN OIL CORPORATION LIMITED DIVISION (Ex-employees' card under POST RETIREMENT MEDICAL BENEFIT FACILITY)		
Sr. No.:	Name of Ex-employee: _____	
	Emp. No.: _____ Dt. of Birth: _____ Dt. of Sep.: _____ Retired in Grade: _____ Blood Group: _____	
Card Holder's Signature		
Mobile No.: _____ Address: _____ Emergency Contact: Name: _____ Mobile: _____		Dt. of issue: _____ Valid Up to: _____ Reimbursing Unit: _____ <u>Issuing Authority</u>
If found, please return to INDIAN OIL CORPORATION LIMITED (_____ DIVISION) "Address of Divisional HO/Issuing Office"		

Medical Card Application – Dependents

 INDIAN OIL CORPORATION LIMITED DIVISION (Ex-employees' card under POST RETIREMENT MEDICAL BENEFIT FACILITY)		
Emp. No.:	Sr. No.:	
Ex-Emp. Name: _____ Dt. of Sep.: _____ Retired in Grade: _____ Dependent's Name: _____ Relationship with Ex-Emp: _____ Dt. of Birth: _____ Blood Group: _____		
		<u>Card Holder's Signature</u> <u>Ex-Employee's Signature</u>
Mobile No.: _____ Address: _____ Emergency Contact: Name: _____ Mobile: _____		Dt. Of Issue: _____ Valid Up to: _____ Reimbursing Unit: _____ <u>Issuing Authority</u>
If found, please return to INDIAN OIL CORPORATION LIMITED (_____ DIVISION) "Address of Divisional HO/Issuing Office"		

SUMMARY – OFFICERS*

DOMICILIARY

1. FIXED (grade wise) : self-certification claims – Oct (50%) & April (50%)
2. HEALTH CHECKUP ONCE IN 2 YRS in Nominated Hospitals are counted under Hospitalization Ceiling.
3. INVESTIGATIONS/TESTS/ PROCEDURE ABOVE Rs.1500 in Nominated Hospitals are counted under Hospitalization Ceiling

CHRONIC (grade wise)
(claim on quarterly basis)

OTHER PRMF FACILITIES FOR BOTH

HEART SURGERY & TB (reimbursement)-nominated Hosp.
1st yr – 100 % 2nd yr- 80%
3rd yr- 70% 4th -7th yr 60%

100% reimbursement –Kidney/ liver transplant, cancer treatment, Parkinson & brain surgery in nominated hospitals

Pre and Post hospitalization (30 days) Cost of consultation/test prescribed before and test/ medicine after discharge shall be counted in hospitalization - Nominated Hosp.

Admission to nominated hospital for specified ailments 100% payment& rest ailments 85% payment

Miscellaneous Expenses reimb. of Rs.15,000/- per annum –self-certification claim opens in Sept.

Life Certificate has to be uploaded in video form at eSambandh webportal in November

CATEGORY	DOMICILIARY (ANNUAL)	HOSPITALIZATION (ANNUAL)	COMBINED (ANNUAL)
GRADE A	17000	25500	17000+25500=42500
GRADE B&C	22000	37500	22000+37500=59500
GRADE D,E & F	28000	50250	28000+50250=78250
GRADE G&H	35000	63000	35000+63000=98000
GRADE I	39000	63000	39000+63000=102000
BOARD LEVEL	45000	75000	45000+75000=120000

Conditions apply – Please refer to the PRMBF scheme/latest circulars for further details

Every Ex-Employee shall show their valid medical card at IOCL nominated hospitals to obtain discount/benefits on any consultation/investigation/procedure.

Every Claim shall be applied through eSambandh webportal through URL

<https://apps.indianoil.in/eSambandh/>



CORPORATE OFFICE - THE
ENTER OFFICE WORK

Ref. DR/301/79
Date: 21.03.2024

From: L1 (HR), New Delhi

To: ED (HR), Midg. RD, Mumbai.
ED (HR), Ref-170, New Delhi
D1 (HR), P1 (HR), Noida
CCM (HR), S&D Circle, Faridabad

Subj: Re-gratia amount to the eligible ex-employees w.e.f. 01.04.2024

The Re-gratia amount to the eligible ex-employees w.e.f. 01.04.2024 under the Employees' scheme hereon in force in IOCL has been revised as under:

Salary Grade		Revised Re-gratia amount (p.m.) w.e.f. 01.04.2024 (Rs.)
Ref. PL: R&D	Midg. TEP	
I-III	I-II	1000
IV-V	III-IV	4500
VI-VII	V-VI	4500
	CP	6500
A 14 ex-employees (p.m.)		3120
	B	8200
	C	9000
	D	11100
	E	13000
	F	11900
	G	12400
	H	16500
	I	19100
	Board Level	18200

However, all other eligibility conditions for grant of Re-gratia shall remain unchanged.

(Signature)
CCM (HR)

LIFE CERTIFICATE UNDER PRMBF

(TO BE SUBMITTED IN THE MONTH OF NOVEMBER EVERY YEAR BY THE EX-EMPLOYEE/BENEFICIARY)

I am the ex-employee/spouse of the ex-employee (Late) Shri/Smt

Certified that myself and beneficiaries enrolled under the scheme as per details given below are alive on date.

1. _____
2. _____
3. _____

Place : _____ Signature _____

Date : _____ Name: _____

Ex-Employee No. : _____

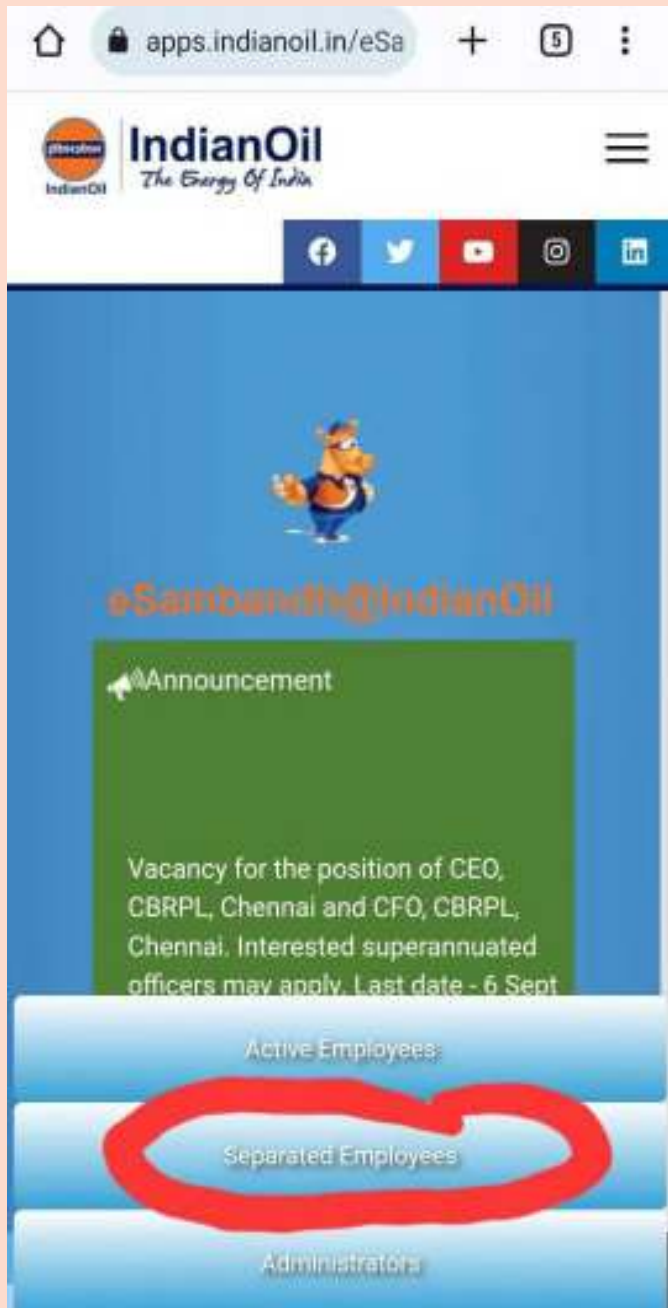
Address _____

PRMS & e-Sambandh Disclaimer

Details given here are for the purpose of reference only and are subject to change as decided by IOC management from time to time. In case of any discrepancy/ambiguity, the contents of IOC official policy circulars shall prevail.

IOC Portal e-Sambandh

The PRMBF claims can be submitted online through IOC Portal e-Sambandh. Access the portal through internet at <https://apps.indianoil.in / eSambandh> or through e-SAMBANDH Mobile App, which can be accessed on mobile using any browser. On opening the portal website, click “ADD” button to add the application shortcut on Home Screen. Thereafter, the application can be opened by clicking on the icon from mobile menu. Retirees should select “Separated Employees”, see Step 1 below:



Step 1 – Select Separated Employees

Enter the user id, Password and Captcha result and click on “SIGN IN” to login. User Id is same as your employee number (without any zero(s) prefix). The password is same as that of web portal.

Step 2 – Fill User Id, password & Captcha result

If you are logging for the first time or forget your password, then also you can login by selecting “Register / Forgot Password ?” (see step 2).

Complete the forgot password/change password process by following on screen instructions.

The facilities/information available in the portal & mobile app are as under:

- i) PRMBF reimbursement claims – Self Certification, Chronic & Miscellaneous etc can be submitted through this app.
- ii) Request for issue of Reference Letter for Hospitalization
- iii) Request for Change of self details like Address, Phone No., email id, Bank details and change of reimbursement option and change of PRMBF reimbursement unit can be made
- iv) Provision of viewing PRMBF card details and request for its renewal
- v) Online upload of e-Praman (Life Certificate)
- vi) Facility to view ledger, status of claims and track payments
- vii) List of nominated hospitals all over the country (updated from time to time, hospitals are also re-nominated after expiry of its validity).
- viii) List of Nodal officers for various “Payment Units” all over the country.
- ix) Telephone Directories (available under “Employee ONE” menu)
- x) Ready accessibility of PRMBF booklet, circulars, forms, and journals
- xi) Facility to post queries and feedback
- xii) Through the “Teleconsultation” menu, the facility of Free Medical Tele-consultation can be used by all retired officers (details were covered in Apr' 2023 Newsletter).

All India Nominated Hospitals accessible through QR Code



Tribute



Shri Uma Kant Dikshit dedicated his life in training many officers in Indian Oil. He was a great leader, very soft spoken, always carried the team along, very good orator and used to fight for the welfare of the officers' community. He was also Vice President of Indian Oil Officers' Association in its early days. He joined Indian oil in its initial days. He worked in training,

Corporate Communications, Marketing and Corporate Office (CO) and retired as ED (HR) CO. IIPM was his brain child and he also commissioned it. He was Patron of NOIDA Chapter till his death.

He left for heavenly abode on 25th March 2024. We all remember him and feel his absence. May God bless the noble soul eternal peace.

Tribute



Shri Himen Sarma, President of the IROWA, Guwahati Unit dedicated sunset years of his life for the welfare of the retirees in the state of Assam. In IOCL, he spent his carrier in the production department and retired in 1996 (86 years) as Senior Production Engineer. He used to practice Yoga every day till his death. As a

mark of respect, association flag was flown half mast in IROWA office.

He left for heavenly abode on 29th March 2024. We all remember him and feel his absence. May God bless the noble soul eternal peace.

We Will Miss Them

S.N.	Name	Location	E. No.
1.	Shri Budhiraja JC	NOIDA	6384
2.	Shri Puri YD	Faridabad	7077
3.	Shri Chander M Sethi	Pune	3737
4.	Shri Subhash S Rege	Mumbai	11002
5.	Shri B K Nanda	New Delhi	3826
6.	Shri Uma Kant Dikshit	NOIDA	93
7.	Shri Himen Sarma	Guwahati	50343

Members' Help Line

1. **PRMS Option change window is from 1st April to 30th April 2024 for new Block year from April 2024 to March 2026** (from Self Certification option to Chronic option or vice versa). It is advisable to first submit medical claim (Six monthly claim for Self Certification option and Quarterly claim for Chronic option in the beginning of April 2024 and submit option change request after the claims are processed).
2. **Update contact details:** All members are requested to update their contact details by filling Google form using the following link (it takes only 10 minutes):
<https://forms.gle/HGSTzGycz2mPQJbD7>

Laughter is the Best Medicine

Friend in the Hospital – A man heard that his fast friend was in the hospital. He went to meet him in the hospital. Apparently his friend was hale and hearty. So, he asked him "What happened"

His friend answered "You know, I chat a lot on WhatsApp and daily remain awake till 1 to 2 AM in the night. Yesterday my mobile got damaged, so I slept early at 8 PM after eating dinner. My family members wondered, why I slept so early. They tried to wake me up, when I did not answer. They got worried and thought something is seriously wrong with me. They called an ambulance and shifted me to the hospital"

NEW MEMBERS - IROWA & BOTH IROWA / IROBF

New Members - Congratulations & Welcome

IROBF indicates Member of both IROWA & IROBF

LEGEND

1st Line - Emp/PF no.
(In ascending order)

2nd Line - Name

3rd Line - Spouse Name

4th Onward - Address

2nd Last - Contact No.

Last Line - Email ID

10769
Smt Sawant Meena Sunil
Mr. Sunil Jagannath Sawant
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NEW MEMBERS - IROWA & BOTH IROWA / IROBF

New Members - Congratulations & Welcome

IROBF indicates Member of both IROWA & IROBF

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54194 Shri Nath Bimal CH Nath Gitanjali House No.78, Karbi Path, Pathar Kuwari, PO Udayan Vihar, Kamrup Metro, Guwahati 787171 9435193547	54226 Shri Choudhury Bhabanabda Pathar Kuwari Road, Magazine H.No.5, Near Siva Mandir Guwahati 781071 9435180740 / 9954766829	54306 Shri Deouri Bhuban CH Deouri Mallini Bonda Gaon, Opp Assam Roofing Ltd., PO Bondagaon, Narengi, Guwahati 781026 943540085, 9435043634	56630 Shri Patel Rajnikant N (Late) Sumitaben N Patel 12, Shilpi Society, B/H ArunachalSociety, Subhan Pura, Vadodara 9427363949	56929 Shri Rai VK Anju Rai A-25, Sector-71, Noida 201301 9873368682 rkv41054@gmail.com

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New Members - Congratulations & Welcome

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IROBF ONLY				



Leadership drive with a Green Roadmap



- With an expanding energy basket, IndianOil is committed to realise India's vision of net-zero emissions
- Consolidating its presence in the new/lower energy options like – Natural Gas, City Gas Distribution, LNG, CBG, Hydrogen Battery Technologies etc.
- Sustainable Entity: reducing water, carbon footprint, increasing renewable energy output through solarisation (Retail Outlets, Refineries, Locations)
- Nurturing flora n fauna: Green belts, eco parks, developing safe haven to preserve the ecosystem
- Promoting greener energy solutions in line with sustainable energy commitments, installing EV charging facilities at 10,000 fuel stations over the next three years

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