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Monthly Journal of All India Insurance Employees' Association

• Vol. 63 • No. 4 • APRIL 2020 • ₹ 10 • Pages 40+4



Dr. Ambedkar  
& Constitution



The 'Yes' to loot  
The robber barons of India



भारत में बच्चों  
की हालत



The policy of  
NATIONALISATION OF LOSSES  
& PRIVATISATION OF PROFITS  
must not be allowed to continue



THE INDIAN STATE

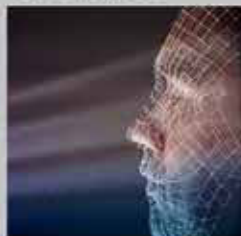


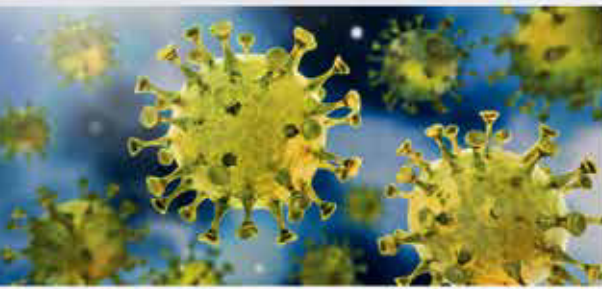
FAILS ITS OWN CITIZENS

Remembering  
Pt. Ravi Shankar



Facial  
Surveillance





# CORONAVIRUS (COVID-19)

## TAKE ALL PRECAUTIONS AND LET'S UNITEDLY FIGHT ITS SPREAD

The outbreak of the Novel Coronavirus Disease (Covid-19) has gripped a large number of countries across the world. India is no exception to this. The World Health Organisation (WHO) has declared the outbreak of the COVID-19 as a pandemic. The government of India has also declared the outbreak of the COVID-19 as a national disaster. Globally, the number of deaths due to the disease has crossed 10030 while the total number of affected has crossed the figure of 2,44,517. As of now, India has reported 186 positive COVID-19 cases out of which the total number of Active cases stands at 167. Since the disease does not have any cure or any vaccine as of now, preventive measures and adequate safeguards seem to be the only way out. Cleanliness and hygiene apart, Social distancing is being suggested as the best way out to avoid further spread of the disease and ensuring that there is no community transmission. We would appeal all our comrades not to panic at this moment but to leverage all our efforts at ensuring cleanliness, hygiene and a good working ambience in the office with adequate safeguards.

AIIEA is in constant touch with the LIC management with a view to ensuring the safety and well being of the employees. While regular footfalls of customers in our offices cannot be wished away since we are a customer centric organisation, we have requested that adequate safeguards be provided. The LIC has come out with elaborate guidelines and action plans to ensure that no community transmission of the disease takes place in our office premises. Quick Response Teams (QRTs) have been constituted at the CO/ZO/DO level and Zonal Managers and Senior Divisional Managers have been empowered to take necessary decisions on the recommendations of the respective QRTs. One has to appreciate that since the spread of the disease is uneven across India, there has to be a calibrated response depending upon the severity and spread of the disease.

The LIC has empowered the Zonal Managers to take appropriate decisions in times of emergency situations in compliance with the directives of State governments and District administrations. Accordingly, the management has issued some specific regulations in respect of offices situated in Mumbai in the State of Maharashtra which, incidentally, has the highest incidence of the disease in India.

We would request our units at the Zonal/ Divisional/Base Units to be in regular touch with the managements at the appropriate level and see to it that the guidelines issued by the CO are scrupulously followed. Please see to it that handwashes/ liquid soaps/ sanitizers are provided in adequate quantity, computers/mouses/keyboards are cleaned on a regular basis, washrooms and washbasins are cleaned at regular intervals. We would request our units to take particular care of our Cash Counters and Cashiers because the cashiers have to handle a large number of soiled notes during the course of their daily work. We would also request our employees to avoid public transport wherever possible. We must take adequate precautions at our houses too. We need to ensure that our Guest Houses follow the Central Office instructions strictly.

The AIIEA is committed to protecting the interests of the employees and that of the institution. The AIIEA will certainly take appropriate action at the appropriate time depending upon how the situation evolves in the coming days. Let's unite to fight the spread of the COVID-19 disease with calm fortitude.

**We shall  
overcome.**



## COLLAPSE OF YES BANK AND ITS LESSONS

Yet another high profile private Bank has gone bankrupt. The collapse of Yes Bank was an event waiting to happen. The RBI on 5<sup>th</sup> March superseded the Board of the Bank for one month and capped the deposit withdrawal at Rs.50000. The question is not why RBI do this but why the RBI acted so late despite having knowledge of the terrible wrong doings in this Bank. There were clear warning signals about its asset quality as early as in 2015. Despite the early warnings about the manner this bank was under reporting its losses and NPAs, there was no action from the Regulator. The RBI itself identified divergence in the NPAs reported by the Bank and its own audit as early as 2017. Why then did the RBI allowed the rot to continue without taking corrective action swiftly? The Regulator was aware that by lending more than 25% of its loans to NBFC, Real Estate firms and construction firms, the Bank has over-exposed itself to toxic assets. The founder of the Bank Rana Kapoor was aware that the Bank has become unbankable and therefore sold his entire stake in November 2019. The RBI has assured the safety of deposits and that it will have a scheme to restructure the Bank. The SBI, LIC and other financial institutions have been asked to rescue the bank. This move once again brings to light the well tested practice of capitalism to nationalise the losses and privatise the profits. In the meantime, the capping of the deposit withdrawal has left the Bank customers angry and helpless with the potential to destroy many of the small business concerns.

The Yes Bank formed by some high profile bankers commenced operations in the year 2004. It is worth mentioning that the RBI gave licenses to such entities while ignoring the claims of LIC to have its own bank. The Yes Bank soon emerged as the fifth largest lender in the country. It was touted as a celebrated and prestigious bank worthy of emulation. Some of its borrowers who have defaulted now are Anil Ambani of Rafael fame and Subhash Chandra of Essel Group, both of them having close ties with the current ruling dispensation. This demonstrates how entrenched crony capitalism is in our country. The other borrowers are the discredited IL&FS and Dewan Housing.

The rise of Yes Bank was truly phenomenal. Its loan portfolio recorded an unprecedented increase from around Rs.55000 crore to Rs.241000 crore between 2014 to 2019. This Bank is saddled with stressed loans ranging between Rs.30000 crore to Rs.55000 crore. The Bank reported a loss of Rs.18564 crore and

### In this Issue

Coronavirus' outbreak:  
A Great Lesson for Humanity

*S K Mohapatra* 12

Dr. B.R.Ambedkar & his  
reading of Constitution

*K. Venugopala Rao* 14

भारत में बच्चों की हालत  
*गीता ज्ञान्त*

16

The 'Yes' to loot:  
The robber barons of India

*Jagdish Rattanani* 18

Remembering  
Pt. Ravi Shankar

*Raghavendra Aji* 20

Reforming power to  
serve people

*Trilochan Sastry* 22

Facial Surveillance :  
a serious challenge to  
democracy

*Ranjit Rout* 24

For the forgotten,  
a healing touch

*K.M. Rakesh* 26

Insurance News : AM Khan

Working Class Struggles : S Sridhar

Economic Tid-bits : J Suresh

For our Field Force : Arivukkadal

Cover page images courtesy:

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& Sajith Kumar,DH

Cover Design & Lay-out :

M.Ramu, Kriya Prakashana

NPAs of Rs.40709 in the third quarter of the current financial year. The Enforcement Directorate and CBI after arresting Rana Kapoor now say that many of these loans were extended on the basis of personal gains. The Government has concluded that Yes Bank is too big to fail and has asked the RBI to restructure the Bank. While there is a guarantee on the deposits, the RBI has decided to write off the capital raised by the Banks through Bonds. These investments were made by the mutual funds and other financial companies and a write off of these bonds will result in losses to many of the small and medium investors in mutual and pension funds. This is a clear case of a private bank being protected with public money by SBI, LIC and other public institutions to shield the culprits.

The collapse of Yes Bank is an indicator of the deep crisis in the financial sector and the Indian economy as a whole. The financial markets today are contaminated as never before with huge bad

debts. The NPAs in the Indian Banks are close to Rs.10 lakh crore and the defaults by Mudra borrowers are expected to add another Rs.80000 to these bad loans. The Government informed the Parliament that the Gross NPAs of the public sector banks which stood at Rs.279016 crore as at 31/3/2015 rose to Rs.859601 crore as at 31/3/2018 before marginally declining to Rs.727296 crore as on 30/9/2019. But this decline is not real. The PS Banks to show reduced NPAs on their books wrote off Rs.1.94 lakh crore of bad debt in the year 2019. Similarly the private sector banks during this period wrote off around Rs.60000 crore of bad loans. As the crisis in the economy further deepens, the prospect of massive increase in bad loans has the potential to destabilise the entire financial system.

The crisis in the Indian financial system is nothing strange. It is inbuilt in the manner capitalism operates. The government must acknowledge that its terrible policy of demonetisation played a big role in disrupting this sector. The Banks flush

## यस बैंक का पतन और उसके सबक

एक और हाई प्रोफाइल निजी बैंक दीवालिया हो गया। यस बैंक का पतन एक ऐसी घटना है जो होने का ही इन्तजार कर रही थी। आरबीआई ने 5 मार्च को इसके बोर्ड को एक महीने के लिए हटा दिया और जमाओं की निकासी पर 50 हजार रुपये की सीमा लगा दी। सवाल यह नहीं है कि आरबीआई ने ऐसा क्यों किया बल्कि यह है कि आरबीआई ने इस बैंक में हो रही भयानक गलत कामों की जानकारी होने के बावजूद इतनी देर से कार्यवाही क्यों की। 2015 की शुरुआत में ही इसकी परिसम्पत्ति की गुणवत्ता के बारे में स्पष्ट चेतावनी के संकेत आ रहे थे। इस बैंक द्वारा अपने नुकसान और एनपीए की रिपोर्ट करने के तरीके के बारे में प्रारम्भिक चेतावनियों के बावजूद, नियामक की ओर से कोई कार्यवाही नहीं की गयी थी। आरबीआई के अपने ऑडिट में तथा बैंक द्वारा सूचित एनपीए में भिन्नता को खुद आरबीआई ने 2017 के शुरु में ही पहचान लिया था। फिर क्यों आरबीआई तेजी से सुधारात्मक कार्यवाही करे बिना इस सड़न को जारी रखने की अनुमति देती रही ? नियामक को यह बात अच्छी तरह से पता थी कि एनबीएफसी, रियल स्टेट फर्मों तथा निर्माण कम्पनियों को 25 प्रतिशत से अधिक ऋण देने पर तो यह बैंक खुद ही अपनी सम्पत्तियों को विषाक्त बना रहा है। बैंक के संस्थापक राणा कपूर इस बात को अच्छी तरह जानते थे कि बैंक अस्थिर हो गया है और इसीलिये नवम्बर 2019 में अपनी पूरी हिस्सेदारी बेच दी। आरबीआई ने आश्वासन दिया है कि जमा धन की सुरक्षा की जायेगी और बैंक के पुनर्गठन की भी योजना लायी जायेगी। एसबीआई, एलआईसी और अन्य वित्तीय संस्थानों से बैंक को बचाने के लिए कहा गया है। इस कदम ने एक बार फिर पूंजीवाद की उस पुरानी प्रथा को सामने ला दिया है जिसमें नुकसान का राष्ट्रीयकरण तथा लाभ का निजीकरण किया जाता है। इस बीच जमा धन को निकालने पर लगी सीमा से बैंक के ग्राहक क्रोधित हैं

और असहाय हैं तथा इसके कारण बहुत से लघु व्यवसाय बर्बाद हो रहे हैं।

यस बैंक का गठन कुछ नामी बैंकों द्वारा किया गया था जिसने वर्ष 2004 में परिचालन शुरू किया था। उल्लेखनीय है कि आरबीआई ने ऐसी संस्थाओं को तब लाइसेन्स दिया था जब एलआईसी को अपनी बैंक खोलने से इन्कार कर दिया गया था। यस बैंक जल्द ही देश का पांचवा सबसे बड़ा ऋणदाता बन गया। इसके मशहूर और प्रतिष्ठित बैंक मानते हुए अनुकरण की अनुशंसा की जाती थी। इसके कर्ज के बकायेदार राफेल प्रसिद्ध अनिल अम्बानी तथा एस्सेल ग्रुप के सुभाष चन्द्रा हैं जिनके वर्तमान सत्तारूढ़ दल से घनिष्ठ सम्बन्ध हैं। यह दर्शाता है कि हमारे देश में पक्षपाती-पूंजीवाद (क्रोनी कैपिटलिज्म) कितना अन्दर तक धंस गया है। बदनाम आईएल एण्ड एफएस और दीवान हाउसिंग इसके अन्य कर्जदार हैं।

यस बैंक का उदय वास्तव में अभूतपूर्व था। इसका लोन पोर्टफोलियो 2014 से 2019 के मध्य 55 हजार करोड़ रुपये से बढ़कर 2 लाख 41 हजार करोड़ रुपये की असाधारण वृद्धि वाला हो गया। यह बैंक 30 हजार करोड़ से 55 हजार करोड़ के लगभग के तनावग्रस्त ऋणों से लदा हुआ है। बैंक ने चालू वित्त वर्ष की तीसरी तिमाही में 18564 करोड़ रुपये का घाटा तथा 40709 करोड़ रुपये का एनपीए दर्शाया है। प्रवर्तन निदेशालय और सीबीआई राणा कपूर को गिरफ्तार करने के बाद अब कह रही हैं कि इन में से कई ऋणों को व्यक्तिगत फायदे के बाद दिया गया था। सरकार ने यह निष्कर्ष निकाला है कि यस बैंक जैसे बड़े बैंक को विफल नहीं होने दिया जायेगा और आरबीआई से इसके पुनर्गठन के लिए कहा है। जबकि जमाओं पर तो एक गारण्टी है, तब बाण्ड के माध्यम से जुटायी गयी पूंजी को बट खाते में डालने का फैसला आरबीआई ने लिया है। ये निवेश म्यूचल फण्ड तथा अन्य वित्तीय कम्पनियों द्वारा किये गये थे और इन बाण्डों के

with cash had to deploy this amount to maximise the profits. Therefore, the banks have been lending irrespective of the credit worthiness of the borrowers and suspect businesses. The situation demands the government to revisit its entire economic policy. At the same time it must hold the defaulters accountable and those who lent to them for personal favours. The Government must immediately make public the names of the big defaulters. There cannot be any secrecy on this issue especially at a time when the UP government has merrily been putting up posters of alleged destroyers of public property without any law to back such actions. In such a situation, it is immoral for the government to claim that laws prevent the announcement of the names of the persons who have cheated the nation of tens of thousands of crores of public money.

The developments in the Yes Bank should open the eyes of all those who claim that a private entity is better governed and more

transparent than the public sector. Their demand for privatisation of public sector banks should be rejected with contempt. The arguments advanced by the Finance Minister for paring a portion of the government stake in LIC become much hollowed after the Yes Bank fiasco. The government must give up all schemes to privatise the public financial institution and rather take steps to strengthen the public sector banks and insurance companies which are the precious assets that can help the nation building. The progressive sections of the population and trade unions of the working class must project an alternative economic policy which benefits the entire society rather than a few greedy capitalists. Such an alternative economic policy should help Indian society to become fair, equal and just to all Indian citizens. The policy of nationalisation of losses and privatisation of profits must not be allowed to continue.

बट्टे खाते में डालने से म्यूचल फण्ड और पेंशन फण्डों के छोटे और मध्यम निवेशकों को नुकसान पहुंचेगा। यह निजी बैंक एक प्रत्यक्ष उदाहरण है जहां गुनाहगारों को एसबीआई, एलआईसी और अन्य सार्वजनिक संस्थानों के जनता के धन से बचाया जा रहा है।

यस बैंक का पतन वित्तीय क्षेत्र और विस्तृत रूप से पूरे भारत की अर्थव्यवस्था में गहरे संकट का सूचक है। आज जिस तरह से वित्तीय बाजार विशाल खराब ऋणों में डूबे हैं ऐसी स्थिति पहले कभी नहीं थी। बैंकों का एनपीए 10 लाख करोड़ के आस पास है और मुद्रा ऋण वसूली न हो पाने से यह खराब ऋण 80 हजार करोड़ और बढ़ सकने की सम्भावना है। सरकार ने संसद को सूचित किया है कि 31 मार्च 2015 को सार्वजनिक क्षेत्र की बैंकों का सकल एनपीए 279016 करोड़ था जो 31 मार्च 2018 को बढ़कर 859601 करोड़ रूपये हो गया जो 31 मार्च 2019 को मामूली रूप से घटकर 727296 करोड़ हो गया। लेकिन यह गिरावट वास्तविक नहीं है। राष्ट्रीयकृत बैंकों ने अपनी किताबों में 1.94 लाख करोड़ रूपये के अशोध्य ऋणों को बट्टे खाते में डालकर इस एनपीए को कम कर दिया। इसी प्रकार निजी क्षेत्र की बैंकों ने भी 60 हजार करोड़ रूपये के खराब ऋणों को इस अवधि में बट्टेखाते में डाल दिया। जिस प्रकार से अर्थव्यवस्था में यह संकट गहराता जा रहा है, खराब ऋणों में बड़े पैमाने पर हो रही यह वृद्धि पूरी वित्तीय प्रणाली को अस्थिर कर सकने की क्षमता रखती है।

भारत की वित्तीय प्रणाली के इन संकटों में अजीब बात कुछ भी नहीं है। पूंजीवादी कार्यप्रणाली में तो यह रचा बसा रहता है। सरकार को यह स्वीकार करना चाहिये कि विमुद्रीकरण की भयानक नीति ने इस क्षेत्र में अवरोध पैदा करने में बड़ी भूमिका निभायी थी। नकद की बाढ़ से भरे बैंकों को अपने लाभ अधिकतम करने के लिए यह धन इस प्रकार लगाना पड़ा। इसी कारण से ये बैंकें ऋणदाताओं की ऋण योग्यता तथा व्यवसाय संदिग्ध होने के बावजूद ऋण देती रहीं। इस स्थिति

में यह आवश्यक हो जाता है कि सरकार अपनी सम्पूर्ण आर्थिक नीतियों पर पुनर्विचार करे। साथ ही साथ बकायेदारों तथा जिन लोगों ने व्यक्तिगत लाभों के लिए इस प्रकार के लोन दिये उनकी जिम्मेदारी तय की जानी चाहिये। सरकार को तत्काल बड़े बकायेदारों के नाम सार्वजनिक करने चाहिये। इस मुद्दे पर विशेष रूप से इस समय कोई गोपनीयता नहीं हो सकती है जब यूपी की सरकार बिना किसी कानून के कथित तौर पर सार्वजनिक सम्पत्ति के कथित विध्वंसकों के पोस्टर लगा रही है। ऐसी स्थिति में सरकार का यह दावा अनैतिक है कि कानून इन व्यक्तियों के नामों की घोषणा करने से रोकते हैं जिन्होंने राष्ट्र को लोगों के दसियों हजार करोड़ रूपये लूट कर धोखा दिया है।

यस बैंक के घटनाक्रम से इन सभी लोगों की आंखें खुल जानी चाहिये जो यह मानते हैं कि सार्वजनिक क्षेत्र की बैंकों की तुलना में निजी क्षेत्र की बैंक अधिक पारदर्शी तथा बेहतर शासित हैं। सार्वजनिक क्षेत्र के बैंकों के निजीकरण की उनकी मांग को अवमानना के साथ खारिज किया जाना चाहिये। वित्त मंत्री की एलआईसी में सरकारी हिस्सेदारी के एक हिस्से के विनिवेश करने के लिए दी गयी दलीलें यस बैंक की घोर असफलता के बाद काफी खोखली हो जाती हैं। सरकार को राष्ट्रीयकृत वित्तीय संस्थानों के निजीकरण की सभी योजनाओं को त्याग देना चाहिये बल्कि सार्वजनिक क्षेत्र के बैंकों और बीमा कम्पनियों को मजबूत करने के लिए कदम उठाने चाहिए जो कीमती सम्पत्ति हैं जो राष्ट्र निर्माण में मदद कर सकती हैं। जनता के प्रगतिशील वर्गों तथा मजदूर वर्ग के टेढ़ड यूनियनों को एक वैकल्पिक आर्थिक नीति को प्रस्तुत करना चाहिये जो लालची पूंजीपतियों के बजाये पूरे समाज को लाभ पहुंचाये। एक ऐसी वैकल्पिक आर्थिक नीति से भारतीय समाज को सभी भारतीय नागरिकों के लिए निष्पक्ष, समान और न्यायपूर्ण बनने में मदद मिलेगी। घाटे के राष्ट्रीयकरण और मुनाफे के निजीकरण की नीति को जारी रखने की अनुमति नहीं दी जानी चाहिए।

# THE INDIAN STATE FAILED ITS OWN PEOPLE

The horrific communal violence in North East Delhi has claimed more than 53 precious lives. It has rendered hundreds injured and destroyed the life and means of livelihood of tens of hundreds of families. What started as riots on the 23<sup>rd</sup> February turned into pogrom for the next two days. Both the communities have suffered enormously in terms of both lives and property. The only people who seem to have benefited from these riots are the ones who desire to build their political career over the dead bodies of the poor and innocent Indians.

These terrible riots have once again demonstrated that the Indian State and all its organs have failed the Indian people. The Home Ministry in a statement issued on February 25 said "Shri Shah noted that the professional assessment is that the violence in the Capital has been spontaneous". Contradicting what he said earlier, he informed both the Houses of the Parliament that the riots were pre-planned and a conspiracy. It was not difficult for anybody to

understand that tensions were being built for over two months and the election campaign was a sure indication that the binary built on "Us vs Them" would have a catastrophic impact. Never in the past were the atmosphere so filled with hate and anger. The people holding constitutional positions made dubious contribution to create this environment of unimaginable hate.

The Government must answer to the Indian people why the intelligence agencies failed in gathering the necessary information. Why the best equipped Police in the country miserably failed to arrest the riots for three full days. It is common understanding that no riots can last for more than a few hours if the Police intervene with the total force at its command unless it allowed the rioters to continue the carnage on the political directions. More and more evidence is available that the Police was partisan and was dealing brutally and criminally with a section of the people. It is important to note

## भारतीय राज्य अपने ही लोगों के लिए विफल

उत्तर पूर्वी दिल्ली की भयावह साम्प्रदायिक हिंसा ने 53 बेशकीमती जीवनों को लील लिया है। इसने सैकड़ों लोगों को घायल किया है और हजारों परिवारों के जीवन यापन के साधन को नष्ट कर दिया है। 23 फरवरी को दंगों के रूप में जो शुरू हुआ वह अगले दो दिनों के लिए तबाही में बदल गया। दोनों समुदायों को जीवन और सम्पत्ति दोनों ही तरह से भारी नुकसान हुआ है। इन दंगों से जिन लोगों को फायदा होता दिख रहा है वे वहीं हैं जो गरीब और मासूम भारतीयों के शवों पर अपना राजनीतिक जीवन बनाना चाहते हैं।

इन भयानक दंगों ने एक बार फिर से यह दिखा दिया है कि भारतीय राज्य और उसके सभी अंग भारत के लोगों को विफल कर चुके हैं। गृह मंत्रालय ने 25 फरवरी को जारी एक बयान में कहा "श्री शाह ने कहा कि पेशेवर आकलन यह है कि राजधानी में हिंसा स्वतः पैदा हुई है"। पहले इससे उलट संसद के दोनों सदनों को सूचित करते हुए उन्होंने कहा था कि दंगे पूर्व नियोजित थे और एक साजिश थी। किसी के लिए भी यह समझना मुश्किल नहीं था कि पिछले दो महीने से तनाव बना हुआ था और चुनाव प्रचार के दौरान "हम और उन" की भाषा में जो माहौल बनाया जा रहा था उसके प्रलयकारी प्रभाव होंगे। अतीत में कभी भी माहौल इतना नफरत और गुस्से से भरा नहीं था। संवैधानिक पदों पर आसीन लोगों ने अकल्पनीय घृणा के इस वातावरण को बनाने में संदिग्ध योगदान दिया।

सरकार को भारत की जनता को जवाब देना चाहिए कि खुफिया एजेंसियां आवश्यक जानकारी जुटाने में क्यों असफल रहीं। क्यों देश की सबसे

अच्छी सुसज्जित पुलिस दंगों को पूरे तीन दिनों तक होते रहने से रोकने में विफल रही। यह आम समझ है कि कोई भी दंगे कुछ घंटों से अधिक नहीं चल सकते यदि पुलिस अपनी पूरी शक्ति के साथ अपना दखल दे और राजनैतिक आधार पर जारी आदेशों के माध्यम से दंगाईयों को खुली छूट न दे। इस बात के ढेर सारे सबूत मौजूद हैं कि पुलिस पक्षपातपूर्ण थी और लोगों के एक वर्ग के साथ क्रूरतापूर्ण और आपराधिक व्यवहार कर रही थी। राष्ट्रीय सुरक्षा सलाहकार अजीत डोभाल के शब्दों पर ध्यान देना महत्वपूर्ण है कि "यदि पुलिस कानूनों को लागू करने में विफल रहती है तो लोकतंत्र विफल हो जाता है"। दिल्ली में ठीक ऐसा ही हुआ। यहां तक कि घायलों को एम्बुलेन्स से ले लाने के लिए पुलिस तब कुछ कार्यवाही करने के लिए मजबूर हुई जब मध्यरात्रि को दिल्ली उच्च न्यायालय ने आदेश जारी किया।

न्यायपालिका ने भी भारतीय लोगों को विफल कर दिया। एक अभूतपूर्व कदम में दिल्ली उच्च न्यायालय ने उन राजनीतिक नेताओं के वीडियो चलाए जिन्होंने अपने घृणा भरे भाषणों के माध्यम से हिंसा भड़काई। पुलिस की निष्क्रियता पर सवाल उठाने वाले जज का आधी रात के आदेश के जरिए तबादला कर दिया गया। दिल्ली उच्च न्यायालय की नई पीठ ने सरकार से सहमति जताई कि प्राथमिकी दर्ज करने के लिए स्थिति अनुकूल नहीं है। यह हैरान करने वाला है। क्या भारत में कानून का शासन होगा या यह भीड़ की इच्छा से शासित होगा ? न्यायपालिका द्वारा कार्यपालिका के तर्कों को बिना जांचें स्वीकार कर लेने की प्रवृत्ति के लोकतंत्र और कानून के शासन के लिए गम्भीर दुष्परिणाम होंगे। चुनाव आयोग भी

the words of Ajit Doval, National Security Adviser that 'If police fails to enforce laws, democracy fails'. This is exactly what happened in Delhi. Even for the movement of shifting injured through ambulances, the Police were forced to act by a midnight directive of the Delhi High Court.

The Judiciary too failed the Indian people. In an unprecedented move, the Delhi High Court played the videos of the political leaders who through their hate filled speeches incited the violence. The Judge who questioned the inaction of the Police was transferred out through a midnight order. The new bench of the Delhi High Court agreed with the government that situation is not conducive to file the FIRs. This is astonishing. Will India be ruled by law or will it be ruled by the will of the mob? The increasing tendency where judiciary accept uncritically the reasoning of the executive will have dangerous consequences for democracy and rule of law. The Election Commission too failed. It noted that certain speeches were inflammatory and imposed ban on such speakers. But it failed to order the Police to

register FIRs against such people.

The political class miserably failed the people of North East Delhi. The social media savvy Prime Minister took three days to appeal for peace. The Home Minister did not bother to do even that. The Congress and other opposition parties failed to intervene to calm the situation. The Aap Government which was returned to power with a massive mandate lacked the courage to intervene in the riots through its massive cadre base to bring sanity and peace. The Aap Government was content to blame the Central Government which controls the police for inaction. The much delayed debate on the issue in the Parliament was a crude demonstration of blame game and whataboutery. There was no remorse and sympathy in the political class for those who suffered enormously. The Home Minister proudly claimed that the situation was brought under control within three days. The suggestion for an independent judicial inquiry was turned down. The Home Minister claimed that the



विफल रहा। उसने कुछ भाषणों को भड़काऊ मानते हुए ऐसे वक्ताओं पर प्रतिबंध लगाया था। लेकिन यह पुलिस को ऐसे लोगों के खिलाफ एफआईआर दर्ज करने का आदेश देने में विफल रहा।

राजनीतिक वर्ग ने उत्तर पूर्वी दिल्ली के लोगों को बुरी तरह से विफल कर दिया। सोशल मीडिया के अभ्यस्त प्रधानमंत्री को शान्ति की अपील करने में तीन दिन लग गए। गृह मंत्री ने तो ऐसा करने की भी जहमत नहीं उठाई। कांग्रेस और अन्य विपक्षी दल स्थिति को शान्त करने में हस्तक्षेप करने में असफल रहे। बड़े पैमाने पर जनादेश के साथ सत्ता में वापसी करने वाली आप सरकार अपने विशाल जमीनी कार्यकर्ताओं के माध्यम से शान्ति और पवित्रता स्थापित करने के लिए हस्तक्षेप करने का साहस नहीं जुटा पाई। आप सरकार सिर्फ केन्द्र सरकार पर दोष मढ़ने में संतुष्ट दिखी जोकि निष्क्रिय रही पुलिस को नियंत्रित करती है। संसद में देरी से हुई बहस दोषारोपण और पहले हुआ तब कहां थे (व्हाटएवाउटरी) का भौंडा प्रदर्शन थी। राजनीतिक वर्ग में उन लोगों के प्रति कोई पश्चाताप या सहानुभूति नहीं थी जिन्होंने भारी नुकसान उठाया था। गृह मंत्री गर्व के साथ दावा कर रहे थे कि तीन दिनों के भीतर स्थिति नियंत्रण में ला दी गयी। एक स्वतन्त्र न्यायिक जांच के सुझाव को नकार दिया गया। गृह मंत्री ने दावा किया कि पुलिस अपराधियों को पहचान कर कानून के समक्ष लाने का अपना कार्य करेगी। उन्हें इस बात से अनजान नहीं होना चाहिए कि दिल्ली पुलिस अपनी निष्क्रियता और कार्यवाही दोनों को लेकर बदनाम हो गयी है। संसद को यह भी बताया गया कि पुलिस चेहरे को पहचानने की तकनीक का प्रयोग करेगी। यह वो तकनीक है जो दुनिया भर के अधिकांश लोकतंत्रों में प्रजातन्त्र के लिए अनुचित और खतरनाक माने जाने

के कारण प्रतिबंधित है।

उदासी और अंधेरे के इस दौर में सामान्य लोगों द्वारा प्रदर्शित सौहार्द, मानवता और दयालुता दिल छूने वाला और आशा की झलक पेश करने वाला था। ऐसी कई कहानियां हैं जहां हिन्दुओं ने मुसलमानों की जान बचाई और मुसलमानों ने हिन्दुओं को उग्र भीड़ से बचाया। सिख समुदाय ने लोगों की जान बचाने में एक सहायनीय काम किया। हिन्दू कई स्थानों पर मस्जिदों की रक्षा में तन कर खड़े हो गए और मुसलमानों ने मंदिरों की रक्षा की। पीड़ितों के परिवार राजनीतिक दलों की बातों को स्वीकार करने से इन्कार कर रहे हैं और अपने सामूहिक कष्टों में एक दूसरे को सांत्वना देने की कोशिश कर रहे हैं। आम भारतीयों के इन मानवीय कार्यों से भारतीयता के बचने और अंततः सत्य की विजय की आशा की किरणें ज्वलंत होंगी।

जिन लोगों को इन सबसे बुरे दंगों का सामना करना पड़ा वे मुख्य रूप से मजदूर वर्ग के गरीब लोग थे। दिल्ली में टेढ़ड यूनियन आन्दोलन इन पीड़ितों को उनके जीवन के पुनर्निर्माण में मदद करने के लिए जो कुछ भी कर सकता है, कर रहा है। दिल्ली में एआईआईईई की इकाइयां भी इस राहत कार्य में शामिल हो गई हैं। देश की एकता लोगों की एकता पर निर्भर करती है। मजदूर वर्ग इस एकता को बनाने के लिए सर्वाधिक योग्य और सक्षम है। मजदूर वर्ग का काम नफरत से लड़ना और प्रेम, एकता तथा मानवता के संदेश को फैलाना है। मजदूर वर्ग को यह काम करना होगा क्योंकि आबादी के मेहनतकश और मजदूर वर्ग की एकता के बिना इस कार्य की प्रगति सम्भव नहीं है।





Police will do its job to identify and bring the culprits to justice. He must not be unaware that the Delhi Police stands discredited today for its actions and inactions. The Parliament was also informed that the Police will use the facial recognition technology, a technology which is banned in most of the democracies across the world as unwarranted and dangerous for democracy.

In this period of gloom and darkness, the camaraderie, kindness, humanity displayed by the ordinary people was heart touching and offer a glimpse of hope. There are a number of stories where Hindus saved the lives of Muslims and Muslims saved the Hindus from the menacing crowds. The Sikh community played a commendable job in saving lives. The Hindus stood guard to the mosques at many places and the Muslims protected the temples. The families of the victims are refusing to

accept the narrative of the political parties and are trying to comfort each other in their collective sufferings. From these humanitarian actions of the ordinary Indians, the flames of hope that Indian will survive and truth ultimately will triumph continue to burn.

The people who suffered these worst riots were primarily from the poorer sections of the working class. The trade union movement in Delhi has been doing whatever it can to help these victims rebuild their lives. The units of the AIEA in Delhi too have joined this relief work. The unity of the country critically depends upon the unity of the people. Working Class is well equipped and most capable to build this unity. The task of the working class is to fight the hate and spread the message of love, oneness and humanity. The working class will have to undertake this task as its progress is impossible without the unity of all the working and toiling sections of the population.

## WFTU STATEMENT ON THE CORONAVIRUS PANDEMIC NO WORKER MUST LOSE HIS JOB



The World Federation of Trade Unions, on behalf of its 100 million members all over the world, expresses its support to the workers around the globe, who are facing consequences on their health and risk on their working rights, because of the Coronavirus outbreak which now records a large number of cases and deaths.

We urge the governments to immediately take all necessary measures to ensure life and health of workers, as well as the protection of their labor rights.

Our large class-oriented trade union family underlines the heroic contribution of health care workers and scientists, inside the hospitals and other services, who are striving to protect the lives of workers and all people under exhausting conditions and in poor and inadequate health systems.

We are finding out the very big gaps in Health Systems as a result of states' underfunding and commercialization policies that do not consider Healthcare and Prevention as a global right but as a commodity generating immense profits for Health and Pharmaceutical industries. The miserable and even non-existent Health Structures in African, Asian, Latin American countries expose workers to a serious threat due to the pandemic.

The workers must not pay the effects of the Coronavirus outbreak on the global economy, with measures such as layoffs in sectors like tourism, work from home, and even more flexible working hours.

We demand:

1. Recruitment of permanent medical and nursing staff as

well as creation of new public health structures.

2. All public services must be fully equipped with the necessary disinfection and protection material, provided by the state for free to the population.
3. Additional days off work with full remuneration and insurance must be secured to:
  - o Workers who are ill.
  - o Workers who are forced to abstain from work because of emergency preventive measures.
  - o Those who are called to take care of a sick child or an elderly member of their family. Those who have to stay with their children at home, due to the preventive closure of schools and nurseries.
4. Substantial and adequate protection measures in all workplaces.
5. The profiteering of multinationals and monopolies against the popular strata must be crushed.

In the age of rapid technological development and advancement, there are all the scientific and productive possibilities for the effective tackling and protection of the peoples from epidemics. Instead, workers and the popular strata are suffering from the consequences of the barbaric capitalist system, and are exposed to risk against their own lives and the survival of their families.

We demand that all states, governments and international organizations assume without any delay complete and substantial measures for the prevention and protection of health and life of workers and the peoples, as well as for the protection of their working rights by the effect of measures that are announced.

12 Mar 2020



# Agitation Program on Wage Revision Deferred on Positive Assurance

The Circular dated 16/3/2020 issued by Federation of LIC Class I Officers' Associations, National Federation of Insurance Field Workers of India and All India Insurance Employees' Association is reproduced:

"We extend Revolutionary Greetings and Congratulations to all LIC employees throughout the length and breadth of the country for the massive preparations and campaign that was undertaken as a build-up to the proposed One Hour Strike action on 17<sup>th</sup> March, 2020 on the demand of immediate resumption of the stalled wage negotiations in LIC. The sweep and depth of the campaign clearly reflected the justifiable anger amongst the employees over the inordinate delay in resumption of the negotiations. The Letter of the Joint Front, dated 15<sup>th</sup> February 2020, addressed to the Chairman LIC and the subsequent Strike Notices by our respective Unions/ Associations to the LIC management encapsulated this sense of dismay and disenchantment amongst the employees.

The high point of our collective endeavour towards a massive Strike action was the countrywide demonstrations, including a hugely attended one in front of Yogakshema, on

13<sup>th</sup> March 2020. Leadership of the Joint Front addressed the huge gathering before LIC Central Office in Mumbai and said that the demonstrations clearly reflected the mood of the people. The employees were not in a mood to relent because not a single round of discussion had taken place during the course of the last one year. LIC had made huge progress and productivity of the employees had increased manifold since the last wage revision in 2012. They said that LIC had not only held its ground in an intensely competitive scenario but there was a progressive increase in LIC's market share as well. The leaders asserted that this commendable performance of the LIC had been possible only because of the unwavering commitment of the workforce to LIC. Having contributed to the growth and prosperity of the institution, it was but natural for the employees to expect a good wage revision commensurate with their increased productivity and financial strength of the LIC.

## Appeal made by ED (P) to withdraw the strike

Ref: CO/ERA/

13.03.2020.

The General Secretary  
Federation of LIC Class –I Officers' Associations  
National Federation of Insurance Field Workers of India  
All India Insurance Employees' Association

Dear Sirs,

This has reference to an appeal addressed to all LIC of India employees dated 28.2.2020 circulated through your circular no. 08/2020 dated 28.2.2020 regarding the issue of delay in resumption of wage revision.

We are aware about the employees' expectations towards the wage revision and we are persistently taking up the matter at the appropriate forum to address the concerns and expectations of the employees. We want to assure that our efforts are focused towards the welfare, satisfaction and expectation of our employees. We propose to hold an information sharing session in the month of April, 2020.

Thus, we appeal to you to call of the agitation programme proposed during the month of March, 2020.

Thanking you,

Yours faithfully,

Sd/-

Executive Director (Personnel)

The leaders clearly pointed out that any further delay in resumption of the wage negotiations was bound to vitiate the industrial relations in LIC. They called upon the LIC management to come back to the negotiating table with improved offers so that employees would be in a position to contribute their mite to meeting the multiple challenges that LIC is confronted with at the present juncture.

A Delegation of the Joint Front subsequently met the Chairman, LIC in the presence of Sri Vipin Anand, Managing Director; Smt. Pratibha Kher, Executive Director (Personnel); Sri G.S. Wanwar, Chief (Personnel) and other officials of Personnel Department. The Delegation handed over a memorandum to the Chairman demanding immediate resumption of wage negotiations. The Chairman gave a patient hearing to the submissions of the Joint Front delegation and said that he fully empathises with the feelings of the employees. He assured the delegation that LIC would call the Unions for a discussion in the month of April and he would spare no efforts to settle the wage issue early. Both the Chairman and Managing Director profusely complimented the employees for their unstinted co-operation to the Corporation and exuded confidence that the united efforts of all sections of the workforce would certainly ensure all-round growth and progress for LIC in the current financial year. Underlining the importance of Claims settlement as the **sine qua non** of any life insurance company, they requested the delegation to give some special attention to

this particular aspect of servicing. The Executive Director (Personnel) gave a written assurance to each of our three joint front constituent unions assuring that discussions would be convened in the month of April 2020 and the management's efforts would be focussed towards the welfare, satisfaction and expectations of the employees.

Following these developments in Central Office on 13<sup>th</sup> of March, 2020 the leadership of the Joint Front met in the evening to take stock of the developments and respond to the appeal of LIC management to call off the One Hour Walk Out Strike of 17<sup>th</sup> March, 2020 and the planned One Day Strike towards the last part of the month. The Joint Front unanimously came to the conclusion that the build-up to the planned Strike actions was strong enough to have brought about a discussion with the LIC management. In view of the requests of Chairman LIC and particularly given the fact that there was a written assurance to convene the discussions in the month of April, the Joint Front felt that there was no need to go ahead with the planned Strike actions.

Accordingly, the Joint Front defers all its agitational programmes including the proposed One Hour Walk-out Strike on 17<sup>th</sup> March 2020 till further notice and congratulates all the employees for their unstinted support to all our programmes. We call upon all the employees to contribute their best efforts to make sure that LIC continues to surge ahead in the path of glory and success."

## EXTENSION OF TIME TO AVAIL 4 YEAR LTC BLOCK AIEA WRITES TO THE CHAIRMAN, LIC ON 16/3/2020

The outbreak of the Corona virus COVID-19 has created a piquant situation for some of our Class III & IV employees. Some employees intending to avail themselves the benefit of LTC by clubbing the two Blocks of 2016-18 & 2018-20 had to cancel their planned trip as they could not undertake the travel due to the threat of COVID-19 Virus. This situation is unprecedented. The World Health Organisation has declared it as a Pandemic. The government of India has also declared it as a Notified Disaster. Almost all the State Governments have taken several precautionary measures like restricting the movements and travel, group meetings and public gatherings, etc. The LIC also took several precautionary measures to avoid the spread of this virus in our offices.

In this peculiar situation, the employees who are unable to undertake the journey by utilizing the two Blocks as mentioned above are deprived of one Block 2016-18 for no fault of theirs since the last date to avail this Block in combination with the Block 2018-20 is 31.3.2020. Some employees had already booked their tours but had to cancel for the aforesaid reasons. Thus the employees have not only lost financially due to cancellation of tickets but also would lose One Block of LTC i.e., 2016-18.

Therefore, we request you to consider the special circumstances prevailing in the country and issue necessary instructions extending reasonable time to utilize the LTC facility of 4 year Block of 2016-18 & 2018-20.

# AIIEA Delegation meets Executive Director (P), LIC

A delegation of AIIEA consisting of Com. V. Ramesh, President; Com. Shreekant Mishra, General Secretary and Com. H.I. Bhatt, Joint Secretary met Smt. P. Kher, Executive Director (Personnel) in the presence of Sri G. S. Wanwar, Chief (Personnel) and other officials of Personnel Department on 13<sup>th</sup> March, 2020 at Central Office, Mumbai. The delegation discussed the following issues with the ED(Personnel):

1. **Wage Revision:** AIIEA expressed its disappointment over the inordinate delay in resumption of the wage negotiations in LIC. The delegation pointed out that the goodwill generated in the aftermath of the first round of discussions with a wage offer of 10% was fast petering out. The delegation made it clear that employees were in a restive mood and were ready to go on One Hour Walk Out Strike on 17<sup>th</sup> of March with the perspective of a One Day Strike towards the last part of the month. The ED (Personnel) assured that LIC would convene a discussion in the month of April, 2020 and would not let the employees down insofar as meeting their genuine expectations were concerned. She appealed AIIEA to call off the agitation and gave a written assurance to AIIEA that discussions would be convened in April and the management's efforts would be focussed towards the welfare, satisfaction and expectations of the employees. Subsequently, the strike action was deferred in consultation with the joint front partners following assurances from the Chairman also.
2. **Absorption of Temporary Class III employees working continuously for more than 10 years:** The delegation drew the attention of the management to the recent judgment of the Hon'ble Supreme Court of India in the matter of Civil Appeal Nos. 4703-4735/2016 directing LIC to absorb the temporary employees and similarly placed employees within a period of three months through a limited test as in the case of Hashmuddin and others. AIIEA impressed upon the LIC management the need to bring the issue to a closure by considering all similarly placed Class III employees. The delegation requested LIC to immediately file applications in line with the suggestions of the Hon'ble Supreme Court of India in all those High Courts where cases are pending. The ED (Personnel) assured to look into the matter with

an open mind.

3. **Pension:** AIIEA expressed its disappointment over the inordinate delay on the part of the government to clear the recommendations of LIC Board to increase family pension. The Delegation also took up the issue of a final Pension Option for the RPT employees, Ex-Servicemen employees and those technically qualified employees recruited at higher ages. The Management informed that these issues have been taken up with the government with favourable recommendations and assured to follow up for expeditious clearance.
4. **Mediclaim Improvements:** AIIEA drew the attention of the management to our letter and detailed Note dated 19 February 2020 on the issue of bringing about certain improvements in the Mediclaim Scheme. Since the Group Mediclaim Scheme is due for renewal shortly, our delegation impressed upon the management the need to give one more option to those who could not join the scheme earlier. We demanded that this option be given to existing employees, Retired employees and their dependents. AIIEA also demanded that necessary instructions be issued for giving automatic entry into the scheme for those dependents who had to exit due to ineligibility of dependency clause based on the income limit. ED (P) responded positively to look into the matter and pointed out that the issue had to be pursued with the insurer owing to escalation in loading of the premium. This issue needs to be pursued further.
5. **Reduction of Interest rate on HFL Loans:** AIIEA reiterated its demand of reduction in interest rate on HFL Loans in view of the declining interest rate regime in the economy. The ED (Personnel) agreed with our understanding and informed that the issue is being seriously examined and would be taken up with the LICHFL.
6. **Problems in Statement of Account of DCPS (NPS) optees:** The delegation pointed out that in spite of several rounds of discussions and follow up with Central Office, no proper statement of account was being given to the Defined Contribution Pension Scheme beneficiaries. The ED(Personnel) agreed with our understanding and assured to take up the

matter at the appropriate level. This demand is without prejudice to our stand of scrapping NPS scheme.

7. **Group Insurance Scheme for Employees' Cooperative Societies:** AIIEA drew the attention of ED (personnel) to our discussion of 15<sup>th</sup> January 2020 and subsequent letter dated 18<sup>th</sup> February 2020 on the issue of denial of group insurance to various employees' cooperative societies by LIC's P&GS department. The delegation pointed out that this had created a piquant situation where private companies were making a beeline for insurance of LIC employees' cooperative societies after our own P&GS turning down the proposals. The ED(P) assured to take it up with P&GS Department.
8. **Problems related to Recruitment of Assistants:** The AIIEA delegation reiterated its earlier demand of giving one final option for biometric authentication to those candidates who could not clear it at the time of document verification and also suggested giving some

further extension of time to Ex-servicemen candidates. The management cited some legal and technical issues due to which there were some problems. We suggested that adequate safeguards had to be taken so that no genuine candidate was deprived of the opportunity. Our delegation also pointed out that there were some hiccups in certain zones owing to erroneous interpretation of the OBC reservation rules and certificates. We insisted that zones/ divisions be suitably advised and justice given to deserving candidates. We demanded expeditious movement of the contingency panels so that recruitment process gets completed in a reasonable time frame.

The delegation also discussed a number of issues including the issue of **CGIT, Ex-gratia in lieu of Bonus for 2018-19, Fixation of pay of Ex-Servicemen employees, Recognition to AIIEA etc.**

The AIIEA will continue to pursue these issues and inform the developments.

## AIIEA demands implementation of Supreme Court order on Absorption of Temporary Employees recruited thro' Employment Exchanges

VIDE ITS LETTER DATED 7/3/2020

This has reference to our letters dated 16.11.2016, 18.01.2020 and our discussion with you on 15.01.2020 on the issue of Absorption of Temporary Class-III Employees recruited through Employment Exchanges.

We have been representing that temporary employees recruited through employment exchanges and working continually for over a decade should be absorbed into the permanent services of the Corporation. After an Order of the Hon'ble Supreme court of India dated 20.10.2016 in Hashmuddin case directing LIC to frame a scheme to consider the request for absorption, we requested for extending the benefit of this order to all similarly placed employees. Unfortunately, our request for extending this benefit was not considered citing some legal and technical stand and only the 99 employees covered under the Order were absorbed.

When we met you on 15/01/2020, we informed you that the Supreme Court on that day passed another order on giving some benefit of salary fixation to those absorbed in terms of its earlier order of 20.10.2016 as also framing a similar scheme for the other similarly placed employees. We requested you to utilise this opportunity and approach the Court with a Scheme applicable to all similarly placed employees to bring this long standing dispute to a closure. We are happy and thankful that you agreed to our suggestion and placed this view before the Hon'ble Court on 6/3/2020.

We are pleased that the Hon'ble Supreme Court of India agreed to this suggestion and passed an order yesterday i.e. 06.03.2020 in the matter of Civil Appeal Nos. 4703-4735/2016 directing LIC to absorb the temporary employees and all similarly placed employees within a period of three months through a limited test as in the Case of Hashmuddin and others. A copy of the Order is enclosed for your kind reference and perusal.

We, therefore, request you to take early steps for regularisation of these employees who constitute a small number and bring this issue to a satisfactory closure.

# One-hour walk-out Strike on 17<sup>th</sup> March, A tremendous success in PSGI Companies

One-hour walk-out strike preceding lunch recess on 17<sup>th</sup> March, 2020 in PSGI Companies was a huge success. It was called by AIIEA on demand of immediate commencement of wage-talks. Employees belonging to class III and IV cadres spontaneously responded to the call of AIIEA in all the PSGI Companies throughout the country and carried out the strike action.

The overall strike percentage was 88% in relation to our membership. In Kerala state and Hyderabad region, more than 90 percent of our members staged walk-out strike. At most of the centres, demonstrations of the striking employees were held followed by submission of memorandum to the in-charges of respective ROs/ DOs/ BOs. Owing to restrictions imposed by State Governments in Kerala, Orissa in the wake of COVID-19 demonstrations were not held but the striking employees submitted the memorandums during the strike in those places.

Despite restrictions imposed by the respective Authorities, the strikers gathered in good numbers and held demonstrative actions in Tamil Nadu and Telengana. Demonstrations were held even in small places like Nagaon and Agartala in North

East. At Kolkata, the striking employees submitted the memorandum to the CMD of National. She appreciated our concern on inordinate delay in convening the negotiations on wage revision and assured to take up the issue in the next Governing Board meeting of GIPSA. We also took the opportunity to express our dissatisfaction on imposition of a loading of 47.75% on GMC premium w.e.f. 01.04.2020. The CMD responded that the same would also be raised in the next meeting of GIPSA.

We hope that the enthusiastic response of employees to the strike action called by AIIEA will force the GIPSA to take immediate steps for commencement of dialogues on wage revision at the earliest.

We congratulate the employees of all the PSGI Companies for befitting observance of the strike. AIIEA is confident that the employees will resort to more serious programmes of agitation in the future if the management does not respond positively to the legitimate demand of the employees for a satisfactory wage revision.

The horrific communal violence in North East Delhi has claimed more than 53 precious lives. It has rendered hundreds injured and destroyed the life and means of livelihood of tens of hundreds of families. The people who suffered these worst riots were primarily from the poorer sections of the working class. The trade union movement in Delhi has been doing whatever it can to help these victims rebuild their lives. The units of the AIIEA in Delhi too have joined this relief work.





# Coronavirus' outbreak A Great Lesson for Humanity

Santosh Kumar Mohapatra

The Coronavirus' outbreak (Covid-19) threatens to destroy world economy and annihilate many lives till medicine is invented to fight this virus. The World Health Organization (WHO) which had declared Covid-19 a global health emergency earlier, now dubbed it as pandemic. India has declared it as a national disaster. The virus has already claimed over 7000 lives across the world and countries are engaged in different methods to arrest its spread and reduce the fatalities.

However, Coronavirus's economic danger is exponentially greater than its health risks to the public. If the virus does directly affect one's life, it poses more threat to economies of afflicted countries and world economy as a whole by hindering mobility, free movement, mass gathering, immigration, emigration, meeting, conference, human interaction, and tourist movement. All those lead to contraction of economic and business activities resulting in to decline in growth, jobs, livings standard and impoverishment of masses, bankruptcy of business.

Coronavirus fears have already reverberated across global economy and apprehended to bring the world economy to a standstill. According to the OECD, the world's economy could grow at its slowest rate since 2009. The economic aftermath could include recessions in the U.S., Euro-area and Japan, the slowest growth in China. It could cost China's economy \$60 billion alone this quarter. Bloomberg Economics estimates that apart from China, the major economies like South Korea, Italy, Japan, France and Germany that have been plagued by viruses cases will be hit hard.

Global growth for 2020 will decline to 2.3

per cent, even may tumble to zero from the pre-virus consensus forecast of 3.1 per cent. The GDP of World would decline by a total of \$2.7 trillion—equivalent to the entire GDP of the U.K. Its repercussions may be far-reaching and severe as biggest economies such as U.S., India, U.K., Canada and Brazil are experiencing slowdown and struggling for recovery.

If China doesn't get quickly back on its feet soon, world economy will sputter further. For the rest of the world, China matters as a source of demand, and supply, and a center for financial markets. As per the WTO, China is the biggest exporter and second biggest importer of merchandise. It plays a vital role in the global value chain as a hub of both demand and supply. In 2019, China imports came in at \$2.1 trillion. China is the world's biggest producer of manufactured components. When Chinese factories shut down, it becomes harder to find many things.

In case of India, at a macro level, economic consequences of such an outbreak are intense. China was India's top trading partner since 2013-14 till 2017-18 and recently US has replaced China as number one trading partner. According to the data of the commerce ministry, in 2018-19, the bilateral trade between the US and India stood at \$87.95 billion. During the period, India's trade with China aggregated at \$87.07 billion. So any long-term disruption in the economic activity in China or America is bound to keep the markets on tenterhooks. India's trade is going to be seriously affected if normalcy is not restored.

Due to the fear of coronavirus, stock markets around the world have plunged destroying household wealth and business confidence. The trillions of dollars are wiped away from financial markets. India is worst affected. Though it is said that anxious investors around the world have been dumping risky assets such as stocks fearing that the rapid spread of the coronavirus will tip the global economy into a recession, in reality, it

Coronavirus fears have already reverberated across global economy and apprehended to bring the world economy to a standstill. According to the OECD, the world's economy could grow at its slowest rate since 2009. The economic aftermath could include recessions in the U.S., Euro-area and Japan, the slowest growth in China. If China doesn't get quickly back on its feet soon, world economy will sputter further.

is greed of big investors that led to bloodbath in stock market. Such big investors always gain as they withdraw their money when value of share is high and invest when it is low.

The macabre dance of coronavirus is acting as a mirror by reflecting how much human beings are clueless, helpless before such epidemic. It has decimated the arrogance of those rich, powerful people who treat others with disdain and think themselves as invincible. The virus has proved to be a dreadful nuisance to all irrespective of wealth, status, knowledge and social class as some top people are afflicted by this virus and most of them have become immobile due to consternation of death emanating from impending affliction.

In June 2019, US President Donald Trump had audacity of threatening that the US would face an epic stock market crash if he is not re-elected. Now, he is clueless how to stop carnage in stock market. Reports say the President is afraid of meeting journalists as coronavirus may infect him. The president also asked the Secret Service to set up a program and ban anyone who has a cough on the White House grounds.

The virus has also reminded us of our collective infirmity. It warns that if entire world is clueless before this temporary epidemic, how human life/ civilization will survive in the face of rapid environmental degradation, rising global temperature resulting in to cataclysmic change in climate. Researcher David Spratt warns in a new report that human civilization isn't prepared to survive climate change and "no political, social, or military system can cope" with the worst outcomes of climate change.

According to Global Challenges Foundation's 2018 report, the next 50 years will set the pace for humanity's survival in the next 10,000 years. Global catastrophes can occur for a number of reasons. Because so much is at stake, too little is done, and if we wait until

later, caring may no longer matter.

Scientists should refrain from manufacturing destructive weapons. Each country should follow the policy of disarmament, the act of reducing, limiting, or abolishing weapons. The mammoth size of defense budget of many countries should be cut drastically and surplus amounts should be used in alleviating poverty, hunger, starvation in entire world. There should be restriction on numbers of houses purchased/constructed and number of vehicles used by a person.

The virus is a reminder that human life is the greatest gift of nature and should be utilized for the benefit of society and growth of civilization. Human being should try to relinquish the bad qualities such as vindictiveness, jealousy, arrogance, greed, hedonism and insensitiveness and imbibe the virtues of kindness, compassion, sympathy, philanthropy, morality and values. In life, importance should be given to peace, happiness, sacrifice, and not hedonism, greed or wealth accumulation

The obsession with GDP growth or wealth creation should be thwarted as all wealth can be destroyed, extinguished within a moment. Enough wealth has been created and what is important is its distribution. The important question before us is survival of human being, human civilization and existence of this beautiful earth. If human civilizations become extinct; then who will read, celebrate, rejoice about our wealth, achievement, fame and glory.

**Cartoon courtesy:  
Sandeep Adhwaryu, Times of India**





## DR. B.R. AMBEDKAR AND HIS READING OF CONSTITUTION

Ambedkar in his concluding address to the Constituent Assembly stated, the principles of liberty, equality and fraternity are not to be treated as separate items in a trinity. They form a union of trinity in the sense that to divorce one from the other is to defeat the very purpose of democracy and warned, if social and economic equality are denied to the citizens for long, the structures of political democracy will be blown away, putting at risk the hard won independence.

Each one of these has come under severe strain since the ushering in of the present BJP-led NDA government that is trying to convert India into a majoritarian State.

### K.VENUGOPALA RAO

**"I feel the Constitution is workable; it is flexible and it is strong enough to hold the country together both in peace time and in war time."**

These are the words of Dr Ambedkar on the completion of his task as the Chairman of the Constituent Assembly. The constitution was adopted on November 26, 1949 by the Constituent Assembly and came into force on January 26, 1950 marking the beginning of a new era in the history of India. The Constitution was framed in one of the most trying and challenging times. The Indian independence was accompanied by a bloody partition riots. Gandhi, the father of the Nation was assassinated by a fanatic Hindu. The circumstances were actually not favorable for framing a Constitution. But the founding fathers succeeded in overcoming the adverse atmosphere and framed a Constitution which enabled democracy to take firm roots in the country.

The constitution provides constitutional guarantees and protections for a wide range of civil liberties for individual citizens, including freedom of religion, the abolition of untouchability and outlawing all forms of discrimination. We have a very inspiring Preamble to the Constitution which speaks about justice, liberty, equality and fraternity. The four foundational pillars upon which

this constitution rests are: secular democracy; federalism, social justice; and economic self-reliance. Ambedkar in his concluding address to the Constituent Assembly stated:

**"Political democracy cannot last unless there lies at the base of it social democracy....It means a way of life which recognizes liberty, equality and fraternity as the principles of life."**

These principles of liberty, equality and fraternity are not to be treated as separate items in a trinity. They form a union of trinity in the sense that to divorce one from the other is to defeat the very purpose of democracy. He concludes by warning that if social and economic equality are denied to the citizens for long, the structures of political democracy will be blown away, putting at risk the hard won independence.

Each one of these has come under severe strain since the ushering in of the present BJP-led NDA government that is trying to convert India into a majoritarian State. A systematic attack has been mounted on every foundational pillar of our constitution.

#### **Parliamentary & Secular Democracy**

Ambedkar was a strong advocate of the parliamentary form of government. He firmly believed that the parliamentary system of government alone can usher in an egalitarian



society through the application of the principles of social and secular democracy. When the Indian Constitution was promulgated, Dr Ambedkar said that it had '**ended the rule by Manu**'. But today Manu and his Manusmriti have come back into the public domain. In 1949, when the Constitution was being formulated, the RSS chief Golwalkar wrote that in our constitution there is no mention of Manu and Manusmriti. (**Organiser**, November 30, 1949). Golwalkar was not alone in his fascination with Manu's book. V. D. Savarkar, who created the doctrine of **Hindutva**, deeply admired the book and felt it should be the Indian Constitution. Democracy, says Golwalkar, is alien to the Hindu culture, and lavishes praise on the Code of Manu, whom Golwalkar salutes as 'the first, the greatest, and the wisest law giver of mankind'. Deendayal Upadhyay another major ideologue of the same philosophy says that India had written a Constitution imitative of the West. Thus the basic notion of equality and plurality inherent in the Indian Constitution is alien to the present day rulers.

It is because of this ideology, the present Government wants to undermine all principles and laws of the democracy guaranteed by our constitution. The abrogation of Article 370 and the division of the state of Jammu & Kashmir into two centrally-administered union territories has been done violating the federal principle of the constitution. A clampdown was imposed on the entire state with the citizens of Kashmir valley being deprived of their basic rights as citizens. Hundreds of political leaders and activists (a few days ago Farooq Abdullah, the former chief Minister was released) are still under detention and the internet has been shut down for the longest time in the world. The Citizenship (Amendment) Bill was adopted by the Parliament and for the first time the criteria for citizenship based on religious affiliation has come into force. It excludes Muslims from being considered for citizenship amongst a same category of illegal migrants. The agenda is to implement the CAA along with the National Register of Citizens. The CAA and the NRC have to be seen in tandem. The CAA will facilitate Hindus and other non-Muslim categories to acquire citizenship and NRC would term Muslims who could not show proof of their citizenship as "infiltrators" and will exclude them from the citizenship list. Thus there is an attempt to create a category of second class citizens whose rights will be severely restricted.

**Federalism:** Dr Ambedkar was a strong advocate of the federal structure of the Union and States based on the principles of a strong Centre and independent States. Dr Ambedkar also did great service to the nation by proposing the institution of a unified judicial system and common All India Services with a view to strengthen national unity and integrity. But today federal structure of the constitution is under attack. Many important bills are passed without proper discussion in the Parliament. Most of the bills encroach into state's rights and undermines the federal principle. The Unlawful Activities (Prevention) Amendment Bill, the Motor Vehicles (Amendment) Act, the National Medical Commission Bill, Right to Information (Amendment) Bill, the Consumer Protection Bill and Draft National Education Policy – all these curtail the powers of the State Governments in various spheres of economic and social activity. The rights of the states in these areas are being abridged or denied by the setting up of central regulatory agencies. Decision making and allocation of resources are being centralized. The GST has curtailed the resources of the states and state governments agonizingly wait to receive their share of taxes in the GST. The agenda is to create an authoritarian and centralized State structure.

#### **Institutions undermined:**

Ambedkar laid emphasis on constitutional morality. The ruling government does not understand and practice constitutional morality. We see subversion of institutions like the Reserve Bank of India, Central Vigilance Commission and Central Bureau of Investigation, coupled with attempts to undermine the judiciary and the parliament. There is interference in the appointment of judges and the recommendations of collegiums are not honored. The judgments which are not suitable to the ruling alliance are not implemented. The nomination of Justice Ranjan Gogoi former Chief Justice of India to Rajya Sabha redefines the notions of independence and impartiality of the highest judiciary. The armed forces of the country generally do not speak in public about political issues. But today they are also dragged into the murky politics to promote the thinking of the ruling party.

**Sovereignty compromised:** One of the strongest legacies of the freedom movement was the exercise of national sovereignty and independence. That sovereignty has been

seriously compromised by the deepening strategic alliance forged by the Modi government with the United States of America. The US air force and naval ships are now free to operate from Indian bases.

Ambedkar advocated the economic doctrine of "state socialism" in the draft Constitution. But due to strong opposition in the Constitution Assembly, he could not incorporate his scheme of state socialism under the fundamental rights as a part of the Constitution. The current ruling dispensation aggressively implements the neo-liberal agenda and public sector companies, public assets and public resources are handed over to crony capitalists.

Fundamental rights: Ambedkar was a champion of fundamental rights, and Part III of the Indian Constitution guarantees the fundamental rights to the citizens against the state. The most significant feature of the fundamental rights is that these rights are made justiciable. But today there is an assault on the fundamental rights of citizens and dissenting voices and views of intellectuals are being branded as anti-national. Many scholars are being charged of sedition for expressing their views and opinions on important public issues.

The principles of Ambedkar are compromised today. The secular democratic and federal constitution is under attack. But strong opposition is brewing all over the country against the attacks on constitution. The youth and students across the country are coming out vocally against the CAA. The women are coming into the streets. Universities have become battle grounds of protests and movements in support of democracy and fundamental rights. The Government tried to suppress the movements of youth and women but miserably failed in their attempts to weaken the movement. The struggle to defend the secular democracy and constitutional values is gaining strength.

Dr. Ambedkar warned that nationalism is often used for consolidation of authoritarianism and dictatorship. Top of Form

Ambedkar always stressed that rights are protected not by law but by the social and moral conscience of society. Social conscience is the only safeguard of all rights. More people today understand this core ideology of Dr Ambedkar's political thinking. Let us hope that the strength of people in upholding the values for which Ambedkar stood during his life time increases in the days to come.

इस देश के बच्चों के संसार में बहुत मजबूत दिल लेकर ही आप घुस सकते हैं, हमारी सभ्यता व संस्कृति की दुहाईयाँ यहाँ पानी-पानी हो जाती हैं। सच तो यह है कि हमारा देश अपने बच्चों से आँख नहीं मिला पाने की स्थिति में नहीं है।

भारत के सारे बच्चे 'फूल से' और 'प्यारे' होने के एहसास के साथ नहीं पलते हैं। देश की कुल आबादी के 40% बच्चे हैं जिनमें से आधे इस व्यवस्था की सबसे क्रूरतम यातनाओं और जघन्यताओं से गुज़र रहे हैं। जिन बच्चों को देश का भविष्य कहने का बड़ा प्रचलित चलन है उनका हाल देखकर मानव सभ्यता का शीश शर्म से झुक जाता है।

'भूख' ये दो अक्षर लाखों बच्चों का सबसे भयानक सच है। मीडिया के सबसे स्वर्णिम युग में भी बच्चों की 'भूख' यदा-कदा ही समाचार बन पाती हैं। पिछले दिनों झारखण्ड की 11 वर्षीय सन्तोषी का अम्मा भात दे-अम्मा भात दे, कहते-कहते दम तोड़ देना खबरों में आया। यह प्रतिवर्ष भूख से दम तोड़ते लाखों बच्चों का प्रतिनिधि चीत्कार था। इसमें उन परिवारों का क्रन्दन भी निहित है जहाँ सन्तोषी जैसे बच्चे हैं। परिवार की गरीबी का सबसे ज्यादा बोझ बच्चों के मासूम कन्धे ही उठाते हैं।

सभी को याद होगा कि पिछले वर्ष मिर्जापुर (उ. प्र.) के एक स्कूल में मिड-डे मील में बच्चों द्वारा नमक-रोटी खाये जाने का वीडियो वायरल हो गया। इस वीडियो ने सत्ता की सारी पोल खोल दी, गुस्से में मुख्यमंत्री ने पत्रकार पवन जायसवाल को सरकार को बदनाम करने के आरोप में जेल में डाल दिया। नीरो बांसुरी में खलल पसन्द नहीं करते। मीडिया द्वारा इस विषय पर काफी चर्चा की गई परन्तु असल सवाल तो कहीं खो ही गया कि आखिर वे बच्चे नमक से रोटी खा कैसे पा रहे थे ? यह उन्होंने सीखा कैसे ? उन घरों में क्या खाया जा रहा था जिनके बच्चे स्कूल में नमक से रोटी खा रहे थे ? अगर सवाल की पड़ताल यहाँ तक जाती तो इस व्यवस्था की सारी बदसूरती सतह पर आ जाती इसलिए सवाल को शासन व स्कूल अधिकारियों की जाँच तक सीमित करके निजात पा ली गई। दरअसल यह खबर भी भारत के 50% कुपोषित बच्चों की नुमाइंदगी करती है जिनमें से 10 लाख प्रतिवर्ष कुपोषण से मर जाते हैं। विश्व में भारत भूख और कुपोषित बच्चों की राजधानी के रूप में यूँ ही नहीं जाना जाता है।

भूख और कुपोषण का बीमारियों से गहरा रिश्ता है। अन्य ग्रहों पर जाने की लालसा और प्रयासों के बीच का एक सत्य यह भी है कि देश में लाखों बच्चे प्रतिवर्ष उन बीमारियों से मर जाते हैं जिनका इलाज सम्भव है। इस मामले में हमारी दशा नेपाल व बांग्लादेश से भी गई बीती है।

विश्व गुरु बनने की दम्भ भरी धमक में इस कुरूपता को सत्ताधीशों द्वारा जानबूझकर छिपाया जाता है कि देश के 10 करोड़ बच्चे स्कूल ही नहीं जाते। मात्र 32% बच्चे स्कूली शिक्षा ले पाते हैं और मात्र 2% ही 12वीं कक्षा तक पहुँच पाते हैं। शिक्षा के इस प्रतिशत के साथ आने वाले दिनों में भारत के भविष्य को किसी व्याख्या की आवश्यकता नहीं है।

भूख, कुपोषण, बीमारी व अशिक्षा पर ही बच्चों की व्यथा समाप्त नहीं होती। देश में बच्चों के साथ होने वाले अपराध



# भारत में बच्चों की हालत

गीता शान्त

इस व्यवस्था के चेहरे पर लगा अच्छाई का हर मुखौटा नोच डालते हैं। NCRB की रिपोर्ट रोंगटे खड़े कर देती है। देश में हर 8 मिनट में एक बच्चे का अपहरण होता है। बच्चों का अपहरण एक उद्योग का रूप धारण कर चुका है। इस उद्योग को राजनैतिक संरक्षण प्राप्त है। अनेक बार नामी गिरामी नेताओं की इसमें लिप्तता संज्ञान में आ चुकी है। अपहृत बच्चों को भीख मँगवाने वाले माफिया गिरोहों को सप्लाई किया जाता है, वहाँ उन्हें विकलांग बनाकर भी भीख मंगवाई जाती है। बच्चों के अंग व त्वचा बेचकर अकूत मुनाफे कमाये जाते हैं, उन्हें बंधुआ मजदूर बनाकर काम करवाया जाता है, इन मासूम बच्चों का यौन व्यापार भी होता है। अपहरणों की वीभत्सता का एक पहलू यह भी है कि 70% अपहरण लड़कियों के हैं जिनमें से अधिकांश को देह व्यापार के दलदल में धकेल दिया जाता है।

NCRB की रिपोर्ट बताती है कि 2007 से 2017 के दशक में बच्चों के साथ होने वाले अपराधों में बाढ़ आ गई है। एक दशक में यह आँकड़ा 1.8% से 28.9% हो गया। पिछले दो वर्षों 2016 व 17 की रिपोर्ट जो अक्टूबर 2019 में आई बताती है कि जब देश में सम्पूर्णता में अपराध में 3.6% वृद्धि हुई है तब बच्चों के साथ हुए अपराधों में 20% की वृद्धि हुई है। जिसमें 42% अपराध अपहरण के मामले हैं।

"खतरे में बचपन" सूचकांक में भारत 116वें स्थान पर है। भूटान, म्यांमार व बांग्लादेश हमसे बेहतर स्थान पर हैं।

विश्व की अर्थव्यवस्थाओं में अपना तीसरा- चौथा उच्चतम पायदान देखते समय या फोर्ब्स पत्रिका में भारतीय अरबपतियों की बढ़ती संख्या के बीच यह एक असुविधाजनक सत्य है कि देश के GDP का 10 से 12 प्रतिशत बाल श्रमिकों से आता है। देश में लगभग 4 करोड़ बाल श्रमिक हैं। पूँजीवाद का सबसे कुरूप चेहरा इन बच्चों में दिखता है। मार्क्स ने कहा था कि पूँजीवादी उत्पादन की प्रक्रिया में यदि महिलाओं व बच्चों के श्रम का शोषण निकाल दिया जाये तो उनके मुनाफे के पहाड़ भरभराकर गिर पड़ेंगे। बच्चे पूँजीवादी उत्पादन प्रक्रिया सबसे सस्ता व आसान औजार हैं। इनकी अबोधता अधिकार की माँग नहीं करती, यह आन्दोलन रहित श्रम शक्ति है। यह न्यूनतम खर्च से निर्बाध व दोहरा मुनाफा देते हैं। एक तो अपने शर्त रहित सस्ते श्रम के रूप में दूसरा व्यस्क श्रम की आवश्यकता

Our rulers, who hail our nation to be 'vishwa guru' (global teachers), gloss over the fact that our 10 crore children are not going to schools. Behind the increasing number of our dollar billionaires and their assets lurks the uncomfortable truth that we have around 4 crore child labourers. Yes, the media controlled by those who exploit cheap child labour to garner superprofits and the political parties beholden to them, will never speak about the plight of these children. Only the working class can take up the cause of these children, the future of our nation.

को कम करके उसका मूल्य गिराते हैं।

देश के 50% बच्चों की तमाम पीड़ाओं का सबसे पीड़ाजनक पहलू यह है कि इनकी पीड़ायें न्यूनतम सम्बोधित हैं। कुछ NGO के अलावा लगभग सभी ने इन बच्चों को लावारिस कर दिया है। मुख्य धारा की राजनीति या मीडिया में इन बच्चों के विषय-वस्तु लुप्तप्राय है। इन बच्चों को उनके हाल पर छोड़ा जाना देश के लिए अच्छी स्थिति नहीं है। यही असम्बोधित बच्चे जब नागरिक के रूप में सामने आते हैं तो हमारा समाज जिसने इनके प्रति कोई उत्तरदायित्व नहीं निभाया है इन पर नाक- मुंह सिकोड़ कर मुक्त हो जाता है, वह भूल जाता है कि

गर जुल्म के साये में पलेंगे मासूमा

तो या तो बदज़बाँ, या बेज़बाँ हो जायेंगे।

पूँजीपतियों के लिए गरीब बच्चे सोने का अण्डा देने वाली मुर्गी हैं। इसलिए उनके मीडिया तथा राजनैतिक दलों से कोई आशा बेमानी है। श्रमिक आन्दोलन को ही यह पर्दाफाश करना होगा पूँजीवादी व्यवस्था की चमक-दमक के पीछे करोड़ों बच्चों के अंधेरे जीवन की दर्द भरी दास्तान है, इनका उजाला पवित्र नहीं है। श्रमिक वर्ग की जिम्मेदारी बनती है कि अपने इन बच्चों को गोद में लेकर आगे बढ़े क्योंकि बच्चों के बिना संसार नहीं है और अच्छे व सुखी बच्चों के बिना संसार अच्छा व सुखी नहीं हो सकता।

# The 'Yes' to loot



## The robber barons of India

It is not for nothing that banking requires a license. This is a highly regulated business because it is tasked with collecting funds from the public. The ease with which policies have been violated, with the regulator looking on, supposedly monitoring endlessly and acting only when it could hold on no more, appears to give private sector banking of the Yes Bank kind a new kind of license. This is the license to loot .

The dramatic developments in the case of Yes Bank will bring new shock waves to a financial sector that is already shaken and bruised. It will further pull down sentiment in an economy that is slowing, and bring more bad news in the midst of unexpected events like the spread of the coronavirus disease. The Reserve Bank of India (RBI) last week unveiled a "Yes Bank Ltd. Reconstruction Scheme, 2020" one day after the regulator placed limits on withdrawals and superseded the Board of Directors for a month "owing to serious deterioration in the financial position of the Bank". But there remain several unanswered questions on what the real picture is, what caused the sudden trigger for a bank that has been under watch for over two years now and the price, if any, that violators would be asked to pay for what at the end of the day amounts to playing with public funds.

Union Finance Minister Nirmala Sitharaman said last week that the RBI would look into what has gone wrong at Yes Bank and fix individual responsibilities. This is like locking the stable after the horse has bolted. It does not require a hard-nosed investigator to question these steps at this late stage, after the deed is done and the collapse is imminent. The slide has been on for a while now, and it has happened under regulatory watch. At this late stage, the threat to fix individual responsibility looks like an afterthought and an attempt to wash over responsibility.

But even before that happens, we have been assured that the State Bank of India, India's largest public sector bank, which has its own set of issues and concerns, would be willing to invest in Yes Bank. This is nothing short of privatising profits and socialising losses, a model that mocks at the very idea of privatisation and liberalisation, and spells doom for the economy.

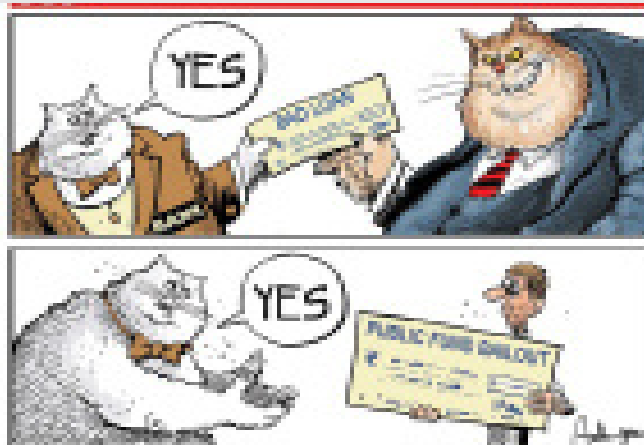
The FM said bad loans on the books of Yes Bank

### Jagdish Rattanani

Journalist and a faculty member at SPJIMR  
(Courtesy:Deccan Herald 12/3/2020)

come from the likes of the Anil Ambani group, Essel, IL&FS, DHFL and Vodafone. Getting the SBI to buy into such a bank that faces imminent collapse is like supporting with public funds the stressed assets of some of India's largest defaulters, whose string of defaults sit with multiple banks and contribute to the high NPA number that has been a source of worry for the economy. This is public money being used to bail out those who should never be, never mind what the arguments, what the analysis or whatever the understanding of the banking sector is. Fear and imminent collapse and dampening mood and sinking sentiment cannot be staved off this way.

What appears to be perfected by now under the regulatory system is actually a free run for what might be called the "robber barons" of India, those whom the eminent historian Vernon Louis Parrington described in his magnum opus on American history as "ruthless, predatory, capable, single-minded men,





Cartoon courtesy: Sajith Kumar, Deccan Herald

rogues and rascals often, but never feeble, never hindered by petty scruple, never given to puling or whining – the raw materials of a race of capitalistic buccaneers."

The FM is quite correct in pointing out that "it is not that the Yes Bank matter has come up yesterday or today." With that said, it certainly does not suffice to add, as the FM did, that the RBI has been "consistently monitoring the situation since 2017." It is equally not sufficient to say that the RBI has been asked to act so that due process of law takes course with a sense of urgency. Where has the sense of urgency been in getting Rana Kapoor, the founder to step down, to investigate the violations that forced the regulator to ask him to eventually go, then to offer the bank, still under the influence of Kapoor, the freedom to appoint a new CEO, who himself quickly came under a cloud as disclosures emerged of violations when one of the board members of Yes Bank resigned? The director who quit in January this year was Uttam Prakash Agarwal who, according to

Maharashtra State Bank Employees' Federation, which has correctly pointed out in a statement that "once again, the government has followed the principle of nationalisation of losses and privatisation of profit, and has asked the SBI to bail out Yes Bank." This is the true import of what has happened. The employees mince no words when they point out that the management of Yes Bank should be held to account and those who who have looted public funds must be put behind bars now.

Cartoon courtesy: Sandeep Adhwaryu, Times of India

a Bloomberg report, cited deteriorating standards of corporate governance and compliance failures. He reportedly blamed the bank's CEO Ravneet Gill and other senior executives for the failings. This indicates that nothing really changed at Yes Bank even after Kapoor was declined an extension and had to go in January 2019.

All of this material is in the public domain and does not raise confidence in the capacity either of the regulator to act independently or under the orders of the government to stop the game that has been going on at Yes Bank.

In this light, some important questions have also been raised by the Maharashtra State Bank Employees' Federation, which has correctly pointed out in a statement that "once again, the government has followed the principle of nationalisation of losses and privatisation of profit, and has asked the SBI to bail out Yes Bank." This is the true import of what has happened. The employees mince no words when they point out that the management of Yes Bank should be held to account and those who who have looted public funds must be put behind bars now.

It is not for nothing that banking requires a license. This is a highly regulated business because it is tasked with collecting funds from the public. The ease with which policies have been violated, with the regulator looking on, supposedly monitoring endlessly and acting only when it could hold on no more, appears to give private sector banking of the Yes Bank kind a new kind of license. This is the license to loot and it doesn't speak much about where we are headed in times that are anyways very challenging.

As the Yes Bank saga unfolds, it might be useful to note that it was only 15 years ago that Global Trust Bank was guided into a merger with Oriental Bank of Commerce. In 2017, the RBI placed restrictions on Oriental Bank. Insiders say the bank never really did well after that merger. Now, the bank will cease to exist after it has been merged into Punjab National Bank and Union Bank of India. Bank mergers of this kind under the Indian system are guided, nudged and pushed from the very top. These are not market forces in free operation. In the case of Yes Bank, these is a government bailout after money, influence, power have been abused by a privileged few in the name of market forces. It would be wrong to think that SBI, just because it is large in size, can absorb losses, invest at will and help bail out a bank as and when it is expedient for the government to do so. In the process, trust is being sacrificed and the banking system is being hollowed out.

## Remembering Pt. Ravi Shankar on his Birth Centenary



# A SYMBOL OF INDIA'S RICH SYNCRETIC CULTURE

Pandit Ravi Shankar breathed and lived music for more than seven decades – a life full of accomplishments and achievements. Ravi Shankar's rich and glorious legacy of music remains immortal. His music demonstrates the richness of our composite culture. This needs to be protected and carried forward at a time when our shared history is sought to be written with false binaries.

**RAGHAVENDRA AYI**

There is a popular saying: "music is the universal language of mankind". Bharat Ratna Ravi Shankar was one such eminent musician who proved this saying true in true sense of the term.

20<sup>th</sup> Century is described as the Golden era of Indian Classical Music consisting of Hindustani and Carnatic styles. Pt. Ravi Shankar was a pole star of this era and strode the world music stage like a colossus for decades. He became a legend in his lifetime and was a true representative of India's art, culture and rich heritage all over the world.

Ravindra Shankar Chowdhury was born on 7<sup>th</sup> April, 1920 at Varanasi (UP). He was the youngest son of Shyam Shankar Chowdhury and Hersangini Devi. His father was a barrister, scholar and politician and hailed from East Bengal (now Bangladesh). Shyam Shankar served for several years as Deewan of the princely State of Jhalawar (Rajasthan). He later worked as a Lawyer in London.

Ravi Shankar's eldest brother Uday Shankar was a reputed Dancer-Choreographer. At the age of 10, after his primary schooling in Varanasi, Ravi Shankar went to Paris as a member of Uday Shankar's dance troupe. By the age 13, he learnt to dance and play a few Indian classical instruments. Uday Shankar's dance troupe traveled Europe and USA in the early 1930s. Ravi Shankar, a talented teenager, learned French and western Classical music.

Ravi Shankar had an opportunity to hear Ustad Allaiddin Khan, the lead musician at the court of princely state of Maihar (M.P.), at a music Conference held in Calcutta in December, 1934. This brought a dramatic change in the life of Ravi Shankar. Uday Shankar persuaded Maharaja

Brijnath Singh Judev to permit Allaiddin Khan to join his dance troupe for a tour of Europe. Ravi Shankar got a chance to receive some music training from Allaiddin Khan while on tour. Seeing the talent hidden in young Ravi Shankar, the great Guru Allaiddin Khan offered him full time music training to become a professional musician, on the condition that he should abandon touring and stay with him in Maiher.

Ravi Shankar gave up his dancing career in 1938, willingly accepted the offer of Allaiddin Khan to pursue Hindustani classical music and moved to Maiher. Ustad Allaiddin Khan, who was one of the greatest musicians of that time, was very versatile and played several instruments. He was a revered teacher and was respectfully called "Baba" by his disciples and also common folks. Allaiddin Khan belonged to "Seria-Maiher" Gharana. When it came to training his disciples he was a task master and a perfectionist. He was secular to the core and well understood the composite culture of India, taught his numerous disciples irrespective of their religion, caste, gender, language. Music alone was the religion and language. He treated his own children and disciples alike and taught them in the traditional gurukul system. As the training was rigorous, all the disciples had to be serious, sincere, disciplined and lead an austere life. There is an interesting story about Allaiddin Khan. An epidemic broke out sometime in 1920s in his place and many children were orphaned. Khan brought them together, trained them in music and created the first ever western style orchestra using Indian instruments. Khan often led the ensemble on violin. It was named "Maihar Band" and became

very famous and popular.

Ravi Shankar stayed with the family of his guru, learnt with commitment, urge and zeal along with Ali Akbar Khan and Annapurna devi (son and daughter of Allauddin Khan) and several other disciples. Needless to say most of them became eminent musicians. Ravi Shankar was taught to play Sitar and surbahar, the techniques of other related instruments and the vocal music styles of dhrupad, dhamar, khayal. He underwent six years of rigorous, advanced and comprehensive training in music and specialized in sitar playing. For Ravi Shankar who had imbibed western culture and comforts, it was not easy time in Maihar. But driven by the passion to pursue music as profession, he withstood all the rigour including simple living. Later in an interview, he frankly and honestly admitted; "I surrendered myself. It was difficult for me to go from places like Paris, New York and Chicago to a remote town full of mosquitoes, bedbugs, lizards and snakes, with frogs croaking all night. I was just like a western young man. But I overcame all that... He (Baba) was the first person frank enough to tell me that I had talent but that I was wasting it, that I was going nowhere ..... everyone else was full of praise for me but he killed my ego and made me humble".

Ravi Shankar's debut public performance was in late 1939 – a jugalbandi (duet) along with his gurubandhu Ali Akbar Khan who played sarod.

Ravi Shankar married Annapurna devi, his guru's daughter in 1941. Their son Shubhendra Shankar, who was also a gifted and talented sitar-surbahar player unfortunately died when he was only 50. Ravi Shankar completed his formal training under Allauddin Khan in 1944 and moved to Mumbai. He joined IPTA (Indian People's Theatre

Association) and for them he composed music for their several ballets till 1946.

It is worthwhile to recall that IPTA was founded in 1943 in the backdrop of Second World War, aggression by fascist forces on the Soviet Union, the Quit India Movement and repression by colonial British rule. Avowed objective of IPTA was to create cultural awakening among people in support of India's freedom struggle. IPTA consisted of various progressive cultural troupes, theatre groups and consisted of various progressive cultural activists. IPTA movement inspired not only progressive theatre but also cinema in Indian languages, music and literature. Ideologically IPTA was influenced by the Left movement led by Communist Party of India. Ravi Shankar was one with the eminent socio-cultural activists like Sajjad Zaheer, K.A. Abbas, Prithvi Raj Kapur, Balraj Sahani, Utpal Dutt, Salil Chowdhuri, Faiz Ahmed Faiz, Sahir Ludhianvi, Kaifi Azmi, Mulk Raj Anand and many others who were part of the progressive cultural movement.

In 1945, when Ravi Shankar was just 25, he re-composed music for the eternally popular song: "Saare Jahan se accha Hindustan Hamara.....". After Mahatma Gandhi's assassination, Ravi Shankar was asked to play some "mournful music" on All India Radio. Since he had to compose something special as tribute to Gandhiji, Ravi Shankar chose three swaras: "ga", "ni" and "dha" (that resemble letters in Gandhi) and created a new melancholic tune which he named "mohan kauns" as it was quite similar to raag "Malkauns". He later used this musical composition as a refrain in his music score for Richard Attenborough's movie "Gandhi".

**As comrade Robida with friends & comrades of IPTA**



Ravi Shankar served All India Radio, New Delhi as its Music director from 1949 to 1956. In the 1950s he composed music for Apu trilogy by Satyajit ray and it won international acclaim. He also directed music for quite a few popular Hindi movies including "Godan" and "Anuradha". In 1954 he performed in Soviet Union as member of Indian Cultural Delegation.

Ravi Shankar resigned from AIR in 1956 to tour UK, Germany and the USA. He recorded his first LP Album "Three Raagas" and it was released in London in 1958. He participated in the 10<sup>th</sup> Anniversary celebration of UNO and UNESCO music festival held in Paris in early 1960s. He became the first Indian Musician to compose music for non-Indian Films. Ravi Shankar founded "Kinnara School of Music" in Mumbai in 1962. Later he opened a Western Branch of Kinnara School in Los Angeles (USA) in 1967.

George Harrison (USA), a guitarist member of famous Beatles Group, was fascinated by Ravi Shankar's music and became his disciple. He organized in New York a charity event – concert for Bangladesh – in late 1971 in which Ravi Shankar participated.

Ravi Shankar was an innovative and a highly creative artiste. He loved to blend the music of different cultures and successfully collaborated with several well-known musicians of the West and Asia to produce works like "West Meets East", "East Greets East", "Arpana", etc., which were big hits.

Ravishankar was a nominated member of Rajya Sabha (1986-92). Ravi Shankar has written two autobiographies: "My Music, My Life" and "Raag Mala" – published in 1969 and 1997.

Unbelievable but true. Just a month before he died, Ravi Shankar, at the ripe age of 92, performed his last public concert, with his daughter Anoushka on 4<sup>th</sup> November 2012 at the Terrace Theatre in Long Beach, California.

Ravi Shankar bid farewell to the world of music, in the physical sense, on 11<sup>th</sup> December 2012 in a hospital in US. He breathed and lived music for more than seven decades – a life full of accomplishments and achievements. Ravi Shankar's rich and glorious legacy of music remains immortal. His music demonstrates the richness of our composite culture. This needs to be protected and carried forward at a time when our shared history is sought to be written with false binaries.

(R.H.Ayi was President and General Secretary of IEU, Dharwad)

Recent events yet again highlight the need for Electoral reforms. The campaign for the Delhi Assembly elections was filled with hate speeches. In Madhya Pradesh, the ruling Congress is battling defections. Last year, in November, in Maharashtra, Devendra Fadnavis took oath as Chief Minister early morning one day only to be replaced within days by Uddhav Thackeray from the Opposition alliance, which consists of parties that are ideologically mismatched. And before that, in Karnataka, defections from the Janata Dal (Secular)-Congress coalition to the BJP brought the government down.

#### Capturing power

First we need to understand why this is happening. The answer is simple: the primary goal of political parties is to capture power, and they use all the means at their disposal to obtain power. Power brings money, privileges, and control of the treasury. The total budgeted expenditure of the Central government for 2019-20 is 27.86 lakh crore. So, the stakes are high.

Political parties in power are supposed to deliver good governance and serve the public, but usually power becomes an end in itself. The fact that more and more freebies are being provided nowadays clearly shows that public funds are being used by those in power to lure voters, and are not necessarily being used for public service.

Let us look at a few important ways in which the power game is played out in India. In Delhi, hate speeches delivered by a few members of a political party did not help that party come to power. But that is not the issue — in another State, in another election, this tactic may work.

There are two factors that strengthen the growing deterioration in the quality of campaigns. One is the rapidly increasing criminalisation of politics. In 2019, the Lok Sabha had 43% MPs with a criminal record, up from about 23% in 2004. Political parties that give tickets to such candidates are directly responsible for this. The other factor is the widespread use of social media to spread fake news during an election campaign. Most of what is online consists of abuse of rivals and vilification of Opposition parties.

Money also fuels much of what we see today. It was money that was responsible for the defections in Karnataka in 2019, and in Madhya Pradesh recently. The practice of whisking away MLAs to distant resorts to prevent them from being lured away by the Opposition is unique to India. Who is elected or which party wins does not seem



# Reforming power to serve people

There are two factors that strengthen the growing deterioration in the quality of campaigns. One is the rapidly increasing criminalisation of politics. Money also fuels much of what we see today. It was money that was responsible for the defections in Karnataka in 2019, and in Madhya Pradesh recently. The practice of whisking away MLAs to distant resorts to prevent them from being lured away by the Opposition is unique to India. Who is elected or which party wins does not seem to matter any longer.

**Trilochan Sastry**

Founder and trustee of the Association for Democratic Reforms and Professor, IIM Bangalore

(Courtesy: The Hindu 16/3/2020)

to matter any longer. In this game, those with money and the ability to engineer defections can always come to power.

Two factors contribute to this open use of money to topple governments. One is the total lack of transparency in the funding of political parties. Electoral bonds have made it even more difficult to trace the source of funds of political parties. The second is that political parties in power have complete hold over law and order. A corporate scamster is arrested when the money trail is discovered, but no effort is taken to trace the money trail during massive defections.

Good governance needs democracy. But today, hardly any political party in India is internally democratic. They are fully controlled by a small ruling clique. Finances are raised and used in a completely opaque way. The situation is ripe for a small group of enterprising persons to raise funds and capture power and then exercise it without accountability. The use of muscle and

money power makes re-elections possible. Parties that try to win power based on a track record of good governance show mixed results.

## Consequences

So, we have the root cause of the problem: the goal of political power without adequate transparency and accountability. Before we come to the remedies, we need to understand the consequences of the system we have today. All governments, whether Central or State, are in financial difficulty. More than 25% of the Central Budget is spent on paying interest on money borrowed by the government. Then there is deficit financing. The Central government has made efforts to bring it down, but has not been able to meet its targets. India's fiscal deficit is among the highest in the developing world, with the IMF estimating it to be 7.5% of the GDP in 2019. State government finances are worse: a substantial amount is spent on salaries and pensions. Then we have the huge problem in the financial sector with banks, non-banking financial companies and ILFS going almost into liquidation. That means that a lot of the public's money is either gone or is under great risk. Is there a link between the use of election funds and non-performing assets in banks? Other manifestations of these problems are an increasing number of government scams; corruption; growing fear and insecurity; average or poor governance, including public services provided by the government; and rising unemployment. How can we really expect good services for the taxes we pay if 43% of MPs have criminal cases against them?

## The way forward

India needs a system that throws up parties and politicians whose primary goal is public service, not power. Mahatma Gandhi suggested a way: "Democracy is an impossible thing until



Cartoon courtesy: Satish Acharya

Continued on Page 28

# Facial Surveillance a serious challenge to democracy

The last few years India has seen increasing attacks on voices of dissent. They are suppressed with the brutal use of police and India has virtually become an authoritarian State, the deploying FRT in the name of identifying violent protestors is yet another step in denying constitutional rights guaranteed to the citizens.

Ranjit Rout



The Home Minister Amit Shah replying to the debate in Parliament on Delhi riots said that the Police is trying to identify the rioters with the use of facial recognition technology. Speaking in the Lok Sabha, Shah said: "This is a software. It does not see faith. It does not see clothes. It only sees the face and through the face, the person is caught." According to the minister, the law enforcement agencies used a facial recognition system that was linked to the databases of government-issued ID cards, including Aadhaar cards and driving licences. Facial recognition was also used by the police forces of Delhi and Uttar Pradesh in January and early February to identify anti-citizenship law protesters. Earlier, the technology was reportedly used on 22<sup>nd</sup> December 2019 to screen attendees at a rally for Prime Minister Narendra Modi. Each attendee at the rally was caught on camera at the metal detector gate and live feed from there was matched with the facial dataset within five seconds at the control room set up at the venue. In a country where the law enforcing agencies follow the dictates of the political bosses rather than remaining faithful to the Constitution, these revelations have serious consequences to democracy and right to peacefully dissent. This is nothing but a form of intimidation being unleashed by the state apparatus to arrest public unrest. With this we are gradually stepping into a new age of state policing, namely "facial surveillance". It is very much certain that armed with Face Recognition Technology (FRT), the government will possess immense power to suppress any form of dissent. This is going to be yet another disastrous step in curtailment of democratic rights for peaceful protests.

Facial Recognition Technology (FTR) is one of the methods of identification which comes under Biometrics Identification. Simply put, Biometrics is "measurement of the human body"

– literally, our unique "bio"-logical qualities become "metrics." Facial recognition is a type of biometric application which digitally maps an individual's facial "geometry"—such as the distance between an individual's eyes, between his/her forehead and chin, and the width of his/her nose. These digital measurements are known as a "facial template" or "facial signature." This stored template or signature is then used to compare the physical structure of an individual's face to confirm their identity or to uniquely identify that individual. Our face is distinct from other forms of biometric data such as fingerprints because, it is almost impossible to avoid being subject to facial surveillance when such technology is used in public places. Unlike having our fingerprints taken, our face can be surveilled and analysed without our knowledge. For these reasons, facial recognition is highly intrusive and can infringe on rights to privacy and personal data protection. FRT harks back to the discredited pseudo-science of "physiognomy" – a favourite of Nazi eugenicists – and can have massive implications on individuals' safety and dignity.

Being an act of mass surveillance by the state authority, the use of this technology for profiling and surveillance at public congregations is illegal and unconstitutional. Blanket surveillance can deter individuals from attending public events. It can stifle participation in political protests and campaigns for change. And it can discourage nonconformist behaviour. This chilling effect is a serious infringement on the right to freedom of assembly, association, and expression. Thriving on communal politics, Modi and his Home Affairs minister, Amit Shah, have turned the world's largest democracy into a "brutal authoritarian state". It is now glaringly ominous that transformation of our country into a police state becomes more real each day. It is for this reason that democracies across the world have

banned the use of this technology. A number of States in the United States have banned this technology and the European Commission has revealed it is considering a ban on the use of facial recognition in public areas.

As citizens living in a democracy, it's important to fight for our rights and protect them from being infringed upon. The freedom of expression and information is a cornerstone of a democratic society. Our constitution has bestowed the right to freedom of assembly and of association. Mass surveillance through facial recognition technology threatens not just the right to privacy, but also democracy, freedom, and the opportunity to develop one's self with dignity, autonomy and equality in society. It can have what is known as a "chilling effect" on legal dissent, stifling legitimate criticism, protest and activism by creating a culture of fear and surveillance in public spaces. Using facial recognition technologies to process facial images captured by video cameras in public space may interfere with a person's freedom of opinion and expression. People discouraged to attend demonstrations are not only naked infringement of their freedom of expression, but also represents a serious interference with their freedom of assembly. The right of assembly enables people to participate collectively in shaping their societies in a powerful yet peaceful way. The freedom of assembly protects the ability of people to exercise autonomy while experiencing solidarity with others. Using facial recognition technologies during peaceful assemblies may discourage people from demonstrating. Police using the technology for targeting dissent can also be very damaging to our society.

Innocent individuals may be discouraged from taking part in such strikes, demonstrations because of possibility of being misidentified, leading to wrongful convictions. Imagine police are investigating a crime that was caught on camera. When they run a video still of the suspect's face against their facial-recognition database, they receive 10 possible matches, but none are a perfect match to the suspect. Nonetheless, the closest match is treated as a lead, and police begin investigating an innocent person. The deployment of facial recognition technologies may generate a phobia, whereby individuals refrain from lawfully exercising their freedom of assembly and association, apprehensive of the negative consequences that may follow. They might thus be discouraged from meeting

particular individuals or organisations, attending particular meetings or taking part in certain demonstrations. They may refrain from expressing their thoughts in rightful manner. The ability to engage in these forms of activity is protected by our Constitution. This has clear implications vis-à-vis the effective functioning of participatory democracy, and thus directly interferes with the freedom of assembly and association. For the toiling masses belonging to various trade unions as well as all other sections of society- student's organisations, women groups, progressive groups, civil right activists, farmers, backward and other minorities communities- this sort of surveillance now possess the biggest challenge since independence.

Curtailling privacy by processing large amounts of personal data, including in particular individual faces, may ultimately affect the functioning of democracy, since privacy is a core value inherent to a liberal democratic and pluralist society, and a cornerstone for the enjoyment of fundamental rights. "Facial recognition really doesn't have a place in society," said Evan Greer, deputy director of Fight for the Future. "It's deeply invasive, and from our perspective, the potential harm to society and human liberties far outweighs the potential benefits." Under an authoritarian regime, this kind of digital monitoring serves to increase the reach of a repugnant police state. No one can have missed the coverage of pro-democracy demonstrations in Hong Kong, where fear of the cameras that follow their every move forced protesters to wearing face masks, dazzling cameras with lasers, and even throwing cardboard boxes over the top of camera poles.

The last few years India has seen increasing attacks on voices of dissent. Patriotism is equated to loyalty to the Prime Minister and the political party he requests. The criticism of the government or the Prime Minister is seen as an act of treason. Dissent is suppressed with the brutal use of police and India has virtually become an authoritarian State, the deploying FRT in the name of identifying violent protestors is yet another step in denying constitutional rights guaranteed to the citizens. The Indian citizens must recognise the dangers of the illegitimate use of this technology and force the government to abandon this draconian technology which a large number of democracies across the world have rejected.

(Writer is the Joint Secretary of  
Cuttack Division Insurance  
Employees' Association)

# RECOMMENDED READING



## India adrift, optimism hard to sustain

By Jean Drèze and Amartya Sen (The Telegraph 16/3/2020)



The recent estimate of GDP growth for the third quarter of 2017-20, at around 4.7 per cent, has prompted a predictable sense of gloom. However, even the 4.7 per cent estimate is deceptive, since in per-capita terms, the corresponding figure would be just above 3 per cent. This, sadly, is no more than half the growth rate of per-capita GDP that India enjoyed five years ago. The reasons for alarm, however, go much beyond the slowdown of GDP growth. If anything, there is too much rather than too little concern with growth estimates. We have to look beyond per-capita growth to what the people of India get from economic progress — health, education, social security and other necessities of a reasonably good life. If per-capita GDP is distant from better indicators of human development (such as life expectancy, mortality rates, morbidity indicators, literacy, schooling rates), even more distant are measures such as the total size of the economy. And yet policymakers today seem obsessed with India's becoming a 5-trillion dollar economy and with its 'overtaking' — in this oddly devised race — more prosperous economies with much smaller population size. Further Reading: <https://www.telegraphindia.com/opinion/india-adrift-optimism-hard-to-sustain/cid/1754027>

## Ex-CJI Gogoi's Rajya Sabha Nomination Disturbs Public Faith in Judiciary

Manu Sebastian (Livelaw 17/3/2020)



In a move that raises fresh questions about the debilitating nature of judicial independence, the Central Government on Monday nominated former Chief Justice of India Ranjan Gogoi – arguably the most controversial CJI of recent times – as a member of the Rajya Sabha within four months of his retirement on November 17, 2019. The pitfalls of immediate post-retirement appointments given to judges are easily conceivable and widely discussed. Former Union Minister and Senior Advocate Arun Jaitley once bluntly stated that 'pre-retirement judgments are influenced by a desire for a post-retirement job'. Further Reading: <https://www.livelaw.in/columns/ex-cji-gogois-rajya-sabha-nomination-raises-questions-on-judicial-independence-153934>

## Centre Tells Supreme Court NRC Necessary, Contradicts Shah's 'No NRC' Declaration

The Wire (17/3/2020)



**New Delhi:** On Tuesday, the Central government filed a counter affidavit in the Supreme Court, rebutting the petitions challenging the constitutional validity of the Citizenship (Amendment) Act. More importantly, it came out clean on its pan-National Register of Citizens (NRC) agenda and mentioned in the affidavit that NRC is a necessary exercise for any sovereign country "for identification of citizens from non-citizens" while claiming that it has been part of the Citizenship Act, 1955 since December 2004. A nationwide NRC was part of the BJP's manifesto in 2019. However, after the Modi government faced criticism over the NRC, both Modi and Shah put out statements about not having any plans on conducting an NRC, apart from Assam. "There is no need to debate this (pan-India NRC) as there is no discussion on it right now. PM Modi was right and there is no discussion on it yet either in the cabinet or parliament," **Shah had said** in December last year.

Further Reading : <https://thewire.in/government/caa-counter-affidavit-centre>

# For the forgotten, a healing touch



On March 19 th, Kerala CM, once again displaying stellar leadership, announced a Rs 20,000-crore package to help those economically crippled by the virus that has shut down income-generating activities.....a healing economic touch, often overlooked when unparalleled crises strike populations en masse.



## K.M. Rakesh

(Courtesy: The Telegraph 20/3/2020)

Once is happenstance. Twice must be something more than coincidence.

The voice that reassured Malayalis two years ago when floods ravaged Kerala is making its presence felt again in the state that was first hit in India by the coronavirus. Chief minister Pinarayi Vijayan is defying the nose-diving fortunes of communists elsewhere in the country by displaying stellar leadership that has left the Congress-led Opposition in disarray.



This time, Pinarayi is ably assisted by a formidable minister called Shailaja Teacher. Her single-minded focus on fighting the virus, unflappable demeanour and courage under fire have pitch-forked her to a maternal

pedestal: she is now known as "Teacheramma".

Into this multi-pronged thrust was added a healing economic touch, often overlooked when unparalleled crises strike populations en masse. On Thursday, Pinarayi announced a Rs 20,000-crore package to help those economically crippled by the virus that has shut down income-generating activities.

Kerala is not out of the woods yet.

Over 31,000 people are still under observation in Kerala. One more positive case was reported on Thursday, taking the state-wide confirmed Covid-19 count to 28.

But the remittance-dependent state that has a high exposure to travellers from abroad is making probably the most visible effort in the country to survive the virus scare. Driven by community participation, the signs of the fight-back against the virus are everywhere, including the queues before liquor stores.

On Thursday, Pinarayi, heading a Left coalition government, told a media briefing that the package would facilitate advance payments

of social welfare pensions, free food grain for all, subsidised meals, loans for the needy and other welfare measures, including a health package of Rs 500 crore.

There was no clarity yet from where the funds are being sourced, and the steps announced are not the kind that would make headlines in the pink press.

But care has been taken to address the most basic needs that touch everyday lives. For instance, in view of the adverse impact on the earnings of the people, the government will advance to April from September the launch of eateries offering affordable meals. The price per plate will be cut to Rs 20 from Rs 25.

Pinarayi said that from the package, "an amount of Rs 14,000 crore will be utilised in clearing all dues to people and establishments". He said Rs 2,000 crore had been set aside for a village employment guarantee scheme, to be implemented in April and May.

A sum of Rs 1,320 crore will go towards paying social security pensions to about 50 lakh people. Those from the below-poverty-line category who do not receive social security pension will be paid Rs 1,000 each.

People who hold below-poverty-line and above-poverty-line ration cards will receive Rs 10kg free food grain to tide them over the virus crisis, which is preventing many from earning their livelihood.

Buses, taxis and auto-rickshaws have been offered concessions in road taxes and fitness charges since the transport sector has been badly hit.

A month's grace period to pay water and electricity bills has been given to everyone in the state.



## Vellore: Candle Light Dharna demanding passage of Women's Bill

Insurance Corporation Employees' Union, Vellore Division, in connection with International Women's Day conducted a Candle Light Dharna at Vellore on 09.03.2020 demanding immediate passage of women's bill ensuring 33% reservation to women in parliament and state assemblies.

The Dharna was presided by Com R.Amutha, Convenor, Women's Sub Committee and Com C.Parameswari, Branch Secretary, Vellore Branch welcomed the gathering. Com S.Palaniraj, President and Com S.Raman, General Secretary

greeted. Com S.D.Sankari, State Secretary, A.I.D.W.A in her special address lauded the initiative and was critical on the central government denying the passage of bill. Com D.Samundeeswari proposed vote of thanks. A Resolution moved by Com G.Malarvizhi seconded by Com Madhu.P.Singh passed unanimously was sent to Prime Minister and the women ministers in union cabinet. Around 100 comrades took part in the programme.



## Reforming power to serve people

Continued from Page 23

power is shared by all... Even ... a labourer, who makes it possible for you to earn your living, will have his share in self-government."

That goal of having enlightened politicians who feel answerable to the people is perhaps distant. For now, we need democratic, accountable and transparent political parties. We need to check the use of muscle and money power. Politicians in the ruling party are rarely, if ever, arrested, and old cases against them are even withdrawn. Sometimes no action is taken against those making hate speeches. Only rival politicians are targeted. This shows that the police follows the orders of their political masters. Therefore, police reforms are required. As a quick

fix for misuse of money power and engineered defections, a forensic audit by an independent agency should be mandatory when MLAs defect to other parties. As the famous Watergate dictum goes, we need to "follow the money". That alone can restore public confidence in democracy.

Above all, we need political party reforms that make parties transparent, accountable and democratic. But we are in a logjam: those who can reform the system do not want to. Voters are no doubt getting educated rapidly, but they are not in a position to bring about inner change in the electoral and political system merely through voting. Some kind of citizen action to raise awareness may be required. Otherwise things will have to get worse before they get better.

# Cuttack City Co-ordination Committee observed Womens' Day



## observed Womens' Day

she told that men are our friends not enemy in our battle for gender equality. With support of male members of family, gender discrimination can be reduced.

It was a great honour and prestige that esteemed Sr. Divisional manager Sj Ashok Routray addressed the meeting despite his busy schedule. He told that we should start first ensuring gender equality in our family first. He assured that if any lady employees face any type of problems can directly call him. Social activist Linkan Subhudhi who was felicitated for enormous social services, spoke how women should fight for their right. Other who spoke on the occasion included Smt kabita Das, women convener, of CDIEA, Kuni Munda, Com. Nisha Iqbal from BEFI including many other women comrades. At the outset, com Abhaya Das, General Secretary of CDIEA gave introductory address and spoke about the importance of women's day. Com Prakash Ray of BEFI proposed vote of thanks. A large number of women comrades and male comrades including newly recruited lady assistant of Cuttack Division were present in the meeting. It has been decided to donate collected money for any charity work.

Cuttack Division Insurance Employees' Association (CDIEA) observed International Women's Day on 8<sup>th</sup> March 2020 at LIC, Divisional Officer premises, Cuttack with other constituents of Cuttack City Co-ordination Committee of Unions & Associations. Com.Smt. Manorama Mohanty, zonal convener of ECZIEA and Com. Dharitri Sahoo of Nursing Association jointly presided over the meeting and also spoke on the occasion. Addressing the meeting as chief guest Prof Tapati Das delivered an illuminating speech. She described how women are treated as second class citizen and liberalization and communalism have made their life more miserable. However,

## Thrissur Divisional Women Convention on Women's Day

On the very International Women's day, LIC Employees' Union conducted it's 6th Divisional Women Convention.

Convention was set to start with the recitation of "Anthem of Resistance"- Hum Dekhenge.... by our VIOLET(Art Troup of LICEU ,Thrissur Division) comrades for which Com.R Rajeev, President, LICEU gave a small briefing on its history.

Kerala Sangeetha Nataka Academy Secretary Sri. N Radhakrishnan Nair inaugurated the convention. He said in his speech that "Gender Justice and equality can be achieved only by the joint and determined effort by both the genders together in a progressive mode.

Kerala is a fertile land for the progressive women movement through it's legacy of historical struggle against male chauvinism and by that way, we are bound to take the lead in our country".

Divisional Women Subcommittee Convenor Com.K R Vini put forth a report on the activities carried out by the subcommittee, upon which 12



comrades from various units participated in the discussion. After reply to the discussion by Com Vini, summing up was done by Divisional General Secretary Com. Deepak Viswanath. LIC CI-1 OA General Secretary Smt. K Shylaja greeted the convention. The convention was presided over by Com. C Anitha, Jt. Secretary, LICEU and Com. Rekha R Prabhu, Jt. Secretary, LICEU welcomed the gathering. Asst. Treasurer Com. A K Jaya proposed vote of Thanks.

The Convention unanimously passed three resolutions: 1. Against IPO in LIC 2. To pass women reservation bill in the Parliament and to arrest atrocities against women and children. 3. To protect the Constitution of the country and its values.

The convention was a grand success with the participation of around hundred women comrades and a few men comrades from various units.

## Free Health checkup Camp at Karimnagar

In connection with International Women's Day activities, Women Sub-committee of ICEU division has arranged a free Health check up camp at Sugunakar Rao Bhavan, ICEU union building, Karimnagar on 07/03/2020. GVNR hospitals Hyderabad has extended Blood pressure, diabetic tests along with 2D echo examinations in the camp. Renowned gynecologist Dr. Sitamahalakshmi, physician Dr B Manoj MD (General medicine) supervised the tests and offered free consultation. In the inaugural meeting, com. D. Suryakala, Co-Convener women Sub Committee invited guests to the Dias. Com. G. Vani, Convener gave a brief note on the activities of women Sub-Committee, Karimnagar since 1993. Com. K. Venugopal Rao, President, SCZIEF and VMV Rama Sastry, SDM, Karimnagar division were the chief guests. Com. K. Venugopal Rao, while inaugurating the camp complimented the women committee for the noble activity undertaken. He hoped that Sugunakar Rao Bhavan will be the epicenter of many Social and trade union activities in the coming days. Smt. Bhavana Satish, the local Corporator also attended the camp as a special invitee.

Around 200 members including employees



of Karimnagar town availed the services in the health camp. At the close of the camp, the women sub committee members Coms. VB Sudharani and S.S. Sridevi handed over mementos to the doctor and technicians. ICEU Karimnagar Division president Com. V. Rajender extended warm women's day greetings to all the members. The activity was widely covered by the print and electronic media. In Ramagundam branch unit, the women employees have arranged lunch at TABITHA BAALA SAMRAKSHANA SAMSTHA, child welfare organisation, Ramagundam on 07.03.2020.

## Women's Day observed in Jalpaiguri Div.

International Womens' Day observation begun in a befitting way in Jalpaiguri Division. A seminar was organised in Siliguri on "**The Condition of Women and the Children in The Present Scenario**".

The Women Sub Committee availed the opportunity of the presence of Com Geeta Shant in the City on her personal tour and Com. Geeta Shant addressed the Seminar attended by around 120 members from various Branches. Com. Fullora Talapatra Vice President of DIEA, Jalpaiguri introduced Com. Geeta Shant on her maiden visit

in Jalpaiguri Division. Before the seminar on behalf of the Organisation Com. Geeta Shant handed over a token of financial aid for Rs 10000/- to Miss Sucheta Subba, a patient of thalassemia. Com. Fullora Talapatra on her introductory speech explained the ruthlessness of the society and the system which was not only unjust but hostile to vast section of the people, particularly the Women and the Children. Com. Geeta Shant addressed the Seminar in a lucid language converging the history of the International Womens Day with the



present day scenario. She explained how the 8th March event in 1857 could assert among the entire working class why Strike could be the most important instrument of struggle against the Capitalist mode of production. The striking women workers on that day were not received with flowers but they braved the police brutality. She quoted Sahir Ludhianvi “**Yea duniya do rangi hai, Ek taraf se resham urey Ek taraf se nangi hai**” to explain the present scenario of huge disparities. She, while explaining the sacrifices of the Working class which create wealth for few in Capitalist mode of Production which was the cause of all tyrannies being faced by men and women but poverty makes the women worst sufferers as the economic exploitation runs with gender oppression, she said that AIEA teaches us to fight against such disparities. She explained when India was the most unsafe place for women, the conditions of the children were worse She told LIC was the best place for women to work, as AIEA was there. When gender discrimination was found to be present even in our families, in LIC our AIEA always asks the women to march together with the men in the trade union activities also. When



the society is sought to be divided on the basis of religion, caste and creed, AIEA was a family devoid of any such discrimination. Com. Geeta Shant concluded explaining the responsibilities before the present generation to strengthen LIC as well as AIEA. She appealed that AIEA teaches us to look at the society with our visions and not as being projected by the rulers. She quoted again Ludhianvi, “**le de ke apne pas faqat ek nazar to hai kyun dekhen zindagi ko kisi ki nazar se hum**”.. Com. Dhruvajyoti Ganguly, President DIEA, Jalpaiguri announced conclusion of program with the call that during the month of March in all the bases the

## Mega event of Get together with Women agents at Madurai

Working Women Sub-Committee of Insurance Corporation Employees Union, Madurai Division (AIEA) organised a mega event felicitating LIC Women Club Member Agents at Madurai. The programme was massively attended by Women Agents and Women Employees making the auditorium full with vibrant enthusiasm.

As part of its celebrations of International Women's Day ICEU Madurai division had decided to felicitate 238 Women Club Member Agents of Madurai division. The proposal was well received by all classes of workforce and agents and good response was evident in its grand success.

In the background of Government's budget proposal to list the LIC, ICEU Madurai division has been undertaking three forms of campaign to enhance the market share of LIC dispelling the fears created by the announcement of Government. First one was **Customer Outreach Campaign** which was conducted in the forms of Two wheeler rally, Road shows in every branch

centre etc highlighting the strength of LIC and its achievements. Second one is **Motivation to agents and product promotion through leaflets**. Third idea was this one ie. Women Agents felicitation get together.

Shri **L.SenthurNathan**, Sr. Divisional Manager of Madurai division felicitated agents by lauding their valuable contribution. There are 10329 agents in Madurai division and 3146 of them are women constituting 30% of agency force. Among them 238 are club members. They contributed 32% of the business. He appreciated the gesture of AIEA to honour them that too at very crucial juncture for the LIC.

Com **M. Uma Maheswari**, Joint secretary, ICEU Coimbatore division delivered special address and hailed women agents for their wonderful contribution. She pointed out that it is not only endeavour for livelihood but display of women's determination to expand their foot prints in the challenging jobs.



Cultural programmes were performed by Tiruchi Kavin and Madurai Kayal art troupes which enthralled the audience.

Com J.Vijaya Convener SZWWCC presided over the function. Com D.Chitra Convener of WWSC of Madurai division welcomed the gathering. Com G Meenakshisundaram, (President, ICEU Madurai division) Shri V.Narayanan (Marketing Manager) Smt A.Vairamani ( Manager) Shri T.Pandian (LIC Class 1 officers Association) Shri Arun (NFIFWI) Shri Muthu manickam (LIAFI), Shri K.Mari (LICAOL) and Com C. Chandrasekaran (AIIPA) presented mementos to the agents.

Three women agents Smt S.Dhanaseeli, Smt

C.Packialakshmi, Smt K.Amuthavalli shared their experiences and thanked AIEA for having given them such encouragement and support.

Com G Aruna Convener GEWACA was honoured by Com K Swaminathan for the good work done to ensure justice to the victims of gender bias.

Com N.P.Rameshkannan thanked agents for their emotional response and assured employees support to their good performance. He declared that agents and employees would join together to save LIC for the betterment of nation as a whole and policy holders in particular.

Com S.Thanigairaj proposed vote of thanks.

## International Women's Day at Belgaum

Insurance Employees' Union, Belagavi Division organised International Women's Day on 8<sup>th</sup> March 2020 at LIC Divisional Office, Belagavi. Dr. Shweta Wali, a prominent Dietician was the Chief Guest of the function.

The programme began with the members of the women sub committee greeting the women comrades with a red rose. Com. Veena Hegde of city Branch III welcomed the gathering. A report of the women's sub committee narrating the activities undertaken by the women sub committee was presented to the house by Com. Neha Joshi, Convenor, Women Sub Committee, IEU Belgaum Division. Introducing the chief guest Com. Rajalakshmi Kulkarni highlighted the achievements and the multi dimensional persona of Dr.Shweta Wali who is also involving herself in the social activities in her own way.

Dr. Shweta, in her address made exhaustive presentation of the various dimensions of risk free healthy life that can be achieved by adhering to a vegetarian food habits. Her speech was marked by humour as well as imparting knowledge about health specially in respect to women. She also made deep analysis of the human autonomy and the various changes that takes place at different stages of life. The hormonal changes in

woman, she said, is a challenge to be met. Both psychological and physiological changes do take place and this can be balanced by adopting home made remedies. She suggested regular walk, consumption of green vegetables and fruits and adequate intake of water. Her speech was received well by the assembled members who asked her many queries.

Another highlight of the function was presentation of various women personalities of renown by our DO Base unit women comrades viz., Mother Teresa, Sarojini Naidu, P V Sindhu, Lata Mangreshkar, Dr.Anandi Joshi, Salumarad Timmakka, Pratibha Patil, Savitribai Phule, Kalpana Chawla, Indira Gandhi, Sudha Murthy, Kittur Rani Chennamma. This presentation was received the most applause from everybody.

Function commenced with revolutionary song by DO women choir team.

Com. P A Joseph, former General Secretary greeted the members.

Com. Sudha Ingale, anchored the programme.

Com. Chandrashekhar Bolgundi, President, IEU Belgaum Division presided over the function. Com. S K Kulkarni, General Secretary, proposed vote of thanks.

## LIC listing: Awareness campaign in Kozhikode Div. LIC Pensioners Family meet at Kozhikode and Kannur

With a view to equipping the pensioners and their kith and kin to fight against the ill conceived move of the Narendramodi government to list the invaluable shares of LIC of India in the stock market, in accordance with its pronounced policy of disinvestment of public sector units, the LIC Pensioners' Association Kozhikode Division (AIIPA) organised LIC pensioners' Kudumba Sangamam (Family get-together) one at Kannur on 28<sup>th</sup> February 2020 and another at Kozhikode on 1<sup>st</sup> March.

The family meet was inaugurated by Com.P.P.Krishnan (Vice president, AIIEA) and addressed by Com.I.K.Biju (Joint Secretary, SZIEF and General Secretary, LIC Employees' Union Kozhikode Division). In his highly informative and thought provoking speech, lasted for more than one hour, elaborately explained the background of the government's anti-national stance to list part of its shares of LIC in the stock market. Speaking to the audience Com.I.K.Biju, Joint Secretary SZIEF, explained the crux of the problem in the background of the present political, Social and economic situation prevailing in the country and the hardships experienced by the people, especially the working class. The flight of the employees and clients of the disinvested public sector units, such as BSNL, BPCL etc., were also discussed by Com.Biju.

The family meet held at Saroj Bhavan Kozhikode on 1<sup>st</sup> March 2020 was attended by more than 140 pensioners and their family members. The participants expressed their anger and concern against the Central Government's move, through a resolution and demanded of the government to desist from the privatisation move of LIC.

Com.P.Vasu, Vice president, LICPA made welcome speech. Com.Sukumaran Punnasseri, President LICPA presided over the function. Com.K.K.C.Pillai, Secretary LICPA initiated the

meet explaining the purpose of this gathering and the role of the pensioners and their family members in the emerging situation. Com.P.Bhaskaran, Vice president LICPA moved the condolence resolution and Com.A.Bhaskaran Joint Secretary moved the resolution demanding the Central Government to withdraw the proposals of the listing of the shares and allow LIC to remain in the public sector. The resolution was adopted unanimously.

Comrades P.V.Raveendran, M.Alikutty, Padmanabhan, Abdulsamad, K.Surendran, A.K.Chandran and C.A.Mamman (Treasurer, LICPA) participating in the debate narrated their past experiences in bringing up the LIC of India in yester years.

Baby Fiona, grand daughter of Com.C.A.Mamman recited a beautiful lullaby, which was highly appreciated by the audience.

The meet also demanded of the authorities to grand legitimate and long pending demands of LIC pensioners including revision of pension, improvement in Medical scheme, granting of monthly cash medical assistance, inclusion of left out cases in the LIC pension scheme etc., put forward by AIIPA, without any further delay.

Com.K.Manoharan, Joint Secretary LICPA offered the vote of thanks.

A similar get together of LIC pensioners and family members in Kannur and Kasaragode Districts was held in IMA Hall, Kannur on 28<sup>th</sup> February 2020 which was inaugurated by Com.P.P.Krishnan, Vice president AIIEA. Com.M.K.Balakrishnan Vice President LICPA welcomed the gathering. Com. Sukumaran Punnassery was in the chair. Comrades I.K.Biju, K.K.C.Pillai, C.A.Mamman, V.R.Jayarajan, K.K.Govindan, M.K.Premjith spoke in the meeting. About 75 members of LICPA and their family members participated in the meet. Com. K.V.Kunhiraman (Payyannur), Com. E.P.UnniKrishnan (Kannur), Com.V.Vasudevan Namboodiri (Payyannur), (all LICPA comrades) narrated their experiences in the past. Com.O.V.Giridharan (Executive member LICPA) gave vote of thanks.

Both of these family meets were very successful, useful and created great enthusiasm among the participants.



## 24<sup>th</sup> Conference of LICPA, Kolkata Sub.Div.

The 24<sup>th</sup> Annual General Conference of LICPA-KSDO, held on 23<sup>rd</sup> February, 2020, at the premises of the Divisional Office, Jeevan Prabha, Salt Lake City. The auditorium was fully packed with 100 pensioners and more than 50 activists of KSDIEA, the Divisional unit of AIIEA. Com K. Venugopal, an eminent leader of the insurance employees' movement and Ex-General Secretary of AIIEA, inaugurated the conference.

The conference was started with a beautiful song presented by Com Pinnaki Maitra, the Jt. Secretary of KSDIEA. Com Timir baran Bhattacharya, the General Secretary of Pensioners' Association, welcomed the house. Com Asish Basu Roy Chowdhury presided over the conference.

Inaugurating the conference Com K. Venugopal, in his signature style, explained the anti-people economic policies of the country and the responsibilities of the employees and pensioners to meet those challenges. He continued to speak that when the entire economy of the country is slowing down, the LIC of India is growing steadily. He invited the house to join the struggle en – masse to protect LIC as public sector insurance and to protect the interest of 30 crore policy holders. He reminded that only advancement and growth of LIC will help realizing our own economic issues. The house was completely overwhelmed with his elaborate wonderful presentation.

Com Chandrasekhar Bose, the doyen of insurance movement greeted the conference. Com Subrata Basu, the Jt. Secretary of EZIEA, com



Priyabrata Bagchi, the Secretariat member of AIIPA, and Com Ujjal Pal, the General Secretary of KSDIEA, also greeted the Conference. Three pensioners, com Ashoke Dey, Com Haridas and Com Nisith Biswas participated in the discussion over the Report of the conference placed by the General Secretary. Com Shibapada Sarkar, the treasurer of LICPA, KSDO, placed the audited accounts before the house. With suggestions and amendments, the report and audited accounts were accepted unanimously. The conference felicitated Com Arun Datta Majumder, the veteran members of the Association.

The conference elected 29 members executive committee for the year 2020, with Com Asish Basu Roy Chowdhury as President, Com Timir baran Bhattacharya, as General Secretary and Com Shibapada Sarkar, as Treasurer. The conference came to an end with the brief submission of the president of the meeting.

## 24<sup>th</sup> Conference of LICPA, Howrah

The 24<sup>th</sup> Annual General Conference of LIC Pensioners' Association of Howrah Division held at Howrah on 15.02.2019 conducted by a Presidium formed with Comrades Subhash Mitra & Pranesh Dutta, started with a brief welcome address by the President and a condolence resolution.

A large number of members and Guests attended the Conference

The first speaker Com. Jayanta Mukherjee, General Secretary, EZIEA, greeted the Conference and spoke on the crisis of the economy, the decision of the Government to sell the shares of Nationalised LIC and its effect on Insurance

Sector. He told that the achievement of Final Option for Pension is due to the continuous struggle of AIIEA. It is a great victory. The struggle for realising the legitimate demands of the Pensioners' under the banner of AIIPA is going on. He called the members to defend the unity of the country and restore its democratic and secular character unitedly with the working class.

Com. Priyabrata Bagchi, the Joint Secretary of AIIPA, criticized the present economic policy of the N.D.A Government its anti people attitude and religious fanaticism. He strongly protested against the issuing of Nationalised General

Insurance Companies shares in the market and appealed for joint struggle in all spheres to combat the anti people activities of the Central and State Government. He said that the demands of the Insurance Pensioners' will be realised by joint struggle.

The Conference was greeted by Com. Gopal Das, the Joint Secretary of HDIEA. Com. Das and com Kenaram Som, President of HDIEA were elected as Honorary Members of the Association for 2020. Com. Samir Banerjee, Treasurer, Joint Forum of Pensioners' Association, Howrah District, greeted the conference and called for united action. The other speakers were Comrades Gunin Chatterjee, Kisore Mitra, Pradip Basak and Sushil Dasgupta on behalf of other Insurance Pensioners' Association of Kolkata and Kharagpur.

The Conference was greeted by Comrades Pradip Basak, Timir Baran Bhattacharjee, Jyotirmoy Bhattacharjee and Debiprasad Gayen on behalf of G.I.C Pensioners' Association (West Bengal) and Pensioners' Association of Kolkata Suburban Division, Kolkata Metropolitan (1) and (11) Divisions respectively.

The report of the Executive Committee placed by Com. Mohanlal Ganguly, the General Secretary dealt with the Political, Economical

and Social Situations of the country and the world. It discussed the demands of Insurance Pensioners, the struggle of AIIPA, joint movement of the organisation, the duties of the members and the latest position of the case pending in the Supreme Court. The report of the Executive Committee and the Audited Accounts for 2019, after discussion, were adopted unanimously. Twenty One resolutions on different subjects including the repeal of NRC, CAA and NPR have been accepted.

The senior most Delegate presented in the Conference, was felicitated.

The message of the Conference was broad based joint struggle by the Pensioners with other Associations and toiling masses for the welfare of the people, realisation of legitimate demands and to strengthen AIIPA by taking every effort to increase the number of members and participation in all programmes.

A new Executive Committee of 21 members with Comrades Subhash Mitra, Mohan Ganguly and Madan Mohan Ghosh as President, Secretary and Treasurer were unanimously elected by the Conference.

The Conference concluded after Vote of Thanks given by the President.

## AGB Meeting of ICREA, Hyderabad

The 23rd Annual General Body Meeting of Insurance Corporation Retired Employees Association (ICREA), Hyderabad, was held on Sunday, 23rd February in the LIC Zonal Office Canteen Hall. More than one hundred members attended the meeting.

Com. M J Bhagyalaxmi, President, ICREA, Hyderabad, welcomed the gathering. The Chief Guest, Com. KVSSN Raju, Vice-President, AIIEA, in his inaugural address, noted the significance of the meeting, as it was held after the realisation of the final pension option. A total of 14000 PF-optee retirees in LIC and an equal number in GIC

opted for pension, Com. Raju said. The Pension, achieved in 1995 in the Insurance industry after relentless struggle, is under threat and we must be alert and united to foil the attempt.

The Govt. intended to disinvest LIC and other PSUs to raise Rs. two lakh crores. LIC is a market leader and the Govt. has no right to disinvest LIC. The AIIEA has decided to resist the move and protect LIC through sustained campaign amongst the general public and policyholders, Com. Raju told the meeting.

Later, the Secretary's Report and Accounts statement for the year 2019 were presented and passed by the AGB. Panel of new Office-bearers and EC members for the year 2020, with Com. MJ Bhagyalaxmi as President and Com. Govind Patankar as General Secretary, was elected unanimously. Com. KNB Acharyulu, CC Member AIIPA, Com. Vijay Bhaskar Reddy, Gen. Secretary, GIPA, Hyderabad and others also spoke. The meeting ended with vote of thanks by Com. K.V Sastry, Jt. Secretary, ICREA after felicitation of senior-most member present and other dignitaries.



## Insurance News in brief

■ A.M. KHAN, DHARWAD

Aviva, a British insurer, continues with its 2019 policy of withdrawing from Asia. Now it has decided to pull out completely from Indonesia by selling its entire stake in joint venture PT Astra Aviva Life to its partner.



UK government finance ministry's report says that 90% of motor insurance claims in the UK are due to damage from potholes on the roads.



As the business insurance do not cover epidemics global insurers are facing double whammy – a sharp rise in payouts at a time of big investment losses. Already burdened with the number of corporate insolvencies, which are expected to rise by 2.4% in 2020, the loss linked to corona virus is hurting badly the credit insurers. The \$11 billion trade credit insurance market covers the risk that a company's customers cannot pay for goods or services bought on credit.



IRDA on 25-02-2020 formed a nine member committee to study the feasibility of allowing life insurers to offer indemnity-based health insurance policies.



Although it is being highlighted that healthcare in India is much more affordable than in number of developed countries, but the fact remains that the healthcare costs in India have become prohibitive over the years. In India till date, medical care remain largely as an out-of-pocket expenses.



Axis Bank the bankassurance partner Max Life has entered into an exclusive agreement with Max Financial Services and Max Life to explore a long-term partnership with the Max Life. Max financial which is the holding company of Max Life, holds 72.5 per cent in Max Life and Axis Bank already has 2 per cent shares. And now Axis Bank proposes to acquire a significant stake in Max Life. Max Life is the largest non-bank-owned insurer in India.



A healthy sign for LIC. LIC agents have earned Rs.14,220 crore in gross commissions in the first nine months of 2019-2020, an increase by 11.55 per cent over the same period of last financial year which

was Rs.12,748 crore. This is 1.8 times more than what the mutual fund distributors has earned in the entire Financial Year 2019.



The Department of Promotion of Industry and Internal Trade (DPIIT) has amended the Consolidated Foreign Direct Investment Policy 2017 to all 100 per cent FDI in insurance intermediaries which include insurance brokers, reinsurance brokers, insurance consultants, corporate agents, third-party administrators, and surveyors and loss assessors. Till now, FDI up to 49 per cent was allowed in insurance intermediaries through the automatic route.



The revamped Pradhan Mantri Fasal Bima Yojana (PMFBY) is a mixed bag for farmers. The mixture is more with deprivation than benefits. On the benefit side, crop insurance has been made voluntary for all farmers, which at present is mandatory for those who take bank loans and optional for others. This meets the long-pending demand of the farmers. Other welcome feature is the rationalisation of the procedure for damage assessment in a fixed period. The insurance companies would be allowed to settle the claims on the basis of the preliminary estimates if the state governments fail to provide yield data based on crop-cutting experiments within the deadline. This would help avert undue delays in claim settlement, which is one of the main complaints against this scheme. The deprivation side of the PMFBY is more worrisome. The new package blunts the scheme's unique feature that sets it apart from other agricultural insurance schemes, viz., the coverage of all conceivable risks, ranging from prevented sowing to post-harvest losses. The States are proposed to be given the freedom to select the hazards to be covered under this programme. They would, therefore, be allowed to omit any relief to the farmers who are unable to plant the crops due to drought or other factors or suffer damage to the harvested produce lying in the fields. This curtails the utility of the scheme for the farmers.



Though FDI in insurance sector has been raised to 49 per cent but the fact shows that the FDI has not reached any near to it. Even growth rate is not encouraging, not to speak of general and health insurance sector which shows a negative growth in the year 2019. While the life insurance sector inks a growth of 0.40 percent in 2019 the non-life including health insurance shows a negative growth by 1.17 per cent.

## Economic Tid Bits

■ J.SURESH, MYSORE

\* According to a study by High Pay Centre (HPC), a think tank that monitors the pay levels of top earners, the CEOs take home 117 times the annual pay of the workers. In 2018, the average FTSE 100 CEOs earned Pound 3.46 million, equivalent to Pound 901.30 an hour. In comparison, the average full time worker took home an annual salary of Pound 29,559 in 2018 equivalent to Pound 14.37 an hour. It just takes three working days ( 33 hours) for the FTSE CEO to earn what an average worker earns in one full year. Around two million workers, approximately 7% of the workforce, are on the national minimum wage. According to another report, the number of people living in relative poverty in working households rose from 37% in the mid-1990s to 58% in 2017-18. More than 4 million people in the UK are trapped in poverty, meaning their income is at least 50% below the official breadline, locking them into a weekly struggle to afford the most basic living essentials. In 2000, 54% of children in poverty lived in a family where an adult worked and this has risen to 73% in 2017-18. Even in families where all adults work full time, one in six children are living in poverty.

\* According to China's National Bureau of Statistics, the Manufacturing Purchasing Manager's Index (PMI) fell to 35.7% in February down from 50 in January. This is an all time low, below that recorded during the global financial crisis. A PMI of less than 50 indicates a contraction in economic activity. An expert orders sub-index fell to 28.7 down 20 points from the previous month, because of cancelled and delayed orders, according to NBS. A related index that tracks purchasing plans in service industries also plunged to a record low of 29.6 indicating major contractions in transport, construction and consumption spending. It is also predicted that the annualised growth rate for the first quarter could be lower than what has been, at least until now the "consensus" forecast of 4%. The government may even report a contraction for the first three months, the first such event since the Cultural Revolution in 1966. This is the impact of Coronavirus on Chinese economy so far. It will also have a major effect on world economy because China accounted for around 40% of global growth last year.

\* The World Health Organisation (WHO) has issued a plea for financial support of \$ 675 million a month to fight the coronavirus pandemic. According to WHO, at least 93 countries reported at least one new case, and we are at a critical point in the global response to COVID-19 and situation demands everyone to get involved in this massive effort to keep the world safe. The pandemic has already had a major impact on the life and living of millions of workers across the world. The IMF has projected that it may bring a reduction of 0.1 percentage points in the global growth. The OECD has cut its predictions for global growth by 0.4 percentage points to 2.5 points, a level IMF regards as recession for world economy. The IMF says the recession will not be as steep as the 0.8% contraction of 2009 but will be worse than the 2001 and early 1990s recession. It is also projected that the US economy will contract by 4% in the second quarter and the Eurozone will face the biggest drop with a full-year growth slipping to minus 5%.

\* According to the official data, the Eurozone economy is experiencing its worst downturn since the currency crisis of 2012. The figures shattered claims that the European outlook had started to improve, revealing that the growth in the single currency area was just 0.1% in the fourth quarter of the last year. Germany, the eurozone's leading economy recorded no growth in fourth quarter, coming in below the expectations of analyst, after growth of 0.2% in the third. The chief driving force of the downturn is the fall in industrial production. Eurostat reported last week that output fell by 2.1% in December bringing the total decline for the year to 4.1%. Factory production was down in Germany, France and Italy. There was a 1.6% fall in retail sales in the euro zone in December, the steepest decline in a decade.

## Working Class Struggle

■ S. SRIDHAR, MYSORE

### **BRAZILIAN POSTAL WORKERS PREPARE FOR STRIKE:**

The National Federation of Post Office workers, affiliated with the UNITED WORKERS CENTRAL is carrying out a strike authorisation vote nationwide in anticipation to a potential strike. On 3<sup>rd</sup> March workers demonstrated against Government proposal for Privatisation of Postal Services. They were also opposing the increase in Health Care Insurance Premium by 50%. In September 2019 more than 1,20,000 workers carried out largest Postal strike since 1985.

### **TEACHERS REFUSE TO BEGIN CLASSES IN FIVE ARGENTINE PROVINCES:**

Public Schools in the Provinces of SANTA PE, SANTA CRUZ, CHUBUT, JUJUY AND NEUQUEN did not begin the academic year on 2<sup>nd</sup> March, with teachers striking to protest miserable wage offers by the Provincial Governments. The wage increase offered fall well below recent annual inflation, which reached 56% in February. Government offered 3% wage offer.

### **RENEWED ROAD BLOCKS AND DEMONSTRATIONS ACROSS CHILE:**

Thousands of workers demonstrated in the city of Santiago on 28<sup>th</sup> February. In October 2019, mass strike held in Chile against social inequality. On 1<sup>st</sup> March, thousands of cyclists took protest rally. On March 9<sup>th</sup> General strike was held in Chile to commemorate the International Women's Day.

### **NOTIMEX WORKERS VOTE TO CONTINUE ONE WEEK STRIKE IN MEXICO:**

In a failed attempt to end the ongoing strikes, workers carried out a vote on February 28<sup>th</sup> to continue strike for sacking hundreds of workers. The sacking of workers carried out as part of the austerity plan being implanted by the Mexican Government. The strike is carried out since February 20<sup>th</sup>.

### **SALT LAKE CITY TEACHERS RALLY TO DEMAND GREATER FUNDING FOR UTAH SCHOOLS(US):**

More than 2000 Salt Lake teachers walked out of school on 28<sup>th</sup> February to rally at the UTAH STATE capital to demand increased funding for the State's Public Schools.

### **22000 TORONTO MUNICIPAL WORKERS THREATEN STRIKE:**

With negotiations reaching an impasse, 22000 members of the Canadian Union of Republic Employees are set to strike on 18<sup>th</sup> March. Wages, Parental Leave, Job Security are the main issues of dispute.

### **PUERTO RICAN MEDICAL SERVICES WORKERS STRIKE AGAINST PRIVATISATION PLAN:**

The workers for Puerto Rico's Medical Services(Latin America) voted in favour of strike actions over privatisation plan. The workers demonstrated on 9<sup>th</sup> March against Government's Proposal.

### **TRUMP EXECUTIVE ORDER THREATENS FEDERAL WORKERS(US):**

Donald Trump Executive order issued on February 20<sup>th</sup> gives the Secretary of the Department of Defence the power to abolish Collective Bargaining Rights for 7,50,000 Civilian workers. Civilian Workers planning for strike action against the PRESIDENTIAL orders.

### **UNIVERSITY OF CALIFORNIA GRADUATE STUDENTS STRIKE:**

For two months, graduate students and teaching assistants at the University of California are engaged in a wildcat strike, rebelling against the united auto workers to demand cost of living wages. The pay, they are currently receiving does not even cover the average rent in the main cities of California, where housing costs are soaring. Rally was held on March 5<sup>th</sup> across California.

### **WILD CAT STRIKES ERUPT ACROSS ITALY TO DEMAND IDLING OF PLANTS DURING CORONAVIRUS PANDEMIC:**

As the death toll in Italy from the Global CORONAVIRUS Pandemic surged on 13<sup>th</sup> and 14<sup>th</sup> March, blue collared workers went on strike. This is part of growing international wave of strike action by the workers against criminal indifference of the financial Aristocracy to the CORONAVIRUS pandemic. It has seen strike by London Postal Workers, Private bus drivers in Paris and FIAT CHRYSLER workers in Canada.

### **BANGLADESH TRUCK DRIVERS AND DEPOT WORKERS STRIKE IN CHITTAGONG:**

Drivers and other employees at 19 Private Inland Depots at Chittagong walked out on strike on February 26<sup>th</sup> and 27<sup>th</sup> over several demands. The workers want employers to issue them appointment letters, driving licenses, better working conditions.

### **SRILANKA AUDIT OFFICE WORKERS ON INDEFINITE STRIKE:**

Audit Services workers began an indefinite strike on 2<sup>nd</sup> March to demand, they be made a part of the State Services and that all auditors across the Country are interated into the Public Service.

### **THAI AIRWAYS MAINTENANCE WORKERS PROTEST OVER JOB CUTS:**

Hundreds of aircraft workers from the THAI AIRWAYS INTERNATIONAL MAINTENANCE facility, located at U-TAPAO International Airport in Rayong, marched to the THAI Governments Complaints Office on 2<sup>nd</sup> March to protest job cuts. Workers are concerned that 1500 workers at the maintenance depot will be adversely affected including loss of 500 jobs.



**LIC - Lion's share:** Twenty years later, despite facing stiff competition from the private sector, LIC still commands a lion's share of the market—70% of first-year premium up to January 2020 was underwritten by the state-run life insurer. And the fact that it manages close to 31 trillion of the 40 trillion industry underlines the fact that LIC is much bigger than the 23 private sector life insurance companies put together. Distribution is key to the life insurance business and LIC stands unparalleled with nearly 1.2 million agents, compared to the 1.02 million agents for the private sector insurers put together for FY19.

**More than MF Agents:** Agents of LIC have garnered 14,220 crore in gross commissions in first nine months of 2019-2020, which is 1.8-times of what the mutual fund (MF) distributors made for the entire FY19. According to disclosures made by LIC, commissions paid on first-year premiums grew at a sharp pace of 46% year-on-year in the December quarter.

**Digital Micro-insurance:** LIC has launched an Online & Paperless process of Completion of Policies of Micro Insurance. This is a big initiative for promoting Financial Inclusion of the marginalized sections of the society. The Micro Insurance Policies of LIC will be available at [www.sajhedaari.com](http://www.sajhedaari.com) to help the POSP-LI to sell these policies digitally at the doorsteps of the prospective customers by using handheld devices like a simple smartphone, laptop etc. There will be no filling up of physical proposal Form, Payment will be made through online and digital Mode. Records will be preserved in digitized form. Provision of issuance of Policy Bond in paperless form.

**Oppo in insurance:** Mobile handset maker Oppo has announced the launch of Oppo Kash, an app that will offer lending, insurance and mutual funds. Oppo Kash will be pre-installed in all Oppo smartphones, in addition to being available for download on Google Playstore for all Non Oppo users.

**PayTM Brokers:** One97 Communications, which owns financial services platform Paytm, on March 3 announced that its wholly-owned subsidiary Paytm Insurance Broking has got a composite insurance broker license from IRDAI. This means that Paytm can now sell products of life and general insurance companies on its platform. Till now, Paytm was distributing small ticket-sized policies to customers as a corporate agent. With the insurance broking license, the payments platform will be able to offer more products to customers.

**Festival Insurance:** Thiruvananthapuram Attukal Temple Trust has arranged an insurance coverage of Rs 85 lakh to ensure safety of devotees during the 10-

## For our Field Forces

■ ARIVUKKADAL, THANJAVUR

day temple festival. Each devotee, who participates in the festival, will be covered for accidents and calamities. This can be done for all temple festivals.

**Extending health insurance:** IRDAI is considering the possibility of allowing life insurance companies to offer health policies despite opposition from general insurance companies. The regulator has set up a nine-member committee with former New India Assurance Chairman and MD G Srinivasan as Chairman and LIC Chairman MR Kumar as Co-Chairman to study the feasibility of allowing life insurers to offer indemnity-based health policies. As of now, only general insurance firms and specialised health insurance companies are allowed to offer indemnity-based health policies.

**Corona Claims:** IRDAI has asked insurers to settle all claims related to coronavirus expeditiously under existing health policies that provide for treatment of hospitalisation expenses. This is a big decision as it clears confusion of customers across country. The regulator said that under existing health insurance policies where hospitalisation is covered, not only the cases related to coronavirus disease (COVID-19) shall be expeditiously handled, but all the costs of admissible medical expenses during the course of treatment, including the treatment during quarantine period, should be settled in accordance to the applicable terms and conditions of policy contract and the extant regulatory framework.

**Delhi Riot claims:** IRDAI has issued a guidance note for all general, life and stand-alone-health insurance companies that issued insurance policies in the riots affected areas in North East Delhi. All insurers have been advised to act immediately for fair and speedy settlement of claims.

**Return of premium is important:** Every seven out of 10 respondents consider return on premium the most important benefit they would like to have on their term plan. The second in the preference order is flexible payment of cover followed by life stage benefits. A survey shows that only half of the respondents feel that their term plan's sum assured is sufficient to cover their family in case of any eventuality.

# Comrade R.Govindarajan Memorial Day at Chennai

The ICEU, Chennai Division-1, arranged a talk on "Budget and Inclusive Growth" on February 18, 2020, the day on which Com.R.Govindarajan breathed his last three years ago. At the outset Com. S.Rajappa, senior leader of the AIEA, declared open a portrait of Com.RG as he was popularly known and garlanded it. Com.S.Rameshkumar, General Secretary, ICEU, Chennai Division-1, who presided over the meeting and Com.S. Sivasubramanian, Treasurer, SZIEF, who welcomed the gathering, briefly explained the multi-level functioning of Com. RG. Among the large gathering of comrades both men and women, Smt. B.Usha, daughter-in-law of Com.RG was present in the meeting. A good number of comrades from the CHRGIEA



besides senior comrades of the organization attended the meeting.

Prof. Venkatesh Athreya, a renowned economist, also explained how Com.RG had served the AIEA and its Units and how his meaningful speeches were responsible for educating the employees. Discussing the Union Government's budget for the year 2020-21, he asserted that all the statistics furnished by the Finance Minister in her lengthy speech were wrong. He explained in detail the insufficiency fund allocation for

the development of the country in order to solve the problems of unemployment and to tackle the grave situation facing the multi-million agriculturists of the country resulting in thousands of suicides. He was also critical of the Citizenship (Amendment) Act,

the National Register of Citizens and the National Population Register, which were intended to isolate the Muslim population. He condemned the move of the Government to sell the shares of LIC, which has been the best insurance entity in the whole world and appealed to the employees to mobilize the masses in order to save the LIC in the public sector.

The meeting came to a close with Com. S.Rameshkumar proposing a vote of thanks.

## Com. Bose at Varanasi

Com Chandrasekhar Bose, legendary leader of insurance employees was at Varanasi for a personal visit. He is the only surviving founding Member of the AIEA. Even at the age of 97, he is brimming with enthusiasm and confidence. Utilising this opportunity, a function to felicitate this great leader was jointly organised by VDIEA and Pensioner's association on 17th February 2020 at LIC campus, Varanasi. On 18th February he addressed the training session of newly recruited Assistants of 2020. It was a historic moment when the oldest member of AIEA encouraged

and enthused the young new employees to work unitedly for the betterment of all LIC employees. He informed the young that the organisation looks to them with hope and was confident that these young employees would live upto the expectation and contribute their strength to build a exploitation free society.



## DONATIONS

Com. K.V.Suryanarayan Rao,  
Visakhapatnam DO Rs. 1000  
Com. Paramanandan ,  
Bangalore DO-2 5000  
Com. Prem Kumar,  
BRGIEA 10000  
Com. B.D.Singh  
Patna DO-1 2000  
Insurance Worker thanks these  
comrades for their love and  
affection.

## CONSUMER PRICE INDEX

| Month                       | Base 2001 | Base 1960 |
|-----------------------------|-----------|-----------|
| June 2019                   | 316       | 7212.98   |
| July                        | 319       | 7281.46   |
| August                      | 320       | 7304.29   |
| September                   | 322       | 7349.94   |
| October                     | 325       | 7418.42   |
| November                    | 328       | 7486.90   |
| December                    | 330       | 7532.55   |
| January 2020                | 330       | 7532.55   |
| Base 1960=Base 2001x22.8259 |           |           |



Guwahati



Bangalore



International Women's Day 2020 was celebrated in LIC and public sector general insurance companies in various ways. Here is a glimpse with images from all over India



Surat



Gandhinagar



Kanpur



Vishakapatnam



Machilipatnam



Hyderabad



Rajahmundry



Kharagpur



Raipur



Ludhiana



Madurai



Vellore



Chennai-1

### INTERNATIONAL WOMEN'S DAY 2020



Silchar



Nagpur



Jalandhar



Delhi-2