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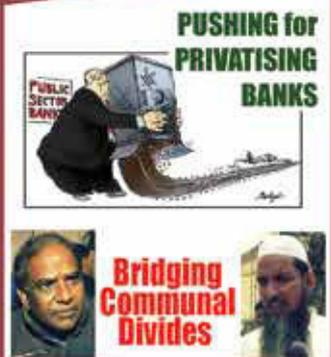
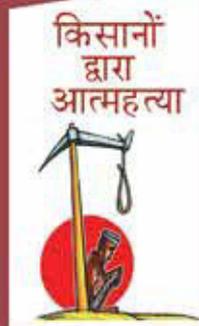
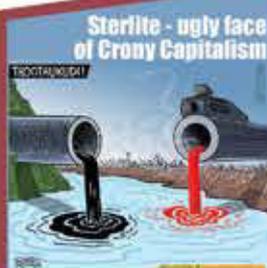


GDP growth alone
is No Solution for
DEEPENING
INEQUALITY

HUM FIT
THO INDIA FIT
IS A CRUEL JOKE



**Give up obsession with GDP
Retreat from neo-liberalism
Reconstruct the economy for
the well being of all citizens.**





AIIEA @ 68

- A FASCINATING JOURNEY

IT IS TRUE WE DID NOT TURN
THE WORLD INTO A GARDEN
YET WE LESSENERD SOME THORNS
FROM THE PATHS WE TRAVELLED



माना कि इस जमीं को न गुलजार कर सके
कुछ खार कम तो कर गये, गुजरे जिधर से हम

*Defending the unity of workers, the institution,
our vision of idea of India is important
not just for AIIEA but for the very survival
of our democratic and secular republic.
Let us therefore commit ourselves to defend
these noble ideals and continue to walk
on the path chosen by our great organisation AIIEA.*

**Insurance
Worker** extends
Revolutionary Greetings
to all Insurance Employees
on the 68th Foundation Day of AIIEA



GDP not a True Measure of Well Being

The Modi Government is upbeat that the economy has grown 7.7% in the last quarter of the financial year 2017-18. The GDP for the entire financial year has registered a growth of 6.7 percent according to the official figures. Piyush Goyal, Finance Minister said this "shows that the economy is on right track and set for higher growth in the future". The Finance Secretary Hasmukh Adia sharing this optimism tweeted "the government's policies are bearing fruit". There is a smug satisfaction in the ruling elite that India is the fastest growing among the large economies in the world. Thus the ruling elite have come to believe that India is already a super power and it is necessary now to spread its soft power across the world. Therefore, after Yoga it is now the fitness challenge where the pot-bellied ministers are vying to compete with celebrities to demonstrate their level of fitness. The

video showing the Prime Minister stretching, walking, doing aerobics, yoga and challenging others can only be termed bizarre. The slogan 'hum fit tho India fit' reflects the ruling elite's concept of India; India that excludes its teeming millions who are hungry, malnourished, sick and illiterate. For these teeming millions the Fitness challenge is a cruel joke.

A new consensus is developing across the world that GDP is a flawed metric as the key indicator of economic success. The GDP growth is no solution for deepening inequality across the globe. The GDP just measures the value of goods and services produced by the nation. It does not measure in any effective manner the well being and life standards of the people. The Nobel Laureate Joseph Stiglitz agreeing with this opinion has said that "GDP is a poor way of assessing the health of our economies and we urgently need to find new

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No.8, OTC Road, Bengaluru-560002, Ph:080-22211883
e-mail: insuranceworker1957@gmail.com
iw_2005@yahoo.com

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measures”.

Economic well being is commonly understood as the quality of living conditions which includes health, life expectancy, literacy rates and state of environment. The World Bank Human Development Index, Global Hunger Index and World Happiness Index are some of the indicators to assess the well being of the nation and its people. Unfortunately, on all these indices India comes very poor exposing the myth assiduously being built that it is already a super power.

Indian economy has grown exponentially after the deregularisation and privatisation process began in the 1980's, first by Rajiv Gandhi and then institutionalised by P.V.Narasimha Rao Government. Since then all the ruling class parties have remained loyal to the neo-liberal policies. But the benefit of this economic growth has been cornered by the rich. Since the 1980's the top 0.1% of the Indians captured more growth than the combined growth of the bottom half of India's population. The World Inequality Report 2018 points out that income inequality in India is at a historical high and this is in contrast to the pre-liberalisation days when the income inequality was widely reduced and income of the bottom 50 percent grew faster than the national income. It is astonishing that the top 1% cornered 73% of the total additional wealth generated in India in the year 2017. This was an increase from 58% recorded the year earlier. But this phenomenon is not confined to India alone. This is a worldwide trend as the top 1% of the global rich gained 82% of the wealth generated in the year 2017. Neo-liberalism is responsible for this ugly rise in inequalities.

The common logic says that any growth in the economy must result in increase in jobs. But this is not the case with the growth story of India. This growth has failed to create jobs and on the other hand the existing jobs are being lost. The official statistics suggest unemployment rate to be over 7 percent. More than 31 million job seekers are not getting the jobs. The Centre for Monitoring Indian Economy estimates that 12.6 million jobs were lost in the first two months after demonetisation and the labour force shrunk

by 19 million during this period. The Labour participation rate has declined to 43.4% in March 2018 compared to 52.5% in 2013. This is a clear cut evidence of something very wrong with the Indian economy which is experiencing a jobloss growth.

India's performance on other well being indices too are unimpressive. India is home to the largest number of illiterates in the world. The Global Hunger Index says that 25% of all hungry people worldwide live in India. The World Bank estimates that more than one-third of world's malnourished children live in India. Half of them are under 3 years. It is interesting to note that a third of the wealthiest children are over nutrientd. Though the per capita income as at March 2018 is 1.13 lakh, the median income is just around Rs.40000. This means that half of Indians earn less than Rs.40000 per year. The figures on nourishment and median income both demonstrate the filthy inequality that exists in the country.

On some other parameters of well being too India has a long way to go. The homeless - those who live in the open or roadside, footpaths, pipes, under flyovers number over 1.77 million. These unfortunate citizens have no protection against the vagaries of nature. They die due to heat as also in the winter due to cold. A large number of Indians both in rural and urban India lack access to safe drinking water. It is not surprising to note that only 15.3% of the rural households have access to piped water. Many studies point out that 12.6% of Urban and 55% of rural households continue to defecate in the open despite the Swatch Bharat Abhiyan. Many communities are condemned to precarious jobs. Despite the abolition of manual scavenging, more than 1.3 million dalits, a large number of them women are engaged in this work. More than 50 deaths a year take place while cleaning sewers.

The Modi government is celebrating 4 years in office with great fanfare. The nation is being told that the country has registered unprecedented progress in the last four years. The dark side of this progress from which considerable sections of the population is excluded is sought to be obscured. The experience across the world has clearly

shown that growth by itself cannot improve the quality of life unless it is accompanied by distributive justice. Distribution is anathema to neo-liberalism. The aphorism a rising tide lifts all boats has proved wrong in the case of neo-liberalism. India cannot hope to become a super power with vast majority of its people living in filthy conditions and thousands of farmers ending life every year due to indebtedness. It is time that the ruling class in India give up its obsession with GDP, retreat

from neo-liberalism and construct the economy in the manner that results into the well being of all citizens. It is too much to expect this government to accept this commonsense. Therefore, it is the responsibility of the growing and emerging popular protests in the country to force government to change policies and orient it towards the welfare of the entire nation rather than a tiny fraction of the population.

सकल घरेलू उत्पाद खैरियत का सच्चा पैमाना नहीं है

मोदी सरकार उत्साहित है कि वित्त वर्ष 2017-18 की अन्तिम तिमाही में अर्थव्यवस्था 7.7 प्रतिशत की दर से बढ़ी है। आधिकारिक आंकड़ों के अनुसार पूरे वित्तीय वर्ष में जी.डी.पी. ने 6.7 प्रतिशत की वृद्धि दर्ज की है। वित्त मंत्री श्री पीयूष गोयल ने कहा है कि “ऐसा प्रतीत होता है कि अर्थव्यवस्था सही रास्ते पर है तथा यह भविष्य में और ऊँची दर से बढ़ेगी।” वित्त सचिव श्री हसमुख अढिया ने इसी आशावाद में हिस्सेदारी करते हुए ट्वीट किया है कि “सरकार की नीतियां फल देने लगी हैं।” शासक वर्गीय विशिष्ट जनों में यह दम्भ भरा संतोष है कि भारतीय अर्थव्यवस्था दुनिया की बड़ी अर्थव्यवस्थाओं में सबसे तेज गति से बढ़ने वाली अर्थव्यवस्था है। इसलिये शासक वर्गीय विशिष्ट जन यह विश्वास करने लगे हैं कि भारत पहले ही एक सुपर पावर बन चुका है और अब यह जरूरी है कि दुनिया भर में यह अपनी सॉफ्ट पावर का विस्तार करे। इसलिये योग के बाद अब बड़े पेट वाले मंत्री फिटनेस के मामले में प्रख्यात व्यक्तियों को अपने फिटनेस का स्तर दिखाने की चुनौती दे रहे हैं। प्रधानमंत्री का हाथ-पैरों को फैलाना, चलना, शारीरिक व्यायाम व योग द्वारा दूसरों को चुनौती देने वाला वीडियो असामान्य जैसा हो सकता है। यह नारा कि “हम फिट हैं तो भारत फिट है” शासक वर्गीय विशिष्ट जनों की भारत की अवधारणा का परिचायक है; एक ऐसे भारत की अवधारणा का जिसमें लाखों लोग भूख, कुपोषण, बीमारी व अशिक्षा से ग्रसित हैं। इन लाखों लोगों के लिये फिटनेस की चुनौती एक क्रूर मजाक है।

पूरी दुनिया में एक नई सहमति का विकास हो रहा है कि आर्थिक सफलता के संकेत के तौर पर जी.डी.पी. एक त्रुटिपूर्ण पैमाना है। दुनिया भर में जी.डी.पी. की वृद्धि गहराती असमानताओं का कोई हल नहीं है। जी.डी.पी. राष्ट्र द्वारा पैदा किये गये मालों व सेवाओं के मूल्य को नापता है। यह लोगों की खैरियत व जीवन स्तर को किसी भी प्रभावी तरीके से नहीं नापता है। नोबल पुरस्कार विजेता जोसेफ स्टिगलिट्ज ने इस राय से सहमत होते हुए कहा है कि ‘हमारी अर्थव्यवस्था के

स्वास्थ्य को नापने के लिये जी.डी.पी. एक दुर्दशाग्रस्त तरीका है और हमें आवश्यक रूप से नये पैमानों की खोज करनी चाहिये।’

आर्थिक खैरियत सामान्य रूप से जीवन के स्तर से समझी जाती है जिसमें स्वास्थ्य, जीवन प्रत्याशा, साक्षरता की दर तथा पर्यावरण की स्थिति शामिल होती हैं। विश्व बैंक मानव विकास सूचकांक, विश्व भूख सूचकांक तथा विश्व प्रसन्नता सूचकांक कुछ ऐसे संकेत हैं जो राष्ट्र व उसके लोगों के बारे में सही जानकारी देते हैं। दुर्भाग्य से इन सभी सूचकांकों पर भारत बहुत दुर्दशाग्रस्त है जो मेहनत से गढ़े गये इस मिथक की पोल खोलता है कि भारत पहले से ही एक सुपर पावर है।

भारतीय अर्थव्यवस्था नियमन को समाप्त करने तथा निजीकरण को अपनाने के बाद 1980 के दशक से ही पहले राजीव गांधी द्वारा प्रारम्भ की गई प्रक्रिया और इस प्रक्रिया को संस्थागत रूप देने की नरसिंह राव की सरकार के समय से ही दिन दूनी रात चौगुनी तरक्की कर रही है। तबसे सभी शासक वर्गीय दल नव-उदारवादी नीतियों के प्रति वफादार रहे हैं। लेकिन इस आर्थिक वृद्धि के लाभों को धनवान लोगों ने हथिया लिया है। 1980 के दशक से ही सबसे धनी 0.1 प्रतिशत भारतीयों ने सबसे गरीब आधे लोगों की वृद्धि को हड़प लिया है। विश्व असमानता रिपोर्ट 2018 बताती है कि भारत में आय में असमानता ऐतिहासिक रूप से ऊँची है और यह उदारीकरण से पूर्व के दिनों के विपरीत है जब आय में असमानता व्यापक रूप से कम हुई थी तथा गरीबों के 50 प्रतिशत की आय राष्ट्रीय आय से अधिक थी। यह आश्चर्यजनक है कि सबसे धनी 1 प्रतिशत लोगों ने 2017 में जो अतिरिक्त आय पैदा हुई है उसकी 73 प्रतिशत हथिया ली है और यह पिछले साल के रिकार्ड 58 प्रतिशत से अधिक है। परन्तु यह परिदृश्य केवल भारत तक ही सीमित नहीं है। यह व्यापक रूप से दुनिया का रूझान है जहां ऊपर के 1 प्रतिशत लोगों ने 2017 में पैदा की गई सम्पत्ति का 82 प्रतिशत पर कब्जा कर लिया है। असमानता की इस वृद्धि के लिये नव-उदारवाद जिम्मेदार है।

साधारणतः तर्क यह कहता है कि अर्थव्यवस्था में किसी वृद्धि का प्रभाव रोजगार की वृद्धि में होना चाहिये। लेकिन भारत में वृद्धि की इस कहानी के पीछे यह मुद्दा नहीं है। यह वृद्धि रोजगार सृजन करने में असफल रही है तथा दूसरी ओर पहले के रोजगार भी समाप्त हो रहे हैं। आधिकारिक आंकड़े यह बताते हैं कि बेरोजगारी की दर 7 प्रतिशत से अधिक है। तीन करोड़ दस लाख लोग रोजगार तलाश कर रहे हैं परन्तु उन्हें यह नहीं मिल रहा है। सी.एम.आई.ई. ने यह अनुमान लगाया है कि भारत में नोटबंदी के बाद के दो महीनों में 12 करोड़ 60 लाख रोजगार नष्ट हो गये थे तथा श्रम शक्ति इस दौरान 19 मिलियन कम हुई थी। 2013 के 52.50 प्रतिशत की तुलना में श्रमिक भागीदारी की दर कम होकर 43.4 प्रतिशत रह गई है। यह इस बात की स्पष्ट गवाही है कि भारत की अर्थव्यवस्था के साथ कुछ बहुत गलत है जो रोजगार विहीन वृद्धि का अनुभव कर रही है।

खैरियत के अन्य सूचकांकों पर भारत का प्रदर्शन बिल्कुल प्रभावशाली नहीं है। भारत दुनिया में सबसे अधिक अशिक्षितों का घर है। विश्व भूख सूचकांक कहता है कि दुनिया भर के 25 प्रतिशत भूखे लोग भारत में रहते हैं। विश्व बैंक का यह अनुमान है कि दुनिया भर के एक तिहाई कुपोषित बच्चे भारत में निवास करते हैं तथा उनमें से आधे तीन वर्ष से कम आयु के हैं। यह आश्चर्यजनक है कि सबसे धनी लोगों के तिहाई बशों को जरूरत से अधिक पोषण मिलता है। यद्यपि प्रति व्यक्ति आय मार्च 2018 में 1.13 लाख रुपये थी परन्तु मध्याका आय 40,000 के आस-पास थी। इसका अर्थ यह हुआ कि आधे भारतीयों की आय प्रतिवर्ष 40,000 रुपये या इससे कम थी। पोषण एवं मध्याका आय के आंकड़े देश में गंदी असमानता को ही दिखाते हैं।

खैरियत के अन्य मानकों पर भी भारत को काफी आगे तक जाना होगा। गृहविहीन लोग जो खुले में या सड़क के किनारे या फुटपाथ पर या पाइपों में या फ्लाई-ओवरों के नीचे सोते हैं, उनकी संख्या एक करोड़ सत्तर लाख है। इन भाग्यहीन नागरिकों के पास प्रकृति की सनक के विरोध में कोई सुरक्षा नहीं है। वे गर्मी के मौसम में गर्मी से तथा सर्दी के मौसम में ठंड

से मर जाते हैं। भारत के ग्रामीण तथा शहरी दोनों ही इलाकों में बड़ी संख्या में लोगों की पहुंच स्वच्छ पानी तक नहीं होने से वे मौत के मुंह में चले जाते हैं। यह उल्लेख करना आश्चर्यजनक नहीं है कि 15.3 प्रतिशत ग्रामीण लोगों को ही पाइप का पानी सुलभ है। अनेक अध्ययन यह बताते हैं कि स्वच्छ भारत अभियान के बावजूद 12.6 प्रतिशत शहरी तथा 55 प्रतिशत ग्रामीण लोग खुले में शौच करते हैं।

अनेक समुदायों के रोजगार की स्थिति खतरनाक है। शारीरिक सफाई व्यवस्था खत्म करने के बावजूद 1 करोड़ 30 लाख दलित, जिनमें अधिकतर महिलार्य हैं, इस काम में संलग्न हैं। प्रतिवर्ष औसतन 50 जानें सीवर को साफ करने में चली जाती हैं।

मोदी सरकार अपने कार्यकाल के 4 वर्ष बहुत ही मंगल ध्वनि के साथ मना रही है। राष्ट्र को यह बताया जा रहा है कि देश ने पिछले 4 वर्षों में अभूतपूर्व प्रगति दर्ज की है। इस प्रगति के अंधेरे पहलू को बड़ी संख्या में लोगों को नहीं बताया जा रहा है तथा उन्हें धुंधलके में रखा जा रहा है। दुनिया भर का अनुभव स्पष्ट रूप से यह बताता है कि जब तक वितरण-न्याय नहीं होगा तब तक जी.डी.पी. की वृद्धि अकेले जीवन स्तर को नहीं सुधार सकती। वितरण नव-उदारवाद के लिये घृणा पैदा करने वाली वस्तु है। नव-उदारवाद के अन्तर्गत यह कहावत भी झूठी हो गयी है कि उठते हुए ज्वार में सभी नौकाएं ऊपर उठती हैं। भारत सुपर पावर बनने की आशा नहीं कर सकता जब तक कि इसके बहुसंख्यक लोग खराब स्थिति में रहते हैं। समय आ गया है कि भारत के शासक वर्ग जी.डी.पी. के साथ अपनी मनोग्रस्तता को छोड़े, नव-उदारवाद से किनारा करें तथा अर्थव्यवस्था का इस तरह से निर्माण करे कि इससे सभी नागरिकों का कल्याण हो सके। लेकिन इस सरकार से इस तरह की समझदारी की आशा नहीं की जा सकती। इसलिये देश में यह बढ़ते हुए एवं उभरते हुए लोकप्रिय विरोधों की जिम्मेदारी है कि सरकार को ये नीतियां बदलने के लिये विवश करें तथा इसे नागरिकों के छोटे से हिस्से को लाभ पहुंचाने के स्थान पर पूरे राष्ट्र के कल्याण के लिये काम करने में सक्षम बनायें।

DELHI HIGH COURT DIRECTS RECONSIDERATION ON EFFECTIVE DATE OF GRATUITY ENHANCEMENT

Justice Sunil Gaur of Delhi High Court on 1st June 2018 has directed the Government of India to reconsider the effective date of enhancement of gratuity limit. The Court was adjudicating a petition filed on the grounds of discrimination that while the Central Government enhanced gratuity ceiling limits to Rs.20 lakhs effective from 1.1.2006 to its employees, the government raised the ceiling for others only with effect from 7th May 2018. The Hon'ble Court disposed of the petition with direction to government to reconsider the issue and a speaking response thereto be given within a period of six weeks and the fate of Representation be made known to petitioners within two weeks thereafter, so that petitioners may avail of the remedies as available in law, if need be.



AIIEA @ 68

- A FASCINATING JOURNEY

Amanulla Khan

माना कि इस जमीं को न गुलजार कर सके
कुछ खार कम तो कर गये, गुजरे जिधर से हम
*It is true we did not turn
the world into a garden
But atleast we lessened some thorns
from the paths we travelled*

These two lines of Sahir is a beautiful and true description of the 67 years of fascinating journey undertaken by the AIIEA. In the course of this journey, AIIEA achieved many tasks it set for itself but much more remains to be done. It is a journey that was never easy; it was full of obstacles and difficulties. At every turn and bend the enemies tried to retard the progress of AIIEA but as a true revolutionary organisation it never strayed away from the tasks set for itself and the greater cause of emancipation of the entire working class. Through countless struggles, it improved the life and service standards of the employees without forgetting for a moment that the real purpose of a trade union is to convert the association of workers into a class organisation. It is a matter of

pride that AIIEA today has made considerable progress in this direction and has emerged as a respected trade union of the country due to its struggles and commitment to the greater cause of the working class. As the AIIEA enters its 68th year, it is confronted with massive challenges emanating from the policies of the ruling neo-liberal regime backed by global and native capital and the divisive politics that is being played out in the country. The manner in which AIIEA responds to these challenges will decide and shape its future and the future of the movement of insurance employees.

TRADE UNION IS AN INSTRUMENT OF SOCIAL CHANGE

The AIIEA was born out of the desire of insurance employees to fight their most inhumane exploitation at the work place. Therefore, the immediate activity of the organisation after its formation was confined to everyday necessities and the day to day problems of the employees. This was both legitimate and necessary. But the founding fathers of AIIEA never forgot that the trade

Born out of the desire of insurance employees to fight their most inhumane exploitation at the work place, AIIEA never forgot that the trade union is an instrument of social change and therefore it must go beyond economic struggles never compromising with the existing exploitative social order. The achievements of the last 67 years truly inspire us and give enough confidence that with a correct political and ideological understanding we can successfully meet the multiple challenges of our times. Defending the unity of workers, the institution, our vision of idea of India is important not just for AIIEA but for the very survival of our democratic and secular republic.



union is an instrument of social change and therefore it must go beyond economic struggles never compromising with the existing exploitative social order. The AIIEA tried to link every struggle of the employees with the struggle for emancipation of the working class with a clear understanding that these struggles should be directed towards weakening and dismantling of the exploitative capitalist system. The creation of a society based on equality, fairness and justice – both economic and gender should always remain the true aim of a trade union.

The demand for nationalisation of the insurance industry raised by AIIEA was a product of this belief and understanding. The AIIEA firmly believed that peoples' savings should not be allowed for maximisation of profits by the capitalists but it must be utilised to improve the living standards of people through nation building activities. The nationalisation of insurance industry helps the State gaining control over these savings. The AIIEA was also clear that public sector is not socialisation of the means of production but nevertheless it plays an important role in developing a self reliant economy and helps the nation overcome the manipulations and machinations of developed economies of the world. It is with this understanding that the AIIEA demanded nationalisation and continues to defend the interests of LIC and the public sector general insurance companies. The struggle against privatisation for over 25 years now has no parallel in the annals of trade union movement.

EVERY ECONOMIC STRUGGLE IS A POLITICAL STRUGGLE

The adversaries often accuse AIIEA of being political. The response of the AIIEA to this charge is that a trade union necessarily has to be political; a truly working class organisation can never be apolitical. The politics of AIIEA

is based on the philosophy and ideology of the working class. Therefore, the AIIEA has continuously fought reformism and bourgeois influence in the trade union movement. The reformists seek to divert the working class from its final aim by compromising with the existing social order. They propagate that the job of a trade union is to only fight for the economic benefits of its members and nothing beyond that. They refuse to realise that every economic struggle of the workers is also a class struggle and every class struggle is a political struggle. It was this struggle between revolutionary and reformists forces that led to successive splits in the AIIEA.

AIIEA SUCCESSFULLY DEFEATED THE SPLITS IN THE ORGANISATION

The working class played a very important role in the national liberation movement. The freedom from two hundred years of colonial rule resulted in power being passed on to the capitalist- landlord alliance. This alliance set upon building capitalism in a largely agrarian economy without destroying the feudal society. The new rulers wanted the trade unions to accept their project of building capitalism and not to agitate on any issue that challenges their domination and class rule. Therefore, they wanted separate trade unions to extend their influence over the working class and to fight against the forces that believe in social change.

It is in this context that Sardar Patel engineered a split in AITUC to create a congress wing of trade union in 1947 and named it INTUC. This was followed by splits in all major trade unions in the country. The splits in AIIEA except the last one in 1972 have to be seen and understood in the context of the compulsions of the Indian ruling classes. These splits were organised to garner support for the capitalist parties and to weaken the movement whose final aim is a social change.



A trade union necessarily has to be political; a truly working class organisation can never be apolitical. The politics of AIIEA is based on the philosophy and ideology of the working class. Therefore, the AIIEA has continuously fought reformism and bourgeois influence in the trade union movement.

The 1972 split was over the understanding of the character of the Indian State and the ruling class. A section of the leadership in AIIEA held the opinion that Indian state is being ruled by capitalist class that is nationalist and progressive; the working class by aligning with this nationalist capitalist class can bring about socialism in India. This understanding was rejected by overwhelming sections of AIIEA as clear class collaboration and hence the minority split away to form the All India LIC Employees' Federation. It was because of this faulty understanding that the Federation supported the programs of the then Indira Gandhi led Congress as also imposition of Emergency. It is a matter of great pride that despite the threat of split the AIIEA refused to compromise on the basic principles and remained loyal to the philosophy of the working class. Successive events proved the correctness of the understanding of AIIEA.

The AIIEA emerged much stronger politically and ideologically after every split. The uncompromising struggles and refusal to deviate from the chosen path helped AIIEA win support and allegiance of over 80 percent of class III and IV employees in LIC. In industries where there is multiplicity of unions, the support of such overwhelming majority of employees to one single union as is the case with AIIEA is unheard of.

UNITY AND INTERNATIONALISM

The AIIEA always believed that the unity of the working class is very important to maintain the unity of the country and therefore this unity has to be defended at any cost. The AIIEA opposed the anti-reservation struggles in Gujarat and anti-India agitation in Assam. It termed the demolition of Babri Masjid as an assault on the Indian Constitution. It has taken a principled stand on the issue of Kashmir. This is remarkable when large sections of the working class organisations were hesitant to

take a principled stand on these issues. This courageous stand of the organisation has endeared the AIIEA not only to its members but to the entire trade union movement of the country.

The AIIEA has always attached great importance to the international solidarity. This is the reason it backed the struggle against apartheid in South Africa, the struggle for a homeland by the Palestinians and the Cuban struggle against American imperialism. The AIIEA educated the Indian working class about the justness of these struggles and offered material support. The AIIEA has also been playing an important role in the World Federation of Trade Unions and the Southern Initiative on Globalisation and Trade Unions Rights (SIGTUR).

PRESENT CHALLENGES

The neoliberal policies see the trade unions as an obstruction and therefore the Indian government is bent upon enacting laws to make their functioning extremely difficult. There is a serious attack on the permanency of jobs with aggressive propagation of fixed term and contract employment. The public sector units are being dismantled and the economy is oriented to create unimaginable concentration of wealth in few hands while making miserable the life of vast majority of people. These challenges emanating from the neo-liberal policies have to be countered in alliance with the emerging popular struggles of different sections of population. The defence of LIC and public sector general insurance companies must become central to these struggles.

The democratic republic and our Idea of India are under tremendous attack raising questions over the future of India as a Secular and Democratic Republic. The rich cultural diversity and the linguistic and religious plurality are being undermined. The idea of one nation, one culture, one religion and

The AIIEA always believed that the unity of the working class is very important to maintain the unity of the country and therefore this unity has to be defended at any cost. This courageous stand of the organisation has endeared the AIIEA not only to its members but to the entire trade union movement .



one leader being aggressively propagated threatens the very unity of the country. These challenges cannot be ignored. They have to be met squarely.

The country is witnessing massive polarisation on the basis of religion and caste for political gains. The working class organisations cannot remain unaffected by these developments. The trade unions have to unify the workers. They have to address the question of caste as much as class. It is naïve to believe that a class struggle would automatically take care of the caste question. The caste in India is a reality and so too the social oppression on the basis of caste. The class and caste are both closely related. Dr. Ambedkar had said that a caste is an enclosed class. Without aiming to annihilate the caste, no class struggle can succeed in achieving its final aim and without a successful class struggle overthrowing the present exploitative social order, there cannot be any annihilation of the caste. The class and caste struggle cannot be divergent. These struggles have to converge. Dr Ambedkar dream was annihilation of the caste but what we are seeing today is deepening and further entrenching of the caste for political reasons. Therefore the struggle against caste oppression should be an important part of the class struggle. The efforts of the ruling classes to create divisions among the workers in the name of religion, language and caste should be thwarted. The unity of the trade union movement and the unity of AIIEA are of utmost importance in

the present situation.

The AIIEA has survived all attempts to weaken the organisation because of its correct political and ideological understanding. It has gone from strength to strength because AIIEA is not just a trade union but a complete guide to way of life. Today the AIIEA faces innumerable challenges. These challenges can be successfully met only by strengthening the organisation. In this context we must understand that in AIIEA a position of leadership is not power but responsibility. The AIIEA believes that a leader must never lose touch with the rank and file and must always function democratically. The AIIEA recognises that mere participation in activities is not democracy and therefore opens up all its forums for discussions and debate. The AIIEA is not a leader but a cadre based trade union. Therefore immediate necessity is to develop and groom cadres to carry out the task of the organisation.

The achievements of the last 67 years truly inspire us and give enough confidence that with a correct political and ideological understanding we can successfully meet the multiple challenges of our times. Defending the unity of workers, the institution, our vision of idea of India is important not just for AIIEA but for the very survival of our democratic and secular republic. Let us therefore commit ourselves to defend these noble ideals and continue to walk on the path chosen by our great organisation AIIEA. ■

The AIIEA has survived all attempts to weaken the organisation because of its correct political and ideological understanding. It has gone from strength to strength because AIIEA is not just a trade union but a complete guide to way of life.



FOUR YEARS of MODI GOVERNMENT

Neither Saaf Niyat nor Sahi Vikas

Shreekant Mishra

The Modi government completed four years in office on May 26, 2018. This is being celebrated with great fanfare. The Prime Minister himself started the celebrations and tweeted with the hashtag "saaf niyat sahi vikas" (Clean Intent Right Development). It is becoming increasingly clear that the government has fallen short on almost all the promises made during the 2014 election campaign. Rather, on closer scrutiny one finds that these four years have seen mere hype and hoopla with very little substantive progress on the ground.

The economy has gone into a tailspin in the last four years. It is to be noted that the Indian economy had started recovering from the macro economic shocks when Modi government came to power in 2014. Growth had slowly bottomed out and was beginning to pick up momentum. The growth rate of the economy before this government came to power was 5.5% in 2012-13, 6.4% in 2013-14 and 7.4% in 2014-15 (Modi government came

in May 2014). The growth rate increased to 8.2% in 2015-16 (full Modi year) but started to decline in the second year. It declined to 7.1% in 2016-17 and 6.6% in 2017-18.

Interestingly, growth of the Indian economy was faltering at a time when most of the economies of the world including that of the US were registering higher growth and oil prices were unusually low. The government should have utilised this opportunity and increased India's exports. Exports could have helped growth and job creation. But that was not to be. India's exports have come down from \$314.4 in 2013-14 to \$302.8 in 2017-18! As a percentage of GDP, they are now down from 17.2 per cent to 12.4 per cent.

While exports are on the decline, Imports have grown from \$450 billion to \$460 billion in the four years, despite unusually low prices of oil in the international market. It is because of this development that the Indian Rupee is losing its value with each passing day. The exchange rate of the Rupee has declined from 59 Rupees a Dollar in 2014 to 68 Rupees a Dollar now! Now that oil prices in the international

These 4 years have seen mere hype and hoopla with very little substantive progress on the ground. The economy has gone into a tailspin...the per capita real income of the workforce engaged in agricultural sector declined by 2.02 per cent.....the unprecedented increase in inequality.....savage attacks on India's public sector in general and public sector financial institutions in particular...the credibility of the 'Pradhan Chowkidar' looking suspect....attack on all institutions of parliamentary democracy. These unanswered questions relating to erosion of human dignity and institutional dignity during the past four years of Modi rule make it amply clear that neither the Niyat is saaf nor Vikas is sahi.

market are increasing, nobody knows how and when the slide of the Rupee will end.

At a time when the global economy was recovering from the shocks of the capitalist crisis of 2008 and registered a growth rate of over 3.5 per cent, at this precise moment the Modi government shattered the Indian economy by the twin assaults of Demonetisation and GST. Demonetisation virtually decimated India's informal economy that contributes more than half of the country's GDP and provides employment to a large number of people. Many economists have pointed out that demonetisation set the GDP of the country back by almost two percentage points. Soon thereafter, came the horrible planning and execution of the GST. The GST fiasco completely destroyed India's micro, small and medium enterprises which have been the life blood to crores of Indians.

Indian agriculture today is in deep crisis. The neo liberal policies have played havoc with the lives of farmers. Rising costs of inputs including water, seeds, pesticides, electricity and the skewed method of fixing farm prices has made agriculture totally unremunerative. According to the National Sample Survey Organisation 54 per cent of farm households live in abject poverty. These surveys also inform that half of all agricultural households are in debt with average loan amount outstanding at Rs.47000. Farmers' suicides continuing unabated. The agriculture sector employs almost half of the country's workforce. If we add up the workforce engaged in forestry, fishing, mining and quarrying to those employed in agriculture, we can safely say that they constitute the overwhelming proportion of India's workforce. It is interesting to note that the per capita real income of the workforce engaged in this sector has declined by 2.02 per cent between 2013-14 and 2017-18. In other words, the per capita real income of an overwhelming majority of India's population has declined in the last four years of Modi government. The celebrations by the ruling party are therefore nothing but an affront to the poor and hungry of India.

The biggest failure of the four years of the Modi government is the unprecedented

increase in inequality. As pointed out in the Socio-Economic Caste Survey in 2015, 75 per cent of rural households in India earned less than Rs.5000 a month. Assuming an average family size of five members, this translates into a paltry sum of Rs.33 per day per individual! This is the picture of one India. While one India groans under poverty, the other India of the rich and powerful close to the ruling clique wallows in stinking riches.

According to a report by the Credit Suisse, the share of the household wealth of one per cent of richest Indians increased by ten percentage points to 58 per cent in the first three years of the Modi government. The annual OXFAM report revealed that India's richest one per cent garnered as much as 73% of the total wealth generated in the country in 2017 while 67 crore Indians comprising the population's poorest half saw their wealth rise by just 1% during the same period. What can be a more damning indictment of the government's pro-rich and pro-corporate bias?

The four years of Modi government has seen a savage attack on India's public sector in general and public sector financial institutions in particular. While disinvestment of PSUs has become the cornerstone of economic policy making, FDI is being allowed in almost all sectors of the economy including defence and railways. The recent acquisition of Flipkart by Walmart has punctured the government's claim that FDI is not allowed in retail trade.

The government is planning to privatise public sector banks while more than Rs.11 lakh



Cartoon courtesy: Manjul, Firstpost

crore worth of loans taken by the corporate sector from India's nationalised banks are not being recovered. According to RBI data presented to Parliament, during the first three years of the Modi government the banks have written off a whopping Rs.1,88,286 crore of loans to the corporate sector. Soon after initiating the disinvestment of New India Assurance and GIC Re, the government is trying to throttle the autonomy of institutions like the LIC. Not only on matters related to investment decisions but on the issues of routine nature also governmental outreach can be clearly seen. The covert and overt attempts to destabilise India's premier public financial institutions has to be resisted.

One of the important campaign points during the run-up to the 2014 elections was that Modi would act more as Pradhan Chowkidar (watchman) than Pradhan Mantri. 'Na khaonga na khaane doonga' was the catchphrase. This very assurance has fallen flat and looks rather hollow. The way scamsters like Lalit Modi, Vijay Mallya, Nirav Modi, Mehul Choksi and others looted India's public-sector banks and slipped away abroad makes the credibility of the 'Chowkidar' look suspect.

The Rafale deal is another instance that raises many an eyebrow. The UPA government had made an agreement with France to purchase 126 Rafale aircraft at a cost of Rs.526 crore a plane. The deal involved technology transfer too and the public-sector undertaking Hindustan Aeronautics Ltd. (HAL), with over 40 years of experience in manufacturing defence equipment, was chosen as the technology partner. Prime Minister Modi however scrapped this deal and signed a new deal with France to purchase 36 Rafale planes at the cost of Rs. 1190 crore a plane, without involving any technology transfer, and most striking of all HAL was replaced with Reliance Defence, a company incorporated barely a week before the deal, as the Indian partner. The government has maintained a stony silence without bothering to explain what prompted them to spend the tax payers' money in this way. This is by far the biggest question mark on the *Niyat* (Intent) of this government.

Not answering to the legitimate questions of the citizens is not only a question of dubious intent; it is something more than that. This is an attack on the very foundations of parliamentary democracy. There have been examples galore during the last four years. The government has often tried to bypass scrutiny of the Rajya Sabha by naming important legislations as Money Bills even when no monetary matters are involved. The Election Commission of India, the central investigative agencies and the tax compliance agencies are all being used as pliant instruments of the ruling party. It is a matter of great concern that four sitting judges of the Supreme Court of India have come out in the open alleging that not all is well with the highest court of the land. Apart from this attack on all institutions of parliamentary democracy, the last four years have also seen consistent attempts to weaken India's federal structure as is evident from the terms of reference of the 15th Finance Commission.

The biggest damage that the present government has done during the course of the last four years is the damage to India's plural and syncretic culture. Everyday, with unflinching regularity, we wake up to some gruesome news of someone being lynched on some suspicion or the other. Private armies like '*gau rakshaks*' and moral policing squads like the '*anti Romeo Squads*' have grown as parallel power centres. The trolls on social media platforms are too well known to be mentioned here. How is it that these vigilante groups go on humiliating and punishing people with impunity? How is it that the long arm of the law has failed to catch them? This question is all the more important in view of the ruling party's campaign that their leader is the strongest Prime Minister that India has ever had. What prevents the strongest leader to enforce discipline in our society by reigning in those out to destroy our pluralistic culture? What explains the helplessness?

These unanswered questions relating to erosion of human dignity and institutional dignity during the past four years of Modi rule make it amply clear that *neither the Niyat is saaf nor Vikas is sahi*.



'Make in India' to become 'Make for India'

TVNS Ravindranath

On 09.05.2018, the US retail giant, Walmart Inc. announced the purchase of a dominant 77 % stake in Flipkart, the leading India based e-commerce giant, at \$ 16 billion (Rs 1.05 lakh crore) - marking the biggest acquisition in the global e-commerce area. With this acquisition, Walmart now shares ownership with the co-founder Binny Bansal and its (Flipkart's) other promoters - Tencent, Tiger Global and Microsoft. The size of the acquisition and Walmart's keenness to acquire Flipkart, is seen as indicative of India's importance to the world economy, and not just to international capital. What is missed in this perspective is the impact that this kind of transition has for Indian owned business, which is the instrument through which India can be seen as participating meaningfully in the global capitalist economy.

Walmart has a clear reason and intention for pushing the acquisition of Flipkart, even at a price which most observers feel, is at an unwarranted premium and valuation. The retail giant's foray into e-commerce realm has not been too successful and it is fast losing its retail-revenue market share to Amazon, in the US. In an effort to check this fall, Walmart has been trying to move out of its home base into international retailing.

In the e-commerce space, India is the viewed potentially as the most important market, after China. According to Walmart's investor presentation, India's e-commerce market is projected to grow four times faster than total retail over the next five years. While the consolidated retail segment is seen growing only 9% between 2017-18 and 2022-23, the e-commerce segment is expected to grow by around 36%. The growth in e-commerce is projected on the basis of increasing smart phone penetration in the country, which is estimated to be 58% by 2020, compared with 30% in 2017. Indian online

market is estimated to grow to \$200 billion within a decade.

At present, Flipkart, a firm promoted by domestic entrepreneurs, has been most successful and leads the e-commerce marketplace in India. Though the international player Amazon, which entered India with deep pockets, mounted a serious challenge and has been gaining market share and reputation, Flipkart still dominates the market.

Walmart wants to seize this opportunity by acquiring Flipkart and aims to realize two strategic goals viz., to establish a major foothold in a large and growing international retailing space and also to gain an edge over Amazon in that space, in the increasingly coveted online retail business. Valuation was, therefore, driven not so much by Flipkart's earnings or its strength in the e-marketplace, but by Walmart's no-holds-barred commitment to the acquisition, the hunger of foreign investors for super-profits, and the threat of competition from Amazon.

The Walmart-Flipkart deal poses 'multifaceted dangers' to the economy of the country and would cause 'irreversible damage' to small traders, endangering jobs for thousands. It would create an American duopoly of the two giants (Walmart and Amazon) in the Indian retail sector that would be too powerful to be regulated. Walmart has committed to bearing losses in the medium term in a desperate gamble to short Amazon's rise in India. Its \$ 16 billion investment includes \$ 2 billion in fresh equity that would support Flipkart's operations. This fresh fund infusion would help Flipkart to keep up its aggressive pricing strategy against Amazon. Till the final stake-out happens, by the year end, consumers would gain, with offers of discounts, bargain sales and free shipping. But once a monopoly is established, that honeymoon

When in opposition, the BJP had strongly opposed Walmart's entry into India. Now in government, the BJP is facilitating the back-door entry of foreign capital to take-over India's huge multi-crore retail trade sector, through e-commerce route. This is a naked betrayal of all promises made by the Modi government. "Make in India" has now become "Make for India".

would end. But in the interim, the huge outlay of capital to attract users would result in buyers walking into the e-commerce space, leaving behind the regular retail market.

The casualty of this growth of online retail would be the unorganized small retail business sector, who as per the estimates of Greyhound Research constitutes about 90% of the \$ 650 billion retail sector in India. It would completely destroy India's retail trade that employs more than four crore people directly and nearly one-fifth of the population is dependent on their earnings. Even if Walmart and Amazon employ a few thousand more, they are unlikely to neutralize the employment loss associated with the collapse of the informal retail sector.

But the adverse effects on the livelihoods and employment will not end here. If competition requires sales at a discount, competitive strategies would require sourcing from lowest cost sources. If the trade regime had remained protectionist, relying on the cheapest domestic sources would have been inevitable, favouring local small businesses. But, given trade liberalization with no quantitative restrictions and low or negligible tariffs, the lowest cost source could be outside the country.

It is common knowledge that Walmart sources its products from international markets. Walmart is known to have exploited low cost production in China to fill the shelves of its stores in the US. Such sources would now be used to flood the e-commerce distribution channels in India, further destroying the small scale and medium scale sectors which is the largest provider of employment after the agricultural sector. The worst affected will be small conventional retail stores along with SMEs and suppliers of goods including farmers.

In the case of brick and mortar retail, policy

used to prevent this by setting a minimum 30 % domestic sourcing requirement. A similar clause, even if contemplated, would be difficult to implement in the Trafficking source and ensuring domestic procurement would be extremely difficult in an e-commerce marketplace, where the marketplace organizer is not necessarily the supplier.

The emerging duopoly between Walmart and Amazon, will also lead to control of consumer data by these multi-national corporations (MNC's), as they seek to own and control key data of consumers and there is every possibility of mis-use of this data in today's digitally-empowered society. It will be impossible to ensure compliance with norms as these giant corporations operate from abroad and store all their data overseas.

The deal was opposed by CITU, AIKS and over 127 other trader organizations, which called for its immediate nullification, in the interest of the domestic retail trade and job opportunities to the large volume of self-employed and low-paid, hired workers dependent on it. They urged the BJP government to frame an e-commerce policy before allowing the Walmart-Flipkart deal.

Ironically, this take-over once again exposes the double standards of the BJP led government at center. "When in opposition, the BJP had strongly opposed Walmart's entry into India. Now in government, the BJP is facilitating the back-door entry of foreign capital to take-over India's huge multi-crore retail trade sector, through e-commerce route. This is a 'naked betrayal' of all promises made by the Modi government, on the issue of multi-brand retail sector". In fine, "Make in India has now become Make for India".

The governmental support to the Walmart-Flipkart deal presents the promotion of a trend to 'Make for India', rather than the promotion of 'Make in India', as it claims. 'If Walmart takes a beating in the market, and is forced to retreat from India, as it is doing now in UK, Amazon could step in and get itself a monopoly at a bargain price. That would amount to not just 'Making for India' but 'buying out India', with disastrous implication for aggregate employment, gross income and inequality".

The author is Joint Secretary, ICEU, Hyderabad



STERLITE - An ugly face of Crony Capitalism

T.Senthil Kumar

"With adequate profit, capital is very bold; a certain 10 per cent, will ensure its employment anywhere; 20 percent certain, will produce eagerness; 50 percent positive audacity; 100 percent will make it ready to trample on all human laws; 300 percent, and there is not a crime at which it will scruple, nor a risk it will not run, even to the chance of the owner being hanged."

Sterlite Industries of Vedanta Group is the classic example of what Karl Marx wrote in Das Capital. It is clearly a rampant display of Corporate Greed.

On 22.05.2018, exactly 100 days since the public protests began on 24th March demanding closure of Sterlite Copper factory, 13 innocent people lost their lives and grievous injuries suffered by many, in the indiscriminate firing by the police task force. This is the worst Police firing Tamil Nadu witnessed in the recent past. The random killing continued on 23.05.2018 too. The Tamil Nadu Government lets loose a reign of terror to crush a long standing people's struggle. A situation akin to an unannounced Emergency invoking Sec.144 as also blocking of the internet services in Tuticorin was imposed.

20 year old college student Karthik, newly married Maniraj, country boat fisherman Cliston, private sector employee Kaliappan, a young and hope filled school student Snowlyn, Antony Selvaraj found holding undistributed invitations for a domestic function involving his young daughter are some of the protesters who have lost their lives in the Police firing for protecting their homeland from these unscrupulous Corporate sharks.

Ever since the Sterlite factory was set up in 1998 there has been a wave of opposition not just against it but also against the agents of the State – the District Administration, Police and the Tamil Nadu Pollution Control Board.

Sterlite Copper, a copper smelter complex locally known as Sterlite with a 4,00,000 tons per year capacity is a business unit of Vedanta Ltd, a subsidiary of London-based metals major Vedanta Resources Plc., owned by Anil Agarwal, an erstwhile scrap dealer from Bihar whose net worth in 2017 was estimated at \$3.3 billion (Rs. 21,485 crores). Vedanta specialises in mining and refining non-ferrous metals – copper, zinc and aluminium.

Though MIDC (Maharashtra Industrial Development Corporation) allotted 500 acres of land to set up a 60,000 tons per annum copper smelter in the coastal district of Ratnagiri in 1992, by July 15, 1993, the District Collector of Ratnagiri sent a letter to Sterlite Industries (India) Ltd asking the company to suspend construction work on the planned smelter owing to a year-long agitation by local people, fearful of the pollution likely to be caused by the smelter. The Government appointed committee had found that such industries would endanger the region's fragile coastal environment.

On August 1, 1994, the Tamil Nadu Pollution Control Board (TNPCB) issued a No Objection Certificate asking the company to carry out an Environmental Impact Assessment (EIA). The NOC stated that the factory should be located 25 km from the Gulf of Mannar. However, the Ministry of Environment and Forests (MoEF) seems to have issued an

The Sterlite issue cannot be seen only as an environmental issue. It demonstrates that Corporate-Government nexus can go to any extent to suppress people's voice and plunder the natural resources. Their motive is profits over people. This Corporate-Government nexus has to be exposed and broken in the interest of the working class and the common masses.

Environmental Clearance on January 16, 1995 without even waiting for the EIA. The setback condition was violated, and the plant was built within 14 km of the Gulf of Mannar. Agitation by Tuticorin residents was met by repression from the police and the district administration. On October 14, 1996, TNPCB issued the plant a license to operate.

On May 5, 1997, women workers at Ramesh Flowers - a dry flowers manufacturing unit near Sterlite - fell sick and many fainted due to a gas leak. On August 20, 1997, staff at Tamil Nadu Electricity Board's sub-station located across the Sterlite factory complained of headache, coughing and choking due to smoke emanating from the plant. But the TNPCB however gave the company a clean chit. All this within months of commissioning the plant.

National Environmental Engineering Research Institute (NEERI) acting under directions of Madras High Court which was hearing a case filed by National Trust for Clean Environment in 1996, submitted a study on Sterlite's pollution. The study found that Sterlite had failed to develop a greenbelt; was producing products it was not authorized to; had contaminated the groundwater with arsenic, lead, selenium, arsenic, aluminium and copper; may have tampered with the online air monitors; had caused gas leaks that hurt people in Ramesh Flowers and the TNEB office; and had located itself 14 km from notified islands in the Gulf of Mannar, thereby violating the condition laid out in Consent to Establish.

On November 23, 1998, the factory was closed for the first of many times by the

Madras High Court. In what was to become a pattern, the factory remained closed only for a few days. On December 1, a week later, the Madras High Court modified its earlier order and allowed the plant to run and asked the Nagpur-based NEERI to conduct yet another study. After having indicted Sterlite on every count in its November 1998 report, NEERI submitted its second report on February 9, 1999, less than 45 days later that gave the plant a clean chit, with recommendations that the factory must be run at full capacity to conduct a Comprehensive Environmental Impact Assessment - a study that ought to have been conducted before the factory was set up. The Report was submitted only in July 2003 allowing Sterlite to run at well past its full capacity in the interim. Where the TNPCB had limited production to 70,000 tons per annum, Sterlite manufactured 1,75,242 tons of copper anode in 2004. This was the beginning of a bonanza for NEERI. Between 1999 and 2007, NEERI received Rs.1.27 crores worth of contracts for various studies, all of which uniformly defended Sterlite's operations and underplayed its impact.

On March 2, 1999, 11 workers at the All India Radio station near Sterlite complained of distress due to a gas leak and had to be hospitalized. The TNPCB and District Administration once again came to Sterlite's rescue and gave the company a clean chit.

On January 2, 2001, Tuticorin residents complained to TNPCB about the release of toxic wastewater from Sterlite along with rainwater, following the heavy rains on November 21, November 24 and December 12, 2000. Sterlite's arsenic laced wastewater reportedly flooded the Silverpuram, Meelavittan and Kaluthaikuttan tanks.

On September 21, 2004, a Supreme Court Monitoring Committee (SCMC) team inspected Sterlite, directed the Pollution Control Board to inspect and take suitable action under the various environmental laws if the company had indeed constructed production units without licenses. It turned out that none of these plants had any construction license from the TNPCB.

Notwithstanding this, in 2005, the MoEF and SCMC put their necks out (knowing fully well they will not be held to account) to direct TNPCB to break the law and authorize an illegally constructed factory to begin production. With every increase in production, the corresponding pollution will increase.

On September 28, 2010, in the 1996 case filed by National Trust for Clean Environment, the Madras High Court ordered the closure of Sterlite's factory citing violations of law and for polluting the environment.

Like before, the closure was short-lived. On October 1 (three days after the closure order), the Supreme Court rewarded Sterlite by staying the closure order of the Madras High Court. Sterlite was able to continue with its unlicensed production with relief from the Supreme Court. Between October 2010 and April 2013 when the Court delivered its verdict, three workers were killed and several injured in eight hazardous incidents. The apex court agreed with all allegations made by petitioners and the people of Tuticorin but refused to shut down the company. It ordered the company to pay a fine of Rs.100 crores expecting that amount to be a sufficient deterrent.

Locating a hazardous copper smelter next to a residential locality is a recipe for certain disaster. Recent Public protests were simply against these. The "Sea Gateway of Tamilnadu", Tuticorin is now flowing with the blood streams of the unfortunate and hapless people who joined the protest against the highhandedness of corporates backed by law enforcing bodies. What is more appalling is that the State Government is justifying the attacks as a means to ensure and enforce peace and harmony during the protest.

But this catastrophe has not deterred the determination of the locals a wee bit. With oneness, the people of Tuticorin have refused the compensation announced by the very

government which staged the massacre. "I will pay you back the money you promise me...but can you give me back my son?" asks a grieving mother. They are unitedly turning a deaf ear to the customary enquiries pouring in from the ruling politicians and greedy to rule, to-be-turned politicians of the State. They look these people in the eye and dare them with "Who are you?" and "Where were you all these 100 days"? but are gratefully willing to accept the empathy of the organizations who stood shoulder to shoulder with them during these days of protest. Let us salute the spirit of unity of the Tuticorians bestowed with an undying spirit to fight for their land.

AIIEA has always taken up the cause of the just and right. Our comrades from Tirunelveli and Madurai Divisions along with Com.V.Janakiraman, Assistant Treasurer, SZIEF held a Day Long Protest Dharna against Sterlite. Immediately after the Police firing on the innocent protestors, SZIEF had given call for protest demonstrations on 23.05.18 at all our branch units to condemn the police killing. Our Tirunelveli Division had rightly given a call to support the educational needs of the children of the affected families. Other divisions of Tamil Nadu have joined them in collecting donations to help the victims. Coimbatore comrades collected more than 3 lakhs rupees on a single day i.e. 8.6.18. Madurai comrades collected 3.16 lakh rupees on a single day i.e. 13.6.18. Through these collections it is intended to raise a fund of over Rs.10 lakhs.

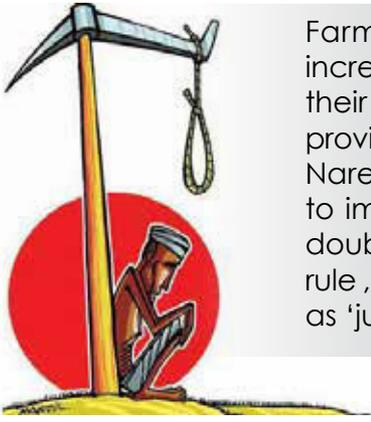
The Sterlite issue cannot be seen only as an environmental issue. It demonstrates that Corporate-Government nexus can go to any extent to suppress people's voice and plunder the natural resources. Their motive is profits over people. This Corporate-Government nexus has to be exposed and broken in the interest of the working class and the common masses.

(The writer is General Secretary, SZIEF)

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Farmers are not getting fair prices for their produces, their increasing debt burden drives them towards suicides. To mitigate their distress Dr. Swaminathan Commission has recommended providing Minimum Support Price at 150% of the cost of production. Narendra Modi, as prime ministerial candidate had promised to implement this recommendation in 2014, and also promised doubling of the farm income. But, even after four years of BJP rule, there are no signs of redeeming these promises. They remain as 'jumla's like their many other election promises.

एन.के.पचौरी

किसानों द्वारा आत्महत्या

शुरू से हमने यह पढ़ा है कि भारत एक कृषि प्रधान देश है। कृषि का जी.डी.पी. में हिस्सा लगभग 16-17 प्रतिशत है तथा इस देश में श्रमशक्ति का लगभग 60 प्रतिशत कृषि पर निर्भर करता है जिसमें खेत मजदूर तथा खेती पर निर्भर रहने वाले अन्य लोग भी शामिल हैं। किसी समय अर्थात् सन् 1960 से पहले जी.डी.पी. में कृषि की भागीदारी भी 60 प्रतिशत से ऊपर थी। अब सेवा क्षेत्र के आ जाने तथा विनिर्माण क्षेत्र के कुछ बढ़ जाने से जी.डी.पी. में कृषि की भागीदारी 16-17 प्रतिशत रह गयी है।

अभी पिछले दिनों एक दुखद समाचार यह था कि मध्यप्रदेश के रायसैन जिले के एक किसान ने कीटनाशक दवा खाकर आत्महत्या कर ली। वह बरेली तहसील के नयागांव कला गाश्व का रहने वाला था। उसका नाम दिलीप धाकड़ था तथा उसकी उम्र 50 वर्ष थी। 28-29 मई की रात को उसने कीटनाशक खा लिये जिसके कारण उसे बरेली के सामूहिक स्वास्थ्य केन्द्र में भर्ती किया गया जहां से उसकी हालत खराब होने के कारण राजधानी भोपाल के किसी अस्पताल में भेज दिया गया। 29 मई को उसने राजधानी भोपाल के उसी अस्पताल में दम तोड़ दिया।

यह घटना 01 जून से किसानों के प्रस्तावित 10 दिन के गाश्व बन्द से एक दिन पहले की है। 01 जून से किसानों ने 10 दिन का गाश्व बन्द का आह्वान किया हुआ है। मध्यप्रदेश की इस सप्ताह यह तीसरी घटना थी। इससे पहले दो आत्महत्याएं आदिवासी बहुल बेतुल जिले में 25-26 मई को हुईं। अधिकारियों ने बताया कि दिलीप ने 03 लाख का कर्ज लिया था जिसमें से उसे पुराने ऋण की कटौती के बाद केवल 20 हजार रुपये प्राप्त हुए थे। दिलीप के पुत्र रमेश ने बताया कि उसके पिता कर्ज को लौटाने के लिए अपनी कुछ जमीन बेचना चाहते थे और उन्होंने कुछ संभावित खरीददारों से उसकी बात भी कर ली थी। परन्तु 28 मई को यह हादसा हो गया और इसलिये जमीन का सौदा नहीं हो सका।

01 जून को भी मध्यप्रदेश में दो आत्महत्याएं हुई थीं। बालाघाट जिले में जो राज्य के कृषि मंत्री श्री गौरी शंकर बिसेन का गृह जिला भी है, एक किसान धन्ना लाला बोपची ने कुछ विषैला पदार्थ खा लिया और बाद में उसकी मृत्यु हो गयी। बताया जाता है कि उस पर 1.5 लाख का कर्ज था। खण्डवा जिले के एक किसान श्री जय किशन सिंह ने भी जहर खाकर 01 जून को आत्महत्या कर ली थी। 6 जून 2017 को मंदसौर जिले के किसानों पर पुलिस गोलीबारी में 6 लोगों की मृत्यु हो गयी थी। ये किसान अपनी फसल के लिए न्यूनतम समर्थन मूल्य एवं कर्जमाफी की मांग कर रहे थे। 6 जून 2018 को उनकी बरसी है तथा किसानों ने पहले ही दस दिन के गांव बन्द का आह्वान कर रखा है जिसके अन्तर्गत उन्होंने फैसला किया है कि वे सब्जियां व दूध शहरी क्षेत्रों में नहीं जाने देंगे।

इस आह्वान का असर पंजाब, हरियाणा, राजस्थान, महाराष्ट्र, मध्यप्रदेश तथा उत्तर प्रदेश के कुछ हिस्सों में पड़ा है। उदाहरण के लिये मध्य प्रदेश के बेतुल जिले में दूध की आपूर्ति प्रतिदिन 3300 लीटर रह गयी है जोकि गांव बन्द से पूर्व 17000 लीटर प्रतिदिन थी। मिल्क फेडरेशन में दूध की आवक में कमी कई प्रान्तों में महसूस की जा रही है। पंजाब के अबोहर में किसानों की पुलिस से झड़प हो गई। अबोहर के जाखल क्षेत्र में हरियाणा व पंजाब राज्यों की सीमा पर किसानों ने फलों से भरी हुई गाड़ी रोककर लूट ली तथा क्रेटों में भरे केले व आम लोगों में बांट दिये। गोहाना में केन्द्रीय कृषि मंत्री की शवयात्रा निकाली तो सोनीपत में उन्होंने मुफ्त सब्जियां बांटी। उत्तर प्रदेश के मेरठ व मुरादाबाद में किसानों ने सड़क पर दूध व सब्जियां फेंककर केन्द्र सरकार के खिलाफ प्रदर्शन किया। अमरोहा के किसानों ने आधा घण्टे तक चांदपुर मार्ग जाम कर दिया। मेरठ में कमिश्नरी गेट पर टमाटर फेंककर प्रदर्शन किया गया। रामपुर तथा बिलासपुर में भी सब्जियां व दूध फेंककर विरोध प्रदर्शन किया गया। नैनीताल हाइवे पर दोपहर में जाम लगाया गया। सम्भल के मुबारकपुर और श्रीफपुर

क्षेत्र में सड़क पर टमाटर व दूध फेंका व गन्ने की होली जलाई। जयपुर से 20 किमी दूर निन्दर गांव में किसानों ने गरीब परिवारों को मुफ्त सब्जियां बांटी व सीकर-जयपुर मार्ग पर यात्रियों को ठण्डा दूध पिलाया।

मध्य प्रदेश के किसानों को पिछले वर्ष अपनी उपज का और खासतौर पर दलहनों जैसे अरहर, मूंग, मसूर, व चने का न्यूनतम समर्थन मूल्य भी नहीं मिला था। यद्यपि सरकार ने इन अनाजों के लिये 5000 रू प्रति क्विण्टल का समर्थन मूल्य तय किया था लेकिन केवल 3000-3500 रूपये प्रति कुण्टल ही उन्हें मिल रहा था। इस प्रकार उन्हें अपनी फसल न्यूनतम समर्थन से भी 1500-2000 रूपये प्रति कुण्टल कम दामों में बेचनी पड़ रही थी। अब लहसुन के दाम इतने कम हो गये हैं कि किसानों का लहसुन 01 रू प्रति किलोग्राम में जा रहा है और इससे किसानों में रोष होना स्वाभाविक है। किसानों का कहना है कि अभी गांव बन्द का प्रभाव 07 जून के बाद देखने को मिलेगा क्योंकि इसके पूर्व पहले की रखी हुई सब्जियां तथा दूध काम में आ रहे होंगे।

केन्द्रीय कृषि मंत्री श्री राधा मोहन सिंह ने कहा है कि कुछ किसान मीडिया में स्थान पाने के लिये आत्महत्या कर रहे हैं। उन्होंने पटना में संवाददाताओं से बात करते हुए कहा कि देश में 14 करोड़ किसान हैं तथा ऐसा करके वे अपना ही नुकसान कर रहे हैं। किसानों की आत्महत्याओं के लिये प्रधानमंत्री द्वारा 2014 के सामान्य लोकसभा चुनाव में उनके द्वारा दिये गये भाषण तथा उनकी सरकार की नीतियां जिम्मेदार हैं। उन्होंने किसानों की आय दोगुनी करने का वादा करते हुए कहा था कि प्रत्येक किसान को उसकी उपज का 150 प्रतिशत न्यूनतम समर्थन मूल्य सुनिश्चित किया जायेगा। परन्तु उनकी सरकार द्वारा जिस तरह की नीतियां अपनाई गईं वे इसके विपरीत थीं और इन नीतियों के कारण उनकी उपज के दाम बढ़े तो नहीं, उल्टे कम हो गये।

किसानों की समस्या मुख्यतः महाराष्ट्र, मध्यप्रदेश, राजस्थान, कर्नाटक, पंजाब, हरियाणा तथा उत्तर प्रदेश के कुछ हिस्सों की है। विगत दिनों में महाराष्ट्र व राजस्थान

के किसानों द्वारा बड़े-बड़े आन्दोलन किये गये हैं। महाराष्ट्र के किसानों ने तो नासिक से मुम्बई तक की 180 किमी की यात्रा करके मुम्बई वासियों का दिल ही जीत लिया था तथा महाराष्ट्र की सरकार को उनके साथ समझौता करने के लिये बाध्य होना पड़ा। अब देश के किसानों व मजदूरों के संगठनों ने 05 सितम्बर को दिल्ली में महापड़ाव करने का फैसला कर लिया है जिसमें लाखों लोगों के भाग लेने की आशा है। यह अलग बात है कि मीडिया इस घटना को फिर भी ब्लैक आउट कर सकता है।

किसानों की आत्महत्या के लिये महाराष्ट्र व खासतौर पर विदर्भ का क्षेत्र विख्यात था। अब इसमें कई और क्षेत्र जुड़ गये हैं। विशेष बात तो यह है कि पंजाब व हरियाणा जैसे प्रगतिशील क्षेत्रों के किसान भी उसमें शामिल हो रहे हैं। उदाहरण के लिये गांव बन्द के आह्वान से पंजाब के कुछ क्षेत्र जैसे कि नाभा, मुक्तसर, लुधियाना और फिरोजपुर प्रभावित हुए हैं। पंजाब व हरियाणा जैसे समृद्ध किसानों के इलाकों में भी आत्महत्या का दौर जारी है। ऐसा लगता है कि अब किसानों के आन्दोलन का केन्द्र मध्य प्रदेश होता जा रहा है और खासतौर पर भोपाल, सिहोर, मंदसौर, नीमच, रतलाम, इन्दौर, उज्जैन व बैतुल।

केन्द्रीय कृषि मंत्री श्री राधा मोहन सिंह का पटना में दिया गया बयान जले पर नमक छिड़कने जैसा है जिसमें उन्होंने कहा था कि किसानों की आत्महत्या एक स्टंट है तथा मीडिया में स्थान पाने के लिये कुछ लोग इस तरह का अनुपम कार्य कर रहे हैं। चण्डीगढ़ में व्यापारियों ने कहा कि सब्जियों के दाम मण्डियों में आवक की कमी के कारण बढ़ रहे हैं। विपक्ष ने कहा है कि किसानों की बुरी हालत के लिये सरकार की नीतियां जिम्मेदार हैं तथा प्रतिदिन 35 किसान आत्महत्या करते हैं। इसमें कोई शक नहीं कि स्वामीनाथन आयोग की सिफारिशों के आधार पर न्यूनतम समर्थन मूल्य की घोषणा न करने तथा कर्ज माफी के लिये केन्द्र सरकार द्वारा कोई योगदान न किये जाने से समस्या और अधिक बढ़ी है।

Union Minister for Agriculture, instead of admitting failure of Modi Govt in addressing the farmers' woes, has displayed total insensitvity by dismissing the suicides of farmers as mere gimmicks to garner media publicity.

Cartoon Courtesy :
Gokul, Deccan Chronicle





THE PUSH for PRIVATISING BANKS

Prof. Prabhat Patnaik

(Courtesy: Peoples' Democracy)

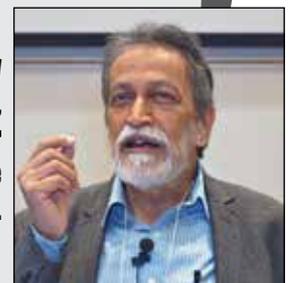
From the very beginning, there has always been a demand for undoing bank nationalisation in India. This demand naturally gathered momentum with the adoption of neo-liberal policies. It was completely unacceptable to international finance capital that the bulk of the banking sector in a country like India should remain under public ownership. Accordingly, "friends" of the Wall Street working in the US administration like Tim Geithner and Larry Summers would visit India and demand of our government that, even if it could not privatise the entire banking sector, at least it should send a "signal" by privatising the State Bank of India.

The Indian government however demurred because it feared a backlash of people's anger. More recently, however, with the non-performing assets of public sector banks mounting, there has been a further push for bank privatisation, with a former deputy chairman of the Niti Ayog even asking all political parties to put it on their agenda for the 2019 elections.

Unfortunately for these privatisation advocates, real-life has exposed the vacuity of their argument even on the basis of their

own premises almost immediately after they have advanced it. Thus the absurdity of the Summers-Geithner push for privatisation was demonstrated by the 2008 financial crisis in the US. This crisis, though it engulfed much of the capitalist world, left the Indian banking system, barring the private sector ICICI bank, virtually untouched, since the public sector banks, motivated by a different set of objectives, hardly held much foreign assets, let alone foreign "toxic" assets. Likewise, the recent NPA-based argument for privatisation on the grounds that private share-holders' vigilance ensures better administration of banks and would not allow the sort of NPA build-up that has occurred in the public sector banks, has been shown to be a hollow one by the happenings in the ICICI bank. Its chief executive has been charged with "cronyism" in fixing a large loan for the Videocon group which has helped her husband's business interests. Ironically, the supposedly "vigilant" share-holders of the ICICI bank have not even asked her to go on leave while the charges against her are being investigated. (Initial reports that they had done so have later been

Unfortunately for the privatisation advocates, real-life has exposed the vacuity of their argument even on the basis of their own premises ...now the NPA crisis, the most important reason for which is "corporate loot" of the public sector banks, in a context where the government has been putting pressure on these banks to give large loans to the private sector for "infrastructure" investment. of the public sector banks, is being used to the hilt.....



denied).

All this push, though it has failed to undo nationalisation, has succeeded, nonetheless, in forcing a creeping privatisation of the nationalised banks, and this has been effected on the basis of a completely spurious argument, which goes as follows.

The public sector banks' capital base has to be strengthened to satisfy the Basel III "norms"; but since the government does not have adequate fiscal resources for strengthening their capital base, and should not use scarce fiscal resources for this purpose even if it had them, it should raise equity from the private sector for doing so. The public sector equity share accordingly has come down sharply from its original 100 per cent.

This argument for taking in private equity is completely spurious for several reasons: first, strengthening the capital base may be required in the case of private banks, but hardly in the case of public sector banks, since everyone is certain that the government would always come to the banks' rescue if they faced a crunch. It is noteworthy that even recently in the wake of the Punjab National Bank scandal, where Nirav Modi had decamped with Rs 13,000 crores of this bank's resources, there was no panic withdrawal of deposits from it: the depositors were confident that their deposits were safe in a government-owned bank. Hence the Basel-III norms are not at all relevant for public sector banks.

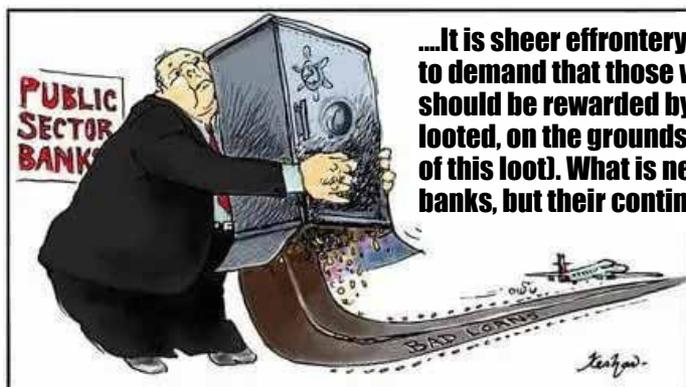
Second, even if these banks' capital base is to be strengthened, the funds do not have to come from the budget itself. Since banks do not get called upon to dip into their capital base in the normal course, and just hold this amount for a "rainy day" that never comes,

if the government borrowed the amount required for capitalising its banks from the Reserve Bank, then that amount would simply lie with the RBI. It would in short be a pure book transaction of the RBI, which, even though it would appear as a fiscal deficit in the government's budget, would just be a notional deficit, and have zero adverse effects on the economy. Hence, again, there is no real reason for going to the capital market for strengthening the capital base of public sector banks.

These spurious arguments however have been used for effecting a creeping privatisation. But creeping privatisation is not good enough for international finance capital. It wants outright privatisation, not just only that would open up a vast amount of financial resources for it to control, but also because it would underscore the ideological point, so crucial for the modus operandi of finance, that social interest is best served not by State control over finance, but by according full freedom to finance, or, put differently, by finance's control over the State. And towards this end, the NPA crisis of the public sector banks, is being used to the hilt.

Even this use however is marked by utterly spurious arguments. Two points in particular have to be noted here. First, the most important reason for the NPA crisis is "corporate loot" of the public sector banks, in a context where the government has been putting pressure on these banks to give large loans to the private sector for "infrastructure" investment.

The reason for the government's putting this pressure is itself a spurious argument, which goes as follows. The government cannot undertake the infrastructure investment itself,



...It is sheer effrontery on the part of the privatisation advocates to demand that those who have carried out this loot of bank funds should be rewarded by the ownership of the very banks they have looted, on the grounds that the banks are in a sorry state (because of this loot). What is needed on the contrary is not privatisation of banks, but their continuation as State-owned entities,

the argument for which remains as valid today as it had been in 1969 when the banks were nationalised, together with punitive measures against those who have carried out this loot.

Cartoon courtesy: Keshav, *The Hindu*

because that would swell the fiscal deficit. Hence this investment has to be done by the private sector, and for this bank finance is essential. Now, if the government did undertake this investment then it would have to borrow from these banks (which is how its fiscal deficit would be financed); hence this argument amounts to saying that if the government borrows from the banks for investing in infrastructure then that is bad for the economy, while if the private sector borrows from the banks for investing in infrastructure then that is good for the economy, which is a completely absurd proposition.

But, anyway, because of this absurd argument, the government has been pressurising banks to lend hugely to the private corporate sector, and several of these corporates are simply filching this money in what must be a novel form of primitive accumulation of capital. Of the total NPAs of around 8-9 lakh crores of rupees, corporate borrowers are believed to account for about 75 per cent, and 75 per cent of these corporate loans in turn are believed to constitute pure filching, ie, "corporate loot" pure and simple, which thus amounts to 56.25 per cent of the total NPAs.

It is sheer effrontery on the part of the privatisation advocates to demand that those who have carried out this loot of bank funds should be rewarded by the ownership of the very banks they have looted, on the grounds that the banks are in a sorry state (because of this loot). What is needed on the contrary is not privatisation of banks, but their continuation as State-owned entities, the argument for which remains as valid today as it had been in 1969 when the banks were nationalised, together with punitive measures against those who have carried out this loot.

Incredibly, let alone take such punitive measures, the government has not even disclosed the names of the large defaulters on loans from public sector banks. It has not disclosed these names even when the loans of these defaulters have been written off, which means they have been free to go on borrowing from other banks, even as they claim helplessness in repaying, and hence get reprieve, from some banks. Indeed, all government measures in this sphere have been based on taking the firm as the point of

reference. But in all cases of wilful default, ie, where it is established through investigation that the default is a case of "corporate loot", the promoters' property must be attached, including what they own through other firms in their empire. This very simple expedient would be a major deterrent against corporate loot, and would also bring back a substantial amount of the defaulted loans.

But, it may be asked, are we past the point of no return as far as saving public sector banks is concerned? The simple answer is "no". Not only is the NPA crisis a result largely of "corporate loot", but the crisis itself is being exaggerated to push the privatisation agenda.

Why do I say so? When Narendra Modi had undertaken his absurd demonetisation measure, the banks had suddenly become flush with funds, since people had rushed to deposit their currency holdings. But this huge increase in bank resources did not lead to any larger credit; rather, banks chose to hold these funds in government bonds, for which new government bonds had to be created whose sale proceeds could not even be spent by the government (since that would have increased the fiscal deficit to the annoyance of finance capital).

Thus what the demonetisation exercise clearly showed is that the disbursement of credit in India is not supply-constrained but demand-constrained (in the sense of being constrained by the credit-demand of borrowers whom the banks consider credit worthy). The existence of NPAs therefore is not choking credit from the supply-side, whence it follows that if the government actually capitalised the public sector banks by borrowing from the RBI, then the amount of such borrowing would simply be held by the RBI itself (as banks' capital). This would just be a book transaction of the RBI with no adverse effects on the economy whatsoever.

It follows therefore that even if infusion of fresh capital into public sector banks has to be done owing to their large NPAs, there is still no need to rely on private sector equity for such capital infusion. The current claim to the contrary is meant merely to dupe people into believing that, because of the NPAs, there is no alternative to privatising public sector banks. This bluff must be called.



Yashpal Saxena & Maulana Imdadul Rashidi

Vasant Rao Hegishte
& Rajab Ali Lakhani*

Bridging the Communal Divides

Prof. Ram Puniyani

*Courtesy: Caravan Daily
(8.5.2018)*

Ankit Saxena, a twenty-three-year old young man, was killed by the family of his fiancée, whom he intended to marry. The only son of his parents Ankit was looking at different religious communities with equal respect. His death was a shattering blow to his parents. We watched in great admiration that Yashpal Saxena, the heartbroken father, refused to communalize the issue while rightly asking for the guilty to be punished, and the blame of this sectarian insanity of the girls' family should not be put upon the whole community.

His father has now taken upon himself to commemorate the memory of his son by setting up a Trust, which will basically strive to work for 'Aman' [peace and harmony]. Its special focus will be to help those who want to marry out of their religion or caste. (He hosted an Iftar party to spread the message of love and brotherhood)

In another touching case a grieving father refused to blame the whole community for the death of his son. Maulana Imdadul Rashidi, whose 16 year old son was killed in the violence triggered by Ram Navami processions across the state (WB), Maulana is Imam of a mosque in Asansol. While presiding over the

meeting he appealed for peace and warned the assembly that he would leave the mosque and the town if there was any retaliation for his son's death.

These are two glorious examples of the humane spirit of India. While on one side communal violence has been going on an upward spiral, the sensitive, concerned activists and citizens are at loss to plan for the future in a way which can strengthen the spirit of amity and harmony. While India's medieval period saw the interaction for Hindus and Muslims at all the levels, from among the King's Courts and their armies, the social interaction was marked by what we remember today as Ganga Jumni Tehjeeb, a synonym for Hindu Muslim interaction. This phrase is particularly applied for the North India, Ganges belt, where Bhakti and Sufi traditions peaked, where interaction in the arena of music, literature, architecture and food habits showed the bonding of the two communities.

In the din of today's "hate other" sentiments, we need to remember Gandhi, who in his book Hind Swaraj tells us about the social and political interaction between Hindus and Muslims, "The Hindus flourished

While on one side the polarization and electoral rise of communal party is going up, people like Yashpal Saxena and Maulana Rashidi stand out as the beacon lights for the nation. In Gujarat we had earlier seen Vasant Rao Hegishte and Rajab Ali as the duo that stood against the violence. It is time that society devises programs which carry forward the works of these Peaceniks, the work which reaches the ground and touches the cord between all the communities to bring back the spirit of amity and peace, to bring back the harmony which marked Indian society.

PROF RAM PUNIYANI



under Moslem sovereigns and Moslems under the Hindu. Each party recognized that mutual fighting was suicidal, and that neither party would abandon its religion by force of arms. Both parties, therefore, decided to live in peace. With the English advent quarrels recommenced... Should we not remember that many Hindus and Mohammedans own the same ancestors and the same blood runs through their veins? Do people become enemies because they change their religion? Is the God of the Mohammedan different from the God of the Hindu? Religions are different roads converging to the same point. What does it matter that we take different roads so long as we reach the same goal? Wherein is the cause of quarreling?"

On similar lines Nehru in his "Discovery of India" outlines the thick Hindu Muslim interaction during medieval period. Incidentally, Shyam Benegal's classic serial based on this book is a brilliant depiction of Indian culture. It is true that during freedom struggle three types of nationalisms emerged, the one led by Gandhi-Nehru-Patel, Indian Nationalism Indian National Congress, INC), another led by Mohammad Ali Jinnah (Muslim Nationalism and its opposite and parallel with Savarkar and RSS in the lead, Hindu nationalism.

While INC stood for people of all religions being part of the nation in the making. Muslim Nationalism talked of the glories of Muslim kings and Muslims being a separate nation, Hindu Mahasabha-RSS talked that this nation is essentially a Hindu nation. This communal nationalisms constructed their histories and laid the foundation for 'Hate other'. It is this misconception - Hate other - which became the foundation of communal violence, then polarization then rise of communal parties on electoral arena. It is due to this polarization that Muslim League started getting larger following among Muslims in the decade of 1940s. While Hindu communalism, particularly in the form of RSS, made structures, Shakhnas, to spread their version of history and perceptions against minorities.

What we are witnessing today is the crescendo of 'Hate other' ideology, ghastly violence as witnessed in Mumbai (1992-

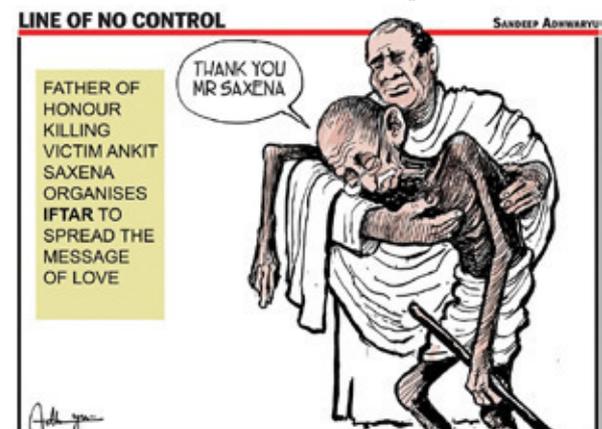
93), Gujarat (2002), Kandhmal-Orissa 2008, Muzzafarnagar 2013 in particular. Currently it seems the polarization is being achieved through low intensity violence orchestrated on emotive issues, Ram Temple, Love Jihad, Holy Cow, 'Bharat mata ki jai' among others.

While on one side the polarization and electoral rise of communal party is going up, people like Yashpal Saxena and Maulana Rashidi stand out as the beacon lights for the nation. In Gujarat we had earlier seen Vasant Rao Hegiste and Rajab Ali as the duo that stood against the violence. In Mumbai violence in the 1992-93 there were many from localities who tried to do their bit to build the bridges of peace. One recalls the duo Waqar Khan-Bhau Korde, in Dharavi area of Mumbai who through awareness programs, films tried to ensure peace in the aftermath of Mumbai violence.

It is time that society devices programs which carry forward the works of these Peaceniks, the work which reaches the ground and touches the cord between all the communities to bring back the spirit of amity and peace, to bring back the harmony which marked Indian society. We need to recall the efforts of like of Khan Abdul Gaffar Khan, Maulana Abul Kalam Azad and their role in anti colonial struggles. These are just few of the names, there are many such examples which we need to pay tribute to for a better spirit in our society.

* On 1st July 1946, Vasantrao Hegishte and Rajab Ali Lakhani had staved off hordes of rioters during the annual rath yatra from Jagannath Temple of Jamalpur in old Ahmedabad- the former protecting Muslims, the latter saving Hindus - with both losing their lives in the fight. Over the last few years, their death anniversary has also been observed as 'communal harmony day'

(Courtesy: Leena Mishra, The Indian Express, July 17, 2015)



Cartoon courtesy: Sandeep Adhwaryu, Times of India

Housing Initiative led by CITU in Solapur, wins International Award



A housing initiative led by the Centre of Indian Trade Unions (CITU) in Solapur, Maharashtra, has won international recognition for its efforts which have resulted in the building of more than 15,000 houses for beedi workers.

The housing project has won the Transformative Cities 2018 award, established by the Amsterdam-based Transnational Institute. The award was announced at a public event in Amsterdam on Friday, 8 June.

The struggles led by the CITU in Solapur over the course of many years starting from the early 1990s forced the central and State governments to provide funding to housing projects which would provide relief to the workers of Solapur from squalid living conditions in slums.

The first housing project, with 10,000 houses at affordable cost, is named after legendary communist leader Godavari Parulekar, and was completed in 2006. Each house cost Rs. 60,000. The second project has 5,100 houses, and is named after the trade unionist Meenakshi Sane who did pioneering work in organising beedi workers. The project was completed in 2015. Both the housing schemes have been built at Kumbhari, about six kilometres from Solapur city. Cooperative housing societies of workers were formed by the CITU for the implementation of the projects. One-third of the cost of the houses was borne by the central government, another one-third by the State government, and the rest by the beneficiaries.

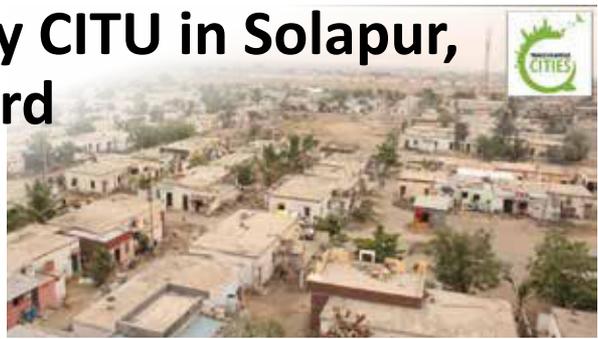
The award

The Transformative Cities award intends to highlight political practices that can serve as an inspiration for others, in the fields of Water, Energy and Housing.

The institute compiled 32 inspiring stories of “radical, democratic, people-powered solutions” to a range of problems in water, energy and housing, from 19 countries.

Nine such initiatives – three each from the three fields – were shortlisted for the award. The entries were from Bolivia, Nigeria, France, US, Mauritius, Tanzania, Spain (which had two entries), and India.

The Solapur housing initiative won the



award in the housing category, and also won the maximum number of votes, among all nine shortlisted entries, in the online polling.

“The Transformative Cities initiative is not a competition as such, but an exercise of sharing progressive initiatives, seeking cooperation and solidarity. The idea of the award really is to encourage public interaction and engagement,” Benny Kuruvilla of the Transnational Institute told *NewsClick*.

Other winners

The initiative from Cochabamba, Bolivia, won the award in the water category. The project involved the residents of the San Pedro Magisterio neighbourhood developing their own system for treating wastewater and for preventing contamination to the local river.

Cochabamba had gained worldwide attention in 2000, when the people of the city rose up and defeated the attempt to privatise water. The uprising had come to be known as “Water War”, and had managed to win back water and sanitation services back from the US transnational corporation Bechtel.

The award in the energy category was won the initiative from Cadiz, Spain, where a coalition of citizen campaigners led an initiative based on renewable energy, job creation and ending energy poverty.

Leading the way

The efforts which resulted in the building of the houses for workers in Solapur was led by Narsayya Adam, CITU leader and three-time MLA from Solapur city (North) constituency. He is currently the Maharashtra State Secretary of the Communist Party of India (Marxist).

The CITU in Solapur is now leading another initiative to build 30,000 houses for workers in the unorganised sector. Construction of the houses which are part of this project began in January 2018, and is scheduled to be completed in 2021. (A detailed report on the CITU’s housing initiatives in Solapur can be read [here](#).)

Courtesy: NewsClick Team 11 Jun 2018

GRAMIN DAK SEVAKS SCORE BIG VICTORY

The 16 day indefinite strike of the Gramin Dak Sevaks ended successfully with the Union Cabinet agreeing to implement the Kamalesh Chandra Committee recommendations on their wages and service conditions.

The Department of Post has 155000 post offices out of which 129346 are branch post offices functioning in rural areas. The Department of Post has employed over 3 lakh Gramin Dak Sevaks for the functioning of these rural branch post offices. They are not treated as full time employees and are paid monthly allowance instead of pay. The maximum pay for a 5 hour work is Rs.4575 plus DA. They are not entitled to any other allowance and benefit as the permanent postal employees. They do not qualify for pension and it is found that the rent and electricity charges of the branch post offices are paid from the pockets of the Branch Post Masters. More than 90 percent of these Gram Dak Sevaks retire without any promotion.

The Gramin Dak Sevaks were agitating for a long time for improvement in their monetary benefits and service condition. The Government appointed a committee headed by Shri Kamalesh Chandra, Retired Postal Board Member to examine the wage and service conditions of these workers. The Committee

gave its recommendations in November 2016. The Committee recommended minimum wage for a 4 hour duty to Branch Post Master as Rs.12000 plus DA and a maximum for 5 hour duty as Rs.14500 plus DA. For other categories of Gramin Dak Sevaks the recommendation was Rs.10000 plus DA for 4 hours and a maximum of Rs.12000 plus DA for 5 hours. The Committee also recommended other benefits like Composite allowance, children education allowance, time bound three promotions, six months maternity leave etc.

However even after 18 months of the submission of the Report, the government took no action to implement the same. The Gramin Dak Sevaks were forced to go on an indefinite strike to make the government see reason. The Government which was initially stubborn had to succumb to the collective might of the Gramin Dak Sevaks. After 16 days of strike, the Union Cabinet met and decided to accept and implement the Kamalesh Chandra Report. The strike was called off thereafter. It was a glorious strike that succeeded. The All India Insurance Employees Association which had extended solidarity and support to the strike of Gramin Dak Sevaks congratulate them and their organisation for this brilliant victory.

Com. Saroj Memorial Convention at Vellore

In remembrance of the great leader of Insurance employees movement, Com Saroj Chaudhri, I.C.E.Union, Vellore Division conducted a special convention on 18.06.2018 at Vellore on his death anniversary. The convention was presided over by Com S.Palaniraj, President and Com S.Gunaalan welcomed the gathering. Com R.Kesavan, Divisional Secretary, Pensioners Association garlanded the portrait of Com Saroj.

Com S.Raman, General Secretary introduced the topic "Central and State Governments betraying the Tamilnadu Youth through NEET exam. What will be our task?" Com P.B.Prince Gajendrababu, Educationist and General Secretary, Forum for Public School who delivered the

special address explained the introduction in the background of WTO agreement on trade and services and stressed the need to oppose as it is against constitution, interest of the students and social justice and eventually kill the public health system. Com P.Dillepan, District Secretary, SFI, greeted the convention.

Com L.Kumar, Treasurer proposed vote of thanks. Around 100 comrades took part in the convention



Comrade Vasant Nalawade Retires

Comrade Vasant Nalawade, President, WZIEA and Vice President, AIIEA retired from the services of LIC on 31.05.2018. Com.Nalawade joined LIC in 1991 as an Assistant after serving for 16 years in Indian Navy. Thus it was second retirement after 43 years of eventful journey of a farmer's son to Naval Airman and trade union activist. He is amongst few to have experienced socialistic society while deputed to then USSR in 1985-86. It was natural for a man passionate for social work to plunge into activities of AIIEA. He took over the leadership of IEU Satara in 1997. He led the organisation during the various campaigns against neoliberal policies. He endeavoured to strengthen working class movement in and around Satara district. He became joint Secretary of WZIEA in 2005 and it's President in 2013. He is voracious reader and has aptitude for writing.

A Grand felicitation function was organised by IEU Satara on 3rd June 2018

at Satara. Com.S.Y.Bhujbal, Gen.Secretary, IEU Welcomed leaders and Com. Nalawade. Com.S.H.Sane presided over the function. It was attended by more than 500 Employees, Officers, Agents, Pensioners, Representatives of various trade unions, ex servicemen and family members of Com.Nalawade.

Com. Amanulla Khan, President, AIIEA, while felicitating said "Com. Nalawade has retired only from LIC and will continue to contribute to movement as current political and social situation has created unprecedented challenges before democratic and trade union movement.

Com. V.Ramesh, General Secretary, AIIEA, Com. H.I.Bhatt, General Secretary WZIEA, Com. T.K.Chakravorthy, General Secretary, AIIPA, Veteran leader Com. B.J.Kerkar along with Wziea office bearers, Divisional leaders were present and graced the occasion.

Mr.M.J.Godbole, SDM, Satara Division, Mr.Shankar Malvade, exserviceman, veteran

Com. L.Palaniappan felicitated on retirement

Com.L.Palaniappan, President, ICEU, Chennai Division-I, was felicitated in a grand function on June 8, 2018, following his retirement from the services of LIC on May 31, 2018. The function was well attended by cadres and employees from ICEU Chennai Division-I and leaders from SZIEF, ICEU, Chennai Division-II, GIEA (South Zone), LIC Pensioners' Association, CITU and several Divisional Units in South Zone.

Com.G.Jayaraman, Joint Secretary, ICEU, Chennai Division-I, welcomed Com. Palaniappan, his wife, son and daughter, leaders of various organisations and the audience, which comprised a good number of women.

Presiding over the meeting, Com. S.Ramesh kumar, General Secretary, ICEU, Chennai Division-I, briefly narrated the multifarious activities undertaken by Com. L.Palaiappan for 32 long years out of 36 years of his total service.

Speaking on the occasion, Com.S.Rajappa,

former leader of AIIEA, said that he had observed Com.Palaniappan's functioning for a long time, involving himself fully in the movements and struggles of AIIEA. He appreciated the fact that Com.Palaniappan had helped him in his functioning in the CITU-affiliated Unions.

Com.M.Girija, Joint Secretary, AIIEA, pointed out to the benefits secured by the AIIEA for the employees through struggles. She referred to the attacks launched by the Government on public sector undertakings including the Banks, LIC, etc. and stressed the need to fight and defeat the policies by fully involving in trade union and democratic movements.





of Antarctica expedition and former Dy. Chairman of Municipal council Satara, Principal C.G.Nalawade, R.D.Ithape of NFIFWI, V.K.Yadav of Class I fed. and Sharad More of welfare association while felicitating Com. Nalawade recalled their association and various qualities and contributions of Com.

Nalawade to society and Movement. Major Vikram, son of Com.Nalawade thanked the organisers, leaders and Comrades for felicitation.

Com.Nalawade announced donations to Insurance Worker, IEU Satara, CPI (M), & zonal bulletin Andolan.

Com.M.Kunhikrishnan, Vice-President, AIEA, said that during his long association with Com.Palaniappan, he had observed that the latter used to promptly take up issues represented and worked as a model for leaders in other Divisions. He also stressed the need for protecting the secular and democratic fabric of the country, which is under attack.

Com.T.Senthil Kumar, General Secretary, SZIEF, gave details of LIC's splendid performance despite unwanted attacks by the Government. He pointed out that in the recent disinvestment process in New India and GIC RE, it was the LIC which came forward to take much of the shares and now in the absence of any institution coming forward to purchase the shares of Air India, the Government looked forward to the LIC to purchase the shares.

Com.K.Swaminathan, Vice-President, SZIEF, stressed that there should be no gap between generations and Com.Palaniappan had stood as a bridge between various groups of employees. Com.Palaniappan closely listened to the grievances of the employees and their family members and his attitude reflected such feelings when he represented the problems to the higher ups in the management, he added.

Comrades R.D.Dharanipathi, former General Secretary, SZIEF, P.P.Krishnan, General Secretary, LICEU, Kozhikode

Division (representing the Kerala Divisions), Kaliaperumal, General Secretary, ICEU, Salem Division (representing the Tamil Nadu Divisions), G.Kannan, Joint Secretary, GIEA, South Zone, R.Bhupathi, former leader of ICEU, Chennai Division-I and K.David, former Manager, *Insurance Worker*, addressed the meeting and greeted Com.Palaniappan and his family members.

There was a common appeal by all the speakers that Com.L.Palaniappan, apart from contributing his might to the Union, should involve himself in the social and democratic fronts too and his family members should stand by him.

Com.L.Palaniappan, in his humble acceptance speech, revealed that the help and guidance provided by the senior leaders and his joint endeavours with his colleagues, helped him to solve the problems of the employees. He recalled the leadership provided by Com.K.N.Gopalakrishnan, former leader of the organization and the help rendered by Com.R.Nirmala, former Joint Secretary of ICEU, guided and helped him a lot in his activities.

Com.D.Ramesh, Joint Secretary, ICEU, Chennai Division-I, proposed a vote of thanks.

Felicitation to Com M.Dasarathan, at Vellore

Com M.Dasarathan, who worked in various responsible positions of Vellore Division as treasurer, President and Vice President retired from the services of L.I.C of India on 31.03.2018 and a Felicitation Function was arranged by Vellore Divisional Union on 02.04.2018. Com S. Palaniraj, President, Presided and Com S. Raman, General Secretary welcomed. Com T. Senthilkumar, General Secretary, SZIEF and Leaders from many fraternal organizations felicitated Com



M.Dasarathan and recalled his services. The Meeting concluded after the acceptance speech by Com M.Dasarathan. He had donated Rs 5,000 to Insurance Worker.

Comrade R. Easudoss & M. Asokan: An Emotion-filled Felicitation

A Grand felicitation on the retirement from LIC services of Comrade R. Easudoss (Former President) and M. Asokan (Vice President) of ICEU, Thanjavur Division was organised on 02.06.2018. The Meeting, which was presided by Com R. Punniyamurthy President was attended by more than 300 comrades including the leaders and cadres of various Left democratic movement and mass organizations.

Com V.B. Athreya, the renowned economist who was a co-worker of Com R. Easudoss during the intensive campaign of literacy in Tamilnadu, Kavignar Muthunilavan, who was a comrade Com M. Asokan in all his struggles for left and progressive

movements in Pudukkottai District, Com T. Senthilkumar (General Secretary, SZIEF) Com S. Sivasubramanian (Joint Secretary, SZIEF), Com R. Balan (Secretary, AIIPA, Thanjavur Division) and Com C. Muthukumarasamy (General Secretary, ICEU, Thirunelveli Division) had spoke and felicitated the retiring comrades.

Accepting the felicitations, Comrades R. Easudoss and M. Asokan spoke and shared their rich experience of working in the left, democratic and trade union movements. Comrade R. Easudoss had donated Rs. 5,000/- each to Insurance Worker, Kappettu Woozhier, Makalir Sindhanai, Anaiya venmani and Sangakural.

Com M. Asokan donated Rs.10,000/- each for Left movements, Tamilnadu Untouchable Eradication Front, Theekkathir daily magazine and ICEU, Thanjavur Division.

Com S. Selvaraj General Secretary, ICEU, Thanjavur Division welcomed the gathering and Com V. Sethuraman Joint Secretary, ICEU, Thanjavur Division proposed vote of thanks.



Dharna demanding merger of PSGI Companies

Insurance Corporation Employees' Union, Vellore Division conducted a Dharna at Pondicherry on 14.05.2018 demanding the Merger of public sector general insurance companies and also opposing disinvestment.

The Dharna was presided by Com S.Palaniraj, President, Vellore Division and Com V.Nagarajan, Secretary, Pondy 1 unit welcomed. Com S.Raman, General Secretary in his introductory speech explained the rationale of the demand. Com G.Kannan, Joint Secretary, GIEA-SZ explained in detail the situation in general insurance industry and how the merger will consolidate the public



sector insurance industry. Comrades from various fraternal unions greeted the dharna. Com R.Manogar, Pondy1 Unit proposed vote of thanks.

TRADE UNION CLASSES IN CHENNAI II

The ICEU, Chennai Division-2 organised a Residential Trade Union Class at Yelagiri on 09.06.2018 & 10.06.2018. Three classes were conducted on different topics.

The first class was on the subject 'The reorganization of States and the present challenges'. This class was taken by Com. A.Bakkiyam, a leader of DYFI. It was a very informative session. The inter-active session after the class threw further light on the politics, social justice and economic situation in the country. Com M.Dhanaselvam, President ICEU, Chennai 2 was the principal of this class.

The second class taken by Com T.Senthil Kumar, General Secretary, SZIEF was on the subject 'Struggles and achievements of AIIEA'. Com Senthil dealt with the history of the AIIEA;



many important struggles the organization had to carry out to improve the living standards of the employees on the basis of the correct political and ideological understanding. The principal of this class was Com N.Naganathan, Jt.Secretary.

Com K.Swaminathan, Vice-President, SZIEF took the third class. The subject was 'The challenging environment and initiatives to meet these challenges'. Here Com Swaminathan dealt with the contemporary political and economic situation. He pointed out to the innumerable challenges to the trade union movement and gave suggestions as to how to meet these multiple challenges. Com R.Sarvamangala was the principal of this class.

All the three classes were very educative and were of immense benefit to the participants. The classes helped the participants to develop a correct understanding of the role of a trade union and the present day challenges. 74 comrades including 14 women attended the classes.

The program successfully concluded with vote of thanks by Com K.Manohan, General Secretary.

Working Women Convention in Coimbatore



The 31st working women convention of Insurance Corporation Employees Union, Coimbatore Division was held on 09.06.2018, Saturday at Dr.Sivananda Memorial Hall, Coimbatore. The convention was presided over by the conveners of Women Sub-committee of ICEU, Coimbatore. Com.M.Umamaheswari, Convenor, WSC welcomed the gathering. The special guest of the Convention, Kavizhnar Naa.Muthunilavan, State Committee Member, Tamilnadu Progressive Writers and Artists Association, impressed the participants with his songs. In his special address he elaborated

how the discrimination in the caste system was safeguarded by the conventional customs followed in the families and he called upon the women of AIIEA to lead the struggle for equality. His speech was well appreciated by the audience. Selvi.Kousalya Shankar, a victim of honour killing was felicitated in the convention. On behalf of

Women Subcommittee, ICEU, Cbe an amount of Rs.10000/- was handed over as donation to the counseling centre at udumalpet functioning in the memory of her late husband in which victims of honour killing are given legal assistance and counseling. Selvi. Kousalya, elaborated her bitter experience and intense struggle in the caste prevailing society, which moved the audience.

The annual report of Women's Subcommittee was presented by Com.A.Indira, Convenor, WSC. Seven comrades actively participated in the debate on the report and

Women's Convention at Thiruvananthapuram

Thiruvananthapuram Divisional women's committee conducted its 16th women's convention on the 1st of May, 2018. The session commenced with the welcome address by the General Secretary of the union, com. V.S. Madhu in the presence of the presidium comprised of comrades Girija S, Ananthakumari A, Jeena H S and V S Bindu. Comrade M Girija, joint secretary, AIIEA inaugurated the convention. She spoke about the increasing atrocities on women in the country and the lethargic justice delivery system. The freedom of the women in our society is being curtailed and hurdles are created in the advancement of women. But in LIC a favourable situation exists for the womenfolk because of the presence of a strong union, AIIEA.

Prof. A. G Oleena, President, All Kerala Private College Teachers Association presented the keynote address. She spoke about the women's issues in the international perspective and linked the gender discrimination with neoliberal

politics. The exploitation of male children also exists similar to females, in our society. The Government is trying to impose a new education curriculum which is centric and against the federal setup of the country. She said that rape squad as well as riot squads is freely roaming to inculcate a sense of fear and insecurity to the oppressed and other sections of the population. The women should fight for gender equity and political equality and



placed their views. Com. K.Thulasitharan, General Secretary, ICEU, Coimbatore Division while greeting the convention stressed the need to understand the gender discrimination issues politically and to exercise their voting right judiciously by helping to elect a pro people government. Com. G.Sudha, Convenor, WSC summed up the debate. A special resolution urging the LIC Divisional Management to reconstitute the internal complaints / sexual harassment committee immediately and also insisting for due recognition to be given for ICEU, Coimbatore Division in the committee which represents more than 97% of women employees of Coimbatore Division was passed in the convention. 16 resolutions including protection of LIC and GIC in public sector, demanding one more option for pension, urging legislation for 33% reservation for women were unanimously adopted in the convention. The informative and educative cultural programme of our women comrades in the convention was well received and appreciated by one and all. 240 comrades including 199 women participated in the convention. The convention came to an end with Com.M.Saradha, Convenor, WSC proposing the vote of thanks.

social auditing should be implemented for the betterment of women in the society.

Com. Kunhikrishnan, vice president AIIEA and K R Vini, Zonal joint convenor greeted the convention. Com S.Girija, women's convenor presented the report and 12 comrades participated in the discussion. The report was passed unanimously and resolutions condemning the increasing atrocities against women, dilution of section 498A and the SC/ST Act. A 29 member women's committee has been elected with comrade Girija S as new women's convener and comrades A.Ananthakumari, H S Jeena, V S Bindu and K P Remadevi as joint conveners. Com. V S Bindu proposed vote of thanks.

In the afternoon, Comrade M. Kunhikrishnan inaugurated our new union office in Marappalam, near the divisional office at pattom. Com. M Girija, Com SS Potty, Com. Geetha Gopal, local councillor and Com. V Gopalakrishna Pillai of LIC Pensioners Association offered felicitations. Com V S Madhu; General Secretary welcomed the gathering and Com. R S Anoop, Joint secretary proposed vote of thanks.



Com. B.V.S.RAJU is no more

Com B.V.Subbaraju, former General Secretary of ICEU, Kadapa Division passed away on 24th June, 2018 in a hospital in Hyderabad after a brief illness. His mortal remains were laid to rest at Kadapa. Com Raju was 68.

Com BVS Raju joined LIC in 1973 in Hyderabad Division and posted to Raichur Branch. He subsequently took a transfer to Kadapa and when the Kadapa Divisional Unit of AIIEA was formed in 1980, he was elected as its Joint Secretary. He became the General Secretary of ICEU Kadapa in 1984 and remained so till 2010 barring a brief spell of about 3 years. Com Raju retired in 2010 but remained associated with the wider democratic and Pensioners' movement. Com Raju served as National Joint Secretary of All India Pensioners Association of Government and Public Sector employees. Com BVS Raju made immense contribution to the growth of AIIEA in Kadapa Division.

Insurance Worker mourns the sad demise of Com BVS Raju and shares the grief with the bereaved family.

Zonal Level TU Class of NCZIEF at Bhimtal

The 7th Zonal level TU class of NCZIEF was held at Bhimtal (Haldwani) from 26th May to 27th May 2018.

The class was a grand success both in terms of participation of younger comrades, divisional leaderships as well as the arrangements made by Haldwani comrades. Most of the divisions adhered to the call given by NCZIEF to bring younger comrades to the class for the development of young cadres.

The auditorium of ICAR was the perfect place for this educational class. The first class was taken by Com. Ashok Tiwari, President, AIIPA, on topic 'History of AIIEA and its struggles'. He graphically described the insurance employees movement prior to nationalization and after nationalization under the leadership of AIIEA. He elaborately dealt with many of the successful struggles carried out by AIIEA resulting into comfortable working atmosphere and improvement in living standards. After his submission, there was a half an hour session of question answers were. He answered the questions raised by the participants.

The 2nd Class was on the subject 'Present Socio-political and Economic scenario and task before us'. Com Amanulla Khan, President, AIIEA took the class. He explained India's struggle for freedom and the great contribution made by the working class to this struggle. He pointed out as to how the idea of India emerged out of the national liberation movement. He gave details of the developments post-Independence on the political and economic front. He spoke in detail about the present challenges posed by neo-liberalism and communalism. He said that today the

survival of our secular democratic republic itself is under question. He criticized the efforts of the rightwing forces to trample upon the democratic rights including the freedom of speech of the citizens. He cautioned that the efforts to divide the working class on the basis of religion, caste and language have to be resisted as the unity of the working class alone and the united struggles of the working class can safeguard all the noble values of the trade union movement. There was a lively interactive session. The participants raised a number of questions and sought clarification. Com Amanulla Khan clarified all the issues raised.

On Day 2, the 3rd class was taken by Com. Sanjeev Sharma, President, NCZIEF on the topic Organization and its activities. He placed in detail the need, composition and functioning of organization and linked it with history of AIIEA and challenges ahead of us. He beautifully linked the strength and tactical line of AIIEA in clinching some key issues of employees by organization.

After that a long one hour question answers session was there, in which numerous queries were raised by participants and answered by Com. Amanulla Khan.

Com. Rajiv Nigam, General Secretary, NCZIEF conducted the proceedings of the class. While introducing, he said that the AIIEA is a trade union which not only fights for improvement in working and living conditions but constantly educates its cadres so as to develop and correct political and ideological understanding. He also said this class was specifically designed to educate young comrades for their development into



future leaders. He expressed happiness that the classes were very successful in helping the cadres develop correct understanding on all contemporary issues.

A 50 marks test was also held and prizes were distributed to the top ten scorers among all men participants and 2 prizes among the

women participants.

Com. P. K. Shrama, Joint Secretary, AIIPA was the Principal for all the three classes. Com. Manoj Gupta, President, BKSHD welcomed the guests and participants and Com. DK Pandey, General Secretary, BKSHD placed Vote of thanks.

WZIEA TU Workshop for Divisional Leadership



The workshop for divisional leadership and office bearers of WZIEA was held at Satara on 3rd and 4th June 2018. It was participated by 68 Comrades.

The first session was by Com. Amanulla Khan, President, AIIEA, on topic "Idea of India". The session was participated by local activists of progressive movement along with our Comrades. Com. Amanulla explained how the idea of India evolved over centuries and took shape during the national liberation movement. It is a vision to establish a secular, democratic and egalitarian society. This idea recognizes the huge cultural diversities, plurality of language and religion. Attempts are now being made to deny the existence of this diversity by advocating the concept of one nation, one language and one religion. This threatens the unity of the country. It is therefore necessary for all progressive forces to come together to defend the secular and democratic republic.

The second session was by Com. T. K. Chakraborty, Gen. Secretary, AIIPA on "Role of Divisional leadership". He emphasised on democratic functioning and live contact with membership.

In the third session Com. H. I. Bhatt, Gen. Secretary, WZIEA dealt with "Insurance

industry". He briefly explained the history of insurance in India and explained the challenges ahead. The cutting edge by way of unparalleled claim settlement ratio we enjoyed since opening up of insurance sector shall not be available in near future. The direct / online business procurement and growing term assurance portfolio are other important challenges.

Comrade R. N. Patne, former President, WZIEA dealt with CGIT in fourth session.

The fourth session on "Organization" was by Com. V. Ramesh, General secretary, AIIEA. He explained the need to strengthen the organization as there are unprecedented attacks on democratic and trade union movement. There are no short cuts and strengthening of organization is a continuous process and pointed out that leadership must delegate authority and distribute work for development of team work.

Com. Vasant Nalawade, President, WZIEA proposed to organise four regional workshops as a follow-up to this Zonal workshop. He thanked the leadership for their valuable guidance, the participants for their live participation and IEU Satara for Organizing the workshop.

Birth Anniversary of Dr. B.R.Ambedkar at Kolkata

The 127th Birth Anniversary of Dr B.R.Ambedkar was observed by KSDIEA On 21st April, 2018 at Saltlake City. A Seminar was arranged on the “Relevance of remembering Br. B.R.Ambedkar in present day India” and Professor Dr. Shyamal Chakrovorty of Kolkata University was the lone speaker. As many as 200 employees and retired employees attended the seminar.

The programme began with a song by Com Shyamalendu Sil and Com Haridas Saha, the president of the organization garlanding the photograph of Dr. Ambedkar. A publication highlighting the significance of the life and philosophy of Dr. B. R.Ambedkar was released by Dr. Shyamal Chakrovorty.

Com Ujjal Pal, the General Secretary of KSDIEA, while welcoming the house said that Dr. Ambedkar was not only the leader of dalits, he was leader of all exploited people irrespective of caste, color and creed. He warned that a heinous attack has been directed by the present ruling clique to destroy the unity of the poor people by playing the religious cards and he invited the members and sympathizers of the organization to come forward to fight this conspiracy.

Professor Dr. Shyamal Chakrovorty, in his almost two-hour long submission on the significance of remembering the life, struggle and philosophy of Dr. B.R.Ambedkar in present day India, enthralled the house. Placing the recent statistics from NCRB report, a publication of the govt of India, he said that even after 70 years of our independence, every minute in India, one dalit is tortured and

every day on an average 6 women from dalit community are molested.

This is a partial picture, the fact is that, many more incidents of anguish against the dalits go unregistered. Referring certain repugnant incidents happened in different phase of life of Babasaheb, he mentioned that the struggle for justice since his childhood helped developing his philosophical base in life. He was not a social reformer only; he was having a spark of social revolution. Though he was a socialist but he was not a Marxist. But the historical and dialectical materialism, the nucleus of Marxism, deeply influenced Dr. Ambedkar and till the end of his life he carried and nourished the idea as socialist believer. The great architect of our Constitution, Dr. Ambedkar, was a crusader and relentless fighter against untouchability and economic inequality. In this context he referred the great names of Acharya P.C.Roy, the scientist and philosopher and great Rabindranath Tagore who had in their own fashion fought against untouchability.

The Dr Ambedkar believed that total development of life and living of downtrodden is key factor for the development of our nation. Besides pursuing neo-liberal economic policy, the ruling regime has been trying to transform the secular India into a “Hindu Rastra” by changing the Constitution with which the great name of Dr. Ambedkar is associated. Today dissent is not acceptable to the hindutva forces and that is why the voices of Kalburgi, Govind Pansare, Gauri Lankesh and others are silenced. The dalit scholar Rohit Vemula is forced to end his life.

In this darkest hour of history, he emphatically said that the struggle of Dr. Ambedkar will give us the light of hope and he said we must all join hands to fight for democracy, freedom of speech and to protect the secular values of the society. This will be the best way to remember and honor Dr. B.R.Ambedkar, the iconic leader of India.

With the vote of thanks given from the chair the programme was concluded.



Responses



As a member of the AIIEA and subscriber to INSURANCE WORKER, I have received the magazine vol.61 No.5, for May, 2018.

At the outset, I express my strong dissent that the article is nothing but a microscopic criticism of well founded stricture by Supreme Court. The Supreme Court, had, not without any reason, called for dilution of the PAA. They have cited specific instances of 'reverse-exploitation' by pro-dalit groups wherein innocent public servants are put to untold hardships and avoidable proceedings.

The entire Indian media is now projecting the dalits as if they have been subjected to

atrocities, whereas the reverse is the fact. The dalits have now become a dominant force in each and every field of the Indian economy, subduing all the others. Crores of dalits have had easy access to higher education due to quota system, received government job, once again in quota system and have economically prospered in the post-independent era, for which the others had to pay a very huge price. Indians other than the Dalits are targeted to various forms of victimization. In no other part of the World, the discriminatory reservation system like this existed.

At this juncture, articles like these will only flare up the dalit's uncontrolled aggression against non-dalits, thereby dividing the social harmony, and promoting many such reverse-exploitation. The day is not far off when this reverse exploitation put to a screeching halt.

Insurance workers have membership not only from Dalits; but also from many others. Taking into this account, please desist from publishing such lop-sided articles in future.

Chidambaram V, CHENNAI

Editor Replies:

This letter is in response to Com K.Swaminathan's article on Supreme Court ruling on POA Act. The letter is reproduced in full without any editing. We respect differing opinions and feel this opens up an opportunity for honest conversation necessary to understand the issues raised. The Insurance Worker as a policy matter comments and analyses the contemporary social, economic and political issues. The article makes a case that the Supreme Court has tweaked the provisions of the POA Act in favour of the accused without taking into account the real situation obtaining in the country. It is true that there are cases of misuse of the Act as is the case with other Acts. This misuse is condemnable and has to be dealt with according to the existing provisions of law. But it is also a fact that social oppression of dalits exist in the country. In the recent period we have seen attacks on dalits on trivial issues

like sporting of moustache, wearing clothes and riding horse. They are still denied access to common wells and caste discrimination exists in a number of ways. The National Crime Records Bureau show that the crime against dalits increased from 27070 in 2006 to 40801 in 2016. It means that around 5 caste crimes take place every hour in this country. It is an acknowledged fact that a large number of atrocities do not get reported. The majority of dalits in rural areas leave alone misusing POA Act, do not even have access to police stations. In such circumstances any tweaking of the POA Act sends wrong message. Therefore the Central Government, many State Governments, political parties, trade unions and progressive organisations have asked the Supreme Court to review its order.

A perception is assiduously built that the Indian State pampers dalits and therefore they are cornering all benefits of development. We are living in post-truth period where emotions

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Insurance News in brief

■ A.M.KHAN, DHARWAD

Use of technology in the Indian insurance industry is increasing day by day and with latest updation some of the biggest insurance companies are moving to digital-first approach. This reduces the use of the agents, who hitherto were the contacts between the insured and the insurer. Not only just this, using algorithms the insurers are arriving at the wants of the customers. Use of artificial intelligence in settling the claims, specially health insurance, many insurers say, that it takes a few minutes to complete the process of settling the claims. Edelweiss Tokio, SBI Life, HDFC Ergo and Max Life have already stepped in full in increased use of technology.

The Road Transport ministry has increased the compensation for third party accidents. The compensation in case of death which was Rs.50,000 has been increased to Rs.5,00,000 while for permanent disability compensation has been increased to Rs.50,000 from Rs.25,000. The order further provides for an increase in these compensations by 5 per cent every year. Non-life insurers expect a rise in the third party premium consequent to the increase in the compensation.

As if they were waiting in the wings, Private Equity (PE) investors plunged after they were allowed to invest in insurance sector as promoters and exit after five years. It not that additional investment comes to the sector. The existing promoters sell their shares to these PEs. The increase in foreign direct investment limits to 49 per cent from 26 per cent augurs well for the PEs. PEs, it is being told are seeking a gross returns of 18 to 24 per cent. Non-life insurance which is at present growing at 17 per cent, it is estimated, will deliver 22-24 per cent returns.

Allianz, which had once considered pulling out of the joint venture with Bajaj, gets a dividend of Rs.56 crore. Bajaj takes Rs.159.57 crore dividend, Bajaj Allianz Life Insurance pays a dividend of Rs.78 crore to Bajaj and Rs.27.43 crore to Allianz for the previous financial year. While Bajaj Allianz General Insurance pays Bajaj a dividend of Rs.81.57 crore and Rs.28.66 crore to Allianz.

The risk of terror attacks and damage from hooligans has increased the rate of premiums for the Russia World Cup than what were for the previous event in Brazil. The insured value of the event is estimated to be over \$10 billion.

Premiums against terror attacks are 10 per cent higher than the last World Cup in 2014. Insurance is being bought to cover the risk of cancellation, kidnap, cyber attacks and personal injury too.

Analyzing the collective insurable value of soccer players, Lloyd's of London* predicts that France will be the winner of the 2018 World Cup, which is being held in Russia

PwC in its report of 2017 says that 56 per cent of insurance companies across the globe believe that their revenues were at risk of disruption from insurtech. At the same time the report also mentions that nearly 52 per cent are now exploring the insurtech landscape as the consumers demand quick results.

There is line of caution. Artificial Intelligence, Machine Learning is good and is essential. But a study also says that before adopting to high level technology the insurance companies have to make sure that the data is of a very high quality. Since what goes in comes out in.

They term it as an error. But the damage has been done. Cigna Corp, the global health insurer, says that it exposed private information including bank-account details of some customers in Asia due to a system error.

After spending a huge sum on the cutting-edge artificial intelligence technologies, European insurers face tougher scrutiny of the tools they use to help root out fraud and automate claims decisions. New rules by European Union stress on human oversight and consumer protection. These rules also give a boost to cyber insurance players.

"Global commercial property/casualty insurance premiums were worth approximately \$730 billion in 2017 and by 2021 will rise to almost \$900 billion", says a Report by Aon Inpoint., insurance broker Aon's data analytics and consulting team.

Lot of caution has to be exercised. The market share of LIC as at 31st May 2018 stands at 67.40 per cent in the new premium segment and is 74.26 per cent in number of policies. A matter of worry is Non-single premium which is very low. Private insurers are much ahead of LIC. LIC's market share in non-single premium stands at 46.16 per cent. An article by Shipla Sinha in Economic Times quotes a formere LIC executive " LIC is committing suicide by writing mostly single-premium policies".

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Working Class Struggles

■ S.SRIDHARA, MYSORE

*According to AfrAsia Bank Global Wealth Migration Review, India currently has 119 billionaires and this number is expected to increase to 357 by 2027. Over the next 10 years, India is expected to create 238 additional billionaires while China is expected to add 448 such billionaires. By 2027, USA is likely to have maximum number of billionaires at 884, followed by China at 697 and India at 357 respectively. Billionaires refers to individuals with net assets of \$ 1 billion or more. Other countries that are expected to create significant number of billionaires over the next decade include Russia (142), United Kingdom (113), Germany (90) and Hong Kong (78). Globally, there are 2252 billionaires at present and this number is expected to increase to 3444 by 2027.

* According to Sunday Times Rich List, there are now 145 billionaires resident in UK, 11 more than last year. The top 1000 individuals own 724 billion pounds out of the UK's total wealth of 12,778 billion pounds. The incomes of super-rich have increased by an incredible 10% on an average since last year. In sharp contrast, workers' living standards have been squeezed by crushing austerity measures. Workers on an average still earn 24 pounds less per week than they did before 2007-08. Over the course of years, that amounts to more than 1000 pounds in lost wages. According to research by the Trade Union Congress, by 2025 the average worker will have lost 18000 pounds. The spending allotted for the National Health Service for 2017-18, used by more than 60 million people, is 124.7 billion pounds, just the wealth of top 10 individuals on the super-rich list would cover this with 15 billion pounds to spare.

* According to a survey conducted by Consultancy firm Equilar, the pay of CEOs in USA continues with the top 200 CEOs receiving an average raise of 14% in 2017 compared to 9% in 2016 and 5 % in 2015. Average workers need to work 275 years to earn the annual compensation of his or her companies CEO. There are 50.8 million US households that cannot afford a basic monthly budget including housing, food, child care, health care and transportation. There are 16.1 million US households that are living below

the official federal poverty level, an abysmally low \$ 24,300 for a family of four in 2016. According to another study, two-thirds of all US jobs are low paying - less than \$ 20 an hour or \$ 40000 a year if full time. More than 30% of households in each State cannot afford a basic "survival budget". 4 in 10 adults, if faced with an unexpected expense of \$ 400, would pay for it by selling a possession or borrowing money.

* According to a report published recently, there is a shocking rise in deaths between 2013 and 2016 among US children and teens aged 10-19. While the deaths in this age group declined between 1999 and 2013, from 2013 to 2016 death rate has increased by 12%. The study published by the Centre for Disease Control and Prevention (CDC) found that injury deaths - including unintentional injury, suicide, homicide and war - comprised 70% of all deaths for persons aged 10-19 in 2016. The number of rate of total deaths in 2016 for adolescents aged 15-19 was more than three times that of children and teens aged 10-14. The continued growth of income inequality can fuel depression, anxiety and suicidal thoughts among young people who are looking for a future but find themselves unemployed, in low-paying dead end jobs or saddled with student debt. According to a report, 19% of US children under age 18 lived in families with income level below the federal poverty threshold.

* In the last two and a half years, Deutsche Bank has cut 6000 jobs and closed 188 branches. Now, the bank is planning to cut another 10,000 jobs. With the finalization of merger of Deutsche Bank and Post Bank, the attacks on jobs and job cuts are likely to increase. In the USA there is no protection against dismissal. In all, the bank will provide Euro 800 million as severance payments in the current year. According to a study by the London CCP Research Foundation, Deutsche Bank had to pay fines of more than \$ 14 billion between 2010 and 2014. The bank still faces more than 7000 legal suits and last year alone it had set aside a total of Euro 3.2 billion for legal claims.

Economic Tid Bits

■ J.SURESH, MYSORE

SRILANKAN WATER SUPPLY WORKERS STRIKE FOR OUTSTANDING PAY RISE:

More than 12,000 National Supply and Drainage Board Workers in Srilanka has been on strike since June 4th to demand payment of their outstanding triennial salary increments. Apart from water purification, all breakdown repairs, new water supply installation, water meter readings and office work have come to a standstill. Water purification and pumping workers will join the industrial action if strikers demands are not met.

MIGRANT WORKERS PROTEST IN TAIWAN:

Hundreds of migrant workers protested on 3rd June outside GOOGLE'S TAIPEI OFFICE in Taiwan over nonpayment of wages. THE FIIPINO workers have accused HTC group, a consumer electronic company of illegally docking their pay, including by forging agreements. They are demanding an end to this practice and improvement of their working conditions.

DOWNER GROUP WORKERS STRIKE FOR PAY INCREASE:

Workers at Downer Group's Construction and Maintenance Division in New South Wales (Australia) had 3 days strike from 6th June to 8th June and also imposed a month long ban on overtime. They are demanding increase of wages. The company offered 2.25% wage increase and no improvement on current working conditions.

BUREAU OF METEOROLOGY WORKERS:

take industrial action over wages. A protracted campaign of limited industrial action, including rolling stoppages and bans by workers at the Bureau of Meteorology (Australia) for a new enterprise work agreement and pay increase, in continuing the previous agreement expired four years ago. BOW Management has rejected any pay increase above the Government mandated 2% pay ceiling and wants to cut allowances for the staff working in remote locations and other work conditions. It has also ruled out back dating any wage rise, effectively a four year pay freeze.

PROTEST IN ARGENTINA AGAINST SACKING AND ASSAULT ON WAGES:

As Argentina continues to sink into economic turmoil, workers across the country launched a day of protest on 7th June against layoffs and attacks on wages. Marches, rallies and protests were held, the workers are also opposing early retirements and wage delays in the context of austerity measures being demanded by the IMF as a part of its 50 Billion Dollar Rescue Loan.

UNIVERSITY EMPLOYEES IN BRAZIL BEGIN A NATIONWIDE STRIKE:

Professors and Administrative Officials at Federal Universities in 12 States in Brazil have begun a nationwide strike for more Government investment in education, better working conditions and 27% pay increase. The protest is in response to Government's plans to slash spending including in education. On 5th June, an assembly of Universities of Sao Paulo workers and students endorsed the strike and rejected a proposed wage increase for education workers of 1.5%. The wages have not been increased since 2015.

CHILEAN FISHERMEN STAGE PROTEST:

On June 4th Fishermen at the Chilean Port of Concepcion, protested over Government regulations on fishing that restrict traditional fishing methods for coastal fish and Mollusks.

QUEBEC DAY CARE WORKERS LAUNCH UNLIMITED STRIKE: (CANADA):

Following months of limited job action, thousands of workers in Montreal are on strike at 57 public funded day care centres. After a series of one day walkout strikes, workers launched unlimited strike action. The main issue of dispute included work schedules, seniority and working conditions. The employer demanding right to send the workers home. Day care workers have been without contract since 2015.

THE FRENCH RAIL WORKERS DEMONSTRATED AFTER VOTE AGAINST PRIVATIZATION:

After voting by 95% to reject planned privatization of the French National Railways, the Railway Workers held rallies across France. The protest took place on 24th and 25th May.

LIC is efficient

“LIC has been able to hold on to the majority of its market share unlike other public sector companies like UTI, which faded away. There is no fiscal issue like claims management or solvency. LIC is more efficient compared to where it was in 2001.” said Joydeep Roy, a partner at PwC.

LIC beats industry

Life insurance industry reported 10% growth year-on-year in annual premium equivalent (APE) in May. LIC bettered the industry growth average by registering 16% year-on-year.

Farmers insurance

Telangana State government and LIC have signed a historic MoU for providing life insurance coverage to around 50 lakh farmers in the state. The LIC chairman assured that in case of death of any farmer, the claim amount would be deposited in the nominee's account within seven -10 days.

Loss to Profit

United India Insurance (UII) has reported a profit after tax of Rs 1,003 crore for the fiscal ended March 31, 2018 as compared to a loss of Rs 1,914 crore in the previous fiscal. Oriental Insurance registered a net profit of Rs 1,510 crore in 2017-18 against a loss of Rs 1,691 crore in the previous year.

ULIP vs SIP

To ensure that the investors do not discontinue the SIPs, mutual funds are now offering free life insurance cover in case the SIP is not discontinued. At present three mutual fund houses offer it.

PM Schemes renewal

Finance ministry has directed the state-run banks and public sector insurers to attain full renewal in accident insurance (PMSBY) and 95% renewal in life insurance (PMJJBY) schemes. It also plans to offer quarterly payments in PMJJBY.

PMJJBY Only 5%

The life insurance scheme Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the accident insurance scheme Pradhan Mantri Suraksha Bima Yojana (PMSBY) — introduced to ensure social security to crores of under-privileged — could cover only 5% and 13% of eligible population respectively in last three years, reveals government data.

The rise of digital

“Offline businesses are depended on the agents' competency and how he sees the product in his mind. Digital has taken that arbitrage away by giving him the clear idea. Agents no longer end up selling what they want to sell,” said an insurance industry professional. For instance, an instant policy issuance which converts a customer's money into a policy in 30 seconds. Rs 7.50 bn Life insurance cover

For our Field Force

■ ARIVUKKADAL, THANJAVUR

sold online, of the Rs 12 billion in new business premiums each year. 70% Bancassurance business of SBI Life originates online. 65%: Policy applications of Edelweiss Tokio originate online. 20%: Customers who come to Max Life through its website.

Insurance in EMI

Bajaj Finance Ltd. (BFL), the lending and investment arm of Bajaj Finserv, is offering its customers an option to buy health insurance products from some of the leading insurance companies in India and pay through no cost EMIs.

Target youth

Toffee Insurance is trying to get young people, those not really interested in being insured to buy insurance and make it a habit. Toffee has tied up with traditional insurance companies to create these products and is essentially setting up a future customer base for these larger companies.

4 year motor insurance

IRDAI has notified all insurance companies to design long-term third party insurance policies for cars and 2-wheelers. The notification stated that the cover period should be 4 years for cars and 5 years for 2-wheelers.

Cyber Insurance

The biggest nightmare that an individual can wake up to is to see an unauthorised debit in their bank account and realise that they are a victim of an online fraud. Cyber insurance cover will provide customers with a comprehensive protection against various cyber risks, viz., Online Banking frauds, Phishing mailers, IT Theft Loss, Malware attacks, Cyber extortion loss.

Permit is the key

Insurance companies are not liable to compensate accident claims for public transport vehicles plying without permits, the Supreme Court has held. 'Permits' are authorisation given by State authorities to use motor vehicles as transport vehicles.

e-Insurance fails

Despite IRDA mandating that all the electronically sold insurance policies should be brought into e-insurance account, only 10 to 12% of the life policies and less than one% of the general insurance policies are added to the repository accounts. Many of the insurance companies find that managing two parallel systems—both physical and online accounts, is adding to their cost. Providing KYC details to the repositories also is looked upon as an additional hassle.

Response

Continued from Page 35

matter more than facts or truth. Worldwide democratic governments take affirmative action to uplift the weaker sections of the population. It was Shahu Maharaj, the king of Kolhapur who pioneered the idea of reservations. The Maharaja of Mysore Krishna Raja Wadiyar IV too had introduced a policy of proportionate representation. Subsequently the reservations for depressed classes were introduced by other princely states like Baroda and Travancore. This was in recognition of the fact that dalits were backward in all respects due to historical reasons. The Indian Constitution recognised the need for reservations to uplift the dalits and other backward classes. Insurance Worker is of the firm opinion that reservations alone are not the solution to the multiple problems of the dalits but they are necessary keeping in view the social oppression and wide inequalities in the Indian society. The total

work force in India is around 50 crore. 94% of the workforce is in the informal sector where there is no reservation. Of the 6% in the formal or organised sector, the private sector has no reservation. Therefore the effective reservation boils down to the government and the public sector jobs numbering around 2 crore. This is the factual position. A number of studies have brought out the fact that in terms of education, living standards and other parameters of development, dalits lag far behind other sections of the society. It is a shame that dalits are still employed to carry night soil and clean sewers. Despite the abolition of manual scavenging, more than 1.3 million dalits, mostly women work as manual scavengers. This is the hard reality. The Insurance Worker firmly believes that the final aim of a trade union is emancipation of the entire working class. This cannot be done ignoring the social oppression on the basis of caste. Therefore, struggle of working class must be both against caste oppression and class exploitation.



AWARD TO COM. SREEPRAKASH OTTAPALAM

Com Sreeprakash Ottapalam bagged "Viral Award" for his short story collection in Malayalam "On Nhamlandaala" published by Kairali books, Kannur. Com Sreeprakash is the President of Ottapalam base Unit under Thrichur Division. He is also a recipient of various literary awards for his short stories. He is also an environmentalist and for efforts in this direction, he is honoured by the Forest Department of Kerala.

Insurance Worker congratulates Com Sreeprakash on his glorious achievements and hopes the continued good work from him.

DONATIONS

Com. Vasanth Nalwade, Satara Division	Rs.5000
Com. Asim K Bhattacharjee, Malda Br.1 Jalpaiguri	5000
Com. Virendra Singh, Delhi, Unit 3	500
Com. N Achamma, Virajpet Br., Mysore Div.	2000
Com. Ravindra Kumar KS, Srirangapatna Br. Mysore	1001
Com. Nirmal M Patil, CBO3, Dharwad Div.	1000
Com. K K Ayappan, Chalakudy Br., Thrissur Div.	2000
Com. M S Samabasivan, Chalakudy Br., Thrissur	1000
Com. Belu Charan Nayek, Jamshedpur Br.4	1000
IEA,Asansol Division	10000
Com. Debasis Mitra, Asansol DO	2000
Com. O P Subramanian, Karur Unit-1, Thanjavur Div.	5000

Donation to AIIEA

Com. S.S.Jahagiridar, DO Base Unit, Raichur 3000

Insurance Worker thanks these comrades for their fine gesture.

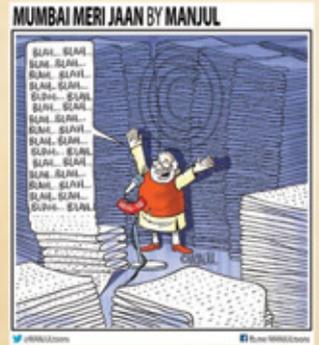
CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
July2017	285	6505.38
August	285	6505.38
September	285	6505.38
October	287	6551.03
November	288	6573.86
December	286	6528.21
January 2018	288	6573.86
February	287	6551.03
March	287	6551.03
April	288	6573.86
Base1960=		
Base2001x22.8259		



MODI FOUR YEARS TOWARDS 'NEW INDIA' AS CARTOONISTS SEE IT

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SANDEEP ADHWARYU



Sandeep Adhwaryu, Times of India



Mika Aziz, Indian Express



Mansoor, Dainik Bhaskar



Subhanil, Deccan Chronicle



Shekhar Gurera

Gokul, Deccan Chronicle

Satish Acharya, Mail Today



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