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insurance worker

Monthly Journal of All India Insurance Employees' Association

July 2017

Vol. 60 No. 7

Pages 40+4 ₹ 10



FARMERS ACROSS THE COUNTRY ON THE STREETS IN PROTEST

*Resistance to
Neoliberal policies is building
And building at a fast pace*



FOOD SECURITY &
AGRARIAN
DISTRESS



केन्द्र सरकार
के तीन वर्ष



DOES
GANDHI
HAVE A
CASTE?

GROWING CLASS RESISTANCE
against "GLOBALISATION"



GROWING
CYBER
CRIMES



**ALL INDIA INSURANCE
EMPLOYEES' ASSOCIATION**

**THE JOURNEY THAT BEGAN
ON JULY 1, 1951
CONTINUES**

AIIEA believes that at the end of the road lies our cherished society where the kids would not beg to stuff their stomachs, the women would not sell their bodies, the father would not desert his children and where the horizon of life would be painted with thousand rainbows and where the children would laugh and play, the men will work, the women will hum and the life will be like the petals of the morning rose wet with dews glittering in the first rays of the rising sun.



**INSURANCE WORKER GREETS
ITS READERS AND ALL INSURANCE EMPLOYEES
ON THE OCCASION OF 67TH FOUNDATION DAY
OF ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION**

THE UNPRECEDENTED AGRARIAN CRISIS

The unprecedented crisis in the agriculture sector has brought tens of thousands of farmers across the country on to the streets in protest. The farmers are demanding they be relieved from the burden of debt they carry and make prices of agriculture produce remunerative. Unfortunately instead of taking a serious look at the grievances of the farmers and making policy corrections, the governments both at the Centre and the States termed these protests politically motivated. This lack of seriousness was reflected in the fact that the Union agriculture minister chose to spend time performing yoga in company of Baba Ramdev rather than attending to the job that he is entrusted with. This attitude saw the struggle of the farmers just as a law and order problem and police were given a free hand to deal with the agitators. This resulted in the killing of six farmers by police bullets in Mandsaur in Madhya Pradesh. This

has enraged the farmers and protests are expected to further intensify and engulf a large part of the country in due course.

The present agitation of the farmers has brought into sharp focus the worsening crisis in agriculture. This crisis has not come about suddenly; it has been in the making for a long time. Ever since India adopted neo-liberalism, agriculture sector has been neglected. The neo-liberal policies brought devastating changes in the agricultural policy. There has been a huge decline in the public investment in agriculture resulting in woeful inadequacy of infrastructure to support the sector. The mindless drive towards privatisation weakened and killed the public sector fertiliser units making Indian agriculture dependent on imports. Under the WTO regime, India had to accept the New Patent policy that allowed the multi-national corporations to capture our seeds and pesticide markets. The government

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did very little to protect the interests of the farmers by meekly surrendering to WTO on the issue of quantitative restrictions. These made the agriculture produce cheaper to import. All these policies resulted in huge increase in the cost of production and in the absence of prices matching the cost of production plus some profit, agriculture sector plunged into a serious crisis.

The UPA I in which the Left played an important role recognised the crisis in agriculture and it constituted the National Commission on Farmers on November 18, 2004 under the chairmanship of renowned agriculture scientist Dr.M.S.Swaminathan to study the problems of agriculture sector and make recommendations to resolve them. This Commission made a detailed study and submitted its Report to the government on 4th October 2006. The National Commission on Farmers came to the conclusion that the major causes for agrarian crisis are unfinished task of land reforms, erratic availability of water, lack of technological advances in enhancing production, lack of access to cheap institutional credit, poor infrastructure and absence of remunerative prices. The Swaminathan Commission recommended massive public investment in agriculture to create the necessary infrastructure and ensure remunerative prices to the agriculture produce. Perhaps the most important recommendation was a Minimum Support Price which should be at least 50 percent more than the weighted average cost of production.

Even after 10 years of submission of the Swaminathan Commission Report, the successive governments have shown no seriousness in acting on the recommendations. Therefore, the woes of the farmers continue. In the run up to the 2014 elections, the PM designate Narendra Modi promised that if the BJP is voted to power, the party will ensure that the Minimum Support Price will be as recommended by Dr.Swaminathan. This promise found its way in the manifesto of BJP along with another commitment that farmers income would be doubled by 2022. Today the farmer's to asking the redemption of these promises. The government has clearly backed out from the first promise as seen from the affidavit it filed in the Supreme Court saying that it would not be possible for

the government to ensure a minimum support price which is equal to the cost of production plus 50 percent. This is a clear betrayal of the farming community. The second promise of doubling the farm income too is farfetched as it requires agriculture to grow at a rate of 14 percent annually over the next 5 years.

It is estimated that nearly 60 percent of India's workforce comprise of cultivators and agriculture workers. But the contribution of agriculture to the national economy is just above 15 percent. This fact clearly points to the gruelling conditions of cultivators and agriculture workers. According to the National Sample Survey Organisation the average monthly income of an agricultural household in India through cultivation is Rs.3081 during 2012-13 with a high of Rs.10862 in Punjab and a low of Rs.2855 in Uttar Pradesh. This is abysmally low and below the subsistence level. In the last five years agriculture averaged a growth rate of 2 percent while the economy grew at 7 percent. The government today proudly proclaims that India is a foodgrain surplus country. This is debatable considering the fact that per capita availability and consumption in the country has considerably declined. Even assuming that the foodgrain production has increased, certainly the farm income has not.

Today the farmers are justified in saying that agriculture has become unremunerative. The cost of production is more than the Minimum Support Price. Moreover according to the agriculture economist Devinder Sharma, only 6 percent of the farmers have access to sell their produce at MSP while the remaining 94 percent lack even this access. The demonetisation has played further havoc with the lives of the farmers. It is common knowledge that much of the trade in farm goods is cash based and financed through middle persons. Demonetisation crippled this network of informal credit causing a tumbling of prices of food grains causing unbearable losses to the farmers.

The National Crime Records Bureau has pointed out that from 1995 to 2015 more than 318528 farmers have committed suicides. It is estimated that one farmer suicide takes place every 40 minutes in this country. This is a human tragedy of gigantic proportions. It must be understood that India cannot

progress without the progress of its farming community. The obsession with economic growth without ensuring that the growth translates into improved living conditions of all citizens is just meaningless. Such growth will only increase the already high inequalities and create conditions of a social explosion. The Modi government which has excelled in slogans and rhetoric must come to terms with the reality existing in the country and have a serious re-look at the neo-liberal policies and those affecting the agriculture more particularly and effect course correction. The majority of the national media has abdicated its role as a presenter of news objectively to become the drummers of the government. Its priority is not to focus on the real life issues

of the people and mischievously divert the attention to the non-issues. Till the present agitation of the farmers, the agriculture distress and farmer suicide hardly found any place in the discussions in the national media. The government cannot afford to ignore the massive discontent sweeping across the country nor can the media afford to ignore it for long. Resistance to the neo-liberal policies is building and building at a fast pace. The struggle of the farmers has to be supported by the working class and all the progressive sections of the Indian society. The insurance employees across the country must reach out to the farmers and their organisations to express solidarity and pledge our support to their struggle.

अभूतपूर्व कृषि संकट

कृषि क्षेत्र में अभूतपूर्व संकट से हजारों की संख्या में किसान विरोध प्रदर्शन के लिये सड़कों पर आ गये हैं। किसान मांग कर रहे हैं कि उन्हें कर्ज के बोझ से मुक्त किया जाये तथा कृषि जिन्स के उत्पादन के मूल्य को लाभकारी बनाया जाये। लेकिन दुर्भाग्य से किसानों की समस्याओं को गम्भीरता से लेने तथा नीतियों को ठीक करने की बजाये राज्य और केन्द्र की दोनों ही सरकारों ने इस विरोध प्रदर्शन को राजनीति से प्रेरित घोषित किया है। गम्भीरता की कमी का पता इस तथ्य से चलता है कि केन्द्रीय कृषि मंत्री ने जो काम उनको सौंपा गया है उसे करने की बजाय बाबा रामदेव के साथ योग अभ्यास में समय बिताना ठीक समझा। इस रूख के कारण किसानों के आन्दोलन को कानून और व्यवस्था की सुरक्षा के तौर पर देखा गया और पुलिस को आन्दोलन से निपटने की खुली छूट दे दी गयी। इससे मध्यप्रदेश के मन्दसौर जिले में पुलिस गोली में छः लोगों की मौत हो गई। इससे किसानों में गुस्सा और बढ़ गया है और विरोध प्रदर्शनों के और अधिक तेज होने व आने वाले समय में देश के बड़े हिस्सों के प्रभावित होने की आशंका है।

किसानों का वर्तमान आन्दोलन कृषि क्षेत्र के बढ़ते हुए संकट के प्रमुख मुद्दों की ओर ध्यान आकर्षित करता है। यह संकट अचानक ही नहीं आया है; लम्बे समय से इसका निर्माण हो रहा था। जब से भारत ने नव-उदारवाद को अपनाया है तबसे कृषि की उपेक्षा हो रही थी। नव-उदारवादी नीतियों से कृषि नीति में विधंवसकारी परिवर्तन सामने आये। कृषि में सार्वजनिक निवेश में बहुत कमी आयी जिसके चलते इस क्षेत्र को समर्थन देने वाले बुनियादी ढाचे में सोचनीय अपर्याप्तता दिखाई

दी। निजीकरण के नासमझ प्रचार ने सार्वजनिक क्षेत्र की खाद इकाइयों को मौत के घाट उतार दिया जिससे भारतीय कृषि आयात पर निर्भर हो गई। विश्व व्यापार संगठन के रिजीम में भारत को नयी पेटेंट नीति स्वीकार करने के लिये विवश होना पड़ा जिससे बीज व कीटनाशक बाजार पर बहुराष्ट्रीय कम्पनियों का अधिकार हो गया। सरकार ने काश्तकारों के हितों की रक्षा के लिये कुछ नहीं किया और मानात्मक प्रतिबन्धों के मुद्दे पर WTO के समक्ष चुपचाप आत्मसमर्पण कर दिया। इसके कारण कृषि जिन्सों का आयात सस्ता हो गया। इन सब नीतियों से उत्पादन की लागत में बहुत अधिक बढ़ोतरी हुई और बढ़ी हुई लागत व कुछ लाभ के बराबर मूल्यों के अभाव में कृषि क्षेत्र ही संकट में डूब गया।

यू.पी.ए.-1 जिसमें वामपंथी दलों ने महत्वपूर्ण भूमिका का निर्वहन किया था, ने कृषि के संकट को पहचाना था तथा इस क्षेत्र की समस्याओं और उन्हें हल करने के उपायों पर प्रसिद्ध कृषि वैज्ञानिक एम.एस. स्वामीनाथन की अध्यक्षता में 24 नवम्बर 2004 को एक आयोग का गठन किया था। इस आयोग ने गहराई से अध्ययन किया था और 4 अक्टूबर 2006 को अपनी रिपोर्ट सरकार को सौंपी थी। किसानों पर राष्ट्रीय आयोग इस निष्कर्ष पर पहुंचा था कि कृषि संकट के मुख्य कारण भूमि सुधार के अधूरे काम, पानी की अनियमित आपूर्ति, उत्पादन बढ़ाने के लिये तकनीकी प्रगति में कमी, संस्थागत व सस्ते क्रेडिट तक पहुंच में कमी, खराब बुनियादी ढाँचें व लाभकारी मूल्यों का अभाव है। स्वामीनाथन आयोग ने कृषि में बुनियादी ढाँचे के निर्माण व किसानों की उत्पादित जिन्सों का लाभकारी मूल्य सुनिश्चित करने के लिये कृषि में भारी सार्वजनिक

निवेश की सिफारिश की। शायद सबसे अधिक महत्वपूर्ण सिफारिश न्यूनतम समर्थन मूल्य की थी, जिसको उत्पादन लागत मूल्य के 50 प्रतिशत से अधिक होना चाहिये।

स्वामीनाथन आयोग की रिपोर्ट सोंपे जाने के 10 वर्ष के पश्चात भी विभिन्न सिलसिलेवार सरकारों ने इन सिफारिशों पर अमल करने पर अपनी गम्भीरता का परिचय नहीं दिया है। इसीलिये किसानों के कष्ट जारी हैं। 2014 के चुनावों के बीच उस समय मनोनीत प्रधानमंत्री नरेन्द्र मोदी ने वादा किया था कि यदि बीजेपी की सरकार बनती है तो यह सुनिश्चित किया जायेगा कि न्यूनतम समर्थन मूल्य स्वामीनाथन की सिफारिशों के अनुरूप हो। इस वादे को बीजेपी के घोषणापत्र में एक और वादे? के साथ शामिल किया गया कि 2022 तक किसानों की आय दो गुनी कर दी जायेगी। आज किसान इन वादों को पूरा किये जाने की मांग कर रहे हैं। सरकार इनमें से पहले वादे से पूरी तरह हट गई है जिसे उच्चतम न्यायालय में उसके द्वारा दिये गये शपथ-पत्र में देखा जा सकता है जिसमें उसने कहा है कि सरकार के लिये इस प्रकार से न्यूनतम समर्थन मूल्य तय करना संभव नहीं है जो उत्पादन की लागत से 50 प्रतिशत अधिक हो। यह किसान समुदाय के साथ सीधे-सीधे धोखाधड़ी है। किसानों की आय 2022 तक दोगुनी करने का वादा भी दूर की कोड़ी है क्योंकि इसके लिये यह जरूरी है कि कृषि में अगले 5 वर्ष तक प्रतिवर्ष 14 प्रतिशत की दर से वृद्धि हो।

यह अनुमान लगाया जाता है कि भारत की श्रम शक्ति में 60 प्रतिशत हिस्सा किसानों व खेत मजदूरों का है। लेकिन राष्ट्रीय अर्थव्यवस्था में कृषि का योगदान मात्र 15 प्रतिशत है। यह तथ्य किसानों व खेत मजदूरों की बुरी हालत की ओर इशारा करता है। एन.एस.एस.ओ. के अनुसार 2012-13 में कृषि से एक परिवार की औसत आय 3081 रूपये प्रतिमाह थी जोकि पंजाब में सबसे अधिक 10862 रूपये है तथा उत्तर प्रदेश में 2855 रूपये थी। यह बहुत कम है तथा जीने लायक स्तर से नीचे है। पिछले 5 वर्षों में कृषि की औसत वृद्धि 2 प्रतिशत थी जबकि अर्थव्यवस्था औसत 7 प्रतिशत की दर से बढ़ी। सरकार आज गर्व से कहती है कि भारत खाने के अनाज के मामले में सरप्लस देश है। इस तथ्य के मद्देनजर यह संदेहास्पद है कि देश में प्रति व्यक्ति उपलब्धता और उपभोग में कमी आयी है। यह मानते हुए भी कि खाने के अनाज में वृद्धि हुई है, यह नहीं माना जा सकता कि कृषि में आय में भी वृद्धि हुई है।

आज किसानों का यह कहना न्यायोचित है कि कृषि अलाभकारी हो गई है। उत्पादन की कीमत न्यूनतम समर्थन मूल्य से अधिक है। इसके अतिरिक्त कृषि अर्थशास्त्री देविन्द्र शर्मा के अनुसार केवल 6 प्रतिशत किसानों को ही अपने उत्पाद को न्यूनतम समर्थन मूल्य पर बेचने की

पहुंच हासिल है तथा शेष 94 प्रतिशत के पास इस पहुंच का भी अभाव है। विमुद्रीकरण ने किसानों के साथ और बुरा खेल खेला है। यह सामान्य ज्ञान की बात है कि कृषि में ज्यादातर व्यापार कैश आधारित होता है तथा प्रायः विचैलियों द्वारा इसके लिये वित्त का प्रबन्ध किया जाता है। विमुद्रीकरण से इस अनौपचारिक क्रेडिट का ताना-बाना तहस नहस हुआ है जिससे खाने के अनाज के मूल्यों में उतार चढ़ाव हुआ है तथा इसके कारण किसानों को असहनीय नुकसान उठाना पड़ा है।

नेशनल क्राइम रिकार्ड ब्यूरो इस बात की ओर संकेत करता है कि 1955 से 2015 के मध्य 3,18,528 किसानों ने आत्महत्या की है। यह अनुमान लगाया गया है कि इस देश में प्रत्येक 40 मिनट में एक किसान आत्महत्या करता है। यह बहुत बड़े स्तर की मानव त्रासदी है। यह समझना चाहिये कि भारत कृषि समुदाय की प्रगति के बिना प्रगति नहीं कर सकता। यह सुनिश्चित किये बिना कि आर्थिक वृद्धि हमारे नागरिकों के जीवन स्तर को बेहतर बना रही है, आर्थिक प्रगति की सनक निरर्थक है। ऐसी आर्थिक वृद्धि पहले से मौजूद असमानताओं को और अधिक बढ़ा रही होगी और इससे समाजिक विस्फोट की स्थितियाँ उत्पन्न होंगी। मोदी सरकार जिसने कि नारे गढ़ने तथा भाषणबाजी में अपने को श्रेष्ठ साबित किया है, उसे देश में प्रचलित जमीनी सच्चाई से भी वाकिफ होना चाहिये तथा नवउदारवादी नीतियों पर गंभीरता के साथ पुनः दृष्टिपात करना चाहिये खासतौर से उन नीतियों पर जो कृषि को अधिक प्रभावित करती हैं तथा अपनी नीतियों को सुधारने का काम करना चाहिये। राष्ट्रीय मीडिया के अधिकांश हिस्सों ने समाचार को वस्तुपरक रूप में प्रस्तुत करने की अपनी जिम्मेदारी को छोड़ दिया है तथा वे सरकार के लिये ढोल बजाने का कार्य करने वाले बन गये हैं। उनकी वरीयता लोगों के असली जीवन के मुद्दों पर ध्यान केन्द्रित करना नहीं वरन् गैर मुद्दों को उठाकर ध्यान बँटाने का है। किसानों के वर्तमान आन्दोलन तक कृषि संकट और किसानों की आत्महत्याओं को राष्ट्रीय मीडिया के विचार-विमर्श में शायद ही कोई स्थान मिला हो। सरकार पूरे देश को प्रभावित करने वाले भारी असंतोष की उपेक्षा नहीं कर सकती और न ही मीडिया लम्बे समय तक इसकी उपेक्षा करना वहन कर सकता है। नव-उदारवादी नीतियों के विरुद्ध प्रतिरोध का निर्माण हो रहा है और तेज गति से हो रहा है। किसानों के संघर्ष का मजदूर वर्ग तथा भारतीय समाज के सभी प्रगतिशील तबकों द्वारा समर्थन किया जाना चाहिये। पूरे देश में बीमा कर्मचारियों को किसानों व उनके संगठनों के पास एकजुटता प्रदर्शित करने तथा उनके संघर्ष को समर्थन देने की प्रतिज्ञा के साथ पहुंचना चाहिये।

AIIIEA Secretariat Meeting at Hyderabad

The Secretariat of AIIIEA met at Hyderabad on 30.05.2017 to discuss on draft Charter of Demands for wage revision due from 1.8.2017 in LIC and PSGI companies and also on other organizational matters.

The Secretariat discussed the present economic situation and noted how the continuing economic crisis is shattering the life and living of the poor and middle class across the world. As per the OECD report there is sluggish growth and private investments are coming down. The household consumption is going down in USA and Europe is caught in a quagmire. The recent meeting of G7 exposed the differences and internal conflicts of the G7 nations. The Secretariat noted with concern the increasing surge of right wing nationalism, increased globalisation of finance capital amidst rise in the levels of global warming.

The Secretariat felt that crisis in India is also continuing along with the global financial crisis. Politics of polarization on the basis of caste and religion is on the rise. The role of religion in the affairs of the State is increasing. The policies of the Govt are multiplying the sufferings of the people. The Human Development Report 2017 clearly shows the rising inequities in Indian society and the recent report on Global burden of Diseases which studied the quality and access

to health across the globe puts India at 154th place among 198 countries. Demonitisation has severely impacted the availability of jobs and resulted in job cuts, job losses and huge wage cuts and wage freeze. The Secretariat discussed this political and economic scenario at length and felt that as a socially and politically conscious trade union there is need to intervene in the political and social discourse by organising campaigns through meetings, seminars and trade union classes on three broad important issues viz. (1) Privatisation and joblessness – Neoliberal Agenda (2) Food Security and Agricultural distress and (3) Unity of Working Class – Essence of Progress. The Secretariat gives a call to all the units of AIIIEA to commence this important activity from June 2017 onwards.

The Secretariat discussed the draft charter formulated by the Charter sub-committee which met at Varanasi on 22.04.2017 and concurred with demand of 40% wage hike on the wage bill as on 01.08.2017. The Secretariat noted the excellent performance of LIC and PSGI companies in the midst of dismal performance by global insurance industry. The growth in global life insurance premiums is around 5.4% while the growth in the first year premium for LIC is around 27% and there is a growth of 13% in Total Premium Income



for LIC. In the same way the global growth for non-life premium is around 2.4% whereas the growth for gross direct premium of PSGI companies is around 25%.

The Secretariat felt that our seeking a 40% wage hike keeping in view the huge growth of LIC and PSGI companies is totally justified. The Working Committee of AIEEA to be held at Surat will finalise the charter of demands on wage revision after taking into account the views of the working committee on the draft charter of demands.

The Secretariat discussed the disinvestment of the PSGI companies. The Govt is planning to mobilise around Rs. 11,000 crores by divesting 10-15% of the capital by disinvesting GIC Re and New India. The Secretariat dwelt elaborately on the possibility of joint struggle with other unions in PSGI companies and asked the Standing Committee to work on the joint struggle including for one day strike by the units of General Sector immediately after the listing of these companies.

The Secretariat discussed the developments on the implementation of CGIT award and demanded the absorption of all eligible candidates as per the judgments of Supreme Court delivered on 18.03.2015 and 09.08.2016. Secretariat strongly felt that LIC cannot say

that only petitioners are eligible for absorption since the reference to the CGIT by the government was not on persona but on rem. The CGIT award was also on rem and that is why the Supreme Court even remotely has not hinted that its order is applicable only to the petitioners. The LIC which called applications from candidates qualifying as per the Supreme Court order now cannot change the rules of the game. The Secretariat felt that the decision of LIC is unjust and contravenes the Supreme Court orders and will further push LIC into the swamp of legal cases. This will delay the much needed recruitment in LIC which will have a bearing on the functioning of LIC. The Secretariat demanded the proper and full implementation of the Supreme Court judgement in letter and spirit. The Secretariat discussed the strategy to be adopted including the option of legal remedy for any improper implementation of the Supreme Court order by LIC.

The Secretariat decided to convene the **Working Committee of AIEEA** from 24-25 July, 2017 at **Surat** to finalise the charter of demands on wage revision due from 01.08.2017.

The ICEU, Hyderabad and Secunderabad along with HRGIEA organized a massive employees meeting in the Zonal Office on 25th July 2017. This meeting was addressed by Com. Amanulla Khan, Com V.Ramesh, Com Shreekanth Mishra, Convenor Charter sub-committee and Com Sanjay Jha, Secretary, Standing Committee (GI). The speakers explained the rationale of the charter formulations as also the difficult political and economic situation that needs confrontation to secure the charter of demands. The gathering was enthusiastic and responded that they are prepared to wage bitter struggle to secure the charter and defeat the neo-liberal economic policies of the government.



Improper implementation of the CGIT Award

The LIC has issued instructions to the Zonal Offices for implementation of the Supreme Court Orders on the CGIT Award. The instructions issued violate the spirit of the judgement and are intended to deny the benefit of the CGIT Award to a large number of eligible candidates. The intention is clear. The LIC rather than bringing this long legal battle to a close wants it to be prolonged. This would entail not only unnecessary expenses for the corporation but also delay the process of recruitment which is so necessary to meet the needs of the institution. The AIEA strongly condemns this attitude and demands proper implementation of the judgement. The AIEA's letter dated 3/6/2017 addressed to the LIC Chairman on this issue is reproduced hereunder:

We had sent you a letter dated 23/5/2017 raising serious concerns over the improper implementation of the Supreme Court Judgement relating to the CGIT Award dated 18/6/2001 in the I.D.No.27 of 1991 passed by the Learned Presiding Officer Sri K.S.Srivastava. We regret that leave alone a response from you, this letter on a very important subject is not even acknowledged.

We would once again reiterate that the instructions issued by Central Office to implement the Supreme Court Orders are arbitrary and are clearly aimed at disqualifying majority of the eligible candidates of their right of absorption and other benefits under the provisions of the CGIT Award.

One of the conditions stipulated by LIC asking the concerned workmen to submit a copy of the statement submitted by the Association/Union having their names as applicant to the CGIT is totally unwarranted. It is neither supported by the 'terms of reference' nor by the provisions of the Award. This condition also violates the Supreme Court Judgements of 18/3/2015 and thereafter on the Review Petition dated 29/4/2015 moved on behalf of LIC.

While totally disagreeing with the stand of LIC, We would like to bring to your notice the following important facts:

01. The terms of reference of any dispute

in any particular case determine the amplitude of the jurisdiction as well as the scope of powers exercisable in such a case. In this case dispute as referred to by the Government for adjudication relates to a large number of workmen. **It is a dispute not in persona but a dispute in rem.** Let us look at the terms of the dispute referred for adjudication:

"Whether the action of the management of Life Insurance Corporation of India in not absorbing Badli/temporary and part-time workmen employed in the establishment of LIC after 20/05/1985 is justified, if not, to what relief are the workmen entitled ?"

02. In the Reference order dated 04/03/1991, All India Insurance Employees' Association along with nine other unions were made party to the dispute as they have been espousing the cause of the workmen involved. Besides this, 34 individual workmen were also made the party.
03. On the face of this unambiguous **reference**, it is clear that Associations/Unions were competent to espouse the cause of workmen and there was no statutory requirement for impleading the names of each and every individual

- workman covered by the reference.
04. The CGIT Award, held legal and valid, is undeniably applicable to all the workmen. Section 18(3) (d) of the ID Act makes it quite clear that where the party to the dispute is composed of workmen; all persons who were employed in the establishment or part of the establishment, as the case may be, to which the dispute relates on the date of the dispute are covered.
05. The CGIT Award dated 18.6.2001 is unambiguous as to the applicability of the Award. Para 94 of the Award states that "**the Corporation shall publish a notice in the daily newspaper having wide circulation throughout India and in compliance of the notice the workmen concerned consents in writing within stipulated period which could be given in the said notice, the case of such workmen should also be considered for their absorption".**
06. In view of the specific provision of law, all the concerned workmen are otherwise also automatically entitled to be absorbed. Their (workmen) further segregation on the basis of inclusion of their name by any union before the proceedings of the Tribunal as a precondition is neither permissible nor sustainable in the eye of law.
07. The Corporation has never been in any doubt about the entitlement of the whole mass of the concerned workmen to be absorbed which is evident from the reading of the following from the Review Petition dated 29/4/2015 filed in the Supreme Court on its behalf.
- "Because the Award by itself does not specify or give particulars of alleged workmen who should have been absorbed in the services of the querist, it will be difficult to implement the award because there are no particulars or information of the workmen to be absorbed. This makes the award difficult to perform."
08. The submissions so made on behalf of the Corporation are factually incorrect as LIC has every piece of information concerning these workmen with it. Attention in this respect is invited to CO circular ZD/609/ASP/86 dated 12/3/1986 on this issue.
09. Earlier also there was no such stipulation at the time when LIC issued guidelines to give effect to the NIT Award 1986 and this is quite evident from the following:
- "Those who worked only during the period from 01/01/1982 to 20/05/1985 in any capacity such as temporary including badli and in regular cadres such as Peon, Watchman, Liftman, Sweeper, Hamal, Typist, Steno & Assistant etc., having regular scales of pay should be considered."**
- In the light of these facts, LIC is not entitled to insist on the requirement of submitting the copy of the statement of claim submitted by the Association having the name of the applicant to the CGIT. The LIC cannot restrict the implementation of the CGIT Award only to the petitioners. The Award is applicable to all eligible candidates who qualify having worked during the stipulated period. The CGIT Award and the Supreme Court Judgement is not in persona but they are in rem.
- We, therefore, urge upon you to issue revised instructions for the implementation of the CGIT Award in the true spirit of the Supreme Court Judgement. Failure to do so will only result in further litigation which surely is not in the interests of the Corporation as neither the CGIT Award nor the Supreme Court Judgement support the stand of LIC. These unnecessary litigations will not only be costly for the Corporation but would also push back the necessity of immediate recruitment. We may caution that in the absence of immediate recruitment, our great institution will suffer irreparable damage.'

AIIPA Decides to challenge Delhi High Court Orders

All India Insurance Pensioners' Association has decided to challenge Delhi High Court Order of 27.4.2017 on Pension in the Supreme Court after a detailed study and analyse of the judgement and after discussions with the Senior Counsel, Sri H. Nagmohan Das.

According to the Judgement, LIC [Employees] Pension Rules, 1995 had been framed after discussions with Employees' Organisations and after reaching consensus. The court has further observed that the ex- employees and then serving employees exercised option knowing fully well that they would not be entitled to benefits of future wage revisions, cannot now make any fresh claim for extra benefits.

The contention of the Organisation had been, that nothing in the Pension Rules debars them, from making claims and that when LIC Pension Scheme was put in vogue in 1995, there was no provision for updation of pension in Central Government too and when Central Government Pensioners were granted updation of pension from 1.1.1996 , through Office Memorandums; there was no reason why similar benefit of updation of pension should not be granted to LIC Pensioners.

The Hon'ble Delhi H.C. had stated that Rule 3[A] was not the primacy issue, while the Apex Court had remitted the case on this specific issue.

The Judgement states that 3(A) had its rationale, as it coincided with wage revision of in-service employees, dearness relief formula meant basic pension would be static over the years and Pension Rules provided for higher percentage of dearness relief for lower basic pensions and lower percentages than the ones for higher basic pensions, violated the ratio in D.S. Nakara Case and granted relief.

The submissions of the Organisation had been, graded percentages of dearness relief had been replaced with single percentage[0.23%] with full neutralisation in dearness relief from August, 1997 and this has been denied to earlier pensioners, though all pensioners formed a homogeneous class and higher

percentages for lower pension did not mean full neutralisation in dearness relief at all levels.

The Hon'ble High Court had averred that our prayer meant re -writing of pension rules including definition of average emoluments. The Court did not address the Constitutional validity of rule [3A] on the anvil of Art. 14 of the constitution. AIIPA had argued for retirements from January 1, 1986 to July 31, 1987 pension was not average emoluments and with the concept of uniform rate of dearness relief, mooted through LIC Board Resolution, the definition has been modified.

The Hon'ble High Court observed that exercise of option for Pension Scheme did not disentitle the pensioners from getting relief provided by the verdict, as option only related to revalorisation of pension. While granting relief, treating lower percentages below 0.23%, as violative of, propounded a theory instead of quashing rule 3[A].

On updation of pension, the point made out by the Order, is that Central Government Scheme is "pay as you go", while in LIC, it is a funded scheme. Considering the LIC Pensioners and Central Government Pensioners at same level for upgradation of pension would lead to multiple unforeseen and unacceptable consequences.

The argument of the AIIPA had been that both Central Government and LIC Pension Schemes do not provide for updation of pension and if through G.O.s pension can be upgraded for the Central Government pensioners, it can be done through Notifications for LIC pensioners also.

Adverting to the cost aspect, the contention of the Hon'ble Court the limits under Rule 17(D) cannot be breached and higher pension with infusion of Rs 32,000 Crores would adversely affect the Bonus to Policyholders and expenditure ceiling.

The Organisation had specifically pointed out to the provisions made from the year 2012-13 for impending wage revision for the in service employees and continuance of this

practice with similar provision for pensioners would not require astronomical sums projected and LIC had recently declared additional Bonus to Policyholders for its Diamond Jubilee year.

During the course of our inter-action with Senior Counsel, other points mentioned in the verdict, though not elaborated here, were also gone into.

The Delhi H.C. had incorrectly read D.S.Nakara Judgement and had wrongly applied Krishnakumar, A.K.Bindal and K.L.Rathi's case, it was felt.

Considering the alternatives of Review Petition in Delhi High Court and Special Leave Petition before the Apex Court, AIIPA and Senior Counsel concurred that SLP was

a better choice and any decision on Review Petition by the High Court can be factored in with additional Affidavits, if necessary at appropriate time.

All India Insurance Pensioners' Association [AIIPA] will now proceed to prepare the necessary documents, with due consultations with legal experts to be filed well in time.

The Organisation assures that every effort will be made to secure for the pensioners, what is legitimately due and AIIPA has already moved organisationally with a letter to the Chairman, LIC.

The AIIPA has also appealed its membership to donate Rs.1000 each for the legal fund.

Meeting of various organizations at Delhi to revive National Platform of Mass Organisations

A meeting of Mass Organizations, Trade Unions and Social Organizations took place at AITUC Bhavan, New Delhi on 18.5.2017 to make an effort to revive the National Platform of Mass Organisations (NPMO). The meeting was presided over by Com. Hannan Mollah, General Secretary AIKS and Com. Amarjeet Kaur, AITUC. The speakers of the participating organizations were unanimous on the need to build a broader unity of trade unions and mass organizations to fight the neo-liberal economic policies of the Modi government. There was unanimity that these policies while heaping miseries on the common people have created huge income and wealth inequalities in the country.

On behalf of AIEEA Com. Anil Kr. Bhatnagar, Vice President AIEEA spoke and welcomed the idea of forging greater unity of all mass organizations. He gave details of the agitation of the insurance employees against the policy of privatization, more specifically the decision of the Modi government to divest the shares of the public sector general insurance companies and list them in the stock markets. He

sought support of all mass organizations to this struggle. Narrating the incident of demonetization when common men of the country were worst affected, the people bore with the sufferings because of the emotional touch given by Modi Government by declaring eradication of black money from the country through demonetization. If we have to fight the ill-devised policies of the government the struggle, the campaign has to be taken to every section of the population. He also suggested holding of a centralized convention from where various programmes of actions should be given to the people of this country.

After thorough discussion it was decided that a convention will be held taking into consideration the suggestions given by various organizations in the meeting. It was also decided to form a draft committee and also a strategy for the organization for continuous resistance to neo-liberalism.

The meeting was successful in the sense that about 70-80 representatives from all walks of life were present and placed their valuable suggestions in the meeting.

THE VISION OF AIIIEA

Shreekant Mishra



The AIIIEA began its eventful journey way back in July 1951. Since then it has moved on for over six decades now. The journey has not only been long, it has also been arduous. The AIIIEA nonetheless weathered the storm that came its way and moved on, and in fact has been moving on undeterred, uninhibited, undaunted, intrepid and indomitable. In spite of being long and arduous, the journey has been exhilarating without an iota of doubt. Looking at the chequered history of this organisation, one feels tempted at times to indulge in a sense of megalomania. Often times we would say – ours is a Great organisation! A common refrain of many of our comrades is – AIIIEA is a unique organisation! Our comrades are fond of saying with justifiable pride that AIIIEA knows no defeats; victory after victory in the face of seemingly insurmountable odds is its hallmark!

AIIIEA is indeed great and unique. AIIIEA is not a mere bread and butter organisation. Born in the immediate aftermath of India's independence from colonial rule, its focus has always remained on the larger issues of the country and the people. Its arena of struggle has always been larger than the confines of the insurance industry. AIIIEA is great and unique because of this vision.

The stalwart of insurance employees' movement Com. N.M. Sundaram would often say "AIIIEA is the name of that perennial stream which constantly irrigates your consciousness". A constant effort has always been made to broaden the horizon of understanding of insurance employees. Insurance employees have been constantly told right from the birth of AIIIEA that no lasting solution could be found to their problems or for any other sections of the working people within the confines of the present rotten and decadent society. Whatever little relief one gets is only temporary and transient. A permanent and

The AIIIEA is not a mere trade union of insurance employees.

It has a vision for the people of India at large. AIIIEA's firm conviction in the ideology of the working class has been its greatest strength.

At the same time this has been the biggest eyesore for its detractors.

AIIIEA is accused of being political.

Yes, AIIIEA believes in being political in the interest of the poor, the downtrodden, the suffering people, in the interest of the economy, society and the people at large.

AIIIEA believes in the politics of questioning the present exploitative order of the society.

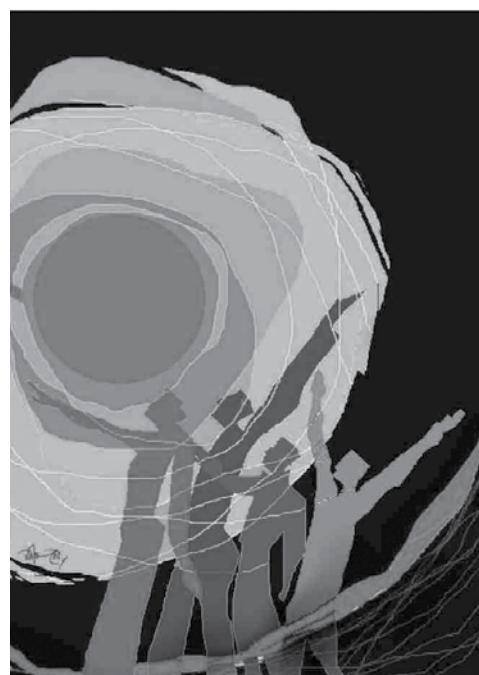


Image courtesy: Ganashakthi

lasting solution to the problems of the working people can only be found by changing the exploitative order of the society. AIIIEA has always implored insurance employees to contribute in whatever measure they can to the struggle for social change apart from their own struggle to secure and protect their own rights. A deep rooted social commitment and indomitable spirit for struggle are probably the basic elements of AIIIEA's vision.

'Concrete Analysis of Concrete Situations'

With an abiding commitment to the philosophy of the working class AIIIEA has an uncanny knack of foreseeing events, an ability to look into the future, an ability to see the dangers on the horizon before they strike at our roots, analyse the upcoming challenges dispassionately in all their social, political and economic ramifications and then evolve the correct tactical line to jump onto struggle. The AIIIEA is adept at making correct political and ideological decisions and then framing its response accordingly. This again is possible because of the correct understanding of the class character of the government and proper drawing of lessons from ground realities. To be precise, this is possible because of AIIIEA's 'concrete analysis of concrete situations'. In the words of Com. N.M. Sundaram, "As AIIIEA looks at the sky, it does not allow its feet to slip". This is the beauty of the AIIIEA's vision.

Trade unions can be either Reformist or Revolutionary. A reformist trade union only believes in the status quo – accept things as they are, there is no hope of any change. They succumb to the campaign of the ruling classes that there is no alternative to the present system and hence any attempt to change the system would be futile and fruitless. These trade unions therefore confine themselves only to the immediate issues; they do not have any long-term vision.

AIIIEA on the other hand is a Revolutionary trade union because it believes in the revolutionary potential of the working class. While fighting for the immediate issues of the employees like wage, service conditions, transfer, increment, LTC etc. AIIIEA also imparts a long-term vision to its cadres. AIIIEA has immense faith in the capacity of human beings to bring about change in the society. Invoking Rabindranath Tagore, the legendary

leader of insurance employees' movement Com. Saroj Chaudhuri had said: "It is a sin to lose faith in man. It is the man who has created all the wealth of civilisation. All the brilliant edifice that we see around the world is the human creation and creativity.....The common man, the toiling man in the mine, the toiling man in the field, the toiling man in the farm, the man in the factory, the toiling man everywhere, the man depressed, the man hungry, the man unemployed, in them all there is fire burning and one day that fire shall take the form of conflagration...please today understand that we must reinforce our conviction, we must reinforce our faith in our future." This is exactly what AIIIEA believes in – reinforcing our faith in our future.

This supreme faith in the future and capacity of human beings to struggle have propelled AIIIEA to undertake difficult tasks and emerge victorious even in the face of most challenging odds. Or else, how could a trade union with a limited membership aspire to challenge the ruling classes of the times and demand nationalisation of life insurance and eventually succeed in the struggle? Had it not been the supreme faith in the ultimate victory of the working class, the AIIIEA perhaps would not have fought and won serious battles in the last sixty years of its glorious existence. Whether it was the struggle against automation in the sixties or the struggle in the dark days of the Emergency in the seventies or the struggle to fight out lock outs of six divisions or the struggle against the ill motivated moves to split LIC in the eighties, the uncompromising struggle for over two decades beginning in the nineties to protect insurance industry in the public sector or the innumerable struggles to secure brilliant wage increases to insurance employees have all borne the unmistakable imprint of AIIIEA's faith in the future and the revolutionary potential of the working class.

Being Political

AIIIEA's firm conviction in the ideology of the working class has been its greatest strength. At the same time this has been the biggest eyesore for its detractors. AIIIEA is accused of being political. Yes, AIIIEA believes in being political in the interest of the poor, the downtrodden, the suffering people, in the interest of the economy, society and the people at large. AIIIEA believes in the politics

of questioning the present exploitative order of the society. AIIIEA is accused of being political because it dares to challenge and question the ruling classes. The ruling classes and their apologists want unquestioning adherence to the principles laid down by them. What about those who unquestioningly lap up whatever the ruling classes say? They do not have any problem with privatisation of insurance, they do not have any problem with job losses, they do not have any problem with the hire and fire policy of the government, they do not have any problem even if the entire range of public services are thrown open for private profit, they do not have any problem if some young boys and girls are killed in broad day light for the sin of falling in love and they do not have any problem if some innocent person is killed merely because of his food habits.

AIIIEA believes that this is the worst kind of politics, the politics of being apolitical, the politics of remaining mute spectators when your industry, jobs, society..everything is being torn apart. This is the politics of connivance with the class enemies. Had AIIIEA not believed in class struggle and indulged in the pro people politics that has been its hallmark, insurance industry and insurance employees perhaps would not be in a position that they are in today.

Trade Union Rights are the Children of Democratic Rights

Of no less significance is AIIIEA's contribution to the deepening and broadening of democracy and democratic values in India. AIIIEA has always been clear in its understanding that in spite of the tall talk of constitutional rights, fundamental rights and civil liberties enshrined in the Constitution, establishing true democracy is a difficult task. No right is a right if it is not put to use. Rights can never be rights by merely inserting them in the pages of statute books. AIIIEA has always been of the opinion that trade union rights are the children of democratic rights; it is difficult to enjoy trade union rights without protecting democratic rights in the first place.

It is common knowledge, borne out of experience, that the policies followed by the government will never permit building up of a democratic society in the real sense of the term. Once the ruling classes feel that people have started exercising their democratic rights

in the real sense of the term, they will pounce upon the people for some reason or the other. This conviction of AIIIEA got strengthened during the dark days of the Emergency as also during the time of the semi fascist terror in West Bengal in the seventies. The AIIIEA therefore has made constant endeavour to struggle and expand the democratic rights in the course of its struggle. The political education that the AIIIEA imparted to its cadres has been an exemplary blending of theory and practice. In the course of this political praxis, thousands of cadres of the AIIIEA have courted numerous sacrifices and faced many a trial and tribulation.

Commitment to Secularism and Pluralism

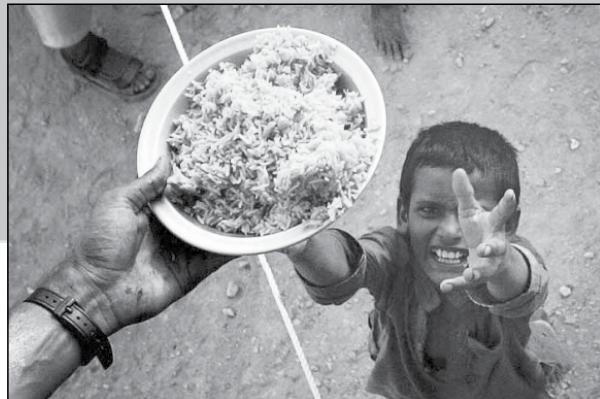
An essential ingredient of this vision has been AIIIEA's unflinching commitment to secularism and the pluralism of Indian society. Born as it was in the aftermath of India's independence and witness as it did the gruesome killings and mayhem that followed the partition of the country, AIIIEA always believed that secularism is the bedrock of Indian polity. Today the communal virus is being injected to the body politic like never before. This has vitiated the atmosphere everywhere. History teaches us that majority communalism breeds fascism while minority communalism breeds separatism and even terrorism. Unfortunately today a false sense of patriotism, bordering on jingoism, is being propagated. How can one claim to be a patriot even when selling our precious national assets at throwaway prices? How can a patriot think of protecting the integrity of India while disrupting the unity of Indians? We must make them realise that unity and integrity of the country are not mutually exclusive; these two are integral parts. We have to work ceaselessly to drive home the point that to defend the integrity of India, unity of the people is a basic precondition.

AIIIEA's vision is clear as far as the caste question is concerned. It is a pity that the caste divide not only exists even after seven decades of independence, but all attempts are being made to perpetuate the system still further. The neo liberals of the economic field have no compunction in being utterly illiberal in the social field. AIIIEA believes that there is no alternative to integrating the struggle

against class exploitation with the struggle against caste oppression. The greatest virtue of AIEEA lies in the fact that it not only talks the talk but also walks the talk. Our comrades in Tamil Nadu have shown us the way ahead by joining the struggles against caste oppression in a big way; the Tamil Nadu untouchability eradication Front is doing a commendable work there. The Ambedkar Study centres in many parts of South and South Central zone are reflective of our units' direct intervention on the caste question.

The AIEEA has learnt with humility that it alone cannot bring about any radical change in the society howsoever pious its intentions might be. There has to be a concerted effort by all sections of the working people. There has to be a broader unity of the people. But this unity cannot come merely by preaching others. AIEEA is conscious of the fact that numerically we are a small trade union. There is no reason why bigger unions would listen to our sanctimonious talks on the virtues of unity and united struggles. The AIEEA therefore advises its cadres to do something more important and more powerful than mere preaching so that others will sit up and take note of us. That powerful and effective weapon is 'our own struggle'. AIEEA is dear not only to insurance employees but to a large cross section of people and people's organisations because rather than preaching we believe in setting our own examples for others to see, appreciate and join the vortex of struggle. We therefore never shy away from humanitarian interventions in times of natural calamities and other trying times.

The AIEEA is therefore not a mere trade union of insurance employees. It has a vision for the people of India at large. How beautifully late Com. Saroj Chaudhury had spoken about the vision of AIEEA! To quote his immortal words: "AIEEA believes that at the end of the road lies our cherished society where the kids would not beg to stuff their stomachs, the women would not sell their bodies, the father would not desert his children and where the horizon of life would be painted with thousand rainbows and where the children would laugh and play, the men will work, the women will hum and the life will be like the petals of the morning rose wet with dews glittering in the first rays of the rising sun".



It's a matter of deep shame and anguish that our country even after seventy years of independence, ranks ninety among one hundred eighteen developing countries in the Global Hunger Index 2016 published by the International Food Policy Research Institute. Even our neighboring countries like Sri Lanka, Bangladesh, Nepal and China are all ranked above us. A report of the Food and Agricultural Organisation (FAO) of UNO published in 2015 also points out that the abode of one fourth of the hungry people of the globe is our country. India tops world hunger list with 194 million people which is more than the combined population of Australia, Canada, UK and France, according to GHI 2016 report. Food insecurity continues to haunt a vast number of our countrymen.

Neoliberal policies at the root

The situation has worsened and assumed a grave dimension following the introduction of neo-liberal economic 'reforms' in early 1990s and implementation of these measures in the subsequent period by the successive governments. These policies apart from creating unprecedented disparity in income and wealth, have accentuated severely the agrarian crisis which has a direct bearing on the food insecurity that the vast millions of our compatriots are today facing. Eminent economist Prof. Utsa Patnaik in her book 'Republic of Hunger' points out that, "Foodgrains absorption in India today has reached a historic low as a result of the massive decline in purchasing power especially in villages owing to the combination of rising unemployment, rising input and credit cost for farmers and exposure to global price declines". (Page.163). This sums up the entire deteriorating situation

FOOD SECURITY and the PRESENT AGRARIAN DISTRESS

"Foodgrains absorption in India today has reached a historic low as a result of the massive decline in purchasing power especially in villages owing to the combination of rising unemployment, rising input and credit cost for farmers and exposure to global price declines" (Prof. Utsa Patnaik)

This sums up the entire deteriorating situation in the sphere of agriculture and food security. It has turned graver under the present regime which came to power with the slogan of 'a change' and Ache Din, didn't bring about an iota of change in the economic policies and has been pursuing the same neo-liberal policies rather more aggressively. Hence instead of 'good days'; nightmarish days today stare the peasantry at their faces. This finds expression in peasant revolts in Madhya Pradesh, Maharashtra, Rajasthan etc.

Satanjib Das

in the sphere of agriculture and food security.

Adverse impact on agriculture

The neo-liberal economic policies have impacted the agriculture adversely. Firstly, it has led to the growing decline of the public investment in agriculture. Prof. Patnaik mentioned in her above mentioned book that "public rural development expenditures, including infrastructure, which averaged 11 percent of NNP during 1985-90, before reforms, were reduced to 8 p.c. of GDP by early nineties as part of the deflationary policies advised by the BWI. Since 1998 they have been reduced further, averaging less than 6 P.C. of GDP and in some years falling to less than 5 P.C. In real terms there has been a reduction of about Rs. 30000 crores annually in development expenditures on average during the last five years compared to the pre-reform period". (Page.132)

She points out that this reduction in development expenditures to the tune of Rs. 30000 crores meant a drop in incomes in agriculture annually to the tune of between Rs. 1,20,000 cr. To Rs. 1,50,000 crores. It's a huge contraction indeed. The last five years she referred to is the period between 1998-2003. But the reduction continues, rather more heavily, under the present ruling dispensation also. Such cutback in public investment has adversely affected supply infrastructure (irrigation, energy, storage facilities etc.), farm extension services and the national agri research system.

Secondly, the focus on containing the fiscal deficit to the level dictated by IMF at the behest of the International Finance Capital by reducing the government expenditure has led to the increasing cut in input subsidies on fertilizers, pesticides, power etc. This on the other hand contributed to the steep hike in input costs and heaped unbearable burden on the peasantry.

Thirdly, the removal of quantitative restrictions on imports of agri products and succumbing to the diktats of WTO has led to sharp rise in agricultural imports especially from late 1990s. This, coupled with the utter failure of the successive governments to ensure public procurement at MSPs that guarantee remunerative prices of the agri produce, has subjected our peasantry and agriculture to price volatility and crash in output prices.

Fourthly, there is a huge reduction in the rate of expansion of institutional credit.

Fifthly, with the process of liberalization and opening up gaining momentum, the stranglehold of multinational agribusiness giants such as Monsanto, Cargill etc. on our agri sector and rural economy has tightened with all its adverse effects.

Sixthly, the neo-liberal policies has dealt a serious blow to the Public Distribution System (PDS). Since 1997 PDS is turned into TPDS (targeted PDS) at the diktat of Bretton Wood Institutions, creating a binary division of BPL and APL. This led to the curbing of PDS and

accentuated the process of exclusion that contributed much to the present rural distress.

The end-result of all these policies is that the agriculture in our country has become nonviable and unprofitable. Caught between rising input cost and declining price of agri produce the vast mass of the peasantry in our country have landed in debt-trap. A NSSO survey report shows that the average debt per agricultural household is Rs. 47000 even as the annual income from cultivation being merely Rs. 36972. No wonder, the phenomenon of peasant suicides has been alarmingly rising. This is a tragic manifestation of severe agrarian crisis. Between 1997 and 2012 more than two and a half lakh peasants committed suicides. Besides, a large section of the peasantry have been abandoning agricultural activities and are migrating to the towns and cities only to swell the number of unorganised workers or unemployeds. Growth rate of agricultural production has been nosediving.

Situation improved marginally during the period of 2007-2012. But that was a very fragile recovery. By 2014-15 the agricultural growth rate came down to 0.2 percent. Per Capita availability of foodgrains and pulses also declined considerably. Prof. Utsa Patnaik in her book pointed out that between early 1990s and 2002 the annual absorption of foodgrains per head came down from 177 kg to 155 kg. The situation is no better in the later years.

Modi government's policies further aggravate the crisis

Agrarian crisis and the problem of food insecurity have turned graver under the present NDA regime led by Narendra Modi. This finds expression in peasant revolts in States like Madhya Pradesh, Maharashtra, Rajasthan etc. Modi came to power with the slogan of 'a change' (Parivartan) and 'good days' (Achee Din). But his government didn't bring about an iota of change in the economic policies and has been pursuing the same neo-liberal policies rather more aggressively. Hence instead of 'good days'; nightmarish days today stare the peasantry at their faces.

Three years ago at the time of 16th Lok Sabha election BJP promised in its election manifesto that if elected to power it would provide remunerative MSP as per the Swaminathan Committee Recommendation of at least fifty percent more than the cost of production. But after coming to power the Modi

government in an affidavit filed in the Supreme Court clearly stated that it was unable to keep the promise. Declaration of such unashamed betrayal is something unprecedented. The MSP announced by this government for most of the crops are far below the cost of production. For instance, the MSP announced for Arhar (tur) is Rs. 5050 per quintal while the costs of production according to State governments are Rs. 5722/quintal in Andhra Pradesh, Rs. 6841/QtL in Telangana and Rs. 5100/Quintol in Karnataka. Besides, Modi government issued an official directive to states threatening that procurement would be banned from states that provide bonus over and above the MSP fixed by the Central Government on the plea that it was 'market distorting'. As a result the States who were giving bonus have stopped it. Moreover the government agencies are not found active in procuring all the produce of the farmers even at these MSPs. Hence farmers are forced to distress sale of their produce. This government has reduced the import duty on wheat to zero from an earlier 25 percent. This led to the dumping of wheat from USA, Australia, France, Russia and other countries. While agribusiness MNCs of these countries reaped super profit the Indian wheat growers have been subjected to distress sales. In fact big players in the wheat flour market like Cargill, ITC, Adani-Wilmar, Reliance and such groups have been demanding withdrawal of import duties and Modi government's move was to serve their interest. Three years of Modi government witnessed steep fall in prices of agricultural produce. Such a situation is at the root of the peasant unrest the country is currently witnessing.

The promise of providing cheap credit to the farmers has also been belied. Most of the credit goes to agribusiness and to the rural elite. Credit needs of poor and marginalized farmers remain unaddressed. Rural indebtedness is rising menacingly. Compared to 2002-03 the agricultural households in debt have increased from 48.6 percent to 52 percent. The incidents of peasant suicides went up by twenty five percent in the last three years. The government itself is on record saying that twelve thousand farmers commit suicide every year. Most (61.28%) of these suicides took place in BJP ruled States.

The much tomtomed 'Pradhan Mantri Fasal Bima Yojana' has come a cropper. Its allocation

has been reduced by Rs. 4240 crores from Rs. 13240 crores last year to Rs. 9000 crores at present. Even this allocation has benefited the private insurance companies more than the farmers. In 2016-17 against a premium of Rs. 21500 crores collected by these companies, out of the total claims Rs. 4270.55 crores only claims worth Rs. 714.14 crores have been disbursed by these insurance companies.

Since the beginning Modi government has been allergic to the MGNREGA which if properly implemented, can provide not only some employment to the rural poor but also help building up assets and infrastructure in the rural areas. But the present NDA government has been attempting to scale down the programme and starve it of adequate funds. Modi government attempted desperately to enact the Land Acquisition Bill,2015 which was aimed at takeover of the lands of the peasants without their consent for corporate profiteering and real estate speculation. In the face of fierce and united opposition of the peasants' organisations the government had to beat a retreat. But several State governments led by BJP and its allies have taken the lead in changing the land laws for easy corporate takeovers.

The policies pursued by the Modi government have further intensified the agrarian crisis. Agricultural growth rate on an average for the last three years stands at a meagre 1.7 percent. The gross sown area has shrunk by more than five lakh hectares in a single year from 76.56 lakh hectare in 2015-16 to 71.21 lakh hectare in 2016-17, according to the Economic Survey of GOI. Another survey brings out that on an average five lakh farmers every year are leaving the agricultural activities as these have become

unremunerative.

To add insult to the injury, the demonetization move of the Modi government dealt a serious blow to the agri economy and the peasantry particularly the marginalized sections. This move could not touch even the fringe of the problem of black money but compounded the agrarian distress.

Such a situation poses grave threat to the food security of the vast millions of our people. Whatever security has been provided by the Food Security Act that was legislated in 2013, is also being eroded by the exclusionary policies of the present government. The recent move of the Modi government to link the Food Security and PDS with Adhar Card despite the contrary ruling of the Supreme Court, is aimed at excluding a sizable section of the poor people particularly in rural areas from the food security net. A survey shows that about thirty percent of poor people have been deprived of their due share from FSA and PDS where Adhar scheme has been implemented. Besides, allocation of foodgrains under FSA is also being reduced despite the fact that today government godowns are stacked with four crore tones of foodgrains.

Need for an alternative policy : Struggle is on

The massive peasant unrest in States after States witnessed presently by the country cries out for a change in policies. An alternative policy framework is the need of the hour. BJP governments' attempt to suppress these struggles of the peasantry with police bullets and repression will not succeed. Despite all the machinations of the ruling party and the government to divide the people on communal lines and distract their attention from the basic issues of life and living people are uniting today on these basic issues.

Peasants and workers, the two main producing classes of our society are today mobilizing themselves in struggles. This is the most positive development and a great silver-lining in an otherwise murky situation. The struggling unity of working class and peasantry must be forged. That is the call of the hour. Because this unity is the prime condition of success not only in the struggle to reverse the neo-liberal economic policy and usher in a pro-people alternative policy framework but also in the struggle to thwart the gameplan of communal divide of the ruling party.

Cartoon courtesy, Satish Acharya



GROWING CLASS RESISTANCE against “GLOBALISATION”

Prof. Prabhat Patnaik

The term “globalisation”, though much used, is extremely misleading, as is its presumed “other”, “nationalism”. This is because both terms are used as blanket terms without any reference to their class content, as if there can be only one kind of “globalisation” and only one kind of “nationalism”. Using concepts detached from their class content is a favourite ploy of bourgeois ideology: what it amounts to is to confer universality on concepts that essentially belong only to the bourgeois discourse, as if this is the only universe of discourse possible and all choices are confined only to alternative trajectories *within* this universe.

This non-class use of portmanteau terms then makes it possible to set up antinomies, so that whatever exists appears better than anything else, as the most reasonable thing that can possibly exist. It amounts to endorsing what the conservative side of Hegel had said: “The real is reason”. Thus an antinomy is set up between “globalisation” and “nationalism” where the former appears progressive, open, democratic and as the carrier of “modernity”, while the latter appears reactionary, closed, anti-democratic to the point of being fascistic, and anti-“modern”. Any opposition to what exists (ie, “globalisation”), is then dubbed, within this binary, as a reactionary move, a withdrawal from a march towards “modernity”, to an oppressive anti-democratic traditionalism. Resistance against oppression within the current regime of “globalisation” is thereby sought to be discredited as a reactionary throwback to a horrendous past.

Since such thinking also permeates certain sections of the Left, they too see the resistance to an oppressive “globalisation” (where the oppression arises because of the *class content* of such globalisation) as a retreat to a reactionary nationalism, and develop a lukewarm attitude towards it. This ironically



serves to act as a self-fulfilling prophecy: the very lukewarm-ness of segments of the Left towards the resistance against “globalisation” provides an opportunity to reactionary Right-wing and even fascist forces to position themselves as friends of such resistance; and this actually appears to give such resistance the very reactionary character that these segments of the Left had been anticipating from the beginning.

RESISTANCE INCREASINGLY LED BY LEFT

The real point therefore is to look at terms like “globalisation” by taking account of their class content, and also the class content of the resistance to it. And here the unmistakable fact emerges that the current “globalisation” which represents the hegemony of international finance capital and which has brought acute misery to the working people all over the world, viz. the workers in the advanced capitalist countries, and the workers, peasants, petty producers and agricultural labourers in the underdeveloped countries, is being challenged by them everywhere. A resistance, the like of which has not been seen for decades, is growing, which, though confined within countries, has nonetheless a wide pervasiveness across countries. And what is more, this resistance is now increasingly being led by the Left, as it shrugs off everywhere its earlier ambivalence towards finance-led globalisation.

The US presidential elections had brought

What happens to the workers in an economy like ours within a neo-liberal regime is not independent of what happens to the peasants. A process of primitive accumulation at the expense of the latter also serves to squeeze the former..... an increase in the fragmentation of workers, and hence a further weakening of their capacity to resist. And any such weakening in the capacity of the working class to resist, spreads to other segments of the population as well, leading to a lowering of class resistance in general.

What we are witnessing all over the world today is a reversal of this trend. Neo-liberal capitalism has now reached the point where its spontaneous tendency for keeping down class resistance, through the promotion of fragmentation, is no longer sufficient to do so. And class resistance, once it begins to manifest itself, has a way of spreading rapidly and widely.



to the fore a self-proclaimed socialist Bernie Sanders who had clearly taken a stand cognizant of the acute misery being heaped upon the American workers by finance-led globalisation, and who had been doing extremely well in the run-up to the polls and might even have defeated Donald Trump, until he was hustled out of the race by the Democratic Party establishment (and lacked alas the grit to fight it).

The French presidential elections brought to the fore Jean-Luc Melenchon, a candidate of the Left (supported by the French Communist Party) who got nearly 20 per cent of the vote (19.64), just a shade less than what Emmanuel Macron the eventual winner got in the first round (23.75). And now the British elections have brought to the fore a Labour Party led by an avowed socialist Jeremy Corbyn, who had been systematically derided not just by the Conservatives but by the Blairites within the Labour Party who had captured that Party for decades and were ardent advocates of the neo-liberal policies being pushed by finance-led globalisation.

The British election results, apart from being a rebuff for Theresa May whose Tory government was reduced to a minority, and the Blairites, also cut to size the UKIP, the Right-wing anti-immigration Party that had been so prominent a supporter of Brexit. It got just 1.8 per cent of the votes and not a single seat; *its vote share fell by as much as 10.8*

per cent compared to the previous general election. One of the planks of the Liberal establishment's opposition to Brexit had been that it was a campaign of the Right from which UKIP would gain. But clearly the British working class which overwhelmingly supported Brexit, did so because of the economic oppression of the EU and not out of any sympathy for UKIP; indeed it had scant regard for UKIP, and once the Labour Party had got rid of the Blairite influence upon its leadership, it flocked to the banner of Labour. Corbyn may not have actually won the election, but he has rebuilt the bridge between the unions and the Labour Party which will strengthen working class intervention and resistance against finance-led globalisation.

All these are developments in the electoral arena in the advanced capitalist countries, reflecting working class opposition to globalisation. But even in India, a strong peasant resistance against the plight to which the neo-liberal regime under finance-led globalisation has pushed them, has surfaced now after a very long time, though it is too early yet to find any reflection in the electoral arena. The peasant movement that has emerged in at least three states, Maharashtra, Madhya Pradesh and Rajasthan (all ruled by the BJP which is the current instrument for the imposition of the *diktat* of the corporate-financial oligarchy linked to international finance), whose demands include

remunerative prices and a debt-waiver, comes after an interregnum of nearly four decades. During these four decades, there have been peasant suicides but no large-scale peasant struggles against the policies leading to their impoverishment. There no doubt have been struggles on specific issues in specific pockets but no generalised synchronised movements.

BACKGROUND OF THE EARLIER PEASANT MOVEMENT

A general movement across several states of the country demanding remunerative prices had occurred only in the late seventies. The background to that movement is worth recalling here. The late sixties and the early seventies had been a period of massive inflation in India, with the inflation rate in 1973-74 touching 30 per cent in the wake of the first oil-shock (though oil-shock had only added to the fury of inflation that had already been underway). The drastic squeeze on the working class imposed by this inflation had been a major factor behind the wave of strike-struggles of the workers at that time, of which the 1974 Railway Strike had been the most prominent. Disaffection because of inflation had also been responsible for Indira Gandhi's Congress losing the assembly elections in Gujarat.

Indira Gandhi's government had therefore been under pressure to do something about inflation. It sought to control this inflation by turning the terms of trade between agriculture and the non-agricultural sector against the former, which meant in effect controlling inflation by squeezing the peasants, and, via them the agricultural labourers (since peasants "pass on" their distress to labourers). The period of Emergency was noteworthy for the terms-of-trade shift it gave rise to, so much so that many researchers have seen the political economy of the Emergency as consisting in the imposition of an anti-peasant "stabilisation policy" for combating inflation. It is this anti-peasant stance that had called forth massive rallies of peasants (including at the Boat Club in Delhi) and an upsurge of peasant struggles across the country in the late seventies and the early eighties.

But what Indira Gandhi's government had done in a specific context within the *dirigiste* regime has now become the norm within the neo-liberal regime. The neo-liberal policies

imposed by finance-led globalisation have entailed in effect the permanent adoption of a set of anti-peasant policies, not just for keeping down inflation (which is nowhere near as high now as in the early seventies) but for effecting a process of primitive accumulation of capital for the enrichment of the domestic and foreign monopolists.

Such a process of primitive accumulation of capital at the expense of the traditional petty producers *also has the effect of squeezing the working class, including its organised segment*. The displaced peasants and petty producers who flock to towns in search of jobs, find no jobs. At the most, the existing jobs are shared among more workers through processes of casualisation, outsourcing, informalisation, and such like, all of which amount to a swelling of the reserve army of labour. And such swelling keeps down the bargaining strength of all workers, including even of the organised workers. What happens to the workers in an economy like ours within a neo-liberal regime is thus not independent of what happens to the peasants. A process of primitive accumulation at the expense of the latter also serves to squeeze the former.

There is however a second and even more important way in which primitive accumulation affects the workers. Since the reserve army of labour expresses itself not in terms of a simple dichotomy between some who are employed and some who are unemployed, but rather through phenomena like "disguised unemployment" and casually or intermittently employed workers, a swelling of its ranks entails an increase in the *fragmentation* of workers, and hence a further weakening of their capacity to resist. And any such weakening in the capacity of the working class to resist, spreads to other segments of the population as well, leading to a lowering of class resistance in general.

What we are witnessing all over the world today is a reversal of this trend. Neo-liberal capitalism has now reached the point where its spontaneous tendency for keeping down class resistance, through the promotion of fragmentation, is no longer sufficient to do so. And class resistance, once it begins to manifest itself, has a way of spreading rapidly and widely.

केन्द्र सरकार के तीन वर्ष

सांप्रदायिक विचारधारा की स्थापना का सतत प्रयास

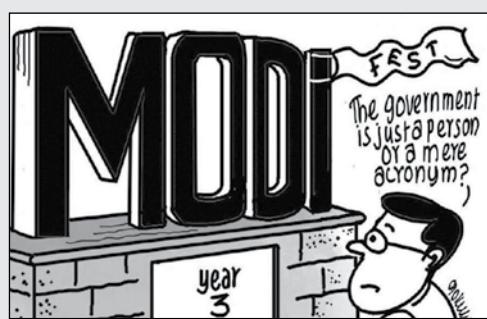
सचिन जैन

16वीं लोकसभा का गठन 12 मई 2014 तक 9 चरणों में हुए चुनावों के उपरान्त हुआ था। यू.पी.ए.-2 सरकार के कार्यकलापों से दुखी जनता ने भारतीय जनता पार्टी के नेतृत्व में पूर्ण बहुमत वाली सरकार का चयन किया था। कुल 54.78 करोड़ वोटों में से भारतीय जनता पार्टी ने 17.17 करोड़ अर्थात् 31.34 प्रतिशत मत प्राप्त कर 282 सीटों पर जीत हासिल की। भारतीय जनता पार्टी की ओर से नरेन्द्र मोदी द्वारा प्रधानमंत्री पद के प्रत्याशी के रूप में चुनाव लड़ा गया था और इस प्रकार 26 मई 2014 को नरेन्द्र मोदी ने देश के पंद्रहवें प्रधानमंत्री के रूप में 45 अन्य मंत्रियों सहित पद और गोपनीयता की शपथ ली। देश में 30 वर्ष के बाद एक पार्टी के पूर्ण बहुमत वाली सरकार सत्ता में आयी और वो भी कांग्रेस पार्टी से इतरा। यहाँ यह भी ध्यान देने योग्य बात है कि 2014 के चुनाव के समय देश में भारतीय राष्ट्रीय कांग्रेस को कुल वोटों का 12.82 प्रतिशत तथा कुल पड़े वोटों का 19.52 प्रतिशत अर्थात् 10.69 करोड़ वोट प्राप्त होने के बावजूद भी सिर्फ 44 सीटों पर जीत हासिल हुई थी। हिन्दी भाषी उत्तर तथा मध्य भारत में भाजपा को 75 प्रतिशत सीटें अपने 65 प्रतिशत वोटों के साथ प्राप्त हुईं।

गुजरे 26 मई को वर्तमान सरकार ने अपनी स्थापना के तीन वर्ष पूरे किये हैं। पूरी सरकार ने इस अवसर पर विभिन्न प्रकार से हर्षोल्लास के साथ तमाम प्रचार-प्रसार के साथ उत्सव मनाया था। किन्तु इस उत्सव में जनता या कहना चाहिये इनके खुद के बोटर नदारद थे। खासतौर से तब जब हाल ही में 2017 में उ.प्र. में लगभग उतनी ही सीटों के साथ भारतीय जनता पार्टी ने सरकार बनायी है। एन.डी.ए.-2 के अन्य घटक दल भी इस उत्सव में बहुत अधिक दिखायी नहीं दिये। ऐसा क्यों? आकलन की गहरी आवश्यकता है। यह आकलन व्हाट्स एप और अन्य

सोशल मीडिया को केन्द्र में रखकर नहीं करना चाहिए। यह आकलन देश की 130 करोड़ जनता को केन्द्र में रखकर किया जाना चाहिये। हालांकि इस सरकार के 3 साल पूरे होने पर न जाने कितने लोग कितनी तरह से अपनी भावनाएं प्रकट करने की इच्छा रखते होंगे क्योंकि इस सरकार के कार्यकाल में मुख्य मुद्दों से भटकाने वाली बहुत सी अभूतपूर्व घटनाएं हुई हैं किन्तु मेरा मानना है कि प्रथम प्रधानमंत्री जवाहरलाल नेहरू की सरकार के उपरान्त सिर्फ इसी सरकार ने अपनी पार्टी की विचारधारा को पूरी तरह से लागू करने का भरसक प्रयास किया है। यह बात दूसरी है कि जवाहर लाल नेहरू की विचारधारा मोदी की विचारधारा से बहुत हद तक भिन्न है। मैं इस लेख के माध्यम से विचारधारा की पड़ताल करना चाहता हूँ।

भारतीय जनता पार्टी परम्परागत रूप से कर्मचारी विरोधी, व्यवसायियों की पक्षधर, निजी पूँजी व उद्योगों की पक्षधर तथा सार्वजनिक उपक्रमों की विरोधी, आरक्षण विरोधी तथा उच्च जातियों की पक्षधर, अल्पसंख्यक विरोधी तथा बहुसंख्यकों की पक्षधर, किसानों तथा सैनिकों का महिमामंडन करने वाली, भाषा के मामले में हिन्दी को राजभाषा नहीं मातृभाषा मानने वाली और स्वदेशी को सर्वोच्च मानने वाली पार्टी रही है। साथ ही साथ एक भाषा, एक राष्ट्र, एक संस्कृति, एक रंग, एक धर्म, एक कर प्रणाली, एक शिक्षा प्रणाली, एक परिधान प्रणाली, एक पशु, एक पक्षी, एक पुस्तक, एक धर्म स्थल और न जाने कितने एक और इन सबसे ऊपर एक मोदी। 60 से अधिक मंत्रियों तथा 335 सांसदों के समर्थन की सरकार सिर्फ एक व्यक्ति मोदी की सरकार कहला रही है। और यह पार्टी देश के बहुलवाद में विश्वास नहीं रखती है। बहुत हद तक पार्टी की विचारधारा भी यही है जिसका गुणगान पार्टी के तमाम प्रवक्ता समय-2 पर करते रहे हैं।



Cartoon courtesy: Gokul, Deccan Chronicle

The present Government at the Centre is celebrating completion of its 3 years with much fanfare. But the people, even its own voters are missing in all these fanfare. What is the achievement of this Government led by the Party of "one nation, one culture, one language, one religion, one colour....." etc. etc. and above all - One Leader? Just jumlas, spins, acronyms, and advancement of its conservative ideology.

The writer is the President of Aligarh Division Insurance Employees Association

और आज भी कर रहे हैं। इस पार्टी की विचारधारा में ग़ा़ू प्रेम का मतलब पड़ोसी देशों से नफरत ही है चाहे वो पाकिस्तान हो या चीन।

पूँजी और व्यवसाय के मामले में विचारधारा को आगे बढ़ाने के लिए प्रधानमंत्री अपने आप को स्वयं व्यवसायी कहते हैं और सार्वजनिक उद्योगों को पूर्व सरकारों की भाँति ही मरने के लिए पैदा होने वाला बताते रहे हैं। और इस दिशा में वे भरसक प्रयास भी कर रहे हैं जैसे रेल, रक्षा तथा अन्य क्षेत्रों में निजीकरण को आगे बढ़ाने के कानून बनाने के उपरान्त बीमा के क्षेत्र में सार्वजनिक आम बीमा का निजीकरण प्रारम्भ कर दिया गया है। पांच वर्ष पूरे होते-2 सार्वजनिक क्षेत्र की भारतीय जीवन बीमा निगम का निजीकरण कर सार्वजनिक उद्योगों को समाप्त करने का अन्तिम प्रयास यह सरकार अवश्य करेगी। कर्मचारियों को सातवें वेतन आयोग के माध्यम से अब तक की सबसे कम वेतन वृद्धि सरकार ने देकर अपनी सोच का परिचय दिया है साथ ही निजी क्षेत्र के उद्योगपतियों की सरकारी कर्मियों के वेतन कम बढ़ाने की इच्छा को पूरा किया है। मजदूरों को संकट में डालने के लिए सारे के सारे श्रम कानूनों को पूरी तरह से बदलकर नई चार श्रम संहिताओं की तैयारी कर निजी उद्योगपतियों को उपहार दिया जाने वाला है। प्रत्यक्ष करों में छूट, अप्रत्यक्ष करों में आमूलचूल बदलाव, किसान मजदूरों की सब्सिडी समाप्त करके उद्योगपतियों को सब्सिडी आदि अनेक और लगातार फायदे देना विचारधारात्मक कार्य ही है। अल्पसंख्यक विरोधी होने की विचारधारा का एक बड़ा उदाहरण उत्तर प्रदेश के विधान सभा चुनावों में 19 प्रतिशत जनसंख्या वाले मुस्लिम समुदाय के एक भी व्यक्ति को भारतीय जनता पार्टी की तरफ से प्रत्याशी नहीं बनाया जाना है। इसके अलावा मंत्रियों का सांप्रदायिक भावनाएं भड़काने का बयान देते रहने पर भी प्रधानमंत्री का कुछ न बोलना भी विचारधारा को आगे बढ़ाना ही है। धारा 370 तथा राम मंदिर का पुराना मुद्दा भी भाजपा तथा उसके अनुषंगिक

संगठन लगातार उठाते रहते हैं।

लेकिन इतना सब कोई सरकार कर कैसे लेती है जब इन नीतियों से देश की अधिकांश जनता का बुरा होना निश्चित होता है। इसका एक ही जवाब है छल से। आज सरकार जो कर रही है उसका कारण कुछ और बता रही होती है। नीतियों का लाभ जिस वर्ग को मिलने वाला होता है बताया उसके विपरीत वर्ग को जाता है। हक और लाभ छीन सरकार रही होती है बताया इस तरह जाता है जिससे जनता ये समझती है कि हम ही एक दूसरे का हक छीन रहे हैं जैसे अल्पसंख्यक-बहुसंख्यकों का, आरक्षण प्राप्त वर्ग सामान्य वर्ग का, सरकारी नौकरी वाला बेरोजगारों का, छोटे किसान बड़े किसानों का, छोटा व्यवसायी बड़ा व्यवसायी का, सब्सिडी पाने वाला-नहीं पाने वाले का, टैक्स न भरने वाला-टैक्स भरने वालों का, आदि-आदि तमाम। जिस वर्ग को सरकार के समक्ष खड़ा होकर प्रश्न पूछना चाहिये उसके समक्ष उसका ही साथी खड़ा कर दिया जाता है और दोनों आपस में उलझ जाते हैं और सरकार अपना एजेंडा-अपनी विचारधारा लागू कर ले जाती हैं। देश की आम जनता पर किया गया एक बड़ा हमला डीमोनेटाइजेशन भी इसका प्रत्यक्ष उदाहरण है जब देश की जनता ये सोचती ही रही कि उसकी तुलना में उससे अधिक धनवान इसमें बरबाद हो जायेगा लेकिन ऐसा हुआ कुछ नहीं, आम जनता ही पिस के रह गयी।

अब प्रश्न यह उठता है कि पिछली सरकारें भी तो 25 वर्ष से यही नीतियाँ अपना रही थीं। इस सरकार ने सिर्फ प्रत्येक नीति और योजना का आवरण बदला है, मापन के तरीके बदले हैं, गणना के तरीके बदले हैं। जैसे नीति आयोग और प्रत्येक सूचकांकों के आधार वर्ष बदलना और यहाँ तक कि वित्त वर्ष बदलना। इस तरह के बदलावों का मकसद सिर्फ जनता का ध्यान भटकाना ही है ताकि आंकड़ों की व्याख्या अपने अनुसार की जा सके। हाँ, एक अन्तर इससे पूर्व की सरकारों और आज की सरकार में है तो वह है धार्मिक आधार पर भेदभाव।

द हिन्दू अखबार का एक पाठक स्पष्ट रूप से यह कह रहा है कि प्रत्येक चुनी हुई सरकार को अपनी विचारधारा को आगे बढ़ाने का अधिकार होता है क्योंकि वह उसी विचारधारा की बजह से चुन कर आयी है। यह सही भी है। विचारधारा के दुष्परिणाम सत्ता पक्ष जनता से छुपा जाता है। इसलिये दूसरी समानान्तर तथा विरोधी दिशा की विचारधारा वाले लोगों का यह दायित्व है कि जनता के मध्य दूसरी नीतियाँ तथा विचारधारा स्पष्ट रूप से रखें। विचारधारा की लड़ाई विचारधारा से ही लड़ी जा सकती है। इन बेरोजगारों, गरीबों, किसानों को इस कोलाहल का कारण हमें बताना होगा-

आसमाँ भर गया परिन्दों से
पड़ कोई हरा गिरा होगा
(बशीर बद्र)

Cartoon courtesy: Shekhar Gurera



DOES GANDHI HAVE A CASTE?

Ramachandra Guha

He had the ability to be of all castes and no caste at all. The reduction by the BJP president of Gandhi to his caste origins is entirely understandable. It is another matter that Amit Shah's comment displays the wide, indeed unbridgeable, gulf between his moral universe and that of the man we call the Father of the Nation.

The writer is a historian. His second volume of the biography of Gandhi will be published next year Courtesy: Indian Express 13/6/2017



In March 1922, Gandhi was arrested on charges of sedition. When he was produced in court, the magistrate, after the law then prevalent, asked the prisoner to identify himself by caste or profession. Gandhi answered that he was "a farmer and weaver". The magistrate was startled; so, he asked the question again, to get the same answer.

We have recently been reminded that Gandhi was born in a bania household. But, back in 1922, few, if any, banias were farmers or weavers; few, if any, are even today. Yet Gandhi's self-description was accurate; for in the Sabarmati Ashram, Gandhi did not trade, but he did spin daily and experiment with crops and livestock rearing. That statement to an Ahmedabad court was a striking example of Gandhi's lifelong commitment to making his caste origins irrelevant to his personal and public life.

This commitment was manifested early. In September 1888, Mohandas Gandhi, then just short of his 20th birthday, decided to sail to England to study law. This horrified his orthodox Modh Bania community, whose head warned Mohandas that he would be excommunicated if he travelled overseas. But the boy defied him and went anyway. In the days before his departure, recalled Gandhi in his autobiography, he was "hemmed in by all sides. I could not go out without being pointed and stared at by someone or other. At one time, while I was walking near the Town Hall, I was

surrounded and hooted by them, and my poor brother had to look at the scene in silence".

Banias were, and often still are, obsessed with social taboos. Yet, while in London, Gandhi made so bold as to share a home and break bread with a Christian named Josiah Oldfield. Later, in South Africa, he and his wife Kasturba shared a home and kitchen with Henry and Millie Polak, he a Jew, she a Christian, both white. Johannesburg was then the most racist city in the most racist country in the world. By their remarkable act, the Gandhis and the Polaks defied both the casteism of Indians and the racism of Europeans.

In the satyagrahas he led in South Africa, Gandhi's closest associates were a Parsi named Rustomji, a Muslim named Kacchalia, and a Tamil named Naidoo. Watching him at work, transcending all social boundaries, was his Jewish friend and housemate Henry Polak. In a vivid (but sadly unpublished) account of the passive resistance movement in South Africa, Polak wrote of its leader that, while "a Vaishnava Bania by birth, he is by nature a Brahmin, the teacher of his fellow-men, not by the preaching of virtue, but by its practice; by impulse a Kshatriya, in his chivalrous defence of those who had placed their trust in him and look to him for protection; by choice a Sudra, servant of the humblest and most despised of his fellow-men. It is said of [the seer] Ramkrishna that he once swept out the foul hut of a pariah with his own hair, to prove his freedom from arrogance towards and contempt for the untouchable

outcast. The twice-born Prime Minister's son [Gandhi] has been seen with his own hands to purify the sanitary convenience of his own house and of the gaols in which he has been interned."

Having spoken of Gandhi's ability to be of all castes and of no caste at all, Polak then stressed his ecumenism of faith: "Religion implies, for him, a mighty and all-embracing tolerance. Hindu by birth, he regards all men — Mahomedans, Christians, Zoroastrians, Jews, Buddhists, Confucians — as spiritual brothers.

He makes no differences amongst them, recognising that all faiths lead to salvation, that all are ways of viewing God, and that, in their relation to each other, men are fellow-human beings first, and followers of creeds afterwards. Hence it is that men of all faiths and even of none, are his devoted friends, admirers, and helpers, and that, diverse in belief as is the community of which he has been the foremost figure, he is recognised as one who, in the last resort, may be looked to, to render impartial justice between man and man." In South Africa, Gandhi was alerted to the horrors of untouchability by his Tamil friends.

On returning to India in 1915, he established a "Satyagraha Ashram" in Ahmedabad. Early on, the Ashram took in a family from the Dhed caste of "untouchables", consisting of Dudhabhai, his wife Danibehn, and their baby daughter Lakshmi. When they arrived, there was much grumbling, not least from Gandhi's own family members. Kasturba herself was not happy with this decision to defy the orthodox. The Dhed family was prevented from drawing water from the common well, until Gandhi said, in that case, he would not avail himself of the well either.

Through the three decades of his work in India, Gandhi steadily and persistently attacked

the practice of untouchability. To be sure, he moved in stages. While, in his own ashram, all members ate and mingled together regardless of caste, he did not at first advocate inter-dining or inter-mingling to society at large. However, as he grew more popular, and more sure of his public influence, he urged every Hindu not just to abolish untouchability from their minds and hearts, but to disregard matters of caste in where they lived, whom they ate with or befriended, and whom they married. This evolution in his thinking is documented in a classic early essay by the Gandhi scholar Denis Dalton; it is also the subject of a forthcoming book by Nishikant Kolge, significantly entitled *Gandhi Against Caste*. Gandhi had four biological sons, all, like him, technically banias by birth. But of his two adopted daughters, one was born in an untouchable home (the aforementioned Lakshmi), while the other was an Englishwoman (Madeleine Slade, known as Mirabehn). In India, as in South Africa, Gandhi comprehensively disregarded caste and religious distinctions in his personal and political life. His closest friend was a Christian priest, C.F. Andrews; and he lived, and died, for harmony between India's two largest religious communities, Hindus and Muslims.

Like most Indian political parties, the BJP cannot and does not transcend caste or religion in its own practice. Dividing Dalits into Jatavs and non-Jatavs, dividing OBCs into Yadavs and non-Yadavs, dividing Indians into Hindus and Muslims, is how it seeks to win elections and remain in power. The reduction by the BJP president of Gandhi to his caste origins is therefore entirely understandable. It is another matter that Amit Shah's comment displays the wide, indeed unbridgeable, gulf between his moral universe and that of the man we call the Father of the Nation.

Courtesy: Scroll.in



Courtesy: Manjul

GROWING CYBER CRIMES

M. Ajit Kumar

For some-time now, cyber security experts are warning about the growing dimensions of cyber threat. With the exponential increase in online money transactions, unscrupulous elements are devising ingenious methods for cyber attack and stealing money. In this context, it is worrying that the government is pushing forward at great speed to digitalise the Indian economy without creating the necessary safeguards.

WannaCry malicious software that infected thousands of computer systems in 150 countries is a frightening reminder of the dangers of cyber space. Cyber risk modelling firm Cyence, estimated financial damage from the infection at around US \$ 4 billion.

In spite of the best efforts of the cyber security experts, WannaCry ransomware is estimated to have hit lakhs of computers in India. Kaspersky Labs found India to be among the worst hit by the malware. Reports quoting security consultants said attacks were under-reported as clients were worried about losing face.

In his keynote address to the recent international seminar on Cyber Risk and Mitigation the Emerging Fault-lines, Mr.S.S. Mundra, Deputy Governor, Reserve Bank of India (RBI), spoke on two key dimensions of cyber security in the financial sector viz internal information technology security and network vulnerabilities. He also highlighted the evolution of payment market infrastructure with the use of information technology and the establishment of various institutions to manage the vast network. He said it was RBI that played a pivotal role in the path-breaking development in the financial sector. Mr. Mundra dealt with technological advancement in the financial sector and the impact of big data, artificial intelligence and inter net of things.

Analysing the grave consequences of the net work vulnerabilities, Mr. Mundra recalled



Image courtesy: IBTimes UK

the major cyber incidents in recent years. He said in August 2016, the customer accounts of a digital currency exchange in Hong Kong was hacked and bitcoins stolen. The value of the stolen bitcoins was around US \$ 65 million. Early last year, a leading Bangladesh Bank was the target of cyber criminals. An attempt was made to steal US \$ 1 billion and ultimately the criminals successfully got away with US \$ 81 million, Mr. Mundra said.(https://rbi.org.in/scripts/BS_View_Bulletin.aspx?Id=16508)

Immediately after the Bangladesh Bank attack, media reports quoted the then RBI Governor Raghuram Rajan as saying : "It is a risk that, I think across the world we understand too little. And there are various ways of getting through cyber defences, including through people rather than through processes and networks. We have to take action on all these issues. Clearly, what happened in Bangladesh is certainly a source of concern for all of us, and we have to take some measures continuing to understand better what actually happened so that we can further our measures."

A recent report in The Hindu(15.04.2017) says "Even as the government marked Digital India Day, encouraging more Indians to move to banking online, investigators and cyber security agencies are battling more breaches of banking transfer security, admitting that non-state actors are increasingly targeting India." The report said cyber criminals have

hacked the accounts of Union Bank of India and US \$ 171 million was stolen by cyber criminals. With the timely central government intervention, all the money had been retrieved within days, the report said.

For some-time now, cyber security experts are warning about the growing dimensions of cyber threat. With the exponential increase in online money transactions, unscrupulous elements are devising ingenious methods for cyber attack and stealing money. According to the Norton Cyber Security Insights Report, 48 per cent of Indian's online population or around 113 million, was affected by cyber-crime. Indians lost an average of Rs.16,558/- compared to global average of Rs.23,878/- in 2015.

The dark web is a part of the internet that is hidden from search engines such as Google and Bing and can only be accessed through special software such as Tor browser. According to cyber experts, it is common to see hackers selling leaked database of companies, on dark web for quick gain. Many other hackers used the leaked database to extort money from the company, whose data, they possess. According to the ISACA, international professional association focused on IT security and data governance, annual loss on account of data breach in India has touched a whopping Rs.2500 crores in 2015,

As per the latest RBI Annual Report, the share of online transactions in total transactions in volume terms has moved up to 84.4 per cent from 74.6 per cent in the previous year. Like-wise in value terms, the share of online transactions inched to 95.2 per cent from 94.6 per cent. With the proliferation of smart phones and 24 x 7 banking transactions, importance of cyber security has multiplied

manifold. Towards this end, RBI has set up a Working Group on Information Security, Technology Risk Management and Cyber Frauds. The recommendations of the Working Group are being implemented.

In the context of the devastating attack on Ukraine's critical infrastructure, former national security adviser M K Narayanan observed that no law exist in the cyberspace. The domain has already become a dangerous place, he noted.

According to a Deloitte-Assocham study, 'Digital India – unlocking the trillion dollar opportunity' India has one of the world's largest population of digital illiterates. Only 10 per cent of the population is digitally literate, having the skills needed to take advantage of the digital infrastructure.

Dr. Vinod Bhattacharipad, an internationally acclaimed cyber forensic expert, addressing a seminar in Kochi, advised to ensure data confidentiality using cryptographic and steganographic algorithms. In cryptography, the data are encrypted and thus kept hidden from anyone for whom it is not intended, he said. Using a key, the intended user of the data can decrypt it, back into an intelligible form, he added. He described the WannaCry attack as a case of corporate terrorism.

One analyst observed that WannaCry attack could be the handiwork of the notorious Lazarus Group, which had shocked the world earlier with major cyber crimes. Researchers at the Google found striking similarities between the current one and 2015 attack, attributed to this cyber crime syndicate. Experts allege that Lazarus Group was behind the Bangladesh attack.

In the context of the growing cyber attacks, it is worrying that the government is pushing forward at great speed to digitalise the Indian economy without creating the necessary safeguards. Therefore, there is a need to take cautious steps and put the security measures in place before opening the financial sector to the level of digitisation that the government intends to.

(The writer is an active cadre of KSGIEU based at Ernakulam)



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Seminar against 'Disinvestment in Public Sector General Insurance Cos.'



Under the banner of Joint Forum of Unions/ Association of Officers and employees of Public Sector General Insurance Companies, a grand seminar was organized on the topic "Disinvestment in Public Sector General Insurance Companies" at Parwana Hall, Abids, Hyderabad on 12th May, 2017. **Com.V.Ramesh**, General Secretary, AIEEA, **Com.K.Govindan**, General Secretary, GIEAIA, **Com.P.S.Bajpai**, General Secretary, NFGIE, **Sri.K.Suresh**, Addl. General Secy., Central Committee, OICOA, **Sri.M.Vamsi Krishna**, General Secretary, NICOA, **Sri.CHVB.Sastry**, General Secretary, NIAOA, **Sri.C.Srihari**, President, NIAOA & **Com.KVVSN.Raju**, Vice President, AIEEA were the speakers in the Seminar.

Com.V.Ramesh in his address explained the audience that the Government instead of evincing interest in strengthening the Public Sector Institutions for the wellbeing of the people and the economy

of our Country, taking decisions to weaken the same through disinvestment and strategic sale proceedings. With reference to disinvestment of Public Sector GI Cos., though all the PSGI Cos. are performing exemplarily well in terms of Premium Growth, earning profit year after year and paying increased dividends to the Government in return of the small investment made by the Govt. at the time of Nationalisation, the government is contemplating to disinvest the share of PSGI Cos. which is not in the interest of our people and the economy. He also mentioned that though an enabling



provision is made in the Ins. Laws Amendment bill to go for mobilization of funds by the PSGI Cos for their needs, the government is pushing through their agenda of disinvestment, when the PSGI Cos. are not in need of funds for expansion of the business or whatsoever. He also appealed all employees to fight unitedly to stall the move and continue the campaign.

Com.K.Govindan in his address pointed out that though the PSGI Cos. sufficiently expanded their Office network up to village areas to serve the masses, the move of the government to disinvest the shares of the PSGI Cos. in the name penetration, is not Justifiable.

Com.PS Bajpai in his address dealt about the growth of the PSGI Cos and reiterated that there is no need for disinvestment and jointly we have to fight the move of the Govt. Com.KVSN.Raju dealt in length about the progress of the PS GI Cos right from the time of nationalization and mentioned that the move of the government if unjustified. The other leaders who spoke also mentioned that there is no justification on the part of the government and disinvestment will harm the interest of the policyholders/ public and economy on the whole. They also opined that the demand of another option for Pension is justified and to be given immediately.

Com Y.Subba Rao, General Secretary, HRGIEA welcomed the gathering and invited the leaders to the dias, Com.A.Narayana Rao, President, HRGIEA along the presidents of the constituent associations chaired the presidium. Com.G.Anand, General Secretary, GIEA South Zone also attended the convention.

Earlier similar joint seminars and press meets were conducted at Kurnool, Kadapa, Anantapur (AP), Karimnagar & Warangal (Telangana) with active participation ICEU comrades, which was widely covered by print and electronic media. Com.KVSN.Raju, Vice President, AIEEA was the main speaker in all the seminars and Com.K.Venugopal Rao, President, SCZIEF & Com.Ranganatha Reddy, GS, Kadapa Division spoke in the Karimnagar & Kadapa seminars respectively.

The West Bengal General Insurance Employees' Association organised a State level convention against disinvestment and demanding one more pension option at Kolkata on 16th June, 2017. The State level convention was preceded by three district level conventions at Siliguri, Asansol and Bardhaman. These conventions were a part of the call of the Ernakulam Conference of AIEEA to mobilise public opinion in favour of struggle against disinvestment in the public sector general insurance companies.

The convention of 16th June attracted unprecedented participation. The hall was packed to the capacity and the organisers had to make hurried arrangements outside the hall for the audience participation. This unprecedented participation reflected the concern of the employees and officers about the future of their institutions and the impact of the decision on disinvestment on the Indian economy and the work force. Not just the insurance employees but a significant number of general public too attended the convention. The members of the unions within the public sector insurance industry and a large number of employees of LIC participated in the convention.

The Convention was presided over by a presidium comprising of Com Mrinal Mitra, President, WBGIEA and Com Ramakrishna Dutta, Vice-President, EZIEA. The convention began with some revolutionary songs by the comrades of LIC. Com Mrinal Mitra placed a Resolution detailing the strength of the PSGI companies, their contribution to the national economy and the disastrous impact it would have if these companies are privatised. The Resolution also demanded another option to the employees to join the 1995 pension scheme.

Com Sanjay Jha, General Secretary, EZGIEA spoke in support of the Resolution. He made it clear that the privatisation of general insurance companies is a part of the larger plans of the government to place the public assets into the hands of private capitalists to further expand their profits. He asked the employees to prepare for a sustained struggle to defend the public sector general insurance industry.

Com Joydeb Dasgupta, General Secretary, BEFI, West Bengal and Com Samir

State level Convention at Kolkata against Disinvestment



Bhattacharjee, Joint Convenor, 12th July Committee spoke to extend their solidarity with the insurance employees in the struggle against disinvestment.

Speaking on the occasion Com Amanulla Khan, President, AIIIEA pointed out to the fact that the sustained campaign of AIIIEA had pushed back the government from privatisation of insurance sector for the last 23 years. He also informed the audience that the forceful arguments placed by the AIIIEA in the Standing Committee on Finance that was scrutinising the Insurance Laws (Amendment) Bill forced the government to accept that the government at any time will hold 51 percent

of the equity in these companies. Com Amanulla Khan forcefully refuted all the arguments the government is advancing to list the PSGI companies and GIC-Re. He said the primary aim is to raise resources through sale of equity to fund the fiscal deficit. He said that AIIIEA is committed to a sustained struggle to defend the public sector.

Com Amanulla Khan was also critical of the government in not allowing the public sector insurance companies to offer another pension option to its employees. Despite the fact that the managements of LIC and GIPSA both orally and in writing have informed the government that they are willing to give a final option, the government is not permitting them to do so. This is because the government has decided to withdraw defined contribution and defined benefit pension scheme. However, on this issue, larger unity is developing among the Central Government, State Government, Bank and Insurance employees. The AIIIEA independently and unitedly will strive to secure another pension option.

The convention ended with a vote of thanks by the President. It was a very successful convention.



Seminar at Jalpaiguri on Economic and Social oppression



In order to commemorate the Birth Anniversary of Dr. B. R. Ambedkar, this year also, the Divisional Insurance Employees' Association, Jalpaiguri organized a number of meetings and various social activities, particularly in the dalit areas, throughout the division during the month of April.

As a part of this, a Seminar on the subject "Remembering Dr. B. R. Ambedkar on his 126th Birth Anniversary – Struggle against Economic Exploitation and Social Oppression – Our Task" was organized in Jalpaiguri on 18th May, 2017. The speaker of the seminar was internationally acclaimed economist Prof. Prabhat Patnaik.

It was a rich learning experience for the organization. The members campaigned very hard and not only went to the intelligentsia, doctors, lawyers, professors, colleges, schools, banks and other offices to campaign but also among the workers and downtrodden populace for the maiden seminar of Prof Patnaik in Jalpaiguri. Due to these efforts of the members, the auditorium, with a capacity of over 700 people, was packed to the capacity. The members of the many base units from more than 100 km distance came to attend the seminar in large numbers.

The seminar gave us the confidence that the progressive society is not only alive but also growing. It was evident from the gathering that the people like to hear on Dr. B. R. Ambedkar and they are interested to know why and how the caste issue was an inalienable part of the class struggle. Indeed the presence of Dr. Patnaik was the

main attraction and it again proved that there were people who were hungry to know or re-discover the correct line to further the progressive movement. Like a teacher par excellence, Prof. Patnaik articulated on "What is to be Done". Apart from going through the historical basis for caste in India, he discussed the pertinent aspects of our

constitution and what is required to protect the socio-economic rights of the individuals while they enjoy their political right of "One man one vote". He elucidated that as the French revolution crushed the feudal relations and distributed land among the peasants, the Indian ruling dispensation, barring a few states like West Bengal, Kerala, Tripura and some parts of Karnataka, did not do that and so the historically landless dalits remained landless.

When the agriculture in our country is facing severe crisis due to the neoliberal policies, the dalits are the worst affected. A truly holistic person with profound knowledge, Prof Patnaik expounded that it was unjustified to oppose the reservation policy which was an affirmative action initiated by the Constitution of India to uplift the socially oppressed section of the society. It can be statistically proved that the reservation has succeeded in the upliftment of the dalits to some extent. However, reservation was an interim adjustment. But at the same time, constitution did not provide any reservation for the poor minorities and today in our country they are the most backward sections of the society both in terms of education and employment.

Dr. Ambedkar was for the total annihilation of the caste system. To fulfill this vision of Babasaheb, Prof Patnaik explained that the State should provide for universalization of food, education and healthcare to all the citizens of the country. At the same time, land should be distributed among the poor and every citizen's right to employment must be



guaranteed. These five rights are extremely essential if we want to fulfill the dream of Babsaheb Ambedkar of a "Just, fair and equal society". Prof Patnaik asserted with confidence that these demands are realistic and reasonable as the total cost of all these benefits was

merely 8% of the total GDP of the country. But these rights are very difficult to achieve under the present rule of capitalism and a strong people's movement has to be built up against this system of exploitation. This movement is essentially a class movement where the struggle against social oppression is an inalienable part.

Just before the speech of Prof Patnaik, a short but extremely relevant drama was by the theatre group "Kalakushali"

Com. C B Venugopal felicitated

The Kerala State General Insurance Employee Union (KSGIEU) felicitated Com.C.B.Venugopal, State President of KSGIEU, who has retired from The New India Assurance Co.Ltd, after thirty-four years' service, at a grand function, held at Ernakulam, recently.

Com.Chandran Pillai, ex-MP, who inaugurated the function, recalled his long and deep relation with CBV, as he was popularly called. Serious studies and analysis of reports of various academic, national and

international organisations, that highlighted the political, economic and social issues confronting ordinary people today, was the hall-mark of CBV's approach and he explained and contextualised various developments at organisation meetings and conferences, he said. Com. Chandran Pillai said he utilized the services of CBV and other KSGIEU leaders in connection with CITU conferences. He said trade union's approach to anti-people policies of the central government need drastic change. Modi Government's efforts to destroy trade

union movement and unity should met by building strong working-class cadre and CBV's services need to be utilized for the same, he added.

Com. Kunhikrishnan, Vice President, AIEEA, in his address to the function said, though retirement was painful, AIEEA, by organising felicitation function, utilized the occasion to educate the new recruits



about the industry and role played by leaders to defend the insurance industry in public sector. He said the general insurance industry was facing serious threat from disinvestment policies of the central government. He asked new recruits to the industry to come forward and carry on the exemplary work of CBV.

Adv. V K Prasad, Deputy General Manager, Desabhimani, described CBV as his soul-mate. **Com. J. Gurumurthy**, senior AIEEA leader, felicitating CBV and thanked Com. Ambika Venugopal and other family members for the support given to CBV. and appreciated it in glowing terms. He said CBV was a great teacher and done a great job in teaching the union members and leaders of the industry. CBV's style of presentation, studying the subject in great details, ability to convey in simple manner with examples, all made him a great teacher among trade union fraternity, Com. Gurumurthy said. **Com. K V V S N Raju**, Vice President AIEEA, in his address recalled the series of agitations and campaigns held all over the country, to protest the privatisation and disinvestment of public sector organisations. He said CBV's total commitment and dedication to the AIEEA and his intellectual abilities reflected in the strong and unique methods of public interventions and agitations in the State, to protect the public sector general insurance companies.

Poet and Sahithaya Academy award winner Com S.Ramesh, Com G.Anand, General Secretary, GIEU (SZ), P.B.Baburaj, General Secretary, LIC Employees' Union, Ernakulam spoke appreciating the contribution made by Com CBV to the insurance employees and the democratic movements.

Com. P R SasiPresident, GIEU(SZ),

who presided over the function said the contribution of CBV, in organizing state wide campaign along with other KSGIEU state committee members, demanding fresh recruitment in the industry, was very significant. Com. K G Prabhakaran(Secretary, KSGIPA)Com. P V Nanda Kumar(ex-President, GIEA(SZ), Com. Prem Kumar(Secretary, BRGIEA), Com. Krishnamoorthy(CITU), Com. Anil Kumar(BEFI), Com. Peethambaran(BSNL), Com. O.C. Joy(CONFEDERATION) spoke on the occasion, offering felicitations.

In his replay, **Com. C B Venugopal** recalled his early days in the industry and the values and principles that AIEEA and its great leaders inculcated in him. CBV said, union activities and leadership responsibilities moulded his approach in his personal life and social activities. He said involvement in KSGIEU, opened a new vista in his social engagement. The union gave him the confidence to effectively handle industrial issues and find solutions through hectic campaigns and discussions with management. He said he had no identity apart from the union he was part of. Dealing with the developments in the national politics in general and insurance sector in particular, he said the important task was to understand and analyse the politics behind these developments. There was an urgent need to strengthen all progressive movements and trade unions to confront the retrograde policies of the central government, he said. He thanked all present, for the felicitations and support throughout his career.

Com. M U Thomas, Secretary, KSGIEU, welcoming the gathering and **Com. K.K. Santhosh**, Joint Secretary, KSGIEU, proposed vote of thanks.



BLOOD DONATION CAMP AT KOLKATA

A voluntary blood donation camp was organised by Women's Sub-committee of Insurance Employees Association, Kolkata Metropolitan Division II on 8th June 2017 at Jeevan Tara Building, Kolkata. The camp received enthusiastic participation. Total seventy four donors donated blood at this camp. A whole hearted team effort made the camp a successful one.

Trade Union camp at Rangia

A Trade union camp was held on 21st May, 2017 at Rangia base of Guahati Division Insurance Employees' Association comprising Nalbari, Hajo and Mangaldoi base units. Com. Bhabendra Kumar Kalita , General Secretary GDIEA dealt on 1st Subject " Challenges before

Public sector Insurance Industry'. He dealt with the neo- liberal economic policies of the present government and its negative attitude towards public sector. He also explained how BJP led NDA government aggressively pursued the privatisation and disinvestment policies and attacked the public sector life and general Insurance. He exhorted the participants present in the camp to prepare for bitter struggle to protect and strengthen the public sector Insurance industry which is one of the basic commitment of the organisation.

The second subject "Present situation and question of unity" dealt by Com. Maitreyee Mishra, joint secretary GDIEA. While dealing with the subject she explained anti people policies of the present government. She explained the BJP led NDA government is totally wedded towards the corporate and ignoring the people which have increased the inequalities in the country. The present



government is adopting communal agenda and identity politics to divert the attention of people from real issues to destroy our unity and rich cultural traditions. Com. Birendra Kumar Sarma , president GDIEA and Com. Biswajit

Bhattacharjee of Rangia base acted from the presidium. Earlier Com. Mukut Saloi , Base Secretary , Rangia Base explained the purpose of the trade union camp and extended greetings to all participants from host base unit. Altogether fifty five participants from different base units were present in TU camp. Trade union workshop concluded

with brief speech from com. Birendra Kumar Sarma . He called upon all the participants to develop unity of thought to tackle the present situation and strengthen the organisation and our unity.

Social Activity by Women Sub-committee in Kadapa

The Women Sub-Committee of Kadapa donated an inverter with two batteries costing Rs.45000 to Ashray Akruthi on 15.5.2017. This



institution is helping the differently abled children by helping them develop communication skills and also providing hearing machines to

the children free of cost as a part of their speech and language therapy.

The Sub-Committee also donated Rs.10000 on 18.5.2017 to Shri Anand, a B.Tech student who is the son of a construction worker. Anand unfortunately is suffering from Bone TB and has been advised by doctors for joint replacement. The family of Sri Anand was overwhelmed by this gesture.

Branch level Trade Union Class in Thanjavur Division

In order to understand the challenges of the present times, ICEU, Thanjavur Division conducted a Trade Union Classes at Branch level during the month of May 2017. Out of the 664 members 590 members, i.e., 88.86 % of membership attended the Classes held in 14 Centres all over the Division. It is very much appreciated that all the members of the Branch Units of Thanjavur, Arantangi, Nagpattinam, Trichy I, Keeranur, Cantonment, Trichy and Kulithalai Branch Units had attended the Class.

Comrades T.Senthilkumar (General Secretary, SZIEF), R.Dharmalingam (Vice

President, SZIEF), R.Punniamurthy (Vice President, SZIEF), V.Suresh (Joint Secretary, SZIEF), Muthukumarasamy (General Secretary, ICEU, Thirunelveli Division), N. Sureshkumar (Vice President, ICEU, Madurai Division) and M. Asokan (Vice President, ICEU, Thanjavur Division) were the faculties. The classes helped explain the continuous and newer attacks on Public Sector Banks, LIC and GIC in order to weaken them; AIEEA's role on Nationalisation of Insurance Industry and protecting the industry; Government attacks on Working Class and our preparations to face the challenges. The issues like improvement in Policyholders service were dealt by the faculties by quoting the experiences in various Divisions. The classes were very lively. Comrades raised many questions with enthusiasm and got the clarifications from the faculties through interactive session. The classes have given wide knowledge on Insurance Industry and confidence to the participants to face the challenges.



COM. TANTRAY DOES IT AGAIN

The insurance employees who visit Kashmir return back with lot of fond memories. Many of them make it a point to meet the President of the Srinagar Divisional Unit of AIEEA Com Ali Mohamed Tantray who is always available for any kind of help. The experience of the visitors is very pleasant as they interact with their comrades at Srinagar. They find them loving, helping and hospitable as against the projection in the national media that all Kashmiris are violent and hate Indians.

It is a matter of great pride that the AIEEA unit of Srinagar Division has stood firm on the issue of unity of the working class and refused to obey the calls of Hurriyat for bandhs and closures. This stand has dissatisfied a very small minority and unfortunately this is being supported by the other trade unions in the industry. For the unit of AIEEA, unity is paramount. In such a situation, Com Tantray's role has angered the divisive forces. But undeterred by the risk that he carries, Com A.M.Tantray does not hesitate to jump to support any insurance employee who is in

difficulty.

Recently, Com Rajesh Yadav, HGA, Indore Division went on a site seeing tour to Kashmir along with his mother. Unfortunately, his mother suffered a massive heart attack and died. Com Rajesh had no one to help him in this critical moment. The organisation then informed Com Tantray about this sad incident and asked him to help Com Rajesh. Com Tantray without wasting even a minute got into action. He rushed to the hospital, spoke to the doctors, contacted the police authorities and made all arrangements at the airport for Com Rajesh to carry back the mortal remains of his beloved mother. Com Tantray was supported by the other comrades of Srinagar. This is not the first time that our Srinagar comrades have helped comrades from other parts of the country. They have done it many times. So, we say, Com Ali Mohamed Tantray, we are proud of you and other comrades at Srinagar. Your act has not only made Com Rajesh grateful to you but has made the AIEEA proud of holding the noblest ideals of solidarity of the working class.

3rd Conference of LIC & GIC Pensioners of Belgavi Division

The 3rd Annual Conference of LIC & GIC Retired Employees' Association, Belagavi Division was held on 4th June 2017. The Conference was presided over by Com.N.Bheemappa, President of LIC & GIC Retired Employees' Association. The Conference was attended by more than 60 retired employees including 20 from four subsidiaries of GIC. Com B.N.Poojary, Com A M Khan and Com R G Bhandiwad, the office-bearers of LIC Retd Employees Association Dharwad were present to guide the proceedings.

Com B N Poojary, General Secretary of LIC Retired Employees Association, Dharwad gave details of Delhi High Court Judgement and the role played by AIIPA. In his address, he explained the dangerous situation that is developing in the country which is inimical to the interest of the Working Class including Pensioners. Further, he urged Pensioners to play due role in preserving communal harmony. He exhorted the retired employees to associate with the struggles of AIIPA & AIEEA to protect and strengthen the LIC and GIC.

Com S N Kulkarni General Secretary presented the report covering the important events at International and National Scene. The report detailed the progress of LIC & GIC and also the various issues of Pensioners and

the efforts of AIIPA to resolve the same. The Report expressed the satisfaction regarding the growth in membership. The report clearly charted out the task ahead. Com G S Dhuri, Treasurer presented the statements of accounts for the year under review. After discussion both report and statement of accounts were accepted.

The Meeting elected Coms N Bheemappa, Com S N Kulkarni and Com G S Dhuri as President, General Secretary and Treasurer respectively for the ensuing term. The 10 members' executive committee from LIC & four subsidiaries of GIC was elected.

Com P A Joseph General Secretary IEU Belgavi in his greetings, gave details of draft charter and the struggles of AIEEA, urged the pensioners to participate in the struggles in good number. He also assured the support of IEU Belgavi Division in all activities of AIIPA.

Com Dhaded dealt with the issues of GIC Pensioners and urged them to take interest in the activities of the AIIPA.

The Conference honoured senior most members viz Com N V Karne(82years) from LIC and Com Hari Ghaisas from New India as per the convention.

Com N Bheemappa extended warm welcome to the participants while Com T B Naik gave vote of thanks.

BOOK INTRODUCTION AT CHENNAI-2

On 24.5.2017 "SUNIL MITHRA READERS FORUM " of Chennai Division-2 organised a program to promote a Book written by Dr.V.Vasnathi Devi . The book was introduced and briefed by Comrade Kiran Kumar, Committee Member. About 30 books were purchased by our comrades after conclusion of the introduction.

In the same program Comrade PRINCE GAJENDRA BABU, noted educationalist participated as Chief Guest and gave a brilliant speech. He explained elaborately about the danger of the new education system and the history behind the NEET examination. His speech educated our comrades regarding our New Educational system. About 80



comrades from all Branch units attended the program.

INSURANCE NEWS IN BRIEF

The Insurance Information Bureau (IIB) of India decides to have a central database of the insurance intermediaries. This will help the insurance companies to have background of the intermediaries before engaging them. The intermediaries include individual agents, corporate agents, TPAs in health insurance and investigators in claims. IIB says that this would check miss-selling. Once the database is in place IIB proposes to bring out a caution list.

As per IRDA, 76 percent of population in India do not have health insurance. The overall Indian healthcare market which is now worth around US\$ 100 billion and is expected to grow to US\$ 280 billion by 2020, a Compound Annual Growth Rate (CAGR) of 22.9 per cent. India is expected to rank amongst the top 3 healthcare markets in terms of incremental growth by 2020. India has one of the lowest per capita healthcare expenditures in the world. Government contribution to insurance stands at roughly 32%, as opposed to 83.5% in the UK. The out-of-pocket expenses in India stood at 62.4 percent three years ago.

As many as seven of the 31 non-life insurance companies have raised Rs 2,181 crore in financial year 2017 through hybrid bonds. This alternative way of raising capital has provided the insurers with higher solvency ratio cushion. IRDA had allowed insurance companies to raise capital in non-equity form.

With increasing cyber crime, the growth of cyber insurance market is on continuous rise. The global cyber insurance market is estimated at \$4 billion and is expected to grow to \$20 billion by 2025. The Indian cyber insurance market stands at Rs 300 million and should expand to Rs 750 million by 2020.

End of May 2017 witnesses 15.99 percent increase in gross written premium of the non-life insurance companies when compared to the same period last financial year. The total premium collected upto first two months of this fiscal (April-May 2017) is Rs.21801.22 crore. Market share of the private insurance companies stands at 50.08 per cent, which includes the stand-alone Pvt. Health insurance companies.

LIC maintains its consistency in climbing higher scales. LIC has pulled off a record claim performance by settling 99.92 per cent of death claims in 2016-17 as

against industry average of 95 per cent. It has earned a total investment income of Rs.1,80,117 crore in the financial year 2016-17. The market value of LIC's total investment grew by 17.08 per cent at the end of FY17 at Rs 24,69,589 crore (provisional) from Rs..21,09,253 crore a year ago. Marking this, LIC decides to pay 40 per cent higher bonuses and dividends to policyholders and government. It has allocated Rs 47,387.44 crore as reversionary bonuses with profit to policyholders and paid Rs 2,494.08 crore to the government towards its share of surplus on within the country business, against Rs 34,207.58 crore and Rs 1,800.40 crore, respectively, a year ago.

General Insurance Corporation of India (GIC Re), the public sector reinsurer, has registered a 10 per cent growth in net profit at Rs. 3,127 crore for FY17. Gross global premium grew 82 per cent to Rs. 33,585 crore. This sharp increase has been on account of giving special focus on crop insurance. GIC Re. has proposed a dividend of Rs.1,002 crore which is 17 per cent higher over the last year. GIC Re has two notches up to 12th rank from the 14th of previous year.

Three Lloyd's insurers have joined forces to form a Political Risk Consortium in Asia, offering increased capacity for a wide range of political and contract frustration risks. Beazley, Chaucer and Talbot will work collectively to provide large scale capacity of up to \$130 million for individual risks, with a policy period of up to seven years, through the new Lloyd's consortium based in its Singapore hub.

UK insurer Ageas has begun to use artificial intelligence (AI) technology to help manage its motor claims in partnership with AI specialist Tractable. Taking pride to "a first" in the UK market, Ageas is using the AI to help their engineers verify the performance of UK-wide repair networks in managing customers motor claims. Ageas had a successful first-stage pilot at the end of 2016, which performed analysis of several thousand vehicle images involved in accidents or requiring repair. Ageas found that repair efficiencies in a proportion of claims could be realized, enabling cost savings. Broadly it works thus : policyholder sends pictures of the damage. AI understands the damage and recommends salvage, repair or appraisal immediately. Based on this assessment the claims handler makes the decision.

A.M.KHAN, DHARWAD

ECONOMIC TID BITS

- The German government is committed to increase the military budget from present 35 billion Euros to 60 billion Euros by 2024, while continuously imposing cuts on education, health and other social needs of the people. Forty percent of all workers in Germany are employed in precarious jobs and 16% of the population lives below the poverty line including 2.5 million children. According to a study by Oxfam, 36 German billionaires possess as much as 276 billion Euros of wealth which is equivalent to the wealth of 50% of the population of Germany. One in five employees in Germany work for paltry sum of less than 10 Euros per hour. According to a study published recently, 86% of young people in Germany feel that inequalities are growing very fast.

- According to a recent survey conducted by US Federal Reserve, 32% of adults say their income varies to some degree month to month and 13 % people struggle to pay bills in some months due to income volatility and 40% of people with volatile income struggles to pay their bills because of this. The survey also notes that 23% of adults faced "a major unexpected out of pocket medical expense in the prior year" and that 25% of adults skipped some kind of health care in the past year unable to afford the cost, after the implementation of Affordable Care Act, commonly known as Obamacare. 10% of the adults are carrying debt from medical expenses that they had to pay out of their pocket in the last year, working out to about 24 million people.

- Amazon, the world's largest online retail corporation announced that it has started negotiations to acquire the grocery store company Whole Foods for \$13.7 billion. With this Amazon has now got a firm foothold in the US \$ 800 billion grocery market. This announcement fetched Amazon CEO Jeff Bezo a personal wealth of \$1.88 billion in one day as the share value of Amazon soared by \$ 23.54 per share. This amount is equivalent to the annual wages of 72890 Amazon warehouse workers.

- According to a latest study, the super-rich that is the top .01% of the world hide some 25% or more of their personal wealth in the tax heavens. In USA, \$ 406 billion in taxes are not paid by rich every year and Swiss Bank HSBC had about 4000 US tax payers with wealth exceeding \$ 13 billion each. According to Oxfam report, eight individuals in the

world controls wealth as much as bottom 50% of the world's population.

- According to the figures of Sales of Auto cars released for May, Fiat Chrysler sales were down by 0.7% and GM sales fell by 1.3%. Ford showed a modest increase of 2.3%. Toyato sales were down by 0.5% while Hyundai was down by 18%. Sales of Car fell from 17.2 million in 2016 to 16.7 millions in May 2017. GM has announced its decision to cut another 500 jobs and since November 2016, GM has cut more than 5000 jobs apart from laying off more than 3000 jobs.

- The Bangladesh garment industry produces low-cost items and massive profits for a range of international brands, including Tommy Hilfiger, Colvin Klein and Gap. The industry employs about 4.5 million workers, 80% of whom are young girls from rural areas. One in every eight Bangladeshi is directly or indirectly involved in Textile industry. Bangladeshi Textile workers are the lowest paid in the world, receiving just 5300 takas (\$68 per month). Even four years after the collapse Rana Plaza building which killed 1135 workers and injured almost 2600, nothing concrete is being done to provide livelihood to the injured. According to a recent survey by Action Aid, 42% of the survivors remained jobless, 30% are "too traumatized" to work, 48% are physically weak and 33% are psychologically weak. In 2014-15, clothing provided Bangladesh almost 82% of its \$ 31 billion export earnings.

- Retail inflation in India has slowed down to 2.18% in May, lowest level since the government starting to measure in on nationwide basis since 2012. Industrial production expanded by 3.1% in April. The manufacturing sector grew by 2.6% in April compared to 2.7% in March while growth in the mining sector slowed drastically to 4.2%. Electricity output grew 5.4% in April, slower than March's 6.2%. The consumer durables segment saw a drastic contraction of 6% in April, from a growth of 13.8% in the same month previous year. The capital goods segment also witnessed a contraction of 1.3% compared with a growth of 8.1% in April 2016.

J.SURESH, MYSORE

WORKING CLASS STRUGGLES

Colombia:Tens of thousands of striking teachers march in Bogotá, Colombia.

On Tuesday, June 6, some 60,000 striking teachers marched through downtown Bogotá. Joining them were thousands of students and workers, plus an organized contingent of rice farmers. The enormous number of demonstrators nearly paralyzed traffic in this city of 8 million inhabitants. Joining the teachers were rice farmers striking over collapsing prices. Though the teachers marched peacefully, police at several locations attacked them with tear gas spewing armored vehicles. The gigantic mobilization included thousands of educators from other Colombian cities. Three hundred thousand public school teachers have been on strike since May 11. At issue are wage increases and improvements in health benefits that were promised by President Santos during his election campaign.

Educators walk out in Costa Rica

Costa Rican teachers and education workers, members of the High School teachers union (APSE), announced a one-day protest strike for June 27, having been unable to reach agreement with the government. APSE represents 38,000 education workers. In addition to their one-day strike, the teachers plan to rally in the Costa Rican capital of San José. The educators' demands include elimination of unpaid and "irrational" administrative duties, not related to teaching, improved pensions and higher wages.

Quebec brewery workers strike

Hundreds of workers employed by Japanese owned Sleeman-Unibroue in Chambly, Quebec, east of Montreal went on strike June 8 after they overwhelmingly rejected the 'final' company offer presented to them by their Teamsters local bargaining team. With over 200 grievances currently outstanding the work environment has become increasingly acrimonious, but according to union negotiators the main issues in dispute are seniority rights and overtime pay, with the company demanding the right to replace full-time experienced workers with temporary workers.

Spanish dockers strike continues

Spanish dockers at the ports of Algeciras, Valencia, Bilbao, Seville and Santander continued their strikes this week over deregulation. They held a 48-hour strike beginning 8am on June 14th 2017 working alternate hours and stopping work one hour out of every two. The CETM union called the series of strikes after talks with the port employers' body, Enesco, broke down. The Popular Party government at the behest of the European Union is forcing through the abolition of the SAGEPS dock labour scheme, which afforded dockers a degree of job security and relatively better wages.

Further strikes are planned for June 19, 21 and 23, June 2017.

Strike and protest by Italian fashion retail staff

Staff working for Swedish fashion chain H&M struck on June 10 and protested outside its flagship store in Milan. It was organised by the UILTuCS Lombaria trade union to protest H&M's plans to close four stores in Italy with the loss of hundreds of jobs.

South African municipal workers strike enters third week

Services provided by 4,000 South African Municipal Workers strike in the Mangaung municipality has entered its fourth week. Workers are demanding that salary increases, in line with "Metro status" established in 2011, be paid to them in line with managerial staff. They also demand back pay for the shortfall of six years of arrears.

Government hospital nurses in Quetta continue strike

Nurses from government hospitals in Quetta, the provincial capital of Balochistan, have been on strike since June 5 over salaries. The nurses ended a four-day strike in February over the same issue after the government falsely claimed that all their demands would be met "without delay" and promised a government committee to "find a solution." Nurses want a health professional allowance, improvement in their service structure and pay for training nurses increased from 10,000 rupees a month to 20,000 rupees.

Bangladesh: Khulna jute mill workers protest

Workers from seven government jute mills in Khulna district began five days of continuous demonstrations on June 7 to demand payment of overdue wages and allowances and the withdrawal of false charges against their union leaders. The workers demonstrated outside the seven mills and in the industrial estate.

Sri Lankan postal workers walkout

Sri Lankan postal workers held a 48-hour national strike on 12th June to oppose government's plan to sell the three heritage listed Postal Department buildings, in Nuwara Eliya, Kandy and Galle. Around 19,000 workers attached to main post offices, sub-post offices and plantation post offices joined the walkout. The Central Mail Exchange was closed and mail trains, foreign parcels, delivery and collection of letters stopped. Workers fear that the government is planning to privatisate postal services in order to raise funds for debt repayments and in line with the privatisation program demanded by the International Monetary Fund.

S.SRIDHARA, MYSORE

For our Field Force

Private company against customers

IRDAI has announced taking over the management of the Sahara India Life Insurance Company, saying Subrata Roy-run insurer was "acting in a manner" prejudicial to interest of policy-holders.

99.92% Claim settlement

LIC has settled 99.92% of death claims in 2016-17, which is undoubtedly one of the best performances not only in the country, but in the world.

Rs.5000 Cr for Roads

National Highways Authority of India (NHA) has raised Rs.5,000 crore by selling bonds to LIC to fund road projects. This is the second issuance of 30-year bonds by NHA. In January 2017, the organization had raised Rs.8,500 crore.

Database of Agents

Insurance Information Bureau (IIB) of India has decided to prepare a central database of the insurance intermediaries to help individual companies to have some background check before engaging them. Intermediaries include individual and corporate agents, TPA in health insurance and investigators in claims. There are complaints against many third party entities but they get engaged with other companies once restricted or blacklisted.

Life Insurers' assets

Life insurance industry saw 17.78% increase in assets under management during the financial year 2016-17. It grew to Rs.29.80 lakh crore from Rs.25.3 lakh crore in the previous year, according to the data collated by the Life Insurance Council. Private sector insurers were net sellers of Rs.438 crore. While LIC was a net buyer of Rs.16,400 crore.

General Insurance Growth

The total premium of non-life insurance companies saw a jump of 16% to Rs. 9,605 crore in May 2017 when compared with a premium of Rs. 8,268 crore in May 2016, according to the data provided by IRDAI. Public sector insurers garnered Rs. 4,989 crore, while private players secured about 4,616 crore.

LIC holds 10.4% in SBI

LIC picked up 38% shares in this year's largest equity issuance by country's largest lender State Bank of India (SBI) last month. This increased LIC's stake in the government-owned bank from 8.64% to 10.4%. The 38% amounts to about Rs.5,700 crore that LIC would have paid for the stake.

Flipkart will sell insurance

Apart from Credit and loans, Flipkart is also looking at offering mutual funds and insurance products. Rival Paytm's CEO had told that it is also partnering with lenders and insurance companies to offer financial services to customers.

LIC outperforms Sensex

LIC owns over Rs.5 lakh crore worth of BSE200 stocks in its portfolio. But five top holdings of LIC account for nearly 30% of its total equity exposure, while its top nine holdings – experts call it the 'navratna' – account for over 43% of the total. It seems most of the key holdings in LIC's portfolio delivered handsome returns during the year. Overall, 40 top holdings of LIC account for 83% of its total equity portfolio. In the year 2017 so far, among LIC's favorite picks, 24 stocks have already outperformed Sensex returns which stand at 14% year-to-date. LIC's total investment in equity was Rs.5,95,389 crore in FY16 and Rs.6,29,967 crore in FY15.

Banks to close Insurance Cos

Distressed state-run banks are looking to sell assets, especially non-core businesses, to shore up capital. And for many, the starting point is their holdings in various joint ventures in the insurance sector. But, most banks have remained marginal players in the insurance industry with negligible market share. There are nine bank-promoted companies in the life insurance sector, of which six are from the public-sector - SBI Life, PNB Metlife, Canara HSBC OBC, IndiaFirst Life Insurance, Star Union Dai-ichi and IDBI Federal Life Insurance. But none of them, except SBI Life, can claim to be an influential player in the industry because their individual market share is less than 1%.

1.8 Lakh Cr Investment income

LIC of India earned a total investment income of Rs.1,80,117 crore during the financial year 2016-17. The market value of LIC's total investment grew 17.08% at the end of FY17 at Rs.24,69,589 crore (provisional) from Rs.21,09,253 crore a year ago. During the year (2016-17), LIC invested Rs.2.6 trillion in Central and State government securities.

40% more bonus

With higher profits from its huge investment portfolio, LIC has decided to pay 40% higher bonuses and dividends to the government and its customers respectively in 2016-17. The Corporation has allocated Rs.47,387.4 crore as reversionary bonuses to profit policy holders and paid Rs.2,494.1 crore to the government towards its share of surplus on within the country business, against last year's Rs.34,207.6 crore and Rs.1,800.4 crore, respectively.

Mis-selling by banks

The Reserve Bank of India (RBI) would probe into "exorbitant" service charges imposed by banks and mis-selling of third-party products, especially insurance policies, during its supervisory review, RBI Deputy Governor S S Mundra said.

Response



The current issue of Insurance Worker delighted me. The cartoon depicting Modi-Amit combine enjoying themselves on diverting the attention of the common man from his basic issues through the cow protection rules is not only appropriate but meaningful. It was good to recall the assumption of Com EMS as the first communist Chief Minister. I am particularly glad that a mention has been made about the reforms in education. Prof Joseph Mundasseri, the Education Minister ably assisted by the Law Minister, V.R.Krishna Iyer brought in the Kerala Education Act to rein in the private managements. It led to the largest number of court interventions resulting in a compendium of case law relating to private managements. We

can never forget the dictum given by VRK that the right to administer is not a right to maladminister. Thanks to the Editorial Team for their fine work.

- **S.S.Rajagopalan**

The article on First Communist Government took my memories sixty years back. I was a twenty year old boy working under the Kerala Govt then before joining LIC. Even I have participated in the election work as a polling officer in one of the booths in Palakkad Dt.in the year 1957. I can identify many of the veterans in the group photo of the EMS cabinet. Kudos to M.K and INSURANCE WORKER.

- **V.R.Ramaswami**

Coimbatore

Insurance Worker June 2017 issue, the article by Dr.Santosh Kumar Mahapatra makes a clear analysis of the joblessness in India and the total failure of the NDS to redeem its electoral promise of creating 2 crore jobs annually. If the unemployment situation is not tackled with the urgency it deserves, India would head towards a social explosion.

D.Manavalan
Cuddalore

DONATIONS

Dearam Oram, Jharsuguda Branch, Sambalpur Div.

Rs.3100

S.M. Bhujanga Rao, Guntur Branch, Machilipatnam Div.

Rs.1000

K.Muralidharan, Pala Branch, Kottayam Div.

Rs.2000

Insurance Worker thanks these comrades for their fine gesture.



Well Done, Sreya

Kum. Sreya K Sugathan D/o Com Bindu K.K.Balan, Assistant, Chalakudy Branch, Thrissur Division has secured 1200 marks out of 1200 in the recently held Class XII Board Examination.

Insurance Worker congratulates Sreya on this fantastic achievement and wishes her many more similar achievements in her academic life.

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
July	280	6391.25
August	278	6345.60
September	277	6322.77
October	278	6345.60
November	277	6322.77
December	275	6277.12
January	274	6254.30
February	274	6254.30
March	275	6277.12
April	277	6322.77

Base 1960=Base 2001x22.8259

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From FARMS To STREETS

Farmers in Maharashtra went on a 10-day historic strike. Distressed by the crash in prices and apathy from the State and Central Govts., they poured their products on the streets in protest.

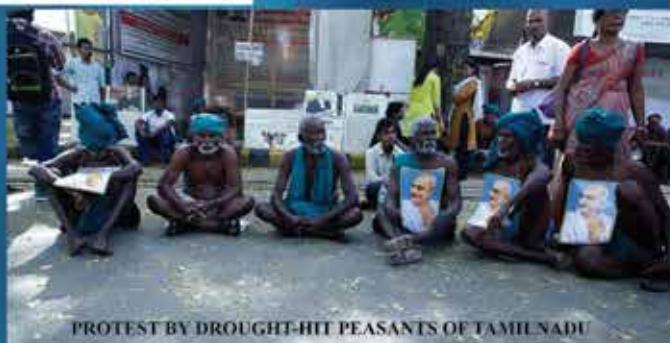


No farmer commits suicide in my regime. Well, our police take care of them.

Courtesy: Manjul



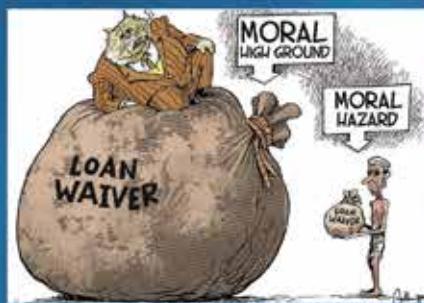
In Madhya Pradesh, the police opened fire on protesting peasants killing 6, leading to protests from all over the country and an all-India united protest by all the peasants' organisations on June 16.



PROTEST BY DROUGHT-HIT PEASANTS OF TAMILNADU



PROTEST BY PEASANTS OF RAJASTHAN



Courtesy: Sandeep Adhwaryu & Satish Acharya



PROTEST BY PEASANTS OF HARYANA



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A WORLD CLASS ORGANISATION
with unparalleled record in
GROWTH, SERVICE & CONTRIBUTION TO NATION BUILDING

LIC's Performance 2016-17		
Market Share(%)	Number of Policies	76.09
	First Year Premium	71.07
Claim Settlement Ratio(%)	Maturity Claim	98.94
	Death Claim	99.92

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and
be a proud partner in the growth of our nation

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