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NATION STANDS UNITED



INTERIM BUDGET

election manifesto rather than a vision & policy document to meet the present day challenges

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CAMOUFLAGING FAILURES

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"CASH FOR VOTES"

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A BLAST OF HOT AIR



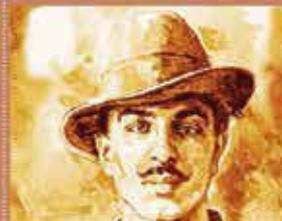
'होलोकास्ट'
और सिनेमा



Wealth increases
Inequities increase



Shaheed Bhagat Singh
- The visionary



With Best Compliments from



**एल. आई. सी. एम्प्लॉयज़ को-ऑपरेटिव
क्रेडिट सोसायटी लि. मेरठ**

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INTERIM BUDGET – ELECTION MANIFESTO

The nation expected the Finance Minister to address some serious challenges confronting the economy in the interim budget that was to be presented on 1st February 2019. These challenges were unprecedented levels of unemployment, grave agrarian crisis, growing inequalities and slow down in the economy. Despite the government being in a denial mode, a number of surveys had pointed out about the critical unemployment situation. The CMIE had estimated the rate of unemployment at over 7% and the leaked NSSO survey pointed out that it is at a 45 year high. There were estimates that 26 percent of the youth between the ages 18-25 were neither in employment nor in education. Demonetisation and the haphazard implementation of GST had huge adverse impact on informal sector, small and medium enterprises and the farming community. More than 1 crore jobs were lost post demonetisation and according to CMIE rural India accounted for more than 84% of the jobs lost. There is consensus that grave crisis in agriculture with declining farm income and increasing indebtedness has created massive rural distress. The country is also witnessing unprecedented concentration of wealth with

the top 1% controlling nearly 52 percent of the national wealth. Despite the government claims on economy, there were clear signs of slowing down especially after the disastrous decision of demonetisation.

The Finance Minister in violation of accepted norms and conventions chose to present a full rather than interim budget but failed to address any of the major challenges confronting the economy. He converted the Parliament into an election rally and the budget to an election speech. The Budget did not lay out any plans to create jobs even as the growth turned from jobless to jobloss. The Prime Minister had said that MGNREGS is a testimony to the spectacular failure of the UPA government policies. The Budget looks to MGNREGS to create jobs but the funds allocated are too inadequate compared to the demand. The budget allocates Rs.60000 crore for the year 2019-20 as against the revised estimate of Rs.61084 crore for the year 2018-19. It has been experienced that the inadequate allocations delay the payment of wages creating tremendous hardship to the workers. The Indian agriculture is suffering due to lack of public investment. There is no

Interim Budget 2019-20

- * Camouflaging Failures, Bamboozling Masses
Dr Santosh Kumar Mohapatra 10
- * A Blast of Hot Air
Prof. Prabhat Patnaik 13
- * The great Budget "Cash for Votes"
Prof. Jayati Ghosh 15
-
Insurance News-A M Khan
Working Class Struggles-S.Sridhara
Economic Tid-bits-J.Suresh
For Our Field Force-Arivukkadal

In This Issue

- Wealth increases along with increase
in Inequities
K. Venugopal Rao 18
- Shaheed Bhagat Singh - The visionary
T V N S Ravindranath 21
- 'होलोकास्ट' और सिनेमा
रामजी तिवारी 25

effort to create infrastructure for the storage and other requirements of agriculture. Despite the fact that more than 50 percent of the land in India is rain fed and the country experiences droughts at regular intervals, irrigation is neglected. The budget provides a meagre increase of Rs.100 crore over the last budget for irrigation.

The Finance Minister by sticking to the fiscal discipline continued with the trend of declining budgetary expenditure on the social sector. It is universally agreed that education and health are the foundations on which economy would grow and citizens benefit. But both these sectors are neglected in the budget. The allocations on education as a share of the Union Budget declined from 4.6% to 3.5%. The budgetary allocation on health has remained stagnant at 0.3% of the GDP in the last five years. The budget continues in the direction of increasing privatisation of education and health sector. The claims on Beti Bachao Beti Padhao sound hollow in the face of stagnant allocation of just Rs.280 crore. There is increasing drive towards insurance based health services and weakening of the public health system.

There has been a rapid deterioration in the living conditions of the Schedule Caste, Schedule Tribes and minorities in the last few years. Their economic and social status has been brought out in a number of reports. Yet the budget fails to address these issues. The budget allocates 9% of the resources for the development of Schedule Caste as against the stipulated norm of 16.6%. Similarly allocation for the development of Schedule Tribes which is the most backward section of the population remains below the stipulated 8.6%. The religious minorities which constitute nearly 20% of the population get less than 0.5% of the total budget for their development. The pre and post matric scholarships for all the above three categories either remains stagnant or reduced. This clearly shows that there is no conviction in the slogan sab ka saath sab ka vikas.

The Finance Minister announced three major decisions keeping in view the coming elections and massive street protests by the farmers, workers and the middle classes. First is the income support for the farmers having less than 2 hectare of land. The annual support of Rs.6000 in three instalments is too inadequate to overcome the crisis the farmers are facing due to declining incomes and increasing indebtedness. A large number of

women farmers do not have land in their names and would face exclusion from the scheme. The number of landless agricultural workers are estimated to be around 15 crore and they remain outside the benefit of the scheme. The second policy initiative is introduction of a pension scheme for the unorganised workers whose salary is below Rs.15000 per month. This scheme excludes all the existing workers who are above 40 years. For workers below 40, the scheme is contributory with contribution equally shared between the subscriber and the government. The premium depends upon their age and the benefit is a pension of Rs.3000 on attaining age 60. This is a very poor scheme and is evident from a meagre allocation of Rs.500 crore. It fails to address the immediate requirement of a social security for the most exploited sections of the working class. The abolition of income tax for those with a taxable income of less than 5 lakhs will bring some relief to the salaried sections considering the erosion in the real incomes due to inflation.

The Budget is a missed opportunity to address the inequalities in the society through a fair taxation policy. The Budget makes no mention about the revenue foregone due to tax concessions to the corporate sector. India continues to show a low tax to GDP ratio. There is a declining trend in the corporate tax as a share of the direct taxes. The share of indirect taxes show increasing trend. This is totally unjust and will further increase the inequalities. The budget fails to raise resources through progressive taxation. The Budget fails to reintroduce wealth tax. The need for introduction of an inheritance tax is totally justified considering the fact that majority of India's billionaires did not earn their wealth; they inherited it. However, the government refuses to take this measure. The Budget provides for raising of Rs.1 lakh crore through disinvestment. This is akin to selling the family silver.

Insurance Sector did not get any attention in the Budget. The demand for a relook at GST levied on life and health policies find no mention. It is unjust to levy 18% GST on life and health policies while diamonds attract 0.25% and Gold 3% GST.

The Budget on the whole is disappointing. The Finance Minister spoke about what he considers to be the glory of the past five years and laid an enchanting vision for the next ten years but shied away from the reality of today. It is an election manifesto rather than a vision and policy document to meet the present day challenges.

NATION STANDS UNITED

The entire country cutting across political affiliations and religious beliefs stood united in the wake of dastardly terror attack in Pulwama. This suicide attack on a CRPF convoy has claimed the lives of over 40 of our brave jawans from CRPF. There is unprecedented outpouring of grief and expression of solidarity with the families of the martyred jawans. There is great anger against the perpetrators of this heinous crime and demands to ruthlessly deal with them. The terrorist organisation Jaish e Mohamed has claimed responsibility for the worst attack on security forces since the onset of militancy in the valley spanning for over three decades now.

The international community has condemned this cowardly attacked in unequivocal terms. India has taken a number of steps to isolate Pakistan and held it responsible for sheltering and supporting the terrorist organisations. Pakistan must realise that by helping these terror groups, it is sowing the seeds of its own destruction and for its own survival as a modern nation it must take immediate steps to dismantle the terror organisations operating from its soil. The role played by the United States to promote these jihadi elements as a cold war strategy to counter Soviet Union cannot be condoned. The involvement of the Afghani militant in the Pulwama attack is a grim reminder of this fact.

The Kashmiri society has paid a very heavy price for this militancy. It is estimated that nearly 80000 people have been killed in the last three decades. A large number of them are civilians. Substantial numbers of security personnel have also lost their lives. This bloodshed must stop. The Kashmiri society must realise that violence and terror harms

their cause and interests. Therefore it must take steps to isolate the militants and seek a peaceful resolution to their demands within the democratic framework of our country. It is alarming that today more number of local youth have taken to militancy than ever before. The Indian Government must ponder over the reasons for this and make a serious attempt to address the alienation of the youth. The increased levels of militancy in the last four years indicate the failure of the muscular policy of the government. Kashmir is not just a security issue; it is more a political issue. Therefore, efforts should be to find a lasting political solution.

While the nation stands united in this hour of grief, there are elements who are attempting to polarise the society. These fringe groups are attacking the Kashmiri students and traders in different parts of the country. By doing so they are creating tremendous harm to the national interests as it gives a message that Kashmiris who are the citizens of India do not have life outside the valley. This will lead to further alienation and worsen the matters. What is more terrifying is the endorsement for boycott of Kashmir and advocacy of treating Kashmiris in the manner Pakistan did to its erstwhile East Pakistan citizens by a constitutional authority, Governor of Meghalaya. This is highly condemnable and there is no justification to allow him to be in a constitutional position. The President must act.

In this midst of this pseudo-nationalism, it is a matter of pride that CRPF which experienced the pain of loss of over 40 of its brave soldiers has condemned these actions. They have opened lines for support to all those in distress. They have also warned the citizens against fake messages in the social media and appealed for calm and peace. This is truly commendable. The Prime Minister must speak up against these fringe elements. The government should not treat all contrary opinions as anti-national. Indian democracy is strong enough to accommodate such contrary opinions. This great tragedy has united India and it must be realised that only the unity of all sections of people can advance the interests of India and our national unity.



Courtesy: Sandeep Adhwaryu, Times of India

अन्तरिम बजट या चुनाव घोषणापत्र

01 फरवरी 2019 को प्रस्तुत अन्तरिम बजट में देश की जनता ने वित्त मंत्री से कुछ चुनौतियों को सम्बोधित करने की आशा की थी जिनका सामना अर्थव्यवस्था को करना पड़ रहा है। ये चुनौतियां बेरोजगारी के अभूतपूर्व स्थिति, गम्भीर कृषि संकट, बढ़ती हुई असमानताएं व अर्थव्यवस्था की मंदी की थी। यद्यपि सरकार इनसे मना कर रही थी, अनेक सर्वेक्षणों ने बेरोजगारी की संकटपूर्ण स्थिति की ओर संकेत किया था। सी.एम.आई.ई. ने बेरोजगारी की दर का 7 प्रतिशत से ऊपर होने का अनुमान लगाया था तथा बात खोलने वाले एन.एस.एस.ओ. ने इशारा किया था कि यह 45 वर्षों में अब तक की सबसे अधिक है। इस तरह के अनुमान हैं कि 18-25 आयु वर्ग के 26 प्रतिशत लोग न तो शिक्षा प्राप्त कर रहे हैं और न किसी रोजगार में हैं। नोटबंदी व जी.एस.टी. को जल्दी में लागू किये जाने के परिणामस्वरूप अनौपचारिक क्षेत्र, छोटे और मझोले उद्योगों तथा कृषक समुदायों पर बहुत बुरा असर पड़ा है। नोटबंदी के बाद एक करोड़ रोजगार नष्ट हुए हैं और सी.एम.आई.ई. के अनुसार ग्रामीण भारत इन खोये हुए रोजगारों के 80 प्रतिशत का प्रतिनिधित्व करता है। इस बात पर आम सहमति है कि कृषि संकट जोकि घटती हुई कृषि दरों व बढ़ते हुए ऋणों के कारण हैं, से ग्रामीण संकट पैदा हुआ है। यह देश सम्पत्ति का अभूतपूर्व केन्द्रीयकरण भी देख रहा है जिसमें ऊपर के 01 प्रतिशत धनी लोग 52 प्रतिशत सम्पत्ति को नियंत्रित करते हैं। सरकार द्वारा अर्थव्यवस्था के बारे में तमाम दावों के बावजूद इस बात के स्पष्ट संकेत हैं कि अर्थव्यवस्था में, खास तौर पर नोटबंदी के निर्णय के बाद, मंदी आ रही है।

वित्त मंत्री ने स्वीकृत नियम-कायदों को तोड़ते हुए अन्तरिम बजट के स्थान पर पूरा बजट पेश किया है परन्तु वे अर्थव्यवस्था की बड़ी चुनौतियों को सम्बोधित करने में विफल रहे हैं। उन्होंने संसद को एक चुनाव रैली में बदल दिया था तथा बजट को एक चुनाव भाषण में। बजट में रोजगार सृजन करने की कोई योजना नहीं है जबकि वृद्धि रोजगारहीनता से रोजगार नष्ट होने की तरफ हो रही थी। प्रधानमंत्री ने कहा था कि मनरेगा यू.पी.ए. सरकार की शानदार विफलताओं का सबूत है। बजट चाहता है कि मनरेगा रोजगारों का सृजन करे परन्तु इसके लिए जो फण्ड निर्धारित किये गये हैं वे मांग के सापेक्ष अपर्याप्त हैं। बजट में इस योजना के लिये 2018-19 के संशोधित बजट के 61,084 करोड़ रुपये के स्थान पर वर्ष 2019-20 में 60,000 करोड़ रुपये ही निर्धारित किये गये हैं। यह अनुभव किया गया है कि अपर्याप्त धन निर्धारण से मजदूरों के भुगतान में विलम्ब होता है जिससे काम करने के बाद श्रमिकों को भारी कठिनाईयों का सामना करना पड़ता है। भारतीय कृषि सार्वजनिक निवेश की कमी की वजह से पिछड़ रही है। भण्डारण के लिये बुनियादी ढांचा पैदा करने तथा अन्य कामों के लिये कृषि के क्षेत्र में कोई प्रयास ही नहीं किये गये हैं। इस तथ्य के बावजूद कि भारत में 50 प्रतिशत से ज्यादा जमीन को बारिश का ही पानी मिलता है तथा देश अनेक अवसरों पर सूखा का सामना करता है, सिंचाई की उपेक्षा की गई है। बजट में सिंचाई के लिये मात्र 100 करोड़ रुपये अधिक निर्धारित किये गये हैं।

वित्त मंत्री ने वित्तीय अनुशासन से चिपके रहने के बाद सामाजिक क्षेत्र के लिये घटते हुए बजट खर्च का

रूझान जारी रखा है। इस तथ्य पर सार्वजनिक रूप से सहमत होते हुए भी कि शिक्षा और स्वास्थ्य अर्थव्यवस्था की बुनियाद हैं, तथा इससे नागरिकों को लाभ पहुंचता है, इन दोनों ही क्षेत्रों की बजट में उपेक्षा की गई है। शिक्षा पर व्यय बजट के 4.6 प्रतिशत से घटकर 3.5 प्रतिशत रह गया है। स्वास्थ्य पर बजट का निर्धारण पिछले पांच वर्षों से जी.डी.पी. के 0.3 प्रतिशत के स्तर पर है। बजट शिक्षा तथा स्वास्थ्य क्षेत्रों के निरन्तर निजीकरण की दिशा में बनाया गया है। बेटी बचाओ, बेटी पढ़ाओ का नारा 280 करोड़ रुपये के ठहरे हुए बजट निर्धारण के कारण खोखला प्रतीत होता है। बीमा पर आधारित स्वास्थ्य सेवाओं पर तथा सार्वजनिक स्वास्थ्य प्रणाली को कमजोर करने पर अधिक जोर दिया जा रहा है।

पिछले कुछ वर्षों में अनुसूचित जाति, जनजाति तथा अल्पसंख्यकों का जीवन स्तर तेजी के साथ गिर रहा है। उनकी आर्थिक व सामाजिक हालत अनेक रिपोर्टों में सामने आई है। उसके बावजूद बजट इन मुद्दों को सम्बोधित करने में असफल रहता है। बजट अनुसूचित जाति के विकास के लिये 16.6 प्रतिशत के तय मानक के मुकाबले केवल 9 प्रतिशत संसाधन ही निर्धारित करता है। इसी प्रकार अनुसूचित जनजाति के विकास के लिये भी जो हमारी जनसंख्या के सबसे पिछड़े लोग हैं, बजट निर्दिष्ट राशि से कम यानि 8.6 प्रतिशत का ही निर्धारण करता है। धार्मिक अल्पसंख्यक जोकि हमारी आबादी के 20 प्रतिशत के बराबर हैं, उनके विकास के लिये बजट 0.5 प्रतिशत से भी कम राशि निर्धारित करता है। उपरोक्त तीनों श्रेणियों में मैट्रिक के पहले और मैट्रिक के बाद के वजीफों की राशि या तो घटा दी गई है या ज्यों की त्यों है। यह स्पष्ट रूप से दिखाता है कि ?सबका साथ सबका विकास? नारे में किसी का भी विश्वास नहीं है।

वित्त मंत्री ने आगामी चुनाव तथा किसानों, मजदूरों व मध्य वर्ग के प्रदर्शनों को देखते हुए तीन बड़े फैसलों का एलान किया है। इनमें से पहली 2 हेक्टेयर से कम जमीन वाले किसानों के लिये आय समर्थन योजना है। तीन किस्तों में दी जाने वाली वार्षिक 6000 रुपये की आय का समर्थन करने वाली यह योजना घटती हुई आय और बढ़ते हुए ऋणों की मार को पराजित करने में बहुत अपर्याप्त है। बहुत बड़ी संख्या में महिला किसानों के पास उनके नाम में जमीन ही नहीं है और उन्हें इस योजना से अलग किया जा सकता है। भूमिहीन मजदूरों की संख्या करीब 15 करोड़ आंकी गई है और वे भी इस योजना के लाभों से अलग रहेंगे। एक दूसरी नीति की पहल असंगठित क्षेत्र के उन श्रमिकों के लिये है जिन्हें 15000 रुपये प्रतिमाह से कम वेतन मिलता है। यह योजना उन सब वर्तमान श्रमिकों को बाहर कर देती है जिनकी आयु 40 वर्ष से ऊपर है। 40 वर्ष से कम आयु के श्रमिकों के लिये यह योजना अशंदायी है जिसमें ग्राहक व सरकार बराबर का अंशदान देंगे। उनकी किस्त उनकी आयु पर निर्भर करेगी तथा पेन्शन लाभ 60 वर्ष की आयु पूरा करने पर 3000 रुपये प्रतिमाह होगी। यह बहुत दुर्बल योजना है और यह 500 करोड़ रुपये के निर्धारण से स्पष्ट है। यह मजदूरों के सबसे शोषित तबकों के लिये किसी योजना की जरूरत को सम्बोधित करने में विफल रहती है। पांच लाख से कम आय वाले लोगों के लिये आयकर समाप्त करने से वेतनभोगी तबकों को

मुद्रास्फीति के कारण उनकी असली आय में कमी हो देखते हुए कुछ राहत मिलने की सम्भावना है।

बजट उचित कर नीति द्वारा समाज की असमानताओं को सम्बोधित करने का अवसर खो देता है। बजट में इसका उल्लेख नहीं है कि नैगम क्षेत्र को कर छूट देने से कितने राजस्व का नुकसान हुआ है। भारत अभी भी कर और जी0डी0पी0 का अपर्याप्त अनुपात बनाए रखता है। नैगम कर का प्रत्यक्ष कर में गिरते हुए हिस्से का रूझान जारी है। अप्रत्यक्ष करों का हिस्सा बढ़ते हुए रूझान को दिखाता है। यह पूरी तरह अनुचित है और इससे असमानता और अधिक बढ़ेगी। बजट प्रगतिशील कराधान के माध्यम से संसाधन पैदा करने में विफल रहता है। उत्तराधिकार कर प्रस्तुत करने की आवश्यकता उचित है क्योंकि भारत में ज्यादातर अरबपति अपनी सम्पत्ति अर्जित नहीं करते हैं बल्कि उन्हें यह उत्तराधिकार में मिलती है लेकिन सरकार इस कदम को उठाने से मना करती है। बजट सम्पत्ति कर

लगाने में भी असफल रहता है। बजट विनिवेश के द्वारा एक लाख करोड़ रूपये अर्जित करने की बात करता है। यह परिवार की चांदी बेचने जैसा है।

बजट में बीमा क्षेत्र की ओर कोई ध्यान नहीं दिया गया है। जीवन व स्वास्थ्य पालिसियों पर जी0एस0टी0 न लगाने का कोई उल्लेख नहीं है। जीवन व स्वास्थ्य पालिसियों पर 18 प्रतिशत जी0एस0टी0 लगाना अनुचित है जबकि हीरे पर जी0एस0टी0 0.25 प्रतिशत तथा से?ने पर यह 3 प्रतिशत है।

कुल मिलाकर बजट निराशा पैदा करता है। वित्त मंत्री, जैसा कि वे समझते हैं, 05 वर्षों के मान-सम्मान के बारे में तथा आने वाले 10 वर्षों के आकर्षक दृष्टिकोण पर तो बोले पर आज की वास्तविकताओं से कन्नी काट गये। वर्तमान चुनौतियों को पूरा करने के लिये एक नीति एवं दृष्टिकोण दस्तावेज प्रस्तुत करने की वजाए यह एक चुनाव घोषणापत्र है।

देश एक होकर खड़ा है

पुलवामा में हुए बर्बर हमले के विरोध में राजनीतिज्ञ सम्बद्धताओं व धार्मिक विश्वासों से ऊपर उठकर पूरा देश एक होकर खड़ा है। सी.आर.पी.एफ. रक्षकों के ऊपर एक आत्मघाती हमले में 40 बहादुर जवानों की जानें गई हैं। शहीद सी.आर.पी.एफ. जवानों के परिवारों के प्रति अभूतपूर्व दुख एवं एकता की अभिव्यक्ति हुई है। इस घिनौने अपराध को अंजाम देने वालों के प्रति जबरदस्त आक्रोश है और लोग उनसे सख्ती से निबटने की मांग कर रहे हैं। आतंकवादी संगठन जैश ए मोहम्मद ने हमारे सुरक्षा बलों पर इस सबसे बड़े हमले की जिम्मेदारी ली है जोकि अब तीन दशकों से घाटी में आतंक के उदय के बाद चल रहा है।

अन्तर्राष्ट्रीय समुदाय ने स्पष्ट रूप से इस कायराना हमले की निन्दा की है। भारत ने पाकिस्तान को अलग-थलग करने के लिये अनेक कदम उठाये हैं और इसने आतंकवादी संगठनों को समर्थन व आश्रय देने के लिये पाकिस्तान को जिम्मेदार ठहराया है। पाकिस्तान को यह महसूस करना चाहिये कि इन आतंकवादी समूहों की सहायता कर वह अपने विनाश के बीज बो रहा है और आधुनिक राष्ट्र के रूप में जिन्दा रहने के लिये इसे आतंकवादी संगठनों को अपनी जमीन से उखाड़ने के फौरी कदम उठाने चाहिये। शीतयुद्ध में रूस को पराजित करने के लिये जिहादी समूहों को प्रोत्साहित करने के अमरीकी प्रयासों को माफ नहीं किया जा सकता। पुलवामा हमले में अफगानी आतंकीयों को शामिल होना इस तथ्य का निष्ठुर स्मरण-पत्र है।

कश्मीरी समाज ने इस आतंक के लिये भारी कीमत चुकायी है। यह अनुमान लगाया जाता है कि पिछले तीन दशकों में 80,000 लोग मारे गये हैं। इनमें बड़ी संख्या में नागरिक थे। सुरक्षा बलों ने भी बड़ी संख्या में अपनी जान गंवाई है। यह खून-खराबा बन्द होना चाहिये। कश्मीरी समाज को यह महसूस करना चाहिये कि हिंसा और आतंक उनके लक्ष्य और हितों को नुकसान पहुंचाते हैं। इसलिये उन्हें आतंकवादियों को अलग-थलग करने के लिये कदम उठाने चाहिये तथा देश के जनतान्त्रिक ढांचे में अपनी मांगों का समाधान खोजना चाहिये। यह आश्चर्यजनक है कि आज युवा लोगों ने? पहले की अपेक्षा ज्यादा बड़ी संख्या में

आतंकवाद को अपना लिया है। भारत सरकार को इसका कारण जानने के लिये गम्भीरता से विचार करना चाहिये तथा युवाओं के अलगाव को सम्बोधित करने के प्रयास करने चाहिये। पिछले 04 वर्षों में आतंकवाद का बढ़ता स्तर इसका संकेत है कि सरकार की मर्दाना पालिसी परास्त हो गई है। कश्मीर एक सुरक्षा मुद्दा ही नहीं है; यह एक राजनीतिक मुद्दा है। इसलिये राजनीतिक हल निकालने के प्रयास किये जाने चाहिये।

जबकि इस दुख की घड़ी में देश एक होकर खड़ा है, इस तरह के भी तत्व हैं जो समाज को धुवीकृत करने की कोशिश कर रहे हैं। ये किनारे के समूह देश के विभिन्न भागों में कश्मीर के छात्रों व व्यापारियों पर हमले कर रहे हैं। ऐसा करके वे राष्ट्रीय हितों का बहुत नुकसान कर रहे हैं क्योंकि इससे यह संदेश जाता है कि कश्मीरी लोग जो भारत के नागरिक हैं, उनका घाटी से बाहर कोई जीवन ही नहीं है। इससे अलगाव और ज्यादा बढ़ेगा तथा मामले और ज्यादा खराब होंगे। जो ज्यादा आतंकित करने वाला है वह यह है कि कश्मीरीयों को मेघालय के राज्यपाल जोकि एक संवैधानिक अधिकारी हैं, के द्वारा बहिष्कार करने का अभियान चलाया जा रहा है ठीक उसी ढंग से जैसा कि कभी पश्चिमी पाकिस्तानियों ने पूर्वी पाकिस्तानीयों का बहिष्कार किया था। यह बहुत निन्दनीय है तथा उनको संवैधानिक पद पर बनाये रखने का कोई औचित्य नहीं है। राष्ट्रपति को इस पर कार्यवाही करनी चाहिये। उग्र राष्ट्रवाद के बीच यह गर्व की बात है कि सी.आर.पी.एफ. जिसने कि 40 बहादुर जवानों को खोने का अनुभव किया है, उन्होंने इन घटनाओं की निन्दा की है। इन लोगों ने संकट में घिरे सभी लोगों के समर्थन में अपनी लाइनें खोल दी हैं। उन्होंने नागरिकों को सोशल मीडिया पर झूठी खबरों के प्रति भी चेतावनी दी है तथा शान्ति व स्थिरता बनाए रखने की अपील की है। यह वास्तव में सराहनीय है। प्रधानमंत्री को इन किनारे पर बैठे हुए तत्वों के खिलाफ बोलना चाहिए। इस महान त्रासदी से देश एक हुआ है और यह महसूस किया जाना चाहिए कि लोगों की एकता ही भारत के हितों को आगे बढ़ा सकती है और राष्ट्रीय एकता को भी।

ONE HOUR STRIKE ON MARCH 1 ON WAGE REVISION AND PENSION OPTION

The leaders of Federation of LIC - Class I Officers Associations, NFIFWI and AIIEA met at Hyderabad on 13th February, 2019 and discussed the prevailing situation in the industry and the status of the pending problems of the employees.

The meeting noted with concern the decline in the market share in the first year premium income and the increased level of competition in the market. The meeting expressed hope that LIC will do well in the remaining period of the current financial year 2018-19 to end on a positive note both on premium income and policies. The meeting also decided to study market conditions and regulatory challenges and demand a discussion with LIC for steps necessary to retain the continued dominance in the market. The meeting also noted the core issues pertaining to all classes of employees and decided to follow up the same with the management.

The meeting discussed in detail the issues of employees which need an immediate response from the management to meet the legitimate aspirations of the employees and to motivate the vast pool of available talent to meet the competitive environment.

Wage Revision

The meeting noted that the negotiations on wage revision which fell due from 1st August 2017 are yet to commence. In the background of the high productivity and best servicing from the employees since the last wage settlement, the meeting felt that there is no reason for the management not to initiate negotiations leading to the satisfactory settlement of the charter. Despite regular requests and demands from unions to the management for early negotiations the response is wanting. The usual response – awaiting clearance from the government is no more acceptable - the meeting felt. The inordinate delay on this important issue is disappointing and creating serious unrest in the industry. In the circumstances, the meeting felt, there is no option other than to take recourse to agitational methods to force open negotiations and work for an early

amicable settlement.

Final Option for Pension:

The demand for a final option to join the 1995 Pension Scheme remains unresolved even after 10 years of raising this demand. The reasons and justification for this demand are well known and need no elaborations. The benefits under the Pension Schemes have improved after the introduction of full neutralization of dearness allowance and the eligibility of dependent parents, divorced/widowed daughters to family pension. In fairness the employees should have been given the opportunity to once again exercise the option after these improvements, but unfortunately it is not done. The demand for a final pension option is justified and need to be secured without further loss of time.

Apart from seeking a satisfactory solution to the above long pending problems of the employees, the meeting also opposed the unilateral imposition of Defined Contributory Pension Scheme (DCPS) to the employees, who joined LIC after 1st April, 2010. There is growing demand in the Central and State governments and financial sector institutions for scrapping of NPS and making the defined benefit pension scheme to all employees not presently covered. The meeting decided that the issue of scrapping of DCPS in LIC should be given a thrust and agitated upon.

After an intensive discussion the meeting decided to observe the following programme of action:

- > **Gate Demonstration before all offices on 20th and 27th February, 2019 during lunch recess.**
- > **Gate Meeting before Yogakshema, CO, Mumbai on 27th February, 2019 - to be addressed by the All India Leadership.**
- > **One hour walkout strike preceding lunch recess on 1st March 2019.**

AIEA Delegation meets Managing Director, LIC

A delegation of AIEA consisting of Coms V. Ramesh, General Secretary, H.I. Bhatt, Shreekant Mishra, Joint Secretaries and B.S. Ravi, Treasurer met Shri B. Venugopal, Managing Director and Shri Sharad Shrivastava, ED (Personnel), Shri Mukesh Kumar Gupta, Additional ED (P) on 8th February, 2019 at Central Office, Mumbai.

Issues discussed with Managing Director (MD):

1. Wage Revision: AIEA expressed its disappointment over the inordinate delay in commencing the wage negotiations in LIC and impressed upon the need for initiating dialogue with AIEA immediately. AIEA pointed out that the wage revision in LIC shall be based on the paying capacity of LIC and not on any exterior factors. The MD responded that the management is earnestly pursuing with the government for clearance to start negotiations at the earliest.

2. Pension: The delegation pointed out that the decade long pending demand of one final option to join the 1995 scheme was not materialized despite repeated assurances from the management. MD responded that the management is seriously pursuing the matter with the finance ministry for clearance.

AIEA also discussed the need for improvements in the pension scheme quoting RBI and Central Government Employees' schemes.

AIEA expressed its opposition to the NPS which was implemented unilaterally. AIEA demanded for better returns based on the investment yield of the Fund to the employees covered under NPS.

3. Recruitment: AIEA once again emphasized the urgency in resolving the long pending of recruitment in class-III & IV cadre. The MD acknowledging the demand for recruitment has assured that the management is serious in its efforts to begin the process of recruitment in class-III cadre.

4. E-feap Problems: It is brought to the notice of MD about the difficulties faced by employees with regard to e-feap. MD replied that the management is aware of the problems and assured that a comprehensive solution will be given within few months.

The delegation also raised its concerns with the Managing Director on certain issues confronting our Institution like market share, product innovation, marketing strategies to face the competition, etc. Managing Director appreciated our concerns and assured that

every step would be taken to protect LIC. He requested the cooperation of employees in this regard.

In the afternoon session, the delegation met the Executive Director (P) in the presence of Additional ED (P) and other officials of Personnel Department and raised the following issues:

Fixation of Pay of Ex-servicemen: ED(P) informed that there are various cases pending in courts across the country. He informed that LIC is implementing the directions of the government. However, the delegation demanded to resolve the issue amicably and avoid further litigation.

Absorption of Temporary Assistants working continuously for more than 10 Years: The delegation pointed out various High Courts gave judgments in favour of the temporary employees who are working continuously for more than 10 years and demanded that their services should be regularized. ED (P) assured to look into the issue.

PLLI for the FY 2017-18 and Exgratia in lieu of Bonus for FY 2017-18: ED (P) informed that a Statement of Intent (SoI) has already been sent to Finance Ministry on PLLI and clearance is awaited. He also informed that LIC sought clearance from the government for payment of Exgratia in lieu of Bonus for the year 2017-18. He assured to follow-up further with the government for an early clearance.

Mediclaim Improvements: AIEA submitted a detailed NOTE suggesting various improvements in Mediclaim scheme and impressed the need to give one more option to those who could not join the scheme earlier. ED (P) responded positively to look into the suggestions and will pursue the issue with the Insurer.

Actuarial Allowance: The delegation pointed out that the increase in threshold limit from 6 to 9 papers for drawing the allowance is not justified and demanded to re-look into the matter.

Sports Policy: We once again drew the attention regarding the unilateral changes in sports policy and contended that performance should be the criterion and not the age of the participant. ED(P) assured to take-up with ED(HRD) to resolve the issue.

C.G.I.T: AIEA demanded that the issue of CGIT should be resolved without further litigation as per the direction of Supreme Court. ED(P) informed that more than 15000 applications

were received and after scrutinizing the same, it will be placed before the CGIT on 5.3.2019.

AIIEA delegation also discussed certain other issues such as Five Day week; income tax rebate for Education Advance u/s 80(E), reduction in interest rate on extended cadre

loan and group insurance scheme to cover the outstanding housing loan, etc.

The AIIEA will continue to follow-up with the management all the issues for satisfactory resolution.

Discussions with Secretary DFS, Finance Ministry

A delegation of AIIEA comprising of Coms Amanulla Khan, President, Anil Bhatnagar, Vice President and V. Ramesh, General Secretary met Shri Rajeev Kumar, Secretary, Dept. of Financial Services, Ministry of Finance at New Delhi on 12th February, 2019 and held discussions on some important issues relating to the insurance employees. Com. T K Rangarajan, MP CPI(M) accompanied the delegation.

Wage Revision:

The delegation pointed out to the inordinate delay in commencement of negotiations on wage revision that fell due on 1.8.2017. We informed that the LIC and PSGI Companies have performed extremely well in the period since the last wage revision. Therefore, there is no reason to delay commencement and finalisation of the wage revision keeping in view the increased productivity and aspirations of the employees. The delegation stressed that the issue of wage in LIC should be decided on the basis of the financial strength of the institution without linking the same to external developments. The Secretary DFS appreciated our arguments and informed that the government is seized of the matter.

Pension Option:

We pointed out that the demand for pension option is pending for over a decade now. The delegation traced the history of introduction of pension scheme in LIC and PSGI companies in lieu of contributory Provident Fund in 1995. Since substantial number of employees chose to remain with the CPF, another option was extended immediately thereafter in 1997. Still some employees did not exercise the option to join the pension scheme since there was no material change in the interest regime nor there any improvements in the pension scheme. After the introduction of 100% DA neutralisation in the year 2010 effective from 1.8.1997 the pension scheme became more beneficial. Thereafter some more improvements in the form of pension eligibility to the dependent parents, widowed and divorced daughter were introduced. Unlike in RBI where

options were extended whenever a new benefit was introduced, no such option was given to the employees of LIC and PSGI companies. We pointed out that the managements have sent their recommendations for another pension option. We requested Shri Rajeev Kumar to take a positive decision on this issue. The Secretary informed that the matter is in the consideration of the government.

Improvement in Pension Scheme:

We pointed out that improvements in the pension scheme like rate of family pension, number of completed years for full pension and fixing of pension on the basis of the last drawn pay have been extended to the government employees and the RBI. The same have not been extended to the employees of LIC and GIPSA companies. We informed the Secretary that there is no parity in the Dearness Allowance neutralisation between the employees retired before 1.8.1997 and thereafter. This is discriminatory and needs to be rectified. We also requested the Secretary to consider the periodical updation of pension on the lines of Central Government whenever a wage revision takes place as the pension scheme in LIC and PSGI companies is formulated on the lines of Central Govt. Pension Scheme.

Delegation meets Additional Secretary DFS:

The Secretary advised us to meet Shri Debasish Panda, Addl. Secretary, DFS and explain all the issues in detail. We met Shri Debasish Panda and discussed all the above issues in detail. The Addl. Secretary informed the delegation that on wage revision the government is seized of the matter. On the issue of pension option he informed the delegation that the government is aware of the issue; certain details have been called from the institutions and the matter will be considered after getting all the details.

The issue of recruitment and recognition of Trade Unions in LIC were also discussed.

The discussions were positive. The AIIEA will continue all efforts to open up negotiations and secure a final option on pension.

AIIPA Special meeting for General Insurance

A two-day national level special meeting was organised by AIIPA at Bengaluru on February 9 & 10, 2019 to discuss on exclusive issues of general insurance retirees / pensioners and to draw action plan for expansion of pensioners' units in general insurance. 41 leading functionaries representing State / Regional level units of general insurance pensioners and from composite units from across the country attended the special meeting and deliberated on issues of industry, retirees / pensioners and on organisation.

There was all-round appreciation for the work done by AIIPA in the cause of retirees. There was active participation in the discussions and more inputs were received on issues being represented by AIIPA with the PSGICs and Govt in the matter of Pension, GMP and other welfare issues.

The meeting resolved to undertake special efforts to enroll more general insurance retirees under AIIPA and certain specific plan of action was decided.



Com J. Gurumurthy presided over the special meeting. Comrades K.Natarajan (VP), T.K.Chakraborty (Genl Secy) and P.Bagchi (Jt Secy) made presentations on different aspects of AIIPA's campaign and activities.

In the first part of the two-day session on Feb 9, 2019, a seminar was held on '*the role of PSGICs in nation building*'. Com Amanulla Khan (President, AIIEA) gave the keynote address. There was wide appreciation from the delegates on the inputs given in the seminar as it has been the conviction of AIIPA that only with protection, strengthening and consolidation of Public Sector GI Ins, the interests of all stake holders including pensioners can be safeguarded.

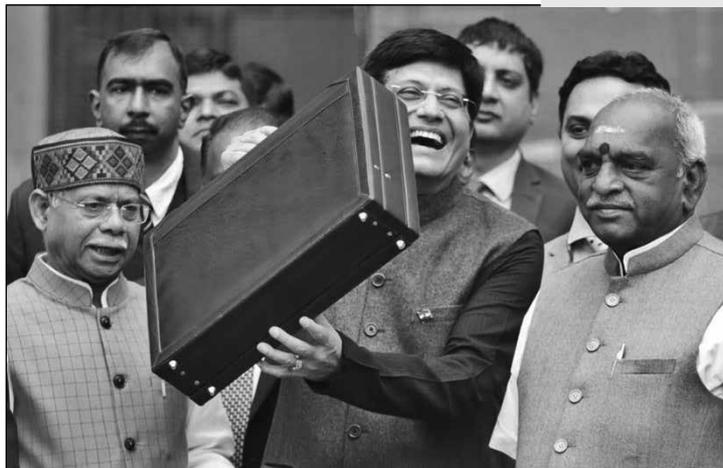
AIIEA CONDEMNS THE TERRORIST ATTACK IN PULWAMA

The All India Insurance Employees' Association strongly condemns the terrorist attack in Pulwama, Jammu & Kashmir on 14th February, 2018 that claimed the lives of around 40 CRPF Jawans and injuring many more. It is reported that a convey of about 2500 CRPF Jawans in 43 vehicles was moving from Jammu to Kashmir and a explosive laden vehicle rammed a bus in the convoy in Awantipura in Pulwama District claiming huge casualties. This is the worst attack on the security forces by the terrorist organisations in the recent period.

The All India Insurance Employees' Association joins the entire nation in expressing condolences over the deaths of our brave Jawans and shares the grief with the families of these brave soldiers who laid down their lives in the line of duty.

The terrorist organisation Jaish-e-Mohammad has claimed responsibility for this cowardly fidayeen attack. The AIIEA demands that all efforts must be taken to identify those responsible for this dastardly act and bring them to justice at the earliest. The AIIEA firmly believes that violence cannot solve any problem. The Kashmir society must isolate these militant groups to help restore peace. The Government of India too should take political initiatives to address the genuine grievances of the people and the alienation of the youth and seriously work towards achieving a peaceful solution to the vexed problem of Jammu & Kashmir.

Interim Budget 2019-20



The government presented an irresponsible which does nothing to address the problems plaguing India and its people. Instead of trying to improve the standard of living, the budget camouflages failures of the Modi government and hoodwink masses through self-glorification of past performances. The budget is a deceitful attempt to bamboozle the people in a frantic bid by the BJP-led government to draw votes when defeat in the ensuing parliamentary election is staring at its face.

Camouflaging Failures, Bamboozling Masses

Dr Santosh Kumar Mohapatra

In the election-year, the interim budget for entire year is presented instead of full budget by the outgoing government and parliament's approval of "Vote On Account" for few months is secured of for the expenses that are to be incurred until a new government assumes power and creates its own fiscal plan. While "Vote On Account" deals with expenditures only, there should not be any substantial changes in interim budget in relation to previous one as new government can change the budget. But instead of interim budget, the Modi government presented a full budget, which is tantamount to an act of constitutional impropriety.

In the interim budget keeping in view the coming elections, interim Finance Minister Piyush Goyal declared an array of incentives and schemes, including doles for the middle class, unorganised workers and labourers._

Income Supports:

Rubbing salts in farmers' wounds

The Pradhan Mantri Kisan Samman Nidhi (PM-KISAN) scheme envisages transferring Rs 6,000 into bank accounts of farmers holding up to 2 hectares in three equal instalments. This scheme is publicised to benefit 12 crore households. But this scheme is far less comprehensive than the Rs 8,000 per acre given by the Telangana government to farmers,

or the Odisha KALIA scheme giving Rs 10,000 to not only farm owners but also tenants, sharecroppers and landless farmers.

There are no land records to determine beneficiaries of PM-KISAN whose holdings have to be less than 2 hectares. A pittance of Rs 17 a day income support tantamount to rubbing salt on their man made wounds. It can neither mitigate the adverse impact of neo-liberalism on the agricultural sector nor act as replacement of MSP as recommended by Swaminathan commission. It cannot provide relief to distressed farm sector. As this scheme likely to be funded by state governments to the tune of 40 per cent in 2019-20, it may meet fiasco as National Health Protection Schemes. The need of hour is to make farming profitable and distributing lands to landless labourers.

Delusion of Bonanza for salaried classes

The interim budget has been dubbed as a bonanza for 30 million middle-class taxpayers that constitute salaried people, small businessmen as the limit of tax exemption has been enhanced from Rs 2.5 lakh to Rs 5 lakh and standard deduction has been raised by Rs 10,000. Besides, specified investments up to Rs 1.5 lakh are tax-free, as also interest up to Rs 2 lakh on home loans. The threshold for levying tax deducted at source on term deposits is up from Rs 10,000 to Rs 40,000,

and the TDS threshold for rental income is up from Rs 1.8 lakh to Rs 2.4 lakh.

But, the last time basic income tax exemption limit was raised was in the first budget of NDA-II when finance minister Arun Jaitley raised it from Rs 2 lakh to Rs 2.5 lakh. Had he raised the limit every year in view of nominal rise in income and inflation, after five years, exemption limit would have been Rs 5, 00,000. It means justice delayed. But there lies the trickery and deception as the said benefits will not be available for those with net taxable income (that is, income after availing deductions under sections 80 C to 80U) over Rs 5 lakh.

Hypocrisy of Pension schemes

In its election manifesto of 2014 the BJP promised a comprehensive pension scheme as well as social security for unorganised sector workers. It had also stated that it would be initiating a scheme for the registration of all workers in informal labour so that these workers can come under the purview of labour laws and labour welfare schemes. But nothing is done, in the last four and a half years. Rather, informal and unorganised sector are decimated through draconian demonetisation and complex GST. To hoodwink unorganised workers, Pradhan Mantri Shram-Yogi Maandhan scheme is announced, which promises pension of just Rs 3,000 a month to workers in the unorganised sector (with monthly income up to Rs 15,000) from the age of 60 in return for monthly nominal contribution (Rs 100 every month if age is 29 years, Rs 55 if age is 18 years). It is said that this pension scheme will benefit 10 crore unorganised labourers. This is sheer fraud as one has to pay for long years to get meagre returns. If inflation is considered, the real value of Rs 3,000 may come down to Rs 500 after 10 years. It is also difficult to decide whose income is under Rs 15,000.

Women discriminated

During this government, violence against women has increased and India has been declared as among most dangerous countries for women. India ranks 127 out of 160 countries on the UNDP's Gender Inequality Index which reflects gender-based inequalities in reproductive health, empowerment (political and educational), and economic activity. India was also ranked 108th in the WEF's Global Gender Gap Index 2018, same as it was ranked in 2017. But no attempt is made to ameliorate

the position of women by this government. While so many bills are passed, no effort is made to enact the women reservation bill for women empowerment.

What is worrisome is that the interim gender budget for 2019-20 has come down from 0.66 per cent of the GDP to 0.62 per cent of the GDP and the total gender budget has declined from 5 per cent of the total expenditure in 2018-19 to 4.7 per cent of the total expenditure in 2019-20. The allocation for the Ministry of Women and Child Development remains at a trifling one per cent of the total expenditure. In fact, the Ujjwala scheme which is propagated as providing honour to women has resulted in profiteering by the oil companies. Another flagship scheme of the government, the "Beti Bachao, Beti Padhao" scheme has not seen any increased allocations. Available data shows around 56 per cent of funds of this scheme were spent in publicity.

Dilapidated Fiscal architecture

We are not opposed to rise in fiscal deficit or borrowing like present government, provided resources generated through borrowing are spent in creating assets or capital expenditure or stimulating economic activities. But since NDA-1, governments at Centre are talking to contain fiscal deficit (excess of expenditure over non-borrowed receipt) within 3 per cent of GDP and preaching states to adhere to fiscal rectitude. But Centre is violating its own principles.

India's government debt (centre plus state) has touched about 70 per cent of the GDP as against future target of 60 per cent. The government had revised the fiscal deficit for 2017-18 at 3.5 per cent from the targeted 3.2 per cent. Despite the upward revision, the government could achieve the revised target only after cutting capital expenditure by Rs



Cartoon courtesy: Sandeep Adhwaryu, Times of India

36,000 crore. The central government had set fiscal deficit target for 2018-19 at 3.3 per cent of the GDP. Now, it is revised upward to 3.4 percent. Latest report says that Centre's fiscal deficit till December exceeds 2018-19 target by 11 per cent. In the remaining 3 months of 2018-19, another Rs 20,000 crore will be spent on income support to farmers. Further, the decline in tax collection threatens to destroy the already dilapidated fiscal architecture. Revised estimates of CGST revenues for 2018-19 are already below budget estimates by Rs 1 lakh crore.

Fiscal deficit is not contained as targeted not because of rise in welfare expenditure but inability of government to curb tax evasion or raise resources by taxing the rich. The budget documents show that taxes worth Rs 9 lakh crore has been raised but not realised as of March 2018. While Rs 7.8 lakh crore (Rs 6.2 lakh crore from direct taxes and the rest Rs 1.6 lakh crore from indirect taxes) is stuck in different tax disputes, Rs 1.22 lakh crore taxes have not been realised due to reasons other than disputes. Of the Rs 7.8 lakh crore, disputes involving Rs 7 lakh crore are less than five years old.

Hence, fiscal deficit estimated to be 3.4



Cartoon courtesy: Alok Nirantar

percent of GDP may further rise in 2019-20 as another Rs 75,000 crore will have to be spent on income transfer to farmers and Rs 18,500 crore in revenue will be lost from the change in income tax exemption. However, government may try to contain fiscal deficit only by fudging budget figures, disinvesting public sector, curtailing expenditure or deferring expenditure for subsequent years, known as off-budget financing. Transfer to the GST Compensation fund may be curtailed too as Budget documents show that there was unallocated IGST worth Rs 1.77 lakh crore at the end of 2017-18.

The government has taken recourse to such unethical measures in the past too, as the CAG has indicted the Modi government for propensity to borrow funds using "off-budget" methods and severely understating the true extent of deficits. For instance, the government spent Rs 75,503 crore on food subsidies in 2014-15; but carried liability of Rs 45,633 to the next year. This trend is more discernible in subsequent years too. Further, contrary to the procedure, Rs 94,036 crore collected under secondary and higher education cess was retained in the Consolidated Fund of India, instead of in the fund that has been created for this purpose. The Union government exceeded its expenditure by Rs 99,610 crore without parliamentary approval in the financial year 2017-18. The government is now mauling the RBI to pay interim dividend or part of its reserves to the government to tide over fiscal crisis.

Conclusion

Speaking of his expectations from the interim budget, Raghuram Rajan had said it should be a "responsible" one "because, after all, there is not that much spending that one can do". But government presented an irresponsible and unconventional budget which never addresses the problems plaguing India such as inequality, unemployment, poverty and abysmal position in international indicators. Declaring schemes without raising resources by taxing the rich nullifies the very purpose of a budget. Instead of trying to improve the standard of living, the budget camouflages failures of the Modi government and hoodwink masses through self-glorification of past performances. The budget is a deceitful attempt to bamboozle the people in a frantic bid by the BJP-led government to draw votes when defeat in the ensuing parliamentary election is staring at its face.

Interim Budget 2019-20

A Blast of Hot Air

Prof. Prabhat Patnaik

(Courtesy: Newslick 11/2/2019)



Time was when the annual budget of the Central government used to be a serious affair. It reflected no doubt the government's class bias, but how exactly this class bias was expressed through the various budgetary proposals had to be established by scrutinising budgetary figures, which did signify something. There was always, of course some window-dressing, but only at the fringes; the core of the budget was a matter for serious scrutiny. Such is no longer the case under the Narendra Modi government. Little credence can now be attached even to the most significant budget proposals.

Consider the most striking proposal of the 2019-20 interim budget, namely, the provision of Rs.6,000 per household to all households with ownership holdings of two hectares or below. The very day after the stand-in Finance Minister Piyush Goyal had made this announcement in the budget, the actual Finance Minister Arun Jaitley stated that in 2019-20 itself the Centre would ask the state governments to share in the financing of this transfer, to the tune of 40% (to the Centre's 60%). Clearly, if the Centre had actually arranged the funds for these transfers, then Jaitley would not have converted it to a de facto Centrally-Sponsored Scheme; his remark proves that the funds shown for this scheme in the budget are non-existent, that the budgetary figures are a sham.

This vacuity of figures holds for the revised estimates for 2018-19, too. Independent researchers have established that the Central Goods and Services Tax (CGST) collection for 2018-19 which is expected to be only Rs 5.04 lakh crore (Revised Estimate), a full Rs

Governments, of course, do provide "sops" before elections. But what distinguishes the 2019-20 budget is not only that a government with a term that expires barely two months after the start of the new financial year has presented a full-fledged budget, which is un-Constitutional, but also that the figures in this budget are simply a lot of hot air. Barring some concessions for a thin stratum of the intermediate segment of the population, they are meant only to create electoral hype; they do not offer any succour to the people at large.

1 lakh crore less than the budget estimates for 2018-19, would not even reach this figure. The collection for April-January is estimated to be Rs 3.77 lakh crore, and with an average monthly collection of Rs.37,635 crore, the total for the year as a whole would not cross Rs.4.52 lakh crore, which is a further Rs.52,000 crore less than the RE. Likewise, the final collections from corporate income tax, and from disinvestment of public sector equity, are likely to be way below even the RE figures for 2018-19.

Given the importance under a neo-liberal regime of showing to globalised finance capital that the fiscal deficit remains bounded (for otherwise it would panic and flee the country) the government has been resorting to all kinds of subterfuges: shifting its own borrowings (which would have boosted the fiscal deficit) onto the shoulders of public sector undertakings; drawing on the cash reserves of the Reserve Bank of India and other nationalised banks through increased dividend receipts from them; and so on. To be sure, the increase in the fiscal deficit is not reprehensible per se, as globalised finance and neo-liberal economists make it out to be, but two points have to be noted here: first, the serious shortfall in tax receipts should be a cause for concern and augurs ill for the future; and second, little credence can be placed on

the budgetary figures.

The same exaggeration also characterises the estimated tax receipts in 2019-20. Corporate tax receipts which are shown to be Rs.6.71 lakh crore in 2018-19 (RE) and which are unlikely to reach even this figure, are shown in 2019-20 (BE) to increase to a massive Rs.7.6 lakh crore. Receipts from CGST, which are likely to reach only about Rs.4.52 lakh crore in 2018-19, are shown to increase to Rs.6.10 lakh crore in 2019-20 (BE).

Since the receipt side consists of a lot of hot air, the same naturally is true of the expenditure side. Of course, the 2019-20 budget quite unashamedly shows little concern for the poor. The MGNREGA (rural job guarantee scheme) allocation is less than that for 2018-19 by Rs.1,000 crore. Considering the fact that the 2018-19 allocation had already got exhausted by the end of the third quarter, and that too despite the well-known phenomenon that a good deal of demand for employment under MGNREGA does not get registered at all, the government's allocating even less than in 2018-19 shows a total disregard for this scheme, and hence its millions of poor beneficiaries. Likewise, there are absolute cuts in allocations for schemes for Scheduled Castes and Scheduled Tribes.

What is more, even the cash transfer scheme for agricultural households has cut out the poorest from its ambit. Since the scheme covers only those who are land-owners (with "land" excluding "homestead land"), landless labourers are clearly out of its purview. And since it is ownership holdings to which the transfers are to be made (little is known about operational holdings anyway because of lack of information about tenancy, which is quite substantially "informal"), tenants are also out of its purview. Thus the poor in the agricultural sector, namely the labourers and the tenants, have been completely cut out of the cash transfer scheme. This callousness towards the poor has also been accompanied by reduced allocations in absolute terms even for the flagship programmes of the government, such as the Pradhan Mantri Awas Yojana, and

Swachh Bharat Mission.

All these are cuts that already figure in the budget; the point to note, however, is something quite different. If receipts are exaggerated in the budget, then further cuts are inevitable even in the allocations that actually figure in the budget; and this would be the case notwithstanding all subterfuges involving PSU accounts that the government may resort to.

It is in this context that Jaitley's remark that the Pradhan Mantri Kisan Samman Nidhi would have to be funded by state governments to the tune of 40% in 2019-20, assumes significance. It clearly suggests that the BJP-led National Democratic Alliance government will not continue with this programme in 2019-20 and spend the Rs.75,000 crore on it which is envisaged in the budget. It is a useful propaganda ploy before the elections; but, after the elections, if the NDA comes to power, then the programme will be abandoned, and the blame put on the state governments for their non-cooperation. The fact of agriculture being a subject in the State list of the Indian Constitution will be dragged in for good measure to justify the Central government's unwillingness to unilaterally keep funding this programme.

The Rs.20,000 crore to be spent as cash transfers in the current financial year itself, i.e. before the elections, however, is on a different footing. Despite the shortage of resources owing to the shortfall in tax receipts compared with the 2018-19 BE, this additional expenditure, or a good part of it, is likely to be incurred. The question is: who are likely to be the beneficiaries? Land records in the country as a whole being abysmally poor, clearly the identification of who owns which land is almost impossible. The selection of beneficiaries, therefore, will be quite arbitrary, and the poor peasants, even if they happen to be land-owners, are likely to be further excluded, with the money going largely to influential farmers (or to BJP supporters) who are seen as being likely to influence the electoral outcome.

Such a denouement, together with the income tax concession in the budget, which exempts persons with up to Rs.5 lakh income per annum from paying any income tax, suggests that the BJP is attempting to win the support of the intermediate strata of the population while totally ignoring the poor. This assertion may appear to be contradicted by the pension scheme for unorganised workers which the budget has introduced. But this scheme not only does not cover the existing

Cartoon courtesy:
Arindham Mukherji,
ThePrint



old people; not only does not provide pension amounting to half of the minimum wage, which has been a long-standing demand; but is actually contributory in nature.

A person who just turns 29 will have to pay Rs. 100 per month every month until the age of 60 in order to qualify for a pension of Rs.3,000 per month thereafter. But a male worker paying this amount would have contributed Rs.1,50,000 at 8% compound interest rate anyway when he reaches 60; and given the mean life expectancy of 65 for males, the pension he would draw thereafter for the remainder of his expected life would effectively be getting financed from his own savings. The government's role in this contributory

scheme is, therefore, virtually negligible; the unorganised sector workers are being basically asked to save for their own old age.

Governments, of course, do provide "sops" before elections. But what distinguishes the 2019-20 budget is not only that a government with a term that expires barely two months after the start of the new financial year has presented a full-fledged budget, which is un-Constitutional; but also that the figures in this budget are simply a lot of hot air. Barring some concessions for a thin stratum of the intermediate segment of the population, they are meant only to create electoral hype; they do not offer any succour to the people at large.



The great Budget "Cash for Votes" Scam & other Cash Transfer Schemes

The hasty, desperate and possibly illegal announcement of a cash transfer to farmers may turn out to be a bit of a political self-goal by the ruling party. Certainly, the reactions in the farming community thus far have been less than effusive, and some have even argued that it is an insult. There is also the tone-deaf nature of this response: the enormous farmers' marches and protests across the country made very clear and specific demands about land rights, credit, inputs, water management and output prices, but none of those has got more than lip service.

Prof. Jayati Ghosh

(Courtesy: Frontline 1/3/2019)

The big-ticket item in the "Interim Budget 2019-20" was the announcement of a cash transfer to farmers holding less than two hectares (five acres), of Rs.6,000 a household, to be paid in three instalments of Rs.2,000 each. Estimated to cover around 120 million households, it is projected to cost Rs.75,000 crore over a year. Amazingly, the government also declared that it would provide this amount with retrospective effect from December 1, 2018, so that the first instalment would reach farmers' bank accounts by end-March of the current financial year. Stand-in Finance Minister Piyush Goyal stated that he had put aside Rs.20,000 crore in the current year for this purpose.

Several features of this announcement stand out. First, it is in clear contravention of the propriety of an interim Budget, which is supposed to be simply a vote-on-account that covers projected taxes and spending until the next government is in place. It is not supposed to commit to significant additional spending

for the future, and so this measure and the proposed income tax measures could even be illegal. Every government is allowed to present, at most, five full Budgets; since the Modi government presented its first Budget in July 2014, this would be its sixth Budget—which is precisely why it can only be an interim Budget.

Second, this is the biggest indication so far of the current desperation of the ruling party. A Prime Minister who began by promising "development" and "jobs" as opposed to the "welfare" measures that he regularly denigrated (including the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), which he tried to kill, but was forced to continue) has now been forced to thump the table enthusiastically in support of a cash handout to a major constituency whose economic situation has deteriorated during his tenure. All the big expectations that his

government would unleash massive growth dynamism so that there would be no need for an employment guarantee have been belied; instead, there is widespread rural distress and a serious crisis of rising open unemployment and poor quality job creation. The handout is blatant in its appeal to the farmers who will vote in the coming elections: here is some cash now, and if you re-elect us you will get more over the course of the coming year.

Third, this also betrays a severe lack of imagination in government circles. The proposal is, in essence, similar to the Rythu Bandhu scheme in Telangana, although that is more generous. In fact, the Rythu Bandhu scheme is now being questioned because it relies on land titles to determine the transfers and excludes tenants and women farmers who constitute significant proportions (in some cases, the majority) of farmers. The Budget speech was vague about the beneficiaries and suggested that it would cover all those who are operating land—indeed, the number seems to be based on the Agricultural Census 2015-16, which suggested that there are 125 operational holdings of two hectares or less. But most tenancies in India are unrecorded, and land titles are also a mess in many places, and the government wants to hand over some money to farmers immediately to get some electoral benefit. So it is likely, even inevitable, that the scheme will cover only those who have land titles, including absentee landlords who do not cultivate the land themselves, while the actual cultivators may get nothing.

Paltry amount

Finally, while this involves a substantial budgetary outlay, it is a paltry amount for an individual farming household. It has been widely noted that it comes to only Rs.3.33 per day per head for a family of five people. But more importantly, in relation to average cost per hectare, the amount is pitiful. According to the estimates of the Commission for Agricultural Costs and Prices (CACP), the average cost per hectare is Rs.30,000 for wheat and Rs.40,000 for rice (using the lower measure of A2+FL, or paid-out costs plus imputed costs of family labour, rather than C2, which also includes imputed rental costs of owned land and equipment, as farmers have demanded). Assuming double-cropping, we can say that costs per hectare vary from Rs.60,000 to Rs.80,000—which means around Rs.1,40,000 a year for a farmer cultivating two hectares. So the promised largesse counts for less than 5 per cent of average cost for such a

farming household.

This is only one of the reasons why this hasty, desperate and possibly illegal announcement may turn out to be a bit of a political self-goal by the ruling party. Certainly, the reactions in the farming community thus far have been less than effusive, and some have even argued that it is an insult. There is also the tone-deaf nature of this response: the enormous farmers' marches and protests across the country made very clear and specific demands about land rights, credit, inputs, water management and output prices, but none of those has got more than lip service.

Enter the Congress party, with its own "game changer" announcement of a minimum income guarantee for all households across the country. Politically, it may have been a smart move, wrong-footing the government and taking the wind out of its sails even before the Budget announcement of a cash transfer for farmers. But it is evident that this proposal has not really been thought through either, and the somewhat contradictory explanations suggest that this was also hastily announced so as to dominate the policy discussion.

There are two ways to interpret this particular (and still very general) proposal. Some spokespersons of the Congress party have suggested that this would be an income top-up scheme, whereby families below a certain determined income would be provided an additional amount each month to make up the difference. There are many problems with this approach, which is essentially unworkable and even undesirable in the present circumstances.

Impossible to measure

First, how is the government going to determine the income of every household? We do not have such data at present, and they are almost impossible to collect for the vast majority of people who work in unorganised activity. It has been claimed that the Socio-



Cartoon courtesy: S Vadlamudi

Economic and Caste Census undertaken (SECC) in 2011 can provide the basis for this, but that is absurd because the SECC did not even try to measure incomes and used other indicators to determine poverty. Household surveys that have attempted to measure income (such as the India Human Development Surveys for 2004-05 and 2011-12) come with many caveats and are extremely expensive and time-consuming, making them next to impossible to undertake for the entire population.

In any case, any survey attempting to do this would also be susceptible to being gamed as the incentive would be for every household to understate its income so as to access more cash transfers from the state. But even if incomes could be determined for each household for a particular year, such incomes would obviously change over time and need not be accurate reflections of the conditions of the household in future periods.

Second, what is the “acceptable” minimum income standard that would be used? Would it vary across States (as it should, given different price levels)? Would that not create problems and contradictions across States vying for shares of the Central allocation for this? Would this minimum standard change according to the other public services being provided (such as for nutrition, sanitation, health and education) and their costs? And how would this be determined?

Third, would this cash transfer scheme be at least partly financed by cutting other services and welfare schemes? This is a hugely important issue because a government that provides income with one hand and takes away important public services and provisions with the other is doing the citizen no favours. In fact, it is likely that such an effort would actually make people worse off as the cash handouts would not keep pace with rising prices of necessary goods and services. There



Cartoon courtesy: Sajith Kumar, Deccan Herald

It is evident that a system of minimum income guarantee that relies on varied cash transfers to individual households is neither workable nor desirable. But there is another way of thinking about ensuring a minimum income guarantee that would ensure better conditions as well as more employment. This is the combination of universal basic services, universal employment guarantee and universal pensions.

is reason for concern on this issue, given that the Economic Survey a few years ago argued in favour of such cash transfers on the basis of cutting other welfare schemes and so-called “demerit” subsidies, and even suggested that this would enable greater fiscal “savings”.

Any subsidy or welfare scheme has to be considered on its own merits. Many of them serve particular purposes that cannot be subsumed under one “basic income” scheme. For example, maternity entitlements mandated by the National Food Security Act 2009 (which the government has still not fully implemented) are specifically intended to substitute for paid maternity leave for women who do not get such benefits because they are not in formal employment. Scholarships to students are designed to ensure greater inclusion and access of economically and socially deprived young people to education at all levels. And public provision of good quality health and education services is necessary not only to ensure universal access but also because these are sectors plagued by information asymmetries that allow consumers to be duped. The implementation of cash transfers is significantly weakened by the idea, currently pervasive in official circles, that leakages and corruption can be prevented through the simple expedient of Aadhaar linkage, which is supposed to automatically weed out duplications and “undeserving” beneficiaries. The experience with Aadhaar linkage in the food security and employment programmes is dire: many of the most marginalised and impoverished people have been deprived simply because their biometrics do not match, or there are spelling mistakes in their cards, and so on. The government celebrates these as “savings”, but in fact, they have mostly been denial of entitlements to disadvantaged people. Meanwhile, all sorts of diversion and corruption continue because they occur among

intermediaries in other ways that cannot be plugged by Aadhaar linkage.

The alternative

It is evident that a system of minimum income guarantee that relies on varied cash transfers to individual households is neither workable nor desirable. But there is another way of thinking about ensuring a minimum income guarantee that would ensure better conditions as well as more employment. This is the combination of universal basic services, universal employment guarantee and universal pensions.

Universal basic services would rely on state provision of good quality public services in health, education, and so on, which would ensure more access, reduce inequalities and increase public employment. Universal employment guarantee to every adult in urban and rural areas for 150 days would be a means of ensuring a basic income to all citizens that is not household-based, does not require any measurement of incomes and provides the dignity of work rather than a handout. Employment schemes can be designed to provide goods and services that improve productivity and the quality of life for all, therefore improving supply conditions as well. Pensions for the elderly and others who cannot work for reasons such as disability, at half the minimum wage, would take care of those who could not take advantage of the employment guarantee.

Obviously, this combination would require a lot of fiscal resources. But so does any scheme of cash transfer that provides a meaningful basic income, rather than a tiny pittance. This combination of universal basic services, public employment guarantee and pensions would generate a lot more direct employment. Therefore, it would also have significant multiplier effects that would further add to economic activity and employment—creating what Hyman Minsky had called a “bubbling up” of growth rather than a “trickle down”. This would also generate more tax revenues, so the net public spending would be much less. And there are ways of raising revenues through wealth and capital gains taxes as well as inheritance taxes, that need to come back to the Indian fiscal policy discussion.

The Modi government’s proposed cash transfer to farmers is a poorly imagined scheme that is likely to have little positive impact. But there is an alternative scheme to regenerate the economy and employment, and this is what needs to get more political traction.

Image courtesy: Mid Day



Oxfam India recently released a report on the various economic and social aspects of India. The report discussed at length the wealth inequities, inequities in incomes and also inequities in the consumption patterns of Indians. Eminent economists and sociologists have welcomed the findings of the report. But some of the economists disapproved the report. One well-known journalist even termed the report as non-sense and categorized it as ideologically motivated report. These opinion makers support wealth creators and they feel that it is important to create wealth and it is also foolish to criticize and obstruct the policies which help in the creation of wealth. Oxfam questioned this economic approach. The report clearly brought out how inequities are increasing in the process of wealth creation. Oxfam report has given us an opportunity to question whether the present method of wealth creation is done in an equitable and justified manner especially when such creation of wealth is leading to vast discriminations and imbalances in the society.

Wealth can be created without increase of inequities. The increased inequities can also be managed without leading to social turmoil by the effective interventions of the Govts. But neo-liberalists opine that creation of wealth itself will benefit all the citizens and market will take care of everybody once wealth is created in the society. The findings of the Oxfam report rejects this idea of creation of wealth and subsequent benefits to the society. In societies where inequities are more, the availability of public services will be very meagre and their quality also will not be decent. We can reduce the inequities through effective public policies. But this is not being done and the neo-liberal policies adopted by the Govt after the 1990s are leading to the

Wealth increases along with increase in Inequities

K. Venugopal Rao

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rising inequities. Another reason is the belief that inequities will not be a problem as long as the economy accelerates at a particular growth and speed. It is because of this, economists and Govt are not taking any initiatives to reduce the ever rising inequities. The Govt is not taking any steps to provide education, health, nutrition and other primary services to its citizens. As a result, India is at 132nd rank out of 152 countries in the index of Govt's commitment to reduce the inequities.

Gradually people are understanding the negative effects of the inequities and also the character of economic system which is creating inequities. The study of inequities become significant when there is job less are job loss growth in the economy. The analysis of inequities become all the more important when jobs created are only in the unorganized sector and whatever jobs created in the organized sector are of purely temporary in nature. Oxfam has been doing this study of inequities for the last few years. Whatever may be the opinion of the neo-liberalists, Oxfam report clearly brings out the negative side of wealth creation and the economic system responsible for such unjust creation of wealth. It has given a report named: "Widening Gaps – India Inequity Report 2018" and discussed in it how inequities have gone up due to pay reductions, insensitive working conditions and cut in social welfare measures. It says that 17% of world population consists of Indians and every day income of the most of the Indian is less than 1.90 dollars resulting in huge inequalities in Indian society. Though there is increase in the GDP of India such increase did not give any benefits to vast majority of Indian populace. The task of reducing inequities in India will be going to be a major challenge to India though it is considered to be a fast growing economy of the world.

Income Inequalities: The income inequalities are estimated on the basis on the data given by the Indian Human Development Survey (IHDS). The Gini Co-efficient index which was at 0.54 in 2004-05 has increased to 0.55 in 2011-12. The information provided by the NSSO survey also has indicated the growing inequalities in India. The Corporate profit share in GDP is increasing while the share of labour in the GDP is decreasing. These are contributing to the gap between the rich and the poor. The systemic inequalities that exist in India are continuing along with income inequalities. Majority of the Indians are not having access to education, health, nutrition, sanitation and other primary and basic services. The inequities are more among the Dalits, minorities and tribals. Women are also subjected to discrimination. Women participation in labour market has come down drastically after the advent of neo-liberal policies. Women wages are far less than that of the men. The share of private sector and non-farm sectors is increasing in the National income. The share of public sector in the national income is going down every year. Employment opportunities in the organized sector are decreasing rapidly. The wages of agricultural workers are decreasing in a systematic manner. Govt is not taking any initiatives to reduce the ever rising inequities. There is no employment generation and there is no quality in the employment that is being created. 66% of the workers in the private sector are casual labour. Organised sector is not creating new jobs. All these factors are resulting into the increased inequities in the country.

Wealth Inequities: The inequities in wealth have increased drastically from 1990s with the implementation of neo-liberal policies. The increase in inequities is more

depending on the caste and the occupations of the people. The wealth inequities are more than the income inequities and consumption inequities. In the last ten years, the number of dollar billionaires has increased by ten times. The share of dollar billionaires in the GDP has increased to 15% from 10%. The top 10% hold 77.4% of the wealth while the top 1% hold 51.53% of the total wealth in India. The bottom 60% hold a mere 4.8% of the total wealth and these statistics show the scale of inequities existing in our country. 40% of the billionaires inherited their wealth and they hold 2/3rd of the total wealth in India. India stands fourth in the number of billionaires after US, China and Germany. The number of people suffering from poverty, hunger and mal-nutrition is also very high in India. India is in the last position in PISA and Global hunger Index.

Corporates are increasing their wealth by not paying taxes to the Govt. For example the revenue foregone in the year 2005-06 was around 2, 06,700 crores and it increased to 5, 89,285 crores in the year 2014-15. In ten years the taxes not paid by the corporates have increased by three times. The Govt is not able to collect 56 paise for every rupee of tax collected. The corporates earning lower profits are paying more taxes than the corporates earning higher profits. The relaxations given to the Corporates in the name of business promotion are three times more than the subsidies given to the poor. The concessions given to the corporates are 15 times more than

not by intelligence
or creativity,
but by cronyism...

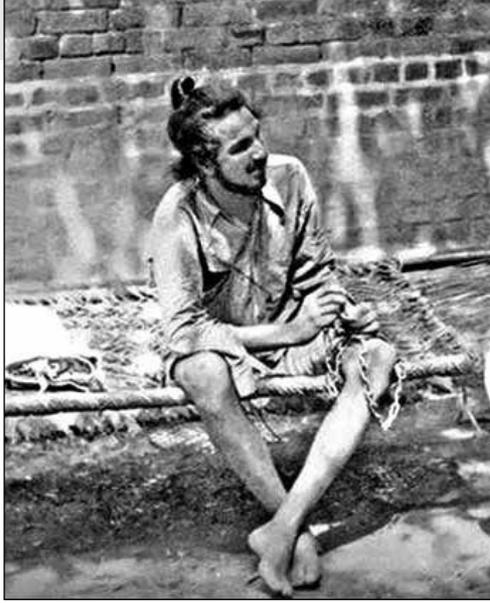
43% of the total billionaires come from the rent thick sector and they control 60% of the total wealth in India. So the reason for the wealth of a large number of billionaires is not their intelligence or creativity. It is their ability to befriend the political class and the knack to bend the laws of the land to suit their business interest is helping them to create enormous wealth at the cost of the resources of people of this country. These are not wealth builders but crony capitalists who loot the public resources and public properties by endangering nature and public wealth for their own benefits.

the amount spent on the rural employment guarantee (REGA). All these are contributing for the concentration of wealth in the hands of few people.

We can understand the concentration of wealth when we classify the source of wealth into rent thick sector, knowledge sector and others. The persons from the rent thick sectors use the natural resources and exploit them by getting liberal licenses and permits from friendly Govt. Real estate, mining, construction, cement, telecom, and infrastructure come under this. IT and Pharmaceuticals come under knowledge sector and wealth creation in this sector depends on research and services apart from liberal allocation of land and other facilities from the Govt. The wealth of rent thick sector billionaires is 132 billion dollars while the wealth of the knowledge based sector billionaires is 55 billion dollars. 43% of the total billionaires come from the rent thick sector and they control 60% of the total wealth in India. So the reason for the wealth of a large number of billionaires is not their intelligence or creativity. It is their ability to befriend the political class and the knack to bend the laws of the land to suit their business interest is helping them to create enormous wealth at the cost of the resources of people of this country. These are not wealth builders but crony capitalists who loot the public resources and public properties by endangering nature and public wealth for their own benefits. It is in this background we have to understand the huge NPAs and the numerous corporate scams involving the best of the business and political people.

Inequities should be less for the effectual working of a democracy. The people who are economically powerful are able to influence the decisions of the Govt and this is not good for the democracy. This will also lead to social tensions and turmoil. That is why Govts should take effective steps for the decrease of economic concentration and reduction of inequities. Changes in tax laws, imposition of inheritance tax and wealth tax are some of the measures which can be taken for reducing inequities. The Govt should intervene and provide basic services like health, education, nutrition, insurance and social security to all citizens. The economy should be organized to create employment generation which will help in reducing the inequity

Shaheed Bhagat Singh - The visionary



T V N S Ravindranath

1928, while undergoing treatment to the injuries sustained in the police lathi charge on the protest rally against Simon Commission, Bhagat Singh pledged to take the revenge. And, within a month Bhagat Singh, Rajguru and Chandrasekhar Azad shot dead the British Police Officer, John Saunders, involved in the lathi charge, in front of the Lahore Police Station itself. The British government branded him as terrorist and Bhagat Singh spent the next few months in exile.

On 8th April 1929, Bhagat Singh and his associate Batkeshwar Dutt created a sensation by throwing bombs at the Central Legislative Assembly, in Delhi. The purpose was not to kill anyone as the bomb was relatively harmless. It was his distinctive idea to get arrested and use the trial court as a platform to propagate the agenda of his socialist revolutionary group among people. The leaflet which was thrown into the assembly hall proclaimed—*‘to make the deaf hear’*. They had courted arrest and were fearless with a defiant attitude in court, voicing slogans like *‘Inquilab Zindabad’*, *‘Mera Rang De Basanti Chola’* etc. This brave attitude of these leaders won the heart of Indian masses. While in Jail they undertook prolonged hunger strike as a protest against the horrible condition in Jail and their treatment as convicted criminals rather than political prisoners. The British government sentenced Bhagat Singh, Rajguru and Sukhdev to death by hanging, holding them guilty for the attack on the assembly and killing of police officer Saunders.

He was a charismatic socialist revolutionary and a giant of intellectual. His freedom struggle was full of romanticism. Bhagat Singh was a voracious reader, who devoured anything new which was published on poverty, religion, society and global struggles against imperialism. He had extensively read many works on political and social ideologies, of the likes of Sinclair, Victor Hugo, Bakunin, Trotsky, Marx and Lenin. He was inspired by the Russian Revolution, the Bolshevik Party and the socialist ideas of Marx. He

The country observes Martyrs’ Day on 23rd March, commemorating the 88th death anniversary of Shaheed Bhagat Singh, the legendary son of India, who made the ultimate sacrifice of his life at a young age of 23 years, fighting for the liberation of the nation from British Imperialism. It was on this day in 1931 that Bhagat Singh along with his associates, Raj guru and Sukhdev, were hanged to death by the British Rulers, at a Lahore Jail. Bhagat Singh faced the gallows unflinchingly with a smile, shouting *‘Inquilab Zindabad’* for one last time. Today, he stands as an Icon for Sacrifice. It is heartening to observe the Martyrdom of this brave-heart is venerated, but the question is: do we have a proper understanding of his politics and ideas? And how far are we successful in implementing them?

Bhagat Singh was born on 28th September, 1907 in a remote village named ‘Bangaa’ of Faisalabad District (Present Pakistan) in Punjab Province. He was drawn towards the Freedom Movement at an early age itself and was greatly influenced by the revolutionary activities being carried by ‘Punjab Kesari’ Lala Lajapat Rai. Bhagat Singh was the founder of *‘Naujawan Bharat Sabha’* and also key member of the revolutionary *‘Hindustan Socialist Republican Association’*. In the early stage of his movements, he was involved in individual heroic actions rather than mass movements. When Lala Lajpat Rai died on 17th November

seriously debated and discussed what he read and also wrote extensively on issues of caste, communalism and conditions of the working class and peasantry. He wrote on several national and international issues. He presented a critique to the famous Nehru Report.

Before his arrest in 1929, Bhagat Singh left the idea of individual heroic action and turned to the Marxist belief which tells that popular mass movement only can lead to a successful revolution. He carried the revolutionary vision to transform independent India into a secular, socialist and an egalitarian society.

His intellectual legacy sets him apart from most other martyrs. Yet, most fail to look beyond the romantic image of a young gun-toting nationalist. Bhagat Singh was not just a patriot or an ordinary revolutionary with a passionate commitment to attain freedom to his nation; he was a visionary, with a pluralist and egalitarian perception of Independent India and his short life was dedicated in pursuit of this ideal. His *azaadi* was not limited to the British leaving India, instead he desired *azaadi* from poverty, *azaadi* from untouchability, *azaadi* from communal strife and *azaadi* from any other form of discrimination / exploitation.

For him *Inquilab Zindabad* was not merely an emotional war cry but was a lofty ideal to end class distinctions and which would give birth to a new state and a new social order. Just twenty days before his martyrdom on 3 March 1931 Bhagat Singh sent out an explicit message to the youth saying: “. . . the struggle in India would continue so long as a handful of exploiters go on exploiting the labour of the common people for their own ends. It matters little whether these exploiters are purely British capitalists, or British and Indians in alliance, or even purely Indians”.

Bhagat Singh not only set high standards as a great martyr, he also left behind a rich legacy as a journalist who worked for *Kirti*,

Arjun and *Pratap*, well known newspapers of their times. His writings focused on the various aspects of the nationalist struggle, combating communalism, untouchability, students and politics, world brotherhood etc. The profundity of his ideas on some of the above mentioned issues is visible in his regular columns in *Kirti*, *Pratap* and other papers. In an article on ‘Religion and our freedom struggle’ published in *Kirti* in May 1928, Bhagat Singh grappled with the role of religion in politics, an issue that haunts us even today. He talked of Tolstoy’s division of religion into three parts: essentials of religion, philosophy of religion and rituals of religion. He concluded that if religion means blind faith by mixing rituals with philosophy then it should be blown away immediately but if we can combine essentials with some philosophy then religion may be a meaningful idea. He felt that ritualism of religions had divided us into touchables and untouchables and these narrow and divisive religions cannot bring about actual unity among people. For us freedom should not mean mere political freedom with the end of British colonialism, our complete Social freedom implies living together happily without caste and religious barriers. Bhagat Singh needs to be invoked even today to bring about changes he yearned for.

Bhagat Singh had definitive views on both casteism and communalism of the 1920s. In his journalistic writings and court statements, he mocked the political leadership for its hypocrisy in dealing with these crucial issues, expressing surprise that we are still debating who should be allowed into a temple and who should have access to the Vedas. “A dog can sit in our lap”, he wrote, “can walk around freely in our kitchen while mere touch of a human being will lead to a religious outrage”. He went on to say that “Malaviyaji, (Madan Mohan Malaviya) our great social reformer and sympathizer of untouchables, gets himself



Bhagat Singh’s passionate desire to rise above narrow caste and religious considerations was never as crucial as it is today. His concern for the socio-economically deprived sections commands attention as never before. Bhagat Singh’s revolutionary legacy needs to be remembered in these rancorous times. We should remember him with pride and reflect on the alternative framework of governance

garlanded by a sweeper but bathes with his clothes on to cleanse himself of defilement... we worship animals but can't sit with human beings". Such an unequivocal position on caste and untouchability is rare to find, even amongst today's radical social reformers.

He held communal amity as an important part of his political programme. According to him, religion was a social evil. He did not believe in the appeasement of religious faiths as a means of demonstrating secular faith. Bhagat Singh institutionalized his thinking when he founded the Naujawan Bharat Sabha in 1926 in Lahore, which was also a public platform for the revolutionaries. He saw to it that the Sabha remains above petty religious politics of the times. It is all the more important because the 1920s saw the emergence of the RSS, which exacerbated the intense communal polarization. Member was asked 'to sign a pledge that he would place the interests of his country above those of his community', before enrolment. Even Lala Lajpat Rai, the eminent pillar of extremist nationalism in India could not escape from the scathing criticism of the Sabha when he joined hands with the Hindu Mahasabha leaders. Bhagat Singh questioned the policy of encouraging competing communalisms, which ultimately led to the partition of the country in 1947. He thus stands out in bold relief as a modern national leader and thinker, emphasizing the separation of religion from politics and state as true secularism. He considered communalism as big as an enemy as colonialism.

Bhagat Singh wanted to free people from the bondage of religion and superstition. He became an atheist, abandoning all his religious philosophies. Bhagat Singh matured as a political thinker during the two years of his prison life prior to the hanging on 23 March, 1931. His prison diary clearly reveals the trajectory of his political evolution. One of the most profound articles by him called 'Why I am an Atheist' was written while he was in jail. The article was tinged with a strong rebuttal of blind faith and a zealous defence of reason. Before dealing with his own views about religion, Bhagat Singh first deals with the religiosity of his predecessors. He points out that in the absence of a scientific understanding of their own political activity; they needed irrational religious beliefs and mysticism to sustain them spiritually, to fight against personal temptation, to overcome depression, to be able to sacrifice their physical comforts, and even life. For this a

person requires deep sources of inspiration. This requirement was, in the case of early revolutionaries, met by mysticism and religion. He made clear that when revolutionaries have advanced ideology, based on reason instead of blind faith, they need no religious inspiration.

Bhagat Singh is of the opinion that 'The idea of God is helpful to man in distress and was really useful to a society in the primitive age'. He criticized religious beliefs and urged people to question each and every aspect of religion. He also said that any man who stands for progress has to criticize, disbelieve and challenge every item of the old faith. Bhagat Singh was convinced that religion is a tool in the hands of exploiters who keep the masses in constant fear of God for their own interests. All moral ideals and religions were useless for an empty stomach and for him only food was God. He aptly quoted Horace Greeley in his prison diary saying 'Morality and religion are but words to him who fishes in gutters for the means of sustaining life, and crouches behind barrels in the street for shelter from the cutting blasts of a winter night.'

The Right Wing hindutva forces have been trying to appropriate the legacy of Bhagat Singh for a long time. With the advent of the present BJP led government to power in 2014, the Goebblian propaganda of perpetuating lies and falsehoods have increased manifold. Valentine's Day (14th February) is attempted to be promoted as the Death Anniversary of Bhagat Singh, when he was actually hanged on 23rd March, 1931. Even Wikipedia was attempted to be manipulated to spread this false information. These zealots have propagated that the roots of Bhagat Singh's ideology lie in the very concept of Hindu Rastra and he sacrificed his life for this cause. To justify they cite that Bhagat Singh was born in a family of Arya Samaj followers, he was educated in Dayanand Anglo Vedic (DAV) School and National College of Lahore, was inspired by Shivaji and Maharana Pratap and finally they link his association with RSS. These attempts are not abrupt, but, are deliberate. They are pre-planned and occupy various forms of mass communication.

These absurdities are well clarified by Bhagat Singh himself, in his most famous writing, 'Why I am an Atheist'. He writes, "I deny the very existence of that Almighty Supreme being... My grandfather, under whose influence, I was brought up as an orthodox Arya Samajist. After finishing my primary education I joined the DAV. School of Lahore and stayed in its Boarding House for one full

year... Later on, I joined the revolutionary party... My previous faith and convictions underwent a remarkable modification... I had become a pronounced atheist.”

He substantiates his decision by asking “why the Omnipotent God does not hold a man back when he is about to commit a sin or offence. It is child’s play for God. Why did He not kill war lords? Why did He not obliterate the fury of war from their minds? In this way He could have saved humanity of many a great calamity and horror. Why does He not infuse humanistic sentiments into the minds of the Britishers so that they may willingly leave India? I ask why He does not fill the hearts of all capitalist classes with altruistic humanism that prompts them to give up personal possession of the means of production and this will free the whole labouring humanity from the shackles of money. You want to argue the practicability of Socialist theory; I leave it to Almighty God to enforce it. Let the Almighty step in and arrange things in a proper way. The British rule is not there because God willed it but for the reason that we lack the will and courage to oppose it. Not that they are keeping us under subjugation with the consent of God, but it is with the force of guns and rifles, bombs and bullets, police and militia, and above all because of our apathy that they are successfully committing the most deplorable sin, that is, the exploitation of one nation by another. Where is God? What is He doing?”

Today, even after 72 years of Independence, the socio-political and economic disparities are on the increase in the country. India remains one of the most unequal societies in the world. Communal forces continue to vandalize and misuse the heroes for furthering their communal agendas. The greater responsibility of keeping alive the ideals, for which these revolutionaries had lived and died for, lies with us. We should counter the propaganda of the communal forces at all levels.

Bhagat Singh’s passionate desire to rise above narrow caste and religious considerations was never as crucial as it is today. His concern for the socio-economically deprived sections commands attention as never before. Bhagat Singh’s revolutionary legacy needs to be remembered in these rancorous times. We should remember him with pride and reflect on the alternative framework of governance where social, economic and political justice continues to be relevant and his ideals should inspire us to take the struggle forward.

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ICEU, Hyderabad



नाजी आत्याचारों की कहानी दुनिया भर में मनुष्यता के ऊपर एक धब्बे के रूप में विदित है। घृणा और नफरत की एक ऐसी कहानीए जिसने मानव जाति को हमेशा. हमेशा के लिए शर्मसार कर दिया। कहते हैं कि इस नरसंहार में लगभग 60 लाख यहूदियों को मौत के घाट उतार दिया गया। हिटलर के नेतृत्व में जर्मन राष्ट्रवाद अपने हिंसक रूप में सामने आया। उसने अपने हर एक विरोधी को देश का दुश्मन, जर्मनी की राह में बाधा और इस नाते रास्ते से हटाने योग्य करार दिया। जर्मन लोगों के मन में यह बात बिठा दी गयी कि उनकी प्रगति में सबसे बड़ी बाधा यहूदी लोग ही हैं। यदि जर्मनी को उन्नति के रास्ते पर आगे बढ़ना है तो इस दुनिया से यहूदियों का समूल अंत होना जरूरी है। फिर विश्व युद्ध में जैसे-जैसे जर्मनी का शिकंजा यूरोप की गर्दन पर कसता गया, यहूदी जनता के नरसंहार का सिलसिला भी बढ़ता गया। एक बहुत सुनियोजित तरीके से यह प्रयास किया गया कि दुनिया से यहूदी लोगों का खात्मा कर दिया जाए। नाजी जर्मनी द्वारा यहूदी जनता के इसी नरसंहार को ‘होलोकास्ट’ के रूप में जाना जाता है।

मनुष्यता के ऊपर कहर बनकर बरपी इस त्रासदी को दुनिया भर में याद किया जाता है। अभिव्यक्ति की लगभग सभी विधाओं में इस नरसंहार पर काम हुआ है, इसकी निंदा हुई है। मसलन यदि हम सिनेमा के माध्यम को ही देखते हैं, तब भी हमारे सामने सैकड़ों फ़िल्में तैर जाती हैं, जिसमें होलोकास्ट को चित्रित किया गया है। खासकर यूरोप में तो शायद ही कोई ऐसी फ़िल्मी धारा होगी, जिसने इस विषय पर हाथ नहीं आजमाया हो। और हॉलीवुड में तो इसकी भरमार है ही। ऐसे में एक सामान्य दर्शक के मन में यह सवाल जरूर उठता है कि इस विषय को सिनेमा के माध्यम से समझने के लिए हमें किन फ़िल्मों का सहारा लेना चाहिए। जाहिर है कि यह चयन बहुत कठिन है। मगर फिर भी इतनी सारी फ़िल्मों के बीच से कुछ फ़िल्में जरूर ऐसी चिन्हित की जा सकती हैं, जिन्हें देखने की सलाह हर फ़िल्म समीक्षक देता है। मसलन यदि पांच फ़िल्मों को चुनने की बात हो तो मैं निम्न फ़िल्मों का जिक्र करना चाहूंगा।

1. ‘शिंडलर्स लिस्ट’; निर्देशक टू स्टीफन स्पीलबर्ग

नाजी अत्याचारों ‘होलोकास्ट’ पर बनी ‘शिंडलर्स लिस्ट’ एक ऐसी फ़िल्म है, जो कई दफा देखने के बावजूद हर दफा हमें देखने के लिए प्रेरित करती है। जिसे देखते हुए हम भीतर से बेचैन हो उठते हैं। यह विश्व सिनेमा में बनी ऐसी बहुत सारी फ़िल्मों की अग्रणी धावक है, जिसे हम पापकान खाते हुए नहीं देख सकते। इसे देखते हुए

‘ होलोकास्ट’ और सिनेमा

रामजी तिवारी



Nazis have been the worst and brutal racists, the genocide perpetrated by Nazi regime under Hitler, the Holocaust, has so shaken the humankind that it got reflected in every form of human expression-art, literature, cinema etc. In this article, **Com. Ramji Tiwari**, a prominent activist of Varanasi Division Insurance Employees Association has written about five such films, which make us ponder over the disastrous implications of hate campaigns.

एक सवाल मन में जरूर आता है कि जब कोई दर्शक इस फ़िल्म को देखते हुए इतना व्यथित और दुखी हो जाता है तो उन लोगों का मन और दिल आखिर किस तरह से निर्मित हुआ होगा जिन्होंने इन अत्याचारों को संपादित किया, उनका दिमाग किस तरह से विकसित हुआ होगा, जिन्होंने लाखों-लाख लोगों को मौत के घाट उतारा, इतनी क्रूरता, उनके भीतर आखिर किस तरह से पैदा हुयी होगी।

यह एक बड़े फलक की फिल्म है, जिसमें कई कहानियां एक साथ गुथी हुई हैं। मगर मुख्य कहानी एक जर्मन व्यापारी आस्कर शिंडलर के इर्द-गिर्द घूमती है। वह बर्तन; एनामल बनाने कारखाना चलाता है। जब यहूदी लोगों को डेथ कैम्प में मारने के लिए ले जाया जाता है तो सबसे पहले उन लोगों की छटनी की जाती है, जो स्वस्थ होते हैं, जो अभी काम लायक होते हैं। इन स्वस्थ लोगों को ऐसे कारखानों में मजदूर के रूप में बेचा जाता है। जब तक वे काम करने के लायक होते हैं, उन्हें इन कारखानों में जीवन दान मिला रहता है। और जब वे अशक्त या बीमार होने लगते हैं तो उन्हें वापस डेथ कैम्प में भेज दिया जाता है, जहाँ मृत्यु उनका इन्तजार कर रही होती है।

आस्कर शिंडलर एक संवेदनशील आदमी रहता है। वह धीरे-धीरे अपने कारखाने में काम करने वाले यहूदियों से प्यार करने लगता है। उसकी कोशिश होती है उसका

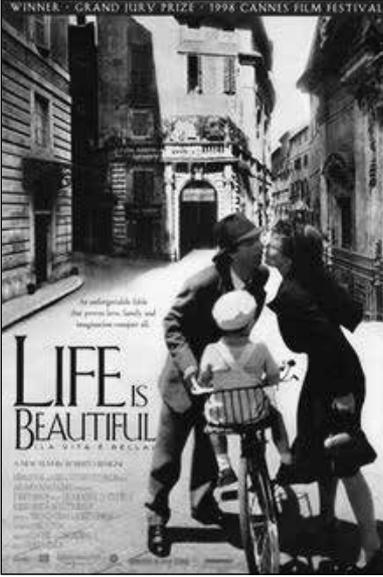
कोई भी आदमी डेथ कैम्प में वापस नहीं जाए। यहाँ तक कि वह डेथ कैम्प से ऐसे यहूदियों को भी मजदूर के रूप में खरीदता है, जिनकी उसे जरूरत नहीं होती। यहूदी मजदूरों की उसकी सूची लम्बी होती जाती है। बदले में वह अधिकारियों को घूस देता है। यह कहकर कि ये लोग अभी काम लायक हैं। बेशक कि इस प्रयास में वह दिवालिया हो जाता है लेकिन उसकी सूची के यहूदी लोग जिन्दा बच रहते हैं। इस बीच विश्व युद्ध में जर्मनी की हार हो जाती है। आस्कर शिंडलर अपने कारखाने से विदा लेता है। वहाँ के मजदूर यहूदी लोग उसे अश्रु पूरित विदाई देते हैं। वह बहुत मार्मिक दृश्य है जिसमें विदा होता हुआ शिंडलर अफ़सोस करता है कि यदि उसके पास कुछ और पैसे होते तो वह कुछ और लोगों की जान बचा सकता था। एक यहूदी मजदूर आगे बढ़कर शिंडलर को थामता है। एक हिबू की कहावत के साथ कि शिंडलरने एक व्यक्ति की जान बचाई, उसने पूरी दुनिया की जान बचाई।

यह फ़िल्म बताती है कि नफरत के बीज से यदि पागलपन की यह क्रूर दास्तान लिखी जा सकती है तो उस नफरत और पागलपन की आंधी में भी प्यार और मानवीयता के कुछ पौधे अवश्य बचे रह जाते हैं। इस फ़िल्म की सबसे बड़ी सफलता भी यही है कि इतनी क्रूरता और अमानवीयता को फिल्माने के बाद भी यह दर्शकों को थोड़ा और मानवीय, थोड़ा और संवेदनशील बनाती है। यह हिंसा का उत्सवीकरण नहीं करती, वरन उसके विपरीत हिंसात्मक दौर में भी मनुष्य का विवेकीकरण करती है।

2. ‘लाइफ़ इज ब्यूटीफ़ुल’; निर्देशक – राबर्तो बेंजिनी

शिंडलर्स लिस्ट यदि होलोकास्ट पर बनी हुयी भव्य हालीवुडीय प्रस्तुति है तो ‘लाइफ़ इज ब्यूटीफ़ुल’ उस विषय पर बनने वाली संवेदनशील इटेलियन प्रस्तुति। फिल्म निर्देशक राबर्तो बेंजिनी का कमाल पूरी फिल्म में दिखाई देता है, जिसमें उनका नायक सामने से तो हंसता दिखाई देता है मगर उसके पीछे दर्शकों के आंसू नहीं सूखते। शिंडलर्स लिस्ट जहाँ सीधे-सीधे और कई बार तो वीभत्सता के लगभग ठीक बीचोबीच दर्शकों को ले जाकर खड़ी कर देती है, जिसमे उस दौर की यहूदी जनता पिस रही थी। तो ‘लाइफ़





इज ब्यूटीफुल' एक सामान्य सी चलती हुयी हँसती-खेलती जिंदगी में ऐसा कंकड़ मारती है कि सामने दिखने वाली हँसी के पीछे की जिंदगी एक भयानक दुःस्वप्न में बदल जाती है।

इस फिल्म को पहली बार में ही दर्शक पूरा देख पाता है। अन्यथा उसके बाद वह जितनी बार भी फिल्म से गुजरता है, उस अंतिम दृश्य से पहले वाले दृश्य

को फारवर्ड करके गुजरता है, जिसमें फिल्म का नायक बध के लिए ले जाया जा रहा है। वह लोहे के बक्से में छिपे हुए, अपने पांच वर्षीय बेटे के सामने से ऐसे गुजर रहा है, जैसे कि वह कोई शहंशाह हो। क्योंकि वह जानता है कि यदि यह बात उसके बेटे को पता चल जायेगी कि उसे मारने के लिए ले जाया जा रहा है तो उसका बेटा भी उसके मोह में उस बक्से से बाहर निकल आएगा और वह भी मारा जाएगा।

यह फिल्म हिंसा और पागलपन की उस त्रासदी को सीधे-सीधे परदे पर नहीं उतारती, वरन संकेतो में दर्शकों के भीतर स्वयं उतरती जाती है। फिल्म यह बताती है कि 1939 में जर्मनी द्वारा पोलैंड पर किये गए आक्रमण के बाद कैसे यूरोप की सम्पूर्ण यहूदी आबादी अपने आपको एक कल्लगाह के बीच पाने लगती है। पहले तो वह यह भरोसा नहीं कर पाती कि आखिर उसके साथ यह ज्यादाती क्यों हो रही है। और फिर बाद में वह अपनी बारी का इन्तजार करने लगती है। अपनी मृत्यु की बारी का।

यह जानते हुए कि होलोकास्ट कोई मिथकीय या काल्पनिक घटना नहीं है, वरन पिछली सदी में घटित हुयी क्रूर सच्चाई है, इस फिल्म को देखने के बाद दर्शकों के भीतर थोड़ा प्रेम, थोड़ी दया, थोड़ी करुणा, थोड़ी क्षमा और थोड़ी संवेदना जरूर बढ़ती है। और कहना न होगा कि उसी अनुपात में उनके भीतर की थोड़ी घृणा, थोड़ी नफरत, थोड़ी हिंसा, थोड़ी पाशविकता और थोड़ी दरिंदगी भी कम जरूर होती है।

3 . द पियानिस्ट ; निर्देशक: रोमन पोलांस्की

होलोकास्ट पर आप चाहें जिस भी तरह से फिल्मों की रेटिंग बना लें, 'पियानिस्ट' नामक फिल्म पहले पांच में जरूर स्थान बनाएगी। पोलिश फिल्म निर्देशक रोमन पोलांस्की द्वारा निर्देशित यह फिल्म एक पोलिश यहूदी पियानो वादक की आत्मकथा पर आधारित है। जो एक सामान्य दिन में वारसा के रेडियो स्टेशन में पियानो बजा रहा होता है कि तभी वहां पर बम फटने लगते हैं। बाद में सूचना मिलती है कि जर्मन सेनाओं

ने पोलैंड में प्रवेश कर लिया है। या कहें तो पोलैंड पर उनका कब्जा हो गया है।

फिर यह फिल्म अत्यंत बारीक संवेदनशीलता से उस बदलाव को रेखांकित करती है, जो हर अगले क्षण में वहां की यहूदी आबादी महसूस करती है। पहले यहूदियों को चिन्हित करने के लिए और गैर यहूदी जनता से अलगाने के लिए अपनी कमीज या कोट की बांह पर एक नियत चिन्ह को धारण करने का आदेश दिया जाता है। फिर उन्हें उसी शहर के एक कोने में ले जाकर 'घेट्टो' ;बंद बस्ती में बसाया जाता है। और फिर उस शहर से निकालकर यातना कैंपो ;मृत्यु कैंपोद्ध की तरफ बढ़ा दिया जाता है।

धरती को यहूदी रहित करने का वह प्रयास इतनी हिंसा और बर्बरता से भरा हुआ होता है कि जिसको इतने समय बाद भी दुनिया के किसी हिस्से में बैठकर देखने वाला आदमी दुःख और अवसाद से भर जाता है। वह बार.बार इस चीज को समझना चाहता है कि जो लोग नवजात बच्चों, अपाहिज बूढ़ों और गर्भवती महिलाओं को कतार में खड़ा कराकर गोली मार रहे थे, वे आखिर किस दुनिया के वासी थे। और ऐसा करके वे आखिर अपने बच्चों के लिए कैसी दुनिया सौंपने का इरादा रखते थे। लाख प्रयास के बाद भी कोई संवेदनशील आदमी इस गुत्थी को सुलझा नहीं पाता। उस फिल्म को अपने जेहन में लिए वह कई रातों तक बेचैन रहता है। तब तक, जब तक कि समय आकर उसकी यादों पर बैठ नहीं जाता।

रोमन पोलांस्की चूकी खुद भी उन अत्याचारों के गवाह रहे हैं और उससे बचकर निकल जाने वाले कुछ भाग्यशाली बच्चों में से एक, इसलिए वे इस फिल्म को जीवन के एकदम करीब खींचकर ले जाने में सफल हुए हैं। वे इस फिल्म को 'शिण्डलर्स लिस्ट' की भव्यता और 'लाइफ इज ब्यूटीफुल' की नाटकीयता से भी बचाने में कामयाब रहे हैं। शिण्डलर्स लिस्टश के दस वर्ष बाद और 'लाइफ इज ब्यूटीफुल' के पांच वर्ष बाद भी यदि वे उसी विषय पर एक पूर्ण मौलिक और मास्टरपीस फिल्म बनाने में कामयाब रहे हैं तो यह अपने आपमें कोई छोटी उपलब्धि है।

कहना न होगा कि यह त्रयी आपको उस विषय की एक जरूरी समझ तो दे ही देती है।

4 . द ब्वायज इन ए स्ट्रिप्ट पाजामा ;

निर्देशक: मार्क हरमन

होलोकास्ट को लेकर किसी भी संवेदनशील आदमी के मन में यह सवाल जरूर उठता है कि जो नाजी लोग यहूदी जनता का नरसंहार कर रहे थे, उनके भीतर क्या चल रहा था। उनके परिवार में किस बात पर बहस होती थी।



अपने बच्चों से वे क्या कहते थे कि वे आजकल किस जिम्मेदारी को निभा रहे हैं। मसलन कोई आस्त्विज के डेथ कैम्प में काम करने वाला कमांडर अपने बीबी बच्चों के साथ कैसा रिश्ता जी रहा था। जो दिन में सैकड़ों निरपराधों को गैस चैम्बरों में झोंक देता था, वह शाम को अपने घर में लौटकर कैसा व्यवहार करता था। या यदि वह घर से दूर था तो अपने घर पर क्या सन्देश भेजता था। और यह सवाल भी बारहों परेशान करता रहा है कि उसके घर के लोग जब उसकी ज्यादातियों को जान जाते, तब वे उसके साथ कैसा व्यवहार करते। क्या वे उसे रोकने का कोई प्रयास करते या वे उसकी सरहाना करते कि उसने आज सैकड़ों यहूदियों को गैस चैम्बर में डालकर बहुत अच्छा काम किया है।

अंग्रेजी फिल्म 'द व्यायज इन द स्ट्रिप्ट पाजामा' इस तरह के प्रश्नों का एक संतोषजनक जबाब देती है। फिल्म बताती है कि अत्याचारी का विरोध उसके घर में भी होता है। बेशक कि वह ताकतवर होता है और उस विरोध को कुचलकर आगे बढ़ जाता है लेकिन उसे अपने घर में भी विरोध का सामना करना पड़ता है। उसे यह अहसास दिलाया जाता है कि वह जो कर रहा है वह सही नहीं है। और भविष्य में इसके परिणाम अच्छे नहीं होंगे।

यह फिल्म दर्शकों को एक अजीब दुविधा में डाल देती है। एक तरफ वे पीड़ितों के पक्ष में रहते हुए यह सोचने लगते हैं कि जब अत्याचार करने वाले के जीवन में यह पीड़ा आयेगी, तब उसे उसका ज्ञान होगा कि वह कितना गलत कर रहा है। लेकिन एक दिन जब वह स्थिति आ ही आती है कि अत्याचार करने वाले का बेटा ही उस भयावह स्थिति में फंस जाता है तो दर्शक बेचैन हो उठते हैं कि उसके साथ यह अत्याचार न हो। यह बेचैनी इसलिए उठती है कि दर्शक किसी भी निरपराध के साथ होने वाले अत्याचार के खिलाफ होता है।

'धारीदार पाजामा' वाले लड़के को केंद्र में रखकर बनी यह फिल्म दर्शकों के भीतर मनुष्यता को थोड़ी और समृद्ध होती है।

5. सन आफ सोल; निर्देशक: लास्ज़ो नेमर

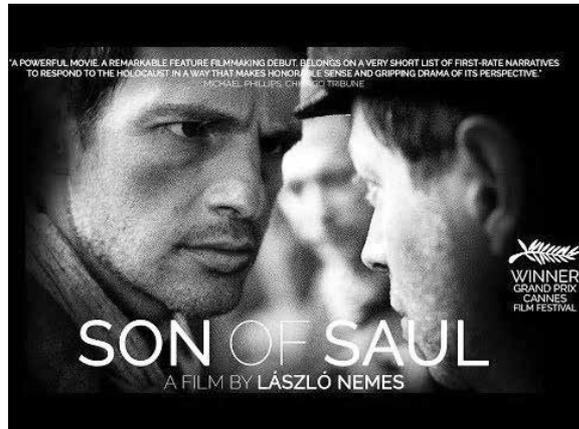
इस कड़ी की पांचवी फिल्म हंगेरियन निर्देशक लास्ज़ो नेमर की 'सन आफ सोल' है। यह उस दौर के सबसे भयावह और संवेदनशील विषय को केंद्र में रखकर बनायी गयी है जिसमें नरसंहार के लिए कुख्यात आस्त्विज कैम्प के भीतर काम करने वाले 'सोंडर कमांडो' की कहानी दर्ज है। 'सोंडर कमांडो' उन यहूदी लोगों को कहा जाता था, जिनसे इन यातना शिविरों में साफ़ सफाई का काम लिया

जाता था। जब ये लोग इन मृत्यु कैम्पों में पहुंचते थे तो इन्हें अपने ही साथियों से अलगा दिया जाता था और बन्दूक की नोक पर कहा जाता था कि उन्हें गैस चैम्बरों में मारे गए यहूदी लोगों के शवों को ठिकाने लगाना है। उन्हें फिर से साफ़ सफाई करके दूसरे नव आंगंतुक यहूदियों को मारने लायक तैयार करना है। जो लोग इस कार्य के लिए तैयार नहीं होते थे, उन्हें उसी क्षण मार दिया जाता था। ऐसे में कुछ लोग इस आशा में यह कार्य करने लगते थे कि शायद यहां के नाजी कमांडरों को दया आ जाए और वे उन्हें जीवन बख्श दें। या शायद इस तरह उन्हें मृत्यु से कुछ दिनों की मोहलत मिल जाए। हालांकि ऐसा होता नहीं था। इन सोंडर कमांडरों से कुछ समय तक काम लेने के बाद इन्हें भी मौत के घाट उतार देने का ही प्रचलन था।

यह फिल्म एक ऐसे ही 'सोंडर कमांडर' ;गेजा रोसिग के आसपास बुनी गई है। इसमें हर समय मृत्यु के साए में जीने वाला और लगभग रोबोट बन चुका एक व्यक्ति है, जिसके जीवन की लगभग सारी इन्द्रियाँ सूख चुकी हैं। जिसकी रूह भी लगभग मार दी गयी है। लेकिन इसके बावजूद जब उसके सामने मानव गरिमा का नैतिक सवाल खड़ा होता है तो बिना इस बात की परवाह किये कि इस सवाल की तरफ झुकने की कीमत उसे अपनी जान के रूप में चुकानी पड़ेगी, वह उस मानव गरिमा के साथ खड़ा नजर आता है। बाकि कहानी जानने के बजाय यह जरूरी है कि आप इस फिल्म को देखकर इसकी संवेदनशीलता और मार्मिकता को महसूस करें। यह समझें कि हमारी अपनी दुनिया में आदमी भी बसते हैं और हैवान भी। और यह भी कि हमें कैसी दुनिया चाहिए।

यह फिल्म अपने छायांकन की विशिष्ट तकनीक के लिए भी ख़ास है। लगभग पूरी फिल्म में कैमरा नायक की पीठ के साथ ही चलता रहता है। यह एक अद्भुत प्रयोग है, जिसमें नेपथ्य की सारी क्रियाएँ धुंधली छाया के रूप में दिखाई देती हैं। हालांकि फिल्म में संवादों का बहुत कम इस्तेमाल किया गया है, लेकिन फिल्म बताती है कि भावों को संप्रेषित करने के लिए सबसे सशक्त भाषा भंगिमाओं की ही होती है।

अब सवाल यह उठता है कि होलोकॉस्ट जैसी त्रासदी पर सिनेमा देखने का क्या औचित्य है। एक ऐसी त्रासदी जिसमें मनुष्यता क्षत-विक्षत होती है, जिसमें पाशविकता गंगा नाच करती है। तो जबाब यह है कि किसी भी ऐसे विषय पर कला के विभिन्न रूपों से रूबरू होने का हमें सबसे बड़ा लाभ यह होता है कि हमारे भीतर उस विषय को लेकर एक मुकम्मल समझ बनती है। हम यह जान सकते हैं कि किसी भी दौर में कोई भी त्रासदी कैसे घटित होती है। उसके क्या कारण होते हैं, वह कैसे पनपती है और कैसे बीभत्स रूप को धारण करती है। यह इतिहास से परिचित होने के लिए भी जरूरी है और इतिहास से सबक लेने के लिए भी। सबक इस रूप में कि ऐसी त्रासदी से बचने के लिए हमें क्या करना चाहिए और क्या नहीं करना चाहिए। हम यह जान सकें कि ये त्रासदियाँ कैसे शुरू होती हैं। कैसे व्यक्ति और समाज के भीतर उनका बीज पड़ता है। और फिर कैसे वह राक्षस बनकर समाज को ही खाने लगता है। इन फिल्मों के जरिये मिला मार्गदर्शन हमारे भीतर मनुष्यता के न्यूनतम गुणों को बरकरार रखने में सहायक होता है, जो इस दौर की सबसे बड़ी जरूरत है।



SOLIDARITY WITH GOVERNMENT EMPLOYEES



Nearly 60 lakh government employees both from the Centre and the States are on agitation demanding scrapping of the NPS and restoring the defined benefit pension scheme to the employees who joined services on or after 1.1.2004. Com. AK Bhatnagar, Vice President AIIEA expressed solidarity in support of the Defined Pension Scheme (Old Pension Scheme) in a Dharna organized under the banner of National Movement for Old Pension Scheme today at Jantar Mantar, New Delhi on 31.1.2019. Dharna was organised from 29.1.2019 to 1.2.2019. All the four days, the gathering in Dharna was overwhelming.

AIIEA SUPPORTS BANK OFFICERS



The All India Bank Officers' Confederation (AIBOC) had organised a march to the Parliament program on 4th February, 2019. This program was organised expressing opposition to Merger of three nationalised banks & Regional Rural Banks, Fractured mandate for officers, NPS & demanding Five Day Week, recruitment and updation of Pension etc. Com Shreekant Mishra, Joint Secretary, AIIEA addressed the large gathering at Parliament Street and expressed solidarity with the agitating Bank Officers.

Seminar – Indian Republic and Labour Laws

A seminar was organized by Bhubaneswar Branch-III base committee of Bhubaneswar Division Life Insurance Employees' Association on 16.01.2019 at Bhubaneswar on the subject "INDIAN REPUBLIC AND LABOUR LAWS".

Com. Sameer Das initiated the discussion. Com. Dushmant Das, State Secretariat Member CPI(M), Odisha was the chief Speaker on the subject. He vividly explained how the labour laws were formulated and enacted due to the long struggle of Trade Unions since 18th century. Even the labour laws which were formed before Independence of India are now attempted by the NDA government to amend in favour of the corporate houses to exploit the working class. Government has already prepared the draft to amend all the existing 44 labour laws, which will be merged to 4 labour code, wherein the existing benefit of working class will be removed. Mainly the democratic rights of working class will be washed away. Furthermore, the formation and registration of

trade unions will be so stringent, in future the working class will not be able to form a trade union. Under this back ground our beloved association All India Insurance Employees' Association has started the struggle to save the labour laws since last two decades anticipating the amendments since the implementation of LPG policy in our country.



Convention in defence of Indian financial sector at Dehradun

In defence of Public Sector Financial Sector Institutions the citizen forum was formed comprising of AIBOC, AIIEA, BEFI, AIRRBEA and AINEA in Delhi by the trade unions of Banking and Insurance sector to protect the Indian financial institutions neoliberal policies. In this background a convention was organized at Dehradun on 9th February 2019. The convenor of Convention Comrade Vijay Bhosale placed the draft declaration before the House listing out various demands in order to protect the public sector financial institutions.

Initiating the discussion on the Draft Resolution eminent economist Professor (Dr.) Surjit Mujumadar in very simple words explained the difference between private and public sector and categorically demanded that Indian financial Institutions particularly Public Sector Banks and Insurance Companies must be controlled by the state; that capital deployed for social development must be controlled socially. He also told that Indian Financial Institutions which were nationalized in order to mobilize the small savings of the people for the welfare of the citizens have done a marvellous job. He explained about the challenges faced by the public sector financial institutions and said that in the given situation, the government is vigorously implementing neo-liberal economic policies and the Central Government is making all out efforts to privatize the public sector financial institutions, which is not at all in the interest of the nation or the people of the country. He appealed the gathering of eminent thinkers to support the campaign being carried out by Citizen Forum in defence of public sector financial institutions.

Sri Harish Rawat, Ex Chief Minister of Uttarakhand appreciated the initiative taken by the Citizen Forum to protect the public sector financial institutions. He appreciated

the excellent role played by the public sector in nation building after the independence & assured the full support of his party in defence of public sector financial institutions.

Com Sanjeev Kumar Sharma, Vice President, All India Insurance Employees Association pointed out that LIC along with the public sector general insurance companies has contributed immensely to nation building. LIC has invested more than 28 lakh crore in the economy and majority of these investments are in social and infrastructure sectors. Despite this glorious record, the government has been making efforts for the privatisation of this successful institution. He also informed the house that Modi Government has sold 14% share of New India Assurance and GIC- Re last year. The Insurance employees under the banner of All India Insurance Employees Association has so far been successful to protect the public sector character of LIC and Public Sector General Insurance Companies and it is the need of the hour to build a larger unity to protect the public sector financial institutions of the country.

Comrade Jagmohan Meridatta convener UFBU Uttarakhand also opined that worsening state of Banking sector is due the faulty policy of the Government. Other distinguished speakers who addressed the house were Comrade Jagdish Chandra Chimmwal of Confederation of Central Govt. Employees, Comrade Virendra Bhandari Chairman of Trade Union Committee, Comrade Samar Bhandari Secretary AITUC Uttarakhand and comrade Hira Singh Bisht President Uttarakhand.

The house unanimously adopted the Draft Declaration placed by Comrade Vijay Bhosale. The meeting concluded with the vote of thanks by Comrade Jose Abraham, President AINBEA.

AIIEA CONGRATULATES BSNL EMPLOYEES

The BSNL employees successfully observed three day nationwide strike from 18-20 February, 2019. The strike call was given by all unions in BSNL and participated by both the Executives and Non-Executives. The strike was to protest against the deliberate attempt to kill this gigantic institution by starving it of 4 G spectrums, technological upgrade and the necessary infrastructure to meet the challenges of competitive environment. The government while neglecting BSNL is

aggressively promoting the interests of Reliance Jio.

The BSNL Unions have decided to further intensify the agitation. The Unions have planned for a massive march to the Prime Minister's Office on 6th March, 2019. The AIIEA congratulates all BSNL employees for the massive successive of their strike action. The AIIEA also extends support for the planned agitation of the BSNL Unions

Working Committee of NZIEA meets at Shimla

The Working Committee Meeting of NZIEA was held on 2.2.2019 at Shimla to discuss the present political & economic scenario and also the steps to be taken to strengthen the organisation to meet with the challenges before insurance employees in specific and general trade union movement in general. The Working Committee was inaugurated by **Com. V. Ramesh**, General Secretary AIIEA.

Com. V. Ramesh while lauding NZIEA for being a strong unit of AIIEA, analysed the national and international political scenario and challenges before the people of the country. Neo-economic policies which were initiated in 1991 have failed resulting into massive inequalities as pointed out by Oxfam Report. In India the number of billionaires has gone up to 119 in the last year with an addition of new 18 members in the group. Total wealth of these billionaires in India is 28 lac crore whereas the total budget of the country is 24.42 lac crore. The total wealth of these billionaires comes out to be 51.53% of the national wealth. He said that the Modi government is recklessly moving ahead with privatisation of public sector. PSGI companies have already been targeted. The Government



is making attempts to target LIC too.

Dealing in length on issues of the industry, he said wage revision is due from 1.8.2017 and despite massive progress and prosperity of the institution, the negotiations are yet to begin. He stressed on the need for struggle on pension option. He gave details of the decisions of AIIEA Secretariat which met on 26-27th January 2019 in Hyderabad.

Com. Naveen Chand, General Secretary NZIEA outlined various activities undertaken by NZIEA since last working committee meeting held in Delhi.

• He informed that in the **March to Parliament**

Comrade Devi Das Retires

Organising Secretary of NZIEA and Divisional secretary of NZIEA Shimla Division Com. Devi Dass retired from the service of the LIC on 31st Jan 2019 after putting 39 years of service. Com. Devi Dass joined LIC as an Assistant at Mandi Branch under Chandigarh division. Com. Devi Dass was later elected Divisional Secretary of NZIEA Shimla Division which position he continues to hold. He is an inseparable part of the democratic movement in Himachal Pradesh.

A felicitation function was organised at Kalibari Hall, Shimla to honour Com Devi Dass. AIIEA General Secretary Com. V.Ramesh, vice president AIIEA and president of NZIEA Com. Anil Bhatnagar, JT. Secretary AIIEA, General Secretary of NZIEA Com.Naveen Chand, Com. Rakesh Singh MLA (CPIM) working committee members of NZIEA, president LIC Class -1 officers Federation, leaders of various fraternal

Trade Unions and Comrades from all branches of Shimla Division were present in the Kalibari Hall. About 300 comrades participated in this function.

Com V.Ramesh spoke highly of the contribution made by Com Devi Dass to develop the organisation in Shima Division as well as Northern Zone. Com Anil Bhatnagar, Com Naveen Chand and a number of leaders from fraternal organisations spoke on the occasion and recalled the glorious contributions made by him. Responding to the felicitations, Com. Devi Dass said that he will continue to serve the AIIEA and make all efforts to develop a strong and vibrant democratic and progressive movement in Shimla. He thanked the employees for the cooperation given to him in discharge of his duties. Com.Devi Dass donated Rs. 10,000/- each to Insurance worker, Bima Mazdoor, Divisional Committee, Simhla, and Rs. 5000/- each to to AIIEA Shimla Division and DO Unit under shimla Division. President NZIEA Shimla Division thanked Com. Devi Dass for his donations and closed the function by thanking all the participants.

by farmers on 5.9.18, the participation of NZIEA was very impressive.

- On the call of chairman LIC and AIIEA to extend help to the victim of devastating Kerala flood, employees in LIC in Northern Zone donated Rs. 96,82,913 for the cause.

- A convention was organised in Delhi on 27.10.18 under the banner of “National Convention in defence of Public Sector Indian Financial Institutions” in which the participation of insurance employees was impressive. This convention was guided by Prof. Prabhat Patnaik, Prof. Jayati Ghosh, prominent economists and Sh. Harish Rawat (INC) & Sh. Sanjay Singh (AAP).

- Two days strike action on 8-9th January 2019 in Northern Zone was successful (76.5%).

He exhorted the leadership of NZIEA to have organisational analysis of the strike action to weed out the weakness in the organisation, if any.

Com. A K Bhatnagar, President NZIEA also guided the house. He emphasised upon the need of a strong organisation in view of the present political and economic environment in the country. He exhorted to make organisation strong by taking the ideological and political issues to the grassroot level of the organisation. For this purpose, he insisted upon regular visits to the branches by the Divisional Committees & regular meetings of various tiers in the organisation to analyse

its weaknesses & strengths. Regular trade union classes and women conventions should be conducted on periodic intervals to eradicate the ideological deviations amongst the cadres. He informed that the Secretariat of AIIEA had decided to have four seminars in each zone on social issues. He informed that convention on **unemployment** will be held in J&K; convention on **protection of democracy and constitution** in Himachal Pradesh & on **agriculture distress** a convention will be held in Haryana. He advised the concerned Divisional Committees of NZIEA to decide the place and date of the convention during February 2019 itself.

The working committee was unanimous on the vigorous campaign in the society to create an environment in which RSS/BJP and its any political alignment does not get support from the people in the ensuing Lok Sabha elections keeping in view the dangers inherited in the ideology of RSS especially towards Dalits, women, students, farmers and working class etc. The democracy and constitution of India have been under attack by Modi Govt. toeing the line of RSS since its installation in 2014. The society has to be cautioned on the game plan of RSS to destroy the social & cultural fabric of the country.

With the determination of implementation of decisions of the Working Committee the meeting was over.

CONTRIBUTIONS TO KERALA RELIEF

At the call of “Nabh Chhor”, an evening daily being published from Hissar, Haryana, an amount of Rs. 1,21,500/- was collected from around 200 donors for the relief of Kerala Flood Relief Fund. Hissar unit of Northern Zone Insurance Employees’ Association took a leading role in this noble cause. On arrival of Com. Pinnrai Vijayan, the Chief Minister of Karala at Delhi on 8th February 2019 a cheque for Rs. 1,21,500/- was handed over by Sh. Mayank Saini (Nabh Chhor) & Com.

Trilok Bansal, Secretary of Hissar Unit of NZIEA to him in presence of Com. Sita Ram Yechuri, General Secretary CPI(M), Com. Anil Kr. Bhatnagar, President NZIEA & Com. Bhanu Pratap Singh, Secretary NZIEA.



This amount was collected exclusively from the public in Hissar. LIC employees under the banner of Northern Zone Insurance Employees’ Association have contributed separately for this cause.

47th Conference of Raipur Division IEU

The 47th General conference of Raipur Division Insurance Employees Union was held on 3rd to 5th February 2019. The Conference was well organized by Branch Unit Raipur-I. The conference began with colourful procession of more than 600 comrades holding the red Flags and playcards highlighting the demands of people. The rally passed through the important streets of Raipur city and was greeted by fraternal organizations at different places. The flag of the Union was hoisted at the venue by Com. A. Tirkey, President RDIEU. Floral tributes were paid to the martyrs' column thereafter. The comrades of Raipur-I Unit rendered revolutionary peoples songs which inspired the audience.

The Chairman of the reception committee Dr. Biplab Bandopadhyaya delivered welcome speech. Inaugurating the Conference Com. Amanulla Khan, President, AIIEA congratulated the voters of Chattisgarh for bringing the political change in the state. He said that the election results of 5 states have enhanced the democratic space for the movement of working class. Com. Amanulla Khan spoke about the national situation and pointed out to the threats to Constitution and democracy. He said that the pluralistic character of the nation is under serious threat. He called upon the Insurance employees to prepare for larger struggles to realise their legitimate demands and to defend the idea of India. Comrades A. Tirkey, B Sanyal, Joint Secretary- AIIEA, D R Mahapatra, General Secretary, CZIEA and A K Lal (State secretary-CITU) also spoke. Com. Atul Deshmukh, General Secretary of RDIEU proposed vote of thanks.

In the delegate session Com. Atul Deshmukh presented a comprehensive report, the discussions on which were initiated by Com. Rajesh Parate, Joint Secretary followed by 27 more comrades including 5 women comrades.

The debate showed increased level of maturity, unity in thought in the organisation. Com. Atul Deshmukh replying to the debate appealed for strengthening the union at all levels. The report was adopted unanimously as also the statement of Accounts for the year ended on 31/12/2018. The conference adopted 13 resolutions on various issues like Recruitment, Recognition of AIIEA, Prise rise, Abolition of new pension scheme etc.

Com. Shreekant Mishra, General Secretary, ECZIEA greeted the RDIEU. He said that we have a reactionary government at the centre, it is anti labour, anti former and in the last 55 months it has not taken any positive steps to help the poor. In coming 2019 Lok Sabha elections we have no other alternative but to change this government. He congratulated the employees and the working class for the success of two days nation wide strike against the Govt. policy. Com. N. Chakraborty President, CZIEA said that all our legitimate demands like wage revision, final option for pension, 5 days week recruitment etc. are interrelated and connected with an active movement of our employees. Com. B. Sanyal, while speaking in the delegate session clarified certain questions raised by the delegates and explained to the house about anti worker, anti people. Policies pursued by the present BJP led NDA government. Intervening in the debate Com. D.R. Mahapatra, impressed upon the need to build cadres and the unity of the employees. He discussed the splendid performance of LIC and cautioned the house regarding Governments steps to privatize the public sector units. He also called for strengthening the hands of the forces who stands for working class and raise voices on behalf of the toiling masses.

Comrades Rajesh Sharma, General Secretary- BDIEA, V.S. Baghel, Joint secretary- CZIEA, B.K. Thakur, Treasurer- CZIEA, Dilip Bhagat, Joint treasurer. CZIEA, Usha Parganiha, Convenor-Zonal level women sub committee and Ravi Shrivastava, Joint Secretary- BDIEA) greeted the conference.

The conference unanimously elected Coms. A. Tirkey, Atul Deshmukh and Surendra Sharma as President, General Secretary and Treasurer respectively. A colourful cultural night was also organized by the host unit on 4th February 2019 with participation by family members of insurance employees. The conference came to an end with Com. S.K. Lahiri, Vice President, RDIEU proposing vote of thanks.



62nd Conference of Kolkata Division LIEA

The 62nd Annual General Conference of Kolkata Division Life Insurance Employees' Association was held successfully on 14th and 15th September, 2018 at Subarno Banik Samaj Hall, Kolkata. At the outset, Com Ramkrishna Datta, President, KDLIEA paid floral tribute to the martyr's column. Like in previous years the leaders of four neighbouring Divisional Associations, Pensioners' Association (KMDO-I) and Agents' Organisation of India, KMDO-I were present to greet the Conference. The doyen of the insurance employees' movement – Com Chandra Sekhar Bose also attended the Conference. Besides, 113 out of 116 elected delegates and 71 observers from 16 bases attended the Conference. The report of the working committee and the statement of accounts were placed before the Conference by the General Secretary and the Treasurer respectively. 32 delegates, 6 women delegates included, participated sincerely in the debate on the report.

In the post-lunch session on the first day, the Conference was greeted by the ever-young-ever-valiant nonagenarian com Chandra Sekhar Bose. He reminded the audience that even any small achievement is not possible without fierce struggle against the ruling classes. He also raised the issue of IDBI acquisition by LIC with apprehension. On the 1st day, the General Secretary of EZIEA, Com Jayanta Mukherjee, also addressed the Conference. In his valuable speech he dealt on the present political situation in the country as also in the state of West Bengal. He confidently allayed the apprehension regarding the IDBI take-over issue but at the same time made it clear that AIIEA firmly opposed privatization of public sector financial institutions. On the second day, Com Pradip Gargari, Jt. Secretary, EZIEA spoke. He lucidly discussed many issues related to the industry and its employees. Apart from that, he dealt with some theoretical questions that came up for discussion in the Conference.

In the Conference, delegates discussed many topical issues. They discussed about competitive communalism of BJP and TMC, gigantic failure of demonetisation, unjust GST on LIC premium, undermining of the democratic institutions by the Central Govt, ruthless attacks of market economy on the livelihoods of common people and about farmer-worker unity as well. The consensus that emerged out of the discussions was that

both the Govts at the centre and the state should go. On the 1st day, after the delegate session was adjourned, a seminar on Karl Marx to commemorate his 200th birth anniversary was held. The sole speaker was famous left exponent Sri Kumar Rana. The subject of the seminar was- "Bicentenary of Karl Marx's birth- To the working class Karl Marx is still the pole star." The speaker brilliantly described Marx's life and struggle for emancipation of the working class and finally concluded that unless and until we work with the downtrodden in the practical realm, we shall not be able to understand Marx properly. The interactive session that followed also became very attractive.

The discussions on the report of the working committee was summed up nicely by Com. Amitesh Sarkar, General Secretary, KDLIEA. Following that the report of the working committee was adopted unanimously by the Conference. Earlier the house, en masse, adopted the Statement of Accounts. Two constitution amendment proposals were also adopted unanimously by the Conference. In all, 59 resolutions were adopted by the 62nd Conference. The Conference elected comrades Chandra Sekhar Bose, Saibal Chaudhuri, Anup Chakraborty and Tarak Banerjee the Honorary members of KDLIEA. A 65-member Working Committee, 13-member Secretariat included, for the year 2018 was also elected unanimously. Comrades Ramkrishna Datta, Amitesh Sarkar and Pradip Banerjee were elected President, General Secretary and Treasurer respectively. The curtain dropped on the 62nd Conference Comrade after Ramkrishna Datta, on behalf of the Presidium, asked the delegates and observers to take the message of the Conference properly to the employees at large.



Convention at Vellore in memory of Com R.G.



In memory of the great leader of our organization, Com R.Govindarajan, former Joint Secretary, A.I.I.E.A, on his second death anniversary on 18.02.2019, Insurance Corporation Employees' Union, Vellore Division conducted "Insurance Worker Readers Forum" meeting in its branch units.

Besides the Insurance Worker readers

forum a special convention was also conducted at vellore on 18.02.2019 which was presided by Com S.Palaniraj, President, Vellore Division. The programme commenced with the garlanding of the portrait of Com R.G by Com V.Gubendran, Vice president, GIEA-SZ. Com S.Rameshbabu, Joint Secretary, welcomed the gathering. Com S.Raman, General Secretary introduced the topic "Bank Merger and the conspiracies behind the move"

Com C.P.Krishnan, General Secretary, BEFI (TN) elaborated on the move of the government and the ill effects of the proposed move to all the stake holders and how it will ruin the public sector banks in India. Com S.Gunaalan, Joint Secretary, proposed vote of thanks. Around 100 comrades participated in the programme.

Seminar in memory of Com. N.M. S. at Udupi

In memory of Com. N.M.Sundaram a Seminar was organized by Insurance Employees' Union, Udupi Division on the subject "Neo Liberalization – Challenges before the Working Class".

An experienced trade union activist Com. Balakrishna Shetty, Vice President, CITU Udupi District was the main speaker of the seminar who discussed in detail the neo-liberalization process in the current political scenario and its effects on the Banking and Insurance Sector and also on the Common People of India.

Initiating his speech he paid rich tributes to Com. N.M.Sundaram, for his notable contribution to the trade union movement of the country. He recalled from his memory, the inspirational speech delivered by Com. N.M.Sundaram in the 11th Conference of SCIEF at Udupi. He said Com. N.M.S was totally determined in his goals and his speech spells his true concern for the working class. He had a clear and uncompromising view towards the dangers of communalism and Com. N.M.S had the quality of mingling with all active workers and always supported and encouraged them in their struggles. He stood for truthfulness in speech and in deeds. He said his rich characters were exposed in saying that he is not writing presently in "Insurance Worker"

only to make way for young writers to subscribe to the columns of "Insurance Worker". Com N.M.S exhorted women comrades to take up leadership of the Union. He also recalled the glorious contribution made by Com Sundaram in securing Pension Scheme for the financial sector employees. He pointed out that Com Sundaram was critical of neoliberalism and led the struggle for protection of the Public Sector including LIC.

Concluding his address, he gave a clarion call to workers to unite against the Govt which denies constitutional rights to people and neglects the interests of peasants and working class and requested the working class to participate In the general strike on 8th and 9th of January 2019.

Com. Prabhakara B Kunder welcomed the gathering. Com. K. Vishwanatha presided over the function. Comrades A.M. Ballal, Padmarekha C Acharya were present during the seminar.





Successful Conference of IPA, Pune

The Conference noted with serious concern on the indifference of Govt on Pensioners' issues and appealed to the Pensioners to join the demonstrations on 1st March 2019 when three major Unions in LIC - AIIEA, Class-1 Federation & Class-2 (NFIFWI) - will go on Walk-out strike to press the demand of final option for Pension and other issues.

Coms Agnelo Pacheco (Genl Secy, IPA, Goa) and Com VM Maisekhar (Genl Secy, IPA, Aurangabad, greeted the Conference. These two units were formed with the initiative of IPA, Pune.

The Conference unanimously elected a new team of office bearers with Coms SG Rajguru, BJ Kerkar and VC Deo as President, General Secretary & Treasurer respectively for the ensuing term.

The Conference which was presided over by Com SG Rajguru concluded with a vote of thanks by Com Shekhar Limaye. Com V T Gharpure with a dedicated team coordinated the event in a grand scale.

The 19th Annual Conference of Insurance Pensioners' Association, Pune, was held amidst great enthusiasm at Pune on 17th Feb 2019 with an inaugural address by Com J. Gurumurthy (Vice President, AIIPA). Being a composite unit, a big number of both LIC and General Insurance pensioners (more than 120 members) attended the meeting. A good number of women pensioners actively participated.

Com J. Gurumurthy, in his inimitable style, traced the glorious events of struggle for Pension, improvements scored and AIIPA's continuing efforts on OMOP and for further improvements in Pension benefits. He highlighted the achievements of AIIPA including on Group MediClaim and exhorted on the need to build up AIIPA stronger.

23rd Conference of Pensioners' Association of Howrah Division

The 23rd Annual General Conference of LIC Pensioners' Association of Howrah Division held at Kolkata on 16.02.2019 conducted by a Presidium formed with Comrades Subhash Mitra, Hemanta Banerjee & Deben Sur started with a brief welcome address of the President and a condolence resolution.

Com. Jayanta Mukherjee, General Secretary, EZIEA, congratulating the Conference, spoke about the anti-worker, anti-people and pro-Corporate policies of the N.D.A Govt. He said that the right of the Pensioners was under attack in various countries of the world. The demands of the Pensioners are genuine and it will be realised by Joint struggle. The strike of 8th and 9th January, 2019 was a grand success. He appealed to all to defeat the N.D.A. Govt. and install a left and democratic Government in the coming election.

Com. Priyabrata Bagchi, the Joint Secretary of AIIPA, narrated about the present economic policy of the N.D.A Govt. and was critical about the anti people attitude and religious fanaticism of the Govt. He strongly protested against the issuing of Nationalised General Insurance Companies' shares in the

market and criticised the total apathy of the Central Govt. towards the legitimate demands of the Insurance Pensioners. He appealed for joint struggle in all spheres and vote for a "Peoples Government" in the ensuing election.

The Conference was greeted by Com. Tarun Sanyal, the Joint Secretary of HDIEA. The other speakers were Comrades Gunin Chatterjee, Kisore Mitra, Pradip Basak and Sushil Dasgupta on behalf of other Insurance Pensioners' Association of Kolkata and Kharagpur.

The report of the Executive Committee placed by Com. Mohanlal Ganguly, the General Secretary dealt with the Political, Economical and Social Situations of the country and the world. It discussed the demands of Insurance Pensioners, the struggle of AIIPA, joint movement of the organisation, the duties of the members and the latest position of the case pending in the Supreme Court. The report of the Executive Committee and the Audited Accounts for 2018, after discussion, were adopted unanimously. Twenty resolutions on different subjects have been accepted.

Special felicitation was given to Com.

Continued on P.40

Insurance News in brief

■ A.M.KHAN, DHARWAD

- ◆ AON in its Report titled Weather, Climate & Catastrophe Insight – 2018 states that year 2018 witnessed 394 natural catastrophe events causing US \$225 billion economic loss. Total overall insurance cover was US \$ 90 billion, marking 2018 as the fourth costliest year on record of insured losses. Protection gap works out to 60%, lowest since 2005.
- ◆ “Bashe attack: Global infection by contagious malware”, Report by Lloyd’s of London and Aon has estimated that the malicious email could cause global economic damages anywhere between \$85 billion and \$ 193 billion.
- ◆ Japanese insurance companies have spent more than \$50 billion on acquisitions over the past five years to become the world’s second-largest buyer of insurance assets.
- ◆ Reinsurance companies approach the IRDA for a separate set of accounting and reporting norms for the industry. At present, reinsurers use the same reporting norms as the insurance companies do. Experts believe a separate set of reporting guidelines are necessary for reinsurers, as their nature of business and cash-flows is different.
- ◆ Union Government has introduced a Bill, The INTERNATIONAL FINANCIAL SERVICES CENTRE AUTHORITY BILL, 2019, to set up a unified authority for regulating all financial services in International financial service centres (IFSCs) in India. The Bill mandates that transaction of financial services in the IFSCs shall governed by an Authority. Regulatory bodies including RBI, SEBI, IRDA, PFRDI would have one nominee as its member, while the Finance Ministry will have rights to nominate two officials in the Authority.
- ◆ Insurance regulator IRDA has asked all non-life insurers (general and health) to offer a “Standard Health Insurance Product” as it is essential for customers to have access to a basic health cover that caters to their needs.
 - Coverage to include - Hospitalisation expenses:** Nursing expenses, room charges, doctors’ fees, medicine charges, ICU expenses, dental treatment, plastic surgery and others;
 - Ayush treatment:** Treatment under Ayurveda, Unani, Sidha and Homeopathy systems of medicines;
 - Pre-hospitalisation expenses:** Medical expenses incurred up to 30 days before hospitalisation;
 - Post-hospitalisation expenses:** Medical expenses incurred up to 60 days after discharge from hospital. This would include consultant fees, diagnostic charges, medicine and drugs wherever required;
 - Wellness incentives:** Health check-ups, disease management, fitness activities, outpatient consultations or treatments.
- ◆ The lucrative reinsurance space has been infested with rogue brokers. These companies are tapping into cash-strapped domestic insurers to provide them ‘shadow capital’ to expand their business. According to IRDA there are 65 such companies which are chasing a handful of global reinsurance companies to solicit business from Indian insurers indulging in unhealthy competition. Some of these brokers have used their links with foreign reinsurers not present in India to offer what is known as facultative reinsurance support. So an Indian insurer with a purse of Rs 1,000 crore gets an additional Rs 500 crore for the short-term on the understanding that the premium earned from new business will be shared proportionately. IRDA has sent out a warning to domestic insurers asking them to be vigilant against these rogue companies.
- ◆ Owing to multiple global catastrophic events and higher claims in crop insurance, New India Assurance Company has reported a net loss of Rs.113.52 crore for the third quarter of current financial year – 2018-19. The company was impacted by adverse performance of the crop insurance where poor climatic conditions led to claim estimates being revised higher, coupled with refund of some premium due to computation of the area correction factor. Underwriting losses from this line of business was Rs 161 crore for the quarter. The solvency ratio of New India for the third quarter stood at 2.25 times higher than the regulator’s mandated control level solvency ratio of 1.5 times.
- ◆ Moody’s Investors Service, which expects India’s GDP to grow by 7.4 percent and 7.3 per cent in fiscal 2019 and 2020, says that India’s insurance and reinsurance sectors will grow strongly. It predicts that the GDP expansion, coupled with current low insurance penetration, should support double digit growth insurance industry over the next 3-4 years. During fiscal 2018, total gross premiums for the non-life and life insurance sectors grew 11.5 per cent to Rs 6.1 lakh crore (USD 94 billion), bringing the 5-year compound annual growth rate (CAGR) to 11 per cent.



Working Class Struggles

S.SRIDHARA, MYSORE ■

● STRIKE ACTION IN THE US HITS A 32 YEAR HIGH

The number of workers participating in strike action in the United States during 2018 reached the highest level in 32 years, according BUREAU LABOUR STATISTICS report issued on 8th February in Washington. The figures document the rise in the class struggle in the course of the year, spearheaded by Public School teachers who carried out statewide strikes in WEST VIRGINIA, OKLAHOMA and ARIZONA. The BLS Report identified 20 major Labour disputes as strikes or lockouts involving at least 1000 workers. It was the largest number of such actions since 2007, when there were 21 strikes or lockouts of that size. More than 485000 workers staged walkouts/STRIKE during the year. The total number of workers involved was the largest since 1986, when 533000 workers engaged in major strikes or lockouts with total 2.8 million workdays lost in 2018.

● AS GLOBAL JOBS MASSACRE CONTINUES ,WORKERS AROUND THE WORLD SUPPORT FOR FIGHT AGAINST PLANT CLOSURES

Workers in Detroit on 9th February held demonstrations against GENERAL MOTORS PLANT closing. From February, General Motors began the mass layoff of 4250 salaried workers in North America. This follows the announcement that it will close five plants in the US & Canada. At the same time Ford announced that it will eliminate a shift from 1st April at its Flat Rock, Assembly plant, South of Detroit impacting some 1000 workers. Anger is mounting over the job cuts that will have devastating impact on communities ravaged by deindustrialization. Auto workers, Students and Community residents have given statements of support for the strike both from across the US & Internationally.

● KARACHI & ISLAMABAD JOURNALISTS PROTEST

Journalists from privately owned media outlets in Islamabad and Karachi have strike actions on 1st February and 2nd February, over non payment of salaries , pay cuts and sackings. A similar protest was held on 30th January by textile mill workers in Faisalabad who have been not paid for over 3 months.

● PHILIPPINES APPAREL WORKERS CONTINUE PICKET

Workers at the PULIDO APPAREL Factory in the SUN LUIS MUNICIPALITY of Batangas Province have been maintaining a picket outside the plant since January 21st. The Company which employes more than 500 workers is a subsidiary of the US based FOWNES BROS & Co. It shuttered the SAN LUIS Plant in December claiming financial problems.

● TASMANIAN NURSES STRIKE against State Government wage cap

Nurses in Tasmania continued industrial action at five hospitals from 4th February , with two hour weekly stop-work rallies. The TASMANIAN nurses are

the lowest paid in Australia and demanding pay increase higher than the Government cap of 2% rise. They are taking industrial action since 2018.

● AUCKLAND RAIL WORKERS TAKE STRIKE VOTE

Railway workers in AUCKLAND Newzealand's largest city held a vote on 8th February whether to strike. The workers are demanding wage increase and better working conditions.

● OVER 7000 BANGLADESH GARMENT WORKERS SACKED AFTER WAGE PROTESTS

Bangladesh garment industry Bosses have sacked thousands of workers following the end of recent protests and strikes involving upto 50000 workers over low wages. The Witch-Hunts began in January after garment workers reluctantly ended an eight day strike under the threat of mass lock outs and police intimidation.

● SCOTTISH LECTURERS HOLD FURTHER STRIKES:

College lecturers across Scotland held a second day strike on 5th February. They had similar strike on 16th January and next strike planned on March 6th. Educational Institute of Scotland and members of lecturers association are striking for a substantial increase in salaries. They have not received cost of living rise since April 2016.

● LONDON TAXI DRIVERS PROTEST :

Thousand of mini cab drivers in London held a protest on 4th February by blockading London Bridge. They are protesting plans by Mayor of London to introduce a congestion charge for minicabs. The independent workers union of Great Britan says the charges amount to a tax on poor.

● IRISH NURSES PLAN ADDITIONAL STRIKES:

Further to strike action on 30th January 35000 IRISH nurses voted to strike on 19th and 21st February seeking 12% rise and demanding recruitment of nurses.

● PROTEST MARCH BY PENSIONERS IN MADRID:

Thousands of Spanish pensioners marched through Madrid on 2nd February to protest the low level pensions. They demanded pension rise in line with inflation. Last rise of pension was in 2017 by a MINUSCULE 0.25%.

● UKRANIAN MINERS PROTEST NON-PAYMENT OF WAGES:

Hundreds of Coal Miners held a protest in the city of LVIV, over non payment of wages by the state owned LVIVUUGILLIA COAL MINE. They held a march near the LVIV Regional Administration Building.

Economic Tid Bits

■ J.SURESH, MYSORE

- According to a research by Prof. Gabriel Zucman of University of California, the top 1% of rich in USA now owns about 40% of total household wealth, increasing their share by 10% points since 1989. Over the same period, the wealth of the bottom 90% of population has come down in similar proportions. The wealth of top 0.01% has tripled during this period. The proportion of wealth held by the top 1% in China, Europe and the US combined has increased from 28% in 1980 to 33% today. In the US, China and Europe combined, the top 10% owns more than 70% of the total wealth, the bottom 50% less than 2% of wealth and the middle 40% less than 30%. In US, Europe and China, from 1987 to 2017 the average wealth of the top 1% rose by 3.5% per year, the top 0.1% by 4.4% per year and the top 0.01% by 5.6% per year.
- The report of the World Economic Forum says the crisis in world economy resulted in developments impacting Foreign Direct Investment more significantly than the trade tensions. It says, several European countries had introduced restrictions on Foreign Direct Investments and are sharpening their power to block investments in strategic sectors, particularly emerging technologies, raising the prospect of partial unwinding of globalisation in investment, as in trade. The report also says that the global debt has risen around 225% of global GDP, which is significantly higher than the financial crisis of 2008. The report also quotes a finding from the Edelman Trust Barometer, that population of 20 out of 28 countries surveyed were angry with the present direction of economic policies and political establishments and wanted a change in policies.
- UK's largest supermarket Tesco announced its decision to shed 9000 jobs. Tesco is the largest private employer in UK with 3,24,000 workers employed at more than 3400 stores in UK and Ireland. As a biggest super market, Tesco controls 25% of market in groceries. Retail industry which is the biggest employer in the private sector employs 9.5% of the workforce. However, two-thirds of those work in UK are classified as "working poor" due to low wages still below the pre-2008 levels. Last year, 85000 retail jobs in UK were lost as departmental stores closed their operations.
- According to a Bureau of Labour statistics (BLS) report, the number of workers participating in strike action in USA during 2018 is highest in 32 years. More than 533000 workers participated in strikes in 20 major labour disputes, which is the largest since 1986. The 2.8 million work days lost to strikes or lockouts were the most since 2004. Of the 20 major walkouts, 8 were by teachers, 5 by health care workers, 2 by telecommunication workers, 2 by hotel workers, 2 by construction workers and one by National Grid workers.
- According to latest Oxfam report, 26 billionaires controlled as much wealth of 3.8 billion people or 50% of world's population compared to 43 people last year. The wealth of the world's billionaires increased by \$ 900 billion or 12% while 3.8 billion people or 50% of world's population saw their wealth decline by 11%. The billionaires increased their wealth by \$ 2.5 billion every day, while a millionaire moved into their ranks every two days.
- According to the data by CMIE, the new investment proposals in India are registering persistent fall since 2011-12. New Investment proposals peaked at Rs.25 trillion in 2010-11. In 2017-18, these were down to Rs.11 trillion and in 2018-19, these are unlikely to cross Rs.10 trillion. The impact of fall in investments is visible in shrinking jobs. In a point-to-point comparison, the number of persons employed declined by 11 million. An estimated 408 million people were employed in December 2017. The average employment in 2017 was 406.5 million. This fell to an average of 402.1 million in 2018. This shows a small fall of 4.5 million. The unemployment rate in India is around 7.2% according to CMIE while the government data says it is around 6.1%. This situation clearly exposed the hollow claim of 2 crore employment generation every year by the government.

For our Field Force

■ ARIVUKKADAL, THANJAVUR

LIC and Agents : LIC has about 11.48 lakh agents (March 2018) – the largest network for any life insurance company. It gets about 95.6% of its individual business from agents. The private sector, on the other hand, has a total agent count of 9.3 lakh, with individual agents bringing 27.8% of the business. Other insurers get a major chunk of their business, i.e. 57%, from corporate agents.

LIC IDBI Bank : The board of IDBI Bank has proposed change in the name to either LIC IDBI Bank or LIC Bank, subject to RBI's no objection, name availability or reservation by Ministry of Corporate Affairs (MCA), shareholders' approval through Postal Ballot, Stock Exchanges' approval, etc.

Health Insurance spread : The western part of the country, constituting Gujarat, Maharashtra and Goa, accounted for the largest chunk of business in the health insurance sector followed by south, north and east in 2017-18, data issued by IRDAI. While the three western states accounted for 52.48 lakh health insurance policies issued, the southern state of Andhra Pradesh, Telangana, Tamil Nadu, Karnataka and Kerala put together accounted for 36.72 lakh policies followed by 35.25 lakh health insurance policies for North (UP, Uttarakhand, Haryana, Punjab, Himachal Pradesh, J&K, Rajasthan and Delhi) and 14.45 lakh in East (Bihar, Jharkhand, Orissa and West Bengal).

Need for cancer cover : Among the packages availed under the AB-PMJAY health insurance scheme, cardiac treatment — angioplasty and stents, used to treat blockages that cause heart disease, have been the most performed high-end medical procedure, according to data provided by the National Health Authority (NHA), the apex body implementing the scheme.

Uninsured losses : The Protection Gap—difference between insured losses and economic losses, or uninsured losses, in India is between 70-80% and insurance companies need to exploit the situation, IRDAI Chairman, Subhash Chandra Khuntia said.

Indians without insurance : At least 988 million Indians—more than the population of Europe and 75% of all Indians—are not covered by any form of life insurance, and an Indian is assured of only 8% of what may be required to protect a family from financial shock following the death of an earning member, according to government data and industry data. With 82% of India's workforce engaged in informal employment in the unorganised sector, 392.31 million workers and their families - more than the population

of United States - live under constant threat of financial setbacks due to insufficient or non-existent coverage.

Facial recognition for cattle : An Ahmedabad-based company will soon launch what it claims to be the first-ever integrated device system for cattle identification for insurance purposes. Using facial recognition and Iris scanner, this product which will not only help reduce fraudulent claims but will also be helpful in wildlife conservation and animal identification in the future.

Whatsapp service : Indian insurance companies have started to log on to WhatsApp as a convenient and quick means of reaching out to their customers. This may make it easy for customers to access policy details and lodge claims. Getting insurance policy information via WhatsApp is convenient as customers don't have to exit or toggle between various other apps or any browser. WhatsApp allows insurance companies to be available to their users (customers) anytime, anywhere. But for now, the service is limited in scope.

PLI SBU : The postal department plans to spin off the postal life insurance and rural postal life insurance operations into a separate business unit (SBU), according to the Communications Minister Manoj Sinha. The minister hoped that the Cabinet approval would be received in next fortnight or so.

Illegal commission : Insurance Brokers Association alleged that several private sector players are paying higher illegal commission while insuring the private cars in the own damage segment. This is higher than the permitted amount as fixed by IRDAI. IRDAI chairman Subhash Chandra Khuntia has expressed concern over the practice.

2 crore in-trip insurance : Cab-hailing app Ola on February 7 said it sold over two crore in-trip micro-insurance policies every month since its launch. The risk covered through this offering includes coverage against lost baggage, accidental medical expenses, accidental death or disability, and OPD treatment, among others.

Only in urban : Private sector life insurers had offices in 572 districts covering only 79.67% of all districts in the country, as per IRDAI's latest annual report. A majority of offices of private life insurers are located in semi-urban towns which are with a population between 10000 to 99999.

**FORM IV
(See Rule 8)**

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Insurance Worker thanks all these comrades for their fine gesture.

Response



The current issue of Insurance Worker is replete with very useful articles. I am especially drawn to the status report of education in the States by Com K.David. It is a pity that Tamilnadu had slid down steeply in the provision of free education to all. It had the distinction to be the first State to make the entire school education free as early as 1964. The Delhi government's achievement is commendable. If only the poor are given good quality primary education, they will fend for themselves. Thanks for providing good reading.

S.S. Rajagopalan, Chennai

23rd Conference

from p.35

Hrisikesh Dutta, the Ex-President of the Association. Com. Hemanta Banerjee, senior most member present in the Conference was felicitated.

A new Executive Committee of 21 members with Comrades Subhash Mitra, Mohan Ganguly and Ajit Chakraborty as President, Secretary and Treasurer was unanimously elected.

The Conference concluded after Vote of thanks by Com. Subhash Mitra, President of the Association.

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