



Indian Oil Retired Officers Welfare Association

(Registration no. S-17225/1986 Under Societies Act)

S-352, Greater Kailash 1, New Delhi-110048. Ph:- 40503707 Website:- irowaapex.com

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Dated: Aug 21, 2024

General Secretary's Report for AGM 2023-24

Dear Colleagues,

It is my privilege to welcome you all for this 35th Annual General Body Meeting of IROWA (North) New Delhi. I will present the report of activities of the financial year 2023-24 along with the latest status of certain issues concerning us retirees.

Before starting my report on the activities, I on my own behalf and on behalf of all our colleagues would like to extend our heartfelt condolences to the families of the colleagues who left for their heavenly abode during last one year. We also lost two of our senior EC members of IROWA viz Shri U K Dikshit (Patron NOIDA Chapter), Shri J C Budhiraja & Shri A M Mathur (both active members of IROWA) and Shri M C Agarwal (Convener Jaipur Chapter).

Since activities up to the last AGM were reported during last AGM, I shall deliberate activities from last AGM onwards and up to this AGM. The important events are as under:

1. After Mr R K Mohapatra's relinquishing the charge in May'23, there was a gap of almost ten months in placement of a regular Dir (HR). No action could be initiated by the Director in charge of HR function who was already loaded with his own function's activities.
2. On 14th Mar'24 Ms Rashmi Govil got elevated as Dir (HR) and Mr A K Rauniar, President (acting) and I met her on 18th Mar'24 and wished her for a very successful inning in her elevated position. She very kindly agreed to discuss all our pending points in a structured meeting but may be after she settled down in her new position.
3. Mr A K Rauniar and I had a brief meeting with Mr Anuj Jain, Dir (F) on 18.3.2024 and discussed with him the issue of IBP/BRPL officers who retired prior to their merger in IOC, not being given felicitation award and requested his help in this matter.
4. A structured meeting of IROWA team led by Shri A K Rauniar and team of senior officer of CO HR lead by Dir (HR) herself was held on 21.5.2024 in SMC New Delhi in a very cordial atmosphere.
5. Dir (HR) mentioned that IOC's medical facilities, though not revised since last 12 years, were still better than other Oil PSUs facilities revised recently. IOC, however, was fully seized of the retirees' difficulties as there has been a steep escalation in the Doctors' consultations, cost of medicines, pathological tests and other investigations like MRI, CT Scan etc and are finding ways and means to revise the limits upwards. She advised that a lot of efforts shall go in this process; and hence positive results should be expected not before Aug'24.
6. Except IOC no other Oil company is paying fixed amount on self certification and it has become the centre of criticism by the Government at all the times. As such IOC is firm not to revise this benefit any further. This was emphatically expressed by Dir (HR).
7. About 67% retirees have adopted the Domiciliary (self-certification) option. Out of the balance 33% officers who are claiming against vouchers, around 15-20% officers are crossing the monetary ceiling limit, has been revealed in CO's studies, advised Dir (HR).



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8. Dir (HR) suggested that officers should shift from Domiciliary to Chronic option immediately and utilize the additional monetary limits available to them. IROWA should motivate retirees to opt for chronic option.
9. IOC shall give sufficient time to the retirees to change their option from self-certification to actual Voucher reimbursement system once the ceilings are revised. Further, for doing the change over, no medical certificate will be required. A mere self declaration thru e-sambandh would be good enough to change the option.
10. On our insisting, Dir (HR) agreed to look into the issue of waving of 15% recovery clause from hospitalization bill for non-specified diseases.
11. On our request for making the revision effective from the Block year 2022–24, Dir (HR) stated that it cannot be done from the past period. However, on our pointing out logic for this request ie quite a few affected employees who have crossed the ceiling in previous year and incurred huge medical expenditure, the bills for which they have submitted this year and effectively eroding the ceiling of this year to the said extent, she agreed to look into it as to what could be done for such few cases.
12. Funding of PRMBF “out of 30% retiral benefits” is conceptually erroneous as why serving officers should bear the burden of medical expenses of the retired officers was emphasised by us. Since it is the Government directive, IOC is bound by the Government orders. We understand this issue is being discussed amongst PSUs and they may take up with Gol.
13. Medical Benefit is extended to the retiree and his/her eligible dependants by IOC. It was a “Deferred Benefit” and hence, a “Condition of service” and a “Contract of employment” between the Officer and IOC. Funds under the scheme should be provided by IOC. The new scheme should be made applicable, if at all, to the officers joining IOC on or after 1.1.2007 was emphasised by us.
14. We requested for extending the Ex-gratia, which is Company’s Scheme, to all retirees in full amount prescribed in each grade, without adjusting SABF annuity against it. This was not favourably responded indicating various implications.
15. Our request to include the officers of IBP/BRPL retired prior to their merger in IOC in the felicitation award scheme, Dir HR declined pointing out the considered view of the Board; “They were not eligible as they were not IOC employees when they retired”.
16. We requested for reconsideration of SABF as per original scheme to arrive at mutual settlement. Dir (HR) advised, not possible as no money can be put into SABF kitty.
17. On EPS95 issue, Dir (HR) admitted that there are some technical glitches at EPFO’s Bandra office and she has advised Marketing HO HR to engage consultant and resolve this issue in coordination with EPFO officials.
18. IROWA by optimising its expenses and increasing its income thru donations etc could generate Rs 7 lakhs surplus (apart from Rs 10 lakhs last year) and created FDs which will help this body to meet its expenses effectively.
19. Annual lunch for the NCR members was organised in Northern Region’s canteen hall. It was attended by almost 150 members and members had all praise for this event.
20. After IOC stopped giving venue for NCR members meetings, a very novel idea was evolved with the help of prominent hospitals like Fortis, Apollo, Venkateshwar etc. Their expert and very prominent doctors gave two very useful and interactive medical talks on topics of great importance and interest to senior citizens. After that IROWA could have their regular meetings. The complete arrangement, including the arrangement of venue,



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tea, snacks and lunch expenses are born by the hospital every time. This practice has proved very effective and has been greatly appreciated by all members.

We with all humility, request all members to have patience and not to get involved in any sort of unwanted criticism. We are very hopeful that the present IOC management who has definitely appreciated and recognized our hardships, shall come out with a reasonably justified PRMS and other beneficial schemes very soon.

Eight chapters of NR (including 3 NCR-Delhi and 5 outside NCR) are organizing their periodic meetings, which are also attended at times by our EC members from Delhi.

We have launched an enrolment drive for non-members retired officers and request all the members to follow up with their colleagues for the same.

The total number of new members enrolled in NR Unit during 2023-24	24
The total number of IROWA members of NR Unit as on 31.03.2024	1869

In the end, I take this opportunity to thank all the members for their continued support to the Association and wish to assure that the Executive Committee will continue to put in its best efforts for early resolution of pending issues including improvement in medical facilities and other welfare measures.

Balance Sheet and Profit & Loss Accounts statements for FY 2023-24 are uploaded on the IROWA website irowaapex.com. Some hard copies shall be made available for the members during the AGM.

Thanking you and wishing you and your families all good health and happiness.

R K Gupta
General Secretary