

AIIEA – A BRIEF HISTORICAL SKETCH

The All India Insurance Employees' Association (AIIEA), the oldest and largest national trade union organisation of the insurance employees of India, was formed on 1st July, 1951 in a national convention of insurance employees held at Dhuru Hall, Dadar, Bombay (now Mumbai) on 30th June and 1st July, 1951. AIIEA belongs to the family of those trade unions which while fighting for immediate economic issues and partial demands of the employees, work towards mobilising and educating its ranks for a long-term goal of a radical transformation of the present exploitative social order. In course of its spectacular journey spanning over six decades and a half AIIEA has created a rich heritage that continually exhorts the insurance employees to identify themselves with the suffering humanity rising above the narrow confines of caste, creed, religion, language and ethnicity. This heritage induces the employees to dream, dream of a better world, a decent world, a world free from exploitation of man by man and inspires them to act as an instrument of social change to realize that dream. However, a long period of sufferings and struggles of insurance employees preceded the birth of AIIEA.

ADVENT OF INSURANCE INDUSTRY IN INDIA

The British colonizers introduced the capitalist production relations in Indian economy. Along with capitalism, insurance industry in its modern form came to India. The business of life insurance in its existing form started in India in 1818. Oriental Life Insurance Company started by the Europeans in Calcutta was the first life insurance company on Indian soil. It failed in 1834. Subsequently some other companies came up. All the insurance companies established during that period were brought up with the purpose of looking after the needs of European Community and Indian people were not being insured by these companies. However, later with the efforts of some eminent people the foreign life insurance companies started insuring Indian lives. But true to their colonial mindset they considered Indian lives as substandard and used to charge heavy extra premium on these lives.

Bombay Mutual Life Assurance Society was the first Indian life insurance company. It was formed in the year 1870 and covered Indian lives at normal rates. With the rise in tide of the nationalist movement many Indian insurance companies came into existence. Starting as Indian enterprise these companies carried the message of insurance and social security through insurance to various sections of Indian society. Bharat Insurance Company (1896), United India in Madras, National Indian and National Insurance in Calcutta, Cooperative Assurance at Lahore were established between 1896 and 1906. In 1907 Hindustan Cooperative Insurance Company took its birth in one of the rooms of Jorasanko, the house of the great poet Rabindra Nath Tagore at Calcutta. The Indian Mercantile Insurance Ltd. was set up in 1907. It was the first company to transact all classes of general insurance business. Foreign life insurance companies gradually almost withdrew from the life insurance business and concentrated mostly in the general insurance sector. By the year 1955 only 2.9 p.c. of the policies existing then were with the foreign life insurance companies.

ATTEMPTS AT REGULATION

Prior to 1912 India had no legislation to regulate insurance business. In that year, the Life Insurance Companies Act and the Provident Fund Act were passed. This Act made it necessary that the premium rate tables and periodical valuation of companies should be certified by an actuary. But the Act discriminated between foreign and Indian companies on many counts and put the latter in a disadvantageous position. The first two decades of the 20th Century saw a lot of spurt in insurance business. From 44 companies with total business-in-force as Rs22.44 crores, it rose to 176 companies with total business-in-force as Rs298 cr. in 1938. Many financially unsound concerns also came up and failed miserably. The Insurance Act 1938 was the first legislation governing not only life insurance but also non-life insurance to provide strict state regulation over insurance business.

BIG CAPITAL DOMINATED

At the time of Independence and after, 'a handful of big capitalists started owning both the insurance and banking companies on a progressively increasing scale. The insurance industry started becoming the exclusive preserve of the big capitalists of our country. They also owned the biggest banks of the country. The following chart will provide a picture in this regard: -

Sl. No.	Name of the capitalist house	Name of the Ins. Companies owned by them	Name of the bank owned by them
1.	Tatas	New India	Central Bank of India
2.	Singhanias	National Ins. Co., National Fire & General Ins. Co.	Hindustan Commercial Bank
3.	Birlas	Ruby General New Asiatic Bombay Life	United Commercial Bank
4.	Jalans	General Assurance Society	Hindustan Mercantile Bank
5.	Goenkas	Hercules Ins. Standard General	Hind Bank
6.	Chettyar	United India Life, Fire and General New Guardian	Indian overseas Bank
7.	B.N. Chaturvedi	Calcutta Insurance	United Bank of India
8.	Kilachand	New Great	Bank of Baroda
9.	Mafatlals	Joy Bharath Insurance	_____
10.	Dalmias	Bharath Insurance	Punjab National Bank.

The trend of monopolization by big capital in the insurance industry was also pronounced. In the life insurance sector, only five Indian companies used to own 54 p.c. of the total life business and 50 p.c. of the life fund. Foreign Companies used to hold 16 p.c. of the total life business in the country. Owning such huge sums of finance-capital both from the insurance and banking industries, these big capitalists became the most powerful nexus around which the ruling capitalist class in India started building capitalism in this country. Because of their ownership of huge capital, they concentrated huge economic power in their hands. It needs no mention that political power goes hand in hand with economic power.

CONDITION UNDER THE PRIVATE REGIME

The condition of the employees in the insurance industry under private regime begged description. Insurance clientele was also at the receiving end. One thing was common between the foreign and Indian insurance companies. That was the ruthless exploitation of the workforce and defrauding the policyholders in countless ways. The condition of the employees was graphically described by **Com. P.T. Donde** then Convener of the All India Insurance Employees' Convention and later the **first General Secretary of AIIEA**, in a leaflet issued on 28th May, 1951. It said: **"The present condition of the insurance employees is too dreadful to contemplate. Denied a living wage, they had no opportunity for growth, no means to educate their children, no provision to fall back upon in sickness and old age. Barring a few companies out of 341, the employers do not give regular salary grades, not to speak of other benefits such as leave rules, Gratuity, Provident Fund, Sick Leave and the like. There are no standing orders, no security of service and the existence of the employees depends upon the sweet will of the employers"**.

On the other hand, the insurance clientele was being subjected to frauds, scams and unethical business practices. This was vividly described by late C.D. Desmukh the then Union Finance Minister in his broadcast to the nation immediately after issuance of the ordinance nationalizing life insurance on 19th January, 1956. He said: **"It has become almost axiomatic with some to maintain that state enterprises must be inefficient. And yet, the fact is that far too much is claimed for the efficiency with which private enterprise is being run. Thus, even in insurance, which is a type of business which ought never to fail if it is properly run, we find that during the last decade, as many as 25 life insurance companies went into liquidation and another 25 have so frittered away their resources that their business had to be transferred to other companies at a loss to the policyholders"**. He went on to say that, "the tendency not infrequently has been to utilise the funds to meet the capital requirements of enterprises in which managements are interested rather than those which are clearly in the interests of the policyholders". Public Savings were used or misused for private gains. Such was the horrible situation when the private insurers ruled the roost. The entire insurance industry was in a mess.

THE NATIONAL UPSURGE AND THE BEGINNING OF INSURANCE EMPLOYEES' MOVEMENT

Against such revolting condition the insurance employees gradually began to unite. The early beginning of the insurance employees' movement dates back to mid-1940s. It was integrally connected with the upsurge of national movement for independence. Those were tumultuous days. The defeat of the fascist axis power led by Hitler at the hands of the Red Army of the Soviet Union in the Second World War unleashed a tremendous surge for liberation and national independence in the colonial countries. India was no exception. It was in ferment. All sections of the people, the workers, peasants, middle class employees and even the personnel in the army, navy and air force were seething with rage against the British rulers and their discontent burst in militant and fierce struggles. The country started reeling under a huge postwar upsurge for national independence.

The high point of this upsurge was the revolt of the Naval ratings in RIN in the city of Bombay. The entire working class of Bombay came down on the streets and fought the British troops in pitched battles in support of the struggle of the naval ratings. Hundreds of brave sons and daughters of the working class laid down their lives in this heroic battle. The rural India also rose in rebellion and masses of peasantry burst forth in a number of struggles like that of Thebaga, Punnappa Vayalar, North Malabar, Worli adivasis, Tripura Tribal People and above all the historic armed struggle of Telengana peasantry. White collar employees did not remain aloof. In July 1946, the Post and Telegraph employees in the province of Bengal went on a spectacular month long strike. On 29th July, for the first time in the history of the trade union movement of Bengal, the workers and employees in and around the city of Calcutta struck work in the form of a general strike in support of the struggle of P&T employees.

Protest and struggle against oppression and humiliation and yearning for a change became the order of the day. Such an ambience also inspired the insurance employees with a spirit of revolt and defiance. They began to protest and get themselves unionized. They started forming companywise unions and Federations. In the words of Com. Chandrasekhar Bose, one of the founding fathers of AIIEA, "In 1945 a Federation under the name and style of Insurance Office-Employees' Association of Bengal was formed. In 1947 an indefinite strike took place in the Ruby Insurance of the Birlas. Then its Head office was in Calcutta. The Birlas retrenched the entire staff of their Head office and shifted it to Delhi. Thus, beginning from the mid-40s formation of trade union and attacks from the employers started in right earnest (Source: A short history of AIIEA).

INDIA ATTAINS INDEPENDENCE

On 15th August 1947 India attained independence. But independence came through compromise and vivisection of the country. Faced with the Post-war upsurge in the national movement for Independence in which the working class and other sections of working people stood in the fore front and an international situation marked by defeat of fascism as well as the rising tide of national liberation movement, the leaders of the Indian National Congress and Muslim League who were the political representatives of the bourgeoisie-landlord classes, struck a compromise with British imperialism. Consequently, the country was partitioned and political power was transferred to bourgeoisie-landlord classes of both India and Pakistan. The partition led to a ghastly communal holocaust that gripped the country at the time of independence. Celebration of Independence was marred by fratricidal clashes. The expectations of the broad masses of Indian people that Independence of the country would end the miserable condition of poverty and exploitation were belied.

In such a situation in the insurance industry nothing substantially changed. Exploitation by the private owners continued and intensified. But no amount of oppression could deter the spread of unionization of the employees. Rather the oppressed employees increasingly realized the urgent need of being organized in unions. Companywise all-India Federations of 'Oriental', 'Hindustan', 'National', 'Bombay Mutual' etc. were formed. State-wide federations

of companywise unions also came up. Meanwhile, the bank employees under the banner of All India Bank Employees' Association had started their agitation and the Government of India in response to their agitation appointed a Tribunal to adjudicate on the question of the wages and other terms and condition of service of the bank employees.

THE EMERGENCE OF AIIEA

With all these developments and gradually with the spread of the struggles, it dawned on the leaders of the insurance employees' movement who were fighting their battles in isolated pockets particularly in the metropolitan cities, that an all-India association for the insurance industry as a whole was a necessity to coordinate and lead the emerging struggles. The leaders of the insurance employees primarily of Bombay and Calcutta decided that the time was ripe to call a Convention at the all-India level of all the Associations and Unions of insurance employees with a view to forming an all-India Association. A leaflet issued by Com. P.T. Donde at Bombay on May 28, 1951 as a preparatory step towards the all-India Convention to be held at Bombay on 30th June and 1st July, 1951, while explaining the objectives of the Convention appealed that "all insurance employees from every nook and corner of India should attend the Convention. There is absolutely no restriction as to the number of employees attending. They may come individually or as representatives of their unions or Provincial Federations". The leaflet ended with the stirring call – **'FROM ISOLATION TO SOLIDARITY/THROUGH SOLIDARITY TO SUCCESS/LONG LIVE THE UNITY OF INSURANCE EMPLOYEES'**.

On 30th June and 1st July, 1951 the all-India Convention took place at Dhuru Hall of Dadar, Bombay. It was participated by the representatives of Insurance office- Employees' Association of West Bengal, Insurance Employees' Federation, Bombay, Madras Provincial Insurance Employees' Association., Bihar Provincial Insurance Employees' Association., Poona Insurance Employees' Association., Ahmedabad Insurance Employees' Association etc. The convention was presided over by Rajni Patel, the then President of the Insurance Employees' Federation, Bombay and was addressed by P.T. Donde on behalf of the Conveners. This convention on 1st July, 1951 gave birth to the **ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION**.

The first demand that the AIIEA raised at the very first moment of its birth was that the insurance industry as a whole should be nationalised. The President of Convention declared in his address, "**nationalisation of the insurance industry only can end the present state of affairs and put the industry on a proper and sound footing.**" The Convention adopted another resolution on the condition of insurance employees and raised a number of important demands like living wage, D.A. with full neutralization, Security of service, ban on retrenchment, Provision of adequate PL/CL/SL with full pay/allowance, Retirement benefits, unfettered T.U. rights including the right to strike and compulsory recognition of unions, adequate medical benefit including health insurance, 6 hour working day on week days and 3 hour on Saturdays etc.

The first Conference of AIIEA took place at New Delhi in 1953. It gave the AIIEA a permanent constitution. The Conference adopted the first charter of demands regarding uniform pay scales and other allowances for the

employees of all the companies. This Conference elected a Working Committee with Rajni Patel as President and P.T. Donde as General Secretary.

STRUGGLE INTENSIFIED, HARSH REPRISALS FOLLOWED

The formation of AIIEA provided a big fillip to the insurance employees' movement. In different companies struggles burst forth and the employees started joining the unions in larger numbers. This was inevitably followed by harsher reprisals by the managements. Two such struggles need a special mention. Because they would bring out the extremely hostile condition even after Independence through which the legitimate T.U. movement of the employees had to pass through. The employees of Hindustan Insurance Company were granted a Tribunal in 1951. The Management of the Company argued before the Tribunal that it was not possible for them to give any relief to the employees because of the already high expenses. This contention of the Management was challenged by the representatives of the union who tendered evidences before the Tribunal in the form of Photostat copies of the accounts books of the company. These evidences, which the Management could not deny, revealed the hypocrisy and falsity of their contention. They appealed to the Tribunal for dismissal from service of the witnesses who produced these evidences on the plea of official secrets being divulged. The tribunal obliged them and Com. Chandra Sekhar Bose and Sri K.G. Goswami were dismissed from the service in April, 1952. However, later the pressure of the employees' movement succeeded in bringing them back into service. But the employees had to forego all claims of financial benefits.

Another epic struggle was that of the employees of Metropolitan Insurance Company in 1954. This company was one of the first ten among big insurance companies in India. But the employees faced grinding exploitation. Their condition was extremely miserable. Every attempt at forming union by the employees was met with severe reprisals from the management. In 1954 for forming a trade union a massive onslaught was unleashed on the employees by the management of the company. Fifty-five employees were dismissed from service. The Management tried to allure them by the assurance of reinstatement provided they would express regret by signing bonds. But the dismissed employees with their heads high contemptuously rejected the allurements with righteous indignation. The families of these employees had to go through a hell of privation and suffering. Some families were disintegrated because of the pangs of hunger. Children died. Yet the dismissed employees did not surrender and carried on the struggle. It was possible for AIIEA to get them back into service in LIC only after nationalisation but that also as new entrants. Com. Chandra Sekhar Bose writing about this poignant struggle in '**A short history of AIIEA**' said, **"Any new employee who has come into the service of the Corporation after the LIC was formed and who is today enjoying one of the best sets of conditions of service available to any employee in the public sector of this country and who will read this history of the AIIEA must pause, think and realize that whatever he is enjoying today is the end result of the tremendous sacrifice of such comrades of the Metropolitan Insurance Company and other companies. They and their families sacrificed so that you who come later can enjoy the fruits of this terrible trial and sacrifice."**

MORE ORGANIZED STRUGGLES ON A NATIONAL SCALE

But such brutal reprisals could not prevent the onward march of the movement and the organisation. According to the decision of the first conference of the AIIEA Charter of Demands was submitted to the managements of all the companies and on the demand of appointment of an All-India tribunal agitation was started. This phase witnessed struggle in a more organized manner on a national scale. A Tripartite Conference at Bombay convened by CLC was held. The managements refused to agree to a standardized payscales for all the employees in the insurance industry and defended their right to retrench the employees. This led to the failure of tripartite conference. On the other hand, the GOI also rejected the demand of any Omnibus Tribunal for the insurance industry. At the call of AIIEA employees observed All India Protest Day on 17th September, 1954 and prepared for an all-India strike in December which however did not take place. Campaign for nationalisation of the insurance industry also went on in right earnest.

TOWARDS NATIONALISATION OF THE INSURANCE BUSINESS: THE BACKDROP

It sounds a bit strange today, but is a historical fact that at the time of Independence the Indian big business houses advocated for public sector in some segments of the economy particularly in the heavy and basic industries. Because without this, the economic infrastructure for an autonomous capitalist development could not be built. The building of such infrastructure required so large an investment which the Indian monopoly capitalists were not able to undertake at that stage on their own. Besides, as their objective of investment had always been quick and super profit they were not interested in investments in infrastructure and heavy industries because of the long gestation period involved in such investments. Hence in 1944 itself eight leading industrialists including J.R.D. Tata and G.D. Birla came out with a document on economic development titled 'Bombay Plan'. It was also known as 'Tata-Birla Plan'. The document incorporated a fifteen-year plan with three five year plans and pleaded for public sector in the aforesaid crucial areas of the economy. In India, the emergence of public sector was therefore not aimed at ushering in socialism but to lay the basis for an autonomous capitalist development. Public Sector remains today also a major pillar of economic self-reliance of the country and acts as a bulwark against imperialist efforts to subjugate our economic sovereignty. For this very reason, soon after Independence during the first five-year plan when the Govt. of India led by Pandit Nehru approached the western imperialist powers for help and assistance in building India's economic infrastructure they refused. It was during the 2nd five-year plan that an Industrial Policy Resolution was adopted in the Parliament on 30th April, 1956 which gave primacy to the public sector. It was declared that the public sector should attain the 'Commanding Heights' in the economy. With peoples' money and generous unconditional help from the erstwhile USSR and other socialist countries public sector in the country was built up. The post 2nd world war international situation and the emergence of a socialist camp enabled the Indian ruling classes to strike a bargain with the capitalist-imperialist camp and play between the two camps to bolster themselves. The 60th session of Indian National Congress held at Avadi gave the slogan of 'socialistic pattern of Society' as the goal of the

government policy. To mobilize peoples' savings for funding such a course of economic development became a prime requirement for the State.

NATIONALISATION OF LIFE INSURANCE INDUSTRY

In such a context, the Imperial Bank was nationalised in 1955 giving birth to the State Bank of India. In the following year (1956) on 19th January the GOI by an ordinance nationalised the life insurance industry and took over first the management and later the ownership of 245 private life insurance companies (154 Indian insurers, 16 non-Indian insurers and 75 provident societies). Parliament passed the LIC Bill on June 19, 1956 and on 1st September, 1956 LIC came into being with its 5 Zonal offices, 33 Divisional offices and 212 Branches and sub-offices all over India at 97 centres. This was a historic development not only for the insurance employees' movement led by the AIIEA but also for all the stake holders of the insurance industry and the country's economy as well. Thus, the first demand raised by the AIIEA at the first hour of its birth and to realize which it carried out a long-drawn campaign, was met, though partially as the general insurance business was left out of the purview of the nationalisation. AIIEA on 20th January, 1956 sent a telegram followed by a letter to the Union Finance Minister congratulating the Govt. for nationalizing the life insurance business and assuring full cooperation. In the same communication AIIEA demanded nationalisation of general insurance business too.

But there were critics and skeptics also to this move of the government. The rightwing political parties like Jana Sangh, Swatantra etc., vehemently opposed the LIC Bill in the Parliament. Similarly, the reactions of the business houses were also negative. But then people of the country at large and the Left (the then biggest opposition force in Parliament) and democratic sections of the political spectrum welcomed the nationalisation of the life insurance industry. After failing in their efforts to stall the passage of the LIC Act, 1956, the rightist political forces were in search of opportunity to relaunch their attack on the nationalised insurance. Shortly after the LIC came into being the infamous Mundhra Scandal was utilised by them to raise a hue and cry for denationalisation. But they could not succeed.

The objectives of the nationalisation as set forth in the preamble to the LIC Act read as under:

“To spread the message of insurance as far and wide as possible reaching out far beyond the economically prosperous and more advanced urban areas into the remote rural areas and economically depressed classes.

To mobilize more efficiently peoples' savings for national development and to provide efficient service with full security to the policyholders”

For the last almost six decades of its existence, the LIC has been fulfilling these twin objectives in a splendid manner with a dedicated workforce and gave a lie to the oft-repeated propaganda of the ruling classes that the public-sector enterprises are inefficient.

NATIONALISATION OF GENERAL INSURANCE

AIIEA carried on the struggle for nationalisation of general insurance unceasingly for full sixteen years. The AIIEA endeavoured to make use of every possible opportunity to attract the largest possible public attention, to hurl the

employees into actions, to persuade the expert bodies such as the Planning Commission, to approach the Parliamentary Committees available and to make use of every available forum to agitate and espouse the cause of nationalisation. Ultimately on 13th May, 1971 the GOI through promulgation of an ordinance nationalised the general insurance business and took over the control and management of 106 companies.

The nationalisation of banks on 20th July, 1969 preceded the nationalisation of general insurance. It needs a mention that a serious political upheaval that led to the disintegration of the ruling congress party constituted the backdrop of these decisions of nationalisation by the Govt. led by Smt. Indira Gandhi. As an inevitable outcome of the capitalist path of development pursued by the Indian ruling classes without doing away with feudal, semi feudal land relations a serious economic crisis began to plague the country's economy in late 1960s. This found reflection in the political arena as a result of which the ruling Congress party lost its monopoly rule in several states for the first time in 1967. In West Bengal and Kerala coalition govts. led by the Left parties were voted to powers. This provided a big fillip to the movement of the workers, peasants and others sections of the working people. In such a context, serious differences cropped up within the ruling Congress party on the question of adopting suitable tactics to arrest the rising tide of peoples' discontent and movement. Differences led to the disintegration of the Congress party in two factions – Syndicate and Indicate. The Syndicate group led by Morarji Bhai Desai and others was for a rightwing approach and advocated immediate repressive measures to suppress the rising peoples' movement. On the other hand, the Indicate group led by Smt. Indira Gandhi adopted a Centre-of-left posture and gave the slogan of 'Garibi Hatao' and took some progressive measures like abolition of privy purse and Bank nationalization etc. to create illusion and wean away the masses from the path of struggle. Though both the groups represented the same class interests of big bourgeoisie and landlords they differed so sharply on the immediate tactical line to be adopted that the Congress party disintegrated. The differences came out in the open on the issue of Presidential election in which N. Sanjeeva Reddy was the official candidate of the Congress while V.V. Giri was the candidate of the Indicate group led by Smt. Indira Gandhi. In this battle, however, V.V. Giri won and indicate group consolidated itself. AIIEA took advantage of the situation to push through the demand of the nationalisation of the general insurance business. AIIEA met Congress president and several other prominent AICC members. All India Demands Day on this issue was observed on November 21, 1969. In 1971 when the Parliament was dissolved and fresh elections were called, AIIEA approached all political parties to make nationalisation of general insurance an issue with the electorates. Following the nationalisation of the general insurance, some oil companies like ESSO, Burma Shell and Caltex were also nationalised by the Govt. during the period from 1974 to 1976 and the HPCL and BPCL in the public sector came up.

IMMEDIATE POST NATIONALISATION DEVELOPMENTS IN LIFE SECTOR

At the time of nationalisation of life insurance in 1956 the composition of the insurance business was as follows: -

The top ten companies used to book 75 p.c. of the total new business, had the share of 73.8 p.c. of the total business in force, 71.6 p.c. of the total Life Fund and 69.2 p.c. of the total assets. The biggest life insurance company was 'Oriental'. But the employees were being paid pittance as salaries. Besides there were different payscales for the employees of the Head office and Branch office. The wages of 'Oriental' were as follows: -

	<u>Head office</u>		<u>Branch office</u>	
	<u>Grade</u>	<u>D.A</u>	<u>Grade</u>	<u>D.A</u>
Clerical staff	Rs. 80-240	Rs. 58	Rs. 70-220	Rs. 58
Sub-staff	Rs. 35-75	Rs. 46	Rs. 30-60	Rs. 46

With slight variations employees of other big companies used to get more or less the same salary pattern. The immediate task before the AIIEA therefore was to raise the wages and to unify the employees on a common material basis *i.e.* a uniform pay structure for all employees irrespective of Branch or Head office. The other challenge was to establish the right to collective bargaining so that the pay scales and other service conditions of the employees were determined through discussion with their representative trade union organisation. Another big challenge was to ensure proper functioning of the nationalised institution.

AIIEA was called upon to submit a memorandum on the LIC Bill and tender evidence before the Select Committee to which the Bill was referred to on 20th March, 1956. In the Memorandum to the Select Committee the AIIEA submitted a detailed plan for successful running of the nationalised life insurance industry and also to safeguard the interests of the employees. The memorandum called for ensuring the participation of the employees in the management which is an essential prerequisite for success of the nationalised institution.

The nationalisation brought about a qualitative change in the situation in the insurance industry. Fear of insecurity prevailing in the minds of the employees during private regime disappeared and they started organizing themselves in the Union with redoubled vigour. Following nationalisation and formation of LIC, the organizational structure of the Association had to be recast in conformity with the new structural pattern of LIC. The AIIEA directed all state and companywise Federations/Associations of life insurance employees to reorient the organisation structure at Branch, divisional and Zonal level.

FIGHT FOR STANDARDISATION

The Central slogan of the struggle that the AIIEA evolved during this period was – 'Standardisation at a higher level on the basis of 1953 Charter of Demands through bipartite negotiation'. This embodied clearly both the demands to be achieved and the method to achieve them. But the Govt. of India and the LIC management announced unilaterally on 10th Sept, 1956 a retrograde payscale and service conditions. Different salaries for Branch, Division Z.O. and C.O. were sought to be formalized. AIIEA termed this announcement as '**RUDE SHOCK**' and rejected it. It mobilized the employees in an intensified struggle culminating in a massive one-day nationwide strike on 5th December, 1956, the

first of its kind in the industry. The strike was a thundering success. It was a new experience and realization too, for the employees who witnessed the force of their organized collective strength on an all-India scale. It was a realization for the Govt. and management also who could no longer ignore this organized might and ultimately had to come down and negotiate with AIIEA. Through this bipartite negotiation an interim bipartite settlement was concluded in May 1957 on standardization of payscales and service conditions on an improved basis. It was an important victory not only in terms of monetary benefit but also in terms of establishing the democratic principle of right to collective bargaining. This inspired confidence in the employees and galvanized them and paved the way for the onward march of the organisation.

REVERSING A POLICY DECISION OF THE GOVT.

Standardisation order of the Govt. published in May,1957 specifically mentioned that no bonus would be paid to LIC employees. Employees even during private insurance regime realized and received this benefit through struggle. It became a customary payment and a part and parcel of employees' annual wages. The Govt. of India took the policy decision that in the public sector no bonus would be paid to the employees. AIIEA voiced its strong opposition to this decision of the Govt. and argued in a resolution adopted at its 3rd Conference held at Madras on 29th Nov – 1st December,1957 that 'the emoluments given by the Corporation do come nowhere up to a living wage and the principle that bonus is a means to bridge the gap between the actual wage and the living wage applies in equal force in our case'. This applied to all workers and employees in the public sector. AIIEA not only mobilized the employees in the struggle to defend the right to bonus but also approached Members of Parliament for their support to this struggle. More than 100 MPs wrote to the Union Finance Minister supporting the contention of AIIEA. Ultimately the Govt. had to bow down. On 10th December,1958 the Union Finance Minister informed the Lok Sabha: **"After due consideration it has been decided that the Corporation may, at its discretion, grant bonus to its ministerial employees"**. The prolonged and arduous struggle of LIC employees under the banner of AIIEA thus forced the Govt. to change its policy decision of 'No bonus in the public- sector undertaking'. Ultimately after prolonged negotiation between LIC management and AIIEA an agreement was signed on 4th May,1959 conferring the benefit of one and half month salary as bonus per year. This struggle for bonus helped employees of other PSUs also to organize their own struggle for bonus.

STRUGGLES FOR WAGE REVISION AND IMPROVEMENTS IN SERVICE CONDITIONS

Since nationalization of the life insurance industry and the formation of LIC, AIIEA submitted periodically eleven charter of demands concerning wage revisions as well as improvements in service conditions and clinched agreements on ten of these so far. The struggle to realize the eleventh charter submitted to the LIC management in August,2012 is now on. The AIIEA views the question of wage revision as an issue of serious class struggle. It is a battle between workers' efforts to increase the share of labour in the value added and the capital's (or of the state

that represents its interest) efforts to encroach upon the share of labour with a view to maximize its profit. But while putting this understanding into practice the organisation had to apply suitable tactics considering the obtaining situation and correlation of class forces prevailing at a given time both within and outside the industry. All these wage agreements were realized through exacting struggles that were launched in many daunting and difficult situations that threw up seemingly unsurmountable challenges. But AIEA met those challenges successfully every time due to its abiding faith in the power of collective strength of the employees and adoption of correct tactical line of struggle.

These wage agreements raised the payscales and other benefits of the LIC employees in substantial measure and realized newer benefit and rights over the years. Mention should be made of the second wage settlement concluded on 23rd January, 1963 in a most difficult situation marred by India-China war and a virulent jingoist campaign let loose by the ruling classes that disrupted toilers' unity. That agreement removed the disparities between the 'transferred' employees and those who joined LIC after its formation in regard to the maximum of payscales, provided automatic linkage of DA to the working-class CPI, benefit of stage to stage fitment, special leaves for attending Union Conferences etc. Similarly, the wage agreement concluded on 20th June 1970 fighting not only the gov. /management combine but also a section of the leadership within the organisation who took to the path of class-collaboration and later deserted AIEA to form a splinter organisation, bestowed upon the employees an immediate 22 p.c. wage rise with an assurance of additional 4 p.c. wage rise from 1st January, 1972 depending upon the LIC's premium income. The negotiation took place even when the issue of charter was referred to the NIT. After concluding the wage agreement outside the Tribunal, it subsequently came in the form of an award by NIT. Soon after this another agreement was concluded in June 1972 that provided 10 p.c. of annual wages as bonus instead of one and half month's salary, and introduced LTC Scheme and Free Insurance to the employees.

Though the paucity of space refrains us from narrating in details all these struggles for wage revision, some definitely requires special mention. One such struggle was the struggle for wage revision in 1973-74. In the words of Com. Chandrasekhar Bose, it was the 'greatest battle ever fought'. In the early 1973 AIEA submitted the charter of demands to the LIC management. But then, from 1972 onwards the Govt. of India led by Smt. Indira Gandhi began to pursue the policy of wage-freeze. Employees of insurance, banks and other such PSUs were branded by the spokespersons of the Govt. as 'high wage islanders'. In January 1973, the Planning Commission published its 'Approach Paper to the Fifth Plan' which stated, "In recent years certain sectors have emerged as high-wage islands where the white-collar employees predominate. They have, by using pressure, pushed up wages to levels that are much out of line with the general level of wages. It is necessary to resist this trend in a determined way." This was a sinister ploy of the ruling classes to shift the burden of the deepening economic crisis, which was an inevitable fall-out of the economic policies they had been pursuing, more ruthlessly on the working class and pit the vast sections of poor unorganized working people against the organized working class. AIEA warned the employees that since the government had been pursuing the policy of wage freeze the struggle for the charter was going to be prolonged and bitter. What was required therefore were organizational preparedness on the one hand and subjective preparation

of the employees on the other. Before the battle began in right earnest AIIEA undertook a massive campaign to equip the employees ideologically to steel them so that they could go through fire of massive attacks. From the middle of 1973 till 31st December a protracted negotiation was carried on between the LIC management and AIIEA. Ultimately on 31st December, 1973 the negotiation broke down. The AIIEA intensified the struggle in the month of December with mass deputation, single-file demonstration within office and work-to-rule campaign paralyzing almost entire LIC throughout the country. On 9th January, the management declared lock-out in five divisions – Delhi, Madras, Bangalore, Patna and Machine Department of Dharwad Divisional Office. Subsequently on 13th January, Meerut Divisional Office was also locked out. For the first time perhaps the lock-out as a weapon was used to suppress the struggle of middle class employees of a national financial institution. After succeeding in Indian Airlines, the Govt. and the management applied it in LIC. The lock-out in LIC was selective. Divisional offices were locked out leaving the branch offices open. Such selectiveness was aimed at dividing and demoralizing the employees. AIIEA replied to this sinister tactics of the government management combine with a counter-strategy of declaring continuous strikes in all the locked-out divisions and intensifying work-to-rule in all other divisions in such a manner as to cause total dislocation and paralysis of the entire LIC. This counter strategy was a total success. The management issued countless memos, suspension order etc. on the leaders and cadres of AIIEA. But they along with the mass of the employees stood firm in the struggle. Ultimately the Govt. had to come down. The Union Labour Minister made an air-dash to Calcutta, the Headquarters Of AIIEA and contacted the leaders of AIIEA. He also requested them to participate in a discussion at New Delhi on January 13. Thus, the process of negotiation restarted and finally at about 10.30 p.m. on January 24, 1974 an agreement was signed that provided a substantial wage revision and other benefits including annual cash bonus at the rate of 15 p.c. All the punitive measures were also withdrawn. The wage freeze policy of the GOI could be defeated in LIC at least for the time being.

FIGHT AGAINST WAGE FREEZE

Immediately after signing the agreement AIIEA cautioned the employees not to be complacent but to be in readiness to protect the agreement. The reason for sounding the note of caution was the wage freeze policy of the Govt. of India as mentioned above. The then Prime Minister Sm.t Indira Gandhi while holidaying at Shimla commented that she was not happy with LIC's wage settlement (Source: 'Between the Lines' by Kuldip Nayar). As the crisis in the economy deepened, desperate became the attempts of the government to shift the burden on the working class in order to safeguard the interests of the big business houses. The authoritarian proclivities of the Indira Gandhi Govt. were also getting pronounced. The historic three week nationwide continuous strike by the railway workers was suppressed ruthlessly adopting fascistic methods. Shortly after the railway strike the AIIEA in its circular dated June 15, 1974 correctly forewarned the employees that, "In all likelihood the decision of wage-freeze is going to be implemented now." Hardly three weeks later on July 6, 1974 the Govt. issued an ordinance impounding 50 p.c. of increase in D.A. and 100 p.c. of wage increase.

AIIEA took the initiative to form a broad based united platform of the entire trade union movement to fight wage freeze. Such initiative resulted in holding an all-India Convention against wage freeze at Mavlankar Hall, New Delhi on August 28, 1974. All the Central Trade Unions except AITUC & INTUC and a large number of all-India Federations /Associations joined the Convention. The Convention formed a National Campaign Committee and throughout the Country a powerful campaign against wage freeze policy of the Govt. was carried out. Spate of regional/state level/town level conventions were held.

THE EMERGENCY AND AFTER

With the deepening of the crisis in the economy and with the desperate efforts of the Indira Gandhi Govt. to increasingly shift the burdens of the crisis on the shoulders of the working people, all sections of the working masses including doctors, engineers, comparatively well-to-do sections of the people started coming out in the streets. The resistance movement of the people were on the rise. The high point of such resistance movement was the three-week historic strike by two million railway workers under the banner of NCCRS. The Govt. led by Smt. Indira Gandhi increasingly started taking recourse to repressive measures to suppress the growing movements of the people. The authoritarian tendencies of the Govt. became more and more pronounced. Not only the working-class movement, democracy as a whole came under serious attack. The flashpoint was West Bengal, the advanced outpost of the working class and democratic movement, where in 1972 elections to the State Assembly were completely rigged by the Congress Party in a fascistic manner. A reign of semi-fascist terror was unleashed in the State. More than one thousand Leaders and activists of Left trade unions and other progressive mass organisations as well as of the CPI(M) and other Left parties were murdered. Several thousands were evicted from their hearth and homes. Hundreds of trade union offices were captured by the armed thugs of the ruling party. Even in such an atmosphere AIIEA fought back. In an editorial captioned 'Save Democracy' in March 1972 issue of the 'Insurance Worker' AIIEA wrote, " In this greatest democracy on earth, there is virtually no democratic right of the people of West Bengal or its trade unions. Either you agree to be the tail end of the ruling classes or agree to be butchered. Such is the law of the jungle that is prevailing at this end of the country". AIIEA declared in the editorial "we shall fight to the last to hold aloft the banner of democracy and democratic rights".

West Bengal, however, was the precursor for the shape of things to come in the entire country. Meantime the Allahabad High Court in a verdict convicted Smt. Indira Gandhi of indulging in corrupt practices to win the election and declared her election to the Lok Sabha as void. On the same day results of the mid-term elections of Gujrat assembly were declared where the ruling Congress party lost. The whole country was in ferment. Under the leadership of Jay Prakash Narayan, a countrywide movement against assault on democracy started developing. But instead of seeing the writings on the wall, the Indira Gandhi Govt. opted for a dictatorial authoritarian regime to cling to power. In the early hours of June 26, 1975, Internal Emergency was declared by the Govt. and all fundamental rights except the right to property were suspended. Thousands of political opponents were arrested overnight,

newspapers were gagged, meetings, demonstrations, strike – in a word all forms of expressions of dissent were banned. Such a suffocating situation continued for nineteen months.

ATTACK IN LIC: STRUGGLE FOR BONUS

Soon after imposition of Internal Emergency the Indira Gandhi Govt. unleashed a serious attack on the working class. On Sept.25,1975 the Govt. issued an ordinance to change the Bonus Act. It virtually took away the right of the working class to bonus. On April,1976 the Govt. tabled a piece of legislation called the LIC (Modification of Settlement) Bill,1976 in the Parliament to annul the bipartite settlement dated 24th January 1974 so far as it relates to bonus to LIC employees. At no time in legislative history of the Indian Parliament a Bill was introduced to annul a legally valid and binding bipartite settlement. However, the Bill was passed in the Parliament on 29th May,1976 'despite all protests, resentment, appeals, prayers, imploring, pleadings and rumbling unrest'.

AIIEA did not take this immoral piece of legislation lying down and carried out the struggle against it on two fronts. On the one hand, agitational programmes like meetings, demonstrations, mass signatures, sending of protest telegrams to the Govt. etc. were carried out even within the suffocating ambience of Emergency. On the other hand, AIIEA challenged the validity of the Act by filing a writ petition in the Calcutta High Court. When all the fundamental rights except Art.31 which assures the citizens the right to property, were abrogated, AIIEA argued its case relying on Art.31 praying that the bonus of LIC employees as envisaged in the bilateral agreement of 24th January be declared as private property of the employees under Art 31 of the constitution. In a historic judgment, the single judge bench upheld the arguments of AIIEA. The LIC management went in for an appeal in the Division Bench. It was a protracted legal battle. Ultimately it went to the Supreme Court which in a judgment delivered on 21st February and directed that "**...the LIC is bound to obey the writ of Mandamus issued by the Calcutta High Court and to pay annual Bonus for the year 1st April 1975 to 31st March 1976 and 1st April 1976 to 31st March 1977 to class III & IV employees.....**" Thus, the employees received bonus as per the agreement.

CHANGE OF REGIME BUT NO CHANGE IN POLICIES TOWARDS WORKING CLASS

Meantime, with the defeat of Congress(I) in the 1977 general election the Emergency Regime came to an end. Janata Party formed as a result of anti-emergency struggle of the democratic people was voted to power. Morarji Desai headed the new government. Janata Party though came to power with the promise of restoration of democracy and dismantling of the authoritarian regime, its class basis was the same as that of the Congress(I). This very class basis prevented it from going whole-hog in dismantling completely all the vestiges of authoritarianism. However, with the restoration of democracy the weight of Left in Indian polity started increasing. CPI(M), the main contingent of the Left played a significant role in the struggle against authoritarian regime and for restoring democracy. In West Bengal and Tripura and later in Kerala the Left Front and the Left Democratic Front scored a remarkable victory in Assembly

Elections and formed the governments. These governments carried out alternative pro-people economic policies and extended democracy to the grassroots through various measures.

The class-bias attitude of the Janata Party towards the working class was reflected in its policy of bringing about Industrial Relations Bill aimed at curtailing the trade union rights and in its attempt to continue with the policy of wage freeze through the retrograde directives/interference of Bureau of Public Enterprises and the anti-working class recommendations of the Bhootalingam Committee.

Though the leaders of the Janata Party at the time of election publicly pledged to repeal the LIC (Modification of Settlement) Act, 1976, they went back on their promise after coming to power. They took certain steps to deny the LIC employees the bonus as per the agreement. Again, AIIEA had to mobilize the employees in the struggle on one hand and approach the Calcutta High Court to defend the right to bonus as per the agreement. Ultimately the case in the Calcutta High Court got transferred to the Supreme Court. Three Judge Bench of the Supreme Court headed by Late Justice V.R. Krishna Iyer gave a judgement in AIIEA's favour on 10th November 1980. AIIEA demanded immediate implementation of the Supreme Court judgement. The tenth conference of AIIEA held at Mumbai in December 1980 decided to mobilize the employees in strike struggles and other forms of agitation to force the management and the Govt. to implement the Supreme Court verdict.

FALL OF JANATA PARTY GOVT. & RETURN OF CONGRESS (I) GOVT.: STRUGGLE FOR BONUS TOOK NEW TURN

Meanwhile, the ruling Janata Party faced a serious internal contradiction on the issue of double membership and disintegrated. Earlier Jana Sangh contingent (owing its allegiance to RSS) that merged with the Janata Party came out and later formed the BJP. Besides, the anti-working-class and anti-people policies pursued by the Janata Party Govt. earned it the growing wrath and discontent of the people. In such a situation, the Janata Party Govt. lost its majority in the Parliament and fell before completing its five-year term. In the Lok Sabha elections held in the early part of 1980 Congress led by Smt. Indira Gandhi returned to power at the Centre.

The Congress (I) regime was in no mood to honour the verdict of the Supreme Court on LIC employees' bonus. On 31st January 1981, the Govt. issued an ordinance called LIC Amendment Act 1981. This ordinance empowered the Govt. to unilaterally change the service condition of the employees and took away the right to collective bargaining of the LIC employees. Armed with this draconian power the management at the behest of the Govt. came down on Bonus and D.A. of the employees. Bonus was put under parameters with retrospective effect and D.A. was reduced by putting an arbitrary ceiling of Rs. 15.80 per slab. AIIEA responded to this attack with a series of one day strike in the month of February. Within a span twenty-four days four one day strikes took place. On 9th March the Govt. transformed the ordinance into an act utilizing its brute majority in the Parliament. LIC employees at the call of AIIEA responded with 48-hour strike on 11th and 12th March and continuous strike from 2nd April. AIIEA also challenged the ordinance and notification in the Supreme Court. The continuous strike was called off on 16th April

only after the Govt. gave a solemn assurance in the Supreme Court to honour the Court's directive to pay bonus as per the agreement of 24th January, 1974 for 1978-79 and 1979-80 with 12 p.c. interest.

Later the AIIEA also filed another case in the S.C. praying for payment of wages of fourteen days of the strike, as this strike had to be called to make the Govt. and management honour the verdict of the Supreme Court. S.C. gave the ruling on 13th July 1989 in AIIEA's favour and directed the authorities to pay wages for the days of the strike with 12 p.c interest. LIC employees thus continued to get bonus without any ceiling up to 1st February, 1981 while others lost it in 1976 itself.

IN DEFENCE OF JOB-SECURITY: THE ANTI-AUTOMATION STRUGGLE

When AIIEA was holding its 5th General Conference at Nagpur in the month of December 1963, 'The Hindu' came out with a news that the LIC management was embarking upon a scheme of reorganization of the entire institutional structure and computerization of clerical works. The reorganization scheme envisaged over centralisation of functioning through abolition of number of divisional offices and setting up of certain regional offices where all the work of underwriting and policyholders' servicing would be concentrated. The Zonal offices would disappear and the Central office would have direct control over various regional offices. The LIC management also decided to go in for a computerization of clerical work in the corporation. The Govt. was approached to permit import of the computer machines. The Govt. gave the green signal. Powerful fourth generation computers (IBM 1401-1410) were sought to be installed at Mumbai and Calcutta. The study conducted by the AIIEA revealed that these machines would take away the jobs about thirty thousand employees and destroy the future job potential of the industry.

AIIEA therefore strongly opposed the computerization of clerical works and installation of computers in LIC. Thus, began the most bitter and protracted struggle that went on for four years from 1965 to 1969. Opposition of the AIIEA to computerisation of clerical jobs at that point of time was not based only on the question of protecting the job-security of the existing employees but also of protecting the job-potential of the future generations. AIIEA was not against technological improvements. But such improvements should not be aimed at displacing labour. AIIEA turned the anti-automation struggle into a peoples' movement in real sense of the term. At the initiative of AIIEA a National Convention against automation was held at New Delhi on December 7 & 8, 1965. Central T.Uns like AITUC, UTUC, HMS, HMP, BMS and the all-India/regional federations of workers and employees participated in the Convention which was inaugurated by the eminent barrister and MP Late N.C. Chatterjee. Some excerpts from the resolution adopted by the Convention would bring out the approach of AIIEA and the trade union movement of the country towards computerisation. It said, "The trade union movement in India is not opposed to technological improvements. It has to be stressed, however, that higher techniques should be looked for in the present stage in India, primarily in those sectors where we seek to build our base of heavy industry or utilise computers for research purposes and not squander the limited resources in such wild schemes as wasting precious foreign exchange to import electronic computers to displace clerical work and render tens of thousands unemployed." Listing out clearly the reasons of its opposition to computerisation the convention in the said resolution said:

"Firstly, in our present level of development, the electronic computer is not so much an economic or technical necessity as cannot be realized through the utilization of our vast manpower.

Secondly, the economy can ill-afford to displace labours at such a colossal rate (which, as experience of west countries show, automation would cause both in offices and factories) when backlog of unemployed is continuously increasing at the end of each plan and when even educated, skilled workers are finding difficulty in obtaining jobs.

Thirdly, the introduction of automation has been dictated in capitalist economies, solely to derive super profits at the expense of the workers and strengthened only the monopoly capital.

Fourthly, such invidious scheme as 'Early Voluntary Retirement' sought after as preliminary to introduction of automation has been only another form of coercion as has been proved in the case of private oil companies and the trade union movement has consistently opposed such schemes.

Fifthly, where greater decentralisation is needed for efficient servicing as in life insurance, the proposed automation in offices would only lead to greater top-heavy bureaucratic centralisation and can only be self defeating."

AIIEA's struggle against automation was two-pronged.

Firstly, it took the issue of automation on a national plane, mobilized all sections of the working people and made it an issue to be fought by the entire organized working class supported by the enlightened public opinion.

Secondly, AIIEA intensified the struggle within LIC so as to thwart the management's move of going ahead with the scheme of automation. It was an epic struggle. A nationwide powerful campaign was launched. District and State-level conventions apart from National level convention was organized. On August 31, 1966, the AIIEA handed over to the Secretary, Lok Sabha, peoples' petition against automation with one million signatures. A series of agitational programmes including strike actions galvanized the employees. On November 25, 1966 LIC employees all over the country went on their first one day strike against automation. This was followed by another countrywide one day strike on April 5, 1968, and other programmes. Aiiea decided to go in for continuous strike and took strike ballot. 97.3 p.c. of the total employees voted for continuous strike. 5th December, 1968 was fixed for the commencement of the continuous strike. As the strike was declared illegal by the government AIIEA had to defer the strike.

LIC management taking advantage of the situation arising out of Indo-Pak war in 1965 installed one high powered computer surreptitiously at the Central office at Mumbai. Lethargy and lack of vigilance by the compromising leadership of Bombay who later deserted AIIEA was also responsible for this. But when the employees came to know about this installation they were seething with rage. LIC Management decided to install the second computer at the Ilaco Building at Calcutta. AIIEA decided to physically resist this move of the management. From 3rd May, 1967 the historic vigil round the Ilaco building at Calcutta started.

Meantime, the nationwide campaign gained momentum. Not only the LIC employees but a vast section of the organized trade union movement all over the country started voicing their protest against automation. Besides the working class, the lawyers, doctors, professors, State and Central legislators, municipal commissioners, Student and youth organisations etc. also joined the chorus of protest. Confronted with such a rising crescendo of protests, the Govt. of India called a meeting of the Standing Labour Committee especially to discuss the question of automation in LIC. AIIEA was invited to the meeting which was presided over by the Union Labour Minister and participated by half a dozen Cabinet Ministers, members of the Planning Commission, representatives of all organisations of the employers and Central T.Us. In the meeting when its Chairman, the Union Labour Minister requested the Chairman

LICI who was present, not to go in for installation of the second computer in Calcutta till the proposed screening committee to be appointed by the GOI went through the proposal and cleared it, the Chairman LICI in an impudent tone declared that the computer was on high seas and even if the heaven broke loose over his head he would not budge an inch from installing the computer. To this, Com. Saroj Chaudhuri, the General Secretary of AIIEA replied that if no solution could be found round the table through discussions, the LIC employees were prepared to meet the Govt. and LIC management in the streets of Calcutta and fight out the issue to the bitter end. The tocsin thus had been sounded and the vigil against Ilacco building intensified. It was a 24-hour vigil that continued for about two years. In November 1967, the first U.F. Govt. in West Bengal was toppled and the state came under President's rule. AIIEA received the information from a reliable source that the Governor of West Bengal had decided to lend a helping hand to LIC management to install computer in Ilaco building during puja holidays in 1968. Immediately AIIEA sent out a ringing call to all opposition political parties, trade unions, mass organisations of peasants, students, youth, women, lawyers, eminent citizens and all sections of people to help the LIC employees in the Ilaco vigil and thwart the move of the Govt-management combine. To the utter surprise of the Govt. the people responded massively. They came in thousands from all strata of society and participated in the vigil. Com. Jyoti Basu, former Chief Minister of West Bengal also joined the vigil. It became in real terms the resistance movement of mass of the people. The relentless campaign of AIIEA on the issue of automation paid rich dividend. Installation of computer in Ilaco became a main electoral issue during 1969 mid-term election in West Bengal. In the month of March 1969 election to the State Assembly was held and the Congress party had been completely routed. The U.F came to power. CPI (M) and the left were the leading constituents of the Govt. of which Com. Jyoti Basu was the Deputy Chief Minister. The LIC management requested the second U F Govt. to provide necessary permission and help to install computer at Ilaco Building. The U F Govt. refused permission and informed LIC management categorically that no police help would be given to them if they tried to install the computer. The computer that had already been brought to the city of Calcutta and was kept in the military preserve of Fort Williams, was stealthily taken out of West Bengal. Thus ended victoriously the AIIEA's epic struggle against automation.

AIIEA had to pay a heavy price to attain this victory. As the struggle against automation intensified the LIC management retaliated vindictively. Com. R.P. Manchanda, General Secretary of the AIIEA's Chandigarh Divisional Unit was first dismissed from the Service. Later he was reinstated in service but transferred to Nagpur Divl. Office with four increments down and withholding of the next increment. The General Secretary of the Jabalpur Divisional Unit of AIIEA and 28 others were charge sheeted and a good number of them were suspended from service. The General Secretary of Calcutta Divisional Unit Com. D. Majhi and Bombay Divl. Unit Com. A.S. Deo were also suspended from service. Later, of course, all those victimizations had to be annulled by the management.

RECOGNITION ACCORDED TO AIIEA AND WITHDRAWN LATER

During the anti-automation struggle, on February 13, 1967 the LIC granted exclusive recognition to the AIIEA and its Divisional Units as the Sole bargaining agent on behalf of class III and IV employees. It was provided on the verification of membership of AIIEA conducted by the Ministry of Labour, Govt. of India, which found that the AIIEA commanded a membership of about seventy eight percent of the employees. When the struggle against automation

intensified the LIC management withdrew the recognition on 16.11.1968 on the plea of violation of 'code of conduct'.

MECHANISATION AT A LATER STAGE – MICROPROCESSOR & FEAP: AIIEA'S STANCE

AIIEA's stance on computerisation and introduction of higher technology was never dogmatic or rigid. It was guided and informed by the concern of protecting the job security of the existing employees and minimising the effect on job potential of the industry to the maximum extent possible. Hence in early 1980s when along with OIC scheme and decentralisation of works to branches the issue of introduction of microprocessors came to the fore as the spare parts of the obsolete IBM and ICL machines then operating in the machine depts. of LIC went out of production and were not available, AIIEA considering the compelling circumstances agreed to the introduction of microprocessors. But AIIEA put pressure on the LIC management to introduce the microprocessors in a calibrated and regulated manner through some rear-guard actions. Not agreeing to the introduction of microprocessors then would have spelt disaster for the LIC itself which in its turn would have posed serious threat to the job security of the employees and job potentiality of the industry. Similarly, in the 1990s AIIEA agreed to the introduction of FEAP system for the same reason. Because by that time every institution was using modern technology. If LIC lagged behind, the quality of its servicing would have greatly suffered which was bound to have serious impact on its growth. That would have affected greatly the job potential of the industry and job security of the industry. But AIIEA forced the LIC management to have prior discussions with the union at every level for every step of the introduction of new system. That the LIC employees' job security remained intact and LIC had to go for recruitment in different cadres even after the introduction of microprocessors and FEAP proved the correctness of the stance of the AIIEA.

SPLIT IN THE ORGANISATION

As the movement advanced and the organisation marched forward it had to contend with compromising trends among a section of the leadership at different times. Ultimately representatives of such trends deserted AIIEA and floated separate organisations. Basically, such split in the organisation occurred because of two conflicting philosophies – the philosophy of class struggle and the other, the philosophy of class collaboration. AIIEA all along believed firmly as it does now in the philosophy of class struggle, the ultimate goal of which is to usher in an exploitation – free social order under the hegemony of the working class. The other philosophy, the philosophy of class collaboration confines itself to wresting some concessions within the framework of the present exploitative social system without in any way seriously disturbing and disrupting it.

The first split in the organisation occurred soon after the nationalization of life insurance industry in 1956 when a very small section in the organisation propounded the theory that post-nationalisation life insurance industry belonged to the state and therefore there was no necessity of resorting to agitation and movement for resolving employees' grievances and problems. All problems could be solved through negotiation across the table. Their second contention was that no outsider should be allowed in the office- bearership of the Association. Their third contention was that the general insurance employees should be excluded from the purview of the Association. Towards the end of 1956 they broke away from AIIEA and formed All India Life Insurance Employees' Association

(AILIEA). That their contentions didn't have any legs to stand upon was proved by their own track record in subsequent years. However, they couldn't make any headway and remained in the fringe.

The second split took place formally in 1972. But its seeds were sown earlier. In July 1966 at the Lucknow Conference of the AIEA differences cropped up on the issue of resistance to automation. The Conference adopted a resolution on observance of one day strike against automation to which a tiny section of the leadership belonging mainly to Western Zone disagreed. They took up the position that since we were living in a capitalist society, whether one liked it or not, the working class had to coexist with automation. Hence there was no point in building up any struggle against automation. Clearly, it was an alibi to avoid class struggle and substitute it by crass class-collaboration. Subsequently, their class-collaborationist line came out more glaringly when during the negotiation between LIC management and the AIEA in the month of April and May 1970 on Charter of Demands they pressurized the AIEA leadership for making a cheap deal. When the negotiating Committee of AIEA was engaged in hard bargaining with the LIC management they held dharna before the central office with the slogan 'Sign the Settlement, Sign it, Sign now' to coerce the negotiation committee to accept whatever was offered by the management and Govt. Their antics, of course, were foiled. Having exposed themselves before the employees these elements realized that if they continued with their anti-struggle line they would be more isolated. Hence to disrupt the AIEA and hide their real agenda of class-collaboration they started taking ultra-militant postures. In mid-1972 when a fresh agreement was reached between LIC management and AIEA which, inter alia, conferred the benefit of 10 p.c. of annual wages as bonus instead of one and half months' basic salary they attempted to decry the agreement with the slogan of 'more bonus'. But their calculations misfired. Employees saw through their games. Ultimately, they went out of AIEA and formed 'All India LIC Employees' Federation'. They were exposed more thoroughly during the struggle on charter of demands in 1973 & 1974 and also during emergency.

The seeds of this split in AIEA should be traced to political situation prevailing at that period of time. As has been mentioned already, in the late 1960s the ruling Congress party lost its monopoly power and disintegrated into two factions – Indicate and syndicate. Indicate group led by Mrs. Indira Gandhi gave a left posture with the slogan of 'Garibi Hatao' and some measures like bank nationalization, privy purse abolition etc. to create illusion among masses and arrest the tide of anti-Congress discontent. In the process, Indira Gandhi regime succeeded in winning away a section of the trade union movement of the country to her side. The oldest Central Trade Union, AITUC and its dominant leadership termed the Indira regime as 'progressive' and took to the line of crass class-collaboration. This forced another section of the leadership to come out of AITUC and form CITU in 1970 to carry forward the banner of class struggle. The degeneration of class-collaborationist leadership of AITUC reached such a low that they even supported imposition of Internal Emergency and abrogation of all democratic/trade union rights. During emergency when Indira Gandhi Govt. attacked the right to bonus of the working class, S.A. Dange, the tallest leader of AITUC said, 'The gains of emergency is ten times more than the loss of bonus'. The elements in AIEA who later formed AILICEF had very close ideological and organisational affinity with the class-collaborationist leadership of AITUC. However, in LIC they could not make any breakthrough due to the relentless struggle of AIEA, ideological and otherwise and remained a microscopic minority.

FIGHT FOR MEDICAL BENEFITS

Medical benefit constitutes a vital aspect of the service condition of the service condition of the employees as it is directly related to the health and hygiene of them and their families as well. In LIC for a pretty long time cash Medical Benefit was very meager. A cash medical benefit of Rs.50/- per calendar year on reimbursement basis was realized for the first time through an agreement reached between AIIEA and LIC management on 6th December,1965. In 1972 special medical assistance for treatment of certain diseases was realized. But there was no comprehensive medical scheme. In 1986 LIC management sought to unilaterally impose a retrograde medical scheme which AIIEA strongly opposed. The scheme envisaged mandatory contributions by the employees from their monthly salaries without any matching grant by the LIC to build a corpus from where medical assistance to employees would be given when required. Options were sought from the employees for the introduction of the scheme. A minimum of 50 p.c. employees' option was required for introduction. AIIEA called upon the employees not to give option while all other unions including that of LIC class-I Officers, supported the scheme. At the call of AIIEA overwhelming majority of the employees didn't give option as a result of which the management couldn't introduce the scheme.

Ultimately in consultation with AIIEA the LIC management introduced a new mediclaim scheme from 1st January,1988. Subsequently improvements were made in the scheme and now part time employees are also eligible in this scheme. Two third of the premium of the mediclaim insurance are born by LIC and only one third by the employees. Retired employees are also entitled to this benefit. With the introduction of floater policy further improvement was done in this scheme. AIIEA also has been demanding the reimbursement of domiciliary treatment.

STRUGGLE TO PROTECT PUBLIC SECTOR INSURANCE:

1980s- Fight against splitting LIC

Defence of Public Sector Insurance is an ideological commitment of AIIEA. Hence it has been fighting relentlessly all attempts to weaken the public-sector insurance. With the introduction of neo-liberal economic policies since the beginning of 1990s nationalised insurance industry and the public sector as a whole became a target of attack. But the attempts to weaken and dismember LIC started a decade earlier, in the beginning of 1980s. Soon after the return of Smt. Indira Gandhi led Congress(I) Govt. to power at the Centre a proposal was mooted to split LIC into five independent corporations. Mr. Venkatraman, the then Union Finance Minister during the Budget session of Parliament in 1981 announced this proposal. This was followed by placement of a Bill in this regard in the Winter Session of Lok Sabha in 1983. The Bill envisaged, inter alia, vivisection of LIC into five independent corporations on the basis of five Zones and abolition of the Central office. This was a prelude to privatization and a sinister design to divide the employees. It was obvious that five independent corporation would not be equally placed in regard to business potentiality and economic viability. Hence the wages/service conditions of the employees of these corporations would also be different in course of time. Besides, attempts would be made to gradually hand over the losing corporations to private hands. This was turning the clock back. AIIEA took up the cudgel against this retrograde move of the government led by Indira Gandhi. At that time, Com. Sunil Moitra, the legendary leader and Joint Secretary of AIIEA was a Member of Lok Sabha. He was also elected as Chairman of Public Accounts Committee of Parliament. Soon after the announcement of this move in 1981 AIIEA Working Committee met at Trivandrum in June

1981 and decided to launch a nationwide campaign to mobilize public opinion against this move to split LIC. It has all along been the tactics of AIEA to mobilize the people in the struggle to defend public sector insurance. AIEA believes that without mobilising public public sector can't be defended. The Working Committee also decided that LIC employees would register their protest through a two-hour Walk-out Strike if the Bill was placed in the Parliament. AIEA also tried to mobilize other unions in LIC in this struggle. Except INTUC all others responded positively. Sponsored jointly by AIEA and other unions a National Convention was held at New Delhi on 17th April 1982. Except INTUC all other Central T.U.s unions took part in the Convention which was also addressed by outstanding political leaders like Jyoti Basu, then Chief Minister West Bengal, H.N.Bahuguna, P.Rammurthy, Indrajit Gupta, Madhu Dandavate, Ram Naresh Yadav and K.P.Unnikrishnan. A massive signature campaign against this move was undertaken throughout the country.

When the Bill was placed in the Winter Session of Lok Sabha in 1983 LIC employees, at the call of AIEA, observed two-day successful nationwide strike on 20th and 21st December to register their opposition. While the struggle was raging outside Parliament Com. Sunil Moitra took the initiative inside the Parliament to rally all opposition parties against the Bill. In face of such strident opposition both inside and outside the Parliament the Govt. was forced to refer the Bill to the Joint Parliamentary Committee for scrutiny. At the initiative of AIEA and its units more than two thousand memoranda from T.U.s, eminent personalities like newspaper editors, distinguished economists, journalists, lawyers, actuaries and others were sent to the Committee opposing this move. The Committee visited several places to take the oral evidences. AIEA submitted a 63-page memorandum to the Committee and gave oral evidence before it at Kolkata. Two former Chairmen of LIC and persons like Prof. Ishwar Dayal who envisaged OIC scheme appeared before the committee in opposition to the Bill. It needs a mention here that out of thousands of memoranda received by the Parliamentary Committee only twelve were in favour of the move to split LIC. The Govt. could not pass the Bill in the Seventh Lok Sabha.

Meantime, following the dastardly assassination of Smt. Indira Gandhi, Congress under the stewardship of Rajiv Gandhi came to power at the Centre. Riding on a sympathy wave Congress secured two third majority in the Eighth Lok Sabha. In the very first session of the Eighth Lok Sabha the Bill to split LIC was brought again. Com. Sunil Moitra met Rajiv Gandhi and placed before him with cogent arguments the reasons of our opposition and requested him in a letter to drop this Bill. Following this Rajiv Gandhi Govt. decided to drop this Bill and informed the decision in a letter to Com. Sunil Moitra. The letter read as under: -

“Dear Sri Moitra

**New Delhi
April 12, 1985**

**I have your letter of April 8, 1985 regarding the reorganization of Life Insurance Corporation.
The Government have reconsidered the matter and decided not to proceed with the bill.**

**Yours faithfully
Sd/-
(Rajib Gandhi)”**

Thus, a very crucial battle to save LIC was crowned with victory. Had AIIEA not taken up the cudgel then against the move of the Govt. to split LIC into five independent corporations and met this challenge by a dexterous combination of struggles both inside and outside Parliament, there would have been no LIC by now.

THE FALL OF RAJIV GANDHI GOVT. AND AFTER

During the tenure of Rajiv Gandhi Govt., the seeds of the neo-liberal policies were sown. This govt. pursued an economic policy that pushed the country's economy to the brink of a disaster. The process of roll-back of public sector started during this period. Infamous Bofors scam rocked that govt. Congress govt. led by Rajiv Gandhi also compromised with the Communal/fundamentalist forces. It subverted the Supreme Court verdict on Saha Bano case to appease the fundamentalists among religious minorities and unlocked the disputed site in Babri Masjid and allowed Bhajan/Kirtans by Hindu worshippers in order to appease the majoritarian communal forces. All these however paved the way for the downfall of this govt. In the general elections held in 1989 Congress led by Rajiv Gandhi was unseated from power. A coalition govt. under the banner of National Front with V.P. Singh as Prime Minister came to power. This govt. didn't have a majority of its own but were supported from outside by the Left parties on the one hand and BJP on the other. The condition of the Left was that the BJP should not be inducted in Govt. V.P. Singh Govt. undertook certain important measures that strengthened the cause of Social justice (by implementing Mandal Commission Report) and federalism. But it could not last long as it was confronted with BJP's aggressive drive for fanning majoritarian communalism in the country. Ultimately BJP withdrew support to the Govt. and paved the way for its exit. Following this, after a short stint of a govt. led by Chandrasekhar which was foisted by the Congress with its outside support and which had to quit without facing the Parliament, the general elections to the country took place in the early part of 1991. Rajiv Gandhi was assassinated in the midst of the election campaign. However, election result brought the Congress govt. to power though it could not muster the required majority. Congress became the single biggest party. But through dubious means of horsetrading of MPs it ultimately manufactured the majority. P.V. Narasimha Rao became the P.M. and Manmohan Singh the Finance Minister. This govt. initiated the implementation of the neo-liberal economic policy in India.

INTRODUCTION OF NEO-LIBERAL POLICIES IN 1990s AND CONTINUOUS ONSLAUGHTS ON

PUBLIC SECTOR INSURANCE

Though under the garb of economic 'reforms' the neo-liberal economic policies were launched formally in July, 1991 by the Congress Govt. under the stewardship of P.V. Narasimha Rao – Manmohan Singh duo, the process started since mid-1980s. Both international and national situation constituted the backdrop of the introduction of neo-liberal policies in India. In the international arena, the collapse of the Soviet Union and the serious setback suffered by Socialism in the erstwhile USSR and East European countries in the last leg of 1980s and the beginning of 1990s tilted the world balance of forces in favour of imperialism and gave a fillip to the unbridled drive of neo-liberal globalization all throughout the globe. On the other hand, in our country the economic crisis reached a new dimension during this period. The path of capitalistic development without doing away with feudal and semi feudal land relations resulted in a deepening crisis in the Indian economy. Internal market shrank severely as the living standard and the purchasing power of the vast masses in the country declined. To tide over the crisis the ruling classes increasingly

started relying more on export and production of luxury goods for the domestic market. But then, this led to two things. One, a compromise with and growing surrender to metropolitan capital who demanded greater share of the Indian market in lieu of access to international market. Secondly, a spurt in imports. From late 1980s import liberalization started. Imports far exceeded exports leading to growing current account deficit which was met by increasing external borrowing. On the other hand, the refusal of the government to garner larger direct tax revenues from the big corporate and the rich to finance public investment and government expenditures led to increasing borrowings by the govt. The huge spurt in external and internal borrowings created a severe crisis of foreign exchange and balance of payment problem. India's debt service/export ratio became alarmingly high. Flight of capital started. In such a situation, the government of India approached IMF with a begging bowl for loan. With loan came the conditionalities of liberalization, privatization and globalization euphemistically called as 'Structural Adjustment Reforms'. One of the prime target of these 'Reforms' is the liquidation of the public sector. 1956 Industrial Policy Resolution that envisaged 'commanding heights' in the economy for public sector was substituted by a statement on Industrial Policy on July 24,1991. This new policy gave priority to greater private sector participation, promotion of more opportunities for foreign investments, disinvestment of shares of the PSUs etc. Indian big industrialists who earlier advocated for public sector now started demanding its dismantling. One of the prime reasons behind their earlier advocacy was their dearth of capital. However, in post-independent years utilizing the state power they amassed huge capital. Their assets increased by leaps and bounds. But growing shrinkage of the internal market created hindrances in the path of investment of this huge capital. Hence, they started demanding the opening up of all the segments of the economy which was hitherto reserved for public sector, to the private sector and eventual liquidation of the public sector. On the other hand, in their desperate bid to gain excess to the international market they developed an eagerness to become the junior partners of the metropolitan capital which also demanded the liquidation of the public sector. Thus, a convergence of class interest of Indian big bourgeoisie and the imperialist capital took place to usher in neo-liberal reforms and roll back the public sector.

In such a context, the attack on the Public-Sector Insurance started. Struggle to defend the public-sector insurance passed through varying phases with different political parties/combinations holding the reins of power at the centre but pursuing the same economic policies. The first salvo, however, came from US imperialism itself when in 1989 it threatened to impose its trade laws like super 301 and special 301 against India if the latter didn't open up its insurance sector to the private and foreign capital. AIIEA immediately registered its strong protest and took measures to alert the employees and more importantly the wider public opinion in the country against such brazen threat of US imperialism. At the initiative of AIIEA a national convention was held at New Delhi on 23rd August,1990 against the threat posed by the US administration. A large number of T.Us, leading political personalities, eminent economists, public representatives, scientists, media personalities, leaders of student/youth/women organisations took part in the convention. The convention decided to mobilize patriotic public opinion against the US threat and in defence of public sector insurance. This was the beginning of the AIIEA's struggle to protect the Public-Sector Insurance in the new neo-liberal phase.

The Second salvo to the public-sector insurance came in the form of Malhotra Committee Report. The Congress Govt. led by Narasimha Rao that came to power at the Centre in 1991 constituted a committee on insurance under the chairmanship of Dr. R.N. Malhotra, a former governor of RBI in 1993 as a part of the neo-liberal 'reforms' that were initiated. On 7th January 1994 Malhotra Committee submitted its tailored report which envisaged, inter alia, opening up of the insurance sector to private companies, both indigenous and foreign, and disinvestment of 50 P.c. shares of LIC and GIC. In other words, the report was a blueprint of privatization of public sector insurance. Immediately AIIEA registered its strong protest and decided to launch determined struggle to resist this retrograde move. At the call of AIIEA, insurance employees observed a nationwide two-hour walk-out strike on 12th January, 1994 to register their strong opposition to the Malhotra Committee Report. It should be mentioned here that the Congress Govt. immediately accepted the recommendations of the said report. Manmohan Singh, the then Union Finance Minister declared publicly that within two months his government would implement these recommendations. AIIEA in its Fifteenth Conference held at Ahmedabad in March 1994 decided to launch a countrywide massive campaign to build up a powerful public opinion to resist this move of the government. Hundreds and thousands of State/District/Local conventions, rallies, seminars etc. were held throughout the country besides protest demonstrations, observance of protest day, strikes, sending of telegrams to PM and other programmes. AIIEA undertook a massive countrywide signature campaign. Sixty-five lakh people appended their signatures in a memorandum addressed to PM opposing the Govt's move. Among the signatories there were a number of prominent personalities including three former Prime Ministers of the country, several former and existing Chief Ministers of different states, leaders of political parties, MPs, former judges, lawyers, professors, journalists, professionals etc. On 25th August 1994 AIIEA submitted the memorandum with these signatures to the Prime Minister. At the call of AIIEA a three hour Dharna on 30th January, 1995 was staged throughout the country against the visit of a 30-member delegation comprising the representatives of US insurance companies & US administration. Two one day strikes on 16th February and 31st March were also successfully observed. Faced with such mounting struggles and a strong powerful public opinion coupled with the strong opposition Left parties in Parliament, the Congress Govt. could not implement the Malhotra Committee Report. In the general election in 1996 the Congress govt. was ousted from power by the people. It had to pay heavily for its anti-people and anti-national economic policies. The massive campaign unleashed by the insurance employees under the banner of AIIEA played a significant part in the ouster of the Congress govt.

The 13day BJP Govt.

In the general election in 1996 though the Congress government at the centre was unseated from power, the people gave a fractured mandate. No single political party could secure majority and was in a position to form the Govt. In an unethical manner, BJP formed a government that lasted for only thirteen days. It fell down as it had no majority. But within that short span of thirteen days BJP government demonstrated that its commitment to neo-liberal economic policies was no less than the Congress. In the penultimate days of this absolutely minority government when it was amply clear that the government must have to quit, the cabinet took the decision to hand over the Dhabol Power Project of Maharashtra to US MNC Enron. The disastrous consequences of this decision are by now well-known.

Under U.F. regime: Struggle continued

However, after the ignominious exit of thirteen day BJP government several non-Congress and non-BJP secular parties came together and formed the United Front. This Front formed the government at the Centre with the support of Congress and the Left from the outside. CPI however joined the government. H.D. Devegowda became the first Prime Minister of the U.F. Govt. followed by I.K. Gujral. Chidambaram became the Union Finance Minister. The economic policies of the UF government were also broadly in the same lines of the previous government and bore the footprints of neo-liberalism though the dependence of this govt. on the support of the Left who constantly intervened, prevented the UF govt. to go wholehog with the neo-liberal policies. So far as the insurance industry was concerned the UF govt. declared that LIC and GIC would remain in the public sector and their shares would not be disinvested as was recommended by the Malhotra Committee. But the insurance Sector would be opened up to indigenous and foreign private companies.

AIIEA carried forward the struggle against opening up of the insurance sector in different forms like sending of telegrams to the P.M. and F.M., demonstration, badge wearing etc. and at the same time launched campaign to mobilize the public opinion. In the winter session of Parliament in 1996 the UF govt. attempted to bring the Insurance Regulatory Authority Bill (IRA Bill) with a view to open up the insurance sector to private players. In protest the insurance employees in both life and general sector observed one day nationwide strike on 9th December, 1996 at the call of AIIEA. Other Unions in LIC and GIC also joined. The strike was a total success. Left parties supported the strike. Inside the Parliament the Left warned the govt that in case the Bill was placed in the Parliament they would vote against it. In face of such firm stance of the Left parties in the Parliament and agitation outside, the government had to delete the provision of opening up the insurance sector to private companies from the IRA Bill which was placed in the Parliament on 20th December. This was a significant victory achieved by AIIEA with the support of the Left parties. AIIEA decided to carry forward the struggle demanding complete withdrawal of IRA Bill. Nationwide campaign was launched through hundreds of Conventions, Seminars and other such programmes. Eminent personalities who were opinionmakers addressed those Conventions/Seminars and lent their support to the cause.

In course of placement of the Union Budget for 1997-98 the UF government made another attempt to open up the insurance sector in a piecemeal manner. While it declared that LIC and GIC would remain in public sector and their monopoly character would be retained, it also announced the decision to open up health insurance and pension business to the private players. AIIEA called upon the insurance employees to go on a countrywide two-hour walk-out strike action on 29th July, 1997 in protest against this move of the government. However, on 6th August the UF government tabled the IRA Bill in Parliament in an amended form with the provision of opening up health insurance/pension business. Left parties in the Parliament put up a strong opposition to this Bill. Other opposition parties also joined the chorus of opposition. Outside, AIIEA intensified the struggle of the insurance employees and carried forward the campaign against this move. Ultimately in face of such stiff opposition both inside and outside Parliament, the PM I.K.Gujral had to intervene and withdraw the Bill. Thus, another attempt to open up the insurance sector piecemeal to the private sector was thwarted.

During the first NDA Govt.

Following the withdrawal of support to the UF govt. by the Congress party the government fell. General Election in the country took place in 1998 and a BJP led NDA government under the stewardship of Atal Bihari Vajpayee came to power at the centre. BJP on its own, however, could not secure a majority. Nevertheless, for the first time a govt. was formed at the centre with a rightwing party affiliated to a rabidly communal organisation like RSS at the helms. This government began to pursue the neo-liberal economic policies more aggressively. Soon after assuming power the NDA government declared its intention to open up the insurance sector to private players, indigenous and foreign. AIIEA decided to launch a series of agitational programme and campaign among people. Other organisations in the industry also were roped in. It was decided jointly that insurance employees would observe a countrywide one day strike if the IRA Bill was placed in Parliament. The issue was also taken by the wider platform of NPMO which gave call of a nationwide general strike on 11th December, 1998 against the economic policy of the NDA government. Despite such widespread opposition, the NDA government placed the IRA Bill in the Parliament on 15th December, 1998 and sent it to the Parliamentary Standing Committee on Finance for scrutiny. Insurance employees at the call of AIIEA registered their protest with a massive countrywide strike on 16th December. At the call of AIIEA postcard campaign by policyholders was carried out throughout the Country. Lakhs of policyholders wrote to the government registering their opposition to the move. The Seventeenth General conference of AIIEA held at Hyderabad in December, 1998 decided for a massive countrywide mass signature campaign with a view to build up a powerful public opinion against the IRA Bill. More than 1.50 crore signature from the citizens belonging to all walks of life were collected. The campaign was a historic success.

The Second NDA Govt: IRDA Bill enacted with the support of Congress Party.

Meantime, the first NDA government fell due to withdrawal of support by AIADMK. However, in the general election held in 1999 NDA again came back to power. Atal Bihari Vajpayee again became the PM and Jaswant Sinha the Union Finance Minister. Before the election Jaswanta Sinha went to Washington and made the announcement there that in the event of NDA returning to power it would immediately open up the insurance sector to the private companies and foreign MNCs. After the election, in the first session of the 13th Lok Sabha, the NDA tabled the IRDA Bill in the Parliament on 28th October, 1999. On that very day, a delegation of AIIEA along with several Left MPs and some leaders of the united movement handed over a memorandum with more than 1.50 crore signature of the citizens opposing the govt's decision to open up the insurance sector, to the Speaker, Lok Sabha. At the same time a massive nationwide strike was observed on 29th October by the insurance employees both in life and general sector at the call of AIIEA. A massive campaign was launched in the whole country through Jathas, demonstration, meeting MPs, sending of letters opposing IRDA Bill by eminent personalities etc. Another one day countrywide strike was also observed by the insurance employees on 1st December, 1999 after the IRDA Bill was taken up for discussion in the Parliament on the previous day. Left parties strongly opposed the Bill inside the Parliament. But the ruling NDA and the Congress party which was then in opposition, joined hands to pass the IRDA Bill in the both houses of Parliament. IRDA Act. opened up the insurance sector to the private players and allowed the foreign companies to enter the insurance sector in India with a maximum of 26 p.c. equity. But the impact of the public opinion that shaped up due to the relentless campaign of AIIEA and its units forced the government to put it on record that LIC

and GIC would remain in the public sector and would be strengthened. Following this till today twenty-three private companies made their entry in the life sector and twenty-two in the general sector. Almost all these companies are having foreign MNCs (with 26 p.c. equity) as their partners.

Dismemberment of GIC

The NDA government tried all means to weaken the public-sector insurance. It brought a Bill in the Parliament dismembering GIC. GIC was sought to be turned into a reinsurance company while four companies – New India, National, Oriental & United India – were sought to be made independent companies. The NDA embarked upon this move despite the fact that the Committee on Public Sector Undertaking (COPU) of Parliament and even ‘Price Water and Cooper House’, a consultant company engaged by the Govt. recommended that GIC should be made a single corporation like LIC. The sinister motive behind the GIC Bill brought by the NDA govt. was to make the four public sector G.I companies compete among themselves while simultaneously competing with private companies and thus put the public sector companies in a disadvantageous situation. AIEA, in protest against this move of the Govt. called upon the insurance employees both in life and general sector to observe two-hour walk-out strike actions on 14th March, 2001. The strike was a total success. The Govt. passed the Bill on 10th May. Immediately on 11th May the insurance employees in both the sectors again observed two-hour walk-out strike in protest at the call of AIEA.

NDA ousted, UPA forms Govt. – Struggle continues in the new situation.

Despite its high profile ‘Shining India’ campaign, BJP led NDA could not come back to power in the 14th Lok Sabha election held in the early part of 2004. People decisively threw it out of power due to the utterly anti-working class and anti-people policies it pursued. No amount of communal polarization that it resorted to also could save it. The working-class movement played an important role in the defeat of NDA Govt. People also did not give a clear verdict in favour of the Congress led UPA. The UPA was well short of the majority. The Left parties got 62 seats in the Lok Sabha, the highest ever since Independence. A situation developed in which no party or combination could form the government at the Centre without the support of the Left. In deference to peoples’ verdict to keep BJP out of power and form a secular-democratic government at the centre, the Left supported the UPA from outside on the basis of a Common Minimum Programme (CMP). The programme through bore imprints of the neo-liberal economic policy envisaged many pro-people measures also like employment guarantee scheme in rural and urban areas, ensuring food security of the people, right to forest of the tribal people etc. The UPA government with Manmohan Singh as the PM and P. Chidambaram as the Union Finance Minister attempted to implement the neo-liberal policies while the Left parties put brakes on their path and mounted pressures on the government to implement the pro-people measures of the CMP. It was a real tug of war between the political forces representing the class interests of big bourgeoisie, landlords and the rich on one hand and that of the working class, peasantry as well as all sections of the working people on the other.

In such an ambience, the UPA-I government in its first budget advanced a proposal to further liberalise the insurance sector and hike the FDI ceiling from 26 p.c to 49 p.c. It also imposed a ten percent service tax on the risk portion of the insurance premium. AIEA reacted strongly to such move of the govt. It met MPs irrespective of party affiliation and explained to them the serious imports of this move on the policyholders and national economy as a whole. AIEA

also undertook a mass signature campaign among policyholders against imposition of service tax. Left parties intervened very strongly against these moves of the government. Ultimately the govt. was forced to put their proposal to hike FDI ceiling in deep freeze. It needs a mention here that due to strong interventions of the Left on which the UPA-I government was dependent for its existence, the govt. could not go ahead with many of the anti-people and anti-public sector measures that it mooted. Rather the government was forced to adopt such pro-people scheme as NERGA.

Withdrawal of support by the Left & renewed attacks on Public Sector Insurance.

But such a situation didn't last long. The determined bid of the UPA-I government and particularly the Prime Minister Manmohan Singh to pursue the neo-liberal economic policies and to have a strategic alliance with U.S. imperialism for that purpose pushed it to the path of confrontation with the Left. In utter violation of the CMP the UPA-I government took one step after another to build up a strategic alliance with U.S. imperialism to the detriment of national sovereignty and peoples' interest. It signed a ten year defence cooperation with USA in June,2005 which provided the framework for a comprehensive military tie-up. This was followed by the Joint statement by President Bush and the Indian PM during Manmohan Singh's visit to Washington in July 2005. This spelt out the areas of strategic cooperation including defence, economic, political and nuclear. Crowning all these came the Indo-US nuclear deal to cement the strategic alliance. In December 2006, the U.S. Congress adopted the Hyde Act. which set out the terms and conditions that India would have to follow if it wanted nuclear cooperation. It posed a serious threat to the independent foreign policy of India and sought to turn India into a subordinate ally. This also paved the way for further opening up of Indian economy to the foreign MNCs and IFC. The UPA-I government led by Manmohan Singh didn't pay any heed to the opposition of the Left. As a result, the Left parties ultimately withdrew support to the UPA-I govt. on July 8,2008. The government however, remained in office by mustering majority in a dubious manner which is now known as 'cash-for-vote' scam.

Soon after the withdrawal of support of the Left, the UPA-I government introduced Insurance Laws Amendment Bill 2008 in the Rajya Sabha on 22nd December,2008. The Bill, inter alia, envisaged hike in FDI ceiling in the insurance sector to 49 p.c. and disinvestment of shares of the public sector general insurance companies in the name of 'raising capital from the market'. Another Bill titled 'LIC Amendment Bill 2008' was also introduced in the Lok Sabha. This Bill was aimed at weakening public sector LIC by withdrawing the Sovereign Guarantee on its policies, taking away the powers of LIC to open branch/Divisional offices, changing the pattern of distribution of surplus at the expense of the policyholders and paving the way for disinvestment of LIC in the name increasing the capital. The AIIEA launched a nationwide powerful and sustained campaign in different forms against these moves of the UPA-II government with a view to build up a powerful public opinion besides mobilising the insurance employees in struggle. The government couldn't pass the Bills in the 14th Lok Sabha.

Return of UPA to power: struggle continues.

In May,2009 general election to form 15th Lok Sabha took place in the country. Congress-led UPA won the parliamentary election though it couldn't get a majority. However, it formed the government backed by some regional parties. Unlike UPA-I, the UPA-II government was not required to depend on the Left parties whose

representations in the Lok Sabha declined to some extent. Freed from the dependence on the Left, the UPA-II government led by Manmohan Singh began to pursue the neo-liberal economic policies more aggressively.

It attempted all means to pass the Insurance Laws Amendment Bill, 2008 and reintroduced LIC Amendment Bill in Lok Sabha as the earlier Bill lapsed with the dissolution of the 14th Lok Sabha.

The AIEA intensified the campaign against these Bills. Press meets, seminars, conventions, jathas, torch light processions, human chain programmes, leaflet distribution, meetings with peoples' representatives etc. were organized throughout the country relentlessly by its units. Articles in defence of public sector insurance in print media were published. Chief functionaries of the political parties and other prominent personalities were approached and memorandum were submitted seeking their support. A novel campaign in the form of 'Peoples' Parliament' was also conducted with massive success. The 23rd General Conference of AIEA held at Nagpur on January 20 – 24, 2014 "noted with satisfaction that during the last three years more than 445 members of Parliament and hundreds of important personalities from various walks of life were approached by our units and the arguments of AIEA were placed before them. The MPs were met twice or thrice and our viewpoint on Insurance Laws Amendment Bill was projected in a befitting manner." In short, it was an unprecedented campaign with a massive dimension unleashed hitherto by any T.U. on the issue of defence of a public-sector institution.

AIEA also mobilized the employees ceaselessly in struggles and decided in its 22nd General Conference held at New Delhi on November 20 – 24, 2010 that the employees in the LIC and the PSU general insurance companies would observe a nationwide one day strike if these Bills, were passed in Parliament.

The retreat of the Govt. in LIC Amendment Bill: -

Under the pressure of a strong public opinion triggered by AIEA's nationwide campaign and stiff opposition of the Left and some other parties in the Parliament the government had to refer both these Bills to the Parliamentary Standing Committee for scrutiny. The AIEA not only submitted its views in writing to these committees but also appeared before them to present its viewpoint. On 20.01.2010 the AIEA delegation met the Parliamentary Standing committee on LIC Amendment Bill, 2009 and forcefully articulated the viewpoint of AIEA on this Bill. The Standing Committee in its Report presented to Parliament on 12th March 2010 accepted largely all the submissions made by the AIEA. The Report fully vindicated the stance of AIEA. In such a situation, the government had to make some important amendments to the original Bill introduced in 2009. These amendments or modifications met the major concerns raised by the AIEA. Sovereign Guarantee on LIC's policies was retained. Power to open offices of LIC was also retained with the corporation. Govt. had to agree that any further increase in LIC's capital beyond Rs. 100 cr. would be done through appropriation made by Parliament and there would be no dilution of govt's equity. In regard to the pattern of Surplus distribution, 90 p.c. of surplus would go to the policyholders and out of the remaining share of the surplus funds would be given back to LIC for solvency margin and for the reserve required for expansion of LIC. With all these modifications, the Bill was passed in the Parliament. Thus, a sinister attempt to weaken LIC and pave the way for disinvestment of its shares leading to its eventual privatization was defeated squarely. It was a big advancement of our movement.

Ins. Laws Amendment Bill:

The AIIEA also made a written submission to the Parliamentary Standing Committee of Finance headed by Sri Jaswant Sinha in regard to the Insurance Laws Amendment Bill, 2008. The President and General Secretary of AIIEA were invited to depose before the Committee on 1st November, 2010. The AIIEA very effectively placed its views before the Standing Committee and argued against the hike in FDI ceiling and the propped amendments to GIBNA that would pave the way for privatization of the P.S.G.I. Companies. AIIEA also demanded the protection of the interests of the policyholders and agents.

The Standing Committee in its Report submitted to both Houses of Parliament on 13th December, 2011 unanimously recommended against the increase in the ceiling of FDI in insurance sector to 49 p.c. The Committee in its Report said, "The Committee feel that the suggested policy stance of enabling a greater role for foreign capital in the insurance sector, may not necessarily have the desired impact in view of the experience of its limited role thus far in terms of facilitating investment in infrastructure, deepening insurance accessibility for the poor and also in developing products suited as a means of providing social security to the Indian masses at large." It further said, "on the other hand, increased role of foreign capital may lead to the possibility of exposing the economy to the vulnerabilities of the global market by way of likely inheritance of unsound balance sheets and financial health of the foreign partners through joint ventures and subsidiary routes, flight of capital outside and endangering the interests of the policyholders." The impact of the nationwide powerful campaign launched by the AIIEA and its effective deposition before the committee was clearly visible in its above recommendation. This put the govt. in the backfoot. The strong opposition of the Left and other opposition parties in the Rajya Sabha prevented the government to pass the Bill though the latter tried all their means for its passage. However, the Parliamentary Standing Committee went along with the government on the issue of amendments to GIBNA and disinvestment of the shares of PSGI companies with a suggestion that the government share holding in these companies should not come down below 51 p.c. The AIIEA carried forward its campaign against such move and for merger of PSGI Companies into a single corporation like LIC. The Parliamentary Standing Committee's recommendation against the hike in FDI ceiling strengthened AIIEA's campaign against the Insurance Laws Amendment Bill. The united trade union movement also took up the issue. The two-day nationwide strike actions on the 20th & 21st February, 2013 called by all the Central T.Uns and major federations against the policies pursued by the UPA-II government was a resounded success in the insurance sector. Ultimately in face of steep opposition both inside and outside the Parliament UPA-II Govt. couldn't pass the Bill during its tenure.

The fall of UPA-II Govt. and installation of BJP Govt. led by Narendra Modi: BJP's somersault on the Insurance Bill.

In the general election to the 16th Lok Sabha held in the early part of 2014, Congress led UPA-II Govt. suffered an ignominious defeat. It paid the price of pursuing the neo-liberal economic policies. The exposure of massive corruption at high level, the unprecedented and unabated price-rise and the rising unemployment, which were all offshoots of these policies alienated a large section of the people. The economy had been sinking into the morass of a deepening crisis. The GDP growth rate came down drastically. Investments went down. Manufacturing growth had been close to zero for more than 40 months since July 2011. While all sections of the working people suffered enormously, the big corporate houses, both Indian and foreign, called for more aggressive persuasion of neo-liberal

policy framework. They accused the UPA government of 'policy paralysis'. In such a situation, almost the entire corporate world rallied behind BJP and its leader Narendra Modi who was projected a prime-ministerial candidate. Corporate media elevated him to the status of a 'messiah'. Corporate money also flew in abundance in favour of Modi and BJP. With the help of Corporate money and propaganda blitzkrieg by the corporate media coupled with the communal polarization carried on by RSS and its outfits in different parts of the country, the BJP under the stewardship of Narendra Modi took full advantage of the situation created by the failures of the UPA-II regime to make a strong comeback. BJP got an absolute majority for the first time in Lok Sabha and received 31 p.c. of votes polled. The tally of the Congress came down to its lowest ever since independence. The Left parties also suffered a serious setback. BJP led NDA formed the govt. at the centre. The change brought about by 16th Lok Sabha election signified a dangerous rightist turn to India polity. Within a very short time of Modi government's ascendancy to power the country started to witness a rightwing offensive comprising an aggressive pursuit of neo-liberal policies and a full-scale attempt by the RSS and its outfits to carry forward their communal agenda. The authoritarian proclivities of the Modi govt. also began to be increasingly pronounced with the passage of each day. Within eleven months of its capturing power at the Centre Modi govt. issued nine ordinances trampling all norms of parliamentary democracy. Almost all the ordinances were in favour of the big corporates and against the interest of the common people.

BJP – led Govt's U-turn on Insurance Bill

Soon after coming to power BJP-led government under Narendra Modi in a complete U-turn became desperate to pass the Insurance Laws Amendment Bill, 2008 in the Rajya Sabha. AIEA in its secretariat meet held in May while reviewing the outcome of 16th L.S. election apprehended this and decided to intensify the campaign against the Bill. In the winter session of Parliament in 2014 the Modi Govt. stepped up its efforts to get the Bill passed. AIEA also took its campaign to a new height. Before and during the winter session of parliament the campaign reached its peak. Apart from programmes like Conventions, Seminars, Jathas, Street Corner meeting, leaflet distribution among public, human chains, rallies, meetings etc. eminent personalities were approached to write to the govt. urging it not to proceed with the Bill. More than 16000 prominent personalities that included former judges of the SC/High Court, eminent economists, Gyanpeeth and Sahitya Akademi award winners, lawyers, professors, professionals and others wrote letters to the govt. against the Bill. MPs/leaders of the political parties were met. Inside the Rajya Sabha Left parties took the initiative to mobilize the parties in opposition against the Bill. Faced with such opposition the Modi govt. had to refer the Bill again to the Select Committee of the Parliament under the Chairmanship of Sri Chandan Mitra, a BJP M.P. for scrutiny. AIEA made written submissions and also deposed before the Committee and effectively put forward its arguments against the Bill. The Select Committee, however, in a majority decision endorsed and recommended the Bill. Four members of the Select Committee belonging to CPI(M), JD(U), SP and TMC gave dissent notes. The outcome of the Select Committee was almost a foregone conclusion given its composition. But the Modi Govt. couldn't pass the Bill in the winter session despite its best efforts. However, the government in its desperate bid issued an ordinance in regard to the Bill immediately after the conclusion of the winter session even when the Bill was pending in the Rajya Sabha. All norms of Parliamentary democracy were trampled. Insurance

employees all throughout the country staged angry and massive demonstrations against the promulgation of the ordinance at the call of AIIEA and intensified the campaign. In the following Budget session of Parliament, the government introduced Insurance Laws Amendment Bill 2015 in Lok Sabha on 3rd March, 2015 in utter violation all democratic and parliamentary processes. The issue was raised in Rajya Sabha that it is unconstitutional to introduce the Bill in Lok Sabha since it is pending consideration in Rajya Sabha. Similar objections were raised in the Lok Sabha. But Modi government in its eagerness to appease the foreign capital and big corporate houses of India went ahead with the Bill making a mockery of democracy and parliamentary norms. But even at the stage of introduction of the Bill the government had to face division in the house. The voting pattern showed that a large number of parties in opposition are united in opposing the Bill. This clearly demonstrated the success of the campaign AIIEA launched. With the help of the Congress the BJP led govt. passed the Bill first in Lok Sabha and later in Rajya Sabha. Again, it came into the open that the BJP and Congress are in the same boat so far as economic policies are concerned. The insurance employees at the call of AIIEA registered their strong protest against the passage of Bill through a nationwide strike on 9th March, 2015. AIIEA decided to carry forward the campaign to protect and strengthen the public-sector insurance because the attack on public sector insurance and the Indian economy will not end with the FDI hike to 49 p.c. More attacks are bound to come.

STRUGGLE FOR PENSION: A HISTORIC ACHIEVEMENT

Since inception of LIC and GIC only gratuity and Provident Fund (contributory) were available as retirement benefits. Employees of public sector banks and insurance as well as most of the PSUs were deprived of an important social security benefit like pension. AIIEA raised the demand of pension as a third retirement benefit in the 6th Charter of Demands in 1987. But the Management didn't concede this demand following which AIIEA was compelled to take to the path of struggle to realize this demand. Meantime, in RBI the government formed a committee consisting of the representatives of the management, officials and employees to consider the demand of pension, in 1979 at the time of concluding the bipartite settlement. This committee recommended for providing pension as a third retirement benefit over and above gratuity and P.F. Gradually the demand for pension gained ground in the public-sector undertakings including banks and insurance. But to realize this demand was not an easy proposition. Under neo-liberal regime everywhere in the world pension came under attack as the whole concept of welfare state started receding. Our country embraced neo-liberalism in 1990s. Hence the realization of the demand of pension called for an exacting battle against the government policy. This on the other hand demanded a wider front and united struggle with other sections of employees particularly in the analogues industries.

In such a situation AIIEA took the initiative to forge a joint platform with the unions of officers/employees of the Banking industry. As a result of such efforts a Coordinating Body which was later christened as Joint Action committee (JAC) was formed on the demand of pension in 1990. AIIEA, AIRBEA, BEFI, NCBE and AIBOC were the constituents of this joint forum. Under the banner of Coordinating Body agitations started since September 1990. In a meeting held on 11th February 1991 the joint forum decided to intensify the movement with a long drawn programme including one day strike on 24th April. But this had to be deferred with the announcement of general election. The election results put Congress to power at the Centre. P.V. Narasimha Rao became the PM and

Manmohan Singh the Finance Minister. It is this govt that initiated the neo-liberal 'reforms'. But it was a minority govt. which later mustered majority through dubious means of horsetrading. The challenge before the joint forum for realizing the pension was the policy of neo-liberalism pursued by the govt. But at the same time that was a transitional period when neo-liberalism was yet to consolidate and the govt. was also in minority. Hence opportunities also existed to push through the demand.

On 4th October,1991 the coordinating Body on Pension met Union Finance Minister Manmohan Singh and submitted a memorandum on the demand of pension. At the same time Coordinating Body chalked out a series of agitational programme including one day strike in the financial sector on 20th April 1992. The strike was a massive success. In a meeting held on 14th February,1993 the Coordinating Body decided that its struggle should not only be confined to the demand of pension alone but should be directed against the entire gamut of the neo-liberal policies. A fight against the policies was an indispensable condition to realize the demand of pension. More organisations joined the coordinating Body which was named as JAC. Now it was ten organisations – AIRBEA, AIBOC, NCBE, BEFI, AIRRBEA, AINBEA, AIRRBOF, NCGIO, AIIFCEA and AIIEA – that became constituents of JAC. At the call of JAC a successful nationwide one day strike took place in the financial sector on 29th March,1993 and preparations were afoot to observe two-day strike on 10th & 11th May. However, in view of the assurance given by the Govt. to hold discussion on the demand, the two-day strike was deferred. But the govt. went back on its assurance.

Meantime, AIBEA signed a MoU with IBA and struck a downright compromise on the demand of pension as a third retirement benefit. This betrayal made things difficult for JAC. The said MoU provided pension in lieu of CPF from 1.7.93. Employees who retired before 1.7.93 would not be entitled to pension. Pension would be decided on the basis of 600 point of Consumer Price Index (CPI). The MoU had many conditionalities which were as follows: -

- (1) No wage revision for one year.
- (2) No further recruitment.
- (3) Employees who would be surplus due to mechanization would be transferred.
- (4) No discussion with the unions on mechanization.

In LIC, AIIEA, AIIEF and in GIC GIEAIA became vocal supporters of this sell-out.

JAC intensified its movement to foil the conspiracy and realize the demand of pension. It gave a call for series of struggles culminating in continuous strike in the entire financial sector from 2nd November,1993. Three new organisations – NOBW, NOIW and NOBO – joined JAC on 12th October. All-out preparations began to make the continuous strike a total success in banks and insurance. This forced the government to come down. On 21st October IBA invited JAC constituents AIBOC and NCBE for a discussion on pension. After several rounds of discussion an agreement was reached on 29th October for banking industry. In the insurance industry discussions took place between AIIEA and LIC Management on November 1 and 2, 1993 and again on 13th January,1994. Ultimately an agreement on pension was reached. As per this agreement pension would be decided on the basis of merger of DA at 1148 point of CPI. Contribution to PF also would be made on this D.A. This would result in enhanced pension. In course of the discussion it was also decided that only after discussion with the Association at every level the introduction of information technology should be made. There would not be any forceful transfer of employees.

Employees would be provided with one additional increment/fixed personal allowance w.e.f 01.11.1993. AIIEA succeeded in prevailing upon the LIC management to incorporate an important clause in the pension rules that read as under – **“The Corporation shall cause an investigation to be made by an actuary into the financial conditions of the fund every financial year, on the 31st day of March, and make such additional annual contributions to the fund as may be required to secure payment of the benefit under these rules”**. This provision is a strong safeguard for continuation of the payment of pension even in case of a deficit in the pension fund. This is not available in the agreement in banking industry. In 1995 the pension rules were notified in LIC/GIC.

A comparison between the MoU signed by AIBEA and the agreement reached by the Constituents of JAC in banks and insurance will bring out the stark differences between the two.

<u>MoU signed by AIBEA on 20.05.1993</u>	<u>Agreement reached by JAC Constituents</u>
1. Pension would be provided w.e.f 01.07.1993. Those who retired before that date would not be covered.	Pension Scheme would be effective from 01.11.1993. Those who retired on or after 01.01.1986 would also be covered under the scheme.
2. Pension would be decided on the basis of 600 pt. CPI	Pension would be decided on the basis of merger of DA at 1148-point CPI
3. Conditionalities attached	No conditionalities attached.

With the notification of Pension Rules,1995 a long struggle to secure an important social security measure for the insurance employees came to a successful end. It was an historic achievement particularly because it was achieved at a time when India embraced neo-liberalism and the government was paving the way for liquidation of the ‘defined benefit pension scheme’. AIIEA has been demanding one more option for pension for those employees who are yet to opt for pension as per 1995 rules. The struggle for pension assumed newer dimension after the NDA govt. led by Atal Bihari Vajpayee had introduced the PFRDA Bill for doing away with Defined Benefit Pension Scheme. The Bill could not be passed for a long time due to stiff opposition of the Left inside the Parliament and resistance of the working-class movement outside. Only during the UPA-II regime the Bill was passed as Congress led UPA and BJP joined hand. But even before the passage of the Bill the New Pension Scheme which is a Defined Contribution Pension Scheme and does not have any provision for assured pension was imposed on the Central government employees w.e.f 01.01.2004. Other State governments also introduced the NPS. The only exception was Left Front govts of West Bengal and Tripura and LDF Govt. of Kerala who refused to implement NPS. NPS is nothing but privatisation of the pension scheme. Now foreign MNCs with 49 p.c. equity are being allowed to do business in our pension sector. In LIC and PSGI also the NPS was introduced for new entrants w.e.f 01.04.2010. AIIEA registered its strong protest at this move with a two-hour walk-out strike in the insurance sector. AIIEA has been fighting in league with other trade unions against NPS and PFRDA Act. and for the benefit of assured pension. The struggle continues.

AIIEA’S STRUGGLE FOR PERMANENT ABSORPTION OF TEMPORARY EMPLOYEES

Since the inception of LIC in various Zones and divisions the casual and temporary workers on a daily rated basis were being regularly engaged to perform the office works pertaining to the class-IV and class-III cadres. They had

been doing the same jobs done by the permanent employees, but were being denied the wages and other benefits the latter were entitled to. Over and above they had no job-security. To put an end to such exploitation AIIEA and its units raised the demand of permanent absorption such employees in 1980s at different levels. Ultimately the Central Govt. set up a National Industrial Tribunal on 20th May,1985 with Justice Tulpule as Chairman to consider the issue. In 1987 this Tribunal gave its award. The salient features of the Tulpule award were as follows: -

- (1) Temporary employees who worked for seventy days in the class-IV cadre for three years and eighty-five days in the class-III cadre for two years between 1st January,1982 and 20th May,1985 should be enlisted for permanent absorption.
- (2) Separate list of Badly/part time/temporary employees should be prepared.
- (3) No recruitment would be made till the list was exhausted.
- (4) Till permanent absorption such temporary employees would be entitled to minimum wage and leave etc.

LIC Management desperately tried to subvert this award and wanted to conduct tests. Which were boycotted at the call of AIIEA. AIIEA met Labour Minister P.A. Sangma and demanded another tribunal to interpret the Tulpule award. A second tribunal was formed with Justice Jamadar as Chairman. The second tribunal also upheld the Tulpule award and favoured AIIEA's contention. LIC went to the Supreme Court against the award. While the issue was before the S.C. AIIEA put pressure on the management to come to an agreement. An agreement was arrived at between AIIEA and LIC Management outside the Court which was later given consent by the Court through a verdict. The court directed to implement the agreement from 1st March,1989. As a result of such initiatives of AIIEA all the temporary employees till 20th May,1985 were permanently absorbed.

As a result of the Tulpule award regular part timers(RPT) with 2hrs./4hrs. duty were created. Subsequently AIIEA raised the demand of upgradation of RPTs to full time employees. In May 2011 and March 2012 AIIEA had discussions with the LIC management on this issue. AIIEA urged upon the management to formulate a scheme to upgrade RPT employees to fulltime employees. AIIEA followed up the demand and presented a note on this issue denoting the numbers of RPTs, duties being taken up by them and the need for a scheme to upgrade their working hours. At the same time AIIEA called upon the employees to observe one hour walk-out strike on 22nd January,2013 on this issue. After further efforts from AIIEA LIC management finally formalized a draft scheme for upgradation of part-time sweepers to fulltime employees. The scheme was later approved by the LIC Board and finally on 3rd December,2013 C.O. issued instruction for implementation of the scheme. Still there are some RPT employees working as liftmen, gardeners and watermen who are not covered under this scheme. AIIEA has taken up this issue also with LIC management for a satisfactory solution.

In the post 1985 period also LIC continued to engage temporary employees on a daily rated basis particularly in the class-IV cadre. Their numbers gradually went up. AIIEA had been trying to find a solution to the problem of such temporary employees through their permanent absorption. In a dexterous combination of organizational action and legal battle AIIEA could ultimately secure justice for these employees. In a court case of temporary employees of Hyderabad vs LIC, lower court gave judgement in favour of absorption temporary employees. But LIC preferred an appeal in the Supreme Court. In the 22nd General Conference of AIIEA held at New Delhi, a unanimous resolution was

passed demanding absorption of temporary sub-staff. AIIEA followed up this issue and ultimately prevailed upon the LIC management to formulate a scheme in consultation with AIIEA for permanent absorption of these employees. Later this scheme was presented through an affidavit before the S.C. and on the strength of this affidavit, the S.C. delivered a judgment on 18th January,2011 to absorb the temporary employees subject to certain conditions. As a result of this around 5000 employees were absorbed permanently in the cadre of peon throughout the country.

This is a unique victory which came in the background of contractualisation and casualization of labour that has become widespread in the neo-liberal era and abolishment and outsourcing of all Group-D post in the Govt. and Public Sector Undertakings. It is therefore a significant victory that benefited entire trade union movement. There is another dimension to these achievements of AIIEA. Majority of the temporary sub-staff who were absorbed and almost all the RPTs who were upgraded as full time employees belong to weaker sections like SC/ST and OBC. AIIEA's determined struggle to establish their right brings out AIIEA's deep commitment to the cause of social justice.

LEADING CONTINGENT IN THE STRUGGLE AGAINST NEO-LIBERALISM.

The backdrop of the introduction of neo-liberal policies in India was discussed in a foregoing chapter. Neo-liberalism marks a phase in the development of capitalism when concentration and centralization of capital reaches a new height in MNCs and finance capital becomes dominant and autonomous of industrial production. Neo-liberalism serves the profit-maximisation drive of the International Finance Capital/MNCs and argues for a free market unhindered by regulations for free movement of capital. It at the same time envisages massive tax-cuts and other concessions to big corporate houses, both indigenous and foreign and withdrawal of the state from the arena of social welfare. The neo-liberal policies advocate drastic cuts in public spending on social services like health, education etc. on the plea of roping in the fiscal deficit and rampant privatization as well as liquidation of the public sector. In a word, neo-liberal policies constitute a vicious attack on the wages jobs and rights on the working class and the lives & livelihood of the working people as a whole. It also constitutes an assault on the national sovereignty and economic self reliance of the country.

Hence AIIEA from the day one have been opposing these policies tooth and nail. AIIEA has been mobilizing not only insurance employees but also wider sections of the working people in the struggle against neo-liberal policies and for an alternative pro-people policy frame work. AIIEA has been one of the front ranking class-conscious contingent of Indian trade union movement which actively participated in the united movement of the working class against the neo-liberal policies soon after it was introduced in 1991. The first nationwide general strike against these policies took place on 29th November,1991 under the banner of Sponsoring Committee of Trade Unions. Not all trade unions including some central trade unions then joined the strike. But AIIEA was an active constituent of the sponsoring committee since inception and mobilized the insurance employees in the strike which was total in the insurance. Since then united platform further broadened with the inclusion of all central trade unions and most of the major federations at present. Since 1991 fifteen nationwide general strikes against the neo-liberal economic policies took place the latest being the two-day strike on 20th -21st February,2013. AIIEA had been a proud participant in all these strike actions. These struggles succeeded in halting the pace of implementation of neo-liberal policies to

some extent though could not reverse them altogether. With the present BJP led govt. under the stewardship of Narendra Modi pursuing more aggressively these policies time has come for taking the united movement of the working class for reversal of neo-liberal policies to a newer height. AIIEA is making its humble contributions to that end. AIIEA believes that struggle against neo-liberal policies to succeed needs wider mobilization of the working people. It therefore took conscious decision and instructed its units to form 'People for India Forum' to draw in wider sections of the people in the struggle against these policies. Today PFI Forums in a large number places in the country are actively taking up issues that concern not only the workers but also the wider public and are mobilizing them in struggles.

AIIEA'S STELLAR ROLE ON LARGER ISSUES & IN THE FIGHT AGAINST COMMUNAL AND DIVISIVE FORCES.

AIIEA is not simply a bread and butter trade union organisation. It has a large social outlook. It believes in the philosophy of the working class the ultimate goal of which is the liberation of mankind from all forms of exploitation. While intensely fighting for day-to-day mundane issues it never loses this larger perspective. While fighting for country's political and economic sovereignty and all onslaughts on our economic self-reliance AIIEA is deeply anchored in the ideology of proletarian internationalism. It has always been a relentless crusader against all those forces who seek to divide the working people on the basis of religion, language, caste and region. AIIEA believes that the unity of the working class and all sections of the working people of India is the precondition for transforming India and emancipation of her working masses.

In solidarity with anti-imperialist struggles

On all international and national issues of importance AIIEA has articulated its response as an integral and vibrant part of the working class. Be it Vietnam liberation struggle, be it Bangladesh freedom struggle, be it against US imperialism's sanction against Cuba, be it against earlier apartheid regime of South Africa and US occupation of Afghanistan and Iraq, the AIIEA had been in the forefront in building up public opinion against imperialism and in defence of peace, freedom and human liberation. It is indeed inspiring to note that more than five decades ago, in 1961, insurance employees under the banner of AIIEA observed a day's strike in support of and solidarity with the liberation struggle of people of Goa. AIIEA is a proud and active constituent of Trade Union International (Banking, Insurance and Finance Unions) – TUI (BIFU). Today a global challenge to neo-liberal globalization demands increasing coordination of working class struggles around the world with a spirit of proletarian internationalism. AIIEA has been contributing in its own way to this great task.

Against caste discrimination

In India capitalism has been superimposed on feudal/semi feudal land relations. Feudal values exist side by side with capitalist values. Hence class exploitation and social discrimination based on caste system go together. Practice of untouchability in the society still exists. Liberation of working people and radical transformation of Indian society demand exacting struggles against both class exploitation and social oppression. AIIEA believes that social discrimination cannot end unless the working-class movement takes up the issue and make it an integral part of the

common movement against class exploitation. Units of AIIEA have been playing a leading role against untouchability & caste oppression. Mention must be made of leading role SZIEF and units of AIIEA in Tamilnadu in the wider struggle against untouchability and caste oppression. They have been doing a commendable job and are a front-rank constituent of Tamilnadu untouchability Eradication Front. AIIEA and its units stand firmly in defence of the constitutional safeguards including reservation for SC/ST and OBCs. When anti-reservation struggle erupted in a virulent form in late 1980s and beginning of 1990s AIIEA took a firm stand against such divisive movement for which many of its leaders in states like Gujrat had to face physical attacks. Today the ruling classes in a very calculated manner have been patronizing the politics of identity in different parts of the country with a view to divide the people on caste and ethnic lines. They are utilizing the discontent of the discriminated people engendered by caste oppression to alienate them from the common democratic class movement and are mobilizing them on caste lines. This has posed a serious danger to the toilers' unity. But to defeat this divisive politics it is imperative on the part of the common T.U./democratic movement to take up seriously the issue of caste/ethnic discrimination. AIIEA in its own humble way has been engaging itself in this task.

Against gender discrimination

AIIEA also has been relentlessly fighting against all hues of gender discrimination. More than two decades back, in 1988, in its Jaipur Conference, AIIEA took a conscious decision to mobilize the women employees on the issues of discrimination they are facing in workplaces and in society at large and form Women Coordination Committees/Sub-committees at Zonal/Divisional level to fight effectively the gender discrimination as an integral part of the trade union movement. It has also been the endeavour of AIIEA and its units to elevate the capable women comrades to the leadership of the Association at different levels. Today every Zonal units and almost all the divisional units of AIIEA are having Women coordination committee/Sub-committees. Many of the women cadres of AIIEA are not only effectively mobilizing the women insurance employees in the T.U movement and in the struggle against gender discrimination but also have taken up important responsibilities in the wider democratic women and T.U movement. Many of the women employees have come forward to take up the leadership of the Association at different tiers including the Apex level. AIIEA believes that the gender discrimination is an integral part of the class exploitation. With the intensification of class exploitation in the neo-liberal phase and the consumerist values that the neo-liberal economy generates, gender discrimination and atrocities on women are on the rise. In our country, the existence of feudalism and the dominance of feudal patriarchal mindset has further compounded the problem. End of gender discrimination is therefore integrally linked to the end of class exploitation and a progressive change in the present social order. Hence the gender discrimination is not simply an issue of women alone. It is a struggle of men and women alike. The strengthening of the common working class and T.U movement that work towards eliminating the class exploitation, is an indispensable condition for the liberation of women. At the same time the T.U movement also must take up the issues of gender discrimination seriously to strengthen itself. Such is the outlook with which AIIEA has been working to build up struggle against gender discrimination.

Against Communalism

AIIEA has always been in the forefront in the struggle against communal and divisive forces. Communalism is a weapon honed and used by the British colonial rulers to 'divide and rule'. After independence, the bourgeoisie-landlord ruling classes of our country inherited that colonial legacy and used it at different times to divide the toilers. But organized and effective use of communalism as a means for political mobilization started in the late 1980s and has been continuing till date. The period of emergence of such an organized offensive of communalism coincided with the advent of neo-liberal economic policies in our country. This is not a sheer coincidence. The implementation of neo-liberal policies demands disruption of the united resistance movement of the working class and toiling masses. It also demands weakening of democracy. The ruling classes in India in the neo-liberal era therefore find in communalism an effective weapon to attain these sinister goals. The last two decades and a half of neo-liberalism in our country also is the period of menacing rise of communal forces in the country's polity. As a culmination of this process today the Country is witnessing the emergence of a ruling dispensation at the centre whose on hand rests on the shoulders of the big corporates and another hand on that of communal Organisations like RSS. It is the corporates and RSS that determine the policies of the present government. The rise of majoritarian communalism has added grist to the mill of fundamentalist/communal elements among minority community. Both are feeding on each other and have posed a grave threat not only to the unity of the working people and the unity and integrity of the country but also to the secular-democratic fabrics of our country.

AIIEA and its units have been ceaselessly engaging themselves in an uncompromising ideological-organisation battle against communalism of all hues in different parts of the country. AIIEA believes that the struggle against communalism is integrally linked with the struggle against neo-liberal economic policies.

Against secessionist and divisive forces

Similarly, AIIEA has been in the forefront in the struggle against secessionist and divisive forces. In the 1980s the country witnessed a spate of proliferation of terrorist/secessionist movement in different parts of the country including Assam & The NER, Punjab and Kashmir. In the wake of Assam agitation, that rocked the state for full six years since late 1979 a serious ideological – organisational offensive was unleashed by the reactionary ruling classes on the whole tenets of the ideology and unity of the working class and the national unity. The legitimate grievances and discontent of the people against the continued economic backwardness and deprivations of the state which was an inevitable outcome of the capitalistic path of development had been utilised by the reactionary forces to whip up a feeling of alienation and separatism. Open calls were given from the platform of Assam agitation to split the all-India Trade Unions and sinister attempts were made to disrupt the working-class movement on racial lines. A tidal wave of chauvinism was let loose to blur the class consciousness of the working class and the whole concept of all-India unity and fraternity came under attack. Many trade unions succumbed to this offensive. But the Guwahati Divisional unit of AIIEA, true to the heritage and philosophy of AIIEA, did not for a moment falter. It firmly held aloft the banner of all-India unity of the working class and national unity and rallied the insurance employees around it braving untold physical attacks and mental tortures on its leaders/activists/ranks. This was not an ordinary struggle but would be written in the history in the words of blood. Similarly, in Punjab and Kashmir the units of AIIEA bravely

stood against the forces of terrorism/secessionism and for the unity/integrity of the country. All these struggles have enriched the great fighting heritage of AIIEA.

STRUGGLE IN THE GENERAL INSURANCE SECTOR

Up to 1956: General Insurance employees were an integral part of the common movement led by AIIEA.

Situation changed after 1956 following nationalization of Life Sector.

Fall out of partial nationalization of Ins. Industry

- ⇒ Composite Companies whose mainstay was life business, were forced to go out of business.
- ⇒ Large scale retrenchment, closure followed
- ⇒ Some 'bonafide' closures / Some intentional to reduce staff and make the existing staff work more.
- ⇒ Bigger companies making higher profits
- ⇒ 1959: 91 Indian & 93 non-Indian companies = Total 184 Companies.

Total assets = Rs. 63 crores (approx).

Share of Indian Companies: Rs. 31cr. 75 lakhs.

- ⇒ Foreign Ins. Companies accounted for 50 P.C. of total business. Responsible for draining out huge amounts outside the country.
 - ⇒ 1957: AIIEA's Madras Conf. (Third General Conf.) noted with alarm – "there had been many cases of closures, amalgamation and transfer of control from one group of owners to another without any job security and protection of the employees' rights. Process of big units squeezing the medium and smaller companies out of existence became glaring. Employers generally hostile to wage demands of the employees and where ever employees after exhausting all avenues resorted to strike Central Govt. intervened in favour of the employers by imposing Industrial Tribunal"
- AIIEA demanded from Madras Conf.
- (1) Nationalization of General Insurance.
 - (2) An Enquiry Committee with employees' representatives in it, to go into the entire situation in the industry.
 - (3) No closure / retrenchment till the publication of the Report of Enquiry Committee.
 - (4) All persons retrenched or rendered unemployed should be absorbed in LIC, its subsidiaries, Reinsurance Corporation, Export Ins. Corp. with full benefit to their part service.

Aug. 1959: At the call of AIIEA – All India Demands Day.

- ⇒ Deputation of AIIEA met PM / FM. Demanded nationalization.
- ⇒ Observance of the 'Day' a grand success.

Oct 1959: AIIEA deputation to Gulzarilal Nanda, Labour Minister: Issues – retrenchment / Nationalization.

Another deputation at Kolkata in the same month.

4th General Conference of AIIEA at Kanpur in 1959 December called for All India Convention.

August 15/16, 1960: First All India Convention of G.I employees held.

- ⇒ A review of the movement done.
- ⇒ Pivotal demand: nationalization
- ⇒ 50 settlements on wage rise signed & awards of 15 Ind. Tr. Published in last three years. In a number of Companies negotiation with AIIEA units were pending.
- ⇒ Large scale retrenchment / closure. Tarakeswari Singha, Dy. Minister of finance, Govt. of India informed Lok Sabha on 09.09.1960: 38 G.I. Companies (15 Indian / 23 foreign) closed down business. 1000 out of 10000 employees (10%) retrenched due to closure.
- ⇒ Orgn. Position: Out of 10000 employees 4500 under AIIEA 1500 under other organisations.
- ⇒ Charter of Demands formulated / Negotiation Committee Formed:
- ⇒ 6th October 1960: All India General Insurance Employees Demands Day.
- ⇒ Demands: * Nationalisation
 - * Stop closure / retrenchment till nationalization.
 - * Take over of Companies intending to close down
 - * Absorption of retrenched employees in the service of the existing G.I. Companies & Govt.controlled G.I. Companies.
 - * Standardization of pay scale / service Condit. Of G.I. employees on the basis of charter submitted by AIIEA.
- ⇒ Notable feature: Charter galvanized the employees. Increasing participation o Life Insurance Employees in the struggle of G.I. employees.

Negotiation on charter from April 21 & 26, 1961 between IICA (Indian Insurance Companies Association) & AIIEA: exchange of notes.

Aug. 29: IICA in a letter slammed the door for negotiation.

- ⇒ Campaign for nationalization gained momentum.
- ⇒ AIIEA mobilized public opinion.
- ⇒ 'Social Control" bill: Ins. (Amendment) Act 1968: attempt to divert attention from the demand of nationalization. AIIEA appeared before the select committee and exposed the bill / demanded Nationalization.

May 1967: AIIEA deputation met / submitted memo. To PM / DPM / President and G.S. Indian National Congress.

AIIEA fought unceasingly for 16 years for nationalization.

13th May,1971: G O I announced decision of nationalization and took over control and management of 106 companies.

Split in AIIEA

Disruptive activities of K S B Pillai who was convener of S.C of G.I. sector of AIIEA. He went out of AIIEA & formed GIEAIA. AIIEA weathered the split, regrouped and advanced.

Following nationalization demands were formulated as follows.

- (1) One All India Corporation.
- (2) Regularization of service of all temporary probation, & daily wage employees.
- (3) Upward standardization of pay scales.
- (4) Settlement of all pending dispute.

March 1973 = joint walk out strike (2hr.) by AIIEA & NCOGIE.

27th June,1973: first ever all India strike in G.I. jointly by AIIEA & NCOGIE.

GIEAI opposed / on the side of the management

August 16,1973: negotiation started on the demands.

September,1973: AIIEA gave a call for strike. GIEAIA was also compelled to give a strike call on the same day.

Struggle including 1 hr. strike on Feb 27,1974 jointly by AIIEA and NCOGIE.

Standardization order published. Some agreed pts omitted AIIEA pursued for their inclusion.

- ⇒ AIIEA's continued fight to improve the wages / service condition of the general insurance employees – AIIEA's strength and victories in LIC on the issue of wage revision immensely helped in clinching handsome wage revision in general insurance sector – AIIEA's fight against transfer – mobility policy and SVRS – AIIEA's ceaseless strivings for forging joint front in G.I. sector – AIIEA's struggle for a monolithic corporation in general insurance and against the move of the govt. to further liberalize and privatize public sector insurance goes on. AIIEA is growing in strength in the general insurance sector. Its continuous efforts in taking up and resolving the issue of employees as well as its continuous defence of PSGI companies have improved its position. In two companies, it got recognition as a result of the check-off exercise and earned qualification for discussions with GIPSA.

FORWARD MARCH WILL CONTINUE

AIIEA has traversed a long path through many vicissitudes and facing newer and newer challenges. The history of AIIEA is the history of ceaseless struggles against these challenges. It never for a moment let down the banner of struggle and unity. Struggles have steeled it and made it today the largest and most militant national trade union organisation of the insurance employees. But AIIEA knows that it has yet miles to go to realize its ultimate goal of an exploitation-free social order. Serious and multipronged challenges today stare the organisation in its face. The aggressive persuasion of the neo-liberal policies by the present ruling dispensation at the centre have unleashed unprecedented onslaughts on the lives and livings of the working masses, insurance employees included. These policies also have posed a grave threat to the public sector, the mainstay of the country's economic sovereignty and self-reliance. Public Sector Insurance is under increasing attack. On the other hand, the unity and integrity of the country is challenged today as never before. With the direct and indirect patronage of the ruling party communal forces have been working overtime to polarize the Indian society on the basis of religion for electoral gains. Secular

democratic fabrics of India have come under serious stress. The regional imbalances, massive economic disparities and deprivations of the vast numbers of people are creating conditions for the growth of separatist and divisive forces of different hues. The neo-liberal policies are threatening the democracy itself.

But then, vast possibilities of advance also have opened up. The neo-liberalism has failed throughout the world. Working people everywhere today are in the streets and are in search of an alternative. Gone are the days when it was propagated from the housetops that there is no alternative to neo-liberal globalization, the so-called 'TINA' factor. In our country, also people are increasingly rallying in struggles against the neo-liberal policies. The entire trade union movement of the country today is united as never before against these policies. The united struggle of the working class has been inspiring other sections of the toiling people to build up resistance struggles against these policies.

AIIEA is pledge-bound to strengthen this united struggle of the working class for reversal of neo-liberal policies and carry forward the movement to protect the public-sector insurance as well as to further improve the wages/service conditions of the insurance employees. AIIEA is also pledge bound to protect the unity of the working people and the unity and integrity of the country against the offensives of communal/divisive forces. The secular-democratic fabrics of India must be preserved at all cost. AIIEA takes the resolve to challenge all the challenges that rear their heads in its onward march, through struggles in league with other sections of the toiling masses and by organizing the organisation in a more effective manner.

LONG LIVE ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION