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NATIONWIDE STRIKE on 8th JANUARY 2020

insurance employees join this massive sea of workers to force the government to reverse the disastrous economic & social policies...

MASSIVE RESISTANCE AGAINST CHANGE IN
BASIC STRUCTURE OF OUR CONSTITUTION

CAA-NPR-NRC
a class, not just a religious, issue
that hurts the poor workers most

MARCH FORWARD TOWARDS
**25th Silver Jubilee
Conference of AIIEA**

to find answers to the challenging situation
that confronts the nation and insurance employees.



WITH BEST COMPLEMENTS
from

**WESTERN REGION
GENERAL INSURANCE
EMPLOYEES' ASSOCIATION**



WISHES ALL THE READERS OF

***insurance
worker***

A HAPPY AND
PROSPEROUS
NEW YEAR



25th SILVER JUBILEE CONFERENCE of AIIEA

The stage is set for the 25th Silver Jubilee Conference of All India Insurance Employees' Association. More than 1800 delegates and observers from every part of the country would assemble at Visakhapatnam for four days from 27th to 30th January 2020 to pool their collective wisdom to find answers to the challenging situation that confronts the nation and insurance employees. True the challenges this time around are much more serious and difficult as they relate to the very foundation of our democratic and secular Republic. Yet the AIIEA has confidence that the Indian citizens, insurance employees included will rise to defend the noble values on which this nation is built.

Three years ago, the 24th General Conference had analysed the developing situation and had warned that the nation is slipping into chaos due to the aggressive implementation of neo-liberalism and a socially regressive agenda. The assessment of the 24th General Conference has come true. The world is yet to come out of the financial meltdown experienced in year 2008 giving rise to massive unemployment and social unrest. The policies pursued to overcome the crisis have further deepened the problem and inequalities within the countries and between the countries have further increased. Globalisation is no longer an adored word with the world witnessing protectionism and trade wars. There is a general consensus that neo-liberalism has failed. It has, therefore, become necessary to find alternatives that would lead to sustainable development respecting nature, ecology and environment. The aggressive consumption led growth based on unbridled exploitation of nature has raised questions over the very survival of life on earth. The massive struggles across the world against the injustices of neo-liberalism must also project an alternative model of development on the foundations of human dignity, peace, harmony and cooperation.

The twin misadventures of demonetisation and hasty implementation of GST has resulted in ruination of the Indian economy. The economy today is struggling to grow at a measly rate of 5%. There are no new investments. Household savings have declined. Manufacturing is showing negative trends. Exports have declined. Unemployment is at an all time high. There is an unprecedented agricultural distress. The government has no clue as to how to overcome this massive crisis and put the economy back

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on rails for a healthy growth. The huge tax concessions doled out to the corporate sector failed to stimulate demand. The crisis has totally destroyed the informal economy which employs over 80% of the labour and constitutes around 40% of the economy. The economy has witnessed massive job losses and deterioration of living standards for the vast majority of the people. These economic policies have further increased both income and wealth inequalities.

The huge mandate secured by BJP in 2019 General Elections has emboldened the Party to pursue a regressive social agenda. The mandate secured is not just due to Pulwama attack and perceptions of security threat but also on the basis of political mobilisation of communalism. These policies threaten the very Idea of India on the basis of which, WE THE PEOPLE set to build a modern nation-state. The constitutional values of democracy, secularism and equality are under constant attack. The citizenship is sought to

be decided on the basis of religion virtually making Muslims the largest minority as second class citizens. Every institution created under constitutional scheme of things to act as checks and balances in democracy are subverted and undermined. When institutions cannot fairly and independently act to defend the constitutional values, it becomes the responsibility of the working class and the progressive sections to stand up, fight back to preserve and advance the Idea of India that inspired the national liberation movement.

The neo-liberal regime has made a blistering attack on the public sector. The public sector was created to help industrialise the country without being dependent on the machinations of the foreign powers. If today India claims that it has become a large economy, it is due to the massive contribution of the public sector. The Indian private sector which is demanding dismantling of Public Sector must acknowledge that they grew and prospered on

एआईआईईए का 25वाँ रजत जयन्ती सम्मेलन

एआईआईईए के 25वें रजत जयन्ती सम्मेलन का मंच तैयार है। देश के प्रत्येक हिस्से से 1800 से भी अधिक प्रतिनिधि तथा प्रेक्षक चार दिनों के लिए 27 से 30 जनवरी तक विशाखापट्टनम में एकत्रित होंगे जहाँ देश तथा बीमाकर्मियों के समक्ष उपस्थित चुनौतीपूर्ण हालातों का सामना करने की मिलजुलकर अपनी सामूहिक चेतना के माध्यम से राह खोलेंगे। यह सच है कि इस समय चारों ओर मंडरा रही चुनौतियां पहले से अधिक कठिन तथा गम्भीर हैं क्योंकि यह हमारे प्रजातांत्रिक धर्मनिरपेक्ष गणतन्त्र की बुनियाद से सीधे सम्बन्धित है। फिर भी एआईआईईए ऐसा विश्वास रखती है कि देश के नागरिक, जिसमें बीमाकर्म भी शामिल हैं उन उच्च आदर्श सिद्धान्तों की रक्षा के लिए जिन पर इस राष्ट्र का निर्माण हुआ है उठ खड़े होंगे।

तीन वर्ष पूर्व 24वीं जनरल कांफ्रेंस ने विकसित हो रही परिस्थितियों का विश्लेषण किया था और सावधान किया था कि यह देश नव-उदारवादी नीतियों तथा सामाजिक प्रतिगामी कार्यसूची को आक्रामक तरीके से लागू करने से अव्यवस्था की तरफ जा रहा है। 24वें जनरल कांफ्रेंस का यह आकलन सही साबित हुआ है। दुनिया अभी तक 2008 के आर्थिक महासंकट से जिससे भारी बेरोजगारी तथा सामाजिक अशान्ति पैदा हुई थी, झेलकर बाहर नहीं निकल पायी है। इस संकट से निपटने के लिये जो नीतियां लागू की गयी थीं उसने तो संकट को और भी गहरा कर दिया है तथा देशों के अन्दर एवं देशों के बीच आपस में असमानता और भी बढ़ा दी है। आज जब दुनिया संरक्षणवाद और व्यापार युद्ध की साक्षी है, भूमण्डलीकरण अब एक पंसदीदा शब्द नहीं रह गया है। अब इस बात पर आम सहमति है कि नव-उदारवाद विफल हो गया है। ऐसी स्थिति में यह आवश्यक हो जाता

है कि इस प्रकार के विकल्प तलाश किये जायें जिससे प्रकृति, पर्यावरण और वातावरण के सम्मान के साथ अनवरत विकास चलता रहे। प्रकृति के बेलगाम दोहन आधारित आक्रामक उपभोग से प्राप्त वृद्धि दर ने पृथ्वी पर जीवन के बचे रहने का ही सवाल पैदा कर दिया है। दुनिया भर के पैमाने पर अन्यायपूर्ण नव-उदारवाद के खिलाफ हो रहे संघर्षों को मानव गरिमा, शांति, सामंजस्य एवं सहयोग की बुनियाद वाले विकास की वैकल्पिक परियोजना का खाका भी तैयार करके देना चाहिये।

नोटबंदी तथा जल्दबाजी में लागू की गयी जीएसटी के जुड़वां दुस्साहस के परिणामस्वरूप भारत की अर्थव्यवस्था बर्बाद हो गयी। आज अर्थव्यवस्था एक अत्यल्प 5 प्रतिशत वृद्धि दर पर उगमगा रही है। कोई भी नये निवेश नहीं हो रहे हैं। घरेलू बचतें गिर रही हैं। विनिर्माण क्षेत्र नकारात्मक दौर दिखा रहा है। निर्यात गिर गये हैं। बेरोजगारी अपने चरम पर है। कृषि में अभूतपूर्व संकट है। सरकार के पास कोई सुराग नहीं है जिससे इस विराट संकट पर काबू पाया जा सके और अर्थव्यवस्था को वापस सही पटरी पर लाकर एक स्वस्थ विकास दर पायी जा सके। नैगमिक क्षेत्र को बहुत बड़ी कर रियायतें बाँट दिया जाना भी मांग प्रोत्साहित करने में नाकाम रहा। इस संकट ने अनौपचारिक अर्थव्यवस्था को जोकि 80 प्रतिशत श्रमिकों को रोजगार देता है तथा जो अर्थव्यवस्था का लगभग 40 प्रतिशत है, तबाह कर दिया। इस अर्थव्यवस्था ने बहुत बड़े स्तर पर रोजगार समाप्त होते हुए तथा अधिकांश लोगों के जीवनयापन के स्तर में हो रही अवनति को देखा है। इन आर्थिक नीतियों ने आय और सम्पत्ति की असमानता में और भी वृद्धि की है।

2019 के आम चुनाव में भाजपा को मिले विशाल जनादेश के कारण पार्टी को एक प्रतिगामी सामाजिक एजेण्डा लागू करने का साहस मिल गया। यह जनादेश

the foundations especially in infrastructure laid by the public sector. Today the neo-liberal regime threatens the very existence of the public sector. Every public sector unit, profitable or not so profitable has been put on block for sale. A government which refuses to raise resources through progressive taxation of the rich has decided to raise resources through the sale of public sector units. The New India Assurance Company and GIC-Re are already listed in the stock markets. The AIIEA has been demanding merger of the four public sector general insurance companies to meet the challenges of competition. But government has decided to merge three companies leaving out New India and has already announced that the merged entity would be listed in the market. There are serious efforts to list LIC on the bourses leading to its eventual privatisation. This cannot be allowed to pass. Fight we must to protect these fine public

institutions which have made enormous contribution to the nation building exercise.

The 25th Silver Jubilee Conference of AIIEA has to deliberate on all these important issues and develop correct tactics to meet the enormous challenges of our times. The AIIEA has been very successful in improving the life standards and working conditions of the insurance employees while at the same time defending and protecting the interests of the institutions due to tactics based on correct political and ideological understanding. The AIIEA today is admired for its uncompromising stand on democracy, civil liberties and communal harmony. The 25th General Conference will discuss all these issues while unifying the organisation on the basis of the noble values of the working class philosophy. With this optimism, let us march forward towards the 25th Silver Jubilee Conference of AIIEA. ■

केवल पुलवामा हमले और सुरक्षा खतरे की अवधारणा पर ही नहीं मिल गया बल्कि साम्प्रदायिकता के आधार पर की गयी राजनैतिक लामबंदी से भी मिला है। ये नीतियां भारत की उस कल्पना पर ही सीधे चोट करती हैं जिसमें ?हम भारत के लोग? एक आधुनिक राष्ट्र का निर्माण कर रहे थे। संविधान के मान्य सिद्धान्त- प्रजातन्त्र, धर्मनिरपेक्षता और समानता पर लगातार हमले हो रहे हैं। नागरिकता धर्म के आधार पर निर्धारित की जा रही है जिससे सबसे बड़े अल्पसंख्यक वर्ग मुसलमानों को लगभग दोगुना दर्जे का नागरिक बना दिया है। संविधान की योजना के अनुसार बनाये गये ऐसे प्रत्येक संस्थान को जिसका काम लोकतंत्र में चेक और बेलेंस रखना था, आज कमजोर और नष्ट किया जा रहा है। जब ये संस्थान स्वतंत्र होकर ठीक प्रकार से संविधान के मूल सिद्धान्तों की रक्षा का काम नहीं कर सकते तो यह श्रमिक वर्ग तथा प्रगतिशील वर्ग की जिम्मेदारी हो जाती है कि वे भारत की उस परिकल्पना जिसने राष्ट्रीय मुक्ति आन्दोलन को प्रेरित किया था, की रक्षा के लिए उठ खड़े हों और आगे बढ़कर लड़ें।

इस नवउदारवादी शासन ने सार्वजनिक क्षेत्र के ऊपर कटु आलोचनापूर्ण तरीके से हमला किया है। विदेशी ताकतों के मशीनीकरण पर निर्भर हुए बिना इस सार्वजनिक क्षेत्र का निर्माण देश में औद्योगीकरण की सहायता के लिए किया गया था। यदि भारत आज यह दावा करता है कि वो एक विशाल अर्थव्यवस्था बन गया है तो यह सार्वजनिक क्षेत्र के विराट योगदान के कारण ही सम्भव हुआ है। भारत का यह निजी क्षेत्र जो आज सार्वजनिक क्षेत्र को समाप्त करने की मांग कर रहा है उसे यह पता होना चाहिये कि वह सार्वजनिक क्षेत्र द्वारा डाली गयी बुनियाद पर ही विकसित और समृद्ध हुआ है। आज का यह नव-उदारवादी निजाम सार्वजनिक क्षेत्र के अस्तित्व पर ही खतरा बन गया है। प्रत्येक सार्वजनिक क्षेत्र की इकाई को, चाहे वे लाभप्रद हो अथवा उतनी अधिक लाभप्रद न हो बिक्री हेतु नीलामी के मंच पर रख दिया है। एक सरकार जो अमीरों के ऊपर

प्रगतिशील कराधान के माध्यम से संसाधन जुटाने से इन्कार करती हो उसने सार्वजनिक क्षेत्र की इकाइयों की बिक्री के माध्यम से संसाधन जुटाने का निर्णय लिया है। द न्यू इण्डिया एश्योरेन्स कम्पनी तथा जीआईसी-री को शेयर बाजार में सूचीबद्ध किया जा चुका है। एआईआईईए सार्वजनिक क्षेत्र की चारों आम बीमा कम्पनियों के विलय की मांग कर रही है ताकि प्रतिस्पर्धा की चुनौतियों का सामना किया जा सके। लेकिन सरकार ने न्यू इण्डिया को बाहर छोड़कर बाकी तीन कम्पनियों के विलय का निर्णय लिया है तथा यह पहले से ही घोषणा कर दी है कि विलय से बनी नयी कम्पनी को भी बाजार में सूचीबद्ध किया जायेगा। एलआईसी के बाजार में सूचीबद्ध करने के गंभीर प्रयास किये जा रहे हैं जिससे इसके निजीकरण की सम्भावना पैदा हो जाती है। इसे ऐसे ही नहीं हो जाने दिया जायेगा। राष्ट्र निर्माण की कवायद में बेहिसाब योगदान देने वाले इन शानदार जन प्रतिष्ठानों की रक्षा के लिए हमें लड़ना होगा।

25 वें रजत जयन्ती सम्मेलन को इन सारे महत्वपूर्ण मुद्दों पर विचार विमर्श करना होगा तथा अपने समय की इन विशाल बड़ी चुनौतियों का सामना करने के लिए सही कौशल रणनीति विकसित करनी होगी। एआईआईईए बीमाकर्मियों के जीवनयापन के स्तर तथा कार्यस्थिति में सुधार करवाने में बहुत सफल रही है साथ ही उसी समय, सही रणनीति के द्वारा सैद्धांतिक और राजनैतिक समझ के आधार पर संस्थान को बचाने तथा उसके हितों की रक्षा करने में सफल रही है। आज एआईआईईए प्रजातंत्र, नागरिक स्वतंत्रता तथा साम्प्रदायिक सद्भाव के मामले में अपने समझौता न करने वाले रूख के लिए सराहना पाती है। श्रमिकों के दर्शन शास्त्र की आदर्श मान्यताओं के आधार पर संगठन में एकजुटता लाने के साथ-साथ 25 वीं जनरल कांफ्रेंस इन सभी मुद्दों पर विचार विमर्श करेगी। इस आशावाद के साथ आओ हम 25 वें रजत जयन्ती सम्मेलन की ओर कूच करते हैं।

NATIONWIDE STRIKE ON 8TH JANUARY 2020

The working class of India has decided to fight back the attacks on their rights and privileges through a massive one day nationwide strike on 8th January 2020. The strike call is given by all central trade unions and a large number of industrial federations. Understandably BMS, the Union close to the ruling establishment has decided to stay away from the strike. The AIIEA and other major unions in financial sector have called upon the entire workforce of the financial sector to join this nationwide protest.

This nationwide protest action is fully justified as the government refuses to listen to and address the genuine grievances of the working class. Rather, the government has been bringing about legislations utilising its brute majority to frame the laws in favour of the employers and deprive the workers of whatever little protection they enjoy under the existing laws. These laws are so designed that it will make it extremely difficult to organise the workers and are aimed to make India free of trade unions. In a country where 92% of the workers do not have a job or social security and are subjected to inhuman exploitation, the proposed laws will further increase their miseries. The government has

made privatisation of public sector the most important element of its economic policies. The economic policies pursued by the government is leading to joblessness and further increasing the income and wealth inequalities in the country.

The AIIEA endorses all the demands projected by the central trade unions like no labour law amendments in favour of the employing classes, minimum wage, social security, end to agriculture distress, no to FDI in sensitive sectors and against policies that divide working class on communal lines. The AIIEA, through participation in this strike has also placed certain industry specific demands. The AIIEA has demanded speedy conclusion of wage settlement. The wage revision has fallen due in the insurance industry since 1.8.2017. Only one round of negotiation is held in LIC with a 10% wage hike offer while in the general insurance industry no offer has so far been made. Since the wage revision of 2012, LIC has made impressive progress on every aspect of its functioning. The public sector general insurance industry too has recorded impressive growth rates. There is no reason to delay consideration of the legitimate demand for a wage revision. The AIIEA has been

8 जनवरी 2020 की राष्ट्रव्यापी हड़ताल

भारत के श्रमिक वर्ग ने 8 जनवरी 2020 की विशाल एक दिवसीय राष्ट्रव्यापी हड़ताल के माध्यम से अपने अधिकार तथा सुविधाओं पर हो रहे हमलों से लड़ने का निश्चय किया है। इस हड़ताल का आह्वान सभी केन्द्रीय ट्रेड यूनियनों तथा बड़ी संख्या में औद्योगिक संगठनों द्वारा किया गया है। यह बात समझ में आने वाली है कि शासक वर्ग के नजदीक रहने वाली यूनियन बीएमएस ने इस हड़ताल से दूर रहने का निर्णय लिया है। एआईआईईए तथा वित्तीय क्षेत्र की दूसरी बड़ी यूनियनों ने वित्तीय क्षेत्र के समस्त कर्मचारी वर्ग से इस देशव्यापी प्रतिरोध में शामिल होने का आह्वान किया है।

यह राष्ट्रव्यापी प्रतिरोध कार्यवाही पूर्णतः न्यायोचित है क्योंकि सरकार ने श्रमिक वर्ग की वास्तविक समस्याओं को सुनने तथा उनका निराकरण करने से इन्कार कर दिया है। बल्कि, यह सरकार तो उल्टे मालिकों के पक्ष में अपने पूर्ण बहुमत का क्रूर उपयोग करके इस प्रकार के विधान बना रही है जिससे जो थोड़ा बहुत संरक्षण वर्तमान कानूनों से मिलता रहा था उससे भी श्रमिक वर्ग वंचित हो जायेंगे। इन कानूनों को इस प्रकार से बनाया जा रहा है जिससे श्रमिकों को संगठित करना

अत्यन्त दुष्कर हो जायेगा और भारत को ट्रेड यूनियन मुक्त बनाया जायेगा। ऐसे देश में जहाँ 92 प्रतिशत मजदूरों के पास न काम हो और न ही सामाजिक सुरक्षा तथा वे अमानवीय शोषण के लिये मजबूर हों, यह प्रस्तावित कानून उनकी विपत्तियों को और भी बढ़ाने वाले होंगे। इस सरकार ने सार्वजनिक क्षेत्र के निजीकरण को अपनी आर्थिक नीतियों का सबसे अधिक महत्वपूर्ण हिस्सा बना लिया है। इस सरकार द्वारा आगे बढ़ाई जा रही आर्थिक नीतियों से बेरोजगारी बढ़ रही है तथा देश की आय और सम्पत्ति में असमानता और भी बढ़ रही है।

केन्द्रीय ट्रेड यूनियनों द्वारा रखी गयी मांगों जैसे नियोजक वर्ग के पक्ष में श्रम कानूनों में संशोधन न किये जायें, न्यूनतम मजदूरी, सामाजिक सुरक्षा, कृषि संकट का हल, संवेदनशील क्षेत्रों में एफडीआई पर रोक तथा साम्प्रदायिक आधार पर श्रमिक वर्ग को विभाजित करने वाली नीतियों का निर्माण नहीं किया जाये, के पक्ष में एआईआईईए ने भी अपना अनुमोदन किया है। एआईआईईए ने इस हड़ताल में भाग लेने के माध्यम से अपने उद्योग विशेष को लेकर भी कुछ मांगें रखी हैं। एआईआईईए ने मांग रखी है कि वेतन समझौता शीघ्रता से पूर्ण किया जाये। बीमा उद्योग में वेतन पुनःनिर्धारण

demanding wage revision commensurate with the progress and prosperity of the institutions and the aspirations of the employees without the influence of external factors. The 8th January 2020 strike is to force LIC and GIPSA to hold continuous negotiations so as to reach an early satisfactory settlement.

Through this strike, the AIIEA is also demanding that LIC and the PSGI companies should not be privatised. The government policies are attacking the public sector insurance industry in two ways. Firstly, it is contemplating to further hike the FDI limits to 74% helping the foreign capital gain access and control over our domestic savings. Secondly it has decided on listing of these institutions in the stock markets. The New India and GIC-Re are already listed. The government has announced that after merger of the three PSGI companies, the new entity will be listed in the stock exchanges. The Finance Minister has said that the government is contemplating to list LIC. The LIC is the premier financial institution of the country making enormous contribution to the national economy. The advocates of privatisation have been egging on the government to unlock the huge value of LIC through disinvestment. These measures will eventually lead to full scale privatisation of public sector insurance industry. The AIIEA, therefore, has decided to join hands with

millions of workers in the country agitating against the same policies to build a broader resistance against privatisation.

The strike by AIIEA also demands scrapping of the defined contribution pension scheme and allowing all employees irrespective of date of their joining the industry a part of the 1995 Defined Contribution and Defined Benefit Pension Scheme. Another important issue projected is the recruitment of Class IV employees in LIC and PSGI companies. The Government of India based on the recommendation of 7th Pay Commission has abolished all Class IV posts. This has opened up market for contract labour leading to intense exploitation of the workers. The AIIEA will not allow contractualisation of jobs and demands permanent recruitment to fill vacancies of Class IV cadre.

Massive preparations are afoot across the country for the success of the 8th January, 2020 strike. It is estimated that nearly 200 million workers from every sector of the economy will join the strike. It is heartening to note that associations of farmers, students and youth have extended their solidarity and support to this strike. Let the insurance employees join this massive sea of workers to force the government to reverse the disastrous economic and social policies.

1 अगस्त 2017 से देय हो गया है। केवल एक दौर की वार्ता अभी तक आयोजित की गयी है जिसमें एलआईसी ने दस प्रतिशत की वेतन वृद्धि का प्रस्ताव दिया है। 2012 में हुए वेतन समझौते के उपरान्त एलआईसी ने अपने कामकाज के प्रत्येक क्षेत्र में शानदार प्रगति की है। आम बीमा की सार्वजनिक क्षेत्र की कम्पनियों ने भी अच्छी वृद्धि दर अर्जित की है। वेतन निर्धारण की न्यायोचित मांग पर विचार करने में देरी करने का कोई भी कारण नहीं है। एआईआईईए संस्थान में हुई प्रगति तथा समृद्धि के अनुपात में कर्मचारियों की अभिलाषा के अनुरूप बिना किसी बाहरी कारकों के प्रभाव में आये वेतन समझौते की मांग कर रही है। 8 जनवरी 2020 की हड़ताल द्वारा एलआईसी तथा जिप्सा को मजबूर किया जायेगा कि वो लगातार वार्ता आयोजित करे ताकि जल्द से जल्द एक संतोषजनक समझौते पर पहुंचा जा सके।

इस हड़ताल के माध्यम से एआईआईईए यह भी मांग कर रही है कि एलआईसी तथा पीएसजीआई कम्पनियों का निजीकरण नहीं किया जाना चाहिये। सरकार की नीतियां सार्वजनिक क्षेत्र के बीमा उद्योग पर दो तरफा प्रहार कर रही हैं। एक तरफ तो वो एफडीआई की सीमा बढ़ाकर 74 प्रतिशत करके विदेशी पूंजी की पहुंच और पकड़ घरेलू बचतों पर अधिक करने की ओर ध्यान दे रही है। दूसरी तरफ इसने इन संस्थानों को शेयर बाजार

में सूचीबद्ध करने का निर्णय लिया है। न्यू इण्डिया तथा जीआईसी-री को पहले ही सूचीबद्ध किया जा चुका है। सरकार ने यह घोषणा कर दी है कि तीन पीएसजीआई कम्पनियों को विलय करने के बाद बने नये संस्थान को शेयर बाजार में सूचीबद्ध किया जायेगा। वित्त मंत्री ने कहा है कि एलआईसी को सूचीबद्ध करने पर सरकार विचार कर रही है। एलआईसी देश का एक प्रमुख वित्तीय संस्थान है जो राष्ट्र की अर्थव्यवस्था में बहुत बड़ा योगदान दे रहा है। निजीकरण के पैरोकार सरकार को जोर देकर उकसाते रहते हैं कि वो एलआईसी के विराट मूल्य को विनिवेश के माध्यम से खोल दे। इस तरह के उपाय अंततः सार्वजनिक क्षेत्र के बीमा उद्योग का पूर्ण रूपेण निजीकरण की राह पर ले जायेंगे। इसलिये एआईआईईए ने यह निश्चय किया है कि वो देश के करोड़ों श्रमिकों जो इसी प्रकार की नीतियों के खिलाफ नाराजगी जाहिर कर रहे हैं, के साथ हाथ मिलाकर निजीकरण के विरुद्ध व्यापक प्रतिरोध का निर्माण करेगी।

एआईआईईए की हड़ताल यह भी मांग करती है कि निश्चित योगदान पेंशन योजना को पूरी तरह समाप्त कर दिया जाये तथा सभी कर्मचारियों को चाहे उनकी उद्योग में नियुक्ति की तिथि कोई भी रही हो, 1995

Contd. on P 8

UNCONSTITUTIONAL AND DIVISIVE

The Citizenship Amendment Act 2019 is unconstitutional and divisive. The BJP government pushed through this legislation ignoring views of the opposition members of Parliament and concerns of citizens outside the Parliament. Even amendments moved by its friendly parties were rejected. The expectation that the President will apply his mind on this piece of legislation which has huge national and international ramifications was belied. He quickly gave his assent to make this divisive bill a law.

The Citizenship Amendment Act strikes at the very root of our Constitution whose foundational principles are justice equality and secularism. The Indian Constitution does not discriminate on the basis of race, religion, caste etc and citizenship is open to all. The present amendment makes citizenship dependent on religion and therefore is a clear attempt to destroy the most important principle of the Constitution.

The Citizenship Amendment Act proposes

to grant citizenship to the religious minorities from the chosen three countries - Pakistan, Afghanistan and Bangla Desh. The argument is that the religious minorities in these countries are persecuted and this is an unfinished agenda of partition. The Home Minister tries to falsify the history by stating in Parliament that Congress partitioned the country on the basis of religion. Truth has never been a strong point with the Home Minister. The circumstances leading to partition are well documented. It was the Hindu Mahasabha who first propagated that Hindus and Muslims are two different nations and they cannot live together. The Muslim League developed identical views and the nation paid in blood for the resultant partition. But the leaders of our national movement made it clear that India is not founded on the basis of religion and it will be a secular democratic State with Justice Equality and Fraternity as its foundational principles.

It is not to argue that persecuted people

असंवैधानिक और विभाजक

नागरिकता संशोधन अधिनियम २०१९ असंवैधानिक और विघटनकारी है। भाजपा सरकार इस विधेयक को विपक्षी संसद सदस्यों के मत को अनदेखा करते हुए तथा संसद से बाहर नागरिकों के हित की परवाह न करते हुए पूरा जोर लगाकर पास करा ले गई। यहाँ तक की सहयोगी मित्र दलों द्वारा प्रस्तावित सुधारों को भी अस्वीकार कर दिया। यह आशा थी कि राष्ट्रपति विधेयक के इस हिस्से पर अपना विवेक इस्तेमाल करेंगे जिसके कारण राष्ट्रीय तथा अन्तरराष्ट्रीय जटिलताएं सामने आ रही थीं, झुठला दी गयीं। उन्होंने इस विभाजनकारी बिल को कानून बनाने के लिए तुरन्त स्वीकृति प्रदान कर दी।

यह नागरिकता संशोधन अधिनियम संविधान के मौलिक सिद्धान्तों— न्याय, समानता और धर्मनिरपेक्षता पर सीधे प्रहार करता है। भारत का संविधान नस्ल, धर्म और जाति आदि के आधार पर भेदभाव नहीं करता और नागरिकता सबके लिए खुली हुई है। वर्तमान संशोधन नागरिकता को धर्म पर आधारित बना देता है अतः यह संविधान के सबसे महत्वपूर्ण सिद्धान्त को खत्म करने का स्प' प्रयास है।

यह नागरिकता संशोधन अधिनियम तीन चयनित देशों—पाकिस्तान, अफगानिस्तान तथा बांग्लादेश के धार्मिक अल्पसंख्यकों को नागरिकता प्रदान करना प्रस्तावित करता है। तर्क यह है कि इन देशों में यह धार्मिक अल्पसंख्यक उत्पीड़ित हैं और यह बंटवारे का अधूरा एजेण्डा है। गृह मंत्री ने संसद में यह कहकर

इतिहास को झूठा साबित कर दिया कि कांग्रेस ने देश का विभाजन धर्म के आधार पर किया था। सच तो गृह मंत्री का मजबूत पक्ष कभी भी नहीं रहा। बंटवारे की परिस्थितियों के लिखित प्रमाण मौजूद हैं। यह तो हिन्दू महासभा थी जिसने सबसे पहले यह बात पैदा की कि हिन्दू मुस्लिम दो विभिन्न राष्ट्र हैं और वे कभी साथ नहीं रह सकते। लेकिन हमारे राष्ट्रीय आन्दोलन के नेताओं ने यह स्प' कर दिया था कि भारत की स्थापना धर्म के आधार पर नहीं होगी तथा यह एक धर्मनिरपेक्ष प्रजातांत्रिक राज्य होगा जिसके आधारभूत सिद्धान्त होंगे— न्याय, समानता तथा भाईचारा।

ऐसा कोई भी नहीं कहता कि प्रताड़ित लोगों को नागरिकता देने या आश्रय देने पर विचार नहीं होना चाहिए। लेकिन सरकार का इसका संदेहपूर्ण है। मुस्लिम समुदाय के अन्दर भी एकरूपता नहीं होती और समुदाय के अन्दर भी एक काफी बड़ा धड़ा अपने राजनैतिक तथा धार्मिक विश्वासों की वजह से सताया जाता है। शियाओं और अहमदियों को पाकिस्तान में मुस्लिम ही नहीं माना जाता और वे गंभीर उत्पीड़न का शिकार होते हैं। ऐसा ही मामला अफगानिस्तान के हजारों का है। यह भी ध्यान देने योग्य है कि अफगानिस्तान कभी भी भारत का हिस्सा नहीं रहा। यह इस बात की पोल खोल देता है कि सत्ताधारी पार्टी ने इन देशों का चयन सावधानीपूर्वक धार्मिक पूर्वाग्रह के आधार पर किया है। श्रीलंका से आये तमिल तथा म्यांमार से आये रोहिंग्या

should not be given shelter and considered for citizenship in India. But the intent of the government is suspect. The Act decides the citizenship on the basis of religion and excludes Muslims. The Muslim community is not homogenous and substantial sections within the community are persecuted for their political and religious beliefs. The Shias and Ahmediyas are not considered Muslims in Pakistan and are subjected to severe persecution. So is the case with Hazaras in Afghanistan. It may also be noted that Afghanistan was never a part of India and this exposes the careful selection of the countries on the basis of communal bias of the ruling party. Tamils from Srilanka and Rohingyas from Myanmar find no sympathy from the Modi government.

The Citizenship Amendment Act cannot be seen in isolation from the declared policy of the government to have a National Register for Citizens. The CAA itself is enacted hastily because the calculations of BJP went horribly wrong in Assam. With the CAA, all non-Muslims left out of Assam NRC will get the citizenship while the Muslims have to be

contained in the detention camps. It is a clear message to the largest minority in India that you know your place. The Home Minister has been touring the country declaring that illegal termites will be detected and deported. He has not clarified where he would deport such people and which country has come forward to own them. The exercise of having a NRC across the country will have disastrous consequences.

The passing of the Citizenship Amendment Bill has created massive unrest in North-East and fear among Muslims. Assam, Tripura, Meghalaya and other parts of the North-East have witnessed spontaneous protests and some of these protests have turned violent. It is reported that six lives have already been lost. West Bengal is on boil. It must be understood that violence will only help the government. The protests and demonstrations against this attack on Indian constitution have to be peaceful. The Prime Minister is giving a communal colour to the protests when he says that the protestors can be identified from the dress they wear. The attempts to communalise the protests should be defeated and broadest



भी मोदी सरकार की सहानुभूति नहीं पा सके।

नागरिकता संशोधन अधिनियम को सरकार की नागरिकों के राष्ट्रीय रजिस्टर (एन आर सी) लागू करने की घोषित नीति से अलग करके नहीं देखा जा सकता। सीएए को तो स्वयं ही जल्दबाजी में लागू किया गया है क्योंकि भाजपा का गणित आसाम में भयंकर गलत निकला। सीएए के बाद आसाम में वे सभी गैर मुस्लिम जो एनआरसी में छूट गये थे नागरिकता हासिल कर लेंगे जबकि मुसलमानों को डिटेन्शन कैम्प में रखा जायेगा। यह भारत के सबसे बड़े अल्पसंख्यक समुदाय को स्प' संदेश है— देखो ये है तुम्हारा स्थान। गृहमंत्री पूरे देश में दौरा करते हुए कह रहे हैं कि अवैध दीमकों की पहचान की जायेगी और उन्हें देश से बाहर खदेड़ा जायेगा। उन्होंने यह स्प' नहीं किया कि ऐसे लोगों को कहां भेजा जायेगा और वे कौन से देश हैं जो उन्हें स्वीकार करने के लिए आगे आये हैं। देश भर के पैमाने पर एनआरसी की कवायद चलाने के गंभीर दुष्परिणाम होंगे।

नागरिकता संशोधन बिल के पास होने पर नार्थ-ईस्ट में भारी मात्रा में गडबडी तथा मुसलमानों में भय पैदा किया है। आसाम, त्रिपुरा, मेघालय तथा नार्थ-ईस्ट के अन्य हिस्सों में स्वतः विरोध देखने को मिला है और कुछ प्रतिरोध हिंसक भी हुए हैं। यह बताया जा रहा है कि छह लोगों की जान अब तक जा चुकी है। पश्चिम बंगाल भी उबाल पर है। यह समझना चाहिये कि हिंसा से तो सरकार को ही सहायता मिलेगी। भारत के संविधान पर हो रहे हमलों के विरोध और प्रदर्शन शांतिपूर्ण होने चाहिये। प्रधानमंत्री इन विरोधों को साम्प्रदायिक रंग दे

रहे हैं जब वे ये कहते हैं कि प्रदर्शनकारियों को उनके पहने हुए कपड़ों से पहचाना जा सकता है। प्रतिरोधों के साम्प्रदायिकरण के प्रयासों को परास्त किया जाना चाहिये एवं संविधान और जिन आदर्श मान्यताओं पर हमारे राष्ट्र का निर्माण हुआ है उनकी रक्षा के लिये व्यापक एकजुटता का निर्माण करना चाहिए।

भारत के संविधान के आधारभूत सिद्धान्त— धर्मनिरपेक्षता, प्रजातंत्र, समानता और न्याय पर कोई समझौता नहीं किया जा सकता। हम किसी भी सरकार को इन सिद्धान्तों के साथ छेड़छाड़ कर बर्बाद नहीं करने देंगे। भारत अपनी विविधता और बहुलता के कारण महान है। इसका एक समृद्ध इतिहास है जिसमें सताये हुए लोगों को बिना किसी धर्म, नस्ल और जाति के भेदभाव के पनाह मिलती है और साथ रखा जाता है। भारत को एक धार्मिक राज्य में बदलने की योजना को रोका जाना चाहिये। मजदूर वर्ग को यह समझना चाहिये कि नागरिकता संशोधन अधिनियम तथा नागरिकों का राष्ट्रीय रजिस्टर का साथ-साथ आना केवल एक धार्मिक मसला नहीं है बल्कि यह एक वर्गीय मुद्दा है। मजदूर वर्ग मं? से सबसे गरीब लोग इन कानूनों का शिकार बनेंगे। श्रमजीवी वर्ग की जिम्मेदारी है कि वो आमजन को धर्म के आधार पर बाँटकर उन पर राज करने की वर्तमान शासकों की नीति को सफल न होने दें। अतः श्रमिक वर्ग के संगठनों को आगे बढ़कर भाजपा सरकार की इन घातक नीतियों के विरुद्ध एक व्यापक जन आन्दोलन निर्मित करना होगा।



mobilisation should be made to defend the constitution and the noble values on which our nation is built.

The foundational principles of Indian Constitution- secularism, democracy, equality and justice are non-negotiable. We cannot allow any government to tinker and destroy these principles. India is great because of its diversity and plurality. It has a rich history of accommodating and sheltering the persecuted irrespective of religion, race and caste. The project of converting India into a theocratic state must be resisted. The working class must understand that the Citizenship Amendment Act and National Register of Citizenship taken together is not just a religious issue but in reality it is a class issue. It is the poorest among the working class who would become the target of these laws. The working class has the responsibility of preventing the present regime from dividing its ranks on the basis of religion to consolidate its rule. Therefore, working class organisations must take the lead in building a mass movement against these disastrous policies of the BJP government.

8 जनवरी 2020 की राष्ट्रव्यापी हड़ताल

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की निश्चित योगदान तथा निश्चित पेंशन योजना में शामिल होने की अनुमति दी जाये। एलआईसी तथा पीएसजीआई कम्पनियों में चतुर्थ श्रेणी कर्मचारियों की भर्ती का प्रस्ताव एक अन्य महत्वपूर्ण मुद्दा है। भारत सरकार ने सातवें वेतन आयोग की सिफारिशों के अनुसार सभी चतुर्थ श्रेणी पदों को समाप्त कर दिया था। जिससे ठेका मजदूरों के लिए बाजार पूरी तरह से खुल गया था और जिस कारण मजदूरों का शोषण बहुत तेजी से बढ़ा है। एआईआईईए काम का ठेकाकरण स्वीकार नहीं करेगा और मांग करता है कि चतुर्थ श्रेणी के समस्त रिक्त पदों पर स्थायी भर्ती की जाये।

देश भर के पैमाने पर 8 जनवरी 2020 की हड़ताल को सफल बनाने की जोरदार तैयारियां चल रही हैं। यह अनुमान है कि अर्थव्यवस्था के प्रत्येक क्षेत्र के 20 करोड़ से भी अधिक श्रमजीवी इस हड़ताल में भाग लेंगे। यह एक उत्साहवर्धक बात है कि किसानों, छात्रों तथा युवाओं के संगठनों ने इस हड़ताल को अपना समर्थन देकर एकता में विस्तार दिया है। आइये सभी बीमाकर्म श्रमिकों के इस अथाह समुद्र के साथ मिलकर इस सरकार को उसकी विनाशकारी आर्थिक और सामाजिक नीतियों को पलटने के लिये मजबूर कर दें।

CGIT PROCEEDINGS IN SUPREME COURT

The CGIT case relating to Industrial Dispute 27/1991 was listed as item number 27 on 11/12/2019 before Hon'ble Justice D.Y. Chandrachud and Hon'ble Justice Ajay Rastogi. Since the hearing of the cases listed earlier to ours took considerable time, the court wanted to hear the matter on 12/12/2019 even if there is change of Coram; hear all parties and take the case to a finality. At this stage AOR of LIC sought adjournment and wanted the matter to be posted after vacation since his Senior Advocate is engaged in another case. This was strongly objected to by AIIEA and other parties. Our Advocate requested the Court for posting the matter at the top of the Board which was considered positively and the matter was listed as item no 11 on 12/12/2019. It was listed before the Court of Hon'ble Justice D.Y. Chandrachud and Hon'ble Justice M.R. Shah

On 12/12/2019, when the case came up before the Court, the Additional Solicitor General made his submissions on behalf of LIC. The main contention of LIC is that the Order of Supreme Court dated 10/9/2018 was to verify the claims with the list available

with the CGIT and the CGIT exceeded the brief by reopening the case. He said LIC has absorbed all the eligible candidates and no other candidate is eligible for absorption.

This was contested by the advocates on behalf of the workmen. Dr P.Ravi Shankar, our Advocate quoting para 32 of the present CGIT findings said that 3332 candidates who filed claims through AIIEA are found eligible. He also pointed out that as per Industrial Disputes Act the dispute raised in not in persona but in rem and therefore the CGIT Award is applicable to all similarly placed workmen in the industry.

After briefly hearing the parties, the Court directed all parties to file their brief written arguments before 7.1.2020. The Court also said that the copies of the written arguments may be served on the ASG representing LIC and he may choose to file his counter. The Court further ordered the listing of the case for hearing in the third week of January 2020.

The CGIT case has reached a crucial stage. The AIIEA will take all steps necessary to protect and advance the interests of the workmen in pursuit of securing justice to them.



CAA-NPR-NRC

A Vicious Attack on IDEA of INDIA

Satanjib Das

The National Population Register (NPR), Citizenship Amendment Act (CAA) and National Register of Citizens (NRC) are a trident aimed at the very soul of India. The CAA has already aroused strong protests throughout India and put aflame various parts of the country including the North East Region. The Central Government already instructed the Registrar General of India to update the National Population Register from April, 2020. The Union Home Minister Amit Shah has declared that the works relating to the preparation of a Pan-India NRC will follow the passage of the Citizenship Amendment Bill (CAB).

CAA is an obnoxious piece of legislation which poses a serious threat to the secular democratic tenets of the Indian Republic. It runs contrary to the very 'Idea of India' that emerged through our great freedom struggle and envisaged in our Constitution. In the past, several times the Indian Citizenship Act 1955 was amended. But on no occasion the country witnessed such huge uproar and protest as the present amendment has triggered. It is because the present amendments do away with the inclusive character of the Indian Citizenship Act and for the first time introduces

the concept of citizenship based on religion. The CAA 2019 polarises the migrants who came to India till 31st December, 2014 from Bangladesh, Pakistan and Afghanistan into Muslims and non-Muslims (Hindus, Sikhs, Buddhists, Jains, Parsis and Christians) and proposes to grant Indian citizenship only to the non-Muslims. Even long before the enactment of CAA 2019 the Modi government amended the Passport (Entry into India) Rules, 1950 and the Foreigners Order (1948) through a notification dated September 7, 2015 regularising the entry and stay of persons from the above six indentified non-Muslim religious groups from these three countries without attracting the penal provisions of the Foreigners Act and Passport (Entry into India) Act. Hence the process of enacting the CAA started long before. The CAA 2019 exempts the tribal areas of Tripura, Assam and Meghalaya that are included in the sixth schedule of the Constitution and also the entire states of Arunachal Pradesh, Mizoram and Nagaland where Inner Line Permit system is in vogue.

The government is putting forward the argument that the CAA upholds the noble tradition of India to give shelter to all those who are victims of religious persecution. The day the CAB was passed in the Lok Sabha Prime Minister Modi tweeted that the humanitarian values and the Indian tradition of hospitality are the basis of this CAB. Why then the CAA leaves out Muslims belonging to Shia and Ahmediya sects whose members face religious persecution in Pakistan? Why the

Assam NRC, despite all its shortcomings has, busted the myth of unabated influx of 'illegal foreigners'. Despite this the Union Home Minister has declared that the works relating to the preparation of a pan-India NRC, including Assam, will follow the Citizenship Amendment Act. But people throughout the country cutting across religious affiliations have risen against this divisive project of CAA-NPR-NRC. It is a struggle to save the very 'Idea of India' bequeathed to us by our freedom struggle and articulated by our Republican Constitution.



humanitarian values of the Modi government disappear in case of Rohingya refugees though the United Nations termed the Rohingya refugee crisis as the worst humanitarian crisis in recent times? Why the Tamil refugees numbering more than a lakh from Sri Lanka do not get attention of the Modi government? Swami Vivekananda whom Narendra Modi and his government seeks to appropriate and extols as their ideal, said in his famous Chicago Speech, "I am proud to belong to a nation which has sheltered the persecuted and the refugees of all religions and all nations of the earth" That is Swamiji's India that didn't discriminate the persecuted on the basis of religion. If sheltering those who are victims of 'religious persecution' is what prompted the amendments as envisaged in CAA why the cut off date has been arbitrarily fixed as 31st December 2014 and what is the rationale behind picking up only three countries instead of all the neighbouring countries? The government has no convincing answers.

Be that as it may, the CAA clearly violates the Constitution of India and particularly its Article 14 and 15 wherein it is stated that 'The State shall not deny to any person equality before the law and the equal protection of the laws within the territory of India' and 'The State shall not discriminate against any citizen on grounds of religion, race, caste, sex, place of birth or any of them'. Indian Constitution does not allow any room for citizenship based on religion. Though it empowers the Parliament to make provisions and frame laws in respect of matters relating to citizenship such provisions and laws cannot run contrary to the basic secular tenets of the Constitution. The CAA 2019 also violates 6A of the Citizenship Act 1955 that laid down certain special provisions in regard to citizenship following Assam Accord of 1985. These special provisions are for providing citizenship to the migrants who came from Bangladesh irrespective of religion before 25th March 1971. It is on the basis of this cut-off date NRC has been under preparation in Assam under the monitorship of the Supreme Court. Now the CAA 2019 at one stroke nullified the above cut off date arrived through a democratic consensus of which the BJP was also a party and derailed the whole ongoing process of NRC in Assam. Hence the State has been witnessing huge outburst of peoples' anger against the CAA.

Many political analysts have opined that

the BJP government brought about CAA 2019 with an eye on the West Bengal assembly election that is in the offing. That may be its immediate target. But the root cause behind this pernicious piece of legislation lies elsewhere. CAA 2019 along with NPR and NRC constitutes the ideological project of 'Sangh Parivar'. CAA 2019 is in conformity with the ideology of RSS which like Muslim League defines nationality on the basis of religion and declares the goal of establishing a medieval theocratic State in India in the name of 'Hindu Rashtra' as its ultimate aim. As a matter of fact even before the Muslim League propounded the two-nation theory (nation based on religion), VD Savarkar, the chief ideologue of 'Hindutva' upheld it in his presidential address to a session of Hindu Mahasabha in 1939. This retrograde theory though contributed to the vivisection of the country proved absolutely substance-less in reality. If the religion would have been the basis of nationality, Bangladesh would not have emerged from Pakistan. Or in Europe and America where Christianity is the dominant religion there would not have been so many nations and nation-states. History totally debunks this theory. Yet the present ruling dispensation in our country has been trying to push it forward. This is the ulterior motive behind their present move of enacting CAA 2019. The move is therefore utterly sinister and would sound the death-knell of our secular and democratic republic.

NPR and pan-India NRC are also aimed at that goal. NPR was conceptualized at the time of Vajpayee government as "the register containing details of persons usually residing in a village or rural area or town or ward or demarcated area....." When almost the entire population of the country is covered by Aadhar, voter epic cards etc. launching of such a project is unnecessary. What is the guarantee that, given the mindset of the present rulers, these sensitive data would not be used to target vulnerable groups and individuals? Besides NPR also violates the right to privacy that the Supreme Court upheld as one of the fundamental rights.

NPR will usher in all-India NRC. Though Assam and its entire population has gone through the rigors of the NRC which is yet to be completed, the Union Home Minister has declared to initiate the process of NRC in Assam once again along with the entire country. Nothing can be more devastating

than this. In Assam NRC was initiated in a specific perspective. Assam is the only state in the country where a NRC was prepared and published in 1951. Assam Accord signed in 1985 provided for updating that NRC with 25th March 1971 as the cut-off date. There was initially a consensus among political parties and organizations that the preparation of a correct NRC will peacefully resolve once and for all the vexed issue of foreign nationals that rocked the state for more than four decades. Hence at the beginning everybody welcomed a SC monitored NRC. But such a specific perspective does not pertain to the whole of India. Besides, the experiences of NRC in Assam have also been not very rewarding. Rather traumatic particularly for the religious and linguistic minorities. Despite the supervision by the Supreme Court, NRC was not prepared in Assam in a political vacuum. Communal and chauvinist forces who had been dominating the socio-political arena of the state mounted ceaseless pressures at different levels to distort and derail the whole process. Their objective was to exclude names of as many citizens belonging to religious and linguistic minorities as possible from the NRC. The CAB brought in by first Modi government also added to the complexity of the situation. The role of the ruling party was extremely dubious and double-faced. When the first draft of NRC published on 30th July 2018 left out more than forty lakh names, BJP and its President Amit Shah was very jubilant. He owned the entire credit of NRC and termed all these excluded forty and odd lakh people as 'infiltrators' and 'termites' who are to be driven out of the country though the NRC authorities publicly declared that all those excluded are not necessarily 'infiltrators' and would be provided another opportunity to prove their bonafide. The final print of NRC published on 31st August 2019 left out 19.06 lakh people most of whom are genuine Indian citizens. But this number could not satisfy the communal and chauvinist forces. They wanted much more exclusions. The ruling party and its leaders have now started to disown and reject the NRC publicly. They are now pitching for a fresh NRC in Assam along with the whole country. It means more than Rs. 1600 crores that were spent in preparing NRC in Assam and the untold harassments, trauma (resulting in a number of deaths) and huge monetary losses the people suffered went down the drain.

Such height of irresponsibility on the part of the rulers is something unprecedented. There are undoubtedly wrongful exclusions from the final print of NRC of a huge number of people. The poor and uneducated particularly the women who do not have any documents to prove their bonafide have become the biggest casualty. Instead of initiating measures to redress the problem of wrongful exclusions so as to include the names of all Indian citizens in NRC, the BJP government wants to foist another NRC in Assam only to carry out its sinister design to exclude the religious minority and make them stateless. With such a stance of the ruling party and its government the fate of 19.06 lakh excluded people now hangs fire. Even before the commencement of the NRC process throughout the country detention camps are coming up in several states. Assam's experiences about these camps are simply horrifying. They are similar to the fascist concentration camps, if not worse.

Lastly, Assam NRC, despite all its shortcomings has, however, busted the myth of unabated influx of 'illegal foreigners' held out day-in and day-out by the BJP-RSS and other chauvinist forces. Out of the 19.06 lakh people excluded from NRC four to five lakhs are those who have not applied at all. They belong to other states of the country and did not feel the need to be on NRC in Assam. So it comes down to fourteen or fifteen lakhs who are excluded. Even if all of them, for argument's sake, are considered as 'illegal infiltrators' (which is not the reality), the number is not that large in a state of three and half crore of population as to warrant panic. The whole issue of influx is being magnified beyond proportion to intensify communal polarization and legitimize the exclusion of minorities. The rulers must not

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Cartoon courtesy: Sandeep Adhwaru, Times of India



Electoral Bond Scheme and the Hidden Agenda

TVNS Ravindranath

The Modi-led NDA government introduced the 'Electoral Bonds', as a new mode of poll financing, with the Finance Bill-2017. The government later notified the "Electoral Bonds Scheme-2018" on 02.01.2018 promising to bring in transparency in political funding. The bonds were touted as the silver bullet that would curb the influence of big money in politics. According to the government, electoral bonds were being introduced to ensure that all the donations made to a political party would be accounted for in the balance sheets without exposing the donor details to the public and to keep a tab on the use of black money for funding elections.

An electoral bond is like a promissory note that can be bought by any Indian citizen or company incorporated in India from select branches of State Bank of India. The bonds will be issued in multiples of Rs 1,000, Rs 10,000, Rs 100,000 and Rs 1 crore. A donor, citizen or corporate, with a KYC-compliant account can purchase the bonds and can then donate them to the party or individual of their choice. The bonds are similar to bank notes that are payable to the bearer on demand and are free of interest. An individual or party will be allowed to purchase these bonds digitally or through cheque.

Any registered political party that has secured at least one per cent of the votes polled in the most recent General elections or Assembly elections is eligible to receive electoral bonds. The party will be allotted a verified account by the Election Commission of India (ECI) and the electoral bond transactions can be made only through this account. The receiver party will have to encash the Electoral Bonds, within 15 days of the date of issue of the same. No payment shall be made to any payee Political Party if the Electoral Bond is deposited after the expiry of the validity period. The donations would be tax deductible. A donor will get a deduction and the recipient, or the political party, will get tax exemption, provided returns are filed by the political party.

The electoral bonds will not bear the name of the donor. Thus, the political party might not be aware of the donor's identity. Thus, the Electoral Bonds are a way for an Indian citizen, or a company incorporated or established in the country to anonymously fund political parties.

The scheme has several loopholes and was objected to by several political parties, experts and also the RBI and the Election Commission. Experts are of the view that if the electoral bonds scheme had been introduced to bring about greater transparency, the government must not restrain from allowing details of such donations to be made public and the concept of donor "anonymity" threatens the very spirit of democracy. It could lead to an influx of black money and help big corporate houses donate money without their identity being revealed. Since, neither the purchaser of the bond nor the political party receiving the donation is required to disclose the donor's identity; the shareholders of a corporation will remain unaware of the company's contribution. Voters, too, will have no idea of how, and through whom, a political party has been funded.

Earlier, no foreign company could donate to any political party under the Companies Act. A firm could donate a maximum of 7.5



Cartoon courtesy: Manjul

A media expose showed the Modi regime's subterfuge in preserving the opaqueness of the electoral bond scheme. The report based on documents received under Right to Information Act revealed how the Finance Ministry thwarted every effort of RBI and EC and ran the scheme in utter opacity, all in the name of ensuring transparency.

per cent of its average three year net profit as political donations according to Section 182 of the Companies Act. As per the same section of the Act, companies had to disclose details of their political donations in their annual statement of accounts. The government moved an amendment in the Finance Bill to ensure that this proviso would not be applicable to companies in case of electoral bonds. Thus, Indian, foreign and even shell companies can now donate to political parties without having to inform anyone of the contribution.

Ever since the first issue of electoral bonds in March 2018, opposition against the move has gained momentum. A number of pleas were filed in the Supreme Court. The Election Commission on April 10, 2019 told the Supreme Court that while it was not against the Electoral Bonds Scheme, it did not approve of anonymous donations made to political parties. The poll panel's submissions came during a hearing on bunch of pleas challenging the validity of electoral bonds. On April 12, 2019 the Supreme Court asked all the political parties to submit details of donations received through electoral bonds to the ECI. It also asked the Finance Ministry to reduce window of purchasing electoral bonds from 10 days to five days. The apex court is yet to fix a date for hearing other pleas against the electoral bonds.

But even diehard cynics were shaken when a media expose by *Huffington Post India* on 18.11.2019 showed the Modi regime's subterfuge in preserving the opaqueness of the electoral bond scheme. The report based on documents received under Right to Information Act revealed how the Finance Ministry thwarted every effort of multiple institutional agencies (RBI and EC) and ran the scheme in utter opacity, all in the name of ensuring transparency, to legalise electoral bonds.

The documents revealed that although the Ministry sought the RBI's go-ahead in January 2017, it chose to ride roughshod over strong objections raised by the central bank, which pointed out on 30.01.2017 that the bonds were "bearer" class, that is, anyone who held it could pass it on without the authorities having a clue

about the trail of ownership. It made perfect sense for the central bank to assert this simple tenet of financial propriety because the scheme went against the very know-your-customer (KYC) norms that are mandatory for ordinary citizens. There was yet another, more serious problem raised by the RBI. It pointed out that the bearer bond, by virtue of being freely transferable, enjoyed the status of a quasi-currency. The central bank had warned the government that the bonds would "undermine the faith in Indian banknotes and encourage money laundering". But the Finance Ministry reacted quickly, on the same day, indicating that the Finance Bill was already prepared and it had made up its mind to go ahead with the scheme, with or without the RBI's concurrence.

The documents further reveal that in May 2017 the EC wrote to the Union Ministry of Law and Justice expressing apprehensions that electoral bonds might "lead to increased use of black money for political funding through shell companies." The commission wanted the rollback of electoral bonds and the re-introduction of earlier provisions. In the same month, media reports said the Commission called the introduction of electoral bonds a retrograde step, in its submission to a parliamentary panel. The Election Commission's letter was totally ignored. When questioned in Parliament in 2017, whether the Election Commission has raised concerns about electoral bonds, the then MoS (Finance) Sri P Radhakrishnan lied on the floor of the House saying that it hadn't, when, in fact, it had. Furthermore, the concerns of opposition parties were also ignored.

The documents obtained under the Right to Information Act revealed that the PMO had intervened and persuaded the Ministry of Finance to break its own rules for the sale of bonds - and had special windows opened, apart from the stipulated 10-day window where bonds were issued. The bonds had been opened for in March 2018, April 2018 (when it was actually supposed to be opened) and once again in May 2018, before the Karnataka elections. About 95 per cent of the total Rs 222 crore worth of bonds bought in the round went to the BJP, according to data collected by the 'Association for Democratic Reforms'. The second special window to sell electoral bonds was opened in November 2018, before the elections in Chhattisgarh, Madhya Pradesh, Mizoram, Rajasthan and Telangana. The May precedent was cited in an internal letter of the

finance ministry. By May 2019, an estimated Rs 6,000 crore of electoral bonds were bought and donated to political parties. The news website found that after the Karnataka elections led to a hung assembly, the finance ministry made SBI to bend the 15-day rule (stipulated time limit for encashment), to allow anonymous donors to donate expired bonds worth Rs 10 crore.

The electoral bonds were not going to do away with the corrupt practices associated with political funding. The bonds are perfectly legal, but they are heavily weighted in favour of the ruling party. The buyer has to show the source of the money paid to buy the bonds. The purchaser then goes directly to the party office and hands over the bonds, in which case the party knows who has paid the money. The State Bank of India has the data too, and is bound to disclose all information, if needed, to any law-enforcing agency. Therefore, the government has access to the information through its agencies. Hence, the bond is not anonymous.

The lack of anonymity creates a bias in favour of the ruling party. If a big corporate company does not donate to the ruling party, it risks the wrath, if the party is returned to power. The bulk of the donations, therefore, go to the ruling party, thereby enhancing its chances of returning to power. Second, bonds cannot prevent the practice of cash donations. These transactions remain off the record books and leave no audit trail. In both the cases, Citizens are deprived of their democratic right to know who is funding whom and with what amounts. Third, bonds cannot prevent foreign agencies — good, bad and ugly — from financing Indian elections and looking for favours from the new government. This can easily be done through the creation of shell companies and making donations appear legitimate. The ruling party will always have a high probability of winning elections, and the loser will be India's undernourished democracy.



Cartoon courtesy: Sajith Kumar, Deccan Herald

The caption of the subject matter I intend to discuss, reminds me of “1984”. I mean, a political-dystopian fictional literary masterpiece titled “Nineteen Eighty Four” written by George Orwell in the year 1948. The story is woven around an imagined future, where totalitarian regime regulating their citizens in most extreme ways. Working, eating, drinking, sleeping, talking, thinking even procreating, all are controlled by the State. This in short is State controlled freedom.

During the period 2014-2019 a paradigm shift is observed in mounting attacks on civil rights/liberties in the country. It all started with tightening noose around the institutions of eminence by replacing their administrative heads by those of RSS lineage, gradual clamping down of different administrative apparatus, rising cases of mob-lynching in the name of cow-vigilantism and persecution of Dalits and persons belonging to religious minorities. This period also witnessed the full force of State machinery on those who dared to dissent and the human right activists espousing the cause of the marginalized.

This clearly demonstrates how repression and curtailment of civil rights have taken place since the BJP came to power in 2014. It appears that Indian state is gradually being transformed to a terror state, where its citizenry are under constant state vigil and subject to search operations, with every possibility of arrest and detention even on minor suspicion. There is much more to right to life and liberty enshrined in our constitution under article 21. It is simply not about physical survival, restricted to mere beastly existence. It also includes faculties of thinking and feeling, right to livelihood, better standards of living, hygienic conditions in the workspace and leisure. Today civil liberties are in peril.

In spite of the state intimidation in various measures, sizeable sections of Indian population continue their onward struggle for protection of rights as guaranteed under the constitution. Besides farmers and workers who are agitating on the streets, people of all walks of life including retired civil servants, social activists, artists, intellectuals have been writing letters to the Govt to protect the life and livelihood of the common mass. In this background suddenly On 30th October, messaging platform WhatsApp made exploding revelations that smartphones of multiple activists, journalists and lawyers came under surveillance using an Israeli software ‘Pegasus’.

Surveillance Capitalism

The reality of today's world warrants us to use modern communication gadgets. By their nature, computers, smart phones, internet, social networking, credit/debit cards, biometrics et al produce tracking data. Real India of 2019 has become a perfect allegory to the imagined Orwellian state of 1984. Under the pretext of threat to national security, surveillance is resorted to, to keep citizens docile and to inhibit their activism and dissent.

Ranjit Rout



This has led to serious concerns over privacy of its users in India, estimated to be around 400 million at present. So, today can we at least assume that none of the Indian smart phone users are spared and virtually the entire Indian population is under mass surveillance! Owner of the Israeli company the NSO has clarified on its website that, its products are exclusively used by Govt. intelligence and law enforcement agencies to fight crimes and terror. While NSO by its own admission declares that it sells its services to Govt. agencies only, is it not a chicanery of govt seeking explanation from messaging platform the WhatsApp?

For thousands of years, history has been witness to the tyrant rulers systematically resorting to mass spying on their own subjects in order to crush dissent. The rise of the acclaimed Mesopotamian civilizations some 6000 years ago, institutions were set up devoted to the security and preservation of the ruling regimes. The formation of nation states also saw the ruling establishment needing to know the loyalty and popular sentiment of their own population.

Generally surveillance relates to geopolitical and defense purpose of a country. Now it is being observed that democratically elected governments are resorting to domestic surveillance for controlling the population. It has become more pronounced following the ascendance of the far right wing political forces across the globe.

Arrival of modern communication platform, particularly the internet, has radically transformed the entire world. The internet primarily and exclusively was put to use for military communication system. With gradual unfolding of the immense exploitative power of this novel platform, it was evolved for commercial and recreational uses. The rise of e-commerce and the addictive allure of social media, this today has distinct impact on the economy and social formations. Today people

across every walk of life are exposed to the digital world in myriad ways. The primary business model of the internet is built on mass surveillance. Across different countries constitutional laws and regulatory laws are set aside to strengthen the corporate-government surveillance partnership. Corporations rely on the government to ensure that they have unfettered use of the humongous data at their disposal. The very government which is supposed to provide protection against misuse of data is utilizing the same for its own surveillance purpose, often diluting constitutional provisions and enacting enabling laws.

The reality of today's world warrants us to use modern communication gadgets. By their nature, computers, smart phones, internet, social networking, credit/debit cards, biometrics et al produce tracking data. In our opinion the real India of 2019 has become a perfect allegory to the imagined Orwellian state of 1984. The only known data required before and after independence was probably the decennial census carried out for electoral purpose. Following independence the government required different enumeration tools to assemble and analyze data for planning of economic and social advancement. The development process spread over a considerable span required data to be collected in various fields but not at the cost of the privacy of its citizens.

With the rise and expansion of neo-liberal policies, the nexus between state agencies and Commercial Corporations has become deeper and strengthened. Corporations are constantly exploring new markets. Different political parties are supported, endorsed and funded by corporate houses and as such an incestuous relationship built up and strengthened. Development in political economy-neoliberal public-private partnership poses a big threat to

privacy of the common mass being jeopardized. Under the pretext of threat to national security, surveillance is resorted to keep citizens docile and to inhibit their activism and dissent. It is also aimed to stop peaceful boycotts. The predatory economic policies have benefited a handful of the capitalists, sending the vast mass of the populace to servitude. Hence protests against the capitalist class today are being equated as potential criminal and terrorist activity. Both electronic and print media has become subservient to the ruling establishment. Corporate sponsored political surveillance identifies organizations/ individuals critical of government policies which usually affect corporate interests. Gradually it seems now that mass surveillance is being institutionalized. As per the revelation by WhatsApp, it appears that surveillance mechanisms are being put to use for taking complete control of communication device without slightest knowledge of its user. It will be very much accurate to say that we are carrying a spying device - the smart phone, 24*7. Hence it will be rightly said that we have entered into a new era of surveillance capitalism.

This throws up a great challenge to safeguard our constitutional rights. Still more difficult is to confront and protect working class interests. Meaningful dissent and genuine challenge has been subject to threatening actions on the part of the state. Ambit of monitoring has been stretched beyond the sky, nobody will have any privacy left and there would be no place to hide. Instead of focusing on real culprits, government in fact targets millions of innocent citizens. With various monitoring apparatus at its disposal, corporate backed governance and surveillance overreach is going to enchain the common mass.

The paraphrase "Big Brother Watching" in the Orwellian novel perfectly fits the Indian situation today with our nation almost converted to a Police state, where every citizen is subject to suspicion. The onus now lies on the part of the individual to prove his/her innocence. It may so happen that, just like any other I card, every one of us has to carry "Certificate of Innocence" issued by the Govt. subject to renewal after a specified period! The situation therefore demands the trade union and progressive movements to challenge these actions and work to find ways to fight this new threat.

(The author is the Asst secretary, Cuttack Division Insurance Employees' association)

At the end of the cold war, the political scientist Francis Fukuyama wrote a celebrated essay called 'The End of History?'. Communism's collapse, he argued, would clear the last obstacle separating the entire world from its destiny of liberal democracy and market economies. Many people agreed.

Today, as we face a retreat from the rules-based, liberal global order, with autocratic rulers and demagogues leading countries that contain well over half the world's population, Fukuyama's idea seems quaint and naive. But it reinforced the neoliberal economic doctrine that has prevailed for the last 40 years.

The credibility of neoliberalism's faith in unfettered markets as the surest road to shared prosperity is on life-support these days. And well it should be. The simultaneous waning of confidence in neoliberalism and in democracy is no coincidence or mere correlation. Neoliberalism has undermined democracy for 40 years.

The form of globalisation prescribed by neoliberalism left individuals and entire societies unable to control an important part of their own destiny, as Dani Rodrik of Harvard University has explained so clearly, and as I argue in my recent books 'Globalization and Its Discontents Revisited' and 'People, Power, and Profits'. The effects of capital-market liberalisation were particularly odious: if a leading presidential candidate in an emerging market lost favour with Wall Street, the banks would pull their money out of the country. Voters then faced a stark choice: give in to Wall Street or face a severe financial crisis. It was as if Wall Street had more political power than the country's citizens.

Even in rich countries, ordinary citizens were told: "You can't pursue the policies you want" – whether adequate social protection, decent wages, progressive taxation, or a well-regulated financial system – "because the country will lose competitiveness, jobs will disappear, and you will suffer".

In rich and poor countries alike, elites promised that neoliberal policies would lead to faster economic growth and that the benefits would trickle down so that everyone, including the poorest, would be better off. To get there, though, workers would have to accept lower wages, and all citizens would have to accept cutbacks in important government programmes.

The elites claimed that their promises

Decades of free-market orthodoxy have taken a toll on democracy

Joseph Stiglitz

Nobel laureate in Economics

(Courtesy: The Guardian)



were based on scientific economic models and “evidence-based research”. Well, after 40 years, the numbers are in: growth has slowed and the fruits of that growth went overwhelmingly to a very few at the top. As wages stagnated and the stock market soared, income and wealth flowed up, rather than trickling down.

How can wage restraint – to attain or maintain competitiveness – and reduced government programmes possibly add up to higher standards of living? Ordinary citizens felt like they had been sold a bill of goods. They were right to feel conned.

We are now experiencing the political consequences of this grand deception: distrust of the elites, of the economic “science” on which neoliberalism was based and of the money-corrupted political system that made it all possible.

The reality is that, despite its name, the era of neoliberalism was far from liberal. It imposed an intellectual orthodoxy whose guardians were utterly intolerant of dissent. Economists with heterodox views were treated as heretics to be shunned, or at best shunted off to a few isolated institutions. Neoliberalism bore little resemblance to the “open society” that Karl Popper had advocated. As George Soros has emphasised, Popper recognised that our society is a complex, ever-evolving system in which the more we learn, the more our knowledge changes the behaviour of the system.

Nowhere was this intolerance greater than

in macroeconomics, where the prevailing models ruled out the possibility of a crisis like the one we experienced in 2008. When the impossible happened, it was treated as if it were a 500-year flood – a freak occurrence that no model could have predicted.

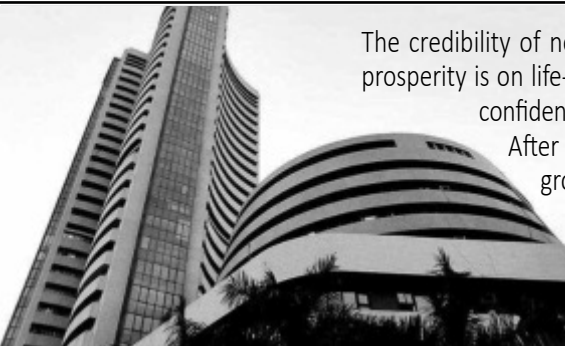
Even today, advocates of these theories refuse to accept that their belief in self-regulating markets and their dismissal of externalities as either nonexistent or unimportant led to the deregulation that was pivotal in fuelling the crisis. The theory continues to survive, with Ptolemaic attempts to make it fit the facts, which attests to the reality that bad ideas, once established, often have a slow death.

If the 2008 financial crisis failed to make us realise that unfettered markets don’t work, the climate crisis certainly should: neoliberalism will literally bring an end to our civilisation. But it is also clear that demagogues who would have us turn our back on science and tolerance will only make matters worse.

The only way forward, the only way to save our planet and our civilisation, is a rebirth of history. We must revitalise the Enlightenment and recommit to honouring its values of freedom, respect for knowledge and democracy.

The credibility of neoliberalism’s faith in unfettered markets as the surest road to shared prosperity is on life-support these days. And well it should be. The simultaneous waning of confidence in neoliberalism and in democracy is no coincidence or mere correlation.

After 40 years, the numbers are in: growth has slowed and the fruits of that growth went overwhelmingly to a very few at the top. As wages stagnated and the stock market soared, income and wealth flowed up, rather than trickling down... with autocratic rulers and demagogues leading countries that contain well over half the world’s population



भारत-एक सांझी विरासत

रामजी तिवारी



Many religions, cultures and languages that make India a unique country are also its strength. Centuries of living together has given us a common legacy, the famed 'unity in diversity'. Unfortunately, some forces, for advancing their narrow political interests, try to breach this unity. They create artificial and senseless disputes. It is time, people recognise these political forces and defend our proud common heritage.

दुनिया में भारत को जिस एक चीज के लिए सबसे पहले जाना जाता है, वह है इसकी विविधता। यह विविधता प्राकृतिक भी है और मानव निर्मित भी। यदि हम प्राकृतिक विविधता को देखते हैं तो पाते हैं कि प्रकृति ने इसे कुछ इस तरह से विकसित किया है कि इसका एक हिस्सा जब बर्फ की चादर से ढक रहा होता है, तो उसी समय दूसरे हिस्से की जमीन विषुवतरेखीय तापमान को छूने के लिए बेताब रहती है। जब इसके एक हिस्से की पत्तियाँ प्रचंड गर्मी के कारण अपने भीतर के पानी की आखिरी बूँद को बचाने के लिए संघर्ष कर रही होती हैं, तो उसी समय इसके दूसरे हिस्से की धरती के माथे पर बादलों द्वारा निसदिन प्रेमगीत लिखा जा रहा होता है। जब उत्तर भारत की गर्म हवाएं नमी की हर-एक बूँद को सोख लेने पर आमादा होती हैं, तो उसी समय दक्षिण भारत के किनारों की आर्द्रता हमें पसीना से नहला रही होती है।

खुशकिस्मती यह कि प्रकृति द्वारा निर्मित यह विविधता भारतीय समाज में भी परिलक्षित होती है। भारत एक ऐसा देश है, जो बहु-धार्मिक, बहु-सांस्कृतिक और बहु-भाषाई समाज का प्रतिनिधित्व करता है। जहाँ दुनिया में प्रचलित लगभग सभी धर्मों की दमदार उपस्थिति मिलती है। जहाँ विविध संस्कृतियों के मिलन से समाज का निर्माण होता है। जहाँ आधिकारिक रूप से अट्टारह और अनाधिकारिक रूप से सैकड़ों भाषाएँ बोली जाती हैं। जहाँ के लोगों का रंग-रूप, उनका खान-पान और उनका रहन-सहन भी विविधतापूर्ण है। जहाँ पर रीति-रिवाज और पर्व-त्योहार इतने व्यापक और विविध हैं कि वे लगभग सालों-साल देश के किसी न किसी हिस्से में चलते रहते हैं।

इस विविधता के कारण भारत में एक सांझी संस्कृति का निर्माण होता है। एक ऐसी सांझी संस्कृति, जो सबको समाहित करके चलती है, जो सबको साथ लेकर आगे बढ़ती है। इस सांझी संस्कृति को हम 'विविधता में एकता' के रूप में परिभाषित करते हैं। अलबत्ता बाहर से देखने पर भारतीय समाज एक अजुबे की तरह दिखाई देता है। दुनिया को आश्चर्य होता है कि इतने सारे धर्मों के लोग, इतनी सारी विविधताओं के साथ जीते हुए कैसे एक राष्ट्र का निर्माण कर सकते हैं। यह प्रश्न यूरोप के भीतर काफी तीव्र रूप से उठता है क्योंकि उनकी राष्ट्रीयताओं का निर्माण एक खास ढर्रे पर हुआ है। एक खास धर्म, एक खास संस्कृति और एक खास

भाषा के आधार पर हुआ है।

तो ऐसे में प्रश्न यह उठता है कि क्या विविधता किसी राष्ट्र के निर्माण में सहायक तत्व है या बाधक? भारत का अनुभव यह कहता है कि यह एक सहायक तत्व है। इससे बना हुआ राष्ट्र अधिक समझदार और अधिक स्थायी होता है। यदि हम अन्य विविधताओं को कुछ समय के लिए परे भी रख दें और सिर्फ धार्मिक विविधता के आधार पर ही पड़ताल करें, तो भी हमें यही परिणाम हासिल होता है। हम सब जानते हैं कि भारत का बहुसंख्यक समाज हिंदू धर्म को मानता है। यहाँ इस्लाम, सिक्ख, ईसाई, बौद्ध और जैन धर्मात्मा भी पर्याप्त संख्या में निवास करते हैं। अर्थात् भारत में रहने वाला अल्पसंख्यक समाज की उपस्थिति भी अच्छी-खासी है। साथ में दुर्योग भी जोड़ लें कि अपनी आजादी के समय इस देश ने बहुसंख्यक और अल्पसंख्यक समाज के बीच एक भयानक खूनी संघर्ष भी देखा है। धर्म के आधार पर राष्ट्रीयता का निर्माण भी देखा है।

लेकिन इस सबके होते हुए भारत के भीतर एक समेकित संस्कृति की अवधारणा पलती है और यह संस्कृति उसे विरासत में मिली है। आज से दो हजार वर्ष पहले जब प्राचीन हिंदू धर्म का सामना बौद्ध और जैन धर्म से हुआ, तो उसने सनातन धर्म को कट्टर नहीं बनाया। वरन बौद्ध और जैन धर्म की अधिकांश शिक्षाएँ उसमें समाहित होती चली गयीं। बुद्ध का ज्ञान और उनका दर्शन भारतीय समाज में एकीकृत होता चला गया। अहिंसा, अपरिग्रह और मध्यम मार्ग इस देश की मिट्टी में घुल गया। शासन के लिए युद्ध की व्यर्थता को सबसे पहले बौद्ध धर्म ने ही रेखांकित किया। उसके स्थान पर उसने प्रेम और सौहार्द को शासन का आधार माना। यह उस दौर की बात थी, जब शासन करने के लिए युद्ध ही प्रधान हुआ करते थे। ऐसे समय में अहिंसा को केन्द्रीय विचार के रूप में सामने लाने में इन दोनों धर्मों की महत्वपूर्ण भूमिका रही।

बाद में इस्लाम धर्म का भी आगमन हुआ। और न सिर्फ आगमन हुआ, वरन वे लोग शासक भी बने। तो जाहिर है कि उनका प्रभाव भी भारतीय समाज पर पड़ना ही था। और वह पड़ा भी। समानता और बराबरी पर दिया गया उनका बल, हिंदू धर्म के भीतर भी प्रविष्ट हुआ। तो दूसरी तरफ हिंदू धर्म की उदारता ने इस्लाम के भीतर सूफी विचारधारा को प्रवाहित किया। एक समय में, जब मध्यकालीन समाज में कट्टरता काफी हावी दिखाई

देती थी, उस समय सूफीवाद का उभरना कोई सामान्य घटना नहीं थी। यानि एक तरह से उसके प्रवक्ताओं ने यह सम्पादित किया कि उसी धर्म का अस्तित्व बना रह सकता है, जो उदारता दिखाए, जो सबको साथ लेकर चले। जिसके भीतर दूसरे धर्म के लोगों के लिए भी आदर और सम्मान हो।

लगभग इसी समय यहाँ पर सिक्ख धर्म का भी उदय हुआ। कहना न होगा कि इसने भी भारतीय समाज को बहुत गहरे तक प्रभावित किया। गुरुनानक की त्याग, बलिदान और सेवा वाली शिक्षा भारतीय समाज के जड़ तक पहुँची। और फिर अंग्रेजी शासनकाल के लगभग ढाई सौ वर्षों में भारतीय समाज ने ईसाईयत की शिक्षाओं को काफी कुछ आत्मसात किया।

इन विभिन्न धर्मों के मिलन का प्रभाव भारतीय समाज पर सकारात्मक रूप से पड़ा। इनके मिलन ने कुछ तो सनातन धर्म की जड़ताओं को बदला। जाहिर है, सनातन धर्म के प्रभाव में आकर कुछ इनकी कुरीतियाँ भी कम हुईं। इस तरह भारत में जो संस्कृति विकसित हुई, वह एक समेकित संस्कृति थी। वह एक सांझी संस्कृति थी। हम जाने और अनजाने में अपने धर्म से इतर भी बहुत सारी चीजें अपने भीतर समाहित करते चले गए। और वह किसी बाह्य आरोपण के कारण नहीं हुआ। वरन उसमें हमें अपने समाज और भविष्य की बेहतरी दिखाई दे रही थी।

हमने एक दूसरे की रीति-रिवाजों को समझा। एक दूसरे के धर्म-स्थलों पर आवाजाही की। एक दूसरे के पर्व-त्योहारों में शिरकत की। हमारा समाज जिस तरह से होली, दीपावली, ओणम और पोंगल से परिचित हुआ, उसी तरह वह ईद, बकरीद, ईस्टर, गुरुनानक जयंती, बुद्ध पूर्णिमा और महावीर जयंती से भी जुड़ा। कहते हैं कि अपने से इतर जानने का सबसे बड़ा लाभ यह होता है कि उसके बारे में बहुत सारी भ्रांतियाँ दूर होती हैं। अब हम सुनी-सुनाई बातों पर यकीन नहीं करते, वरन हम अपना फ्रस्ट-हैंड अनुभव रखते हैं। हम उसी आधार पर किसी व्यक्ति या सम्प्रदाय को परखते भी हैं।

इसके विपरीत, दूसरे व्यक्ति या समुदाय को नहीं जानने का सबसे बड़ा दुष्परिणाम यह होता है कि हमारे पास अपने इतर दूसरे के बारे में गलतफहमियाँ अधिक पहुँचती हैं। जैसे कि हम आये दिन सुनते हैं कि यूरोप

में किसी दाढ़ी रखने वाले या टोपी पहने वाले शख्स के साथ दुर्व्यवहार कर दिया गया। जैसे कि अमेरिका में किसी पगड़ी पहने व्यक्ति के साथ अभद्रता कर दी गयी। दरअसल ऐसा इसलिए होता है कि उन समाजों में अपने से इतर व्यक्तियों या समुदायों की उपस्थिति नगण्य रही है। वे दूसरे समुदाय के रीति-रिवाज और पहनावे से लगभग अपरिचित होते हैं। ऐसे में उन्हें उस दूसरे समुदाय की जो छवि मीडिया द्वारा प्रस्तुत की जाती है, वे उसे ही सही मानकर भरोसा कर लेते हैं। और फिर उसी आधार पर उनके साथ व्यवहार भी करने लगते हैं।

जबकि सच यह है कि दुनिया के किसी भी हिस्से में रहने वाला मनुष्य कुछ खास विशेषताओं के साथ जीता है। उसके भीतर दया, क्षमा, करुणा, परोपकार और बंधुत्व की भावना जरूर विद्यमान रहती है। बेशक कि उसमें थोड़ी कमियाँ भी होती हैं। लेकिन वह मनुष्य होने का दर्जा तभी हासिल करता है, जब उसके भीतर की मनुष्यता का पलड़ा झुका हुआ होता है। ऐसे में वह किसी भी धर्म या सम्प्रदाय को मानने वाला क्यों न हो, उसके भीतर मनुष्यता की उपस्थिति जरूर होती है। इसलिए जब हम एक दूसरे को जानने लगते हैं, तब हम यह भी समझने लगते हैं कि हमसे अलग धर्म या सम्प्रदाय वाला आदमी भी हमारे ही जैसा एक हाड़-मांस का आदमी है। वह हमारी ही तरह प्रेम को अच्छा समझता है और घृणा को बुरा। वह हमारी ही तरह अपनी संतानों को क्षमा, दया, करुणा और परोपकार की शिक्षा देता है। वह हमारी तरह चाहता है कि उसकी पीढ़ियाँ भी गलत कार्यों से दूर रहें और एक नेक आदमी बनें।

इसी नाते भारत की विविधता उसकी ताकत बन जाती है। हम एक दूसरे को, कही-सुनी बातों के आधार पर नहीं जानते, वरन एक दूसरे के साथ मिलकर रहते हुए जानते हैं। अफ़सोस होता है कि अपने राजनैतिक स्वार्थ के लिए कुछ लोग इस सांझी-संस्कृति में दार डालना चाहते हैं। वे एक कृत्रिम और बेमतलब का विवाद पैदा करना चाहते हैं। इसलिए यह समय की मांग है कि हम राजनीति के इस चेहरे से पहचाते हुए, धर्म और समाज के वास्तविक चेहरे का अनुसरण करें। हम अपनी सांझी-संस्कृति पर गर्व करें, हम अपनी सांझी-विरासत की रक्षा करें।

(Writer is an activist of Varanasi Division)

CAA-NPR-NRC Contd from p. 11

be allowed to succeed in this diabolical game.

It is indeed heartening to note that people throughout the country cutting across religious affiliations have risen against this divisive project of CAA-NPR-NRC. Several State Governments have declared not to implement CAA 2019 and NRC in their respective states. It is a struggle to save the very 'Idea of India' bequeathed to us by our freedom struggle and articulated by our Republican Constitution. It must be joined by all sections of the patriotic people.

(Writer is Vice-President of AIIEA)



Cartoon courtesy: Alok Nirantar

NIRBHAYA DAY -16TH DECEMBER

PROTEST DEMONSTRATIONS HELD ACROSS THE COUNTRY

The 7th Anniversary of the ghastly gang rape and murder of Nirbhaya falls on December 16. A mere two weeks before this 7th anniversary, a young veterinary doctor from Hyderabad - Dr. Priyanka Reddy's case shook the nation. It was followed by the death of Unnao rape victim who was set ablaze while she was on her way to a court hearing. The Nirbhaya tragedy shook the moral conscience of the nation and the country erupted into massive protests demanding justice for her. This resulted in Parliament making amendments to the criminal law and speedy trial of such cases on the recommendation of Justice J.S. Verma Committee. A new legislation was enacted doubling prison terms for rapists to 20 years and also provided for the death penalty in cases that cause death of the victim or leaves her in a vegetative state. But this has not stemmed the tide of new cases of rapes being reported, almost daily. We wanted Nirbhaya case to be the catalyst that brought an end to such rape incidents. But even after 7 years, the nation has miserably failed in this with the surfacing of Unnao, Kathua, Ranchi rape incidents and all the others that we probably don't even know about.

There is a growing horror and anguish over the assaults on the daughters of India. According to statistics, a rape occurs every 20 minutes in India. According to the NCRB report, in 2017, there were as many as 1.17 lakh cases of rape pending trial. In that year, there were an additional 28,750 cases sent for trial. But at the end of the year, there were only 5,822 convictions, just around 4 per cent of all cases on trial. In so many other cases, as in the Unnao case, the rape-accused are out on bail. The system with its long delays acts as a protector to rape-accused. The judicial system is notorious for its delays and huge backlogs in cases of crimes against women. This dismal picture fuels the public demands for instant justice. This public anger, created by a rotten system, is manipulated by guilty governments and the police to conceal their own failure to prevent the crime in the first place and ensure speedy justice. And the encounter killing in Telengana is a classic case in this regard.

The responsibility and accountability of governments in ensuring social and physical infrastructures to prevent crimes against

women should not be lost in the outrage to hang the accused. The NDA Government at the Centre and the various State Governments should strictly implement the comprehensive measures as suggested by the Verma Committee 6 years ago. It is a matter of concern that the Nirbhaya Fund for women's safety is not being used fully. Even Delhi, where the infamous Nirbhaya incident took place spent an abysmal 5% of its allocation. If Central Government really wants to implement its flagship programme "Beti Bachao", they should ensure proper and full utilisation of funds allocated.

Another worrying key factor is that when the victim belongs to a poor family and to an oppressed caste while the perpetrators of the violence belong to a powerful political background/upper caste with all the right connections among the police and administration, they are let scot free. Therefore, we need to join our hands with the women's movement and democratic forces that launch protests and struggles against sexual violence.

Therefore, on the eve of 7th Anniversary of Nirbhaya incident, on 16-12-2019 (Monday) demonstrations and gate meetings should be organised in front of all Divisional/Regional Offices of LIC/Public Sector General Insurance companies urging the Central and State Governments to ensure the safety of women and girl children of the country. While the governments should show seriousness through its actions, the society must also understand that as pointed out by UN Secretary General Antonio Guterres "**Sexual violence against women and girls is rooted in centuries of male domination. Let us not forget that gender inequalities that fuel rape culture are essentially a question of power imbalances.**" Therefore the Indian society must prioritise to work to remove these power imbalances.

As called by AIIEA, insurance employees across the country held protest demonstrations. These demonstrations called the Governments both at the Centre and the States to take measures to protect the dignity and life of the women in India.



Image courtesy:
Economic Times

The call of the 34th General Conference of SZIEF held at Thrissur to obtain letters from prominent persons in the social and political platform opposing the imposition of GST on Insurance Premiums was enthusiastically executed by all the Divisions. Our Divisions have plunged in to activities immediately after the Conference and in sum our Comrades have so far collected 30,641 letters from prominent persons in various fields.

Thanjavur Division stands first with the collection of 6004 letters. They have also conducted a Press Meet at the end of the programme highlighting our demand on the issue. The momentum was created by Tirunelveli. Salem followed it. First Letter was obtained by Vellore division. Almost all the MPs and MLAs of the Kerala State were approached by our Kerala Divisions Kozhikode, Kottayam, Ernakulam, Thiruvananthapuram and Thrissur. Kozhikode leads among the Kerala divisions with the collection of more than 2000 letters. Madurai, Coimbatore, Chennai-1 and Chennai-2 are also not lagging behind in their efforts and commitment.

Rasipuram branch under Salem Division is topping the list with obtaining 1550 letters followed by Thuraiyur Branch (1152) under Thanjavur Division. Mannargudi (Thanjavur), Sankari (Salem), CBO 6 (Chennai-1), CAB (Tirunelveli) have obtained more than 500 letters. Many branches have obtained more than 200 letters.

Shri.Edappadi Palanaisamy, Chief Minister of Tamil Nadu was met by our Comrades and represented our Demand. Sri.Oommen Chandy, Former Chief Minister of Kerala also signed and assured to take up the issue at the appropriate level. Shri D.Jaya Kumar, Minister and State Representative of GST Council from Tamil Nadu was also met and our demand has been represented. Shri M.K.Stalin, President, DMK, Shri Thol.Thirumavalavan, President, VCK, Shri K.S.Alagiri, State President, INC,



Chief Minister of Tamil Nadu

60 Days , 30,000+ Letters

Commitment is an act, not a word

- Our Comrades proved it again !

Comrade K.Balakrishnan, State Secretary, CPI(M), Comrade R.Mutharasan, State Secretary, CPI, Shri G.K.Vasan, President, TMC, Com.N.Sankaraiah, Senior Leader of CPI(M) and Freedom Fighter, Com.R.Nallakkannu, Senior Leader of CPI and Freedom Fighter are some of the Leaders met by our Comrades at Various centers. In fact, Shri K.S.Alagiri, State President, INC had issued a Press Statement opposing the imposition of GST on Insurance Premiums and in support of our cause.

Shri.V.M.Sudheeran, Senior Congress Leader and Former Minister, Shri.K.Muraleedharan, MP & Former Minister, Shri.Thiruvanchoor Radhakrishnan, Former Home Minister, Shri.PJ Joseph, Former PWD Minister, and Shri.Mathew T Thomas, Former Irrigation Minister, Kerala State were met by our Comrades in Kerala. Comrades Sitaram Yechury and Prakash Karat, Leaders of CPI (M) were met by our Comrades and letters received.

Apart from Political Leaders, prominent persons from various fields like Doctors, Lawyers, Leaders of Trade Forums, Cine Artists, and Fraternal Trade Union Leaders etc. were also approached by our Comrades and letters on this issue were also received from those Personalities.

The response we have got from the various sections which we have approached on this issue is encouraging and it gives us the confidence that we can fight out the issue with the government.

In another way this campaign helps the LIC of India in procuring more business which is evident from the standing of the South Zone in the ranking list of the Corporation.

We may have to fight a battle more than once to win it. But we are confident that final victory is ours.



Sri.Oommen Chandy



Shri M.K.Stalin

10TH GENERAL CONFERENCE OF CZIEA CALLS FOR STRUGGLE & ADVANCEMENT

As scheduled the 10th general conference of Central Zone Insurance Employees Association (CZIEA) was held at Jabalpur from 23rd to 26th November 2019. The conference venue was named after the doyen of insurance employees' movement Com. N.M.Sundaram and the stage of the conference was named after other veteran leader Com.R.Govindrajan. The conference was hoisted by Jabalpur Divisional Insurance Employees' Union (JDIEU) with unprecedented enthusiasm and gusto. At the outset a massive and colorful rally participated by insurance employees from every corner of Madhya Pradesh & Chhattisgarh apart from a large number of workers and peasants representing the fraternal trade unions and kisan organizations was taken out. The conference started with the hoisting of flag of CZIEA by Com.N.Chakraborty, the President of the organization amidst thunderous slogans and floral tributes were paid to the martyrs column thereafter.

THE INAUGURAL SESSION

The inaugural session commenced with the cultural troop of JDIEU presenting people's songs. After the welcome speech of Shri Tarun Guha Niyogi, acclaimed litterateur of city and Chairman of the Reception Committee, Presidential speech was delivered by Com.N.Chakraborty, President, CZIEA. Inaugurating the Conference Prof. Prabhat Patnaik in lucid manner dealt with the present day economic and political situation obtaining world over. He pointed out to the deep crisis of capitalism and the resultant attack on the life and livelihood of the common people. Referring to our country Prof. Patnaik pointed out that our economy is in shambles quoting extensively from the National Sample Survey (NSS) data which pointed out that in comparison to 2011-12, the per capita consumption

expenses has gone down by 4% in 2017-18. Unemployment has reached at the highest level in 45 years. GST and demonetization had broken the backbone of Indian economy. This is because of the neo-liberal economic policies being pursued by the successive governments at the centre and more aggressively by the current Modi government. Professor Patnaik was of the firm opinion that unless a process of re-distribution of income is immediately undertaken, economy could not be revived. When the economic crisis was hitting the peasants and workers together with all sections of the toiling masses, they were organizing themselves to put resistance and were advancing in that direction with unity of all section of toiling people, that is the reason why the ruling party was making all out efforts to destroy the very foundation of the secular democratic fabric of our Constitution. Professor Patnaik was confident that the people of India in general and the working class in particular would definitely rise up to the occasion to reclaim the virtues of welfare state for their onward march towards an egalitarian society.

Addressing the inaugural session Com. Amanulla Khan, President of AIIEA brought home the fact that the economic crisis in the country is deepening with the deepening of social crisis too. He congratulated the insurance employees for their relentless fight





against the privatization of insurance industry. The govt. is bent upon to sell the entire public sector units. The united strike proposed to be held on 8th January 2020 must befitting reply of the working class to the ill-advised move of the govt. Com. V.Ramesh, General Secretary of AIIEA dealing with different moves of the govt. to divide the people on religious line to weaken the united movement of the working class called upon the people to continue their struggle to defeat those elements. He assured the LIC employees of a good wage revision. Com. B.Sanyal, Joint Secretary, AIIEA said that those who are branding people opposed to the policy makers of the day as unpatriotic and anti-national did not make any contribution to the freedom struggle. He called upon the insurance employees to stand united and fight against the policies which were aimed at dividing the people and weakening the movement of working class. Com. Ram Narayan Kuraria, General Secretary of Madhya Pradesh Kisan Sabha spoke on the necessity of unity between the workers and peasants to fight against the neo-liberal and communal regime. Com. Dharmaraj Mahapatra, General Secretary, CZIEA proposed the vote of thanks. Com. Vijay Malajpure, General Secretary,

JDIEU conducted the proceedings.

DELEGATES' SESSION

On 24th November morning the general secretary of CZIEA Com. Dharmaraj Mahapatra presented a 71 page report which dealt with the developments in the international and national arena in last three years. The report also narrated the different organizational activities undertaken by the CZIEA from its last conference. Dealing with the developments in the industrial scenario, the report highlighted the achievements of LIC of India in a very adverse economical situation. The report also mentioned about the challenges before the organization, while dealing with the organizational weaknesses therein. The report called upon the delegates to make the organization stronger still to accept the challenges of the future at any cost.

SPECIAL ADDRESS BY PROF. PATNAIK

The delegates' session was enlightened through a special address by Prof. Prabhat Patnaik on the subject **"advent of nationality in India and its development vis-à-vis the onward march of syncretic culture"** on 24th November 2019. In his brilliant exposition Prof. Patnaik analyzed the different twists and turns through which India's movement of independence travelled. Giving example after example Prof. Patnaik said that there are dual nationalities in India, one is linguistic nationality and the other is Indian nationality. The PAN India nationality developed only through the advancement of the freedom movement in the country. So the present PAN India national unity was an outcome of the united movement of the Indian people participated by people belonging to all



religions and languages against the foreign rule. The only way this syncretic culture could be preserved and protected is the respect to all diversities of our country. The PAN India nationality could only survive through accommodation and not through confrontation. Prof. Patnaik gave replies to various questions put by the delegates present to satisfy their quench of knowledge.

Intervening in the discussions Com. Shrikant Mishra, Joint Secretary of AIIEA said that it was the uniqueness of AIIEA that our conferences at all levels make honest assessment of our strength and weaknesses. At a time privatization is fundamental to the government policies, the AIIEA has through its struggles ensured LIC remain a hundred percent government owned corporation. He detailed the struggle of AIIEA for recruitment and final pension option.

Com. V.Ramesh, General Secretary of AIIEA addressing the delegate session assured the employees that given a solid struggle, employees would get a good wage rise this time. He called upon the employees to maintain the unity at all cost, not only to achieve whatever is legitimately due to us but also to protect what we gained through years of struggles and sacrifices. He also stressed the importance of developing proper liaison with the field forces to strengthen the LIC of India. He called upon the insurance employees to make the 8th January 2020 strike a historic success. Com. Amanulla Khan, President, AIIEA addressing the delegates said that, the present economic crisis was perhaps more severe than the great depression of 1930s. Today the Modi govt. is bent upon destroying the concept of welfare state by meekly surrendering to the finance capital and charting the path of neo-liberal economy. He said it is necessary to confront the ruling classes with our own economic alternative and need to speak about the syncretic culture to develop unity among the working class. Com.B.S.Ravi, Treasurer, AIIEA congratulated CZIEA for its magnificent achievements on various performance indices. Com.B.Sanyal, Joint Secretary, AIIEA said that the working class and the capitalist have got different angles to look at any incidence. The working class could not afford to see the developments from the angle; their enemies would like them to see. The employees must be able to understand the inner implications of the policies being pursued by the Modi govt.

and the politics behind such policies, he said. Communalism, whether it majority or minority is the enemy of the working people because it divides the working class and break their class unity. So the insurance employees must uncompromisingly fight against the forces of communalism.

In all 35 delegates participated in the discussion which covered many aspects of the report submitted the general secretary. The main thrust of the debate was to march ahead with confidence and determination, not only, to protect the interest of employees but also to safeguard the unity of the people so that India could march ahead on self reliant path. Com. B.K.Thakur, Treasurer, CZIEA submitted the audited statement of accounts of CZIEA and Andolan Ki Khabar for three years which was unanimously adopted. Replying to the debate Com.Dharmaraj Mahapatra, General Secretary, CZIEA called upon the employees to do everything at their command to make the organization stronger still. After he summed up the discussion, the report was adopted unanimously. The credential committee led by Com. S.K.Lahiri submitted the report.

CULTURAL EVENINGS

There were colorful cultural evenings organized by the employees and their family members on 24th and 25th in which some of the delegates and observers also participated. A drama written by Munshi Premchand "Kafan" was staged on this occasion.

POSTER EXHIBITION

The JDIEU organized poster exhibition which were reminiscences of the past conferences of CZIEA. Com. Amanulla Khan inaugurated the exhibition.

15 resolutions were adopted in the conference relating on different subjects to the main and matters.

The conference elected a 42 member working committee with Com. N.Chakraborty, Com. Dharmaraj Mahapatra and Com. B.K.Thakur as President, General Secretary and Treasurer respectively.

The conference came to a close with a clarion call to the employees to rise up to the occasion keeping their unity intact, to defeat the forces bent upon privatizing LIC. The conference called upon the employees to further strengthen organization to successful confront the present day challenges.





The 13th Triennial General Conference of EZGIEA held at Kolkata from 15th to 17th November was a resounding success. The Conference was held at N. M. Sundaram Manch at State Youth Centre, situated at Moulali, Kolkata. Despite worsening democratic environment in the recent years in West Bengal, the enthusiastic participation of delegates and observers in the Conference was remarkable. As many as 97 delegates out of 112 and 82 observers attended the Conference. This apart, the participation of young employees in a good number was quite encouraging. A good number of veteran leaders of the organisation from yesteryears were also present which was quite inspiring for the delegates and observers.

The conference began with flag hoisting by Com. A.B. Kumar, President, EZGIEA followed by paying floral tributes to the martyrs' column. Thereafter the Inaugural Session which was attended by more than 300 employees of PSGI Cos., commenced with rendition of three beautiful songs by Com. Hiranmoy Ghosal, President, IPTA, West Bengal. The Conference was formally inaugurated by Prof. Ratan Khasnabis, an eminent economist and Chairman, Reception Committee. Welcoming the delegates and observers, Prof. Khasnabis highlighted the economic crisis presently prevailing in our country. He stated that the crisis was turning into a long term one contrary to the Government's claims of making India a 5 trillion economy. He informed that the cause of the crisis was diminishing demand in the market, but the Government was still obsessed with the supply side economics through easing the monetary policy. In support of his

argument, he referred to the falling demand in the Power sector and informed that the demand for electricity in two most industrially developed states, Maharashtra and Gujarat, has fallen by 22 percent and 18 percent respectively. He asserted that the Government needed to invest in Infrastructure Sector and MANREGA in order to create more jobs, which in turn will increase demand and can improve the economic situation of the country.

Com. K. Venugopal, Vice President of AIIEA and Chief Speaker in the inaugural session greeted the employees and reminded them of the glorious role of employees' movement under the banner of AIIEA for protection of nationalised insurance sector. He emphasised that with the private insurers failing to compete with the nationalised insurance companies, the Govt. which is committed ideologically towards the neo liberal economic policy is hell-bent on privatising them and this is the scenario in the every sector of the economy. He added that through passing of labour code the Govt. seeks to annul the hard earned rights of workers of the country so that the corporates could further consolidate their profit by unleashing further exploitative measures. Hence he exhorted the insurance employees to join hands with 20 crore workers of the country in the all India strike on 8th January, 2020 and make it a grand success in insurance industry. After the address of the Chief Speaker, prominent leaders representing various fraternal organisations viz BEFI, 12th July Committee, WB, Mercantile Federation, LIC Kolkata Division etc also greeted the conference. The inaugural session concluded with vote of thanks by Com. Surajit Das, General Secretary, EZGIEA.

The Delegate session started with placement of Working Committee Report by the General Secretary Com. Surajit Das. As many as 28 Delegates debated on the Report and enriched it by their views and suggestions. The Delegates and Observers were immensely benefitted and highly inspired by the Special Address delivered by Com. Amanulla Khan, President, AIIEA in his intervention. Greeting the Conference, he said that we were living in extraordinarily difficult times and this conference had to find out the answers of unimaginably difficult questions confronting us. Referring to the achievement of final option for pension under very odd situation where we had to not only launch struggle against an unwilling Government but also overcome the challenges thrown by naiveties of some groups, who were claiming to fight for pension option. It was the tactical acumen of the AIIEA which won the final option for Pension, he asserted. However, we need to protect this right further as ninety two percent of the workers in the country are not covered under any welfare scheme. Hence, it was necessary for us to join hands with the other section of workers to fight for their rights also. That is why, we have to make all efforts to make the 8th january, 2020 strike called by the Central TU's and Federations of which AIIEA is also a part to, a grand success. On Wage revision, he expressed there are bound to be difficulties as the companies will cite the financial positions but AIIEA is confident that this time too it will secure a good wage revision. On performance of the PSGI Companies, he felt that though the Companies

are growing at a healthy rate, the Companies cannot survive on loss making Motor and Health businesses, the major underwriting portfolio of the companies at present and therefore ,we need to pressurise the Managements to focus on retail business and ask them to spell out a sustainable business module. He also advised the employees to campaign on these issues as well as to pay attention to the improvement of customer service. While emphasising the need of the united struggle on the issues of industry in particular and

lives and livelihoods of the people at large, he pointed out that the present dispensation at the centre seeks to create divide among the people in the name of religion, language and culture, but it is ignorant of the fact that the strength and unity of

our country lies in respecting its diversity, be it religious, linguistic or cultural. In fine, he advised the comrades, especially the younger ones to align their dreams with the dreams of AIIEA, which is to replace the present system by a better one through establishing equality, Justice and peace in the society.

Comrades K V V S N Raju, Vice President, AIIEA and Sanjay Jha, Secretary, Standing Committee (GI), informed the house on various issues confronting the industry and asked the employees to campaign and build struggles on the same. Com.G.Anand, General Secretary , GIEA South Zone, Veteran leader Com. Paras Basu, Com. Sunil Kumar and Com. Pradip Basak, WC member AIIPA greeted the conference. Com. Surajit Das, General Secretary, EZGIEA summed up the entire debate and appealed to the delegates and observers to prepare the organisation to meet the challenges before the general insurance industry as well as to the working class of the country. The conference unanimously set out some important programmes for the coming days.

(1) Campaign should be organised in every office highlighting the achievements of AIIEA, danger before the PSGI Cos. and against NPS and making 8th January Strike a massive success.

(2) Every state unit should organise one seminar commemorating 150th Birth Anniversary of Mahatma Gandhi.

(3) Subscribers of Insurance Worker should be increased.

Conference unanimously adopted 16 resolutions and elected 69 members for the Working Committee including office bearers. **Com. Satyanarayan Prasad, Com. Surajit Das and Com. Partha Ghosal were unanimously elected as President, General Secretary and Treasurer** respectively.



22nd General Conference of WZIEA - A Conference of Commitment

The 22nd General Conference of WZIEA held at Anand during 1, 2, 3 December 2019 was the historic, memorable and outstanding by any measure. It was organized by a very small unit Nadiad. Despite the limitation of numbers there was abundance of enthusiasm, great and determination from the Nadiad Unit to make this conference a tremendous success. Their love and passion for AIIEA inspired the entire conference and laid the foundation for dispassionate discussions and unanimous decisions.



The Conference commenced with Com. V S Nalavade, President WZIEA hoisting the flag of AIIEA amidst thunderous slogans and paying tributes to the martyrs. The inaugural session had the presence of over 660 comrades including a large number from Ahmedabad Division. The salient feature was the enthusiastic presence of a large number of women.

Com Amanulla khan, President, AIIEA Inaugurated the conference. In his more than 1 hour forceful inaugural speech he targeted present central Government for its anti people and anti working class policies. He cited the distressed situation of the people in J & K. He said country is celebrating 150th birth anniversary of Mahatma Gandhi and 550th prakash parva of Guru Nanak

Dev, both of them who gave a message of love and peace to the entire humanity. But unfortunately, today the rise of political right through communal polarization is dividing the country and spreading hate among the people. Gujarat is a land of Mahatma Gandhi who spread the message of truth, non violence and brotherhood. He elaborated the circumstances in which capitalism is facing the crises. It has created massive unemployment & due to it, rights & benefits of working class are attacked. He narrated the achievement of pension and expressed the confidence that AIIEA will secure a good wage revision for insurance employees.

Com V. Ramesh, General Secretary, AIIEA congratulated the employees for achieving final pension option and securing many other benefits. He warned that benefits



secured cannot remain safe unless we remain vigilant and in preparedness to defend our rights. He took pride in the fact that despite 20 years of competition LIC continues to dominate the market like a colossus. This is possible, he said, due to the commitment of employees and the improvements brought about in servicing the policyholders. He said attacks on LIC are going to increase and we must prepare ourselves to defend this great institution against all attempts at privatization.

Com B S Ravi, Treasurer, AIIEA gave an idea about AIIEA in numerical terms. He elaborated the importance of union to have monetary benefit. He gave an idea about functioning of every divisional unit. He briefly explained an importance of Trade union Return to be filed in time and in failure to submit the TU returns in time it may lead towards difficult issues.

Delegate Session: Delegate session commenced in the afternoon on 1st December, 2019 A total 235 delegates and observer attended this session. On behalf of Working Committee, General Secretary of WZIEA presented report of the working Committee for the discussion which was partly read and partly summarized. The Report elaborately discussed the international, national, industrial and organizational issues. This laid the framework for lively discussions by the representatives of various divisions. These discussions further enriched the Report. The discussions were summed by Com H.I.Bhat, General Secretary. While clarifying the issues raised, he also outlined the activities of the organization. The Report, thereafter, was unanimously adopted. Com A S Prajapati, Treasurer of WZIEA presented the accounts for year ending 2016, 2017 and 2018 which were also unanimously approved by the house.

The Chairmen of the Reception Committee Dr.Hemant shah (Economist and professor Gujarat University) delivered his address on 2nd December 2019. He flourishingly explained the importance of human rights and constitutional provision. He said all the delegates to become torch bearers to safeguard our fundamental rights. He pointed out that the Modi Government through various ways is trying to change the basic structure of our constitution and has launched massive attacks on fundamental rights like freedom of speech and dissent. He also condemn governments polices to sell the public sector companies and disinvestment of the insurance companies.

Com Venugopal, Vice president , AIIEA addressed the delegate session on 2nd December 2019. In his fantastic address he narrated about the different tactics adopted by AIIEA to secure our monetary benefits. He said that in every wage revision AIIEA took tactical line and finally the fantastic wage revisions were the result of this line. This time also we have adopted tactics that should help secure another good wage revision. He spoke in detail about disinvestment policies of the Government. He also made appeal to all the comrades to be ready for 8 th January 2020 nationwide strike.

Com R N Patne,Ex-President,WZIEA at the age of 75 gave an inspirational message that old leaders are still worried for the employees of the LIC . He spoke about the glorious struggles of AIIEA and WZIEA. He exhorted all the employees to be ready to fight against the Anti labour and anti working class polices of the BJP Govt. He gave detail about changes in labour laws. He made appeal to strengthen the organization to secure the achievement.

Com V S Nalvade, President WZIEA





Improvement in pension , Demanding Recognition AIIEA , Collective Bargaining Right , Demanding More Guest House Accommodation in city Mumbai & Thane , Inter division Transfers , Cashier's Problem etc.

The Conference unanimously elected a team of Office-Bearers and Working Committee with Coms A.G.Dokpande

intervening in the delegate session said that this conference is perfect example of belongingness towards our union. He added that the poor people are becoming more and more poor and richer are richer. It's our social endeavor to take care of deprived human. He also added that WZIEA is suffering from attack from multi decisive forces.

Com. Ashok Tewari, President, AIPEA also remained present and greeted the conference. He cautioned the delegates and observers to be alert and fight against anti worker policies of the Government. The delegates session had the opportunity to hear Com Amanulla Khan and Com V.Ramesh again.

CULTURAL PROGRAM :- On 02/12/2019 a monumental cultural program was arranged by the unit which was enjoyed by all delegates and observers along with family members of Nadiad unit.

Our Social responsibility:- The services to the poor class is our organizational commitment. On 2nd December 2019 the leadership of AIIEA/WZIEA and Nadiad Unit visited a government primary school in a small village of ANAND districts. In this school the teachers are making contribution from their salary and donating books etc to the students. The leadership visited the place and donated books, compass box, color box and necessary items to the students.

Important Resolutions Passed In the Conference:- The conference has adopted various 12 resolutions on certain industrial issues and national issues. They includes the issues relating to Absorption of CGIT candidates as per SC Judgment, to Absorption of Temporary class 4 Employees , Recruitment of class IV , Promotion Policy in LIC, Unorganized sector Workers , Government Policy on pension,

as President, H.I.Bhat as General Secretary and A.S.Prajapati as Treasurer for the ensuing term.

The Conference recorded its gratitude for the immense contribution made by Com VS Nalavade as President of WZIEA who relinquished the office. The Conference also placed on record the services rendered by Coms Jaimin Desai, Vijay Kevat, Vice-Presidents and Subodh Trivedi, Jt.Secretary who too relinquished offices in this conference.

The 22nd general conference of WZIEA held at Nadiad was a conference of commitment, A conference of cooperation and a conference of Discipline. The conference has given a clarion call to consolidate, organize and strengthen the Organization.



62nd Conference of ICEU, Chennai Division-1

The 62nd Annual Conference of ICEU, Chennai Division-1, was held successfully on 9th and 10th November, 2019. The entrance hall of conference was decorated with portrait and quotes by Mahatma Gandhi whose 150th anniversary is being observed the world over. The conference began with flag hoisting by Com.G.Jayaraman, President, ICEU, Chennai Division-1 and paying of homage to the martyrs.

The Inaugural Session was attended by a huge gathering despite the fear psychosis created by the media and the officials relating to the Ayodhya verdict. The session, presided over by Com.G.Jayaraman, started with meaningful songs rendered by three groups of women comrades from CBO-19, CBO-25 and the D.O.Unit. The leaders and the gathering were welcomed by Com.S.Rameshkumar, General Secretary, ICEU, Chennai Division-1.

Inaugurating the conference, Com.K.VenuGopal, Vice-President, AIIEA, recalled the struggles launched by the comrades organized under the banner of AIIEA and appealed to them to be prepared for further struggles to protect the LIC in the public sector. The government at the Centre, following the LPG policies, is determined to "listing" the great institution despite its sterling performance on all fronts. He also listed some of the recent achievements of AIIEA like option for pension with the active support of Com.T.K.Rengarajan, M.P., CPI (M). He also discussed the plurality of Indian society and the ruling party's disastrous actions to divide the people. He called upon the comrades to build up more unity with confidence in the AIIEA and launch powerful struggles to safeguard LIC in the public sector and the hard-won trade union rights. Comrades T.Senthilkumar, General Secretary, SZIEF, M.Dhanaselvam, General Secretary, ICEU, Chennai Division-2 and M.Nagarajan, General Secretary, Chennai Region GIEA, extended their greeting to the conference. Com.D.Ramesh, Joint Secretary, ICEU, proposed a vote of thanks.

Delegates' Session

In the Delegates' Session, the Report was placed by Com. S. Rameshkumar, General Secretary, assisted by his colleagues. Com.S.Sivasubramanian, Treasurer, SZIEF, initiated the discussions and 15 delegates



including 3 women took part in analyzing, elaborating and making a few suggestions. The report was so comprehensive that it enlightened the hearts of all the participants. The session was greeted by Comrades S.Rajappa, former President of SZIEF, L.Palaniappan, former President of ICEU, Chennai Division-1 and K.David, former Manager of *Insurance Worker*.

Addressing the session, Com.P.P.Krishnan, President, SZIEF, in his presentation, referred to the obtaining of letters from prominent personalities against GST on insurance premium, the crisis facing the BSNL, the privatization of Railways, Airports, etc. and laid stress on the need to unite and launch struggles to protect the LIC in public sector. Com.S.Kannan, Deputy General Secretary, Tamil Nadu CITU, referred to the private companies both at the national level like the TVS, Simpson, etc. and at the multi-national levels like Nokia, Asahi of Japan, etc. trying to retrench the workers and pointed out that due to the struggles by the workers of some of these companies, workers had protected their jobs.

The report was adopted unanimously after Com.S.Rameshkumar summed up the discussions. The Statements of Accounts of the union, placed before the house by Com.K.Sridhar, Treasurer were also adopted unanimously. Several resolutions were also adopted by the house.

The conference unanimously elected Comrades G.Jayaraman as President, S.Rameshkumar as the general Secretary and K.Sridhar as Treasurer for the ensuing term. Comrades S.Rajappa, K.David, R.Boopathy and L.Palaniappan were elected as honorary members. The session came to a close with vote of thanks by Com.K.Vijayalakshmi, Joint Secretary.

Annual General Body Meeting of ICEU, GOA

The Annual General Body meeting of Insurance Corporation Employees Union Goa was held on 23rd Nov 2019. The meeting began by paying homage to late Com Narayan Nagarsekar the Ex-President of ICEU Goa and other comrades who expired recently. The President of ICEU Goa Com Ashok Bandekar welcomed all the delegates for the meeting. Comrades from LIC Ponda presented a song for the meeting.



The Report presented by Com Aasha Velingkar, General Secretary highlighted various issues of Goa division employees solved by the Union. She requested the members to rally behind AIIEA for a bright future. She also thanked the AIIEA leadership for allowing Goa to host the AIIEA Secretariat meeting. The Accounts circulated by the Treasurer Com Jeetendra Lotlikar for the year ending 2016, 2017 & 2018 were approved and adopted by the house.

Com HI Bhat, General Secretary, WZIEA critically analysed the political and social situation. He spoke about the progress of LIC and the achievements of AIIEA including the securing of pension option. He assured the employees that the struggles and correct tactics of AIIEA will secure for them yet another good wage revision. Speaking of the attacks on LIC and the moves to privatise this great

institution, he exhorted the employees to remain vigilant to defend their institution. Later members who retired since the last AGM were felicitated at the hands of the Com H.I Bhat for their contribution and loyalty towards the Union. Com K.D Parsekar spoke of his loyalty to the AIIEA for the last 30 years inspite of offers to join other association. Com Ramdas Mahale replied on behalf of the retired employees and thanked the union for the felicitation of retired members. Both Com K.D parsekar and Com Ramdas Mahale donated Rs 5000/- each to the union.

The Conference elected Com Ashok Bandekar as President, Com Asha Velingkar as General Secretary and Com Jeetendra Lotlikar as Treasurer for the ensuing term. The Conference came to a successful close with vote of thanks from Com Swati Talwadkar.

51st Conference of ICEU, Machilipatnam Division

The 51st General Conference of ICEU, Machilipatnam Division was held at Nuzvd on 03.11.2019. On this occasion, a big rally was conducted in the town, in which the cadres of AIIEA with flags and placards in their hands participated in large number. Com.J.Sudhakar hoisted the flag of AIIEA and thereafter the leaders, the cadres and members of the fraternal trade unions paid their homage at the martyrs' column.

The inaugural session was presided by the Divisional Unit President Com.J.Sudhakar and the Chairman of the Reception Committee Sri Mulpuri Lakshmana Swamy gave his welcome address.

Com.S.Veeraiah, Editor, Nava Telangana Daily Magazine inaugurated the Conference.

In his elaborate speech on political, economic and social fronts, he dealt with the tough challenges before the people. He said, the rate



stimulus packages announced by the Finance Minister have not yielded any favorable results. The protection of the financial sector is the biggest challenge today. The employees and the workers from almost all the sectors are forced to join the struggles. In this back ground, the insurance employees should come forward to build broader platforms to defend the trade union and the democratic rights. The one day nationwide general strike on 8th January stands as a great opportunity in this path.

SCZIEF General Secretary Com. Clement Xavier Das, Vice-President Com. Md.Mehaboob, Joint Secretary Com. K.Jayatbeertha while speaking in the delegate session highlighted the issues pertaining to the industry like the pending wage revision ,the recent achievement

of pension to the PF optees, the ongoing recruitment process in assistant cadre.

Sri P.Suryanarayana Rao, Senior Divisional Manager, Machilipatnam Division, Com.P. Satish, General secretary, ICEU, Rajahmundry and many other fraternal T.U leaders greeted the conference. The annual report placed by the General Secretary was adopted unanimously.

Com.J.Sudhakar, Com.G.Kishore Kumar and Com.L.Raja Sekhar were unanimously elected President, General Secretary and Treasurer respectively. Many resolutions on withdrawal of GST on insurance premiums, abolition of NPS, one day strike on January 8th,settlement of all pending issues etc were adopted unanimously.

29th General Conference of IEU Raichur Division

The 29th General conference of IEU Raichur division was held on 9th November 2019 at Raichur. The Conference started with the hoisting of AIIEA flag by Com. M Sharanagouda Divisional President amidst rising of thunderous slogans AIIEA ZINDABAD, AIIEA LONG LIVE BY LARGE number of comrades who had gathered. Lateron, floral tributes were offered at the martyrs' column.

The conference was inaugurated by Com. Clement Xavier Das, Jt. Secretary, AIIEA. Speaking on the occasion he congratulated the comrades of AIIEA for clinching two major issues recently viz a final pension option and recruitment in Assistant cadre. These achievements were significant as they were realized in a situation where the government was not willing to extend pension benefits for those already retired and for those who are in service and who did not opt to join the scheme earlier. Similarly as far as recruitment is concerned we could get the process started

at a time when the government has almost stopped offering permanent jobs in government departments including PSU's. On the issue of wage revision, Com Clement informed that the offer of 10% rise is inadequate and has to be increased in tune with the prosperity of the corporation. He expressed confidence that AIIEA will succeed in securing a good wage revision. He was critical of the economic and social policies of the government and asked insurance employees to make the 8th January 2020 strike total. Representatives of various fraternal organizations extended greetings to the conference.

In the delegate session, Com. M Ravi, General Secretary placed the report of the EC and the Statement of Accounts by Com. Krishnamurthy Treasurer. In all 14 delegates participated in the discussions. With the summing up of the discussion by Com M Ravi, the conference unanimously adopted both the report and the statement of accounts.

Intervening in the delegation session, Com. Maheboob, Vice President, SCZIEF congratulated the comrades of IEU Raichur for conducting free coaching classes at four centers in the division for the benefit of the candidates who have applied for recruitment to the cadre of Assistants in LIC in the process we take the organization and its ideology nearer to the young generation and on absorption in LIC and all the newly recruited assistants will be valiant soldiers of AIIEA. Com. B D Naresh Kumar, Secretary, LIC employees' Co-operative



credit society, Hyderabad, Divisional Council member of ICEU, Hyderabad, who earlier worked in Raichur Division, also greeted the conference. The conference elected new team of office bearers with Com. M Sharanagouda as President, Com. M Ravi as Gen. Secretary, Com Krishnamurthy as Treasurer. Com M.Ravi was nominated to the Working Committee of AIIEA.

With the participation of around 300

members the conference gave a clarion call to all employees to intensify our struggle to protect PS LIC and GIC from the onslaught of privatization, to safeguard the interest of the policy holders, to join the mass movement against the anti peoples policies of the union government. The conference was given wide coverage both in the print and electronic media.

45th Conference & 19th WWCC convention-Visakhapatnam



The 45th annual general conference of ICEU Visakhapatnam Division was held on 17.11.2019. The conference got to a rousing start with flag hoisting amidst slogans, by Com M Kameshwari, President, ICEU followed by paying tributes to the martyrs. The conference started with the General Secretary, Com N Ramanachalam placing the report on behalf of the executive committee and Com N Jagannadha Raju, treasurer, placing the audited statement of accounts of the year 2018. The debate on the report was initiated by Com S Ramesh, president, Anakapalle base Unit. After discussions both the Report and Accounts were unanimously approved. The open session of the conference was addressed by Com Clement Xavier Das, General Secretary, SCZIEF. Addressing the gathering of over 450 members, Com Clement said that, SCZIEF was confident that Visakhapatnam Division would keep the AIIEA flag high by hosting the 25th Conference of AIIEA in a befitting manner. He appreciated the efforts put in by ICEU Visakhapatnam Division, for 100% strike participations and other organisational activities. AIIEA has demanded a wage revision commensurate with the progress of LIC. The achievements of AIIEA are commendable, especially the One more Option for Pension,

which had benefitted 2700 employees in the SCZ. It is only because of the struggles of AIIEA that the recruitment could be achieved. The situation across other sectors in the country is heading to a job loss, while AIIEA could achieve recruitment in LIC. The present political dispensation is much against the public sector. The RSS campaigns that the PSU employees are lazy, indifferent and dull. Therefore ours is an ideological battle. There is a malicious campaign going on against LIC, and to defeat it we need to campaign on the investments and profits over investments of LIC, and that the policy holder's monies are safe with LIC. The working class of the country has given a clarion call for one day nationwide strike on 08.01.2020 to defeat the neo liberal policies, he said. In the delegate session, Com Clement deliberated on the issues and stressed on the need to keep up the unity in the organisation and motivated the members to put in their best efforts for the success of the AIIEA conference.

Revolutionary songs were rendered by the cultural team. 23 delegates discussed on the report. Com Padmavathi, Assistant treasurer, welcomed the gathering in the open meeting, and Com Ramanachalam proposed a vote of thanks. The conference unanimously elected Com M Kameshwari as President, Com N Ramanachalam as General Secretary, and Com N Jagannadha Raju as treasurer.

The 19th working women convention also



was held on 17.11.2019. Com T Sunanda, convenor placed the activities undertaken by WWCC during the year. Com Clement Xavier Das, General Secretary, SCZIEF addressed the women session and said that WWCC Visakhapatnam division has been taking up unique activities for women like trade union picnics, exclusive study circles and wall of giving. Com N Ramanachalam, General Secretary also greeted the convention. Com M Kameshwari, State convenor, sczwwcc also addressed the gathering and said that the

immediate task is to work untiringly for the success of AIIEA conference. The convention felicitated Com GV Padmavathi for having won the silver medal for carrom in the All India games held at Guwahati.

The convention unanimously elected Com T Sunanda as convenor, Com P Padmavathi, Com B Padmaja and Com K Jayasree as co convenors. women comrades from all branch units attended the convention. Com GL Prasanna welcomed the gathering and Com Nagarani proposed a vote of thanks.

Seminar on "20 Years of IRDA- Opening up of Insurance Industry The role and progress of Public Sector General Insurance Companies'

HRGIEA organized a Seminar on the topic '20 Years of IRDA- Opening up of Insurance Industry to Private Co's - The role and progress of Public Sector General Insurance Companies' on 21/11/2019 at Press Club, Basheerbagh, Hyderabad.

Com Y.Subba Rao, General Secretary, HRGIEA welcomed the gathering and invited speakers on to the dias. The Seminar was presided over by Com.A.Narayana Rao, President, HRGIEA. **Shri.N.L.Venkat Rao**, Chief Regional Manager, National Insurance Co. Ltd., HRO, **Shri.G.Ravindranath**, Dy. General Manager, United India Insurance Co. Ltd., HRO, **Shri.K.N.Venkatesh**, Regional Manager, New India Assurance Co. Ltd., HRO, **Shri.T.Balagopal**, Regional Manager, Oriental Insurance Co. Ltd., HRO and **Com.KVVS.N. Raju**, Vice President, AIIEA participated and addressed the gathering.

The crux of the deliberations is that the speakers from the above 4 Public Sector General Insurance Companies pointed about the growth of the Public Sector General Insurance Companies by providing service to common man with social objective oriented Insurance products. They pointed out the unhealthy competition posed by the Private General Insurance Companies and their grabbing of the existing business from the PSGI Co's through unethical practices. They

pointed out the need to unitedly take up the unethical practices of Private General Insurance Companies to the Regulator-IRDA for non bias regulation and to ensure a level playing field. They also pointed out that the financials of the PSGI Co's are strong enough to spread the insurance business and we can still grow by further improving the clientele services adopting new technologies.

Com.KVVS.N. Raju, in his deliberation pointed out that the PSGI Companies are performing well fulfilling the objectives of Nationalization, amidst the unruly competition unleashed by the Private General Insurance Companies. Highlighting the progress of 4 PSGI Co's, stated that the Gross Direct Premium (GDPI) of 4 PSGI Companies was Rs.9,451 crores in the year 2000 and has grown to Rs.68,682 Crores in the year 2019, the Dividend paid from the year 2000 to 2019 is Rs.5,798 crores, the total Investments as on 31/03/2019 as Rs.1,39,165 crores, the total Assets as on 31/03/2019 stood as Rs.1,83,146 crores, the total Reserves & Surplus as on 31/03/2019 stood as Rs,20,651/- crores and the total number of Offices as on 31/03/2019 as 8,151. He further quoted that the financials and asset base of the 4 PSGI companies are still strong and not otherwise propagated by the vested interests. He stated that the IRDA is strictly regulating the PSGI Companies and showing favoritism to Private players by tuning blind eye to their unethical practices. In Toto he stressed the need for protecting the PSGI Companies in the common interest of the Public and the economy of our Country.

Sizable number of Employees, Officers and Pensioners from Twin cities participated in the Seminar. The Seminar concluded with vote of thanks by Com. Celam Raju, Jt. Secretary, HRGIEA.



Seminar at Vizag on the State of Indian Economy



Insurance Corporation Employees' Union, Visakhapatnam Division organised a seminar on 14.11.2019 as a prelude to the 25th general conference of AIIEA to be held from 27th-30th January 2020.

The Seminar was addressed by Prof. Jayati Ghosh, JNU, New Delhi. Prof Jayati Ghosh said that the country is in a severe economic crisis. Even foreign investors have described this state as a crisis deeper than the 2008 crisis. Industrial production is falling rapidly, 9 million people have lost jobs during the period from 2011-18, investments, both public and private are falling in the last 4 years. Sales in all sectors from biscuits to clothes and automobiles have fallen. Agriculture also is in crisis, as is evident from the numerous suicides of the farmers. There is huge inequality in the country in terms of wealth ownership. The benefits of capitalist growth, ever since the neo liberal reforms started in 1991, are enjoyed by only a few, widening the gap between rich and the poor. The state enabled the private capital to exploit nature, caste and gender differences

also to maximise their profits. The Indian growth is relying on unpaid work, divisions across castes. Software accounts for only 0.4% of our workforce. The neo liberal policies have destroyed the banking sector, forests, lands, mineral wealth and every possible sector, despite which, employment generation stands at 0.2% per year. While the year 2012 was referred to have been affected by policy paralysis, the Modi Government in 2014 had promised growth. In reality, the Modi Government has perpetrated a crime against the people of the country through demonetisation, which has destroyed the employment & wages, and has caused a systematic destruction of the informal economic activity. Liquidity is destroyed, workers laid off in many sectors, wages no are half of those in 2016, farm prices also are lowered. GST brought another blow to the small and medium enterprises, which have been pushed out of the supply chain. Economic crisis today is the absence of demand. Inventories are piling up, jobs lost. To combat this situation the Government must increase employment guarantee, minimum ages under MNREGA, increase spending health, education and social sectors, fill all the existing 7 million vacancies in central government. But the government, instead of addressing the demand, is addressing the supply chain by giving more tax reliefs, while it is in denial of the present crisis. The solutions lie in raising a wealth tax and inheritance

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PARTICIPATION IN LONG MARCH ON GENDER ISSUES THREE VALIANT COMRADES FELICITATED

The TamilNadu State Committee of AIDWA organised a long march on Nov. 25 covering 400 kms to put an end to violence against women and drugs. Nov. 25, being the day to eliminate violence against women, was chosen to start the long march from two centres, one from Vadalur in Cuddalore District and the other from Thiruvannamalai, for a period of 10 days, both culminating in Chennai. The slogan of the March is "VIOLENCE FREE TAMILNADU, DRUG FREE TAMILNADU". AIDWA had appealed trade unions and other democratic organisations to lend support to this vibrant movement. SZIEF, true to the tradition of AIIEA gave a call to support the movement. As many as 100 women comrades across the state of Tamilnadu and Pondichery took part in the inaugural day of the Long March. The highlight of the movement is that **3 women comrades** from Madurai Division, **D.Chitra, C.Rajeswari and R.Kartheeswari** participated in

the whole of the Long March and assured AIDWA that AIIEA would be with them in the field to fight for gender justice.

ICEU, Madurai Division organised a felicitation function on 9th of December 2019 at Sunil Maitra Illam to honour the participants of Long March. The meeting was presided over by Com. **G.Meenakshi sundaram**, President. Com.S.K.Ponnuthai, State Secretary of AIDWA, TN, explained in detail the objective of the Long March. She narrated the experience of the March and thanked AIIEA for extending financial and personal support to carry out the movement very successfully. She appreciated our three women comrades that being from a middle class background, their commitment to complete the march even in heavy rain and despite suffering from severe sore in their feet. She

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Insurance News in brief

■ A.M.KHAN, DHARWAD

As the merger of Public Sector Banks is on, IRDA is planning to allow these banks to cross the 10 per cent ownership caps in more than one insurance company but the management control will be limited to only one entity and only in one segment of the insurance industry – either non-life or life insurance.

*

There has been a drastic reduction in the number of offices of private life insurers in rural India during the last two years. In March 2017, all private life insurers together had 429 offices in rural. This came down to 58 in March 2018 and it remains the same in 2019. On the other hand, LIC has doubled its number of offices in semi-urban and nearly treble in rural India, compared to all the private insurers taken together.

*

Private life insurers have sought 100 per cent Foreign direct Investment (FDI) in the sector through automatic route! This would attract Rs.40,000 to Rs.60,000 crore, they say. Since 2015, when the government had increase FDI limit from 26 percent to 49 per cent India received nearly Rs.30,000 crore FDI. This demand was in response to the IRDA seeking their view on increase in FDI. Finance Minister Nirmala Sitharaman had in the Budget 2019-20 announced that the government would “examine suggestions of further opening up of FDI” in a number of sectors, including insurance, along with 100 per cent FDI in insurance intermediaries.

*

Japan takes improper selling of insurance seriously. An investigation by the Japan Post has found nearly 9000 cases of improperly sold insurance. A special investigation committee spoke to around 120,000 clients in determining the number of mis-sold policies over the past five years. In some cases, terms and conditions were not properly explained to clients, while in others sales to the elderly were made without their families present, a violation of internal rules. Such instances are many. And this is continuing says the investigation committee.

*

LIC seems to have attracted the millennials by its innovative approach. Of the 10 million policies sold by LIC during the period April – October of 2019-20, 2.2 million were to people aged between 18 years and 25 years, 2 million to people aged

between 25 years and 30 years, and 1.7 million to people aged between 30 years and 35 years. LIC has increased its market share in new business premiums and number of policies sold. As at March 31, 2019, LIC had a market share of 66.24 per cent in first-year premium income and a little over 74 per cent in the number of life insurance policies sold. As of November 2019, LIC expanded its market share in FYPI to 71 per cent and in the number of policies sold to 76.28 per cent. For the number of policies sold in November, LIC had a market share of 84 per cent and in FYPI its share was 72 per cent. Growth in performance in group insurance premium also adds to the LIC's market share. LIC's group insurance has grown by 20 percent reporting a growth of 45 percent in the first-year group premiums.

*

Standard guidelines for products aimed exclusively at the like dwelling houses and small commercial establishment may soon be brought out by the IRDA as at present there are no exclusive guidelines. The need has arisen to huge losses incurred due to various natural calamities. The working group constituted by IRDA has made various recommendations in this sphere. Broadly the recommendations are - All perils that can affect a segment should be covered in the base product; GI Council or IIB likely to create a database of cost; Tenure of policies up to 5 years; Call for doing away with upfront discount.

*

As at the end of November 2019, the non-life insurance companies had booked premium of Rs.14590.50 crore, a rise of 13.1 per cent in the total premium over the total premium collected during the same period last financial year.

*

IRDA's Report for the year 2019 reveals that women bought 36 per cent of policies in 2018-19, which accounts for 1.03 crore policies of the 2.86 crore life insurance policies sold in 2018-19. In the year 2017-18 women had bought 32 per cent of the new policies.

*

The cost of fighting climate change will cost the insurance companies worldwide would be nearly \$2.5 trillion over the next 10 years estimated Allianz SE.



Working Class Struggles

S.SRIDHARA, MYSORE ■

Around 50000 improvised workers and their dependents from state owned Bangadesh Jute Mills Corporation plans in KMIINA, JASHORE, RAJSHSHI, CHITTAGONG and Dhaka began indefinite hunger strike on 10th December over 11 demands. The low paid workers want implementation of the national wage and productivity commission award 2015, payment of all outstanding weekly wages, payment of Provident Fund and Gratuity owing to Refined Workers, settlement of insurance benefits to the families of deceased workers, full time work for temporary employees and reinstatement of all sacked workers.

Foreign migrant workers held a rally in Taipei on 8th December to oppose the broker system and calling for a government to Government Scheme" to put an end to punishing fees to fund and maintain employment.

MEMBERS of the Rail Tram and Bus Union Employees at Victoria's State owned Regional Commuter Rail Network and Bus Union Employees at Victoria's State owned Regional Commuter Rail Network workers began a strike of 24 hour rolling stoppages and work ban from 11th December. The actions are part of dispute with Government over its proposed enterprise agreements.

Hundreds of Auckland Bus Drivers on 10th December struck work to find a solution to a deepening pay dispute. Over 50% of bus services contracted by Auckland Transport were not running over four days after workers intensified their action on 14th December.

After conducting a province wide one day strike on 4th December, the Ontario Secondary School Teachers Federation conducted a second one day strike on 11th December. Over 60,000 public high school teachers and school support staff conducted the first province wide teachers' strike in over two decades. This strike is directed against sweeping assault on public education by Conservative Government.

One day strike by Argentina Dairy Products workers over wage offers on December 7th: Members of the Dairy Industry Workers Association of Argentina struck work and rejected latest wage offer by the Dairy Industry Centre. The workers are demanding wage increase in tune with raising inflation.

Workers at the LINDEN MAYOR and TOWN COUNCIL IN Guyana walked off the job last week over monetary demands like legal minimum wages, making monthly contribution to the National

Insurance Scheme, which includes a no. of benefits like sickness, old age, injury, maternity and funeral expenses.

CALIFORNIA SANITATION WORKERS MARCH TO demand better wages and benefits. Hundreds of Sanitation Workers and their supporters held a protest march in Beverly Hills, California on November 29th to protest low wages and high cost of health care.

AIRLINE CATERING WORKERS PROTEST LOW PAY high cost of benefits at 18 Airports in US. Airline workers and their supporters held protest at 18 Airports across US on November 26th. Workers are under poverty Wages with one in four making less than 12 dollar an hour and many who opt out of their current healthcare plans unable to pay the 500 dollar monthly premium.

STRIKE BY GUARDS ON UK RAIL FRANCHISE ENTERS SECOND WEEK: HUNDREDS OF GUARDS AND DRIVERS WORKING FOR UK's South Western Railway which runs services into London, entered its second week on 9th December, the strike will be held throughout December and has begun to impact services, with about 40% of scheduled trains cancelled. The strike is part of a long running dispute, over passengers' safety and 6000 guard's jobs.

GENERAL STRIKE AND RALLIES IN ALGERIA: A four day general strike held in Algeria from 8th December to 10th December. The protests which have been ongoing for nearly a year, are a part of board radicalization of the working class and a resurgence of class struggle across the world.

MASS STRIKE IN FRANCE ON 5TH DECEMBER: Over a million public sector workers and youth went on strike and marched in protests against French Government's pension cuts. Strike by rail employees, teachers and other workers continued on 6th December, brining most public transportations to a standstill and closing many schools. The NEW YORK TIMES reported on 5th December mass strike "A DAY OF REVOLUTION IN FRANCE". The fundamental issue in France – as in the mass strikes and protests in Chile, Bolivia, Ecuador, Lebanon, Iraq and strike by the US and Mexican Auto workers, British Rail workers is the management level of social inequality produced by capitalism. More than a year after the outbreak of mass "yellow vest" protests, none of the workers demands have been realized for equality, better living standards and an end to social misery.

Economic Tid Bits

■ J.SURESH, MYSORE

- * According to an article published in The Washington Post, the US Corporate debt had reached almost US \$ 10 trillion, an amount equivalent to 47% of GDP. It warned that 10 years after the global financial crisis, the debt surge "threatens to unleash fresh financial turmoil." One of the most significant features of the debt binge is the purchase of companies of their own stock in order to boost share market valuations. According to Federal Reserve data, US companies have spent more than \$ 4 trillion since 2009 for this purpose, much of it in the past five years. The quality of the debt is deteriorating, with a rapid rise in lower grade Corporate bonds rated just above the junk status. Investors now hold \$ 2.5 trillion issued by US firms according to Standard & Poor rating agency. According to Emre Tiftik of Institute of International Finance, a major finance industry association, who warned "we are sitting on the top of an unexploded bomb and we do not really know what will trigger the explosion".
- * According to a study by the Brookings Institution, in USA low-wage workers compromise as shocking 44% of US workforce aged 18-64. The study defines low-wage workers as those earning less than \$ 16.03 per hour on an average across USA. According to the study, the largest metropolitan areas have the highest numbers of low-wage workers : 3.5 million workers in New York city area, 2.7 million in Los Angeles region, 1.6 million in Chicago and about 1.2 million in Dallas, Miami and Houston. Over half of the low-wage worker is female at 54% compared to a total of 48% in US workforce as a whole. 57% of low-wage workers work full time, year – round. 14% have a bachelor's degree, while 49% have a high school diploma or less. The remaining 37% have attained up to an associate degree or some college. About half are estimated to be the primary income earner and 40% are raising children. Other findings include the fact that 30% of the low-wage workers live below 150% of the federal poverty line or \$ 36000 per year for a family of four. 26% receive safety net assistance such as food stamps, welfare benefits, federal housing assistance and other programmes.
- * According to a recent RBI's Consumer Confidence Survey, the Consumer Confidence Index (CCI) based on the current perception of the economic situation, employment, price level and income, weakened further and it was at 85.7 in November vis-a-vis 89.4% in September 2019 and 93.9% in November 2018. This should be considered in the backdrop of RBI revising GDP forecast for FY 2020 to 5% from the 6.1% forecast made earlier and the retail inflation projection for second half of FY 2020 being revised upwards to 4.7% to 5.1% against 3.5-3.7% earlier. Most of the respondents to the survey conducted perceived prices as having increased during the last one year and they expect further rise in prices in the year ahead. Bank NPAs have gone up from 4.28% in 2015 to 9.08% in 2019 while NPAs of NBFC rose from 3.9% to 6.6% in the same period.
- * According to a study in NewZeland, 17% of Children are in households below the poverty line of 50% of the median income – up from 16% in 2017. 23% of children, 2,54,000 children are in poverty after housing costs are deducted. 148000 children or 13% are living without six or more "essentials" such as decent shoes, warm clothes, enough food and the ability to see a doctor. It is estimated that 10% of the population can not afford to eat properly – up from 7% 10 years ago. 7% of working households are living below poverty line. After housing costs, the figure increases to 9.2%. More than costs, the figure increases to 9.2%. More than 12% of households with just one working parent are in poverty. For the past decade, wages and benefits have remained stagnant while the cost of living soared. New Zeland now has the highest housing costs relative to income in the OECD with poor families typically paying half their income or more on rent. For about 40% of people over 65, pensions are their only income. About 12% of older people in Auckland are malnourished. 10 richest percent controls 53% of wealth and 1% holds 19%. NZ has now nine billionaires up from 8 last year. The Rich billionaires increased their wealth from \$ 81 billion last year to \$ 90 billion this year. On an average, while wages increased by just 2.4%, the housing rents increased by more than 5% adding additional burden on working people.

For our Field Force

■ ARIVUKKADAL, THANJAVUR

No pending: LIC is the only life insurance company in the country to have no pending complaints at the end of March 2019. According

to the IRDAI Annual Report, LIC had no pending grievance despite 1,02,127 complaints being filed in 2018-19. **LIC is maintaining this 100% track-record for more than five years.**

14K Cr Profit: LIC, with a corpus of over Rs.31 lakh crore, has booked a profit of over Rs.14,000 crore from the stock market during the April 1-November 15 period of the current financial year.

138% Growth: LIC has recorded growth of 137.87% in policies in November, with record sales of 34.08 lakh policies. By outperforming the industry growth rate in number of policies as well as new business premium income, for the month of November 2019 LIC's market share stands at 84.82% in the number of policies sold and 71.59% in FYPI. LIC has made a record mop-up by collecting premium on over eight-and-a-half lakh policies, worth more than Rs.1,380 crore in a single day. In the current financial year, as of November 2019, the life insurance industry recorded a new business premium income of Rs.1.69 lakh crore, out of which LIC garnered around Rs.1.20 lakh crore.

Millennials' choice: Millennial is a term loosely applied to people born between mid-1980s and 2000, reaching adulthood in early 21st century. The results are already showing. As of October 31, of about 10 million policies sold by LIC in 2019-20 (FY20), 2.2 million were to people aged between 18 years and 25 years, 2 million to people aged between 25 years and 30 years, and 1.7 million to people aged between 30 years and 35 years.

Card payment: From December 1, 2019, any credit-card originated payments towards renewal premium, new premium, or repayment of loan and interest on loans against the policies will not attract any additional charges or convenience fees," LIC said in a statement. "This facility of free transactions using credit cards shall be applicable to and implemented across all collecting systems—card less payment and card dip/ swipe on point of sale machines," it further added.

Life sector leads: Globally, India ranks 10th in terms of life insurance and 15th in non-life insurance in terms of premium. Unlike other markets, India's insurance business is heavily dominated by life, with a share of 73.85%. Non-life accounts for 26.15% share. Globally, life contributes for 54.30% and non-life 45.70%.

TPA Choice: IRDAI, as part of the amendments to the Third Party Administrators (TPA) - Health Services Regulations, 2016, has allowed policyholders to choose their TPA while buying insurance policies. In case a policyholder does not choose any of the TPAs, the insurer may allot the policy servicing to a TPA of its choice.

Tailor-made insurance: Insurance companies these days have started to come up with tailor-made schemes because these plans provide good options for the medical and professional liability market. These plans are not only cheaper but help even the poor to come under the insurance net. Interestingly, these tailor-made insurance schemes cover those parts that the majority of the insurance schemes ignore. These insurance policies cover the insured from vector-borne diseases, accidents for specific travel periods like traveling on Railways, flights, etc.

POSP-LI: IRDAI has issued a circular meant for the point of sales products and persons for life insurance (POSP-LI). The circular goes on to mention that the POSP-LI being used as the intermediary to sell the life insurance policies, have to be given formal training for 15 hours internally organised by the company and an examination conducted at the end of the training and a certificate issued.

Passenger insurance: A Working Group of IRDAI has recommended that all passengers travelling in a motor vehicle should have Rs.25,000 medical expenses coverage to meet the cost of medical treatment arising out of an accident. It has proposed to have inbuilt accidental medical expenses coverage (indemnity basis) for all occupants travelling in all motor vehicles, as per the registered seating capacity of each vehicle.

Domestic worker insurance: Bangalore Apartments' Federation (BAF), a federation representing over one lakh flats and three lakh apartment residents across Bengaluru, will launch MADHURA – 'Medical Aid for Domestic Help Under Residential Apartments'. As part of MADHURA, BAF will launch a group insurance scheme for all domestic workers. The scheme will cover maids, cooks, drivers, plumbers, electricians etc who work in apartment complexes but are not formally employed.

THREE VALIANT COMRADES ..From P. 35

pointed out that the police and state administration which failed to control gender violence stalled the vibrant movement of women at Tambaram. Our comrades then shared their valuable experience of the Long March. They thanked AIEA for creating a platform to be in the field with comrades of AIDWA. In the 10-day long journey, they had to bear with the scorching heat and also heavy downpour. They met a lot of women and were able to know about their life. They emotionally shared few incidents which stunned the audience and raised a question, are we living in such a dreadful society? Also they were much inspired by the veterans of AIDWA and their whole hearted commitment to carry out the movement successfully. Our comrades distributed the pamphlets of the movement all along their Long March. They profoundly thanked the arrangements and support extended by comrades of Vellore Division

especially Com. D. Manavalan. Com. **K. Swaminathan**, Vice-President, SZIEF delivered special address. He appreciated the initiative of Com. D.Chitra which has ignited a dazzling movement along with support of Com C.Rajeswari and R.Kartheeswari. He explained in detail how these three comrades have overthrown the middle class mentality and took part in the hazardous long journey setting aside the inconveniences. He said that Madurai Division has set another milestone in the women's movement thereby creating a record in the history of AIEA with the enthusiastic participation of these comrades and has set a trend for the comrades of insurance employees to get involved in the mass movement. He appreciated the efforts of Madurai Division to involve the family members of our



comrades in the movement. Com. D. Manavalan, Vice-President, ICEU, Vellore Division, Com. J.Vijaya, Jt. Convener, LICSZWWCC and Com. C.Chandrasekaran, General Secretary, AIPPA greeted on the occasion. Comrades D. Chitra, C. Rajeswari and R. Kartheeswari were felicitated by Com. K. Swaminathan. Comrades of AIDWA from Madurai District who took part in the whole march were honoured in the house by Com. K.Swaminathan. Then comrades from Madurai Division who participated in one of the March were honoured. The memorable function came to an end with vote of thanks proposed by Com. **G.Aruna**, Jt. Convener.

Seminar on State of Indian Economy

From P. 35

tax of 2% on individuals having wealth of over 500 crores, which will provide income equal to 5% of GDP, Taxes foregone to rich must be halved to get income equal to 3% of GDP, levying a minimum tax on multinationals will bring an income equal to 2% of GDP. If the Government does

not follow in the right direction, people have to agitate, she said.

ProfKV Ramana, Chairman Reception Committee of AIEA conference, presided over the meeting.

Com N Ramanachalam, General Secretary, ICEU,

welcomed the gathering, and Com Kameshwari, President, ICEU, proposed a vote of thanks. The seminar was well attended by all the fraternal trade unions, research scholars and professors of Andhra University.

DONATIONS

Com.G.M.Badiger, Yadgir Unit, Raichur Div.	Rs.5000
Gen Ins Empl Assn South Zone	15000
Com.Sadanand Soren, Bhubaneswar.	1000
Com.R.K.Bagh Singh- OSGIEA Cuttack	5000
Com.T.Anuradha , CBO II, Madura	1000
Com. K.Madurai Veeran, C.A.Br Madurai	500
Com. Ratnakar Pradhan, Org.Secretary,SDLIEA	5001

Insurance Worker heartily thank 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	322	7349.94
Base 1960=Base 2001x22.8259		

General Insurance Employees' Association South Zone

extends warm greetings to all
Delegates and Observers for the



25th SILVER JUBILEE CONFERENCE OF AIIEA
AT VISAKHAPATNAM
FROM 27TH TO 30TH JANUARY 2020

ONWARD TO

25TH SILVER JUBILEE

GENERAL CONFERENCE OF

**ALL INDIA INSURANCE
EMPLOYEES' ASSOCIATION**
VISAKHAPATNAM, 27-30 JANUARY 2020



WISH THE CONFERENCE
A
GRAND SUCCESS



**NORTHERN ZONE INSURANCE
EMPLOYEES ASSOCIATION**
DIVISIONAL COMMITTEE, LUDHIANA