

insurance Worker



Monthly Journal of All India Insurance Employees' Association

Vol. 61 • No. 10 • October 2018 • ₹ 10 • Pages 40+4

A GLORIOUS SEASON OF PROTESTS



Sept 4, 2018



Sept 5, 2018



Sept 10, 2018

*This is Just the Beginning...
Towards an Alternative Agenda*



RELEVANCE
OF GANDHI



DEMONETISATION
- THE EXPOSURE



UNRAVELLING
RAFALE DEAL



BUILDING
BETTER KERALA



ASIAN GAMES
2018 | Jakarta
Palembang

INDIA PERFORMS WELL,
BUT MILES TO GO





Worker-Peasant Rally Throws Formidable Challenge



REPORTS
on PAGES
6 to 9



A GLORIOUS SEASON OF PROTESTS

एक आँसू भी हुकूमत के लिए खतरा है
तुम ने देखा नहीं आँखों का समुद्र होना
*A single tear too is a threat to the regime
Have you not seen the eyes turning into ocean*

This beautiful couplet of Munawar Rana warns the government that the pains, sorrows and cries of the marginalised are building into a storm that could well uproot this neo-liberal regime. The 5th September 2018 Worker-Peasant Rally organised by CITU, AIKS, AIAWU and supported by a number of industrial federations and unions in insurance and banks was undoubtedly the biggest mobilisation of workers and peasants in the recent period. Three hundred thousand workers, peasants and agricultural workers turned Delhi into a red sea of humanity. Braving the incessant rain and difficult weather conditions; holding red flags, they marched from Ramlila Grounds to Parliament Street with revolutionary enthusiasm and fervour.

They came from 23 States and a number of cities, towns and villages - from Kashmir to Kanyakumari and from Gandhinagar to Manipur through various modes spending their precious savings. The rally was a glorious celebration of India's diversity. There was a perfect blend of Tamil and Hindi slogans; so too of Punjabi and Marathi. The rally did not distinguish between a Hindu and a Muslim or a Tamilian and a Rajasthani. They were all workers. They were united as a class of exploited people demanding a decent and dignified life which is guaranteed to them by the Indian Constitution. The Worker-Peasant Rally demanded bringing prices under control, jobs and security, remunerative prices to the farmers, farm debt waiver, no forcible land acquisition and a minimum monthly wage of Rs.18000/-. The organised sector workers while supporting these demands; projected their own issues of withdrawal of National Pension Scheme and no to privatisation of

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Cover Design & Lay-out:
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Subscription
Annual : Rs.120
Single Copy: Rs. 10

public enterprises. There was total unity on all these secular demands of the workers and peasants.

The success of the rally was a perfect response to neo-liberalism and communalism. It was also a fitting reply to all those who say that Left and trade unions have lost their ability to mobilise the oppressed in struggles. The rally unanimously decided to further intensify and broaden the struggle. The Central Trade Unions with the exception of BMS are holding a national convention at Delhi on 28th September from where calls for direct industrial actions are likely to be given. The rally decided to support all agitational programs of the Kisan Organisations.

Earlier on 4th September 2018, Delhi witnessed another big rally and demonstration of the women organised by All India Democratic Women's Association. More than 5000 women from across the country marched in continuing downpour and flooded streets to demand food, jobs and an end to violence. This rally was the culmination of the two month long campaign. This rally highlighted the increasing atrocities being committed on women. The rally pointed out that the Modi government is paying only lip sympathy to the cause of the women. It has done very little to ensure gender justice and empowerment of women. The rally was critical of the government for lack of political will to pass the Women Reservation Bill.

The entire country erupted in protests and demonstrations on 10th September on the issue of increasing prices of petrol and diesel. The call of Bharat Bandh given by the Left and 21 other political parties evoked massive response across the country. The government is justifying the increased oil prices citing increased import cost. To put it mildly, it is simply dishonest. The increased oil price is due to the unjust taxation. The retail price of petrol and diesel were cheaper when the crude oil prices in the international markets were much higher. The benefit of lower import costs were never passed on to the consumers. During the rule of the present government, the cost of oil imports declined by 32% while the central taxes were hiked by 129 percent. In the last four years, the Central Government

has collected over 11 lakh crore worth of taxes from petrol and diesel. This is simple loot of the ordinary people.

This is just the beginning. India is going to witness many more large scale protests in the coming days. The All India Kisan Sangharsh Coordination Committee, an umbrella of over 170 farmer organisations has planned a Long March of the Dispossessed from November 28-30. Farmers, landless, Adivasis, Dalits and workers are expected to come and surround the four corners of Delhi. Separately, Bharatiya Kisan Union led by Rakesh Tikait has announced a kisan kranti padayatra from Haridwar to Delhi from September 23rd to October 2nd. The Student Federation of India is taking out countrywide rallies projecting the problems in the education sector. All this indicates the rising anger and discontentment of the people against the policies of the government.

Despite putting up a brave face, it is becoming clear that the government has become nervous. The Prime Minister has announced some increase in the honorarium of the Anganwadi and Asha workers in a hurried manner. These sections of the workers have been in agitation for a long time demanding recognition as workers and payment of a minimum wage of Rs.18000 per month. The inadequate compensation announced now will not pacify them. They will continue their struggle with greater intensity. The fear of becoming isolated has made the BMS also to plan protest program at Delhi in November against government policies.

Having failed to deliver on the promises made, the BJP has gone back to its core agenda. It is making all efforts to create further communal polarisation. The BJP has made it clear that not development but hindutva will be their poll plank for the 2019 elections. Unfortunately, the major opposition party Congress has decided to counter the hard hindutva of BJP with its own soft hindutva. The working class must understand this dangerous game. They must realise that as a class they are exploited irrespective of religious beliefs. The working class must present an alternative agenda to demand

freedoms enshrined in the Constitution and economic justice. The sinister design to divide them on communal lines for political gains by inimical forces must be defeated. The glorious

unity achieved on 5th September 2018 must be protected and further strengthened. It is this unity and united struggles alone that can ensure them a decent and dignified life.

विरोध प्रदर्शनों का शानदार मौसम

एक आँसू भी हुकूमत के लिए खतरा है
तुम ने देखा नहीं आँखों का समुद्र होना

मुनव्वर राना की ये खूबसूरत पंक्तियाँ सरकार को चेतावनी देती हैं कि मामूली नागरिकों के दुख, चीखें व आहें एक ऐसे तूफान में बदल रही हैं जो नव-उदारवादी शासन को उखाड़ के फेंक सकता है। किसानों व मजदूरों की 5 सितम्बर की संघर्ष रैली जिसको किसान सभा, सीटू तथा आल इण्डिया एग्रीकल्चरल वर्कर्स एसोसियेशन ने आयोजित किया था तथा जिसका अनेक औद्योगिक फेडरेशनों तथा बैंक व बीमा की यूनियनों ने समर्थन किया था, वास्तव में हाल की अवधि की निस्संदेह सबसे बड़ी एकजुटता थी। तीन लाख किसानों, मजदूरों व खेत मजदूरों ने दिल्ली को मानवता के लाल सागर में बदल दिया था। निरन्तर बारिश व खराब मौसम को झेलते हुए व अपने हाथ में लाल झंडा पकड़े हुए वे रामलीला मैदान से संसद मार्ग तक क्रान्तिकारी उल्लास व उत्साह में कूच कर रहे थे। वे 23 राज्यों- कश्मीर से कन्याकुमारी तथा गांधीनगर से मणिपुर तक विभिन्न साधनों से अपनी बहुमूल्य बचतों को खर्च करके अपने शहरों, कस्बों व गाँवों से- आये थे। यह रैली भारतवर्ष की विविधता का शानदार उत्सव थी। तमिल व हिन्दी नारों का तथा पंजाबी व मराठी नारों का यह पूर्ण मिश्रण था। रैली ने हिन्दू व मुसलमान तथा तमिलनाडु व राजस्थान के निवासियों के बीच अंतर नहीं किया था। वे सभी श्रमिकों का शोषण होने वाले लोगों के वर्ग के रूप में एक थे तथा भारतीय संविधान द्वारा उनके लिये गारण्टीकृत अच्छी व सम्मानजनक जिन्दगी जीने की मांग कर रहे थे। किसान मजदूर रैली ने बढ़ती कीमतों पर अंकुश लगाने, रोजगार व सुरक्षा प्रदान करने, किसानों को लाभकारी मूल्य देने, कृषि ऋण माफी, जमीन का जबरन अधिग्रहण नहीं, तथा 18000 रू प्रतिमाह वेतन देने की मांग की। संगठित क्षेत्र के श्रमिकों ने इन मांगों का समर्थन करते हुए अपने मुद्दे जैसे राष्ट्रीय पेन्शन योजना को समाप्त करने तथा सार्वजनिक क्षेत्र के उद्यमों को निजीकरण न करने की मांग की। किसानों व मजदूरों की इन सभी धर्मनिरपेक्ष मांगों पर पूर्ण एकता थी।

रैली की सफलता नव-उदारवाद तथा साम्प्रदायिकता दोनों का ही पूर्ण व सच्चा प्रतिउत्तर थी। यह उन लोगों को भी करारा जबाव थी जो कहते हैं कि वामपंथ तथा ट्रेड

यूनियनों पीड़ित लोगों को संघर्ष में उतारने में असफल रही हैं। बी.एम.एस. को छोड़कर शेष ट्रेड यूनियनों 28 सितम्बर को दिल्ली में एक सम्मेलन आयोजित कर रही हैं जहां प्रत्यक्ष औद्योगिक कार्यवाही का आह्वान किया जा सकता है। रैली ने किसानों के सभी आन्दोलनात्मक कार्यक्रमों का समर्थन करने का निर्णय लिया।

इससे एक दिन पहले 4 सितम्बर 2018 को दिल्ली ने आल इण्डिया डेमोक्रेटिक वीमेन्स एसोसियेशन की बड़ी रैली व प्रदर्शन को देखा। देशभर की पांच हजार से अधिक महिलाओं ने निरन्तर बरसते हुए पानी में कूच किया तथा भोजन, रोजगार व हिंसा की समाप्ति की मांग करते हुए दिल्ली की सड़कों को भर दिया। यह रैली दो माह पुराने अभियान के समापन के रूप में हो रही थी। इस रैली में महिलाओं पर हो रहे अत्याचारों को रेखांकित किया गया था। रैली में कहा गया कि मोदी सरकार महिलाओं के साथ जुबानी सहानुभूति दिखा रही है व इसने लिंग न्याय तथा महिलाओं का सशक्तीकरण सुनिश्चित करने के लिये कुछ नहीं किया है। रैली महिलाओं के आरक्षण विधेयक को पारित न करने के लिये सरकार की इच्छाशक्ति की कमी की आलोचना कर रही थी।

पेट्रोल व डीजल की बढ़ती हुई कीमतों पर पूरा देश 10 सितम्बर को प्रदर्शनों व विरोध रैलियों में उमड़ पड़ा। भारत बन्द के आह्वान को जिसे बामपंथ तथा 21 अन्य पार्टियों ने आयोजित किया था, भारी समर्थन प्राप्त हुआ। सरकार तेल पदार्थों के बढ़ते हुए दामों को बढ़ते हुए आयात बिल के आधार पर न्यायोचित ठहरा रही है। सभ्य तरीके से भी इसे बेईमानी ही कहा जा सकता है। तेल पदार्थों की बढ़ती हुई कीमतें न्यायविरोधी केन्द्रीय करों के कारण से भी हैं। पेट्रोल व डीजल की खुदरा कीमतें उस समय कम थीं जब अन्तर्राष्ट्रीय बाजार में कच्चे तेल के दाम अधिक थे। तेल बिल के सस्ते आयात का लाभ ग्राहकों को कभी भी नहीं दिया गया। इस सरकार के शासन में तेल का आयात बिल 32 प्रतिशत कम हो गया है परन्तु केन्द्रीय करों में 129 प्रतिशत की वृद्धि की गई है। पिछले चार सालों में केन्द्र सरकार द्वारा पेट्रोलियम पदार्थों की बिक्री से 11 लाख करोड़ रुपये अर्जित किये गये हैं। यह आम आदमी की खुली लूट है।

यह तो शुरूआत भर है। आगे आने वालों दिनों में भारत और बड़े विरोध आयोजनों को झेलने वाला है।

28 नवम्बर से 30 नवम्बर तक किसानों के लगभग 170 संगठनों का प्रतिनिधित्व करने वाली आल इंडिया किसान संघर्ष कॉर्डिनेशन कमेटी ने गरीबों का लाँग मार्च निकालने की योजना बना रखी है। किसान, आदिवासी, भूमिहीन, दलित व श्रमिकों के इस रैली में आने की तथा दिल्ली को चारों ओर से घेरने की संभावना है। इसके अलावा राकेश टिकैत की भारतीय किसान यूनियन ने 23 सितम्बर से 2 अक्टूबर तक हरिद्वार से दिल्ली तक की किसान क्रांति पदयात्रा निकालने का एलान कर रखा है। शिक्षा के क्षेत्र में भी समस्याओं को बताते हुए एस. एफ.आई. पूरे देश में रैलियां निकाल रही है। यह सब सरकार की नीतियों के विरोध में लोगों के बढ़ते हुए गुस्से व असंतोष की तरफ इशारा करता है।

पराक्रम दिखाने के बावजूद यह स्पष्ट होता जा रहा है कि सरकार घबरा रही है। प्रधानमंत्री ने जल्दी में आंगनबाड़ी व आशा श्रमिकों के मानदेय में कुछ बढ़ोतरी करने की घोषणा की है। श्रमिकों के ये हिस्से काफी समय से कर्मचारियों के रूप में मान्यता प्रदान करने व न्यूनतम 18000 रू प्रतिमाह मानदेय दिये जाने की मांग कर रहे हैं। इस समय घोषित की गई अपर्याप्त क्षतिपूर्ति भी इन श्रमिकों को शान्त नहीं करेगी। वे अपना आन्दोलन तेजी के साथ जारी रखेंगे। अलग-थलग पड़ने का भय

बी.एम.एस. को नवम्बर माह में दिल्ली में सरकार की नीतियों के विरोध में विरोध प्रदर्शन आयोजित करने के लिये विवश कर रहा है।

जनता से किये गये वादों को पूरा करने में असफल रहने के बाद बी.जे.पी. अपने मुख्य कार्यक्रम पर वापस लौट आई है। यह और साम्प्रदायिक धुवीकरण करने के लिये सभी प्रयास कर रही है। बी.जे.पी. ने यह स्पष्ट कर दिया है कि 2019 के चुनाव में विकास की बजाए हिन्दुत्व ही उनका मुख्य मुद्दा होगा। दुर्भाग्य से मुख्य विपक्षी दल कांग्रेस ने बी.जे.पी. के कड़े हिन्दुत्व का उत्तर नरम हिन्दुत्व से देने का निर्णय लिया है। मजदूर वर्ग को इस खतरनाक खेल को समझना चाहिए। उन्हें महसूस करना चाहिए कि एक वर्ग के रूप में धार्मिक विश्वासों के बावजूद वे शोषित हैं। मजदूर वर्ग को संविधान में दी गई स्वतन्त्रताओं व आर्थिक न्याय की मांग करते हुए एक वैकल्पिक कार्यक्रम प्रेषित करना चाहिए। राजनीतिक स्वार्थ के लिये उन्हें धार्मिक आधार पर बांटने की कुटिल चालों को पराजित किया जाना चाहिये। 5 सितम्बर को प्राप्त की गई शानदार एकता को बचाए रखना चाहिए और उसे और अधिक पुरखा किया जाना चाहिए। यही एकता तथा एकीकृत संघर्ष उनके लिए यथेष्ट व सम्मानजनक जिन्दगी सुनिश्चित कर सकते हैं।

INDIA PERFORMS WELL, BUT MILES TO GO

India stood 8th in the medals tally winning 69 out of which 15 were gold in the Asian Games 2018 held at Jakarta, Indonesia. This was the highest medals secured by India. China once again dominated the games winning 289 medals out of which 132 were gold. Japan stood second in the medals tally. Forty-five countries participated in these games.

India sent 572 athletes to participate in 36 disciplines. The country won 7 Gold Medals from the track and field events. The track and field events fetched India a total of 19 medals. India performed well in wrestling, rowing, shooting, archery and equestrian events.

There were some sterling performances by the Indian athletes. Neeraj Chopra beat the competitors by miles in the Javelin to raise hopes of a good performance in the Olympic Games 2020. There was no competition for Tejinder Pal in shot put. Dutee Chand gave a gritty performance. Hima Das showed potentials of emerging as a world class athlete.

Vinesh Phogat became the first Indian women to win gold in wrestling. Amit Panghal was brilliant in defeating the reigning Olympic champion to win the gold in Boxing. The Indian athletes showed grit and determination and deserve accolades for their magnificent performances.

India is disappointed that it could not retain domination in Hockey and Kabaddi which have been its traditional strengths. India cannot take its supremacy in these games for granted as more and more countries are developing skills to challenge India. In a similar case, China's domination in badminton has ended.

Not surprisingly the Government has taken credit for the successes the athletes have brought. They attribute these successes to their policies ignoring the fact that the best performance of India was in 1951. There is also a claim that India has become a sporting super power. Though the athletes did give a good performance, this performance falls short

of global standards. It is only the performance of Neeraj Chopra, Amit Panghal that raises the possibility of a Olympic medal. Therefore, instead of living with a false pride, India must take effective steps to allocate sufficient funds to improve the sports infrastructure. Sports cannot escape the reality that a large number of Indian children are out of school and India has the highest child malnutrition in the world. This reality makes it clear that a large part of India's population has not been

able to take part in sports and has no access to sporting facilities. The government has to do a lot if India has to improve its standing in the international sports. The politicians must give up control over the sporting bodies and allow the professionals to manage the affairs. While congratulating the Indian athletes for their brilliant performances, it must be acknowledged that India has miles to go before it can emerge as a great power in sports.

भारत का अच्छा प्रदर्शन, पर काफी दूर तक जाने की जरूरत



ASIAN GAMES
2018 | Jakarta
Palembang

इण्डोनेशिया के शहर जकार्ता में आयोजित एशियाई खेल में पदकों के लिहाज से भारत कुल 69 पदक जीतकर आठवें स्थान पर रहा जिनमें से 15 स्वर्ण पदक थे। भारत द्वारा जीते गये पदकों का यह सर्वाधिक स्कोर था। चीन ने फिर खेलों पर अपना अधिकार बनाए रखा तथा 289 पदक जीते जिनमें से 132 स्वर्ण पदक थे। पदकों की तालिका में जापान दूसरे स्थान पर रहा। इन खेलों में 45 देशों ने भाग लिया था।

भारत ने 36 क्षेत्रों में 572 एथलीटों का दल भेजा था। देश ने ट्रेक व फील्ड इवेन्ट्स में 7 स्वर्ण पदक जीते। ट्रेक व फील्ड इवेन्ट्स ने भारत को कुल 19 पदक दिये। भारत ने पहलवानी, रोइंग, शूटिंग, आर्चरी तथा घुडसवारी की इवेन्ट्स में अच्छा प्रदर्शन किया।

भारतीय एथलीटों ने कुछ बहुत अच्छे प्रदर्शन किये। 2020 में होने वाले ओलम्पिक खेलों में अच्छे प्रदर्शन की आशा करते हुए नीरज चोपड़ा ने जैवलिन थ्रो में अपने प्रतिद्वंद्वियों को काफी पीछे छोड़ दिया। तेजन्दिर पाल के लिये शॉट पुट में कोई प्रतिस्पर्द्धा ही नहीं थी। दुती चन्द ने अच्छा प्रदर्शन किया। हिमा दास ने वल्ड क्लास एथलीट के रूप में उभरने की संभावना दिखाई। वीनेश फोगाट पहलवानी में स्वर्ण पदक जीतने वाली पहली भारतीय महिला बनी। अमित पंघल ने स्वर्ण पदक जीतते हुए बाक्सिंग में ओलम्पिक चैम्पियन को हराकर अपनी प्रतिभा का परिचय दिया। भारतीय एथलीटों ने साहस और संकल्प का प्रदर्शन किया और इसके लिये वे भारी प्रशंसा के पात्र हैं।

भारत को बहुत धक्का तब लगा जब वह हॉकी व कबड्डी में अपना अधिकार नहीं बनाए रख सका जिसमें कि वह पारम्परिक रूप से मजबूत है। भारत इन खेलों में अपनी सर्वोच्चता को नहीं बनाए रख सकता क्योंकि

अनेक देश भारत को चुनौती देने के लिये इन खेलों के कौशल को विकसित कर रहे हैं। इसी प्रकार बैडमिंटन में चीन का अधिकार समाप्त हो गया है।

यह आश्चर्यजनक नहीं है कि सरकार ने एथलीटों की सफलता का श्रेय ले लिया है। वे इस सफलता को सरकार की नीतियों का परिणाम बताते हैं, इस तथ्य की उपेक्षा करते हुए कि हमारे देश का सबसे अच्छा प्रदर्शन 1951 में था। इस तरह के दावे भी किये जा रहे हैं कि भारत खेलों में एक सुपर पावर हो गया है। यद्यपि एथलीटों ने अच्छा प्रदर्शन किया परन्तु यह प्रदर्शन विश्विक मापदण्डों से पीछे ही रह जाता है। यह केवल नीरज चोपड़ा व अमित पंघल का ही प्रदर्शन है जो ओलम्पिक पदक जीतने की संभावना पैदा करता है।

इसलिये झूठे गर्व के साथ जीने की बजाए भारत को खेल के बुनियादी ढांचे में सुधार करने के लिये पर्याप्त धन आवंटित करने के प्रभावशाली कदम उठाने चाहिए। खेल इस वास्तविकता से बच नहीं सकते कि भारत के बहुत से बच्चे स्कूल से बाहर हैं तथा भारत कुपोषण में विश्व में सबसे ऊपर है। यह वास्तविकता स्पष्ट करती है कि भारत में जनसंख्या का बहुत बड़ा भाग खेल में भाग नहीं ले सकता तथा खेल में सुविधा तक उसकी पहुंच नहीं है। यदि अंतर्राष्ट्रीय खेलों में हमें अपनी स्टैंडिंग सुधारनी है तो इसके लिए बहुत काम करने की आवश्यकता है। राजनीतिज्ञों को खेल संगठनों से अपना अधिकार व नियन्त्रण समाप्त कर देना चाहिए तथा इन कार्यों का प्रबन्धन व्यवसायिक व्यक्तियों को सौंप देना चाहिए। भारतीय एथलीटों को उनके प्रतिभावान प्रदर्शन पर बधाई देते हुए, यह स्वीकार किया जाना चाहिए कि भारत को खेल में बड़ी ताकत के रूप में उभरने के लिए बहुत दूर तक जाने की जरूरत है।



Worker-Peasant Rally Throws Formidable Challenge to Modi

Subodh Varma, Prasanth R.
(Courtesy: Newslick, 05 Sep 2018)

“Ye ghirte kale badal aur ye laal samudra, Modi Sarkar ke liye chunauti hai!” [These swirling dark clouds and this sea of red is a challenge thrown to the Modi government] These words, spoken by a flag-waving steel worker from Chhattisgarh, summed up the mood of the historic protest march in Delhi today by an estimated three lakh workers, employees, farmers and agricultural workers who had travelled from all corners of the country. The mood was angry and restless, the resolve was steely and the desire for change, fierce. The Mazdoor Kisan Sangharsh Rally was organised by the Centre of Indian Trade Unions (CITU), the All India Kisan Sabha (AIKS) and the All India Agricultural Workers Union (AIAWU).

Under an overcast sky with a brief spell of sunshine, the protestors marched from Ramlila Grounds to Parliament Street, near the seat of the Indian government, their slogans reverberating through the high-rise office buildings and sprawling government complexes. Slogans and placards showed their demands – more jobs, better wages, land for the landless, better prices for crops, loan waivers, control on prices, social security, education and health for all, end to contractisation and privatisation, and hands off labour laws.

Unity and Policy Change

A key feature of this landmark rally was that for the first time, a four-month long joint campaign by workers and peasants was followed by this joint rally in the Capital. This development will have a lasting effect on Indian politics as the combination of three labouring classes – workers, farmers and agricultural labourers – make up over three quarters of the country’s population. The unity also – expressly – decried the attempts of RSS/BJP and its multiple associates to divide people on religious and caste lines.

Another key element in today’s rally was that the participants were pressing for change in the whole panoply of policies that make up the hated neo-liberal package. Evidently, working people do not want some concessions here and there – they were demanding that the whole framework of pro-corporate pro-rich policies should be abandoned by this – or any future – govt.

Action Plan for Coming Months

At the culmination of the rally, leaders announced a future course of action that should give the ruling BJP sleepless nights. Already besieged by growing discontent among people and political isolation, the Modi government is now faced with a series of massive protests that have the potential of cutting the ground from

beneath their feet. On September 28, an all trade union convention has been scheduled, which will give a call for a two-day industrial strike, probably some time early in 2019. Meanwhile, a joint front of diverse farmers and other mass organisations has called for a Long March which will end in a massive three-day occupation of Delhi on November 28-30 this year. The declaration of this programme of action was greeted with thunderous cheers.

Speakers Highlight Modi Govt Failures

Ashok Dhawale, president of AIKS, warned that struggles will continue and “we will see the end of the Modi government”. He pointed out that four lakh farmers have committed suicide since the 1990s and “there has been a 42% increase in suicides in four years of Modi rule”.

Dhawale reminded the gathering that “Today is the anniversary of Gauri Lankesh’s death. She and other leaders were murdered by the Sanatan Sanstha. This is not the first time. They also assassinated Gandhi. We must never forget their history”.

Tapan Sen, general secretary of CITU, spoke emphatically of the importance of workers and peasants joining hands. “The challenges posed by neo-liberal policies are such that they are destroying all working people’s lives. Hence they need to be fought by this unity.”

President of CITU K.Hemalatha attacked the government for its poisonous divisive politics which is meant to “break people’s unity, using religion and caste”. She said that anybody who criticises the government is dubbed ‘anti-national’ whereas the real anti-nationals are RSS/BJP and their government, which is selling off national resources and assets and encouraging bloodshed among people.

Highlighting the plight of agricultural workers in the country, Thirunavakarasu of AIAWU said that their numbers have risen to 15 crore, they are getting work only 30-40 days, that too a very low minimum wage. He criticised the Modi government for holding back “57% of funds for MGNREGA so that wage arrears of four to six months have built up for poor agricultural workers”. He also said that Modi had excluded lakhs from social welfare schemes and 17.5 lakh ration cards had been cancelled.

“We cannot allow Modi to return the second time. We will defeat Modi who will not do anything for us,” he declared.

Brijlal Bharti, also from AIAWU, highlighted the anti-Dalit and anti-advasi policies of the government, and said that “government has only spread the politics of hate”.

“Will you ever say you’ll be on the side of workers as opposed to that of capitalists? Instead you side with the capitalists and exploit the workers. We accept your challenge and will intensify our struggles,” he added.

Leaders from a wide range of unions participating in the rally also expressed their solidarity. These included representatives of: All India State Government Employees’ Federation, All India Federation of Anganwadi Workers and Helper, Confederation of Central Government Employees and Workers, BSNLEU (telecom), AIIEA (insurance), BEFI (bank), Construction Workers Federation of India, All India Beedi Workers Federation, FMRAI (medical sales), ASHA (health workers), School Teachers Federation of India, All India Road Transport Workers’ Federation, EEFI (electricity), Midday Meal Workers Federation, Coal Workers Federation of India, Steel Workers Federation of India, Water Transport Workers’ Federation, All India Plantation Workers’ Federation etc.

Speaking at the end, Amra Ram, the well known kisan leader from Rajasthan, said the rally is a “historic moment in the unity of farmers, workers and agri workers” and it has thrown a challenge to the Modi regime.



Towards A Strong Workers Peasants Alliance

The lakhs of workers, peasants and agricultural workers who have gathered in the historic 'Mazdoor Kisan Sangharsh Rally' near Parliament in the national capital unanimously decided to strengthen the unity of these three class organisations and intensify joint actions against the anti people anti national neoliberal policies. The Rally called upon the crores of workers, peasants and agricultural workers across the country to extend support and solidarity in all possible ways to each others' independent struggles and build strong joint actions.

The enthusiasm for joint actions of the three major sections of society who produce the wealth of the country was visible from Day One. The announcement, in the CITU general council meeting in March 2018, that AIKS and AIAWU have agreed to join the massive rally planned by CITU was welcomed with thunderous applause. The participation of lakhs of workers in the 'jail bhara' programme called by AIKS on 9th August and the participation in several places of peasants in the night long 'samuhik jagaran' on the night of 14th August called by CITU, kept that enthusiasm alive.

The floods that played havoc in Kerala and parts of Karnataka and later in Assam and other states in the north east, the incessant rains in many parts of the country could not dampen the spirit and determination of these lakhs of toiling people to jointly raise their voice against the policies that have been playing havoc with their lives. This is crisply stated by a tribal peasant from Chattisgarh - 'Our problems are much bigger than this rain; that is why we have come'.

The incessant rains in Delhi created huge difficulties for CITU which decided to organise a camp to receive the participants who were to reach national capital from 2nd September evening. Large parts of the maidan turned muddy with big puddles of water making only a third of the place available for erecting the tents. Emergency arrangements had to be made to lessen the hardship for the participants to the maximum extent possible. Despite all the efforts, no space could be provided to many more thousands who had to stay in the railway stations. But the participants understood the difficulties and cooperated in a highly disciplined manner.



Camps set up by Delhi CITU for rallyists

Not a single person complained. Instead, there was a festive mood in the camp, with songs, short plays etc and people from different states exchanging their experiences of struggles.

It is not only the rains that created difficulties for the participants. In several states the administration and the police tried different methods including threats and intimidation to prevent people from participating in the rally. The police in the BJP ruled Manipur detained the leadership in a police station for two hours for issuing a press statement about sending workers



The All India Insurance Employees' Association was a proud participant in the historical workers and peasants rally held at Delhi on 5th September 2018. Nearly 1500 insurance employees participated in the rally mainly from Northern Zone, North Central Zone, Central Zone and representatives from General Insurance Companies, All India Insurance Pensioners Association, South Central Zone and South Zone braving unfavourable weather conditions. Before joining the rally, Insurance employees assembled near Jeevan Bharti Building at Parliament Street; held a powerful demonstration there and went in a procession to Parliament Street under the leadership of Com. V. Ramesh, General Secretary AIIEA and



and peasants from the state for the Mazdoor Kisan Sangharsh Rally.

Fake and misleading reports were also widely circulated in the social media to prevent workers, particularly the scheme workers from participating

in the rally. In several states the authorities threatened them of disciplinary action or arranged official meetings etc on the same day.

Despite all these lakhs of workers, peasants and agricultural workers from all over the country reached Delhi.

It was this determination that made them defy the adverse weather, defy the threats and intimidations of authorities and police and face the huge difficulties in travelling thousands of kilometres. The thousands of anganwadi

employees, ASHAs, midday meal workers, construction workers, MGNREGA workers, panchayat workers, village chowkidars etc travelled first from their villages to the nearest railway stations and then in jam packed railway compartments to reach Delhi spending 2-3 days one way. They brought their food and many marched carrying their luggage on their heads.

Significantly, women workers comprised over half of the total participants in the Rally. While scheme workers particularly anganwadi employees, ASHAs and midday meal workers comprised the largest contingent of women, women MGREGA workers, beedi workers etc also participated in large numbers.

Another significant feature was the huge participation of industrial workers, from both public and private sectors. Road transport workers and electricity employees also participated in large numbers. State government and central government employees, BSNL, bank and insurance employees and school teachers participated in thousands. More than 1500 insurance employees participated in the rally.

capitalist system of which exploitation is an inherent part.



AIIEA at Historical Workers and Peasants Rally

the Zonal leadership from aforesaid Zonal Units of AIIEA. The demonstration and the rally by the insurance employees had a very impressive impact on the participants in the rally and the passer-by public.

On behalf of AIIEA Com. A K Bhatnagar, Vice President AIIEA addressed the gathering. In an emphatic manner he dealt with the contribution of Public Sector LIC/GIC in nation building and also the dangers to public sector insurance posed by Modi Government under the pressure of foreign and domestic corporate houses. He congratulated the Morcha of farmers, agriculture workers and the working class for the impressive rally. All the leaders present criticised

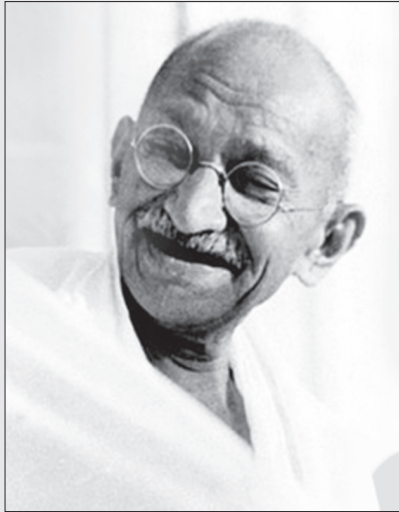
the policies of the Modi Government which is responsible for the sufferings of all sections of the society. Most dangerous trend under Modi regime is the creation of rift in the society on the lines of caste & religion which is endangering the unity and integrity of the country. Even constitution of India is under attack by Modi Government. All the speakers in the rally were of the view that if Modi Government does not take corrective steps in view of growing discontent and anger displayed by unprecedented huge gathering of the toiling masses, a bigger struggle will be launched. It was the consensus of the rally that the need at this present juncture is the change in the policies of the government.

After the rally was over, a meeting was organised at NZIEA Headquarter on the same day which was addressed by Com. V. Ramesh, General Secretary AIIEA; Com. A K Bhatnagar, Vice President AIIEA and Com. Girija, Joint Secretary AIIEA. Com. V. Ramesh thanked all the zonal units who mobilised a good number of insurance employees to participate in the rally.



THE RELEVANCE OF GANDHI

in the PRESENT ERA



Gandhiji remains a very influential personality who shaped the destiny of not only Indians but all the marginalised people across the continents. Not surprisingly, the world sees him as an icon whose appeal cuts across political and national divisions. The rightwing forces that detested Gandhi during his lifetime and celebrated his death are making all efforts to appropriate him. It is dishonest. These forces are building a political narrative which has to be challenged. Working class which is a unifier of all exploited sections is equipped to challenge this divisive narrative. The working class must build a new narrative on the basis of freedoms enshrined in the constitution and economic justice.

Amanulla Khan

Cartoon courtesy:
Satish Acharya, SIFY.COM



The United Nations observes 2nd October, the birth anniversary of Mahatma Gandhi as International Day of Non-Violence. This year it comes in the background of a world torn apart by sectarian violence and imperialist driven wars. The entire Middle-East has become a theatre of war games being played out by imperialism. The Palestinians are continuing to struggle for a homeland. Gandhi's own country is anything but non-violent and strife ridden. Therefore, it is appropriate to pay tributes to Gandhiji by remembering and learning from the teachings of the prophet of Ahimsa and Satyagraha in these turbulent times.

Gandhiji remains a very influential personality who shaped the destiny of not only Indians but all the marginalised people across the continents. Not surprisingly, the world sees him as an icon whose appeal cuts across political and national divisions. Born in 1869, Mohandas Karamchand Gandhi spent his life in three continents; influencing the political discourse and giving directions to the movements fighting against injustice and exploitation. He lived in the most violent period in human history. He saw the wars fought between the British Empire and the African States; witnessed the horrors, death and destruction brought about by the two world wars and the killing of over one million people in the sub-continent in the wake of partition. The human misery due to these wars and conflicts steeled his resolve to pursue his goals through non-violence and Satyagraha.

He came to India in 1915 from South Africa and shortly thereafter took the leadership of the freedom movement. The freedom movement before the arrival of Gandhi was restrictive and the leadership was basically with the upper middle classes. But Gandhi turned the freedom struggle into the greatest mobilisation of people in the history of human race. Tens of millions of people belonging to all religions, all languages, workers, peasants, students joined the movement to demand freedom from 200 years of colonial slavery. He gave shape to a nationalist imagination and gave the entire world glorious lessons in dissent, protest and peaceful agreement.

Gandhi fell to an assassin's bullet on 30th

January 1948 less than six months after the country gained independence. He attained martyrdom in the cause of Hindu-Muslim unity. The killer Nathuram Godse and the organisations that backed him hated Gandhi as they considered him an appeaser of Muslims. These organisations also blamed him unjustly for the partition. Today the killer of Gandhi is celebrated and temples are built in his honour. Though the RSS makes feeble attempts to deny any organisational link with Godse, the historical evidence proves otherwise. The RSS and at a later date L.K.Advani even refused to acknowledge Gandhi as the Father of the Nation. It was Sardar Patel, now appropriated as a Hindutva icon, who banned the RSS in the aftermath of Gandhiji's assassination. Replying on 11th September 1948 to a letter written earlier by M.S.Golwalkar, Sardar Patel expressed his anguish and resentment over the fact that 'RSS men expressed joy and distributed sweets after Gandhiji's death'.

Today, the Modi government and the rightwing are making efforts to appropriate Gandhi. The Modi government has reduced Gandhi to Swachh Bharat Abhiyan. The Prime Minister defends his closeness to crony capitalists citing the friendship of Gandhi with Birla. This comparison is absurd and ridiculous. The president of BJP Amit Shah by calling him a clever bania has brought Gandhi into a caste framework. Nothing can be more insulting to Gandhi than this. The politics of hate is spread all over. The entire national discourse is reduced to Hindu-Muslim issue. Violence and lynching have become the new normal in the name of cow protection. The atrocities on Dalits are increasing manifold. There is unprecedented rise in income and wealth inequalities. The democratic right to dissent is treated as treason. The nationalism and patriotism of an individual are tested on the streets through brute force. In such a situation, it is necessary to know the views of Mahatma Gandhi on the burning issues of our times.

Non-Violence and Satyagraha were articles of faith for Gandhiji. The hindutva forces were critical of the non-violence he preached and made his followers practice. The RSS said this non-violence of Gandhi sapped all manliness from their own people. But remaining committed to non-violence and Satyagraha in the face of massive brutalities, Gandhi delegitimized the power. This was clearly a moral victory he achieved over his powerful adversaries. Today

in a world torn by hatred and conflicts, it is becoming clear that violence and war is not a solution to any problem. They are the problems themselves and the world need to learn from the life of Gandhi to find solutions through peaceful agreements.

Gandhi realised that India is a diverse country. The diversity of this religious, linguistic and cultural life has to be celebrated. He campaigned that the followers of all religions must have the right to peacefully live in this country. The Hindu-Muslim unity was very dear to him. He never tolerated and remained silent to the violence in the wake of partition. He walked across all the areas affected by the communal violence against great odds appealing for peace and restoration of sanity. He undertook fasts to bring the communal madness to an end. The moral authority that he commanded succeeded in bringing this madness under control to a great extent. Replying to his critics that he was appeasing and protecting the Muslims; Gandhi said, his fast in India is against the Hindus and Sikhs who were killing the Muslims while at the same time it is against the Muslims in Pakistan who were killing the Hindus and Sikhs. The Congress which claims the legacy of Gandhi is incapable of following the magnificent courage shown by Gandhi and those who are now trying to appropriate him are often seen giving overt and covert support to the perpetrators of communal violence. If Gandhi were to be alive today, he would have revolted against the State which has tacitly sanctioned violence against minorities and those with a differing opinion.

Gandhi gave a new meaning to dissent. His actions often attracted the charges of sedition and he was imprisoned many a times. Gandhi said that Independent India should abolish the law of sedition. The Sedition law, however, continues to remain in the statute even after 72 years of independence and this law is used to harass the political rivals and those who disagree with the government of the day. In today's India dissent is considered as treason. The opponents of the government policies and those against majoritarian views are demonised and branded unpatriotic and anti-national. For Gandhi patriotism meant the welfare of the whole people. Gandhi said 'my patriotism for me is a stage on my journey to the land of freedom and peace'. His nationalism was never narrow; it was inclusive. He wanted Indian nationalism to be inclusive, non-violent and anti-militaristic.

He believed in universal brotherhood. He was truly Universalist.

There is another criticism that Gandhi did not do enough to eradicate untouchability. Gandhi definitely was against untouchability and believed that Hinduism should be saved by eliminating untouchability. Ambedkar disagreed with Gandhi as he believed that caste was the core of Hinduism and untouchability its integral part, which could be eliminated only through annihilation of caste. Despite these vital differences, both had mutual respect for each other. Ambedkar gave thrust to the constitutional methods to annihilate castes. Gandhi felt it is also necessary to educate and appeal to the goodness of the people against caste discrimination. In 1933, he undertook countrywide tour campaigning against untouchability. Through this campaign he dared to delegitimize untouchability. The dreams of Gandhi to eliminate casteism and Ambedkar to annihilate the caste remain unrealised. Caste is getting further entrenched in the Indian society and it has become a tool for the ruling classes to divide the toiling masses for their political gains.

India is witnessing horrific incidents of mob lynching in the name of protecting the cows. The cow vigilante groups are feeling encouraged due to the inaction of the administration and the tacit support of those in the government. This is the result of the campaign in 2014 by Modi himself accusing the earlier UPA regime of bringing about a pink revolution. It is ironical that during the past four years of Modi government, beef export from India has increased and today it is the biggest exporter of beef in the world. The top beef exporters interestingly are not Muslims and they are closely connected to the present regime.

Gandhi had definite views on this subject. He respected the cow but was strongly against any anti-cow slaughter act without consensus. He held the view that the religious beliefs of one community cannot be imposed on the other community. He was vehement that one cannot kill a man to save a cow. He made it absolutely clear that Constitution must dictate India's fate and not majoritarian views. This is totally contrary to what is happening today where cow has become a political weapon for electoral gains.

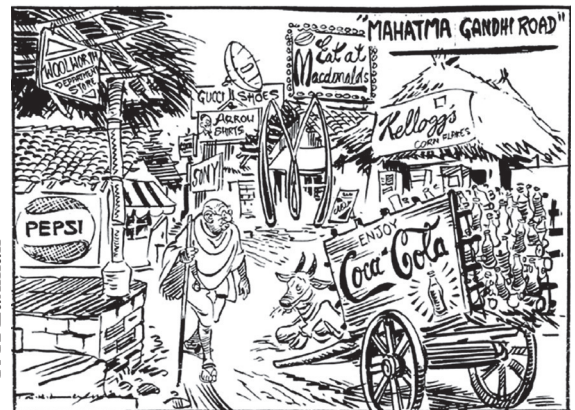
Gandhi rejected the western mode of capitalistic economic development. He was not alone as many progressive western thinkers too rejected the capitalist mode as unsustainable. He saw Swadeshi and non-cooperation with

the rulers as weapons to attain self-sufficiency and self reliance. His economics was of decentralisation; based on spiritualism rather than materialism. He had deep suspicion about the modern technology. He rejected class struggle and propagated the doctrine of trusteeship. There are deep flaws in this economic understanding. Class struggle cannot be wished away as exploitation is inherent in this mode of capitalist production. The centrality of capitalism is profits and not the welfare of people and therefore the doctrine of trusteeship is unrealistic. This is evident from the fact that India today is the second most unequal society in the world as the economic development has resulted in huge concentration of wealth in few hands. But there cannot be a total rejection of Gandhi's ideas on village as self-sufficient units in the background of rapid urbanisation and its attendant problems, the unimaginable exploitation of natural resources causing irreparable damage to ecology and environment, poverty alleviation and redistribution.

The rightwing forces that detested Gandhi during his lifetime and celebrated his death are making all efforts to appropriate him. It is dishonest. These forces are building a political narrative which has to be challenged. Working class which is a unifier of all exploited sections is equipped to challenge this divisive narrative. The working class must build a new narrative on the basis of freedoms enshrined in the constitution and economic justice.

Gandhi was a very complex personality and therefore it is too simplistic to dismiss him as an agent of bourgeoisie as some sections of the working class has done. Rather, there is much to learn from a reappraisal of his 'experiments with truth' in this era of neo-liberalism as we enter the 150th birth anniversary of the greatest son of India.

A 1994 Cartoon by
the eminent cartoonist
R K Laxman

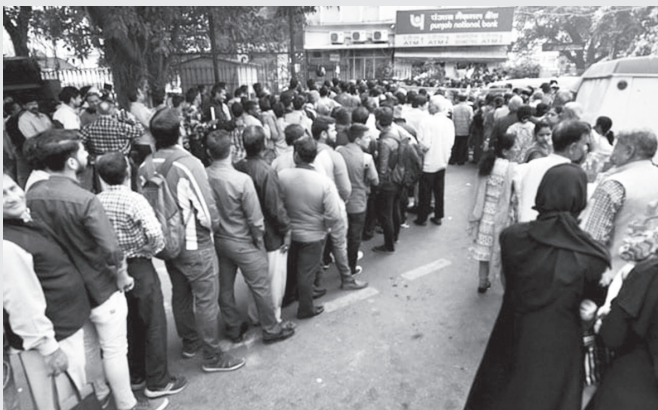




Demonetisation – The Exposure

In all of India's economic history, it's hard to find anything quite as indefensible as demonetisation. In fact, its irrationality is world-beating. It's truly rare to come across a policy that fails on every possible yardstick, including those imaginatively invented well after the decision was taken.... and we don't hear anymore from the Prime Minister, who went to the extent of promising to stand before the altar, if he was proved wrong about demonetisation.

TVNS Ravindranath



On November 8, 2016, Prime Minister Narendra Modi had outlined: fighting black money, corruption and fake currency being used for terror funding as three broad objectives of Demonetisation, while announcing the withdrawal of Rs 1000/- and Rs 500/- currency notes, which comprise 86 % of total currency in circulation at that time, as legal tenders. The move was hailed by the government as the panacea that cures the financial system with a range of maladies. Initially, the BJP spun it well, as the great "surgical strike" on black money, the bold move that would punish the corrupt rich and eventually bring redistributive justice. It tapped into deep wellsprings of anger created by entrenched inequality and it showed the Modi government to be waging war on corruption. The prime minister even exhorted "Hang me or Fire me, if I do not deliver in 50 days time". Yet, over the last two years, all the claims of the government have collapsed. And the Reserve Bank of India's second annual report since demonetization, published on 29th August, 2018 puts to rest any illusions about the Modi government's grandest financial gesture.

Demonetization was supposed to flush out black money and end corruption. The RBI report clearly indicates that out of the Rs. 15.41 lakh crore demonetized currency 99.3 % or roughly about Rs. 15.31 lakh crore has returned in to the system. The government had initially pronounced that approximately Rs 3 lakh crore of demonetised currency notes would not come back to the banking system, thus shedding the substantial weight of black money. This has proved to be false, as most of the cash has returned into the system.

One of the primary justifications behind demonetisation was that the Indian economy

was suffering from a prevalence of fake or counterfeit notes. The government claimed that at any point of time, there was Rs 400 crore in fake currency notes floating in the economy. Swadeshi economist S. Gurusurthy, now an RBI board member, had even hailed demonetization, in November 2016, for the blow it would deal to counterfeit currency. Nine months after demonetisation, it was claimed by the government that Rs 11.23 crore in fake currency had been detected.

But, the Reserve Bank's annual report implies that demonetisation may not have done much to curb the generation of new fake currency. For instance, the detection of fake Rs 50 and Rs 100 notes spiked the most, in at least three years, in the financial year ending March 2018. While 6,453 pieces of fake Rs 50 notes were detected in 2015-16, this number jumped to 9,222 in 2016-17 and then increased to a whopping 23,447 in 2017-18. In terms of Rs 100 notes, 2, 21,447 fake pieces were detected in 2015-16, which slumped to 1, 77,195 in 2016-17 (the year of demonetisation) but then bumped back up to 2, 39,182 in 2017-2018.

The new Rs 2,000 note – which was initially believed to have come printed with better security measures – was also not immune to counterfeit. Data presented in the RBI's annual report show that while only 638 pieces of fake Rs 2,000 notes were detected in 2016-17, it jumped up to 17,929 pieces in 2017-2018. While overall detection of counterfeit notes was 31.4% lower than the previous year, this was because of a decrease in fake Rs 500 and Rs 1,000 notes, which were of course banned in November 2016. In fact, the new Rs 500 notes that were issued have seen a bump in terms of counterfeit detection (199 pieces in 2016-17 to 9,892 pieces in 2017-18).



Cartoon courtesy: Alok Nirantar

Before demonetisation, India's money market had the overall circulation of banknotes worth Rs 17.97 lakh crore (as on November 4, 2016). Today, according to the RBI, overall value of banknotes in circulation has increased to Rs 18.04 lakh crore as at the end of March 2018. This means the volume of currency in circulation is 9.9 per cent more compared to March 2016 level. The share of high denomination currency notes (the banned Rs. 500/- and Rs. 1000/- notes) was 86.4 per cent at the time of demonetisation. In March 2017, the share of Rs 500/- and Rs 2,000/- currency notes, in value terms, accounted for 72.7% of the total value of banknotes in circulation. This drop is mainly due to the withdrawal of the previous Rs 500/- and Rs 1000/- notes. Now, the RBI report says that the share of Rs 500/- and Rs 2000/- notes has increased to 80.6 % as on 31.03.2018. There was a 2.1% increase in the volume of banknotes and a 5.8 per cent increase in the use of small denomination currency notes.

The report revealed that demonetization imposed a huge cost and expenditure with regard to currency printing. When demonetisation was announced, the RBI and the currency printing presses were totally unprepared to replace the volume of the recalled currency notes. The currency printing machinery had to run overtime to meet the targets. As the designs of the newly introduced Rs. 500/- and Rs. 2000/- notes were markedly different from the previous ones, there was escalation in cost of printing. The RBI spent close to Rs 13,000 crore over the next two years to re-monetise Indian money market in post-demonetisation phase.

It was also claimed by the government that demonetization was to pave the way to a cashless economy and the gleaming new world of Digital India. But, the growth of digital payments has not seen a structural or sustainable increase, confirms the report. Two years hence the demonetization, the amount of cash with the public has reached a record high, the reserve bank has claimed. Indian households are holding more of their savings in cash, which is the highest proportion of cash held by them in last six to seven years, the bank observed. This implies that the demonetization which made them to stand in serpentine queues for long hours in order to access their own bank accounts, made the people to lose trust in the banks but not the cash. The use of digital payments, which had surged to

a peak in December, 2016 in the aftermath of demonetization, fell back to the elevated post-demonetisation trend, the RBI notes.

At a press conference held by the Ministry of Finance, hours after the RBI report was released, the secretary of department of economic affairs, Subhash Chandra Garg, declared that demonetization had achieved its objectives, but, declined to provide further information and expand on this statement. He refused to elaborate on how demonetization helped crack down on black money.

In the face of mounting evidence against it, the government chooses to say demonetisation has met its objectives. The government said in August 2017, that nearly Rs. 3 lakh crore, which had remained outside the system, was deposited in banks and claimed that over Rs. 2 lakh crore of black money reached banks. The government has maintained that the Income Tax Department is examining about Rs 1.75 lakh crore of suspicious deposits post-demonetisation. Around 18 lakh people with disproportionate income have been identified by the I-T officials. Action against them and exaction of tax with a penalty will achieve the stated objective of fighting black money. This is unlikely to work because people clever enough to come up with a system to change all their cash under those circumstances are mostly going to be clever enough not to do it under their own names. What is missed out in the whole episode is that the erstwhile supposed black money is now sitting pretty inside the banks and earning interest too.

It is also being stressed repeatedly that the direct tax revenue has increased sharply in the post demonetization period, in comparison to the NDA's poor performance in the two years prior to demonitisation. But, going back a little further, to 2013-14 or 2010-11, one can observe that the growth in direct taxes over the past two years doesn't seem unusual at all. In fact, as NIPFP's Rathin Roy, a member of the PM's Economic Advisory Council, has put it, "the growth and buoyancy of direct tax revenue in the 2014-17 period is lower than in any sub-period this millennium." This is just another example of the government choosing the base year's cleverly in order to claim incredible success.

Indian economy lost 1.5 per cent of GDP in terms of growth, due to the demonetization. That alone was a loss of Rs 2.25 lakh crore a year, to the

economy. Over 105 people have lost their lives in the post-demonetisation rush for cash, across the country. The informal sector, which occupies over 40 % of the economy, was shattered. Over 15 crore daily wage earners lost their livelihood for several weeks. The small scale business was severely hit and thousands of SME units were shut down.

In all of India's economic history, it's hard to find anything quite as indefensible as demonetisation. In fact, its irrationality is world-beating. It's truly rare to come across a policy that fails on every possible yardstick, including those imaginatively invented well after the decision was taken. It is perhaps no surprise, then, that Bharatiya Janata Party used its majority in the Parliamentary standing committee on finance to stall the adoption of the draft report on demonetization, which is reportedly extremely critical of the note-ban exercise and noted that demonetization led to at least one percentage point drop of Gross Domestic Product growth, as well as unemployment due to cash crunch.

Could it be that the government, unable to defend the punitive financial measure any longer, would rather keep the full impact of it hidden from public view? So, where's the accountability for the worst economic policy decision of all time? The RBI Governor has redeemed himself by clearly revealing the size of the demonetisation disaster. The Finance Minister is reduced to writing angry blog posts defending demonetisation. And the government just appointed S Guru Murthy, one of the intellectual giants behind this brilliant plan to the board of the Reserve Bank of India - so no accountability there either.

As for the Prime Minister himself, who went to the extent of promising to stand before the altar, if he was proved wrong about demonetisation - we don't hear him talk about it anymore? Democracy's conceit is that governments are accountable while in power. But, the prime minister exposes this as hollow: he ducks arguments rather than facing them. True, it is an undeniable fact that India's economic credibility has been dented. But, where should we look for accountability? Whom can we blame this extraordinary disruption, this bizarre decision on?

May be, the people should seek this answer only through the ballot for 2019.

UNRAVELLING RAFALE DEAL



“This facility in Mihan, Nagpur within the Aerospace Park named after my late father Sri Dhirubhai Ambani could not have happened without the strong and consistent support of Shri Nitin Gadkari and Shri Devendra Fadnavis”, said Anil Ambani in October 2017, at the foundation-laying function of a new joint venture company, Dassault Reliance Aviation Limited in which both the leaders participated. How could this have been possible without the ‘strong’ and ‘consistent’ support of someone? There are in fact some disconcerting questions relating to the new deal.

Shreekant Mishra



The Rafael Deal has put the NDA government in a soup. The partisan role of the mainstream media had added further confusion to the issue. Rather than playing the role of a watchdog of Indian democracy, the media is acting like a stenographer to the government. The issue being technical in nature and complex to understand, the common man is not in a position to understand the real issue. Taking advantage of the complexities involved, the government, the ruling party and the corporate media are branding whosoever raises questions on the deal as anti-national. Let’s try to understand the deal.

The Indian Air Force (IAF) felt that the MIG 21s (of Soviet era) in its possession had become old. The IAF informed the Ministry of Defence in 2000 of its desire to purchase some Medium Multi Role Combat Aircraft (MMRCA). In the year 2001, the IAF issued a Request for Information (RFI) for the aircraft. The IAF approached the government in 2003 requesting the purchase of 50 Mirage fighters to augment its fleet size. The government refused permission.

In 2004 the government asked the IAF to float a tender for MMRCA. The first MMRCA tender was floated in 2005; but it was withdrawn immediately. Finally, the government floated a formal tender for 126 MMRCA in August 2007. By March 2008, six renowned aircraft manufacturers submitted their proposals in response to the global tender for 126 MMRCA. The initial bidders were Lockheed Martin’s F 16s, Boeing’s F/A 18s, Eurofighter Typhoons, Russia’s MiG 35, Sweden’s Saab’s Gripen and French Rafale. The technical evaluation of the bids was done by the IAF and the IAF submitted its final report to the government in May 2009. The IAF started the field trials of the aircrafts in

August 2009 and submitted its final report to the government in March 2010.

In April 2010, the government asked the contenders to submit their updated bids. The IAF submitted its final report to the Ministry of Defence in December 2010. The IAF announced in April 2011 that Dassault (pronounced as Dasso) Rafale and Eurofighter Typhoon

were the final two contenders. The Ministry of Defence approved the 'offset proposals' in October 2011. (All defence deals have an offset clause. It means what percentage of the final sales price will have to be spent in India. Normally, all defence deals in India have a mandatory 50 per cent offset clause meaning that 50 percent of the final sales price will have to be spent in India). Finally, on January 31, 2012 Dassault's Rafale was announced the winner.

According to this deal, 18 aircrafts were to be procured from France (Dassault Rafale) in a 'fly away' (ready to use) condition and the remaining 108 were to be manufactured in India by public sector Hindustan Aeronautics Limited (HAL) with transfer of technology. The government of India was supposed to have paid a price of Rs. 670 crore per aircraft.

The Narendra Modi government took over on May 26, 2014. While Prime Minister Modi was on a visit to France on 10th of April 2015, all on a sudden he announced in a joint press conference with then French President Francois Hollande that India would buy 36 Rafale aircrafts from France in a fly away condition due to 'critical operational necessity' of the Indian Air Force.

Naturally, this sudden and unexpected announcement raised many an eyebrow! The Modi government, which was just one year old then, enjoyed tremendous goodwill and an aura of incorruptibility. Opposition to the new Rafale Deal was therefore not taken seriously. In September 2016, Manohar Parrikar, then Defence Minister, formally signed a deal with his French counterpart to acquire 36 Rafale aircraft. All this while, the government did not bother to explain why only 36 aircrafts had to be purchased when the IAF had placed its requirement at 126 aircraft, who took the decision to reduce the number of aircrafts, at what price these aircrafts were to be purchased, who was the technology partner, whether the defence procurement policy was followed or not. The common refrain of the government was: 'these are matters too secret to be put in the public domain'!

Matters came to a head when in late October 2017, the foundation stone was laid for the manufacturing facility of a new joint venture company, Dassault Reliance Aviation Limited (DRAL) in Nagpur. It is a joint venture between Reliance Aerostructure, an Anil Ambani led Reliance Group Company and Eric Trappier

led Dassault Aviation. The purpose of the joint venture was stated in the official press release of the Reliance Group which stated: "...Under Joint Venture Company, DRAL (51% Reliance Aerostructure and 49% Dassault Aviation), the facility will manufacture several components of the offset obligation connected to the purchase of 36 Rafale fighters from France, signed between the two governments in September 2016." In the official statement Anil Ambani was quoted as saying, "This facility in Mihan, Nagpur within the Aerospace Park named after my late father Sri Dhirubhai Ambani could not have happened without the strong and consistent support of Shri Nitin Gadkari and Shri Devendra Fadnavis". Interestingly, both Shri Gadkari (Union Minister) and Shri Fadnavis (Chief Minister of Maharashtra) were present on the occasion.

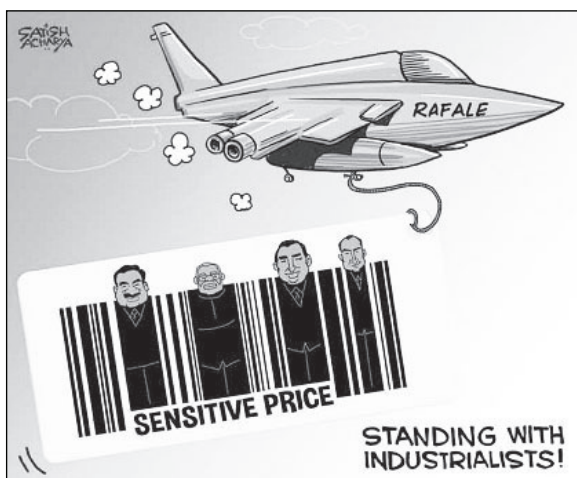
Anil Ambani was absolutely right, at least on this occasion. How could this have been possible without the 'strong' and 'consistent' support of someone? There are in fact some disconcerting questions relating to the new deal.

How is it that the need for 126 MMCRA aircrafts for the Indian Air Force was suddenly reduced to only 36 aircrafts in three years? Who took the decision? Did the IAF, in consultation with the Ministry of Defence, advise the Prime Minister to go for only 36 aircrafts in place of 126? The CEO of Dassault Mr. Eric Trappier, in a press conference on 25th of March 2015 (just 17 days prior to the announcement of the new deal) stated in the presence of the IAF Chief and the Chairman of HAL that he was more than delighted with HAL as their partner and expected the deal to be signed in a few days. This goes on to show that just 17 days before the new deal neither the IAF Chief, nor the Chairman of the HAL nor the CEO of Dassault was aware about any new deal. Furthermore, on 8th of April 2015 (just two days before the new deal), India's Foreign Secretary S. Jaishankar briefed journalists on the Prime Minister's forthcoming visit to France and stated that the original deal was under process and HAL was very much a part of it. That is to say, just even two days before the new deal India's Foreign Ministry was also clueless about any new deal! It is logical for any patriotic Indian citizen to ask as to what changed in a span of just two days so that the 'critical operational necessity' of the IAF changed from

126 to only 36 Rafale aircrafts!

The second question that puzzles the mind is the price per aircraft. The government says that the price at which the deal has been renegotiated is a piece of classified information and cannot be disclosed. Not even to Parliament! One need not be an expert to say that the technical specificities of the aircraft could be a secret information, but what is so secret about the price? While the government has not officially disclosed the information, but involuntarily it has. The price per aircraft which was around Rs.670 crore (as disclosed by the government in November 2016) has now increased in the new deal to a whopping Rs. 1660 crore (according to the media release of Dassault Reliance Aerospace Limited and Dassault's financial statement). This is something inexplicable! How can the price increase by three times per aircraft, even when one takes inflation into account!

The third question relates to elimination of public sector HAL and selection of one of the major beneficiaries of the 2G licensing scam Anil Ambani as the offset partner. It is now estimated that Anil Ambani will walk away with around Rs.21,000 crore or roughly 70 per cent of the total Rs. 30,000 crore offset price. Hindustan Aeronautics Limited is a navaratna status public sector company with over 40 years of experience in manufacturing HAWK, LCA, SU-30 MKI, IJT and Dornier kinds of aircrafts. Offsets are created out of government defence contracts and are therefore very much treated as public property. These public properties should be utilised for the benefits of the larger public. Keeping this in mind, HAL was chosen as the offset partner in the original deal so that it would



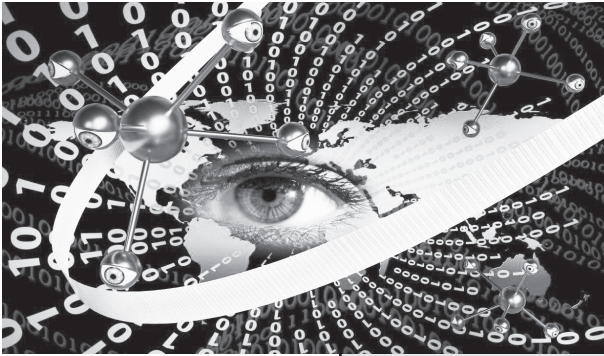
Cartoon courtesy: Satish Acharya

help indigenise production of Rafale aircraft in India. But the Modi government, in particular the Prime Minister himself, is known to be a strong opponent of the public sector. How could they go for HAL?

But, what prompted them to go for Anil Ambani's Reliance! Anil Ambani's Reliance Telecom was involved in the 2G scam. He does not have any strong credentials in manufacturing. His companies are basically in the services sector. When he does not have any worthwhile experience in manufacturing soaps or detergents, how can one expect him to manufacture fighter aircrafts? He has run down his telecom company Reliance Communications. His loans from the banks have been redlined i.e. he is unable to pay his loans back in time. The Hindu newspaper reported about the business affairs of Anil Ambani in May 2016: "The Anil Ambani led Reliance Group alone owes Rs.1,21,000 crore of loans to the banks and had an annual interest liability of Rs.8,299 crore against earnings before income tax of Rs.9,848 crore. Some of the Group's firms like Reliance Infrastructure and Reliance Defence, don't earn enough to service the interest outgo." How does the government propose to ensure national security by giving away invaluable defence contracts to such dubious companies?

The fourth and most fundamental question relates to probity and propriety. The government must remember that the people of India rejected the Congress led UPA II because of the multiple scams in their tenure. The BJP came to power on the promise of a clean and efficient government. Here's the time when the government has to come clean. Here's the time when the government has to explain as to how 36 fighter aircrafts at a price much higher than the original ones will be more beneficial for our national security. The government must come clean on at whose behest they went for the new deal.

The citizens have a legitimate democratic right to know as to how their money was spent by the government of the day. It is the responsibility of the government to answer these questions of the citizens. The government cannot hide behind the plea that these are 'classified secrets' and cannot be revealed. The more the government tries to conceal facts, the more the truth will tumble out. Our rulers must be aware, truth has a propensity to come to the surface.



SURVEILLANCE CAPITALISM

J.Vijaya

Capitalism in its long history has taken many tags – the present one being “Surveillance Capitalism”. It is a term coined by John Bellamy Foster, and his colleague Robert W McChesney. Yes, it is time for caution; it is time for building a strong resolve to fight back these offensives.

Almost all the aspects of the day-to-day life of humans in the modern day capitalist society are increasingly coming under surveillance by the state as well as the big business. Both have their own ends to serve.

These days, data is said to be gold or new oil. It makes its journey towards those who receive, collect, manipulate, use or misuse it. While the personal data – consumption preferences etc - serves the big business in planning their marketing and production activities on the one side, it helps on the other the big brother who is watching to know about one’s ideology, one’s attitude towards the ruling dispensation, one’s team of friends, one’s activities and what have you.

In the Service of the big business!

Consumer surveillance is a most commonly used term for targeted marketing and advertising. Marketers combine demographic information with data about people’s online activities.

Google creates an advertisement profile based on our information, including our location, gender, age, hobbies, career, interests, relationship status, possible weight (including losing weight by 10lb in a day), and income. This is more meant for the corporate houses.

About the use of such data meant for the big business, even the present writer of this article has personal experience while visiting U.S in 2017. ALEXA, the “sing a song” app of AMAZON that appeared like a recreational fervour, was in fact a kind of monitoring mechanism that recorded signals of what was being communicated inside the house. The whole thing might appear innocuous to the gullible. But bags of money change hands behind the scene. And sure enough, data is gold.

The big brother watching!

“Big Brother is watching you.” It is “a phrase taken from George Orwell’s novel, “Nineteen Eighty-Four - 1984”. It means one’s actions and intentions are being monitored by the government as a means of controlling and suppressing the will of the populace.”

The data meant for the state, plays a pernicious role; it goes much beyond what many of us could imagine. The information the likes of Facebook and Google have about us without ourselves even realising it.

Google stores your location; knows everything you have ever searched – and deleted; knows whom you talk to on Facebook, what countries you are speaking with; knows if you’re a progressive, if you’re a Jew, Christian, or Muslim.

Facebook has reams and reams of data on you, too. This includes every message and every contact in your phone. They could even guess whether you are interested in politics, from the details you share in your FB account. They can access your webcam and microphone, your contacts, your emails, your calendar, your call history, your browsing history, and anything that concerns you any time with abandon.

Below the belt...

Recently, the Central Government came out with a proposal to set up a Social Media Communication Hub to bring the social media under its surveillance. This was simply meant to restrict the popular democratic space. The Supreme Court, however, expressed its alarm over this, and the bench went to the extent of describing it as an attempt to create a 360-degree profile of influencers, make predictive analysis to “mould public opinion” and “inculcate nationalistic feelings,” and to make India “a surveillance state”. The centre in this backdrop had to give up its proposal.

Today, we cannot any more take our privacy for granted. We must realize we are living in an age when nearly 2.5 quintillion bytes of data are generated every day. The right to privacy has large implications, particularly in the context of the state and others meddling with it.

Aadhar becomes a crucial question in this. Aadhar numbers are being synced with essential services which have nothing to do with the government like our mobile phones to our private bank accounts. In the absence of a robust data protection framework in place, we would simply end up as victims of data fraud and misuse.

Capitalism in its long history has taken many tags – the present one being “Surveillance Capitalism”. It is a term coined by John Bellamy Foster, and his colleague Robert W McChesney. Yes, it is time for caution; it is time for building a strong resolve to fight back these offensives.

The author is Joint Convener,
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Co-ordination Committee

Kerala could survive the deluge through systematic rescue and relief operations in which government's effective role and people's unity were reflected. Kerala has set many examples for the world in various fields. Kerala will surely set another model in building back better in which the pro people policies and the developmental outlook of the government will be more important.



FROM DELUGE TO BUILDING BETTER KERALA SETS ANOTHER MODEL

P.P.Krishnan



The recent deluge was the worst natural calamity Kerala has experienced in its living memory. It was unprecedented both in terms of its severity and the extent of damage. One sixth of the population was directly affected by the flood and all the fourteen districts of the State was placed under red alert. 483 persons lost their lives, more than a million were evacuated from their homes. The losses in agriculture, industry, infrastructure, tourism etc are huge. Though the final figure is yet to be known, it is estimated that the loss incurred comes to about 40000 crores which is more than a year's plan expenditure of the state. Many families lost their land and property including houses and everything they hard earned in life till date.

While the flood was unprecedented, everybody now acknowledges that the rescue and relief operations also were unprecedented, but for which the death and destruction would have been more, considering the population density and topography of the state. The population density of Kerala is three times the national average and more than a half live in rural areas. There are 44 rivers and 43 major dams (of which 35 were opened after heavy rain) in the State where 10% of the land is lying below sea level. The flood was not restricted to a small area, but was spread throughout the state. Despite all these adversities it is commendable that Kerala could limit the casualties and damages to minimal. Credit goes to the actions of State Government; unity people and the secular character of the society.

The lead given by the government, especially by the Chief Minister as its leader, activated the entire state machinery / bureaucracy, motivated and encouraged every segment of the society to rise to the occasion. Even the media acknowledged, "The state stood up to the unexpected floods unitedly but what really made things smooth - without resulting in multiple command centres and chaos - was a well oiled disciplined bureaucratic system that functioned under Chief Minister Pinarayi Vijayan from administrative headquarters of

the state. Vijayan himself showed the way by holding two meetings with all secretaries and officials concerned with rescue and disaster management operations every day from August 11, at 9.30 am and 6.30pm. The inputs coming to the Chief Minister through his office from people's representatives and party machinery were discussed and shared with secretaries and officials concerned at these meetings. They were later passed on to the District Collectors" (Times of India, 21.08.2018).

The Chief Minister's morning meeting and evening video conference held with the Centre wherein officials were briefed on the outcome. The Chief Minister deputed one additional IAS officer each to assist District Collectors and each minister was put in charge of one district to coordinate relief works. When the Chief Minister himself co-ordinated massive rescue operations camping at Secretariat, government could percolate the spirit and message of this systematic co-ordinated crisis management at the state head quarter down to the lower level. People's representatives, government servants, government machineries down to Panchayath / Village level, NGOs and the public at large worked together whole heartedly. The NDRF, Army, Navy, Airforce and Coast Guard rendered a commendable service in rescue operations. The super heroes were the fishermen, who came from all parts of the state, responding to the Chief Minister's call, in their mechanised country boats. Braving inclement weather and treacherous waters, they rescued over 65000 people. The photograph of Mr. K.P. Jaisal, a 32 year old fisherman kneeling down for flood victims to step on him and climb into a boat during rescue operations symbolised the selfless service of fishermen. The state witnessed a touching scene when the people stood on both sides of the road, their hands folded in gratitude, as the fishermen returned after their rescue operations. The Chief Minister while saluting them on behalf of the state said they were the Army of Kerala. The young generation which is usually criticised for lack of social commitment

proved their worth by voluntarily involving in relief activities. Social media was well used in tracking isolated people, collecting relief materials, sending them to required centres etc. Working together of all sections of society with a single mind, with no barriers of caste or religion, supported by an efficient government ensured one of the best rescue and relief operations which have no parallels in the recent history.

Nearly 6000 relief camps were set up housing over 14,20,707 people. The quality of the camps were remarked as the best ever seen, by many organisations world over. Good quality materials-food, drinking water, cloth, sanitary, medicine etc- were made available in the camps. Pre-used clothes, though in good quality were returned and government insisted that 'fresh from shop' items alone should be supplied in camps. Various organisations / individuals came forward offering relief materials and for working as volunteers. All those offers were co-ordinated and utilised effectively. At the same time government insisted that no symbols showing the identity of organisations including political parties will be allowed in the camps. The government's focussed attempt to unify the people and build confidence in their minds played a key role in facing the crisis. Government

Education Minister of Kerala , Ravindranath, himself carrying a big load of relief materials to one of the relief camps.



deliberately kept away from all controversies and tried to carry opposition parties together. An all party meeting and a special session of Assembly were convened to discuss relief activities. When Chief Minister went for aerial survey of flood affected areas and visited some relief camps, he took the opposition leader also with him. When Central government sanctioned only 600 crores against government's request for an immediate interim assistance of 2000 crores, he never criticised Government of India, instead expressed happiness over what they offered and hoped of getting more assistance. Government on every available occasion acknowledged the contributions and support received from each and every segment. All these demonstrated government's approach that relief cannot be parochialised and this is not time for blame game or factional politics. Eventhough the people faced the worst situation imaginable, the government's assurance, "we will survive", gave them confidence and new hope as it came from a government who has fulfilled its earlier promises. All these built confidence in people's mind that government is moving correctly and effectively which drove them to involve in and contribute to the relief activities.

Any natural calamities usually shatter the people or make them refugees. But in Kerala the way in which government acted encouraged the people to stand together and to stand with the suffering ones. The floods literally broke down all religious barriers. Reports on temples, mosques and church premises being used as relief camps, groups of Muslim youths cleaning up temples, Christian church donating ornaments adorning Jesus to CMDRF, etc are reflections of the secular character deep rooted in Kerala society.

But along with this we can't ignore certain ugly responses and hate campaign, especially from outside Kerala and in social media. Some claimed the calamity as a punishment for eating beef and said no help should be given to Kerala. Some others attributed the flood to the anger of the Celibate Lord Ayyappa towards Kerala Government for the debate on women's entry to Sabarimala. Some campaigned that flood affected people are rich and upper middle class who need no support. This calamity brought the best in majority of the people while it also showed the ugly minds and hearts of some.

Usually the support offered and sympathy shown by the government or the society will

RELIEF WORK FOR KODAGU

Kerala could survive the deluge through systematic rescue and relief operations in which government's effective role and people's unity were reflected. Kerala has set many examples for the world in various fields. Kerala will surely set another model in building back better in which the pro people policies and the developmental outlook of the government will be more important.

Kodagu in Karnataka was also devastated by rains. The AIIEA units in Karnataka called for donations to take up relief work here. So far around Rs.15 lakhs including a donation of Rs.2 lakhs from AIIEA has been collected. The collections are on. ICEU, Mysore has been entrusted the responsibility of taking up the relief activities. It is planned to carryout relief work at Sakleshpur on 2nd October 2018 where the life and livelihood of coffee plantation workers has been totally shattered. The Mysore unit is also in discussions with the administration with the idea to construct a community centre or school rooms in Kodagu.

fade away as time passes and the victims have to struggle alone to reach the normalcy. The LDF government has assured that it will be with the victims till they are rehabilitated properly. When they left camps to their homes, kits containing 22 essential items were given to each family. Cleaning of houses, wells, etc are done by volunteers enrolled for the purpose. Elaborate arrangements were made to collect and dispose the waste deposited in flood hit areas. Camps are arranged at various centres for servicing damaged household articles. Fresh uniforms and books are given to students who lost them in flood. Special adalats are arranged for issuing duplicates of important documents like school certificates, aadhaar cards, voter id, driving licence etc. Rs.10000.00 each is given to 575308 flood affected families and Rs.100000.00 each will be given to affected families as interest free loans for purchasing new household articles. Rs.400000.00 is given to family of those who lost life. Compensations for other damage/ losses will be decided after post flood evaluation. Nearly 25 lakh houses lost power connectivity which was reinstated by KSEB through 'Mission Reconnect'. Post traumatic stress disorders are found especially in children. Some have developed aqua fobia and are even scared to go to the bathroom alone. Teams of psychologists, psychiatrists and social workers are engaged in counselling them. Mobile clinics and temporary hospitals are set up at various centres. Sufficient precaution is taken against epidemics that often accompany such natural calamities. To utilise the support of various agencies / individuals for reconstructing house / schools / hospital buildings damaged in the flood and to co-ordinate the work a portal is being prepared. With meticulous planning and co-ordination,

the administration is ensuring that each flood affected family get everything required to start life afresh on reaching their homes.

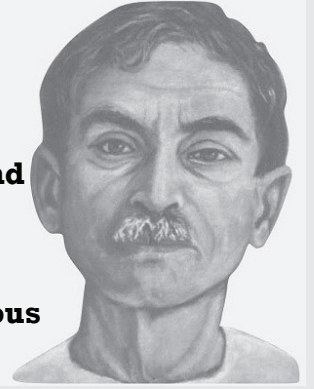
The conventional disaster narrative of rescue, relief and rehabilitation is replaced by rescue, relief, rehabilitation and reconstruction. The LDF government has made clear that its agenda is not to recreate a Kerala that existed before flood, but to develop a better Kerala. Experts say that 'build back better' is not always easy and cost can be 10 to 50% more than simply replacing the original ones. Government believes, even if expensive, 'build back better' is necessary. Naturally government has to mobilise enormous funds to fulfil the agenda. People from across the country have contributed to the effort of the Government. More than 1200 crore has been received by CMDRF. Students of the state alone mobilised nearly 15 crore. Some spared a part of the amount they have kept for personal events like birthday, marriages etc. Some newly married couples donated ornaments. Some others donated land extending from a few cents to acres. Government servants have undertaken ' salary challenge ' to mobilise one month salary towards CMDRF. Government is trying to involve every individual in its attempt to build a new Kerala and the response till now is very encouraging.

Kerala could survive the deluge through systematic rescue and relief operations in which government's effective role and people's unity were reflected. Kerala has set many examples for the world in various fields. Kerala will surely set another model in building back better in which the pro people policies and the developmental outlook of the government will be more important.

The Writer is Jt. Secretary, SZIEF

साम्प्रदायिकता और संस्कृति

मुंशी प्रेमचंद



Munshi Premchand is one of the greatest literary personalities of India. His numerous essays and stories in Hindi and Urdu have inspired generations of Indians. We are reproducing his essay on Communalism and Culture written in 1934 which is of relevance even today. He writes that there is no pure culture of any community in India. What we have in India is a rich syncretic culture.

सम्प्रदायिकता सदैव संस्कृति की दुहाई दिया करती है. उसे अपने असली रूप में निकलने में शायद लज्जा आती है, इसलिये वह उस गधे की भांति, जो सिन्ध की खाल ओढ़कर जंगल में जानवरो पर रौब जमाता फिरता था, संस्कृति का खोल ओढ़कर आती है.

हिंदू अपनी संस्कृति को कयामत तक सुरक्षित रखना चाहता है, मुसलमान अपनी संस्कृति को. दोनों ही अभी तक अपनी-अपनी संस्कृति को अछूती संस्कृति है, न मुस्लिम संस्कृति और न कोई अन्य संस्कृति. अब संसार केवल एक संस्कृति है, और वह है आर्थिक संस्कृति, मगर आज भी हिन्दू और मुस्लिम संस्कृति का रोना रोये चले जाते हैं.

हालांकि संस्कृति का धर्म से कोई सम्बन्ध नहीं. आर्य संस्कृति है, ईरानी संस्कृति है, अरब संस्कृति है. हिन्दू मूर्तिपूजक हैं, तो क्या मुसलमान कब्रपूजक और स्थान पूजक नहीं हैं? ताजिये को शर्बत और शीरीनी कौन चढाता है, मस्जिद को खुदा का घर कौन समझता है?

अगर मुसलमानों में एक सम्प्रदाय ऐसा है, जो बडे से बडे पैगम्बरों के सामने सिर झुकाना भी कुफ्र समझता है, तो हिन्दुओं में भी एक ऐसा है, जो देवताओं को पत्थर के तुकडे और नदियों को पानी की धारा और धर्मग्रंथों को गपोडे समझता है. यहाँ तो हमें दोनों संस्कृतियों में कोई अन्तर नहीं दिखता.

तो क्या भाषा और पहनावे का अंतर है?

बिल्कुल नहीं. मुसलमान उर्दू को अपनी मिल्ली भाषा कह लें, मगर मद्रासी मुसलमान के लिये उर्दू वैसी ही अपरिचित वस्तु है जैसे मद्रासी हिन्दू या मुसलमान जिस प्रान्त में रहते हैं सर्व साधारण की भाषा बोलते हैं, चाहे वह उर्दू हो या हिन्दी, बंगला हो या मराठी.

बंगाली मुसलमान उसी तरह उर्दू नहीं बोल सकता और ना समझ सकता है, जिस तरह बंगाली हिन्दू. दोनों एक ही भाषा बोलते हैं. सीमा प्रान्त का हिन्दू उसी तरह पश्तो बोलता है, जैसे वहाँ का मुसलमान.

फिर क्या पहनावे में अन्तर है? सीमा प्रान्त के हिन्दू और मुसलमान स्त्रीयों की तरह कुर्ता और ओढनी पहनते-ओढते हैं. हिन्दू पुरुष भी मुसलमानों की तरह कुलाह और पगडी बांधता है.

अक्सर दोनों ही दाढी भी रखते हैं. बंगाल में जाइये, वहाँ हिन्दू और मुसलमान स्त्रियों दोनों ही साडी पहनती हैं, हिन्दू और मुसलमान पुरुष दोनों कुर्ता और धोती पहनते हैं. तहमद की प्रथा बहूत हाल में चली है, जब से सम्प्रदायिकता ने जोर पकडा है.

वह कौन सी संस्कृति है?

खान-पान को लीजिए. अगर मुसलमान मांस खाते हैं तो हिन्दू भी अस्सी फीसदी मांस खाते हैं. ऊंचे दर्जे के हिन्दू भी शराब पीते हैं, नीचे दरजे के मुसलमान भी.

मध्यवर्ग के हिन्दू या तो बहूत कम शराब पीते हैं, या भंग के गोले चढाते हैं, जिसका नेता हमारा पण्डा-पुजारी क्लास है. मध्यवर्ग के मुसलमान भी बहुत कम शराब पीते हैं. हां कुछ लोग अफीम की पीनक अवश्य लेते हैं, मगर इस पीनकबाजी में हिन्दू भाई मुसलमानों से पीछे नहीं हैं.

हाँ, मुसलमान गाय की कुर्बानी करते हैं और उनका मांस खाते हैं, लेकिन हिन्दूओं में भी ऐसी जातियां मौजूद हैं, जो गाय का मांस खाती हैं, यहाँ तक के मृतक मांस भी नहीं छोडतीं, हालांकि बधिक और मृतक मांस में विशेष अन्तर नहीं है. संसार में हिन्दू ही एक जाती है, जो गो-मांस को अखाध्य या अपवित्र समझती है. तो क्या इसलिये हिन्दूओं को समस्त विश्व से धर्म-संग्राम छेड देना चाहिए?

संगीत और चित्रकला भी संस्कृति का एक अंग है, लेकिन यहाँ भी हम कोई सांस्कृतिक भेद नहीं पाते. वही राग-रागनियां दोनों गाते हैं. फिर हमारी समझ में नहीं आता के वह कौन सी संस्कृति है, जिसकी रक्षा के लिए सम्प्रदायिकता इतना जोर बांध रही है.

वास्तव में संस्कृति की पुकर केवल ढोंग है, निरा पाखण्ड. शीतल छाया में बैठे विहार करते हैं. यह सीधे-सादे आदमीयों को सम्प्रदायिकता की ओर घसीट लाने का मंत्र है और कुछ नहीं.

31st Conference of Kolkata Suburban Div. IEA

The 31st Annual General Conference of KSDIEA was held at the Unnayan Bhavan, Salt Lake, Kolkata, on 11th and 12th of August, 2018. The colloquium started on a high note with the President of KSDIEA hoisting the flag of the Association. There after the martyr stand was garlanded with a wreath by the President followed by the General Secretary, KSDIEA, members of the Secretariat and Executive Committee members.

The conference was inaugurated by the General Secretary of All India Insurance Employees' Association Com. V. Ramesh. According to the views of Com. Ramesh, the conference was held at a crucial stage of capitalist development with inter imperialist conflicts resurfacing again. A strong wave of ultra nationalism is striking the shore of humanity, the cradle of democracy, with all sort of aggression and ugliness throughout the world. Globally a pre-fascist penchant is on the anvil and our country is also under the umbra of its abysmal shadow. There is a continuous and deplorable degradation of the democratic values throughout our nation, West Bengal being no exception. Behind the mask of nationalism, the Government at the Centre is leaving no stone unturned to divide the working Class, to dismantle the unity and fraternity among them. The big corporate houses are getting all the benefits of every economic policy of this government. The public sector insurance is facing many challenges, most of which are created by the corporate groups with the evil motive of making it sick. LIC's proposed investment plan in IDBI under the directive of the Central Government is an issue of grave concern. The decision to purchase controlling stake in IDBI demands a close and careful attention as the bank dwindles to sickness by the unholy and dishonest activities of the corporate players and the damage of its goodwill is further augmented by the decision of the Government to dilute its holding below 50 percent.

The conference reviewed all the aforementioned aspects and unanimously made it clear that it is now a "make or break" situation. All our legitimate demands like wage

revision, final option for pension, recruitment etc. are interrelated and is connected with an active movement of our employees. This line of discussion was set rolling by Com. Ramesh in his speech during the Delegate session. We have to fight for the attainment of our immediate aims, but in the movement of the present, we must represent and take care of the future of that movement. The founder member and the doyen of AIEA, Com. Chandrashekar Bose made the conclave an auspicious one by his presence. The fraternal organizations also expressed their best wishes. The annual report was placed by the General Secretary of KSDIEA. On the report, thirty delegates, among which there were four speakers on behalf of the women sub-committee, expressed their valued opinions through their well versed speech. After submission of thoughtful and comprehensive reply of the General Secretary, the Report was unanimously accepted. The Audited A/Cs placed before house was also accepted by the delegates. Zonal Association General Secretary Com. Jayanta Mukherjee and Joint Secretary Com. Pradip Gargari were among the notable speakers. The conference was a grand success with the participation of 141 delegates and 170 observers.

The new secretariat was formed with 14 members in which Com. Haridas Saha, elected as President, Com. Ujjal Paul, as General Secretary and Com. Atul Prasad Tudu as Treasurer respectively and the Executive Committee was constituted with 50 members including 2 Honorary Members. The conference drew to its end with promise and hope.



31st General Conference of Vellore Division



The 31st general conference of Vellore Division was held at Panruti on 19-20 August 2018. A Colourful Rally of more than 400 comrades holding the red flags of AIIEA and the placards highlighting the demands of people led by 31 women comrades with was flagged off by the veteran leader and the Cuddalore district president of Tamilnadu Untouchability Eradication Front, Com S.Durairaj. The rally passed through busy thoroughfares and was greeted by fraternal organizations at different places.

Amidst Thunderous slogans, Com S.Palaniraj, President, Vellore Division hoisted the AIIEA Flag and an exhibition comprising the photos of various movements was opened by Com S.Sivasubramanian, Joint Secretary, SZIEF. The women comrades of Panruti mesmerized the audience with their thought provoking choir song. When the song was sung, there was a visual display of video clippings of some of the movements on a wider screen. The Conference was presided over by Com S.Palaniraj, President. Com V.Udhayakumar, District Secretary, Minority People Welfare Forum and Chairman of the Reception Committee presented the welcome address.

The Conference was inaugurated by Com V.Ramesh, General Secretary, A.I.I.E.A, Com R.Dharmalingam, Vice president, SZIEF, Com B.Thulasiraman, Class 1 Officers Association, Com Muralidharan, NFIFWI, Com D.Palani, LIAFI, Com T.Venkatesan, LICAQI, Com R.Jagadeesan, Former President and Com R.Kesavan, LICPA greeted the conference.

Comrades who retired after the last conference, Sportspersons who represented the division,

Agents who won the New Business Competition, Units who topped the Revival Campaign, Children of comrades who scored good marks in the 10th and 12th Public Exams were honoured and felicitated. The Inaugural session came to an end after vote of thanks by Com S.Raman, General Secretary.

In the delegates session, Com S.Raman, General Secretary presented the report of the executive committee and Com L.Kumar, Treasurer, submitted the Accounts statements. 31 Comrades including 4 women took part in the debate on the report and made it purposeful and lively. Com R.Dharmalingam, Vice President, Com S.Sivasubramanian, Joint Secretary and Com V.Janakiraman, Assistant Treasurer of SZIEF intervened during the debate and guided the deliberations. The report was adopted unanimously after the summing up by the General Secretary. Resolutions were passed unanimously.

The Conference re-elected Com S.Palaniraj as President, Com S.Raman as General Secretary and Com L.Kumar as Treasurer. The Conference concluded with the vote of thanks proposed by Com A.Jayaprakash, Secretary of Panruti Unit and the Reception Committee.

People's Unity Cultural Festival

People's Unity Cultural Festival with various art forms in a public place is a part of the Divisional Conference of Vellore Division for nearly twenty



years. This year the local police withdrew the permission in the last minute. With the intervention of local comrades Police gave permission with a condition that songs, dance and drama should



24th Conference of IEU Belagavi Division

The 24th Conference of Insurance Employees' Union, Belagavi Division was held on 11th -12th August 2018 at Belagavi. The conference took off with a rousing start with the hoisting of AIEA flag by Com. G V Kulkarni, President, IEU Belagavi amidst thunderous slogans. The conference was attended by Com. K.Venugopal Rao, President, Com. K.Jayateerth and Com. J.Suresh, Jt.Secretaries of SCZIEF.

Paying of respectful homage to Com. N M Sundaram doyen of Insurance Employees' movement, the conference adjourned for the felicitation function of Com. K C Nagaraj, former Joint Secretary of IEU and Working Committee Member of SCZIEF.

2nd day of the conference commenced with a revolutionary song by women choir team of IEU Belgaum, conveying need to build harmony in the society, end fear. Com. P A Joseph, General Secretary presented 30 page report which received wide appreciation when more than 20 delegates participated in the debate of which many were youngsters.

Com. K.Venugopal Rao, President, SCZIEF explained in detail various issues ranging from imperialist machinations to the politics of intolerance, attack on democratic institutions, fascism, LIC-IDBI deal. He also spoke of cultural challenges before us to preserve the unity in diversity and the basic plural characteristic of our country.

Com. K.Jayateerth, Jt.Secretary, SCZIEF while addressing the delegates session he gave detailed account of the decisions of AIEA Secretariat meeting held at Bengaluru on 22-23rd July 2018 and meeting of General Secretaries of SCZIEF on 28.7.18 at Hyderabad.

Com. J.Suresh, Jt.Secretary, SCZIEF while congratulating the new team of office bearers, appealed to the branch units to fully support



the team so as to enable them to continue the organisation work/task confidently.

The conference adopted 10 resolutions on various issues like Recruitment, Recognition of Union, Price-rise, Majdoor-Kisan Rally etc.,

The conference felicitated Com. K J Jiragyal of Vijayapura who retired from LIC of India on 31.7.2018.

Com. P A Joseph replying to the debate thanked all the comrades for their support in discharging his role and urged the members to extend the same co-operation and support to the new team and also strengthen the Union at all levels. The report of the Executive Committee and statement of Accounts have been unanimously adopted by the house.

The house placed on record the enormous contribution of Com. P A Joseph for last 2 decades as General Secretary and urged him to continue to guide the Divisional Unit in future too.

The house unanimously elected new team comprising Com. G V Kulkarni, Com. S K Kulkarni and com. K N Aparna as President, General Secretary and Treasurer respectively.

The Conference came to a close with vote of thanks by new General Secretary Com. S K Kulkarni.



not be staged. Hence a skit by the Comrades of Neyveli Branch Unit on contemporary issues and folk dances by the disciples of Com D.Anuradha has to be performed in the Conference venue itself.

As a run up to the conference, the divisional

union organised various competitions which included essay writing, drawing and elocution among the school children. Conventions and medical camps were also organised. These programs were very successful.

62nd Conference of ICEU Madurai Division



The 62nd Conference of ICEU, Madurai Division was held from 17th to 19th August 2018 at Tiruppathur. The two day campaign on 13th and 14th of August 2018 preceded the conference. Street corner meetings with thappattam and street play were part of the campaign held at 7 Centres in Karaikudi, Devakottai, Singampunari, Madhagupatti and Tiruppathur in Sivagangai District. Fraternal trade union leaders greeted and took active part.

The Delegate Session of the Conference started on the evening of 17th of August 2018. Com. G. Meenakshisundaram, President, presided over the Conference. The Photography Exhibition was inaugurated by Com. E.M. Joseph, Former Vice-President, SZIEF. Com. R. Punniyamoorthy, Vice-President, SZIEF inaugurated the conference. He highlighted the precarious situation in the country especially in the last 4 years of Modi Government and pointed out to the spectacular growth of LIC amidst such a situation and the need for us to unite with those forces who are protesting against the Government policies.

Com. N.P. Rameshkannan, General Secretary introduced the General Secretary's Report and was then followed by debate. 35 comrades including 6 women took part in the debate and enriched the report. Com. M. Girija, Joint Secretary, AIIEA greeted the Conference. She was elaborative of the growth of our institution and



narrated about how the Government intervenes in the functional autonomy of LIC and the lethargic attitude of LIC Management. Com. K. Swaminathan, Vice-President in his address explained in detail about the issue of wage revision and the stand of Government policy on that and stressed the need

for vibrant organization embracing the unity of working class.

The Reception Committee Chairman, K.R.Periyakaruppan, MLA, Tiruppathur greeted in the Delegate Session and assured that DMK would support the protection of public sector as they have done in the past. Sri. P.J. Nicholson, Senior Divisional Manager greeted the Conference. A Special Session on "Science:

Growth and Politics" was part of Conference. Com. Sethuraman, Joint Secretary, Thanjavur Division delivered thought provoking lecture on this subject.. 21 Resolutions were passed. Com.N.P. Rameshkannan summed up the debate and announced the future programs.. The Accounts for the year 2017 was tabled by Com. P. Mahalingam, Treasurer and was adopted unanimously.

Com. G. Meenakshisundaram, N. P. Rameshkannan and P. Mahalingam were unanimously elected as President, General Secretary and Treasurer respectively.

RALLY AND OPEN SESSION

There was a magnificent rally on 19th of August 2018 at Tiruppathur. The rally was flagged off by Com. Peer Mohammed of CITU. The small town turned red with participation of about 800 comrades. It was then followed by the Open Session presided over by Com. G. Meenakshisundaram. Thavathiru Kunrakudi Ponnambala Adigalar delivered Special Address. He projected the

concept of humanism in the present day context and appreciated that protecting Life insurance in public sector is equivalent to uphold humanism citing various examples in our history.

Com. M. Girija, in her address explained in detail the issue of wage revision,

one more option for pension, five day week and about the retrograde stand of Government on these issues and stressed on unity to fight these issues. Com. R. Punniyamoorthy, VP, SZIEF, R. Rajendran



36th Conference of Silchar Division IEA



Attended by 180 delegates and observers from different nook and corner of Silchar Division two days 36th General conference of SDIEA got off to a brilliant start with the hoisting of red flag by Com. Abhijit Roy Choudhury, President of SDIEA on August 26, 2018 amidst thunderous slogans.

The conNamed after the memory of Comrade N. M. Sundaram the conference hall was well decorated and material exhibited in the exhibition was appreciated by not only the delegates and observer but representatives of fraternal trade unions also.

The open session of the Conference began in the Com NM Sundaram Memorial Hall with the Chairman of Reception Committee delivering the welcome address. Com Atin Deb Choudhury, General Secretary SDIEA briefed the house about the issues before the trade union movement and the task of the LIC employees.

Comrade K.Venugopal, Vice President of AIIEA informed the house that neo liberal policies were responsible for the misery of the people. Privatisation of PSUs, health and education would be disastrous for our country. Unemployment problem was at peak and had aggravated further

after demonetisation. He explained the necessity of alternative policies for which people were on the street. He mentioned about the farmers struggle in Mahaarastra , Jail bhara agitation on August 9, 2018 and preparation for Sanghars rally on 5th September 2018 at Delhi.

Comrade Satanjib Das, President EZIEA while addressing the open session explained in brief about the socio political scenario under the present Modi Government and preparation for country wide agitation against the retrograde policies of the government. The NRC issue of Assam state and its present status vis-a vis harassment to the people was explained elaborately.

As many as twelve delegates including three women participated in the discussion on report of the Working committee and Audited statement of Accounts and all who participated hailed the formulation of the report and through their discussions the report was enriched. The Report and Accounts were accepted unanimously after giving due explanation to the queries raised by the General Secretary during summing up of debate. Coms Venu Gopal and Satanjib Das intervened in the debate and elaborately discussed the present situation and the task before the insurance employees.

The conference unanimously adopted 12 resolutions on issues relating to the industry and of national importance. A cultural program was also organised which was participated by families of insurance employees and fraternal trade unions.

The conference unanimously elected 30 member working committee with Comrade Abhijit Roy Choudhury, Com. Atin Deb Choudhury and Com. Pratap Ch. Malakar as President, General Secretary and Treasurer respectively for the year 2018.



(MRGIEA), T. Pandian (LIC CI-1 Federation), A.L. Sethuram (NFIFWI), C. Muthukumarasamy (General Secretary, Tirunelveli Division) Peer Mohammed (CITU) greeted the conference. The members of Sudar and Kayal Kalai kuzhu and Sports persons were felicitated in the Conference. Also

the students of our members who have secured more than 90% in the X STD and XII STD were felicitated. Com. S. Nagarajan, Joint Secretary placed the resolution on wage revision and the same was adopted in the house. The Conference came to an end with vote of thanks proposed by Com. N. P. Rameshkannan.

47TH GENERAL CONFERENCE OF IEU, DHARWAD



The 47th Annual General Council Meeting of Insurance Employees' Union, Dharwad Division was held on 25th August 2018 at Dharwad. The Conference commenced with the hoisting of flag of AIIEA by Com. A.H.Archak, President, IEU, Dharwad amidst thunderous slogans.

Com. Uday Gadagkar, General Secretary extended a hearty welcome to the zonal leaders, leaders of the insurance employees' movement in Dharwad and Belgaum and all delegates and observers. The house paid homage to all those who contributed immensely for the betterment of the Society and the working class and are no more with us.

The delegate session commenced with the placing of the Report on behalf of the Executive Committee by Com. Uday Gadagkar, General Secretary. The Audited Statement of Accounts were also placed in the house.

Com. M.K.Deshpande, Com. B.N.Poojary, Com. S.K.Kulkarni, Com. Sattigeri, greeted and wished success to the 47th Annual General Council Meeting of IEU Dharwad.

Com. J.Suresh, Jt. Secretary, SCZIEF greeted the IEU Dharwad on the occasion of 47th Annual General Council. He informed that we have reactionary government at the centre, it is anti-labour, anti-farmer and in the last four and half years it has not taken any positive steps to help the poor. In 2019 Lok Sabha elections we have to change the government at the Centre with the alternatives available by launching united struggles and campaigns against policies pursued by this BJP Government. Farmers Long March held at

Maharashtra has increased the struggling strength of working class, farmers and other progressive sections.

Speaking on pending issues like Wage Revision, One more option for Pension and 5 days week are not settled because of the intervention of anti-working class government at the centre. Central Government employees are planning to observe one day strike probably on 15th November 2018 demanding withdrawal of National Pension Scheme and AIIEA has decided to support that struggle by observing 2 hour walk strike on that day he said.

Com. Rajesh Singh, Asst. Treasurer, SCZIEF greeted the Annual General Council Meeting. He informed that Facebook/Twitter is very powerful social media and asked the comrades to take advantage of the same to campaign against the ill-conceived policies pursued by this government.

Com. Md. Mahboob, Vice-President, SCZIEF, greeted the 47th Annual General Council Meeting. He congratulated the Insurance Employees Union, Dharwad for its donations to poor students for educational purpose. He called upon the participants to make all calls of AIIEA/SCZIEF 100% successful. He also requested Divisional Union Office bearers to attend the Trade Union class to be held at Mysore on 22nd and 23rd September 2018. He also informed the house to take necessary steps to broaden the unity of working class with other sections of society.

13 comrades from Branch Units participated in the discussion on the report. Com. Uday Gadagkar replying to the debate appealed to the comrades to strengthen the Union at all levels. The report of the Executive Committee and audited Statements of Accounts for the year ending 31st December 2017 were unanimously adopted by the house.

The house unanimously elected Com. A.H.Archak, Com. U.M.Gadagkar and Com. V.K.Kaginelli as President, General Secretary and Treasurer respectively for the coming year.

The meeting came to an end with Com. A.H.Archak, President, IEU, Dharwad proposing vote of thanks.

3rd Working Women's Convention of AP & TS

The 3rd state level LIC WWCC convention of AP & Telangana States was held at Nellore on 14.07.2018. The convention started with the hoisting of AIEA flag by Com K Venugopala Rao, President, SCZIEF and paying homage to the martyrs. The convention was inaugurated by Com K Hemalatha, President, CITU All India Committee. Addressing the convention, Com Hemalatha said that the neo liberal reforms have affected the lives and living of the people adversely. The implementation of the neo liberal policies has spread resentment among the working people. These have affected the women also. She highlighted that in 1991, 35 % of the eligible women could get employment while it is 23 % in 2018. Women are underpaid than men and are subjected to humiliation and harassment. Women are portrayed as commodities and therefore the violence on women has increased manifold. BJP MLAs and MPs are supporting the perpetrators of the crime. The conviction rate has lowered over this period of four years. Existing laws are not implemented. The slogan of beti bachao, Beti padhao are all hollow statements, she said. She also criticized the four years of BJP rule and the draconian moves of demonetization and GST and the move to condense the 44 labour laws into 4 labour codes. She appealed to the comrades to work for the unity of the working class and support the Kisan mazdoor Sangharsh rally on 5.9.2018.

Com M Girija, Joint Secretary, AIEA also participated in the convention. Addressing the convention, Com Girija said that the Government is abdicating its responsibility from social sectors, due to which the working class and in particular the women are the worst sufferers. The government has failed to create the 2 crore jobs. The democratic rights of the workers are under attack. On the other hand, the right wing forces are arousing the communal tensions and dividing the people. She appealed to all the women comrades to participate actively in all the calls of the organization.

The delegate session was presided over by presidium comprising Com SK Geetha, Com S Jagadeeswari and Com K Sujatha. The report of the convention was presented by Com Aruna

Kumari and Com Kameshwari. 9 comrades, one from each division participated in the debate on the report. Addressing the delegate session, Com SK Geetha highlighted the challenges before the women, where their contribution goes unnoticed. She appealed to all women comrades to become the voice of the voiceless and defeat divisive forces. Com HR Gayathri, Convenor, Karnataka state WWCC, also participated in the convention. The debate was summed up by Com Kameshwari, Com Aruna Kumari and Com Clement Das.

As a prelude to the convention, several competitions like essay writing, poetry, cartoons and story writing were conducted and prizes given away.

Com K venugopala Rao, President SCZIEF and Com Clement Xavier Das, General Secretary, SCZIEF also addressed the convention. The convention also felicitated Com N Aruna Kumari, Telangana State convenor, who has retired from the services of LIC on 31.07.2018. The convention elected Com M Kameshwari and Com K Sujatha as convenors of Andhra Pradesh and Telangana states respectively.

The convention passed several resolutions and decided to conduct exclusive trade union classes for women in all division, to revive the media response committees and to coordinate the activities every quarter.

The convention was well organized by ICEU, Nellore comrades. Nearly 287 women comrades from all the 9 divisions of AP and Telangana and the ICEU leadership of all the nine divisions participated. The women comrades of Nellore division sang revolutionary songs. The convention came to a close with Com Jayateertha, Joint Secretary, SCZIEF proposing a vote of thanks.



SEMINAR ON ASSAM SITUATION AT KOLKATA

At the initiative of Eastern Zone Insurance Employees' Association a largely participated Seminar was held at Subarna Banik Samaj Auditorium, Kolkata on 6th September, 2018 on "Updation of NRC in Assam and Citizenship Ammendment Bill, 2016 – the design of communal forces". Presided over by Ramkrishna Datta, Vice-President, EZIEA the seminar was addressed by Satanjib Das, Vice-President, AIEA and President, EZIEA. In his hour-long deliberation Satanjib explained in details the context in which Assam is now witnessing the process of updation of 1951 National Register of Citizens with 24th March, 1971 as the cut off date. He said that the roots of the present situation in Assam did lie in the tangled past of the state. Referring to the history of Assam since colonial days he said that the influx of people from outside the state had been nothing new in the state. The ruling dispensations since independence pursued the path of capitalist development that discriminated Assam. The groundswell of discontent of the people arising out of this was skillfully diverted by the ruling classes in divisive channels utilizing the apprehension of identity crisis of local people. Such a context paved the ground of Assam agitation in 1980s on the issue of influx of 'illegal foreigners'. He said that progressive and democratic forces of Assam though strongly opposed the anti-democratic and divisive trends of Assam agitation were not unconcerned about the issue of influx of foreign nationals. They advocated for sealing of borders and 24th March, 1971 as the cut off date for detection of foreigners as the solution of the problem. The leaders of the Assam agitation for a long period stuck to 1951 as cut-off date ultimately had to accept 1971 as the cut-off date. This was incorporated in Assam accord and later in the Citizenship Act, 1955.

It is on this basis the 1951 NRC is now being updated under the supervision of the Supreme Court. But the BJP government at the centre and chauvinist forces in the state had been trying to distort and derail the whole process, he said. The BJP government brought in a bill called Citizenship Amendment Bill, 2016 which proposed to grant citizenship based on religion and communalized the whole issue of influx of foreign nationals. Das said that this bill was against the basic tenets of

our constitution. He strongly criticized the BJP President Amit Shah for the provocative statement that all the 40 million excluded people are illegal foreigners and hence driven out of country. He also criticized the antics of TMC government in West Bengal which is out to exploit the insecurity of minorities for narrow political gains. Das lauded the common people of Assam belonging to all communities who ignored these provocations and maintained peace and amity. He said the democratic forces of Assam who value the unity of the people most are today facing big challenge but he expressed the confidence that this challenge would be surely overcome as the common people are learning from their tortuous experiences and are uniting against the nefarious design of the ruling dispensation and divisive forces.

About three hundred insurance employees besides leaders of fraternal organizations attended the seminar. Jayanta Mukherjee, General Secretary, EZIEA and other leaders were present in the seminar.

The ICEU, Tirunelveli along with University Teachers Association (MUTA) and Graduate Teachers Association conducted a seminar on 28.08.2018 under the banner of People for India regarding the Higher Education System.

The seminar was presided by Dr. Ramaguru, President PFI, Tirunelveli and former Dean of Government Medical College Tirunelveli and participated by ICEU, Tirunelveli, MUTA and Graduate Teachers Association Members. The Guest speaker was Prince Gajendra Babu, General Secretary, Platform for common schools, Tamilnadu. He narrated elaborately about the Higher Education Bill to be introduced in the Parliament and listed out the threats that are going to be placed before the education system and the hidden agenda of the bill.

According to com. Prince Gajendra Babu, "As per our constitution, the Central Government has been vested with several education responsibilities. Of which, free and compulsory education, ensuring education to the weaker section assumed much importance. But what the government is doing

PFI Visakapatnam: Kerala Relief Funds Collection

People for India, Visakhapatnam Forum and Forum for Development of North Andhra jointly conducted funds collection on the Beach Road on 21st August for Kerala Distress Relief activity. Inaugurating the program at the RK Beach, Prof. KV Ramana, Chairperson, People for India and former VC, Andhra University said that the whole of Kerala state is devastated with the recent floods inflicting



a loss of above 400 lives and several thousands of crores to the state and the people. He applauded the amazing relief activities undertaken by the fishermen, youth, and soldiers under the guidance of the state government in which over 20000 people were rescued from life risk and over 10 lakh people were rehabilitated. He called upon the people to show humanity to the people in distress by responding positively.

People responded generously. People from all walks of life, young, old, children and differently abled, even hawkers and contract labourers responded to the noble cause voluntarily. An amount of Rs.33450/- was mobilised within a span of 2 hours. The amount was immediately remitted to the CMDRF.

Prof Sudhakar Rao, Dr P Rama Rao, DM & HO (Retd.) , Sri A Aja Sarma, Secretary, FDNA, members of ICEU, NFIFWI, VRGEA, BEFI, APMSRU, SFI, AIDWA, Pensioners from LIC, GIC and Banks participated in the campaign.

PFI Tirunelveli organises Seminar on Higher Education

in the name of reforms is not only contrary to the constitution but also not to the betterment of society.

The draft higher education commission of India which replaces University Grant commission of India will decide the quality of education in future. But in the 14 members body of HECI only 04 will relate to education department. It means political intervention in education will take place.

The winding up of a University is now in the hands of State but according to the bill it will be the job of HECI. The government will not bother on granting funds and it will be the responsibility of the Universities to generate funds. It will certainly ruin the opportunity of higher studies to the weaker section.

Considering the higher education as a commercial product and preparing the students

suitable to the market may fill up the market need but not to the welfare and upliftment of any society or country. Hence it is our duty to prevent these attempts through the maximum possible methods of agitation. It is not only for us and also to ensure the basic rights to our future generation.



11th Biennial Conference of ICPA Coimbatore

The 11th biennial conference of the Association was held on 18th August 2018 at Coimbatore. The conference was inaugurated by Comrade N. Muthunilavan, one of the leaders of Tamil Nadu Progressive Writers Association.

The conference was greeted by Comrades S.R. Krishnamurthy, Secretary, LIC Pensioners Association, Thanjavur, Comrade D. Seshagiri, Secretary, LIC Pensioners Association, Salem, Comrade K. Thulasidharan, General Secretary, Insurance Corporation Employees Union, Coimbatore and Comrade C. Gopal, President, Coimbatore Region General Insurance Pensioners Association.

A number of resolutions were unanimously passed by the members present. These resolutions

have been forwarded to the appropriate authorities for further action.

In view of the distressing conditions prevailing in Kerala State due to the fury of nature, an announcement was made that contributions for the Kerala Disaster Relief Fund may be dropped in a box specially meant for this purpose. Members responded positively and a collection of more than Rs.11,000/-. It was decided to make sizeable collections considering the enormity of the calamity.

The Conference unanimously elected Coms Ramathal Jayaraman as President, P.Vasudevan as Secretary and S.T.Ranganathan as Treasurer for the ensuing term. It is the first time that a women has been elected as the President.

Blood Donation Camp in Kolkata - I

The Women Sub-committee of Kolkata Division Life Insurance Employees' Association (KDLIEA) organised a Blood Donation Camp on 18th of July, 2018, at the Conference Hall, Jeevan Prakash Building, KMDO-I. The day coincided with the Birth Centenary of Nelson Mandela, the legendary leader of the anti-apartheid movement in South Africa, which added an extra hue to the programme.

The blood donation camp was inaugurated by Com. Jayanta Mukherjee, General Secretary, EZIEA. In his brief speech, he lauded the Women Sub-committee for organising the blood donation camp and also stressed upon the need to carry on such social responsibilities. Sri Rahul Chakraborty,

Marketing Manager, KMDO-I was also present at the inaugural programme and briefly addressed the gathering. Apart from all the secretariat members of KDLIEA, leaders of EZIEA, Pensioners' Association and other divisional units like KSDIEA and HDIEA attended the camp. Their presence inspired the organisers and donors. The Women Sub-committee members were present in full strength to make the occasion a thumping success. The overwhelming response from all corners boosted the confidence of the Women Sub-committee to undertake similar social tasks in future. In fact, many of those willing to donate blood could not do so because the Central Blood Bank had arranged for collection of 80 units of blood as per estimates provided by the organisers.

At the end Com. Amitesh Sarkar, General Secretary, KDLIEA, declared the end of the camp with a note of appreciation. He highly admired the endeavour of the Women Sub-committee and the zeal and enthusiasm with which they steered the campaign through the base units to a successful voluntary Blood Donation Camp.



Com. K C Nagaraj Retires

Com. K C Nagaraj, former joint secretary of IEU Belagavi Division and Working Committee Member of SCZIEF retired on 31.7.2018. He made immense contribution to the growth of the organisation and held leading positions in the Union. He played a very vital role in the success of 9th Conference of SCZIEF hosted at Belgaum in October 2011. He was the Secretary, Divisional Sports Committee for 18 years. During his tenure almost all events were successfully conducted.

In a felicitation program organised at Belgaum on 11th August 2018, Com. K C Nagaraj was felicitated by Com. K.Venugopal Rao, President, SCZIEF, Com. K.Jayateerth and Com. J.Suresh, Jt.Secretaries, SCZIEF, Com. Gaibu Jainekhan, Secretary, CITU Belagavi Division, Com. B N Poojary, General Secretary, AIIPA Dharwad, Com. G V Puranik, AIIPA Belagavi, Com. Uday Gadagkar, General Secretary, IEU Dharwad Division, Sri Subramanya Bhat, NFIFWI, Com. Chandrashekhar, Office-bearer, Bank Pensioners Association, spoke in depth the qualities of Com. KCN. Com. K C Ravi, Brother of Com. KCN recalled his childhood days and attributed his success to the sacrifices of Com. KCN.



Com. KCN thanked the members and organisation for the support he received in discharging his organisational tasks. The function was attended by more than 175 Officers, Pensioners, Members from various branch units and fraternal trade unions. Com. KCN announced donations to Insurance Worker, Vima Naukar, CITU, CPI(M), Janashakti and IEU Belagavi amounting to Rs.50,000/-.

Com. G V Kulkarni in his presidential speech profusely thanked Com. KCN for his immense contribution to the Divisional Union. He called upon youngsters to come forward to shoulder the responsibilities

Insurance Worker Readers' Forum in Tirunelveli Division

In Tirunelveli Division all branch units have Insurance Worker Readers Forum and conduct discussions every month on a fixed date. The date is fixed by Divisional Union by the work plan. This initiative has gained momentum. It has spread the news of Insurance worker among our members. This program has been going on successful for the past two years.

Recently on 21.08.2018, with much impetus, Insurance Worker day was conducted in all 16 branch units and in divisional office. There were discussions on the articles of August issue. 365 members participated as a whole in these classes. The articles of com. Amanullah khan,

Editorial and Binden O Toole were meticulously translated in Tamil and being circulated among our members.

In view of the success of this event, there has been a curious interest among employees about the next Insurance Worker day. Positive efforts! Positive results!! Mission moves on!



RESPONSE

The articles on India's independence in the August 2018 issue were very informative and educative. Com Girja rightly points out to the unfair treatment of girl child and the son preference of Indian families. Thank you Insurance Worker for publishing such fine articles.

- R.Sakthivel,
Komarapalay,
Thanjavur Division

Insurance News in brief

■ A.M.KHAN, DHARWAD

* How so ever we try to deflect even for a while from the topic of cybercrime, the issue haunts not only for the victims but also the insurers and the reinsurers as well. Though there is huge amount of premium in the cyber risk, the danger of accumulation risks has become a key concern for the insurance market. A study made by the insurance industry think tank The Geneva Association says "Cyber risk has distinct characteristics. Exposure bases are hard to define and measure. Historical claims data are scarce and not good predictors. Threats are constantly evolving, can spread widely and rapidly, and a series of consecutive large events is plausible. Moreover, a high degree of interconnectivity may result in potentially boundless impacts". The Report further goes on to say that insurers and reinsurers could withdraw from the market after unacceptably high losses and fear of repeat events.

* Insurtech services will generate more than \$400 billion by 2023, which is estimated to be \$187 billion in 2018 says a new study by U K Based Juniper Research. The study, "Insurtech: Cost Savings, Insurer Readiness & Market Forecasts 2018-2023," has found that despite Insurtech still being in the early deployment stage, the introduction of artificial intelligence in the claims process will generate significant cost savings. Juniper forecasts that across property, health, life and auto insurance, the annual cost savings will exceed \$1.2 billion by 2023, a fivefold increase over 2018.

* Merger and Acquisition (M&A) will keep on going all through 2019 says the rating agency Fitch. Going ahead Fitch says that intense market competition and capital levels will drive M&A activity in the reinsurance sector while smaller players lacking scale and diversification will see further pressure on growth and profitability. Marginalised companies are increasingly incentivised to explore M&A, as they face challenges of operating in a difficult market environment coupled with the record catastrophe losses in 2017.

* Farmers' wait for claiming the money under government's crop insurance scheme – Pradhan mantra Fasal Bima Yojana (PMFBY) seems to be for more than a year. The delay can even go beyond 18 months as there is a huge delay in payment of premiums by Central Government and State Governments.

* Merger of the three public sector general insurance companies – United India Insurance Company, National Insurance Company and

The Oriental Insurance Company – has been delayed as the companies are yet to appoint a consultant for the process it is reported. The merger which was expected to be completed by April 2019 is being pushed to the next financial year.

* The IRDA has notified the insurers to make provisions, with immediate effect, for the treatment of mental illnesses as per the Mental Healthcare Act, 2017. It clarifies that the treatment for mental illnesses should be on the same basis as the treatment of physical illnesses. This provides the people to get coverage for hospitalisation expenses related to mental ailments. 150 million people suffer from some form of mental disorders in India, it is estimated. Most health insurance policies currently treat mental illnesses as exclusion.

* The IRDA has fined Reliance General Insurance Company Rs 500,000 for lack of transparency and arbitrary deductions in the payment of claims under motor insurance policies.

* LIC of India enters the Top 10 BrandZ Most Valuable Indian Brands report by WPP and Kantar Millward Brown. It is the only Indian insurance company to enter this international ratings. It occupies 2nd position in this list of Top 10.

* Overall insurance penetration in India stands at 3.69 per cent of GDP as compared to the world average of 6.2 per cent of GDP. For life insurance, penetration in India stands at 2.76 per cent of GDP as compared to the world average of 3.33 per cent of GDP. General insurance penetration stands at 0.93 per cent of GDP in India as opposed to the world average of 2.8 per cent of GDP. Insurance industry, in India, contributes a lot to the GDP, as the assets under management for insurance stand at Rs 35 trillion.

* "Sell your holding in Tata Sons, promptly" IRDA directs the insurance companies. Quoting The Insurance Act 1938 and IRDA Investment Regulations 2016, IRDA has asked insurance companies to offload their investments in Tata Sons as Tata Sons has now been converted to a private entity from a public company. This would mean a loss of Rs.800 million to the insurance companies which have invested there. LIC would lose the most as it Rs.70 billion worth of Non-convertible debentures. IRDA has rejected the plea of the insurers to allow them to hold the investment till their maturity.

Working Class Struggles

S.SRIDHARA, MYSORE ■

Washington State Teachers strike

continues as Tumwater Teachers defy back to work order. Hundreds of teachers at Tumwater voted overwhelmingly on 12th September to continue striking in defiance of back to work order issued earlier by the THURSTON COUNTY COURT JUDGE, the walk out which began on 1st September is continuing despite threats to impose sanction on them. Since late August, the State has been swept by series of strikes, involving 14 Districts, with Teachers in nearly 20 Districts approving strike authorization by large margin, including in SEATTLE, the largest school district in the State. Teachers demanded increased salary and better health care system.

CHICAGO Hotel Workers Strike continues for eighth day. Over 5000 Chicago Hotel Workers strike entered their eighth day which started on 7th September, against Hotel chains MARRIOTT, HILTON AND HYATT at 26 Hotels across Chicago. The workers demanding better health insurance, higher wages, advocate staffing and job security.

BANGLADESH TEA ESTATE WORKERS demand pay rise. Several thousand temporary workers from 15 Tea gardens in SREEMANGAL held one day strike on 6th September demanding same wages that is paid to permanent employees. The Tea Estate owners are supposed to increase wages every year. The last pay increase was 3 years ago.

WESTERN AUSTRALIAN ALCOA WORKERS REMAIN ON STRIKE: Thousands of workers at ALCOA's ALUMINIUM Refineries and Bauxite Mines in Western Australia remain on strike in a protracted dispute over a NEW WORK AGREEMENT. Workers, who are striking since August 8, overwhelmingly rejected a company offer because it fails to address the concern over job security and the working conditions.

NATIONAL TERRITORY Education Union in Australia held strike on 10th September to secure new Enterprise Agreement with the Management. Last agreement expired in April 2017.

Rail Conductors at ARRIVA RAIL NORTH, England held 24 hours strike on 15th September, with 2 further strikes planned for the next two weekends i.e. on 22nd and 29th September. The workers

are demanding job security and better working conditions.

PROTESTS AT STAFF SHORTGAGES AT TWO IRISH HOSPITALS: Hundreds of nurses held protests outside Cork University Hospital and Hospital LIMERICK on 11th September to oppose the lack of plans by Hospital Management. The nurses are demanding recruitment of nurses. There are over 2000 nursing vacancies across IRISH REPUBLIC.

NIGERIAN TEACHERS in EDO begin indefinite strike. Primary School Teachers in EDO Staff begin indefinite strike from 14th September over the state refusal to pay minimum wage, which was approved for all state employees in May 2018. The school teachers have been using their meagre salaries to buy instructional materials like chalk, markers, diaries, registers for their students. **SOUTH AFRICAN Steel Workers on strike:** Workers at Fortune Steel in EKURTHULENI Municipality, South Africa are on strike since September 7th over wages and working conditions. The workers are also demanding medical benefits and insurance schemes.

STRIKE OF GREEK FERRY WORKERS: Greek Ferry crew workers struck work on 3rd September demanding 5% pay increase following 8 years of pay freeze. Strike affected nearly 2 lakh tourists who had booked trips.

Birmingham Car Workers (UK) continue struggle: Hundreds of car workers employed by Birmingham City Council completed a 5 day strike from 3rd September to 7th September bringing the total days of strike to 17 so far. The Union members are left to work out for a further five days on 24th September and again on 5th October 18. Birmingham Council is seeking to cut budget by 2 million pounds. To do this, the Council wants to cut work force. The Council wants to cut working hours and outsource of parts of its service.

STRIKE BY ISRAELI CONSULATE SUPPORT STAFF: Around 1000 Consulate Support Staff at Israel Consulate held a strike on 30th August. The action was to protest delays in discussion with the Finance Ministry about working conditions and improved wages.

Economic Tid Bits

■ J.SURESH, MYSORE

According to latest RBI report, domestic savings in India declined to 29.6% of Gross National Disposable Income (GNDI) in 2016-17 from 30.7% in 2015-16. Household financial saving – the most important source of funds for investment in the economy declined to 6.7% of GNDI in 2016-17, down from 8.1% in 2015-16. Savings in Insurance funds out of household savings declined to 1.9% in 2017-18 from 2.3% in 2016-17. According to RBI, net financial assets of the household sector increased to 7.1% of GNDI in 2017-18 on account of an increase in household's assets in the form of currency, despite an increase in households' liabilities.

*

Amazon's market capitalization reached over \$ 1 trillion making it the second company to do so in US history after Apple. Although Amazon's share value receded recently, the share value has soared by 108% over the last one year alone. Amazon employs around 5,66,000 people across many countries in five continents. Amazon CEO Jeff Bezos made \$ 1.8 billion on a single day when the market capitalization crossed \$ 1 trillion. This means he made \$ 20,833 per second, amount roughly equivalent to what an Amazon worker makes in a year. He made \$67 billion this year - \$ 8 million an hour.

*

According to Federal Deposit Insurance Corporation, US commercial banks and savings institutions registered a record \$ 60.1 billion in profits in the second quarter of this year. This is more than the \$ 56 billion bank profits in the first quarter and was up \$ 12.1 billion or 25.1% from the second quarter of 2017. It also noted that the decision of Trump administration to curtail \$ 1.5 trillion tax cut, which dramatically lowered the corporate rate, was largely responsible for increase in profits. Though the profits of Big Banks and MNCs are soaring since financial crisis of 2008, the wages of average American worker continues to remain stagnant. The average compensation of American CEOs has grown by 71.7% since 2009, the compensation for the average worker has grown only 2.1% over the same period. The average compensation for CEOs at the 350 largest companies in US increased by 17.6% in 2017 over the previous year while the workers wages continue to stagnate, rising a paltry 0.3%.

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According to a latest report on food security by UN, number of hungry people in the world continues to grow reaching 821 million in 2017 meaning one in every nine people go hungry. 151 million children under five years old, 22% of the world's total, are "stunted" by malnutrition; one in every ten children in Asia is described as "wasting", with weights well below what they should be given their heights; a staggering one in three women of child bearing age suffers from anemia, in large measure from poor diet. The 821 million hungry people in the world include an estimated 515 million in Asia, 256.5 million in Africa, 39 million in Latin America and the Caribbean and 20 million in the rest of the world.

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According to a latest report by UK Food Foundation, nearly 3.7 million children in UK live in families unable to afford to a healthy diet. The report says, 3.7 million children in UK are living in households earning less than 15,860 pounds and are likely to be unable to afford to a healthy diet as defined by government. The bottom 20% of the families, would have to spend 42% of their after-housing income on food to eat the government's recommended diet. As a proportion of their income, the poorest 20% would spend nearly four times what the richest 20% of UK families need to spend on food. 14 million households (half of all the households in UK) currently do not spend enough to meet the cost of food.

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According to a report by the Australian Council of Social Services, in 2017 about 3000 ultra-wealthy individuals had wealth over \$ US 50 million, making it the country with fifth highest number of ultra-wealthy individuals in the world next to France and Canada. Between 2004 and 2016, the fortunes of the top 5% of population increased by an average of 60% and the top 10% by 56%. The richest 10% own nearly half of all the wealth around 45%. The richest 1%, a little over 240000 people owns a lion's share controlling 15% of all wealth. The top 20% of households now hold 62% of all wealth, 100 times greater than that of the poorest 20% who owns virtually nothing – less than 1% of society's wealth.

Claims in 72 hours

LIC has so far settled 300 claims under Telangana's mega farmer insurance scheme, Rythu Bandhu. LIC has starting receiving claims under this scheme and settled about 300 claims in less than 72 hours after the claim was made.

LIC adds Rs.58881 crores to equity portfolio

LIC has added Rs.58,881.7 crore in equity investments in FY18 taking the total to Rs 4.6 lakh crore, a growth of 18% over the previous year's Rs.3.9 lakh crore. LIC has invested Rs.16.2 lakh crore into government securities in FY18, an incremental Rs.2.2 lakh crore over the previous fiscal.

LIC in infrastructure

LIC is likely to invest upto 4,000 crore in IL&FS (Infrastructure Leasing and Financial Services). It will be crucial for the country's largest infrastructure development and finance company, which is in the process of building the country's longest tunnel—the Chenani-Nashri tunnel (9.2 km) in Jammu and Kashmir.

Digital LIC

LIC requires extensive data and IT solutions to make most of its operations digital so that it can process 1.1 lakh transactions and 60,000 claims a day. LIC was one of the first Indian companies to tap the potential of IT by introducing data warehouse to India. On the consumer end, LIC allows policy-holders to operate their portfolios from mobile phones and laptops and pay premiums online. LIC also has plans for automating its operations, but its approach is different from that of banks.

Concessional home loan

Under Kerala Flood Scheme, loans of up to Rs.15 lakh will be provided by LIC Housing Finance at a concessional rate of 8.5%. LIC Housing Finance said in a statement that under this scheme loan up to Rs.15 lakhs will be extended for the properties located in the flood-affected areas of Kerala.

Insurance in census

The Census 2021 questionnaire, which is being finalised in consultation with various ministries and departments, will also seek information on insurance policies for the first time.

Compulsory cover

IRDAI has made around 10 items compulsory in health insurance, including procedures such as dental, stem cell, infertility and psychiatric treatment, by removing from the list of "optional cover".

Telematics in insurance

In telematics motor insurance, a telematics box (also commonly known as a black box abroad) is fitted to the car which then measures various aspects of how, when and where a person drives. IRDAI is planning to come out with its final report

For our Field Force

■ ARIVUKKADAL, THANJAVUR

on telematics in motor insurance by the end of current financial year.

Sandbox

IRDAI is working on the guidelines for 'sandbox' method which will allow insurance companies to test products in a particular geography or among a set of few policyholders before they are available in the market. Industry participants believe that the move will lead to further innovation in insurance products.

Rash driving

The Supreme Court has ruled that one cannot make an insurance claim for a road accident if it was caused on account of one's own "rash and negligent driving". The bench, however, said the deceased person was entitled to the compensation available under the insurance policy's "personal accident" cover.

Amazon in insurance

Amazon is said to be entering online insurance marketing space in UK and may follow in other countries too.

Postal Insurance Co.

The Department of Posts is working to set up an insurance company after launching of a payments bank and the parcel directorate, Communications Minister Manoj Sinha said. IPPB, will be available through 650 branches and 3,250 access points immediately, scaled to all 1.55 lakh post offices by December 2018. At present, the postal department offers one of the oldest life insurance schemes for benefit of government and semi-government employees— Postal Life Insurance (PLI), which was introduced in 1884.

Penalty for Reliance

IRDAI has fined Reliance General Insurance Company Rs.5 lakhs for lack of transparency and arbitrary deductions in the payment of claims under motor insurance policies.

Complaints against private companies

According to the reply given in Lok Sabha, during FY2017-18, there were 519 complaints filed against private insurance companies compared with just 66 against LIC.

Exit from insurance

Public sector banks are gradually trimming their exposure to non-core assets, especially insurance companies, either through a partial stake sale or a complete exit. SBI, PNB, IOB and Allahabad Bank are a few among others, which are in the process due to the critical debt position. Another factor driving the stake sale by banks could be the inability of insurance companies to scale up in proportion to the investments made.

Ankita Raina wins Bronze in Asian Games 2018

Ankita Raina, daughter of Com (Mrs) Raina, HGA, Branch 956, Pune Divisional Office I has won the Bronze medal in the women's singles tennis competition of the Asian Games 2018 held at Jakarta. She has become only the second female tennis player from the country to win a medal in singles' competition at the Asian Games, only after Sania Mirza won a silver in Doha in 2006, followed by a bronze in 2010 in Guangzhou. Raina went down 4-6, 7-6 against China's Zhang Shuai in the semifinal match after a hard-fought battle and could not reach the final.

Ankita is currently India's number 1 Women singles Tennis player. She has won six singles and 13 doubles on the ITF tour in her career.

Insurance Worker congratulates Ankita Raina on her magnificent performance and wishes her many more successes in her sporting career.



Com. Apoorva- World Carrom Champion

Com S. Apoorva, AO, Hyderabad Divisional Office won the Individual Women's Title in the 5th Carrom World Championship held at Chuncheon, Korea from 23-28 August 2018. She defeated Kajal Kumari 25-5 25-14 in the finals.

The Indian Women Team comprising of S. Apoorva, Rashmi Kumari and Parimala Devi won the Team Championship defeating Sri Lanka 3-0 in the finals. Apoorva defeated Yasika Rahubaddha of Sri Lanka 25-12 and 25-23 to help India win the team title.

Apoorva through her dazzling performance has made India, LIC and the insurance employees proud. Insurance worker congratulates her on this magnificent achievement and wishes her many more successes.

A Commendable Achievement

Sri. A. Vijay Ganesh son of Com. N. Subhashini working in Palakkad Branch Office-2 under Thrissur Division has secured **I rank** in CBSE 2018 XII Examination under differently-abled category. He achieved the All India Topper without utilising the help of a scribe. Insurance Worker congratulates Vijay and wishes him all success in academic career and in life.



CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
January 2018	288	6573.86
February	287	6551.03
March	287	6551.03
April	288	6573.86
May	289	6596.69
June	291	6642.34
July	301	6870.60
Base 1960=Base 2001x22.8259		

DONATIONS

Com. Bhupender Singh, Khanna Br. Ludhiana	Rs. 1100
Com. Atul Sarawate, Pune, Retired Comrade	1001
Com. Belu Charan Nayak, Jamshedpur Br. IV	1000
Com. T.V. Sreeprakash, Ottapalam Br., Thrissur Div.	2018
Com. Suma Araro, Moga Br. Jalandhar Div.	1100
Com. Ish Mohan Bhatt, Dehradun Div.	1100
Com. Srikanta Soren, Durgapur Br. I	500
Com. K. Rama Rao, Hyderabad D.O.	5000
Com. Madhusudan Panda, Jaleswar Br., Cuttack Div.	1000
Com. Madhusudan Panda has also donated Rs. 1000 to AIIEA.	
We thank these comrades and friends for their fine gesture.	



Insurance Employees extend helping hands



Comrades of Kottayam Division worked in relief camps for 6 days. Houses of Coms VK Ramesh & Preeja P were converted into relief camps. S.Balasubramanyam, Jt Secretary, GIEA-SZ led a team to distribute relief materials worth more than 1 lakh on behalf of Tamilnadu units.

K.Swaminathan and G.Meenakshi Sundaram led another team and distributed relief material worth Rs.4 lakhs. Kerala Minister for Power M.M.Mani participated.



Trichy unit of Thanjavur offered relief with materials worth Rs.2 lakhs at Chalakudy

Tiruchengode Unit of Salem Division distributed relief materials worth over 2 lakhs at Chalakudy.

LIC Sports & Recreation Club, Thiruvananthapuram donated Rs.3 lakhs for relief work

Our comrades took part in cleaning of houses after the water receded.



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