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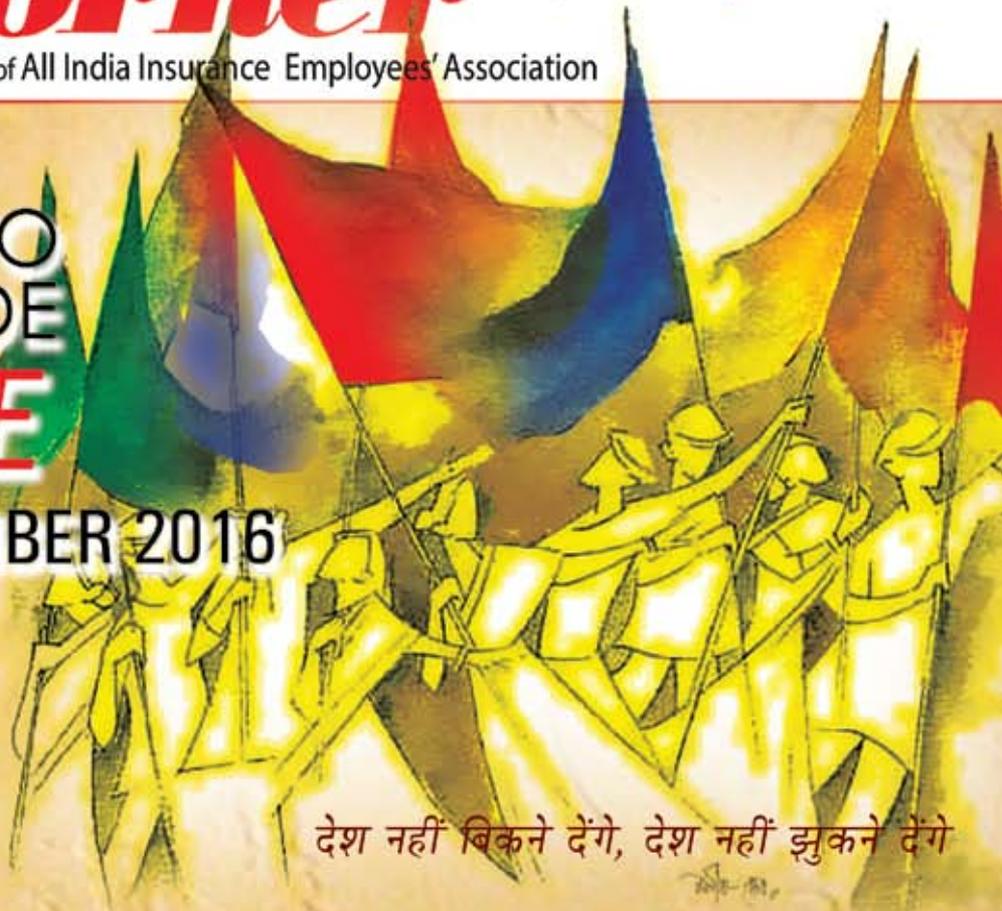
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ONWARD TO
NATIONWIDE
STRIKE

on 2ND SEPTEMBER 2016



देश नहीं बिकने देंगे, देश नहीं झुकने देंगे

Brexit

A MAJOR CRACK
IN THE EDIFICE OF
GLOBALISATION



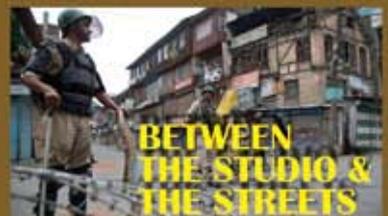
FIGHT UNITEDLY
against the **HEGEMONY** of
GLOBAL FINANCE CAPITAL



**FOREIGN
DIRECT
INTERFERENCE**



**THE COST OF
NUCLEAR DIPLOMACY**



**BETWEEN
THE STUDIO &
THE STREETS**

As we enter 70th Year
of our Independence...



ये वो सहर तो नहीं जिस की आरजू लेकर
चले थे यार कि मिल जायेगी कहीं न कहीं.....

अभी चिराग-ए-सर-ए-राह को कुछ खबर ही नहीं
अभी गरानी-ए-शब में कमी नहीं आयी
नजात-ए-दीद-ओ-दिल की घडी नहीं आयी

चले चलो कि
वो मंजिल
अभी नहीं आयी

- फैज अहमद फैज

*This is not that dawn, in whose yearning,
We had set out full of hope that we will surely find.....*

*The lamp by the roadside is still burning unaware,
Yet the oppression of the darkness has not been alleviated.
The moment of salvation for our sights and hearts
has not yet arrived*

*Keep marching,
for that destination
has not yet arrived*

-Faiz Ahmed Faiz



ONWARD TO NATIONWIDE STRIKE ON 2ND SEPTEMBER 2016

The National Convention of Central Trade Unions and Industrial Federations held on 30.3.2016 at Delhi gave a call for nationwide strike on 2nd September 2016 against anti-people and anti-worker policies of the Central Government. The strike was called in support of 12 point charter of the working class.

The working class observed nationwide strike on the same day (02.09.2015) last year. It was a historic strike action in which nearly 15 crore workers participated. The working class is forced to give a call for this strike action again because of all round gloom and disaster in the national economy and cruel attacks on the life and living of the working people across the country.

It is now two years since the NDA government came to power at the centre and

the so called success of the Govt is celebrated brazenly by propagating lies and distortions. It is projected that **nayi subha** is emerging under NDA rule and India is transforming into a great power (**desh badal raha hi**) under the dynamic leadership of Sri Narendra Modi. But the issues pertaining to 50 crore working people are not in the agenda of the Central Government which is working only for the rich and powerful. There is no change in the attitude of the Govt even after the powerful resistance of the working class though 2nd September strike last year. In fact the attacks of the Govt on the working class and poor have increased during the last one year. The Govt has intensified its attacks on the working class to protect the interests of the foreign and domestic capital. In the name of development,

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- K.DAVID 10

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For Our Field Force-Arivukkadal

Images courtesy: Ganashakthi

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employment generation and capital flow all sorts of lies are propagated causing immense damage to the national economy.

One of the demands of the working class is to increase of minimum wage. The Justice Mathur Committee has recommended for a minimum wage of Rs 18000/- and trade unions want this to be implemented but the Govt is not inclined to accept the demand for a minimum wage of Rs 18000/- per month. The government has totally failed in tackling the monstrous unemployment problem. Rather than working to create new jobs, the government policies are destroying even the existing jobs. More than ten million youth join the labour market every year but in the last two years only around 4 lakh jobs have been created. Such massive level of unemployment is creating a socially explosive situation.

The Government continues to pursue the policy of privatisation of public sector. The Union budget has proposed to mobilise around Rs.56000 crore through strategic sale of public sector units. The entire economy has been opened to foreign capital for massive exploitation of domestic resources and working class. The Prime Minister prides in the fact that India today has become the most open economy in the world.

The Government intends to amend the labour laws and five new labour bills are being brought replacing the existing 40 labour laws. The new five labour codes will be - Industrial Relations Code Bill 2016, Wage Code Bill 2016, the Small Factories (Regulation of Employment and Conditions of Services) Bill, the Shops and Establishments (Amendment) Bill, and Employees Provident Fund and Miscellaneous Provisions (Amendment) Bill. These new codes will pave the way for attack on workers' rights. The new labour laws will be helping the employers in the easy dismissal of the workers, in changing the working conditions and in forcing the workers to accept the social security plans linked to the stock markets etc. The Govt is also intending to change laws relating to trade unions which will make it tough for the workers in organising themselves as a trade union and to fight for their trade union rights. **Sramayevajayate** actually helps the employers and not the workers. The labour inspection system is virtually eliminated and

there is a provision for self-certification and employers are exempt from filing returns on implementation of labour laws. As labour laws are in the concurrent list, BJP ruled states like Rajasthan and Haryana are already in the process of implementing laws which are very adverse to the working class. These states are actually functioning as laboratories for the future changes in labour laws of the country.

The Government totally ignored the demand for social security for the workers. Contractualisation and casualisation of employment is on rise due to the aggressive commitment to the neoliberal regime. The Govt proposals on imposing Income Tax on 60% of the PF withdrawal were effectively resisted by the working class. The restrictions on withdrawal of employer contribution to the PF were stoutly opposed by the workers especially the women workers of Bangalore and Vishakapatnam. The Govt was forced to withdraw its ignominious proposals.

In our industry despite stiff opposition and peoples' opinion, Insurance Laws amendment bill was passed by the Parliament and limit of FDI has been increased to 49% from 26%. The public sector general insurance companies may be listed in the stock market for resource mobilisation despite their best performance with 12% growth in gross direct premium income over last year. The Govt ignores our demand for the merger of all four PSGI companies. The Govt attacks on LIC may increase with the aim of privatisation of LIC. We as insurance employees have to be cautious and vigilant and should continue our campaign for the defence of public sector insurance. The diamond jubilee of LIC gives us an opportunity to reach out to the people and wide spectrum of opinion makers. The call for nationwide strike on 2nd September also gives us a chance to unify our struggles with broader struggles of the Indian working class. AIIEA firmly believes that strong and unified struggles only can defeat international finance capital driven policies of the Indian ruling classes.

AIIEA calls upon the insurance employees to join the historic strike on 2nd September and play our role in making the movement against anti-worker and anti-people policies of the Government strong and victorious.

LESSONS FROM BREXIT

The people of Britain decisively voted to exit from the European Union. This has stunned the leaders of European Union who expected that the threats and bullying by finance capital and transnational corporations will force people to vote for Remain option. The analysis of the voting pattern suggests that the unskilled workers and the poor overwhelmingly voted in favour of the Exit. It is being said that this is a revolt of the working class against globalization.

It is interesting to note that the country which forced a neo-liberal order on countries across the world under Margaret Thatcher has now created a major crack in the edifice of globalization and neo-liberal order that has dominated the world for the last four decades. This neo-liberal order based on deindustrialization, privatization and massive attacks on the working class brought huge miseries to the vast majority of the population. These attacks further intensified and neo-liberalism declared an open class war after the 2007 global financial meltdown. In order to overcome the crisis created by the excessive greed of the finance capital, the government as in every other country resorted to deep cuts in social expenditure adversely impacting the living standards of the people coupled with attacks on wages, jobs and pensions. At the same time the governments resorted to bail out packages to the banks and financial institutions running to trillions of dollars.

The European Union is still struggling to come out of the crisis of 2007. The economic output of Euro Zone is yet to reach the levels of pre-crisis years. The real wages in Britain are much lower than that existing before 2007. This clearly indicates that the benefits of economic development were cornered by the rich leaving the working class and poor totally battered.

The success of Brexit has signaled greater resistance to the neo-liberal order with the working class in other major European countries already demanding a referendum on the lines of Britain. The Brexit has also clearly demonstrated that the European Union project is unsustainable as it seeks to integrate the economies on the supremacy of capital and markets. This obviously means that the

entire project was designed to promote the interests and profitability of the finance capital and transnational corporations at the cost of welfare of the people. Such a project naturally cannot be sustained.

Let it be clear that Brexit is the result of the genuine economic grievances of the people. Unfortunately, the Left in Britain failed to give a voice to these grievances leaving the space open for the extreme right. The extreme right campaigned for Brexit on issues of immigration projecting that the entire crisis in Britain is due to immigration without blaming neo-liberalism which is the root of the problem. Therefore, it is a challenge for the British working class to isolate these extreme right forces and build unity of the working class to fight against the hegemony of global finance capital, which is the real enemy.

What are the lessons for India from Brexit? It is 25 years since India embraced the neo-liberal order. These 25 years have seen systematic dismantling of public sector which the national liberation movement expected to occupy commanding heights of the economy. In this neo-liberal era, privatization of public assets has become a matter of faith for the ruling classes. The economy has been opened to foreign capital without any restrictions. The Indian ruling classes have made development a hostage to foreign capital and the Prime Minister takes pride in declaring that India is the most open economy of the world. During the last 25 years, the working class is under constant attacks. Today with 93 percent of the work force in the unorganized sector, Indian economy has become unbearably exploitative. The governments both at the Centre and States are working towards labour reforms to introduce a regime of hire and fire and denial of all trade union and democratic rights.

The 25 years of reforms has made India home to large number of dollar billionaires. The benefits of economic growth have clearly been cornered by the rich with the top one percent of the population owning nearly 50 percent of the national wealth. The Socio Economic Caste Census has brought some striking facts that show that India has emerged as one of the most unequal societies today. In the name of reforms, the government has

withdrawn from the social sector denying access to basic education and health to the poorer sections of the population. After 25 years of reforms, India is home to the largest number of global poor, hungry, illiterate and malnourished people. These facts are a damn indictment of the 25 years of reforms.

The Indian working class has been heroically resisting these attacks. They have decided to once again challenge the neo-liberal regime with a nationwide strike on 2nd September

2016. It must be clearly understood that neo-liberalism is the most brutal economic doctrine that oppresses the workers while subverting democracy itself. It is no surprise that today in India we see the systematic undermining of all democratic institutions to accommodate the interests of both global and domestic capital. The Brexit has opened an opportunity for the global working class to reassess their struggles and build a worldwide movement against the undemocratic and brutal neo-liberal order.

राष्ट्रव्यापी हड़ताल के लिए 2 सितम्बर 2016 की तरफ चलें

केन्द्रीय श्रमिक संगठनों तथा औद्योगिक संघों के 30 मार्च 2016 को दिल्ली में हुए सम्मेलन ने केन्द्र सरकार की जन-विरोधी तथा श्रमिक-विरोधी नीतियों के खिलाफ 2 सितम्बर 2016 को राष्ट्रव्यापी हड़ताल का आवाहन किया है। हड़ताल का आवाहन श्रमजीवी वर्ग के 12 सूत्रीय मांगपत्र के समर्थन में किया गया है।

पिछले वर्ष इसी दिन (02.09.2015) श्रमिक वर्ग ने राष्ट्रीय हड़ताल की थी। वह एक ऐतिहासिक हड़ताल की कार्यवाही थी जिसमें लगभग 15 करोड़ मजदूरों ने भाग लिया था। देश की अर्थव्यवस्था में आज चारों तरफ निराशा-अंधकार और तबाही का मंजर है तथा मेहनतकश लोगों के जीवन और आजीविका पर कठोर प्रहार हो रहे हैं इस कारण से श्रमिक वर्ग हड़ताल का आवाहन करने के लिए विवश हुआ है।

इस एन0डी0ए0 सरकार के केन्द्र की सत्ता में स्थापित होने के दो वर्ष व्यतीत हो चुके हैं और सरकार की इस तथाकथित सफलता को झूठ और फरेब के मायाजाल को फैलाकर बहुत ही ढिठाई से मनाया जा रहा है। कहते हैं कि एन0डी0ए0 के राज में नई सुबह आ रही है और भारत श्री नरेन्द्र मोदी के जोशीले नेतृत्व में बड़ी शक्ति के रूप में बदल रहा है (देश बदल रहा है)। लेकिन देश की पचास करोड़ मेहनतकश जनता के मुद्दे तो केन्द्र सरकार की कार्यसूची में ही नहीं हैं, वो तो सिर्फ ताकतवर और अमीरों के लिए ही काम कर रही हैं। पिछले वर्ष 2 सितम्बर की हड़ताल के शक्तिशाली प्रतिरोध प्रदर्शन के उपरान्त भी सरकार के रवैये में कोई परिवर्तन नहीं आया है। वास्तविकता में तो पिछले एक वर्ष में गरीबों तथा मेहनतकशों पर इस सरकार के हमले और बढ़ गये हैं। विदेशी तथा घरेलू पूँजी के हितों को सुरक्षित करने के लिए सरकार ने गरीबों तथा श्रमिकों पर अपने हमले और अधिक तीव्र कर दिये हैं। विकास के नाम पर जो रोजगार सृजन और पूँजी का

वितरण होने का झूठ और फरेब का प्रचार और प्रसार किया जाता है उसकी वजह से राष्ट्र की अर्थव्यवस्था को भारी नुकसान हो रहा है।

श्रमिक वर्ग की माँगों में से एक माँग है कि न्यूनतम मजदूरी बढ़ायी जाये। जस्टिस माथुर कमेटी ने न्यूनतम मजदूरी 18,000 रुपये करने की अनुशंसा की है जिसे श्रम संगठन चाहते हैं कि लागू किया जाये, किन्तु सरकार न्यूनतम मजदूरी 18,000 रुपये मासिक करने की मांग को स्वीकार करने के लिए तैयार नहीं है। यह सरकार बेरोजगारी की भयानक समस्या से निपटने में विफल रही है। नये रोजगार सृजन करने के लिए काम करने की बजाय इस सरकार की नीतियाँ वर्तमान रोजगारों को भी तबाह कर रही हैं। श्रम बाजार में एक करोड़ से भी अधिक युवा प्रतिवर्ष जुड़ जाते हैं किन्तु पिछले दो वर्षों में केवल लगभग चार लाख रोजगार सृजित किये गये हैं। ऐसी विशाल स्तर की बेरोजगारी समाज में विस्फोटक स्थिति पैदा कर रही है।

यह सरकार सार्वजनिक क्षेत्र के निजीकरण की नीति को आगे बढ़ाने का कार्य लगातार जारी किये हुए है। संघीय बजट ने सार्वजनिक क्षेत्र की इकाइयों की सीधी बिक्री के द्वारा लगभग 56,000 करोड़ रुपये एकत्र करने का प्रस्ताव बनाया है। पूरी की पूरी अर्थव्यवस्था घरेलू संसाधनों तथा श्रमिक वर्ग का शोषण करने हेतु विदेशी पूँजी के लिए खोल दी गयी है। प्रधानमंत्री को इस बात पर गर्व होता है कि भारत पूरे विश्व में सबसे अधिक खुली हुई अर्थव्यवस्था है।

ये सरकार श्रम कानूनों में संशोधन करना चाहती है और वर्तमान 40 श्रम कानूनों के स्थान पर पाँच नये श्रम विधेयक प्रस्तुत करने जा रही है। ये नये पाँच श्रम नियम होंगे- औद्योगिक सम्बन्ध नियमावली विधेयक 2016, वेतन नियमावली विधेयक 2016, लघु कारखाने (रोजगार एवं सेवा शर्त नियम) विधेयक, दुकान एवं

अधिष्ठान (संशोधन) विधेयक एवं कर्मचारी भविष्य निधि एवं विविध शर्त (संशोधन) विधेयक। ये नयी संहिताएं श्रमिकों के अधिकारों पर हमले करने के नये रास्ते बनायेगी। ये नये श्रम कानून मालिकों को श्रमिकों को बर्खास्त करने में, सेवा शर्तों में परिवर्तन करने में तथा श्रमिकों को स्टॉक मार्केट से जुड़ी हुई सामाजिक सुरक्षा योजनाओं को स्वीकार करने के लिए विवश करने में सहायक होंगी। यह सरकार ट्रेड यूनियन से सम्बन्धित कानूनों को भी बदलने की नीयत रखती है जिससे मजदूरों को अपनी ट्रेड यूनियन के संचालन में तथा संघर्ष के लिए जरूरी श्रम संगठन के अधिकारों की रक्षा करने में बहुत सी मुश्किलें खड़ी हो जायेंगी। श्रमेव जयते से वास्तव में मालिकों को फायदा होता है न कि श्रमिकों को। लेबर निरीक्षण व्यवस्था तो यर्थाथ में हटा दी गयी है और स्व-प्रमाणन का प्रावधान बना दिया गया है तथा नियोक्ता को श्रम कानूनों के परिपालन के लिए जरूरी विवरण जमा करने से छूट दे दी गयी है। जैसा कि श्रम कानून उनकी सूची में भी हैं, बी०जे०पी० शासित राज्य जैसे राजस्थान तथा हरियाणा में इन कानूनों का जो श्रमिक वर्ग के प्रतिकूल है, लागू करने की प्रक्रिया पहले ही शुरू कर दी गयी है। वास्तव में भविष्य में देश के श्रम कानूनों में होने वाले परिवर्तनों की इन राज्यों को प्रयोगशाला की तरह प्रयुक्त किया जा रहा है।

इस सरकार ने श्रमिकों की सामाजिक सुरक्षा की माँग की पूरी तरह से उपेक्षा की है। नव-उदारवादी शासन व्यवस्था से किये गये वेपरवाह वादों की वजह से रोजगार का ठेकाकरण और आकस्मिकीकरण बढ़ रहा है। पी०एफ० से निकाली गयी 60 प्रतिशत राशि पर आयकर लगाने के इस सरकार के प्रस्ताव का श्रमिक वर्ग द्वारा सफलतापूर्वक प्रतिरोध किया गया था। नियोक्ता के हिस्से के पी०एफ० की निकासी पर प्रतिबन्ध लगाये

जाने पर मजदूरों ने खासतौर पर बंगलोर तथा विशाखापट्टनम की महिला श्रमिकों ने बहुत ही मजबूती के साथ विरोध किया था। सरकार को इन निन्दनीय प्रस्तावों को वापस लेने पर मजबूर होना पड़ा।

हमारे उद्योग में लोगों की राय तथा अत्यधिक विरोध के बावजूद भी, बीमा कानून संशोधन विधेयक संसद ने पास किया था और एफ०डी०आई० की सीमा 26 प्रतिशत से बढ़ाकर 49 प्रतिशत कर दी गयी थी। पिछले वर्ष की कुल प्रीमियम आय पर 12 प्रतिशत की वृद्धि के प्रभावशाली प्रदर्शन के बावजूद भी सार्वजनिक क्षेत्र की आम बीमा कम्पनियों को संसाधन जुटाने के लिए शेयर बाजार में सूचीबद्ध किया जा सकता है। सरकार हमारी चार पी०एस०जी०आई० कम्पनियों के विलय की माँग को दरकिनार करती है। एल०आई०सी० के निजीकरण करने के लक्ष्य को रखकर सरकार के एल०आई०सी० पर हमले बढ़ सकते हैं। बीमाकर्मी होने के नाते हमें सावधान और सतर्क होना होगा और सार्वजनिक क्षेत्र के बीमा उद्योग की रक्षा के लिए अपना अभियान जारी रखना होगा। एल०आई०सी० की हीरक जयन्ती हमें लोगों तथा विभिन्न क्षेत्रों के राय निर्माताओं के मध्य जाने का अवसर देती है। 2 सितम्बर 2016 की राष्ट्रव्यापी हड़ताल भी हमें व्यापक संघर्षों से अपने संघर्ष को जोड़कर एक व्यापक एकता बनाने का मौका देती है। ए०आई०आई०ई०ए० यह दृढ़ विश्वास रखती है कि अन्तर्राष्ट्रीय वित्तीय पूँजी द्वारा पोषित भारत के शासक वर्गों की नीतियों को केवल मजबूत और एकीकृत संघर्ष के द्वारा ही परास्त किया जा सकता है।

ए०आई०आई०ई०ए० बीमा कर्मियों से आवाहन करती है कि वे 2 सितम्बर की ऐतिहासिक हड़ताल में शामिल हों और सरकार की जन-विरोधी एवं श्रमिक-विरोधी नीतियों के विरुद्ध आन्दोलन को मजबूत कर विजयी होने में अपनी भूमिका का निर्वहन करें।

ब्रेकिंग के सबक

ब्रिटेन के लोगों ने यूरोपियन यूनियन से अलग होने के पक्ष में निर्णायक मत दिया है। यूरोपियन यूनियन के नेता इससे भौचक्के रह गये हैं, वे अपेक्षा कर रहे थे कि वित्तीय पूँजी तथा संक्रमणकालीन निगमों की धमकी तथा दवाब जनता को रिमेन (बने रहने) विकल्प का चुनाव करने के लिए विवश कर देगा। मतदान के तरीकों का विश्लेषण करने पर ज्ञात होता है कि अकुशल श्रमिकों तथा गरीबों ने एक्विजिट(अलग होने) के पक्ष में जबरदस्त ढंग से मतदान किया है। ऐसा कहा जा रहा है कि ये मजदूर वर्ग का भूमण्डलीकरण के विरुद्ध विद्रोह है।

ध्यान देने योग्य बात यह है कि वो देश जिसने

मार्गरेट थेचर के नेतृत्व में दुनिया भर के देशों में नव-उदारवाद को मानने के लिए विवश कर दिया था अब भूमण्डलीकरण तथा नव-उदारवादी व्यवस्था के उस पुतले में जिसने पिछले चार दशकों से दुनिया में अपना प्रभुत्व स्थापित किया हुआ था, एक बड़ी दरार पैदा कर दी है। अन-औद्योगीकरण, निजीकरण तथा श्रमिक वर्ग पर हमलों पर आधारित यह नव-उदारवादी व्यवस्था अधिसंख्यक आबादी के लिए घोर गरीबी लाने वाली रही है। 2007 के वैश्विक वित्तीय विघटन के उपरान्त तो यह आक्रमण और तीव्र हो गये और नव-उदारवाद ने तो खुले वर्ग युद्ध की घोषणा ही कर दी। वित्तीय पूँजी के लालच से उत्पन्न इस संकट से उबरने के लिए,

एक के बाद एक देश की सरकारों ने सामाजिक व्यय को बहुत गहराई तक कम करने के उपाय का सहारा लिया, वेतन, नौकरी और पेंशन पर भी हमले करते रहे जिससे वहाँ के लोगों के जीवन स्तर पर भयंकर विपरीत प्रभाव पड़ा। ठीक उसी समय बैंकों तथा वित्तीय संस्थाओं को संकट से उबरने के लिए सरकारें खरबों डालर खर्च कर रही थीं।

यूरोपियन यूनियन अभी भी 2007 के संकट से उबरने के लिए संघर्षरत है। यूरो जोन का आर्थिक उत्पादन को अभी भी संकट ग्रस्त वर्षों से पहले के स्तर तक पहुँचना है। ब्रिटेन में आज की वास्तविक मजदूरी 2007 के पहले से भी काफी कम है। इससे बिल्कुल साफ प्रदर्शित होता है कि आर्थिक विकास के लाभ पाने में अमीरों ने सबको पछाड़ते हुए श्रमजीवी वर्ग और गरीबों को पूर्णतः क्षतिग्रस्त कर दिया है।

ब्रेक्जिट की सफलता से नव-उदारवादी व्यवस्था को यूरोप के अन्य बड़े देशों के श्रमिक वर्ग ने पहले से ही की जा रही ब्रिटेन की भाँति जनमत संग्रह की माँग के द्वारा और अधिक विरोध का सामना करने के संकेत दे दिये हैं। ब्रेक्जिट ने यह भी स्पष्ट प्रदर्शित कर दिया है कि यूरोपियन यूनियन की परियोजना अवहनीय है क्योंकि यह पूँजी और बाजार के प्रभुत्व से अधिक अर्थव्यवस्थाओं के एकीकरण की आवश्यकता की माँग करती है। इसका सीधा मतलब यह है कि इस पूरी परियोजना का निर्माण लोगों के कल्याण की कीमत पर वित्तीय पूँजी तथा अन्य देशों के निगमों के लाभ तथा हितों को बढ़ावा देने के लिए किया गया था। इस तरह की परियोजना प्राकृतिक रूप से ही लगातार चल नहीं सकती थी।

यह बिल्कुल स्पष्ट हो जाना चाहिये कि ब्रेक्जिट लोगों की वास्तविक आर्थिक परेशानियों का परिणाम है। दुर्भाग्य से, ब्रिटेन का वामपंथ इन परेशानियों को अपनी आवाज न दे सका और धुर दक्षिणपंथियों के लिए यह स्थान रिक्त छोड़ दिया। धुर दक्षिणपंथियों ने ब्रेक्जिट के पक्ष में अभियान चलाने के लिए नव-उदारवाद जोकि इस समस्या का मूल कारण है, को जिम्मेदार मुख्य कारण न मानते हुए अप्रवासियों के मुद्दे को इस प्रकार प्रस्तुत किया कि जैसे ब्रिटेन का सारा संकट अप्रवासियों की वजह से है। अतः ब्रिटिश श्रमिक वर्ग के लिए यह एक चुनौती है कि वे इन चरम दक्षिणपंथी ताकतों को अलग-थलग कर दें और श्रमजीवी वर्ग के मध्य वैश्विक वित्तीय पूँजी, जोकि असली शत्रु है, के आधिपत्य के विरुद्ध लड़ने के लिए एकता स्थापित करें।

भारत के लिए ब्रेक्जिट के क्या सबक हैं ? नव-उदारवादी व्यवस्था को अपनाये हुए भारत में पच्चीस वर्ष बीत चुके हैं। राष्ट्रीय मुक्ति आन्दोलन ने कभी जिस सार्वजनिक क्षेत्र को अर्थव्यवस्था में प्रभावशाली ऊँचाई के पद को प्राप्त करने की उम्मीद की थी, इन पच्चीस

वर्षों में सुनियोजित तरीके से नष्ट होते हुए देखा है। इस नव-उदारवादी युग में सार्वजनिक सम्पत्तियों का निजीकरण शासक वर्ग के लिए एक भरोसे का तत्व बन गया है। अर्थव्यवस्था विदेशी पूँजी के लिए बिना किसी प्रतिबन्ध के खोली जा रही है। भारत में शासक वर्गों ने विकास को विदेशी पूँजी का बंधक बना दिया है और प्रधानमन्त्री तो भारत की अर्थव्यवस्था को सबसे अधिक खुली अर्थव्यवस्था घोषित करने में गर्व मानते हैं। पिछले 25 वर्षों में श्रमजीवी वर्ग लगातार आक्रमणों से घिरा हुआ है। आज भारत की अर्थव्यवस्था में 93 प्रतिशत श्रमिक संख्या असंगठित क्षेत्र में होने के साथ ही असहनीय रूप से उत्पीड़ित है। राज्य तथा केन्द्र दोनों की सरकारें हायर तथा फायर का दौर तथा श्रमिक संघों और लोकतांत्रिक अधिकारों के हनन को करने के लिए श्रम सुधारों को लागू करने की दिशा में कार्य कर रही हैं।

25 वर्षों के सुधारों ने भारत को बड़ी संख्या में डालर अरबपतियों का घर बना दिया है। राष्ट्रीय आय का पचास प्रतिशत एक प्रतिशत आबादी के पास होना यह प्रमाणित करता है कि आर्थिक प्रगति के लाभों का अमीरों ने हरण कर लिया है। यह स्पष्ट दिखाई देता है कि आर्थिक प्रगति का लाभ सर्वाधिक अमीरों को प्राप्त हुआ है। जातिगत सामाजिक आर्थिक जनगणना कुछ आश्चर्यजनक तथ्य प्रकट करती है, वो दिखाती है कि भारत एक सबसे अधिक असमान समाज बनकर उभरा है। सुधारों के नाम पर सरकार ने समाज के गरीब वर्ग से मूलभूत शिक्षा तथा स्वास्थ्य तक उनकी पहुँच को नकार दिया है। सुधारों के 25 वर्षों के उपरान्त भी भारत दुनिया के सबसे अधिक संख्या में गरीबों, भूखों, अशिक्षित तथा कुपोषित लोगों का घर है। ये तथ्य 25 वर्ष के सुधारों पर घोर कलंक है।

भारत का श्रमजीवी वर्ग इन आक्रमणों का साहस के साथ मुकाबला कर रहा है। उन्होंने इस नव-उदारवादी शासन की एक बार फिर 2 सितम्बर 2016 की राष्ट्रव्यापी हड़ताल के माध्यम से चुनौती देने का निर्णय किया है। हमें यह स्पष्ट रूप से समझना चाहिये कि नव-उदारवादी व्यवस्था सबसे अधिक क्रूर आर्थिक नीति है। जिसमें श्रमिक का तो दमन होता ही है लोकतंत्र स्वयं भी नष्ट हो रहा होता है। इसमें कोई आश्चर्य नहीं है कि आज भारत में हम सभी जनतांत्रिक संस्थाओं को घरेलू तथा अंतर्राष्ट्रीय दोनों ही तरह की पूँजी के हितों के अनुकूल बनाने के लिए सुव्यवस्थित तरीके से दुर्बल बनाये जाता हुआ देख रहे हैं। ब्रेक्जिट ने पूरे विश्व के श्रमिकों को अपने संघर्षों का पुनर्मूल्यांकन करने का तथा इस अलोकतांत्रिक और नृशंस नव-उदारवादी व्यवस्था के विरुद्ध एक व्यापक आन्दोलन तैयार करने का अवसर प्रदान किया है।

Joint action against disinvestment and for Another pension option in General Insurance ONE DAY STRIKE ON 2ND SEPTEMBER 2016

A meeting of Unions of all classes of employees met at New Delhi on 5th July 2016. The AIIEA was represented by Com KVVSN Raju, Secretary, Standing Committee and Com Reena Mishra, General Secretary, NZGIEU. The meeting discussed in elaborate detail the situation obtaining in the general insurance industry. There was total unanimity that the government moves to divest the ownership of the four public sector general insurance companies and GIC Re are ill motivated. The Public Sector General Insurance industry has been performing exceedingly well even in the most difficult economic environment generating huge profits and making contribution to the national development. The meeting was of the firm opinion that the PSGI companies and GIC Re are adequately capitalized and need no infusion of additional capital in the near future for expansion of its activities. Even if capital is required, it can be generated through internal resources and there is absolutely no need for disinvestment. Privatising successful PSGI companies is simply due to ideological compulsions of neo-liberalism. It was

decided to fight these moves through various programs.

The Joint Meeting also discussed the inordinate delay in giving a final option to join the 1995 Pension Scheme. The GIPSA on a number of occasions has very clearly stated that the industry has no problem in conceding this demand and the issue is taken up with the government for its consideration. This inordinate delay in conceding a just demand is unacceptable.

The Unions unanimously decided to give a push to these two major demands along with some other issues through a One Day Strike on 2nd September 2016. The Joint Meeting appealed to all officers and employees to back these demands by making the strike call total success.

The Representatives of the Unions met Shri Srinivasa Rao, Jt. Secretary, Ministry of Finance. The Joint Secretary was informed of our total opposition to the disinvestment plans. The Unions also demanded early positive action on Final Pension Option.

PENSION CASE IN DELHI HIGH COURT

All India Insurance Pensioners' Association (AIIPA), in tune with the decision taken earlier, has become a full-fledged party in the Proceedings before the Delhi High Court.

A Writ Petition was filed by the AIIPA on July 2, 2016, in the Delhi High Court, praying for quashing of Rule 3(A) of Appendix IV of LIC Employees' Pension Rules 1995, as violative of Article 14 of the Constitution and to declare that Pensioners who had retired before August 1, 1997 are entitled to the same Dearness Relief, as those who had retired after August 1, 1997.

It has also prayed for a direction to LIC

and Government for updation of Pension on par with Central Government Pensioners.

The Petition, while tracing the developments till the evolution of the present stage, has argued out the case for Full Neutralisation and Updation of Pension for LIC Pensioners;

The Main Averments in our Writ Petition are:

All India Insurance Pensioners' Association (AIIPA) represents Pensioners belonging to all Classes I, II, III and IV who are and will be affected by LIC Employees' Pension Rules 1995 and subsequent amendments incorporating discriminating treatment

based on the Date of Retirement;

The LIC Employees' Pension Rules, 1995 had, through Appendix III and Table annexed thereto, updated Basic Pension to 600 points of CPI for those who had retired on and from January 1986 up to July 31, 1987 and had drawn emoluments at 332 points of CPI;

Initially the LIC Employees' Pension Rules 1995 had provided for classification for retirements prior to November 1, 1993 and after October 31, 1993 and with new Pay Scales effective August 1, 1992 and April 1, 1993 (for Class I Officers) coming into vogue, the benefit was granted to the retirees from these dates and Rule 3 provided for determination of appropriate Rates of Dearness Relief;

Rule 3(A), allowing Dearness Relief with Full Neutralisation to retirees after August 1, 1997 was discriminatory, in as much as, as between retirees on July 31, 1997 and August 31, 1997, the latter was granted full neutralisation while the former being denied the same;

It was in a scenario of first drawing truncated Dearness Allowance for full ten months and the other drawing truncated Dearness Allowance for nine months and getting full neutralisation in Dearness Relief for a month;

When Rule 3(B), delegated Powers to LIC to determine Rates of Dearness Relief with each wage revision for employees, LIC included only employees who were in service on the effective date of wage revision, to the exclusion of employees who had retired earlier to that date;

LIC Employees' Pension Rules, 1995, drafted on the lines of Central Civil Services Pension Rules (CCS), provided for applicability of these Rules, wherever there were no express provisions in LIC Pension Rules;

By virtue of this Rule [56], LIC and Government were duty bound to grant updation to LIC Pensioners also when it decided for Central Government Pensioners;

Admitting the prevalence of discrimination,

LIC decided, in its Board Meeting of 24th Nov.2001, for payment of Uniform Rate of Dearness Relief for all Pensioners;

LIC Employees' Pension Rules, 1995 were extended to all Pensioners the same day and grant of different Rates of Dearness Relief for retirements before August 1, 1997 and after July 31, 1997 is patently discriminatory and violative of Article 14 of the Constitution;

When Pension is granted for satisfactory past service and as a social welfare measure, not as a bounty or gratis, differential treatment to pensioners retiring before or after a particular date, the choice of date being wholly arbitrary would be according a differential treatment among the pensioners who form a homogeneous group, irrespective of date of retirement;

LIC Pensioners form a class for Pensionary Benefits and there can be no mini classification within the same class.

On AIIPA's Writ Petition, being taken up today (12th July 2016) in the Delhi High Court, Notice was ordered to be issued to the Respondents - Union of India and the LIC of India for filing counter within ten days and the matter has been posted for further Hearing on August 4, 2016.

Though LIC had filed an Affidavit on compliance of the 31st March, 2016 Order of the Hon'ble Supreme Court in the matter of payment of 40% Interim Relief to all pre-August 1997 pensioners, they have been asked to file another Affidavit with all details.

During the hearing, the Court wanted to know the number of Pensioners involved, the one time cost involved as also the recurring future cost. They also desired to know the funding pattern and outgo therefrom;

All India Insurance Pensioners' Association (AIIPA) will put through its legal acumen, organisational skills through its learned counsel and will ensure that unassailable points in terms of law and the need for ethical standards are projected with a view to win on all counts and get for the pensioners what is legitimately due.

Improvements in Non Core Benefits in General Insurance

The AIIEA had been demanding improvements in the non-core benefits on the lines of LIC. We are happy that some of these demands have been settled. The AIIEA will continue to pursue the other demands.

INCREASE IN FESTIVAL ADVANCE: The New India, National and Oriental have already issued the circular increasing the Festival Advance from the existing Rs.17,000/- to Rs.26,000/- for Class III and IV employees and from Rs.20,000/- to Rs.30,000/- for Officers. United India is awaiting its Board approval.

INCREASE IN HOUSING LOAN LIMITS: GIPSA governing board has approved the increase in housing loan limits and advised the companies to implement the same upon getting approval from their respective boards. The details of increase in limits are as follows:

| Cadre | Existing Housing Loan Limits (Rs. In lacs) | | | Proposed Housing Loan Limits (Rs. In lacs) | | |
|--------------------|---|-------------|------------|---|-------------|------------|
| | Scheme Loan | Suppl. Loan | Total Loan | Scheme Loan | Suppl. Loan | Total Loan |
| Scale VI & above | 9.00 | 11.00 | 20.00 | 36.00 | 44.00 | 80.00 |
| Scale IV & V | 8.50 | 9.50 | 18.00 | 33.00 | 37.00 | 70.00 |
| Scale III | 8.25 | 9.75 | 18.00 | 28.75 | 34.25 | 63.00 |
| Scale I & II | 7.45 | 8.55 | 16.00 | 28.00 | 32.00 | 60.00 |
| Dev. Offcr. Gr.I | 5.50 | 7.50 | 13.00 | 21.25 | 28.75 | 50.00 |
| Dev. Offcr. Gr.II | 5.50 | 6.50 | 12.00 | 20.75 | 24.25 | 45.00 |
| Sr.Asst/Steno/Asst | 5.50 | 6.50 | 12.00 | 20.75 | 24.25 | 45.00 |
| Record Clerk | 4.75 | 5.75 | 10.50 | 17.25 | 20.75 | 38.00 |
| Sub-Staff | 3.50 | 4.50 | 8.00 | 13.25 | 16.75 | 30.00 |

Existing supplementary loans will be converted into scheme loans. Employees who have taken additional loan from other financial institutions will be taken over by the respective companies.

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FOREIGN DIRECT INTERFERENCE

The NDA government has announced, what it termed, a “radical liberalisation” of the Foreign Direct Investment (FDI) regime by easing norms for a host of important sectors including defence, civil aviation and pharmaceuticals, opening them up for complete foreign ownership.

In the second tranche of reforms of the country’s Foreign Direct Investment (FDI) rules in less than a year, the government has announced further relaxation in the norms for nine sectors, including defence, food processing, civil aviation, broadcasting and pharmaceuticals. The Centre has allowed 100 per cent foreign direct investment (FDI) in asset reconstruction companies (ARCs) under the automatic route.

In single-brand retail, the government has tweaked the rules to exempt investors from the mandatory domestic sourcing of 30 per cent inputs, by extending it to all entities for three years and for a further five years for retailers selling products with ‘state-of-art’ and ‘cutting-edge’ technology. The decision’s timing assumes significance as it comes soon after Raghuram Rajan’s announcement that he won’t be seeking another term as the Reserve Bank of India Governor.

While the Congress urged caution saying the reforms were a “big threat” to national interest, the Communist Party of India (Marxist) described them as a “consequence” of India’s recent defence agreement with the U.S. Soon after the government announced the changes easing FDI rules for defence, aviation and pharmaceutical sectors, Prime Minister Narendra Modi praised the move, saying it would provide a “major impetus to employment and job creation”.

“A partnership with USA”-Congress

But senior Congress leader and former

Defence Minister A.K. Antony attacked Mr. Modi saying the reforms would “affect India’s independent foreign policy”. “Allowing 100 per cent FDI in defence sector means India’s defence sector is thrown mostly into the hands of NATO-American defence manufacturers,” Mr. Antony said in a strongly worded letter. Mr. Antony said the development should be examined in the light of Mr. Modi’s recent visit to the U.S. where he issued a joint statement with his counterpart, President Barrack Obama. “It looks like India has become a security partner of America. The joint statement says that both India and America will work together as equal partners for peace and security of Asia-Pacific region.” He said that after the Modi-Obama joint statement, India’s cooperation with the U.S. had changed from “a friendly nature to a partnership”, which, he said, will affect India’s relations with its “natural friendly” countries, including those in West Asia.

“To help USA to reap super profits”

Expressing similar concerns, the CPI(M) said in a statement that India is permitting foreign capital to “reap super profits” and to help the U.S. come out of its global economic crisis at the “expense of our domestic economy”.

The BJP has always opposed FDI. It is ironical that it is today claiming FDI to be the answer to all of India’s economic problems. Domestic investment is far more important than FDI and only by FDI we are not going to be able to solve India’s problems.

In defence, the government has dropped the condition of access to ‘state-of-the-art’ technology for allowing foreign investment beyond 49 per cent, which is permitted through the government approval route. The FDI limit for the defence sector has also been extended to manufacturing of small arms and

The government's move mainly concerns itself with the economic aspects of FDI, neglecting its grave impact on our sovereignty and political freedom - freedom to decide our defence & domestic policies. The giant U.S. military-industrial complex will decide who our internal & external enemies are.

ammunitions covered under the Arms Act.

In the pharmaceutical sector, where FDI in existing projects was allowed only through the government approval route, the Centre has now decided to permit up to 74 per cent FDI under the automatic route. For new projects, 100 per cent FDI through the automatic route is already allowed.

In civil aviation, the rules now allow 100 per cent FDI under the automatic route in brownfield airport projects as opposed to 74 per cent at present. In scheduled air transport service/ domestic scheduled passenger airline and regional air transport service, the FDI limit has been raised to 100 per cent, with FDI beyond 49 per cent through the government approval route.

In the broadcasting sector, a decision has been taken to allow 100 per cent FDI through the automatic route for teleports, direct to home, cable networks as well as mobile TV.

In private security agencies, the FDI limit has been enhanced from 49 per cent to 74 per cent, with 49 per cent under the automatic route and higher under government approval.

The requirement of 'controlled conditions' for 100 per cent FDI in animal husbandry under the automatic route has been dropped. A report suggested that if GST does not happen due to the lack of a majority in the Upper House of Parliament, the Centre could work with the states in which it has a majority, such as Gujarat, Rajasthan, Haryana and Maharashtra, to establish green channels.

China's 'OPPO' to open 40,000 retail shops

The government's move to allow 100 per cent FDI in multi-brand retail of food and food products produced and manufactured in India may find takers among global retail giants

such as Walmart, Tesco, and Marks & Spencers. China's OPPO Electronics Corporation may open 40,000 stores in India, according to a report. The small retail traders had been consistently and vehemently opposing the move.

It may also attract niche and speciality players such as Mueller and Shortbread House, and could

prompt the food multi-nationals such as Nestle and Heinz, already present in the country, to take the retail plunge, market observers said.

Investors will only focus on returns

It is simplistic to assume that merely opening up more sectors or setting more liberal equity caps will have foreign investors queuing up to invest. India's experience suggests that actual investment interest in the newly liberalized sectors will be tied to three factors. One, foreign investors, like domestic ones, are ROI (Return on Investment) focused. Therefore, sectors that are already witnessing booming consumer demand — such as DTH television, airlines and pharmaceuticals — are more likely to attract quick investment flows than those that are in need of bailouts (asset reconstruction firms) or entail long gestation periods (airports or defence). Two, even if the Centre is willing to reduce initial entry barriers, frequent market or pricing interventions can deter investors. The Centre seems to have recognized this in watering down the sourcing norms for FDI in single-brand retail. But its attempts to woo FDI into pharma may be stymied by increasing price controls and the lack of clarity in the policy on essential drugs. Three, the experience with sectors such as insurance suggests that foreign investors committing long-term capital expect to exercise control over the entities they fund.

FDI not going to help citizens

To get clap one need to support others clapping. None of this investment benefit the poor masses as they have no education to benefit from. Government is not a private company to adopt aggressive approach like in business, it need to protect the interest of farmers, small traders and growth must

happen in a natural way. All FDI coming into the country is not going to help the citizens.

The Government is panicking irrationally. Concerns have been expressed on country's security and unwanted invitation in Defence sector will neither add technology nor economics / commerce but only alert balance in strategic areas which need not be useful from the country's long term perspective. Again double speak of the Government is quite evident .. welcoming the areas which they opposed while in opposition .. Sure panic button is being pressed knowing time to them is limited and adversaries are gaining in numbers ..all self invited .

Push for Corporatisation

The government's move mainly concerns itself with the economic aspects of FDI, neglecting its grave impact on our sovereignty and political freedom — freedom to decide our defence & domestic policies. Foreign investors will not only "expect to exercise control over the entities they fund"; they will play havoc with our electoral process which is already corrupt to the core. The giant U.S. military-industrial complex — with its 900 military bases across the globe — will decide who our internal & external enemies are. For instance, our ruling elite, under the influence of World Bank & IMF, has already decided that the poor tribal people inhabiting the mineral-rich central India pose the "greatest internal threat" to India Inc. Externally, India will be asked to provide cannon fodder to U.S.'s war against China.

While BJP run government put India on sale and regional parties at state level looting the people under disguise of development — real estate ventures and exorbitant cost irrigation projects with high percentage. Media is giving hype to Yoga after killing extra-curricular activities in schools, a tradition that includes ACC, NCC, Boys & Girls Scouts, Drill, social services, etc. They are trying to put RSS on front. Centre and states are killing agriculture.

Under the garb of reforms, the push for corporatisation of India is gathering pace. The government decision on FDI may increase flow of foreign capital but the increase in

employment is doubtful. This step is to appease the US government.

Our own Resources not Utilized

Ultimately, let us not go gaga and go to town like the new breed of Modi Bhakts, who are mostly half knowledgeable and little knowledgeable, but simply shouting praise for whatever he does, including the cause that made Dr Rajan take a hard decision to be away from the Modi regime. India now needs brain power combined with local resources that would generate jobs to the 400 million underemployed. We have an estimated "as-is-where-is" resources valued over \$500 trillion, and not even 0.25% of those resources are utilized for value addition. Any Government theme and scheme would be frittered away if we are unable to utilize and convert our own resources. FDI cannot do that.

The sudden slew of reforms shows that politics is all about the ability to reach out to innocent minds by raking up emotive issues while in the Opposition and once voted to power, conveniently discarding or ignoring those issues and taking shelter under the argument of growth and employment generation. No one would have imagined that those who had opposed FDI in defence and retail trade sectors would now do a U-turn. People involved in small retail businesses will suffer because of the large-scale reforms. There seem to be no arrangement to ensure the social security of these retailers.

The government assures foreign investors a conducive business environment, but not one for our resident investors, who are looking for investment opportunities abroad. One has numerous examples of foreign companies setting up shops here only to close and disappear, the examples being Nokia, AMP and ING.

What is announced by the government looks more like Foreign Direct Interference!

Sources: Articles by ARUN.S, DINAKAR PERI in *THE HINDU*, SONAL VARMA, VISHWANATH KULKARNI MEENAKSHI VERMA AMBWANI AND K.R.SRIVATS IN *THE HINDU BUSINESSLINE*

बढ़ती बदहाली और तंगहाली के खिलाफ श्रमिकों की 2 सितम्बर 2016 को महाहड़ताल

– गीता शान्त



तबाही को वाह-वाही बनाकर पेश करने की इतनी निर्लज्ज और खर्चीली कवायद यह देश पहली बार देख रहा है। इस फर्जी वाह-वाही की पोल इस देश का श्रमिक वर्ग 2 सितम्बर 2016 को जब अपनी हड़ताल के जरिये खोलेगा तो ईवेन्ट मैनेजमेन्ट के महारथियों के सहारे चले सारे झूठे अभियान धूल चाट जायेंगे।

2 सितम्बर 2016 को देश के चप्पे-चप्पे के सरकारी, गैर सरकारी, ठेका, दिहाड़ी, संगठित, असंगठित, खेत में काम करने वाले यानि हर तरह के लगभग 25 करोड़ श्रमिक अपनी बढ़ती तंगहाली और बदहाली के खिलाफ तनी हुई मुट्ठियों के साथ सड़कों पर होंगे। इस बार इस देशव्यापी हड़ताल को वे छात्र और नौजवान अपना व्यापक समर्थन प्रदान करेंगे जो बेरोजगारी के कारण श्रमिक वर्ग का हिस्सा नहीं पा रहे हैं। महंगाई, बेरोजगारी, श्रम कानूनों में परिवर्तन, सार्वजनिक क्षेत्रों का निजीकरण, अंधाधुंध FDI, कृषि क्षेत्र की दुर्दशा, श्रमिकों की सामाजिक सुरक्षा, हड़ताल के मुख्य मुद्दे हैं।

बेरोजगारों, छात्रों, मजदूरों और किसानों की व्यापक एकता से भरपूर यह हड़ताल दुनिया को दिखायेगी कि वाकई देश बदल रहा है। हमारी 2 सितम्बर की यह हड़ताल सत्ता, उसके दलालों और उसके दलाल मीडिया के हर रियलिटी शो पर भारी पड़ने वाली है।

दुनिया भर में जुल्म के खिलाफ लड़ने वाले मेहनत-कशों को हमारी यह हड़ताल ताकत और हौसला देगी वहीं यह कारपोरेट जगत तथा वित्तीय पूँजी की राक्षसी ताकतों को भी समझा देगी कि सरकार के स्टेज शो जैसा नहीं है, भारत। उनके लिए बैठकर या



खड़े होकर तालियाँ बजा देने से यह देश खैरात में मिलने वाला नहीं है। भारत का मजदूर वर्ग कारपोरेट जगत की तालियों और वाह-वाहियों की दानवी हकीकत को बखूबी जानता है।

यह देश देख रहा है कि मागरेट थ्रैचर और रोन्ल्ड रीगन ने दुनिया में कल्याणकारी राज्यों की अवधारणा की समाप्ति कर निजीकरण, उदारीकरण व वैश्वीकरण की जिस प्राकृतिक व मानव संसाधन लूटने वाली षडयंत्रकारी अर्थनीति की घोषणा की थी आज उन्हीं मागरेट थ्रैचर का देश इन्हीं नीतियों के कारण टूट रहा है। इन नीतियों का पिछलगू बना पूरा यूरोप आज ज्वालामुखी के मुँह पर बैठा है। ग्रीस दिवालिया हो चुका, स्पेन, इटली, जर्मनी, जापान, बेल्जियम आदि सब बर्बादी से जूझ रहे हैं। फ्रांस में पिछले लम्बे समय से श्रम कानूनों में परिवर्तनों और बेरोजगारी के खिलाफ ऐसा भूचाल जारी है जो सरकार के थामे थम नहीं रहा है। फ्रांस की पुलिस प्रदर्शनकारियों से पस्त होकर छुट्टी माँग रही है।

ऐसे भयानक माहौल में सरकार चाहे जितने गाजे-बाजे के साथ ऐलान करे कि भारत दुनिया की सबसे मुक्त अर्थव्यवस्था बनकर स्वर्ग की यात्रा पर जाने वाला है, लेकिन देश मूर्ख बनने वाला नहीं है। प्रत्यक्ष को प्रमाण नहीं चाहिए होता। प्रत्यक्ष है कि कारपोरेट जगत और वित्तीय पूँजी उन देशों की जनता के हितों तक को निगल गई जहाँ इन नीतियों को जन्म मिला जाहिर है कारपोरेट जगत और वित्तीय पूँजी के चरित्र में किसी से भी वफादारी का लक्षण नहीं होता यह एक को लूटकर अगले को लूटने के मार्ग पर ही चलती है।

This General Strike will show to the world that India is really changing and let the vicious forces of the Finance Capital know that they can not get India for the asking, as portrayed in the stage-managed shows of the Government. The working class of India proclaims thro' this mammoth action on 2nd September 2016, that they will not allow this country to be sold, its interests to be surrendered.

पूरे यूरोप में इस लूट को मेहनतकश वर्ग और बेरोजगार नौजवान भीषण चुनौती दे रहे हैं इसलिए यह भागकर भारत आना चाहती है। दुर्भाग्य से हमारा शासक वर्ग इस लूट का जूनियर पार्टनर बनने में गर्व महसूस कर रहा है। वह इस लूट के लिए हर प्रबन्ध करने को आतुर है। ज़मीन, उद्योग, श्रम कानून, रक्षा प्रतिष्ठान, व्यापार, संचार, उड्डयन, शिक्षा, बैंक, बीमा, पेंशन, रेल, खेती सब विदेशी लुटेरों के कदमों में डाले जाने की व्याकुलता है। विदेशी पूँजी को इस विशाल देश के गरीब बेगार के लिए और मध्यम वर्ग बाज़ार के लिए दिख रहा है। लुटेरों की जमात को भारत का यही आकर्षण खींच रहा है।

अभी जब देश में इस महाहड़ताल की जोरदार तैयारियाँ जारी हैं इसी बीच हाल ही में स्टेट बैंक के कर्मचारियों की हड़ताल पर हाईकोर्ट की रोक पूरे देश के श्रमिक वर्ग को गम्भीर संदेश दे गई है कि आने वाले दिनों में प्रतिरोध के अधिकार जो कि जनतन्त्र की आत्मा है पर भी संकट आयेगा।

उत्तराखण्ड व अरुणाचल प्रदेश से प्रमाणित हो चुका है कि संसद की चौखट चूमने के नाटक और जनतंत्र के प्रति वास्तविक आस्था के बीच कितने.....सागर हैं ?

२ सितम्बर २०१६ की इस महाहड़ताल का दायित्व केवल प्रतिरोध प्रदर्शन ही नहीं है बल्कि भारत के मेहनतकशों को ऐसे राजनैतिक विकल्प को तलाशने व तराशने की ओर आगे बढ़ाना भी है जहाँ मेहनतकश कम से कम दो वक्त की रोटी खा सकें और किसानों को मौत जिन्दगी से बेहतर न लगे।

हम बीमा कर्मचारियों के लिए भी बेहद गम्भीर परिस्थिति है। FDI के प्रति सरकार के अन्धे रवैये से बीमा क्षेत्र में FDI वृद्धि का खतरा गहरा हो गया है। आम बीमा की राष्ट्रीयकृत कम्पनियों की हिस्सेदारी बेचे जाने की तेज तैयारी चल रही है। श्रम कानूनों में नकारात्मक परिवर्तनों की आहट मोबिलिटी जैसी कर्मचारी विरोधी नीति से हम लगातार लोहा लेकर महसूस कर रहे हैं। पेंशन के विकल्प समेत हमारे अनेक हित सरकार के पाले में लम्बित हैं। इन हालात में हमारे लिए इस हड़ताल में नेतृत्वकारी भूमिका निभाना अपरिहार्य है। एएएडूए के प्रत्येक साथी को इस भूमिका के लिए तत्पर रहना है।

धरती के टुकड़ों को मेहनतकश वर्ग ही देश बनाते हैं, देश नारों या गीतों से आकार नहीं लेते वे मेहनतकशों के मजबूत और खुरदुरे हाथों से जन्म लेते हैं। इसलिए उनकी हिफाज़त भी मेहनतकश ही करते हैं और भारत के मेहनतकश भी देश नहीं बिकने देंगे, देश नहीं झुकने देंगे। इसी का ऐलान है २ सितम्बर २०१६ की महा हड़ताल।



Introduction

On June 23, in a historic referendum, the people of the Britain have voted in favour of the country quitting the 28-nation European Union (EU) after 43 years, dealing a major blow to globalization. Prime Minister David Cameron who floated the referendum idea announced resignation. In a sense, it was a democratic revolution rarely witnessed in history. Britain's vote to leave the European Union known as "Brexit" fired up populist eurosceptic parties across the continent, giving fresh voice to their calls to leave the bloc or its euro currency. There is already talk of a of the exit of France (Frexit), Netherlands (Nexit), Czech Republic (Chexit), Italy (Italeave), Denmark (Dexit), Sweden from the European Union. It is apprehended that Brexit may trigger Eumise: the demise of the EU.

Britain and European Union

The European Union was said to be created to foster greater economic cooperation, economic interdependence and political cooperation in Western Europe, with the aim of making a major war in Europe impossible. But one of the main aims was expediting neo-liberal policy. The formation of the European Union itself was as much a result of geopolitical pressure from the United States. The EU can trace its origins from the European Coal and Steel Community (ECSC) and European Economic Community (EEC). The European Coal and Steel Community (ECSC) was formed on the basis of Treaty of Paris 1951. The treaty came into force on 23 July 1952 and expired on 23 July 2002, exactly fifty years after it came into effect. The European Economic Community (EEC) formed on 1 January 1958 by the 6 countries of Belgium, France, West Germany, Italy, Luxembourg and the Netherlands on the basis

Brexit : RETREAT OF GLOBALISATION

Santosh Kumar Mohapatra

of Treaty of Rome 1957. It was rechristened as European Union in 1993 following the Maastricht Treaty 1992.

The EU treaty provided for a (common) European Parliament and European Council which consisted of representatives of the member-states. The EU has no official capital, and no plans to declare one, but Brussels in Belgium is considered the *de facto* capital of the European Union. Brussels hosts the official seats of the European Commission, Council of the European Union, and European Council, as well the European Parliament. The European Commission and the European Central Bank are the unelected bureaucracies, which oversee the economic guidelines. The European Union operates a single market, which allows free movement of goods, capital, services and people between member states with common tariffs.

What triggered BREXIT

What is Brexit? It is the abbreviation of "British Exit" from the European Union (EU). The proponents of "Leave EU" describe Brexit as an orderly process that avoids short-term turmoil and brings greater prosperity to British people in the medium term. Opting out of EU will help UK to establish full sovereignty and to take full advantage of global economy and capitalize on its unrivalled influence throughout the rest of the world. Nearly half of UK's overseas trade is conducted with the EU. The Brexiters believe that companies in the UK will now be free from the burden of EU regulations and its protectionist mindset and can renegotiate individual trade deals with various nations, within Europe and with the US and Commonwealth countries. With the UK looking to attract FDI from emerging markets, Brexit would allow the UK to negotiate bilateral trade agreements in lieu of that objective, without inflexible EU regulation. Patrick Minford of Cardiff Business School argues that:

The British people have decided on the future of their country, in an independent way. Through Brexit, the British people have asserted their rights and democratic choice. They face a tough and prolonged struggle ahead for a more just and equal society.

"In the long term, Brexit will herald a major growth-boosting period, as the UK breaks free of the over-mighty EU and get freedom to negotiate FTAs or other trade agreements with non-EU nations on its own terms.

Impact on Britain, EU and World

Brexit could not have come at a worse time for the World. Coming amid a global economic slump, the British decision to leave European Union will likely to prolong revival of the world economy. However, short-term knee-jerk reaction is already felt as Brexit has led to some volatility in the global market owing to some uncertainty linked to the future of EU. Within 24 hours since it first became clear that David Cameron's EU referendum had not gone as the PM had planned, Brexit has triggered one of the most dramatic, volatile and downright scary trading sessions of the last decade that reverberated around global markets. Investors' wealth worth \$2.5 trillion (Rs.170 lakh crore) wiped off global shares with indices in Europe report sharpest one-day drops ever. This is the highest-ever-single day erosion in World market capitalization in absolute terms. Previous high was in September 2008, when, after the collapse of Lehman Brothers, \$1.9 trillion got shaved off. Stock markets of various countries witnessed erosion in their market capitalization. China's yuan plunged to the lowest since 2010

The future of British is, however, not as simple. An exit of Britain from the European Union will have a lot of uncertainty within Europe and will have cascading effect on Britain economy, which is plagued by a serious current account deficit of 5.8 per cent of GDP. Britons are already worse off. The pound has –so far– plunged by near 9 per cent (as on 27 June 2016) against the dollar, slashing the value of British assets. Billion of dollars wiped off UK companies facing the biggest

setbacks. Job loss, visa restriction and hike in European tariffs threats loom large in coming years. Britain stands to suffer from leaving the European Union in terms of reduced trade and a sustained drop in its GDP. But UK's departure will also wipe out a sixth of the economic output of union heavily impacting budget. However, supporters of Brexit hope that market reaction will be temporary and Britain will be out of turmoil within short period.

Impact on India

The decision by the Britain leaving the European Union has also impact on India on multiple layers. However, economists and experts are of the opinion that the country need not be excessively worried about the development as the transition is going to be slow and more details are to be expected. However, India already started feeling pinch. Within 24 hours of Brexit verdict, bench mark Sensex plummeted by nearly 1000 points, before recovering during the latter half of trading day to end 604.51 points. Rupee fell to a 4-month low of 68.21 against dollar. UK serves as a very important trade partner for India and as well as the gateway to EU. In the 2016 financial year, India-UK bilateral trade was worth \$14.02 billion. India exported goods and services worth \$8.83 billion while imports from the UK were at \$5.19 billion. Hence, "Brexit" may have repercussion on India's trade with Britain as well as Europe. India has to deal with cluster of countries like EU and the trade negotiations take years to bear fruit. As EU breaks up, India will be able to deal with individual countries and have separate trade negotiations with them. It may result in to better trade.

Retreat of Globalisation

The EU is a supra-national institution, which is an instrument for expediting neo-liberal policy and promoting the interests of European big capital and international finance capital. The neo-liberal policies have promoted inequality and concentration of wealth. In countries like Britain, it has led to the "financialisation" of the economy and de-industrialisation. Britain, under the rightwing conservative government, has seen savage cuts in the National Health Service, housing, social welfare and large-scale loss of jobs

for industrial workers. The Brexit verdict is primarily a denunciation of the EU straitjacket, which has made its 28-member countries, prisoners of the neo-liberal order. The vote for Brexit is also a part of a revolt against globalised elite and hegemony of finance capital. The collapse of market just after Brexit referendum portends it. Brexit marks retreat of globalization demanding greater role for state. This is substantiated by the fact that a substantial section of the working class, less educated and lower income people have voted for leaving the EU whose policies have created the livelihood crises that the common people and working class are facing today. The non-elite have now begun to ask why those who claim to be giving away their money to improve the world need to protect their wealth in overseas tax havens. In other words, given the unequal spoils of globalization, those who lose voted out.

Conclusion

The British people have decided on the future of their country, in an independent way. Through Brexit, the British people have asserted their rights and democratic choice. They face a tough and prolonged struggle ahead for a more just and equal society. This fact must be hailed and respected, even more so, since this referendum was held in the context of massive and undesirable pressure by the big transnational economic groups and big finance capital, as well as by organisations such as the IMF, OECD and even the European Union itself. Finance Minister Arun Jaitley assured that India is well prepared to deal with the short and medium term consequences of Brexit as our macro-economic fundamentals are sound. But India cannot remain insulated, as it is no longer immune to global vicissitudes as was the case in the past due to increased liberalization. The recent liberalization in FDI policy and Prime Minister Narendra Modi proclaiming India as most open economy in the world of FDI is preposterous. Any further liberalization would expose our economy more to the vulnerabilities of global economy. Hence, while fettering the globalization, India should give more emphasis on role of government in improving the livelihood condition of people.

TVNS Ravindranath



THE COST OF NUCLEAR DIPLOMACY

The Indian Prime Minister, Narendra Modi, signed a bilateral agreement with US, in his latest visit to that country, permitting the US firm Westinghouse, to build six nuclear reactors in India. Judging by the cost of similar reactors under construction in the US, these six reactors may cost as much as Rs 4 lakh crores. This makes the deal potentially the largest commercial contract in the offing between the two countries.

There are several disturbing aspects to this agreement that deserve close public scrutiny. These include the arbitrary use of executive authority in selecting Westinghouse as a supplier, the international legal commitment made by the Indian government to indemnify Westinghouse in the event of an accident and the high expected cost of electricity from these reactors.

Economically unviable

When the UPA government announced its intention to start work on two reactors each from Westinghouse and General Electric (GE) in the 12th plan period (2012-17), the former chairperson of the Atomic Energy Commission, Anil Kakodkar, explained, India had "to keep in mind the commercial interests of the foreign countries and of the companies there" and was obliged to purchase these reactors in return for US diplomatic support on other issues. Last year, GE backed out of this arrangement citing concerns about India's liability law. This was good riddance; GE was offering India an untested design that it has not yet

managed to sell anywhere in the world. But the government's decision to deepen India's investment in Westinghouse- even as negative news about the company has accumulated- makes little sense.

In April, Toshiba which acquired Westinghouse in 2006, announced a \$ 2.3 billion write-down in its value, largely because of persistent concerns about the economic viability of Westinghouse's AP1000 design. Of more than a dozen orders that Westinghouse expected from within the US, a decade ago, only four have materialized. Just last month, a utility called Florida Power and Light postponed its plans for two AP1000 Reactors by at least four years. And in February, the Tennessee Valley Authority, a US government company, cancelled its plans for two AP1000 reactors explaining that this was "the fiscally responsible action".

Likewise, the fiscally responsible action for India would be to cancel this deal. The capital costs of the two AP1000 reactors being built in the state of Georgia in US, translates into Rs. 70 crore per megawatt of capacity, as calculated by two Indian scientists, Suvrat Raju of Bengaluru and MV Ramana of Princeton. But, the capital cost of indigenous Indian reactors is Rs. 10 crore per megawatt of capacity, which is clearly 7 times lower than that of the Westinghouse reactor. There is absolutely no need or justification for the government to enter into an agreement at such exorbitant costs, with tax payers money.

The Indian government has offered to spend lakhs of crores of Public Money on a loss-making American corporation, and has put its citizens in a position where they may have to pay high costs for electricity and will not be able to hold this corporation accountable for an accident. In return, the US President said some nice words about India. Is this the shape of the Indo-US alliance to come?

A more detailed calculation indicates that with these dauntingly high capital costs, the first year tariff on electricity from these Westinghouse reactors could be as high as Rs.25 per unit. This is in contrast to the electricity available at Rs.4 per unit, from coal and the recent winning bids for Solar Power which projected tariffs at Rs.5 per unit of electricity. The government claims that it can reduce construction costs in India by 25-30 per cent, but this is far from sufficient to make the AP1000 reactors cost-competitive.

The green ruse

The joint statement suggested that these reactors would help India meet its commitments on climate change. But, this is misleading. Economists use a "price on carbon" to determine whether a given technology provides a cost-effective method of reducing greenhouse gas emissions. A commonly used European figure is about 0.03 Euros (Rs. 2/-) per Kg of carbon dioxide. The coal plants, which produce most of India's electricity, emit about 1 Kg of carbon dioxide per unit of electricity. So, the AP1000 reactors of Westinghouse, would have been cost effective had their tariffs been on par or within a variation of Rs. 2/- of the tariffs from the coal based plants. Since their (AP1000) projected tariffs are much higher than this, India could reduce greenhouse gas emissions more efficiently by investing the same resources in other green technologies.

The Concessions

Nevertheless, the government has persisted in making concessions to Westinghouse. The Country's Nuclear Liability Law, enacted in 2010, is a legacy of the 1984 Union Carbide chemical accident at Bhopal that killed

more than 10000 people. The law allows operators to hold suppliers responsible for nuclear accidents. Last year, the government went about with the creation of a 15 billion rupees (\$ 222 million) Insurance pool to shield the operator, Nuclear Power Corporation of India Ltd., and the suppliers against the claims, in case of nuclear accidents.

In February, 2016 the Indian Government ratified the "Convention on Supplementary Compensation (CSC)" for Nuclear Damage that contradicts India's domestic liability law and protects nuclear suppliers from liability for an accident. This is a major step the government has taken for the comfort of the foreign vendors and to ease suppliers concerns that they would be open to liability claims in case of a nuclear accident. Now, in the event of a disaster, Indian Courts may find it difficult to exercise jurisdiction over Westinghouse that is not based in India and could point to India's international commitments under the CSC to block any potential claims against it.

For example, Dow Chemical's has rebuffed attempts to make it contribute to a clean-up in Bhopal by arguing that Indian Courts have "no

UNICEF: 1.2 MILLION CHILDREN DIED IN INDIA IN 2015



Jurisdiction over it". And in a cautionary tale about how flawed international agreements can subvert the domestic legal system, in 2011, an international arbitration tribunal awarded White Industries Australia Ltd. AU \$4 million under a bilateral investment treaty even as its dispute with the Indian government was sub judice in the Supreme Court of India.

Bending backwards to accommodate US concerns cannot be the way forward. Union Carbide, with its tally of over 10,000 deaths, is a ghost that cannot be wished away, especially when minimally 1,50,000 Indian citizens will die if anything goes wrong with nuclear power plants, according to estimates. That is the danger the Modi government is keeping under wraps as it desperately tries to woo the US and bail out its (US) dying nuclear power industry.

Diplomatic fiasco

The Indian diplomatic corps and Prime Minister Narendra Modi expended much time and energy in staking a claim for Nuclear Supplier's Group (NSG) membership, in recent times. Modi made NSG membership look like India's foremost foreign policy priority. Before the NSG plenary in Seoul on June 23-24, he hurriedly scheduled visits to Mexico, Switzerland and Uzbekistan to solicit support for India's NSG bid. Foreign Secretary S. Jaishankar made an unscheduled visit to Beijing in late June to speak to senior Chinese officials. External Affairs Minister Sushma Swaraj, apparently in a last-ditch effort to persuade Beijing, even said that New Delhi was not opposed to the inclusion of Pakistan in the elite grouping. And, in the joint statement at US, President Obama "re-affirmed that India is ready for Membership" of the Nuclear Suppliers Group (NSG).

But, all these frantic efforts ended, in what can now be termed as a diplomatic fiasco, with nine of the member states, including Brazil and Turkey, apart from China objecting to India's entry into the NSG, at the plenary, in Seoul. Among the states that opposed India's entry were a few which has earlier pledged support to India's bid.

The NSG is a 48-nation club formed in 1974, following India's first nuclear test. That test initially rattled the international community. India's "peaceful nuclear explosion" showed that a nuclear bomb could be made by using nuclear materials transferred from third world countries, for peaceful purposes. The NSG was set up with the goal of limiting nuclear arms proliferation. Its main job is the protection of sensitive materials that can foster nuclear weapons development. Guidelines to the NSG, published by the International Atomic Energy Agency (IAEA) in 1978, were meant to ensure that the nuclear trade for peaceful purposes did not pave the way for the proliferation of nuclear weapons. Membership to the elite club is conditional on adherence to the NPT; admission is also on the basis of consensus among member states.

Admission to the NSG would have helped India expand its nuclear power generation and also enter the export market in the coming years. As an NSG member state, India would of course have been a party to the decision-making process and would eventually have the ability to sell nuclear equipment. Inclusion in the NSG will give India access to advanced nuclear technology. But, the 2008 NSG waiver does provide India the potential to engage in civilian nuclear trade with other countries. India has already signed agreements with many countries, including the U.S., France, Russia, Kazakhstan and Australia. Many Indian commentators are wondering why the NDA government had to stake its prestige for a seat on the high table when it already had many of the privileges enjoyed by NSG member states.

And, India's engagement with the NSG is irrelevant for its energy problems. A 2008 NSG waiver allowed India to purchase uranium for its indigenous civilian reactors but these account for less than 1 per cent of the country's total electricity generating capacity. NSG membership may additionally allow India to acquire enrichment and re-processing technology. However, since India's indigenous heavy water reactors do not use

enriched uranium and imported light water reactors come with associated fuel contracts, this technology has little significance for India's electricity sector.

The National Democratic Alliance (NDA) government had obviously miscalculated, thinking that it could ride piggyback on U.S. support to gain entry into the NSG. The Indian government, according to many observers, has been taken for a ride and led up the garden path on the Nuclear Supplier's Group (NSG) issue, by the U.S.

In his address to the US congress, Mr. Modi explained that the Indo-US "relationship has overcome the hesitation history". In light of this, it is important to take a sober look at the recent nuclear deal. The Indian government has offered to spend lakhs of crores of Public Money on a loss-making American corporation, and has put its citizens in a position where they may have to pay high costs for electricity and will not be able to hold this corporation accountable for an accident. In return, the US President said some nice words about India. Is this the shape of the Indo-US alliance to come?

India's Foreign Policy is in deep trouble, under the present dispensation at the center. Foreign Policy is the pursuit of National interests with the tools at disposal. The current government seems to grow from hugs with the US president to swinging on a Jhoola with the Chinese premier. The successive governments at center, the UPA and NDA, in their over enthusiastic and consistent pursuit of the US line, consciously ignored and avoided to visualize and try to create an alternative order, away from the US-led one. It can be an order in which India play's a critically important role, much like it did when the non-aligned movement begun. Such a task will require vision, skill and great deal of expertise on international affairs, to fulfill. Unfortunately, this is the quality that is found wanting, in the BJP led NDA government.

(Source: The Hindu)



On the afternoon of July 13, my one-year-old child was finding it difficult to sleep because the adjacent curfewed street had been rattling with a sinister medley of azadi slogans and tear-gas explosions since daybreak. In a conflict zone, introduction to violence is a part of a child's baptism. So here I was witnessing the exact moment when my child was getting marked as a Kashmiri — the tabula rasa of his mind impacted by history, much before he would be circumcised and officially marked as a Muslim. Kashmir had knocked at his conscience much before Islam. Three decades ago, I was in a similar moment with my father stroking me to sleep while mortar shells were pounding the hills in our backyard. Interestingly, the afternoon marked yet another familiar yet bloody rendezvous between the Valley's past and present — it was 85th Martyr's day. But the street unrest had a rather unusual trigger this time — the death of a young militant commander at Kokernag on July 8.

Around the same time, I was alerted by an unknown caller that Zee News had been running a marathon discussion for past two days on the current crisis, and my photographs and videos were also being juxtaposed with the visuals, dead and alive, of young local militants from Kashmir, as some sort of a clash of role models.

It perturbed me a lot — not only for the sheer insensitivity and shallowness with which this was being done but also for the security risk that it posed to my life. I was puzzled because with a Rs 50,000 monthly salary and a Rs 50 lakh housing loan I was certainly not the best example of a successful Kashmiri youngster.

More so when the only measure of

BETWEEN THE STUDIO AND THE STREETS



What made the current round of commercial savagery by a few news channels even more tragic was that they continued to promote falsehoods, dividing people, creating hatred, completely disregarding the values of democracy and secularism, even when people were dying and the government was trying hard to calm down people's passions. It did not stop even after appeals were made to de-escalate. This brazenness to market TRPs as national interest and do business over the dead bodies of young men was the worst aspect of these loud newsrooms. There is an urgent need for India to reclaim "national interest" from its nation media.

says **Shah Faesal**,
an IAS Officer, Director, School
Education, Kashmir
(Courtesy: Indian Express, July 19, 2016)

greatness here is the size of one's funeral procession. Who would want to die for Rs 50,000 and die unattended, at that. My fears were proven right: Soon, I was told, there was a huge mob outside our colony, rallying against the remarks of the Zee News anchor asking the dead militants to be burnt along with garbage instead of being buried in India's land; the studio and the street were competing with each other.

Next day, I left for my office, incognito, wearing a kurta-pyjama and a farmer's cap, hopping across check posts like a thief, knowing well that if a group of enraged youngsters recognised me, I might be in trouble, and rightly so, for falling on the wrong side of the Kashmiri vs Indian binary at such a critical juncture. Abusive comments on my [Facebook](#)

wall had the same refrain.

In the last few years, a section of the national media has been misrepresenting the idea of India in Kashmir, as part of a business strategy. It has also been projecting lies about Kashmir to rest of the country. It happened in 2008, in 2010, and in 2014. So there is nothing surprising about the tilt and the timing of this debate.

Almost all the programmes on Kashmir right now are aimed to provoke people, the coverage is selective, and intention appears to be to compound the problems for the state government. The print media, though, has always maintained balance.

What made the current round of commercial savagery by a few news channels even more tragic was that they continued to promote falsehoods, dividing people, creating hatred, completely disregarding the values of democracy and secularism, even when people were dying and the government was trying hard to calm down people's passions. It did not stop even after appeals were made to de-escalate. This brazenness to market TRPs as national interest and do business over the dead bodies of young men was the worst aspect of these loud newsrooms.

Kashmir or no Kashmir, the biggest challenge for India, this time, is how to reclaim the custody of "national interest" from its national media, and restore communication with its neighbours and people. I have no hesitation in saying that Zee News, Times Now, NewsX and Aaj Tak are at the vanguard of a movement that will take India from a dialogical civilisation to a dumb, illogical civilisation.

In the Indian tradition, the state is supposed to communicate with its people through accommodation, not harangue, and through

welfare, not violence. Ashoka put together a network of pillars and edicts to communicate with his people. During the Mughal rule, Diwan e Aam also symbolised direct communication between the state and its subjects. The firmans could only be issued by the sovereign, not by scribes and minstrels, as is the case today. In the Islamic tradition, too, truth, patience and perseverance are central to communicating. As a confluence of Indo-Islamic experience, Kashmir needs a mix of honesty, truth and directness. Communication that divides will only hurt India's case further.

When we are looking for the causes of the ongoing unrest, we must also look at how we have outsourced, or rather abdicated, communications to TV channels, which are only interested in provoking and alienating. The Indian state can't afford to leave the Kashmir project to intellectual renegades, political turncoats, opportunists, intelligence agencies, and most importantly, to self-appointed vigilantes of the national interest.

In Kashmir, people often confuse the outrageous editorial policy of the national media with the oppressive state policy. When Kashmiri representatives are bullied in TV

debates, their aspirations ridiculed, their grievances shouted down, the symbols of Kashmiri pride insulted, or when non-issues are given precedence over the killing of the innocents, when military bravado is encouraged over civilian agony, when positive initiatives of the state government are overlooked, and truth is not shown at all, and most importantly, when cows are made to feel more important than the Kashmiri people, the frustration and anger will, expectedly, be directed against India. Every hour of prime time TV news aggression pushes Kashmir a mile westward from India.

It may not be easy to intervene or even shut down these mirror-houses of hateful journalism because there are constitutional safeguards for freedom of speech. But the unity and integrity of the country is a far bigger imperative and we will have to restore the original, traditional and additional channels of communication between Delhi and Srinagar that can cut down the noise and bile, and make newsroom nationalism irrelevant. We may as well have to convince these media houses to tone down their jingoistic rhetoric and pay heed to the feedback from the ground.

Ask teenagers in Srinagar and they will tell you how all these years India has been communicating to Kashmiris through rigged elections, dismissal of elected governments, through encounters and corruption. They will tell you how India has become synonymous with a military bunker or a police vehicle or a ranting panelist on prime time television. Is this the idea of India which can win Kashmiri hearts? Accepting what India and its symbols stand for in the eyes of a Kashmiri is the first step towards untangling this Gordian knot.

Kashmiris are very sensitive people. But they are by nature sceptics as well. Any dialogue with Kashmiris will bear fruit only in an atmosphere of warmth and will have to be done on equal terms, not as ehsan. The prime minister, who has single-handedly transformed India's global image, should take upon himself the task of transforming India's image in Kashmir.

The Jammu and Kashmir High Court has asked the State Government to act against news channels for fuelling "hysteria about Kashmir and its people" and for "pushing Indian Administrative Services (IAS) officer Shah Faisal to the edge."

Expressing "displeasure" over the reportage by some national news channels, a division bench of Chief Justice N.N. Paul Vasanthakumar and Justice Muzaffar Hasnain Attar observed: "Hysteria created by some news channels about Kashmir and its people is creating problems for the Government, which needs to take some action and regulate them. The media is not above the law and needs to be made aware of it."

The court made these observations while hearing a public interest litigation (PIL) petition.....

- *The Hindu*, 23 July, 2016



12th Conference of NZIEA Srinagar Division

12th Triennial Conference of Northern Zone Insurance Employees' Association Srinagar Division was held at Press club Jammu. After the Flag Hoisting Ceremony, the conference was presided over by Com.A.M.Tantray, President NZIEA Srinagar Division. Com Devi Dass Organizing Secretary NZIEA inaugurated the conference. Com. A K Bhatnagar, General Secretary NZIEA was Chief Guest and Com. Naveen Chand Secretary NZIEA was the Guest of Honour.

In the inaugural session, Com.Bhatnagar lambasted against the neo- liberal economic policies of the Central Govt. and said these policies are a big challenge before the working

class of the country. These pro corporate policies are resulting into concentration of wealth in few hands and adversely affecting the lives of the poor and down trodden. Farmers are not being given the price for their hard work and they are compelled to commit suicides, labour laws are being amended in favour of corporates for suppression of the working class. While the corporates are being given huge tax concessions, the provision for the budget 2015-2016 for the education, Public health, agriculture, women and child development, Mid day meal scheme etc. has been drastically

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10th Conference of NZIEA Udaipur Division

NZIEA Udaipur Divisional Committee's 10th triennial conference left lasting impressions on listeners' minds right from the open session on 11th June to the delegate's session on 12th June 2016. The conference commenced with a welcome speech of Com.M.L.Siyal, Divl. Secretary Udaipur. Com.R.C.Sharma President NZIEA inaugurated the conference. In a hard hitting speech, he exposed the economic and social policies of the Modi government and said these policies are threatening both the economic sovereignty and national unity.

Com Anil Kumar Bhatnagar, General Secretary spoke at length on the global economic crisis and its impact on the working class and the heroic struggles of the working class to defend their gains and against attacks in the name of austerity. Com Bhatnagar pointed out that media inspired euphoria on Modi government has now faded. The Modi government has failed to fulfil any of the election promises. The promised achche din are nowhere to be seen. The continued faith in neo-liberalism has widened income and wealth disparities. He pointed out that despite a difficult economic situation, LIC has done well and it is necessary to defend the institution which has been built on the sweat and toil of the work force. Com Bhatnagar called for further strengthening the AIIEA to meet the enormous challenges of our times.

Sh. Sanjay Bhargava. SDM Udaipur Division greeted the conference and lauded the role of AIIEA in protecting and advancing the interests of LIC.

Com. Navin Chandra. Secretary NZIEA greeted the conference. The inaugural session concluded with a vote of thanks by Com. Anup Jain. President, Udaipur Divisional Committee.

In the delegates session on 12th June, 2016, the Report on the activities of the organisation was present by Com M.L.Siyal, Divisional Secretary. 19 comrades participated in the debate and enriched the Report. Coms R.C.Sharma, Anil Bhatnagar and Naveen Chand also spoke in the delegates session. There was unanimity that the economic and social policies of the government have to be fought and the working class strike action on 2nd September 2016 has to be made a grand success. The Report was unanimously adopted. The statement of accounts was also unanimously approved. The conference adopted a number of resolutions on national and industrial issues.

The Conference unanimously elected Coms Anoop Jain, M.L.Siyal and Lalit Parakh as President, Secretary and Treasurer respectively of NZIEA Udaipur Divisional Committee for the ensuing term. The conference concluded with presidential address by Com. Anoop Jain

Srinagar Division

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reduced. The number of unemployed youth has been increasing to a big extent resulting in the frustration of youth of the country.

Com Bhatnagar further said that the Govt.'s move to destroy the public sector by selling it and disinvesting it is not in the national interest. It was the public sector which saved the country during 2008 world wide economic meltdown and now the Govt is weakening it, it is quite astonishing. He said that one of the biggest challenges before the insurance employees is to protect our own industry which by the hard and honest work of employees has been the undisputed leader of the Life Insurance business in India. As on 31-03-2016, Total premium income of LIC was 2.70 lakh crore, Investment income 1.50 lakh crore, inforce policies 40.59 crore, policyholders base exceeded 30 crore, First premium income was Rs.97642 crore as on 31-03-2016. Our employees under the banner of AIIEA have made these wonderful achievements.

Com. Devi Dass and Com.Naveen Chand also spoke at length on the occasion. After the inaugural session was over, the Delegate Session began with presentation of 'Report' by Com.Pawan Gupta, Divisional Secretary NZIEA Srinagar Division. A number of Delegates shared their views on the report and the report has unanimously adopted by the house.

The Open Session commenced at 3 P.M wherein our Special Guests Com Dileep Koul, General Secretary GIEU (J&K), Com.Hari Singh (United School Teachers Association (J&K), Com.Raj Kumar (Construction workers Union), Com.Jagdish(CITU), Com.Anil Vaid(BEFI), Com. Ved Parkash and Com. M.R.Khajuria(AIIPA J&K) and others participated and greeted the conference.

The conference adopted resolutions on many important issues relating to the industry and the life of the nation.

The conference unanimously elected a new Divisional Committee with Com A.M.Tantray as President, Com Pawan Gupta as Secretary and Com Raj Kumar Sharma as Treasurer for the ensuing term.



The 36th Conference of NZIEA, Jalandhar Divisional Committee was held on 14-15 May 2016. The conference was attended by a large number of delegates and observers. The conference had the present of Com D.R.Mohapatra, Joint Secretary, CZIEA.

Com A.K.Bhatnagar, General Secretary, NZIEA inaugurated the conference. Com Bhatnagar made a brilliant analysis of the present situation both at the national and international level. He said the world is still struggling to come out of the crisis that began with the 2007 financial meltdown. The working class across the country is made to

The Triennial Conferences of NZIEA, Jaipur 1 & 2 Divisional Committees were held on 19th June 2016. The Conferences had the presence of Com R.C.Sharma, President, NZIEA, Com Anil Bhatnagar, General Secretary, NZIEA and Com Naveen Chand, Secretary, NIZIEA and the benefit of their guidance. Veteran comrades Komal Chand Jain and V.N.Poddar were also present.

The inaugural session was jointly held with a presidium comprising of Com Sunil Bhatla and Com LaxmanRawat Presidents of the Divisional Committees. Inaugurating the Conferences Com Naveen Chand elaborately dealt with the political, economic and social situation both within the country and in the international arena. He also spoke on industrial issues and the challenges confronting the organization and the institution.

Addressing the conference Com R.C.Sharma pointed out to the dangers of globalization policies and their impact on the working class. He was critical of the Modi government for not honouring any of

36th Conference of NZIEA Jalandhar Division

pay a very heavy price due to this crisis. He was critical of the neo-liberal Modi regime which is extending massive concessions to the capitalists while heaping miseries on the common people. Com Bhatnagar gave a detailed picture of the issues within the industry and the stressed upon the need to defend the industry and strengthening of the organization. He pointed out that the correct political understanding and the tactical line adopted helped the AIIEA secure to the insurance employees a great wage revision.

The Conference was greeted by Coms Sunil Kumar, Divisional Secretary, Amritsar, Harbans Singh, President, Ludhiana, Naveen Chand, Secretary NZIEA and Devi Dass, Organising Secretary, NZIEA. Com Amrit Lal, Chairman Punjab Bank Employees Federation, Com Nirmal Singh Gill, Manager Lok Lehar also graced the occasion and greeted

the conference.

Com Surjit Ram, Secretary, NZIEA, Jalandhar Divisional Committee present the Report in the delegates session. There was a lively debate on the Report with 15 comrades including two women participating in the debate. The Report was unanimously adopted after the Secretary summed up the debate.

Intervening in the debate Com D.R.Mohapatra spoke on the need to consolidate the organization both ideologically and numerically. Com A.K.Bhatnagar also addressed the delegates session.

The Conference unanimously elected Com Surjit Ram as President, Com Ved Kumar as Secretary and Com Parveen Chhabra as Treasurer of the Divisional Committee for the ensuing term. The conference came to a successful conclusion with vote of thanks by Com Ved Kumar.

Jaipur 1 & 2 hold Divisional Conferences

the election promises and creating additional miseries on the people due to anti-worker and anti-poor policies.

Com Anil Bhatnagar spoke extensively on the struggles and tactics adopted by AIIEA to secure for the insurance employees a great wage revision in the most difficult political and economic environment. He pointed out that the decision of the government to privatize the PSGI companies will inevitably lead to

attacks on the Life Insurance Corporation. He, therefore, exhorted the participants to understand the dangers and remain vigilant to defend the institution. He asked the Divisional Committees to make the 2nd September 2016 nationwide strike total success.

The Divisional Committees, thereafter met separately to discuss the Report of the activities present by Com P.K.Sethi and Com G.P.Raipuria. The Reports were unanimously approved by the respective conferences.

The Conferences unanimously elected Coms Sunil Bhatla, P.K.Sethi and Shelendra Kaushik as President, Secretary and Treasurer of the Jaipur I Divisional Committee.

Coms Laxman Rawat, G.P.Raipuria and S.K.Goyal were elected as President, Secretary and Treasurer of the Jaipur II Divisional Committee for the ensuing term.



13th Conference of Karnal Division

The 13th Triennial Conference of NZIEA, Karnal Divisional Committee was held at Ambala Cantt on 07-07-2016 under the Presidentship of Com. Virender Malhotra, President, NZIEA, Divisional Committee, Karnal. The Conference was attended by over 170 comrades including more than 50 women comrades.

The Conference began with the welcome address by Com. Harish Nagpal, Divisional Secretary, Karnal. Com Harish Nagpal presented a Report on the developments in the international and national arena, situation obtaining in the insurance industry and the activities of the organization. There was lively debate on the Report.

More than 15 comrades including two women participated in the debate and enriched the Report.

Intervening in the debate, Com Naveen Chand, Secretary, NZIEA

greeted the conference and spoke at length on the latest developments relating to the industry. He exhorted the comrades to further strengthen AIIEA to meet the ever increasing challenges.

Com. Anil Kumar Bhatnagar, General Secretary, NZIEA delivered an erudite lecture which enthused everyone present. Com. Bhatnagar discussed at length about current Economic & Political situation in the country as well as International Scene. He criticised the discredited neo-liberal reforms which were playing havoc with the life & living of common masses & working class. He appealed to all the Comrades to be part of all Joint Struggles in the days to come to face all challenges that are staring at Public Sector Insurance industry.

Com. Devi Dass, Organising Secretary, NZIEA in his very indomitable style discussed how in very challenging situations AIIEA redeemed what it

20th Annual Meeting of ICPA, Bangalore

The 20th Annual General Body Meeting of Insurance Corporation Pensioners' Association was held on 2nd July 2016. A large number of pensioners participated in the meeting. The meeting was presided over by Com S.R. Jayasimha, President, ICPA. Com C.N.C. Rao welcomed the gathering.

Com S.K. Geetha, Vice President, SCZIEF, Com Poojary, Dharwad Pensioners' Association and Com Prem Kumar, General Secretary, BRGIEA greeted the General Body.

Com G.K. Gangadhar, General Secretary, ICPA present the Report of the activities of the organization. The Report also discussed the national, international and industrial situation which is impacting the lives of the people and the pensioners of LIC. The Report

was unanimously adopted after a lively debate.

The Statement of Accounts presented were also unanimously approved by the General Body.

Com K. Natarajan, Vice-President, AIIPA was present to guide the deliberations. Addressing the General Body, Com Natarajan gave details of the present position of the struggle on 100% DA neutralization to the pre 1.8.1997 pensioners and the demand of periodical updation of pension. He pointed out to the correctness of the assessment of AIIPA on the issue of government powers under Sec 48 of the LIC Act as seen from the judgement of the Supreme Court. He said the Judgement opened a new window to challenge the constitutional validity of Rule 3A of the Pension Rules. The AIIPA,

TRADE UNION CLASS AT SAMBALPUR

promises to its members on the issue of wage revision. Com.DeviDass was very critical about Modi Government's two year mis-rule in which unemployment & inflation are on steep rise. He praised the contents of the report & appealed to the Comrades of Karnal Division to make the organization stronger in the days to come with utmost unity & integrity to face the stiff challenges ahead.

The Report was unanimously approved by the house after the discussions were summed up by the Divisional Secretary. The Statements of accounts were also approved unanimously. The conference adopted a number of resolutions relating to the industry and of national importance.

The Conference unanimously elected Com Virendeer Kumar Malhotra as President, Com Harish Nagpal as Secretary and Com R.L.Kataria as Treasurer for the ensuing term.

The Conference came to a successful conclusion with vote of thanks by Com V.K.Malhotra.

therefore, decided to intervene in the legal issue and challenge the constitutional validity of Rule 3A and also seek updation of the Pension on the doctrine of legitimate expectation. The Writ filed by AIIPA in Delhi High Court is admitted and notices were issued to Government of India and LIC. Com Natarajan assured the General Body that AIIPA will do everything possible to secure justice to the pensioners.

Com P.Ravishankar who has been assisting the AIIPA in the legal battle also spoke and gave a detailed picture of the legal issues involved in the struggle.

The General Body elected Coms S.R.Jayasimha, G.K.Gangadhar and C.N.C.Rao as President, General Secretary and Treasurer for the ensuing term.

The General Body came to a successful conclusion with a vote of thanks by Com D.Nanjundaiah.

A one day trade union class was organized by the Sambalpur Division Life Insurance Employees' Association (SDLIEA) for its leaders and cadres on 3rd July 2016 at Sambalpur. The Topics for the classes were quite interesting and had a direct bearing on the issues constantly agitating the minds of the Employees. The response was overwhelming with the participation of 90 activists representing all units under SDLIEA in the event.

The Topic for the first class was "Present Situation and our Role" and the teacher was Com.Dharmaraj Mahapatra, Joint Secretary, CZIEA. Com.RajeebLochan Dash, President of SDLIEA was the principal. Com. Mahapatra in his inimitable style placed before the class the challenges confronting the nation on Political, economic and cultural front. He made it clear that this time the attack is not limited to the economic or political sphere as the Idea of India itself is under attack. India is a land of diversity and a confluence of multiple cultures. But now there is tremendous threat on our syncretic culture as the fundamental forces with the patronage of the ruling class are desperately trying to establish a rabidly intolerant fascistic Hindu Rastra. Citing the developments in the JNU and Hyderabad central university, he pointed to the rising menace of intolerance across the country with ever-growing incidence of attack on minorities. These are nothing but the manifestation of the concept of majoritarian nationalism which is playing havoc with our national unity and integrity. He came down heavily on the NDA Government for subverting the Indian Democracy and stifling the voices of dissent which exposes the utterly anti democratic and fascist character of the Government. We must

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stand guard to this nefarious motive to maintain our unity not only inside the Insurance sector but also the working class of the country at large. He exhorted the employees to understand and analyze the development around us in the perspective of working class philosophy so that we can chalk out impeccable tactics to deal with the challenges confronting us. He was also critical of the Government policy to weaken the Public Sector Insurance Industry in the name of FDI which serves only to the interest of the foreign capital and corporate houses.

The second class on “Challenges before the Insurance Industry and our Role” was taken by Com. Sherekant Mishra, General Secretary ECZIEA with Com. Gadadhar Kuanr, ex-president of SDLIEA as principal. Com. Mishra took the audience on a short tour of the famous “Bombay Plan” submitted by the then industrial captains which played an instrumental role in the formation of Public sector in India for establishing Basic and Heavy Industries. The PSUs which contributed immensely in Nation building activity right from the time of independence are now under attack in the name of efficiency and efficacy by the very same forces that advocated its inception. It is unfortunate that the rulers are also joining the campaign and criticizing its own Public sector apparently at the behest of the Finance capital, he lamented. The attack on the public sector Insurance Industry is a part of the overall conspiracy to destabilize and finally dismantle the Public Sector in the interest of the multinationals and domestic corporate houses. As anticipated by the AIIEA, the process of merger and acquisition has already started in the Insurance sector after the hike of FDI to 49% posing great challenge particularly for the General sector. In order to justify its move



of listing the PSGI in the stock exchange, the Government is deliberately trying to give the dog a bad name before hanging it. At a time when the macroeconomic environment is not conducive for business, the so called patriotic Government at the centre instead of allowing special tax incentive for Insurance policies is imposing service tax on insurance premium which reflects the intention of the Government to weaken the Insurance sector before going for its privatization. In this year of Diamond Jubilee celebration of our beloved institution, we must make all out efforts to save the Public sector LIC with massive campaign and awareness program across the length and breadth of the country-Com Mishra appealed. He also pointed to the danger of escalation in per policy servicing cost as a result of stagnation in the growth of Number of policies and cautioned the employees of its consequences in the form curtailment of benefits of the Employees. He exuded confidence that the rank and file of the AIIEA will live up to their political and ideological commitment to save the Industry, come what may.

Several questions were raised by the participants after each class to which satisfactory answers were given by the teachers. The Trade Union Class came to an end following the Vote of Thanks by Com. M R Bishi, Joint Secretary, SDLIEA with the hope that it will enrich our members and strengthen our organization. ■

TRADE UNION SHIBIR – GUJARAT DIVISIONS

Gujarat Region under WZIEA had organised a Trade Union Shibir for Divisional leadership at Galteshwar, near Dakor under Nadiad Division from 3rd to 4th July, 2016. The classes were attended by 152 participants including 28 women comrades from Seven Divisions of Gujarat Divisions.

The first subject of the class was 'Trade union movement in India' Com. Himanshu Suthar Treasurer, LICEU, of Gandhinagar, gave details as to how employees and workers under the British Rule were organised particularly at big centres like Mumbai, Ahmedabad, Calcutta, Madras etc. where Textile workers were in large number. Initially Mahatma Gandhi organised workers at Ahmedabad. Thereafter, after Russian Revolution All India Trade Union Congress was formed. Earlier important freedom fighter leaders were its members and the working class played a glorious role in the national liberation movement. After independence, the ruling classes made all efforts to divide the workers to suit their political needs and various trade unions were formed. However, today under attack from neo-liberalism all central trade unions have come together to fight back.

The second topic of the Shibir was on History of AIIEA. Com.R.N.Patne ex-President of WZIEA was the speaker. He explained the need for formation of AIIEA on 1st July 1951 and how since then it has wages uncompromising battles to improve the living and working conditions of the insurance employees

He dwelt in detail how various struggle

like Standardisation of wages, Bonus to all, Automation, Split-up-bill, Reorganisation scheme, wage Freeze policies of the Govt. He pointed out that the over two decades of struggles on the issues of privatising is unique in the history of the trade union movement and this struggle has ensured that LIC continues to remain a wholly owned government undertaking. He asked employees to remain vigilant and fight to defend their industry.

The third and fourth topic of the class was Indian Economy -New Liberal policies and challenges before LIC of India. Com. H.I. Bhatt General Secretary WZIEA was the teacher of the class. He dwelt at length the circumstances that led to the balance of payment crisis of the 1990's and created the condition for the shift of policy towards the neo-liberal economic reforms. India entered the neo-liberal regime in 1991 when it borrowed from the IMF/WB and a part of loan Conditionality had to adopt the structural adjustment programme. He explained in detail the purpose of the reforms programme of Liberalisation, Privatisation and Globalisation. He also inform regarding its effect on the lives and livelihoods of the people at large. He emphasised that it is possible to resist the neo-liberal policies in a resolute manner through coordinated action with all sections of workers along with other democratic focus.

On the topic of challenges before Insurance sector he informed that since last so many years after Neo-liberal policies we are fighting



to defend Insurance sector from Privatisation. At present Govt. has passed Insurance Laws Amendment Bill. It wants to destabilize Insurance industry. It has allowed increase in FDI Life sector and in General Insurance sector. It has allowed Public sector general insurance companies to go to stock market for capital expansion. He narrated in detail about internal challenges within the industry. He emphasised that we should launch a massive campaign amongst the policyholders and people. We shall also ensure that growth of LIC continues through campaign amongst field force and Agents.

The topic for the forth class on the second day was 'Communalism and its effect on society' Com.Jaimin Desai Vice-President of WZIEA was the speaker. He in the beginning explained how communalism arises in the society when a particular religious group tries to promote its own interest at the expense of others. It can also be defined as to distinguish people on the basis of religious. He dealt in detail the various factors responsible for the growth of communalism in India. To narrate few of them are as follow, to divide and rule policy of the British Parliamentary after 1857 revolution, different political organisations those were communal in nature have created hatred among the people of various religious communities, favouritism by govt. On the religion line, many times

Communal riots were not effectively curbed by the State Governments as a result it spreads communalism. He also explained how it affects various section of the society including Division of working class. He concluded stating that to usher era of social equity and democratic and

secular state the people of India should not mix religion and caste with politics.

The sixth class was on the topic "Organise the Organisation" taken by Dr. Madhusudan D Brahmbhatt .He explained various ways of developing leadership and how to strengthen the organisation. He emphasized on educating the cadre and inculcate in their minds the ideology of AIIEA. The organisation must always prepare to meet the challenges of the Government in all eventualities. He informed that we shall try to unite and struggle against the moves to disinvest public Sector General Insurance Companies. He emphasised that in no circumstances employees should fall pray of divisive forces and unity of employees should not be affected.

The seventh and last topic of the class was of Com. S.A.Trivedi, Joint Secretary WZIEA on the subject ' Staff Regulations-Employee Benefits, He explained in details the important staff Regulation provisions like Regulation No.20,21,24,30 etc. He also explained in details various types of leave including Dies -non and its procedure. He gave various examples how leave are sanctioned and breaching the provision how action is being taken by the Competent Authority. He also explained in detail how the Disciplinary proceedings are conducted and penalties are imposed under regulation No.39 for breach of discipline from censure to dismissal. He dealt in detail the employees benefits received from the corporation. He explained various provision o Leave Travel Concession, T.A., D.A. benefits and other inherent benefits over and above Wage benefits. He explained other staff benefits in detail.

Trade Union class for women at Chennai

R. Sarvamangala, Jt. Secy., ICEU Chennai II, introducing the topics to the participants.

The topic discussed in the first session was 'Gender equality & its multi-dimensional challenges'. The topic was presented by Prof. S. Subha, Bharathidasan University, Trichy. The Professor discussed at length about how today's society which has been constructed for several centuries as a patriarchal one & how the women have been continuously taught to

submit to the whims of the patriarch. The patriarchal image of the society should be de-constructed which is a very slow & gradual process. What the women of today have achieved or are enjoying is the result of the patient & continuous struggle of the earlier generations. It is our duty & responsibility to contribute something of our might to this transformation in a positive manner.

The topic discussed in the second session



was 'The future of the Insurance Industry – inside & Outside. The class was handled by Com. K. Swaminathan, Vice President, SZIEF. He spoke about the challenges faced by the LIC in the market, the rising competition, the mergers of Pvt. Insurance companies, the fluctuating market share, the role we should play in enhancing customer services to retain / enhance business, etc.

Participants actively interacted with the lecturers at the end of both sessions. Various doubts & queries were raised & clarified. The class culminated with the Vote of Thanks proposed by Com. V. Gomathi, Jt. Convenor.

19th Working Women's Convention in Vellore Division

The Nineteenth Working Women's Convention of Vellore Division was held at Pondicherry on 18.06.2016 and at Vellore on 25.06.2016 in two phases for the 13th year due to its geographical difficulties.

PONDICHERRY : The Convention at Pondicherry on 18.06.2016 started with a cultural programme by Pondicherry 1 Unit. The Convention was presided by Com S.Jayashree, Joint Convenor and Com K.Meera, Vice President, welcomed the gathering. Com R.Sarvamangala, Joint Secretary, SZIEF, inaugurated the Convention. Seven comrades took part in the Discussion on the sub committee report. Com D.Manavalan, President greeted and Com S.Raman, General Secretary summed up the discussion. Com R.Ananthi, Secretary, Pandy 2 unit proposed vote of Thanks.

VELLORE : The convention at Vellore on 25.06.2016 was presided by Com R.Amutha, S.Neela Guhesh and Com R.Padmapriya, Joint Convenors and Com

Mangalagowri Selvi, Assistant Treasurer, welcomed the gathering. Eight comrades took part in the discussion on the Sub committee report placed by Com Florence Lydia, Convenor. While Com D.Manavalan, President greeted, Com S.Raman, General Secretary summed up the discussion. Com P.Gangadevi, Vice President proposed vote of thanks.

A New Sub Committee with Com Florence Lydia as Convenor and Comrades R.Amutha, S.Neela Guhesh, S.Jayashree, R.Padmapriya, K.Meera and J.Isabella as Joint Convenors was elected. Around 135 lady comrades took part in both these conventions besides male comrades.



14th Women's Convention at Thiruvananthapuram

The 14th women's convention of Thiruvananthapuram division was conducted on June 26, 2016 in a grand manner in the divisional premises at pattom in Thiruvananthapuram. Com. R. Sarvamangala, joint secretary SZIEF inaugurated the convention. She spoke about the achievements made by AIIEA this year like securing a good wage revision, PLI and Housing Loan. The union has expressed its strong protest against the unilateral implementation of new sports policy and the Transfer and Mobility policy. Com. L.R. Reji, leader of working women's association gave the special address on the occasion. She spoke on the current issues and problems faced by the women in our country. Comrade. K. R Vini, zonal joint convenor, Com. Ganapathykrishnan, president, LICEU and com. V. Gopalakrishna pillai, secretary, LIC pensioners association greeted the convention.

The meeting was presided by a presidium of Coms. Girija R Joint Secretary, LICEU, V. Anurekha, Women's committee Convenor, VK. Anitha, A. Ananthakumary, H.S. Jeena and V.S. Bindu (Joint conveners). Com. P. Raju, general secretary welcomed and Com. Girija thanked

the gathering. Com. A. Ananthakumary presented the report which was discussed by about nine comrades analyzing the issues in detail. The report was passed unanimously.

The resolutions which include passage of women's bill, protecting of the kudumbasree movement, the issue of protection and security of women, congratulating the new LDF Govt for taking steps against communalism and corruption, promoting rationalism by curbing wrong beliefs and customs, against TMP and new sports policy, against disinvestment of general PSU's and supporting the September 2nd strike were passed unanimously in the convention.

The convention elected Com. V. Anurekha as divisional women's committee convenor and comrades V. K. Anitha, R. Girija, A. Ananthakumary, V. S. Bindu, H. S. Jeena, H. S. Lekshmi as joint conveners' and an eleven member women's committee. After the session a health class on the problems of middle-aged women was conducted by Dr. Sheela Balakrishnan, well known gynecologist. The convention was well attended by comrades from branches and the divisional unit.

MEMORANDUM TO KERALA CM

KSGIEU leaders met Com. Pinarayi Vijayan Chief Minister of LDF Government on June 30 and presented a memorandum requesting him to pass a resolution in the Kerala Assembly against disinvestment of public sector general insurance companies. The Chief Minister was also requested to insure the social security schemes of the Government with the PSGI companies. The Chief Minister heard the submissions in detail and assured to look into the suggestions.

The delegation included Com. Ganapathykrishnan, President LICEU, Thiruvananthapuram Division, AIIEA standing

committee member Com. Viju Paul, GIEA South Zone President P R Sasi, KSGIEU State President. C. B. Venugopal, General secretary M.V. Thomas, KSGIEU district secretary Abdul Fathah and other district leaders of KSGIEU.



17th death anniversary of Com. Saroj Chowdhury

AT HOWRAH: Rallis Building Base Committee of Howrah Division Insurance Employees' Association observed the 17th death anniversary of Com. Saroj Chowdhury on 17th June, 2016 at Rallis Building. 'The duties and responsibilities of insurance employees in the present situation' was the topic of Com. Saroj Chowdhury memorial lecture. Com. Jayanta Mukherjee, Joint Secretary of A I I E A and General Secretary of E Z I E A, was the only speaker of the meeting.

Addressing a jam-packed hall, Jayanta Mukherjee highlighted the life, ideas and dreams of Com. Saroj. In his lucid speech, he narrated the international and national situation worsened by the onslaught of capitalism and communalism. In our country, the Central Government itself is pushing forward the communal agenda as per the RSS ideology. The recently held Assembly Elections in four states and one union territory have proved ominous for the working class particularly in West Bengal and Assam. Kerala has witnessed a massive mandate in favour of the Left. The Left ideology is being viciously attacked by the capitalist and communal forces throughout the world. Com. Jayanta reminded the audience that a reign of terror has been unleashed in West Bengal and even our members and pensioners have been brutally attacked and their houses ransacked.

The speaker categorically stated that pressurized by the anti-working class measures of the Central Government, the LIC management also is trying to unilaterally introduce certain anti-employee policies vehemently opposed by A I I E A. The ridiculous logic placed by the management for transfer and mobility policy has been strongly countered by AIIEA advising that only a continuous recruitment process of Class-III & IV employees can improve the situation.

In his speech, Com. Jayanta reminded that as per the decision of the National Convention of Workers on 30th March, 2016, AIIEA will participate in the one day Strike action on 2nd September, 2016. He appealed to the audience to consolidate the organization and

strive for working class unity to defeat the evil designs of the fascist ruling class.

Commemorative meeting at Calicut

LIC Employees' Union, Kozhikode Division and its Units organized various programmes in connection with the Death Anniversary of Com Saroj Chaudhuri. On this occasion Base Units arranged meetings, discussions, social welfare activities etc. A commemorative meeting was held at Calicut on 17.06.2016 in which Com. Sukumaran Punnasery (Secretary, LIC Pensioners Association, Kozhikode Division and Former joint Secretary, SZIEF) delivered Saroj Memorial Lecture. He spoke on the versatile personality of Com. Saroj and his invaluable contribution to the insurance industry and the Employees' movement. Dr. Anil Varma, Department of Economics, Zamorins Guruvayurappan College, Calicut, gave the Key note address on "Economic growth and People's Experiences - Misconceptions and Realities". Employees and Officers of LIC Divisional office and City Branch offices and pensioners participated in the meeting. Com IK Biju, President, LICEU, Kozhikode division presided over the meeting and com. PP Krishnan, General Secretary, gave the welcome address.

Memorial Meet at Vellore

On the 17th Death Anniversary of Com Saroj Chaudhuri, the legendary leader of A.I.I.E.A, the I.C.E. Union, Vellore Division organized a Special meeting on 17.06.2016 at Vellore. The program commenced with Com R.Kesavan, Divisional Secretary, A.I.I.P.A, garlanding to the Portrait of Com Saroj Chaudhry.

The meeting was presided by Com D.Manavalan, President of Vellore Division. Com A.Narayanan, Vice President welcomed the gathering. Com S.Raman, General Secretary introduced the topic "Ookamadhu Kai Videl" (Never give up the spirit).

Com S.G.Rameshbabu, Former State President, DYFI delivered the Special Address and elaborated on the current political and social scenario. Com S.Gunaalan, Treasurer, proposed Vote of Thanks.



17th Conference of LIC Pensioners of Trivandrum

The 17th Annual Conference of LIC Pensioners' Association Trivandrum Division was celebrated on 19th June 2016 at Jeevan Prakash premises Pattom Trivandrum. The Conference was inaugurated by Com Adv. B Sathyan MLA (CPI-M) who won the election with the largest majority from Trivandrum District. He thankfully recollected the support given to him and left movement consistently by the LIC employees and their Pensioners' association. He stressed the need for the co-ordinated struggles by Insurance employees, pensioners and other trade union movements to protect and expand the public sector institutions in the nation which is being attacked vehemently by vested interests and right leaning political forces. Com S S Potti (CITU State Vice President) greeted the conference and exhorted all to support and make the National Strike on 2nd September 2016 a historic event. Com P Raju General Secretary LICEU Trivandrum also addressed the conference and solicited the support of Pensioners for the struggles being launched

by AIIEA. Com K S Richard presided over the function. The Annual Report was presented by Com V G K Pillai Secretary and Com H Sthanuvenketeswarn Treasurer presented the audited accounts. After discussions, the report and accounts were unanimously adopted. Resolutions on pressing problems of working class in general and pensioners in particular presented by Com R N Vijaya Kumar Joint Treasurer were adopted. A team of Office Bearers with Com K S Richard as President, Com V G K Pillai as Secretary and Com H Sthanuvenkiteswaran as Treasurer and a 19 member Executive Committee were elected unanimously. Com S Chidambaram was appointed Auditor for the ensuing year. The Secretary welcomed the gathering and Com K K Prasad Joint Secretary proposed the vote of thanks. Dr Jyothilal MD (Ay), Professor and HOD (Retd.) Government Ayurveda College Trivandrum made an eloquent and educative presentation on life style diseases and current health problems in which the audience participated enthusiastically.



Gruel Centre started at Kothapally, Karimnagar Dt



committee has started a GRUEL Centre (AmbaliKendram) in Kothapally village of Karimnagar district on 01.05.2016. The centre is being monitored and run daily by CPI(M) activists from 07.00 am to 10.00am, serving Gruel to the commuters mainly agriculture and daily wages labour of the village. The centre is running continuously for the past 45 days serving around 200 persons each day. ICEU, Karimnagar Division is extending complete monetary support of around Rs40,000for

The state of Telangana is reeling under severe drought conditions for the past two years. This summer has recorded highest temperatures since 4 decades. The drought condition has severely affected the agrarian sector and the lives of the families dependent on agriculture. The state government has not come up with any measures to counter the situation. In its endeavor to reach out to the needy, Insurance Corporation Employees Union, Karimnagar division and CPI(M) Karimnagar district

the camp. The Gruel centre was inaugurated on 01.05.2016 by Com. G.Mukunda Reddy, Secretary, CPI (M), Karimnagar district and Com. K.Venugopal Rao, President, SCZIEF. Com. V.Rajender, President, Com. A.RammohanRao , General Secretary, ICEU, Karimnagar division spoke with the electronic media present on the occasion. Office Bearers of ICEU, Karimnagar division, Karimnagar DO, BO-I & BO-II members and cadre of CPI (M) were present on the occasion.

FELICITATION TO GOVERNMENT SCHOOL STUDENTS

Education is an area neglected by the state and central governments in the globalization era. With reduced patronage by public and lack of support from the governments, many government schools are starved with proper infra structure and amenities.

Despite this, many students from government schools do excel in their studies and secure marks matching with the performance of high profile private schools, but the media never highlight the success stories of government school students. Insurance Corporation Employees' Union, Vellore Division as an effort to create focus on the performance of the meritorious government school students, decided to felicitate the top government school students in the Vellore divisional area.

Students who scored first three ranks in the 12th standard public exam in the four revenue districts of Vellore, Thiruvannamalai, Cuddalore, Villupuram and Pondicherry Union

Territory were honoured with a shawl and a trophy. They were honoured by Com R.Sarvamangala, Joint Secretary, SZIEF during the 19th Women's Convention held at Pondicherry and Vellore during June 2016.

Seventeen Students were felicitated and it is important to note that out of the above fourteen are girls.



INSURANCE NEWS IN BRIEF

As proposed in the Budget by the Union Finance Minister, government in on to make LIC to join other state-run financial institutions, and may be private in future, to set up a new entity to provide credit enhancement to the bonds issued by infrastructure companies. This is being done so that the bonds issued by the infrastructure companies to the public improve their credit worthiness! This, in turn will make the infrastructure companies easy to raise funds.



ICICI Prudential Life Insurance Co Ltd is all set to go in for initial public offering of shares valued at about Rs6300 crore. ICICI Pru Life is a joint venture between ICICI Bank Ltd, which owns nearly 68 percent, and Britain's Prudential PLC, with nearly 26 per cent. The remainder is held by billionaire AzimPremji'sPremji Invest and Singapore state investor Temasek. But its general insurance company, ICICI Lombard, right now has no plans to go for its sale of equity.



General Insurance Corporation of India (GIC Re) has registered an increase of 6 per cent in net profit at Rs. 2,848 crore for the financial year ended March 31, 2016, against Rs. 2,694 crore in the previous year. The public sector re-insurer, a wholly-owned government owned, has underwritten a gross global premium of Rs.18,436 crore, up by 21.42 per cent over the previous year of Rs. 15,184 crore. While its overseas business rose by 2 percent, its domestic business declined by 2 per cent. On claim settlement front there has been increased 17 percent in the domestic business while a decrease by 3 per cent in overseas business. Operating profit in domestic business declined to Rs.230 crore from Rs.631 crore while it increased in overseas business to Rs.1390 crore from Rs.999 crore.



As per the new directive from Insurance Regulatory and Development Authority of India, life insurance companies cannot force the claimants to sign a receipt for having received 'full and final payment' as a pre-condition for releasing the claim dues.



Now that the United Kingdom has decided to exit European Union, many insurers in various countries are apprehensive of their business. But Indian general insurance companies are not that worried. They feel that because they largely depend upon the London market for the specialised and reinsurance needs the Brexit will not affect them. Over USD 2.5 billion of Indian reinsurance business is transacted in the

London market every year.

European insurers are experiencing a tough time. Already the European Central Bank's quantitative easing programme has pushed down yields on government and corporate bonds through unprecedented asset purchases. This has forced the insurers to go in search of riskier investments or to invest in lower yields. Now the European Insurance and Occupational Pension Authority has come out with a stress test, which requires them to set aside additional capital leaving lesser capital for further investment. Insurers will face lower profitability and dividends because of the need for additional capital buffers which will weigh on their earnings.



Economic losses caused by natural catastrophes in the first half of 2016 totalled US\$70 billion. A significant increase from the \$59 billion reported for the first half of last year. Only \$27 billion of these overall losses have been insured.



"The world's insurers, banks and pension funds are inherently susceptible to threats from climate change and must make adjustments, from shifting investment toward environmentally friendly industries to revamping strategies to reduce risk", says a Study by the Global Risk Institute. "Insurers, whose insurance losses from weather events swelled from an annual average of about \$10 billion to around \$50 billion in the past decade, face threats from physical events, risks tied to liability and "transition risk" from adjusting to a lower-carbon economy" adds the report.



Indian life insurance industry registered a strong growth in new business premium during the first quarter of current financial year. The new business premium rose around 33.2% year-on-year for the quarter ended June 30, 2016. Life Insurance Corporation of India leads the growth with its new business premium for the quarter at Rs 22,594.55 crore, an increase by 37.53% when compared with the previous year. The new business premium for private players stood at Rs 8,798.34 crore, a growth of 23.23%. Total new business premium of the life insurance sector stood at Rs 31,392.55 crore for the June quarter, against Rs 23,568.14 crore in the year-ago period.



A.M.KHAN, DHARWAD

ECONOMIC TID BITS

- ◆ According to a report, in Denmark from 2003 to 2013, the richest tenth of Danes became 29% richer while the poorest ten percent became 1% poorer. The share of total income that falls to the top 5% of incomes have barely risen from 17% to 18% over the last thirty years whereas the top 0.1% share has risen by around 40%. Since 2008 wages for ordinary skilled and unskilled workers have fallen in real terms by DK 6000 (600 pounds) and in the same period they have risen by DK 130000 (13000 pounds) for people in the upper class.
 - ◆ According to a report by Mckinsey Global Institute, 65 to 70% of the population in 25 of the world's most advanced countries experienced declining or stagnating incomes between 2005 and 2014. These countries account for half of the world's economic output. The report warns that this sharp reversal for the vast majority of the population will only deepen if current economic trends continue; up to 40% of the population in advanced countries will be worse off or the same in 2025.
 - ◆ The IMF has revised estimate of growth in US economy for 2016 to 2.2% from 2.4% it forecast earlier. In the 10 years before the global financial crisis of 2008, productivity growth in US was at 1.7% but it had declined to 0.4% now. The report also notes that in USA one in seven lives in poverty and one in five children and one in three women lives in poverty.
 - ◆ According to Hunger Report 2016, 18% of the population or more than 4 million people in Australia experienced a period when they did not had enough food for themselves or family members and could not afford to buy food. The Australian Bureau of Statistics states that in 2013-14 over 4 million of Australia's population of 23.1 million lived in low income households with a weekly disposable income of between \$ 205 and \$ 511, which is below the official poverty line.
 - ◆ The Greece government has cut social security bonus (EKAS) for pensioners from 1st June 2016, resulting in 150000 pensioners (40% out of 3,80,000) entitle to claim the benefit.
- EKAS is a benefit for pensioners with an annual gross income of less than Euro 8472 can claim which depending upon their level of income ranged from Euro 57.50 to Euro 230. Pensions up to Euro 9884 or family incomes up to Euro 13500 were topped up with Euro 30 benefit. This Euro 30 benefit has now been totally eliminated, while other benefits will apply only to gross incomes up to Euro 7972, around Euro 664 per month.
- ◆ According to world wealth report 2016, the wealth of millionaires has grown by 4% to US \$ 58.7 trillion and the number of millionaires has grown by 4.9% to 15.4 million. USA, Japan, China and Germany are the four countries with most millionaires in the world. The assets of super rich have quadrupled in the past 20 years and more than a third of the total assets of millionaires are in the hands of just 0.9% of the 15 million super rich, a minuscule proportion of world population. In North America, 4.8 millionaires have total assets of US \$ 16.6 trillion. In Europe, 42 million people have total assets of US \$ 13.6 billion.
 - ◆ According to government data, the retail inflation in urban areas in India was 5.26% in urban areas and 6.2% in rural India. Food inflation is at 7.79% and Index for Industrial Production (IPP) shrunk by -1.34% for last quarter of current fiscal.
 - ◆ According to WHO report published recently, in India, almost one third or 31% of those who claimed to be allopathic doctors in 2001 were educated only up to the secondary school level and 57% did not have any medical qualifications. In rural India just 18.8% of allopathic doctors had a medical qualification. India has 80 doctors per lakh population compared to 130 in China. If the people without medical qualifications are removed for India, then it will be 36 doctors per lakh population. As for nurses and midwives, India had 61 workers per lakh population compared to 96 in China. The number will be reduced to 6 per lakh population if those with medical qualification are considered.

J.SURESH, MYSORE

WORKING CLASS STRUGGLES

South Korean shipbuilding workers to strike

Thousands of workers from eight shipbuilding yards in South Korea will strike on July 20 in protest against government and industry efforts to "reshape" the nation's yards. On July 7, 3,000 Samsung workers held a four-hour sit-down strike over the company's plan to axe 1,500 positions this year, and to cut its workforce by 40 percent by the end of 2018. DSME wants to slash wages by 20 percent, sell two of its five floating dry-docks and reduce its workforce to 10,000 positions.



Sri Lankan non-academic university workers strike

Some 13,000 non-academic workers from universities throughout Sri Lanka walked off the job for 48 hours on 13 July and marched from Independence Square to the University Grants Commission in Central Colombo to demand an increase in wages and other entitlements. The workers want an increase in the monthly compensation allowance, a 2,500-rupee salary rise, medical insurance scheme, reinstatement of the language-proficiency allowance, the pension age to be increased to 60 and a new agreeable pension scheme.



New South Wales corrective services teachers protest

Corrective Services Teachers Association members have been holding protest meetings outside prisons in nine cities and towns across New South Wales to oppose the state Liberal government's cost-cutting plan to sack experienced and qualified teachers from prisons and replace them with administrative staff and trainers on a much lower pay rate. Recognised teaching qualifications will no longer be required within state prisons. The teachers complained that the Baird government's decision to contract out prison education services will cost jobs and leave prisoners unable to access the broad adult education curriculum. The union has lodged a case in the NSW Industrial Relations Commission opposing the cost-cutting measures.



Brazilian teachers and others protest upcoming Olympics

Rio de Janeiro was the scene of a protest against the Olympic Games on July 6. The majority of the demonstrators were teachers who have been on strike for three months because they have not been paid back wages. The protesters also decried the deterioration in public services and called for more money for education, transportation, health care and other services.



Ontario university workers to strike

Workers at Wilfrid Laurier University in Waterloo, Ontario, west of Toronto are on strike from 12th July after working without a contract for over a year. Though most of the workers affected are custodial staff, they also include skilled trades and groundskeepers who are represented by the Canadian Union of Public Employees (CUPE). According to union negotiators one of the main obstacles to reaching a deal is the proposed contracting out of jobs by the employer as well as proposals to cut retirement benefits by 15 per-cent.



One-day strike of Greek rail workers

Rail staff working for the Greek state railway operator Trainose held a one-day strike on July 12 against the privatization of the rail service. The Italian Trenitalia rail company has made a bid to run Trainose. The strike hit national and suburban services and also hit the shuttle service between the city of Athens and the airport. Strikers demonstrated their opposition to the privatization outside the offices of the Ministry of Transport. They are also pushing for the signing of a collective labour contract.



Scottish rail staff walk out

Rail staff working for the Scottish rail provider, ScotRail began a two-day walkout on 10th & 11th July which led to a widespread disruption of services throughout Scotland. Members of the Rail Maritime Union (RMT) are taking the action in opposition to plans by ScotRail to increase the use of driver-only trains and dispensing with guards.



Trump Taj Mahal casino workers strike continues through July Fourth weekend

Nearly 1,000 casino workers employed at The Trump Taj Mahal continued their struggle for restored health and pension benefits, an increase in pay and better working conditions, as the strike continued through its third day over the Fourth of July weekend, one of the busiest holidays in Atlantic City. The striking workers, largely cooks, housekeepers, bellmen and servers, face abysmal working conditions. The average employee makes \$11.80 an hour and has received no more than 80 cents in wage raises since 2004, forcing many to rely on social assistance programs such as food stamps in order to survive. The Trump Taj Mahal employees have been through many hardships over the past decade, including losing their health and pension benefits during a bankruptcy court proceeding in 2014. At least a third of the workforce has been surviving without access to health insurance.

S.SRIDHARA, MYSORE

For our Field Force

Fraudulent claims

General Insurance Council is working on building a data bank on fraudulent claims, setting up a clearing house to settle inter-company dues and also standardise the policy wordings for commercial insurance policies. The council outsourced the development of the software for motor and health insurance fraudulent claims data bank and has given it to insurers. Once the data is gathered, a pattern on fraudulent claims can be made out. While there is no official estimate as to the quantum of fraudulent claims dealt by the insurers, the general consensus is around 10% of the health insurance claims are fraud.

Don't delay payment

IRDAI has directed life insurance companies not to withhold or delay payment of claims when the policyholder or claimant expresses unwillingness or has objections to execute the advance discharge voucher or to accept the amount. IRDAI has said, in such instances of dispute, the life insurer should not insist on the discharge voucher or make it conditional for releasing the policy payment. The discharge voucher sent to policyholder/claimant should necessarily contain policy number and the nature of payment and amount of claim under different heads including deductions and other relevant details.

LIC Rs.30K Cr to Govt.

Seeking to meet the disinvestment target, the government has asked LIC to buy part of the equity assets of the Specified Undertaking of Unit Trust of India (SUUTI). LIC is likely to shell out Rs 25,000-Rs 30,000 crore in order to purchase the stake. Like always, this year too, LIC will come to the rescue of the government's disinvestment plans.

No to Repositories

Now, insurance companies will not be required to tie up with repositories to issue e-insurance. Earlier, IRDAI had said insurers would have to tie up with repositories to offer digitised policies. Less than 2% of insurance policies sold in the country are in electronic format. LIC has launched its own platform for e-services which will offer a multiple services, including electronic policies. It has decided not to tie-up with an external repository.

LIC Credit Guarantee Co.

LIC will structure its credit guarantee company in a manner that will allow it to guarantee infrastructure projects worth Rs.50,000 crore to Rs.1 trillion. In his Union budget speech in February, finance minister Arun Jaitley said that LIC will set up a dedicated fund to provide credit enhancement to infrastructure projects. The proposal is now starting to get fleshed out. The credit guarantee firm, which will be set up as a non-banking financial company (NBFC), is part of the

government's plan to aid infrastructure projects by speeding up the flow of funds to the sector.

LIC Leads

For the June quarter, according to Life Insurance Council data, LIC remained the market leader by a wide margin with its total new business premium rising 38% to 22,594 crore. The private sector put together, saw its new business premiums rise 23% to Rs 8,798 crore.

Penalty

IRDAI has imposed a penalty of Rs 10 lakh on Max Life Insurance Company Ltd for violating norms related to outsourcing and file & use clause.

LIC funds Roads

The Indian government is seeking the help of LIC, to fund its ambitious road expansion plans and support the government's aim to step up road construction to 40 kms a day. In the current financial year, LIC is likely to subscribe NHA bonds worth at least Rs 10,000 crore. Roads transport and highways minister Nitin Gadkari confirmed that his ministry was in talks with LIC to raise funds.

LIC Agents for GMS

Government is examining the feasibility of roping in NBFCs and LIC agents as they have strong last-mile linkages to retail customers, since it doesn't receive expected response from households and the common man to deposit gold under the Gold Monetisation Scheme (GMS).

Banks to quit Insurance

Cash-strapped public sector banks, including State Bank of India, Punjab National Bank, Bank of Baroda, Andhra Bank, Canara Bank and Oriental Bank of Commerce are re-examining their investments in the insurance sector. A few of them could even look at exiting the insurance business. Already, Bank of India has sold 18% stake in its life insurance venture Star Union Dai-Ichi Life insurance to Japan's Dai-Ichi.

Motor Insurance fraud

The Uttarakhand division of National Action Forum for Social Justice had complained that, the insurance companies paying high commissions to the automobile dealers, who have taken agencies in the name of their kith and kin. It said that the small insurance agents are bearing the brunt of this cartel. It further claimed that in case of claim, this cartel forces the customers to get their vehicles repaired in their workshops in name of cashless claim settlement and the claim amount is exaggerated. IRDAI has constituted a committee to inquire into the alleged fraud in the payouts of motor dealers by the General Insurance companies.

ARIVUKKADAL, THANJAVUR

WE ARE PROUD OF YOU



Com Dharambir Singh, Assistant, LIC of India, Rohtak Branch in Haryana State qualified to represent India in the 200 metre sprint event in the Rio Olympics. He clocked 20.45s in the event participating in the Indian Grand Prix at Bangalore. Dharambir bettered his own national record of 20.66 at the 2015 Asian Athletic Championships held in China in 2015.

Insurance Worker congratulates Com Dharambir on this magnificent achievement and wishes him all success in the Rio Olympics that are to be held in Brazil in August 2016.

RESPONSE



I am a regular reader of Insurance Worker. Although I am a postal employee, I am fond of reading insurance worker every month. The journal is very educative with articles of high standards on varied topics.

- V.Dharmadoss,
Teynampet, Chennai



Diamond Jubilee Year of NZIEA & LIC of India Blood Donation Camp in Br- 111, New Delhi

In celebrations of Insurance Week, 19th Blood Donation Camp was organized in Branch Unit 111 on July 22, 2016 in association with Indian Red Cross Society New Delhi.

The blood donation camp was inaugurated by Com. A K Bhatnagar, General Secretary NZIEA. In his inaugural speech he emphasized upon the need of voluntary blood donation. He lauded the efforts of Branch Committee-111 & Delhi Divisional Committee-I to fulfill the various tasks to serve the humanity. Smt. Mamta Meena, Manager P&R) who was Chief Guest on the occasion, also appreciated the role of NZIEA in this humanitarian cause. Dr. Jasbir Singh, Indian Red Cross Society, Shri G.N. Balaji, Sr. Branch Manager, Branch Office 111 & Ms. Pratibha Vyas, Chief Manager, BO 112 also addressed

the gathering on the occasion.

Com. Dhir Singh, President NZIEA Delhi Divil Committee-2; Com. M L Setiya, President AIIPA & Com. I D Goel, General Secretary, LIC Pensioners' Association, Delhi also graced the occasion.

195 Voluntary donors came forward for blood donation in the camp out of which 141 units of blood were collected by Indian Red Cross Society.

CONSUMER PRICE INDEX

| Month | Base2001 | Base 1960 |
|----------|----------|-----------------------------|
| January | 269 | 6140.17 |
| February | 267 | 6094.52 |
| March | 268 | 6117.34 |
| April | 271 | 6185.81 |
| May | 275 | 6277.12 |
| | | Base 1960=Base 2001x22.8259 |

DONATIONS

We are thankful to the following comrades/units for the generous donations given to the Insurance Worker :

- ERNAKULAM DIVISIONAL ASSOCIATION..... Rs. 10,000/-
- Com.S.R.Hebsur, Assistant, CBO-II, Belgaum Rs. 1000/-
- Com. Gurusamy, HGA, Uthupalayam Branch Rs. 1000/-
- Com.Jagrup Lal, AAO, Kangra Branch(HP) Rs. 500/-
- Com.R.Omkarnath Singh, Whitefield, B'lore Rs. 120/-
- Com.T.Krishnamurthy, DO, Thanjavur Div. Rs. 1000/-

Com.M.CHANDRASEKHAR, HGA, Vizag Division, has donated a sum of Rs.10000/- to the AIIEA on the occasion of his retirement from LIC. The AIIEA and the Insurance Worker thank him for this fine gesture.

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IRDAI clarifies to public that - IRDAI or its officials do not involve in activities like sale of any kind of insurance or financial products nor invest premiums. IRDAI does not announce Bonus. Public receiving such phone calls are requested to lodge a police complaint along with the details of the phone call number.

For more details on risk factors, terms and conditions,
please read the sales brochure carefully before concluding a sale.
IRDAI Regn. No. 512

| | SURVIVAL BENEFITS Each of 5 years from age 20 to 24 | MATURITY BENEFIT At age 25 years |
|-------|--|-------------------------------------|
| Opt 1 | No Survival Benefit | 100 % of Sum Assured |
| Opt 2 | 5 % of Sum Assured | 75 % of Sum Assured |
| Opt 3 | 10 % of Sum Assured | 50 % of Sum Assured |
| Opt 4 | 15 % of Sum Assured | 25 % of Sum Assured |

SALIENT FEATURES

- Minimum Basic Sum Assured : ₹75,000
- Maximum Basic Sum Assured : No Limit
- Minimum Age at entry for Life Assured : 90 days (Completed)
- Maximum Age at entry for Life Assured : 12 yrs (Completed)
- Policy Term : (25 - age at entry) years
- Premium Paying Term : (20 - age at entry) years
- Option of Premium Waiver Benefit



LIC2015-16/05/ENG

Zindagi ke saath bhi, Zindagi ke baad bhi.

"Be Educated, Be Organised and Be Agitated"

25

LIC Employees' Union
Kottayam Division

SILVER JUBILEE
CONFERENCE

2016
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KOTTAYAM

