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In Defence of Peoples' Unity



Neo-liberalism
anti democratic

Fight privatisation
of PSGI companies



Flag-hoisting
by
Com. Amanulla Khan,
President, AIIEA



Inaugural Session of 24th General Conference of AIIEA



Inauguration by
Com. Pinarayi Vijayan,
Chief Minister, Kerala



Com. A.K. Padmanabhan,
Vice President, CITU



Com. V. Ramesh,
General Secretary, AIIEA

addressing the inaugural session



WE CANNOT BE SILENCED

We have pointed out through this column earlier that the space for democratic dissent is fast shrinking in our country. The democratic right of a citizen to criticise the government and question its policy is being undermined. Those who voice dissent and express disagreement are threatened and intimidated. It was pointed out that insurance employees movement cannot remain insulated from these developments. Hence there is a need to build a broader movement to defend democracy and democratic rights. The events in the last few months in LIC demonstrate the correctness of our understanding.

The AIIEA since its birth has waged uncompromising struggles on issues impacting the life of insurance employees and the Indian people. It has refused to be intimidated by those in power and authority. This has often upset the governments of the day and efforts were made to weaken the AIIEA through various methods. But the AIIEA stood firm defending the noble values and philosophy of

the working class and succeeded in emerging stronger after every crisis. This is the glorious history of AIIEA.

The principled stand of AIIEA on various issues is not being taken kindly by the present government too. This became evident when LIC stopped releasing its advertisement to the Insurance Worker since September 2016. The administration is refusing to reveal the reasons behind such a decision. However, it does not require an investigative agency to find out that LIC and government is not happy with the editorial policy of the Journal which is critical of the government policies that adversely impact the people. This is an attempt to silence us and we refuse to be silenced. It is not that this is the first time such effort has been made to intimidate us. It was done during Emergency and the automation struggle. The AIIEA stood its ground then and it will stand its ground now. Let there be no doubt about this. If the government and LIC think that the measly amount they pay as advertisement tariff

Illusion of Cashless Economy -Santosh Kumar Mohapatra	6
India's Mary Antoinette Moment - Dr.Anand Teltumbde	8
New Forms of Social Control -Prof. Avijit Pathak	12

24th General Conference of AIIEA
REPORT ON PAGES 17-24

In This Issue

Man- The Maker of his Destiny -Swami Vivekananda	16
उत्तर प्रदेश विधान सभा चुनाव -एन.के.पचौरी	14

Insurance News-A M Khan
Working Class Struggles-S.Sridhara
Economic Tid-bits-J.Suresh
For Our Field Force-Arivukkadal

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can be used as an instrument to change our editorial policy, they are sadly mistaken. The AIIEA has carried the LIC advertisement due to its ideological commitment to the institution. The advertisement tariff is not even a fraction of what AIIEA spends in campaign for the protection of LIC and its advancement.

There have also been other attacks on the organisation in different parts of the country. In a division in South Central Zone under the pressure of the local MP and Finance Ministry, the LIC is warning the organisation not to write anything on the Union Board that is against the government policy. The musclemen of the ruling party barge into the SDM chamber to intimidate him and take action and LIC meekly submits. In yet another division the Union Board highlighting the performance of LIC is removed by the management. In a division in South Zone, Insurance Institute is not permitted to organise a program to study the impact of demonetisation, a purely academic exercise. There are many other incidents of the State administration in different parts of the country trying to prevent the right to freedom of speech and right to organise.

There seems to be a pattern to these developments. The government has taken up a position that government servants have no right to criticise the government or its policies. This is a clear violation of the rights of the government servants as citizens of the country. The Order issued by the Finance Ministry on 29th September 2016 further states "of late it has been noticed that some associations have commented adversely on the government and its policies. It may be brought to the notice of all associations or federations that if one indulges in criticism of the government and its policies, appropriate action (including disciplinary action) shall be taken".

The Finance Ministry Order not only warns the individual employees but also the trade unions not to speak anything against the government or its policies. This surely is an attempt to intimidate the trade unions. It is a major attack on the independence of trade unions and their democratic rights. If the government feels that trade unions should be apolitical and limit their activities only to air service grievances of the employees, it is wrong. The trade unions have to work for the protection and expansion of liberty, freedom of expression and democratic rights. It is the

bounden duty of the trade union movement to question the policies that keep more than 300 million of our people below the poverty levels. It is the responsibility of the trade unions to ask why despite impressive economic growth, India stands a poor 130 among 188 countries in terms of human development index of UNDP. The trade unions must raise the question as to why in terms of per capita income India stands 120th out of 164 nations. The trade union movement is responsible not just to its members but to the entire Indian society. Therefore, it is the duty of the trade union movement to contribute to fight for a new world – a decent world that is just, equal and fair to everybody. No government can force the trade union movement to abandon these principled positions.

The government attack is not restricted only to the trade unions. It has an army of trolls in the social media to terrorise those who voice an opinion different from the government or the party in power. The newspapers which express disagreement with the government policies are often denied the advertisements. The television channel which refuses to tow the government line is put into huge difficulty. The dissenting voices of students are stifled. The renowned economists who do not follow the government line are defined as not sufficient Indians. The respected former Governors of RBI who have expressed their concern over undermining the autonomy of this institution are termed as mediocre (P.N.Vijay, BJP ideologue on Y.V.Reddy, Bimal Jalan and Usha Thorat). The democratic institutions build through years of painstaking efforts are systematically demolished.

Yes we are living in dangerous times. But we refuse to submit. We refuse to be intimidated. We will continue to criticise the policies that adversely impact the people. We will continue to mobilise the public opinion against such policies. We will not hesitate to pay the price for refusing to compromise on the principles that are so dear to us. The AIIEA is denied recognition despite overwhelming allegiance of employees and the management very often enters into sweetheart deals with fringe elements to undermine the unity built by AIIEA. History is witness that such attempts have miserably failed in the past and so they will now. The AIIEA has weathered many a great storms in the past and it will successfully meet the present challenges too.

हमें चुप नहीं कराया जा सकता

हम इस स्तम्भ में पहले भी कह चुके हैं कि हमारे देश में जनतान्त्रिक असहमति की गुंजाइश कम हो रही है। सरकार की आलोचना करने तथा इसकी नीतियों पर सवाल करने के एक नागरिक के जनतान्त्रिक अधिकार को कमजोर किया जा रहा है। जो लोग असहमति की आवाज उठाते हैं या मतभेद व्यक्त करते हैं उन्हें धमकाया जाता है और परेशान किया जाता है। यह भी कहा गया था कि बीमा कर्मचारियों का आन्दोलन इन परिस्थितियों से अलग नहीं रह सकता। इसलिये जनतन्त्र तथा जनतान्त्रिक अधिकारों की रक्षा करने के लिये एक विस्तृत आन्दोलन का निर्माण करने की जरूरत है। एल.आई.सी. में हुई पिछले कुछ महीनों की घटनाएँ हमारी समझ के औचित्य को ही दर्शाती हैं।

ए.आई.आई.ई.ए. ने अपने जन्म से बीमा कर्मचारियों व भारतीय जनता के जीवन को प्रभावित करने वाले मुद्दों पर समझौता-विहीन संघर्ष किये हैं। यह सत्ता व अधिकारों के नशे में रहने वाले लोगों से उत्पीड़ित होने से इन्कार करती रही है। इससे उस समय की सरकारें प्रायः घबराई थीं तथा उन्होंने विभिन्न तरीकों से ए.आई.आई.ई.ए. को कमजोर करने के प्रयास किये थे। परन्तु ए.आई.आई.ई.ए. मजदूर वर्ग के महान मूल्यों व दर्शन की रक्षा में दृढ़ता के साथ खड़ी रही तथा हर संकट के बाद मजबूत होकर निकलने में सफल रही। यह ए.आई.आई.ई.ए. का यशस्वी इतिहास है।

विभिन्न मुद्दों पर ए.आई.आई.ई.ए. के सिद्धान्तवादी रूख को वर्तमान सरकार ने भी सौम्य तरीके से नहीं लिया है। यह उस समय साफ हो गया जब एल.आई.सी. ने सितम्बर 2016 के अंक से इंश्योरेन्स वर्कर के लिये विज्ञापन जारी रखना बंद कर दिया। प्रशासन इस निर्णय के पीछे के कारणों को बताने से इन्कार कर रहा है। फिर भी यह जानने के लिये किसी खुफिया एजेंसी की आवश्यकता नहीं है कि एल.आई.सी. और सरकार पत्रिका की संपादकीय नीति से प्रसन्न नहीं थे जो जनता पर प्रतिकूल प्रभाव डालने वाले मुद्दों पर सरकार की नीतियों की आलोचक थी। यह हमें चुप कराने का एक प्रयास है और हम चुप रहने से इन्कार करते हैं। ऐसा नहीं है कि हमें परेशान करने के लिये यह प्रयास पहली बार किया गया है। ऐसा आपातकालीन स्थिति और स्वचालन के आन्दोलन के दौरान किया गया था। उस समय भी ए.आई.आई.ई.ए. अपने मुद्दे पर कायम रही और अब भी वह अपने मुद्दे पर कायम रहेगी। इसके बारे में कोई संदेह नहीं होना चाहिये। यदि सरकार व एल.आई.सी. सोचती है कि विज्ञापन शुल्क की छोटी सी धनराशि का इस्तेमाल हमारी संपादकीय नीति को बदलने के औजार के रूप में

किया जा सकता है तो वे भारी गलती कर रहे हैं। ए.आई.आई.ई.ए. ने एल.आई.सी. के विज्ञापन को इस संस्था के प्रति अपने विचारधारात्मक समर्पण के लिये स्वीकार किया है। विज्ञापन शुल्क उस धनराशि का एक छोटा सा हिस्सा भी नहीं है जो ए.आई.आई.ई.ए. एल.आई.सी. की रक्षा व उसकी प्रगति के आन्दोलन पर खर्च करती है।

देश के विभिन्न भागों में संगठन पर अन्य हमले भी हुए हैं। दक्षिण मध्य क्षेत्र के एक मण्डल में स्थानीय सांसद तथा वित्त मंत्रालय के दवाब में एल.आई.सी. संगठन को चेतावनी दे रही है कि वह यूनियन बोर्ड पर ऐसा कुछ भी न लिखे जो सरकार की नीति के विरुद्ध हो। शासक पार्टी के बाहुबली एस.डी.एम. चैम्बर में घुसकर उसको कार्यवाही करने के लिये परेशान करते हैं और एल.आई.सी. चुपचाप आत्मसमर्पण कर देती है। एक अन्य मण्डल में एल.आई.सी. की कार्य-दक्षता को दर्शाने वाले यूनियन बोर्ड को प्रबन्धन द्वारा हटा दिया जाता है। दक्षिण क्षेत्र के एक मण्डल में विशुद्ध रूप से एक अकादमिक कसरत यानी कि विमुद्रीकरण के प्रभाव का अध्ययन करने के लिये इन्श्योरेन्स इन्स्टीट्यूट को कार्यक्रम आयोजित करने की अनुमति नहीं दी जाती है। देश के विभिन्न भागों में राज्य प्रशासन की ऐसी बहुत सी घटनाएँ हैं जिनमें उसने बोलने की आजादी के अधिकार व संगठित होने के अधिकार को रोकने की कोशिश की है।

इन घटनाओं का एक पैटर्न प्रतीत होता है। सरकार ने यह रूख अपना लिया है कि सरकारी कर्मचारियों को सरकार व उसकी नीतियों की आलोचना करने का अधिकार नहीं है। यह देश के नागरिक के रूप में सरकारी कर्मचारियों के अधिकारों का स्पष्ट उल्लंघन है। 29 सितम्बर 2016 को वित्त मंत्रालय के द्वारा जारी आदेश आगे कहता है “ पिछले कुछ दिनों से यह देखा गया है कि कुछ ऐसोसियेशनों ने सरकार व उसकी नीतियों पर प्रतिकूल टिप्पणी की है। सभी फेडरेशनों व एसोसियेशनों के संज्ञान में यह लाया जाता है कि यदि वे सरकार व उसकी नीतियों की आलोचना करेगी तो उनके विरुद्ध अनुशासनात्मक कार्यवाही सहित उचित कार्यवाही की जायेगी।”

वित्त मंत्रालय का आदेश न केवल व्यक्तिगत कर्मचारियों को बल्कि ट्रेड-यूनियनों को भी चेतावनी देता है कि वे सरकार व उसकी नीतियों के विरुद्ध कुछ भी न बोलें। यह निश्चित रूप से ट्रेड-यूनियनों को परेशान करने का एक प्रयास है। यह ट्रेड-यूनियनों की स्वतन्त्रता और उनके जनतान्त्रिक अधिकारों पर भारी हमला है। यदि सरकार महसूस करती है कि ट्रेड-यूनियनों को गैर-राजनीतिक होना चाहिये व अपने कार्यकलापों को कर्मचारियों की सेवा शिकायतों को उठाने तक सीमित रखना चाहिये तो

यह गलत है। ट्रेड-यूनियनों को स्वाधीनता, अभिव्यक्ति की स्वतन्त्रता व जनतान्त्रिक अधिकारों की रक्षा करने व उनका प्रसार करने का कार्य करना पड़ता है। अपने तीस करोड़ से भी अधिक लोगों को गरीबी के स्तर से नीचे रखने वाली नीतियों पर सवाल उठाने का कार्य ट्रेड-यूनियन आन्दोलन का पवित्र कर्तव्य है। यह पूछना ट्रेड-यूनियनों की जिम्मेदारी है कि प्रभावशाली आर्थिक वृद्धि के बावजूद संयुक्त राष्ट्र कार्यक्रम के मानव विकास सूचकांक में 188 देशों में भारत का स्थान 130वाँ क्यों है ? ट्रेड-यूनियनों को यह सवाल उठाना चाहिये कि प्रति व्यक्ति आय के मामले में भारत 164 देशों में क्यों 120 वें स्थान पर खड़ा है ? ट्रेड-यूनियन आन्दोलन अपने सदस्यों के प्रति ही नहीं वरन पूरे भारतीय समाज के प्रति जिम्मेदार है। इसलिये यह ट्रेड-यूनियन आन्दोलन का कर्तव्य है कि वह एक नई दुनियाँ-अर्थात् सभी के लिये न्यायसंगत, समान व श्रेष्ठ दुनियाँ- के लिये संघर्ष में योगदान करे। कोई भी सरकार ट्रेड-यूनियन आन्दोलन को यह सिद्धान्तवादी रूख छोड़ने के लिये विवश नहीं कर सकती।

सरकार का हमला ट्रेड-यूनियनों तक सीमित नहीं है। उसके पास उन लोगों को आतंकित करने के लिये जो सरकार व शासक पार्टी की हाँ में हाँ नहीं मिलाते और उनसे भिन्न राय जाहिर करते हैं, एक फौज है जो सोशल मीडिया में अपने स्वाभाविक आवेग में राग अलापती है। समाचार पत्रों को जो सरकार की नीतियों से असहमति व्यक्त करते हैं, विज्ञापन देने से प्रायः इन्कार कर दिया जाता है। टेलीविजन चैनल जो सरकार की लाइन के आगे सर झुकाने से इन्कार करते हैं उन्हें बहुत परेशानी

उठानी पड़ती है। विद्यार्थियों की असहमति की आवाज का गला घोट दिया जाता है। प्रसिद्ध अर्थशास्त्री जो सरकार की लाइन का अनुसरण नहीं करते हैं, उन्हें पर्याप्त रूप से भारतीय न होने के रूप में परिभाषित किया जाता है। रिजर्व बैंक के पूर्व सम्माननीय गवर्नर जो इस संस्था की स्वायत्तता कमजोर करने पर अपनी चिंता व्यक्त करते हैं उन्हें साधारण इंसान कह दिया जाता है (वाई.वी.रेड्डी, विमल जालान व ऊषा थोराट पर बीजेपी के सिद्धान्तकार पी.एन.विनय की टिप्पणी)। जिन जनतान्त्रिक संस्थाओं को सालों के कड़े व कष्टदायक प्रयासों से बनाया गया है, उन्हें सुनियोजित तरीके से नष्ट किया जा रहा है।

हाँ, हम एक खतरनाक समय में रह रहे हैं। परन्तु हम समर्पण करने से इन्कार करते हैं। हम परेशान होने से इन्कार करते हैं। हम उन नीतियों की आलोचना करते रहेंगे जो जनता के जीवन के प्रतिकूल हैं। ऐसी नीतियों के विरुद्ध हम जन-भावना को लामबंद करना जारी रखेंगे। जो सिद्धान्त हमें इतने प्यारे हैं उन पर समझौता करने से इन्कार करने के लिये हम कीमत चुकाने में नहीं हिचकेंगे। कर्मचारियों की बड़ी संख्या में निष्ठा होने के बावजूद ए.आई.आई.ई.ए. को मान्यता देने से मना कर दिया गया है और प्रबन्धन ए.आई.आई.ई.ए. द्वारा निर्मित एकता को कमजोर करने के लिये किनारे पर पड़े रहने वाले तत्वों के साथ अक्सर मधुर समझौते करता है। इतिहास गवाह है कि इस तरह के प्रयास पहले भी बुरी तरह असफल हुए हैं और वे अब भी विफल होंगे। ए.आई.आई.ई.ए. ने पहले भी अनेक तूफानों को झेला है और वह वर्तमान चुनौतियों का भी सफलतापूर्वक सामना करेगी।

AIIEA DISCUSSES EMPLOYEES' ISSUES AT CENTRAL OFFICE

A delegation of AIIEA consisting of Com. V. Ramesh, General Secretary, Com. H.I. Bhatt, Joint Secretary and Com. Shreekant Mishra, Joint Secretary, met the officials of LIC at Central Office on 10th January 2017 at Mumbai. The management was represented by Sri Sharad Srivatsava, Executive Director (Personnel); Ms. T. S. Hindoyar, Chief (Personnel) and Sri M.C. Chaturvedi, Secretary (ER). The following issues were discussed.

ONE MORE OPTION FOR PENSION:

The delegation was critical of the fact that the issue had been pending since long. We pointed out that employees have been contributing their best for furthering the objectives of LIC in providing social security to the people at large. Unfortunately the basic social security of pension has been denied to a section of LIC's own employees. The management responded by saying that the issue will be pursued with all seriousness at the government level.

FIVE DAY WEEK/ PL ACCUMULATION UP TO 270 DAYS/ PATERNITY LEAVE:

The delegation expressed its disappointment over the inordinate delay in the issuance of the notification relating to five day week in LIC. We also took strong exception to the delay in notification allowing accumulation of PL up to 270 days and introducing the Paternity Leave. It was pointed out that the issues were all the more disquieting because these were a part of the understanding of last wage revision and had remained unresolved for such a long period of time. The management informed that they have been making sincere efforts to get necessary clearance from the government and will continue to pursue the issue.

UPGRADATION OF THE REMAINING RPTs:

Our delegation pointed out that upgradation of the remaining Regular Part Timers was long delayed and the matter cannot brook further delay. It was pointed out that resolution of

this long standing issue deserved a humane approach. Regular Part Time employees who have given the prime of their life in the service of LIC should not be made to suffer for no fault of theirs. The management appreciated our concern and responded by saying that the issue was under their active consideration and all efforts would be made for early resolution of the problem.

DIAMOND JUBILEE YEAR INCENTIVE TO EMPLOYEES:

The delegation reiterated the demand for a special incentive to the employees and a suitable reward to the retired employees on the occasion of LIC's Diamond Jubilee Year celebrations. The management said that the issue needed to be followed up with the government afresh.

EX-GRATIA IN LIEU OF BONUS:

The government finally issued a notification on Ex- Gratia in lieu of Bonus for LIC employees. The improvements in the Bonus Act, whereby employees drawing a salary of up to Rs.21,000/- were made eligible for Bonus, have now been made applicable for LIC employees too. Unfortunately, the administrative instructions have not been issued by LIC till now. The delegation demanded that this issue be settled at the earliest since the eligible employees have not received their payments since the year 2014-15. The delegation further demanded that Bonus payments in respect of both 2014-15 and 2015-16 be made simultaneously. The management responded by saying that the issue has already been taken up with the government both to secure approval on percentage and the eligible years. They assured to follow up the issue for an expeditious clearance.

RE-NEGOTIATING THE RATE OF INTEREST ON HOUSING LOAN WITH HFL:

Our delegation pointed out that Indian economy is showing a clear trend of falling interest rates. In view of this, there was a need to renegotiate with LIC HFL for reducing the rate of interest on the housing loan of employees. Our delegation also reiterated demand for introducing a Group Insurance Cover for those employees who have availed Housing loan. The management agreed to look into the matter.

VEHICLE ADVANCE IMPROVEMENTS:

While appreciating the hike in the quantum of Two Wheeler Advance for the employees, the delegation requested that the nomenclature should be changed from two wheeler advance to Vehicle Advance so that employees can avail

any vehicle of their choice subject to the overall limit of subsidised advance. The delegation also pointed out that it was unfair on the part of LIC to have fixed a ceiling on the amount of advance when employees are prepared to avail it at a higher interest rate.

TAX EXEMPTION TO EDUCATION ADVANCE U/S 80E:

The AIIEA delegation reiterated our earlier demand to give tax exemption to Education Advance under section 80E. While appreciating our concern, the management said that the issue had already been taken up with CBDT, but CBDT was not inclined to give any tax exemption on this. We suggested that the matter should be taken up afresh for a solution.

CLARIFICATION ON MBA DEGREES:

We pointed out some glaring anomalies in the interpretation of LIC on the question of MBA Degrees. According to UGC, one can complete the MBA course and acquire a valid degree within 'n+2' years if the duration of the course is 'n' years. LIC however maintains that the course should have been completed within the stipulated 'n' years for someone to be eligible for allowance. Our delegation pointed out that LIC's interpretation was not correct in view of clear cut UGC guidelines. The management agreed to our point of view and assured to issue necessary clarification on this matter.

BIOMETRICS:

The AIIEA delegation unequivocally condemned the unilateral attitude of LIC management on the issue of two factor Biometric authentication. The delegation wondered as to why the management was fighting shy of a discussion when we do not have any in-principle opposition for Biometrics. The delegation pointed out that forcing the employees to go for a Sign Out at the close of office hours was akin to questioning the integrity of the employees who have been giving their best for the Corporation.

The delegation also discussed issues like CGIT and the need for Recruitment, increase in allowance to Physically Challenged Persons which was last revised way back on 23rd March 2011, Restoration of Increment of Class III & IV employees which was deferred due to participation in the 2nd September 2016 Strike, LIC's new Sports Policy restricting the age of participants and a number of issues pertaining to individual divisions. The management agreed to look into these issues with an open mind for early resolution.

ILLUSION OF CASHLESS ECONOMY



INTRODUCTION

Abrupt demonetization of 86.4% of Indian currency by Prime Minister Narendra Modi has disrupted economy rather than doing anything good. The "war on cash" has pummeled India's currency-reliant poor and the middle class. The demonetisation has proved an utter failure with no effect in curbing black money, fake notes and terror financing as already 97% of demonetised notes have returned to banks. Apart from huge suffering of masses, the cost to economy is incalculable. According to Centre for Monitoring Indian Economy (CMIE), the cost of demonetisation will be about Rs 1.28 lakh crore during the 50-day window till December 30. The economic growth has declined, 4 lakh jobs are lost, 8 lakh crore are wiped out from estate market, rupee depreciated leading to rise in cost of import, outflow of foreign capital has led to crash of stock market, farmers are worst sufferer due to distress selling. A sense of pessimism is pervading with concomitant recessionary tendency and decline of economic activities.

Instead of ameliorating the sufferings of masses and accepting the grievous blunder, the government is selling the idea making the country "cashless". In world, while no advanced or industrialized country has dared to become cashless, converting India to a cashless economy is a sheer delusion and unrealistic.

IS INDIA READY FOR CASHLESS ECONOMY?

Cashless society is an attempt to cash redundant having been replaced by electronic means of transfer. But it is difficult to imagine an India without cash. A vast majority of Indians either don't have bank accounts or the technological wherewithal to make or receive digital payments. The question remains whether India is ready for such an overhaul of its cash-driven economy. Does India possess the requisite institutional architecture? The vision of a cashless economy appears

Santosh Kumar Mohapatra

The demonetisation has proved an utter failure with no effect in curbing black money, fake notes and terror financing. Instead of accepting the grievous blunder, ameliorating the sufferings of masses and the government is selling the idea making the country "cashless". Converting India to a cashless economy is a sheer delusion and unrealistic. Reducing the role of cash in the system cannot be the driving force for this policy, as it now appears to have become. The move towards a more cashless system is a longer-term goal and illiteracy and financial illiteracy should be addressed first.

unrealistic when India is inundated by abysmal financial literacy, poor financial inclusion.

Forget cashless economy, India is utterly unprepared at this point of time for switch to "less cash economy". Few months ago, the World Economic Forum released the Global Information Technology Report for 2016. Out of 139 countries ranked in the Network Readiness Index (NRI), India stood at 91 whereas China got an overall rank of 59. On two counts - availability of infrastructure and level of skills among people - India ranked even lower (114 and 101 respectively). In terms of individual use of information technology, India's rank was 120 out of 139 countries surveyed. Around 95 crore Indians do not have access to internet. India has one of lowest uses of digital payments in the world.

The country is not ready for an instantaneous shakeup, as digital payments currently constitute only around 5 per cent of all consumer transactions. India is home to 21 per cent of the world's unbanked adults. According to the World Bank paper, "The Global Index

Database 2014", India has 47% unbanked adults. Only 40,000 out of 6 lakh villages have bank branches as pointed out by erstwhile RBI deputy governor K C Chakrabarty in September 2013. Plastic cards are supposed to be used for three primary purposes: Withdrawals from ATMs, making online payments and payments at point of sale (PoS) terminals. More than 90% cardholders use cards only to withdraw cash from ATMs. Only 10% use them to make purchases.

CASH IS ALWAYS KING

Cash, which is king, is portrayed as villain for all ills of economy. This is wrong. India's cash to GDP ratio — an indicator of the amount of cash used in the economy — is around 12 to 13 per cent. Around 80 to 90% percent of transactions happen in cash in India. However, higher cash-GDP ratio does not mean more corruption, black money as argued. For instance, Japan, with its high cash-GDP ratio of 20.04% per cent, is not considered a haven for black money, while Brazil, with its low cash-GDP ratio, has a reputation for corruption and illicit wealth. All cash is not black. Only 5-6% of black wealth is held in cash. Therefore, cash is not villain. Indeed, it is law; order and morality of government and mentality, moral values of people count much, which is on decline due to rampant consumerism and growing apathy and insensitiveness due to neo-liberalism.

There are many reasons why cash remains the dominant form of payment. Cash is easy to handle by everybody and ensure quick, faithful transaction, commands trust that is not noticeable in digital transaction. Cash empowers its users. It is empowering for millions of unbanked families. It is an intuitive method of exchange and acts as a store of value and commands trust in all sort of transaction. It enables people to buy and sell, and store their wealth, without being dependent on anyone else. India's vast informal economy employs more than 90% of the country's workforce where digital payment is unthinkable and even unsuitable. In small transaction, cash is indispensable. Poor people and small businesses rely on cash. Will poor use credit card to buy or sell vegetables? Can agricultural labourer daily wages be paid through debit cards? Cash transaction doesn't come with the transaction fees of electronic

payment methods. While a woman hides her savings from her husband to meet unforeseen expenditure, cash provides a degree of privacy that more modern forms of payments are unable to guarantee.

In 2014, Citibank constructed a "Digital Money Readiness Index" that assessed a country's intensity of cash use and "cultural" barriers to transitioning from cash. India scored very low on the index. Despite the evidence that people are increasingly using other forms of payment, the amount of currency in circulation keeps piling up. While debate is going on cashless economy, political parties' cash in hand has been increasing. More than 60% of the total income of political parties in 2014-15 was from unknown sources and BJP reported an income of Rs 977 crore from unknown sources in two years 2013-14 and 2014-15

THE PERILS OF CASHLESS TRANSACTIONS

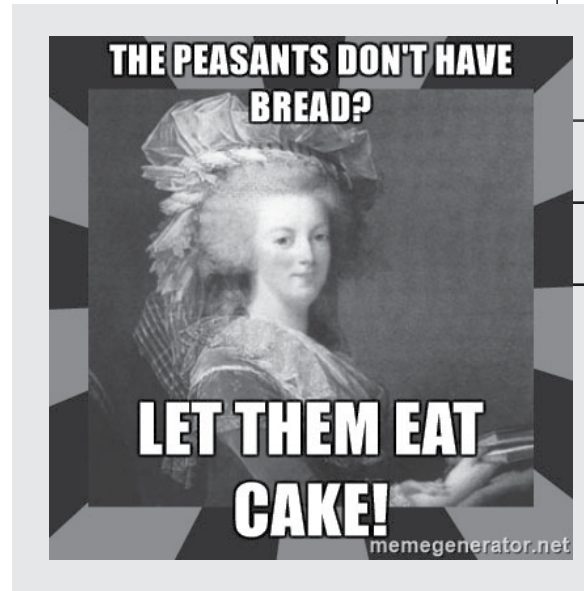
The plastic money (i.e., debit and credit cards) are also not free from misuse and its safety, efficiency is questionable. Chips embedded on the cards do not help prevent online frauds. A huge data breach of debit cards issued by various Indian banks was reported in October 2016. It was estimated 3.2 million debit cards were compromised. Major Indian banks- SBI, HDFC_Bank, ICICI, YES Bank and Axis Bank were among the worst hit. Many users reported unauthorised use of their cards in locations in China. This resulted in one of the India's biggest card replacement drive in banking history. The biggest Indian bank State Bank of India announced the blocking and replacement of almost 600,000 debit cards. Not only in India but frauds through electronic transactions take place worldwide. According to an ACI Worldwide study of consumers in 20 countries, India stands second with 23 per cent cardholders experiencing fraud just below China (30 per cent). The percentage of card holders experiencing fraud in other countries are Mexico (20%), Russia (17%), South Africa and UK (15%), UAE(14%), France (14%), Poland (13%),,, Brazil(13%), Sweden(12%), Indonesia, Australia, Singapore(10 %), Italy (9%), Netherlands (8 %), Canada (7%), Germany(6%), New Zealand (4%). What is worrisome is that cases of electronic fraud have more than doubled in the past decade. What

is reprehensible, the lack of basic privacy and security laws pertaining to digital payments in India puts the burden on consumers who use such services.

PoS machines are also expensive and unaffordable for small traders. Every transaction will be loaded with 0.75%-2% charges payable either by merchant or customer. Further there is apprehension that forcing people to adopt electronic means of payment, government would gain the power to monitor and manipulate every aspect of one's finances and privacy and can selectively take action against those people who would oppose or criticise party in power. Moreover not having cash could be disempowering not just for the poor but most Indians. A ban on cash would particularly affect the unbanked community. Forcing people to go "cashless" is akin to onslaught on people's civil liberties.

CONCLUSION

While there is continuing rise in the circulation of currencies in economic activities of many developed countries such as in US, Switzerland, it is an illusion to expect India to become cashless economy. Only Sweden leads the race to become cashless as it has started campaign since 1960 and it has all institutional architecture, milieu. If going paperless were the best option, advanced countries would have phased out paper currency years ago. Even in American context, Kenneth S. Rogoff, a former chief economist of the International Monetary Fund and author of book "The Curse of Cash," does not advocate a total cashless society but moving to a society where cash is used less frequently and mainly for small transactions. Hence, instead of aiming cashless economy government should take step for "less cash" society in a planned and gradual manner. Reducing the role of cash in the system is a worthy goal, but it cannot be the driving force for this policy, as it now appears to have become. The move towards a more cashless system is a longer-term goal and illiteracy and financial illiteracy should be addressed first. The original objective of demonetization was to eradicate black money, end counterfeiting of currency and cripple terror financing. Since the government has failed to achieve these objectives, it shifted the goalpost to project cashless economy now as an objective of 8th November decision. ■



Narendra Modi's promotion of a "cashless society" shows the government's disconnect from ground realities, and harks back to Marie Antoinette's famous "let them eat cake" response to learning that peasants had no bread to eat. Clearly, a cashless or less-cash economy will not be achievable in the near future, and may also not be desirable.

Amid tales of mass misery and deaths due to cash crunch caused by demonetisation, Narendra Modi asked people to go for digital transactions and overtook Marie Antoinette, who had asked people suffering due to widespread bread shortages, to eat cake. Historians are not certain whether the queen ever said that, but the entire nation has witnessed Modi's high-pitched exhortations to have cashless digital transactions. Marie, with her royal lineage, said it in feudal France three centuries ago. Modi claiming to come from a humble family of *chaiwala*, with his mother working as a maid servant in others' houses says it in the democratic republic of India in 2016!

The drama of the war against black money, terrorism and counterfeit currency through demonetising the 500 and 1,000 notes has completely exposed the political unscrupulousness of the Bharatiya Janata Party (BJP) and the narcissist haughtiness of Modi. Far from catching those with black money, demonetisation opened new avenues of making black money. The anger over the untold sufferings it unleashed on the already distressed rural population has not flowed

INDIA'S MARIE ANTOINETTE MOMENT

Anand Teltumbde

(The author is a writer and civil rights activist with the Committee for the Protection of Democratic Rights, Article courtesy: EPW)

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onto streets as even the Supreme Court apprehended, but may show its results in the coming elections. The new ploy of promoting digital transactions is nothing short of rubbing salt on the wounds of millions of the working class. The BJP is blissfully complacent with its victory in civic polls in five states that took place after demonetisation was announced. It took it as an approval of demonetisation by the people, and thankfully appears ready to repeat such blunders at its own peril.

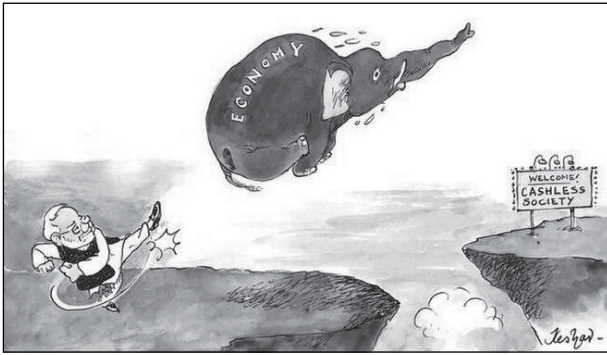
Cashless Fantasy

Modi has mesmerised people with his theatrical skills and gift of the gab, giving them many slogans like "digital India," "make in India," "start-up India," "swachh Bharat," "sabka saath, sabka vikas," etc, but halfway through his tenure, could not deliver on any of his promises. The cashless economy is the most fantastic of these slogans that he has come up with just to distract public attention from the catastrophic affects of demonetisation.

When he announced his decision on 8 November 2016, he had mentioned "black money" 18 times in his speech and did not talk even once about cashless or digital economy. After 20 days when his bravado could not contain the disastrous consequences of the decision and there was mounting criticism of this inept act, he swiftly changed the goalpost and began talking about "cashless" and/or "digital" economy. This term occurred 24 times in his *Mann ki Baat* on 27 November, when he first mentioned it whereas black

money occurred only nine times. The queues in front of banks and ATMs had not yet ended but the discourse was successfully diverted towards cashless transactions. In the face of the horrific empirical reality even the *sarkari* intellectuals felt embarrassed to speak with conviction in favour of demonetisation, but most of them were comfortable speaking in favour of cashless economy. The spurt in the use of digital wallets post demonetisation emboldened them to project that India was already ready for the "cultural revolution" as M Venkaiah Naidu claimed.

Can India really be a cashless, or even as Modi corrected himself later, less-cash economy in the near future? As of now there is no definition of any of these terms and they only con note relative standing of economy in terms of the usage of physical cash. For instance, the MasterCard report on *Measuring Progress toward a Cashless Society* (Thomas 2013) categorised countries into four classes: inception (where cash accounts for 90% or more of all consumer transactions), transitioning (where cash transactions account for 80%–90% of consumer payments), tipping point (where cash transactions account for 55%–71% of consumer payments) and advanced (where nearly everyone has at least a debit card and merchant acceptance is nearly ubiquitous). According to this report, India is placed in inception category at only 2% of consumer payment transactions done using non-cash methods as compared to the



Courtesy:Keshav, The Hindu

advanced category cases of Singapore (61%), Netherlands (60%), France (59%) and Sweden (59%). The report presented a trajectory score (growth during the previous five years) of cashless transactions for the subject countries. As against Singapore (39%), Netherlands (20%), France (14%), Canada (16%), India's score was 11%, far behind some of the members in its category such as UAE (65%), South Africa (53%), Kenya (51%), and even Nigeria (12%). The report listed prerequisites for going cashless and estimated readiness score for various countries. Sweden was at the top at 89, Singapore at 80, Netherlands 88, France 74 and India just 29, behind even Kenya (30), Thailand (48), and Malaysia (56). It should be clear that India is not ready to go anywhere near cashlessness at least during Modi's tenure.

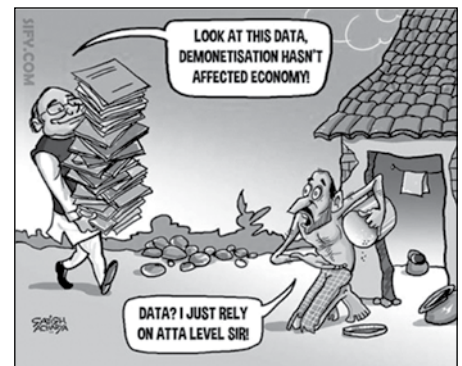
Daydreaming Digital

Digital money may be desirable but its proliferation presupposes financial inclusion of all people. In addition, there are macroeconomic and cultural factors, besides issues relating to merchant acceptance and development of the technological infrastructure. Towards financial inclusion, the government has made

When our PM announced his decision on 8th November, he had mentioned "black money" 18 times in his speech and did not talk even once about cashless or digital economy. After 20 days, this term occurred 24 times in his *Mann ki Baat* on 27 November, when he first mentioned it whereas black money occurred only nine times. The queues in front of banks and ATMs had not yet ended but the discourse was successfully diverted towards cashless transactions.

some progress by opening 256 million bank accounts for the poor. Many of them under the Prime Minister's celebrated Jan-Dhan Yojana. However, a quarter of them remain zero-balance non-operative accounts, and therefore a burden on the banking system. With regard to accessibility of financial services, there are about two lakh bank branches for a total of 6.5 lakh villages; two lakh plus ATMs, mostly in cities, most of which are still running on outdated operating systems. Thus, a large population of the country still does not have access to financial services. Even if the services reach out to all people, a majority will still be excluded simply because they do not have money. The National Council of Applied Economic Research and the University of Maryland's income-based survey (2011-12) established that for the lowest percentile of population, consumption is about twice the income, and everybody up to the 33rd percentile consumed more than their income. Are these people expected to transact digitally?

The spread of mobile telephony is flaunted as the platform to leapfrog into the digital space. The latest figures from the Telecom Regulatory Authority of India show that, as of 31 July 2016, India had a teledensity of 83%. This may, however, need correction because it is based on the number of connections and not users. Many people use multiple SIM cards, and therefore the actual number of users should be scaled down significantly. There are about 350 million internet connections of which about half are on broadband (3G + 4G + wireline broadband). For the top-four telecom operators, the number of mobile connections (smartphones) that are data enabled is just about 30%. There are a total of six crore debit



Courtesy:Satish Acharya, Sify.com

cards and 2.5 crore credit cards. This is not the infrastructure for 1.3 billion people to go cashless. The security infrastructure required for digital transaction is still not up to the mark, which does not induce confidence even in educated people to transact online. Today, 95% of all transactions take place in cash and only 4% people do online shopping, most of which with cash on delivery. With 90% of India's workforce in the informal sector that runs on cash, Modi-speak makes for a pure daydream.

Aata or Data

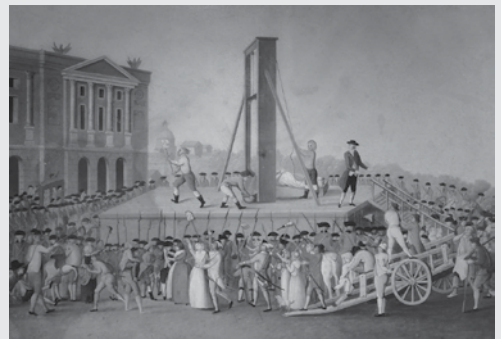
There are apparent advantages of digital money over paper currency but to assume that everything is fine with it will be grossly erroneous. Paper currency runs a risk of being counterfeited, but then digital money is not free either. Taking current commissions being charged by the payment platforms, the cost of digital transactions could run into thousands of crores of rupees. A currency note costs money to produce and there are logistical expenses in its circulation, but it copes with 1,00,000 transactions on an average. If its cost is spread over these transactions, the per-transaction cost is almost zero. Contrast it with the cost of digital transaction either by credit/debit cards or e-wallets. They charge anywhere between 1% and 4% of transaction value. As the user base widens these unit costs are expected to come down but not completely vanish because their issuers' business model is premised on that revenue stream. The use of digital money, moreover, is vulnerable to various security risks. In course of time, like costs, the risk associated with digital money may also come down but it can never be risk-free. Eventually, these risks and costs shall be borne only by common people.

Basically, digital or physical, it is a question of money which majority of people simply do not have. Digital money may suit Modi to score political mileage, hyping it as development, but it should be understood that

there is no essential difference between physical and digital money, insofar as they both constitute a liability for the issuer and operates as a transferable claim in transaction mode. Digital currency tends to increase velocity of money and become virtual. Virtual money is just a digital representation of value, which is issued and usually controlled by its developers. If digital money is transacted person-to-person (P2P) and used in the real world for physical goods and services, it remains digital but if it is used only for virtual world purchases in closed loop systems, then it turns virtual. The intrinsic tendency of digital money to become virtual is hugely speculative.

Then why is Modi after a cashless economy? Cashless economy makes it difficult for many in informal economy to escape the tax net and significantly adds to the indirect taxes when the goods and services tax is implemented. The government will now have complete control over people because they can now be profiled with their transaction data and targeted for effective surveillance. It directly benefits digital wallet companies like Paytm and others. The space has already attracted many players, but in the long run, the winners would be those platform-gateway companies which also sell data. Reliance can surely be named because its Jio strategy catapults it to be the lord of the digital world. The vast majority however will be forced to buy data over *aata* (ration).

Marie Antoinette's impudence led to the French Revolution, to the overthrow of the monarchy, and to her being guillotined.



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NEW FORMS OF SOCIAL CONTROL

Avijit Pathak

The mix of pop nationalism and pop socialism is a powerful drug which, as history has shown, authoritarian regimes need to inject into people's minds...We suffer when corporate interests and technocracy are reconciled with authoritarian politics. Is there a possibility of a new kind of political mobilisation that brings critical pedagogy to people, and makes it possible for them to overcome this magical illusion and mass hypnosis?



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, (Courtesy: Deccan Herald)

When the ruling establishment engages in an act of mass hypnosis through apparently emancipatory discourses like 'saving the nation' or 'fighting black money', it is time we realise the danger of authoritarianism.

When people waiting in the long queue for withdrawing their hard earned money from banks and ATMs see it as their patriotism — a momentary discomfort for fulfilling the 'noble' intention of an assertive prime minister, it shows how critical thinking has been replaced by the power of inflated emotions.

Or for that matter, when ordinary army jawans (you need not be a demographer to know that they come primarily from the fringes of our caste/class-ridden society) are killed as a matter of routine, and these human tragedies are projected as 'sacrifices' the nation demands in order to protect itself from terror, we realise how everything is transformed into its opposite.

What causes discomfort to ordinary people, destroys the rural economy and informal sector, allows an unholy alliance of corrupt bankers and big traders, remains silent about the real store of substantial amount of black money (from foreign banks to real estate business), and gets applause from top industrialists and Bollywood stars (as if they were white clean without any back spot) is seen as a revolution.

Likewise, even though there is no end to cross-border firing and infiltration, 'surgical strike' is seen as the nation's determined will to show its mighty power. And although the

burden of 'sacrifice' always falls on the poor and the ordinary (for 'development', poor farmers and adivasis have to be displaced; for fighting 'black money' old pensioners have to die while waiting in the queue), everything is seen as pro-poor and pro-people.

Indeed, authoritarianism has become hegemonic because even the oppressed tend to give their consent to it, and all alternative views are seen as inherently anti-national.

Why is it so? There are three reasons. First, ours is a wounded society marked by the signs of all-pervading corruption and rot within. In the absence of a shared/ collective concern and an ethic of care in everyday life, the language of nationalism and patriotism makes sense to people only when it is oriented to the 'other' — Pakistan, 'alien outsiders' and terrorists. Or amidst the shallowness of culture it is projected as a loud ritual — compulsory national anthem at cinema halls.

It is like enjoying a horror film when there is no fine music in life. In fact, even in this supposedly 'anti-black money' measure, ordinary/subaltern masses are led to believe that despite their suffering, they are causing some damage to the rich and the powerful, and, as a good social psychologist would argue, it satisfies the instinct for revenge.

How often through his public addresses the PM (more than Parliamentary debate, he seems to be liking these monologic discourses) arouses this instinct! This mix of pop nationalism and pop socialism is a powerful

drug which, as history has shown, authoritarian regimes need to inject into people's minds.

Second, we are passing through a time when we see a steady decline in the character of public sphere. Parliamentary debates are noisy; social media is often toxic without any ethical responsibility; neo-liberal economy promotes privatisation of public issues; new technologies induce people to withdraw into their private worlds; the 'virtual' becomes more real than the 'real'.

Moreover, the constant bombardment by some television channels, the continual projection of the dramatic 'performance' and stage management by the 'spectacular' prime minister, the panel discussions getting reduced into loud noise, the blurring of all critical questions, and reducing the debate into 'yes' or 'no'. In the absence of communicative reasoning, public opinion is often manipulated.

And third, the discourse of development mythologises technology. Technology is seen as some sort of magic; it can solve everything! Technocracy becomes triumphant over culturally nuanced politics. So, as we have just noticed, it didn't take much time to shift the emphasis from black money to cashless economy – a technological wonder, a gift of net banking, debit/ credit cards and rapidly rising Paytm business.

Myth of technology

With this myth of technology, you and I as part of the escapist middle class (comfortable with online shopping), are not allowed to look at the specificity of our socio-historical context – the absence of bank facilities in large part of rural India, the prevalence of cash economy in everyday transactions in local/weekly markets



Courtesy: Sandeep Adhwaryu, Times of India

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that sustain poor farmers, rural women, small traders, and the huge digital divide that characterises a highly stratified society like ours.

Not solely that. It alters our priorities, and makes things upside down. Doctors do not come to rural hospitals; children drop out from schools; migrants take refuge in ghettoised urban slums, and get exploited by the cops and the contractors. You and I need not bother.

We suffer when corporate interests and technocracy are reconciled with authoritarian politics. Is there a possibility of a new kind of political mobilisation that brings critical pedagogy to people, and makes it possible for them to overcome this magical illusion and mass hypnosis? One doesn't know.

Marxism in India with its multiple divisions and dated theorisation, it seems, is devoid of cultural sensibilities and critical imagination. It has not yet been possible to rescue Gandhi from the statist/official appropriation. Ambedkar remains confined to the discourses of identity politics without a larger appeal. And opposition politics remains trapped in the utilitarian logic of electoral victory and regional issues.

Furthermore, there seems to be a massive pedagogic failure on the part of the intellectual class—their inability to establish a meaningful communion with people, and bring liberating ideas closer to people's hearts. Despite this turmoil, new forms of social control and signs of authoritarianism, we should not forget to remind ourselves of the fact that we need the optimism of human will to overcome the pessimism of intellect.



समाजवादी पार्टी



एन.के.पचौरी

उत्तर प्रदेश विधान सभा चुनाव

The Assembly Elections in Uttar Pradesh have a special significance. After Ayodhya Ramajnamabhumi issue was raked up, the polity in this State is mired in communalism and casteism. Apart from this, the Kashi Vishwanath and Krishna Janmabhumi are also in this State, waiting to be communalised. The mobilisations in terms of caste and religion have seriously affected the well-being of the people. The moot question is are there forces which can accomplish the seemingly impossible task of fighting the elections on the real issues affecting the peasants, workers, students and the youth of the State.

निर्वाचन आयोग द्वारा चुनाव कार्यक्रम की घोषणा किये जाने के साथ ही उत्तर प्रदेश में चुनाव का रास्ता साफ हो गया है तथा आदर्श आचार संहिता भी लागू हो गई है यद्यपि आदर्श आचार संहिता का दंश आम जनता को ही झेलना पड़ता है क्योंकि राजनीति से जुड़े हुए लोग तथा राजनीतिज्ञ प्रायः आचार संहिता का पालन नहीं करते हैं। उत्तर प्रदेश, उत्तराखण्ड, पंजाब, गोवा तथा पूर्वोत्तर में मणिपुर की विधानसभाओं के लिये चुनाव होने हैं। पंजाब, उत्तराखण्ड व गोवा में 4 फरवरी को एक चरण में ही चुनाव सम्पन्न होंगे, जबकि मणिपुर में चुनाव दो चरणों में पूरे होंगे। उत्तर प्रदेश में चुनाव सात चरणों में 11 फरवरी से 9 मार्च तक सम्पन्न होंगे तथा वोटों की गिनती सभी विधानसभाओं के लिये 11 मार्च को होगी और उसी दिन के बाद आदर्श चुनाव संहिता पर भी रोक लग जायेगी।

जिन पांच राज्यों में चुनाव हो रहे हैं उनमें उत्तर प्रदेश सबसे अधिक महत्वपूर्ण है जिसमें विधानसभाओं के 403 स्थान हैं। उत्तराखण्ड में 70, पंजाब में 117, गोवा में 40 तथा मणिपुर में विधानसभा की 60 सीटें हैं। अर्थात् इस निर्वाचन के अन्तर्गत 690 विधानसभा के स्थानों के लिये चुनाव होना है जिसमें 403 यानी कि लगभग 60 प्रतिशत उत्तर प्रदेश में हैं। उत्तर प्रदेश देश का सबसे बड़ा राज्य है जिसमें 81 लोकसभा के स्थान हैं। 2014 के लोकसभा चुनाव में सोनिया गांधी व राहुल गांधी की क्रमशः रायबरेली व अमेठी लोकसभा क्षेत्र व समाजवादी पार्टी द्वारा विजित पांच लोकसभा क्षेत्र को छोड़कर 73 लोकसभा स्थान भारतीय जनता पार्टी को मिले थे। इस प्रकार उत्तर प्रदेश इसलिये और भी महत्वपूर्ण हो गया है कि यहाँ पर प्रधानमंत्री नरेन्द्र मोदी की लोकप्रियता की जांच होनी है। यदि भारतीय जनता पार्टी इस राज्य में सरकार बनाने

में सफल नहीं होती है तो इसे मोदी की लोकप्रियता में कमी के तौर पर देखा जाएगा क्योंकि मोदी बड़ोदरा के साथ बाराणसी से चुनाव लड़े थे तथा उन्होंने बाद में बड़ोदरा सीट से त्यागपत्र देकर बाराणसी की सीट अपने पास रखी थी। लोकसभा चुनावों में बहुजन समाज पार्टी को कोई स्थान नहीं मिला था। इसलिये उत्तर प्रदेश देश का सबसे बड़ा राज्य होने के साथ-साथ नरेन्द्र मोदी की लोकप्रियता की भी कसौटी होगी। इस कारण उत्तर प्रदेश का विधानसभा चुनाव बहुत महत्वपूर्ण है।

उत्तर प्रदेश में इस समय लगभग 14.12 करोड़ मतदाता हैं जिनमें 7.68 करोड़ पुरुष एवं 6.44 करोड़ महिला मतदाता हैं। 7272 तीसरे जेंडर के मतदाता हैं तथा इनमें 27 लाख नये मतदाता शामिल हैं जो पहली बार अपने मताधिकार का प्रयोग करेंगे। मतदाताओं की संख्या से ही इस बात का अंदाजा लगाया जा सकता है कि यहाँ पुरुष एवं महिलाओं का अनुपात बहुत विषम है और प्रत्येक 1000 पुरुषों पर स्त्रियों की संख्या लगभग 840 है।

इस प्रदेश में चार बड़े दल सत्ता प्राप्त करने की कोशिश में जुटे हैं जिनमें दो क्षेत्रीय राजनीतिक दल समाजवादी पार्टी व बहुजन समाज पार्टी शामिल हैं जो इस समय शासक पार्टी व मुख्य विपक्षी पार्टियाँ हैं। समाजवादी पार्टी इस समय शासक पार्टी है जिसे स्पष्ट बहुमत यानी कि 229 स्थान प्राप्त है, परन्तु इस दल के राष्ट्रीय अध्यक्ष श्री मुलायम सिंह यादव और उनके पुत्र तथा उत्तर प्रदेश के मुख्यमंत्री श्री अखिलेश यादव के मध्य विवाद के कारण इसके राजनीतिक प्रभाव पर भी असर पड़ा है। अब पता चला है कि दोनों ही गुटों ने चुनाव चिन्ह साईकिल पर दावा पेश किया है तथा निर्वाचन आयोग ने अपना निर्णय सुरक्षित रख लिया है। कुछ लोग इस विवाद को यादव

परिवार के नाटक की संज्ञा दे रहे हैं तो कुछ लोग कह रहे हैं कि इससे मुख्यमंत्री श्री अखिलेश की साफ सुथरी छवि तथा उनके द्वारा किये गये विकास के कार्य जनता के सामने आयेंगे जिससे उनको लाभ मिलेगा। अखिलेश यादव कांग्रेस व राष्ट्रीय लोकदल से समझौता भी कर सकते हैं और इस समझौते से भी उन्हें लाभ मिलेगा। बहरहाल मेरा अपना ख्याल है कि समय बहुत कम होने के कारण इस फूट का राजनीतिक नुकसान होगा। यदि राजनीतिक लाभ प्राप्त करना है तो दोनों गुटों को एक होना ही होगा।

मुख्य विपक्षी दल बहुजन समाज पार्टी के 89 विधायक हैं तथा उत्तर प्रदेश में यह बात प्रचलित है कि अनुसूचित जाति/जनजाति का समर्थन उन्हें प्राप्त है। जिनकी आबादी उत्तर प्रदेश में 20 प्रतिशत से भी अधिक है। इस पार्टी की नेता मायावती हैं जो धार्मिक अल्पसंख्यकों को लुभाने में लगी हैं, क्योंकि ये दोनों मिलकर आबादी का लगभग 39-40 प्रतिशत बैठते हैं। कुछ एकाधिकारवादी रूढ़ान होने के कारण महिलाएँ भी उनको पसंद करती हैं तथा कहती हैं कि उत्तर प्रदेश की कानून और व्यवस्था की स्थिति को वे ही सुधार सकती हैं।

इनके अतिरिक्त तीसरा बड़ा दल भारतीय जनता पार्टी है जो सत्ता में आने के लिये सभी अटकलों का इस्तेमाल कर रही है। जैसा पहले लिखा गया है, यहाँ प्रधानमंत्री नरेन्द्र मोदी की लोकप्रियता का भी सवाल है क्योंकि पिछले काफी समय से यह पार्टी शासक पार्टी तो है ही नहीं, मुख्य विपक्षी दल भी नहीं बन पायी है। पार्टी ने कोई मुख्यमंत्री का चेहरा भी प्रस्तुत नहीं किया है और वह मोदी की लोकप्रियता के मुद्दे पर ही चुनाव में उतरने जा रही है क्योंकि पार्टी में मुख्यमंत्री पद के लिये अनेक दावेदार हैं और ऐसे में वह कोई खतरा मोल नहीं लेना चाहती है। इस पार्टी को अब तक 40 से 50 स्थान मिलते रहे हैं।

कांग्रेस भी शासन में आने के प्रयत्न कर रही है और इसके नेता राहुल गांधी ने खाट-सभाओं सहित कुछ आन्दोलन भी किये हैं। भारतीय जनता पार्टी व आर.एस.एस. की आलोचना में भी वे मुखर रहे हैं परन्तु यह पार्टी सत्ता में आने के नजदीक नहीं है।

उत्तर प्रदेश एक ऐसा राज्य है जहाँ जनता अपने मुद्दों पर नहीं वरन जाति बिरादरी व समुदायों के आधार पर ही मत डालती है। इस मामले में उत्तर प्रदेश ने शायद बिहार को भी पीछे छोड़ दिया है और अब वह सबसे आगे निकल गया है। इस समय की शासक पार्टी एवं मुख्य विपक्षी दल के पास मतदाताओं का एक समर्पित समूह है तो भारतीय जनता पार्टी भी हिन्दुत्व तथा मोदी की लोकप्रियता के आधार पर

चुनाव में जा रही है। लाख टके का सवाल यह है कि चुनाव किस पार्टी के पक्ष में जाता है। वैसे विमुद्रीकरण का सबसे अधिक नुकसान उत्तर प्रदेश के लोगों को ही हुआ है और इस प्रदेश में पुरुषों की अपेक्षा महिलाओं की संख्या भी बहुत कम है। इसके अतिरिक्त किसानों की उपज के उचित दाम, गरीबी, स्वास्थ्य, शिक्षा व रोजगार की अनेक समस्याएँ हैं जिन पर प्रदेश उद्वेलित हो सकता है परन्तु इस प्रदेश के लोग मुद्दों के आधार पर नहीं वरन जाति-बिरादरी के आधार पर अपने मत का प्रयोग करते हैं और इस आधार पर तो उपरोक्त तीनों ही पार्टियाँ सत्ता में आने की प्रबल दावेदार हैं।

बिहार की तर्ज पर वामपंथी दलों ने उत्तर प्रदेश विधानसभा के लिये भी संयुक्त रूप से चुनाव लड़ने का फैसला किया है और वे किसी भी दल से समझौता करने के पक्ष में नहीं हैं। ऐसा किया जाना उनकी राजनीतिक लाइन के तो निकट है ही, उनकी एक अलग पहचान बनाने में भी सक्षम है। बिहार में वामपंथी दलों ने तीन स्थान जीते थे। 1969 के चुनाव में राष्ट्रीय लोकदल व कांग्रेस के बाद भारतीय कम्युनिष्ट पार्टी ही सबसे बड़ा दल था। इसमें झारखंडे राय, रूस्तम सैटिन, सरजू पाण्डे एवं ऊदल जैसे प्रभावशाली नेता थे और पहले दो उत्तर प्रदेश सरकार में मंत्री भी रहे थे। लेकिन अब वामपंथी पार्टियों का चुनावी जनाधार सिमट गया है तथा पिछली दो विधानसभाओं में उनका कोई प्रतिनिधि ही नहीं था। वामपंथी पार्टियाँ 170 क्षेत्रों से चुनाव लड़ रही हैं जिनमें भारतीय कम्युनिस्ट पार्टी के 90, भारतीय कम्युनिस्ट पार्टी (माले) के 50, भारत की कम्युनिस्ट पार्टी (मा) के 27 तथा अन्य पार्टियों के 3 उम्मीदवार होंगे। इनका लक्ष्य है कि कम से कम 100 विधानसभा क्षेत्रों में इन्हें 10 हजार या अधिक मत मिलें। जो भी हो, अर्श से फर्श पर गिरे वामपंथी आन्दोलन के लिये यह पहल स्वागत योग्य है। उम्मीद की जाती है कि इस बार विधानसभा के अन्दर वामपंथी दलों का प्रतिनिधित्व होगा।

अयोध्या विवाद के बाद उत्तर प्रदेश की राजनीति सांप्रदायिक व जातिगत आधार पर बंट गई है जो प्रदेश की जनता के लिये बहुत खतरनाक है। अयोध्या के अलावा काशी विश्वनाथ व कृष्ण जन्मभूमि भी इसी राज्य में हैं जो सांप्रदायिकता को हवा देते हैं। इसके अतिरिक्त जाति के आधार पर लामबंदी का नुकसान भी उत्तर प्रदेश को हुआ है। जनता में एकता पैदा कर किसानों, मजदूरों, छात्रों व नौजवानों के मुद्दों के आधार पर चुनाव लड़ना और जीतना आसान नहीं है। क्या हम आशा करें कि कुछ लोग व पार्टियाँ इस असम्भव को सम्भव कर दिखाएंगे ?



Courtesy: E P Unni, Indian Express

These are days when science and superstition are mixed up, so are religion and superstition, often with the support of the powers that be. Hi-tech youth schooled in sciences are also caught in irrational beliefs. Science learning and scientific outlook are disjointed. In this context, at a time when his birthday is celebrated on January 12, it is instructive to recall how Swami Vivekananda viewed astrology and superstitions, more than a century ago. The article is slightly abridged, and italics added.

MAN-~~THE~~ MAKER OF HIS DESTINY

– Swami Vivekananda

There was a very powerful dynasty in Southern India. They made it a rule to take the horoscope of all the prominent men living from time to time, calculated from the time of their birth. In this way they got a record of leading facts predicted, and compared them afterwards with events as they happened. This was done for a thousand years, until they found certain agreements; these were generalised and recorded and made into a huge book. The dynasty died out, but the family of astrologers lived and had the book in their possession. It seems possible that this is how astrology came into existence. *Excessive attention to the minutiae of astrology is one of the superstitions which has hurt the Hindus very much.*

I think the Greeks first took astrology to India and took from the Hindus the science of astronomy and carried it back with them to Europe. Because in India you will find old altars made according to a certain geometrical plan, and certain things had to be done when the stars were in certain positions, therefore I think the Greeks gave the Hindus astrology, and the Hindus gave them astronomy.

I have seen some astrologers who predicted wonderful things; but I have no reason to believe they predicted them only from the stars, or anything of the sort. In many cases it is simply mind-reading. Sometimes wonderful predictions are made, but in many cases it is arrant trash. In London, a young man used to come to me and ask me, "What will become of me next year?" I asked him why he asked me so. "I have lost all my money and have become very, very poor." Money is the only God of many beings. Weak men, when they lose everything and feel themselves weak, try all sorts of uncanny methods of making money, and come to astrology and all these things. *"It is the coward*

Compiled from
The Complete Works of
Swami Vivekananda,
Volume 8, Notes Of
Class Talks And Lectures,
by Krishna Murthy

Courtesy:
Countercurrents.org

*and the fool who says,
'This is fate' — so says
the Sanskrit proverb.
But it is the strong man
who stands up and says,
'I will make my fate.'*

It is people who are getting old who talk of fate. Young men generally do not come to astrology. We may be under planetary influence, but it should not matter much to us. Buddha says, "Those that get a living by calculation of the stars by such art and other lying tricks are to be avoided"; and he ought to know, because he was the greatest Hindu ever born. Let stars come, what harm is there? If a star disturbs my life, it would not be worth a cent. You will find that astrology and all these mystical things are generally signs of a weak mind; therefore as soon as they are becoming prominent in our minds, we should see a physician, take good food and rest.

If you can get an explanation of a phenomenon from within its nature, it is nonsense to look for an explanation from outside. If the world explains itself, it is nonsense to go outside for an explanation. Have you found any phenomena in the life of a man that you have ever seen which cannot be explained by the power of the man himself? So what is the use of going to the stars or anything else in the world? This I lay down as the first essential in all I teach: anything that brings spiritual, mental, or physical weakness, touch

Continued on Page 40



24TH GENERAL CONFERENCE OF AIIEA

A CONFERENCE OF UNITY, CONFIDENCE AND CONSOLIDATION

Report : **Com. Shreekant Mishra**

The 24th General Conference of AIIEA held at Ernakulam (Kochi) in the state of Kerala from 21-25 January 2017 was a historic success. It was for the first time in the history of AIIEA that an All India Conference was organised in the State of Kerala. Kerala – lovingly called as **God's own Country** – has a rich tradition of showering love and hospitality on those who visit the State. Kerala is the advanced post of democratic and progressive struggles. It has the distinction of having a militant and class oriented trade union movement. It has also shown that how through distributive justice the development of the society can be achieved. The fact that the Conference was organised in the city of Kochi, which has earned the proud sobriquet of '**Queen of the Arabian Sea**', added extra lustre to the elegance which AIIEA Conferences are famous for. Comrades of LIC Employees' Union Ernakulam Division and Kerala State General Insurance Employees' Union gave a brilliant account of themselves by organising the Conference in a splendid manner. In a fitting tribute to the legendary revolutionary

Fidel Castro, the Conference Venue (Gokulam Convention Centre) was named "Fidel Castro Manch". Similarly, in deference to the beloved leader of working class of India in general and insurance employees in particular Com. R. Umanath, the Conference complex was named Com. R. Umanath Nagar. Around 1500 delegates and observers, including 340 women from across the country participated in this Conference.

The Rally and Inaugural Session: A Sea of People

The Conference was preceded by a mammoth rally of around 6000 employees from Rajendra Maidan to Marine Drive Grounds, the venue for the Inaugural session of the Conference. It is noteworthy that out of these 6000 comrades who participated in the Rally, 2442 comrades including 754 women comrades were from South Zone only. Com. C.Ravindranathan, former Vice-President, AIIEA flagged off the Rally from Rajendra Maidan. And what followed was a sea of humanity flowing effusively through the main thoroughfare of Ernakulam city right up





to the Marine Drive grounds. The rich cultural repertoire of Kerala was in full display in the procession itself. At the forefront of the rally was a troupe with "**Panchavadyam**"- five musical instruments- as if to announce our preparedness to launch a war on the exploitative order of the society. The huge congregation of people, of insurance employees from the length and breadth of the country, acquired an air of festivity as well as a revolutionary ambience through the performances of an all-women troupe of "**Shingarimelam**". In keeping with AIIEA's declared objective of bringing women comrades to the forefront of the organisation the Rally was also led by women comrades. The entire route of the rally till up to the venue of the Open Session was decorated with red banners, buntings and festoons. It seemed as if the entire city was painted Red. Fraternal trade unions in the state of Kerala greeted the Rally at different intersections en route.

Com. Amanulla Khan, President AIIEA, hoisted the flag of the organisation amidst thunderous slogans and with this the stage was set for the formal commencement of the Inaugural Session. The flag hoisting ceremony was followed by placing of floral tributes at the Martyrs' Column. Soon afterwards, began the formal Inaugural Session with

Com. Amanulla Khan, President AIIEA, on the Chair. The President of AIIEA welcomed the guests, delegates, observers and gave a graphic account of the background in which the Conference was taking place. **Com. P. Rajeev**, former Member of Parliament and Chairman of the Reception Committee delivered the Welcome Address and recounted the glorious history of the state of Kerala and the heroic struggles of AIIEA for the protection of public sector insurance industry and advancing the interests of the employees.

Com. P. Vijayan, Hon'ble Chief Minister of Kerala, inaugurated the Conference. Arriving at the conference venue at the dot of the appointed time, Com. Vijayan amply displayed why the left was different in the political firmament of the country. In his inaugural address, Com. Vijayan complimented AIIEA by saying that AIIEA not only works for the protection of public sector insurance industry and the interests of its employees but also for protection of the interests of the disadvantaged sections of society at large. He said that the 24th Conference of AIIEA was taking place at a very difficult point of time. The BJP led NDA government at the centre was so committed to neo liberalism that it would spare no efforts to destroy public sector industries so assiduously built over the last six decades. Commending

the role played by AIIEA for the protection of public sector insurance, he said that private insurance companies had not been able to make a dent in LIC's market share because of the tireless campaign of AIIEA right from the early nineties. He cautioned that international finance capital was eager to capture the huge asset base of LIC and public sector general insurance companies. Coming down heavily on the decision of the government to disinvest public sector general insurance companies he termed it as an invitation to disaster. Com. Vijayan assured his all-out support to the movement of insurance employees under the banner of AIIEA.

Com. A.K. Padmanabhan, Vice President CITU, addressed the Open Session and said that AIIEA and CITU carry forward the glorious legacy of the revolutionary spirit of the working class movement. He said that AIIEA's hallmark was that it had never been sectarian in its approach; while fighting for safeguarding the interests of insurance employees and public sector insurance AIIEA believed in making common cause with other sections of the toiling masses. He expressed confidence that the ever-increasing participation of workers in successive strike actions against the ruinous economic policies of the government would certainly dispel the dark clouds hovering in the sky. **Com. M. Krishnan**, Secretary General, Confederation of Central government employees, addressed the Inaugural Session

and said that AIIEA was a role model for the entire trade union movement of the country. He lambasted the central government for its anti -employee mindset and explained how the central government employees had been given a raw deal in the matter of the Seventh Pay Commission recommendations. **Com. P. Abhimanyu**, General Secretary BSNL Employees Union, greeted the Inaugural Session and complimented AIIEA as being the shining star in the comity of trade unions in India. He gave an account of the step motherly treatment being meted out to BSNL by the government and lamented that rather than being the saviour of public sector institutions the government was acting at the behest of international capital to destabilise BSNL. The Inaugural Session had also the privilege of listening to **Com. T. K. Chakraborty**, General Secretary of All India Insurance Pensioners' Association (AIIPA). Com. Chakraborty said that attack on pensions was an integral part of the neo liberal policy framework and hence neo liberalism had to be resisted to protect and improve upon the pension benefits. He exuded confidence that AIIEA and AIIPA would continue to be proud partners in this struggle in the days ahead. The Inaugural Session had also the gracious presence of **Com. Chandra Shekhar Bose** and **Com. N.M. Sundaram**, the doyens of insurance employees' movement. **Com. V. Ramesh**, General Secretary AIIEA, proposed the customary vote of thanks and assured the leaders present on the occasion that AIIEA would continue to struggle in the manner expected of it as the true vanguard of the working-class movement in India.

Com Girija initiating the debate



The Delegates Session:

The Delegates Session of the Conference began in the morning session of 22nd January. This time the Conference made a slight departure from the set practices of the earlier conferences. It was decided that the entire Report of the Working Committee would not be read out in the Conference so that the time saved thus could be devoted to some urgent issues crying for attention and also to allot some more time to the delegates for their intervention in the



Com Chandrasekhar Bose addressing delegates session

debate. Accordingly, the Draft Report was mailed to all the delegates much in advance of the Conference and they were asked to read the Draft Report and come prepared to the Conference for their intervention in the debate. The General Secretary of AIIEA, **Com. V. Ramesh**, placed the Report of the Working Committee by introducing the Report through a brilliant speech of over one hour.

Even though the Report was not read verbatim, Com. V. Ramesh made an erudite presentation of the Report covering the whole gamut of issues ranging from the international scenario to the insurance industry and the state of the Organisation. The Report dealt at length the continuing crisis of capitalism, growing militarism, growing fundamentalism, rising inequalities, the growing strength of right wing forces in Europe and America including the ascendancy of Donald Trump to the Presidency of the US, the crimes of imperialism against humanity, the Refugee Crisis in the world, the renewed assault of imperialism on the Latin American countries, the growing menace of terrorism, threat of global warming and

climate change. The National section of the Report discussed the pernicious effects of the 25 years of economic liberalisation in India, the growing threat of communal mobilisation, the issue of disinvestment of public sector units, ever growing agricultural crisis, the attack on the trade union and democratic rights of the workers through amendment of labour laws, growing atrocities on Dalits, gender issues and increasing resistance of the workers against the neo liberal economic policies. The Industry section of the Report discussed at some length the continuing dominance of public sector insurance industry in a competitive environment, the Diamond Jubilee Year celebrations of LIC, the Passage of the Insurance Laws (Amendment) Bill and our unrelenting struggle against that. The Report also dealt on the question of the pending issues, challenges before our organisation and the tasks ahead.

This was followed by the placement of the Audited Statements of Accounts. **Com. B. S. Ravi**, Treasurer AIIEA placed the Audited Statements of Accounts of

AIIEA, Insurance Worker and Standing Committee (General Insurance) for the years ending 31.12.2014, 31.12.2015 and 31.12.2016.

Com. M. Girija, Joint Secretary AIIEA, initiated the discussion on the Report and made a brilliant exposition of the challenges confronting our movement and said that given the chequered history of AIIEA in meeting challenges, eventual success would be ours. A total of fifty-one comrades including seven

Women comrades participated in the discussion that ensued. The Conference had the proud privilege of listening to the deliberations of two stalwarts of insurance employees' movement, namely, Com. Chandra Shekhar Bose and Com. N.M. Sundaram. Tracing the history of AIIEA to the pre nationalisation days, **Com. Chandra Shekhar Bose** said that the AIIEA had been making giant strides year after year and had acquired a pride of place among the comity of trade unions in the country. He promised that he would continue to attend the conferences of AIIEA as long as his health conditions permitted him to do so.

Com. N.M. Sundaram gave an intellectually rich presentation on the hoary traditions and precedents set by AIIEA and said that it was his long association with AIIEA that helped him grow as a human being. Imploring the delegates and observers to develop the habit of reading, especially reading history, he opined that it was impossible to understand the present without understanding the past. He cautioned that in view of the attempts being made by the Sangh Parivar outfits to distort history, our present was endangered and that had to be resisted. **Com. S. S. Potti** and **C.Ravindranathan**, former Vice Presidents of AIIEA also addressed the Delegates' Session.

Com. K. Venugopal, Vice President AIIEA and **Com. Amanulla Khan**, President AIIEA intervened in the debate and made rich contributions to the debate.



Com. N.M.Sundaram inaugurating poster exhibition

Address by Guest Speakers:

Com. Pradip Biswas, General Secretary, Bank Employees' Federation of India (BEFI) addressed the Delegates' Session of the 24th General Conference on 22nd January 2017. Com. Biswas said that BEFI and AIIEA were two sides of the same coin when it came to launching struggles on the issues of the employees and the people at large. Lauding AIIEA as a trade union with a difference, he congratulated the employees for the magnificent achievements secured during the last three years in spite of the hostile political environment. Terming the demonetisation move of the government as a veiled attempt to transfer resources from the poor to the rich, he said that bank employees had been made a scapegoat in the entire process. **Com. Tapan Sen**, General Secretary CITU, addressed the Delegates' Session on 24th January 2017. He gave a broad outline of the crisis enveloping the capitalist world and how and why the world had not yet fully recovered from the crisis. He said that the burdens of the crisis were being shifted onto the shoulders of the working class, as a result of which there was tremendous frustration and anger among the workers. This frustration and disillusionment, however, was being utilised to the hilt by the forces of the Right, averred Com. Sen. Describing AIIEA as a unique trade union with a committed workforce, he expressed confidence that AIIEA would reorient its strategy in keeping with the demands of the present times and



Com.P.Rajeev and Com. Tapan Sen addressing the delegates

try to unite not only insurance employees but also the workers of the unorganised sector. **Com. P. Rajeev**, former MP and Chairman of the Reception Committee addressed the Delegates Session at the invitation of AIIEA. He was requested to speak briefly on the Kerala Model of Development given the huge progress that the State of Kerala had made in achieving high human development indices because of the intervention of the left. Com. Rajeev made a wonderful presentation on the subject and explained how the state had prioritised investments in health, education and infrastructure to ensure that the fruits of development reached the people.

Two Seminars- Opening New Vistas of Knowledge:

Two Seminars were organised during the Conference on two very important topics. The first Seminar was organised on 22nd January 2017 on the topic "Democracy and Neo Nationalism". The speaker of this seminar was **Prof. Ravindran Gopinath**, Head of the Department of History and Culture of the Jamia Millia Islamia, New Delhi. The topic for the second Seminar that was held on 23rd January 2017 was "Syncretic Culture and Peoples' Unity". The Speaker for this seminar was **Prof. K. Satchidanandan**, former Secretary, Sahitya Academy and internationally acclaimed poet.

Prof. Gopinath made an erudite presentation on Democracy and neo Nationalism. He said that a sense of unease had pervaded the entire world. This was true of India as also of the US. The political right was on the ascendancy everywhere. He said that while democracy

and democratic rights were essential for the progress of the society, democratic rights were being attacked in India in the name of nationalism. He felt that India was headed for a great danger because majority communalism had been masquerading as nationalism. Prof. Gopinath spoke at length on what constitutes a nation and what actually was nationalism and urged the audience not to get confused with the RSS BJP version of nationalism and the colonial interpretation of nationalism. He said that nothing can qualify to be called nationalism if it compromises with imperialism.

Speaking on the topic "Syncretic Culture and peoples' Unity", Prof. K. Satchidanandan said that India's culture was quintessentially diverse. Diversity, he felt, was the source of richness of India's culture. Describing India's culture as multi religious, multi lingual and multi ethnic he pointed out that any mechanical attempt to deny the plurality of its culture and portray India as a one culture society would definitely disrupt the unity of the people. He gave examples of how different traditions and ideas were assimilated to give shape to a rich culture which is looked at envy by the world. He pointed out that Indian society is argumentative and through arguments ideas developed to make the society better. Today attempts are being made to silence dissent and debate and this is very dangerous for democracy and asked the working class to resist these attempts which harm our glorious traditions, secularism and democracy.

Adoption of the Report:

Com. V. Ramesh, General Secretary AIIEA, finally summed up the discussions after a

marathon debate spanning over 700 minutes. Com. Ramesh profusely thanked the host unit for the magnificent arrangements they had made for the smooth conduct of the conference. Commending the delegates for their absolute unanimity on the broad formulations of the Report of the Working Committee, he said that the 24th Conference of AIIEA was a conference of confidence, consolidation and unity. Calling upon the employees to strengthen public sector insurance and work for establishing an egalitarian form of society by coalescing our struggles with that of the other sections of toiling masses, Com. Ramesh assured the house that no employee will be allowed to be unnecessarily inconvenienced by the transfer and mobility policy of LIC. The Report of the Working Committee along with the Audited Statements of Accounts were unanimously adopted by the house.

Charter Sub-Committee

The Wage Revision in LIC and General Insurance will fall due on 1.8.2017. The Conference appointed a committee comprising of the President and General Secretary of AIIEA, General Secretaries of Zonal units of AIIEA and Secretary, Standing Committee GI to frame a draft charter of demands. Com Shreekant Mishra is the Convener of this Committee.

Resolutions:

The Conference unanimously adopted 18 Resolutions demanding Reversal of Neo-Liberal Policies, for Communal harmony and against Communalism, opposing the insensitive demonetisation policy, on unorganised sector workers, on empowerment of women, on empowerment of SC/ST sections, opposing amendments to labour laws, on government policy on pension, demanding strengthening of public sector insurance, demanding tax concessions to life insurance business, on recruitment in LIC, demanding merger of public sector general insurance companies, on improvements in Pension, demanding Recognition to AIIEA, on Collective Bargaining Right, Restoration of Democracy in West Bengal, demanding implementation of the Supreme Court Judgment on Equal Wages for Equal Work in respect of temporary employees and demanding Recruitment of Class IV employees in Public Sector General Insurance Companies.

The Conference unanimously elected Com. Amanulla Khan as President, Com. V. Ramesh as General Secretary and Com. B. S. Ravi as Treasurer of the organisation for the ensuing term. A Working Committee consisting of 168 was also unanimously elected.

The Conference expressed its gratitude and

Decisions of the 24th Conference

The 24th General Conference of AIIEA called upon the members-

- (i) To work unceasingly for protection of public sector insurance industry;
- (ii) To launch widespread campaign against the decision of the Government to disinvestment of the public sector general insurance companies;
- (iii) To hold a national level Convention in New Delhi against Disinvestment of PSGI Companies before the end of March 2017;
- (iv) To go for a Demonstration Programme in LIC and General Insurance if and when the public sector general insurance companies give the Letter of Intent to the Securities and Exchange Board of India (SEBI) for their disinvestment;
- (v) To go for a One Day Strike Action in general insurance and Demonstrations in LIC when the shares of the Public Sector General Insurance Companies are listed for Subscription;
- (vi) To ceaselessly pursue the demand for pension option to those who could not earlier opt for the 1995 Pension Scheme both in LIC and General Insurance;
- (vii) To pursue with the LIC/ General Insurance managements for resolution of all pending issues;
- (viii) To Reorient the Organisation at all tiers in keeping with the challenges of the present times and keep the organisation in absolute readiness for struggle by making one to one contact with the members

expressed appreciation for the services rendered by Coms J. Gurumurthy, Ashok Tiwari, R.C.Sharma and Shravan Kumar who stepped down as Office-Bearers of AIIEA.

Comrades of LIC Employees Union Ernakulam Division and Kerala State General Insurance Employees' Union made commendable efforts to organise the Conference in a Grand manner. Com. Amanulla Khan, President AIIEA rightly said that size of our units doesn't matter when it comes to discharging the organisational responsibilities with conviction and commitment. The 24th Conference of AIIEA was truly a Conference of Confidence, Consolidation and Unity.

OFFICE-BEARERS OF AIIEA

President
Amanulla Khan

Vice-Presidents

- | | |
|-----------------------|-------------------------------|
| 1) K. Venu Gopal, SCZ | 2) M.Kunhikrishnan SZ |
| 3) Anil Bhatnagar NZ | 4) Satanjib Das EZ |
| 5) Sanjeev Sharma NCZ | 6) N.Chakravarthy CZ |
| 7) V.S. Nalvade WZ | 8) Pradip Kumar Mukherjee ECZ |
| 9) K.V.V.S.N.Raju, GI | |

General Secretary
V.Ramesh

Joint Secretaries

- | | |
|---------------------------|-------------------------|
| 1. Clement Xavier Das SCZ | 2. M.Girija SZ |
| 3. B. Sanyal CZ | 4. H.I.Bhat WZ |
| 5. Naveen Chand NZ | 6. Jayanto Mukherjee EZ |
| 7. Shreekant Mishra ECZ | 8. Rajiv Nigam NCZ |
| 9. Sanjay Jha GI | |

Treasurer
B.S.Ravi

Asst. Treasurer
K.S.Rajasekhar





9th CZIEA General Conference concludes with this clarion call

The Silver Jubilee Year and 9th General Conference of CZIEA held at Com. Sujit Sharma Nagar (Com. Fidel Castro Manch) from 18th to 21st December 2016 at Bilaspur concluded with the clarion call to the employees to convert every present and future challenge into an opportunity to fight back the neoliberal economic policies in general and privatization of nationalized insurance industry in particular with special emphasis on the necessity of countering the communal onslaughts of the ruling dispensation by ideologically preparing the organization in every sphere.

The conference was hosted by the Bilaspur Divisional unit (BDIEA), the youngest and smallest unit of CZIEA. Entire Bilaspur city wore a festive look. Banners, festoons, chain flags, hoardings were distinctly visible all over the city announcing the 9th conference of CZIEA.

Prior to the commencement of the conference three jathas were taken out in the geographical jurisdiction of Bilaspur Division, which culminated at Bilaspur on 18th December covering a distance of over 1082 km. The participants of the jathas were felicitated by Com. Amanulla Khan and Com. V. Ramesh,

President and General Secretary before the start of the rally.

A huge and colorful procession was taken out at 1 pm on 18th December from the venue of the conference Lakhi Ram Agrawal Smriti Bhawan against neoliberal economic policies, demonetisation and communalism. The rally was greeted by fraternal trade unions in various junctions. The procession reached the venue of the inaugural session Lal Bahadur Shastri School ground culminating in a public meeting. There after President of CZIEA Com. N. Chakravarty hoisted the flag of CZIEA and wreaths were placed on the Martyrs column.

The inaugural session was Presided by Com. N. Chakravarty, President CZIEA. Welcome songs were presented by the women comrades of Bilaspur Division. Dr. Yogesh Jain, Chairman of the Reception Committee delivered the welcome speech. After the initial presidential remarks by Com N. Chakravarty, Com Mohamed Salim, M.P & PB Member, CPI (M) formally inaugurated the Conference.

Com. Mohd. Salim profusely complimented the insurance employees led by AIIEA for their continuous struggles against the neoliberal economic policies of the govt. of India

right from 1991. He also congratulated the AIIEA for its principled struggle against the forces of communalism. It was because of the continuous struggle and sacrifice of the insurance employees led by the AIIEA which could protect the nationalized character of LIC and the public sector general insurance companies, Com. Salim said. In a very lucid manner Com. Salim dealt with the complex subject of demonetization which created havoc in the life and living of the ordinary people of this country. This was nothing but a deep routed conspiracy of the crony capitalism to robe the ordinary people of the country of their hard earned savings to pass on more and more concessions to the corporate world, Com. Salim declared.

Com. Amanulla Khan, President AIIEA dealt with the difficult situation through which the economy of our country passing. He also explained the challenges before the nationalized insurance industry. He called upon the insurance employees and other section of the working class to be prepared for fierce struggles and greater sacrifices for the protection of the democracy and democratic rights in this country. Com. Ramesh General Secretary AIIEA explained as to how the hard earned and rights of the working class are under severe attacks from the Modi's regime. The inaugural session was also addressed by Com. A K Lal, General Secretary, CITU, Chhattisgarh.

The General Secretary of the CZIEA Com. B. Sanyal thanked everybody who made direct and indirect cooperation to make the inaugural session successful. He pointed out that the rally preceding the inaugural session was one of the biggest in the city. He thanked and assured the speakers that true to the tradition of CZIEA the insurance employees led by AIIEA would leave no stone unturned to defeat the forces of neo-liberalism and communalism. Amidst thunderous slogans the inaugural of the conference came to an end.

The delegate session commenced on 19th December in Lakhiram Agrawal sabha Bhavan(Com. Sujit Sharma Nagar and Fidel Castro Manch) with the presentation of the working committee report by the General Secretary. The report dealt with International, national, industrial and organizational issues. Com. B. K. Thakur, Treasurer, CZIEA presented the

audited statements of Account for CZIEA and Andolan ki khabar for the years 2013 to 2015. There was lively, purposeful and constructive debate on the report for more than 10 hours. 40 delegates participated in the debate apart from the interventions of the President and the General Secretary of AIIEA.

Intervening in the discussion Com. V. Ramesh, General Secretary of the AIIEA brilliantly dealt with the twist and turns through which the movement of insurance employees led by AIIEA had to pass through. He narrated various tactics the AIIEA has adopted at different situations to achieve a wonderful wage revision in a very difficult and challenging situation. He discussed many issues big and small concerning the employees at large. He congratulated the CZIEA for its commendable performance in every sphere and expressed confidence that CZIEA will continue to be a front ranking zonal unit of AIIEA.

Addressing the delegate session Com. Amanulla Khan in his characteristics style explained the difficult global economic and social conditions. He pointed out to various challenges confronting insurance employees both as citizens and employees of LIC. He said the greatest challenge is to keep the industry away from the dangers of privatization and continue to work for the market dominance of LIC. Through poetic expressions he explained the syncretic culture of India and said it is our proud heritage. Today the cultural plurality and diversity are under attack threatening the unity of the nation itself. He asked the conference to remain vigilant to protect the unity and integrity of the nation.

On 21st December after the General Secretary Com. B. Sanyal summed the discussion and replied to the debate the report and the audited statements of the accounts were adopted unanimously.

The conference also unanimously adopted 14 resolutions on different subjects. There after the report of the credential committee was placed by his convener Com. Ajit Ketkar.

The conference unanimously elected a 44 Member Working Committee with Comrades N. Chakravarthy, Com. D. R. Mahapatra and Com. B. K. Thakur as President, General Secretary and Treasurer respectively.

The conference unanimously adopted a

resolution congratulating the comrades of Bilaspur for their tireless work and sacrifices which ensured the splendid success of the conference. With the vote of thanks to the chair the conference concluded after passing over the flag of CZIEA to Jabalpur Unit of the CZIEA, the hoist of the 10th conference

During the Conference cultural program for

three days was conducted. On 18th December evening Chattisgarhi folk drama "LIC Bhagvan" was presented by Com. Nisar Ali and his troop. On 19th December evening a drama "Ventilator" was presented by Agraj, Bilaspur and on 20th December musical show was presented by insurance employees.

23rd Conference of Hyderabad Region Gen. Ins. Employees

The 23rd General Conference of Hyderabad Region General Insurance Employees' Association was held at Hyderabad on 17-18 December, 2016. The Conference proceedings commenced with flag hoisting by Com.N.S.Sailaja, President, HRGIEA.

Com.S.Veeraiah, Editor, Nava Telangana news paper inaugurated the conference. He gave a detailed analysis about the ill effects of the Demonetisation move of the Government.

Com.J.Gurumurthy, Vice President, AIIEA attended the Conference as a Special invitee. In his address, he called upon the members to actively take part in the organizational activities to secure our rights and benefits. He also called upon members to strengthen AIIEA in General Insurance to fight against the ill conceived move of the Government and safeguard Public Sector General Insurance Companies. Com.G.Anand, General Secretary, GIEA South Zone, Com.B.Kranti, Secretary, RBI Employees Union, Com.P.Venkatramaiah, General Secretary, BEFI and Com.D.Anjana Chary, General Secretary, GIPA, Hyderabad Region & Sri C.Srihari, President, NIAOA greeted the Conference.

Com.K.Venugopal, Vice President, AIIEA delivered special address in the conference. He stressed the need for protection of Public Sector and to fight against the Disinvestment move of the Government.

Com.KVVS.N.Raju, Secretary, Standing Committee (GI), AIIEA addressed the delegates and observers in the delegate session. In his address, he explained in

detail about the developments in the Industry, achievements of AIIEA in securing mammoth Wage revision and various other benefits and also gave a call to carry forward the campaign and struggle to protect the Industry.

More than 15 comrades participated in the debate on the report submitted by the General Secretary. Com.Y.Subba Rao, General Secretary Summed up the discussion on report. The report and Audited Accounts for the years 2014 & 2015 were unanimously adopted by the house. The reports of the Credential Committee and Resolutions Committee were unanimously adopted by the house.

The Conference elected Com.A.Narayana Rao, Com.Y.Subba Rao and Com.A.Anuradha as President, General Secretary and Treasurer respectively for the ensuing term. The Conference was a grand success and resolved to carry forward the struggle against disinvestment move of the Government.



Silver Jubilee Year Conference of ICEU, Rajahmundry

Silver Jubilee year General conference of ICEU, Rajahmundry division got off to a flying start on 27.11.2016 at 10.00 a.m at Com.Sugunakara Rao Nagar and Com.KV Srinivasan Manch, Rajahmundry. The Historic town of Rajahmundry was painted red with banners, festoons and hoardings in the run up to the conference. There was jubilation all around as the conference is being held 25 years after formation of the Divisional Organisation.

Com.MAF Benarji, President, ICEU, Rajahmundry hoisted the flag of AIIEA. Thereafter floral tributes were paid at Martyrs column by AIIEA, SCZIEF & Other leaders. Women comrades rendered beautiful songs highlighting the onward march of Rajahmundry Division in the last 25 years

Com.KS Murthy, Joint Secretary, ICEU invited the guests on to the dias. Com.M.A.F.Benarji, President, ICEU, Rajahmundry division presided over the Conference.

The Conference had the privilege of having Doyen of our movement Com.NM Sundaram, Com.K.Venugopal, Vice-President, AIIEA, Com. KVenugopalarao, President, SCZIEF, Com. Md.Mehboob, Vice-President, Com.K Jayatirtha, Com.G Kishore Kumar, Joint Secretaries of SCZIEF, Com.Dadala Subbarao, Hon'ble President, KVPS as chief guests to the conference.

Com.K Venugopal while inaugurating conference analysed the political situation in our country. He pointed out that LIC came into being in 1956 due to the heroic struggles of AIIEA and LIC continue to remain as Single largest monolithic institution despite the attempts of Govt to split the same in 1984-85. He exhorted the Comrades of AIIEA to work with left & other progressive forces on the alternative policies which are paramount for the Economic Sovereignty of our country. He demanded the Govt to withdraw levy of Service



24TH CONFERENCE OF BKS HALDWANI

The 24th Annual General Meeting of Bima Karmchari Sangh Haldwani Division held in Com. R.S. Kandari Sabhagar on 18.12.2016. The AGM was attended by 80 delegates and observers. Com. D.K. Pande, Gen. Secretary placed the Report of Working Committee before the house. The Report underlined the ill-effects of neo-liberal policies which have completed 25 years. The results of these policies have witnessed disaster for the not-rich people.

Com. Rajeev Nigam, Gen. Secy, NCZIEF, lambasted the present Modi Govt for its anti-people policies. The leaders of the present ruling party are terming the people's resistance as anti-national.

Com. Sanjeev Sharma, President, also criticized the Modi Govt. He dealt at length about the ill-effects of neo-liberal policies due to which the unemployment is continuously on rise. Education and Health Sectors are the worst hit. Agriculture is in shambles. Every year around 17000 farmers are committing suicide and the government which is giving

lakhs of crores of rupees concession to the big business houses, has turned blind eye towards the plight of farmers. He termed the demonetisation as total failure. The people, thanks to this decision, are facing acute hardship. The whole economy is in turmoil. Lakhs of people have lost their jobs. No doubt, cashless economy should be encouraged but it cannot be forced upon the people. The decision of demonetisation has been a total failure in unearthing the black money. He said despite every step to weaken LIC, we have so far successfully faced the competition, but now a govt is in place that is anti-public sector every inch, so we have to wage a bitter struggle to safeguard LIC. For this, the only tool available to us is our organisation which can be ignored only at our peril.

18 delegates took part in discussion. After that report and statement of accounts were adopted unanimously. The house elected Coms Manoj Gupta, as President, D.K.Pande as General Secretary and K.S. Dhama as Treasurer for the ensuing term.



Tax on Insurance Premium. He underlined the difficulties experienced by Common People due to Demonetization and demanded the Modi Govt to alleviate the sufferings of Common people.

Com. NM Sundaram, Doyen in his own imitable style highlighted the character of imperialism today and the subservience of Indian ruling classes to its machinations since times immemorial. He elaborated as to how inequalities have grown in Indian Society in a rapid fashion after 1991 due to the mindless implementation of Neoliberal Economic Reforms. He congratulated Rajahmundry Division on the occasion of Silver Jubilee and exuded confidence that Rajahmundry Division will continue to be in forefront in taking up activities opposing anti-employee and anti-

People policies of Modi dispensation.

Com.K Venugopalarao, President, SCZIEF congratulated the Rajahmundry Division for taking up so many activities on various issues and exhorted the cadres to read Insurance Worker and Karmikavahini in order to equip themselves with ideological consciousness.

Sri. J Rangarao, SDM, Rajahmundry; Com.Mehboob, Vice-President, Com.K Jayatirtha, Joint Secretary, SCZIEF, Com.G.Kishore kumar, Joint Secretary, SCZIEF Com.N Ramanachalam General Secretary, ICEU, Vizag, Com.M.Rajgopal, President, ICREA, Com.D Subbarao Hon'ble President, KVPS and other fraternal leaders spoke in the inaugural session.

Com.P.Satish, General Secretary, ICEU placed report of secretariat in the Delegates session and delegates participated in the debate on the report and organizational matters. The conference unanimously accepted the report and the statement of Accounts for the year 2015 placed by Com.SRJ Mathews, Treasurer. The delegates session was addressed by Coms K.Venu Gopal, Mehboob and Jayatirtha.

The Conference unanimously elected Com.M.A.F.Benarji, as President Com.P.Satish as General Secretary and Com.S.R.J. Mathews as Treasurer along with 10 other office bearers and 5 E.C. Members for the ensuing term

GDIEA DIAMOND JUBILEE: SEMINAR AT SHILLONG

As part of Diamond Jubilee Year of Gauhati Division Insurance Employees' Association(GDIEA) and also as per discussion of the EZIEA conference held at Jorhat, Shillong Branch of GDIEA organised a Seminar at Shillong on 7th January,2017. The subject of

the seminar was- "The Challenges before Public Sector Insurance and Our Tasks". The main speaker of the seminar was Com. Satanjib Das, President, EZIEA. Altogether fifty employees and agents participated in the seminar. Com Satanjib Das described the glorious achievements of the LICI in its 60 years journey and highlighted the challenges coming out of the economic policy of the Government and emphasised on joint movement of all classes of employees to protect the public sector insurance.

Com.Bhabendra Kr Kalita,Gen. Secretary, GDIEA also addressed the seminar. Com David Passa, President, Shillong Base presided over the seminar while Com Nerifar Rymbai explained the objectives.



20TH WORKING WOMEN CONVENTION OF VIZAG DIVISION

The 20th convention of WWCC Visakhapatnam division was held on 17th December 2016 at LIC Sports and Recreation Club premises, Divisional Office, Visakhapatnam. Com RN Madhavi, AIDWA central committee member, was the guest. Speaking on the occasion, Com Madhavi said that women constitute nearly 48% of the population but are denied equal status. The successive governments are not committed to empower women and hence have not put in efforts to pass the legislation for 33% reservation for women in parliament and legislative assemblies. Now AIDWA has taken up the demand of 50% and not 33%. The central government today has a regressive ideology and restricts women in every possible way. The dress they wear, education, marriage, children etc. The violence against women has not decreased even after 4 years of the Nirbhaya incident. The laws are not implemented in true spirit. The neo liberal policies are the cause of increased violence against women. The AP State government has crossed all limits to woo foreign companies to invest in the state. The Chief Minister had announced that a "**Beach Love Festival**" would be organised at Visakhapatnam on 14th February'2017, on



lines of the Goa festival, to attract foreign investments into the state. This festival is only meant to increase commodification of women. Crimes against women also would increase in the background of these festivals. AIDWA and CITU WWCC had cut across all political parties and united the women's organisations in Visakhapatnam, to oppose the beach love festival vehemently. After an uprising from women's organisations, the Chief Minister was compelled to withdraw the proposed festival. LIC WWCC comrades also participated in the protest. She congratulated the LIC WWCC

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for taking up innovative activities like online signature campaign for reservation. She also re-iterated the need for a greater unification on women's issues and said that AIDWA and CITU have received great support from the LIC WWCC, Visakhapatnam.

Com BB Ganesh, Vice President, SCZIEF, greeted the women comrades and congratulated the women sub-committee on taking up a variety of study circles, involvement in union activities, participation in cultural activities,

and diversifying the activity to the broader democratic movement.

Com T Sunanda, convenor, placed the report. As many as 8 comrades participated in the discussion. The meeting was presided over by Com M Kameshwari, President, ICEU, Com RV Padmavathi welcomed the gathering and com B Padmaja proposed a vote of thanks. The convention elected Com T Sunanda as convenor, Com B Padmaja, Com GK Chaitanya and Com Padma LN as co-convenors.

19th LIC WORKING WOMEN CONVENTION OF ICEU, THANJAVUR DIVISION

The 19th LIC Working Women's Convention of ICEU, Thanjavur Division was held at Trichy on 18.12.2016. More than 150 women comrades participated in the session.

Com **S. Premalatha**, the Convener of Working Women Co-ordination Committee of BEFI (TN) inaugurated the Convention. She spoke about the position of Women in our Country, the atrocities against them and the challenges they are facing in their day to day life. She expressed happiness AIIEA is giving a protected atmosphere at the work spot to its members especially the women. She also advised to strengthen the organization and to take part in future struggles enthusiastically.

The Work Report was placed by Com **N**

Kannammal, Convener of WWCC which was enriched by 8 Comrades by their rich and healthy debate. After the summing up by the General Secretary of ICEU, Thanjavur Division, the Report was unanimously adopted. Com **R. Punniamurthy**, Vice President, SZIEF greeted the Convention.

The Convention passed 10 Resolutions unanimously demanding Maternity leave for one year, Special leave for Menopause period and child care, withdrawal of Service Tax on LIC Premiums, 33 % Reservation for women etc.

Before commencement of the Convention, the Trichy Unit of Saroj Art troupe performed Cultural programme including 4 songs on the lines of Women's emancipation and a skit on day to day issues as a comedy satire which was well received by the audience.

The Convention came to an end with the decisions of Conducting Special Trade Union Class for women, Mobilising maximum number of women comrades for AIIEA conference to be held at Ernakulam, formation of the Readers' Circle for Insurance Worker, Udhayam magazines.

Com **N. Neelavathy**, Vice President Welcomed the gathering and Com **R. Seethala**, Joint Secretary, proposed vote of thanks.



LIC DIAMOND JUBILEE CELEBRATION AT CHENNAI

ICEU Chennai Division-2 organised street corner meeting at Tiruvallur Market in the evening OF 21ST November 2016 to celebrate "LIC DIAMOND JUBILEE". The program began with a Cultural show by "PUDUVAI SABTHA HASHMI" troupe and it attracted massive public attention. Special address by comrade "MADHUKUR RAMALINGAM" highlighted the contribution of LIC to the national development and the need to protect this great institution from attempts of privatisation. The audience was impressed and appreciated the role being played by LIC in the lives of Indian citizens. The large presence of public, employees, development officers and Class I officers of Tiruvallur Branch made the program a grand success.

The program was presided by Comrade



K.Manoharan, General Secretary ICEU. The program successfully concluded with a vote of thanks by Comrade P.M.Ramesh, Vice President.

Seminars - LIC @ 60 LPG@ 25under Kozhikode Division

As a forerunner to the 24th general conference of AIIEA, LIC Employees' Union Kozhikode Division organized campaign programmes in all five districts under Kozhikode Division. Seminars on "LIC @ 60 LPG@ 25: The Experiences of Resistance and the Growth of Public Sector" were held at Kozhikode, Kannur and Kasaragod Districts. The seminar at Kozhikode was inaugurated by Com.P Nandakumar, Secretary,CITU. He said that despite the experiences of twenty five years of liberalization the Government of India is going ahead with the same anti people policies. All spheres of activity in India is showing a downward trend and the situation will aggravate in the days to come. All sectors are feeling the heat and large scale retrenchment is in the offing. He said that united and sustained resistance by the people alone can save the nation from the peril.Com. K Mohanan,

Kerala Circle Secretary, BSNL Employees' Union addressed the seminar and gave a brief account of the impact of the policies on public sector including BSNL. Com. PP Krishnan, Joint Secretary SZIEF spoke on the post nationalised scenario of the insurance industry, its present state and the role of struggles behind the growth of LIC. A street play "Thuglaq Pattom 2016" by Com Mavoor Vijayan and team was staged at the seminar venue drawing attention to the impacts of demonitisation on common man. Com IK Biju President, LICEU,Kozhikode division presided. Com MJ Sreeram Joint Secretary gave the welcome address and Com PK Bhagiabindu, Assistant Treasurer proposed the vote of thanks.

Inaugurating the seminar at Kannur Com KK Ragesh, MP gave a detailed analysis of the workers resistance against the liberalization policies and the advancements made. He also reminded the participants of the present day challenges. Presenting papers in the seminar Com K Ashokan, Vice President, CITU Kannur District Committee emphasized the need for united struggle with a clear political understanding and Com PP Krishnan focused on developments in insurance industry.Com IK Biju was in the chair. Com K Bahuleyan welcomed the gathering and Com MKM Premjith proposed vote of thanks.



Diamond Jubilee year of LIC: Seminar in Kottayam Division

As a prelude to the 24th General Conference of AIIEA to be held at Ernakulam from 21st to 25th January, 2017 a well attended seminar of LIC employees, officers, pensioners, agents and fraternal organizations was organized at Kottayam on 9th January, 2017 on the subject – “The Significance of Indian Public Sector in the context of the Diamond Jubilee year



of LIC”. Rev. Dr. Geevarghese Mar Koorilose, Metropolitan of Jacobite Syrian Church who is also known for his progressive views on social issues inaugurated the seminar. He applauded the struggles of AIIEA in protecting the LIC in public sector especially during the regime of a central government engaged in privatizing anything starting with the word “public” and condemned its demonetization policy. Former MLA, CPI(M) District Secretary Com. V N Vasavan presided over the function. AIIEA Vice President Com. M Kunhikrishnan presented the subject. BEFI State Secretary Com. S S Anil, BSNLEU Kerala Circle Assistant Secretary Com. V Karthikeyan and KSGIEU General Secretary Com. M U Thomas spoke on the occasion. LICEU Divisional President Com. Baby Joseph welcomed the gathering and General Secretary Com. V K Ramesh proposed the vote of thanks.

Seminar at Calicut on ‘DEMONETISATION & INDIAN ECONOMY’

LIC Employees’ Union Kozhikode Division organized a seminar on “**Demonetisation and Indian Economy**” at Calicut. Sri. V Sridhar, Senior Deputy Editor, Frontline and Prof. TP Kunhikannan, Former General Secretary, Kerala Shastra Sahithya Parishath presented papers. Critically analysing the impacts of demonetisation Sri V Sridhar observed that the Government of India has virtually hijacked the people by embarking on the blunder of demonetisation the like of which has never been experienced in India or elsewhere. The only sections who have benefited are the rich and elite and the unearthing of black money as was claimed by the Government is turning out to be a total failure. The prices of agricultural produce have nosedived and the farmers are not even getting the cost of production. They are forced to dispose off their products at a very negligible price and some are dumping the perishable produce out of sheer desperation. Every sector is facing the crunch and the days ahead will witness more adverse impacts of this monumental blunder. Production, especially in small and medium sectors is affected and workers are losing jobs. The GDP growth itself is likely to come down. Disregarding the poor social

and economic conditions of the majority of Indian People the Government is coercing the common man to go for cashless transactions without even ensuring the basic infrastructure. This will add to the process of transferring wealth from the poor to the rich. Prof. TP Kunhikannan in his paper exposed the political agenda of the Government in implementing the demonitisation and analysed that an undeclared economic emergency was imposed upon the people. Com M Kunhikrishnan Vice President AIIEA addressed the gathering. Com. PP Krishnan, General Secretary, LICEU gave the welcome address and Com. MJ Sreeram, Joint Secretary, proposed the vote of thanks. Com IK Biju, President. LICEU Kozhikode Division presided.



25 YEARS OF RESISTANCE -SEMINAR IN KOCHI

Neoliberal policies pursued by the successive central governments were subjected to a critical analysis at the seminar titled "Twenty Five Years of Resistance" organized, as curtain raiser event, ahead of the 24th General Conference of the All India Insurance Employees Association(AIIEA) at Tripunithura, Kochi, recently.

P P Krishnan, Joint Secretary, SZIEF, in an exhaustive analysis on neoliberal reforms highlighted how neo-liberalism wrecked havoc on an unprecedented scale on the democratic system in the country. The public sector organizations in India, which remained the back-borne of the Indian economy were the major causality of the new economic policy, he stressed. He said a new development paradigm was introduced in the country and all social sector schemes were converted into targeted schemes. Agriculture and industry, which were the prime focus of the Five Year Plans, were replaced with service sector, he said. All welfare schemes were disbanded and private entities and capital, with pure profit motives, replaced the areas that the government vacated, he added.

Explaining the impact of reform measures on the working class of this vast country, Krishnan said, since 1991, government and the policy makers had been targeting the ordinary workers and salaried class and their hard earned rights. He said only those of the Left spectrum had an understanding of the catastrophe that would happen if these policies were implemented. The labour laws of the country, product of the long drawn battles of the working class section, were targeted, he stressed. This included the right to form a union of the workers' choice.

Chandrika Devi, Chairperson of the Tripunithura Municipality, in her inaugural address, highlighted the threat faced by the public sector organizations in Ernakulam district, like FACT, HMT and HOC, because of the neoliberal policies of the government, over the years. While those employed in these companies were financially ruined, vast land resources of these organizations were being cornered by private corporate.

P B Baburaj, General Secretary, Life Insurance Employees Union, Ernakulam Division, the host unit of the AIIEA General



Conference congratulated the insurance employees for their relentless struggles and resistance against the neoliberal policies. He said Life Insurance Corporation of India still remains in the public sector only because of the continuing struggles taken up by the mighty organization AIIEA for the last 25 years.

C D Nandakumar, General Secretary, Cochin Port Employees Organisation pointed out how neoliberal policies have pushed the port into a precarious financial position. He demanded the government to reverse the retrograde policies which proved detrimental to the very existence of the major ports in the country. He also congratulated the AIIEA members for the relentless struggles to protect the public sector character of the LIC .

P R Sasi President, General Insurance Employees Association (South Zone) who presided over the seminar, explained the dangerous consequences of listing of public sector general insurance companies, in the context of passing of the Insurance Laws Amendment Bill 2015. He called upon the employees to unleash a powerful campaign amongst the general public on the role played by these organizations in the national development and the need to reverse the disinvestment.

C B Venugopal ,President Kerala State General Insurance Employees Union said the withdrawal of 500 and 1000 denomination notes was the latest instance of the attack on the working class section in the country by the central government. He said the move by the central government had virtually destroyed the livelihood of large number of workers in the informal sector. He said the measure was part of the neoliberal strategy of the government to help the finance capital and the corporate to dominate the economy.

P O Mathai Tripunithura Unit Secretary of the LICEU proposed vote of thanks.

PENSIONERS' ANNUAL MEETING AT CHENNAI

13th Annual General Body Meeting of LIC Pensioners' Association was held on Saturday December 17, 2016 at Bharath Insurance Building, Chennai. More than 160 members and 20 observers participated in the meeting.

Com. C.M. Gopalakrishnan, President, LIC Pensioners' Association hoisted the flag and presided over the inaugural function and Com. A.R. Vedaraman.. Joint Secretary welcomed the gathering. Com. K. Natarajan. Vice president of All India Insurance Pensioners' Association inaugurated the meeting and Justice (Retd) K. Chandru of Madras High Court was the Chief Guest and delivered special address. In his inaugural address, Com. K. Natarajan gave the audience a vivid picture of AIIPA's demand for 100% neutralisation of DA and upgradation of pension. In his speech he explained in detail about the ongoing legal battle in Delhi High Court and Supreme Court and also briefed the gathering as to how AIIPA's inputs have helped its lawyer in placing his crystal clear arguments which were attentively and keenly observed by the court during the hearing of the case. In his special address Justice (retd) K. Chandru recollected the historical judgement delivered on 17.12.1982 by the SC Bench consisting of the then Chief Justice Y. Chandrachud. Justice O. Chinnappa Reddy and Justice D,A. Desai which termed the pensioners as a class while ruling that there could not be any disparity among pensioners and that pension was not paid out of gratis but one of the components of emolument with deferred payment like gratuity. The chief guest quoting several instances of court judgements concerning

wages and workers pointed out how the pension payment was under constant attack. In this background he reiterated the importance of pensioners involvement in the struggles for the social causes. Com. Sivasubramanian, SZIEF felicitated the meeting with a brief explanation of how AIIEA was carrying out efforts to safeguard the interests of employees as well as pensioners. Com. Ramesh Kumar. General Secretary, ICEU, Chennai Dn.I and Com. Narasimhan General Secretary, GIPA. Chennai also participated in the meeting and graced the occasion.

After greetings by the leaders, fourteen LICPA members who were in service from the first day of nationalisation of life insurance till their retirement were conferred with special felicitation with memento to commemorate the diamond jubilee year of Life Insurance Corporation of India. Later for the fourth consecutive year this year also members who have completed 80 years during the current year were felicitated with shawls.

After lunch break Com. A.R. Vedaraman, Jt. Secretary submitted the report of the management committee and Com. C. Narasimha Rao, Treasurer presented the statement of accounts to the house. As many as six comrades participated in the debate. After the joint secretary's reply the house adopted the report and statement of accounts unanimously. The meeting unanimously passed six resolutions including ones thanking AIIEA for achieving a very good wage revision, opposing privatisation of Salem Steel Plant and condemning the BJP Government for the haphazard implementation of demonitisation move thrusting innumerable problems on the people and pushing the economy into chaos. A fourteen member Management Committee was elected unanimously. The meeting came to an end with a vote of thanks by Com. C.T. Suresh Kumar, Vice President, LICPA.

In the first meeting of the new Management Committee held on 23.12.2016 Com. C.M. Gopalakrishnan as president, Com. A. Jagadeesan as Secretary and Com. C. Narasimha Rao as treasurer were elected unanimously.



INSURANCE NEWS IN BRIEF

There has been increase in new business of life insurance by 36 per cent as on 31-12-2016 compared to the business as at 31-12-2015. LIC's new business increased by 40 per cent on year to year basis as at 31-12-2016, from Rs. 59615.41 crore to Rs.83524.39 crore. The increase in the new business of the private sector is 27 per cent.

Life Insurance Corporation of India signs a Memorandum of Understanding with Small Industries Development Bank of India (SIDBI) committing an aggregate amount of Rs.99.50 crore to SIDBI. This is a second MOU after April 2016 wherein LIC had earmarked Rs.200 crore for investment in various schemes handled by SIDBI.

Even as SBI Life plans to go for initial public offering next fiscal, its foreign partner BNP Paribas Cardiff has no plans to increase its stake from the existing 26 percent, despite an informal plea by SBI Life. State Bank of India had, in December 2016, sold 3.9 per cent of its stake to a global private equity major KKR and Temasek Holdings (Singaporean sovereign Fund). SBI's share in SBI Life stands at 70.1 per cent. Through the IPO SBI has plans to sell 10 per cent shares.

Fiscal year 2015-16 saw 19 insurance companies making profit out of 24 companies operating in India as the overall profits dipped by 2.57 per cent. Profit, after tax, made by the life insurance sector for the year 2015-16 stood at Rs.7,414.97 crores while it was Rs.7,611.31 crore during the year 2014-15. LIC's contribution to the profit is 33.96 percent. It registered a profit of Rs 2,517.85 crore, an increase of 38.06 per cent over Rs.1,823.78 crore for 2014-15.

So it is with the non-life insurance industry. The net profit has decreased to Rs.3,238 crore from Rs.4,639 crore in 2014-15. The public sector registered a profit of Rs.1499 crore, 51.55 per cent less than previous financial year. The private sector recorded a net profit of Rs.1643.51 crore.

During the year 2015-16 LIC resolved 100 per cent of the complaints, 64750 out of 67450 complaints reported, leaving no pending complaints repeating NIL feat of the previous fiscal. The private life insurers resolved 99.36 per cent complaints. Out of 14060 complaints the private sector resolved 145125 complaints. Private non-life insurers resolved 98.96 per cent of the complaints while the public sector resolved 97.12 per cent.

Of the total capital of Rs.26591.46 crore of all life insurers in India, Rs.7498.63 crore belongs to foreign promoters, as at 31-03-2016.

HDFC Standard has been slapped with a total penalty of Rs.20 lakh by IRDA for violation of various regulations including the one for payment to brokers under the name of skill building. It was found that the employees of the brokers were sponsored for foreign trips in the name of training. Similarly, IRDA imposes a penalty of Rs.15 lakh for violating various guidelines.

As the equity markets are in turbulent times, unit linked insurance products have seen a decrease in sales, instead there is an increased interest for life insurance and pension products. Of the total products soled during the year 2015-16 67.8 per cent are life insurance policies and pension policies form 18.6 per cent.

Increasing craze for automation! Seven in every 10 consumers around the world welcome robo-advisory services – computer generated advise and services that are independent of a human advisor for their insurance, banking and retirement planning, reports Accenture in its study. The biggest appetite for such robo-advise is in emerging economies.

A Report titled '2017 Cyber Security Predictions' says that there will be a rise in data integrity attacks. "In 2016 we witnessed everything from cyber attacks influencing public opinion to hacked IoT devices and the introduction of new cyber security regulations. This year we'll see an intensification of these threats, along with new challenges and a blurring of lines between the actions and responsibilities of the state, markets, businesses and civil society," it adds. Cyber risks also are rising up the awareness scale in India, where a recent high profile data breach is resulting in "an uptick in demand for affordable cyber protection.

Global Insurers paid out around \$50 billion for natural disaster claims last year, almost double 2015's payout of \$27 billion, Some \$125 billion of losses were uninsured. It was the costliest 12 months for natural catastrophe damage after three years of relatively low losses, and above the 10-year average of \$45.1 billion. Globally, 8,700 people were killed by natural disasters in 2016.

A.M.KHAN, DHARWAD

ECONOMIC TID BITS

- In UK, the average earnings of the workers fell by 9% between 2008 and 2013. In 2017, the income growth is not expected to keep pace with inflation. Each household in UK is now owing a personal debt of Pound 12,887 before taking into account the mortgage debt.
- Australia's trade registered \$ 1.24 billion surplus in November 2016, first monthly surplus since March 2014. The combined public and private debt is estimated to be 260% of its' GDP with household debt more than 170% of GDP which is highest in the world.
- According to a report by National Institute for Health and Welfare, around 4,40,000 people in Finland i.e. one in eight do not earn enough to maintain a reasonable level of consumption. The employment percentage of Finland is 68 and since 2000, strikes in Finland have averaged 100 a year. Exports comprise 40% of GDP and its exports have shrunk by 15% from August to December.
- General Motors has announced its decision to cut 1192 jobs in Detroit, USA. It also announced its decision to suspend third shift in Lordstown and Lansing Grand River plant, laying off 2000 workers. Boeing has cut 6000 jobs in Washington alone in 2016. Caterpillar and Xerox also announced their intentions to cut jobs without indicating the numbers.
- According to a report by Pew Research Center, in USA homeownership rates are at lowest level since 20 years. 40% young people aged 18-24 are living with their parents which is highest since 1940. In 2004, 43% of people under age 35 owned homes and today only 35.2% of the same age group owns a home, a drop of 18%. Homeownership for African Americans fell from 49.1% in 2004 to 41.3%, for Whites 76% to 71.9% and for Hispanics 48.1% to 47%. According to the report, housing loans for Whites have fallen by 45% , 76% for Hispanics and 77% for African Americans.
- The unemployment rate of Italy is 11% and official youth unemployment rate is 40%. However, without addressing these issues, the Italian government has prepared Euro 20 billion bailout package for Monte Parich di Siena (MPS), third largest bank of Italy.
- According to Australian Bureau of Statistics (ABS) the unemployment rate of Australia is 5.7% and youth unemployment is at 12%. However, according to Research agency Roy Morgan the unemployment rate is at 9.2%. The number of people looking for jobs stands at 7,20,000. On an average there are 18 persons competing for every job vacancy available.
- According to study by Bloomberg, the world's wealthiest 200 billionaires increased their net worth by \$237 billion in 2016, taking their total wealth to \$ 4.4 trillion, an increase of 5.7% in 2016. The US billionaires have increased their wealth by \$ 77 billion. Bill Gates is the richest person in the world with a net worth of \$ 85.9 billion followed by Warren Baffet with \$ 74. 1 billion. In USA, the share of the national income of bottom 50% of the population has been reduced from 20% in 1980 to 12% while top 1% has risen from 12% to 20%.
- According to a report by ILO, wage-growth worldwide has decelerated since 2012, falling from 2.5% to 1.7%. If China, where wage growth has been faster than elsewhere, the growth in global wages drop from 1.6% to 0.9%. In Europe, top 10% of employees take home 25.5% of total wages while the bottom 50% get 29.1%.
- The official unemployment rate of Poland is 8%. According to a report, 7.4% of people in Poland are in extreme poverty with income of less than 545 Zloty (\$132) per month. Another 16.2 % lived in relative poverty meaning that a family of four has less than 2056 Zloty (\$496) per month to live on. 1.4 million out of 8.9 million children and young people aged under 24 live in poverty. This means every fifth child has no hot meal during the day, no books, toys, new clothes or access to medicare.
- According to a study, in USA the income of the bottom 50 % of population increased by 102% between 1946-1980 whereas from 1980 to now, it has stagnated at about \$ 16000 a year. The income of the top 1% increased by 47% and top 0.001% by 57% during 1946-1980, whereas from 1980 to now it has increased by 205% for top 1% and by 636% for top 0.001%

J.SURESH, MYSORE

WORKING CLASS STRUGGLES

Mexican natural disaster workers continue strike to demand overdue wages

Workers for Mexico's National Natural Disaster Fund have been on strike for more than three weeks. The workers downed their tools on December 12 to demand that the Agrarian, Territorial and Urban Development Secretariat pay them for over four months of overdue wages.

On December 31, they blocked Huacapa River Boulevard in Chilpancingo, Guerrero, and marched and chanted in front of Sedatu headquarters. Hundreds of workers in the program have not been paid, and they were forced to spend the holidays without funds.

Colombian health workers strike for 16 days for overdue pay, bonuses

Health workers in seven municipalities in the Colombian department of Boyacá went on strike December 12 over unpaid salaries, bonuses and benefits for the last two months. The workers had not been paid their wages, as well as bonuses and social security contributions, for November and December when they decided to walk out.

Chilean miners continue occupation of mine to protest liquidation

Hundreds of mine workers at the central Chilean Santa María copper mine remain underground in a protest they began on December 5 to protest the liquidation of the mine by its owners who abandoned it without paying their wages, and to demand that the government provide resources for the mineworkers to buy and operate the mine.

One day strike by Israeli bus drivers

Drivers working for Egged, which provides bus services in Jerusalem, held a one-day strike on 4th of January. Histadrut, the labour federation declared the strike after the company cut the premium paid to drivers in the capital by 6.5 percent. The company in turn blamed the Finance Ministry for delays in payment of subsidies to it.

Strike by Palestinian hospital staff

Hundreds of staff at the al-Mezan private hospital in the West Bank city of Hebron held a one-day strike 2nd January to protest salaries not being paid for three months. Staff at the hospital have not been paid on regular basis for the last year.

Kenyan construction workers strike over arbitrary sackings

Building workers employed by the Kenyan road construction company H-Young are protesting arbitrary sackings. Hundreds of construction workers, alongside several vehicle operators, protested at Meru county bypass, blocking the company entrance with bonfires to demand their reinstatement.

The protests started after workers, who were hired on two-year contracts, were fired after only eight months.

Nigerian National orthopedic workers strike over unpaid wages

National orthopedic hospital employees in Dala, Kano state, Nigeria went on indefinite strike on December 28, demanding unpaid wages. The strike came after a five-day warning strike, calling on the federal government to address three months' outstanding wages, was ignored.

Pakistan: Sindh school teachers protest arbitrary transfers

Government teachers at the Mirour Khas high school have been on a hunger strike since December 24 to protest arbitrary transfers of teachers to remote areas. The Teachers Action Committee said the protest would continue until the government withdraws all transfer orders.

Bangladeshi government continues witch-hunt against garment workers

Apparel factory authorities, in collaboration with the police, are witch-hunting garment workers in the Ashulia industrial belt in Dhaka who participated in a two-week mass protest for a wage rise. At least 3,500 workers have been sacked while factory owners have filed several cases against 1,500 employees. Police have arrested 30 workers, including seven union leaders and a television reporter.

Taiwan teachers protest over changes to pension scheme

National Federation of Teachers' Unions members demonstrated outside the Parliament Office building in Taipei on December 30 over proposed changes to the civil servants' pension scheme. Protesters accused the government of attempting to shift the responsibility for preventing the scheme from going bankrupt to public employees and challenged President Tsai Ing-wen's administration to a public debate on pension reform. The government's proposed changes include increasing the civil servant insurance premium and cutting pensions.

New Zealand hospital doctors to strike again

Following a 48-hour strike action in October, junior doctors at government hospitals of 20 District Health Boards (DHBs) in New Zealand have voted for strike action after negotiations for "safer rosters and safer hours" in a new collective agreement failed. Members of the NZ Resident Doctors' Association (NZRDA), which represents 3,200 resident doctors, voted on December 30 for a three-day strike starting on January 17.

S.SRIDHARA, MYSORE

For our Field Force

175 times profit

LIC is often blamed for being an arm of the government whenever it bails out a state-run company with capital investment, or invests in a social project. But it has hit the jackpot with its investment in the National Stock Exchange, which will fetch the insurer 175 times the money it had invested, perhaps beating many private equity's returns by miles. Its investment of about Rs.40 crore, after buying and selling in the unlisted market in the NSE, will be worth Rs.7,000 crore, if the IPO fetches the expected market value of Rs 45,000 crore. NSE has filed a draft red herring prospectus to raise Rs 10,000 crore through an initial public offering. This is one of the biggest IPOs in six years, and the offer gives an opportunity to existing shareholders to exit. LIC is the largest shareholder in NSE.

Penalty

IRDAI has imposed a penalty of Rs.15 lakhs on HDFC Standard Life Insurance Co. for several violations including changing policy conditions and premium without IRDAI approval and paying policyholders money to the employees of corporate agents, calling it as Skill Building Programme.

IRDAI has imposed a penalty of Rs.15 lakhs on HDFC Ergo General Insurance Co. for several violations including, creating intermediaries (Agencies) with improper data and procuring business with such unlicensed entities and showed a single vendor as a TPA as well as Corporate agency and risk inspection of 97% of motor policies procured by the top individual agency had been done by this TPA.

IRDAI has imposed a penalty of Rs.15 lakhs on Liberty Videocon General Insurance Co. for several violations including, procuring business through unlicensed entities, payments made for services without proper supporting documents and additional payments to a broker in the name of a motor dealer.

Order to SBI Life

IRDAI has directed SBI Life to implement it's 2012 order which insisted to pay a penalty of Rs.70 Lakhs and refund of Rs.204.71 Crs to it's group insurance (Super Suraksha) policyholders from shareholders' money. SBI Life appealed to Govt and Govt. asked IRDAI to reconsider the case. But, IRDAI found that SBI Life has submitted false informations to the Govt and now ordered SBI Life to implement the old order immediately.

Reliance - Black-list

Reliance General Insurance Company Limited owned by Anil Dhirubhai Ambani Group may be blacklisted for failing to pay claims in over 1,400

cases running into several crores under Rajiv Gandhi Parivaar Bima Yojana for the past eight years. The Social Justice and Empowerment Department, Haryana, has threatened legal action against the company. The company has been granted contracts in several schemes, including the Prime Minister Fasal Bima Yojana.

Raid at Bharti Axa

Income Tax officials conducted raids at the office of Bharti Axa Life Insurance at Halwasiya, Hazratganj, Lucknow on Dec.27th. I-T dept got information that the company was allegedly indulging in issuing policies by accepting old notes. Crores of rupees have been deposited in old notes post demonetization. Now I-T has sealed the documents and notice will be served by Income Tax dept. in due course to those whose names will be appeared in the list of those who bought policies using old notes.

Online discount

Buyers of motor and health insurance from Public Sector companies will get 10% discount only if they purchase new policies as the online discounts announced by the finance minister are available only for new policies, and not renewals. All the four public sector companies have filed for new discounted online policies. These discounts will be available only on those policies sold through the customer portal.

Taxi insurance

Taxi service providers and aggregators such as Ola and Uber are looking to tie up with insurance companies to provide cover to their passengers for any accident, medical emergency or even loss of baggage much like airlines and railways. The insurance cover will be over your own personal accident or third party motor insurance. Passengers will have to pay an additional 3-5% for this cover. The charges could change depending on the needs of the customers.

Life insurance norms review

IRDAI has constituted a committee to review life insurance product regulations. The committee will review the existing framework of IRDA, linked and non-linked insurance product regulations besides other key aspects such as changing economic and insurance market environment, customers' needs and expectations and insurance product flexibility and innovations. It should submit its report to the regulator on or before March 15, 2017, according to a notification issued by IRDAI.

ARIVUKKADAL, THANJAVUR

MAN -THE MAKER OF HIS DESTINY



Continued from Page16

it not with the toes of your feet. Religion is the manifestation of the natural strength that is in man. A spring of infinite power is coiled up and is inside this little body, and that spring is spreading itself. And as it goes on spreading, body after body is found insufficient; it throws them off and takes higher bodies. This is the history of man, of religion, civilisation, or progress. That giant Prometheus, who is bound, is getting himself unbound. It is always a manifestation of strength, and all these ideas such as astrology, although there may be a grain of truth in them, should be avoided.

There is an old story of an astrologer who came to a king and said, "You are going to die in six months." The king was frightened out of his wits and was almost about to die then and there from fear. But his minister was a clever man, and this man told the king that these astrologers were fools. The king would not believe him. So the minister saw no other way to make the king see that they were fools but to invite the astrologer to the palace again. There he asked him if his calculations were correct. The astrologer said that there could not be a mistake, but to satisfy him he went through the whole of the calculations again and then said that they were perfectly correct. The king's face became livid. The minister said to the astrologer, "And when do you think that you will die?" "In twelve years", was the reply. The minister quickly drew his sword and separated the astrologer's head from the body and said to the king, "Do you see this liar? He is dead this moment."

If you want your nation to live, keep away from all these things. The only test of good things is that they make us strong. Good is life, evil is death. These superstitious ideas

are springing like mushrooms in your country...

The more I live, the more I become convinced every day that every human being is divine. In no man or woman, however vile, does that divinity die. Only he or she does not know how to reach it and is waiting for the Truth. And wicked people are trying to deceive him or her with all sorts of fooleries. *If one man cheats another for money, you say he is a fool and a blackguard. How much greater is the iniquity of one who wants to fool others spiritually! This is too bad. It is the one test, that truth must make you strong and put you above superstition. The duty of the philosopher is to raise you above superstition...* what infinite souls you are! And to be tricked by twinkling stars! It is a shameful condition. You are divinities; the twinkling stars owe their existence to you.

I was once travelling in the Himalayas, and the long road stretched before us. We poor monks cannot get any one to carry us, so we had to make all the way on foot. There was an old man with us. The way goes up and down for hundreds of miles, and when that old monk saw what was before him, he said, "Oh sir, how to cross it; I cannot walk any more; my chest will break." I said to him, "Look down at your feet." He did so, and I said, "The road that is under your feet is the road that you have passed over and is the same road that you see before you; it will soon be under your feet." The highest things are under your feet, because you are Divine Stars; all these things are under your feet. *You can swallow the stars by the handful if you want; such is your real nature. Be strong, get beyond all superstitions, and be free.*

CONSUMER PRICE INDEX

Month	Base	2001
Base 1960		2001
April	271	6185.81
May	275	6277.12
June	277	6322.77
July	280	6391.25
August	278	6345.60
September	277	6322.77
October	278	6345.60
November	277	6322.77
Base 1960=Base 2001x22.8259		

DONATIONS

Com..Krushna Chandra Barik, P & GS Unit, Bhubaneshwar Div.	Rs.1000
Com. Avtar Singh, Khanna Branch,Ludhiana Div.	1100
Com. C.Gnanasekharan , Vellore Division	1000
Com. K. Babu, Ranipet Branch, Vellore Division	1000
Com. Bibuti Busan Meher, OIC Ltd, Bargarh Br, Odisha	500
The Insurance Worker thanks these comrades for their fine gesture shown to the journal.	
Com M Padmaja , AO, D.O., Visakhapatnam, retired on 30.11.2016. She was the first convener of WWCC Visakha patnam and also the first Woman Office bearer of ICEU Visakhapatnam Division. She has donated Rs.10000/- to AIIEA. Insurance Worker thanks Com Padmaja for this kind gesture.	
The photos of her felicitation at Vizag appear on page 30	



9th CZIEA General Conference

REPORT ON PAGES 25-26



Dr. Yogesh Jain, Chairman
Reception Committee



Com. Mohamed Salim,
M.P. & P.B. Member, CPI (M)



Com. Amanulla Khan,
President, AIEA



Com. D. R. Mahapatra,
General Secretary, CZIEA



Com. N. Chakravarthy,
President, CZIEA



Com. B. Sanyal,
Joint Secretary, AIEA



Com. V. Ramesh,
General Secretary, AIEA

LIC Employees' Co-operative Stores Ltd.

No. D-2027.

LIC Buildings, LIC Road, Kozhikode 673001, Kerala.
Phone : 0495 2720977

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OFFERS NEW GROUP DEPOSIT SCHEMES

2000 X 30	=	60,000.00
3000 X 30	=	90,000.00
5000 X 30	=	1,50,000.00
6000 X 30	=	1,80,000.00
10000 X 30	=	3,00,000.00

For Registration Contact
Phone : 0495-2720977

Admission on first come first serve basis

T.N. Namboodiri
(President)

K Devanandan
(Vice President)

K. Shaju
(Secretary)

P.G. Thanuja, K. Balaraman, P. Shyna & T.P. Sandhya
(Directors)