

insurance Worker



Monthly Journal of All India Insurance Employees' Association

August 2017
Vol. 60 No. 8
Pages 40+4 ₹ 10

SEVENTIETH ANNIVERSARY of INDEPENDENCE

*The oppression of the dark night has not lessened yet;
Moment of salvation for our sights and hearts not arrived yet;
Keep walking,
for that destination
has not arrived yet.*

चले चलो कि
वो मंजिल
अभी नहीं आई



WIDESPREAD HUNGER
— NEED FOR FOOD SECURITY

TOWARDS
UNFREEDOM



THE ANNIVERSARY OF
A DIVIDE



उत्तर प्रदेश का
सूरत-ए-हाल



BLOOD and
TERROR in
the KASHMIR
VALLEY





Freedom and power bring responsibility.
The responsibility rests upon this assembly,
a sovereign body representing the sovereign people of India. Before
the birth of freedom we have endured all the pains of labour and our
hearts are heavy with the memory of this sorrow. Some of those pains
continue even now.

Nevertheless, the past is over and it is
the future that beckons to us now.

That future is not one of ease or resting
but of incessant striving so that we may fulfil the pledges
we have so often taken and the one we shall take today.

The service of India means the service of the millions who suffer. It
means the ending of poverty and ignorance
and disease and inequality of opportunity.

The ambition of the greatest man of our generation
has been to wipe every tear from every eye.

That may be beyond us, but as long as there are tears and suffering,
so long our work will not be over.

- Jawaharlal Nehru

(Extracts from his Tryst with Destiny speech
on the midnight of August 14-15, 1947))

ATTACK ON THE SYNCRETIC VALUES

The most reprehensible and cowardly terror attack on Amarnath pilgrims on July 10 killing 8 and injuring 19 others has been strongly condemned by the Kashmiri society and rest of the country. The attack was planned not just to spread terror but to create further communal divide in the country. The spontaneous protests against this dastardly attack by the Kashmiri society and their help to the victims have conveyed a clear message that the terrorists cannot succeed in their devious plans. The Kashmir society sees this dastardly act as an attack on their syncretic values. The presence of mind and the bravery of the Muslim driver of the Bus that saved many more lives have also come for appreciation. The Home Minister of the country while condemning the attack, praised the manner in which the Kashmir society reacted and pointed out that Kashmiriyat is still alive. Kashmiriyat is a unique identity that cuts across religious divide and is built

on pluralism and the virtue of tolerance. It is a distinct culture as a composite of Shaivite, Bhakti and Sufi traditions. The Home Minister was attacked by the rightwing forces on the social media for his comments. But to his credit, he stood firm to convey that he is the Home Minister of the country who knows his job and that the entire Kashmir society cannot be labeled as terrorist.

The Amarnath shrine is part of the great syncretic heritage of Kashmir. The Amarnath shrine and the pilgrimage stand as a testimony to the cooperation built around it on the basis of mutual respect to the religious faiths. Thousands of Kashmiris depend upon the annual Amarnath Yatra for their livelihood. Muslim porters, guides and pony men have always been a crucial part of the yatra. The tourists are a source of rich income for the State. For the Kashmiris, Amarnath is not just a business proposition but a four hundred year old tradition. It is said that a Muslim shepherd

SEVENTIETH ANNIVERSARY of INDEPENDENCE-Some Reflections

Amanulla Khan 9

THE ANNIVERSARY OF A DIVIDE

Gopalkrishna Gandhi 12

TOWARDS UNFREEDOM

Amartya Sen 15

BLOOD and TERROR in the KASHMIR VALLEY

M Y Tarigami 17

In This Issue

WIDESPREAD HUNGER

– NEED FOR FOOD SECURITY

Santosh Kumar Mohapatra 19

उत्तर प्रदेश का सूत-ए-हाल

गीता शान्त 22

Insurance News-A M Khan

Working Class Struggles-S.Sridhara

Economic Tid-bits-J.Suresh

For Our Field Force-Arivukkadal

No.8, OTC Road, Bengaluru-560002, Ph:080-22211883

e-mail: insuranceworker1957@gmail.com

iw_2005@yahoo.com

Cover Design & Lay-out:
M.Ramu, Kriya Prakashana

Subscription

Annual : Rs.120

Single Copy: Rs. 10

Adam Malik found the cave believed to be the abode of Lord Shiva. His descendants were appointed as caretakers of the cave and got one-third of the offerings. This popular belief is now being challenged by the rightwing and it is not necessary to deal with those arguments now.

The situation in Kashmir today is highly volatile and demands an immediate political action. Kashmir which is considered as a paradise on earth today is soaked with blood. Since the inception of the militancy in the nineties, it is estimated that the violence has consumed 44310 lives; of these 14768 are civilians, 6314 security persons and 23228 terrorists. The violence showed some decline since 2007 but has increased once again in the last three years. The valley has seen massive unrest and protests after the killing of Hizbul Mujahideen commander Burhan Wani. The Kashmiri society and more specifically the youth today are alienated as never before. It is true that Pakistan is playing a dirty game and fanning the trouble taking advantage of this alienation. But to conclude that the whole problem of Kashmir is due to Pakistan alone cannot also be true. Therefore, it is necessary to find the reasons for such alienation and address them urgently.

Jammu and Kashmir is the only Muslim majority State in the Union of India. It has great strategic importance due to its location. The history and background of the Accession of Kashmir into the Union of India is well known and it requires no narration here. It is also a fact that the Kashmiris under the leadership of Sheik Abdulla had fought the Pakistani invaders. Nowhere else in the country, the battle between the Idea of India and the Idea of Pakistan played out as in Kashmir. The Idea of India represented a plural, secular and democratic country while the Idea of Pakistan represented construction of a religious

theocratic State. The Kashmiris under the leadership of Sheik Abdulla preferred the Idea of India.

The Kashmiris have the feeling that the promises made to them at the time of Accession have not been kept by the Indian State. This is seen as an attack on their distinct identity. Moreover democracy was undermined by the successive central governments in the desire to keep the levers of political control in the valley. In the process the true political and economic aspirations of the people were neglected. Today the legitimacy of democracy itself has come into question with such low voter turnout; as low as 7 percent in the bye-election to the Srinagar Parliamentary Constituency. Despite the existence of PDP-BJP government in the State, there is undeniably a political vacuum in the valley. The youth agitation in Srinagar looks like leaderless. Even the influence of Huriyat, the separatists forum is vastly diminished.

It is time that the Central Government makes a serious bid to find a political solution to the issue of Kashmir. There cannot be a military solution. Therefore, Government of India must not be carried away by the rhetoric indulged by the rightwing forces and those sitting in the comfort of the television studios. The Government of India must engage in a political dialogue with all the stakeholders in the State of Jammu & Kashmir. The grievances and political aspirations of the Kashmir society have to be addressed seriously. Justice has to be done to the Kashmiri Pandits and conditions have to be created for their return to the valley. The misguided Kashmiri youth must also realise that they have no future outside the Indian Union and they must fight the growing influence of radical Islam. Enough blood has been shed on the soil of Kashmir and efforts must be made to heal the wounds. The earlier it is done, better it is for the country.

समन्वयात्मक मूल्यों पर हमला

10 जुलाई को अमरनाथ यात्रियों पर हुए अत्यन्त निन्दनीय व कायराना हमले जिसमें 8 लोगों की मृत्यु हो गई व 19 अन्य घायल हो गये, की कश्मीरी समाज व शेष देश में कड़ी भत्रसना की गई है। हमले की योजना केवल आतंक फैलाने के लिये ही नहीं वरन देश में और अधिक सांप्रदायिक विभाजन पैदा करने के लिये बनाई गई थी।

कश्मीरी समाज द्वारा इस कायराना हमले का स्वतःस्फूर्त विरोध और पीड़ितों को दी गई उनकी सहायता ने यह साफ संदेश दिया है कि आतंकवादी अपनी कुटिल योजनाओं में सफल नहीं हो सकते। कश्मीरी समाज इस कायराना हमले को अपने समन्वयात्मक मूल्यों पर हुए हमले की तरह देखता है। बस के मुस्लिम चालक की प्रतिभा व बहादुरी

जिसने अनेक जानें बचाई, की भी भूरि-भूरि प्रशंसा की गई है। हमले की निंदा करते हुए देश के गृहमंत्री ने कश्मीरी समाज द्वारा घटना पर प्रतिक्रिया दिये जाने की सराहना की तथा संकेत दिया कि कश्मीरियत अभी भी जिंदा है। कश्मीरियत एक अनूठी पहचान है जो धार्मिक विभाजनों से परे है तथा बहुलतावाद व सहिष्णुता की विशेषता से बनी है। यह एक विशिष्ट संस्कृति है जो शैव, भक्ति तथा सूफी परंपराओं के मेल से विकसित हुई है। दक्षिणपंथी ताकतों द्वारा गृहमंत्री पर अपनी टिप्पणियों के लिये सोशल मीडिया पर हमले किये गये। लेकिन इसका श्रेय उनको दिया जाना चाहिये कि वे यह संदेश देने के लिये अडिग खड़े रहे कि वे देश के गृहमंत्री हैं और उनको अपना काम करना बखूबी आता है, और कि पूरे कश्मीरी समाज पर आतंकवादी का लेबल नहीं लगाया जा सकता।

अमरनाथ मंदिर कश्मीर की महान समन्वयात्मक विरासत का हिस्सा है। अमरनाथ मंदिर व तीर्थयात्री उस सहयोग के गवाह हैं जो धार्मिक विश्वासों के पारस्परिक सम्मान के आधार पर बना है। अपनी आजीविका के लिये हजारों कश्मीरी अमरनाथ यात्रा पर निर्भर करते हैं। मुस्लिम कुली, गाइड व खच्चर चलाने वाले आदमी हमेशा ही यात्रा के निर्णायक भाग रहे हैं। पर्यटक राज्य के लिये आय का बढ़िया स्रोत रहे हैं। लेकिन कश्मीरियों के लिये अमरनाथ एक अच्छा व्यापार प्रस्ताव ही नहीं है वरन 400 साल पुरानी परंपरा है। यह कहा जाता है कि आदम मलिक नाम के एक मुस्लिम चरावाहे को यह गुफा मिली जिसे भगवान शिव का निवास स्थान माना जाता है। उसके वंशजों को गुफा का रखवाला नियुक्त किया जाता था जिनको चढ़ावे का एक तिहाई भाग मिलता था। अब इस लोकप्रिय विश्वास को दक्षिणपंथ द्वारा चुनौती दी जा रही है और इस समय उन तर्कों पर बहस करना आवश्यक नहीं है।

इस समय कश्मीर में हालात बहुत अस्थिर हैं तथा तुरंत राजनीतिक कार्यवाही की मांग करते हैं। कश्मीर जिसे पृथ्वी पर स्वर्ग की संज्ञा दी गई है, आज खून से लथपथ हो रहा है। नब्बे के दशक में आतंकवाद के प्रारम्भ होने के पश्चात यह अनुमान लगाया गया है कि हिंसा ने अब तक 44,310 जीवनों को खत्म कर दिया है जिनमें 14,768 नागरिक, 6314 सुरक्षा बलों के लोग व 23,228 आतंकवादी हैं। 2007 से हिंसा में कुछ कमी आई थी परन्तु पिछले तीन वर्षों में यह एक बार फिर ज्यादा हुई है। घाटी में हिजबुल मुजाहिदीन के कमांडर बुरहान बानी की हत्या के बाद भारी असंतोष व विरोध देखने को मिला है। कश्मीरी समाज और विशेष तौर पर युवा लोग आज हमेशा से अलग अपने को पराधीन महसूस कर रहे हैं। यह सही है कि पाकिस्तान एक गंदा खेल खेल रहा है और इस अलग-थलग पड़ने का लाभ उठाकर असंतोष को हवा दे रहा है परन्तु इससे यह निष्कर्ष निकाल लेना कि कश्मीर की पूरी समस्या का कारण केवल पाकिस्तान ही है, सही नहीं हो सकता। इसलिये, इस अलग-थलग पड़ने के कारणों का पता लगाना और जल्दी से जल्दी

उनको संबोधित करना जरूरी है।

भारतीय संघ में जम्मू कश्मीर अकेला मुस्लिम बहुल राज्य है। अपनी स्थिति के कारण इसका बहुत रणनीतिक महत्व है। कश्मीर के भारत में विलय का इतिहास व पृष्ठभूमि सर्वविदित है और इसके यहां वर्णन करने की जरूरत नहीं है। यह भी एक तथ्य है कि शेख अब्दुल्ला के नेतृत्व में कश्मीरियों ने पाकिस्तानी आक्रमणकारियों के विरुद्ध लड़ाई लड़ी थी। देश में कहीं भी भारत के विचार व पाकिस्तान के विचार के बारे में कश्मीर की तरह की लड़ाई नहीं हुई। भारत के विचार का प्रतिनिधित्व एक बहुलतावादी, धर्मनिरपेक्ष व जनतान्त्रिक देश कर रहा था जबकि पाकिस्तान का विचार एक धार्मिक, व ईश्वरवादी इस्लामिक राज्य बनाये जाने का प्रतिनिधित्व कर रहा था। शेख अब्दुल्ला के नेतृत्व में कश्मीरियों ने भारत के विचार का चुनाव किया।

कश्मीरी यह महसूस करते हैं कि विलय के समय उनके साथ किये गये वादों को भारतीय राज्य ने पूरा नहीं किया है। इसको उनकी विशिष्ट पहचान पर हमले की तरह देखा जाता है। इसके अतिरिक्त, विभिन्न केन्द्रीय सरकारों ने घाटी में राजनीतिक तंत्र पर नियन्त्रण रखने के लिये जनतन्त्र को कमजोर किया है। इस प्रक्रिया में लोगों की सच्ची राजनीतिक व आर्थिक आकांक्षाओं की उपेक्षा की गई है। आज श्रीनगर संसदीय क्षेत्र के उप-चुनाव में केवल 7 प्रतिशत लोगों द्वारा अपने मताधिकार का प्रयोग करने से स्वयं जनतन्त्र की वैधता ही सवालियों के घेरे में आ गई है। राज्य में बीजेपी-पीडीपी की सरकार होने के बावजूद घाटी में राजनीतिक शून्य होने से इन्कार नहीं किया जा सकता। श्रीनगर के युवाओं का आन्दोलन नेतृत्वविहीन लगता है। यहां तक कि अलगाववादियों का प्रभाव भी बहुत कम हो गया है।

यह समय है जब केन्द्रीय सरकार को कश्मीर समस्या का राजनीतिक समाधान खोजने की दिशा में गंभीर प्रयास करने होंगे। इस समस्या का कोई सैन्य हल नहीं हो सकता। इसलिये, केन्द्र सरकार को दक्षिणपंथी ताकतों की भाषणबाजी से नहीं चलना चाहिये और न ही उन लोगों के कहने से जो टेलीविजन स्टूडियोज में आराम से बैठे हुए हैं। भारत की सरकार को जम्मू-कश्मीर राज्य में सभी हितधारकों के साथ राजनीतिक विचार-विमर्श करना चाहिये। कश्मीरी समाज के साथ हुई बेइंसाफी व राजनीतिक आकांक्षाओं को गंभीरता के साथ संबोधित किया जाना चाहिये। कश्मीरी पंडितों के साथ न्याय होना चाहिये और उनके घाटी में लौटने के लिये उचित स्थिति पैदा की जानी चाहिये। कश्मीर के गुमराह युवाओं को भी महसूस करना चाहिये कि भारतीय संघ के बाहर उनका कोई भविष्य नहीं है और उन्हें अतिवादी इस्लाम के बढ़ते प्रभाव के विरुद्ध लड़ना चाहिये। कश्मीर की धरती पर काफी खून बह चुका है और घावों को भरने का प्रयास किया जाना चाहिये। यह काम जितना जल्दी हो, देश के लिये वह उतना ही अच्छा होगा।



AIIEA WORKING COMMITTEE ADOPTS THE CHARTER OF DEMANDS

CHARTER SUBMISSION ON 2ND AUGUST 2017 DEMANDS 40 PERCENT WAGE HIKE SIGNIFICANT IMPROVEMENTS IN RETIRAL BENEFITS

The Working Committee of AIIEA met at Surat in the state of Gujarat on 24-25 July 2017. Working Committee members from across India converged at Surat to finalise the Charter of Demands due from 1st August 2017; devise strategy to fight the proposed disinvestment of public sector general insurance industry and to chalk out programmes of action for intensifying the struggle against the neo liberal economic policies that have wrought havoc on the lives and livelihoods of the people.

The Draft Charter of Demands prepared by the Charter Sub Committee of AIIEA at its meeting in Varanasi on 22nd April 2017 and subsequently approved by the AIIEA Secretariat in its Hyderabad meeting on 30th June 2017 had already been circulated amongst all the units of AIIEA. The Zonal units of AIIEA in the life sector and the Standing Committee (General Insurance) had sent the consolidated suggestions of all units for consideration of the Working Committee. Finally, there was a lively and enriching debate in the Working Committee on the basic contours of the Charter of Demands. There was absolute unanimity in the Working Committee of AIIEA on four major features of the Charter of Demands. The Working Committee

decided that there should be a demand for a wage hike of 40 per cent; there should be an industry-wise settlement; the effective date must be 01 August 2017; the entire DA as at 01 August 2017 should be merged with the Basic Pay for restructuring of the Scales of Pay with significant loading. These issues apart, the Working Committee felt that there was a need for substantial increase in various allowances payable to the employees; there was an urgent need to abolish the National Pension Scheme and cover all employees under the LIC Employees' Pension Scheme 1995 by incorporating the desired improvements and bring about improvements in amenities like LTC, Advances etc. The Working Committee also decided that all the non-



All India Insurance Employees' ASSO WORKING COMMITTEE MEETING 24-25 JULY 2017 - DAYALJI ASHRAM, SURAT

monetary issues of employees of LIC and PSGI companies including Promotion Policy and amendments in the Staff Regulations will be taken up with the respective managements in the form of Memorandum of Issues.

The Working Committee of AIIEA was of the firm opinion that the demands were eminently justified in view of the commendable performances of LIC and public sector general insurance industry in adverse economic situations. The LIC mobilised a First Year Premium Income of Rs. 1,24,396.27 crore registering a growth of 27.22% by selling 2,01,31,500 policies in the financial year 2016-17. The total premium income of the Corporation touched a historic high of Rs.3,04,000 crore and total assets are in excess of Rs. 25 lakh crore. The Working Committee took note of the fact that along with the performance of LIC the productivity of the employees has also increased manifold since the last wage revision. The average premium income per employee had improved from

Rs.1.70 crore in the year 2012 to Rs.2.77 crore in the year 2017. Similarly, the per employee policy servicing had also increased from 2646 policies in 2012 to 3627 policies in 2017. The Corporation recorded a phenomenal performance in claim settlement. The management expense ratio of LIC was also by far the best in the industry. The performance of public sector general insurance industry was also equally brilliant. The PSGI companies earned a Gross Direct Premium Income of Rs. 67,689.68 crore in the financial year 2016-17 thereby registering a growth rate of over 28 per cent. The per employee productivity in general insurance industry in terms of premium income generation had also improved considerably. The Working Committee of the AIIEA was therefore of the unanimous opinion that the employees have worked hard to take their institutions to this level and they deserve a wage revision of 40 per cent.

While deciding to place a demand for 40% wage hike, the Working Committee also sounded a note of caution. Wage revision is never decided merely on the basis of financial strength of an institution or on the basis of the strength of arguments. It also depends on the government policy or the class character of the government. The Working Committee noted that the policies being pursued by the present government at the centre favour the employing classes at the cost of the



workers. This is evident from the fact that there has been a systematic erosion in the share of labour in the total value added ever since India embraced the neo liberal economic policies. The working committee therefore called upon the employees to remain prepared for a grim struggle to realise the Charter notwithstanding the strength of our arguments and the stunning performance of our industry.

The Working Committee was critical of the move of the union government to disinvest the public sector general insurance companies under the garb of mobilisation of additional capital. The public sector general insurance companies were adequately capitalised and were capable of raising resources internally. There was therefore absolutely no need for their disinvestment, felt the meeting. The government however, wedded as it is to the ideology of neo liberalism, wants to disinvest these companies only to meet its budgetary fiscal targets. The Working Committee meeting therefore decided to launch a powerful campaign on this issue by mobilising all patriotic and democratic sections of the people. In this context, the meeting decided to extend solidarity to the proposed strike of BSNL employees on 27th July 2017 as also to the proposed one day strike of bank employees on 22nd August 2017. The meeting also resolved to extend solidarity to the struggle of Central and State government employees on the demand of abolition of the National Pension Scheme and its replacement with the defined benefit scheme.

Analysing the prevailing economic, political and social situation of the country the Working Committee of AIIEA came to the unanimous understanding that our units can never remain mute spectators to the goings on in the Indian society. It called upon all units to undertake campaigns and seminars on the three important issues identified by the Hyderabad Secretariat meeting of AIIEA i.e Privatisation and Joblessness- the neo liberal agenda;

Food Security and Agrarian Distress; and Working Class Unity – the essence of Progress. The Working Committee of AIIEA felt that GST would unnecessarily increase the rates of insurance premium and impair the resource mobilisation efforts of public sector insurance industry. Accordingly it gave a call that all units should collect signatures from policy holders in a memorandum addressed to the Union Finance minister requesting him to drop GST on insurance premium.

The Working Committee of AIIEA concluded with the final adoption of the Charter of Demands. The Charter finalised in this meeting naturally reflected the collective aspirations of the employees of LIC and PSGI companies. The Charter therefore remained not merely a Charter of Demands; rather it became a 'Document of Unity' embodying the hopes and aspirations of the employees for a better life and living. The Charter of Demands would now be submitted to the Chairman LIC and the Chairman GIPSA on 2nd August 2017. The Working Committee has called upon all units in LIC and PSGI to observe Gate Meetings during lunch recess on this historic day and explain the rationale of the demands to the employees.

The Working Committee placed on record its deep sense of appreciation and gratitude to SDIEU, Surat and all the units of WZIEA for organising the Working Committee meeting in a befitting manner. The working committee meeting was followed by a massive employees' meeting which was addressed by Com. H.I. Bhatt, General Secretary WZIEA; Com. Shreekant Mishra, Convenor Charter Sub Committee, Com. Sanjay Jha, Secretary (Standing Committee- General Insurance) and Joint Secretary AIIEA, Com. Amanulla Khan, President AIIEA and Com. V. Ramesh, General Secretary AIIEA. The meeting was presided over by Com Jaimen Desai, President, SDIEU. Com. Devang Naik, General Secretary SDIEU proposed the customary vote of thanks. ●

AIIEA delegation meets Chairman, LIC

AIIEA delegation consisting of Comrades Amanulla Khan, President, V.Ramesh, General Secretary and HI Bhatt, Joint Secretary met Sri V.K.Sharma, Chairman LIC on 6th July, 2017 at Central Office, Mumbai. ShriHemantBhargava, M.D., Shri Sharad Srivastava, ED (P) and other officials from the Personnel department were also present in the meeting.

One Final option for Pension: AIIEA expressed dissatisfaction over the approach of the management to give solution to this long pending demand. We pointed out that the employees who want to join the pension scheme 1995 is small in number and they have been waiting for more than a decade for a positive response. The delegation pointed out that despite many assurances from the management the issue still remains unresolved. The AIIEA demanded that Chairman should personally take up this issue with the Finance Minister in the background of the unprecedented business performance in the financial year 2016-17.

Responding on the issue, Chairman replied that the LIC is pursuing this issue with the government without let up and assured that they continue to approach the government for the solution.

Five Day Week: We pointed out to the management once again that the proposal for five day working week was approved by the LIC Board and this was a part of our agreement during the wage revision which concluded almost two years ago and this issue needs immediate redressal from the management.

Agreeing to our submissions the Chairman said that the issue was followed up again with the concerned authorities recently for clearance from the ministry and assured the delegation that LIC will continue its efforts in this direction.

Diamond Jubilee Memento: AIIEA reminded the management that the employees have extended unprecedented cooperation during this diamond jubilee year of LIC and this was one of the reasons that the LIC could register a monumental performance when it closed its books for the financial year 2016-17. The delegation demanded that LIC should come out with a suitable memento commemorating

the performance and contribution of the employees in the diamond jubilee year.

In response to this demand the Chairman said that this issue has to be discussed in the Board and they will pursue for the solution in this regard accordingly.

RPT upgradation: The delegation raised the issue of upgradation of the remaining Regular Part Time employees into full time employees. In reply the management informed that the Board has given its clearance for upgradation of remaining RPTs and the same was referred to the government for approval. They assured that they will follow up the matter with the government for an early solution.

Ex-gratia in lieu of Bonus: AIIEA also expressed its disappointment over the inordinate delay in issuance of the instructions for payment of ex-gratia in lieu of bonus to the eligible employees and demanded for the same at the earliest. The management assured to follow up the issue with concerned government authorities for the solution in this matter.

Apart from these issues the AIIEA also placed the demand for recruitment in Class III and IV cadres immediately after the absorption of CGIT candidates as per the Supreme Court Judgement. Chairman also agreed that there is a need for recruitment of Class III and IV and they will take up the process immediately after the conclusion of the absorption of CGIT candidates.

AIIEA expressed its disappointment and unhappiness that LIC is not taking any steps to accord recognition to the majority trade union of the employees thereby violating all norms of industrial democracy. AIIEA demanded that being a model organisation it is not fair on the part of the management to deny the basic and fundamental rights of the LIC employees which is so essential to promote industrial harmony and deepen the industrial democracy. The AIIEA said this issue cannot be delayed any longer and LIC has to initiate steps in the direction of recognizing the representative organisations of the employees.

The AIIEA will continue to pursue these issues till a solution is found.

JOINT LETTER TO LIC CHAIRMAN ON PENDING ISSUES

WE REPRODUCE HEREBELOW THE JOINT LETTER OF AIIEA, LIC CLASS I OFFICERS FEDERATION AND NFIFW DATED 11.7.2017 ADDRESSED TO LIC CHAIRMAN ON PENDING ISSUES

'We are extremely happy that LIC has recorded an unprecedented growth in the financial year 2016-17. The Total Premium Income has crossed Rs 3 lakh crore; total assets have touched over Rs 25 lakh crore and the claim settlement reached a record high. We congratulate you, the entire workforce of LIC and its agency force for this magnificent performance. You will appreciate that all classes of employees have immensely contributed to the growth and prosperity of the Corporation. Having made such massive contribution, the employees expect LIC to resolve their genuine demands pending for a long time. We list a few of them hereunder:

FINAL OPTION ON PENSION

Our Associations have been pursuing this demand for nearly a decade now. We have pointed out that a small number of employees and officers who could not join the 1995 Pension Scheme should be given a final opportunity to exercise their option to join the scheme. Though there is an appreciation of our demand by the Corporation, the issue still remains unresolved. This issue has raised considerable unrest among the employees and needs favourable resolution without further delay. We request you to take up this issue personally with the Finance Minister in the background of the glorious performance recorded by LIC.

FIVE DAY WEEK

The Five Day Week was offered as a part of the last wage settlement. This offer was made after the approval of LIC Board and understandably with the prior approval of the government. Despite the passage of two years since the finality was reached on wage revision, the promised Five Day Week is yet to be implemented. This situation is unacceptable. Moreover it belittles the authority of the LIC Board which surely is not good for the working of the biggest financial institution of the country. We, therefore, urge upon you to take up this issue with the ministry and ensure that the commitment made by the Corporation is honoured early.

LTC IMPROVEMENT AND ENCASHMENT

When we raised the demand for encashment of LTC, a provision which is available in the government and other analogous institutions; we were promised that first LIC would work for improving the LTC and thereafter the issue of encashment will be looked into. Unfortunately, there is no forward movement on this issue. On the contrary, the facility given for visiting foreign countries is withdrawn unilaterally, on the pretext of instruction from ministry of finance, rather than convincing them about the transparency prevailing in our LTC.

DIAMOND JUBILEE YEAR MEMENTO

In this Diamond Jubilee Year, LIC has performed in a spectacular way by registering an enormous growth in Total Premium Income. This could be possible due to the total cooperation extended by all sections of employees and officers. We have already placed before you that LIC should come out positively by rewarding the employees and officers with a suitable memento commemorating occasion.

Apart from the above, there are many other issues pending for solution for a long time. We also expect LIC management to discuss with the representative organisation of the employees and officers the road map of LIC; address the concern of the Development Officers in view of the rapid changes taking place in the market and its adverse effect on the marketing force and issues like information system audit etc. We expect an early favourable response from you on the issues we have represented.

Thanking you,

Yours faithfully,

S. Raj Kumar

General Secretary
Federation of LIC

Class-I Officers' Associations

Vivek Singh

Secretary General
NFIFWI

V. Ramesh

General Secretary
AIIEA



SEVENTIETH ANNIVERSARY of INDEPENDENCE Some Reflections

Amanulla Khan

ये दाग दाग उजाला, ये शब-गजीदा सहर
वो इंतजार था जिसका, ये वो सहर तो नहीं

*This stained tainted light,
this night bitten dawn,
That we were waiting for,
this is not that morning.*

These lines of Faiz reflected the pain, agony, sorrow and joy of the times. There was happiness that finally we freed ourselves from two hundred years of colonial exploitation. There was tremendous sadness in the manner the political independence came in 1947. It came not to one nation but two – India and Pakistan. The country was partitioned and new boundaries were drawn by a British Judge Sir Cyril Radcliff. The world witnessed the horrors of partition. The partition forced the greatest mass migration in human history; Muslims leaving to Pakistan and Hindus and Sikhs migrating to India from within the newly

The record of the last seventy years is a mixed bag. The greatest achievements of the last seventy years are that India has remained united, secular and democratic but this is coming under increasing challenge. Democracy is subverted through use of money power. State is no longer neutral and is tilted heavily in favour of the rich and the privileged. The working class has to accept and meet the challenges to the unity of the nation and the deepening of secular and democratic values. The struggle to construct a fair, just and equal society has to be carried forward

created borders. There was unprecedented and barbaric violence. The land on either side of the borders was turned into rivers of blood. Estimates put the death toll to between one and two million and over 10 million people were uprooted from their houses and displaced. It was a very heavy price to pay. The leaders of the national liberation movement accepted partition as inevitable and necessary price to pay for the independence of the country.

The creation of Pakistan was a victory for those who said that Hindus and Muslims are two different nations. The Muslim League led by Jinnah decided to construct a religious and theocratic State of Pakistan. But the founding fathers of India refused to accept that Hindus and Muslims are two different nations and made it clear that India would be a democratic and secular State. This was no easy decision. There was massive campaign by the Hindu Maha Sabha, RSS and other rightwing organisations to establish a Hindu Raj in India as for them it makes no sense to build a democratic and secular State after the creation of Pakistan. But the founding fathers of the nation stuck to their positions.

Thus India began its tryst with destiny. It decided to build a modern nation State that would be fair, just and equal to all its citizens. But there were also fears on the issue of India remaining united. This fear was expressed not just by the British but also many influential figures of the globe at that time. The question was how a country of 300 million people with 15 major languages in use; conflicting religions, caste, many races could ever remain united. There were people doubting the survival of democracy in a country whose population was overwhelmingly poor and illiterate. On the 70th anniversary of independence, it is a matter of great pride and pleasure that the Indian spirit defied all odds to keep the country united; secular and democratic. Without any doubt, this is the biggest achievement of the Indian Republic.

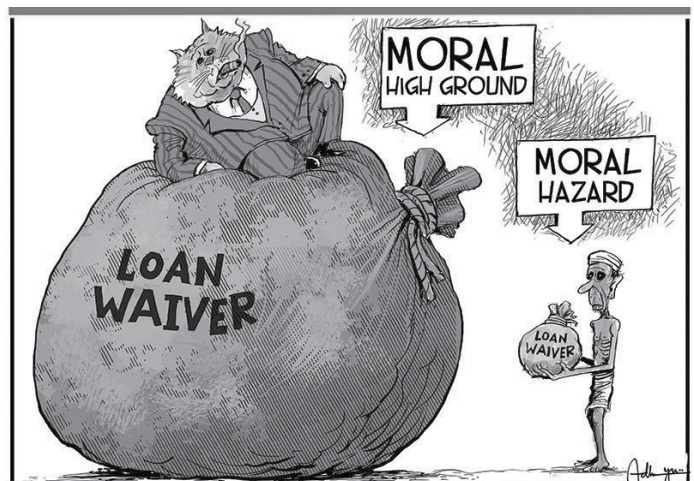
India gave itself a very progressive Constitution that recognised the diversities, plurality of cultures, plurality of religions and plurality of languages and gave political and democratic rights to its people and more importantly laid down principles on which the economy must be organised. The Constitution gave rights to the minorities and

laid the foundations for the construction of a secular and democratic republic. This very recognition of India being a multicultural, multi-lingual, multi-religious and multi-ethnic society helped maintain the unity of the nation. Today this unity has come under great stress with the Indian politics taking a rightward shift. The slogan unity in diversity is sought to be replaced by the slogan, one religion one language one nation. Concerted efforts are on to create deep communal divide for electoral gains. There is growing alienation of the minorities and the Dalits due to increasing violence against them. The killing of humans in the name of cow protection has tacit sanction if not by the government but surely of the people who occupy important positions in the government. Kashmir has become a festering wound. A great part of North-East continues to burn. In the name of nationalism, today people are asked to show total obedience and loyalty to the philosophy, political and ideological beliefs of the government and the political party that is heading the government. These are the issues that pose a grave threat to the unity and integrity of the country.

India has remained democratic but for a brief aberration in 1975-77. This is a great achievement when most of the countries that gained independence around the same time turned despotic, authoritarian and power was seized by the military. India did not experience any military coup since the role of the political leadership and the military were clearly demarcated. Indian armed forces by and large

In the seventieth year of Independence

Two cartoons by Sandeep Adhwaryu, Times of India



remained secular. Unfortunately today there is an attempt to politicise the armed forces. This portends grave danger to democracy.

In the last seventy years, India built great democratic institutions. More numbers of Indians are participating in the election process than ever before. The popular struggles of the people have strengthened and to some extent expanded the democratic rights. These popular struggles forced enactment of legislations on Right to Information, Food Security and Rural Employment Guarantee Schemes. But increasing role of money power today is distorting democracy. There is a huge increase in corruption and politician-bureaucrat-Industrialist nexus is looting the precious wealth of the nation. Freedom of expression and dissent are fundamental to democracy. Today freedom of expression is attacked and dissent is not tolerated. The foundations on which the great democratic institutions are built have become shaky. Even the election to the office of the President of India is being seen from the caste angle. This degeneration will certainly harm democracy.

Pluralism of language was another cornerstone of the foundation of Indian republic. The debate in the Constituent Assembly indicates that the demand for making Hindi as the national language was not conceded. Hindi became the language of administration along with English. This was in recognition of the fact that though Hindi was the language of a large section of the population, still it was not the language of the majority of the people. The national liberation movement itself had committed to declare all the major languages as official and

organise the provinces on linguistic basis. The reorganisation of States on linguistic basis has deepened and strengthened the Indian unity. It has clearly demonstrated that Indian nationalism is not based on a single language. It is absolutely perfect to be both a Tamil and Indian or a Kannadiga and Indian. However when efforts were made to impose Hindi as the national language, trouble broke out as it happened in the seventies in then Madras State. Today, there are renewed attempts to homogenise the Indian society on the slogan of Hindi, Hindu, Hindustan. The recent incidents in Tamilnadu and Karnataka have clearly shown such attempts to be counter-productive that could disrupt the national unity.

It is true that India from a poor agricultural economy today has emerged as a fast growing economy. The ruling classes today proudly proclaim that it is the fastest growing large economy in the world. But this economic growth is not reflected in the improved living standards of majority of the people. The greatest failure of the Indian Republic was in the matter of distribution of economic gains. This is because the country was sought to be industrialised without attacking the feudal land relations to increase the purchasing capacity of the people. Therefore, the promise of creating an equal society is yet to be redeemed. India is a country of huge inequalities. The top one percent of the population control nearly 58 percent of the national wealth. On a new index that measures the commitment by a country towards reducing inequality, India ranks 132 out of 152 countries. What is more distressing is that India ranks 149 out of 152 countries on social spending. The government expenditure is woefully low on health, education and social security.

The economic distress for the common people has sharpened and intensified in the last 25 years since the country embraced neo-liberalism. The country has become a killing field for its farmers. More than 3 lakh farmers have committed suicides due to agriculture distress. The public sector institutions created to protect the country from imperialist machinations, help self reliant development and provide some relief to the common people are being destroyed. In the process the public assets are being transferred into the private hands – both Indian and foreign. It is a matter

PROPORTION OF EDUCATED UNEMPLOYED ON THE RISE



of concern that today India has majority of the global hungry and illiterates. It has the largest malnourished and undernourished children in the world. The youth unemployment has reached alarming levels.

The working class has played a very important role in the national liberation movement. It has made enormous contribution to the development; however lopsided it may be. It has created wealth for the country. But the conditions of the working class, to say the least, are horrible. More than 92 percent of the workers are in the informal sector. These workers have neither security of jobs nor any social security. The Indian economy is rapidly becoming informal. The workers in the informal sector are prevented from forming their associations which is a fundamental right under the Indian Constitution. There are attempts to amend the labour laws to benefit the capital. Even laws enacted by the British are sought to be amended so as to deprive the workers of whatever little protection they have.

The record of the last seventy years is a mixed bag. There are some successes but there are many failures too. Therefore, the seventieth anniversary of India's independence places great responsibility on the working class. The greatest achievements of the last seventy years are that India has remained united, secular and democratic but this is coming under increasing challenge. Democracy is subverted through use of money power. State is no longer neutral and is tilted heavily in favour of the rich and the privileged. The working class has to accept and meet the challenges to the unity of the nation and the deepening of secular and democratic values. The struggle to construct a fair, just and equal society has to be carried forward as Faiz said to the end his acclaimed poem Subah-e-Azadi:

अभी गरानी-ए-शब में कमी नहीं आई
नजात-ए-दीद-ओ-दिल की घडी नहीं आई
चले चलो कि वो मंजिल अभी नहीं आई

*The oppression of the dark night
has not lessened yet;
Moment of salvation for our sights
and hearts has not arrived yet;
Keep walking, for
that destination has not arrived yet.*

This year, the 70th anniversary of India's independence is also the 70th anniversary of India's partitioning. The division was not neat. It was a giant, bloody mess. Uprooted from their homes, some 14.5 million human beings, Hindu, Sikh, Muslim, left the new Pakistan for India, or India for the new Pakistan.

They left in terror, travelled trembling, and 'arrived' traumatised to a ramshackle refuge. A new and powerful word moved from the small print of the English lexicon to everyday Indian speech: refugee. The very rich and the ridiculously poor were refugees together. One had left a manor, another a hut. Both begged together for food, shelter, medicines, clothes — and dignity. All these took time coming. The only immediate relief was that the claws of abduction, loot and death were no longer upon them.

Rejoicing and mourning

Estimates vary but some of them tell us that at the lowest about 200,000 and the highest about 2,000,000 human beings were butchered in the process. The Government of India claimed that 33,000 Hindu and Sikh women had been abducted. The Government of Pakistan claimed that 50,000 Muslim women had been abducted.

Life stood divided,
death stood partitioned.
Refugees seethed in rage.

On this anniversary, we should remember that 1947 was one part independence, one part dismemberment, one part triumph, one part tragedy. Unimaginable, indescribable tragedy.

"Tomorrow we will be free from bondage to the British," said Gandhi in Calcutta on the eve of the new dawn. "But from midnight tonight Hindustan will be broken into two pieces. So tomorrow will be both a day of rejoicing and of mourning." There was much celebration in the city, great camaraderie.

The euphoria was short-lived. Sixteen days into Independence, on August 31, at about 10 at night, a fuming mob of Hindu youths came to where he was staying in the Muslim quarter of Beliaghata, looking for his Muslim hosts to attack and perhaps kill them. It was Gandhi's day of silence.

He was unwell, tired and preparing to leave the next morning for Noakhali, by now in East Pakistan, to assuage Hindu families



THE ANNIVERSARY OF A DIVIDE

Gopalkrishna Gandhi

The author is a former administrator, diplomat and Governor. Courtesy: The Hindu, June 16, 2017

traumatised by the murderous attacks on them. The youths started breaking things, hurling stones at lamps and window panes.

They ran into the rooms looking for their 'targets'. "What is all this?" Gandhi asked the rampaging crowd, breaking his silence and walking into the mob. "Kill me, kill me, I say. Why don't you kill me?" A posse of military police arrived and dispersed the crowd. But riots flared in the city. The next day, Gandhi cancelled his Noakhali visit and went on a fast.

"For how many days?" Abha Gandhi asked. "Until peace is established I shall take nothing but water." By the fourth day of the fast,

Calcutta was quiet again. Later that night some of the riot-instigators came and surrendered their weapons — rifles, cartridges, bombs.

In Delhi shortly thereafter, he saw the same mayhem again. Another fast ensued, another calm. In his prayer meeting on January 20, 1948, as he spoke, a small bomb — they later called it a gun-cotton slab — detonated. There was some commotion. "Sunu, sunu (listen, listen)," he said to the congregation, "kuchh nahin huahai (nothing has happened)...agar sach kuchh hojaye to kya karoge (if something were to really happen, what will you do)?" And then asking the gathering to stay calm, he got



On this anniversary, we should remember that 1947 was one part independence, one part dismemberment, one part triumph, one part tragedy. Unimaginable, indescribable tragedy....So, does the 70th anniversary of the birth of independent India which is the 70th anniversary of the death of undivided India as well, admit of any celebration?.. Of course it does, for ridding ourselves of the yoke of colonialism was unquestionably a triumph. We must and will celebrate that and more — the advance of India on the path of economic self-reliance and prosperity, electoral democracy and the rule of law. But we cannot afford to forget the price at which that independence came. Not just because it was a heavy levy but because we are paying that cess even today.

his associates to begin singing the Ramdhun. All India Radio has recorded the entire sequence, with the sound of the explosion distinctly audible.

The 'bomber' was 25-year-old Madanlal Pahwa, a refugee from West Punjab. He was spotted by a woman, appropriately named Sulochana (the good-eyed), and a police team soon arrived and took the young man into custody. When asked later if he thought Pahwa's was just "the harmless prank of an irresponsible youth", Gandhi said it was not.

"Don't you see there is a terrible and widespread conspiracy behind it?" He was right, Pahwa was integral to the conspiracy which was to hit its target 10 days later. That was the temper of the nation 70 years ago. Hate, brutality, violence both sudden and also calculated. It was the season of vengeance, of retribution. It was the season of dank suspicion, of hooded conspiracies.

So, does the 70th anniversary of the birth of independent India which is the 70th anniversary of the death of undivided India as well, admit of any celebration?

Of course it does, for ridding ourselves of the yoke of colonialism was unquestionably a triumph. Seeing the imperial power out of our lives was a matter of rejoicing. Watching Jawaharlal Nehru unfurl the Tricolour on the Red Fort was "very heaven".

We must and will celebrate that and more — the advance of India on the path of economic self-reliance and prosperity, electoral democracy and the rule of law. But we cannot afford to forget the price at which that independence came. Not just because it was a heavy levy but because we are paying that cess even today. And it may be called the Two Nations Theory Cess.

The Two Nations theory had two celebrated articulators: Vinayak Damodar Savarkar of the Hindu Mahasabha and Mohammed Ali Jinnah of the Muslim League. Their perspectives were different, their purposes divergent. Savarkar believed Hindus and Muslims were two nations living in their distinctness within an un-harmonised India but he did not want a division. Jinnah believed Hindus and Muslims were two separate nations that needed to be in two separate nation states.

The Muslim League's advocacy of the Two Nations theory reached its purpose by the

formation of Pakistan 70 years ago. What of the counter goal of a Hindu Rashtra?

Bedrock position

For some three generations over the last 70 years, India has been a plural society with a secular government committed to the idea that religion has no business with government and government has no interest in religion.

Has that bedrock position been officially reversed? No, it has not. But it stands undermined.

Those connected historically and culturally to the idea of a Hindu Rashtra are, today, promulgating their passionately-held philosophy in different ways, dispersed incidents, apparently unconnected, in ways that make a Muslim feel fearful, a Christian feel as light as a leaf that can be blown off by a single majoritarian breath, a liberal feel vulnerable, a dissident feel targeted. They serve to make the cattle-trader afraid, the non-vegetarian at his meal declare it is not, please, Sir, not beef. They go to make the journalist feel hesitant, the farmer feel betrayed, the Dalit and the tribal feel insecure. Above all, anyone hurt by administrative wrongdoing or dismayed by state policy feel afraid to say so for: if you are against the government, you are against the nation.

Fear is abroad, like an invisible fume that you do not see but know that it surrounds you. And know, too, that it can ignite in your face.

The great American thinker Thomas Jefferson said: "We may consider each generation as a distinct nation." A new generation of Indians, a new distinct nation, is marking the 70th anniversary of our independence in an idiom and with a vocabulary which has nothing to do with the freedom struggle. It is making 'the differently disposed', both outside and within the Hindu fold, its target. And its equally active counterpart in Pakistan, going for 'the other' both within and beyond Islam, is not its adversary but its twin. Their religion is not Hinduism or Islam, it is Separateness.

On the 70th anniversary of independence and partition we must resist a second partitioning of India, of its versatile ethos, through an invisible surgery, performed by the knife of discord moving under the numbing anaesthesia of fear.



TOWARDS UNFREEDOM

Amartya Sen



“Faith,” it has been said, “will move mountains.” It is an encouraging belief — when we need to move mountains. But in our day-to-day life, relying on unquestioned faith rather than on reasoning can be a big obstacle to leading an enlightened life, as Buddha discussed 2,500 years ago. Also, arguing and communication can restrain battles and bloodshed. To be sure, faith in good things can have many achievements (such as generating charity and philanthropy), but it can, in general, discourage the willingness to listen to others. And, faith in nasty things can cause cruelty and carnage.

The Inquisitions that blackened medieval Europe for more than five centuries drew on faith — in the perceived duty to punish heterodoxy and kill the perpetrators. India has been, I have tried to argue, fortunate in having a particularly argumentative culture. The argumentativeness of Indians may have encouraged the tolerance of heterodoxy, with debates and discussions restraining violent confrontation.

Historically, India has certainly been a refuge for persecuted minorities from many different lands — providing shelter and new homes to hounded Jews from the first century, harassed Christians from the fourth century, fleeing Parsis from the late seventh century

The author is Nobel laureate in economics, Thomas W. Lamont University Professor and professor of economics and philosophy at Harvard University

Courtesy: Indian Express, July 4, 2017

and oppressed Bahais from the 19th century.

Does India’s tolerance of heterodoxy still hold? As we look around today’s India, the signs of tolerance seem to have faded fast. The country that welcomed people fleeing persecution abroad, and allowed the immigrating minorities to have their own beliefs and practices (and food habits), now harbours gangs of wild men hunting down beef-eaters, and killing people — very poor people — whose employment in the leather industry arouses the suspicion of faithful believers in the holiness of the cow.

A leading news agency that dares to include news that the ruling government does not like can have its founders raided on extraordinarily flimsy charges (NDTV can tell you about this, if you have not kept up with news about news).

Which side you back in a cricket test match could possibly place you in custodial arrest on the unbelievable ground of “sedition” as determined by the local bosses of the ruling party in control of the police force, completely in violation of the Supreme Court’s clearly stated rules on what kind of incitement to



What is astonishing is how much tolerance of intolerance the political climate in India has been made to bear. It is as if stunned people are waiting in a daze for something to happen. Further, many people with evidently liberal instincts have been able to continue supporting the government for one reason or another, such as expected benefits from Narendra Modi’s economic reforms (what *The Economist*, the global magazine, calls “the illusion of reform”), while the country is made to descend down the ladder of intolerance and unfreedom.

violence can constitute sedition ("Give him another googly" does not quite qualify). With the control of the police, sedition charges are coming plentifully — causing terror with spurious legality. Further, you can be beaten up while in custody (ask Kanhaiya Kumar, the student leader, also charged, rather implausibly, with sedition).

In the suppression of India's tolerant tradition, the ruling party, the BJP, has clearly played a gigantic role. What is astonishing is how much tolerance of intolerance the political climate in India has been made to bear. It is as if stunned people are waiting in a daze for something to happen. Further, many people with evidently liberal instincts have been able to continue supporting the government for one reason or another, such as expected benefits from Narendra Modi's economic reforms (what *The Economist*, the global magazine, calls "the illusion of reform"), while the country is made to descend down the ladder of intolerance and unfreedom.

We have to recognise that the freedoms that Indian society enjoyed in beliefs and practice always needed defence and support. Violations had to be opposed to correct the follies and to prevent their resurgence. India did, in fact, witness serious bloodshed in the communal riots in the 1940s, and insightful leaders had to offer resistance through their vision and determined political action. Mahatma Gandhi, in particular, provided leadership in combating communal violence, making big personal sacrifices and taking huge risks, in addition to presenting far-reaching political analysis. He fought with his life and he won.

We do not have, right now, leadership of a kind that Gandhiji — or Jawaharlal Nehru — could provide, nor what came from leaders like Jayaprakash Narayan. But is the opposition we currently see the best that India can do in resisting the decimation of its strong secular and tolerant tradition? Interestingly, there was much more cogent resistance in the 2004 general elections, opposing — as it happens — a far less extreme sectarian provocation, and indeed the Congress was richly rewarded for following a well-articulated and firmly secular strategy. But today it seems all quite different

— and paralysed.

In the run-up to the election of the President of India, rather than presenting a visionary candidate for the presidentship, the opposition remained inert, waiting for the BJP to make the first move. The Congress, as the inheritor of Mahatma Gandhi's tradition, could have gone for an intelligent strategy with national appeal. The much-vaunted name of Gopalkrishna Gandhi, who has great intellectual and evocative strength to animate political discussion about the right vision for India, did not evidently suit the present thinking of the Congress.

Instead, the Congress converted the contest into one of tactics rather than of strategies, and gave the BJP the first move. But at the tactical level, the BJP has proved itself, again and again, to be much smarter than the Congress (reflected even in the state assembly elections in Goa and Manipur earlier this year, where the Congress won more seats than the BJP in both states, but the BJP formed both governments with smart and quick alliances).

Meira Kumar is now the presidential candidate from the Congress as a second-move response to the BJP's proposal of Ram Nath Kovind. Had she been put forward earlier as the well thought-out strategic choice of someone coming from a Dalit background, and having important political experience and vision, she could have attracted much more support than she would now be able to get as a belated tactical choice, after the BJP had already locked up quick support for their own Dalit candidate.

The battle that has to be engaged in India now is one of vision, with tactical support — not one of looking for some super-cunning tactics, without an integrating outlook. A vision, particularly of democracy, tolerance and even-handed treatment of all, can also be a powerful vehicle of good faith — backed by reason. The reasons have to be understood in a clear-headed way, looking both to India's past and to its future, and they have to be lucidly shared with the people. A visionary strategy can command respect and loyalty in a way that outwitted tactics can hardly be expected to do. If this sounds like a call for change, it may well be just that.



BLOOD and TERROR in the KASHMIR VALLEY

M Y Tarigami

MLA in Jammu & Kashmir from
the Kulgam constituency in the Valley.
Courtesy: Indian Express, July 12, 2017



Once again the land of Kashmir has turned red with innocent blood being splattered all around. This time it is the Amarnath pilgrims who lost their lives in Anantnag in one of the more gruesome attacks in recent times which demands condemnation from one and all in the strongest possible terms.

In the first place, the attack should have never taken place; whosoever has done it, has certainly committed a grave crime against basic humanity. Quite rightly, the attack is being condemned in the strongest terms across the board. It is heartening to see that every section of Kashmiri society has risen in unison in condemning the attack.

Civil society groups and various trade and tourism related bodies were prompt in condemning the gruesome act with demands also made about a thorough probe into the incident. The separatists have denounced the attack in clear terms. There is a realisation within sections of the separatist camp that if Kashmir's political issues are to remain credible, they must be separated from the growing extremism which will only bring the people of Kashmir at loggerheads with the people of the rest of India.

This kind of a response certainly offers

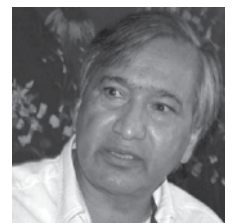
hope, especially at a time when the right-wing frenzy is disturbingly finding its roots in the rest of the country. Common Kashmiris, who have always welcomed and facilitated the Amarnath Yatris, are shocked by this coward but horrific act which has been taken as an attack against the timeless values of Kashmiri plural ethos and identity.

The state of Jammu and Kashmir has always been an abode of communal harmony and rich traditions of brotherhood, which have stood the test of times even during the most horrendous phases of turmoil in the state.

Among other designs, the attack appears to have been carried out with the sinister aim to wreck communal harmony and create mass disorder in the state and in the rest of the country. Perhaps the perpetrators of this attack need a few lessons on how and why the secular and syncretic fabric of the Valley has survived despite the conflict of the decades. They forget the "light" that Mahatma Gandhi saw in Kashmir amidst all the dark chaos of the gory events of the partition in 1947.

The Yatris have always been welcomed and facilitated by the common people of Kashmir, even in the most adverse circumstances. A lot of poor and working class Kashmiri people

Amarnath Yatris have always been welcomed and facilitated by the common people of Kashmir, even in the most adverse circumstances. A lot of poor and working class Kashmiri people depend on the Yatra for their livelihood. The Yatra also symbolizes, in an undeniable way, the rich secular ethos and age-old syncretism of the people of the state. This attack appears to have been carried out by those elements with nefarious objectives to communally polarize the people, besides creating a wedge between the Valley and the rest of India.



depend on the Yatra for their livelihood. The Yatra also symbolizes, in an undeniable way, the rich secular ethos and age-old syncretism of the people of the state.

According to early reports, this attack appears to have been carried out by those elements which don't wish to see peace in the state. We should collectively rise to defeat their nefarious objectives to communally polarize the people, besides creating a wedge between the Valley and the rest of India.

It is important not to fall prey to the evil objectives of these violent elements. This is the only reply the citizens of the state and the rest of the country can give to these elements. Some TV channels began to rant, baying for blood and calling an all-out revenge, but that cannot be the approach. We must deal with the situation sanely so that we don't play into the hands of the elements which are behind the attack.

It must also be admitted that similar horrifying incidents have begun to take place with sickening regularity, especially in South Kashmir. Less than a month ago, in the same district, six policemen were also brutally killed in another horrific attack. The current governments, at the Centre and the State, cannot limit themselves to mere condemnation. They have to ensure that the lives of the citizens are protected. This is not the time to play petty politics but to present a united front, so that the cycle of violence which has currently engulfed the valley is put to an end and some relief is brought.

The government must also begin talks for a long term political solution, alongside due security priorities. An enormous sense of insecurity along with mass alienation is generally apparent. The lack of political engagement and the absence of a comprehensive dialogue with politically disgruntled sections of Kashmiri society in the last three years of the BJP government has created a huge vacuum in Kashmir.

The aggressive and indifferent attitude of the current dispensation at the Centre towards Kashmir for some time now has greatly marginalized the

mainstream parties and moderate voices of the state. Moreover, certain elements which are antagonistic to a democratic and peaceful solution of the issues have capitalized on the Sangh Parivar's approach to Kashmir to reinforce their own extremism. They have managed to apply the unique idea of India through the Sangh Parivar to Kashmir.

No surprises that radicalism and fundamentalism are taking root in the Valley and many young people are taking to the gun. This vacuum has been allowed to build and sadly, it is being now filled by violent elements who profess an extremist consciousness.

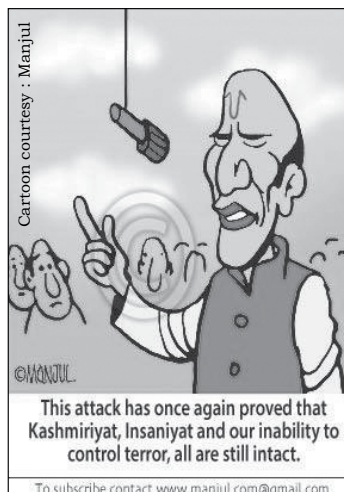
Extremist elements should not be allowed to succeed in their desperate attempts by giving them any chance to capitalize on the people's political dissatisfaction. This can only be achieved when there is a serious attempt to start dialogue and political reconciliation with all the disgruntled sections in the valley.

The attack on pilgrims is in many ways a continuation of the vicious cycle of violence and death which is now a daily feature, or sadly, a new low of common Kashmiri life. In all this, the elected state government which continues to boast of an abstract 'healing touch' and 'dialogue' seems to have completely fallen in the abyss of indifference and insensitivity to the suffering of its masses.

One should not mistake the large numbers of people rushing to the encounter sites and attending the funerals of fallen militants as a manifestation of people's direct endorsement of the path of violence which militants adopt; it is more an expression of their anger and exasperation at the apathy which the rulers

both at the Centre and State have chosen vis-à-vis them. It is the only outlet which people are now finding to express their choked voices so they can be heard. This is their only way of responding to the "muscular handling" which the ruling dispensation at the Centre frequently boasts of.

Any caring, sensitive and democratically elected government should be listening to its citizens and trying to ameliorate their suffering, not labelling an entire population as hostile constituents.





WIDESPREAD HUNGER – NEED FOR FOOD SECURITY

Santosh Kumar Mohapatra

Food is the first among the hierarchical needs of human beings and food security has been the first charge on available resources. The United Nations (UN) recognized the Right to Food in the Declaration of Human Rights in 1948, and has since noted that it is vital for the enjoyment of all other rights. Eradicating hunger along with achieving food security and improved nutrition by 2030 is one of the key Sustainable Development Goals (SDGs) of United Nations. Earlier, the zero hunger challenge, launched by then UN Secretary-General Banki-Moon, in 2012, also aims for a future where every individual has adequate nutrition (i.e., enjoys the right to adequate food). But after 69 years of independence, so many Indians are woefully undernourished, underfed. Under nutrition and malnutrition, remain pervasive in our country. Children and women are worst sufferer.

The rampant malnutrition, anaemic mothers and stunted children indicate our abysmal failure to feed the empty stomachs despite so-called high growth. Despite its self-sufficiency in food availability, and being one of the world's largest grain producers, India is home to the largest under-nourished and hungry population, with 195 million people going hungry every day according to latest FAO estimates in "The State of Food Insecurity in the World, 2015" report. By this measure, India is home to a quarter of the underfed population in the world. In India itself, 3,000 children also die every day due to malnutrition. This is not just unacceptable but immoral and shameful especially when instead of tackling hunger; present Modi government is resorting to advertisement blitzkrieg and

The Global Hunger Index-2016 pegs India abysmally at 97th among 118 countries, which is worse if compared with GHI of 2000.

In the Food Sustainability Index of 25 countries, India is at the bottom, ranks 25.

Poverty and lack of adequate food security are the major causes of hunger as they prevent poor to have access to food.

The scale of hunger is being exacerbated due to limited purchasing power of poor and downtrodden.

The jobless and job loss growth, informalisation of economy, casualisation of employment etc., are some of the factors contributing to the pervasive hunger in India.

Hunger is also a resultant of unequal distribution and wastage of foods.

self- aggrandizement.

ABYSMAL POSITION IN GLOBAL HUNGER INDEX

When BJP led NDA celebrates its three years of disastrous rule with slogan "Sabaka sath, Sabka Bikash" to camouflage its failure, India has to hang its head in shame due to abysmal position in Global Hunger Index (GHI), as a measure of hunger and malnutrition of a country. The GHI 2016 ranks countries based on four key indicators. It combines the proportion of the undernourished as a percentage of the population; the prevalence of underweight children under the age of five suffering from wasting; the proportion of children under the age of five suffering from stunting; and the mortality rate of children under the age of five. In 2016, for the first time, two measures of child hunger -wasting and stunting -have been used to give a more complete picture. While, wasting refers to low weight in relation to a child's height, reflecting acute under nutrition, stunting refers to the

deficiency in height in relation to age, reflecting chronic under nutrition.

The GHI-2016 pegs India abysmally at 97th among 118 countries, which is worse if compared with GHI of 2000. It means out of 118 countries, we are behind 96 countries, in tackling hunger. The share of under-5 children who are "wasted" is about 15% while the share of children who are "stunted" is a staggering 39%. This reflects widespread and chronic lack of balanced food. The under-5 mortality rate is 4.8% in India, partially reflecting the fatal synergy of inadequate nutrition and unhealthy environments.

VULNERABILITY IN FOOD SUSTAINABILITY

India is not only abysmally placed in Global Hunger Index (GHI) but also in the Food Sustainability Index (FSI). The Food Sustainability Index (FSI), which ranks 25 countries according to their food system sustainability, is a quantitative and qualitative benchmarking model based on 58 indicators that measure the sustainability of food systems across three pillars: food loss and waste; sustainable agriculture; and nutritional challenges. The 25 countries that were assessed form the Group of 20 (G20) largest economies, which account for 85% of global GDP and two thirds of the global population, plus five nations from regions otherwise unrepresented (Nigeria, Ethiopia, Colombia, the UAE and Israel).

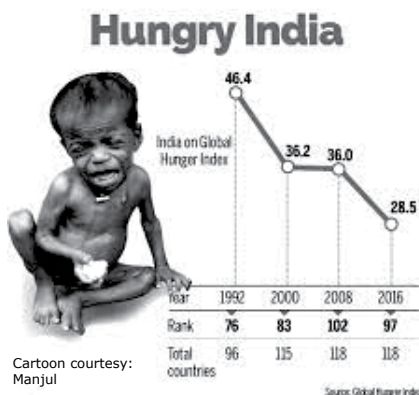
India placed at lowest rank at 25 not only in this index but also in Index relating to sustainable Agriculture and nutrition. As far food loss and waste is concerned, India occupies 19th ranking. However, France

followed by Australia, South Africa leads the 25 countries with China at 12th rank. India being placed at the bottom of the ranking is due the fact that India's food system faces the most severe challenges of the group with serious problems across all three pillars of the index. Countries with the biggest nutritional challenges are India, Nigeria and South Africa. The most notable deficits are its unsustainable water usage trends, low-quality agricultural subsidies, and very poor nutritional outcomes, rise of obesity in the middle and affluent classes with high levels of stunting, underweight, and micronutrient deficiency, especially among children.

CAUSES OF HUNGER

Poverty and lack of adequate food security are the major causes of hunger as it prevents poor to have access to food. The scale of hunger is being exacerbated due to limited purchasing power of poor and downtrodden. The jobless and job loss growth, informalisation of economy, casualisation of employment etc., are some of the factors contributing to the pervasive hunger in India. Further, lack of improvement in agriculture facilities as well as population explosion has only made matters worse. The decline of arable land due to industrialization and expansion of real estate sector has been adversely affecting food production in aggregate level which imperiling food security. Presently, the crux of India's food problem or food insecurity pertains not so much on increasing food availability or production but with the distribution of food. Despite copious production of grains and vegetables, distribution of food through a corruption-ridden public distribution system

Infographics Courtesy: indiatimes.com



How India compares with its neighbours

Rank	Country	GHI score	% of malnourished	% under 5 stunted
29	China	7.7	8.8	8.1
72	Nepal	21.9	7.8	37.4
75	Myanmar	22	14.2	31
84	Sri Lanka	25.5	22	14.7
90	Bangladesh	27.1	16.4	36.4
97	India	28.5	15.2	38.7
107	Pakistan	33.4	22	45

Source: Global Hunger Index
Note: A higher rank implies a worsening hunger situation

prevents the benefits from reaching the poor. Further, systematic weakening of public distribution system by successive government has made the herculean task of ensuring food security more difficult.

However, hunger is also a resultant of unequal distribution and wastage of foods. The problems of environmental degradation, climate change, excessive rainfall, flood, drought, soil erosion and lack of irrigation facilities affect the individuals' capacity in increasing agricultural production, farming and thereby jeopardizing their food security. The lack of investment and reduction of subsidy in agriculture with concomitant rise in cost of agricultural inputs have made agriculture/farming as unaffordable, unviable profession, thereby endangering food security. Recent draconian measure of demonitisation has affected the purchasing power of people and thereby food security too in India.

IMPERATIVE OF FOOD SECURITY

The pervasiveness of hunger, malnutrition necessitates universal food security. Food security is a condition related to the sustainable availability of food, and ability of individuals' to have access to it. The nutritional dimension is integral to the concept of food security.

The Food and Agriculture Organization of the United Nations, or FAO, identified the four pillars of food security as availability, access, utilization, and stability.

Availability is a function of production including imports and buffer stocks maintained in government granaries. In other words, there should be enough food for everyone irrespective of his or her income; no one should starve (from hunger).



Cartoon Courtesy: Sandeep Adhwaryu, Times of India

Accessibility is related to purchasing power and employment. In other words, its price should not be so high that only a class of people can afford it.

Utilization is determined by the availability of minimum basic needs i.e. safe drinking water, primary health care, primary education, proper housing facilities, and environmental hygiene.

Stabilization is influenced by the extent of attention given to the sustainability of the system.

The World Health Organization and the final report of the 1996 World Food Summit states that food security "exists when all people, at all times, have physical and economic access to sufficient, safe and nutritious food to meet their dietary needs and food preferences for an active and healthy life".

In Indian context, the National Food Security Bill, 2011, Twenty Seventh Report, states, "Food security means availability of sufficient food grains to meet the domestic demand as well as access, at the individual level, to adequate quantities of food at affordable prices." Hence, food security is defined as physical, economic, and social access to balanced diet, clean drinking water, environmental hygiene and primary health care. Food security incorporates a measure of resilience to future disruption or unavailability of critical food supply due to various risk factors including droughts, shipping disruptions, fuel shortages, economic instability, and wars. Hence, household food security exists when all members, at all times, have access to enough food for an active, healthy life. Individuals who are food secure do not live in hunger or fear of starvation.



Due to pressure from the Left for universal food security, the National Food Security bill was introduced in India's Parliament on 22 December 2011 by erstwhile UPA-II government. It was finally enacted into law on 12 September 2013. The National Food Security Act, 2013 (also Right to Food Act) aims to provide subsidized food grains to approximately 75% of the rural population and 50% of the urban population (i.e., total 67%) of India's 1.2 billion people. It converts into legal entitlements for existing food security programmes of the Government of India. Even though this scheme is not universal but targeted one, both NDA government and many state governments have shown lackadaisical approach to implement it in proper spirit.

CONCLUSION

Right to food is not a fundamental right but Article 21 of the constitution concedes people the right to live for which food is an important requirement apart from clothes and shelter. Since food is essential for living and one of the directive principles of state policy embedded in the constitution, the state has to assure its citizens the means of livelihood for which right to food assume gargantuan importance. The government will have to ensure that people get safe and nutritious food, and preferably food of their choice.

The paroxysm of hunger is so grueling that a hungry person does not hesitate to commit any crime to feed its empty or scorching stomach. Hunger not only makes one suffer, it also affects health severely. Hence, elimination of hunger should be the top priority of our government. Universalisation of public distribution is very vital to ensure the success of food security act. There is need to increase the purchasing power of people to have access to food. Public investment in education, health and creation of employment opportunities should be enhanced to buttress purchasing power. Over eating by rich, food wastage should be prevented and should be utilized for feeding hungry people.. The international community must also reduce the emissions, ground pollution and deforestation affecting agriculture.



उत्तर प्रदेश देश की राजनीति को निर्णायक रूप से प्रभावित करने वाला प्रदेश है। दिल्ली और बिहार चुनाव में औंधे मुँह गिरी भाजपा के लिए उत्तर प्रदेश का चुनाव किसी भी कीमत पर जीतना वजूद का प्रश्न था। जन सरोकारों के कोई भी मुद्दे हल न कर पाने और नोटबन्दी की मार के चलते उत्तर प्रदेश चुनाव में भाजपा की स्थिति इस हद तक हताशापूर्ण थी कि स्वयं प्रधानमंत्री को कब्रिस्तान और शमशान जैसा निचले स्तर का साम्प्रदायिक कार्ड इस्तेमाल करना पड़ा। इस कार्ड में वह सफल रहे और स्वयं भाजपा की अपनी उम्मीद से भी ज्यादा विधायक विजयी हुये। यह बात और है कि भाजपा को अपने 312 विधायकों में एक भी मुख्यमंत्री के काबिल नहीं लगा और उसके थिंक टैंक ने योगी आदित्यनाथ को मुख्यमंत्री के लिए चुना। इसके अपने निहितार्थ हैं।

भाजपा का पूरा चुनाव प्रचार समाजवादी पार्टी के गुण्डाराज की समाप्ति के वायदे का रहा मगर स्वयं संगीन अपराधिक मामलों में लिप्त माननीय, मुख्यमंत्री व उप मुख्यमंत्री बन गये। साथ ही साथ भाजपा वह पारस पत्थर भी बन गई। जिसे कांग्रेस, सपा, बसपा के कितने भी भ्रष्ट व अपराधी ने छू लिया तो वे कुन्दन बन गये कई कुन्दन मंत्री भी बन गए।

हालांकि 4 माह किसी सरकार के काम की विवेचना के लिए बेहद कम है। मगर उ. प्र. सरकार का लगभग प्रतिदिन अद्भुत रूप से विवेचनीय है। शपथ ग्रहण करते ही प्रदेश में एण्टी रोमियो स्केवेड बने (जिसका कोई जिक्र भाजपा के चुनावी घोषणा पत्र में नहीं था) जिनके द्वारा सड़कों पर, आटो में, रिक्शे में, (पार्कों में तो लोगों ने जाना लगभग बन्द ही कर दिया था) पति-पत्नी, भाई-बहन, प्रेमी-प्रेमिका, दोस्त सब पीटे गये। इन स्केवेड को कब और कैसे संवैधानिकता प्रदान की गई, पता नहीं। स्केवेड का सदस्य होने के लिए भाजपा का, एक पट्टा गले में डालना और पीठ पर सत्ता का हाथ ही काफी था। किसी को भी राह चलते पीट देने का यही लाइसेन्स था। पुलिस कर्मियों ने भी इस दौर का काफी मज़ा लिया। एण्टी रोमियो दस्तों ने उ. प्र. की लड़कियों को विशेष रूप से डराया।

उत्तर प्रदेश का सूरत-ए-हाल

-गीता शान्त

Four months is too short a period to review the performance of any Government, but the developments being witnessed in UP daily are really 'fantastic'-that is the current scenario in this State.

इनके प्रति उठी नागरिक आपत्तियों के चलते फिलहाल ये दस्ते ठण्डे बस्ते में चले गये।

कार्यभार ग्रहण करते ही सरकार ने दूसरे कदम के तौर पर प्रदेश भर में अवैध बूचड़खाने बंद कर दिये। सरकार ने संदेश देने का प्रयास किया कि वह अवैध के विरुद्ध है अर्थात् सब कुछ वही होगा जो वैधानिक है मगर इस क्षेत्र में वह बूचड़खानों के अलावा या आगे अन्य किसी अवैध चीज़ के खिलाफ नहीं बढ़ सकी। जबकि प्रदेश में जमीनों, खनन व शराब आदि में अवैध का अनन्त अम्बार है। वे सब बूचड़खाने भी अब पुनः अपनी जगह आ गये बस मालिकों पर खर्चा कुछ ज्यादा आ गया।

चुनाव प्रचार के दौरान प्रधानमंत्री द्वारा किसानों के कर्जमाफी की घोषणा, साम्प्रदायिक कार्ड के अलावा वह सबसे बड़ा कार्ड थी जिसने भाजपा को सत्ता देने में सबसे ज्यादा मदद की। वह घोषणा अभी घोषणा ही है। वित्त मंत्री इस माफी के विरुद्ध हैं, प्रधानमंत्री अब चुप है। उ.प्र. सरकार द्वारा कर्जमाफी के लायक किसानों की खोज का कार्यक्रम जारी है। अलबत्ता राशन की दुकानों से चीनी को हटा दिया गया है और करोड़ों गरीबों को चीनी की सब्सिडी से वंचित कर दिया गया है।

टी. वी. चैनलों द्वारा मुख्यमंत्री द्वारा गौशाला में गायों

को रोटी खिलाते हुए बार-बार दिखाये जाने ने प्रदेश के गौ रक्षकों में भारी उत्साह भर दिया है। गली-गली गौरक्षा समितियों का गठन जोरों पर है। गाय के नाम गौ-रक्षक साधिकार किसी को भी, कितना भी पीट सकते हैं, हत्या भी कर सकते हैं। नोएडा में चाचा-भतीजे की पिटाई के बाद यह स्वीकार करना ही होगा कि अब यह पिटाई धर्म विशेष का दायरा लाँघ चुकी है। प्रधानमंत्री की तर्ज पर मुख्यमंत्री भी असली नकली गौरक्षक का राग अलाप रहे हैं। असली सवाल दोनों जगह अनुत्तरित है कि जब पुलिस प्रशासन मौजूद है तो गौरक्षा के लिए एक गैर प्रशासनिक इतर व्यवस्था क्यों चाहिए? ध्यान रहे चहुँ ओर गौरक्षकों की चर्चा है, गो-पालकों की कोई बात कहीं नहीं है।

एण्टी रोमियो स्कैवेड, गाय और बूचड़खानों के मध्य, प्रदेश में राज्य कार्यालयों का समय 9 से 6 बजे तक का और दक्षता आधारित रिपोर्ट की आड में 50 वर्ष की उम्र में आवश्यक सेवानिवृत्ति (सी.आर.एस.) का प्राविधान लागू कर दिया गया।

प्रदेश में स्थायी रोजगार, न्यूनतम वेतन, काम के घण्टों जैसे मुद्दों को उठाना व्यर्थ विलाप जैसा है। राज्य स्तर पर सभी रिक्त पद रिक्त ही हैं। नयी भर्ती पर कोई बात नहीं है। ठेका प्रथा इस तेजी पर है कि हर जगह अस्थायी व दिहाड़ी मजदूर भी रोजगार खो रहे हैं या बचाने को लड़ रहे हैं उनकी जगह ठेका मजदूर ले रहे हैं जो श्रम की अवैध दलाली का ही दूसरा नाम है।

कानून व्यवस्था पर पुलिस विभाग की आंकड़े गंभीर गुस्ताखी कर रहे हैं कि सपा की गुंडाराज से बदतर स्थिति है।

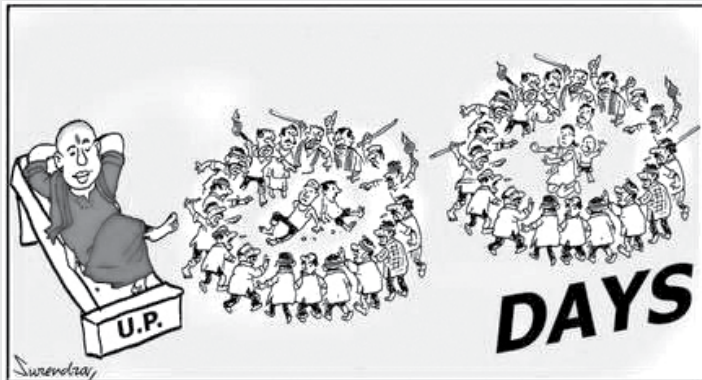
सामाजिक ताना-बाना किस तरह छिन्न-भिन्न हो रहा है, सहारनपुर की गलियाँ बता रही हैं।

जनतंत्र की घर निकासी इस चैखट पर आ पहुँची है कि लखनऊ में दलित समस्याओं पर होने वाले सेमिनार के लिए बुक प्रेस क्लब सरकार के आदेश पर निरस्त कर दिया गया और वहाँ मौजूद 8 आयोजकों को प्रेस क्लब के भी भीतर से धारा 144 में इस आधार पर गिरफ्तार कर लिया गया कि उनसे सरकार के विरोध की सम्भावना महसूस हो रही थी। इलाहाबाद विश्वविद्यालय में छात्र संघ द्वारा मुख्यमंत्री का पुतला जलाने पर कुलपति द्वारा छात्र संघ नेता से स्पष्टीकरण माँगा गया है कि उन्होंने पुतला जलाकर अधार्मिक कार्यवाही की है, क्यों न उन्हें दण्डित किया जाये।

आज राजनीति के साथ-साथ जब मीडिया भी झूठ के स्वर्ण युग का आनंद ले रहा है तब उ. प्र. को गोरख पाण्डेय के इन शब्दों से समझा जा सकता है कि

राजा बोला रात है, रानी बोली रात है,
मन्त्री बोला रात है, सन्तरी बोला रात है,
यह सुबह सुबह की बात है।

फिलहाल उत्तर प्रदेश का यही सूरत-ए-हाल है।



Cartoon courtesy: Surendra, The Hindu

CGIT – AP & TELANGANA HIGH COURT HOLDS LIC ACTION VIOLATIVE OF SUPREME COURT JUDGEMENT

The LIC has violated the Supreme Court Order while implementing the CGIT Award. The restoration of the CGIT Award by the Apex court clearly means implementing the Award according to the directions laid down. But LIC has restricted the implementation only to the petitioners in an effort to deny the benefit of the Supreme Court Judgement to a large number of eligible candidates. The action of LIC is now challenged in the High Court of Judicature at Hyderabad for the State of Telangana and the State of Andhra Pradesh by some aggrieved workmen and the South Central Zone Insurance Employees' Federation, a Zonal organization of the All India Insurance Employees' Association. We are happy that the Hon'ble High Court was pleased to pass the following orders on 11th July 2017:

"Prima facie, sub-Clause (c) in Clause (iv) of Para no.2 of the Circular dt.16.05.2017 is in contravention of the order dt.18.03.2015 in Civil Appeal No.6950 of 2009 and batch, decided by the Supreme Court, and the Supreme Court did not confine it only to persons

who are petitioners before the Central Government Industrial Tribunal and whose names are filed before the said Tribunal by the employees of the organization.

Therefore, there shall be interim direction to respondents to consider absorbing the petitioners in terms of applications submitted by them pursuant to notice dt.21.07.2015 along with others without reference to the aforesaid sub-clause in the Circular dt.16.05.2017 within a period of four (04) weeks from the date of receipt of a copy of the order".

The Order of the Hon'ble High Court is clear and unambiguous. This order vindicates the stand of the AIIEA. The AIIEA has demanded LIC to immediately issue revised instructions for the implementation of the CGIT Award in its full without any violation by considering the applications of all eligible candidates received in response to the notification issued on 21st July 2015.

Preventive Health Check-up Scheme

The AIIEA has been taking up with Central Office ever since the inception of the Scheme that the employees may be allowed to go for preventive health check-up at any place of their choice without restricting to the center where the employee is working. We also wrote to letter to ED (Personnel) on 26.5.2016 along other pending issues in this regard.

The LIC has now accepted the demand of AIIEA and has issued instructions vide its communication ref: CO/OS/Bills/ dated 3.7.2017 to all the offices of the Corporation that the employees are now allowed to avail the facility of Preventive Health Check-up at any hospital of their choice, anywhere in India and claim reimbursement from LIC.

**Read &
Subscribe**

**insurance
Worker**
aiiea

Annual General Meeting of LIC Employees Union, Rajkot Division

Annual General Meeting of LIC Employees Union Rajkot Division was held at Dwarika the famous place of Gujarat on 26/06/2017. Around 130 comrades including 25 ladies comrades from all the Branches of Rajkot Division participated in the conference.

Com. Mahesh Dangar President of the unit presided the meeting.

The meeting started with lighting of lamp by Com.H.I.Bhatt, General Secretary, WZIEA, Com. Mohanbhai Vankar, Nadiad Unit com. S. I Chaudhary Ahmedabad unit and com. H J Popat General Secretary Rajkot Unit.

Homage was paid to departed comrades in the beginning of the meeting.

The AGM was inaugurated by Com.H.I.Bhatt Gen. Secretary WZIEA. In his inaugural speech, Com Bhat discussed in detail the efforts of AIIEA in clinching various remaining issues after charter. He informed that AIIEA working committee to be held at Surat will decide finalise the Charter of Demands for the wage revision that would fall due from

1.8.2017. He informed the comrades about Government's move to privatise GIC and PSGI companies. He gave detailed information on CGIT, PENSION, 5 days week etc. He appealed to all the comrades to unite and strengthen our units for a very strong protest against the Neo-liberal policies of the BJP-led Govt.

Com S I Chaudhary, president of Ahmedabad unit and Com. Mohanbhai Vankar also addressed the house and gave inspired speeches. Thereafter Executive committee report was presented by General Secretary which was adopted by the house. Com.APURVA Popat treasurer presented accounts. Both Executive committee report & Accounts were accepted by the house unanimously.

The conference unanimously elected com. Apurva Popat, Com. Harshad Popat Com. Ashish Nimavat as president, General Secretary and Treasurer respectively.

The conference concluded with vote of thanks by the President.

Women's Convention of Tirunelveli Division

The 23rd Divisional convention of women sub-committee of ICEU, Tirunelveli Division was held on 08th July 2017 at Palayamkottai.

On the report presented by women sub-committee convener com S.Hemalatha, 08 comrades participated in the discussion. Com C.Muthukumaraswamy, General Secretary while summing up the discussion declared that representation of class III employees have been given in the committee against Sexual Harrasment in Tirunelveli Division.



Com M.Girija, Joint Secretary, AIIEA in her special address explained the political situation and the increasing violence and attacks on women and children. She stressed the importance of strengthening AIIEA with active participation.

16 resolutions were passed in the convention. The convention elected com M.Thilagam as Convener. Com A.Chellameena, M.kavitha, S.Hemalatha, U.Sumitha, M.Ramani, and K.Kohilal as Joint Conveners. Around 120 comrades including 22 men comrades participated in the convention.



Convention against Disinvestment at Tezpur

A Convention against disinvestment of PSU General Insurance Companies' share and demand for another pension option under 1995 scheme for insurance employees was held at Tezpur, an important district head quarter of Assam on 27th May, 2017. It was organised by the North Eastern Region General Insurance Employees' Association.

The Convention was well attended by Insurance Employees, Officers, Agents, Surveyors, Investigators, advocates and leader of fraternal trade unions like BSNLEU, NFPE, Power workers Union, MES employees Union, CRU, CITU, Assam Supply and Bijuli Mazdoor Union etc. and was presided over by Com. Bhubaneswar Baruah, a veteran working committee member. The resolution of the convention was moved by Com. S.R.Dev, Jt. Secretary of NERGIEA.

Supporting the resolution the guest speaker Com. Sanjoy Jha, Secretary Standing committee delivered his special address. In his address he elaborated on the industrial scenario of the public sector General Insurance Companies, its role to create wealth and contribution to national exchequer as well as its vital role to meet the social obligation with services. He explained before the house that under the compulsion of neo liberal policy the government under the leadership



of Prime Minister Modi has taken the decision to saleoff the share of the PSU GI companies to mobilise resource to meet the budgetary deficit keeping in consideration the interest of the foreign and private capital. This will destabilise the General Insurance co.'s and public sector as a whole and it will not bein favour of the nation and its economy. He appealed to all the employees to fight unitedly against the ill motive and organise massive camping to defend the public sector general insurance companies from the move of privatisation.

Com Ranjit Bhuyan, organising Secretary of Guwahati Divisional Insurance Employees Association presented his views in support of the resolution and urged on to organise campaigns to defend PSU GI Companies.

The veteran Trade Union leader Com. Dhiren Kumar Nath , President of All Assam MES employees Union, Com Anil Deka, Secretary of power workers Union, Tezpur Unit, also spoke in support of the resolution and expressed their solidarity to carry forward the campaign to defend the PSU General Insurance and public sector as a whole.

Com. C.K. Bhattacharjya, another Jt. Secretary of NERGIEA HQ was also present in the convention.

The convention ended with presidential speech and a vote of thanks by Com. Bhubaneswar Baruah.



COMRADE Y.SIVAM RETIRES

Com. Y.Sivam, Working Committee Member of AIIEA representing the Chennai Region General Insurance Employees' Association (CHRGIEA) was given a grand felicitation on his attaining superannuation on June 30, 2017. He joined the services of National Insurance Company in the year 1979 and retired after putting in service of nearly 38 years. He is a a very good orator

Contd on P.40

Convention against Disinvestment at Coimbatore

A special convention against the Disinvestment move was organized under the auspices of Joint Action Forum of Trade Unions/Associations in Public Sector General Insurance Companies at Coimbatore on June 14, 2017 in Coimbatore.

Employees, Officers and Development Officers from all the four public sector general insurance companies participated in large number. The convention was presided over by Com.K.Thangavelu, Working Secretary, GIEAIA, Coimbatore Region. Com.S.V.Shankar, Vice-President, GIEA(SZ) welcomed the gathering.

Leaders of the Joint Action Committee, addressed the convention. Prominent among them were Com.M.Vijayakumar, GIOAIA, Com C.R.Nandakumar, CONFED, Com. S. Savarimuthu, GIEU-SZ, Com.R.Sundararajan, NFGIE and Com.S.Jeyakumar, AIGIFWA.

While speaking in the convention, Com.G.Anand, General Secretary, GIEA(SZ), recollected the struggles launched in support of nationalising the insurance industry and the achievements and growth of the nationalized general insurance sector amidst competition



from the private players. He also lambasted the policies being pursued by the Union Government which strives to weaken the Profit making Public Sector Units. He appealed to carry forward the continuous campaign among the public against disinvestment of Public Sector General Insurance Companies.

The resolutions opposing disinvestment of Public Sector General Insurance Companies, Scrapping of National Pension Scheme proposed by Com.R.Nithyanadan, GIOAIA, was accepted unanimously.

Com.S.P.R.Udayakumar, NICOA proposed a vote of thanks.

Convention on Problems of Peasants at Srivaikuntam

The 24th Divisional conference of ICEU, Tirunelveli Division is to be hosted by Srivaikuntam Branch unit. As a prelude to the conference a convention on Peasants issues was conducted on 03.07.2017 along with Tamilnadu Kisan Sabha of Srivaikuntam Taluk.

Com P.Shunmugam, General Secretary of Tamilnadu Kisan Sabha delivered the special address. Com.C.Muthukumaraswamy, General Secretary, ICEU, Tirunelveli Division and com Perumal District Secretary of TNKS spoke about the issues of farmers in the convention.

The open convention held in the main bazaar of Srivaikuntam and was presided over by Com A.Murugan, vice-president, ICEU, Tirunelveli Division. Com B.M.Sivakumar, Branch President

welcomed the gathering and Com Raghubabu, Divisional E.C.Member proposed vote of thanks.

Large number of Peasants and Agricultural workers from that area and our comrades participated in the convention.





Convention on Privatisation and Unemployment at Salem

In accordance with the decision of AIIEA's secretariat meeting, a divisional convention on "Unemployment and Privatisation" was held on 8.07.2017 at Sunil Maitra Ninaivagam, Salem. Com. R.Dharmalingam, President, ICEU, presided over the convention and Com. A.Kaliyaperumal, General Secretary, ICEU, welcomed the gathering. Com. K.Swaminathan, Vice President, SZIEF, in his special address dealt in detail the plight of unemployment in the current economic scenario. The capitalist are celebrating 25 years of globalization and it is also 25 years of struggle against globalization. The growth was jobless in the beginning and it has become a jobless growth now. If jobs are not created for the millions of educated youth, then the question arises as to who is benefitted by this growth. Every year target is set for sale of public sector. The target of 72000 crores for the current year is the highest so far, which also includes 11000 crores by way of sale of general insurance

public sector companies and that there is no difference between Congress and BJP in the implementation of economic policy. He also urged the comrades to take the struggle against economic onslaught on the common mass to the general public. Com.P.Gurusamy, President, CRGIEA, also delivered the special address. He focused on the farmers issue and privatisation of public sector units, in particular, Public sector General insurance companies. More than 110 comrades attended the convention.

Earlier Com. K. Swaminathan was honoured by Com. A. Madeswaran, Joint Secretary, ICEU, for his committed participation in the pathayatra of Tamilnadu Untouchability Eradication Front demanding a separate law for curbing the caste arrogance killings. The pathayatra which covered almost 400 km from Salem to Chennai, took 15 days to reach the destination. 39 comrades including 4 women comrades of Salem division, took part in the first day of the pathayatra. The pathayatra created much enthusiasm among the insurance employees of Tamilnadu. The convention came to a close with the vote of thanks by Com. M.K.Kalaiselvi, Joint secretary, ICEU.

I.E.U Satara participate in "Not in my Name" campaign

A rally against mob lynching, violence and intolerance was organised by progressive citizens forum at Satara on 16th July 2017. IEU/IPA activists under the leadership of Com. S.Y.Bhujbal including women comrades, not only participated in the rally but were part of organising committee. Com. Milind Waghmare, Joint Secretary, was part of social media team for the campaign. The participants were holding placards against violence and intolerance. The message to support campaign and raise voice against violence was powerfully conveyed through performances by Student's street play team and famous folk singers Com. Sheetal Sathe & Sanjay Mali (who were earlier imprisoned for their revolutionary songs under

the pretext of Naxal connection). The 400 strong rally covered distance of 3 kms, heavy rain couldn't deter the participants.

Former Scientist Mr. Dattaprasad Dabholkar, Political activist Mr. Chandrakant Khandait, Maulana Kamaruddin and Com. Mariam Dhavale General Secretary AIDWA addressed the rally before conclusion. They cautioned people about rising violence and growing attacks on democracy and appealed them to treat prevailing situation as a serious warning.



General Meeting against disinvestment in Agartala

The North Eastern General Insurance Employees Association and Silchar Divisional Insurance Employees Association jointly organised a general meeting Muktheadhara auditorium at Agartala on 26th June, 2017. This meeting appealed to all the patriotic countrymen to stand unitedly to stall the move of central government to privatise the PSU GI companies through disinvestment.

Com. Sanjoy Jha, Secretary Standing Committee criticized the central government's move to sell the shares of PSU general insurance companies. He pointed out that the central government is trying to promote inequality in the society by allowing a rich few to accumulate the wealth of the nation in their hand by adopting neo liberal policy. In 2014 this group of a rich few had about 46 percentage of the nation's wealth which has gone up to about 69 percent in 2017. The exuberant picture of growth which is shown is far away from the actual growth. He explained the role of PSU general Insurance Industry in terms of

creation of wealth, contribution towards national economy and also extension of service to the social obligation. The disinvestment of PSU general insurance companies will be against the interest of the country. He appeal to the house to mobilise public opinion against the disinvestment policy of the government to defend the PSU GI companies.

Com. Satanjib Das, Vice president of AIIEA said that the move of central government to disinvest shares of the PSGI companies is an anti-people policy. He expressed that to save the PSGI companies, a massive public opinion has to be mobilised and a strong and firm campaign programme required. He mentioned that after the nationalisation of the PS General Insurance companies and LIC, they played a vital role to create wealth for nation building and contributed a lot to the nation's economy while also fulfilling all social obligations. He

urged the house to be serious in defending the unity and democratic values of the country and in restoring interest of the common countrymen. He said that the political move of the present central government has to be challenged politically and in course of the struggle friend and foe will be recognised. To defend the PSU industry, the role of the left, natural ally in the struggle for interest of the common countrymen is remarkable in the parliament as well as outside the parliament.

Com. Surajit Das, General Secretary of EZGIEA congratulated the house in organising such a successful meeting and he exhorted the comrades of Agartala to carry forward the campaign programme throughout state



of Tripura. He recited a poem on unity and integrity which was relevant to the mood of the house.

Com Shaymal Chakravorty, President of SDIEA & NERGIEA Agartala Base committee presided over the meeting and in his concluding speech he appealed to the house to unitedly fight against the policy of the central government to destabilise the PSGI companies and also extended a vote of thanks.

Fraternal trade union leaders of BSNLEU, BEFI, and LICFW along with Com. Bhubaneswar Baruah, veteran leader of GI and Com. S.R.Dev, Jt. Srectary, NERGIEA shared the dais. The leaders were greeted by Agartala Base committee of SDGIEA & NERGIEA.

The meeting was well attended by all sections of the insurance employees of both life and genera

“Three years of BJP Rule-Effect on Women”

Working Women Coordination Committee, Visakhapatnam Division, organized a seminar on “3 years of BJP rule- Effect on women”, on 12.06.2017, at Visakhapatnam. Com S Punyavathi, CITU State Vice President, addressed the seminar. She said that the three years of Modi rule has witnessed a decline of 3.1% in the growth rate. The production sector has been severely hit due to demonetization. The agriculture sector has been exposed to a

Seminar at Vishakapatnam

The household economy of cow, buffalo, chicken and small dairy being run at home are destroyed and small savings of these women have been affected by demonetization. The Government is keen on privatizing all public sector undertakings. Apart from the neo liberal policies, the BJP Government is also politicizing on the issues of food, cow and dividing the people in the name of caste, religion and region. The Government is shedding crocodile tears triple talaq. Te intention is not to secure justice to the unfortunate Muslim women but to use this issue to further polarize the communities. If the Government has concern for women and their empowerment, the 33% reservation for women in legislature bill, the right to property for women which are long pending demands of the women, should have been addressed. The atrocities against women have arisen and the laws for protection of women are not implemented. Therefore, the working class of the country needs to fight against the neo- liberal policies, the communal and divisive politics of the Government and also fight for the genuine demands of the workers, she said.

Com M Kameshwari, AP State WWCC convenor, Com T Sunanda, convenor, WWCC Visakhapatnam also participated. Com Tirumala welcomed the gathering and Com Chaitanya proposed a vote of thanks.

direct relationship with agri businesses, both domestic and foreign, thereby denying MSP to farmers who are already overburdened with debts. The number of farmers committing suicides also has increased. The agriculture sector workers, mostly women have been deprived of their livelihood and are seen migrating to urban areas in search of work. IT sector has announced job cuts and manufacturing sector also no new jobs have been created. Modi's promise of two crore new jobs every year is a failure. Demonetisation, has failed to root out corruption, as claimed by the Government. It is in reality a move to hand over the economic centre of the country to multinationals. Paytm, plastic money and cashless initiatives are all being encouraged by the government, to favour the companies, by extracting huge user charges. MNCs are directly entering the retail market through online markets. This will root out the local markets, small businesses and vendors.



‘GST – An attack on the Federal Structure’: Open Debate at Guntur & Vijayawada

An “Open Debate” was conducted on 22.06.2017 by the People For India Forum, Guntur on the topic ‘GST and its Impact on the People’. Forum Vice-Chairman Mr.V.V.K.Suresh presided over the programme.

Participating as Chief Guest, Mr Atukuri Anjaneyulu, District President, Chamber of Commerce said, “The Government at the Centre should protect the rights of the States by compensating the revenue losses, if any under the uniform tax regime. No doubt, GST is the biggest reform since Independence. However, mass protests and agitations broke out across the Country over the tax rates and compliance burdens. The trading community has not so far come out of the shocks of demonetisation. Various sections of the people are engaged in serious agitation seeking cuts in the tax rates on fertilisers, pesticides, handloom, granite etc. The GST Council should consider their grievances and take remedial measures immediately. He ridiculed the argument that the GST would only affect the traders who do not pay the taxes.”

The Principal of Nagarjuna University Engineering College Mr E.Srinivasa Reddy lamented that the government has decided higher tax rates of 18 per cent and 28 per cent on many items while the developed countries like USA, Japan, Singapore are collecting five to ten per cent. He opined “The agriculture and the small scale industrial sector would be severely affected due to the imposition of GST. The insurance premiums and the transaction fees on the banking and other financial services have become further costlier with an increase to 18 per cent. Ultimately the common people and the sections of middle class are going to bear the brunt of the new tax system”.

Mr.K.S.Lakshmana Rao, Ex-MLC said that the enactment of GST enables the Central government to capture the total control on the tax income and this will be a blow to the federal system. ‘The important revenue



generating items like petroleum, alcohol and electricity which contribute more than 40 per cent of the state revenue are outside the purview of GST’ he told.

While Mr T.Sri Hari Reddy, famous Chartered Accountant explained in detail the salient features of GST, Dr.T.Seva Kumar, Mr.P.S.Sekhara Reddy, Mr.K.Nagamalleswar Rao, Mr.S.Prasada Rao, Mr.N.Bangara Babu and others participated in the debate.

Similar program was organised at Vijayawada on 23.6.2017. Mr.M.N.Patrudu, Convenor, PFI Forum presided over the programme.

Ex-MLC Mr.M.V.S.Sarma, speaking as a main speaker in the debate said that the experiences around the world are such that the prices of essential commodities have gone up in the immediate aftermath of the implementation of uniform tax, stoking inflationary pressures. He reminded that the present Prime Minister vehemently opposed the single taxation in the form of GST when he was the Chief Minister of Gujarat. He hoped that the Central government will come forward and shoulder the responsibility by ensuring that there would be no additional tax burden on the people as a result of GST.

Mr. C.T.Chowdary, Chartered Accountant, Mr. V.Sambi Reddy, Chairman, TPA, Mr. M.V.Anjaneyulu, Convenor, TPA and ICEU Divisional leaders Com.E.V.Tulasi Rao, Com.Ch.Kaladhar and Com.S.V.Giridhar participated in the programme.

Trade Union Classes at Vijayawada

As per the call given by the All India Insurance Employees' Association, one day trade union work shop was conducted on three different topics at Vijayawada on 25.06.2017. Nearly 200 employees from various branch centers attended these classes. Com.G.Kishore Kumar, Divisional General Secretary acted as Principal for the classes.

Mr. Boddu Nageswara Rao, MLC, while inaugurating the classes said that the members of AIIEA

have been playing an ideal role in the country in protecting the prestigious public sector LIC. The need of the hour is to understand the contemporary issues in ideological perspective. The insurance employees should continue their good work in building the broader unity among the working class as a whole. The cadres will definitely be enriched and benefited by these classes, he said.

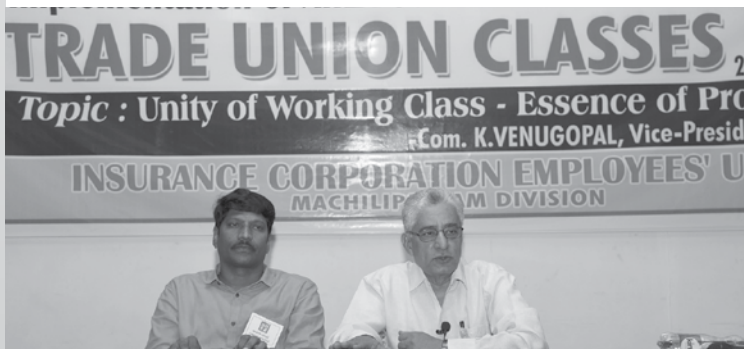
Com.K.Venu Gopal, Vice-President, AIIEA spoke on the subject, 'Unity of Working Class – Essence of Development'. In his class he said, 'The neo-liberal policies have further ruined the living standards of the common people and resulted in an increase in the economic and social disparities. The governments which are ruling the country since 1991 have created many illusions in the minds of the people on the concepts of progress and development. There has been a gross failure on the distribution of wealth which became captive in the hands of very few. On the other hand, the ruling BJP and its associates are attempting to break the unity of the people. India is multifaceted nation and diversity is our inherent strength.



The Constitutional rights like freedom of speech, expression and our food habits are under severe attack. The working class should realize the dangers emanating from the caste and communal hatred and exhibit the stronger unity as never before to protect the democratic and trade union rights.'

Com. V.Ramesh, General Secretary, AIIEA dealt with the subject, 'Privatisation- Jobless Growth and Neo-liberal Agenda'. He said, 'The Finance Minister proclaims that ours is the fastest growing economy in the world. However, it appears that the situation is not rosy in the country. After Independence from the British rule, we adopted the model of mixed economy and in the process the public sector has been built in such a way that we could see the wider range of industrialization in many ways and a lot of employment generation in the country. A stronger foundation was laid down towards self-reliance. The neo-liberal regime has later commanded the State to withdraw from public sector. The present BJP led NDA government at the Centre has been pursuing an aggressive economic policy that the previous Congress government initiated. The Modi government has unilaterally decided to sell Air India in full and undertake disinvestment in the public sector General insurance companies. Niti Aayog which took birth in place of Planning Commission has been entrusted the job of dismantling the public sector. The problem of unemployment has further risen in an unprecedented manner. Today the soft ware field has also witnessed job losses. In this background the insurance employees have to mobilize all sections of the people as a part of our patriotic task to protect the interests of the posterity' he said.

Com.K Venu Gopala Rao, President,

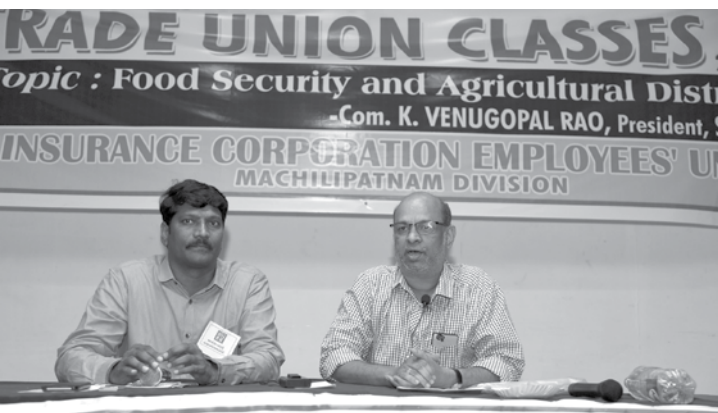


SCZIEF spoke on the subject, 'Food Security – Farmers' Distress'. He said that the crisis in the agricultural sector has deepened further due to ruling parties' misrule particularly in the liberalized era. The farmers in many States like Madhya Pradesh, Rajasthan,

Haryana, Maharashtra, Punjab are on the roads demanding a legitimate price for their produce. Another demand of loan waiver is justified. The governments have ignored the suggestions of experts and eminent people like Dr M.S.Swaminathan and Prof. Jayathi Ghosh. On the other hand, India is ranked 96th out of 118 nations in the world hunger index. Famous Social Analyst Prof.Utsa Patnaik also made it clear that the consumption levels of food have come down and the problem of severe malnutrition among the people is the best example in this direction.

The National Crime Records' Bureau has reported that more than 3 lakh farmers committed suicide since 1995 which clearly indicates the prevailing serious agrarian crisis in the country. Hence we should join the movement of the farmers and the agricultural labour to support their just demands. The dominance of multinational companies like Monsanto on our agricultural sector became a curse to the farming community. As a result the country is losing the self-reliance in the food sector. If the farmer is protected in this country, all the other sections of the society will be safe. As the cadres of AIIEA, we have to fight for the alternate polices' he concluded.

Women employees and the leadership from ICEU and ICREA also participated in the programme. The classes instilled confidence in the cadres and were very successful.



SOCIAL ACTIVITY BY WOMEN SUB- COMMITTEE BELGAUM

The Women-Sub Committee, Belagavi visited two Ashrams as part of the observation of International Women's Day on 9th June, 2017.

The Balakeeya Vasati Nilaya which provides food, shelter and schooling to the destitute children was donated the cooking vessels and old usable clothes. On this occasion, a meeting was convened by the Superintendent of this Ashram wherein the girls welcomed the gathering and some students who have excelled in Xth & XII std expressed their happiness and goal to achieve in future. Com.P. A. Joseph informed briefly about the social activities taken by our women comrades annually and other social activities done during the natural calamity by our comrades. Com.S.K.Kulkarni and Com. Sudha Ingale encouraged the children to do their best in their academics and advised them to contribute their mite to their own institutions after getting placements in future.

Smt.Mamatha.M.Kundargi, Superintendent thanked profusely our organisation for doing such social activities every year.

The other ashram visited was SUYOGAASHRAYA, Home for elders. This Ashram is managed by Smt.Lathika Bhat for the last one year. This ashram provides full time food, shelter with medical treatment in this home.The women comrades donated one WALKER and old usable clothes for the elders. Mrs. Bhat expressed her gratitude to the organisation for doing such social service to the poor and needy.



WWCC, Visakhapatnam Division organised exclusive trade union classes for women employees of city units on 29.6.2017. The first class on the “Current Political Situation”, was dealt by Com M Kameshwari, President, ICEU. Com Kameshwari spoke on the political and economic consequences of the US imperialism becoming ever more belligerent. The election of Donald Trump and his policies of protectionism are directly impacting the Indian economy. The Stand of US under Trump on climate deal would hurt the interests of the entire humanity. Speaking on the national situation, she pointed out that the Modi government at the centre is

Exclusive TU Classes for Women at Vizag

authoritarian, anti working class, anti people. The hollowness in the slogans of Make in India, skill India, swatcha Bharat etc were explained. The perception which an AIIEA member must have towards the neo liberal policies was explained in detail. The effects of the Government policies on the insurance sector and on the lives of the common man were elaborated and the necessity of a broader unity of working class stressed upon.

The afternoon class on “Organisation” was dealt by Com N Ramanachalam, General Secretary, ICEU. The greatness of the AIIEA was explained in detail. The role of members in strengthening the organisation and democratic functioning was dealt in detail. The necessity of unity of thought, unity amongst cadres, the importance of observing the calls of the organisation, necessity of solidarity actions were elaborately dealt with.

Several competitions like quiz, and other entertainment programmes were also conducted and prizes given away. The classes were successful in enthusing the women comrades. Around 20 women comrades from the City units attended the classes. Com Sunanda, convenor, WWCC acted as the principal. Com Purnima and Com YV Satish organised the quiz competition.

Trade Union Camp In Kolkata- I

A day long educational camp was organized by Kolkata Division Life Insurance Employees’ Association for its activists on 18th June, 2017 at Jeevan Prakash Building, Kolkata. There were two sessions. In the pre- lunch session, Professor Ratan Khasnobis, a renowned professor of economics of the University of Calcutta spoke on the subject, “ Bicentenary of Karl Marx’s birth : Is Marxist philosophy still relevant ?”` First, he lucidly explained Marxism from the perspectives of philosophy, political economy and sociology. Second, he referred to some of the criticisms of Marxism and then refuted those criticisms with powerful arguments. Third, Prof. Khasnobis discussed the present state of global capitalism- growing financialisation of capital, huge accumulation of wealth into fewer hands, unprecedented inequalities and the visibly irreversible crisis of capitalism. He illustrated how neoliberal globalization, the current phase of capitalism, had intensified the exploitation

of labour, thus sharpening the contradiction between capital and labour. All these goings-on around us, he pointed out, validate the Marxist doctrine. Finally, he went on to emphasize the fact that capitalism cannot be the ‘end of history’ and as envisaged by Marx this brutal system had to be uprooted and replaced by a system which would end exploitation of man by man. There was an interactive session with the audience and the speaker aptly responded to all the queries of the audience. Professor Khasnobis praised AIIEA as a mass organization for playing a very effective role in resisting the aggressive approach of international finance capital in our country and protecting the public sector insurance industry in particular.

In the post- lunch session, Professor Sabhasachi Chattopadhyay , professor of history department of Kalyani University, West Bengal discussed the topic, “ The origin of religion and communalism- Dangers of religious fascism in India”. He explained how

Trade Union Classes for post 1997 recruits at Vishakapatnam

ICEU Visakhapatnam has conducted divisional level trade union classes for the post 1997 recruited members. The classes were held on 11.06.2017 and 12.06.2017 at Visakhapatnam.

Com BB Ganesh, SCZIEF Vice President, dealt on the subject "History of Trade Union Movement in India". He dealt at length on the formation of trade unions, the initial protests and victimization of trade union leaders. He also explained the formation of the several unions AITUC, CITU, BMS, INTUC etc and went on to explain the working class ideology of CITU. He explained the historic struggles and achievements of AIIEA and its prominent role in the trade union movement in India. Com G Varaprasad, Joint Secretary, ICEU, dealt on the subject, "Current Political Situation and Economic Policies of the Government". The effect of the neo liberal policies on the working class of the country, the economic trends across the world, the political situation and the hollow promises of the present Government were explained in detail. Com M Kameshwari, President ICEU, dealt on the subject "Caste, Religion and Communalism - working class". She dealt at length with the origin and development of the caste system in India, the divide created by the caste system among the people of the country, the various religions and the politics of the caste and religion in

the present context. The class on "Organisational Challenges" was dealt by Com N Ramana Chalam, General Secretary, ICEU. He dealt in detail with the necessity of the working class to unite and in particular the cadres of AIIEA to be alert to the current situation prevailing in the country.

30 members attended the two day TU classes. Several competitions like quiz on "AIIEA History and LIC" and pamphlet writing competition were conducted and prizes given away. Com P Purnima, acted as the principal.



religion becomes an identity of an individual which one generally acquires by virtue of his or her birth in a family belonging to a particular religion. He added that anybody can pursue religion in private without hurting the sentiment of others. But when religion gets institutionalised, it becomes a tool in the hands of rulers to exploit the poor. He made a power point presentation and showed how institutionalised religion had helped the feudal society and capitalists to pursue their exploitation both economic and social of the common people. He cautioned that religious fundamentalism is a real danger to mankind and human civilization. He illustrated his point further and showed examples of intolerance of the religious fundamentalists against any rational and logical thinking. He mentioned how the progressive thinkers, social reformers and secular writers and bloggers have been subjected to wrath and anger of the fundamentalist forces and how they are being physically tortured or even murdered by those very forces. In the context of present situation of our country he showed how Sangh Parivar is being patronized by the present Central Government.

Under the NDA rule, attacks on Dalits and religious minorities, particularly the muslim community have been rising alarmingly. Prof. Chattopadhyay said that the RSS and the other hindutva forces were spreading terror and hatred in the country in the name of protecting cows. The Modi government has also been suppressing democratic dissent in the name of nationalism. Unless the working class and other progressive forces combated the communal forces, he cautioned, religious fascism might take over India. He expressed confidence that a politically and socially conscious trade union like AIIEA would play its due role in this regard.

Almost 100 participants attended both the classes. Notable among them were veteran leaders Com. Saibal Chaudhuri and Com. Anup Chakraborty. Com. Jayanta Mukherjee, General Secretary, EZIEA also attended the day-long camp. At the beginning, Com. Amitesh Sarkar, General Secretary, KDLIEA delivered a brief introductory speech. Com. Ramkrishna Datta, President, KDLIEA, presided over the day's proceedings.

INSURANCE NEWS IN BRIEF

- ▶ Health insurance companies in India, whose business has grown by a 41.11 per cent rise (Rs 4,152.67 crore) during the last financial year, have been complaining of many frauds taking place. They suspect that hospitals and nursing homes are encouraging such fraudulent claims. After two years of effort by the General Insurance Council the health insurance companies have now come together to create a database of the hospitals and nursing homes to share the claim data.
- ▶ In a bid to curb mis-selling of the products and to protect the policyholders from being misguided, IRDA has come out with 'Protection of Policyholders' Interest Regulations -2017'. These regulations mandate all insurers to classify all the exclusions related to a policy and the claims have to be paid within a period of 30 days from the date of receipt of all requirements. If the settlement does not take place within the stipulated time the insurer will have to pay penal charges of 2 per cent above the bank rates to the policyholders. Misselling is a huge problem for the insurance industry. Of 1.72 lakh complaints in 2016-17, about 50 per cent relate to unfair business practices.
- ▶ SBI Life Insurance Company has filed application for disinvestment with SEBI. Two partners of the company – State Bank of India and BNP Paribas Cardiff SA (foreign partner) have decided to offload 8% and 4% percent of their shareholding respectively. This would be the biggest offload in the life insurance sector. As of now, SBI holds 70.1 per cent, while BNP Paribas Cardiff SA has 26 per cent stake in SBI Life. Value Line Pvt. Ltd, an affiliate of KKR Asian Fund LP and MacRitchie Investments Pvt.Ltd, an indirect wholly-owned subsidiary of Temasek Holdings (Private) Ltd, hold 1.95 per cent stake each.If this goes through SBI Life expects to garner around Rs.7000 crores.
- ▶ ICICI Prudential Life Insurance shows interest in taking over Sahara Life Insurance, which was asked to close down its business by the IRDA. Sahara Life has been running its business in a manner which is likely to be "prejudicial to the interests of the holders of the life insurance" and as such the IRDA has appointed one of its general managers as administrator to manage the affairs of Sahara. Sahara Life's policyholders' liability of about Rs.900 crores.
- ▶ Indian general insurance industry clocked a gross written premium of Rs.33,303 crore in the first quarter of this financial year – up by 22 per cent of the figure for the corresponding period of the last financial year.
- ▶ Amidst increasing cyber risks and interest in cyber insurance, Global Insurers are struggling to estimate their potential exposure to cyber-related losses. Lack of data on which insurers can base assumptions has been a major challenge. Lloyd's of London estimates that a major global cyber attack could trigger an average of \$53 billion of economic losses.
- ▶ Globally insurance premium during 2016 has increased by 3.1 per cent while the increase during the previous year had been by 4.3 per cent. The lower growth rate is mainly due to lower growth in the advanced countries. It is China's robust growth, both in life and non-life sector with US \$ 466 that has pushed the global growth.
- ▶ A report by the global management consulting firm, Boston Consulting Group, reveals that the global insurance sector has created more value for the shareholders during the past five years – January 2012 to December 2016 – than other industries. Average return to the shareholders of insurance sector has been 18.5 per cent while other industries returned a median of 16.2 per cent to their shareholders. The high returns to the shareholders has been possible because the companies divested high-cost and lower- return units while cutting expenses heavily.
- ▶ Insurance and long-term savings sector is amongst the most productive industries in UK. It adds more than £ 40 billion every to the economy of the Britain. It is also the world's leading exporter of insurance and long-term savings selling £ 13 billion more to the rest of the world than what it buys from abroad.

■ A.M.KHAN, DHARWAD

ECONOMIC TID BITS

- In India, the top 1% of people own wealth equal to that of the bottom 58.4%. Just 57 people in India own wealth of \$ 216 billion which is equivalent to that of 90 Crore people. Between 2014 and 2016, India's total wealth increased by 17 lakh crores and the top 1% of the population appropriated this entire wealth. In addition, they have also taken away 13 lakh crores belonging to 99% of the population. As a result, while the wealth of the bottom 99% fell from Rs. 110 lakh Crore to Rs. 97 lakh Crores, the wealth of the top 1% increased by Rs.30 lakh crores from Rs. 216 lakh crores to Rs. 246 lakh Crores. The CEO of India's top IT firm earns 416 times the salary of an average employee.
- According to a new report by the Oxford Poverty and Human Development Initiative (OPHI), about 31% of the world's 689 million "multi dimensionally poor" children live in India. Out of India's 27.7 Crore Children, 49.9% were multi dimensionally poor in 2011-12. A child is said to be multi dimensionally poor, when it lacks at least a third of ten indicators related to health, education and standard of living.
- Unemployment rate in India is at 5% with figures significantly higher at 8.7% for women according to a labour bureau report. Around 10 lakh new jobs are required in India for youth joining the labour force. However, according to the government's labour bureau data, only 2.3 lakh new jobs were created in the nine months till December 2016. According to the fifth annual employment and unemployment survey of Labour Bureau for 2015-16, at all india level around 77% of the households were reported to be having no regular wage earning person in their home.
- China has created 13.14 million new urban jobs in 2016. A large number of college graduates are able to find employment which has reached a record high in recent decades. Urban employment in 2016 came down to 4.02%, the lowest in several years. Personal per capita disposable income increased in real terms by 6.3%. 12.4 million People were lifted above the poverty line during the year 2016. Inequalities which have hugely widened in China since it adopted the policies of "reform and opening up" started falling. According to a research by Cornell University and Peking University, there has been a small but steady reduction in income inequality in China since 2010. The researchers stated that government's intervention like increase in minimum wage and social security benefits have contributed to this reduction in income inequalities.
- According to a recent survey, in UK many low income families are unable to afford the basic necessities to live. The total unsecured debt in UK has reached an all time high of 349 billion pounds by September 2016. The report of the Office for National Statistics states that the average household debt of UK stood at 12,887 pounds – that is 27.4% share of the average household income. The number of people using credit cards to meet their needs has increased from 49% in 2015 to 64% in 2016.
- According to a recent study by the Hans Bockler Foundation, 10% of workforce in Europe aged between 18 and 64 are "working poor", means they live in poverty although they are working. They earn less than 60% of the average income in their country. The proportion of working poor is highest in Romania with 18.6% followed by 13.4 % in Greece and 13.2% in Spain. In Germany, the number of working poor has doubled from 4.8% in 2004 to 9.6% in 2014. In Germany, in 2014 a single person with less than Euro 986 net per month was considered poor. For a household with two adults and two children under the age of 14 years, the threshold was Euro 2072. According to Forbes, 114 billionaires live in Germany and the richest 36 of them have wealth of Euro 276 billion which is equivalent to 50% of the population.
- The IMF has revised its assessment for the growth of US economy from 2.3% to 2.1% for 2017 and for 2018 from 2.5% to 2.1% as well. It also predicted a lower rate in the medium term, forecasting that it would subsequently converge into potential rate of 1.8% by 2020.

■ **J.SURESH, MYSORE**

WORKING CLASS STRUGGLES

Support grows for one-day general strike in Uruguay

Two weeks ago, Uruguay's PIT-CNT union federation's National Representative Board called for a 24-hour general strike on July 20. Since then, various unions have signed on to the industrial action. Public service workers have committed to joining the strike, as have mass transit workers and public and private school teachers. The mobilization centers on the budget discussions currently taking place in the legislature. Under the slogan "Stagnation brings setbacks," the main demands will be "public investment, support of the development of national industry to increase quality jobs, promote salary increases...and the defense of public enterprises." PIT-CNT proposes that 6 percent of gross domestic product be devoted to these goals.

One-day strike by Peruvian teachers over salaries, budget, evaluations

Teachers in the Unitary Education Workers Syndicate of Peru (Sutep) held a one-day strike on July 13. The action was taken to press for a salary increase and the postponement of evaluations scheduled for next week. Thousands marched to the Education Ministry (Minedu) in Lima to voice their demands.

Argentine state workers hold one-day strike to protest high cost of living

The State Workers Association (ATE) in Argentina's Rio Negro province carried out a 24-hour work stoppage July 13, with the union claiming high participation with all sectors of the government affected. The short walkout was called to highlight the difficulty of state workers to make ends meet on an average salary of 12,800 pesos (US\$760) when the cost of housing alone is around 7,000 pesos (US\$415).

Pakistan: Islamabad charity workers protest

Employees of the not-for-profit National Commission for Human Development (NCHD) demonstrated in Islamabad on July 11, demanding minimum salaries as per the law. Protesters, mostly teachers and workers from provincial areas, demonstrated outside the NCHD offices in Blue Area and then marched to the National Press Club.

Sri Lankan government surveyors strike

Thousands of surveyors from Sri Lanka's Survey Department held a two-day sick-leave strike on July 11 over six demands, including wages, financial benefits and improved working condition. The surveyors also want long-term solutions for the shortage of survey field assistants. Sri Lanka Government Surveyors' Association members

demonstrated outside the land ministry office to demand a meeting with the minister. The surveyors association decided to call an indefinite strike on 13th July following failed talks with the minister.

Bangladeshi municipal workers protest

Hundreds of workers from the Rajshahi City Corporation (RCC) demonstrated on July 10th in a dispute over unpaid wages and a pay increase. They occupied the RCC building and locked the compound gates. The RCC Workers Union has made 11 demands. These include promotion of permanent employees based on seniority, access to bank loans for permanent workers, preferential hiring for relatives of dead and retired workers and implementation of the government's revised wage structure from May 24, 2016.

Bart's health trust staff in London strike

Hundreds of domestic staff working for the Bart's Health NHS trust, which covers four hospitals in east London, began a seven-day strike on July 11, following up a three-day strike in first week of July. They work for Serco, who took over the service in April of this year from Carillion. The staff provide cleaning, portering and security services to the four hospitals. The strikers, members of the Unite union, are demanding a 30 pence-an-hour pay increase.

Serbian autoworkers' strike continues

Autoworkers at the Fiat Chrysler factory in Kragujevac are continuing their strike, which began on June 27. The factory is a joint enterprise between Fiat, which owns 67 percent of stock, and the Serbian state. Their demands include a 12 percent pay increase, help with travel costs, payment of previously promised bonuses and the recruitment of additional staff. In 2015, the company cut the number of shifts from three to two and pushed through redundancies. On July 10, 2017 Ana Brnabic, the Serbian prime minister, called for an end to the strike, citing the economic impact on the country. The factory accounts for three percent of Serbia's economic output.

Kenyan university staff strike to enforce pay increase

Kenyan university staff are continuing their national strike over an unpaid wage deal, despite promises of a 17.5 percent to 24 percent rise in full this year. Around 27,000 staff are striking over the Sh10 billion (\$96.2 million) wage deal, which was agreed to but not implemented.

■ S.SRIDHARA, MYSORE

For our Field Force

Aadhaar or PAN compulsory

In addition to other details such as policy number, date of birth etc., PAN or Aadhaar number is made compulsory for registering for online services in LIC's website. The various e-services on the portal are now available with a new user interface (UI) and an improved navigation. The customer portal has a new address, "<https://ebiz.licindia.in>".

GST and Insurance

Governments across the world, even in the more mature (insurance) markets, are known to make conditions favourable for insurance protection. In many countries, life insurance is outside the purview of GST. Of the four GST slabs—5%, 12%, 18%, 28%—insurance falls under the 18% slab, as against the previous service tax of 15%. The increase in indirect taxation is contrary to the positive measures that have been taken over the last few years to develop this sector.

In the Asia-Pacific, where some countries account for the world's highest insurance penetration, GST and value-added tax (VAT) are not levied on insurance products. Even in the West, countries like Canada, and the European Union, do not tax life insurance.

Impact of demonetisation

Insurance density or the premium per capita stood at USD 59.7 in India in FY17, according to the sigma report by global re-insurer Swiss Re. The average for Asia stood at USD 343.1 while the global average was USD 638.3. It also said that the surprise demonetisation of high-value notes in November 2016 is likely to have slowed growth at the end of the year, but the main impact will only be felt in 2017-18.

ICICI Pru keen to buy Sahara

ICICI Prudential Life has expressed interest to acquire troubled Sahara Group's life insurance arm Sahara Life. Earlier, IRDAI had identified LIC of India, ICICI Prudential Life Insurance Co., HDFC Standard Life Insurance Co., Bajaj Allianz Life Insurance Co., Kotak Mahindra Old Mutual Life Insurance Co. and SBI Life Insurance Co. as potential candidates to take over Sahara Life's business. IRDAI banned Sahara from selling new policies after taking over it's administration, but, allowed it to collect renewal premium and also service existing policies.

Insurance frauds

Insurers have identified at least 80 districts across the country which have excelled in fraudulent claims over the past decade. Frauds which are estimated to have cost over Rs 10,000 crore annually to the industry. Organised fraudsters identify people who are terminally ill and buy insurance on their behalf and share the booty with the family members. There is a nexus between fraudsters, doctors, lawyers and

village-level administrators. Frauds are of different varieties and they mostly take place in rural and semi-urban areas where insurers do not have proper infrastructure to inspect or for that matter the local authorities, who are supposed to certify events, are corrupt.

Bank Locker Insurance

A recent RTI reply made it public that, Banks won't compensate for losses of materials kept in lockers, as there is no way to identify the locker contents. Hence, necessity for insurance cover for contents in the bank locker arises. 'All Risk cover' offered by a few general insurance companies as an optional cover under householders policy provides coverage for gold ornaments and other valuables outside the residential premises, including that kept in the bank locker.

14.25% in Bank of India

The Bank of India sold 3,35,00,000 shares equivalent to over 3.12% equity to LIC through an open market purchase on a preference shares allotment. With this, LIC's stake in the bank has gone up to 14.25% from the earlier 11.13%.

New regulation

IRDAI has issued new (Protection of Policyholders' Interests) Regulations, 2017. For health insurance, it asks insurers to mention all exclusions of mediclaim policy in the policy document itself. For employer-paid health insurance, IRDAI has insisted that the policy document must initially mention the co-payer limits if the policy is co-paid by the employees. The insurers are also required to update their website and mention the terms and conditions of every insurance product that is withdrawn or modified. It also asks insurers to provide a copy of the proposal to the insured with 30 days of acceptance of it.

11.7% Growth

LIC has reported an increase of 11.7% in premium during June 2017 at Rs 10,450.47 crore, as against Rs 9,354.52 crore a year ago.

Mis-selling under ombudsman

RBI said that any person can file a complaint with the Banking Ombudsman against a bank for improper, unsuitable sale of third-party financial products like insurance, non-transparency/ lack of adequate transparency in sale. It also includes non-disclosure of grievance redressal mechanism available and delay or refusal to facilitate after sales service by banks. RBI told this in its revised guidelines for Banking Ombudsman Scheme 2006.

ARIVUKKADAL, THANJAVUR

CONGRATULATIONS

Swati Ghatе, AO, Pune I Division emerged as the champion in the Women’s event of the Commonwealth Chess Championship held from 2-10 July 2017 at New Delhi. She got rewarded for some excellent play in the early phase of the event. In the final round Ghatе defeated Indian junior champion Kumar Gaurav.

Insurance Worker congratulates her on this great achievement and wishes her many more successes



COM. Y SIVAM RETIRES

Contd from P.26

and his writings have been very elaborate and effective. He has good knowledge of the labour laws which came to his aid in solving labour disputes.

The function was presided

over by Com N.Balakrishnan, President, CHRGIEA. Com N.M.Sundaram spoke on the contribution made by Com, Shivam to the organization. Others who spoke included Com K. Swaminathan, G.Anand and P.Sasi.

Com Shivam thanked the audience and organization for the support he received. The function was attended by a large number of employees including from Madurai. Com Y.Sivam donated Rs. 5000.00 towards Insurance Worker.

Response



The Editorial in June issue on the unprecedented agrarian crisis is commendable and praiseworthy. No doubt India cannot progress without

progress of its farming community. Unfortunately, Modi Government is turning deaf ears to the problems of farmers which has resulted in escalation of farmers unrest throughout the country. The progressive sections should support the struggle of the farmers.

- A. SRINIVASA RAO,
Ongole

The article by com Shreekant mishra the vision

of AIIEA is very informative and clearly spells out AIIEA's understanding on the politics and economy of the country. and AIIEA is. The Editorial clearly indicts the agrarian policies of the government and demands immediate corrective action. The farmers are justified in demanding a total one time loan waiver and remunerative prices.

- D.MANAVALAN,Cuddalore
(We have received a number of letters appreciating the role of Com A.M.Tantray in Srinagar.- Editor)

DONATIONS

Com.Goutam Sengupta, Krishnanagar-II Br, Kolkata Sub. Division.	5000
Com..Saroj Goyal, Batinda Br., Ludhiana Div.	500
Com.V.Sivam, National Ins. Co. Ltd, Chennai	5000
Com.M.Suryamani , Vishakapatnam Division	5000
Com.Biddappa, Virajpet Br., Mysore Division	2000
Com..H.N. Suma,Hassan Br., Mysore Division	5000
Com..M.D.Basavaraj, D.O., Mysore	1000
Com.C.Chandrasekhar Reddy,Kurnool Br.,KadapaDiv.	3000
Com. K.Rajagopalan,Karur Br.-I , Thanjavur Div.	1000
Com.K.Muralidharan, Pala Branch, Kottayam Division	2000
Com. Gopidas, Pala branch, Kottayam Division	2500

Insurance Workers thanks these comrades for their fine gesture.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
October	278	6345.60
November	277	6322.77
December	275	6277.12
January	274	6254.30
February	274	6254.30
March	275	6277.12
April	277	6322.77
May	278	6345.60
Base 1960=Base2001x22.8259		

I shall work for an India
in which the poorest shall feel
that it is their country,
in whose making they have
an effective voice;
an India in which there shall be
no high class and low class of people;
an India in which all communities
shall live in perfect harmony.
There can be no room in such an India
for the curse of untouchability,
or the curse of the
intoxicating drinks and drugs.
Women will enjoy the same rights as men.

- Mahatma Gandhi



**INSURANCE CORPORATION
EMPLOYEES UNION
COIMBATORE DIVISION**

*greet*s

**ALL THE FELLOW
COUNTRYMEN AND WOMEN
ON THE 71ST
INDEPENDENCE DAY**



**THE DREAM OF NATIONAL LIBERATION MOVEMENT
WAS TO CONSTRUCT A FAIR JUST AND EQUAL SOCIETY
ON THE 71ST INDEPENDENCE DAY
LET US COMMIT TO THIS TASK**