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**MARGINALISED  
ASSERT RIGHT  
to LIFE OF DIGNITY**



**LEFT REMAINS A FORMIDABLE FORCE  
IN LEADING MARGINALISED**





## 7th Conference of AIIPA

Nagpur, Feb.11-13, 2018  
(Report on Pages 25 -27)



Reception Committee  
Chairman's address



Com. Amanulla Khan  
inaugurating



Com. V. Ramesh  
addressing inaugural  
session



Com. T.K. Chakraborty  
replying to debate



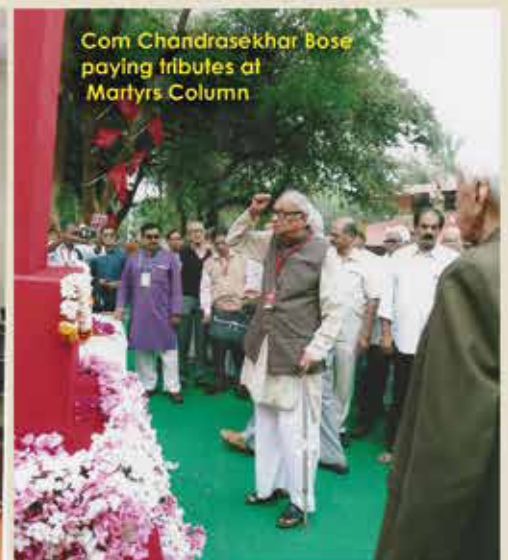
Com. Ashok Tewari  
newly elected President



Com. K. Natarajan  
Vice President, addressing  
Delegates



Com. J. Chandrasekhar  
newly elected Vice President



Com. Chandrasekhar Bose  
paying tributes at  
Martyrs Column

## HISTORIC LONG MARCH BY FARMERS

The country's financial capital was taken over by the farmers on 11<sup>th</sup> and 12<sup>th</sup> March 2018. The 50000 farmers walked 180 kms from Nashik to Mumbai to convert the Azad Maidan into a sea of humanity holding red flags. The Long March led by All India Kisan Sabha began from Nashik on March 6. This Long March was organised to protest against betrayal of the BJP led government of Maharashtra which went back on all the assurances given to farmers in the last two years. The major demands of the Long March were unconditional waiver of farm loans, fixing of farm prices at investment plus 50 percent as recommended by the Swaminathan Commission, regularisation of lands of the tribals in terms of Forest Rights Act 2006 and waiver of electricity bills among others. The farmers came determined to indefinitely gherao the State Assembly in session till their just demands were met.

It was a splendid display of courage and determination. It was a massive show

of unprecedented unity and discipline. This Long March was assertion by the most marginalised sections of the Indian society of their right to a life of dignity. The majority of the participants in the March were marginal peasants and tribals. They were joined by the agricultural workers. The men and women with blood oozing from their feet, dirt on their clothes walked in scorching heat determined to bring to the notice of not just the governments but all their fellow-citizens the acute rural distress and the precarious conditions of their existence. The disciplined and non-violent march of the farmers took care to avoid inconvenience to the general public and earned lot of goodwill of fellow citizens. The Mumbaikars came out in support of the farmers both morally and materially in large number. A significant number of them walked some distance with the farmers to express their support and solidarity to the cause. The stories of deprivation rendered by the participants brought tears to the Mumbaikars.

### They won the hearts of Mumbaikars

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Economic Tid-bits-J.Suresh  
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In a situation where the rightwing forces are trying to spread communal poison, people from all faiths and caste turned out to help the farmers. The Nashik, Thane and Mumbai units of AIIEA gave whole-hearted support to the agitation.

In the face of such determination, the government had to blink first. It accepted all the demands of the farmers. An agreement was reached between the All India Kisan Sabha and the government on 12<sup>th</sup> March and the same was tabled in the State Assembly by the Chief Minister on the 13<sup>th</sup> enabling the withdrawal of agitation. This historic Long March ended in hope and a new confidence among the farming community.

Today across the country farmers are in agitation. The recent period witnessed massive mobilisation of farmers in Rajasthan, Uttar Pradesh, Haryana, Madhya Pradesh and a number of other States. The farmers agitation led by All India Kisan Sabha in Rajasthan also succeeded in securing some benefits. The AIKS in Uttar Pradesh has mobilised farmers on the slogan 'No to suicide Unite to Fight'. The Farmers Parliament held in Delhi in November 2017 to demand policy measures to address the serious agrarian crisis succeeded in uniting a large number of farmer organisations across the country. Never after independence has the nation witnessed such unity of purpose and large scale agitation of the farmers.

The Indian agriculture which employs more than half the workforce is in a deep crisis. The neo-liberal policies played havoc with the lives of the farmers. The rising costs of inputs including water, seeds, pesticides, electricity and the skewed method of fixing the farm prices has made farming totally un-remunerative. According to Census 2011 around 263 million are engaged in agriculture. The fruits of the much acclaimed growth of the Indian economy have totally by-passed overwhelming sections of farming community and according to the National Sample Survey Organisation nearly 54% of farm households live in abject poverty. The average farm household income in 2012-13 was Rs.6426 per month. This includes income from non-farm business, wages, livestock and cultivation.

It should not be surprising to know that the average farm household earns just Rs.3078 per month from cultivation. This is not even a bare subsistence income. Situation has not improved since then. The NSSO surveys have also found that half of all agricultural households are in debt with average loan amount outstanding at Rs.47000/-. It is an irony that while the governments show no hesitation to give massive tax concessions to big business and industrial houses, the votaries of neo-liberalism oppose farm loan waivers on grounds of moral risk. These apologists raise no questions when banks write off non-performing assets running to tens of thousands of crores inflicted by the big industrial and business houses.

The Long March by the Maharashtra farmers have served notice to the Modi government that it must honour its election promises and bring out a policy to make agriculture sustainable. The army of trolls let loose by the rightwing forces made all efforts to delegitimize the struggle. The Mumbai MP Poonam Mahajan claimed that the Long March was inspired by urban Maoists. The farmers and the Mumbaikars treated these dirty tricks with the contempt they deserve. It became increasingly clear that both Modi and Fadnavis governments have become nervous at the prospects of developing class struggles in the country. The participants in the Long March were clear that their struggle is about life and livelihood and a strong protest against the massive exploitation of marginalised under a neo-liberal regime. If anything, the Long March was a clear indication of the emerging bitter class struggles. The Long March has also sent an unambiguous message that despite decline in electoral fortunes in recent times, the Left retains its ability to mobilise the marginalised and weaker sections of the population in mass class struggles.

The Long March is not just about the problems of Maharashtra farmers but is a reflection of the plight of the farmers across the country. It is a message to both the governments at the Centre and the State. The message of Long March is loud and clear; stop rhetoric and engage with farmers to find

lasting and sustainable solutions to the rural distress and crisis in the agriculture sector. AIIEA congratulates the All India Kisan Sabha and the farmers of Maharashtra on their historic struggle and achievement. The

insurance employees organised under the banner of AIIEA will remain committed to the cause of the farmers and join hands with other sections of the toiling masses in fighting both neo-liberalism and communalism.

## किसानों का एतिहासिक लोंग मार्च

देश की वित्तीय राजधानी पर कृषकों ने 11-12 मार्च 2018 को कब्जा कर लिया था। 50,000 कृषकों ने लाल झंडा हाथ में पकड़े हुए नासिक से मुंबई की 180 कि. मी. की दूरी तय करके आजाद मैदान को मानवता के सागर में बदल दिया था। आल इंडिया किसान सभा के नेतृत्व में यह लोंग मार्च नासिक से 6 मार्च को शुरू हुआ। यह लोंग मार्च महाराष्ट्र की बी.जे.पी. सरकार के विश्वासघात के विरोध में आयोजित किया गया था जो दो सालों में किसानों को दिये गये सारे आश्वासनों से पीछे हट गई थी। अन्य माँगों के अलावा लोंग मार्च की मुख्य माँगें थीं:— कृषि ऋण की बिना शर्त माफी, स्वामीनाथन आयोग द्वारा की गई सिफारिश के अनुसार कृषि उत्पादों का मूल्य उत्पादन मूल्य से 50 प्रतिशत अधिक तय करना, 2006 के वन अधिकार अधिनियम के तहत आदिवासियों की जमीन को नियमित करना तथा बिजली के बिल माफ करना आदि। कृषक यह निश्चय करके आये थे कि जब तक उनकी जायज माँगें नहीं मानी जायेंगी तब तक वे विधान-सभा का अनिश्चितकालीन घेराव करेंगे जिसका कि उस समय सत्र चल रहा था।

यह साहस और निश्चय का अद्भुत प्रदर्शन था। यह अभूतपूर्व एकता व अनुशासन का बहतरीन दृश्य था। लोंग मार्च भारतीय समाज के सबसे कमजोर वर्ग के लोगों को सम्मान के साथ जीने के अपने अधिकार का दृढ़ कथन था। मार्च में अधिकांश भागीदार सीमान्त किसान व आदिवासी थे। इनमें खेतिहर मजदूर भी शामिल हो गये थे। पैरों से खून तथा कपड़ों पर धूल के साथ ये स्त्री एवं पुरुष झुलसाने वाली गर्मी में इस निश्चय के साथ निकले थे कि वे न केवल सरकार को वरन अपने साथी नागरिकों को ग्रामीण संकट एवं अपने जिंदा रहने की खतरनाक स्थितियों से अवगत करायेंगे। किसानों के अनुशासित व अहिंसक मार्च ने इस बात का ख्याल रखा कि आम नागरिकों को असुविधा न हो और इस प्रकार अपने साथी नागरिकों की खूब भलमनसाहत अर्जित की। मुंबई के रहने वाले लोगों ने बड़ी संख्या में नैतिक व आर्थिक रूप से किसानों के मार्च का समर्थन किया। उनमें से अच्छी-खासी संख्या में लोग किसानों के इस लांग मार्च के साथ एकजुटता व्यक्त करने के लिये कुछ समय तक उनके साथ चले। मार्च में भागीदारों के द्वारा सुनाई गई शोक की कहानियों से मुंबई के लोगों की आँखों में आँसू आ गये। ऐसी स्थिति में जब दक्षिणपंथी

ताकतें सांप्रदायिक विष फैला रही हों, सभी धर्मों व जातियों के लोगों ने किसानों की सहायता की। ए.आई. आई.ई.ए. की नासिक थाणे व मुंबई की इकाईयों ने इस अभियान का पूरे दिल से समर्थन किया।

इस निश्चय का सामना होने पर पहले तो सरकार को आँखें बंद करनी पड़ी। उसने किसानों की सभी माँगों के? स्वीकार कर लिया। आल इंडिया किसान सभा और सरकार के बीच 12 मार्च को एक समझौता हुआ और मुख्यमंत्री ने 13 मार्च को इस समझौते को सदन के पटल पर रखा ताकि इस आन्दोलन को वापस लिया जा सके। एतिहासिक लोंग मार्च कृषक समाज के बीच आशा व नये विश्वास के साथ समाप्त हुआ।

आज पूरे देश में किसान आन्दोलन की राह पर हैं। हाल के समय में राजस्थान, उत्तरप्रदेश, हरियाणा, मध्यप्रदेश व अन्य राज्यों के किसानों की भारी लामबंदी देखी गई है। आल इंडिया किसान सभा के नेतृत्व में राजस्थान में किसानों के आन्दोलन ने कुछ लाभ प्राप्त करने में सफलता प्राप्त की थी। ए0आई.के.एस उत्तर प्रदेश के किसानों को इस नारे के आधार पर लामबन्द कर रही है कि “आत्महत्या बंद करो व लड़ने के लिये एकता कायम करो”। दिल्ली में नवम्बर 2017 में आयोजित किसानों की संसद पूरे देश के किसान संगठनों में एकता कायम करने में सफल हुई थी। आजादी के बाद कभी भी देश ने उद्देश्य की एकता व किसानों के इतने बड़े आन्दोलन नहीं देखे थे।

भारतीय कृषि जो आधी श्रमशक्ति को रोजगार देती है, गहरे संकट में है। नव-उदारवादी नीतियों ने किसानों के जीवन के साथ विनाश का यह खेल खेला है। उत्पादन के लिये काम आने वाली चीजों जिनमें पानी, बीज, कीटनाशक, विघुत सम्मिलित है, के मूल्यों का लगातार बढ़ते जाना तथा कृषि के द्वारा उत्पादित वस्तुओं के मूल्यों का गलत तरीके से निर्धारण होने से अब कृषि लाभदायक नहीं रह गई है। 2011 की जनगणना के अनुसार लगभग 263 मिलियन लोग कृषि में लगे हुए हैं। भारतीय अर्थव्यवस्था की बहुत अधिक जय-जयकार होने वाली वृद्धि ने कृषक समुदाय के बहुत से हिस्सों को किनारे पर कर दिया है तथा नेशनल सैम्पल सर्वे आर्गनाइजेशन के अनुसार लगभग 54 प्रतिशत कृषि परिवार बेहद गरीबी में गुजर-बसर कर रहे हैं।

खेती से 2012-13 में औसत आय प्रति परिवार रू 6,426/- प्रतिमाह थी। इसमें खेती के अतिरिक्त व्यापार, वेतन, पशुपालन व जुताई आदि से आय शामिल थी। यह जानना आश्चर्यजनक नहीं है?गा कि खेती से प्रति परिवार औसत आय रू 3,078/- प्रति माह ही थी। यह आय केवल रोजी रोटी ही दे सकती है। तबसे स्थिति में कोई सुधार नहीं हुआ है। एन.एस.एस.ओ. से यह भी पता चला है कि आधे खेतिहर परिवारों पर लगभग रू 47,000.00 का प्रति परिवार ऋण है। यह विडंबना ही है कि जहां सरकार बड़े व्यापारियों व औद्योगिक घरानों को करों में भारी छूट प्रदान करती है वहीं नव-उदारवाद ने ये उपासक नैतिक जोखिम के आधार पर ऋण माफ करने का विरोध करते हैं। ये लोग तब कोई सवाल नहीं उठाते जब बैंकें दसियों हजार करोड़ रुपये के एन.पी.ए. को राइट-आफ कर देती है जो बड़े उद्योगों व व्यापार घरानों द्वारा उन पर थोपा जाता है।

महाराष्ट्र के किसानों के लॉग मार्च ने मोदी सरकार को यह नोटिस दे दिया है कि वह अपने चुनावी वादे का सम्मान करे तथा कृषि को वहनीय बनाने के लिये एक नीति का निर्माण करे। दक्षिणपंथी ताकतों द्वारा छोड़ी गई शोक की भावना ने आन्दोलन को गैर-जायज बनाने की भरपूर कोशिश की। मुंबई सांसद पूनम महाजन ने दावा किया कि लॉग मार्च को शहरी माओवादियों से प्रेरणा प्राप्त हुई है। किसानों व मुंबई के रहने वाले लोगों ने इन गंदे मंसूबों को उसी हिकारत की नजर से देखा जिसके वे योग्य थे। यह और अधिक स्पष्ट होता जा रहा

था कि मोदी और फडनवीस की सरकारें देश में इस विकसित होते हुए वर्ग-संघर्ष से घबरा गई हैं। लॉग मार्च के भागीदारों को यह स्पष्ट था कि उनका संघर्ष जीवन व जीविका के लिये है तथा नव-उदारवादी शासन में यह सबसे उपेक्षित वर्गों के शोषण के विरुद्ध उनके विरोध की आवाज है। यह हमें बताता है कि लॉग मार्च उभरते हुए कटू वर्ग-संघर्ष का स्पष्ट संकेत है। लॉग मार्च ने यह स्पष्ट संदेश भी दिया है कि अपने घटते हुए चुनावी दबदबे के बावजूद वामपंथ की जनसंख्या के सबसे उपेक्षित व कमजोर वर्गों को जन वर्ग-संघर्षों में लामबंद करने की अपनी क्षमता अक्षुण्ण है।

लॉग मार्च केवल महाराष्ट्र के किसानों की समस्याओं के बारे में नहीं है वरन यह देश भर के किसानों की स्थिति को दर्शाता है। यह केन्द्र व राज्य दोनों सरकारों के लिये एक संदेश है। लॉग मार्च का संदेश ऊँचा व स्पष्ट है; भाषणबाजी बंद करो और किसानों के साथ ग्रामीण संकट के लम्बे व बहनीय हल तथा कृषि क्षेत्र को संकट से मुक्त करने के लिये बातचीत करो। ए.आई. आई.ई.ए. आल इंडिया किसान सभा व महाराष्ट्र के किसानों को उनके ऐतिहासिक संघर्ष व उपलब्धियों पर बधाई देती है। ए.आई.आई.ई.ए. के झंडे तले संगठित बीमा कर्मचारी किसानों की भलाई के लिये समर्पित रहेंगे तथा मेहनतकश अवाम के अन्य वर्गों के साथ हाथ मिलाकर नव-उदारवाद व सांप्रदायिकता दोनों के ही विरुद्ध संघर्ष करेंगे।

## WFTU congratulates victorious struggle of the Maharashtra farmers

*We give below the congratulatory message sent by World Federation of Trade Unions on 14 Mrch 2018:*

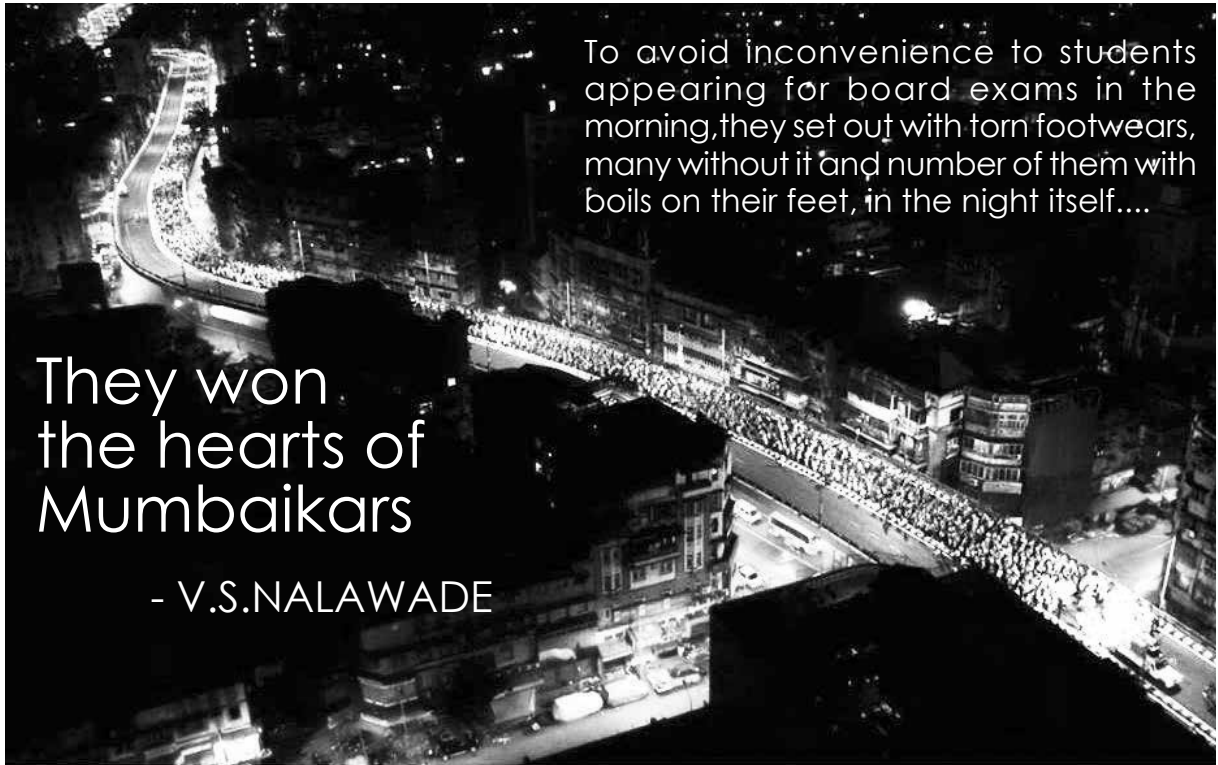
**T**he World Federation of Trade Unions, representing more than 92 million members in the 5 continents, has congratulates the tens of thousands militant farmers who participates to the great march, struggling for their fair demands.

The great march started on 6th March and the farmers marched from Nasik to Mumbai. During the 200 kilometers march, mass gatherings and solidarity campaigns took place on several regions. The impressive march concluded successfully, forcing the state government to accept in writing the farmers demands.

The class oriented trade union movement demands the prompt implementation of the adopted demands which will improve the living and working conditions of thousands farmers. This struggle is added in the endless list of the victorious struggles which show the path to the popular stratas all over the world.



The Secretariat



## They won the hearts of Mumbaikars

- V.S.NALAWADE

To avoid inconvenience to students appearing for board exams in the morning, they set out with torn footwears, many without it and number of them with boils on their feet, in the night itself....

Tens of Thousands farmers majority of them tribals and marginal farmers came from various districts of Maharashtra to Nasik on 5th March to take part in a historic struggle to bring the attention of the government on the agrarian crisis. This agitation was in the background of first ever strike by Farmers, sit in agitation at Nasik and gherao of Minister's house. The government tried to scuttle the strike by engineering split, the so called loan waiver scheme's failure to provide relief and continued agrarian distress. They began their 180 kms long March on 6th Morning. After 30 kms walk in 40° temperature they rested for few hours on the banks of river or water reservoirs during night, cooking their food on makeshift hearths and sleeping under sky en route. Dr. Ashok Dhavale, President AIKS, Com. J P Gavita a seven term MLA, Com. Kisan Gujar and Dr. Ajit Navale, leaders of state AIKS were leading from the front. They reached Thane district on 10<sup>th</sup>. The rally reached Vikroli for scheduled night stay on 11<sup>th</sup>. The tired farmers were informed by leaders that they will be walking till destination (Azad Maidan) in the night itself to avoid inconvenience to students appearing for board exams in the morning. They set out with torn foot gears,

many without it and number of them with boils on their feet. This act won the hearts of Mumbaikars. The Government realized the determination of farmers and growing goodwill towards them among public. One senior minister walked with the farmers in the midnight as a damage control measure. Even the media both electronic and print began 24\*7 live reporting. The place looked like a garrison, heavy police force, barricades and rapid action troops. But it couldn't deter either Farmers or flood of sympathizers and supporters.

The leadership of Kisan Sabha declared in the morning of 12th that if the government do not accept their demands and fails to give assurance in writing, the farmers will undertake indefinite hunger agitation on the very Azad Maidan. The participant women while answering media reporters retorted "We are prepared to die here" The young boys roared "we will face the bullets". This strategic move of declaring "indefinite sit in hunger" and visible determination paid rich dividend. The government constituted group of ministers headed by chief minister himself to look into the demands of the farmers. The major demands were unconditional waiver of farm loans, land rights to the tribals in terms

of the Forest Act and farm prices as per the Swaminathan Commission recommendations.

The troll battalion of social media tried their tricks but was rendered ineffective due to all round support gained by agitation and huge help, sympathy received from various sections of Mumbai. Smt. Poonam Mahajan BJP M. P from Mumbai said that possible participation of urban Maoism must be checked. However no trick succeeded. The political parties from Congress, NCP, Shiv Sena to MNS and others were compelled to support the long March. It was surprising to see state Congress president Mr. Ashok Chavan greeting the army of farmers with the slogan of "Lal Salam".

The twelve member delegation comprising leadership of AIKS negotiated for nearly four hours and government accepted all most all demands. The declaration was signed by chief secretary. The same was declared in Azad Maidan by AIKS leaders in the presence of Com. Sitaram Yechuri and three cabinet ministers. The same was promised to be endorsed in legislative assembly.

Just a peep in to past reminds us of very powerful working class movement of Mumbai, rise of Shivsena with tacit support of Congress, followed by shifting of textile industry resulting in weakening of working class movement. This long March to country's centre of finance capital in neo liberal era has given hope and confidence to farmers, workers and exploited has brought back the memories of glorious struggles of working class in the city of Mumbai. The success of the struggle has unambiguously sent a strong message that an uncompromising class struggle always wins.



### **AIIEA Units of Thane & Mumbai actively supported the agitation**

Our Thane unit provided food items to farmers on 10<sup>th</sup> at Kalyan. Com. Kamlakar Harvate Gen. Secretary, along with Comrades of Thane Unit greeted the long march at Thane on 11<sup>th</sup>.

Com. S. A. Nanal (Org Sec.) along with Com. Joy Xavier Jt. Sec. LICAIOI and CITU Comrades greeted the farmers at Vikroli camp.

Our Mumbai units along with pensioners handed over a cheque of Rs. 21000/ to Dr. D. L. Karad Vice President CITU as donation to historic long March. Com. D. V. Teli, General Secretary extended support to agitating farmers on behalf of insurance employees.

(Com Vasanth Nalawade is President WZIEA) ○

**FIRST CUT** BY MANJUL Cartoon courtesy: Manjul, Firstpost







## A CLAIM for DIGNITY

It would be morally obtuse and analytically misleading to see this long march as simply a demand for palliatives, subsidies, waivers. The long march is instead a claim for economic agency and rationality, human dignity, political representation, and cultural visibility. It needs to be engaged on those terms.

**Pratap Bhanu Mehta**

(Vice-Chancellor, Ashoka University  
Courtesy: Indian Express March 13, 2018)

The “long march of the farmers” in Maharashtra refocused attention on the crisis in certain regions in Indian agriculture. It should be the headline news that jolts the nation out of a complacent stupor. The protest made a series of long-standing but familiar demands: Loan waivers, increase in MSP, implementation of Forest Rights Act and wider diffusion of effective property rights, improvements in irrigation. Experts can debate the different measures needed to address these demands. But the moral significance of a moment like this is not just about the technicalities, or political partisanship. It is about the terms of the social contract.

From that point of view, the farmers’ rally was a deeply poignant and dignified reminder of important political truths. First, there is a structural invisibility of farmers

that transcends political parties. It is not just a function of urban bias or the capacity of media and many other modes of representation to render our society invisible to us. It is also a function of the larger political economy, where agriculture interests are not represented effectively in political parties. And even those that are, pertain largely to defending large farmers, rather than small and marginal ones. The dignity of this protest comes from the fact that it was not just, as is sometimes the case with protest movements, relatively more privileged agrarian castes and groups asserting their power. This protest was indeed speaking the grammar of the most marginalised, many with barely an acre of land or none at all, and often hard to organise. This was not farmers as a mere pressure group wanting more; this was farmers who are being pushed even more to



Cartoon courtesy:  
Satish Acharya



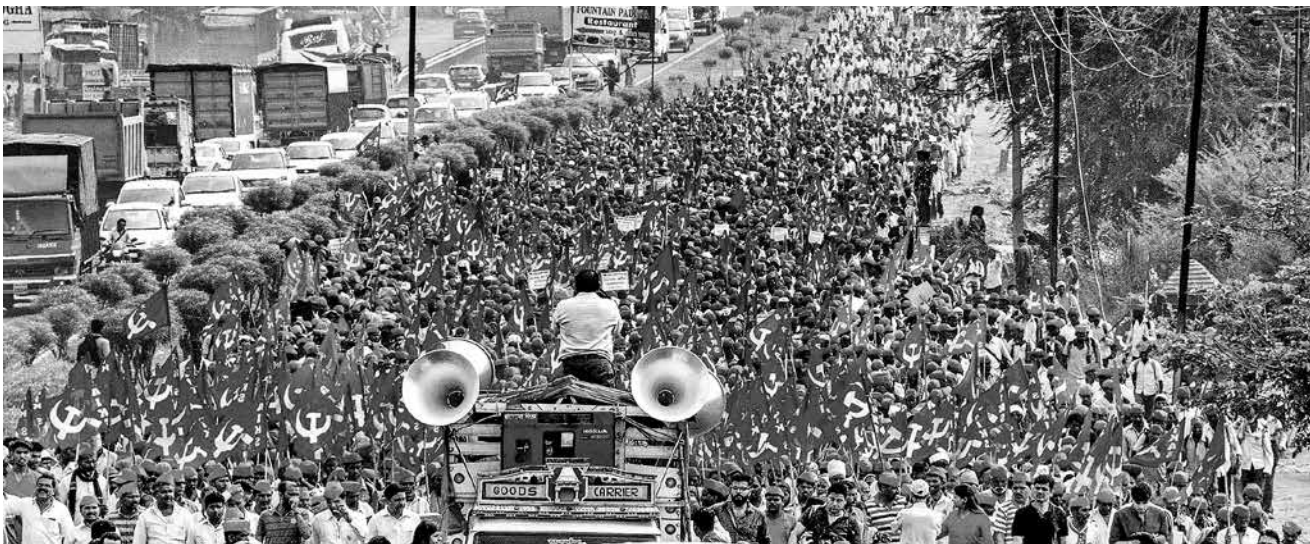
the margins, trying to hold on to a modicum of existence. It deserves moral attention beyond the calculus of bargaining.

It would be a mistake to think of addressing these demands of farmers merely as a form of populist gestures. The way the middle class should see this movement is not in the usual framing of palliatives and handouts. Instead, it is rather an important form of state making that perhaps more honestly articulates what so many middle-class movements profess to want, but deny others. The dispute over which cost method should be used (A2, A2 plus FL or C2) to calculate MSP support, is not about more handouts. Its underlying premise is the one that economists who are wary of populism should applaud: It wants a true reckoning of costs, rather than a misleading representation of the costs of production. Its aim is to invert the one construction of their identity that farmers are made to labour under: That they are a group that perpetually needs subsidy. But the reverse is true: By not looking at the full

costs we render invisible the ways in which farmers subsidise us.

Similarly with loan waivers. In a well-functioning system, loan waivers would not be necessary, and they can be, under some circumstances, counter-productive. But it would be foolish not to recognise that in the political economy of loan waivers is also embedded a question of distributive justice and real costs. It is difficult to imagine how anyone can look the farmers in the eye and call loan waivers to them populist, in a context where banks and crony capital have been receiving unprecedented write-offs. The language of moral hazard, as applied to farmers, seems, in this context, not so much a piece of sound economic analysis, as much as a way of telling farmers that their claims don't count for as much as those in power who can hold entire financial systems to ransom. The moral hazard lies in not taking these distributive claims seriously.

In Maharashtra at least, part of the crisis has been induced by the colossal failure of irrigation projects. There has been a shift in rethinking the appropriateness of large





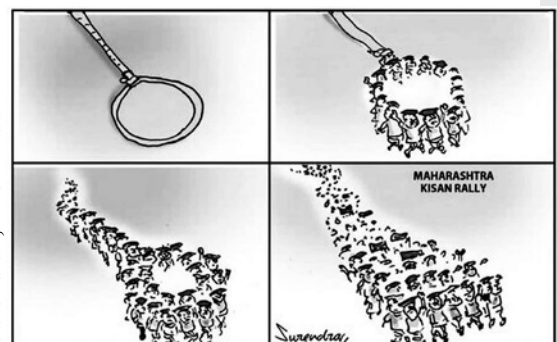
projects. The governance framework for irrigation has failed. Again, it is a question of how irrigation is imagined. Over the last few years, there was a qualitative shift in attention to infrastructure – roads, ports, power capacity etc and several governance and contracting innovations at least created better infrastructure on the ground, even if it did not entirely eliminate corruption. Rather than treating irrigation as a “farmers” problem, how does it become more central to our institutional and ecological imagination? Would an anti-corruption movement focus on it the same way in which spectrum became a focal point? It used to be said that the primary measure of state capacity is its irrigation system. The claims the farmers are making go to the heart of state formation.

The Forest Rights Act is controversial and many are not convinced it is the right solution to the tension between common resources and private property for livelihood. But in some ways the fact that it has been enacted, and demands are being made for better implementation, is a claim for the wider diffusion of property rights and their enforcement in the service of independence.

It is also familiar that agriculture labours under so many differential burdens. As Harish Damodaran has pointed out, agriculture is not a business in the conventional sense. It faces

production and price risks. It is so regulated on a range of things from marketing to trade that the farmer has to struggle for being recognised as an economic agent. The background regulations and risk assessment required for technology adoption presupposes enormous state capacity. The political economy of federalism in India means that subsidies are unfairly distributed across crops and states. And rural India bears the brunt of the double social disadvantage that our failures in health and education impose. The rural crisis is not just an undifferentiated agrarian crisis. It is also for instance, a crisis in health, with several studies linking farmers’ suicides with high levels of morbidity. And it is also an identity crisis: A way of life often being constructed as a dead-end in part due to land fragmentation, a condition that needs to be transcended. Except there are no visible means of doing so.

In short, it would be morally obtuse and analytically misleading to see this long march as simply a demand for palliatives, subsidies, waivers. Those constructions are often used to disguise the questions of distributive justice at play, and they reinforce the stereotype of the farmer as a mere victim. The long march is instead a claim for economic agency and rationality, human dignity, political representation, and cultural visibility. It needs to be engaged on those terms.



Cartoon courtesy:  
Surendran, The Hindu

# Govt Admits 36 Big Scamsters Have Fled India

One estimate puts the amount they gobbled up at Rs.40,000 crore – all from public funds. In a classic case of closing the stable door after the horses have bolted, the Modi govt. is now proposing to bring in a new law called the 'Fugitive Economic Offenders Bill, 2018' in the Parliament.

**Subodh Varma**

(Courtesy: Newclick.in 16 Mar 2018)



At least 36 big-ticket 'economic offenders' – like Vijay Mallya, Nirav Modi and others – have fled the country, the govt. has admitted. Together, they are responsible for defrauding the public exchequer of an estimated Rs.40,000 crore.

Of these, 12 are being sought now by the Enforcement Directorate and 31 by the CBI, with seven persons common to both the wanted lists. Extradition proceedings have been initiated against just six of these persons while the papers are being processed for one person. Reports suggest that the fugitives are spread far and wide in the world, from Singapore and London to St.Kitts in the Caribbean. Prospects of locating them and bringing them back for trial are distant, as the Vijay Mallya case has shown.

The names of these offenders were revealed by the external affairs minister of state M.J.Akbar in a written reply to a question in Lok Sabha on 14 March 2018. In all, these 29 individuals are involved in some 15 cases of fraud or other economic offences.

Most of these billionaire fugitives fled the country in the past few years, the most recent being Nirav Modi, Mehul Choksi and company who are accused of defrauding the Punjab National Bank of over Rs.13,700 crores.

The country has seen a wave of shock and anger at the impunity with which these cases of

fraud and looting of public money have taken place. But the outrage has been aggravated at the fact that these criminals are happily roosting in various foreign lands, many openly cocking a snook at the Indian govt.'s 'efforts' to get them back.

In the run up to the 2014 Lok Sabha elections, at a rally in Jhansi (UP) on 25 October 2013, Narendra Modi (then BJP nominee for prime ministership) had thundered that he would act like a 'chowkidar' (watchman) in Delhi and stand guard over the 'khajana' (treasury). But under his watch, a host of characters like Mallya, Nirav Modi, Mehul Choksi, and the others listed have fled with the booty.

The amounts allegedly embezzled by some of those in the red list of fugitives revealed in Lok Sabha are: Vijay Mallya (Rs.9,000 crore); Nirav Modi, his wife Ami Modi, brother



Cartoon courtesy: Keshav, The Hindu

Neeshal Modi and uncle Mehul Choksi (Rs.13,700 crore); Jatin Mehta (Rs.7,000 crore); Lalit Modi (Rs.125 crore); Chetan Jayantilal Sandesara and Nitin Jayantilal Sandesara (Rs.5,000 crore); Ashish and Priti Jobanputra (Rs.770 crore); Ritesh Jain (Rs.1,500 crore); Sabhya Seth (Rs.390 crore); and Sanjay Bhandari (Rs.150 crore), according to a report. The nature of crimes and amounts involved for others in the list are not yet publicly available.

In a classic case of closing the stable door after the horses have bolted, the Modi govt. is now proposing to bring in a new law called the 'Fugitive Economic Offenders Bill, 2018' in the Parliament. This would supposedly lay down measures to deter fugitive economic offenders from evading Indian law. It includes provisions for rapid confiscation of proceeds of crime and properties of the fugitives, the minister said in Lok Sabha. Many experts believe that existing laws, if applied diligently, would be sufficient to nail down the offenders. There is also a widespread perception that

people like Mallya and Nirav Modi/Mehul Choksi could easily have been prevented from fleeing because their criminal behavior had come to light much before their actual fleeing from India.

As Modi's term nears its end in 2019, and with discontent rising on a wide range of issues like farmers' debt, workers' wages, corruption and fraud, a faltering economy and rising social strife due to rightwing Hindu fanaticism seen to be fostered by the ruling BJP, the central govt. is scrambling to deal with the charge of being too lenient towards these billionaire fraudsters. The proposed law, and the reported listing of 91 persons associated with companies which are willful defaulters on loans from banks are some of the weak attempts by the govt. to reclaim its fast dwindling credibility on the corruption front – which was one of the key promises that had drawn support from the people in the last election. But it may be too late.



## DR. STEPHEN HAWKING

Stephen Hawking, the legendary British scientist passed away on March 14, 2018 at the age of 76. He suffered from a rare neurological disease that restricted him to the wheel chair for greater part of his life. His book *The History of Time* is acclaimed as a brilliant work of popularisation of science. It is translated into 40 languages. Stephen Hawking, theoretical physicist, cosmologist, author, and Director of Research at the Centre for Theoretical Cosmology within the University of Cambridge, above all, was one of the most influential personalities of our times.

Though confined to a wheelchair and linked to a computer for expression, due to his rare disease, since he was 21 years, he made immense contribution to human knowledge, not only with his theoretical research on the origin of our Universe and investigation of such mysteries like the birth and death of black holes, the inflation of Universe, and the beginning of time and space, but also in popularizing this difficult science for common people.

Stephen Hawking, apart from being a great scientist, was a great human being. He was very critical of imperialist wars. He opposed the aggression on Vietnam and Iraq. He stood in solidarity with the people of Palestine. Hawking was critical of capitalist development leading to huge inequalities across the globe. He also warned that the scientific and technological progress that could make life better for the people is being utilised for profit maximisation by the rich.

The death of Stephen Hawking is a huge loss to scientific community and humanity as a whole. Insurance Worker pays its respect to this great human scientist with a social conscience.

# Gender Equality: Dream still far from fruition

Dr Santosh Kumar Mohapatra

This year, International Women's Day comes on the heels of unprecedented global movement for women's rights, equality and justice. This has taken the form of global marches and campaigns, on issues ranging from sexual harassment and femicide to equal pay and women's political representation. The theme for International Women's Day for 2018 is "Time is Now: Rural and urban activists transforming women's lives". In her message for International Women's Day, UN Women Executive Director Phumzile Mlambo-Ngcuka draws attention to the work of rural and urban activists who have fought for women's rights and gender equality.

The United Nations Educational, Scientific and Cultural Organisation (Unesco) aims to increase the visibility of women in the digital space by organising a global call for contributions, the "Edit-a-thon", on International Women's Day on March 8. Gender equality, one of Unesco's priorities, will be promoted through a series of events organised on the occasion of International Women's Day. But many things are still not fair and right when it comes to gender equality. Gender equality is still a chimera in world especially in India, where bias against female is more pronounced.

In Global Gender inequality, India is placed at 125 out of 181 countries; in maternal mortality, at 174, in WEF's Global Gender Gap Index 108 out of 144 countries, ranked at 139 out of the total 144 countries in participation of women in the economy and opportunities. In other indicators also, India is awfully placed.

Gender equality is the idea and situation that women and men are equal. Gender inequality refers to unequal treatment or perceptions of individuals wholly or partly due to their gender. Gender inequality remains a major impediment to human development. Girls and women have made major strides since 1990, but they have not yet gained gender equity. Women lag behind men. All too often, women and girls are discriminated in many domains, including education, health, labor market opportunities and political representation, which have detrimental impact on development of their capabilities and their freedom of choice.

Though a natural difference in the relative physical strengths attributes to gender inequality, it is the patriarchal mindset of people, which is mainly responsible for perpetuation of gender inequality. The preference for male child as a security in twilight years for parents is major cause of gender inequality and declining female sex ratio. This results in millions of "missing girls" in India, the phrase coined by Amartya Sen.

The Global Gender inequality (GII), an inequality index of UNDP is a



composite measure reflecting inequality in achievement between women and men in three dimensions: reproductive health, empowerment and the labour market. India is placed abysmally at 125 out of 181 countries. In term of maternal mortality, India is placed appallingly at 174, which means in reducing maternal mortality India is behind 173 countries out of 181 countries.

It is disquieting is that a decade of slow but steady progress on improving parity between the sexes came to a halt in 2017, with the global gender gap has widened for the first time since the World Economic Forum's (WEF) Global Gender Gap Report was first published in 2006. The findings in this year's report across four pillars such as health, education, the workplace and political representation revealed that an overall 68 per cent of the global gender gap has been closed. But this is a slight deterioration from 2016, when the gap closed was 68.3 percent. At the current rate of progress, the global gender gap will take 100 years to bridge, compared to 83 last year. The case is worse in terms of workplace gender divide, which the report estimates will take 217 years to close.

India slipped 21 places on the WEF's Global Gender Gap Index to 108 out of 144 countries. India stands behind its neighbours Bangladesh ranked 47<sup>th</sup> and China placed at 100<sup>th</sup>. Moreover, India's latest ranking is 10 notches lower than its reading in 2006. According to this Report, India has closed 67 percent of its gender gap. But this is less than many of its international peers, and some of its neighbours.

The decline in the number of women in the labour force has received global and national attention, a key issue posed by the Economic Survey too. The gender gap in India is reinforced by extremely low participation of women in the economy and opportunities, where country is ranked at 139 out of the total 144 countries covered. In other indicators, India is also awfully placed such as labour force participation (139), educational attainment (112), health and survival (141), wage equality (80), legislators, senior officials, managers (114), women in parliament (118), women

in ministerial position (76), professional and technical workers (118).

A recent report by the World Bank, Luis Andres and four coauthors shows that India's growth does not create enough jobs for women. Worse, over the years, the percentage of working-age women who can find jobs has fallen precariously. Now, a mere 27.4 per cent of rural and urban women get work, compared to 43 percent a decade ago. This presents a grim picture when compared with Nepal (80percent), China (64 percent), Bangladesh (57.4 percent), US (56.3 percent)

What is distressing is that on average, 66 per cent of women's work in India is unpaid, compared to 12 per cent of men's. Average pay gap is 25 percent. As far women's business ownership/ entrepreneurship are concerned, India ranks 49 among 54 countries as per master card. Out of total 101 billionaires, there are only 4 women.

Women's empowerment is key to gender equality. But as far as women's representation in Lok Sabha and Rajya Sabha is concerned, India is placed abysmally at 148 out of 193 countries with women accounting merely 11.8 percent in Loka Sabha and 11 percent in Rajya Sabha's total seats. Women's reservation bill has been put in cold storage.

India cannot move ahead, if it fails to harness the latent, but yet untapped power of its half a billion plus women. Empirical studies have suggested that gender equality results in economic dividends. According to IMF chief Christine Lagarde, if India's women participate in the workforce as much as the men, GDP could expand by 27 percent. Gender budgeting is an important instrument to curb gender inequality. But the magnitude of the gender budget, has declined to 5 per cent in 2018-19 Budget Estimate from 5.5 per cent in 2007-08.

Gender's inequality and women's problems are not issues to be addressed by women alone. We all benefit from a more gender equal world. Participation of women in the economy should be increased. Before this, all should ensure women's involvement in their family decision first.

# HEALTH SECTOR IN INDIA

Health-care is a fundamental right of an Indian Citizen. The government must spend more resources and energy to develop a health care system that is sustainable and beneficial to all citizens.

It is only a combination of primary health care and the insurance schemes that can establish a sustainable health care system in India.

## Amanulla Khan



The unpardonable neglect leading to the deaths of over 40 infants last year in the Gorakhpur hospital for lack of oxygen cylinders and the nauseating sight of a person carrying his dead wife on soldiers unable to afford the ambulance service has shocked the nation. This has made the policymakers to give serious attention to the health sector. Health care is not just financial protection against the hospitalisation expenses but is about the total well being of the citizens. Health care includes nutrition, food security and preventive care. It is estimated that 6 in 10 deaths in India are due to non-communicable diseases. The Right to health care is a fundamental right under Article 21 of the Constitution. The Supreme Court has held that the expression 'life' in Article 21 does not connote mere animal existence. It has a much wider meaning which includes right to livelihood, better standards of life and protection of health.

The National Health Policy has identified the problems of the health sector. Many Expert Committees have also gone into details to identify issues and take remedial steps to make health care friendly to the citizens. There is unanimity that India has one of the highest shares of out of pocket expenditure in total health financing. Nearly 70 percent of the total health financing is borne by the households themselves. The results are disastrous. It is estimated that nearly 60 million people are pushed into poverty because of catastrophic medical expenses.

The public expenditure on health is totally inadequate. India spends less than 1.4% of the GDP on health. This is one of the lowest in the world. It may be pertinent to mention that public expenditure as a share of national GDP in Srilanka is 2%, Thailand 3.2%, Brazil 3.8% and China 3.1%. Realising the inadequacy of the public expenditure on health, the National Health Policy suggests that the combined health spending by both the Union and State Governments should rise to 2.5% of the GDP by 2017 and reach 3% by 2022. The National Health Policy also stipulates that the share of the Union and the State Governments should be in the ratio of 40:60. This amounts to the Union Government spending 1% of the GDP but unfortunately it is stagnating at 0.3 percent of the GDP. Even in the Budget 2018-19, the allocations for health sector remains at 0.3% of the GDP.

However, the Union Budget 2018-19 has announced a National Health Protection Scheme aiming to cover 10 crore poor households under an insurance scheme. Each family will be covered for a sum insured of Rs.5 lakhs. This is being claimed as the biggest such scheme anywhere in the world. The details of the scheme are yet to be worked out and it is said that this will be a joint endeavour of the Union and the State Governments where the Union Government would contribute 60% of the cost and the State Governments have to bear remaining 40%. The coverage will



be for secondary and tertiary hospitalisation treatment. The fund allocation for this scheme is totally inadequate but it would be fair to wait for the fuller details before an analytical assessment of the scheme. But it must be remembered that overwhelming portion of the health expenditure is on diseases that does not require hospitalisation. Therefore, any scheme that has no provision to cover out-patient treatment will not result in reduction in expenditure by the households.

### HEALTH INSURANCE SCHEMES

There are 23 non-life insurance companies in India which are offering health insurance policies. There are 6 exclusive health insurers operating in the market. According to the IRDAI Report 2016-17, these companies have issued 1.31 crore policies covering 43.75 crore persons. The total premium collected for the year 2016-17 is Rs.30392 crore. The Rashtriya Swasthya Bima Yojana and other Government Schemes provide coverage to about 33.5 crore people with a premium amount of Rs.3090 crore. The other Group policies mainly in the organised sector cover another 7 crore and the premium amount is Rs.14718 crore. The number of individual subscribers to health insurance scheme number 3.2 crore with a premium amount of Rs.12584 crore.

The insurance companies find the government schemes unprofitable as the incurred claim is more than 122 percent. Much of these losses are borne by the public sector insurance companies. The health insurance schemes generally are not profitable for public sector companies with the incurred claim ratio of more than 100 percent. The claim ratio for private insurers is 84% and the standalone 58 percent. This gives a clear indication that the premiums for health insurance are set to rise in the coming days.

### HEALTH INSURANCE HAS HUGE POTENTIAL

India has a population of over 1.3 billion. India is set to become the most populous country in the world in the next few decades. The size of the population and the inadequacy of the public health system provide huge opportunities in the health insurance business. Though the National Health Protection Plan

announced during the budget presentation aims to cover 50 crore people, the actual number would be much less as 33.5 crore are already covered by the Rashtriya Swasthya Bima Yojana Scheme. Even if this scheme takes off, still over 50 percent of the population would have no health insurance coverage. The size of the market offers enormous business potential.

The development of the insurance business depends upon the level of disposable incomes. India is a country with low incomes and massive disparities. Despite the claims that India is the fastest growing economy, the fruits of development have by-passed overwhelming sections of the Indian population. India today is the most unequal society with the top 1% of the population controlling 74% of the national wealth. It is estimated that 90 percent of the Indian households earn a monthly income of less than Rs.10000. Therefore, considering the inadequate disposable incomes, the markets are restricted. Secondly, the taxation policy of the government is also not helpful to the growth of health insurance business. Currently the health insurance premiums are taxed at a rate of 18 percent which is totally unjustified.

Therefore the expansion of the health insurance business critically depends upon both the government policies and the innovation in the products by the insurance companies. The government must take steps to increase the levels of incomes and disposable income. The government must also relook at its taxation policy. The premium on health insurance should be totally exempted from tax bringing down the cost of insurance. The government must also set up a mechanism to regulate the health sector. It has been the experience that the insurance schemes have tremendously benefitted the private hospitals and they often indulge in unnecessary procedures raising the cost of treatment abnormally. The standardisation of treatment and cost of treatment is vital to the growth of health insurance sector. The government must take these steps urgently.

It is no denying the fact that businesses operate for profits. It is an illusion to believe

that businesses are set up to provide basic social services as a humanitarian cause. But then health being such an important issue the insurance companies must finely balance between the profits and the corporate social responsibilities. Considering the levels of incomes and inadequate purchasing capacity, the insurance companies must innovate and develop products the cost of which is affordable. The insurance companies must be transparent with the policy conditions and should be honest in claim settlements.

### BALANCE BETWEEN PUBLIC HEALTH CARE AND INSURANCE

The policy on health care must strike a balance between the public health care and the insurance schemes. The insurance schemes which generally cover hospitalisation make out only about 20 percent of the total expenditure incurred by households. This fact is clearly brought out by a study published in the Journal of Social Medicine. This study concludes that Rashtriya Swasthya Bima Yojana which does not cover out-patient health care expenditure did not provide any significant financial protection for poor households.

Therefore, it is imperative that the Government must strengthen the primary health centres and give adequate attention to strengthen the public health system. The primary health care is in a dismal condition with huge shortage of community health centres, primary health centres and inadequate infrastructure in the district hospitals. Rural India accounts for 70 percent of the Indian population and private sector has a poor presence here. The government must strengthen the Anganwadis and ASHA (Accredited Social Health Activists) who form the core of health services.

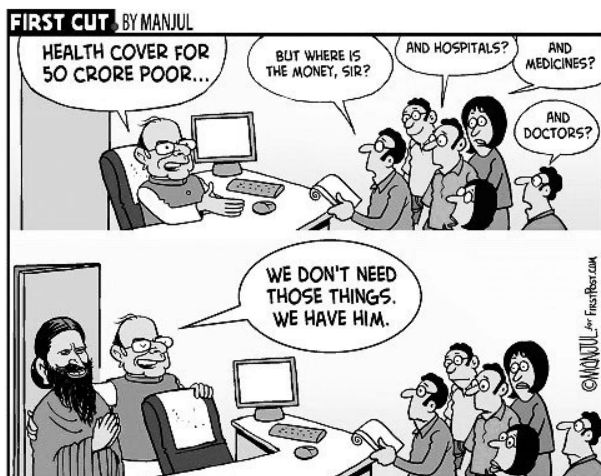
Health care is also closely related to governance. The Health Care system is not

even in the country. There are a few States that are doing well while in majority of the States the public health system is in a terrible state. The health and general development indices are impressive in Kerala which has a considerably strong public health system where significant attention is given to build infrastructure for primary health care. It is also important to study the health care systems in various countries and learn from their experiences. It would be good if the government looks at the Britain's National Health Service. The National Health Service of Britain is funded by the tax payers and Britain spends 9.9% of the GDP on this scheme. Under this scheme which covers both in-patient and out-patient expenditure, the treatment and the cost is standardised and there is only a single paying authority.

In fine, health care is a fundamental right of an Indian Citizen. The government must spend more resources and energy to develop a health care system that is sustainable and beneficial to all citizens. It is only a combination of primary health care and the insurance schemes that can establish a sustainable health care system in India.

(Abridged version of the Key Note Address delivered at the National Seminar on Health Insurance – Challenges and Prospects in India jointly organised by JSS College of Arts, Commerce & Science, Nanjangud and Mysore Insurance Institute at Nanjangud on 9<sup>th</sup> March 2018)

Cartoon courtesy:  
Manjul, Firstpost



# मकसद तो निजीकरण है

एन.के.पचौरी

पिछली यू.पी.ए.-2 सरकार के समय में भी यह बहस थी और अब तो यह बहस और तेज हो गई है कि सार्वजनिक क्षेत्र को कैसे परिभाषित किया जाये। जब तक किसी उद्यम में 51 प्रतिशत की हिस्सेदारी सरकार के पास है तब तक उस उद्यम का सार्वजनिक क्षेत्र का चरित्र नहीं बदल सकता। इसलिये सार्वजनिक क्षेत्र के चरित्र के लिये यह आवश्यक है और शायद यही आवश्यक है कि उस उद्यम में 51 प्रतिशत की हिस्सेदारी जनता की प्रतिनिधि सरकार की हो। पर इस परिभाषा में अनेक कमियाँ हैं। पहली तो यही कि सरकारें स्थाई नहीं होती और दूसरी सरकार के आते ही यह 51 प्रतिशत कभी भी 49 प्रतिशत या इससे भी कम रह सकता है।

इस तर्क का विरोध कर रहे संगठन कह रहे थे कि यह 'रेंगता हुआ निजीकरण' है। इस परिभाषा में एक और कमी यह भी है कि सार्वजनिक क्षेत्र के उन उद्यमों का क्या होगा जिनमें सरकार की हिस्सेदारी 51 प्रतिशत से कहीं अधिक है। या तो सरकार अपनी हिस्सेदारी बेचकर ऐसे सभी उद्यमों को भी अपनी हिस्सेदारी के 51 प्रतिशत तक ले आयेगी और वर्तमान सरकार ठीक यही कर भी रही है। उसने तो रणनीतिक बिक्री का एक ऐसा हथियार और ईजाद कर लिया है जिससे वह किसी भी उद्यम को निजी हाथों में सोंप सकती है। एयर इंडिया के साथ यही हो रहा है। बहाना यह है कि उस पर 50,000 करोड़ रुपये का ऋण है परन्तु इससे अधिक ऋण तो अनेक उद्योगों पर है जोकि प्राइवेट सेक्टर में हैं और फिर एयर इंडिया पिछले अनेक वर्षों से आपरेटिंग लाभ भी अर्जित कर रही है। फिर भी सरकार ने इसे बेचने का निर्णय लिया है।

अब हम सार्वजनिक क्षेत्र के बैंकों की बात करते हैं। सरकार ने वर्ष 2017-18 व 2018-19 में सार्वजनिक क्षेत्र के बैंकों के लिये 2.1 लाख करोड़ रुपये के पुर्नपूँजीकरण की घोषणा की है और यह घोषणा उसने 24 जनवरी 2018 को तब की है जब वर्ष 2017-18 समाप्त होने को है। इससे पूर्व अक्टूबर 2017 में उसने इन बैंकों का पुर्नपूँजीकरण करने की घोषणा की थी। इस धनराशि का अधिकांश सरकार द्वारा जारी बैंक पुर्नपूँजीकरण बाण्ड के द्वारा एकत्रित किया जायेगा जिनकी अवधि 10-15 वर्ष होगी। सरकार बैंकों के पुर्नपूँजीकरण के लिये अपने पास से बहुत कम राशि दे रही है तथा शेष धन राशि पुर्नपूँजीकरण बाण्डों तथा बैंकों द्वारा खुद के संसाधनों के द्वारा जुटाया जायेगा। वर्ष 2017-18 के लिये 80,000 करोड़ रुपये के पुर्नपूँजीकरण बाण्ड जारी किये जायेंगे तथा सरकार की ओर से केवल 8,139 करोड़ रुपये इस काम के लिये दिये जायेंगे। वर्ष 2018-19 के लिये अभी तक सरकार की तरफ से कोई घोषणा नहीं आयी है। 2017-18 की योजना में भी बैंकों को पी.सी.ए. ;त्तवउचज ब्वततमबजपअम ।बजपवदब्ध तथा गैर पी.

'Minimum Government-Maximum Governance' is touted as the slogan of our current Central Government. Its real meaning seems to be that it would pursue the path of privatisation, be in banking sector, or in the insurance sector or in any other sector. The mounting NPAs or the bank scams are not its concern, only privatisation of public sector banks is.

सी.ए. श्रेणी में रखा गया। इसमें पी.सी.ए. श्रेणी उन बैंकों की है जिनकी सम्पत्तियाँ अधिक दबाव में होंगी और इस श्रेणी में मुख्य रूप से आई.डी.बी.आई., बैंक ऑफ इण्डिया, यूको बैंक, व सेण्ट्रल बैंक को रखा गया है। पी.सी.ए. श्रेणी के बैंकों के लिये वर्ष 2017-18 में 52,311 करोड़ रुपये के बाण्ड जारी किये जायेंगे तो गैर पी.सी.ए. श्रेणी के बैंकों के लिये जिनमें स्टेट बैंक और पंजाब नेशनल बैंक आते हैं, 35,828 करोड़ रुपये के बाण्ड। इन सभी बैंकों में 6 उद्देश्यों के लिये सुधार लागू किये जायेंगे जिनमें कस्टमर रेसपोन्सिवनेस व रीजनेबिल बैंकिंग आदि शामिल है। ये बाण्ड सुधारों पर निर्भर करेंगे जिनकी बैंकों के पूर्णकालिक निदेशक देख-रेख करेंगे। वित्तीय सेवाओं के सचिव श्री राजीव कुमार ने कहा है कि ये बाण्ड बैंक की दक्षता पर निर्भर करेंगे जिसका मूल्यांकन बैंक का बोर्ड करेगा। आर्थिक मामलों के सचिव श्री सुभाष चन्द्र गर्ग के अनुसार इन बाण्डों का कोई आर्थिक प्रभाव नहीं होगा और ये कैश न्यूट्रल है। उन्होंने यह भी कहा कि पी.सी.ए. श्रेणी के बैंकों के लिये बाण्ड धनराशि का प्रयोग नियामक पूंजी को बनाए रखने के लिये तथा गैर पी.सी.ए. श्रेणी के लिये इसका इस्तेमाल ग्रोथ कैपिटल में निवेश के लिये किया जायेगा। वित्तमंत्री श्री अरूण जेटली ने यह घोषणा करते हुए कहा था कि ये बाण्ड छः किशतों में जारी किये जायेंगे परन्तु किशतों के समय के बारे में और ये किशतें कब जारी की जायेंगी, इसके बारे में कोई घोषणा नहीं की गई।

बैंकों के पास लगभग हमारे देश के जी.डी.पी. के बराबर अर्थात् 100 लाख करोड़ रुपये जमा धन है। इस धन का 80 प्रतिशत सार्वजनिक बैंकों के पास है क्योंकि प्रथम तो इन बैंकों पर लोगों का विश्वास अधिक है और दूसरे इन बैंकों तक लोगों की पहुँच अधिक है। विश्व में आये 2008 के आर्थिक संकट के समय तत्कालीन प्रधानमंत्री श्री मनमोहन सिंह ने कहा था कि यदि इस

संकट से भारत अप्रभावित रहा है तो इसका मुख्य कारण वित्तीय क्षेत्र का सार्वजनिक क्षेत्र में होना है। सरकार को सार्वजनिक क्षेत्र की तभी याद आती है जब उससे कोई कार्य करवाना हो जैसे बैंकों में जन-धन खाते खुलवाना तथा बीमा में वरिष्ठ पेंशन योजना का संचालन। शेष अवसरों पर तो प्राइवेट सेक्टर ही याद आता है जैसे कि फसल बीमा योजना प्राइवेट सेक्टर ही कर सकता है जबकि यह सरकार की योजना थी। बैंकों की एक और समस्या एन.पी.ए. की है जो सार्वजनिक क्षेत्र की बैंकों में अधिक है। अनुमान लगाया जाता है कि मार्च 2018 तक बैंकों में एन.पी.ए. 9.5 लाख करोड़ से भी ज्यादा हो जायेगा जोकि एक वर्ष पूर्व 8 लाख करोड़ रूपये के बराबर था।

एन.पी.ए. की समस्या से निपटने का उपाय क्या है ? सरकार को उन लोगों व कम्पनियों के नाम सार्वजनिक करने चाहिये जो बैंकों द्वारा दिया गया ऋण नहीं लौटा रहे। पंजाब के एक ग्रामीण अर्थशास्त्री श्री देविन्दर शर्मा ने कहा कि इस मामले में किसान व कारपोरेट में जो अन्तर है वह काफी हद तक इस समस्या के लिये जिम्मेदार हैं। यदि कारपोरेट के ऋण का नोटिस भी उसके घर पर तथा कार्य के स्थान के बाहर लगा दिया जाये तो यह ऋण वापस हो सकता है। वित्त राज्य मंत्री श्री शिव प्रताप शुक्ला ने एक प्रश्न के उत्तर में लोकसभा को बताया कि भारत में 1000 से भी अधिक विलफुल डिफाल्टर हैं तथा इस ऋण को वापस बैंकों को देने के लिये इनके खिलाफ 2200 से भी अधिक एफ.आई.आर की गई हैं। फिर सरकार विलफुल डिफाल्टरों की सूची क्यों सार्वजनिक नहीं करती और वह देविन्दर शर्मा के सुझाव के अनुसार कार्य क्यों नहीं करती है? वास्तव में बैंकों का पुनर्पंजीकरण तब तक काम ही नहीं कर सकता जब तक कि बुरे ऋण की समस्या का समाधान नहीं हो जाता। प्रधानमंत्री ने इस समस्या के लिये पुरानी सरकार को जिम्मेदार बताया है। और यही नहीं, बैंकों द्वारा पिछले 5 वर्षों में इसमें से आधी धनराशि राइट ऑफ भी कर दी है।

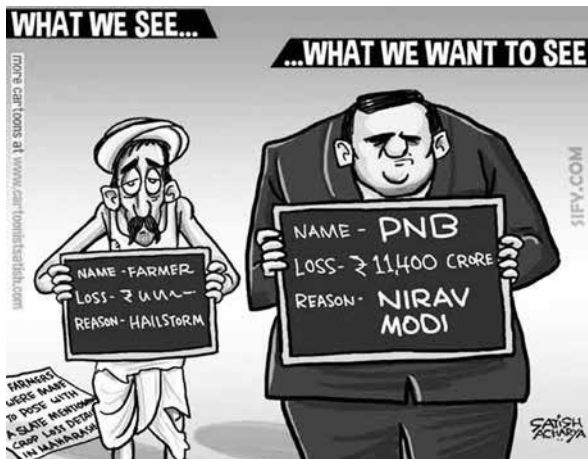
जब से नीरव मोदी व उसके मामा मेहुल चैकसी ने पंजाब नेशनल बैंक के साथ 11,500(12,600)

करोड़ रूपये की धोखाधड़ी लैटर्स ऑफ अन्डरटेकिंग के माध्यम से की है तथा वे विदेश भागे हैं तब से सार्वजनिक क्षेत्र के बैंकों के स्वास्थ्य के बारे में कोई चर्चा नहीं है। नीरव मोदी द्वारा पंजाब नेशनल बैंक के साथ धोखाधड़ी के बाद ही कानपुर के रोटोमैक पैन के निर्माता विक्रम कोठारी व उनके पुत्र की सात बैंकों के साथ की गई एक अन्य धोखाधड़ी का पता चला जिसमें कुल 3,695 करोड़ रूपये की राशि शामिल थी। इसके बाद ओरियण्टल बैंक ऑफ कामर्स के साथ सेठ दामोदरदास अग्रवाल इण्टरनेशनल व सिंधोली चीनी मिल द्वारा की गई धोखाधड़ी सामने आई। यह लेख लिखने तक सिटी बैंक यूनियन के साथ भी धोखाधड़ी का मामला आ चुका है। इधर सहारनपुर के गुप्ता बंधुओं पर दक्षिण अफ्रीका के तत्कालीन राष्ट्रपति जैकब जुमा के साथ सांठगांठ करके दक्षिण अफ्रीका के सबसे रईस लोगों में शामिल होने का आरोप है।

अब सरकार ने भगोड़ा आर्थिक अपराधियों की संपत्ति को जब्त करने का एक विधेयक प्रस्तुत करने का निर्णय लिया है। इसका अर्थ यह हुआ कि नीरव मोदी एवं मेहुल चैकसी की जब्त संपत्तियां पर सरकार का अधिकार नहीं है। वास्तव में ऐसा ही है। सरकार कितना ही प्रकाशित करे पर वह नीरव मोदी व मेहुल चैकसी की संपत्तियाँ जब्त नहीं कर सकती और इन सम्पत्तियों की धनराशि को बैंक का लौटाना तो और भी अधिक मुश्किल है।

बैंक लगभग आधे स्टाफ पर कार्य कर रहे हैं। खाली पदों पर नियुक्तियाँ नहीं हो रही तथा खाताधारकों की संख्या निरन्तर बढ़ती जा रही है। हरेक विभाग के साथ ऐसा ही है और जीवन बीमा और आम बीमा सहित वित्तीय क्षेत्र की स्थिति तो और अधिक खराब है। ऐसे में "रीजनेबिल बैंकिंग" का उद्देश्य कैसे पूरा होगा ? परन्तु सरकार यह चाहती भी नहीं है। वह सार्वजनिक क्षेत्र के बैंकों को उन्हीं लोगों को सोंप देना चाहती है जो उसके बढ़ते हुए एन.पी.ए. के लिये जिम्मेदार है। हालत बिलकुल वैसे ही हैं जैसे राष्ट्रीयकरण से पूर्व थे।

सरकार ने कहा था कि वह "मिनीमम गवर्नमेंट मैक्सिमम गर्वनेंस" के सिद्धान्त पर चलेगी। इसका अर्थ ही यह है कि वह सार्वजनिक क्षेत्र के सभी उद्यमों जिसमें बैंकें, जीवन बीमा व आम बीमा सहित वित्तीय क्षेत्र की संस्थाएँ शामिल हैं, का निजीकरण करने के रास्ते पर चलेगी। सरकार का मकसद सार्वजनिक क्षेत्र की बैंकों का निजीकरण करना है न कि एन.पी.ए. व धोखाधड़ी की समस्या को हल करना। सरकार इसी रास्ते पर चल रही है।



Cartoon courtesy:  
Satish Acharya, sify.com

# The Tripura Election Verdict

If the Hindutva forces are allowed to go their way, with little resistance from the forces of parliamentary opposition, then other extra-parliamentary forces which represent rival fascisms opposed to them will come up. In that case the country will be torn apart through vicious conflicts. The time to intervene therefore is now, before it becomes too late. The Left which is being pushed into the margins by the offensive of the BJP has to defend the nation, and through that very process also defend itself, by mobilizing all the secular and democratic elements in society....



**Prof. Prabhat Patnaik**

(Courtesy: The Indian Express March 6, 2018)

Two clear conclusions emerge from the Tripura election verdict. First, it is exceedingly difficult for an opposition party that has an incumbent government in any state to withstand the onslaught of the BJP. This party brings to the electoral arena the might of its Central government to buttress its own well-financed electoral effort.

True, the Manik Sarkar government had been crippled in its last term in office by a financial squeeze which had doubtless affected its performance, but this squeeze itself had been the result as much of the recommendations of successive Finance Commissions that had been grossly unfair to Tripura, as of the Centre's willful niggardliness.

By-elections where the BJP gets defeated, and even assembly elections in states where the BJP has been in power, either alone or in alliance, and where the popular wrath it has earned leads to an opposition Party's victory, such as in Punjab, cannot negate this fact. An opposition-ruled state government can scarcely survive the single-minded effort of the BJP with its immense resources, combined with the machinations of the central government it controls, to dislodge it from power through electoral means. Even apparently well-entrenched governments like those of Mamata Banerjee and Navin Patnaik

are vulnerable on this score notwithstanding their by-election successes.

Secondly, almost in every state the polity is now tending to get polarized into the BJP on one side and one anti-BJP opposition force on the other. The fates of the Aam Aadmi Party in Punjab, of the Congress in Odisha and now in Tripura, are obvious examples of this trend where opposition parties, other than the one which is perceived to be the main anti-BJP force, are getting marginalized. This suggests that those opposed to the BJP are pooling their votes in favour of one anti-BJP party, whose identity may differ from one state to another, instead of frittering them by backing candidates belonging to several different parties. The electorate sees the political choice before it as either supporting or keeping out the BJP.

If these trends continue then the ultimate denouement will be one where the BJP will be the only overwhelming national party, facing in different states different political opponents; and since these opponents can be easily beaten down, there will be BJP governments in almost all the states. The BJP's explicitly-stated objective of creating an opposition-free India will thus get realized; and in such a case of course ushering in a Hindu Rashtra will pose no great difficulty.

It may well be asked: are we not exaggerating the dangers of this denouement? Even if it comes to pass, it would be argued, the so-called “anti-incumbency factor” will work against the BJP governments in the different states, if not immediately, then at least after a while; and once these governments are voted out of power, as the Tripura government has been, then BJP rule at the Centre, even if not overthrown in the near future, will become difficult to sustain. Hence there is no need to be greatly exercised over this trend of extreme centralization of power in the hands of the Hindutva Party: this situation, no matter how disturbing in the short-run, will get reversed in the long-run.

The reasons for disquiet however are several: first, as Keynes had famously remarked, “in the long-run we are all dead”. We cannot, even in principle, simply put our trust in the long-run.

Second, one cannot underestimate the Hindutva forces’ ability to manipulate voting behavior in their own favour, to turn even losing situations into winning ones, in all kinds of devious ways. These include presiding over communal riots, spreading false rumours, and manufacturing news about “surgical strikes” against this or that “enemy of the nation”. In such a case, the so-called “long-run”, when they are supposed to be voted out of power, will never come.

Third, if they are allowed to go their way, with little resistance from the forces of parliamentary opposition which merely keeps waiting for the arrival of the “long-run” when they would have lost their electoral appeal, then other extra-parliamentary forces which represent rival fascisms opposed to them will come up. In that case the country will be torn apart through vicious conflicts.

The time to intervene therefore is now, before it becomes too late. The Left which is being pushed into the margins by the offensive of the BJP has to defend the nation, and through that very process also defend itself, by mobilizing all the secular and democratic elements in society to fight the Hindutva forces before they tighten their stranglehold over it.

Of course, a mere hotch-potch of parties coming together to fight the BJP will carry little credibility with the people; and even if it succeeds in dethroning the BJP, unless it effects some tangible improvement in the people’s lives, it will soon create sufficient disillusionment among them to allow the Hindutva party to come back to power at the next round.

The coming together of the secular and democratic parties therefore will have to be around a common minimum programme which is workable and to which all parties coming together are committed. Such a programme must include not only overcoming the pervasive fear, the assault on thought, and the flourishing of communal, patriarchal, and casteist attitudes that has occurred of late, but also introducing a set of universal Welfare State measures, especially in the spheres of education, employment and health. Whoever is willing to come on such an agenda should be a part of the broad alliance, whose constituents therefore should be decided not on a priori grounds but on this criterion of agreeing to an agenda for change.

For the Left it is a fight for survival. If it recognizes the seriousness of the situation and, in the wake of the reverse in Tripura, changes its political stance to take the lead in organizing an anti-Hindutva resistance, then some good at least would have come out of the Tripura reverse.



Cartoon courtesy:  
Surendran, The Hindu

# AIIEA SECRETARIAT CALLS FOR AGITATION

The Secretariat of AIIEA was called on 5-6 March 2018 at Patna to review the developments both within and outside the industry to frame our responses on the issues of the insurance employees. The Secretariat discussed in great detail the prevailing political and economic environment in the country and decided that the hostile situation should not overawe us but rather make us more determined to struggle and secure our just demands.

## MERGER OF THREE PSGI COMPANIES

The announcement of the Finance Minister on merger of three public sector general insurance companies during the course of Budget 2018-19 presentations was welcomed by the Secretariat. The AIIEA for the past several years has been campaigning for the consolidation of the public sector general insurance companies. Four PSGI companies competing for the same business makes no economic sense. With the liberalisation of insurance sector, it became necessary to merge the four companies and create a monolithic corporation on the lines of LIC to meet both the challenges of a competitive market as well as to effectively advance the social obligation. The AIIEA is clear in its understanding that a merged entity will help economies of scale, offer better leverage of human resources and further expansion to help the national economy. Therefore, the

Secretariat came to the conclusion that while welcoming the merger of three companies, the campaign has to be carried forward for inclusion of New India Assurance Company too in the process of merger. The Secretariat noted the difference between the Government and the AIIEA on the issue of merger. While the AIIEA wants a strong merged entity to serve the national interests, the intent of the government behind the merger is to create a strong company which naturally will add to the value and then sell it in the stock markets. The Secretariat expressed strong opposition to the intent of the government and decided to continue its fight against disinvestment.

## WAGE REVISION

The wage revision has become due from 1.8.2017. The AIIEA submitted the Charter of Demands to both LIC and GIPSA on 2<sup>nd</sup> August 2017. Both the Chairmen of LIC and GIPSA appreciated the rationale of framing our demands and assured all efforts for an early settlement. But despite the passage of six months, the negotiation on this important issue is yet to open. In the meantime both LIC and the PSGI companies continue to scale greater heights in terms of premium mobilisation, servicing standards and dominance in the market.

The massive frauds in the banking industry that came to light are without any doubt the result of neo-liberalism which has entrenched



crony capitalism in India. Instead of holding itself responsible, the government is trying to paint a picture that the frauds are a result of connivance of officers and employees at the lower level with the industrial and business houses. In the process, the wage revision for the bank employees has been pushed to the background. The Secretariat warned LIC and GIPSA that developments in the banks should not be allowed to influence wage revision in insurance industry. The Secretariat also was convinced that a strong protest must be lodged over the delay in calling for negotiations and we have to press for early settlement on the basis of the paying capacity of the institutions.

### **FINAL PENSION OPTION**

The Secretariat noted with concern and alarm the negative response of the government on well reasoned demand for a final option to join the 1995 Pension Scheme. Though LIC and GIPSA have recommended the government to allow a final option, the government continues to be adamant. We understand that the government has also rejected such a demand in RBI despite the unanimous recommendation of a Parliamentary Committee. The Secretariat decided that this important demand has to be pursued through a serious agitation involving all sections of the employees. The Secretariat was clear that projection of this demand as an issue of only a small section of employees and activities outside the trade union movement on this important issue can only harm the demand. The issue has to be understood in the background of hostility of the government to a defined pension scheme. The AIIEA is absolutely clear that **the issue of Pension Option is not an economic but a political issue** and this political policy can be fought only with larger united struggles.

### **FIVE DAY WEEK**

It is a matter of great concern that the agreement on Five Day Week is yet to be implemented. The delay in implementation of this understanding on the plea that the Government is yet to give its approval makes a mockery of collective bargaining and the autonomy of LIC Board. The LIC is morally committed to implement Five Day Week and no excuse is acceptable.

### **RECRUITMENT**

The last recruitment in the base cadre took place in LIC nearly a decade back. Since

then LIC's business has grown exponentially and there is an acute need of recruitment to meet the growing requirement of policy servicing. Leave alone increasing the staff strength to adequately staff the offices, not even retirement vacancies are being filled. The LIC cannot permanently keep recruitment in abeyance on the pretext of legal issues. Recruitment has become the urgent necessity to sustain the institution.

The Secretariat also discussed various other issues relating to the employees. The Secretariat came to the conclusion that the attitude of the LIC management towards the employees issues is not helpful as is evident in its interpretation of government circular on ex-servicemen or on income tax rebate on housing loan. The Secretariat also noted that the promised relook on Sports Policy is yet to take place despite the formation of the new Sports Promotion Council. The GIPSA dithering on issues like extending the improvements in Mediclaim offered in LIC and on other issues is also of concern.

The AIIEA and the employees waited patiently for the LIC and GIPSA to meet the legitimate demands in the background of impressive performance registered by the institutions. The Secretariat, therefore felt that AIIEA is left with no option but to take recourse to the agitation on these issues. The Secretariat has called for a One Hour Walk Out strike in the last week of March 2018 preceded by weekly demonstrations. The exact dates would be announced shortly as some unions have shown interest in developing the struggle jointly.

It is a matter of happiness that Federation of LIC Class I Officers' Associations have decided to join the strike. The One Day strike will be on 28<sup>th</sup> March preceded by demonstrations on 21<sup>st</sup> and 27<sup>th</sup> March. The National Federation of Insurance Field Workers' Federation has extended support and solidarity to the call of strike.

The Secretariat requests the employees to implement the call of One hour strike on 28<sup>th</sup> March 2018 successfully and lodge a strong protest over the anti-worker attitude of the government and the institutions.



# EMPLOYEES' MEETING AT PATNA

The AIIEA Secretariat Meeting in Patna on 5-6 March was followed by a very well attended Employees' Meeting in the evening of 6<sup>th</sup> March. Besides the secretariat members of the AIIEA, employees of LIC Patna I & II divisions, members of Bihar Jharkhand State General Insurance Employees' Association, the office bearers of ECZIEA, a large number of Officers, Pensioners and leaders of various fraternal organizations including those from Co-ordination Committee of Trade Unions and Associations Bihar attended the meeting. Women employees attended in large numbers. Even a conservative estimate would put



this would inspire new confidence among the cadres and impel them to shoulder higher responsibilities in the future. Com. M. Girija, Joint Secretary AIIEA, addressed the meeting and gave a brief but vivid account of how liberalization had wrought havoc on the life and

living of working women, especially those belonging to the unorganized sector. She gave a clarion call to observe the ensuing International Women's Day by highlighting its socialist origins as also by focusing on the theme 'Defend Women's Democratic Rights'. Addressing the meeting, Com. Amanulla Khan, President AIIEA

congratulated the members of IEAPD I&II and those of BJSIGIEA for brilliantly organizing the secretariat meeting of AIIEA at a short notice and giving a very good account of themselves as the foot soldiers of AIIEA. He said that the secretariat meeting in Patna was a historic



the total number of participants at not less than 450. It seemed as though the entire organization in Patna had risen as one to welcome the secretariat members of AIIEA.

Presiding over the session, Com. P.K. Mukherjee, President ECZIEA and Vice President AIIEA, welcomed the Secretariat members of AIIEA to the ancient land of Pataliputra and thanked AIIEA for giving the responsibility of hosting AIIEA secretariat to units of East Central Zone. Com. Shreekanth Mishra, General Secretary ECZIEA and Joint Secretary AIIEA said that Patna was hosting a Secretariat meeting of AIIEA after a very long gap of 44 years. He exuded confidence that since this was the first all India event being organized in the city of Patna after the formation of the East Central zonal unit of AIIEA,



one in the sense that this secretariat gave a fervent call for struggle on issues confronting the employees and public sector insurance industry at large. He said that while the government move to merge three public sector general insurance companies was welcome, the intention behind the decision had to be resisted. He made it clear that while AIIEA wanted a strong merged entity to serve national interests, the government wanted a strong company so as to make it lucrative for disinvestment. Coming down heavily on the LIC management and the government for their lukewarm response to the 5 Day Week proposal and Charter of demands, he called upon the employees to remain prepared for a grim battle in the days to come. Com. V. Ramesh, General Secretary AIIEA, congratulated comrades of Patna in both life and general sector for successfully hosting the AIIEA secretariat

meeting. Com. Ramesh said that the Patna Secretariat meeting of AIIEA had taken historic decisions to launch struggle by way of One Hour Walk Out Strike on issues like immediate commencement of wage negotiations, one final option for pension, immediate clearance of the five day week proposal, recruitment to class III & IV cadres in LIC, demanding merger of New India Assurance with the other three PS general insurance companies and against disinvestment of the proposed merged entity in general insurance. Cautioning the employees that the NDA government at the centre was committed to dismantling public sector institutions, he said that LIC employees cannot afford to rest on their oars and had to brace for struggle.

Com. Vishal Sharan, Gen. Secretary of Patna II divisional unit proposed the customary vote of thanks.

## Seminar at Mysore on Health Insurance - Challenges and Prospects in India

Mysore insurance Institute and JSS College of Arts, Commerce & Science, Nanjangud jointly organised a one day National Seminar on 9<sup>th</sup> March 2018 with two technical sessions and paper presentation by students and professors.

The inaugural session had the privilege of Com. Amanulla Khan, President, AIIEA, who delivered the Keynote address and in the 1<sup>st</sup> technical session Sri. O.N. Ramachandra, SDM UII DO-1, Mysore spoke on "Healthcare and its consciousness in India" and in the Technical Session 2 on the topic "Health Insurance Status in India", Com. J. Suresh, Jt. Secretary, SCZIEF presented his paper.

Com. Amanulla Khan said health care is a fundamental right under Article 21 of the Indian Constitution and said that health sector is the primary responsibility of the government and insurance can only supplement the efforts of the government. His detailed submission is reproduced elsewhere in the journal.

In the technical session Com. J. Suresh also stated that health is a constitutional right, and gave a picture of health pre independence and post-independence period with statistical details and asserted that the

primary health care is the need of the hour. He also stated that IRDA has a role to play in consultation with IMA and coordinate for better health schemes. He also stated that the treatment costs needs to be regulated.

There was a panel discussion on Universal Health Insurance as social security. The panelists were Sri. H.S.Nagaraja Rao, Retd. Regional Manager, National Insurance Co.Ltd, Bangalore, Dr. Anjali Arun, MBBS, MD, Apollo Hospital, Mysore and Prof. Chinthamani, Visiting Professor, PG Centre, DOC, J.S.S.College, Mysore.

The inaugural session was presided by Sri P. Venugopal, Secretary General, Insurance Institutes of India. Sri Venugopal also spoke on detail about the need to improve penetration of health insurance in India. The seminar was inaugurated by Prof. Yashwanth Dongre, Director Planning, Monitoring Evaluation Board, UOM, Mysore. Sri. K. Anantha padmanabha, Chairman, MII and Sri. S. Sridhara, Hon.Secretary were present. Around 200 students participated in the seminar. 32 papers on health insurance were presented by students and professors.

# Successful 7<sup>TH</sup> Conference of AIIPA – THE BEACON LIGHT

The Conference of All India Insurance Pensioners' Association (AIIPA) held at Nagpur from February, 11-13, 2018 urged upon the Insurance pensioners to take upon themselves the task of building up a powerful organisation that is capable of fighting the anti-people, anti-worker policies of the Government. The Conference was unanimous that non- solution of the problems of insurance pensioners stemmed out of the policies and unless insurance pensioners launch an offensive and defeat them, these policies will continue to deprive them of their legitimate benefits.

The Conference paid rich tributes to Com.N.M.Sundaram, a visionary and a teacher and recorded its appreciation for his leadership in struggles for pension and against privatisation and to Com.R.Govindarajan a skillful orator and a powerful educator and placed on record his services spreading the message of AIIEA.



Com.Amanulla Khan, President, AIIEA, in his Inaugural Address, said that he has been assigned the task, in the place of Com. Tapan Sen, M.P [CPI(M)], who was in Tripura to defend Democracy and to ensure that attempts to create a wedge between Tribals and Non-Tribals by BJP for electoral gains, do not succeed.

Com.Amanulla dwelt at length the current socio-economic scenario and urged upon the participants to understand and appreciate the environs and said any decision for solution of their issues in isolation will not be fruitful. Com.Amanulla told the House that Secularism and Democracy, the basic premise of our Constitution, were in jeopardy and the Constitution is under attack pointing out to a Union Minister openly declaring that the present Constitution will be re-written.

Com Amanulla Khan dealt in great detail the crisis in the economy, massive unemployment and unprecedented concentration of wealth in the hands of the rich 1 percent of the population. He said it has become imperative to fight the twin danger of neo-liberalism and communalism. Criticising the government policy of negating the just demands of the pensioners, he exhorted the pensioners to build public opinion against the policies ruining the life of pensioners and the nation. He stressed that the task before the Insurance Pensioners was to defend Democracy, Secularism and their own industry, if their interests and well being are to be protected. The President of AIIEA assured the support of all employees for the endeavours of AIIPA.

Com.V.Ramesh, General Secretary, AIIEA, in his Special address, pointed out how BJP Leaders felt Public Sector was the root cause of all problems, how the Government policies affected the workers and why it is necessary to fight against these policies.

Com. T.K.Chakraborty replying to debate

The Working Committee Report was presented by Com T.K.Chakraborty in the delegates session. There was lively debate. The Delegates were critical of the political and socio-economic policies of the Central Government that caused wide disparities among various sections of the people that resulted in raising of passions on the basis of religion and caste, that amounted to deprivation of benefits to the working class and above all, that negated the principles of secularism and democracy enshrined in the Constitution.

This Conference of AIIPA had the benefit of the presence and guidance of Com. Chandrashekhar Bose, 96 years young, the oldest Delegate at the Conference. Com. Bose, the tallest leader of the Insurance Employees' Movement, through his speech, led the participants into the nostalgic past with an emotional fervour. Com. Bose initiated his address with the remark that he felt at home in the company of Insurance Pensioners that touched the chords. Com. Bose spoke of the struggles of AIIEA against automation, splitting of LIC and of the continuous strike with the slogan implement Supreme Court judgement. He urged upon the pensioners to educate the masses on the need to fight against Government policies.

Com.V.Ramesh, General Secretary, AIIEA, intervened in the Debate and in his address, stressed that neo-liberalisation policies, wherever adopted in the world, have not brought about any benefit to the common people. He said the Pensioners' interests have been neglected by the authorities, treating them as irrelevant though they had spent their prime in the service of the Institution.

Addressing the delegates session Com. Amanulla Khan, President, AIIEA said today there is an atmosphere of hatred in the country. This is sad as this country has shown the virtues of love, tolerance and accommodation to the world. Today the world is envious of the rich cultural heritage of India but unfortunately the plurality of religions, languages and cultures is under tremendous attack today. Com. Amanulla said we are living in a post-truth society where truth and facts are becoming less important with emotions becoming more important and gave an example of unsubstantiated charge of treason leveled by the Prime Minister against former Prime Minister, former Vice President and former Chief of Army in an election campaign..

Dwelling on the Pension Scheme, Com. Amanulla said, with only a small section even among the organised sector enjoying the benefit of pension, it would be difficult to protect our gains unless we are vigilant and close ranks with the other toiling masses. Quoting facts and figures, Com. Amanullah told the Delegates and Observers that a powerful campaign and struggle will be needed to achieve the demands though fully justified. Com. Amanullah requested the participants to understand that AIIPA was the only vehicle to protect their interests and take them forward and to carry that message to the vast membership of the Organisation. He said a strong organisation is the necessity to achieve our legitimate demands.

Com.K.Natarajan, Vice President, AIIPA, appreciated the way the Delegates put forth their view points and said deliberations were of a high standard. He explained the rationale behind the decision to take recourse to legal process. Till such time the issue was implementation of Board Resolution sans Notification, it was no use approaching the Court as AIIPA had perfect understanding that it was not feasible under law. AIIPA felt vindicated when the Apex Court ruled that Board Resolution had no legal sanctity unless approved by the Government. Com. Natarajan told the participants that the Secretariat rightly decided to implead, when after setting aside the three judgements, the Hon'ble Supreme Court remitted the matter to Delhi High Court for adjudicating the Constitutional Validity of Rule 3(A) of LIC (Employees) Pension Rules.

Elaborating on the proceedings of Hon'ble Delhi High Court, he pointed out to the observations of the Bench, during the submissions of our Senior Counsel, that cost was not a material factor, all pensioners were entitled to Dearness Relief at rate not less than 0.23% and periodical revision of pension was part of Corporate Social Responsibility. Com. Natarajan said, though Delhi High Court had acknowledged there was discrimination between Pre and Post-August 1997 Pensioners in the matter of Dearness Relief, it had not acceded to our prayer in full and had also negated our plea on pension updation on the ground that LIC Pensioners cannot claim parity or cannot be compared with Central Government Pensioners as ours was a funded scheme while the other was 'pay as you go' scheme.

Aggrieved over the verdict, AIIPA had preferred an SLP before the Supreme Court, Com.Natarajan informed the House. He said just at the time of the Conference, the LIC has filed its Affidavit and AIIPA would finalise its reply and file the same shortly. He assured that all necessary steps to fortify our case will be taken in consultation with Senior Counsel and Advocate on Record.

Besides explaining the legal nuances, Com. Natarajan focussed on the need to strengthen ALL INDIA INSURANCE PENSIONERS' ASSOCIATION. He said, though the Organisation was strong, still many were not in our fold and there was an urgent need to expand. Although the functioning was praiseworthy, more efforts were required for immediate dissemination of information for a better understanding between leadership and members at local levels and a closer co-ordination between units and AIIPA. Com. Natarajan stressed the importance of keeping the Organisation not only vibrant and strong numerically, but to make efforts to educate the members ideologically to fulfil the assigned tasks.

Com.T.K.Chakraborty, General Secretary, AIIPA, rose to sum up the discussions on the Report. As earlier noted, there was unanimity of views over the formulations made in the Report. Com.Chakraborty pointed out that there was stress across all the sectors of the society because of the policies pursued by the Government.

The General Secretary, AIIPA, told the Conference that the Government, in a desperate attempt to divert the attention, was issuing dictates on what to eat, how to dress etc. He said the Government did nothing to rein in the fringe that indulged in accusations, threats and sometimes even assaults. Com.Chakraborty noted that these policies have to be fought effectively and the Lok Sabha Election in 2019, should be used as a platform to campaign against the policies and to unite all forces who have a common cause.

On industrial issues, Com.Chakraborty said, these were the results of the Government policies and for a solution, an Organisation capable of meeting the

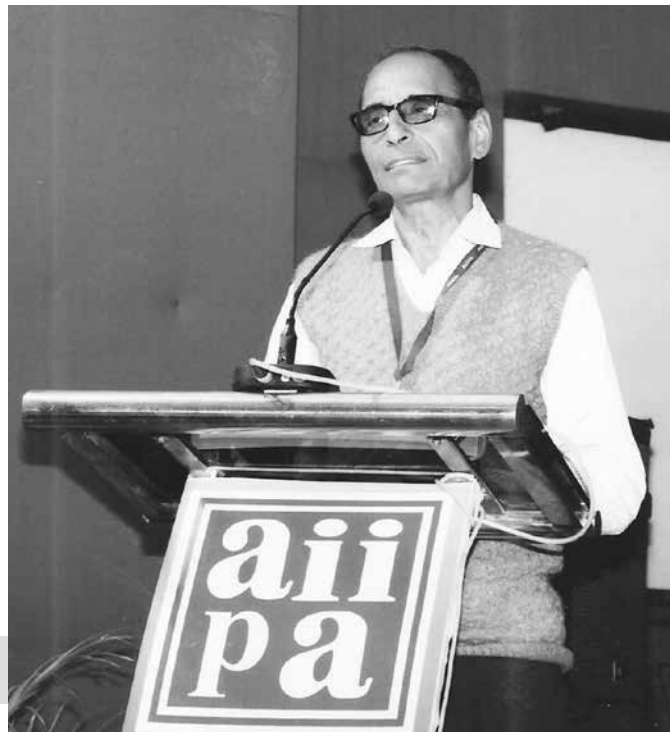
challenges, should be built up. He said new generation of pensioners should be roped in for more effective functioning.

Noting that AIIPA was born on March 28, 1997 at Nagpur, Com.Chakraborty proposed that March 28, 2018, should be observed in a fitting manner by mobilising all insurance pensioners and holding meetings in front of offices of LIC and PSGIC. This occasion should be utilised to drive home, the need for a stronger organisation, to highlight the demands to protest against the apathy and to demand immediate solutions, he said. He also proposed that AIIPA units at all major centres should hold Conventions/Seminars on the issue of universal social security in collaboration with all section of workers.

The Conference elected Com.Ashok Tiwari as President and Com.T.K.Chakraborty as General Secretary and Com.S.Z.Dhote, Treasurer and felicitated the out going members of the Secretariat.

Resolutions on issues of Insurance pensioners and on Government policies were adopted.

The message to the Conference was loud and clear; Unite and Fight against the policies of the Government; safeguard the Industry and strengthen the Organisation The Conference of AIIPA turned out to be memorable and a mile stone in its onward march.



Com Ashok Tewari, newly elected President



## Diamond Jubilee Celebrations of Chennai I

As a fitting finale to the year-long Diamond Jubilee Celebrations of ICE Union, Chennai Division-I, a “Family Get Together” programme was conducted on February 25, 2018 in the sprawling campus of a city school in Chennai. A large number of comrades attended the programme with their family members. It is to be noted that the Diamond Jubilee Celebrations were inaugurated by the veteran leader of the AIIEA, Late Com.N.M.Sundaram last year. Several programmes like medical camps, conventions, business competition for employees etc., were conducted throughout the year most successfully.

There were several items of cultural programmes, talent-searching competitions, like drawing, plays, songs including group songs, dances, sports items like musical chair, fun games, mehandhi, balloon shooting, carom, basket ball, jumpin, bangles distribution and several other items to keep the children amused. Prizes were distributed to all the participating children. Comrades T.Senthil Kumar, General Secretary, S.Sivasubramanian, Joint Secretary, K.R.Gopinath, Treasurer, respectively of SZIEF, also participated in the function. From the General Insurance sector, Comrades P.V.Nandakumar, G.Kannan and V.Ravi attended the celebrations.

The Valedictory Session was presided over by Com.L.Palaniappan, President, ICEU. Addressing the meeting briefly, Com.V.Ramesh, General Secretary, AIIEA, congratulated the ICEU, which was one of strongest units of the AIIEA and had completed 60 years with distinction. He said

that the LIC had contributed several lakhs of crores of rupees for the Five Year Plans of the country for infrastructure development. He explained the role played by the AIIEA in safeguarding LIC in public sector. He extended his greetings to all the participants in the programme. He also honoured the senior leaders of the organization, including Comrades S.Rajappa, R.D.Dharanipathi, K.David, K.Swaminathan, S.T.Srinivasan, R.Sankaran, R.Bhupathi, V.Renganathan, G.Rajamani, G.Sambasivam and Punitha Sundaram, W/o. Late Com.N.M.Sundaram, who was present on the occasion. Shri J.Anilkumar, Regional Manager, (E.& OS) LIC, ZO, Chennai, greeted the participants. S/Shri A.Soosai Manickam, Sr.Divl. Manager and Sri. Rajendran, Manager (P&IR), LIC, Chennai Division-I, graced the occasion by their presence. The Family meet came to a close with a mouth watering dinner served for more than thousand people. Though it was a Sunday the presence of such huge gathering was a refreshing experience. To keep the more than two hundred assembled children delicious snacks were served apart from dinner.

At the close of the meeting, Com.S.Rameshkumar, General Secretary, ICEU, proposed a vote of thanks.

The ‘Family Get Together’ celebrations have created great enthusiasm among the members throughout the Division, which will no doubt help to strengthen the organization in the future.



## International Women's Day 2018

(Please see back inside cover page for Photos of these reports and celebrations in other places).



### Various activities in Vellore Division

Chidhambaram and Com S.D.Sankari, State Secretary, A.I.D.W.A addressed in Polur.

#### **Social Welfare Assistance:**

Social Welfare Assistance to the tune of more than Rs. 1,50,000 was distributed to various institutions such as orphanages, old age homes, village schools and educational expenses of few poor students. A reserve fund to help the victims of gender violence was also created.

#### **In Fraternal Organizations**

Our comrades were invited by the Fraternal Organizations to speak in the International Women's day programme organized by them. Com S.Jayashree, Joint Secretary spoke in the public meeting conducted by C.I.T.U at Cuddalore and Com P.Gangadevi, Joint Secretary, addressed in the programme organized by EB CITU at Thiruvannamalai.

International Women's Day was observed in Vellore Division with various activities throughout the Division. Gate Meeting and Badge Wearing highlighting the need of protection of democratic rights of women and immediate enactment of women's bill were organised.

#### **Special Meetings:**

Special Meetings were arranged in Vellore, Chidhambaram and Polur. In the meeting at Vellore, Two Committees "Media Response Committee" and "Gender Equality We Care Committee" were formed. A medical awareness talk by Dr Abraham Peedicayil, Head, Gynaecological Oncology, CMC Hospital was felt very useful by the participants. Com Raja, State Secretary, Physically challenged persons' association gave special address in

## Discussion at Cuttack

Women Sub Committee of CDIEA, Cuttack observed International Women's' Day on 8th March 2018. A large number of both women and men comrades attended the meeting. The meeting was presided over by Com. Manorama Mohanty of CDIEA and Com. Dharitri Sahoo of Nursing Association. Com Manorama Mohanty Joint Convener, Women Sub- Committee, CDIEA, initiated the discussion and spoke about importance of Women's' Day.

Com. Puspa Dash, President,(AIDWA), Odisha State Committee, graced the occasion as the Chief Guest. Delivering one hour long thought provoking speech, she discussed about the plight of women and gender discrimination, inequality faced by them in present patriarchal society. She made scathing attack on the reactionary forces that treat women as object of enjoyment and want to confine them in to the four walls of house. She lauded the role of trade unions in campaigning for gender equity. She also made stringent attack on fascist forces who demolished the statue of Vladimir Lenin, the great icon of

working class, who had given voting right to women in 1917. She gave the clarion call to fight against atrocities, gender injustice perpetrated on women. She also urged upon audience to fight against communal forces including liberalization and privatization policies, which stand as great impediment on the way of women's progress.

Those who participated in the discussion included Com. Anjuprava Behera, Com. Indumati Rout of CDIEA, Com. Nisha Iqbal from BEFI, Com. Srimati Sahoo of Nursing Association, Com. Smt. Biswamitra Mishra of AIDW among others. Com. Indumati Rout and Com Srimati Sahoo were felicitated for their outstanding social works. In the beginning of the programme the 10 year old girl Miss Monalisha who happens to be the granddaughter of Com.Rabinarayan Mallick performed marvelously one-act-play based on the 150 year old story of Rebati written by Fakir Mohan Senapati that depicts how society harboured superstitious belief against child's education then and which is also relevant today. At the end, Com. Abhay Kumar Das, Organising Secretary of CDIEA proposed vote of thanks.

## Social Activities in Srinagar Division

Women Sub Committee of Northern Zone Insurance Employees' Association Srinagar Division celebrated 108<sup>TH</sup> International Women's Day with great enthusiasm. It was already decided by the subcommittee to do a social activity on this special day. The women comrades and officers visited Sunrise Public School at Chhani Jammu. This school is run by Sunrise Education Trust providing absolutely free education to 150 children belonging to slums and very poor and down trodden families. All the facilities are being provided to the children free of cost. The

women subcommittee donated shoes and handkerchiefs along with some eatables for the children as per requirement of the school authorities. The Principal of the school thanked Northern Zone Insurance Employees' Association and appreciated the initiative taken by the subcommittee in the leadership of Com. Neelam Sharma. The committee resolved to repeat such social activities in future also and also to strengthen the organization by playing active role in the affairs of the organization.

## Women Convention at Kozhikode

The 27th Women's Convention of LIC Employees' Union, Kozhikode Division was held at Saroj Bhavan, Calicut on 30 01 2018. The programme started with the welcome address by Com. CH Sapna, Joint Convenor of the Sub Committee. Com. T Narendran, President, Bank Employees' Federation of India, Kerala State Committee inaugurated the convention. Lauding the efforts of the Women's Sub Committee for arranging a well attended Convention, he exhorted the comrades to be aware of the happenings around and emphasized on the prominence of the trade union movement and its role in facing the all pervasive crisis enveloping the society. He elaborated on the importance of proper utilization of resources including manpower for building a strong nation and how the finance capital is influencing the policy decisions of the Government. He spoke on how the economic reforms of the past 25 years have ruined the economy and pointed out how communalism is today destroying the secular fabric of the society.

Convenor of the Sub Committee Com T Bindu presented the Annual Report which was adopted unanimously by the Convention after discussion. The convention day being the Martyrs day, rich tributes were paid to the

father of the nation, Mahatma Gandhi. Greeting the Convention, Com M Kunhikrishnan, Vice President, AIIEA, spoke on the role of women comrades in building a strong organization and flayed the authorities for not taking serious efforts for getting the Women's Reservation Bill passed. Com. KR Vini, Joint Convenor, LICSZWWCC also greeted the Convention. Convention adopted resolutions demanding passage of Women Reservation bill, demanding withdrawal of FRDI Bill and anti people Banking Reforms, against Communalism, against dilution of section 498(a) of the IPC (on domestic violence) and expressing solidarity with the pensioners' struggle in KSRTC. In the afternoon a class on "New Era and Pitfalls in Cyber World" was arranged which was led by Dr. P. Vinod Battathiripad, noted Forensic Cyber Consultant.

The Convention elected a 29 member Sub Committee with Com T Bindu (Divisional Office) as Convenor and Comrades CH Sapna (CA Branch), MD Rugmani, T. Sreeja (Divisional Office), AD Poornima (Thalassery II), K Shylaja (Perinthalmanna), K Shailaja (Kasaragod) and Bindu KP (Kalpetta) as Joint Convenors. The meeting came to a close with the vote of thanks by Com.T Sreeja.





## GWECA TEAM IN THE FIELD - MADURAI DIVISION

On formation of GWECA (Gender Justice WE CARE) Committee to intervene in cases of gender violence in January 2018, Madurai Division intervened effectively in 3 incidents. The first one is the sexual assault on a 10 year old girl by a police official at Rameswaram at her residence at Police Quarters, the father of the victim is also a police official. Comrades J.Vijaya, D. Chitra, S. Thanikairaj and T. Muthupandy (Ramnathapuram Branch) met the girl at Ramanathapuram GH and extended our moral support to the parents and our comrades G. Aruna, N. Sureshkumar, S.Thanikairaj, P. Mahalingam helped them when they came to Madurai GH for medical test. The second one is the brutal attack on a 13 year old girl belonging to Naduvakottai near Tirumangalam which is about 20 kms from Madurai, who was set ablaze by the culprit in broad day light. On behalf of GWECA, Comrades G. Aruna, J. Vijaya, B. Ranjani (Divisional Office), S. Maheswari, M. Mallika and P. Gandhimathi (Tallakulam Branch Office) met the family of the victim at

Madurai Rajaji Hospital and extended moral support. Subsequently, the girl died and a massive demonstration was held in front of GH by AIDWA, DYFI and SFI. Our comrades were in the field and extended full support to the protestors which necessitated assurance from Govt. administration and Police official. On behalf of GWECA, Comrades G. Aruna, J. Vijaya and D. Chitra went to the house of the victim consoled the family members. The third incident is the sexual assault on a 15 year old girl of Peranipatti village near keezhapoongodi of Sivagangai District who was kidnapped and sexually assaulted by a group of 3 persons. The family is living in a very small tiled house with no electricity, no water facilities. The victim's father is no more and mother who is a agricultural labourer looking after them with much hardship. Comrades N.P. Rameshkannan, G. Aruna, J. Vijaya, D. Chitra, and S. Thanikairaj on behalf of GWECA committee met them at their residence and extended moral support and provided groceries worth Rs.2,500/-.

## Trade Union Class for New Employees at Vellore

Around 58 employees joined the services of the Corporation in Vellore Division through CGIT and Insurance Corporation Employees' Union, Vellore Division arranged a Trade Union Class for such new employees at Thiruvannamalai on 25.02.2018.

Com S.Palaniraj, President, Vellore Division Presided over the class while Com D.Manavalan, Vice President welcomed the participants. Com S.Raman, General Secretary, Vellore Division in his introductory address explained the need for the class and expressed the hope that the newly joined employees will strengthen the organization.

In the First Session, Com R.Dharmalingam, Vice President, SZIEF was the resource person and he took class on the Subject "History of Struggles by AIIEA". He dealt from the Struggle of AIIEA to nationalize the Insurance Industry to the current scenario.

He also replied to the queries.

Com V.Suresh, Joint Secretary, SZIEF was the resource person in the second session. He dealt with the subject "Employee Benefits and Rights". He meticulously explained about each and every benefit in the back ground how it was secured. He also replied to various doubts.

55 employees took part in the class. Com P.Gangadevi, Joint Secretary proposed vote of thanks.



## Com R.G Memorial Convention at Vellore

Insurance Corporation Employees' Union, Vellore Division observed the First Death Anniversary of the beloved leader and former Joint Secretary of A.I.I.E.A Com R.Govindarajan in a befitting manner.

### Revival Campaign.

Special Revival Campaign from 19.02.2018 to 28.02.2018 was initiated by the Union and efforts were taken by the Union to spread awareness to keep the policies in force amongst the policy holders and a competition was floated for the Agents. Special Counters and Teams were formed for this task. A total of 9869 policies were revived during our campaign period.

### Insurance Worker Readers Forum

Another activity carried out during this period was the formation of insurance Workers Readers Forum and reactivation in all the units. Each branch was visited by a divisional office bearer for this task.

### Special Convention

A special convention was conducted at Vellore on 28.02.2018 which was presided over by Com S.Palaniraj, president, Vellore Division and welcome address was given



by Com S.Gunaalan, Joint Secretary. Com S.Raman, General Secretary, Vellore Division introduced the topic "Towards Change in his foot-steps".

Com N.Srinivasan, Former General Secretary, Thanjavur Division and a left leader and a close associate of Com R.G recalled his association with Com R.G and his role in moulding the organization and cadres. He elaborated the various challenges faced by the common man and working class. He stressed the need to uphold the working class politics and concluded that will be the real homage to Com R.G.

## Seminar on FRDI Bill at Karimnagar

A seminar on FRDI bill was organized in Com.Sugunakar Rao Bhavan, Karimnagar under the banner of Working class and Trade Unions coordination committee on 11.03.2018. **Dr.K.Nageshwar, Ex- MLC and renowned political and economic analyst was the chief speaker while Com.K.Venugopal Rao, President, SCZIEF was the chief guest.** Dr .Nageshwar explained the various provisions and their impact on the banking system, depositors as well as the economy of the country. The same policies which were responsible for the 2008 financial turmoil across the globe are still pursued by most of the countries. The, then governments have come up with **bailout** packages to rescue the corporates from bankruptcy. In contrary to Bail- out, BJP government has brought in **Bain- In** clause in the FRDI bill. Through bail-in clause the Resolution Corporation (RC) can use the depositor's money in case

the banks incur loss due to NPAs. A panicky situation is created among the depositors of PSU banks. The ill designs in the bill to weaken PSU banks are explained. He has appealed to the progressive forces and their members to use social media effectively to repeal the anti people policies of the government. Around 100 members from insurance, medical representatives, BSNL, CITU unions attended the seminar.





## Insurance Worker subscription campaign in Thanjavur Division :

**Excellent work – may other units emulate**

year due to the campaign, it went up to 1020. It is important to note here that the total number of AIIEA members in the division are 699. We profusely thank all the Comrades, Agents, Development officers and officers of the Division who made Insurance worker subscription campaign a resounding success.

As our journal Insurance Worker is celebrating its diamond jubilee year, ICEU Thanjavur Division gave a call for a campaign to increase the subscriptions for the journal. The campaign was carried out enthusiastically and cheerfully by the comrades of the Divisional unit among Agents, Development officers and Officers of the Division.

From Senior Divisional Manager of the Division to many of the Officers and Agents happily subscribed for the journal instantly. It is to be noted here that last year the total subscription collected was 610 and this



### TO THE ATTENTION OF AIIEA UNITS REGARDING 'INSURANCE WORKER'

We request our comrades to note the following while sending news to the Insurance Worker, as also while sending subscriptions

#### HOW TO SEND NEWS TO INSURANCE WORKER

1. Reports of activities should be sent before 15<sup>th</sup> of the month
2. Please do not send scanned copies of the reports.
3. Do not send reports in JPG Formats
4. Send Reports in Word document 2003-2007
5. Send one good photograph of an event. At present five or six photos are sent.
6. Send the reports and scanned photos by email to Insurance Worker email ids.
7. Do not send hard copies of photographs

#### HOW TO SEND SUBSCRIPTIONS

- 1) It would be better if the subscription is sent by the Divisional Unions for the entire Division with addresses of where copies are to be supplied.
- 2) Subscription can be paid either by ON PAR cheques or through NEFT
- 3) In case of NEFT transfer, a letter has to be sent giving details.
- 4) If receipt is not received within a month, reminder should be sent



## Writers' Workshop for Union magazines at Karimnagar

**W**riters and identified prospective writers workshop for Telugu divisions house magazines Karmikavahini and Sravanthi was held in Com. Sugunakar Rao Bhavan, Karimnagar on 18.02.2018. Around 60 identified members across all the Telugu divisions participated in the workshop. **Com K. Venugopal, vice president, AIIEA and Com MVS Sharma, Ex-MLC were the faculty members for classes.** Com. K. Venugopal Rao, President SCZIEF was the principal for the classes. Com. K. Kishore Kumar, Joint secretary, SCZIEF welcomed the guest to the dais while Com Mahaboob, Vice president, SCZIEF inaugurated the classes.

In the first session, Com.K.Venugopal, Vice President, AIIEA explained the journey of Karmikavahini from 1978 to 2018. The remarkable services of the successive editors were lauded. We could see the perceivable improvements made in Karmikavahini. The services of Com.Jagadeeshwari, Women Convener, Nellore division as the editor of Sravanthi magazine were appreciated. The Journals are the weaponry as well the tools for our campaign and propagation of our ideology. Our political understanding should be resonated and explained to all the members in simple form through the journals. This should help the organization to build greater unity and uniformity in thought process across the length and breadth of the industry. It should be the collective endeavor of the magazine and leadership down the line, to encourage more and more members to read the journals regularly. Com.K.Venugopal suggested

that it should be open to suggestions from all quarters to make the journals effective. A comprehensive editorial policy should be adapted to cover all the political, Socio economical, cultural issues concerning the working class and the public in general.

In the second class, Com.M.V.S. Sarma has made numerous suggestions to improve the lay out and content of the magazines. LIC employees are no exemption to the influences of neo liberal policies. These developments along with the divisive policies of the present ruling class have to be well informed to the members. The obnoxious amendments to trade union laws which will be detrimental to the progress of working class and trade union movements are to be untiringly explained to the readers. The ability to Scientific and rational thinking should be inculcated to the members without hurting individual beliefs. Articles should contain relevant cartoons as they convey the message effectively. Com.MVS.Sarma also advised Karmikavahini and Sravathi to have a professional marketing policy. In the feedback sessions participants have made several suggestions for the overall improvement of the magazines. Com.K.Jayateerth, Manager, Karmikavahini, Joint Secretary, SCZIEF in his address has dealt with the administrative and publishing issues. He appealed to all the divisions to put efforts in increasing the subscribers. The regular contributors to Karmikavahini and Sravanthi were felicitated. The workshop has concluded with vote of thanks by Com.G.Ravindranath, Joint Secretary, ICEU, Karimnagar division.



## Com (Dr.) Santosh Kumar Mohapatra conferred the “Best Columnist of Year-2017”

It is matter of pride that Com (Dr) Santosh Kumar Mohapatra, Joint secretary of CDIEA and leading bilingual Columnist of Odisha has been awarded as the best Columnist of Year-2017 by Odisha Media Award.

The committee, which selected him for said award, is of the opinion that Dr Mohapatra’s articles are of high quality and portrays concern for poor and downtrodden. Apart from imparting knowledge, information to society, his articles reflects the voice of voiceless where he analyzes how vulnerable sections of society are getting marginalized due to neo-liberalism, mis-rule of government and how benefits of growth are cornered by few leading to rampant inequality. He is among few who writes Economics in both Odia and English in a lucid manner and explains the various jargons in such a way that common people find easy to read and understand his articles. His articles are unique in the sense that as he mixes the Economics with his practical experience of ground level. He not only writes on Economics but also on social, political issues that affect people. The notable significance of his articles is that he has written articles on current topics umpteenth time before articles on same issues are being published in national newspaper.

Since February 2002, he has written more than 920 articles in all leading Odia dailies, odia Yojana including 55 articles in “Insurance Worker” and 180 articles in “Orissa POST”. His articles are clashed with national and international writers in Orissa POST. He has also written more than 100 articles in 2017 alone. Some of his articles have been reproduced in Telgu papers too. He completed post-graduation in Economics from Ravensahw College (now university) in 1988 and got PhD in Economics from Utkal University, Bhubaneswar in January 2017 on topic “Savings Behaviour of Salaried Individuals. PhD on Savings behaviour especially micro level is rare in national level. His immense contributions to society make him worth considering for the category “Columnist of the year” award.

Com Mohapatra was felicitated by Com Satyabrata Duttagupta, President, in executive body meeting of CDIEA, Cuttack. Com Mohapatra attributed his success to the University of AIIEA and its journal-Insurance Worker.

Com Mohapatra is a regular contributor to the Insurance Worker. Insurance Worker congratulates him on this great achievement.

# Insurance News in brief

■ A.M.KHAN, DHARWAD

- ◆ “No dearth of growth” say pro-market advocates,”barring intermittent hiccups, the growth of the insurance industry has been impressive in the past 15 years at around 18 per cent with life insurance premiums of Rs 4.18 trillion and general insurance premiums at Rs 1.3 trillion”. Yet, penetration level remains low. Insurance penetration has fallen consistently since 2010, hitting a low of 3.30 per cent in 2014. It improved by 0.10 percent in 2015 while by only 0.09 in 2016. Though Insurance density has been on the consistent increase, the number of people covered is coming down year by year.
- ◆ Cybercrimes in India which were around 9,622 in 2014 rose by 28 per cent to 12,317 in 2016 and in first six months of 2017 the figure had reached to 27,482. Globally it is estimated that the cost of cybercrime would increase to \$ 2 trillion by 2019. Spending on cyber insurance would reach \$ 7.5 billion while India would be spending Rs.4 billion.
- ◆ The much advertised National Health Protection Scheme (NHPS) announced by the BJP led NDA government at the Centre in February 2018 seems to have luke- warm welcome by the Health insurance industry. Many a questions are being raised, particularly, with regard to its economics. This apprehension is based on the experience of the existing RashtriyaSwasthyaBimaYojana (RSBY), has not led to any reduction in out of pocket expenses of its 150 million beneficiaries and more than 40% of the population is left over. As the Government’s total cost estimates of the NHPS is placed at Rs.250 billion, allocation for premium per family works out to Rs.1082. But the current practices in the medical insurance sector, the rate of premium is in the range of Rs.5,000 or above for a cover of Rs.5,00,000 per family. Not sure of from where the funds will be coming, insurance companies have made a representation to the Centre of setting up a government-funded finance company as a buffer between themselves and the States to make the ambitious NHPS work. They say: 1) The operations corpus of the proposed company could be backed with the 4 per cent health and education cess; 2) The company could have shareholding from all the 30 non-life insurance firms; 3) This attempt stems from their experience with the RSBY.
- ◆ The gravity of the situation makes one to revert back to the issue repeatedly. The practice of mis-selling of insurance products continues unabatedly. One study puts the loss to policy holders at Rs.1.5 trillion from mis-selling of unit-linked insurance plans alone. The losses due to mis-selling of traditional policies are over and above this number. The study also moans the inaction by RBI, IRDA.
- ◆ Unhealthy practices in acquiring the business seem to have topped the list of methods to acquire the insurance business. While the votaries of private sector claim that the insurance business has developed remarkably since opening of the insurance sector to private players the unhealthy and cut-throat competition has almost become order of the day. There are many cases which have not come to light to various reasons but this one paints a dark picture on the hitherto white canvass. This incidence not only brings to light the “bribery” that prevails in the industry but also casts aspersions on the Regulatory, though indirectly. Security Appellate Tribunal (SAT) on March 6<sup>th</sup>, 2018 set aside an order passed by IRDA on the appeal filed by Atkins alleging that the Chairman of Jagson, in 2012, had taken bribe to give the re-insurance business of Jagson to Marsh India Insurance Broker taking away from them. From 2002 to 2012 insurance cover to Jagson was provided by Atkins. The allegations were made after a detail investigation was made by a global investigation agency. IRDA had dismissed the appeal stating that Atkins had not submitted any documentary proof, material information in support of its allegation. SAT noted “Perusal of the complaint filed by the Atkins clearly shows that the appellant had relied on documentary evidences in support of the contention that the Chairman of Jagson had sought bribe and was bribed by officers of Marsh for diverting the re-insurance business from Atkins to Marsh”. SAT has directed IRDA to hear the case again.
- ◆ GIC-Re will establish a global footprint, offering re-insurance covers across international insurance market from April 2018. It will start operating in Lloyd’s of London international insurance market. It will be first Lloyd’s –based syndicate backed solely by capital from an Indian reinsurance company – GIC.

## Working Class Struggles

■ S.SRIDHARA, MYSORE

- ◆ **UK LECTURERS RESUME STRIKE:** Over 40000 Lecturers and other academic related staff who are covered by the Universities Superannuation Scheme were on strike on 14.03.2018. They resumed their fight to stop the destruction of their pensions. Lecturers rejected a sellout agreement reached by the University & College Union.
- ◆ **ARIZONA TEACHERS ESCALATE THEIR FIGHT FOR EDUCATION FUNDING:** On March 11<sup>th</sup> hundreds of teachers held demonstration at the State Capital building in Phoenix, as state legislatures voted on increased tax credits for private schools, a measure which, should it pass will further dispute the bankrupted Public School System. Per student spending now stands at 4157 Dollars, one of the lowest levels, Nationally, in one of the economically hardest hit states in the US.
- ◆ **CWA ISOLATES FRONTIER COMMUNICATIONS STRIKERS:** The Communications Workers of America (CWA) is working to isolate the thousands of striking telecommunication workers at FRONTIER in West Virginia and parts of VIRGINIA. The strike, which began on 4<sup>th</sup> March is nearing the end of its second week. Workers are fighting for their jobs and against further attacks on health care and pension benefits. Frontier, which has already cut 500 jobs in the past few years, is planning to eliminate further 500 jobs. Many workers with 15 to 20 years experience with the Company facing job threats.
- ◆ **ARGENTINA TEACHERS, PUBLIC WORKERS UNIONS CALL ANOTHER LIMITED STRIKE:**
- ◆ Following 2 days Nationwide teachers strike in the first week of March 2018, teachers, unions as well as public workers, have voiced willingness to strike again. In the absence of an improved salary and benefits proposal from the Government of Argentina's NEUQUEN PROVINCE, Teachers have voted to hold another strike for 3 days.
- ◆ **HAITIAN CUSTOMS AND POSTAL WORKERS STRIKE OVER STATUS PAY:**
- ◆ Postal and Customs employees in Haiti struck work on 5<sup>th</sup> March to pressurise the Government to deliver on a promise to sign a law on their status agreed over a year ago, on January 21<sup>st</sup> 2017, for increase in pay and other benefits.
- ◆ **TRINIDADIAN CEMENT WORKERS PROTEST OVER NON-PAYMENT OF BANK WAGES:** Workers for Trinid Cement Limited held a lively protest outside the Company's headquarters in Claxton Bay on March 8<sup>th</sup>. The Company has brought plans of retrenchment and unilateral changes to workers terms and conditions of Employment.
- ◆ **HAMDEN, CONNECTICUT MANUFACTURING WORKERS STRIKE:** Industrial workers at the PORCELEIN have been striking since March 1<sup>st</sup> to raise the demand for better wages, affordable insurance and a Retirement plan.
- ◆ **WORKERS STRIKE PHILADELPHIA OHIO-FIRM:** A strike by Machinists has shut down GRADALL Industries in Philadelphia, Ohio, a manufacturer of Heavy Industrial Equipment. The main issue over Health care benefits and wage increase.
- ◆ **CARLETON UNIVERSITY WORKERS ON STRIKE (CANADA):** -Hundreds of administrators, technical staff and other support workers went on strike on 4<sup>th</sup> March. Pension is a Central issue in the dispute.
- ◆ **PAKISTAN: Punjab Paramedics Protest:** Hundreds of Paramedical staff at Government hospitals in Multan, Punjab boycotted duties on February 28<sup>th</sup> in protest against Privatisation and to demand job permanency.
- ◆ **BANGLADESH BANK WORKERS** call for improved pay and allowances. Workers from five Regional branches of Grameena bank in Bangladesh will strike from 26<sup>th</sup> to 28<sup>th</sup> March. The planned walkout is by the UNITED FORUM OF REGIONAL RURAL BANK UNIONS (UFRBU). Grameena Bank workers are demanding equal Pension and Provident fund with Commercial banks, as well as minimum wages and statutory benefits for daily waged/casual workers.
- ◆ **SRI LANKA: UNIVERSITY NON ACADEMIC WORKERS STRIKE CONTINUES:** Striking non-academic workers from all Srilankan Universities protested on March 6<sup>th</sup> in Colombo, outside the University Grant Commission. The Industrial action was called by the University Trade Union Joint Committee. Over 15000 workers are involved in the strike. They are demanding 20% wage rise, introduction of Medical insurance and a Pension scheme. Lecturers and Exams have been distrusted by the strike, which has now entered its 2<sup>nd</sup> week.
- ◆ **BOLIVIAN SOCCER TEAM STRIKES FOR UNFAIR WAGES AND BONUS :** Players of the Bolivian Soccer team, Club St. Jose begin an indefinite strike from March 8<sup>th</sup> to demand the overdue payment of salaries and bonuses for the last 2 months.

## Economic Tid Bits

■ J.SURESH, MYSORE

According to a data, 1329 social media URLs were blocked in India in the first 11 months of 2017, on the recommendations of the Indian government reflecting the aggressive internet censorship by the BJP government. It was 964 URLs which were blocked in 2016 thereby registering a 38% increase. Indian Internet Censorship is carried as per the Information Technology Act, 2000. Any posts that criticize the government policies seriously are blocked by the Facebook, Twitter or You Tube etc. as per the directions of the government. According to Facebook's latest "Government Request Report", the government mad 9853 requests for data in first half of 2017, registering 30% increase in the requests to block compared to 2016.

The US Senate has repealed the major provisions of Dodd-Frank Act, an Obama era banking regulation law passed after the 2008 financial crisis. The bill increased the threshold from \$ 50 billion to \$ 250 billion for banks to be considered "systematically important financial institutions" and subject to closer regulatory oversight. This includes a process by which a bank can be liquidated without destabilizing the economy and requiring banks to undergo "stress test" to prove that they can handle a major economic crash without going bankrupt, as occurred in 2008. The bill also exempts banks with less than \$ 10 billion in assets from the "Volker Rule" prohibiting high risk investments with federally guaranteed deposits. It also exempts banks which have granted fewer than 500 mortgages from reporting requirements. However, the bill did not have a clause to curtail the parasitic and criminal activities which led to the 2008 crisis.

According to Australian Bureau of Statistics (ABS), the number of people employed grew by 4,03,000 during the last year, increasing by about 3.3% of workforce to 12.4 million workers. The unemployment rate of Australia is 5.5% and more than 7,20,000 workers are classified as seeking jobs, by ABS. The rate of casual labour has risen from 19% in 1992 to 25% in 2017. The average wage rise for workers grew by just 1.3% in 2017, with the official inflation rate is 1.9%, it means an average real wage cut of 0.6% for the workers. The GDP of Australia grew by 2.6%. In January 2018, household liabilities had reached \$2,466 trillion or 200% of disposable income, up from 60% in 1998.

The political crisis in Maldives is severely affecting the tourism industry which is worth \$ US 3.5 billion annually. Moody has warned of lowering the growth forecast of Maldives by 4.5% if the crisis is not solved early. Consisting

of 1192 islands, the Maldives is located astride Indian Ocean Sea lanes through which 70% of world's petroleum shipments and half of its container traffic moves.

In 2017, Russia's GDP grew by 1.5%, ending two consecutive years of decline. Industrial production of Russia fell by 3.6% in 2017, due to drop in defence sector spending. According to a recent study by the Institute of Social Analysis and Prognosis (ISAP), 40% of the Russians do not have the resources necessary to 'adapt' to the economic crisis. Consumer debts have risen dramatically in Russia with 20% of consumer loans non-performing. According to an official estimate 14% of Russians are poor, but researchers say it would be close to 22%, about 40 million people.

The Securities and Exchange Board of India (SEBI) plans to introduce new corporate governance norms as proposed by the Kotak Committee, in a phased manner for listed companies, with only the bigger companies required to comply in the initial phase as opposed to all the listed companies. The panel proposed that audit committees should monitor the flow of funds to unlisted subsidiaries, including those established overseas, and that listed entities should put in place proper regulatory frame work while sharing unpublished price-sensitive information with promoters or any other significant shareholders. The committee also proposed that listed companies should be required to have at least six directors on the board with a minimum 50% of representation of independent directors, including one women director.

The Department of Telecommunications (DoT) has instructed all telecom companies and Internet Service Providers (ISPs) not to accept any new bank guarantees from Axis Bank. This DoT says because, the Axis Bank has 'serious breach of trust and contract' with Government of India. This in the background of Axis Bank failed to invoke the Bank Guarantee issued by them on behalf of the Aircel group of companies. Aircel had filed for bankruptcy petition with the Mumbai bench of NCLT citing high unsustainable debt, price wars and regulatory challenges.



### Funds for Roads

The road transport and highways ministry will raise around Rs.1 lakh crore through National Highways Authority of India (NHAI) bonds from institutions including LIC.

### Pending Complaints

Mumbai Insurance ombudsman office currently has over 9,000 complaints pending, information accessed through an RTI has revealed. A complainant whose application with the ombudsman has been pending for several months had asked for the information under the RTI.

### Compulsory medical

A PIL has sought directions to the Finance Ministry and IRDA to frame regulations or guidelines to make medical examinations mandatory before issuing insurance policies. It alleged that in the absence of guidelines for mandatory medical examination, the insurance companies were rejecting claims on the ground that material facts regarding health of the insured were not disclosed.

### Don't mix

A widower has moved the Delhi High Court praying for a declaration that insurance business conducted by banks is illegal and unconstitutional and stressing that banking should be done by banking professionals while insurance business should be carried out by insurance professionals for healthy co-existence of both the institutions and in the best interest of the citizens. The petition has been filed after his wife took a loan from ICICI bank for purchasing a car and was forced to take an insurance policy from ICICI Lombard only to get the loan easily. However, the insurance claim was denied after his wife died of cancer.

### IRDAI Chairman

The government has shortlisted eight applicants, including former chief secretary of Karnataka Subhash Chandra Kuntia, New India Assurance chairman G Srinivasan and LIC chairman VK Sharma, for the post of chairman of IRDAI. The other shortlisted candidates are IRDAI member (life) Nilesh Sathe, three managing directors of LIC and Badri Singh Bhandari, whole-time director of the Pension Fund Regulatory and Development Authority. TS Vijayan, former chairman of IRDAI, retired on February 20. Vijayan, who served as LIC chairman before his IRDAI posting, was from the industry. The earlier three chairmen of IRDAI — N Rangachary, CS Rao and J Hari Narayan — were all former public servants.

### HDFC & Apollo

HDFC, one of the contenders for buying Start Health and Allied Insurance, has shifted focus to Apollo, which incidentally has a common joint venture partner with HDFC. The Ergo, which is HDFC's joint venture partner, is part of the Munich Re group. In January 2017, Munich Re had announced transferring

# For our Field Force

## ■ ARIVUKKADAL, THANJAVUR

the primary health business to Ergo. HDFC has initiated discussions for a possible acquisition of Apollo Munich Health Insurance.

### Indusind bank in insurance

IndusInd Bank is planning to set up insurance and mutual fund subsidiaries. The bank is currently settling insurance products of TATA AIA Life insurance and Reliance General Insurance Companies.

### New Company

Paytm parent company One 97 communications has created two new entities, named Paytm Life Insurance Corporation Ltd and Paytm General Insurance Corporation Ltd, were incorporated on February 21, as per filings with the Ministry of Corporate Affairs.

### Growing fraud

EY Fraud Investigation & Dispute Services' report, titled 'Strengthening the life insurance industry in India by mitigating financial risks' said 56% of life insurers stated up to 30% increase in fraud over the last two years; 7% confirmed up to 50% increase. The report noted that many life insurers were still in the process of complying with implementation of IRDAI-mandated 'fraud monitoring framework'.

### Sign in reports

New India Assurance Company has now issued a circular to all the regional offices across the country instructing them not to approve medical claims if the reports are signed by unqualified staff. The decision has been welcomed by The Maharashtra Association of Practicing Pathologists and Microbiologists (MAPPM), the largest body of certified pathologists in the state.

### Viability of NHPS

While the government has estimated Modicare will cost around Rs 1,000-1,200 per family per year, 30 non-life insurance firms in the country have written to the finance ministry saying the premium needs to be at least Rs 2,500 for the scheme to be viable.

### Will NHPS be enough?

As many as 12 states, including Delhi, Madhya Pradesh, Haryana, Nagaland and Sikkim, have no government-sponsored health insurance, according to latest data with the IRDAI. For existing health scheme RSBY, the number of states participating in it has fallen to 15, the lowest since 2008, when the scheme was launched. Hospitals have been reluctant to treat RSBY patients. Hospitals still demand cash from RSBY card holders and hold that as guarantee till they are reimbursed from the insurer. There are delays in settlement.

## Com Surender Singh Retires

Com Surender Singh, President, NZIEA Shimla Divisional Committee retired from the services of LIC on 28<sup>th</sup> February 2018. A felicitation program was organised at Shimla on 25<sup>th</sup> February to express gratitude of the employees for the years of selfless services rendered by Com Surender Singh to the organisation. Mrs. Surender Singh was also felicitated. The program was participated by over 200 employees from all 25 branches of the division apart from the leaders of the fraternal organisations.

Com.A.K.Bhatnagar, President, NZIEA recorded appreciation of the organisation to the contributions made by Com Surender Singh. He also

thanked Mrs.Surender Singh for the cooperation extended. Responding to the felicitation Com Surender Singh said that whatever he is today is due to the AIIEA. He assured to continue to work for the wider democratic movement



### FORM IV

#### (See Rule 8)

Statement about ownership and other particulars about Insurance Worker

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I, Vedaraja N.K, hereby declare that the particulars given above are true to the best of my knowledge and belief.

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### DONATIONS

Com. S.A.Soosai Manickam, NIC, Coimbatore Rs.1000  
Com. S. Kalpana, NIC, Erode 1000  
Com. Arun Kumar, Ludhiana Br. 1100  
Com. R.Susheela, Karur Br.2, Thanjavur Div. 2000  
Com.V.Subburaman, Karur Br.1, Thanjavur Div. 5000  
Com. R. Srinivasan, Srirengam,Thanjavur 1000  
Com. A.Siddiyan, C.A.Br. Salem Division 2000  
Com.S.Venkatasubramanian, Dharmapuri SALEM Div 2000  
Com. N.K.Gupta. Howrah Dist Branch, 1000  
*Insurance Worker heartily thanks these comrades for their fine gesture*

### CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
July 2017	285	6505.38
August	285	6505.38
September	285	6505.38
October	287	6551.03
November	288	6573.86
December	286	6528.21
January 2018	288	6573.86

Base 1960=Base 2001x22.8259





Com. Anupama Sachdev  
Convener NZIEA speaking in CITU  
observance of IWD



Srinagar

## International Women's Day 2018



Distribution of material to an orphanage by Delhi DO I



Kolkata Sub-urban Division



Jalandhar



Delhi 2



Help to slum children by Delhi 2



Ludhiana



Karnal



Vellore



Kanpur

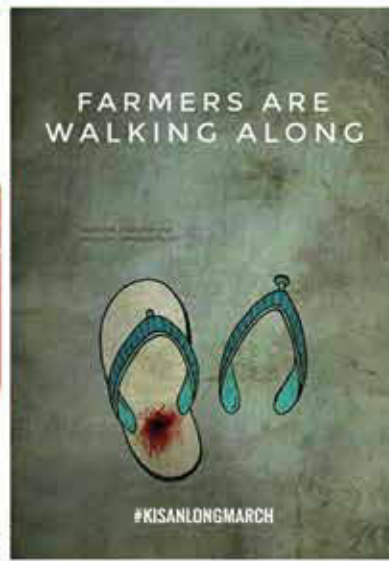


Shimla



Cuttack





WHEN THE  
FARMERS GO  
MARCHING  
IN...  
We want to  
be in that  
number !

