

insurance Worker



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LIC @62

SUCCESSES AND NEW CHALLENGES



WHAT IS UNSAID is more important

10 crore new jobs
mob lynchings
starvation deaths
demonetisation
and GST.....



To Fight the Twin Evils
of Neo-liberalism and
Communalism and to
Save the Soul of India

5 September 18 • At Parliament

CITU-AIKS-AIAWU



TANGLE IN ASSAM



इमरान खान
तथा भारत पाक
सम्बन्ध

Finally Bollywood takes courage



Listening
India Story

Ankur Bhambhani
Seema Chishti
Sushant Singh

CONDOLENCES

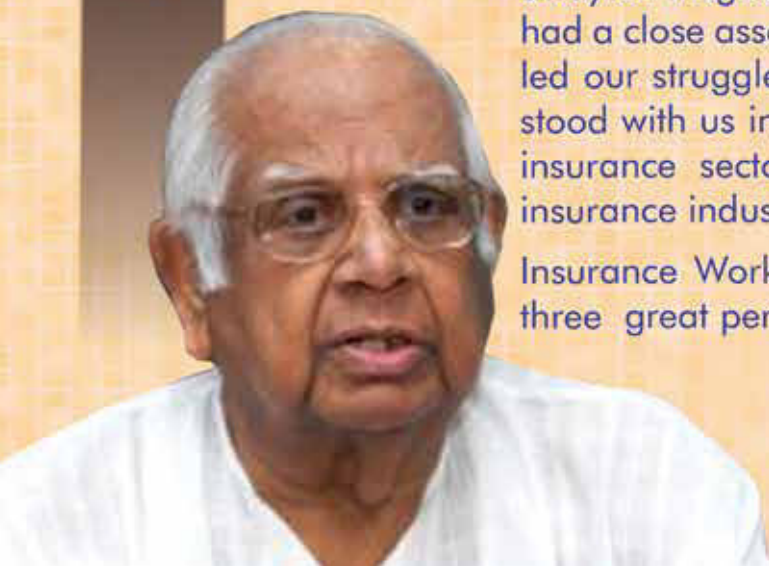


Shri Atal Behari Vajpayee, former Prime Minister, passed away on 16th August after a prolonged illness. He was 93. Shri Atalji was the first non-Congress Prime Minister to complete his term in the office. He was widely respected for his oratory and ability to successfully lead a large coalition of parties. He will be remembered for efforts to build peaceful relations with Pakistan and win over the hearts of Kashmiris.

Dr. M. Karunanidhi, President, DMK and a five time Chief Minister of Tamilnadu breathed his last on 7th August. He was the foremost leader of the Dravidian movement for social justice. He was a prolific writer and film script writer. He supported our campaign against privatisation and was one of the first signatories to petition addressed to the Lok Sabha Speaker on this issue.

Com. Somnath Chatterjee, former Speaker of Lok Sabha and an outstanding parliamentarian passed away on August 13 at the age of 89. Com Somnath had a close association with the AIEA. He successfully led our struggle for Bonus in the Supreme Court. He stood with us in the campaign against opening up of insurance sector and privatisation of public sector insurance industry.

Insurance Worker pays respectful homage to these three great personalities.



WHAT IS UNSAID IS MORE IMPORTANT

Prime Minister Modi addressing the nation from the ramparts of Red Fort on the 72nd Independence Day highlighted the various economic measures taken by his government in the last four and half years that made India the fastest growing among large economies in the world. He took pride in the fact that India today is the 6th largest economy of the world. The Prime Minister elaborately detailed the schemes initiated by his government which according to him have given enormous benefit to the poor and weaker sections of our population. He declared that a health scheme covering 50 crore citizens will be launched on 25th September. The Prime Minister also fixed a deadline for sending an Indian to space to showcase India's excellence in space science. The Prime Minister is also a political leader and with the 2019 General Elections approaching nearer, it is legitimate for him to claim successes and highlight the government's

achievements. However, the lived experiences of the people clearly show that there is a huge gap between the promises and achievements and it is not necessary for us to dwell on this. But what stands out is what he did not speak. And that is very important for the lives of the ordinary citizens of this country.

Independence Day speech is a solemn occasion. It is an occasion to introspect on the ethos of the national liberation movement, the promises made to the nation on attaining independence and how much the present government has contributed to redeem those promises. It was resolved to construct a society based on Justice, Liberty, Equality and Fraternity. A look at the Indian society clearly demonstrates that the Indian ruling classes have failed the nation. There are serious questions today on justice, liberty, equality and fraternity, the founding principles of our constitution. In fact according to

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influential leaders in the government, the Indian Constitution itself has become a burden and needs a change.

It is true that Indian economy is growing fast. The neo-liberalism demands growth at any cost. But this growth is not accompanied by human development. India is a laggard on all human development indices. This is because growth is not accompanied by distributive justice. Therefore, it is not wrong to say that the burden of this growth is borne by the workers, peasants and poorer sections of the population as is evident from the alarming increase in inequalities. The growth without distributive justice has resulted in the transfer of wealth and incomes from the poor to the rich. It is therefore not surprising that 1% of the top population cornered 74% of the wealth created in the year 2017.

There was not a word of remorse from the Prime Minister on starvation deaths in the country. No democracy can accept starvation deaths. Yet starvation deaths have taken place not only in remote areas of the country but in the national capital and the financial capital of the country itself. This is unforgivable and clearly a damn indictment of governance. It is an open fact that India has got a dismal record in the global hunger index. It is estimated that 25 lakh Indians die of causes relating to hunger and malnutrition every year. This is despite the claims of self sufficiency and record production of the foodgrains.

It is surprising that the Prime Minister did not speak on demonetisation and GST. These two measures were claimed no so long ago as the harbingers of a New India; an India without corruption and black money. Has corruption reduced in the country? The daily life experiences of the people suggest that corruption has become endemic. Nor the black money generation has declined. The refusal of the government to inform the Parliament the cost of acquisition of Rafael Jets and why Hindustan Aeronautics Limited is denied a role not only points out to the huge generation of black money but also to the deeply entrenched crony capitalism. The tardy implementation of GST coupled with demonetisation was to marginalise

the unorganised sector and formalise the economy to benefit the big corporate houses. Strangely we are a country where diamonds and precious stones are levied a GST of 0.25% whereas life and health insurance premiums attract 18 percent GST. This clearly betrays a bias in favour of the rich and the wealthy.

The Prime Minister promised creation of 100 million new jobs in five years. The record of the government is absolutely dismal. Rather than creating new jobs, existing jobs have been lost due to the inflicting of two shocks to the economy through demonetisation and tardy implementation of GST. The Prime Minister is giving weird arguments to claim that he has succeeded in creating millions of jobs. But his senior minister in the Cabinet Nitin Gadkari disagrees with the Prime Minister when in a display of helplessness he asks: where are the jobs? The Centre for Monitoring Indian Economy points out that there is a total stagnation in employment and there is no net increase in jobs. The unemployment rate is at a high of 6.2% for the current year. Majority of existing jobs are also precarious. 94% of the labour force is in the unorganised sector with low wages, precarious living conditions and with no social security. The acute unemployment situation is seen when 23 million youth, many of them highly qualified, apply for 90000 low skilled jobs in Railways. The government itself accepts that more than 24 lakh vacancies in the government still remain unfilled. The Modi government has failed the youth.

It is unfortunate that the Prime Minister did not speak a word on growing communal incidents and mob lynchings that threaten the unity and social fabric of the country. Four years ending 2017, the country saw 2920 communal incidents in which 389 were killed and 8890 were injured. In 2018 alone, 24 people have been killed in lynching incidents. Is mobocracy replacing rule of law? If it is so, this portends enormous danger to the Indian society. Why is the Prime Minister not sending a stern message and why has he allowed his ministers to treat the lynching accused as heroes? This may look beneficial in electoral battles. But anybody who believes

in democracy and Indian Constitution cannot think of winning elections by losing the soul of India.

The Prime Minister's speech is disappointing and fails to address the serious problems confronting the country. He has failed to convince the farmers, workers, poor and the vulnerable. 9th of August witnessed five hundred thousand farmers and workers courting arrest to protest against the economic and social policies of the government. This is unprecedented in Independent India. Tens of thousands of citizens kept a vigil on the eve of 72nd Independence Day to remind the Indian ruling classes of the promises made to free India from hunger, poverty, illiteracy, diseases and superstitions. The unprecedented unity of the

peasants and workers and their determination to march to Delhi on 5th September clearly points to the growing struggles to fight the twin evils of neo-liberalism and communalism and to save the soul of India.

Cartoon courtesy: Keshav, The Hindu



जो नहीं कहा वह ज्यादा महत्वपूर्ण है

72 वें स्वतन्त्रता दिवस पर लाल किले की प्राचीर से राष्ट्र को सम्बोधित करते हुए प्रधानमंत्री श्री मोदी ने पिछले साढ़े चार वर्ष के शासन काल में लिये गये उन आर्थिक उपायों को रेखांकित किया जिनसे भारत दुनिया की बड़ी अर्थव्यवस्थाओं में सबसे तेज गति से वृद्धि करने वाला देश बन गया है। उन्होंने इस तथ्य पर गर्व जताया कि भारत आज दुनिया की छठवीं सबसे बड़ी अर्थव्यवस्था है। प्रधानमंत्री ने उनकी सरकार द्वारा प्रारम्भ की गयी उन योजनाओं को विस्तार से उल्लेख किया जिनसे उनके अनुसार गरीबों व समाज के कमजोर वर्गों को बहुत लाभ मिला है। उन्होंने एलान किया कि 50 करोड़ लोगों को लाभ पहुंचाने वाली स्वास्थ्य योजना को 25 सितम्बर से लागू किया जायेगा। प्रधानमंत्री ने अंतरिक्ष विज्ञान में भारत की उत्कृष्टता स्थापित करने के लिये अंतरिक्ष में आदमी भेजने की तारीख भी निश्चित कर दी। प्रधानमंत्री एक राजनीतिक नेता हैं और 2019 के निर्वाचन के नजदीक आने से उनके लिये यह जरूरी भी है कि वे सफलताओं का दावा करें तथा सरकार की उपलब्धियों को रेखांकित करें। यद्यपि लोगों के जीवन का अनुभव यह स्पष्ट दिखाता है कि वादे तथा उपलब्धियों के बीच भारी अन्तर है तथा हमारे लिये यह जरूरी नहीं है कि यहां पर उन सभी पर प्रकाश डाला जाये। लेकिन जो स्पष्ट है वह उनके द्वारा कहा ही नहीं गया है। और जो नहीं कहा गया है वह देश के आम नागरिकों के जीवन के लिये बहुत महत्वपूर्ण है।

स्वतन्त्रता दिवस का भाषण एक गम्भीर अवसर है। यह ऐसा अवसर है जब हम राष्ट्रीय मुक्ति आन्दोलन की स्वाभाविक विशेषताओं का आत्म-परीक्षण करें। हम इस बात पर विचार करें कि राष्ट्रीय मुक्ति आन्दोलन

ने आजादी मिलने के बाद देश से क्या वायदे किये थे और वर्तमान सरकार ने उन वादों को पूरा करने के लिये क्या योगदान किया है ? न्याय, स्वाधीनता, बराबरी व भाईचारे पर आधारित समाज बनाने की प्रतिज्ञा ली गयी थी। भारतीय समाज पर एक नजर डालने से यह साफ हो जाता है कि भारत के शासक वर्गों ने राष्ट्र को असफल कर दिया है। इस समय देश में हमारे संविधान के मौलिक सिद्धान्तों अर्थात् न्याय, स्वाधीनता, बराबरी व भाईचारे पर कुछ गम्भीर प्रश्न हैं। वास्तव में सरकार के कुछ प्रभावशाली नेताओं के अनुसार भारत का संविधान एक बोझ बन गया है जिसे बदलने की जरूरत है।

यह सही है कि भारत की अर्थव्यवस्था तेजी से वृद्धि कर रही है। नव-उदारवाद किसी भी कीमत पर वृद्धि की मांग करता है। लेकिन यह वृद्धि मानव विकास सूचकांक में दिखाई नहीं दे रही। भारत सभी मानव विकास सूचकांकों पर पिछड़ रहा है। यह इसलिये कि आर्थिक वृद्धि व्यक्तिगत न्याय पर आधारित नहीं है। यह कहना गलत नहीं होगा कि वृद्धि का बोझ किसानों, मजदूरों, गरीबों व जनसंख्या के कमजोर वर्गों द्वारा वहन किया जा रहा है जैसा कि गैर बराबरी की चैंकाने वाली बढ़त से स्पष्ट है। बिना व्यक्तिगत न्याय के वृद्धि की परिणति आय व सम्पत्ति में गरीबों से अमीरों की ओर स्थानान्तरण में हुई है। इसलिये यह आश्चर्यजनक नहीं है कि 2017 में पैदा की गई कुल दौलत के 74 प्रतिशत पर ऊपर के सबसे अमीर 01 प्रतिशत लोगों का कब्जा हो गया है।

प्रधानमंत्री की ओर से देश में भूख से मरने वालों के लिये पश्चाताप का एक भी शब्द नहीं था। भूख के कारण मृत्यु को कोई जनतन्त्र स्वीकार नहीं कर सकता।

तब भी न केवल दूर के इलाकों में बल्कि राष्ट्रीय राजधानी में और खुद देश की वित्तीय राजधानी में भूख से मौतें हुईं हैं। यह माफ करने योग्य नहीं है और शासन की कटु निन्दा है। यह एक खुला तथ्य है कि भारत का विश्विक भूख सूचकांक में अच्छा रिकार्ड नहीं है यह अनुमान लगाया गया है कि 25 लाख भारतीय भूख से सम्बन्धित कारणों से व कुपोषण से प्रतिवर्ष मर जाते हैं। यह खाद्यान्न के मामले में पर्याप्तता व रिकार्ड उत्पादन के दावे के बावजूद है।

यह आश्चर्यजनक है कि प्रधानमंत्री ने विमुद्रीकरण व जी.एस.टी. पर कुछ नहीं बोला। इन उपायों के बारे में कहा गया था कि वे नये भारत की ओर ले जाने वाले हैं, एक ऐसा भारत जो भ्रष्टाचार व काले धन से मुक्त होगा। क्या देश में भ्रष्टाचार कम हो गया है ? लोगों के दैनिक जीवन का अनुभव यह बताता है कि भ्रष्टाचार देश में स्थानीय रोग हो गया है। न काले धन की ही उत्पत्ति कम हुई है। राफेल सौदे के बारे में सरकार का संसद में यह बताने से इन्कार कि हिन्दुस्तान एयरोनिटिक्स लिमिटेड को उसकी भूमिका से क्यों वंचित किया गया, यह दर्शाता है कि देश में केवल काला धन ही उत्पन्न नहीं हो रहा है बल्कि राजनीतिक पूंजीवाद गहरे पैठा हुआ है। विमुद्रीकरण के साथ ही जी.एस.टी. को संयुक्त रूप से लागू करने का मकसद असंगठित क्षेत्र को हाशिये पर डालना तथा अर्थव्यवस्था को औपचारिक बनाकर नैगम घरानों को लाभ पहुंचाना था। दुर्भाग्य से हम ऐसे देश में हैं जहां हीरे व कीमती धातुओं पर तो 0.25 जी.एस.टी. लगती है जबकि जीवन व स्वास्थ्य बीमा पर 18 प्रतिशत की दर से जी.एस.टी. लगती है। यह स्पष्ट रूप से अमीरों व सम्पत्ति वालों का पक्ष लेने का मामला है।

प्रधानमंत्री ने पांच वर्षों में 10 करोड़ नये रोजगार सृजन करने का वादा किया। सरकार का रिकार्ड बहुत खराब है। नये रोजगार सृजित करने की बजाये पुराने रोजगार भी विमुद्रीकरण व जी.एस.टी. को खराब तरीके से लागू करने के दो झटकों के अर्थव्यवस्था को लगने के कारण नष्ट हो गये। प्रधानमंत्री इस तरह का अनोखा तर्क देने का दावा कर रहे हैं कि वे लाखों रोजगार सृजन करने में सफल रहे हैं। लेकिन उनके मंत्रिमण्डल के वरिष्ठ सहयोगी नितिन गडकरी उनसे सहमत नहीं हैं तथा 'हेल्पलेसनेस' के नाम से एक प्रदर्शन में कहते हैं कि रोजगार कहां है? सेण्टर फार मोनिटरिंग इण्डियन इकानोमी के अनुसार रोजगार में पूर्ण रूप से ठहराव है और रोजगार में कोई वृद्धि नहीं है। वर्तमान वर्ष में बेरोजगारी की दर 6.2 प्रतिशत है जो बहुत अधिक है। मौजूदा रोजगार में से ज्यादातर अनिश्चित हैं। 94 प्रतिशत

श्रमिक शक्ति असंगठित क्षेत्र में हैं जिनमें वेतन बहुत कम है, रहने का स्तर अनिश्चित है तथा कोई सामाजिक सुरक्षा नहीं है। उस समय देश में रोजगार की खराब स्थिति देखी गयी जब रेलवे के 90 हजार कम कौशल वाले पदों के लिये 2.30 लाख लोगों ने आवेदन किया जिनमें अनेक बहुत पढ़े लिखे थे। सरकार खुद यह स्वीकार करती है कि 24 लाख से भी अधिक सरकारी रिक्तियां भरी ही नहीं हैं। मोदी सरकार ने युवाओं को असफल कर दिया है।

यह दुर्भाग्य पूर्ण है कि प्रधानमंत्री बढ़ती हुई साम्प्रदायिक व मौब लिचिंग की घटनाओं पर कुछ नहीं बोले जिससे हमारे देश की एकता व उसके सामाजिक तान-बाने को ही खतरा है। 2017 में समाप्त होने वाले 04 वर्षों में देश ने 2920 साम्प्रदायिक घटनाएं देखी हैं जिसमें 389 लोगों की जानें गयी हैं तथा 8890 घायल हुए हैं। अकेले 2018 में ही 24 लोगों की जानें पीट-पीट कर हत्या कर देने के मामलों में हो गयी हैं। क्या भीड़-तन्त्र कानून के शासन की जगह ले रहा है ? अगर ऐसा है तो इससे भारतीय समाज को बहुत बड़ा खतरा है। प्रधानमंत्री इस मामले में कोई कड़ा संदेश क्यों नहीं दे रहे हैं तथा उन्होंने अपने मंत्रियों को कैसे इस बात की इजाजत दे दी है कि वे मौब लिचिंग घटनाओं में आरोपित व्यक्तियों के साथ नायकों की तरह से व्यवहार करें ? यह चुनावी समर में फायदेमंद दिख सकता है। लेकिन कोई भी व्यक्ति जो जनतन्त्र व भारतीय संविधान में विश्वास रखता हो, चुनाव जीतने के लिये भारत की आत्मा को बेचने के बारे में नहीं सोच सकता।

प्रधानमंत्री का भाषण उदास करने वाला है तथा देश के सामने खड़ी गम्भीर समस्याओं को संबोधित करने में असफल है। वे किसानों, मजदूरों, गरीबों व कमजोर तबकों को समझाने में विफल हो गये हैं। 09 अगस्त को देश ने 05 लाख किसानों व मजदूरों को सरकार की आर्थिक व सामाजिक नीतियों का विरोध करने के लिये गिरफ्तारियां देते देखा है। स्वतंत्र भारत में यह अभूतपूर्व है। 72वें स्वतन्त्रता दिवस के अवसर पर लाखों नागरिकों ने भारत के शासक वर्गों को यह याद दिलाने की कोशिश की है कि वे देश को भूख, गरीबी, अंधविश्वास, अशिक्षा व बीमारियों से मुक्त करायेगें। किसानों व मजदूरों के बीच की एकता तथा 05 सितम्बर को दिल्ली मार्च का उनका संकल्प भारत की आत्मा को बचाने तथा साम्प्रदायिकता व नव-उदारवाद की जुड़वा बुगईयों को हराने के बढ़ते हुए संघर्ष और जीत की ओर इशारा करता है।

Read & Subscribe

insurance
worker



Open Wage Negotiations & Settle Pension Issue

AIIEA WRITES TO CHAIRMAN, LIC, ON 2ND AUGUST 2018

One Final Option for Pension: You are aware that for the last eight years we have been demanding that those employees who were eligible to join the LIC Employees' Pension Scheme 1995 but could not opt to join for some reasons should be given one final option to join the scheme. We have also pointed in all our discussions with the management at every level that this final option should be offered to the employees in the background of improvements which were brought under the scheme since it was introduced. The successive Chairmen of LIC and other top officials agreed with the genuineness of the demand and assured us that the matter would be taken up with the government. We also had raised this issue with you in all our meetings. You also assured us that this demand will be taken up with the government.

We, therefore, once again request you to take up the issue of one final option for pension to the eligible employees with the government without further loss of time.

Recruitment: You are aware that the last open market recruitment in Class III and IV cadres in LIC was at least 15 years ago. The growth of the corporation during this period was manifold both in terms of premium income and no. of policies. This outstanding performance has advanced the LIC as market leader after the sector was opened up in late 1990s. In this competitive environment despite the severe shortage of staff, the employees also matched this growth by giving the best service to the policy holders. However, ever increasing policyholders' aspirations for further better service, LIC cannot expect to accomplish this performance year after year in the background of severe shortage of Class III & IV cadres. Therefore, we request you to start the process of recruitment immediately to meet the requirement of adequate staff

in all the offices and to serve the increasing expectations of the policyholders.

We also would like to reiterate that CGIT and recruitment has to be separated and LIC should go for immediate recruitment in places where it is possible without the violation of CGIT issue. We may also would like to inform you that the LIC management assured AIIEA that the process of recruitment will be taken up as early as possible.

Wage Revision: As a responsible trade union, AIIEA is committed to the progress and prosperity of the Corporation and it is willing to discuss issues related to this at any time.

However, AIIEA is disappointed that despite the submission of the Charter of demands of the employees to you on 2nd August, 2017, there is absolutely no effort from LIC to address this important issue and begin the process of negotiations to pave way for the satisfactory settlement of an upward wage revision. Needless to add that the wage revision is due to the employees with effect from 1st August, 2017 and the employees are aggrieved with the nonchalant attitude of the Corporation in this regard. AIIEA understands that there is no justification for such a delay in commencement of wage discussion. We have already pointed out at the time of submitting the charter that in the backdrop of severe competition from the private companies, the unmatched performance of LIC should reflect into a good wage settlement to the employees. The AIIEA made it clear in unequivocal terms that the wage revision should be independent to the external environs and LIC must meet the aspirations of the employees.

Therefore, we request you to address all the above demands of the employees for early and satisfactory solutions.

SETTLE LONG PENDING ISSUES - AIIEA urges LIC Chairman

AIIEA'S LETTER DATED 8TH AUGUST 2018

This is further to our letter dated 02.08.2018 wherein we brought to your notice certain important issues of employees viz., Wage revision, Recruitment in class-III & IV; One Final Option for Pension under 1995 scheme etc., for a satisfactory solution at the earliest.

We also would like to bring to your knowledge some other long pending issues which can be resolved at management level where the clearance from the government is not required.

Mediclaim & High Cost / Protracted Treatment (HCPT):

We welcome the decision of the management of increasing the overall limit for the reimbursement of medical expenses under Ex-gratia for HCPT scheme from Rs. 10 lakhs to Rs. 50 lakhs for treatment taken in India and overall limit of Rs.1 Crore for treatment taken abroad; and also the inclusion of four additional diseases/treatments under HCPT scheme. However, there is a condition that this enhanced limit is available only to those employees who opted for optional increased cover of Rs.50 lakhs under Mediclaim scheme. The circular CO/PER/ER-A/188/2018 dated 26.7.18 on the above subject is silent about what would be the HCPT limit if the employee did not opt for optional cover of Rs.50 lakhs under Mediclaim scheme. We construe that the limit to such employee would be the earlier limit of Rs. 10 lakhs only. Under Floater Policy, there are 10 options to choose under optional floater cover ranging from Rs. 6 lakhs to Rs.50 lakhs. An employee who opts for a floater cover of Rs.6 lakhs and another employee who opts for floater cover of Rs. 40 lakhs are kept on same footing and would not be eligible for Rs. 50 lakhs under HCPT. This condition is not justified as per our understanding.

We demand that the HCPT cover limit should be uniform to all the employees irrespective of the optional cover chosen by the employee. We expect a favourable response

in this issue.

We brought to your perusal many times seeking certain improvements in Mediclaim scheme. We request you to refer our **detailed NOTE submitted on 5.12.2017**. Some issues have been addressed while many issues remain unresolved. We request you to arrange to include the 4 diseases/treatments (which are included in the HCPT scheme) in the Mediclaim policy also. We have been urging you to extend **one more option to join the Mediclaim scheme to the retired employees as well as in-service employees and dependents of the deceased employees**. We have been persistently raising these issues but there has been very little progress in this regard.

Fixation of Ex-Servicemen:

We requested you to re-examine the whole issue regarding the revised guidelines in the matter of fixation of Ex-servicemen which adversely affected their take home pay as well as causing huge recovery as arrears. The matter, though is sub-judice, can be resolved if the cut-off date of applicability is taken prospectively i.e., making applicable to those recruited after 6.1.2017, the date of issue of the revised instructions. This will not only avoid legal litigations but also will not put the Ex-servicemen to any financial hardship. Detailed submissions were made through our letter dated 17.10.2017.

Sports Policy:

We drew your attention regarding the unilateral changes in the Sports Policy which adversely affects the sports persons of LIC. We wrote several letters in this regard stating that promotion of sports is not just an activity to propagate healthy life style but also to promote Brand LIC. Our contention has always been that the 'performance' should be criterion and not merely the 'age' of the participant.

Apart from this, unilateral guidelines were also issued regarding formation of Sports

and Recreation Clubs at various levels of the organisation. We already brought to your knowledge that this is nothing but infringing the democratic rights of the General Body of the Sports Clubs. We, therefore, demand an amicable solution on these issues at the earliest.

Interest rate on Housing Loan:

We raised the issue of reducing the rate of interest on "Extended Cadre Loan" on employees' housing loan. The LIC management promised to consider our appeal. But till date no favourable instructions have been issued in this matter. You are aware that the market rate on housing loan is coming down and at present it is around 8.5%. Therefore, there is a genuine reason for reduction of interest rate to LIC employees on Extended Cadre Loan. We expect a positive decision from your end at the earliest.

Interest rate on NPS:

Though we reserve our opposition to this scheme, the National Pension Scheme (NPS) is made compulsory to LIC employees who were recruited on or after 1.4.2010. The main feature of the scheme is that it earns returns based on the investment yield of the Fund. The individual employee's account is accumulated with each year's earnings till the date of his/

her retirement. However, it is brought to our notice that the employee's account is earning a fixed rate of return; the rate which is applicable for Provident Fund - the present rate being 8.55%. The average yield on NPS is more than 11.5% to outsiders. We, therefore, request you to review the process and ensure that the yield to the LIC employees under NPS should not be less than market rate of return.

Five Day Working Week:

During the last concluded wage revision the LIC management offered the Five Day Working Week for LIC employees as approved by the LIC Board. But this commitment was not fulfilled by the management and to our surprise the LIC suddenly issued instructions on 26.4.18 declaring every 2nd and 4th Saturdays of the month as additional holidays while the remaining Saturdays of the month will be full working days. This is nothing but the undermining the commitment of the management and also demeaning the functional autonomy of the LIC Board. We, therefore, demand the LIC to honor its commitment.

We once again urge you to resolve all the above pending issues at the earliest. ■

MOVEMENT FOR INDIA'S FINANCIAL INDEPENDENCE

A new movement named MOVEMENT FOR INDIA'S FINANCIAL INDEPENDENCE has been initiated by a section of academicians, trade unions, nongovernmental organizations, service organizations with the support of major political parties and personalities from different walks of life for the purpose

of creating public awareness to maintain the financial sovereignty of the country. All the trade unions in the banking and insurance sector are in the movement, headed by Dr. K N Harilal, Planning Board member of Kerala state. The banking sector in India is in the grip of grave financial crisis due to the



huge volume of nonperforming assets caused by the Indian corporate. The Government forced the public sector banks to lend for infrastructure development to big corporate companies who have failed to repay the loans in time thus creating a huge crisis and collapse of banking sector. The Basel norms requiring large capitalization added fuel to the fire. Consequently almost all the public sector banks suffered losses due to the heavy provisioning. This led to the demand for privatizing the public sector banks. Sri Arvind Panagariya, former head of Niti Ayog has stated that all the responsible political parties should mention in their election manifesto for the 2019 parliamentary elections that all the public sector banks should be privatized to solve the problems in the banking crisis. This has prompted the creation of the movement to protect the public sector banks and to ensure the financial independence of the country.

Com. Pinarayi Vijayan, chief minister of Kerala inaugurated the national level campaign of MIFI on June 18th at Martyrs column in palayam in Thiruvananthapuram. He stated that the banking crisis is a creation of Central Government and is a conspiracy to destroy the public sector banks. The banking crisis happened because of the policy changes that forced banks to give long term loans for infrastructure projects. When the SURFAESI Act was attempted towards common people for recovery of small loans, the Centre is unwilling to reveal the names of those corporate who are responsible for creating 84 percent of the nonperforming assets amounting to Rs.10 lakh crores. This is the biggest graft that post independent India has seen. The crisis would eventually destabilize public sector banks, lead to their privatization and provide an opportunity for Indian and foreign corporate to wrest absolute control over the financial sector and also over Indian polity. Kerala Pradesh Congress Committee President Sri. M M Hassan also addressed the meeting. Planning Board member Prof. K N Harilal in his presidential address said that the corporate were forcing political parties to include bank privatization in their election manifesto in 2019 elections and the movement is aimed at stemming the rot that is threatening

the financial and political independence.

A mass Satyagraha was held at Martyrs column, Thiruvananthapuram on July 19, the 50th anniversary of bank nationalization. Thousands of people participated the program me. CPIM state secretary Sri. Kodyeri Balakrishnan and LDF convenor Sri Vijayaraghavan were participants. LICEU, Thiruvananthapuram had arranged a seminar in the venue and also participated in the bank employees programme. The demands raised by the movement are 1. The political parties should include in the election manifesto that they will protect the public sector financial institutions. 2. The financial independence of the country should be given priority over the freedom and free movement of finance capital. 3. Strict control must be imposed on speculative capital and its operations. 4. The list of bank big defaulters should be published and willful defaulters be punished under law. The recovery of big defaulted loans of industrialists must be undertaken from their personal wealth too. Security of bank deposits shall be ensured and reasonable interest be given to the depositors. Exorbitant service charges would be dispensed with.

Earlier on June 1st, 2018, a workshop on the financial sector reforms was held in V J T Hall, TVM which was inaugurated by the famous economist Prabhat Patnaik. He mentioned that the control of banking sector should be under the control of parliament. In the workshop all the divisional units of LICEU in Kerala had participated led by Com Kunjikrishnan. Com Ganapathykrishnan, divisional president, LICEU Tvm represented insurance in the seminar. In the evening on the same day, a public meeting was held where the state leaders of central unions like CITU, INTUC and AITUC participated. Com. Thomas Issac, finance minister of Kerala inaugurated the meeting. He said that if the self-reliance and independence of Indian financial sector is lost, it will face the experience of Greece.

MIFI is planning to have further programmes at Kozhikode, Chennai, Delhi and other parts of the country as a part of its national level campaign.

(Report: A.Ganapathykrishnan)



TENS OF THOUSANDS COURT ARREST

More than five hundred thousand farmers and workers courted arrest at over 610 centres in 407 districts in 22 States across the country on 9th August 2018. The Jail Bharo program was one of the series of programs decided by All India Kisan Sabha, CITU and other working class organisations to highlight the increasing misery of the farming community and working class under the neo-liberal regime. They were supported by All India Ex-servicemen movement and All India Ambedkar Mahasabha. The Jail Bharo program projected the demands of implementation of Forest Rights Act, farm loan waiver, remunerative prices for agricultural commodities and opposition to forced land acquisition. The protesters also demanded the Modi government to honour its electoral promise of One Rank One Pension to the Defence personnel and an end to atrocities on dalits.

It was by far the biggest mobilisation of farmers and workers in a jail bharo program in independent India. It also signalled the beginning of a massive movement built on the solidarity of peasants and

workers. Earlier crores of signatures were collected and submitted to the authorities demanding reversal of policies leading to pauperisation of farmers and workers.

The country also witnessed massive participation in the Ratri Jagran program. In all major cities of the country workers and peasants sat in a vigil from 6 pm of 14th August to 6 am of 15th August. It was a reminder to the ruling classes of India that they have to redeem the pledges made to the nation on the day India won independence. The promise to construct a fair, just and equal society continues to remain a distant dream.

The success of the above program suggest that March to Delhi by these organisations on 5th September 2018 will be a resounding success.



LIC @ 62



SUCCESSSES AND NEW CHALLENGES

The 62 years of LIC's existence have been very eventful. It has passed through many ups and downs. It has withstood tremendous attacks of its adversaries. It has earned the goodwill of the nation. It retains 70 percent market share in first year premium income and 75 percent share in the number of policies even after 18 years of intense competition. New challenges are emerging now which must be successfully met.

Amanulla Khan

The Life Insurance Corporation of India faces newer challenges as it completes 62 years of its glorious service to the nation and the insuring public. It has emerged as the finest financial institution of the country and has bettered global standards in terms of servicing and claim settlement. With the denationalisation of life insurance business in 1999-2000, the critics of public sector thought LIC stands no chance of survival in the new intense competitive environment. In the last 18 years, LIC was made to compete with global financial conglomerates and their Indian partners from big corporate houses and giant banks. It is matter of great pride and satisfaction that LIC proved all doomsday predictions wrong to continue its dominance in the insurance market in a manner unseen anywhere in the world.

Three factors greatly contributed to the success of LIC. First its ability to adapt to the new environment and challenges posed by regulatory changes. It developed innovative products, further improved services through adoption of necessary technology. It expanded its footprints and entered into other financial services to offer all services under one roof. The LIC Housing Finance has emerged as a leading company in housing loan business. Its Mutual funds subsidiary is doing well as also the Pension Fund management. It is now in the process of taking control of IDBI Bank to

emerge as a financial conglomerate. The LIC also carries out international operations in 14 countries with great success.

The second important factor is the faith, confidence and goodwill it enjoys from the insuring public. There is hardly any household in the country which is untouched by LIC. It is the most visible and trusted brand in the financial sector. LIC enjoys this trust because it has not only offered total security to the policyholders but has also given them decent returns. Today it has over 29 crore in-force individual policies and another 12 crore are insured through its group policies. Its contribution to the nation building exercise is well recognised. With an asset base of 28.5 lakh crore, it has invested nearly 20 lakh crore in government and social sector.

The third factor is the commitment of its 112000 work force and army of field agents numbering 11.5 lakh. They have been working as ambassadors of goodwill for LIC. The employees are carrying the twin task of providing improved servicing to the policyholders as also an intense campaign in the society on the contribution of LIC very successfully. The agency force capitalising on the campaign and the goodwill so generated for LIC have been doing an enormous work in procuring business. It is this combination of efforts that has enabled LIC to retain 70 percent market share in first year premium income and

75 percent share in the number of policies even after 18 years of intense competition. This is an unparalleled achievement anywhere in the world.

However new challenges are emerging now which must be successfully met to maintain the continuous domination of the market. The recent period has seen the beginning of a process of mergers, acquisitions and amalgamations in the private sector. This process will see the emergence of some very powerful and resourceful private companies capable of challenging the domination of LIC. These global conglomerates have both deep pockets and a campaign machinery to influence the post-liberalisation generation. The post liberalisation generation has been brought up on belief and a philosophy that private enterprises are the epitome of efficiency and the drivers of economic growth benefiting all citizens. This generation is unaware of the massive contribution made by the public sector in creating a base for industrialisation of the country on the foundation of which the private sector has benefitted. They are made to believe that government control in the economy is bad and inhibits the private initiative. They are told that the public sector is an avoidable burden on the nation. The LIC while developing tactics and strategies to meet the challenges of its big competitors has also to win this battle of perception and demonstrate how a public sector can be more efficient than private sector even while contributing to the national development as against emphasis on individual profits by the private sector.

The second big challenge is the size of the market. Despite the 134 crore population, the size of the insurance market is restricted. This is due to many factors. It is a known fact that the economy is growing but the wealth created is getting concentrated in few persons leading to unprecedented inequalities. Therefore, the disposable incomes are restricted. The household savings are on a decline and today are at a historical low. There are estimates that India has an insurable population of more than 80 crore. But it is also a fact that the total workforce in India is only around 48 crore of which only 16 percent are regular wage earners. The rest are either self employed

or casual or contract workers. The country presents a grim unemployment situation. With substantial number insured and in the absence of new job creation, the market is bound to become ever more restricted.

There is an assessment that India is an under-insured market and there is a huge protection gap. Protection gap is the difference between the amount insured and what is necessary amount to be insured. Normally adequate protection is considered as 10 years income. Therefore, there is an effort to promote term insurance which is a pure risk product. The term insurance products are being marketed online and product sale is estimated to be only around 300 crore now. India basically is a saving country. Traditionally life insurance has been sold as a savings product. This is not wrong as a savings product covers the risk of both early death and living longer. The challenge, therefore, is to develop products that appeal to all sections. India is a country without any social security. A very meagre section of the workforce has some form of social security. With continuous improvement in the life span, there is a huge potential for pension products. There are also challenges coming from a fundamentalist understanding of religion where life insurance products are considered not compatible with religious beliefs. This makes it necessary to develop products that show no conflict with religious beliefs. The average premium size of LIC is three times lower than that of the private sector. This clearly shows that the private

Today LIC has over 29 crore in-force individual policies and another 12 crore are insured through its group policies. Its contribution to the nation building exercise is well recognised. With an asset base of 28.5 lakh crore, it has invested nearly 20 lakh crore in government and social sector.



sector is cherry-picking. The LIC must reach out to these richer sections of the population through products specially designed for them.

The LIC must also strengthen its distribution channels. The agents continue to be the biggest contributors to the business. Therefore, there is an urgency to impart necessary training and bring professionalism in agency force. Bancassurance contribute nearly 60 percent of the premium to the private companies while the share of bancassurance in LIC's business is only around 2.37 percent. The private sector is tapping the high networth individuals through bancassurance and LIC must give enough attention to develop this distribution channel. Hopefully gaining a controlling stake in IDBI will be helpful in strengthening the bancassurance channel. A new distribution channel is emerging in the form of web aggregators. Today 16 of them are operating with Amazon expected to join soon. Most of these web aggregators do not suggest LIC products perhaps because of the lower compensation levels and a bias against public sector. There is a need to correct this situation.

Technology is going to play a very important role in driving the growth of the business and to enhance the servicing standards. The LIC has to strengthen its online platform and also adopt the necessary technology. The development of skills in the industry assumes importance and this brings the necessity of immediate recruitment into sharp focus.

The greatest challenge is to protect the industry and continue relentless campaign against privatisation. The neo-liberal regime has been aggressively privatising the public

sector units. Privatisation has reached the insurance industry. A portion of the government holding in New India Assurance Company and GIC-Re has been divested. The government is planning for disinvestment of other public sector general insurance companies after the merger. The privatisation drive is based on the neo-liberal premise that it is not the business of the government to be in business. Therefore all efforts will be made to dilute the public sector character of LIC too sooner or later. The decision of LIC to take a controlling stake in IDBI Bank has given a fresh impetus for the votaries of privatisation to demand privatisation of LIC. The campaign against LIC is on two issues. First these vested interests want the government to withdraw sovereign guarantee and secondly not just disinvestment; they want complete privatisation of LIC. Therefore, a powerful counter campaign in defence of LIC must be carried out. LIC has done enormous good to the national economy and therefore it is possible to mobilise the widest possible public opinion against privatisation.

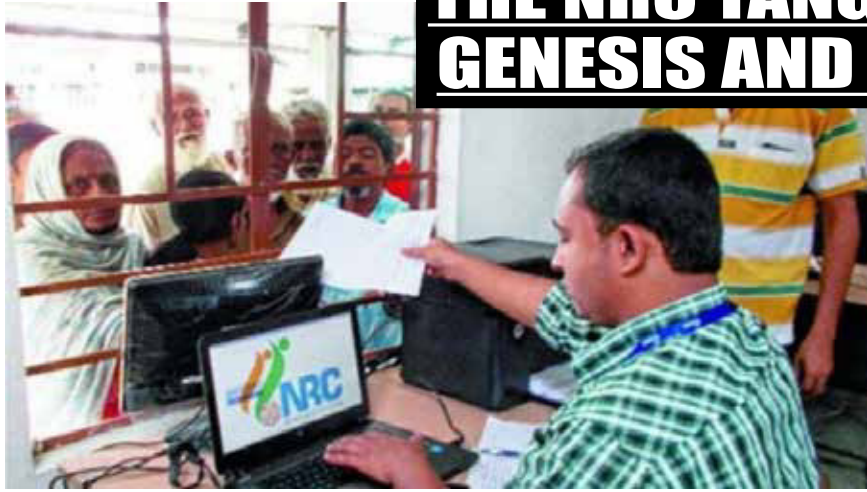
The 62 years of LIC's existence have been very eventful. It has passed through many ups and downs. It has withstood tremendous attacks of its adversaries. It has earned the goodwill of the nation. The LIC celebrates its foundation day on September 1 rededicating itself to serve the nation and its policyholders. The goodwill of the insuring public and the dedication of its work force will ensure that LIC will continue to dominate the life insurance market. Therefore LIC must remain alert and devise ways and means to successfully meet the emerging new challenges.

The post liberalisation generation has been brought up on belief and a philosophy that private enterprises are the epitome of efficiency and the drivers of economic growth benefiting all citizens. This generation is unaware of the massive contribution made by the public sector in creating a base for industrialisation of the country on the foundation of which the private sector has benefitted.

LIC has also to win this battle of perception and demonstrate how a public sector can be more efficient than private sector even while contributing to the national development as against emphasis on individual profits by the private sector.



THE NRC TANGLE IN ASSAM : GENESIS AND DENOUEMENT



NRC was a reasonable solution based on national commitment to the refugees, humanitarian approach and international agreements etc. to this vexed issue created by the British rulers in the last two decades of 19th century which was supported by a self-serving sections of the

Assamese landlords and moneylenders as well as middle-class. Some questions about the post-final NRC, with a huge number (more than 40 lakh) left out, have started haunting the State and the country.

Satanjib Das

Assam has again hit the headlines of the national media for wrong reasons. The publication of final draft of National Register of Citizens (NRC) has stirred up a hornet's nest. The complexities of the present situation cannot be properly understood without a discussion of the tangled past of the State. Assam is the only state in the country where a NRC was prepared and published in 1951.

Historically since colonial rule Assam witnessed large scale immigration from the erstwhile East Bengal (later a part of Pakistan and from 1971 Bangladesh). Such immigration started from the last two decades of the nineteenth century. Initially the British rulers encouraged and abetted such immigration of East Bengal peasantry the overwhelming majority of whom were Muslims, in their own interest to increase the agri production and land revenue as Assam's economy and particularly that of Brahmaputra Valley was land-abundant and labour-short. There were vast tracts of fallow lands but not enough people to cultivate. The last two decades of the nineteenth century witnessed not increase but cumulative decline of the indigenous population of the Brahmaputra Valley by at least 7.7 percent due

to the black fever (Kalaazar) epidemic and other reasons. Hence immigration from the then East Bengal was encouraged not only by the foreign rulers for their own interest but also by a section of the Assamese landlords and moneylenders as well as middle-class.

The hard-working immigrant peasants settled mostly in riverine and remote areas turned the fallow lands into fertile crop growing areas and contributed singularly to the agri production of the State. But in the later periods as immigration increased, an apprehension of being swamped by the outsiders began to gain ground among the indigenous people. Some interested circles also started propagating that such immigration would endanger the language and culture of the indigenous people. Under such circumstances the colonial rulers introduced the Line System in 1916. They arbitrarily drew a line in the map. On one side of the line immigrant Muslim peasants settled and on another side the indigenous people. All these were sinister attempts to drive a wedge between immigrants and locals and prevent their integration. Though they couldn't succeed fully, an ambience of mistrust and distrust was created that lingered on for decades.

On the other hand following partition of

the country at the time of Independence large scale influx of refugees to the State from the other side of the border due to the disturbed condition in the erstwhile East Pakistan took place in different periods till 1971 when Bangladesh was born. This also added to the apprehensions of the identity crisis in the minds of the indigenous people. It is a different matter altogether whether those apprehensions had any real basis or not.

The persisting economic backwardness, the deprivations and discriminations faced by the people of the State and engendered by the capitalist path of development pursued by the subsequent ruling dispensations since Independence, have resulted in groundswell of mass discontent and further deepened those apprehensions. In such a backdrop in late 1970s and the first half of 1980s a huge movement on the issue of influx of foreign nationals swept the State. The movement originally started with anti-outsider slogans but switched over to anti-foreigners plank later. Though the movement drew mass participation in the Brahmaputra valley of the State it reflected certain very divisive and anti-democratic trends since inception. How RSS made inroads and played an active role in influencing the course of the movement was recently revealed in a book authored by a RSS ideologue. The infamous Nellie massacre took place during the movement. However, the movement continued for long six years and ended with a tripartite agreement called Assam Accord on 15th August 1985.

Progressive and democratic forces of Assam including the Guwahati Divisional unit of AIIEA though opposed tooth and nail the divisive and undemocratic trends of the movement, were not unconcerned about the issue of illegal influx of foreign nationals. They took the stand that such illegal influx must be put an end to and put forward the suggestion of complete sealing of the border and detection

and deportation of illegal infiltrators taking 24th March 1971 as the cut off date. It means those who came before this date from across the borders should be regularized as Indian citizens and those who came after should be treated as a foreigner and dealt with due process of law.

This was a reasonable solution based on national commitment to the refugees, humanitarian approach and international agreements etc. to this vexed issue. But the leadership of the Assam Movement stuck to 1951 as the cut off date for a pretty long time and continued the movement that wrecked the State. However ultimately the reality dawned on them and they agreed to the cut off date of 24th March, 1971 which was incorporated in the Assam Accord and later on in the Indian Citizenship Act, 1955. This cut off date was in actuality a democratic consensus agreed to by all political parties including BJP and organizations of both majority and minority communities.

After Assam Accord thirty three years passed by; yet its implementation hanged fire. Meantime the politics of communal divide and chauvinism went on and gained ground. On the one hand fear had been continuously instilled in the minds of indigenous people that unabated influx (which is now more a myth than reality) would jeopardize their very identity and on the other minorities were being continuously harassed as illegal foreigners on the basis of mere suspicion based on their language and attire. The situation was more compounded by the introduction of 'D' voters in Assam by the Election Commission at the behest of the chauvinist forces. This is also something sui generis in Assam only. In no other States of Indian Union such thing exists. Minorities, both linguistic and religious, are being dubbed arbitrarily as 'D' (meaning doubtful) against their names in the electoral rolls and are deprived of their right to franchise and citizenship. Many

The common people of Assam irrespective of religious, linguistic and ethnic groups that they maintained calm and amity despite grave provocations from the vested interests from both inside and outside Assam. They have learnt from their tortuous experiences over the decades that fratricidal violence and unrest do not pay and are suicidal.



of them are being served with the notice of being an illegal infiltrator and asked to appear before the Foreigners' Tribunal (FT) to prove their citizenship. There are host of allegations in regard to the biased manner in which FTs function in Assam. On June 11, 2018 four special Rapporteurs from UNO wrote to the External Affairs Minister Smt. Sushma Swaraj in regard to the sudden spike in declaration of 'foreigners' by FTs in recent times allegedly under the pressure of the current administration.

In such a situation the issue of updating 1951 NRC with 24th March, 1971 as the cut-off date came up as a possible solution to the vexed issue of illegal infiltration. A consensus of all political parties and organizations on this issue shaped up. In fact it was a part of Assam Accord. Now the organizations of both majority and minority accepted it. The minorities, both linguistic and religious, also hoped that the updation of NRC would provide them with an opportunity to prove their bonafide and get rid of the social stigma of a 'doubtful' citizen. The process of updating NRC with 24th March 1971 as the cut-off date started in the last part of the UPA regime. But the work for preparing such a register did not proceed until the Supreme Court intervened and monitored and supervised the whole preparation of draft NRC. Applications from the citizens were invited in 2015. 31st August, 2015 was the last date of submission. It has been a herculean exercise, no doubt.

However, this process of updating NRC with 1971 as the base year is not being undertaken in a political vacuum. The politics of communal divide and chauvinism had been and are at work to derail the whole process. During the process of preparation of draft NRC the NDA government led by Narendra Modi came up with a bill titled Citizenship (Amendment) Bill, 2016 which proposes to grant citizenship to all those non-Muslims who came from across the borders till 31st December, 2014. This is clearly a sinister attempt to grant citizenship based on religion and hence against the basic tenets of the Indian Constitution. In fact when the Central Government took the opinion of two constitutional experts they opined against this bill as Indian Constitution does not allow citizenship based on religion. The Bill is much in conformity with RSS ideology that defines

nationality and citizenship in terms of religion. The Bill also in one stroke put the democratic consensus of 24th March 1971 as the cut-off year on the basis of which NRC is being updated, to the dust-bin. It communalized the whole issue of influx of foreigners and aimed at deepening the communal divide in Assam. The Bill which drew massive protest was referred to Joint Parliamentary Committee which is yet to submit the Report. Today the ruling BJP has been trying to take all credit for NRC. But it tried all means to delay and derail the whole process of updation of NRC. Similarly the chauvinist political forces also tried to influence the updation process and mounted pressures in myriad ways for exclusion of minorities, both linguistic & religious. Some of them filed a case in the Supreme Court demanding 1951 as the cut-off year. However, the final draft of NRC was published on 30th July last.

It is by now well-known that out of 3,29,91,385 applicants the names of 2,89,83,668 were included in the final draft. A huge 40,07,707 names were left out. Out of these the names of 2.48 lakh who are either 'D' voters or served with notice of being illegal infiltrators and their siblings were put on hold. 37,59,630 applications were rejected. The overwhelming majority of those excluded belong to religious and linguistic minority communities. They are mostly poor and illiterate people. The names of many indigenous people, Nepalese and Hindi speaking people also were excluded. Among those excluded a vast number (55%) are women. Even the names of two sitting MLAs, a former Chief Minister, family members of an ex-serviceman who fought Kargil war and served Indian Army for three decades, the relatives of a former President of India and such likes are excluded. Obviously this mammoth exercise of preparation of the draft which was expected to be fair and constitutional has thrown up serious anomalies. It is observed that even Supreme Court directive to consider Panchayat certificates as valid documents for establishing linkages with parents & grandparents who resided in the State before 1971 for married women was violated by and large. That led to the exclusion of a vast number of women. Similarly other valid documents like ration cards were also rejected. It's strange that

one or more than one members of the same family who quoted the same legacy data were excluded while others were included. In case of twins one has been excluded while the other included. Husband is included whereas wife is excluded. In many cases the legacy person of the applicant's family has been excluded while all his siblings have been included. State Coordinator of NRC Sri Prateek Hazela said that, 'This is an exercise that touches the lives and souls of each and every individual in the State'. But in practice such sensitivity on the part of NRC authorities was lacking.

In face of such stark anomalies the Registrar General of India and State coordinator of NRC while releasing the draft had to State categorically that all those excluded should not be treated as illegal infiltrators and they would be given another opportunity from August 31st to September 28th to file claims. After proper hearings of the claim the final list of updated NRC would be published. Whether the claims of some four million odd people can be submitted in a short span of one month is of course a big question. SC has asked the GOI to submit the modalities of Standard Operating Procedure(SOP) for disposal of claims and objections within the first fortnight August for its consideration. In the meantime the communal and chauvinistic forces are active to dub all those excluded in the draft NRC as illegal infiltrators. BJP President Amit Shah had already come out with the most provocative and irrational statement that all these forty lakh seven thousand seven hundred seven excluded people are illegal infiltrators. They are to be driven out of the country.

At the other extreme stands the TMC Chief Minister of West Bengal and her party who have been working overtime to whip up the linguistic sentiment on the issue of NRC in Assam and play with the feeling of insecurities among minorities to reap political harvest for the ensuing election. That all such antics of TMC are hypocritical is born by the fact that out of about 1.5 lakh documents sent by NRC authorities to the Govt. of West Bengal for verification for those who came to Assam from that State, confirmation came only for about 15000 documents. This has led to the exclusion of a vast section of genuine citizens from final

draft of NRC.

However, the democratic forces of Assam who stand for the unity of all sections of people have raised the demand that all the complaints regarding non-inclusion must be thoroughly and seriously examined and corrected so that the names of all Indians find place in final NRC. The time limit for claims on inclusion of names also must be extended to allow people to file their claims. NRC authorities and the State must walk extra mile to verify the claims of those illiterate and poor people who are not in a position to submit any document. The entire nation should stand behind these demands as these concern not Assam alone but have a profound bearing on the unity and integrity of the entire country.

Some questions about the post-final NRC have started haunting the State and also the country. What will happen to those whose names would not find place in final NRC? What will be their numbers? This can only come out after publication of final NRC. India does not have any repatriation treaty with Bangladesh. Neither the Indian government initiated any discussion so far on this issue with Bangladesh. Will Bangladesh own and accept the post-1971 migrants? These are all million dollar questions that need to be addressed by GOI. Whatever might be the number of post-1971 migrants, they are after all human beings belonging to the down-trodden sections. Their predicament needs a human approach. Otherwise NRC will open up newer cleavages that would not be good for the State of Assam as well as the entire country.

Finally, it is to the credit of the common people of Assam irrespective of religious, linguistic and ethnic groups that they maintained calm and amity despite grave provocations from the vested interests from both inside and outside Assam. The Central Govt. rushed more than two hundred companies of security forces apprehending a conflagration after the publication of draft NRC. But nothing happened thanks to the wisdom of the common masses who learned from their tortuous experiences over the decades that fratricidal violence and unrest do not pay and are suicidal.



एन. के. पचौरी

प्रधानमंत्री इमरान खान तथा भारत पाक सम्बन्ध



25 जुलाई को पाकिस्तान में हुए आम चुनावों में इमरान खान की पार्टी पाकिस्तान तहरीके इन्साफ को सबसे अधिक स्थान प्राप्त हुए हैं। अन्तिम परिणामों के अनुसार पी.टी.आई. (पाकिस्तान तहरीके इन्साफ) को 117 सीटें, मुस्लिम लीग (नवाज) को 63 सीटें तथा पाकिस्तान पीपुल्स पार्टी (पी.पी.पी.) को 43 सीटें प्राप्त हुई हैं। चुनाव के लगभग 48 घण्टे बाद केन्द्रीय चुनाव आयोग ने एलान किया था कि 2013 के चुनाव की अपेक्षा इस बार 3 प्रतिशत कम अर्थात् 51.6 प्रतिशत मतदान हुआ है। यद्यपि पी.टी.आई. को पूर्ण बहुमत प्राप्त नहीं हुआ है परन्तु वह सबसे बड़ी पार्टी बन कर उभरी है। शायद यही कारण है कि शपथ ग्रहण समारोह में देर हुई है क्योंकि इमरान खान की पार्टी को गठबन्धन सरकार बनानी थी।

पी.टी.आई. ने इस चुनाव में भ्रष्टाचार पर अंकुश लगाने और एक नया पाकिस्तान बनाने का वादा किया था। लगता है ये दोनों नारे सफल रहे। इसका कारण यह प्रतीत होता है कि पाकिस्तान की 20 करोड़ आबादी में से 64 प्रतिशत लोग 35 वर्ष से कम आयु के हैं। यद्यपि इस चुनाव की बड़े पैमाने पर आलोचना हुई है। एक तो यह कि पाकिस्तान में सेना शुरू से ही प्रभावशाली खेल खेलती आयी है और इमरान खान की पार्टी को सेना का समर्थन प्राप्त होना बताया जाता है। कुछ टिप्पणीकारों ने कहा है कि पाकिस्तान में सेना हमेशा तीसरे खिलाड़ी के रूप में पेश आती रही

है और इस बार भी सेना ने इमरान खान की पार्टी का समर्थन करने के बावजूद उसे स्पष्ट बहुमत नहीं मिलने दिया ताकि वे अन्य छोटी पार्टियों व स्वतन्त्र उम्मीदवारों पर ज्यादा निर्भर रह सकें।

दूसरा यह कि यूरोपियन यूनियन के एक मिशन एवं कराची से प्रकाशित होने वाले समाचार पत्र डान ने चुनाव के बारे में कुछ गम्भीर मुद्दे उठाये हैं। यूरोपियन यूनियन के मिशन ने कहा है कि यह चुनाव नकारात्मक राजनीति के अवसरवाद से प्रभावित रहे थे तथा अभियान में असमान अवसर का भी इन पर असर रहा है। उसने कहा कि वोटिंग तो निष्पक्ष हुई परन्तु वोट गिनने की प्रक्रिया में धांधली हुई तथा यह चुनाव अभिव्यक्ति की स्वतन्त्रता पर लगाए गए प्रतिबन्धों के भी असर में रहे। कराची आधारित अखबार डान ने तो आरोप लगाया है कि इस बार वोटों की गिनती एवं परिणाम घोषित करने की सारी प्रक्रिया ही इतनी दोषपूर्ण थी कि पाकिस्तान के केन्द्रीय निर्वाचन आयोग को चुनाव प्रक्रिया पूरी होने के बाद इस्तीफा दे देना चाहिए। इस प्रकार चुनाव बहुत ही नकारात्मक थे परन्तु फिर भी यह चुनाव इस मायने में महत्वपूर्ण थे कि पाकिस्तान के इतिहास में दूसरी बार शासन का शान्ति पूर्वक हस्तान्तरण होने जा रहा है।

यह चुनाव 373 सदस्यों की नेशनल असेम्बली की 270 सीटों के लिए लड़ा था। शेष सीटें महिलाओं व अल्पसंख्यकों व शायद आनुपातिक प्रतिनिधित्व के लिए आरक्षित थीं। ऐसा लगता है कि भारत की संसद में महिलाओं के आरक्षण का जो विधेयक पड़ा हुआ है उस समस्या को हल किया जा सकता है। इसके साथ ही आनुपातिक प्रतिनिधित्व का समाधान भी निकाला जा सकता है। जब यह प्रणाली पाकिस्तान में लागू हो सकती है, नेपाल में लागू हो सकती है तथा दुनिया के अनेक देशों में भी लागू हो सकती है तो

Imran Khan is the new Prime Minister of Pakistan. Will this have any impact on Indo-Pak relations? Quite unlikely, as India wants talks on terrorism, while Imran Khan on Kashmir. True, Imran Khan is not Nawaz Sharif. But the people and the administration in both the countries remain the same and hence there is little hope for any improvement in relations.

भारत में क्यों नहीं? हमें इस पर गम्भीरता से विचार करना चाहिए कि भारत में आनुपातिक प्रतिनिधित्व प्रणाली को लागू करने की जरूरत है और इसके अध्ययन के लिए हमें अपने प्रतिनिधि मण्डल अन्य देशों में भेजने चाहिए।

इस चुनाव का भारत पाक सम्बन्धों पर क्या असर होने जा रहा है? पहले तो यह कि राजनीतिक वातावरण दक्षिणपंथी पार्टियों के पक्ष में बना हुआ है। अमरीका में ट्रम्प, भारत में मोदी तथा जर्मनी में आल्टरनेटिव फार जर्मनी जोकि एक धुर दक्षिणपंथी पार्टी है को सफलता मिली है। हमें जर्मनी की फुटबाल टीम के एक खिलाड़ी मेसुट ओजिल के राष्ट्रीय फुटबाल टीम से इस्तीफे की बात याद रखनी चाहिए। उन्होंने कहा था कि जब टीम जीतती है तो हम जर्मन हो जाते हैं लेकिन जब टीम हारती है तो हम प्रवासी हो जाते हैं। याद रहे कि ओजिल तुर्की के मूल निवासी हैं तथा वे जर्मनी में आकर बस गये हैं। वे मर्ड के महीने में तुर्की के राष्ट्रपति एर्दोगन से भी लन्दन में मिले थे। इस बार जर्मनी की टीम नॉक आउट में ही बाहर हो गयी थी। दरअसल ओजिल का इस्तीफा ग्रिन्डेल के कारण से था जोकि जर्मनी फुटबाल एसोसियेशन के अध्यक्ष हैं तथा एक राजनीतिज्ञ हैं। उन्होंने अपने एक बयान में कहा था कि बहुसांस्कृतिक समाज सफल नहीं हुए हैं। उन्होंने यह भी कहा कि जर्मनी का उनके प्रति व्यवहार उन लोगों से अलग है जो कि पोलेण्ड के प्रवासी हैं। जर्मनी शायद इस्लामीफोबिया से पीड़ित है और यह इस कारण है कि आल्टरनेटिव फार जर्मनी को अच्छी सफलता मिली है।

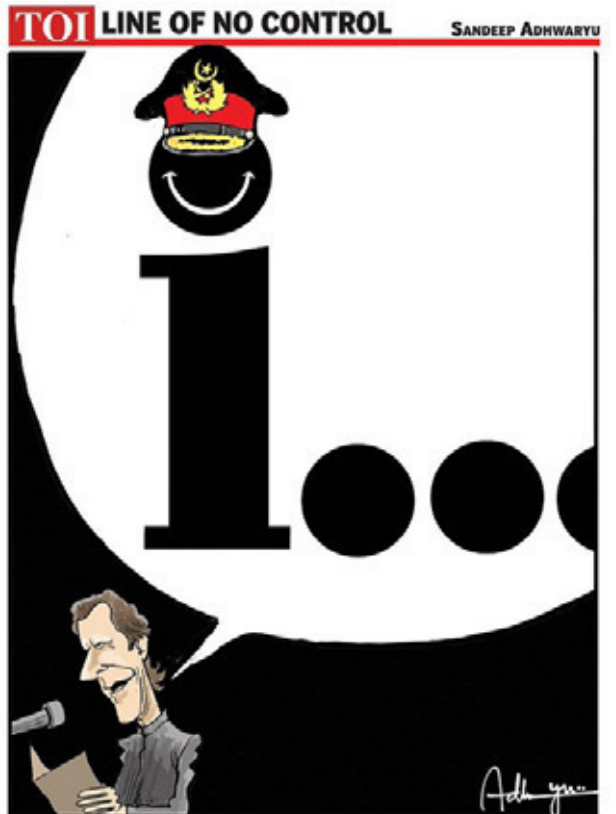
दूसरी बात यह है कि सेना हमेशा से वहां पर अपना खेल खेलती रही है परन्तु सेना भी हो सकता है कि भारत से अच्छे सम्बन्ध चाहती हो। अगर ऐसा है तो वह भारत में क्यों जिहादी घुसपैठिये भेज रही है। तीसरी बात, विदेश नीति एक लम्बी प्रक्रिया है जो दोनों देशों की जनता की सहमति से बनती है। इसलिये आम चुनाव भारत पाक सम्बन्धों पर कोई प्रत्यक्ष प्रभाव डालने की उम्मीद नहीं बंधाते हैं। चौथी बात यह है कि हमें इमरान खान की विभिन्न तकरीरों पर भी गौर करने की जरूरत है। उन्होंने कहा है कि कश्मीर भारत पाक सम्बन्धों का मुख्य विषय है और जब तक इस मामले में कोई बात नहीं होती और इस मामले को नहीं सुलझाया जा सकता तब तक भारत पाक सम्बन्धों में प्रगति असम्भव है। उन्होंने आतंकवाद के विरुद्ध कुछ भी नहीं कहा था।

हमें याद है कि पाकिस्तान के प्रधानमंत्री नवाज शरीफ की पोती की शादी के अवसर पर प्रधानमंत्री

मोदी अचानक लाहौर पहुंच गये थे तथा उन्हें उनकी मां के लिये गुजरात की बनी एक साड़ी भेंट की थी। बदले में नवाज शरीफ ने भी उन्हें कोई चीज उन्हें दी थी। अब कश्मीर समस्या का कोई हल निकलने की उम्मीद नहीं है और इस मामले को बहुत अधिक पेचीदा बना दिया गया है। भारत की संसद का एक प्रस्ताव पहले से ही मौजूद है कि पाक अधिकृत कश्मीर भी हमारा है और वह तब तक चैन से नहीं बैठेगा जब तक कि पूरा कश्मीर उसका अपना नहीं हो जाता। उधर पाकिस्तान भी भारत अधिकृत कश्मीर को लेने का इच्छुक है। ऐसे में इस समस्या का कोई स्थायी समाधान निकालना मुश्किल है। अन्य समस्यायें जैसे पानी का विवाद आदि और भी हैं।

भारत आतंकवाद पर बात करना चाहता है और इमरान खान कश्मीर की समस्या पर। यह सही है कि इमरान खान नवाज शरीफ नहीं है परन्तु दोनों देशों की जनता वही है तथा शासन का तंत्र भी वही है। जब तक हिन्दू तथा मुसलमानों के सम्बन्ध नहीं सुधरते तब तक इस मामले में कोई प्रगति होने की उम्मीद नहीं है।

अतः इमरान खान के पाकिस्तान का प्रधानमंत्री होने से भारत पाक सम्बन्धों पर कोई प्रभाव पड़ने की गुजांइश नहीं है।



Cartoon courtesy: Sandeep Adhwaryu,
The Times of India

What is right and wrong with the PM's 1 crore jobs

The independent institute advising the PM on jobs seems to have missed the point that the challenge is to create net additional jobs and not merely transfer jobs from one sector to another. There are other more serious flaws in the advice provided by the institute. Measurement of employment (and unemployment), like many other statistics, should be left to professional statisticians and professional organisations engaged in statistical measurement. It would be a disaster if, for example, back-of-the-envelope calculations (nowadays in spreadsheets) are passed on as employment estimates.

Mahesh Vyas (Courtesy: CMIE, 24 July 2018)

Prime Minister Narendra Modi stated in his response to the no-confidence motion in Parliament on July 20 that over one crore jobs were created in the country during the past one year. He said this estimate is based on a survey by an independent institute.

His arithmetic was as follows:

4.5 million subscribers enrolled into the Employee Provident Fund scheme during the nine months of September 2017 through May 2018. Another 0.57 million enrolled into the National Pension Scheme during the same period. Thus, we see over 5 million subscribers into these two schemes. The PM extrapolated this to 7 million.

Professionals, such as chartered accountants, doctors and lawyers are estimated to have added another 0.6 million jobs. 17,000 CAs joined the system. Then, a series of assumptions - 5,000 of these started new enterprises and each of these provided employment to 20 persons to give jobs to 100,000.

Of the 80,000 doctors, dental surgeons and Aayush doctors that graduate every year, 60 per cent start their own practice and provide employment to 5 persons each. This provides employment to another 240,000.

A similar 60 per cent of the 80,000 graduating lawyers provide jobs to 2-3 persons each and this adds another 200,000 jobs.

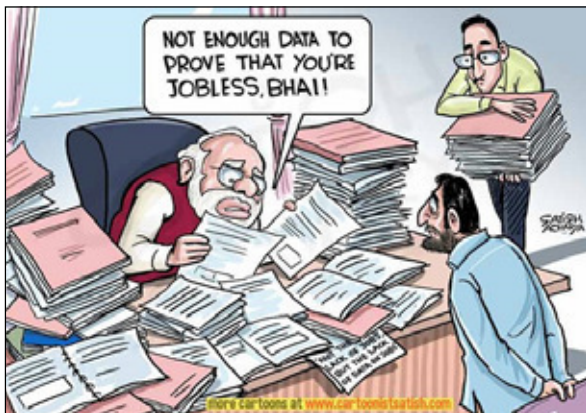
The transport sector added 2 million jobs to drivers and cleaners. New commercial vehicles that hit the roads, after discounting 25 per cent as replacements, provided jobs to 1.14 million. Half a million drivers were provided jobs by the 2.54 million new passenger cars that hit the road. Auto-rickshaws provided jobs to another 0.34 million.

The above adds up to 9.19 million, but the PM has rounded this off to 10 million.

I don't think that there can be any dispute that jobs are being created. They are always created. The debate is whether sufficient jobs are being created on a net basis. Many are replacement jobs. A person who took up a truck driver's job, for example, must have been a truck cleaner earlier and the new truck cleaner could have been a help at a roadside dhaba earlier. And, the dhaba-help was a farm labourer earlier. When he left the farms there was no replacement because he was excess labour there anyway. So, the truck driver's job merely reflects jobs moving away from agriculture to services.

Similarly, EPS enrolments are not necessarily new jobs. They mostly reflect jobs moving from the unorganised sectors to the organised ones.

The independent institute advising the PM



Cartoon courtesy: Satish Acharya

on jobs seems to have missed the point that the challenge is to create net additional jobs and not merely transfer jobs from one sector to another. There are other more serious flaws in the advice provided by the institute.

It has failed to notice that the 100,000 jobs provided by CAs should be considered counted in EPF already because the example states that each enterprise could be hiring 20 persons.

It failed to account for the fact that a fairly good proportion of commercial vehicles are purchased by State Road Transport Corporations, public sector companies, large private companies, mining companies, organised trucking and logistics companies etc. which are also covered under EPF or NPS.

Let's return to the example of CAs. It is assumed that all CAs are necessarily employed. This may not be wrong. But, during times when investments are low (and there is no dispute on that one), it is quite likely that CAs are doing jobs that were earlier done by a commerce graduate. This leaves the commerce graduate unemployed.

Measurement of employment (and unemployment), like many other statistics, should be left to professional statisticians and professional organisations engaged in statistical measurement. It would be a disaster if, for example, back-of-the-envelope calculations (nowadays in spreadsheets) are passed on as employment estimates.

We must recognise that in a country like India where employment is mostly in the unorganised sectors, it can be measured only through a comprehensive household survey. The NSSO has just concluded (or at least was scheduled to complete) its household survey on the subject. It will take a few months before its results are released. But, CMIE's Consumer Pyramids Household Survey already provides robust employment and unemployment estimates regularly.

It is likely that 10 million new jobs were created as the Prime Minister stated in Parliament. But, as I have explained above, not by the method that he describes and, more importantly, not on a net basis. On a net basis, according to CMIE's CPHS there was no gain in employment in 2017-18.

Film Review: 'MULK'



One out of seven Indians is a Muslim. The 2021 census will see their numbers cross 20 crore. Definitely, more than one out of seven of our best actors, music directors, lyricists, directors and technical artistes have always been Muslim. Yet, Muslims are rarely portrayed in Hindi cinema. And on the rare occasion when they do, they are either very good guys, or really bad ones. It is as if Bollywood has concluded that a "normal" Muslim, an equivalent of some Karan or Sameer or Raj or Rahul, either doesn't exist, or isn't box office friendly. That is why Anubhav Sinha's latest film, *Mulk*, is important.

Cinema's portrayal of Muslims can be broadly divided in three phases. From Independence until the late 1960s, it was mostly about the great romantic and powerful figures from history: *Taj Mahal*, *Mughal-e-Azam*, *Razia Sultana*. There was a parallel genre of the "Muslim social", with subtle romance, *shayari* and sort of middling feudal splendours, from *Mere Mehboob* to *Pakeezah*. In the "angry young man" 1970s, the Muslim was the big-hearted, honourable man who usually sacrificed his life for his Hindu buddy. Remember Pran's Sher Khan singing "*Yaari hai imaan mera, yaar meri zindagi...*" to humour Amitabh Bachchan in Prakash Mehra's 1973 classic *Zanjeer*. Until the late 1980s, the Muslim, if featured, was almost always a good guy.

It was followed by what we may call the Sunny Deol era, when communalism became fashionable, loaded slurs macho, and the Muslim mostly a terrorist. In one of these films, *Jaal – The Trap*, when Deol, as the good guy, is teaching the bad guys (all Muslims) manners, chants of "Om Namah Shivay" make the background score. The bad guys' arrival duly

Finally, Bollywood has courage to look at Muslims as regular Indians & not terrorists

Shekhar Gupta

Courtesy: ThePrint.in, 11 August, 2018

Anubhav Sinha's *Mulk* breaks Bollywood's Sunny Deol-ised mould of the Muslim as a terrorist. It makes you feel an ordinary Muslim family's fears, dilemmas and anger.

has Arabian background music mixed with sounds of "Allah". Tabu plays the patriotic hero's Muslim wife and, not surprisingly, betrays him.

The worst was *Gadar – Ek Prem Katha*. I saw it many years ago when then editor M.J. Akbar said in a conversation to me that it was the most communally bigoted Hindi movie ever made. And he was so right. There were many others: *Roja*, *Mission Kashmir*, *Fanaa*, *Fiza*, *Kurbaan* and *Vishwaroopam* (though the hero there is a good Muslim taking on evil Muslim terrorists).

The rise of terrorism in Kashmir, al-Qaeda and 'Indian Mujahideen' had created the market for Islamophobia. A 2011 study of 50 films with Muslim characters by Muhammad Ashraf Khan and Syeda Zuria Bokhari showed 65.2 per cent painted Muslims in bad colours, about 30 per cent were neutral, and only 4.4 per cent positive.

It has only recently begun to be challenged. John Abraham's *New York* and Shah Rukh Khan's *My Name is Khan* and the Malayalam film *Anwar* featured Muslim protagonists. Shah Rukh has also made a point by taking a Muslim name in a succession of movies, beginning with *Chak De! India*.

Anubhav Sinha's *Mulk* is remarkable in that it pictures an ordinary Muslim family, though with a half-estranged Hindu daughter-in-law (Taapsee Pannu). Its Muslims are good and patriotic as well as bad and terrorist. It even brings you the complexity of a Muslim on the good side literally playing bad cop to his community as the overzealous, trigger-happy chief of Varanasi's anti-terror squad, played brilliantly by Rajat Kapoor, who says much with his gait, eyes, the virtuoso body language package while speaking few words. There is

also a terrorist son, killed in an encounter after a bomb planted by him blew up a bus killing 16 – including, we are reminded, three Muslims.

Just about half-an-hour into the film, you might also get a mixed feeling of fear, insecurity, the many conflicting dilemmas, aspirations and frustrations assailing an Indian Muslim's mind today. And if I were a young Muslim, like lawyer Murad Ali Mohammed's (Rishi Kapoor) terrorist nephew Shahid (Prateik Babbar), conflicting pressures and vulnerabilities: Joblessness, propaganda that Muslims are victimised and why aren't you fighting back. Also, love of the family, country and the faith. At halfway point, you are frozen with fear. You might even wonder, is some of this going on in the minds of one out of seven, nearly 20 crore of my countrymen? And if so, why haven't we gone up in flames yet?

It isn't only because there are some super-patriotic Muslims like the terrorist's family, which refuses to accept his body for burial. In fact, the film questions that very principle, of good-Muslim exceptionalism. That of course, we adore Havildar Abdul Hamid, Dr A.P.J. Abdul Kalam and Varanasi's own Ustad Bismillah Khan, and if only more Muslims were like them. Anubhav Sinha sticks his neck and all his vitals out to say that these are no exceptions. Most Muslims are like them. It is the terrorists who are exceptions.

In more than 20 years now, a Hindi film has inspired this column only thrice. Each time, it has been because the film spotted a trend or a change that pundits and politicians hadn't, or delved into an area we find so uncomfortable we'd rather avoid. The first was Farhan Akhtar's 2001 *Dil Chahta Hai*, as our cinema's first unqualified, non-judgemental portrayal of wealth and a rich lifestyle. Farhan's genius

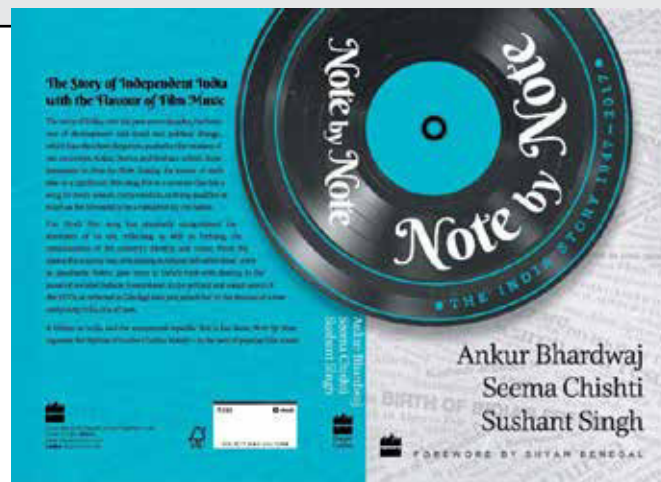
caught 'India Shining' at the take-off point. Remember, this was when Anil Ambani was being voted the top youth icon ahead of Sachin Tendulkar. The second, Neeraj Ghaywan's *Masaan*, in 2015, explored the social and personal impact of the change brought about by that relentless growth. It also locked horns with caste, which we usually hide from. Like *Mulk*, and maybe not coincidentally, it was also set in Varanasi.

Sinha's *Mulk* makes the cut because it brings to you challenges of an ordinary Muslim family in modern India that again, like caste, we'd rather hide from. How effective he's been, is evident from the vicious trolling he has received. Why any patriotic Indian would be embarrassed of this film, beats me. You should be especially proud that India has the confidence to produce and celebrate films like Meghna Gulzar's *Raazi*, portraying a Pakistani army family as good, decent people, and now *Mulk*. Is it because in the current, Sunny Deol-ised environment, our convenient default view of a Muslim is a traitor, unless proven otherwise? This is why you should watch this film. Warning: It will hit you in the gut and it will hurt.

In 2005, in the same Varanasi, I received a wonderful lesson from one of its most famous Muslim geniuses. I asked Ustad Bismillah Khan in my 'Walk The Talk' interview why he didn't go to Pakistan in 1947 when Jinnah had personally asked him. "*Kaise jaate hum? Wahan hamaara Banaras hai kya?*" he asked. And then went on to say how he cannot play his favourite Raag Bhairavi without Lord Shiva's blessings and because he isn't allowed inside the temple, he walks behind it and touches from the outside the wall against which the deity rests.

Play those clips of our first Independence Day in Parliament. The man playing the shehnai in celebration is Bismillah Khan, who just refused to go to Pakistan. Then, as we enter the week of our 72nd Independence Day, watch *Mulk* for a similar wake-up call. Watch Rishi Kapoor as Murad Ali Mohammed tell the court: If you can't tell the difference between my beard and Osama bin Laden's, it's your problem. You can't take away my right to have one and fulfil my religious duty (*sunnat*).

BOOK REVIEW



If India had one film song as its soundtrack, what would it be? *Jinhe naaz hai Hind pai woh kahaan hai* from Guru Dutt's *Pyaasa*? It gets my vote, but it is a tribute to the richness of Hindi film music and to the depth of **Note by Note: The India Story 1947-2017** by **Ankur Bhardwaj, Seema Chishti and Sushant Singh**, one of the most innovative books I've read recently, that it doesn't figure as the song of the year in 1957. Another song from *Pyaasa* does, however, the brilliant *Yeh duniya agar mil bhi jaaye toh kya hai*, also written by the great Sahir Ludhianvi.

The book takes us through the hopeful 1940s to the 1950s, which are increasingly dipped in moral disgust to the carefree emerging cosmopolitanism of the 1960s. As the national mood changes, so does the music, until it becomes merely serviceable in the 90s, where the three forces of Mandal, Masjid and Market changed India forever to the dark times of 2010s where the spectre of corruption emerged uncontested by UPA-2 to legitimise one of the most toxic establishments of its time.

Along the way, there is much to be proud of. Bollywood's celebration of talent, regardless of religion. The song of 1952, *Mann Tadpat*, from Baiju Bawra, written by Shakeel Badayuni, composed by Naushad and sung by Mohammad Rafi, all Muslims. Or the lyricist of the song of 1954, *Tu chhed ek baar, mann ka sitar*, was Qamar Jalalabadi, who was born Om

It's Like Listening To The Soundtrack of India

The songs in the book by Sushant Singh, Ankur Bharadwaj and Seema Chishti remind us of the pluralism inherent in our music and in our DNA.

Kaveree Bamzai

Courtesy: Newscentral24x7 , Jul 18, 2018)

Prakash Bhandari and given the pen name as a means of encouragement. Equally, a Muslim bus conductor named Badruddin Jamaluddin Kazi became Johnny Walker after Guru Dutt's favourite whisky and sang 1956's iconic song from CID, *Ae Dil Hai Mushkil Jeena Yahaan/ Zara hatke, zara bachke/ Yeh hai Bambai meri jaan*. And as if to complete the circle in 2001, four Muslims-musician AR Rahman, lyricist Javed Akhtar, actor/producer Aamir Khan and choreographer Saroj Khan – combined to produce one of the most memorable bhajans in a while: *Radha kaise na jali* for Lagaan.

It is a measure of the divided times we live in that we have to recognise the faith of some of our most talented stars behind and in front of the screen. But in this age of policing of what we eat, how we pray, and whom we love, it is necessary to remind ourselves of where we came from. At a time when an entire period in history is being sought to be erased, monuments are being called out for the religion of those who built them, cities and streets are being renamed, the spirit of India needs to be celebrated. That is the beauty of the unputdownable Note by Note. It reminds us in ample measure of the spirit of our founding fathers, the men and women who toiled for almost three years to give to ourselves a Constitution that celebrates political democracy and aims for social democracy even against the backdrop of horrific violence which killed at least a million people during Partition and claimed the life of the architect of our peaceful revolution, Mahatma Gandhi.

Sometimes poignant (the 1960 song from Mughal e Azam, *Pyaar kiya to darna kya* echoes the Nanavati murder), at times playful (*O Haseena zulfon wali* from Teesri Manzil in 1966, written by Majrooh Sultanpuri and composed by RD Burman) but always worth

total recall (*Zindagi kaisi hai paheli haye* by Manna Dey for Rajesh Khanna in Anand in 1971), Note by Note is like listening to the soundtrack of India. It is moving, funny, tragic but also hopeful. Note by Note celebrates the wonderful partnerships that have produced this music-Raj Kapoor and Shailendra, Sahir Ludhianvi and Guru Dutt, Gulzar and Vishal Bhardwaj, Imtiaz Ali and AR Rahman, Amit Trivedi and Anurag Kashyap.

It even has a song for most of our politicians. If Manmohan Singh is like Jordan in Rockstar, 2011, singing *Jo bhi main kehna chahu/barbaad kare alfaaz mere*, Indira Gandhi is the woman who made anthoni honi (*Anthoni ko honi kar dein*, Amar Akbar Antony, 1977). If Jawaharlal Nehru was like Raj Kapoor in Awara, 1951 (*Abaad nahin barbaad sahi/Gaata hoon khushi ke geet magar/Zakhmon se bhara seena hai mera/Hansti hai magar yeh mast nazar*) then Atal Bihari Vajpayee was the man to whom India sang: *Hum dil de chuke sanam*, 1999.

An easy read, Note by Note needs to be read with the playlist booming in your ears. Delicate, powerful, subtle and sometimes resounding, the music binds us, torments us, soothes us and salves our wounds. Along the way, it informs and enlightens, whether it is telling us of Kapany who first discovered fibre optic, or that Amartya Sen was named by Rabindranath Tagore who bestowed this special name on the son of his private secretary. The ethnic, cultural and communal mix that was India was reflected in its movies, in its songs and its history.

Boom! It finds its place on my bedside table. I recommend it highly to yours as well. If nothing else, it will inspire you and send you humming: *Aaj phir jeene ki tamanna hai/aaj phir marne ka irada hai* (Guide, 1965).

The reviewer is a Senior Journalist

Environment Awareness Program at Hyderabad



Insurance Corporation Employees' Union, Hyderabad & Secunderabad Divisions organized an "Environment Awareness Programme", on 10.08.2018, in the SCZO premises. The programme, which included Planting of Saplings and destruction of e-waste, is a great success with the participation of all sections of the employees and officers, numbering over 600, from both the Divisions and ZO. The call for mobilization of e-waste from respective residences, is met with overwhelming response from the employees. Ms. Smrithi Ojha, IAS, Addl. Commissioner, Greater Hyderabad Municipal Corporation was the Chief Guest. Smt. A Savithri Rama Rao, RM (E&OS), SCZO; Com. V Ramesh, General Secretary, AIIEA; Com. Clement Das, General Secretary, SCZIEF; Sri Uthup Joseph, Senior Divisional Manager, Hyderabad Division graced the occasion.

Com. N Adhish Reddy, General Secretary, ICEU, Hyderabad Division welcomed the employees and invited the dignitaries to the dais. He gave a brief account of the background and importance of taking up environment awareness activity.

Ms. Smrithi Ojha, IAS, Addl. Commissioner, GHMC appreciated the organization for the initiative of promoting environmental awareness among the employees. She said that LIC's slogan of 'zindagi ke saath bhi....zindagi ke bad bhi' has a close relevance to the Environmental protection also. We are indebted to our future generation for providing them a clean and green environment without pollution, she explained. E-wastage and plastic are two major areas of concern, she informed. She administered an oath, pledging to do away with the usage of plastic, especially the one time use plastic, to all the employees.

Smt. A Savithri Rama Rao, RM (E&OS)

informed the various measures being taken by LIC Of India, towards environmental protection. LIC is in the forefront of promoting the Go Green Initiative, Swachh Bharat and Swasth Bharat missions, she informed. As a measure towards energy conservation, all the Divisional Offices in the Zone as well as the Zonal Office are provided with Solar Panels, she told. Traffic Islands are being adopted and plantation is being taken up at various places, she informed. She appealed to the employees to stop using plastic.

Com. V Ramesh, General Secretary, AIIEA complimented both the Divisional units of ICEU for taking up such a noble cause and congratulated the employees for their commitment and involvement. AIIEA is a socially conscious organization which is always in the forefront of taking up such causes of social awareness, he reiterated. Employees should carry on the campaign for protection of environment, he called.

Sri Uthup Joseph, Senior Divisional Manager, Hyderabad Division greeted the employees on this occasion. He informed that, today, India holds the dubious distinction of being the 5th most polluted country in the world and Hyderabad the 6th most polluted city. We should understand the gravity of the situation and work seriously towards stopping of environmental abuse, he said.

Later, an activity of planting of saplings, by the dignitaries, is conducted. The huge e-wastage collected from the employees is handed over to a contractor for recycling/destruction.

Around 1000 saplings (provided by GHMC) are distributed to the employees, for planting the same at their respective residences, on this occasion.

The programme ended with vote of thanks proposed by Com. K Syamprasad, General Secretary, ICEU, Secunderabad Division.



59th Annual Conference ICEU, Coimbatore

The 59th Annual Conference and 32nd General Body Council of ICEU, Coimbatore was held successfully in Coimbatore on 28th and 29th July 2018. On 28th July, Com M.Gajendran, President of ICEU, Coimbatore who presided over the Conference hoisted the AIEEA Flag. Com B.S.Ravi, Treasurer of AIEEA, delivered the inaugural address and explained in detail the impact of international developments on our Indian economy and how Indian economy has fallen down during the four years of rule of Modi Government. He further pointed out the challenges insurance sector is facing and the need for a sustained and aggressive campaign to protect LIC in the face of renewed campaign by vested interests for its privatisation.

Com M.Girija, Joint Secretary, AIEEA, in her special address, compared the police firing in Tuticorin with that of Jalianwala bagh Massacre and expressed her anger over the suppression of freedom of speech by the ruling party. She also demanded the audience to fight against the anti-labour policies of both State and Central Government.

Com T.Senthil Kumar, General Secretary of SZIEF explained how the ruling class is trying to divide us on the lines of religion and requested the comrades not to allow any such division among them and emphasised that unity is our Strength.

Comrades who retired from LIC during the last year were felicitated. The inaugural session came to a close with Com K.Thulasidharan, General Secretary of ICEU, Coimbatore delivering the vote

of thanks. More than 500 comrades including 250 women participated in the Inaugural Session.

The delegates session commenced with the General Secretary presenting the Annual Report on behalf of the executive committee. 21 comrades including 6 women participated in the debate and enriched the report. One of the Convenor of Womens' Sub-committee of ICEU, Com G.Sudha initiated the debate. Com B.S.Ravi, Com T.Senthil Kumar, Com V.Suresh, Joint Secretary, SZIEF & Senior comrade A.R.Kalyanasundaram addressed the delegates and observers. Com N.Gururao, Secretary, LIC Pensioners Association, Coimbatore Division, Com P.C..Narasimhan, Secretary, LIC Class I Officers Association & Com H.Venugopal, General Secretary, Coimbatore Region General Insurance Employees Association greeted the conference. After the summing up of the debate by the General Secretary, the report was adopted unanimously.

Com M Gajendran, Com K.Thulasitharan & Com K Manikandan were elected as President, General Secretary & Treasurer respectively for the ensuing term. Com.M.Girija greeted the new office-bearers and delivered her special address. 30 resolutions including the one opposing the move of the Coimbatore Corporation to hand over water distribution in Coimbatore town to French Private Company - Suez were passed unanimously in the Meeting. The Conference came to an end with vote of thanks by General Secretary Com K.Thulasidharan.



28th General Conference of ICEU, Salem Division



The 28th General Conference of ICEU, Salem Division was held on July 28-29, 2018 at Dharmapuri. As a prelude to the conference Van Jathas were taken for three days from 11th July in and around Dharmapuri. More than 25 meetings were held to highlight the achievements and contributions of LIC to the national development. A massive rally on 28th signalled the beginning of the conference. The rally which was flagged out by Com Sivasubramaniam, Jt.Secretary, SZIEF was largely participated and was greeted by a number of fraternal and democratic organisations enroute.

The inaugural session was presided over by Com S.Lakshmichidambaram, President, ICEU. Com C.Nagarajan, District Secretary, CITU, Dharmapuri and Chairman Reception Committee delivered the welcome address.

Com Amanulla Khan, President, AIIEA inaugurated the conference. He said that we are living in some very challenging times. The global economic crisis is intensifying and despite the claims of the BJP government that Indian economy is growing at an astounding rate, the conditions of the working class, poor and vulnerable have continued to deteriorate. He pointed out to the

renewed and vicious campaign in favour of privatisation of LIC and stressed on vigilance and counter campaign to defeat the nefarious designs. He congratulated the comrades of Salem Division for massive participation in one hour strike on 28th March despite attempts by vested interests to disrupt the unity of employees. He said that today the politics of hate is an attempt to divide the unity of the workers and oppressed to help carryout the agenda of the rich and privileged. Therefore, he laid great emphasis on the unity of the working class to defend the national unity and to fight the twin dangers of communalism and neo-liberalism.

Com S.Sivasubramaniam delivered a special address. Leaders of various sister trade unions greeted the conference. Com A.Madheswaran, Jt.Secretary, ICEU, Salem Division proposed the vote of thanks. A cultural program was conducted by family members and children of comrades of Dharmapuri B Unit.

Com R.Dharmalingam, Vice-President, SZIEF inaugurated the General Council Meeting. Com A.Kaliaperumal, General Secretary, presented the Report and Com J.Dhanarajesh, Treasurer placed the audited statement of accounts for approval. The same were unanimously approved. Com T.Senthil Kumar, General Secretary, SZIEF delivered a special address. He stressed on the importance of unity and readiness to struggle in defence of the rights and privileges achieved by AIIEA through innumerable struggles over years. Com V.Janakiraman, Asst.Treasurer, SZIEF too addressed the delegates. As many as 22 comrades including 5 women participated in the debate. The Conference adopted a number of resolutions relating to the industry and on national issues.

The Conference unanimously elected Coms S.Lakshmichidambaram as President, A.Kaliaperumal as General Secretary and R.Muruganandam as Treasurer for the ensuing term. The Conference came to successful conclusion with a vote of thanks by Com J.Mahendran.



Udaipur Divisional Committee celebrates Silver Jubilee



The NZIEA Divisional Committee, Udaipur took its birth in 1993. It completed 25 years of its glorious journey. A program on 28th July, 2018 was organized to celebrate the silver jubilee. It was celebrated with unprecedented enthusiasm and overwhelming presence of comrades from across the branches, near and far.

The presence of Zonal leadership made the event even more memorable and enlightening for audiences ranging from class-III & IV employees to agents, D.O.'s, class 1 officers and leaders from fraternal organisations. The Silver Jubilee Celebration commenced with 'welcome note' delivered by Com.M.L.Siyal-Divisional Secretary. He thanked all the former office bearers for their contribution to build the Divisional Committee and Zonal leaders, agents and representatives of LIC class 1 officers association, women participants, trade union leaders for their presence in the celebrations.

Com Siyal traced the development and growth of the organization in the last 25 years and took pride that under the guidance of NZIEA, the Divisional Committee has always fulfilled the tasks assigned. He said that the organization needs cadres and requested the younger employees to come forward to shoulder the responsibilities of the organization. He pointed out that lack of recruitment is creating not only pressure at work place but is also a limiting factor in spotting and developing cadres. He expressed confidence that Udaipur Divisional Committee will continue to scale greater heights.

Former office bearers of Udaipur Divi. Committee Com K.K.Nayar, Com Prakash Meghwal, Com S.S.Surana, Com

S.S.Nandwani and Com Suresh Chourasiya were honoured with a memento, shawl and garland for their relentless services to the union.

Com.K.K.Nayar- former divisional secretary, while addressing the congregation, reminisced old good memories of foundation of the Divisional Committee and challenges he met as the first Divisional Secretary. The event was greeted and wished by Shri P.S.Khinchi convener of Trade Unions and Shri M.L.Godawat, Secretary of LIC Class 1 officers Association.

Com.Navin Chand, General Secretary NZIEA, lauded efforts of all the members for making the event memorable. He asked the employees to remain vigilant and defend the unity of the people and fight against those trying to divide the working class on the lines of religion, region, language and caste.

Com. Anil Bhatnagar, President, NZIEA graced the occasion as the chief guest spoke at length on various issues ranging from Charter of Demand, Bank scams, LIC's investment in IDBI and its implications for us, recruitment and one more option for pension. He congratulated comrades for splendid display of unity and discipline over the years and stressed the need to unite and merge our concerns with those of country's larger issues. His spellbinding discourse on Trade Union and AIIEA's relevance thereto was the day's toast to rejoice.

On the occasion other eminent leaders of NZIEA Com. R.C Sharma, Vice President, Com. Devidas, Zonal Organisational secretary, Com. Neeta Singhal, Zonal convener of the Women Sub Committee and Com. Anupama Sachdev extended their greetings and well wishes.

Com. Anup Jain, President, Udaipur Divisional Committee, proposed the vote of thanks. It was a very successful Silver Jubilee celebration.



29th Conference of ICEU, Mysore Division



The 29th Annual General Conference of ICEU, Mysore Division was successfully held on 05.08.2018 at Mysore. Com.S.K.Geetha, Vice President, SCZIEF and Com.J.Suresh, Joint Secretary, SCZIEF guided the deliberations. The Conference began with hoisting of AIIEA flag by Com.N.Vijayakumar, President, ICEU, Mysore Division.

The Conference reviewed the present situation across the globe as well as within our Country. The perils of capitalist system which is manifest in vast inequalities, rise in poverty, decline in jobs, attacks on hard won rights of

workers etc. were discussed. This meeting also observed with anxiety that the right wing forces are attaining power utilising the misery of people and non availability of a reliable Left alternative. In Indian context, the general council reviewed the performance of BJP led Central Govt. and rightly came to the conclusion that all promises of "Ache din" has been a blatant lie. The attack on public sector including on Insurance, explains the class character of this regime. The increasing efforts of communal polarisation and its dangerous impact on our country's syncretic culture was also discussed. Undermining of provision of Constitution is also a major threat. It also noted that huge mobilisation of workers and peasants against these policies is gaining momentum and on 5th September 2018, it will be manifested in the form of "Kissan-Mazdoor Sangharsh Rally". The Conference called upon the employees to participate in 2019 general election with a clear perspective to strive for an alternate pro people Govt. The Conference called upon the employees to strengthen the left and democratic forces.

The meeting also resolved to implement the call of SCZIEF and AIIEA successfully.



The 12th Annual General Conference of Kharagpur Division Insurance Employees' Association was held on the 11th August 2018 at the Divisional Office. The conference venue was named as Com. N.M.Sundaram Nagar in the memory of our beloved leader.

The Conference started with hosting of flag by

Com Asim Kumar Misra, President of KDIEA amid thunderous slogans. Floral tributes were paid by the Leaders, Guests and members to the Martyrs Alter.

The Conference was inaugurated by Com. Subhendu Chattopadhyay, Assistant Secretary EZIEA. He narrated the situation around us in detail. He explained how poor were becoming poorer in the globalized scenario and how people of our country is being divided in the name of religion, caste and creed. He stressed on our participation in the movement of the working class to defeat the anti worker and anti people policies of the Government. The Conference was greeted by the fraternal organizations like CITU, 12 JULY Committee, BEFI, NFIWU, LICAUI, LIAFI etc.

The conference also decided to conduct several activities aimed at increasing the business performance of LIC. The Conference also resolved to organise Trade Union classes, workshops to enhance the class consciousness of members and also to expand the activities to reach out vast sections of the society.

Com. S.K Geetha, Vice-President, SCZIEF in her brilliant address spoke of the designs of the present regime to divide the people in the name of caste, religion, languages..etc. She deplored the rise in crime against women, including children. Com Geetha also explained the decisions of the AIIEA Secreteriat and called upon the employees to observe these programs in a befitting manner.

Com.J.Suresh, Jt.Secretary, SCZIEF spoke

eloquently on various issues of employees and elaborated the need to remain united. He laid bare the fallacy of neo-liberal policies with facts & figures. He also called upon the employees to involve more conciously in Union activities and advised the Divisional Unit to chalk out suitable programmes to further expand the Organisation.

The Report of the Divisional Executive Committee which was placed by Com.S.S.Nagesh, General Secretary was unanimously adopted after a debate by 21 comrades including 2 women comrades and summing up by the General Secretary. The Annual statement of accounts placed by Com.S.Sridhara, Treasurer was also adopted by the House unanimously.

The Conference which was attended by over 225 delegates and observers was greeted by Com.C.R.Krishnamurthy, General Secretary, ICPA, Mysore Division and Com.Ravi, District Secretray, BRGIEA, Mysore District.

The Conference elected Coms N.Vijayakumar as President, S.S.Nagesh as General Secretary and S.Sridhara as Treasurer for the ensuing term.



12th Conference of Kharagpur Division IEA

The report of the executive committee was placed by the General Secretary, Com. Tarun Kanti Biswas, and the statement of accounts for the year 2017 was placed by the treasurer, Com. Debdatta Mahapatra. The report made a detailed and sharp analysis of the socio-political situation prevailing in the globe as well as in our country. It also dealt with autocratic environment prevailed in the state of West Bengal. The report also elaborated the industrial situation and our organization. 16 Delegates from all the 11 Bases discussed and expressed their views on the report. Com. Amitabha Ghosh, treasurer of EZIEA, mentioned

history of AIIEA in defending nationalized insurance sector and assured that AIIEA is vigil in respect of problem of ex-servicemen, recruitment of Class III & IV, one more option for pension etc.

After the reply of the General Secretary, the report and the statement of accounts were adopted unanimously. The Conference elected Com. Asim Kumar Misra, Com. Tarun Kanti Biswas and Com. Sudarshan Mandal as President, General Secretary and Treasurer for the ensuing term. The Conference ended successfully with the promise to stand by the side of the working class and common people as a whole.



Silver Jubilee Conference of ICEU Tirunelveli Division

The Silver Jubilee Conference of ICEU, Tirunelveli Division was conducted in a grand and fitting manner from 3rd to 5th August – 2018 at Tirunelveli.

Release of LOGO function marked the beginning of the whole process. Sri.S.Sankar, S/O Com.B.Seeni, CA Branch designed the inspiring logo for the celebrations. The logo was released on 28.03.2018. Com.Ramachandran, former President, ICEU, Tirunelveli Division released the LOGO and Com.Sivasankaran, former General Secretary, ICEU, Tirunelveli Division received the same. Com. D.Devaprakash, former General Secretary, ICEU, Tirunelveli Division inaugurated the events to be conducted for the Silver Jubilee formally.

A Reception Committee was formed with Mr. A.L.S. Lakshmanan, MLA, Tirunelveli as President and comrades of the fraternal trade unions of the city were the members within and suitable sub committees were formed.

Athletic competitions, Carrom and Chess competitions were conducted among members at the branch level and then at the Division level on 14.07.2018. We announced the competition with the slogan AGE NO BAR. Comrades eagerly participated in the events and made it very interesting and colorful.

Of the many important events marked the Silver Jubilee celebrations, a “Special Policy Holders’ Service Campaign” which was aimed to procure KYC particulars from customers was inaugurated on 05.07.2018 in all

branch units and was conducted upto 01.08.2018. A SPECIAL COUNTER was formed for this purpose. More than 108000 Notices were sent and 45000 KYC particulars were received and updated.

As an important event, A Blood Donation Camp was organized on 19.07.2018, in which 30 comrades of ICEU, Tirunelveli Division donated blood to the Tirunelveli Govt. Medical College Hospital

In a path breaking way, ICEU, Tirunelveli Division called for its members to keep open the counters for NB and Cash from 8 a.m. to 8 p.m. for 2 days on 30.07.2018 and 31.07.2018 to facilitate a “25 Hour New Business Campaign”. There was a good response from the field staff.

As July ended and August at the dawn, activities got pep and intensive. Van Propaganda Program was arranged and conducted successfully on 1st and 2nd of August 2018 in and around Tirunelveli city, highlighting the achievements of LIC and the effects of anti people neo liberal policies of the Government. Response from the common public was encouraging.



The Conference commenced on August 3rd evening with Delegates session inaugurated by Com. Dharmalingam, Joint Secretary, SZIEF followed by discussions on the Report presented by the General Secretary of the Division.

On 04.08.2018, Delegates' session continued. Com.Amanulla Khan, President, AIEA, Com.V.Ramesh, General Secretary, AIEA and Com.T.Senthilkumar, General Secretary, SZIEF presented some inspiring and thought provoking addresses. Com. M.Girija, Joint Secretary, AIEA greeted the conference.

The morning session concluded in a fitting note by a skit performed by the Women Art Group of the Division. Resolutions to protect Public Sector units, to protect LIC and GIC, to revoke imposition of GST on insurance premium and other important issues were passed by the conference. Delegates session concluded with a summing up by the General Secretary of the Division.

The Conference elected Coms. R.Madhubal, C.Muthukumaraswamy and Com.S.Krishnan

as President, General Secretary and Treasurer respectively.

On 5th August 2018, a huge rally of comrades marked the beginning of the Open session. Around 800 participants were present in the hall including the family members of our members.

Mr. A.L.S.Lakshmanan, President, Reception Committee welcomed the gathering. Fraternal Trade Union leaders greeted the event. Com. Amanulla Khan, Com.V.Ramesh and Com.M.Girija delivered some inspirational speeches.

Office Bearers of ICEU, Tirunelveli Division of yesteryears and the leaders of Madurai Division who were the office bearers at the time of bifurcating the Tirunelveli division were fittingly felicitated in the open session. Winners of the Sports events and Children of our members topping Public Examinations were also felicitated in the session. Com. Senthilkumar, General Secretary, SZIEF delivered the concluding speech. Com. N. Kannan alias Narayanasami, Secretary, Reception Committee thanked the participants.

9th Conference of LICEU, Thrissur Division



Incessant rain failed to dampen the spirit of our comrades who congregated on 14th July, 2018 at Prof. Joseph Mundassery Memorial Hall, Thrissur to attend the flag-hoisting that heralded the commencement of the 9th Divisional Conference of LIC Employees' Union, Thrissur Division. The chatter of the downpour was drowned in the resounding recital of slogans even as the flag was being hoisted up. This event was followed by floral tribute to martyrs

Ensuing General Conference commenced with the welcome speech of Com. Deepak Viswanath, General Secretary, LIC Employees' Union. It was inaugurated by AIEA General Secretary Com V Ramesh. He reminded that AIEA had been fighting

against neoliberal policies for 27 years and because of it 'LIC is still in public sector'. The mounting Non-Performing Assets emanating from the no-hold-barred disbursements of credits to Corporate sector at the instance of the power that be is a menace today. He also cautioned us that the disinvestment programme introduced in General Insurance sector may cast a shadow on Life Insurance sector as well but concerted fights and campaigns could see that these nefarious designs defeated.

Com.M Kunhikrishnan, President of SZIEF delivered key-note address. He stressed that the rulers of our country were submissive to the diktats of IMF and World Bank resulting in all-out privatization. Government should confiscate the wealth of defaulters instead of writing off at the cost of public exchequer. 'It is our duty to resist such moves with the support of the people', he concluded. In his address, Com T Senthil Kumar, General Secretary, SZIEF deplored the attitude of the management over recruitment as they are shirking from the responsibility by citing legal matters. The agitations of trade union, including the Parliament March slated for 5th September 2018 is worth the cause against the background

of the ban on recruitment.

Also greeted the conference were Com P.P.Krishnan, Jt. Secretary SZIEF, Com M Prabhakaran Dist. Secretary, BEFI, Com V Hari, Dist. Secretary, Confederation of Central Government Employees' Union, Com P S Narayanankutty, District President, NGO Union, Com K Sreejith, Dist. Secretary KSGIEU, Sri A Nandakumar, Jt. Secretary LIC Class I Officers Association, Sri C R Rajan, Jt Secretary, NFIFWI, Com P P Padmini, LICAOTI, Sri K Raphael, AILIAF, Com T Joseph, General Secretary, LIC Pensioners' Association, Thrissur Division. Com V Janakiraman, Asst. Treasurer SZIEF also attended the Conference.

The proceeding of the inaugural session came to an end as Com.K R Vini, Vice President proposed Vote of Thanks. Com. M Rajeev, President presided over the meeting. The Conference is marked by the presence of huge gathering of about 300 comrades from different units.

The General Council meeting began immediately after the lunch recess. After the presentation of Report and Statement of Accounts, 17 comrades including 5 women took part in the



discussions. Satisfied with the reply by the General Secretary, the house unanimously adopted both report and statement of accounts. Com. R Rajeev, Com Deepak Viswanath and Com.K Vinod were elected as President, General Secretary and Treasurer respectively.

After completing 23 years of service at Divisional level leadership, Com M Rajeev, incumbent President demitted the post in view of the approaching retirement.

General Council meeting provided impetus for the successful conduct of the 34th General Conference of SZIEF to be held at Thrissur in February 2019.

Annual Conference of ICEU, Thanjavur Division

The 56th Annual Conference of Insurance Corporation Employees' Union, Thanjavur Division was held on 28th and 29th July 2018 at Tiruvarur. Com R Punniyamurthy, president hoisted the AIIEA's flag in a highly emotionally surcharged atmosphere with comrades raising thunderous slogans hailing AIIEA. The meeting hall, named as Com NMS ARANGAM was fully packed with a huge gathering of over 800 comrades of which one fourth were women. Sri Shanmugavadivel, chairperson of the reception committee presided over the gathering.

Com J Suresh, Joint Secretary, SCZIEF, in his inaugural address, expressed happiness on the growth of LIC and keeping its market share in tact, despite

stiff competition from the private insurance companies openly pampered by IRDA and Central Government. The challenges are manifold in the present context, he observed. It is a matter of concern, he averred, that such a gigantic premier public sector institution LIC starves from functional autonomy. He termed the interference of the central government in all the activities including in the very sensitive area of LIC's investment policy as



unwarranted. However, he was very confident that AIEA, as ever before, will plan and adopt newer and newer strategies to combat the situation.

Com Karumalaiyan, Joint Secretary of Tamilnadu State committee of CITU highlighted the damages caused by the neo liberal policies pursued by the BJP government. He mentioned that the joblessness is posing a serious threat. Attacks on the Trade Unions and workers are on the increase and a strong & united trade union movement is the need of the hour, he pointed out.

Com K Swaminathan, Vice President, SZIEF, mentioned about the apathy of LIC management on the question of Charter of Demands submitted by AIEA last year. Even after lapse of one year, it is ridiculous that the LIC management is still waiting for the nod from the BJP government to initiate negotiations on this major issue. Bringing extraneous factors and waiting for the developments in the Banking industry is not acceptable and sooner than later, the LIC management should come forward to commence meaningful negotiations on our Charter of Demands, he stressed..

Com Felix Amalanathan, General Secretary, LIC Class I officers' Association, Thanjavur, Com Raja, State Secretary of LICAIO and com Venkataraman, Joint Secretary, NFIFWI greeted the conference.

The open session came to a close after com S Selvaraj, General Secretary proposed the vote of thanks.

On 28th evening KALAI MALAI programme was organised for the public in a busy area of the town.

Com K Swaminathan spoke on the caption "PUBLIC SECTOR – TEMPLES OF THE NATION" tracing the history of development of public sector and its contribution to the national development. Kavignar Nandalala in his address on the caption "Eswara Alla Tere Nam", stressing on the need for unity in times of hate politics. The cultural programme presented by PUDHUGAI BHOOPALAM troupe sharply focussed, with a dose of satire, how the religions and religious sentiments of the people are being mixed up with politics and the assemblage of more than thousand strong crowd enjoyed it till the end.

In the delegates' session, Com S Selvaraj, General Secretary introduced the report. More

than 30 comrades, including 6 women enriched the report by their valuable viewpoints. After summing up by the General Secretary, the report was adopted unanimously.

Com J Suresh, Joint Secretary, SCZIEF, com Sarvamangala, Jt secretary, SZIEF and com G Anand, General Secretary, GIAIEA, South Zone greeted the delegates' session.

Com K Kanagaraj addressed the delegates' session which helped a long way to have a better understanding of the present political situation.

The audited statement of accounts placed by com M Ravishankar, treasurer, was also adopted unanimously. As many as 30 resolutions concerning the nation, the industry, farmers, attacks on dalits,



attacks on women, on Charter of Demands etc were adopted.

Com R Punniarumthy, Com S Selvaraj and Com M Ravishankar were elected as president, General Secretary and treasurer respectively & Com R Seethala was elected as the convenor of LIC working women's coordinating committee. Com S R Krishnamurthy, President, LICPA, Thanjavur Division congratulated and greeted the newly elected team of office bearers & committee members. Com S. Senthilkumar, Secretary, Reception Committee proposed the vote of thanks.

The organising unit viz Tiruvarur, with a view to reach out to the people, also organised several programmes such as Blood donation camp, free medical aid camp, training for LIC agents, floating competitions for the LIC agents & planting of green siblings. Two conventions were also organised at Mannargudi (about the plight of agriculture and farmers) and at Trichy (on women's rights). It was a very successful conference.

3rd Zonal Women's Convention of NZIEA



3rd Triennial Convention of NZIEA Zonal Level Women Sub-Committee held on 28.7.2018 at Udaipur was very successful as more than 110 women comrades from almost all divisions of Northern Zone converged at Udaipur and actively participated in the convention. The convention got off to a rousing and colorful start with flag hoisting ceremony amidst heart-throbbing slogans by women comrades. The main hall where convention took place was decorated with buntings, festoons and banners of NZIEA. The convention hall wore a festive look and there was enthusiasm among the participants. Comrades of branches under Udaipur division were also present in the convention.

The convention was inaugurated by Com Rajesh Singhvi, former councilor, Udaipur Nagar Nigam and District Secretary, CITU Udaipur. In his short but forceful speech he cautioned the participants to clearly understand the threats to our personal freedom and also democratic institution by Modi Govt. He pointed out that women are called Devi but are subjected to sexual exploitation and being deprived of their rights, employment and right to dignity. He congratulated NZIEA & AIIEA for consistent vigil and struggle to protect Public Sector LIC. He appealed to all to develop political consciousness to understand the problems of Indian society.

Com. Anupma Sachdev, Convener Zonal Level Women Sub-Committee placed the report. The report discussed the present status of women at international and national level. The report also outlined the weaknesses in the struggle against social, political and economic exploitation. The report appealed to all women comrades to prepare themselves

for future struggles under the banner of AIIEA and NZIEA. Twelve resolutions on important issues were also placed.

In all 12 women comrades participated in the discussions. The discussions were rich and thought provoking. The report of the convener and resolutions were approved by the house unanimously.

Com. Naveen Chand, General Secretary, NZIEA congratulated Udaipur comrades for organizing this convention in befitting manner. He opposed the policies of Modi Govt. which is destroying all the democratic institutions and pursuing an aggressive neo-liberal policies which are heaping miseries on the common people. Com. Devi Dass, Organizing Secretary NZIEA, Com. R.C. Sharma, Vice President NZIEA, Com. M.L.Siyal, Secretary NZIEA also greeted the convention.

Com. A.K. Bhatnagar, President NZIEA clarified the issues which came up during the discussions. He cautioned that the social fabric based on our constitution – the best in the world- is being shred apart by the sangh parivar. The right of equality embedded in constitution is being crushed under the garb of fundamentalism. He asked the comrades to be cautious and not to fall prey of the ill-designs of Modi Govt. He warned that communal and casteist polarization is taking place for electoral gains and such forces have to be defeated to protect and preserve the unity of our country. He also pointed out that history is being rewritten and falsified. Narrating various examples from the history, he said wars were fought to expand the kingdoms and these cannot be seen from a communal angle.

He said women/children are not safe, there is social unrest, farmers are committing suicide, education is being privatized, rich is becoming



richer under the regime of Modi Government. It is being done to suit the interest of capitalists (domestic & foreign).

Com. Bhatnagar highlighted the achievements of LIC & public sector GIC which are under attack by Modi Govt. Com. A.K. Bhatnagar also clarified the various aspects of purchasing shares of IDBI by LIC in detail. Com. Bhatnagar in his concluding remarks appealed women comrades to strengthen AIIEA/NZIEA so as to face challenges ahead before them.

The Convention unanimously elected Com Neeta Singhal as Convenor and Coms Ritu Abaan,

Renu Kalra and Deepa Sharma as Co-convenors.

The NZIEA recognizing the contribution of Com. Madhu Khandelwal in the services of destitute and underprivileged sections of the society felicitated her and wished her success in her mission of serving the humanity. House also congratulated her on becoming a member of MahilaAyog (district level) of Govt. of Rajasthan.

It was a very successful convention. The deliberations and decisions enthused the participants and this will surely help the organization to successfully meet the challenges of our times.

Annual Conference of LICPA Kozhikode

Inaugurating the 21st Annual Conference of LIC Pensioners' Association, Kozhikode Division at Com.N.M.Sundaram Nagar (Saraj Bhavan), Kozhikode on 29th July 2018, Com.K.Natarajan, Vice President, AIIPA elaborately dealt with the issues confronting LIC pensioners, employees and the common man due to the anti-people and anti-worker policies pursued by the Govt. of India at the behest of the corporate, which wanted to implement neo-liberal policies swiftly and intensely. He also gave a panoramic view of the activities of All India Insurance Pensioners' Association (AIIPA) which no stones unturned to solve the problems relating to pensioners in LIC and PSGI companies, such as updation of pension, increase in ex-gratia to those retired before 1986, cent per cent neutralization in dearness relief to those retired before 01.08.1997, grant of monthly medical benefit for all retirees and one more option to join the Pension Scheme for those who have not opted earlier etc. He strongly criticized the unsympathetic attitude of the Govt. and the managements towards the demands of the pensioners. He said, in respect of some demands the authorities under the garb of Court cases deny our legitimate and pressing demands. He called upon all concerned to rally round AIIPA, strengthen it and put up relentless fight for achieving the demands.

Speaking on the occasion Com. P.G.N.Varma (Thiruvananthapuram) central committee member AIIPA narrated the present situation in the country

and strongly criticized the callousness of the rulers in dealing with the deteriorating financial position of the nation and the disturbing trends in the social fabric of the country as a result of the nefarious activities of communal caste and anti-national organizations which attacks on the people.

Com. Sukumaran Punnassery President, LICPA, Kozhikode Division was in the chair. Greeting the conference, Com. P.P.Krishnan, General Secretary, LICEU, Kozhikode Division and Joint Secretary SZIEF exhorted the audience to engage in strong movement against the atrocities of the ruling gentry and give a fitting rebuff to it in the Lok Sabha election to take place in 2019.

Com. KKC Pillai, Secretary, LICPA presented the report of activities of the organization which was followed by presentation of Annual accounts for the year 2019 by Com.P.Roykurian, Treasurer. Both these reports were passed by the conference, after deliberations in which 10 comrades participated. 7 Resolutions on present national situation, issues concerning LIC pensioners, PFRDA Bill, Universal social security for all, GST on LIC policies, Greeting Kerala Government etc. are adopted by the conference. 120 LIC PA members attended the conference, in spite of inclement weather of the monsoon season. Earlier Com.P.Vasu Vice President LIC PA welcomed the gathering.

The conference re-elected comrades Sukumaran Punnassery (President), KKC Pillai (Secretary), P.Roykurian (Treasurer), for the ensuing term. Com. A.Bhaskaran proposed a vote of thanks.



Insurance News in brief

■ A.M.KHAN, DHARWAD

- * Bharati AXA Life Insurance company and Airtel Payments Bank have come together to offer Pradhan Mantri Jeevan Jyoti BimaYojana (PMJJBY) to gain access to deep rural pockets. PMJJBY, which offers life insurance cover of Rs.2,00,000 at premium of Rs.330/- per annum, will be initially distributed by 1,00,000 banking points of Airtel Payment Bank. Airtel Payments Bank proposes to increase these points to 5,00,000 in due course.
- * State Bank of India plans to shed 4 per cent of its share in SBI General Insurance Company through Small parcel share sale. With this sale State Bank of India's shareholding will come down to 70%. Insurance Australia Group, its foreign partner will continue to hold 26 percent of shares.
- * Taking huge steps and equally fast, the insurance companies in India are looking at using blockchain technology once IRDA approves of it. A 19-member consortium of life insurance companies, which include SBI Life Insurance, Max Life Insurance, Birla Sun Life Insurance, HDFC Life, Kotak Life, Tata AIA amongst other has been formed. The consortium will share customers' medical records amongst each other, securely and with the consent of the customers. The consortium plans to employ the technology to bring in effective fraud management.
- * Having realized that the merging of the three public sector general insurance companies is a massive task and will take more time than what was thought and the urgency to meet disinvestment of public sector shares to fill its budgetary deficit Central Government is planning to reduce its stake **further** in General Insurance Corporation Re and New Indian Assurance Company. The Central Government currently holds 85.7 per cent share in GIC Re and 85.4 per cent in New India Assurance Company
- * IRDA Chairman, Subhas Chandra Khuntia, asks the insurers to simplify and rationalize health insurance products as, according to him, Health Insurance has not picked up in the country. "Low risk awareness, lack of affordability and low understanding of the insurance products - these are some of the reasons why health insurance has not picked up so well even though the growth rate is high for the higher income group as a whole," says IRDA Chairman. The health insurance industry has seen an average growth of 16 per cent cumulatively over the last 4-5 years. About 27 per cent of the total insurance premium in the general insurance comes from health sector.
- * Public Sector Oriental Insurance, which has booked loss of Rs.16.9 1 billion in 2016-17 has posted Rs.15.1 billion profit as at 31st March 2018. The company collected a gross premium of Rs.117 billion in 2017-18 as against Rs.111 billion in the previous fiscal. The investment income of the insurance increased from Rs.23.41 billion in FY 17 to Rs.33.23 billion in FY 2018.
- * The quarter ended June 2018 proves to be more promising to General Insurance Corporation (GIC Re). With posting a net profit growth of 98 per cent to Rs.7.1 billion as against Rs.3.9 billion for the same period last year, its Gross Premium Income has risen to Rs.188 billion during this quarter from Rs.172 billion. The total underwriting net loss has decreased from Rs.6.58 billion during the period ended June 2017 to Rs.964 million as at end of June 2018.
- * As a total of Rs.15,167 crore lies unclaimed with 23 life insurers, IRDA the life insurance companies to provide a search facility on their website to enable policyholders or beneficiaries or dependents to find out whether any unclaimed amounts due to them are lying with these companies. The insurers have to update information regarding unclaimed amounts on their websites on a half-yearly basis. Despite its sincere attempt to settle the claims, IRDA's figures state that LIC's unclaimed amount is Rs.10,509 crore. Among the private insurers, ICICI Prudential Life Insurance Co has Rs 807.4 crore unclaimed insurance claims, followed by Reliance Nippon Life Insurance at Rs 6.9612 Rs 696.12 crore, SBI Life Insurance Co at Rs 678.59 crore and HDFC Standard Life Insurance Co Rs 659.3 crore.
- * LIC rules Indian life insurance sector with a total income of Rs.5,23,611.11 crore as at the end of 31st March 2018. It has a Total Premium Income of Rs.3,17,850.99 crore. With a Total Assets of Rs.28,45,041.82 crore has a Total Life Fund of Rs.25,84,484.92 crore.
- * Amazon is set to enter insurance sector, now by having products of a few insurance companies on their website. Even this may eat away the already 'little income' of those making their means of earning as agents of the insurance companies.



Working Class Struggles

S.SRIDHARA, MYSORE ■

COCA-COLA WORKERS in ALBAMA ON STRIKE

On August 10th Workers at four COCA-COLA UNITED Bottling facilities in the mobile, Alabama area went on strike after the company offered them a contract that included increased insurance rates and a two percent pay raise for existing employees and pay cut for other employees. COCA-COLA Bottling Company United Inc. headquartered in Birmingham, Alabama is North America's second largest privately owned Coca-Cola Bottling operation currently on strike.

AUTOWORKERS CALL FOR UNITED STRUGGLE

The widespread opposition among UPS workers to the sell out contracts agreed on 9th August by a National Teamsters has widespread support among auto workers, with many calling for Joint Nationwide strike action. Workers at Michigan, Ohio are planning for a nationwide strike.

HONGKONG CLEANERS STRIKE:

Hundreds of cleaners went on strike on 6th August in protest against harsh working conditions and the sacking of elderly employees. Workers were denied meal breaks by the Government's Food and Environment Hygiene Department.

ALCOA WORKERS STRIKE IN WESTERN AUSTRALIA:

Thousands of workers at Aluminum Company Alcoa began indefinite strike action in Western Australia on 8th August in a long running dispute over a new enterprise agreement. Negotiations began in December 2016 but have not reached finality.

MAORI TV WORKERS on strike:

Workers at New Zealand's state owned TV Station went on strike for higher pay on 8th August. Workers are demanding better working conditions. The negotiations began in June 2017.

UK RAIL STRIKE

Railway workers at the London Underground Depot in Ruislip will take further industrial action with 48 hour strike planned for August 22 and 24. The Rail and Maritime and transport workers are seeking parity and payments for train preparation. The workers held strike on 11th August.

STRIKE BY UK OFFSHORE WORKERS:

Oil Platform Workers employed by French Company held 24 hour strike on 6th August and on 13th August demanding pay rise and better working conditions.

PROTEST OF UKRAINIAN MINERS:

Workers from the Lahaska Region of Ukraine held a protest on 3rd August outside the Ministry of Energy and Coal in Kiev against wage arrears. The workers are not paid wages for several months.

IRANIAN RAIL WORKERS CONTINUE STRIKE:

Iranian Rail workers are on strike since 20th July. Around 7000 workers, who are responsible for

maintaining rail tracks are demanding overdue wages and calling for permanent contracts. Insurance benefits and right to form Union. The workers held protests across the country. In a separate long running dispute, hundreds of workers at the HAF TAPEH SUGARCANE MILL protested on 3rd and 4th August demanding payment of wage arrears and against privatization of the plant.

TEACHERS IN LESOTHO, SOUTH AFRICA began a month long national strike on 3rd August for a wage increase and improved working conditions. They have been in negotiations with the Ministry over a long period of time. They were demanding payment of agreed salary scales and performance based contract going back to 2009.

South African Gautrain Engineers continue strike over wages. GAUTRAIN Employees are continuing their 10 day old strike after the intervention by the Commission for conciliation. The workers are demanding 9% wage increase, better housing allowance and higher bonus. The workers are on strike since 9th August.

Argentina volunteer Fire Fighters protest Budget Cuts:

Hundreds of volunteer fire fighters and citizens converged at Argentina Congress Building in Buenos Aires on August 2nd to protest against budget cuts to the nation's 900 fire stations. Similar protests were held in other cities.

BOSTON Sheet Metal workers on strike:

Thousands of Sheet Metal workers in Boston (US) area went on strike on August 1st demanding better pay package. The workers rejected the company's offer of 10 \$ per hour pay package. They are demanding 20 \$ per hour and overtime allowance.

TORONTO STAGE TECHNICIANS LOCKED OUT:

Members of the International Alliance of Theatrical and Stage Employees (IATSE) demonstrated in front of Toronto City Hall on 1st August about 450 stage hands have been locked out since July 20th. Members are demanding job security.

GLAXO SMITHKLINE WORKERS PROTEST (BANGLADESH) FACTORY CLOSURE:

Hundreds of workers at one of the world's leading research based pharmaceutical and Healthcare Companies, formed a human chain protest against closure of its manufacturing plant in Chittigong on July 26th.

New Zealand: Third strike by revenue workers and financial workers at the Inland Revenue Department (IRD) held strike thorough the country on 1st August. The earlier strike was held on 9th and 23rd July. The IRD Staff are demanding better pay and working conditions.

Economic Tid Bits

■ J.SURESH, MYSORE

- ▲ According to a new study by the Consumer Bankruptcy Project, the rate of people 65 and older filing for bankruptcy is three times what it was in 1991. Seniors must wait longer for full social security benefits (age 70 rather than 65) defined benefit pensions have been replaced with 401 (k)s and older people are spending more out of pocket for medical care not covered by Medicare. Many seniors are - one illness, accident or income drop away from financial ruin. In 2001, about half of households headed by someone 60 or older had some debt. By 2013 this had risen to more than 61%. The median amount that older adult households owed more than doubled, from \$18,385 in 2001 to \$40,900 in 2013. One in seven bankruptcy filers in America is 65 or older, a nearly fivefold increase over two and a half decades ago.
- ▲ According to the 2018 rankings of wealthiest people in France by Challenge magazine, 500 richest Frenchmen have tripled the percentage of the economy that they hold in their personal wealth. From 2009 to 2018, their collective fortune increased from 10% to 30% of France's Gross Domestic Product (GDP) reaching a record level of Euro 650 billion. However, the national production has not tripled but increased by only 12%. These vast wealth is accumulated through social austerity policies and structural reforms imposed by successive Govt's since 2008 by destroying the social rights established by working class. According to Bloomberg report, France's 13 wealthiest people have got Euro 23.67 billion richer since the beginning of 2018. Since January, French billionaires have increased their wealth by 12.2% and the 100 wealthiest individuals have increased their wealth by 15% over the last year. In 2017, 82% of the wealth created in the world was taken by the wealthiest 1% of the world's population. The poorest half of the humanity has no increase in its wealth. The top 10% in France owned 62% of National Wealth while the bottom 50% had only 5% of the wealth.
- ▲ In USA, the life expectancy has declined two years in a row – something that has not happened since the 1960s. The deaths of despair – suicides, overdose and alcohol – related mortality- are higher than any other wealthy nation. Suicide rates in children have risen significantly for the first time in the recorded history. Compared to other developed countries, American babies are three times more likely to die of SIDS. Mothers die giving birth at a higher rate in the United States than they do in other OECD countries and the rate is rising. In 2015, there were 26.4 maternal deaths for every 1 lakh live births. By comparison, UK had a rate of 9.6 deaths per 1 lakh births, the highest in EU, Finland had a rate of 3.8 maternal deaths per 1 lakh births. An estimated 32 million Americans cannot read at all. Over 14% of the population have below basic reading skills. 29% of Americans have basic reading skills – i.e. they can read at a fifth-grade level. These are not the signs of a country with a 3% poverty rate.
- ▲ According to a latest report by Reuters bottom 40% of the households in USA have a negative net income – i.e. an average net pre-tax income of negative \$ 11,660 a year. While the official unemployment rate is low and growth rates are rising, the reality is that the working class is stretched to its limit, relying heavily on borrowing. The report's data shows that the bottom two quintiles of household's make, on average, \$ 11587 and \$ 29414 a year in pre-tax income respectively. The next 20%, the middle quintile of the country is not fairing well either. With average pre-tax income of \$ 51379, it is able to achieve a net income of \$ 2836 before taxes. The growing burden of debt on the bottom 60% of the population is expressed in the sharp drop in the US personal savings rate over the past 3 years, declining from 6% in 2015 to between 2.5 and 3% in recent times. On an average top 20% of the population makes \$ 188676 and spends \$ 112846. The amount of the top 20% of the population is able to save each year (\$ 75831) is more than 6 times the average income of the bottom quintile and more than 2.5 times the income of the next quintile.



For our Field Force

■ ARIVUKKADAL, THANJAVUR

ARIVUKKADAL Rs.8,000 Cr to NHAI

LIC would extend credit of Rs.8,000 crore this financial year to NHAI, aiding the Centre's attempt to replace an outdated transportation infrastructure with a road network that supports the country's economic leadership ambitions. LIC has already subscribed to Rs.4,200 crore worth of bonds (30-year maturities) sold by the National Highway Authority of India (NHAI). LIC will also invest up to Rs.26,000 crore this financial year in the Indian Railways Finance Corporation (IRFC).

PUC for Insurance

Insurance companies are planning to approach Supreme Court against IRDAI order insisting PUC for Motor Insurance. The Pollution under control certificate (PUC) is valid for only six months. It would be a tough task to keep a track of all the vehicles every six months for their valid PUC certificate. At present, about 50% of vehicles on road have third party insurance which is mandated by law. Consumers also may not want to buy three years insurance in one go.

No more free insurance

IRCTC (Indian Railways Catering and Tourism Corporation) has decided to stop free travel insurance starting September 1 this year. To provide travel insurance to users, the IRCTC had tied up with ICICI Lombard General Insurance, Royal Sundaram General Insurance and Shriram General Insurance.

Pillion rider also eligible

Calcutta High Court has stated that pillion riders dying in road accidents would be eligible for insurance compensation under 'third party insurance'. The case was against an insurance firm, which stated that a deceased pillion rider's family was not eligible to get 'third party insurance' as he was a 'free-of-cost rider'.

Insurance language

Policybazaar.com has launched a new multilingual interface designed to help two-wheeler users in the tier-II and tier-III cities. It helps the user to research and buy online in their native language. Company's two-wheeler platform is now available in six major regional languages — Hindi, Tamil, Telugu, Kannada, Malayalam and Bengali, as per the company statement. According to industry estimates, nearly 50% of two-wheeler owners in India reside in the regions where these languages are commonly spoken.

Eliminating Agent

AskArvi, a Mumbai-based fintech company, intelligently uses mobile chat to understand the customers' needs and recommends them a matching product. The vision of the start-up is to make insurance agents completely redundant in a few years' time. For instance, an AskArvi customer

can buy a motor insurance plan relevant to her needs in just a few seconds. The customer is required to upload her vehicle's photo with its registration number and she will be directed to see, compare and policy purchase options. AskArvi currently focuses on serving the health, international travel, bike and car insurances.

IPPB & Insurance

Prime Minister Narendra Modi on August 21 will launch India Post Payments Bank (IPPB). It will offer loans, mutual funds and insurance through third party tie-ups. It will sell some of Punjab National Bank products, including loans. It has partnered Bajaj Allianz for insurance and will be looking for more partners.

Competition intensifies

Online insurance segment is expected to grow exponentially over the next 5 years and touch almost Rs.600 billion on the back of expanding digital ecosystem, according to online insurance aggregator RenewBuy. Currently, the domestic online insurance space is a miniscule 2-3% of the total insurance premium collection of Rs.3 trillion annually.

Customer data portability

A IRDAI panel has recommended portability of customer data when a customer moves from one insurer to another. This will come in handy in the case of short-term products in non-life and health insurance. From a customer's point of view, this ensures the continuity of benefits, which are based on data, such as no-claim bonus, disease or medical history.

Social Media Insurance

The rising wave of intolerance in India is pushing organisations to ensure their insurance policies cover the fallout of social media hate or unintentional corporate goof-ups. Insurers say companies fear litigation and expenses in the event of incidents such as when a DDI World employee tweeted a hate message against Kashmiris, or when a Kotak Mahindra Bank employee justified the Kathua rape. Some insurers even offer specialised covers such as ICICI Lombard General Insurance's media liability cover and Bajaj Allianz General Insurance's cyber safe policy. These include social media liability.

Pay as you go

By Miles is an insurance company asking drivers to pay a flat-rate annual motor insurance fee that covers the car when it's not in use. After that, the drivers pay an additional amount for every mile they drive. The upfront flat-fee insures the vehicle against theft or damage when parked and not in use, and after that the customer is charged purely for the amount they actually use their vehicle.

STERLITE MOVEMENT - FINANCIAL HELP BY INSURANCE EMPLOYEES

It is not correct as you said that it is small amount. We were hesitant to receive Rs.20 lakhs given by the Government near the mortuary. But today we are receiving the amount from you with pride and as a matter of right.

This was the Response from the mother of a victim in the police firing at Tuticorin to the financial assistance provided by the LIC employees. May 22 is a black day in the history of Tamilnadu. On this day 13 persons were killed, including two students, and thousands injured, in a brutal police firing in Tuticorin, a harbour city in the deep east coast. (See Insurance Worker, July 2018, pp14-16)

On 06.04.2018, the 68th day of the 100 day planned protest, comrades of ICEU, Tirunelveli Division went to A.Kumareddiyapuram and Pandarampatti villages where the people observed Protest Sittings against Sterlite plant. 130 comrades including 30 women comrades spent a full day with the people to express our solidarity. The people of that villages were sitting in a place under a tree in shift basis. We offered lunch, tea and snacks for the people on that day. The people never accepted any



kind of donation or food from political parties or voluntary organizations. But they realized our trade union activities and recognized us as one among them and took the lunch with us. In that movement Com. Janakiraman, Asst. Treasurer, SZIEF, 30 comrades from ICEU, Madurai Division and General Insurance comrades participated.

Following May 22 police firing, helping hands are extended from various quarters to the families of the victims. At the call of SZIEF, the LIC employees massively responded with a collective donation of around Rs.11.5 lakhs. A solemn function was held at Tuticorin on 17.07.2018, SZIEF leaders and Com. **U.Vasuki**, All India Joint Secretary, AIDWA and Madurai and Tirunelveli Division comrades participated. Around 250 comrades and 100 family members of the victims

participated in the programme. Rs. 10 lakhs was distributed to 40 children in the families of the victims as Fixed Deposit Certificates (for their higher education). Rs.1.35 lakh was given as an amount to be used for legal proceedings. All Divisional units in Tamilnadu and GIEA comrades donated generously and special thanks to Coimbatore and Madurai Divisional units of ICEU who have collected the amount through one day collection call.

It was not easy to bring in the affected families for this function. The efforts taken by the Tuticorin city CPI(M) Secretary Com.Raja and his team was immense and outstanding. The affected families were not ready even to attend the phone calls from our team, out of fear. They are still afraid of police torture which raises serious questions on democracy in India.

DONATIONS		CONSUMER PRICE INDEX		
Com. K.C.Nagaraj, Belgaum Div.	Rs. 5000	Month	Base 2001	Base 1960
Com.Ashok Kumar Koshta, Jabalpur Div.	2000	January 2018	288	6573.86
Com.Bhupender Singh, Khanna Br.	1100	February	287	6551.03
Insurance Woker heartily thanks these comrades for their love and affection.		March	287	6551.03
		April	288	6573.86
		May	289	6596.69
		June	291	6642.34
		Base1960=Base2001x22.8259		

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HELP KERALA – DONATE GENEROUSLY

Kerala is devastated. The unprecedented rains have left a trail of death and destruction. The official figures put the death toll to 357 so far. Large parts of the State are still inaccessible. The preliminary estimates put the loss to both the private and public property at nearly Rs.20000 crore. Thousands of people have been rendered homeless. Nearly seven lakh people are kept at over 5645 relief camps set up by the government. A large number of community relief centres have also been set up where lakhs of people are staying. The suffering of the people is unimaginable.

AIIEA is providing food and medical assistance to the affected people. The AIIEA has donated Rs.10 lakhs for immediate relief. Kozhikode comrades have contributed Rs.15 lakhs so far for relief. Relief Materials like rice, soji, bed sheets, garments, biscuits were distributed by our Madurai units of LIC and General Insurance. The Women's sub-committee of Coimbatore has sent 400 bed sheets. Chennai II Division has also sent significant relief material. The pensioners under AIIPA have also been active in Kozhikode in distributing relief to the affected.

On the request of AIIEA, LIC has appealed to all employees and agents for generous contribution to the Chief Minister's Relief Fund. The employees can give authorization letters for deduction from the salaries and pensions for August 2018.

These donations carry IT rebate. The AIIEA requests all employees, pensioners and agents to generously respond to the appeal of LIC Chairman for the relief and rebuilding of Kerala. The South Zone Insurance Employees Federation has called the employees for minimum donation of one day salary. We hope the other zonal units will also make efforts for maximum collections.

