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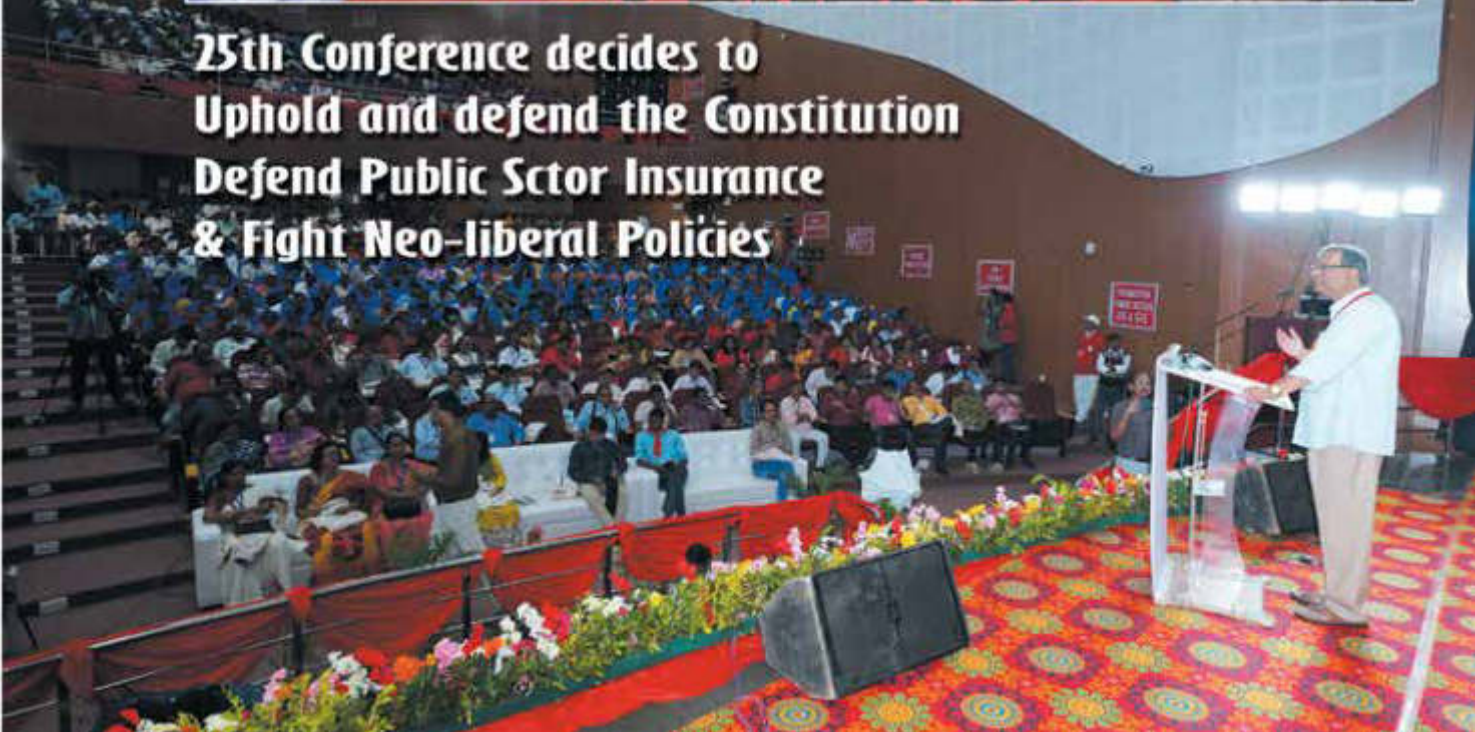
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**25th Conference decides to
Uphold and defend the Constitution
Defend Public Sector Insurance
& Fight Neo-liberal Policies**



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M.GIRIJA



H.I.BHAT



SANJAY JHA

SEVENTY YEARS OF CONSTITUTION AND MAKING OF REPUBLIC

India is observing 70th anniversary of Constitution and making of the Republic. This seventieth year is witnessing a pleasing sight of largely young population holding photos of Dr Ambedkar and reading Preamble of the Constitution across the country. Dr Ambedkar and Constitution have become the symbols and weapons of resistance against the excesses of the State today. The young are sending a clear message to the Indian rulers that they will not allow the violation of and compromises on the foundational principles of the Constitution.

India's independence was a truly spectacular event that freed 300 million, almost one-fifth of the earth's inhabitants from British colonialism. India's independence also weakened the British Empire which earlier had claimed that the sun never sets on its empire and inspired a large number of people in different parts of the world to free themselves from foreign rule. It is sad that freedom came with a heavy price. The nation was bifurcated and rivers of blood flowed. Nearly a million on either side of the borders were brutally killed by fanatics and history witnessed the largest human migration. Since Pakistan was created on the basis of religion, there were demands that India declare itself as a Hindu State. However, the leaders of the national liberation movement rejected this demand and went ahead to build a secular and democratic nation by recognising the rich plurality of cultures, languages and religions.

India gave itself a Constitution and declared the country to be a Republic seventy years back. The Constitution is a social contract negotiated on behalf of the people by over 300 members of the Constituent Assembly. It took 3 years of discussions and debate, inviting public responses, taking into consideration the legitimate aspirations of different groups, communities and regions to reach finality on a document that would define the relationship between the State and its people and the relationship between people and people. Granville Austin, the authority on Indian Constitution described framing of this Constitution as 'perhaps the greatest political venture since that originated in Philadelphia in 1787' (creation of American Constitution).

The Indian Constitution is acknowledged as one of the most progressive in the world. The Constitution gave political rights to the citizens and also directed the State on

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how to manage the economy to better the life of people. The fundamental rights enshrined in the Constitution gives protection to the liberties of the citizens and protect them from the arbitrary actions of the State. The Directive Principles of the State Policy, though not justiciable, places obligation on the State to provide for a decent life and dignified existence for the citizens. Democracy, Secularism, Justice, Equality and Fraternity became the foundational principles of the Constitution. These foundational principles guarantee that the State cannot tinker or alter the basic structure of the Constitution.

Unlike the present day dubious claims that India woke up only in 2014, the Republic made substantial progress during these years. The nascent nation not only had to face a global unfavourable situation, fight external wars but also had to spend considerable energy to keep and preserve national unity. The task of industrialising a predominantly agrarian economy was not easy. The Public Sector units were created to lay foundations for industrialisation as also to safeguard the country against imperialist machinations. Institutions of excellence in education were set up to provide skills necessary for the project of industrialisation. Steps taken to reduce poverty and illiteracy met with significant successes. The Indian Republic at seventy can lay legitimate claim on scientific and technological advancements.

However, it must be acknowledged that this path of development has failed to meet the economic and social aspirations of the vast majority of the people. The alliance of the big business houses with landlords not just retained but strengthened the feudal values. This is reflected in the continuation of social oppression, casteism and the failure to eradicate the horrible practice of untouchability. Today after 70 years of Constitution and Republic, unlawful khap panchayats continue to exist and flourish. In the last few years, there is a serious attack on rationality and scientific thinking. Leaders in the government have been advancing and campaigning in favour of unscientific claims and help strengthening superstitions.

The economic development has been lopsided. The gains of development have bypassed vast majority of the population. One-third population live in abject poverty. India has the dubious distinction of being home to the largest number of illiterates in the world. Nearly 50% of the children

below five years are undernourished. The so called economic reforms initiated in 1991 have further increased income and wealth inequalities making India one of the most unequal societies in the world. The economic and social crisis paved way for the growth of rightwing politics. Today the country is being ruled by those who profess rightwing economic policies and remain committed to regressive social policies.

Yet democracy with all its limitations survived in India except for a brief two year period when internal emergency was imposed. Elections are held regularly and people get a chance to exercise their choice to elect the governments. But democracy is also under severe strain. Parliament has become hostage to the rich and powerful. Neo-liberalism has made economic debates in the Parliament redundant where laws are forced to be framed in favour of the capital. The role of big money has made free and fair elections impossible. The Parliament today has the dubious distinction of becoming the house of millionaires and billionaires. This raises legitimate concerns of democracy degenerating into plutocracy.

In the last six years, since the coming to power by the BJP, the Constitution and Republic are confronted with new threats. Dr Ambedkar had warned at the time of framing the Constitution that 'Constitutional morality is not a natural sentiment. It has to be cultivated'. Today we have abundant examples of not just constitutional immorality but also wilful violation to push the partisan and sectarian agenda by utilising the brute majority in the legislation making bodies. Criminalising civil offense in triple talaq cases, abrogation of Article 370 and reducing the status of a State to Union territory and now determining citizenship on the basis of religion are serious assaults on the Constitution. The Indian society is never before polarised as it is today. Polarisation may pay electoral dividends in the short run, but it must be clearly understood that this risks the unity of the nation. It is a matter of concern that in the seventieth year of Constitution and Republic, every democratic institution including judiciary to a great extent stand compromised.

In this period of gloom, the silver lining is the student and youth upsurge. Substantial sections of the population, more importantly, student and youth are realising that country is being pushed not just in an economic abyss but also a wanton social turmoil.

The students and youth are coming to the street and challenging the policies of the government. Despite massive campaign by the government on Citizenship Amendment Act, the student and youth see it as an assault on the Constitution as citizenship is determined on the basis of religion. They are determined to uphold the noble values of the Constitution despite challenging odds. The unprecedented working class action on 8th January 2020 has challenged both the economic development and social policies. The participation of farmers and students in this action of the working class has given a new dimension and a new direction to peoples' resistance and opened up vistas for joint resistance by all exploited classes.

The seventieth anniversary of the Constitution and Republic is an occasion to rejoice. It is an occasion to take inspirations from the glorious national liberation movement. It is an occasion to develop new ideas and new programs to build unity among all sections of the oppressed masses. It is an occasion to

dedicate ourselves to work towards a society which is equal, just and fair; where every citizen leads a life of dignity. Let us therefore rededicate ourselves to defend the Constitution and Republican values. Let us be audacious in dreaming to build a nation as envisaged by those who fought and made sacrifices to secure independence. Let us work to build an India of communal harmony, social and economic justice as expressed in the lines penned by Sahir Ludhianvi.

अब कोई गुलशन उजड़े अब वतन आज़ाद है
रूह गंगा की हिमाला का बदन आज़ाद है
लूट कैसी भी हो अब इस देश में रहने न पाए
आज सब के वास्ते धरती का धन आज़ाद है

Let no garden be ravaged now

for India is free

The soul of Holy Ganga and

Body of Himalaya is free

Loot and exploitation of any kind

shall not pass today

Every citizen has equal right over

nation's resources today

संविधान व गणतन्त्र के सत्तर वर्ष

भारत संविधान और गणतन्त्र के निर्माण की ७०वीं वर्षगांठ मना रहा है। यह सत्तरवां वर्ष बड़े पैमाने पर युवा आबादी को डॉ० अम्बेडकर की तस्वीरें रखने और देश भर में संविधान की प्रस्तावन पढ़ने का मनभावन दृश्य देख रहा है। डॉ० अम्बेडकर और संविधान आज राज्य की ज्यादातियों के खिलाफ प्रतिरोध के प्रतीक और हथियार बन गये हैं। युवा भारतीय शासक वर्ग को स्पष्ट संदेश दे रहे हैं कि वे संविधान के मूल सिद्धान्तों का उल्लंघन और समझौते करने की अनुमति नहीं देंगे।

भारत की स्वतन्त्रता वास्तव में एक शानदार घटना थी जिसने ३० करोड़ लोगों को, जोकि धरती की आबादी का पांचवा हिस्सा थे, ब्रिटिश उपनिवेशवाद से आजाद कराया। भारत की स्वतन्त्रता ने ब्रिटिश साम्राज्य को भी कमजोर कर दिया, जिसने पहले दावा किया था की सूरज कभी भी उसके साम्राज्य पर अस्त नहीं होता है और दुनिया के विभिन्न हिस्सों में बड़ी संख्या में लोगों को खुद को विदेशी शासन से मुक्त करने के लिए प्रेरित किया। यह दुखद है कि स्वतन्त्रता भारी कीमत के साथ आई। राष्ट्र का विभाजन हुआ और रक्त की नदियां बहीं। सीमाओं के दोनों ओर लगभग दस लाख लोगों को कट्टरपंथियों द्वारा बेरहमी से मार दिया गया और इतिहास का सबसे बड़ा मानव विस्थापन देखा गया। चूंकि पाकिस्तान धर्म के आधार पर बनाया गया था, इसलिए ऐसी मांगें थीं कि भारत खुद को हिन्दू राज्य घोषित करे। हालांकि, राष्ट्रीय मुक्ति आन्दोलन के नेताओं ने इस मांग को अस्वीकार कर दिया और संस्कृतियों, भाषाओं और धर्मों की समृद्ध बहुलता को पहचानकर एक धर्मनिरपेक्ष और लोकतांत्रिक राष्ट्र का निर्माण करने के लिए आगे बढ़े।

भारत ने खुद को एक संविधान दिया और सत्तर साल पहले देश को गणतन्त्र घोषित किया। संविधान एक

सामाजिक अनुबन्ध है जिसमें संविधान सभा के ३०० से अधिक सदस्यों द्वारा लोगों की ओर से विचार-विमर्श करके इसे बनाया गया था। सार्वजनिक प्रतिक्रिया को आमंत्रित करके, विभिन्न समूहों व समुदायों और क्षेत्रों की वैध आकांक्षाओं को ध्यान में रखते हुए एक दस्तावेज पर अन्तिम रूप से पहुंचने के लिए जो राज्य और उसके लोगों के बीच तथा लोगों के बीच आपसी सम्बन्धों को परिभाषित करेगा, इसे तीन साल तक चली चर्चा और बहस के उपरान्त स्वीकार किया गया था। ग्रानबिले ऑस्टिन जो भारतीय संविधान के विद्वान हैं, ने कहा था कि भारतीय संविधान का निर्माण १७८७ के फिलाडेल्फिया में अमरीकी संविधान के निर्माण के बाद की सबसे बड़ी साहसिक घटना है।

भारतीय संविधान को दुनिया के सबसे प्रगतिशील में से एक के रूप में स्वीकार किया जाता है। संविधान ने नागरिकों को राजनीतिक अधिकार दिये और राज्य को यह भी निर्देश दिया कि लोगों के जीवन को बेहतर बनाने के लिए अर्थव्यवस्था का कैसे प्रबन्धन किया जाए। संविधान में निहित मौलिक अधिकार नागरिकों की स्वतन्त्रता को संरक्षण देते हैं और उन्हें राज्य की मनमानी कार्यवाही से बचाते हैं। राज्य के नीति निर्देशक सिद्धान्तों की हालांकि न्यायिक जांच नहीं की जा सकती है फिर भी वे नागरिकों के लिए एक सभ्य जीवन और गरिमापूर्ण अस्तित्व प्रदान करने के लिए राज्य पर दायित्व डालते हैं। लोकतंत्र, धर्मनिरपेक्षता, न्याय, समानता और बन्धुत्व संविधान के मूलभूत सिद्धान्त बने। यह मूलभूत सिद्धान्त इस बात की गारन्टी देते हैं कि राज्य संविधान की मूल संरचना के साथ न तो छेड़छाड़ कर सकते हैं और न ही इन्हें बदल सकते हैं।

भारत सिर्फ २०१४ से ही जागा है, इस तरह के बचकाने दावों के विपरीत, गणतन्त्र ने इन वर्षों के

दौरान पर्याप्त प्रगति की है। नवजात राष्ट्र को न केवल एक वैश्विक प्रतिकूल स्थिति का सामना करना पड़ा, बाहर के युद्धों को लड़ना पड़ा बल्कि राष्ट्रीय एकता को बनाने और संरक्षित रखने के लिए अच्छी खासी ऊर्जा भी लगानी पड़ी। एक ऐसी अर्थव्यवस्था जो हमेशा से कृषि प्रधान थी, औद्योगीकरण का काम आसान नहीं था। सार्वजनिक क्षेत्र की ईकाइयां औद्योगीकरण की नींव रखने के लिए बनाई गयी थीं। औद्योगीकरण की परियोजना हेतु आवश्यक कौशल प्रदान करने के लिए शिक्षा में उत्कृष्टता के संस्थान स्थापित किये गये थे। गरीबी और अशिक्षा को कम करने के लिए उठाये गये कदमों को उल्लेखनीय सफलता हासिल हुई। सत्तर वर्ष का भारतीय गणराज्य वैज्ञानिक और तकनीकी प्रगति पर उचित रूप से दावा कर सकता है।

हालांकि, यह स्वीकार किया जाना चाहिए कि विकास का यह मार्ग अधिकांश लोगों की आर्थिक और सामाजिक आकांक्षाओं को पूरा करने में विफल रहा है। जमींदारों के साथ बड़े व्यापारिक घरानों का गठबन्धन न केवल बरकरार रहा बल्कि इसने सामन्ती मूल्यों को और अधिक मजबूत किया। इससे सामाजिक उत्पीड़न, जातिवाद की निरन्तरता और अस्पृश्यता के भयानक अभ्यास को खत्म करने में विफलता परिलक्षित होती है। आज संविधान और गणतन्त्र के सत्तर वर्षों के बाद भी गैरकानूनी खाप पंचायतों का अस्तित्व और फलना-फूलना जारी है। पिछले कुछ वर्षों में तर्कसंगतता और वैज्ञानिक सोच पर गम्भीर हमला हुआ है। सरकार में बैठे नेता अवैज्ञानिक दावों के पक्ष में प्रचार और अभियान चला रहे हैं और अंधविश्वास को मजबूत करने में मदद कर रहे हैं।

आर्थिक विकास एकतरफा रहा है विकास के लाभ ने बहुसंख्यक आबादी को दरकिनार कर दिया है। एक तिहाई आबादी भयानक गरीबी में रहती है। भारत को दुनिया में निरक्षरों की सबसे बड़ी संख्या का घर होने की अजीब विशिष्टता हासिल है। पांच साल से कम उम्र के लगभग ५० प्रतिशत बच्चे कुपोषित हैं। १९९१ में शुरू किये गये तथाकथित आर्थिक सुधारों ने भारत में आय और धन की असमानताओं को और बढ़ा दिया, जिससे भारत दुनिया में सबसे असमान समाज बन गया। आर्थिक और सामाजिक संकट ने दक्षिणपंथी राजनीति के विकास का मार्ग प्रशस्त किया। आज देश उन लोगों द्वारा शासित हो रहा है जो दक्षिणपंथी आर्थिक नीतियों के पक्षधर हैं और दमनकारी सामाजिक नीतियों पर चलते रहने के लिए प्रतिबद्ध हैं।

फिर भी भारत में अपनी सभी सीमाओं के अन्दर लोकतन्त्र एक संक्षिप्त दो साल की अवधि को छोड़कर जब आन्तरिक आपातकाल लगाया गया था, जीवित है। चुनाव नियमित रूप से होते हैं और लोगों को सरकारों को चुनने के लिए अपनी पसन्द का प्रयोग करने का मौका मिलता है। लेकिन लोकतन्त्र भी गम्भीर तनाव में है। संसद अमीर और शक्तिशाली लोगों की बन्धक बन गयी है। नवउदारवाद के चलते संसद में आर्थिक मामलों पर बहस निरर्थक बना दी है जहां कानूनों को पूंजी के पक्ष में बनाने के लिए मजबूर किया जाता है। बड़े पैसे की भूमिका ने स्वतन्त्र और निष्पक्ष चुनावों को असंभव बना दिया है। संसद को आज करोड़पतियों और अरबपतियों का घर बनने का संदिग्ध गौरव प्राप्त है। लोकतन्त्र का क्षय होकर धनतन्त्र में तब्दील होना तार्किक रूप से चिन्ता उत्पन्न करता है।

पिछले छह वर्षों में भाजपा के सत्ता में आने के बाद

से संविधान और गणतन्त्र नये खतरां से जूझ रहे हैं। डॉ० अम्बेडकर ने संविधान के निर्माण के समय चेतावनी दी थी कि “संवैधानिक नैतिकता एक प्राकृतिक भावना नहीं है, इसको संजोना पड़ता है” आज हमारे पास न केवल संवैधानिक अनैतिकता के प्रचुर उदाहरण हैं बल्कि कानून बनाने वाले निकायों में क्रूर बहुमत का उपयोग करके पक्षपातपूर्ण और साम्प्रदायिक एजेण्डे को आगे बढ़ाने के भी विलक्षण प्रमाण हैं। तीन तलाक के मामलों में नागरिक अपराध का अपराधीकरण, धारा ३७० को निरस्त करना और राज्य को केन्द्रशासित प्रदेश तक की स्थिति में कम करना और अब धर्म के आधार पर नागरिकता का निर्धारण करना संविधान पर गम्भीर हमले हैं। भारतीय समाज का आज से पहले इस तरह का धुवीकरण नहीं हुआ था। धु?रवीकरण तात्कालिक रूप से चुनावी लाभ तो पहं?चा सकता है लेकिन यह स्प? रूप से समझा जाना चाहिए कि इससे राष्ट्र की एकता को खतरा होता है। यह चिन्ता का विषय है कि संविधान और गणराज्य के सत्तरवें वर्ष में न्यायपालिका सहित हर लोकतान्त्रिक संस्था ने काफी हद तक समझौता किया है।

अंधकार के इस युग में छात्र और युवाओं का विद्रोह उम्मीद की किरण दिखाता है। जनसंख्या के प्रमुख वर्गों, अधिक महत्वपूर्ण रूप से छात्र और युवा यह महसूस कर रहे हैं कि देश को न केवल आर्थिक खाई में बल्कि एक सामाजिक उथल-पुथल में धकेला जा रहा है। छात्र और युवा सड़क पर आ रहे हैं और सरकार की नीतियों को चुनौती दे रहे हैं। सी.ए.ए. पर सरकार द्वारा व्यापक अभियान के बावजूद छात्र और युवा इसे संविधान पर हमले के रूप में देखते हैं। वे चुनौतीपूर्ण बाधाओं के बावजूद संविधान के महान मूल्यों को बनाए रखने के लिए संकल्पित हैं। ०८ जनवरी २०२० को अभूतपूर्व श्रमिक वर्ग की कार्यवाही ने आर्थिक विकास और सामाजिक नीतियों दोनों को चुनौती दी है। श्रमिक वर्ग की इस कार्यवाही में किसानों और छात्रों की भागीदारी ने लोगों के प्रतिरोधों को एक नया आयाम और एक नई दिशा दी है जो सभी शोषित वर्गों द्वारा संयुक्त प्रतिरोध के लिए जरूरी है।

संविधान और गणतन्त्र की सत्तरवीं सालगिरह खुशी का अवसर है। यह गौरवशाली राष्ट्रीय मुक्ति आन्दोलन से प्रेरणा लेने का अवसर है। यह उत्पीड़ित जनता के सभी वर्गों के बीच एकता बनाने के लिए नये विचारों और नये कार्यक्रमों को विकसित करने का अवसर है। यह एक ऐसे समाज की दिशा में काम करने के लिए खुद को समर्पित करने का अवसर है जो समान, न्यायपूर्ण और निष्पक्ष है और जहां हर नागरिक सम्मान का जीवन जीता हो। इसलिए हम संविधान और गणतान्त्रिक मूल्यों की रक्षा के लिए खुद को फिर से समर्पित करें। आइए हम उन लोगों के सपने देखने का दुस्साहस करें जिन्होंने स्वतन्त्रता प्राप्त करने के लिए संघर्ष किया और बलिदान किया। आइए हम साहिर लुधि?यानवी द्वारा लिखी पंक्तियों में व्यक्त भारत के निर्माण का काम करें।

अब कोई गुलशन न उजड़े अब वतन आजाद है
रूह गंगा की हिमाला का बदन आजाद है
लूट कैसी भी हो अब इस देश में रहने न पाए
आज सब के वास्ते धरती का धन आजाद है
(हिमाला-हिमालय, धन-संसाधन)



MAGNIFICENT WORKING CLASS ACTION

THE ROAD AHEAD

Amanulla Khan

The January 8, 2020 nationwide strike by the working class was unprecedented in terms of participation and its breadth and sweep. It is estimated that nearly 250 million workers powerfully demonstrated their anger and disenchantment against the economic policies and increasing attacks on the rights of the labour. This surely was the largest strike action since independence. Though the government and the media controlled by big business tried to downplay the impact of the strike, the success of this mass action has energised not just the working class but various sections of the population who are groaning under the weight of flawed economic

direction. The government and the media headlined the event as saying that Bandh evoked only partial success in an act of plain dishonesty as the ten central trade unions and independent federations who sponsored the strike never gave a call for Bandh. That the strike took the form of Bandh in different parts of the country clearly show the enormity and success of the strike action and massive discontentment in the Indian society. The claims of the trade unions that the strike had the participation of nearly 250 million workers remain uncontested.

The strike impacted every sector of the economy. Work in steel, coal, electricity,

The strike turned into not just a working class action but converted itself into a strong statement of the entire Indian society against the economic policies and regressive social policies of the present political dispensation.

The success of the strike has raised the levels of confidence and has thrown up the possibility of a powerful alliance of the working class, peasantry, student, youth, women and groups of civil society to unitedly challenge the economic and social policies of the government. A larger alliance of the exploited and under-privileged sections of the society must be built. The trade union movement must be converted into a truly people's movement to bring about progressive change in the economic and political life of the country. The success of 8th January, 2020 strike must embolden the trade union movement to undertake this gigantic task.

transport, ports and postal services remained paralysed. The industrial public sector witnessed a total halt in production. A number of multinational companies witnessed large strikes by their workers. The workers in informal sector of the economy which is devastated by the economic policies observed a total strike. The Anganwadi and Asha workers joined the strike with full force. The financial sector was paralysed with RBI and Commercial Bank employees joining the strike. In many places, State acted with force to disrupt the strike. In Bangalore, police prevented the strike rallies. In Tamilnadu, thousands of peaceful protesters were arrested. In West Bengal, strikers were lathi charged. The Central Government issued intimidating warnings to its employees and the public sector employees of dire consequences if they participate in the strike. Despite these intimidations and State repression, the sponsors of the strike were overwhelmed by the massivity of its success.

IN INSURANCE SECTOR

The strike was truly massive in LIC. This strike witnessed unprecedented level of participation. The work in all offices across the country remained totally paralysed. A large number of divisions recorded a strike percentage of over 90 percent. It is noteworthy to mention that Srinagar Division recorded a strike percentage of nearly 94% while nearly 100% of the employees in the valley joined the strike. In this there is an important lesson. The AIIEA has succeeded in creating a sense of belonging where the State has failed. Similarly, the strike in Faizabad Division in whose jurisdiction holy city of Ayodhya falls recorded a strike of more than 92%. The success of the strike clearly show that all tactics of polarisation failed to disrupt the working class

unity. The strike evoked very good response in the public sector general insurance companies.

DISRUPTION DEFEATED

The call of the strike was given by ten of the eleven central trade unions and a large number of independent federations including AIIEA. The BMS chose to stay away from the strike. But in the face of growing anger in the workers, it was forced to acknowledge that the policies of the government were hurting the working class. Therefore, it was forced to call for demonstrations against the government just a few days earlier to the strike. The question is if they are opposed to privatisation, FDI hike and anti-labour legislations, why they did not join the mass of the workers to build a total unity of the entire work force? It is abundantly clear that the working class interests are less important to them compared to loyalty to a political party.

But what stands out this time is the aggressive campaign by a trade union of working class against the strike. The BMS unit, particularly in South Central Zone in LIC became hyperactive with posters, social messages and campaign against the strike. There was a virulent attempt to give a communal colour to the strike. It was campaigned that the strike has less to do with the working class agenda and more to oppose the CAA, NPR and NRC. These worthies conveniently forgot that these issues were not in discussion at all when the National Convention on 30th September, 2019 took the decision to call for strike. The strike was on 12 well known and well campaigned demands of the entirety of the working class. The trade unions in different sectors added the industry specific demands. The AIIEA through this strike also projected demands on wage revision, improvements in pension scheme and others. Yes it is the duty and responsibility of the trade unions to react to the social issues and when the entire nation was debating the ill effects of the government move on determining citizenship on the basis of religion, the organisations of the working class could not have remained silent. No trade union has said not to give citizenship to persecuted persons. They only say do not determine and give citizenship on the basis of religion. The trade unions like tens of millions of Indian citizens see the religious criteria for citizenship as an assault on our Constitution. The Constitution is



a social contract on the basis of which Indian Republic is built. Therefore, it is natural that any violation of that social contract invites protests. It is a tribute to the working class that in the face of an aggressive divisive effort, they remained united and made the strike an unprecedented success.

ECONOMIC DISTRESS INCREASING

The twin blows of demonetisation and hasty implementation of GST has pushed the economy into a very serious crisis. The Indian economy finds itself in a situation of slow growth, high inflation and high unemployment. The economy clearly faces the risk of slipping into stagflation. The government seem to have absolutely no idea as to how to overcome the crisis and put the economy back on rails. Instead of taking measures necessary for the recovery of economy and creating jobs, the government has been pampering the corporate sector through increasing tax breaks. It has adopted a reckless policy of privatisation of the public sector. It is opening more sectors of the economy including defence production to the foreign capital. A number of airports are being handed over through privatisation to industrial houses close to the ruling party. Crony capitalism was never as strong as it is today. Despite all concessions to the capital, the economy is not seeing any new investments. Strangely the government sees limited rights and protections under the existing labour laws to the workers as impediments to growth of economy. It, therefore, is in a tearing hurry to push down laws that will place the labour totally at the mercy of the capital. The working class through lived experience has found that these policies have helped unprecedented concentration of capital in few hands and income and wealth inequalities have reached



an alarming level. The economic direction of the government has turned into a serious assault on the life and working conditions of the working class. It is against these policies that the working class recorded their massive protest through an unprecedented strike action on 8th January, 2020.

NEW VISTAS OPENED

This strike was historic not just by the level of participation but also from the support it drew from different sections of the society. More than 100 organisations of farmers actively supported the strike. These organisations ensured that the demands of the working class are taken to rural India. Incidentally the strike also projected important demands to revive the agricultural economy. The students in large numbers boycotted the classes across the country to join the workers' protests. The students today are agitating against the privatisation of education and they joined hands with the workers to oppose the privatisation policy. The youth saw the demand for creation of employment their own



and joined to support the working class action. Women organisations agitating on issues of gender justice held demonstrations in support of the strike. The civil society which is alarmed by increasing authoritarianism, stifling of voices of dissent, subversion of democracy and assault on Constitution too joined to support the strike. Therefore, the strike turned into not just a working class action but converted itself into a strong statement of the entire Indian society against the economic policies and regressive social policies of the present political dispensation.

WAY FORWARD

The success of the strike has raised the levels of confidence and created huge enthusiasm in the working class. The strike has thrown up the possibility of a powerful alliance of the working class, peasantry, student, youth, women and groups of civil society to unitedly challenge the economic and social policies of the government. Therefore, efforts must be undertaken by the trade unions to build such an alliance.

The success of the strike certainly would make the government to go slow on the anti-labour legislations. India embraced neo-liberalism in 1991. Neo-liberalism as a retrograde ideology demanded total privatisation of public sector, withdrawal of subsidies to the poor, removal of the permanency of employment and bringing in labour laws that allows a hire and fire policy. That successive governments have not been fully able to fully meet these demands reflects the strength of the working class actions and the successes of a number of nationwide strikes and protests. The insurance sector is a living testimony to the success of this resistance. The government has not been able to privatise LIC despite having taken the decision in the year 1994. The massive resistance of the working class has slowed down the government aggression.

The trade unions now must find new methods to continue this resistance. Programs for mass campaign of public awareness against these policies must be undertaken. Sector-wise struggles must be strengthened. A larger alliance of the exploited and under-privileged sections of the society must be built. The trade union movement must be converted into a truly people's movement to bring about progressive change in the economic and political life of the country. The success of 8th January, 2020 strike must embolden the trade union movement to undertake this gigantic task.



Though the government is yet to acknowledge the severity of economic downturn, the Indian economy is facing a perfect storm, beset by a combination of cyclical and structural factors that make recovery doubly difficult. Damp consumer demand and private investment, decline of the rupee, record NPAs, escalating banking frauds, moribund banking credit, falling exports and imports, and rise in inflationary spiral and increase in unemployment, decline in consumer expenditure are mere manifestations of a deeper malaise that has afflicted the nation's economy today.

India's economic growth slumped to an over six-year low of 5 per cent in the June quarter. With the downturn deepening, growth is expected to be under 5 per cent in the second quarter — in the range of 4.9 to 6.2 per cent in the current fiscal as against 6.8 per cent in 2018-19 as predicted by NCAER, RBI and Moody's Investors Service.

Industrial output contracted by 4.3 per cent for the second-straight month in September, nosediving to an 8-year low. The manufacturing sector, which accounts for 78 per cent of the index, also slowed. The output of core infrastructure industries contracted to the lowest in at least 14 years, pointing to a deepening industrial slowdown.

The IIP database showed contraction across segments of the automobile sector, with motor vehicle production dipping by 25 per cent in September. The number of vehicles crossing tollgates on India's highways is falling with diminishing automobile sales. India's factory activity growth also hit a two-year low in October as new orders and output rose slower, dragging business confidence to its weakest since early 2017. Lending growth by banks had nearly halved to 8.8 per cent at the end of September 2019 from the start of year.

A recent working paper published by the Azim Premji University reveals an 'unprecedented' fall in total employment

Powerless to purchase

The current slowdown can be reversed only if purchasing power of people is raised by creating jobs, investing in the social sector, and reducing the cost of goods and services used by the masses

Santosh Kumar Mohapatra



from 2011-12 to 2017-18. The study says employment dropped by 9 million (from 47.4 crore to 46.5 crore) between these years “for the first time in India’s history”. What is disconcerting is that joblessness among educated youths rose from 6.1 per cent to 17.8 per cent in the period.

According to another analysis, 5 million men lost jobs between 2016 and 2018. The first official employment survey after demonetisation by the NSSO between July 2017 and June 2018 reveals that in 2017-18, the country’s unemployment rate stood at a 45-year high of 6.1 per cent. The situation is more gruesome now owing to frequent retrenchment. According to CMIE, unemployment rate in India rose to a three-year high of 8.5 per cent in October 2019, with rural joblessness pushing it up. Retail price inflation breached the RBI’s medium-term target of 4 per cent for the first time since July 2018, reflecting the erosion of purchasing power of people. India’s retail price inflation rate climbed to 4.62 per cent year-on-year in October 2019, the highest in over a year, from 3.99 per cent the previous year and above market expectations of 4.25 per cent.

As freshly minted Nobel laureate Abhijit Banerjee has pointed out, household consumption has fallen since Narendra Modi entered office in 2014, something that hasn’t happened in past

Food price inflation, which amounts to half the inflation basket, increased to 7.89 per cent compared with 5.1 per cent the previous month. This affects the poor adversely. Rise in inflation accompanied by fall in jobs growth shows that Indian economy is plagued not only by a slowdown but also by severe stagflation. Core inflation rate, which excludes food and fuel, dropped to its lowest in the past eight years at 3.3 per cent in October.

Core inflation represents demand and pricing power in the economy, and a jagged drop portends feeble prospects of recovery in the current quarter as well. As freshly

minted Nobel laureate Abhijit Banerjee has pointed out, household consumption has fallen since Narendra Modi entered office in 2014, something that hasn’t happened in past. The NSO report, based on a consumption expenditure survey conducted between July 2017 and June 2018, shows a drop in consumer spending for the first time since 1973 on weak rural demand, indicating an increase in poverty in India in recent years.

The report shows that in 2017-18, consumer spending in villages fell by 8.8 per cent, while in cities, it rose by 2 per cent over six years. The most worrying part of the report was that it indicated a dip in food consumption for the first time in decades, showing that malnutrition has increased in the country. In 2017-18, an average person from a rural area spent Rs 580 monthly on food — a fall from Rs 643 in 2011-12. Among residents of urban areas, the same dropped from Rs 946 to Rs 943 over the same period.

India has already slipped seven positions in a decade on hunger figures. The government is staring at a black hole in its finances. It is apprehended that, in current fiscal, gross tax revenue may fall short by Rs 2 lakh crore from the budgeted estimates of Rs 24.6 lakh crore, squeezing the fiscal space of government to incur more public expenditure to curb slowdown. Even in 2018-19 the government could not meet its revised revenue target and fell short of Rs 1,56,700 crore; so expenditure was cut by Rs 1,45,813 crore. The main reason for slowdown is decline in aggregate demand, an offshoot of decline in purchasing power of people. It is also the result of “profound fear and distrust” among people who act as agents of economic growth, as former Prime Minister Manmohan Singh pointed out. However, while decline in savings and investment was an underlying issue, things spiralled out of control owing to demonetisation and the flawed implementation of GST.

SOLUTION TO CRISIS LIES IN ALTERNATE ECONOMIC POLICIES

“Since the Global Financial Crisis, India's long-term growth has slowed as the two engines propelling rapid growth - investment and exports - sputtered. Today, the other engine - consumption - has also stalled. As a result, growth has plummeted precipitously over the past few quarters” says Arvind Subramaniam. But the suggestions he gives are in tune with his belief in the neo-liberal policies. The economic crisis of 2008 is continuing in both the developed and developing countries which have implemented new economic policies. Stimulus packages and quantitative easing are not helping in giving solution to the crisis. The solution to crisis lies in adopting alternative economic philosophy which focuses creating opportunities and benefits to the majority of the people.

K.Venugopal Rao

“The slowdown in the Indian economy is very severe and economy is headed to Intensive Care Unit”. This statement of Arvind Subramaniam, the former chief economic advisor of the Indian government clearly reveals the prevailing situation of the Indian economy. Aravind Subramaniam has submitted a paper to the international development centre of the Harvard University. He wrote this paper titled as *“India's great slowdown: What happened? What is the way out”* along with Josh Felman, the former Indian head of the International Monetary Fund. The paper finds out that “Since the Global Financial Crisis, India's long-term growth has slowed as the two engines propelling rapid growth - investment and exports - sputtered. Today, the other engine - consumption - has also stalled. As a result, growth has plummeted precipitously over the past few quarters”.

The growth in the Gross Domestic Product for July - September 2019 quarter is just 4.5% and this is the lowest in the last 6 years. GDP growth is going down for the last 6 quarters and we have not seen this kind of slowdown in the last 30 years. The growth in imports has come down to 6 percent. The growth in the capital goods industry has come down to - 9%. Index of Industrial Production which was 5% in 2017-18 has come down to 1% in 2019-20. In every economic index there is either negative growth or growth which is very negligible. There is no growth in Investments,

exports and imports which is very important for employment creation and this will have a direct impact on the lives of the people. In the very important index of the electricity generation there was a growth of 10% in 2018 and this has come down to 1.8% in 2019. The growth in exports indicates growth of the economic system. The growth in exports was 9% in 2017-18 and in 2019-20 it has come down to -1%. The growth in Agriculture Income has come down to 1.3%. The growth in the income of the Government which was 16% in 2017-18 also has come down almost near Zero in 2019-20. This clearly shows the severity of crisis in the economic system. “The growth of consumer goods production has virtually ground to a halt; production of investment goods is falling. These indicators suggest the economy's illness is severe. In fact, if one compares the indicators for the first seven months of this year with two previous episodes, the current slowdown seems closer to the 1991 slowdown. The reasons for this may be long term or short term and they are connected to the economic system itself.

Arvind Subramaniam opines that in earlier days the reason for the economic crisis was the crises in twin balance sheets of banks and corporate sector. But now this has spread to the crises in the 4 balance sheets of banks, corporates, NBFCs and real estate. The loans given by the banks to the Infra corporate have turned into non performing assets for

the banks as corporates failed to repay the huge loans taken by them. This led to a crisis and now with deficits and problems with four balance sheets of banks, corporate, NBFCs and real estate the crisis has escalated to gigantic proportions.

The deficits in the Twin balance sheets of banks and corporate has led to global economic crisis in 2008. Because of this crisis of 2008 there was delay in the completion of the infrastructure projects in India and as a result infra corporate avoided repaying the loans taken from the banks and also the interest thereon. NPAs of the banks have risen and banks also have reduced their loans to the Corporates. The growth of the economy also has slowed down due to decrease in exports and Investments. But in 2015-17, there was a steep fall in the international prices of the petroleum products and there was also some improvement in the conditions created by the economic crisis of 2008. These factors created favourable conditions for the growth of the Indian economy. But the sudden and ruthless decision of demonetization totally weekend the Indian economic system. The hasty implementation of GST has created problems for the small and medium traders and businessman. Lakhs of workers have lost their jobs. There was a huge inflow of liquid cash into the banks which were forced to pump the unexpected flow of money into some other channels. Banks gave liberal loans to NBFCs and NBFCs in turn gave loans to housing sector, real estate and loans for purchase of automobiles and consumer goods. As a result there was a big boom in the real estate and automobile sectors. A big chunk of money got into the real estate sector. The prices of flats, individual houses and open plots have skyrocketed. There was a big boost for construction of flats and houses. The growth in the real estate sector was around 20% per annum. The report of Arvind Subramanian finds out that in housing sector unsold inventories in the top 8 cities has risen to 10 lakh units as at June 2019 where as annual sales were around just 2 lakh units. As a result NBFCs started giving loans to service the loans given for the houses already constructed. It is in this background ILFS with a debt of Rs 90,000 crore has collapsed and this created ripples in the financial markets. The report suggests that the entire work standards and functioning of the NBFCs should be reviewed thoroughly. Around 5 lakh crores of investments have

come into the real estate and from this more than half has come from NBFCs. NBFCs have invested in the real estate hoping to get higher returns from its investments. But expected returns did not materialize. The investments were locked for a longer period of time. Housing companies could not pay their loans. They also could not reduce the prices of the flats. Mean while mutual funds also have reduced their in investments into NBFCs. This further increased the crisis in the NBFC sector.

Government infused investments into the banks to help the banks to come out of the crisis. The budget allocated around 70 thousand crores for recapitalization of the banks. Government has written off 7.2 lakh crores of NPAs. All these interventions of the government help the big corporate only. Banks still have NPAs amounting to Rs 9.2 lakh crores. The percentage of NPAs is 9.5 % of the total Assets of the banks and for PSU banks the percentage of NPAs is 12%. This is impacting the efficiency and effectiveness of the banking system. The capacity of the banks to lend also has come down drastically. The corporate debt is also increasing and it had increased to 45% from 40%. Reduction of Corporate tax did not bring in any new investments into the market. RBI is trying to restructure the corporate loans and insolvency and bankruptcy code (IBC) was brought in for this purpose. Only 6 cases out of 12 were solved under IBC. Disputes pertaining to around 2 lakh crores were solved but banks could get only Rs 83000 crores from these resolutions. Many complex cases could not be resolved. The time taken to resolve even ordinary issues is very long. IBC is ultimately helping the corporate resulting into huge losses to public sector banks. As a result the



Cartoon courtesy: Manjul, Firstpost

crisis in banking sector is continuing.

The crisis in Banking, corporate, NBFC and real estate is spreading to other sectors. This has resulted in the slowdown of the economy which is not seen during the last 30 years. The decrease in investments and imports has severely impacted economic growth. If corrective measures are not initiated urgently the crisis will increase further causing irreparable damage to our financial system

Arvind Subramanian gives some suggestions for saving the economy from going into further instability and crisis. According to Subramanian, first major action — almost a pre-condition for righting the economy — could be a Data Big Bang, which instill confidence and produce a reliable basis for policy making. “This must comprise the publication of unreleased reports together with a strategy for improving official statistics in at least three areas: the real sector (GDP, consumption, and employment), fiscal accounts, and stressed assets in the banking system,” he said. Next, a new asset quality review to cover banks and NBFCs must be conducted. Also changes to the Insolvency and Bankruptcy Code (IBC) are made to ensure that participants actually have incentives to solve the problem. He also advocated the creation of two executive-led public sector asset restructuring companies (bad banks), one each for the real estate and power sectors, while at the same time strengthening oversight, especially of NBFCs. Recapitalization of banks should be linked to resolution and reforms such as shrinking public sector banking should be undertaken.

As we see the recommendations of Arvind Subramanian are in tune with his belief in the neo-liberal policies. The economic crisis of 2008 is continuing in both the developed and developing countries which have implemented new economic policies. Stimulus packages and quantitative easing are not helping in giving solution to the crisis. In the name austerity measures working class benefits and rights are under attack. The policy initiatives are helping the corporate only resulting into the concentration of wealth and increasing inequities among the nations and individuals. The solution to crisis lies in adopting alternative economic philosophy which focuses creating opportunities and benefits to the majority of the people. The alternative policy focuses on increasing demand in the economy by increasing the purchasing power of the people.

नागरिकता संशोधन अधिनियम अर्थात सिटिजनशिप अमेंडमेंट एक्ट (सी.ए.ए.) जिस दिन से संसद के दोनों सदनों द्वारा पारित हुआ है उस दिन से अलीगढ़ में आन्दोलन चल रहा है। इस बीच गंगा व यमुना में बहुत पानी बह गया है। यह साफ है कि यह अधिनियम धर्मनिरपेक्षता के सिद्धान्तों को नजरअन्दाज करके बनाया गया है। भारत में 1947 में, साम्प्रदायिक उन्माद सबसे अधिक था तथा लाखों लोग सीमा के पार हिन्दुस्तान से पाकिस्तान जा रहे थे तथा पाकिस्तान से हिन्दुस्तान आ रहे थे। लेकिन उस समय भी एक धर्मनिरपेक्ष संविधान को अमली जामा पहनाया गया था परन्तु आज ऐसा नहीं है।

इस प्रश्न का उत्तर यह है कि आज भारत के शासक धर्मनिरपेक्षता चाहते ही नहीं हैं तथा यह शब्द श्राप बन गया है। जामिया मिलिया इस्लामिया से आन्दोलन इस माने में असमान है कि जामिया में दिल्ली पुलिस बिना बुलाये जबरदस्ती प्रवेश कर गयी थी, जबकि अलीगढ़ मुस्लिम विश्वविद्यालय में 15 दिसम्बर को उ.प्र. पुलिस उपकुलपति व रजिस्ट्रार के बुलावे पर गयी थी। यद्यपि अलीगढ़ के सांसद द्वारा कभी आरक्षण के नाम पर, कभी राजा महेन्द्र प्रताप के नाम पर तो कभी जिन्ना की तस्वीर लगाये जाने के नाम पर विश्वविद्यालय को काफी तंग किया गया है।

अलीगढ़ के पुलिस प्रमुख श्री आकाश कुलहरि द्वारा भी बाहरी लोगों के नाम पर विश्वविद्यालय में इस अधिनियम के विरोध में आन्दोलन करने वाले छात्रों के खिलाफ एफ.आई.आर. करने की धमकी दी गयी थी। उधर आर.ए.एफ. कमांडेंट ने भी आन्दोलनरत छात्रों के खिलाफ एफ.आई.आर. दर्ज कराई है। इस सारे मसले पर शहर मुफ्ती श्री मुहम्मद खालिद हमीद की भूमिका बहुत सहायनी रही है जिन्होंने कहा कि वे जब तक जीवित हैं तब तक शहर के अमन चैन की दुआ करते रहेंगे।

अलीगढ़ विश्वविद्यालय की संरचना कुछ ऐसी है जिसमें बाब-ए-सैयद गेट के बाद पहले गेस्ट हाउस उसके बाद उपकुलपति निवास और उसके बाद पुस्तकालय उसके बाद सामने कला संकाय और फिर उसके बाद एक चौराहा है। चौराहे से दायीं तरफ इंजीनियरिंग कॉलिज, पॉलिटेक्निक और जे.एन.मैडीकल कॉलिज है जबकि बांयी तरफ भौतिकी विभाग एवं अनूपशहर रोड है।

दिनांक 4 जनवरी को श्री कन्नन गोपीनाथन को जोकि पूर्व आई.ए.एस. हैं और जिन्होंने आई.ए.एस. से इस्तीफा दे दिया है, को आन्दोलनकारी छात्रों ने बुलाया था लेकिन उन्हें पुलिस ने रोक लिया। लगता है वो सड़क मार्ग से आ रहे थे और उन्हें आठ घण्टे बाद ये बताने के बावजूद छोड़ा गया कि उन्हें अलीगढ़ मुस्लिम विश्वविद्यालय में एक पैनल डिस्कशन में भाग लेना है। आन्दोलनकारी छात्रों ने भी पुलिस व सरकार के साथ-साथ अपनी तकनीक को बदला है तथा राष्ट्रगान गाकर और विश्वविद्यालय तराना गाकर आन्दोलन किया है। ए.एम. यू. सहित सभी जगह के विरोध प्रदर्शनों में राष्ट्रीय एकता के प्रतीकों का इस्तेमाल किया गया है। चाहे वो तिरंगा यात्रा हो चाहे संविधान को प्रस्तावना का पढा जाना हो अथवा राष्ट्रीय एकता का प्रत्येक प्रतीक जिससे एकता प्रदर्शित होती हो।

4 जनवरी को कविता कृष्णन, साबिका अब्बास

सी.ए.ए. के विरोध में अलीगढ़ मुस्लिम विश्वविद्यालय

नरेन्द्र कुमार पचौरी

On 15th Dec. 2019, students of Aligarh Muslim University staged a protest against CAA-NPR-NRC. The police entered their hostels badly beat them up. Despite this the protests are continuing. The State is using all its might to break the movememnt, but the students are countering in newer and newer ways. This movement should be saved from being polarised. As eminent journalist Raveesh



Kumar puts it " Those who were just spectators, are speaking now, and those who were speaking are fighting now and those fighting are making Shaheen Baghs"

नकवी, एक्स आरडीए के पूर्व अध्यक्ष हरजीत सिंह भाटी एवं आरडीए अलीगढ़ के वर्तमान अध्यक्ष मुहम्मद मलिक हमजा ने गोपीनाथन के हिरासत में लिए जाने की निंदा की थी। यह कार्यक्रम आरडीए के निमन्त्रण पर अलीगढ़ के ट्रामा सेण्टर पर हो रहा था। 12 जनवरी को इसी स्थान पर इरफान हबीब, मेधा पाटकर और आरिफा खानम शेरवानी का पैन्ल डिस्कशन था जो हुआ था।

बाब-ए-सैयद गेट पर आन्दोलनकारी छात्रों ने धरना दिया जो अब तक पैंतीस दिन बाद भी जारी है। 15 दिसम्बर की घटना यह थी कि शाम आठ बजे करीब बाब-ए-सैयद गेट पर आन्दोलनकारी छात्र एकत्रित हुए थे और उनके हॉस्टलों में घुसकर पुलिस द्वारा पिटाई की गयी तथा उनका सामान तोड़ा गया। इस सबके विरोध में काफी हंगामा हुआ लेकिन हुआ कुछ भी नहीं।

आन्दोलन प्रारम्भ होने के साथ ही इंटरनेट बंद कर दिया गया यह लगभग एक हफ्ते चला। जुमे अर्थात शुक्रेवार के दिन इंटरनेट बन्द कर देने से इस बात की पुष्टि होती है कि सरकार जुमें को गैर मुस्लिम समुदाय में बदनाम करना चाहती है हालांकि पिछले जुमों में कोई अप्रिय घटना नहीं घटी है। केवल 17 जनवरी को दोदपुर तथा जमालपुर में कुछ महिलाओं ने एकत्र होकर सी.ए.ए.का विरोध किया था।

अलीगढ़ मुस्लिम विश्वविद्यालय विश्वविद्यालय सर्किल से शुरू हो जाता है। जिसके बाद एडमिनिस्ट्रेटिव ब्लॉक है अर्थात रजिस्ट्रार व वाइस चांसलर के कार्यालय

उसके बाद बाब-ए-सैयद के पूर्व की ओर दोदपुर है। विश्वविद्यालय का कोई कैम्पस नहीं है तथा अनेक प्रवेश व निकासी द्वार हैं। इस सब में दुःखद बात यह है कि शहर में कोई आन्दोलन नहीं हो रहा है जिससे धुवीकरण का खतरा बढ़ रहा है। अगर दोदपुर व जमालपुर की महिलाएं निकल कर आती हैं और आन्दोलन शुरू करती हैं तो इससे धुवीकरण का खतरा कुछ कम हो सकता है।

सी.ए.ए. का विरोध भारत के कोने-कोने में हो रहा है। मुस्लिम समुदाय इससे सर्वाधिक परेशान व डरा हुआ है। इस डर के कारण सबसे अधिक मुस्लिम समुदाय ने ही इसका विरोध किया है ; प्रगतिशील वर्ग ने भी इस डर को समझा है और इसका विरोध किया है। छात्रों और युवाओं ने भी इस आन्दोलन में सक्रियता प्रदर्शित की है। प्रगतिशील, छात्रों व युवाओं की सक्रियता ही इस आन्दोलन के धुवीकृत होने से बचा सकती है। शाहीन बाग और विभिन्न विश्वविद्यालयों में हो रहे विरोध प्रदर्शन धुवीकरण से बचा सकते हैं। देश के सत्ता पक्ष द्वारा आन्दोलनकारियों को तोड़ने के सारे प्रयास किये जा रहे हैं। किन्तु आन्दोलनकारी छात्र विरोध के नित नये तरीके निकाल रहे हैं। इस आन्दोलन को सिर्फ धुवीकरण से बचाना है।

प्रसिद्ध पत्रकार रवीश कुमार के शब्दों में " जो देख रहे थे अब बोल रहे हैं । जो बोल रहे थे वो अब लड़ रहे हैं। जो लड़ रहे थे वो अब शाहीन बाग बना रहे हैं।"

Missing Gandhi

In the republic that he helped bring into being, where his experiments in civil disobedience might be expected to be an obvious source of inspiration, Gandhi is missing on the Indian street. Gandhi's relative unimportance in the CAA-NRC protests has several reasons. For one, he has been so completely appropriated by the Indian State since his death that he has been reduced to a piety... but perhaps the most important reason to revisit Gandhi is because he died affirming the ideal that fired up and inspired the movement against the citizenship law: fraternity.



Mukul Kesavan Courtesy: The Telegraph 19/1/2020

One of the slogans of the CAA-NRC movement, “Don’t be silent, don’t be violent”, is a plain English rendering of Gandhi’s principal campaigning method, *satyagraha*. The challenge faced by the CAA dissenters is an old one: how to create a powerful mass-movement without giving a trigger-happy regime the pretext of violent disorder. Gandhi spent his adult life trying to refine an answer to that question. His methods were studied and adapted by resistance movements in South Africa and the US with varying results, but his influence was explicitly acknowledged. But in the republic that he helped bring into being, where his experiments in civil disobedience might be expected to be an obvious source of inspiration, Gandhi is missing on the Indian street.

At Jamia Millia Islamia’s Gate No. 7, where the stir began, hangs a banner with Maulana Mohammad Ali, Jamia’s founder, in the middle and Mahatma Gandhi and Dr Ambedkar on either side of him. Ambedkar is, quite literally, the face of the movement. Larger than life posters of him pasted on to the massive concrete pylons of the Metro line that runs past Gate No. 7, look down benignly on the sit-in that occupies one half of the road. On one side of the gate is a huge blow-up of a photograph of Ambedkar; on the other side, stretched across the occupied half of the road, is a giant rendering of the Preamble to India’s Constitution, the republic’s founding

document and this movement’s chosen text. The Citizenship Amendment Act has called into being a movement powered by the claim to equal citizenship. When students in Jamia, in Ramjas College and elsewhere, recite, “We, the People of India...,” it’s clear that if the Constitution is their book, Ambedkar is their prophet.

But Ambedkar’s pre-eminence is based on more than his standing as the architect of India’s Constitution. The republic’s principal law-giver has become, paradoxically, the face of street demonstrations and dissent. He has come to represent both the emancipatory promise of the Preamble and the republic’s failure to fulfil that promise, its unwillingness to deliver justice, liberty, equality and fraternity to its most vulnerable citizens. In that tableau of protest in Jamia, Ambedkar is both Thomas Jefferson, who drafted the stirring preamble to the American Declaration of Independence, which declared, “...all men are created equal...,” and Martin Luther King, who called out his country for failing to redeem that pledge.

Ambedkar speaks directly to the CAA dissident. Dalit politics, particularly the political achievements of the Bahujan Samaj Party led by Kanshi Ram and Mayawati, has vested Ambedkar with an oppositional relevance in contemporary India that Gandhi and Nehru lack. Nehru’s political eclipse is

partly down to his seventeen years in office as prime minister. It's hard to turn someone who has run a nation state for seventeen years with the realpolitik that it entails, into an emblem of dissent. It is even harder when the person in question is seen to have founded a political dynasty in a democratic republic.

Among the other historical leaders who have become iconic for this movement are Savitri Bai Phule, Bhagat Singh, Ram Prasad Bismil and Ashfaqulla Khan. Given Savitri Bai Phule's role in pioneering women's education for subaltern communities and her long friendship and association with her fellow educator, Fatima Begum Sheikh, it makes sense for a movement spearheaded by the Muslim women of Shaheen Bagh, to adopt her as a forebear. Bhagat Singh, Bismil and Ashfaqulla Khan represent a tradition of revolutionary derring-do that is likely to appeal to university students passionate about a cause. It's worth remembering here that Bismil, who was all of twenty-five years old at the time, vehemently opposed Gandhi's decision to call off the Non-Cooperation movement because of the violence at Chauri Chaura. The young gallantry of Bhagat Singh and Bismil and the ardour of protest anthems like "*Sarfaroshi ki tamanna*" and "*Hum dekhenge*" speak to the student vanguard of this movement in a way that Gandhi doesn't.

Gandhi's relative unimportance in the CAA-NRC protests has several reasons. For one, he has been so completely appropriated by the Indian State since his death that he has been reduced to a piety. Even as it promotes Sadhvi Pragya and other Godse-*bhakts*, the BJP is careful to pay ritual obeisance to Gandhi. Through no fault of his, Gandhi has become the mascot of Modi's Swachh Bharat Abhiyan.

The chorus of official approval over the years has turned the anti-colonial satyagrahi into a sarkari saint. Also, the evolving critiques of Gandhi's attitudes towards Dalits, caste, race, and women, have, inevitably, called into question his position in the progressive pantheon.

Gandhi figures in some of the anti-CAA sloganeering, most notably the "*azadi*" chant pioneered by Kanhaiya Kumar, where he calls for "*Gandhi wali azadi*", but it is his death at the hands of Godse that seems to crop up more often than the political work that he accomplished in his long public career. And this is curious, because this is, in many ways, a quintessentially Gandhian moment. For example, the task of solidarity with a pan-Indian movement initiated by Muslims ought to bring to mind Gandhi's stewardship of the Non-Cooperation-*Khilafat* movement; not as a model for action, necessarily, but as an important precedent, even as a cautionary tale.

Similarly, the challenge of keeping an all-India movement of civil disobedience going should take us back to his experiments in political mobilization. The tasks of financing, organizing and sustaining protest, of planning for the future when confronted by an implacably hostile State, of knowing when to advance and when to duck, make Gandhi relevant simply because he was the first to ask these questions and look for answers. But perhaps the most important reason to revisit Gandhi is because he was assassinated by a man and an ideology that loathed him for his commitment to pluralism and his solidarity with the Muslims of the subcontinent at a time of genocidal violence. He died affirming the ideal that fired up and inspired the movement against the citizenship law: fraternity.

Cartoon courtesy:
Satish Acharya



Inheritance and Bourgeois Ideology



While bourgeois theory cannot justify the institution of inheritance, this institution is what prevails and is insisted upon by the capitalists. But since the building of a democratic society requires keeping wealth inequalities in check, the need to confront capitalists through the impost of substantial inheritance taxes cannot be denied even by bourgeois theory. The fact that in societies like ours there is scarcely any inheritance taxation speaks volumes about the bad faith of our governments.

Prof. Prabhat Patnaik
(Courtesy: Macroscan)

If a head-load worker were to ask a bourgeois economist “Why does Ambani have so much wealth but I do not?”, that economist’s answer would be that Ambani has certain “special qualities” which the headload worker lacks. Bourgeois economists however are not all agreed on what exactly these “special qualities” are that are supposed to explain wealth inequalities.

These “special qualities” that supposedly explain a person’s being wealthy must be independent of the fact of that person’s being wealthy, if this explanation is to have logical soundness. In a capitalist economy for instance capital accumulation occurs, and hence wealth increases over time. The working people whose incomes are too low even for their subsistence, have little scope for saving, and since saving ipso facto entails addition to wealth, they cannot add to their wealth, and hence even acquire any wealth to start with. It follows therefore that an explanation of why Ambani has wealth while the headload worker does not, which locates Ambani’s “special quality” in the fact of his being more thrifty, i.e. saving more, than the headload worker, is logically flawed. This is because if the headload worker had as much wealth as Ambani has, then he would have been as thrifty as, if not even more so than, Ambani.

Being thrifty in other words is a quality of all wealthy people, since they cannot possibly consume all the income that their wealth fetches them. Ambani’s being more thrifty therefore is part and parcel of his being wealthy; it is not any “special quality” and cannot explain why a

man called Ambani should be wealthier than a headload worker. The “special quality” in short has to be independent of the fact of Ambani’s possessing wealth.

Likewise consider Narendra Modi’s calling capitalists “wealth creators”. This of course is an absurd description of a social process. But let us ignore this absurdity for a moment and accept this description for argument’s sake. The point is that it does not explain why some persons called Ambani or Adani should be the “wealth creators” and not the person who currently happens to be a headload worker.

One “special quality” which the bourgeois economist Joseph Schumpeter had emphasized was innovativeness, i.e. the capacity to introduce “innovations”, within which he included new methods of production, new products, new markets and such like. He had drawn a distinction between “inventions” and “innovations”, the former referring to the development of knowledge about the new processes and products, and the latter to the practical use of this knowledge. While “inventions” occurred independently in society, the capacity to introduce these inventions into the production process required a “special quality”, which consisted in the ability to identify and pick up a profitable opportunity; this “special quality” was possessed by only a few, whom he called “entrepreneurs”. Entrepreneurship according to him had nothing to do with whether a person was wealthy or not, but entrepreneurship was the reason for the acquisition of wealth since the

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**25TH SILVER JUBILEE
GENERAL CONFERENCE of AIIEA
A STUPENDOUS SUCCESS**

**EXPRESSES SUPREME CONFIDENCE
IN MEETING CHALLENGES OF THE TIMES
CALLS FOR ORGANISATIONAL CONSOLIDATION**



The 25th Silver Jubilee General Conference of the AIIEA was held from 27-30 January 2020 in the port city of Vishakhapatnam ended with supreme confidence in meeting the present challenging environment. It called for total unity and consolidation of the organisation on the basis of correct political understanding remaining loyal to the noble philosophy of the working class. Affectionately called "The City of Destiny", Vishakhapatnam happens to be the financial capital of the state of Andhra Pradesh. The Conference Venue, the Andhra University Convention Centre, was named after the legendary leader of insurance employees' movement Com. N.M. Sundaram. The Auditorium was named in memory of the beloved leader of insurance employees Com. R.Govindarajan. The imposing structure of the Andhra University Convention Centre overlooking the mighty Bay of Bengal provided a perfect ambience for the flawless conduct of the Conference of the AIIEA. The serene, tranquil and clean environs of the city offered the right platform for insurance employees throughout the length and breadth of the country to discuss and deliberate on the issues and challenges confronting insurance employees, insurance industry, the society and the people at large.

The Rally and Open Session- A Grand Display of Unity in Diversity

The Open Session of the Conference was preceded by a huge Rally of around 4000 insurance employees, including around 600 women employees. **Com. K. Venugopal**, Vice President of AIIEA, flagged off the Rally from LIC Vishakhapatnam Divisional Office. Led from the front by women employees, the Rally

covered a distance of over two kilometres from the LIC Divisional Office to the Gurajada Kala Kshetram, the venue of the Open Session. The rally was a riot of colours; it was a grand spectacle to behold; it was an unmistakable display of India's unity in diversity to the discerning eyes. It was literally a mini India on the move, where insurance employees from the North to the South and from the East to the West marched shoulder to shoulder and hand in hand in defense of Public Sector, Economic Sovereignty and to re-establish the principles of Liberty, Equality and Fraternity. Fraternal trade unions, students' organisations and women's movements in the city of Vishakhapatnam gave a rousing reception to the Rally and expressed their solidarity with our movement.

Com. Amanulla Khan, President of the AIIEA, hoisted the organisational flag to the accompaniment of thunderous slogans and set the ball rolling for the 25th Silver Jubilee Conference of the AIIEA. Comrades from the cultural troupe of ICEU Vishakhapatnam Division rendered some beautiful Peoples' Songs and soon afterwards, the Open Session of the Conference began with Com. Amanulla Khan in the Chair. The President of AIIEA welcomed the Guests, Delegates and Observers and gave a brief account of the challenging situation in which the Conference was taking place. Com. Amanulla Khan led the house in reading the 'Preamble' of the Constitution of India and take a pledge that insurance employees under the banner of AIIEA would leave no stone unturned to protect and defend the Constitution of India.

Com. B. L. Narayana, Vice Chairman of



Justice V. Gopala Gowda, retired Judge of the Supreme Court of India, addressing the Open Session



the Reception Committee, gave the Welcome Address in the absence of the Chairman of the Reception Committee **Prof. V.K. Ramanna**. Justice **V. Gowda**, retired Judge of the Supreme Court of India, addressed the Open Session as the Chief Guest. Justice Gowda lauded the efforts of AIIEA in protecting the economic and political sovereignty of India. He said that public sector constituted the fulcrum of India's efforts towards self-reliant economic development. Criticising the moves towards privatisation of the insurance sector, he said that privatisation of insurance would be unconstitutional since that amounts to a negation of the Directive Principles of States Policy enshrined in the Indian Constitution. He said that a tremendous attack was mounted on the idea of India because of the divisive policies of the central government and its

various outfits. Justice Gowda categorically said that the Citizenship Amendment Act recently passed by the NDA government cannot stand legal scrutiny as it violates the basic spirits of Equality as enshrined in the Indian Constitution. Justice Gowda said that the Citizenship Amendment Act which was passed by virtue of the brute majority of the ruling party in Parliament was repugnant to the basic features of the Indian constitution. He was also critical of the Supreme Court in not taking up the issue of suspension of fundamental rights of 7 million Kashmiris with the urgency it deserves. Describing insurance employees as the vanguard of the working class movement in India he exuded confidence that the working class of India would launch powerful movements to protect the idea of India.

Many leaders of fraternal organisations greeted the Open Session. **Com. S. Rajkumar**, General Secretary of Federation of LIC Class I Officers' Associations assured to unitedly fight with AIIEA for realising the demands of the employees and officers. **Com. M. Vinay Babu**, President of National Federation of Insurance Field Workers of India spoke of the exemplary fraternal relationship between his organisation and the AIIEA. He said that the joint front built up by AIIEA, NFIFWI and the Class I Officers' Federation constitutes over 90 per cent of the workforce of LIC and the unity was powerful enough to realise the demands from the unwilling hands of the government management combine. **Com. Animesh Mitra**, President of BSNL Employees' Union (BSNLEU) came down heavily on the government for making systematic efforts to dismantle and destroy public sector telecom company BSNL. He said that the government and the corporate media were in an unholy alliance to create a sense of fear amongst innocent employees of BSNL and forcing them to opt for voluntary retirement. **Com. Pradip Biswas**, Vice President of Bank Employees' Federation of India lambasted the government for conspiring to destroy

S. Rajkumar

M. Vinay Babu

Animesh Mitra

Pradip Biswas

Narasingha Rao

Ashok Tiwari



public sector banks in the fiftieth year of their nationalisation. He said that while the government's profligacy in advancing unviable loans to the corporates was the root cause of crisis in public sector banks, the IBA and government were unjustly standing on the way of a decent wage revision to bank employees.

Com. Narasingha Rao, President of the Andhra Pradesh State Committee of the CITU and Vice-Chairman, Reception Committee urged that insurance employees should be a part of the emerging struggles in defence of public sector and against the divisive policies of the government. **Com. Ashok Tiwari**, President of All India Insurance Pensioners' Association made a critical analysis of the prevailing political and economic situation in the country. He assured that the AIIPA would strive to march hand in hand with the AIIEA in all future struggles. **Com. V. Ramesh**, General Secretary AIIEA, proposed the Vote of Thanks

The Delegates' Session:

The Delegates Session of the Conference began in the morning of 27th January 2020 at Andhra University Convention Centre, right on the shores of the Bay of Bengal with the formal hoisting of the flag of AIIEA by Com Amanulla Khan and paying floral tributes to the Martyrs' Column. **Com. V. Ramesh**, General Secretary AIIEA, placed the Report of the Working Committee before the Conference.

Com. V. Ramesh Introducing the Report



The informative and exhaustive Report of the Working Committee covered a wide range of issues having a bearing on the life and living of insurance employees and of the common people at large. The International Section of the Report dealt with the growing inter imperialist contradictions, the worsening economic situation, huge increase in inequality and hunger, imperialist machinations in West Asia, the capitalist crisis in Europe and elsewhere, the growing environmental crisis and the growing struggles of the working class all over the world. The National Scene of the Report dealt at length on the analysis of the 2019 general elections, the need for electoral reforms, the unprecedented slowdown of the Indian economy, the unusual spectacle of jobless growth, increase in inequality, ill conceived labour law reforms, farmers' distress, FDI and the danger of foreign takeover, disinvestment of public sector undertakings, scourge of hunger and malnutrition, retrograde social agenda, the divisive social agenda of the government, growing atrocities on Dalits, the deplorable status of women in India, 150th birth anniversary of Mahatma Gandhi, virulent attack on democracy and democratic institutions, the growing movement of students' protests and the possibilities of building an alternative social order. The Industry section of the Report dealt at some length the scenario of the global insurance industry, the impressive performance of LIC and public sector general insurance companies, the moves to list LIC in the stock market, the threat of FDI hike in insurance sector from 49 to 74 per cent, the issue of merger and subsequent disinvestment of PSGI companies and a host of other issues related to insurance industry. The report also dealt with the pending issues, challenges before the organisation and the tasks ahead.

This was followed by the placement of the Audited Statements of Accounts. Com. B.S. Ravi, Treasurer AIIEA, placed the audited Statements of Accounts of AIIEA, Insurance Worker and Standing Committee (General Insurance) for the years ending 31.12.2017, 31.12.2018 and 31.12.2019.

Com. K. Venugopal Rao, President SCZIEF, initiated the discussion on the Report. A total of 52 comrades including 10 women comrades participated in the discussion on the Report. The Conference had the privilege of



Com. Tapan Sen



Prof. Apoorvanand

listening to the deliberations of the legendary leader of insurance employees' movement **Com. Chandra Shekhar Bose**. Com. Bose gave a bird's eye view of the many ups and downs through which the organisation had passed and emerged as the true representative union of insurance employees. **Com. K. Natarajan**, Vice president of All India Insurance Pensioners' Association (AIIPA), also addressed the delegates Session and spoke of the symbiotic relationship between the AIIEA and AIIPA. **Com. Amanulla Khan** and **Com. K. Venugopal** also intervened in the debate and made rich contributions to the debate.

Address by Com. Tapan Sen

Com. Tapan Sen, General Secretary CITU, addressed the Delegates Session of the Conference. He said that the CITU had always had the best of fraternal relationship with the AIIEA. Com. Tapan Sen said that the Indian economy was headed towards a bottomless

pit and the government had no idea as to how to come out of the crisis. The government therefore was trying to shift the burdens of the crisis to the shoulders of the working people. Complimenting the rank and file of AIIEA for their magnificent participation on the 8th January strike action, he said that insurance employees had to make common cause with the common people of the country and join the growing tide of struggles against economic exploitation and social oppression.

Prof. Apoorvanand speaks on "Present Social Conflicts in India"

Eminent writer and social activist Prof. Apoorvanand of Delhi University addressed a Special Session on the topic "Present Social Conflicts in India". He made a brilliant analysis of the prevailing social situation in India and opined that India was facing million mutinies now. He felt that ascendancy of the Hindu right to political power has led to a ghettoization of Indian society. The values



Com. Shreekant Mishra



espoused during the course of our anti colonial struggle which formed the bedrock of India's constitution are today being shred to pieces, he observed. He said that in order to camouflage its failure on the economic front, the NDA government had resorted to creating a division in society by imposing a false binary of 'Us' and 'them'. He was critical of the fact that the ruling party and its various outfits were mobilising people to learn to hate the 'other'. Drawing analogies from the history of pre-war Europe he said that a sinister attempt was being made in India to convert a large section of the people from 'citizens' to 'non citizens'. He however felt that the growing participation of women and students in the popular struggle against social oppression in recent days had kindled a new hope of resistance. He exuded confidence that insurance employees under the banner of AIIEA would be proud participants in these struggles.

Adoption of the Report:

The General Secretary of AIIEA, Com. V. Ramesh, summed up the discussions after a marathon debate spanning over 750 minutes. Com. Ramesh profusely thanked ICEU Vishakhapatnam Division for the magnificent arrangements they had made for the smooth conduct of the Conference. Expressing



Releasing of Hindi Book
(Talking of Times Past)
of Com. Chandrashekhar Bose

happiness over the absolute unanimity on the basic formulation of the Report, he said that this unanimity should be applied to strengthening the organisation at all levels. The Report of the Working Committee and the Audited Statements of Accounts were unanimously adopted.

Adoption of Resolutions:

The Conference unanimously adopted 18 Resolutions against imperialist globalisation, against capitalist development and environmental degradation, demanding reversal of neo-liberal economic policies, against the policy of disinvestment of PSUs, demanding strengthening of public sector insurance industry, against FDI in crucial sectors of the economy, against government policy on Pension, against labour law amendments, against the retrograde social agenda of the government, demanding functional autonomy to LIC, demanding wage revision in public sector insurance industry, demanding Recruitment, on issues pertaining to women employees, against violence on women and children, demanding collective bargaining right to AIIEA, demanding recognition to AIIEA, demanding restoration of civil liberties in Jammu and Kashmir and against the Citizenship Amendment Act.

Decisions of the Conference:

The Conference unanimously decided on the policy of the organisation for the next three years and in the

Com. Ramanachalam,
Convenor
Reception Committee



Com. M. Girija
participating
in the debate



immediate present, it decided on the following program of action:

1. Strike actions in March 2020 on wage revision if the demands are not settled. The dates will be finalised in consultation with Joint Front Partners;
2. Protest Demonstrations if FDI is further hiked in insurance sector;
3. Spontaneous one hour strike the very next day if any announcement is made to list LIC in stock markets;
4. Join the larger struggles of Indian people to defend the Constitution, fight the virus of communalism and fight against the curtailment of fundamental rights and civil liberties;
5. Continuance of campaign in defence of the industry and against the levying of GST on insurance premium;
6. Organise trade union camps from All India level to Branch unit levels;
7. Work for further cementing unity of organisation on the basis of working class philosophy

Office-Bearers

The Conference unanimously elected a team of Office-Bearers and Working Committee for the ensuing term.

It was unanimously decided to seek and benefit from the guidance of Coms Amanulla Khan and K.Venu Gopal. Therefore, they will be the part of Secretariat of AIIEA as invitees. Hyderabad will continue as the Headquarter of the AIIEA.

Expression of Gratitude

The Conference recorded its gratitude to Coms Amanulla Khan, K.Venu Gopal, Satanjib Das, M.Kunhikrishnan, V.Nalvade and N.Chakraborty who demitted the offices for their immense contribution to the development and growth of the organisation.

Insurance Worker

The Conference appreciated the tremendous work the Journal is performing in helping the understanding of the insurance employees on vital issues confronting the Indian Society. It was decided to further increase number of subscribers to the Journal and popularise it among the workers and employees outside the insurance industry. It was unanimously decided on continuation of Com Amanulla Khan and Com N.K.Vedaraja as Editor and Publisher respectively. The Conference accepted the

OFFICE-BEARERS ELECTED AT 25TH SILVER JUBILEE CONFERENCE

PRESIDENT

Com.V.RAMESH

VICE -PRESIDENTS

Com. B.SANYAL	- CZIEA
Com. PRADIP MUKHERJEE	- ECZIEA
Com. DHRUBAJYOTI GANGULY	- EZIEA
Com. SANJEEV KUMAR SHARMA	- NCZIEF
Com. ANIL KUMAR BHATNAGAR	- NZIEA
Com. K. VENUGOPAL RAO	- SCZIEF
Com. P.P.KRISHNAN	- SZIEF
Com. A.G.DHOKEPANDE	- WZIEA
Com. K.V.V.S.N.RAJU	- GI

GENERAL SECRETARY

Com. SHREEKANT MISHRA

JOINT SECRETARIES

Com. D.R.MAHAPATRA	CZIEA
Com. TRINATH DORA	ECZIEA
Com. JAYANTHA MUKHERJEE	EZIEA
Com. RAJIV NIGAM	NCZIEF
Com. NAVEEN CHAND	NZIEA
Com. CLEMENT XAVIER DAS	SCZIEF
Com. M.GIRIJA	SZIEF
Com. H.I.BHATT	WZIEA
Com. SANJAY JHA	GI

TREASURER

Com. B.S.RAVI

Asst. TREASURER

Com. K.S.RAJASEKHAR

request of Com M.Chandan for relief from the duties as Manager and approved the name of Com R.Padmanabha, Jt.Secretary, ICEU, Bangalore I Division as the Manager of Insurance Worker. The conference recorded appreciation of the contribution of Com M.Chandan. The Journal will continue its publication from Bangalore.

Cultural Programs

The Cultural troupe of Visakhapatnam enthralled the Conference with their magnificent performances. The song presentations and the choice were excellent. The folk dance Dhinsa presented on 28th January and the drama Chandalika based on Guru Rabindranath Tagore's classic were marvellous and came for huge appreciation.



Com.Venu Gopal briefing the media

Martyrs Day Observed

The Conference decided to observe the Martyrs Day on 30th January. On this fateful day India lost the Father of the Nation who fell to an assassin's bullet. The murder of Mahatma Gandhi was an attempt to murder his philosophy of brotherhood, communal harmony and a society free of violence. The assassin and the forces behind the ideology of the assassin miserably failed to obliterate the noble values and principles of Babuji. He continues to live and guide all progressive forces not just in India but world over. A human Chain was formed on the beach road in front of the Conference Venue and pledge was taken to carry forward the message of love and fraternity that Babuji lived and died for.

A VERY SUCCESSFUL CONFERENCE

The 25th General Conference of AIIEA was historic in more than one sense. It had the largest ever participation of the women. The discussions and deliberations were of the highest order clear demonstration of the qualitative growth and maturity of the organisation. The conference discussed every important issue concerning the Indian Society today. There was total unanimity that the divisive policies have to be fought as this is an attempt to weaken the resistance of the poor and working class against the disastrous new economic policies. There was a firm conviction that undermining democracy would finally result in undermining the rights of the working class and therefore no effort should be spared to defend and protect democracy. The Constitution which is a social contract based on the foundational principles of Democracy, Secularism, Equality, Justice and Fraternity is under tremendous attack. There was total unanimity that Constitution and its foundational principles are sacred and they cannot be allowed to be tampered and tinkered with and these values have to be defended and protected at all cost. There was unanimity on all issues relating to the industry and demands of the employees. The Conference resolved to carry forward the struggles to defend the industry and secure the legitimate demands of the employees. Such unanimity on all major issues is really breathtaking. Armed with the decisions of the 25th General Conference, the AIIEA continues its journey with supreme confidence and decides to join hands with millions of Indians who desire to establish a just, fair, equal and exploitation free society.

Long Live 25th General Conference of AIIEA
Long Live AIIEA





*Contd. from
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Inheritance and Bourgeois Ideology

first to introduce a new process or product stole a march over others and became rich. Schumpeter's explanation therefore was not logically flawed as the "thrift" argument was.

Schumpeter also argued that existing firms tend to be set in their ways of thinking and less prone to trying out new processes and products etc., because of which entrepreneurs came from outside the ranks of existing firms; they started new firms and made a fortune by introducing innovations. He argued therefore that while wealth inequality existed in a capitalist society, the composition of the top wealthy group of individuals, i.e. the identity of those constituting, say, the top 5 per cent of the wealthiest, kept changing over time.

Schumpeter's theory, which borrowed much from Marx, is fundamentally unsound; but we shall not go into it here. Besides, even Schumpeter admitted that in modern capitalism where firms had research laboratories attached to them, both inventions and innovations were not independent of the size of the firms and hence of the wealth already possessed by those who owned the firms. This made his theory inadequate for explaining why some were wealthy and others were not since it made addition to wealth depend upon the wealth

already possessed. But let us ignore all these problems, and assume with Schumpeter that the wealthy are wealthy because they have a "special quality" which is "innovativeness", or what he called "entrepreneurship".

But this fact neither explains nor justifies why the children of the wealthy should also be wealthy. There is no "special quality" that these children display which could account for their possessing wealth; the reason they possess wealth therefore has entirely to do with a social arrangement whereby wealth is allowed to be inherited by children from parents, an arrangement which has no economic rationale whatsoever.

Of course it may be thought, again taking Schumpeter's explanation to illustrate the point, that if wealth was not allowed to be passed down to children, then there would be no incentive for the "entrepreneurs" to introduce "innovations", that inheritance laws were a price to be paid for "progress" under capitalism. But "incentives" are completely irrelevant for explaining "innovativeness" in Schumpeter's or any other similar theory. If a new process is available, but is not introduced into the production system by one firm, then it would be introduced by another who would outcompete and replace the first; the motivation for introducing innovations therefore lies in competition and not in any incentives. In other words, the pace of introduction of innovations according to all these bourgeois theories will not be affected one iota even if the whole of the wealth of the "entrepreneurs" is taxed away at their death.

True, if an invention is under the monopoly control of some firm, then that firm would not

Bourgeois economists are not all agreed on what exactly are those "special qualities" the Ambanis have and head-load workers lack, that are supposed to explain wealth inequalities.

introduce it into the production system, in the absence of adequate “incentives”, such as the ability to pass on wealth to children and grandchildren; but then the explanation of wealth has shifted from “innovativeness” to monopoly; and if monopoly is the explanation of wealth then it cannot be justified even according to bourgeois theory in a democratic society (which is why there are anti-trust laws and anti-monopoly measures). In fact if monopoly is accepted as an explanation of wealth, then bourgeois theory has to accept the validity of Marxian economics, which traces the origin of surplus value, the source of accumulation under capitalism, to the monopoly ownership of the means of production by a class of capitalists.

Some bourgeois economists may claim that because of economies of scale the size of research and production establishments has to be large and this is the reason for the existence of monopolies, so that one need not shed tears about their existence; they are essential for “progress” in today’s world and that this explains and justifies permanent wealth inequalities. This however is an erroneous argument, since large scale of production does not necessarily mean large private wealth inequalities. Large-scale of production can be carried out where ownership is dispersed or ownership is with the State.

It follows therefore that inheritance of wealth cannot be justified by bourgeois theory itself. It is a social arrangement for which there is no economic rationale even according to bourgeois theory. We have looked only at Schumpeter’s theory; but the same can be said about any other explanation of wealth inequalities, namely that no logically valid explanation of wealth inequality in society advanced by any strand of bourgeois theory can possibly justify the institution of inheritance of wealth.

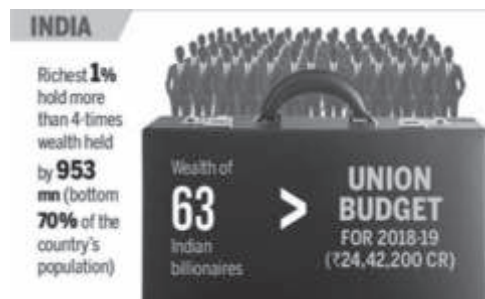
While bourgeois theory cannot justify the institution of inheritance, this institution is what prevails and is insisted upon by the capitalists. But since the building of a democratic society requires keeping wealth inequalities in check, the need to confront capitalists through the impost of substantial inheritance taxes cannot be denied even by bourgeois theory. The fact that in societies like ours there is scarcely any inheritance taxation speaks volumes about the bad faith of our governments. ●

Lack of decent work combined with rising unemployment and persisting inequality is making it increasingly difficult for people to build better lives through their work, according to the latest edition of the ILO’s global report on employment and social trends. (ILO NEWS 20 January 2020)

Almost half a billion people are working fewer paid hours than they would like or lack adequate access to paid work, according to a new International Labour Organization (ILO) report.

In addition, the *World Employment and Social Outlook: Trends 2020* (WESO) shows that unemployment is projected to increase by around 2.5 million in 2020. Global unemployment has been roughly stable for the last nine years but slowing global economic growth means that, as the global labour force increases, not enough new jobs are being generated to absorb new entrants to the labour market.

”For millions of ordinary people, it’s increasingly difficult to build better lives



India’s richest 1 per cent hold more than four-times the wealth held by 953 million people who make up for the bottom 70 per cent of the country’s population, while the total wealth of all Indian billionaires is more than the full-year budget, a new study said on Monday.

Releasing the study ‘Time to Care’ here ahead of the 50th Annual Meeting of the World Economic Forum (WEF), rights group Oxfam also said the world’s 2,153 billionaires have more wealth than the 4.6 billion people who make up 60 per cent of the planet’s population.

The report flagged that global inequality is shockingly entrenched and vast and the number of billionaires has doubled in the last decade, despite their combined wealth having declined in the last year. “The gap between rich and poor can’t be resolved without deliberate inequality-busting policies, and too few governments are committed to these,” said Oxfam India CEO Amitabh Behar, who is here

Half a Billion People Are Currently Unemployed or Underemployed Worldwide



through work,” said ILO Director-General Guy Ryder. “Persisting and substantial work-related inequalities and exclusion are preventing them from finding decent work and better futures. That’s an extremely serious finding that has profound and worrying implications for social cohesion.”

The WESO shows that the mismatch between labour supply and demand extends beyond unemployment into broader labour underutilization. In addition to the global number of unemployed (188 million), 165 million people don’t have enough paid work and 120 million have either given up actively searching for work or otherwise lack access

to the labour market. In total, more than 470 million people worldwide are affected.

It also looks at labour market inequalities. Using new data and estimates it shows that, at the global level, income inequality is higher than previously thought, especially in developing countries.

Worldwide, the share of national income going to labour (rather than to other factors of production) declined substantially between 2004 and 2017, from 54 per cent to 51 per cent, with this economically significant fall being most pronounced in Europe, Central Asia and the Americas. This is more than

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63 Indian Billionaires Have More Money Than The Union Budget For 2018-19: Oxfam

(Courtesy: PTI 20/1/2020)

to represent the Oxfam confederation this year.

The issues of income and gender inequality are expected to figure prominently in discussions at the five-day summit of the WEF, starting Monday. The WEF’s annual Global Risks Report has also warned that the downward pressure on the global economy from macroeconomic fragilities and financial inequality continued to intensify in 2019.

Concern about inequality underlies recent social unrest in almost every continent, although it may be sparked by different tipping points such as corruption, constitutional breaches, or the rise in prices for basic goods and services, as per the WEF report.

Although global inequality has declined over the past three decades, domestic income inequality has risen in many countries, particularly in advanced economies and reached historic highs in some, the Global Risks Report flagged last week.

The Oxfam report further said “sexist” economies are fuelling the inequality crisis by enabling a wealthy elite to accumulate vast fortunes at the expense of ordinary people and particularly poor women and girls. Regarding India, Oxfam said the combined total wealth of 63 Indian billionaires is higher than the total Union Budget of India for the fiscal year 2018-19 which was at Rs 24,42,200 crore.

As per the report, it would take a female domestic worker 22,277 years to earn what a top CEO of a technology company makes in one year. With earnings pegged at Rs 106 per second, a tech CEO would make more in 10 minutes than what a domestic worker would make in one year. It further said women and girls put in 3.26 billion hours of unpaid care work each and every day — a contribution to the Indian economy of at least Rs 19 lakh crore a year, which is 20 times the entire education

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Half a Billion People AreCONTD FROM PAGE 27

suggested by previous estimates, the WESO shows.

Moderate or extreme working poverty is expected to edge up in 2020-21 in developing countries, increasing the obstacles to achieving Sustainable Development Goal 1 on eradicating poverty everywhere by 2030. Currently working poverty (defined as earning less than US\$3.20 per day in purchasing power parity terms) affects more than 630 million workers, or one in five of the global working population.

Other significant inequalities – defined by gender, age and geographic location – remain stubborn features of current labour markets, the report shows, limiting both individual opportunities and general economic growth. In particular, a staggering 267 million young people (aged 15-24) are not in employment, education or training, and many more endure substandard working conditions.

The report cautions that intensifying trade restrictions and protectionism could have a significant impact on employment, both directly and indirectly.

Looking at economic growth, it finds that the current pace and form of growth is hampering efforts to reduce poverty and improve working conditions in low-income countries. The WESO recommends that the type of growth needs to shift to encourage higher-value added activities, through structural transformation, technological upgrading and diversification.

“Labour underutilization and poor-quality jobs mean our economies and societies are missing out on the potential benefits of a huge pool of human talent,” said the report’s lead author, Stefan Kühn. “We will only find a sustainable, inclusive path of development if we tackle these kinds of labour market inequalities and gaps in access to decent work.”

The annual WESO Trends report analyses key labour market issues, including unemployment, labour underutilisation, working poverty, income inequality, labour income share and factors that exclude people from decent work.

63 Indian Billionaires Have More.....CONTD FROM PAGE 27

budget of India in 2019 (Rs 93,000 crore).

Besides, direct public investments in the care economy of 2 per cent of GDP would potentially create 11 million new jobs and make up for the 11 million jobs lost in 2018, the report said.

Mr Behar said the gap between rich and poor cannot be resolved without deliberate inequality-busting policies, and too few governments are committed to these. He said women and girls are among those who benefit the least from today’s economic system. “They spend billions of hours cooking, cleaning and caring for children and the elderly. Unpaid care work is the ‘hidden engine’ that keeps the wheels of our economies, businesses and societies moving.

“It is driven by women who often have little time to get an education, earn a decent living or have a say in how our societies are run, and who are therefore trapped at the bottom of the economy,” Mr Behar added.

Oxfam said governments are massively under-taxing the wealthiest individuals and corporations and failing to collect revenues that could help lift the responsibility of care

from women and tackle poverty and inequality.

Besides, the governments are also underfunding vital public services and infrastructure that could help reduce women and girls’ workload, the report said. As per the global survey, the 22 richest men in the world have more wealth than all the women in Africa.

Besides, women and girls put in 12.5 billion hours of unpaid care work each and every day — a contribution to the global economy of at least USD 10.8 trillion a year, more than three times the size of the global tech industry. Getting the richest one per cent to pay just 0.5 per cent extra tax on their wealth over the next 10 years would equal the investment needed to create 117 million jobs in sectors such as elderly and childcare, education and health.

Governments must prioritise care as being as important as all other sectors in order to build more human economies that work for everyone, not just a fortunate few, Mr Behar said. Oxfam said its calculations are based on the latest data sources available, including from the Credit Suisse Research Institute’s Global Wealth Databook 2019 and Forbes’ 2019 Billionaires List.

AIIEA DELEGATION MEETS LIC CHAIRMAN

A delegation of AIIEA comprising of Coms Amanulla Khan, President, V.Ramesh, General Secretary, H.I.Bhatt and Shreekant Mishra, Joint Secretaries met Sri M.R.Kumar, Chairman, LIC at Central Office on 15th January, 2020 to discuss some important issues relating to the employees. Sri Mukesh Kumar Gupta, Managing Director, Smt Pratibha Kher, ED (P) and Smt Aruna Seth, Secretary (ER) were also present.

The AIIEA expressed happiness over the performance of LIC in the current financial year, specially the healthy growth in the number of policies. We also suggested bringing into market new products to improve our performance in the unit linked business. The Chairman expressed confidence that the current financial year will end with a very impressive performance and the Corporation is indeed engaged with the IRDAI on the issue of introducing a unit linked product.

Wage Revision

The inordinate delay in recommencing talks on wage revision and taking it to finality is leading to a situation of industrial unrest. The AIIEA demanded early convening of negotiations and settlement of the wage issue. The Chairman and the MD informed of the efforts being taken at the government level to secure a mandate. The Chairman agreed that there has been considerable delay but pointed out that efforts of LIC at the government level on this issue are not lacking. He said LIC is in discussion with the government and he is hopeful of convening negotiations early. The AIIEA suggested that the wage revision demand has to be settled within a time frame. The 25th Conference of AIIEA to be held at Visakhapatnam from 27-30 January, 2020 will surely decide on steps to be taken in this direction.

Pension

The LIC Board recommendation of increase in family pension is still awaiting a government notification. The Managing Director informed AIIEA that LIC has clarified all questions raised by the government on this issue and they are pursuing for an early notification.

On the issue of a final Pension Option for the **RPT employees**, the Managing Director informed that all details have been collected

relating to this issue and the matter will be placed before the LIC Board soon.

The issue of giving a final pension option to **ex-servicemen employees** and those technically qualified employees recruited at higher ages has been taken up with the government with favourable recommendations.

Absorption of Temporary Employees

The AIIEA has been pursuing the issue of absorption of temporary employees who were recruited through employment exchanges and have been working continuously for over a decade. The AIIEA said that such long temporary employment by the premier financial institution raises questions beyond legality. The AIIEA pointed out to various court orders including the latest from Kerala High Court which suggest favourable action from LIC. Since the issue is at a final stage in the Supreme Court, we suggested that LIC can frame a scheme and approach the Court for the resolution of this long pending issue. Interestingly in developments just hours after, the Supreme Court too has also made similarly suggestion. The AIIEA is very hopeful of finding a resolution to this long pending issue.

The AIIEA also expressed its unhappiness over prolonging the legal battle on the **CGIT issue** and demanded the acceptance of the 2015 judgement of Supreme Court and the recommendations of CGIT, Delhi and bring the issue to a closure.

On the issue of **ex-servicemen re-fixation** of salary, we pointed out the illegality and unjustness and demanded a review of the decision. The Managing Director said that LIC has taken up the issue with the government. Since the Group **Mediclaim Scheme** is coming up for renewal, AIIEA demanded a onetime option to the retired employees wanting to join the scheme and a similar option for inclusion of dependent parents and parents-in-law. The issue will have to be pursued further. The AIIEA also demanded consideration of the improvements in the pension scheme as also enhancing management contribution to 14% in case of **Defined Contribution Pension Scheme**. These demands require further persuasion. These apart a number of individual and zone specific issues were also discussed.

AIIEA delegation meets Chairman, GIPSA

A delegation of AIIEA comprising of Coms. K.V.V.S.N.Raju Vice President, Sanjay Jha, Secretary, Standing Committee (GI) and Ajay Kumar Sharma, President, GIEU Delhi state met Sri A.V.Girijakumar, CMD, Oriental and Chairman, GIPSA and Sri Harish Adlakha, Vice President, GIPSA at Delhi on January 16, 2020. In the prolonged discussion, we raised the important issues related to our long pending demands and latest developments in the psgi industry. The GIPSA officials were quite responsive on their part and apprised us of the updates on industry and their efforts for speedy settlements of our demands.

Merger of PSGI companies

We are aware that the note on the merger of three psgi companies put forth by the Department of Financial Services (DFS) is awaiting nod of the cabinet for quite a sometime. The Chairman informed us that now the process was being accelerated at the Govt.'s level and a clarity on the issue with a definite time frame was expected in the forthcoming budget. However, the Government has to take a call on capital infusion for the financial consolidation and growth of the merged entity, the Chairman added. On our pointing out that Rs. 2500 cr. were already provided in the supplementary budget, he clarified that the requirement of capital was more than that and hoped that the same might be provided in the forthcoming budget. On being asked whether the consultants M/s. Ernst & Young (E & Y) had presented any road map of the merged entity, the Chairman explained that they were still working on it and would proceed ahead with preparing the same only after the decision of merger is finalized by the Government. On AIIEA's oft repeated stand that no employee should be disturbed unnecessarily, he assured that the consultants were instructed to discuss with all the stakeholders before finalizing their report.

In the meantime, Board meetings of OIC and UII were held on 17th January, 2020 on short notice. NIC Board meeting is scheduled to be held on 20th January, 2020. Though no official communication has been made by either UII or OIC, it is reliably learnt that the resolution of merger has been passed by their respective boards. AIIEA is keeping track on the events and further developments and details will be communicated in due course.

Wage revision

The inordinate delay in commencement of negotiations on the issue of wage revision is creating a situation of industrial unrest. In the exploratory meeting held at Mumbai on 4th April, 2019, no offer was made; the Chairman, however, in his concluding address, had assured of speedy resolution of the issue; despite that, GIPSA has not commenced any meeting so far. The Chairman responded that there was no let up on the part of GIPSA in the matter and apprised us about the efforts being made by the Management at the Ministry level to secure a mandate. Admitting that there was unusual delay in the matter, he said that he was hopeful of convening of negotiations early. We asserted that the continuous talks on wage revision should be started without further delay so that the issue reached its finality at the earliest. We also pointed out that the ensuing conference of AIIEA to be held at Vishakhapatnam from 27th to 30th January, 2020 would discuss the issue and steps to be taken in this direction would certainly be decided.

Pension and other issues

On our demand of sending recommendation on increase of quantum of Family Pension from 15% to 30% to DFS on the line of LIC, the Chairman informed that the matter was under active consideration of GIPSA.

On extension of the final offer of pension to erstwhile employees of TAC, who were subsequently absorbed in the psgi companies, we were informed that all the queries raised by the DFS in this regard have been replied to and the issue is being positively considered by the DFS; an early settlement was expected.

On improvement of LTS as has been done in LIC, the Vice President, GIPSA informed that a decision of the Governing Board was awaited in the matter.

AIIEA will continue with further follow ups on the above demands.

After meeting with the Chairman, GIPSA, our delegation met the DGM (P) of Oriental Insurance. On our demand of special promotion exercise for FTS/ Sub-staff/ Driver and RC to the cadre of Assistant, he informed that the Department was working on it and the exercise would be conducted very soon.

26th Conference of Coimbatore Region General Insurance Employees Association

The 26th General Conference of CRGIEA (Coimbatore Region General Insurance Employees' Association) held at Salem on 4/1/2020. The Conference commenced with the flag hoisting by Com P.Gurusamy, President, CRGIEA amidst thunderous slogans by the comrades present followed by tributes to the Martyrs. Com P.Mani, President, Salem/Namakkal Dist Committee of CRGIEA welcomed the gathering. The Conference was inaugurated by Com R.Dharmalingam, Vice-President, SZIEF.



In his speech, he narrated the continuing undemocratic attitude of the Government at the Centre, especially in the aspect of CAA/NPR/NRC. He also stressed the importance of the January 8th General strike and appealed the members to make it a grand success.

The Work Report of the Conference was placed by Com H.Venugopal, General Secretary, CRGIEA. Com M.Karuppiah, Jt. Secy, CRGIEA initiated the deliberations followed by the deliberations of about 14 Comrades including 5 new recruit delegates. The report was adopted unanimously with the summing up by the General Secretary. The Accounts statement was submitted by Com R.Venugopal, Treasurer, CRGIEA which was also duly approved by the Conference. About 28 Resolutions on the issues confronting the nation, industry and employees were unanimously adopted in the Conference.

Comrades P.Gurusamy, H.Venugopal and R.Venugopal were unanimously elected as President, General. Secretary & Treasurer

respectively for the ensuing term. Com S.Sobhana who was elected as Convenor of the Women Sub-Committee of CRGIEA in its Conference held on 28/12/2019 was included in the Secretariat of CRGIEA as recommended by the WSC.

Com G.Anand, General. Secretary, GIEA-SZ in his special address gave a vivid picture of general insurance on various counts. He condemned the attitude of the Central Government towards the Public Sector as a whole. He emphasised the need of strengthening the organisation quantitatively and qualitatively. The Conference vowed to increase the membership by 10% before the next Conference as decided in the recent Standing Committee Meeting.

Com V.Ramesh, General. Secretary., MRGIEA and Com K.Nandakumar, Jt. Secretary, GIPA-Cbe Region greeted the Conference. Com N.Padmanabhan, Dist. Secretary, Salem/Namakkal Dist. Committee of CRGIEA proposed the Vote of thanks.

22nd Conference of LIC Working Women of Thanjavur Division

22nd Conference of LIC Working Women Co-ordination Committee of Thanjavur Division was held at Thanjavur on 14.12.2019. More than 100 comrades participated in the Conference. It was inaugurated by Comrade Sudha Sundarraman, All India Vice President, AIDWA. In her inaugural address, she dealt with present Socio Economic conditions prevailing in the country which affected Indian Women. She condemned the Price rise of essential commodities and

the statement made by the Finance Minister Smt Nirmala Seetharaman in the Parliament on Onion. She cautioned the Working Class about polarization of Indian community on Religious lines by quoting various examples. She expressed her concern over the increasing number of atrocities on Women in various parts of the country. She made an appeal to the women, particularly Working women to participate in all the movements against the Neo Liberal policies and Gender bias.



Comrade R. Seethala, Coordinator submitted a Work Report on which 10 comrades expressed their views. After the summing up by Com V. Sethuraman, General Secretary,

the report was unanimously accepted .

Comrades D. Chithra and Rajeswari of Madurai Division were felicitated in the conference for their participation in the 'Padayathra' conducted by AIDWA for 200 KMs

While Comrade B. Sathya, Joint Convenor of LICWWCC welcomed the gathering, Com N. Neelavathy proposed Vote of Thanks.

The Committee consists of Comrades including Comrades N. Kannammal, P. Savithiri, R. Uma (Mayiladuthurai) presided over the conference.

33rd General Conference of ICEU Warangal

The 33rd General Conference of Insurance Corporation Employees' Union Warangal Division was held on 8th December, 2019 at Warangal LIC Divisional Office. Com. Md. Sadath Ali, Vice-President, ICEU, Warangal Division hoisted the AIIEA flag marking the beginning of conference.

The inaugural session commenced with the welcome speech of Com.G.Jagadeeshwar, General Secretary, ICEU, Warangal Division.

Com. V.Ramesh, General Secretary, AIIEA, while inaugurating the conference explained in detail the challenges before the Insurance employees. He took pride in the fact that AIIEA could secure a final pension option in these trying times. Com Ramesh spoke in length on the crisis in the Indian economy resulting in tremendous hardships to the working class and other vulnerable sections of the population.

He pointed out that even in such crisis, LIC has done extremely well. He said that the growth of the industry justifies the demand for a good wage revision and AIIEA will have to launch struggles soon to secure a good wage revision. Com.V.Ramesh was very critical of the regressive social agenda of the government that is polarizing and communalizing the Indian society. He emphasized that it is necessary to fight both the economic policies and social policies of the government by building broader unity of the working class.

Com. Clement Das, General Secretary, SCZIEF informed the conference of the various employee benefits, improvements secured in the recent past. He also said that AIIEA had played a vital role in getting 8000 Assistants Recruitment in LIC. He criticized the policies pursued by Modi Government which has led to increase in unemployment and poverty among people of this country. He also said demonetization and GST have further worsened the economy of the country. The Government is resorting to use religion as a tool to divide the masses and trying to get benefit out of these divisions. He said these efforts must be resisted through unity of all progressive sections of the Indian people.

In the Delegates' Session, Com. G.Jagadeeshwar and



Com. K. Vinod kumar placed the Report and statement of accounts respectively to the House. The representatives from all 13 branches participated in the deliberations on the Report. Com. Md. Mahaboob, Vice-president, SCZIEF spoke on various organisational issues. Both the Report and the Accounts were unanimously adopted.

The Conference elected Com. M.Prabhakar, as President, Com.G.Jagadeeshwar, as General Secretary Com.K.Nagabhushanam and Com. K.Vinod Kumar as Treasurer for the ensuing term.

Com. K.Nagabhushanam, Joint Secretary has proposed vote of thanks.

Madurai Region GIPA Conference -a spectacular event



especially to new Pensioners to know the historical background of the movement culminating in the successful finale of final pension option. The consistent efforts of AIIPA to make the life of retirees cheerful were well appreciated by all the participants.

Com. Samson D.Thiruthuvathas welcomed the gathering. The annual report submitted by the General Secretary Com D.Gopalraj was adopted unanimously after more than 10 comrades participated in the deliberations initiated by Com. G.Manivel, Vice President GIPA, Madurai Region. Senior most comrades were honoured in the conference. Resolutions on the pending demands of Pensioners were adopted with a resolve to actively participate in all the programmes including the 8th Jan 2020 strike on larger issues. Com.R.Ramanarayanan, Organising Secretary proposed the vote of thanks.

The 22nd Annual General Conference of GIPA, Madurai Region, held at Madurai on 04 Jan 2020 was a mammoth meet with enthusiastic participation of more than 250 Pensioners from all centres in the Region - from Nagapattinam to the southern most Nagercoil in Tamil Nadu.

The Conference presided over by Com M.Ramasubramanian was greeted, among others, by leaders of Confed, AIIEA & LICPA.

Com J.Gurumurthy, Vice-President, AIIPA, in his special address reported on issues concerning pensioners and the industry. He elaborated in vivid detail the nuances of the 1995 Pension Scheme. He recalled the remarkable role of AIIEA and the architect of the Pension Scheme Com.N.M.Sundaram in making it a highly secure one. He also said that holding such annual meetings by the units of AIIPA is not a ritual but is part of our campaign and movement to gain on our demands. He complimented GIPA, Madurai Region as being one of the vibrant units of AIIPA.

It was really a wonderful meet



“PENSIONERS DAY” AT BANGALORE

Bangalore witnessed a massive unity of Bank, Insurance, RBI, State and Central Government Pensioners Organisations in observing “Pensioners Day” on 17.12.2019. The day was jointly observed with a meeting at Souharda. The meeting was presided by Com.S.R. Jayasimha, President of Insurance Corporation Pensioners Association, Bangalore. More than 200 Pensioners attended the meeting.

Com.Amanulla Khan, *President*, AIIEA, inaugurated the meeting. He explained in detail about the D.S. Nakara case and the judgement which has clearly stated that “Pension” is not a charity or gratis but a ‘RIGHT’ of the retirees. He was very happy to note that the financial sector and State, Central Government Pensioners have come together under one platform to fight for their rights be it updation of pension, increase in family pension, better medical benefits and more importantly abolition of “National Pension Scheme”, which is a defined contributing system but has no defined pension. He called upon the

Pensioners to demand from the Government for a “Universal Pension System” to all the citizens since a vast majority of Indian work force in organised and unorganised sector do not have any social security. He appealed the pensioners to play an important role by participating and campaigning for the success of the “All India Strike” on 8th January 2020 in which about 20 crore workers, farmers and others are expected to participate.

Com.Bhaskar Somayaji, *Joint Secretary*, AIIPA moved a resolution on all the issues relating to pensioners and Com. Devadas Rao (on behalf of Bank Pensioners); Com.M.G. Venkatesh (on behalf of Central Government Pensioners); Com.K.V.Padmanabhan (on behalf of RBI Pensioners); Com.M.Mathapathi & Com.Pujara (on behalf of State Government Pensioners) and Radhakrishna (RBI) supported the resolution. The Resolution was thereafter approved unanimously.

Com.K. Natarajan, *Vice-President*, AIIPA, also spoke. He said that the initiative taken by the Bangalore comrades should be widened to other States and an “All India Convension” of all Central Organisations should also be tried to be held in Bangalore.

Com. G.K. Gangadhar, *General Secretary*, Insurance Corporation Pensioners Association, welcomed and Com.N.P.Umapathy of General Insurance Pensioners Association proposed Vote of Thanks.



Distribution of Utilities to flood victims in Udupi Division

The torrential rains during last June have caused devastation in Karnataka, especially in Mudigere taluk of Chikmagalur District. The floods and landslides have caused loss of human life, animals and loss of property.

As a responsible Trade Union, the Insurance Employees’ Union, Udupi Division has risen to the occasion and given call to the members and appealed the other employees to donate for the relief of flood victims. The response received from the employees and officers was

tremendous and the Union could amass a sizeable sum to provide relief materials to the flood victims. The Union visited flood affected areas like Javale, Madugundi and Durgadahalli areas of Mudigere taluk along with Sri Suresh and Sri Santhosh, Agents of Mudigere Branch Office and identified 30 houses ruined during floods. As the flood affected people were still at relief camps, the relief items were delivered to them after their rehabilitation at a function held at Sunkasale Panchayath Office premises on 18.12.2019.

Sri Prem Kumar, President, Sunkasale village Panchayath, presided over the function in the presence of Sri Padmaraj (Panchayath Development Officer) and Com. K Vishwanatha (President, IEU, Udupi).

At the outset, Com Prabhakara B Kunder, General Secretary, IEU, Udupi explained the social commitment of the Union that our members are in readiness to lend a helping hand to the affected people in the event of natural calamities in any part of the country and that each time our members and officers have donated wholeheartedly for the social cause of this kind and he requested the victims to receive the generous contributions of LIC employees.

Addressing the gathering Sri Padmaraj (PDO) said it was for the first time the mishap of this kind has shaken this village. He said it was a great Deed that the Insurance Employees parting a portion of their salary for the relief of victims. He expressed his gratitude to the Union, reminding the similar donations of the

Union in the past.

Com. K. Vishwanatha in his address said that the help extended by the Union is for our brothers and sisters who are in distress. He said Mudigere area was chosen by the union for distribution of relief items since the area is remote and not easily accessible to the donors compared to similarly affected areas like Belathangadi Taluk of D.K. District, where enormous quantum of relief items were already received and distributed to victims, he said. He expressed thanks to the Thahasildar of Mudigere Taluk, PDO and President of the Panchayath for their co-operation in reaching the people in distress.

Sri Prem Kumar in his presidential address thanked the Union for having come all the way from Udupi to distribute the essentials to the annoyed families.

Around 20 comrades from Udupi & Mudigere Base Unit participated. Com. V. Harish, Base Unit Secretary, Mudigere compered the programme.

Blood Donation Camp by KSDIEA

KSDIEA celebrated another anniversary of our first strike observed by AIIEA after nationalization, in LIC of India in a befitting manner. KSDIEA organized three blood donation camps in three districts covering branches under KSDO. In all 223 comrades donated blood. Among the three centers comrades and their family members highest turnout was at Berhampore, where members from the 05 (five) Base of Murshidabad District participated. Here the blood donation camp was held under the aegis of Berhampore Base, with Subrata Chowdhury, KSDIEA (Joint Secretary) at the helm. Com. Debasish Banerjee, Vice President, KSDIEA was also present. 40 (forty) Members, family members and others donated blood at Ranaghat Base. Com. Samar Kumar Bhattacharjee, President, KSDIEA, represented HQ along with Assistant Secretaries of KSDIEA Com. Sandipan Majumder, Com. Tuhin Chakraborty and Com. Bidyut Goswami who is from Ranaghat base. The Blood Donation Camp of north 24 Parganas was held at Barasat Base. Com. Ujjal Paul, General Secretary, com. Khana Chakraborty Barua, joint Secretary graced the occasion. Through arranging the Blood Donation camps KSDIEA was able to

incorporate a greater unity among other groups in LIC in its struggle with Class I officers, Development Officers and agents taking part in quite a large number in this auspicious occasion. Com. General Secretary, in his inaugural speech indicated that this effort in organizing the Blood Donation Camp, at this juncture, will go a long way in success fully organizing the nationwide strike on 08th January, 2020 in our organization.



Insurance News in brief

■ A.M.KHAN, DHARWAD

United Kingdom's market watchdog comes heavily on the non-financial misconduct, which has been rampant recently. It has addressed letters to all companies warning the bosses of commercial insurance companies to stamp out bad behaviour in the industry and improve diversity, or risk losing their jobs. "A senior manager's failure to take reasonable steps to address non-financial misconduct could lead us to determine that they are not fit and proper," says the warning. This warning follows recent admission by Lloyd's of London of sexual harassment and daytime drinking in the market, which employs nearly 50,000 people.

Natural catastrophes, globally, have caused overall losses of US \$150 billion during 2019, including insured losses of about US \$ 52 billion, says a report by Munich Re. It further states that the protection gap – the difference between overall economic losses and insured losses – was higher in 2019 than in 2018.

Cyber incidents rank, for the first time, as the most important business risk globally. Seven years ago, the cyber incidents ranked 15th. Revealing this the Allianz Risk Barometer 2020 says that the perennial top peril, business interruption (BI) to second position. "Awareness of the cyber threat has grown rapidly in recent years, driven by companies' increasing reliance on data and IT systems and a number of high-profile incidents," says the report.

LIC Pension and Group Schemes Vertical creates a record by collecting more than Rs.1 lakh crore premium income during the current financial year. It manages funds of over Rs.7 lakh crore, pertaining who's who of India Inc. to provide Retirement Funds' Management Solution to their employees through over 80,000 gratuity, superannuation and leave encashment schemes.

According to Reserve Bank of India the Deposit Insurance and Credit Guarantee Corporation has received a total claim of about Rs.14100 crore in case of defaulting co-operative banks.

IRDA has imposed a fine of Rs.2.18 crore on Hero Insurance Broking India for violating norms on motor insurance service providers, forcing customers to buy policies from their panel and discriminating policyholders.

HDFC, the largest mortgage lender, and its insurance subsidiary HDFC ERGO get approval from IRDA for acquiring a majority shareholding in Apollo Munich

Health Insurance Co. Ltd (AMHI) from Apollo Hospitals Group. Further, the HDFC ERGO Health Insurance Co, erstwhile AMHI is merged with HDFC ERGO General Insurance Company.

Close on the heels of standardisation of basic health insurance products, IRDA is now planning standardisation of health services through rating of hospitals for insurance claims. Under the rating mechanism, IRDA feels, the insurers can charge on the basis of grades based on facilities like number of doctors or equipment in the hospital. IRDA has a registry of hospitals and medical day-care centres, in the health insurers and Third Party Administrators' network, called Registry of Hospitals in Network of Insurers, which lists approximately 33,000 unique hospitals and medical day-care centres.

Non-life insurers in India see that 2019-20 will be highest claims under government's crop insurance scheme, PMFBY. They expect the claim ratio to be as high as 120 per cent because of unseasonal rains and natural calamities leading to high crop damage. Conveniently, three private insurers, ICICI Lombard General Insurance, Tata AIG and Cholamandalam MS General Insurance, have not participated in the scheme, which had made huge profit year before last.

Non-life insurance companies, during April-December of 2019-20 collected a premium of Rs.1,42,023.78 crore which was Rs.1,23,061.94 during the same period of 2018-19 registering a rise of 15.41 per cent.

IRDA has issued an exposé draft on guidelines on standardisation of general clauses in health insurance policies contracts. The draft stipulates that claims have to be settled within 30 days from the date of receiving all documents. In case of delay, the company will have to pay penal interest at 2 per cent above the bank rate. Bank rate here is the rate at which RBI lends money to banks without collateral. In case where investigation is necessary the claim has to be paid within 45 days and in case of delay penal interest at same rate.

LIC maintains its one number one rank in Indian life insurance industry in the Financial Year 2018-19. It has the distinction of having no grievances pending received during the financial year 2018-19. Percentage of repudiation of claims of the life insurance industry is 0.32 while that of LIC is 0.02 and same of the private companies is 0.44. Profit after Tax has come down for the life insurance industry as a whole by 0.89 per cent, which is due to private companies pulling it down by -5.22 per cent. In contrast, LIC has increased Profit after Tax by 9.90 per cent.

Working Class Struggles

S.SRIDHARA, MYSORE ■

*** NORTHERN IRELAND NURSES STRIKE OVER PAY PARITY AND STAFF SHORTAGES:** Northern Ireland Health workers hold strike action from January 10th for 5 days. This is the first strike action in their 103-year-old history. Further strike action planned for next week. The strike action was called to protest pay disparity with the nurses on the UK mainland as well as severe staff shortages resulting from the poor pay.

*** UK HOSPITAL STAFF AT LONDON HOSPITAL STRIKE OVER WORKING CONDITIONS:** The workers at UK Hospital began 15 days strike from 13th January. The staff demanding parity of working conditions with Employee National Health Service staff.

*** ITALY'S ALITALIA AIR TRAFFIC CONTROL AIRLINE STAFF ON STRIKE:** On 14th January, airline Alitalia held a four-hour walk out strike. The workers demand includes reforms of the rules for competition between the companies and specific regulations against failure to apply the National Collective Bargaining Contract.

*** ROAD HAULIERS IN SLOVAKIA WALK OUT:** Road hauliers began strike action on 7th January, parking their trucks on major roads in town and cities throughout the country. They are demanding reduction in road tax and suspend the current toll system.

*** WEEK OF PROTESTS IN LEBANON:** Workers across Lebanon came out on the street on 14th January declaring a 'week of anger'. The workers were protesting against the ongoing economic crises. The action includes the blocking of roads and pickets outside banks and government departments. The protests came after 3 months of similar protests (from October).

***ZIMBABWE WORKERS REFUSE DAY OFFER: A HOSPITAL STRIKE CONTINUES AND TEACHERS PLAN TO WALKOUT:** - Zimbabwe public sector workers have rejected 100% pay rise offered by the government. An annual inflation stands at 600%. The civil service unions negotiating with negotiating council seeking wage equivalent to 475 USD based on the prevailing interbank rate. Teachers and doctors have rejected government offer and continuing their month-long agitation.

*** PAKISTAN TRANSIT WORKERS STRIKE OVER UNPAID SALARIES:** Metro bus transit workers across Islamabad and Rawalpindi shut down services on January 9th

to demand immediate payment of three months outstanding wages. The metro bus authority which is responsible for transit service blamed the outsourced companies for their failure to pay the workers.

*** RENAULT SAMSUNG MOTORS AUTO WORKERS STRIKE IN SOUTH KOREA:** Workers at Busan factory shut down on 13th January. Workers demanded 8% salary increase and improved benefits. The factory suspended its night shift to reduce losses after 70% workers joined the stoppage. Similarly, KIA autoworkers held strike action on 13th January to demand improved wages.

*** TAIWANESE COURIERS SERVICES PROTEST PAY CUT:** Couriers services across Taiwan on 14th January hit by strike action against planned pay cut. The pay cuts were due to effect from 16th January. Couriers services workers to lose 25% of wage cut.

*** INDONESIAN WORKERS AND STUDENTS PROTEST LABOUR LAWS:** Thousands of workers and students marched on 13th January to the Lower House of the Indonesian parliament in Jakarta against Planned Labour Reforms. Similar protests were also held on the same day in south Sumatra, east and central Java and major cities. The demonstration was called by three major Indonesian trade union confederations and various student groups.

*** AUSTRALIAN TRAM DRIVERS VOTE FOR INDUSTRIAL ACTION:** Thousands of workers have voted in favour of Industrial action on 28th and 29th January on part of their dispute over a new enterprise agreement. The company offered just 3% wage hike while the workers had demanded 15% wage rise. The management offered Flexible pay. The workers say the changes will reduce take-home pay, job security and quality of life.

*** STRIKE AND BLOCKAGE BY FRENCH OIL REFINERY WORKERS:** French oil refinery workers held a four-day strike from 7th January. The strike is a part of the ongoing series of strikes in opposition to the government's attack on pensions. Nationwide Protests were held throughout France.

*** PLANNED PROTESTS BY IRISH CHILDCARE WORKERS:** Thousands of Childcare workers are planning for protest action demanding improved child-funding and increase childcare fee, which is the highest in Europe.

Economic Tid Bits

■ J.SURESH, MYSORE

* According to the latest Oxfam report in India, the combined total wealth of 63 Indian billionaires is higher than the total union budget of India for the fiscal year 2018-19 which was at 24,42,200 Crores. India's richest 1% have wealth more than four times the wealth held by 953 million people who makes the bottom 70% of the population.



· The IMF has lowered its growth projections for the world economy due to sharper than expected slowdown in India and other emerging economies. The IMF projects India's GDP to grow at 4.8% in the current fiscal.



* According to Poverty Report 2019, almost one in six people in Germany lives in poverty and 15.5% of the population are poor. In southern part of Germany the poverty rate is 11.8%. In eastern part it is 17.5%, in western part it is 15.9% and the northern part has the highest poverty rate of 18.1%. Poverty has increased four times faster over the past 10 years. The rate of child poverty is also shocking in many cities. In Berlin, the poverty rate is 18.2% where as the child poverty is 23.8% and in Hamburg the poverty rate is 15.3% and child poverty 21.7%. In addition, the Ruhr region has seen a steady increase in poverty over a ten year period of 28%. On the other hand, the richest 400 families in Germany own more wealth than the poorest half of the population or some 40 million people.



* According to a recent World Bank report, since 2010 the developing economies have accumulated a towering \$ 55 trillion of debt – the largest in the history. Since 2010, debt in developing economies has risen to a total of around 170% of their total GDP, an increase of 54% points in just eight years. The report pointed out that the present escalation was taking place in conditions of lower growth than prevailed in the period prior to the crisis of 2007-2009. While the emerging and developing economies were growing at a slower rate

than in the past, their debt levels were rising more rapidly. The largest increase in debt is in China where the debt-to-GDP ratio has risen by 72 points to 255 points since 2010. In the last eight years, Corporate debt in China as a percentage of GDP has increased by more than 60 points.



* According to Roy Morgan wealth report, in Australia the richest 30% of the population enjoyed a substantial rise in household wealth over the decade, while the poorest have suffered a decline. Those in the top 10% obtained more than 60% rise, from an average of \$ 1.2 million to almost \$ 2 million per person, while the bottom 50% of the people saw their wealth increase by less than half of that – 27% and a decline of about 1.5% after Consumer Price Index was calculated. The top 10% of population now hold 47.3% of net wealth in Australia, an increase of 0.5% points. By contrast, the bottom half of the population now has just 3.6%, a decrease of 0.9 points. It is estimated that the per capita wealth increased in real terms between 2007 and June 2019 by 20.9% from \$ 306100 to \$ 370200 while debt increased by 13.7%.



* According to a data released by the Society of Indian Automobile Manufacturers (SIAM), the automobile industry recorded its worst ever sales decline in two decades in 2019, due to the unprecedented economic slow-down. All vehicle segments reported de-growth last year. Overall whole sale of vehicles during the year across the categories including passenger vehicles, two-wheeler and commercial vehicles saw a decline of 13.77% in 2019. The previous lowest was recorded in 2007 when overall sales has declined by 1.44%. Total passenger vehicle sales in 2019 fell 12.75%, the worst performance since 2013. According to SIAM, GDP growth rate remains an area of worry as commercial vehicle segment is clearly linked to it. Besides, low demand from rural areas continues to be a matter of concern.



For our Field Force

■ ARIVUKKADAL, THANJAVUR

LIC - Rs.53K Cr surplus: First time in LIC's history that Valuation surplus has crossed Rs.50,000 crore. During the Financial Year 2018-2019, LIC generated a valuation surplus of Rs.53,214.41 crore, registering a growth of 9.9% over the previous year. LIC has paid a dividend of Rs.2,610.74 crore to the government.

LIC jumps 291%: LIC has seen a 291% jump in its income from investment in a 10 year period between FY09 and FY19. LIC's rental income from the estate portfolio also rose to Rs.388.18 crore in FY19 compared to Rs.341.43 crore a year ago.

LIC-12.8% CAGR: The investment portfolio of Life Insurance Corporation of India (LIC) touched Rs.29.3 lakh crore in FY19 from Rs.16 lakh crore in FY14, a compound annual growth rate (CAGR) of 12.8%. LIC's income from investment touched Rs.2.22 lakh crore in FY19 from Rs.1.43 lakh crore in FY14, a CAGR of 9.3%.

Eight-year low growth: Poor industrial growth and the downward pressure on bond yields and interest rates have begun to take a toll on the investment portfolio of LIC, in fixed income securities and the equity market. The yield on LIC's investment portfolio declined to an eight-year low of 7.59% during 2018-19.

Women agents: At the end of FY19, there were 6,03,208 women working as life insurance agents. Of these, 48% worked for LIC (23 private life insurers share the 52%).

Trusted by women: LIC is more trusted by women than private insurers. The proportion of policies sold by LIC to women is 39% while it is 27% in the case of private insurers.

Expecting 20%: M R Kumar, chairman, LIC, said the company was currently growing at 18% and would likely grow at 20% in terms of the number of policies, to reach 2.5 crore policies by the end of March 31, 2020. LIC has 11 lakh agents, of which five to six lakh are millennials.

IDBI recovers: LIC-controlled IDBI Bank is likely to be posting profit during the third quarter and the subsequent quarter. The bank has already come below the net NPA threshold of 6 per cent, one of the three parameters for triggering PCA framework.

Trackers: Products using fitness trackers for health insurance form a major chunk of those approved by IRDAI under the sandbox method. These include fitness tracker, app-based diabetes wellness programme, wearable devices for existing customers and new customers and wellness programme using trackers.

Motor Floater: IRDAI has approved the proposal to introduce own damage motor floater policies. It would cover multiple vehicles in one and will

be based on the value of the highest sum insured vehicle and the customer will have the option to add vehicles even at a later stage.

Ombudsmen lose reliability: Despite the number of consumer complaints rising, those being filed with the ombudsmen has been coming down. Increase in pendency is making fewer consumers approach ombudsmen for their complaints against insurance companies.

HDFC-Apollo: HDFC has completed the acquisition of majority stake in Apollo Munich Health Insurance. HDFC ERGO General will shortly apply to the National Company Law Tribunal (NCLT) for merger. Post merger, the resultant entity will be the second largest private insurer in accident and health segment in the country, it said.

Flipkart-DHFL: Flipkart co-founder and former CEO Sachin Bansal has acquired DHFL General Insurance from Wadhawan Group Capital (WGC).

Hospital rating: IRDAI is planning the standardisation of health services through rating of hospitals for insurance claims. IRDAI is consulting National Accreditation Board for Hospitals & Healthcare Providers (NABH) for rating the hospitals. Under the rating mechanism, insurers can charge on the basis of grades based on facilities like number of doctors or equipment in the hospital. For example, charges applicable in a three-star hospital would be different from a five-star hospital.

Term insurance rate: A key Reinsurer has sent notices to all its portfolio group insurance companies that prices will be revised upwards in the next 90 days. As the Reinsurer revises rates for life Insurers, insurers may be forced to revise the end price for the customer.

Portability: IRDAI has given clarity with regards to transfer of credit gained for pre-existing conditions (PED) and time-bound exclusions, from one insurer to another insurer, while migrating or porting health policies.

ICICI-PayTM: ICICI Prudential Life Insurance, has signed an agreement with Paytm for distribution of its protection product – ICICI Pru iProtect Smart. Users who have already completed their KYC authentication at Paytm can take advantage of a paperless on-boarding experience and make an in-app purchase of the product in a matter of minutes.

HDFC-PayTM: HDFC Life has announced its tie-up with Paytm. This partnership will enable Paytm customers to purchase life insurance products offered by HDFC Life, via the mobile commerce platform.



WZIEA extends help to flood affected School

IEU Satara handed over three computers and necessary attachments to Primary School of village Samdali of Sangli district. The school is situated on the bank of river Varna and was severally affected by flood. The government school was established in the year 1872 and is one of the oldest schools in the district. The function was attended by Comrades of IEU Satara, school staff, Parents and students. Com. Vasant Nalawade, Vice President AIIEA & Com. S.Y. Bhujbal spoke of social work done by AIIEA in various natural calamities to help the affected poor. The computers were assembled and demonstration was given by our team. The presence of our women

Comrades was appreciated.

Smt. Waghmare Center in-charge appreciated AIIEA for its social Commitment. Smt. Patil Principal said this act of union shall remain in children's mind and help them in their social development. Sri Tatyaso Pandav conducted the function. The children were interested in knowing various social activities undertaken by AIIEA and interviewed Com. Nalawade. This was pleasant surprise to our team.

Deputy C.E.O of Sangli Zilla Parishad, Mr. Vijay Jadahav (former joint Secretary of IEU) felicitated the union representatives.

DONATIONS

Com. J.S.BANIS, HGA Chandigarh	Rs. 1100
Com..Baneswar Besra, AO, Raghunathpur	4955
Com..Ashok Bhargava, Kurukshetra	1100
Com.. Vetravel, Vellore Division	2500
SDLIEA – SAMBALPUR DIVISION	5001

Insurance Worker heartily thanks these comrades for their love and affection.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
April	312	7121.68
May	314	7167.33
June	316	7212.98
July	319	7281.46
August	320	7304.29
September	322	7349.94
October	325	7418.42
November	328	7486.90
Base 1960=Base 2001x22.8259		



**COMRADES
WHO DEMITTED
THE OFFICE
IN THE 25TH GENERAL
CONFERENCE**



AMANULLA KHAN
President



K.VENU GOPAL
Vice President

SATANJIB DAS
Vice President



M.KUNHI KRISHNAN
Vice President



VS NALAWADE
Vice President



N. CHAKRAVARTHY
Vice President





ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION

आग लख-ए-पामागर से हम
दोने जमाने के दर से हम
याए जो अंधेरे से बचा हुआ
है तुम्ह-ए-सहर से हम

25th SILVER JUBILEE
GENERAL CONFERENCE

27-30 JANUARY 2020 VISAKHAPATNAM

GOVIND JAIN, M. SUNDARAM NAGAR

forward stoking... through songs... lips
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