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NATIONWIDE STRIKE on 8-9 JANUARY 2019



Oppression can
not last for ever,
the workers are
bound to win
the ultimate battle.

WORKING CLASS PREPARES FOR A TOTAL CONFRONTATION

Hideous Sign of
Crony Capitalism



लेहमन ब्रदर्स के
दिवालिया-दस वर्ष



The Great
Pension Scandal



An exit, A beginning



बड़े धोखे हैं इस राह में





GOOD RESPONSE BY LIC WORKFORCE TO KERALA RELIEF FUND CHAIRMAN PRESENTS A CHEQUE OF RS.7 CRORE TO CHIEF MINISTER

Kerala was ravaged by the worst flood for decades. The State suffered massive damages and loss of both public and private properties. Nearly 400 lives were lost. The people from across the country responded magnificently to this great tragedy by making significant contributions to the relief work. The Kerala society fought this calamity with great courage. The relief operations undertaken by the Kerala Government came for wide appreciation. The Armed forces, fishermen and different organisations carried out the rescue and relief operations admirably well. The units of AIIEA in Kerala and Tamilnadu mobilised funds to provide immediate relief. The AIIEA also donated Rs.10 lakhs for the immediate relief work. The AIIEA units carried out relief work at different places. Some of the houses of our cadres in Kerala were converted into relief camps. After this immediate relief work, the cadres of AIIEA joined many others in cleaning the mud and slush from the affected houses. The Kerala units of AIIPA too carried out the immediate relief work. Many units of AIIPA made collections and sent directly to the CMDRF. The work carried out by the AIIEA was well appreciated.

The AIIEA requested LIC to issue appeal to all LIC employees and Agency force for liberal donations to help the reconstruction of Kerala. The Chairman of LIC appealed for donations to the Chief Minister's Disaster Relief Fund. The response was overwhelming.

Shri V.K.Sharma, Chairman, LIC and Shri B.Venugopal MD along with other officers met Shri Pinarayi Vijanan, Chief Minister, Kerala and handed over a cheque of Rs.7 crore as the contribution of LIC employees, Pensioners and Agents. The Chief Minister appreciated this gesture.

Later addressing the Press, the Chairman said that LIC will join hands with the state government for post-flood reconstruction and rehabilitation activities. He said LIC is planning investments in state government's bonds and sponsoring specific projects.

The collections are still continuing. A large number of employees in Kerala have come forward to contribute one month's salary in response to the Appeal of the Chief Minister.

The AIIEA is proud that it has done yet again. The tradition of AIIEA to reach out with help to those unfortunate victims of natural calamities continues. The AIIEA thank all classes of LIC employees and Agency force for their liberal contribution and identifying themselves with the suffering people of Kerala.

Working Class prepares for a Total Confrontation NATIONWIDE STRIKE on 8-9 JANUARY 2019

The working class has decided to confront the government with a two day strike on 8-9 January 2019 demanding re-orientation of economic policies to benefit the common people. Ever since India embraced neo-liberalism and more so in the last 4 years, the policies designed to favour the big business and industry have created massive distress for the workers and the less privileged sections of the Indian society. There is a growing anger against these policies across the country. This is reflected in everyday struggles in different parts of the country by the workers, farmers and other toiling people. The coming together of the farmers and the workers in huge numbers on 5th September 2018 in New Delhi to challenge the neo-liberal policies set the agenda for further united struggles.

The government rather than listening to the genuine grievances of these popular struggles has become increasingly oppressive. The brutality with which the farmers struggles were sought to be repressed was seen both

in the national capital and in Mandsaur in Madhya Pradesh. The other people's struggle in Tuticorin, farmers' struggle against forcible land acquisition in Tamilnadu, Maharashtra and Gujarat are being brutally repressed. The individuals and organisations that identify with the struggles of these marginalised sections are intimidated utilising the might of the State machinery. The government has made it clear that it will not tolerate any criticism of its policies by public servants.

The AIIEA and its cadres too are not spared. The AIIEA and its cadres are being targeted for participating in broader democratic and working class struggles. Complaints from the Members of Parliament belonging to the ruling party against our cadres for participating and leading struggles outside office hours has become a regular phenomenon in LIC and PSGI companies. These letters are being routed through the Ministry and Vigilance instructing LIC to take penal action against its employees

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for being critical of the government policies. Such blatant interference in the working of LIC and PSGI companies and vindictive attitude against trade union functionaries was not seen even during the dark days of Emergency. It is unfortunate that LIC and PSGI companies have meekly submitted to these bullying tactics.

But these bullying tactics cannot intimidate the AIIEA and its cadres. The AIIEA has faced much more difficult situations in its glorious history and come out successful. The AIIEA had displayed great character in all adversities and had the courage to look into the eyes of the oppressors. This time too, it cannot be any different. Therefore, despite all intimidations the AIIEA will continue to play its role in the democratic and trade union struggles. The management of LIC must note that the employees of LIC are also the citizens of this country.

They too enjoy all the fundamental rights enshrined in the Constitution. The Supreme Court has held in a number of cases that LIC employees have the right to participate in political activities and any unreasonable restrictions so placed violate their fundamental rights. The LIC in the face of these observations of the Apex Court had to strike down Section 25 (1) and 25 (4) of the LIC Staff Regulations 1960

Today, the working class is totally justified in demanding reversal of the neo-liberal policies. These policies have widened inequalities and aggravated the unemployment situation. The government justifies these policies with claims that Indian economy is the fastest growing among the large economies in the world. The entire focus is on growth. The successive governments since the onset of neo-liberalism have abdicated the responsibility of acting as an agent of distributive justice. It is not surprising that the share of profits is continuously rising in the GDP while the share of wages is on decline. It is a hard fact that the growth is not creating additional jobs. A recent study suggests that a 10% increase in GDP results in less than 1% increase in jobs. This is in stark contrast to the 2 percent growth in employment when the GDP was growing at 3-4% in 1970s and 1980s. The same study points out that between 2013 and 2015, total employment actually shrank by seven million. The permanency of jobs is rapidly giving place to temporary and contract employment

with precarious working conditions. Even when the government has accepted Rs.18000 as the need based minimum wage, it must be noted that 82 percent of the male and 92 percent of female workers earn less than Rs.10000 a month. These workers do not enjoy any social security. The rate of unemployment among the youth and higher educated has reached 16 percent. This is alarming.

The government boasts of record food grain production. But the conditions of the farmers after contributing to the higher production remain pathetic. Farm suicides continue unabated. The record food grain production has not reduced hunger. India has a pathetic standing on global hunger index. Twenty Crore of its people are hungry. India continues to remain a laggard on most of the human development indices. Therefore, the growth of GDP has no meaning to the vast majority of the population as it fails to alter their living conditions for better.

Many of the demands of employees of LIC and PSGI companies remain unresolved for years. The demand for a final option on pension is pending for over one decade. The managements have made it clear that they are in favour of extending this benefit but the government is unyielding. The government says it cannot reopen the defined benefit pension scheme which it has replaced with the National Pension Scheme. The wage revision fell due on 1.8.2017. Negotiations are yet to begin for want of a mandate from the government. Though the government says that LIC and PSGI companies are Board Managed, it continues to undermine their functional autonomy on issues relating to employees demands and on investment decisions.

The AIIEA, therefore, has joined the Central Trade Unions and Independent Associations of employees and workers belonging to different sectors of the economy to challenge these anti-worker and anti-people policies of the government. The demands of the National Convention of Workers are simple and just. Fix minimum wage as Rs.18000 per month and minimum Pension as Rs.9000 per month; waive the farm loans; give remunerative prices to the agriculture produce; abolish National Pension Scheme; extend the defined pension scheme to all the employees wherever it exists; abolish

contractualisation and casualisation of jobs; stop privatisation of public sector; and do not alter the labour laws in favour of the big business and industry. These are justified demands. These demands are worth the struggle. The two day strike of 8-9 January 2018 is clearly aimed to force the government to revisit neo-liberalism which is playing havoc with the life of working class and other toiling sections.

As the workers prepare to launch the struggle, the adversaries are also planning their response. The response would surely be to disrupt the unity of the workers and toilers through communal and casteist mobilisation. No efforts will be spared to pit one worker against the other. The narrative of we vs them will be played out with all disastrous consequences. This narrative from communal polarisation has now taking turn towards regional polarisation. The attacks on the immigrant workers from Bihar, UP and Madhya Pradesh in Gujarat have grave consequences for the unity of the entire working class. The dastardly rape of a 14 month old girl is highly condemnable. The perpetrator of this crime has to be brought to justice. But an entire community of Hindi speaking migrant

workers cannot be penalised for the criminal act of one person. Both the attackers and victims in this case are the workers. The hidden cause behind this carnage is the grave unemployment situation and the resultant frustration. Such situations can possibly arise in other places too. The working class must understand that such actions weakens the broader movements and lets free the real adversary- the ruling classes. The workers must understand that they have common problems; their sufferings are common and they have a common enemy in neo-liberalism and the divisive policies of the ruling classes. Therefore, they must not allow themselves to be manipulated. They must remain focussed on fighting the disastrous economic and communal policies. The unity achieve so far through common struggles must be preserved and further strengthened.

Let the working class including the insurance employees move towards an intense campaign and struggle to make the 2 day strike on 8-9 January, 2018 successful. Let us move forward with the understanding that oppression cannot last forever and the workers are bound to win the ultimate battle.

मजदूर वर्ग पूर्ण टकराव की तैयारी में जनवरी 8-9 को देशव्यापी हड़ताल

आम आदमी को लाभ दिलाने के लिए आर्थिक नीतियों के पुनर्निर्धारण की मांग को लेकर मजदूर वर्ग ने - जनवरी को दो दिन की हड़ताल रखकर सरकार से पूरी तरह टकराने का निर्णय लिया है। जब से भारत ने नवउदारवाद की नीतियों को अपनाया है और खास तौर पिछले चार वर्षों में, बड़े व्यापार तथा उद्योग का पक्षपात करने वाली नीतियों के कारण मजदूर तथा भारतीय समाज के कम सुविधा प्राप्त वर्गों का भारी तकलीफों का सामना करना पड़ा है। इन नीतियों के विरुद्ध पूरे देश में बहुत गुस्सा है। यह देश के विभिन्न भागों में मजदूरों, किसानों व मेहनतकश लोगों के रोजाना के संघर्षों में दिखाई देता है। सितम्बर को नई दिल्ली में मजदूरों व किसानों के बड़ी मात्रा में एक साथ आने तथा नवउदारवादी नीतियों को चुनौती देने से एकीकृत संघर्षों का कार्यक्रम तय हुआ है।

इन लोकप्रिय संघर्षों की जायज शिकायतें सुनने की बजाय सरकार ने और अधिक दमनकारी रूख अपनाया

है। जिस पाशविकता के साथ किसानों के संघर्ष का दमन किया गया वह राष्ट्रीय राजधानी व मध्य प्रदेश के मंदसौर दोनों स्थानों पर देखने को मिला। ट्यूटीकोरिन के अन्य लोगों के संघर्ष व तमिलनाडु, महाराष्ट्र व गुजरात में जबरन जमीन के अधिग्रहण के विरुद्ध किसानों के आन्दोलन का बेरहमी से दमन किया गया है। जो भी लोग या संगठन इन आन्दोलनों का साथ देते हैं उन्हें राज्य की मशीनरी की सहायता से परेशान किया जाता है। सरकार ने यह स्पष्ट कर दिया है कि लोक-सेवकों के द्वारा वह अपनी नीतियों की आलोचना बरदाश्त नहीं करेगी।

एआईआईईए तथा उसके कैडरों को भी नहीं बख्शा गया है। व्यापक जनतांत्रिक एवं मजदूर वर्ग के आन्दोलनों में भाग लेने के लिए एआईआईईए तथा उसके कैडरों को निशाना बनाया गया है। ऑफिस में काम के बाद प्रमुख संघर्ष में भाग लेने के लिए एलआईसी व जीआईसी की सार्वजनिक कंपनियों में हमारे कैडर के विरुद्ध शासक

पार्टी के सांसदों की शिकायत आम बात हो गयी है। इस तरह के पत्र मंत्रालय द्वारा या खुफिया विभाग द्वारा एलआईसी को इस निर्देश के साथ भेजे जाते हैं कि उन कर्मचारियों के खिलाफ दंडात्मक कार्यवाही की जाए जो सरकार की नीतियों की आलोचना करते हैं। एलआईसी व पीएसजीआई के कार्य में इस तरह का खुला हस्तक्षेप तथा टेड यूनियन कार्यकर्ताओं के खिलाफ बदले की भावना से इस तरह का कार्य तो आपातकाल के काले दिनों में भी नहीं देखा गया था। यह दुर्भाग्यपूर्ण है कि एलआईसी व पीएसजीआई कंपनियों ने इन अत्याचारी नीतियों के खिलाफ बिना बोले ही अधीनता स्वीकार कर ली है।

लेकिन ये डराने धमकाने की कार्यनीति एआईआईईए व उसके कैडर को परेशान नहीं कर सकती। एआईआईईए ने अपने शानदार इतिहास में और भी अधिक कठिन स्थितियों का सामना किया है और वह सफलता पूर्वक बाहर निकली है। एआईआईईए ने सभी विपरीत स्थितियों में अपने महान चरित्र का प्रदर्शन किया है और उसमें दमनकर्ता की आंखों में देखने का साहस है। इस बार भी यह हमेशा से अलग नहीं हो सकता। इसलिए परेशान किए जाने के बावजूद एआईआईईए जनतांत्रिक व टेड यूनियन संघर्षों में अपनी भूमिका का निर्वहन करती रहेगी। एलआईसी के प्रबंधन को यह नोट करना चाहिए कि एलआईसी के कर्मचारी भी इस देश के नागरिक हैं। वे संविधान में प्रदत्त सारे मूल अधिकारों के हकदार हैं। उच्चतम न्यायालय ने अनेक मामलों में यह कहा है कि एलआईसी कर्मचारियों को राजनीतिक गतिविधियों में भाग लेने का अधिकार है और उनकी राजनीतिक गतिविधियों पर कोई भी अनुचित अवरोध उनके मूल अधिकारों का उल्लंघन करेगा। उच्चतम न्यायालय के इस निर्णय के मद्देनजर एलआईसी में स्टाफ रेगुलेशन एक्ट (25) में से अनुच्छेद (1) व (4) को रद्द कर दिया था।

आज, नवउदारवाद की नीतियों को पलटवाने की मांग करना मजदूर वर्ग के लिए पूर्ण रूप से न्यायोचित है। इन नीतियों के कारण असमानता बढ़ी है तथा रोजगार की स्थिति बिगड़ी है। सरकार इस आधार पर इन नीतियों को सही बताती है कि दुनिया की बड़ी अर्थव्यवस्थाओं में भारत सबसे अधिक तेजी से बढ़ने वाली अर्थव्यवस्था है। पूरा ध्यान जीडीपी वृद्धि पर ही है। नवउदारवाद अपनाने के बाद एक के बाद एक सरकारों ने वितरण न्याय के बिचोलिए के रूप में काम करने की अपनी भूमिका को ही त्याग दिया है। यह आश्चर्य जनक नहीं है कि जीडीपी में लाभ का हिस्सा लगातार बढ़ रहा है जबकि वेतन का हिस्सा कम हो रहा है। यह सच है कि वृद्धि से अतिरिक्त रोजगारों का सृजन नहीं हो रहा है। हाल का एक अध्ययन यह बताता है कि जीडीपी में प्रतिशत की वृद्धि से एक प्रतिशत अतिरिक्त रोजगारों का सृजन होगा। स्थिति इसके ठीक विपरीत थी जब व के दशकों में प्रतिशत रोजगारों का सृजन हो रहा था जबकि जीडीपी में वृद्धि - प्रतिशत थी। वही अध्ययन

बताता है कि वास्तव में व के बीच में कुल रोजगार लाख कम हुए हैं। रोजगार के स्थायित्व ने तेजी से अस्थायी व आकस्मिक किस्म के रोजगारों के लिए जगह बनायी है जिनके काम की स्थितियां बहुत संकट पूर्ण हैं। यदि सरकार रू प्रतिमाह के न्यूनतम वेतन को जरूरत के आधार पर स्वीकार भी कर लेती है तब भी यह नोट किया जाना चाहिए कि पुरुष मजदूरों के प्रतिशत तथा स्त्री मजदूरों के प्रतिशत रू प्रतिमाह से कम ही अर्जित कर रहे होंगे। इन मजदूरों के पास कोई भी सामाजिक सुरक्षा नहीं है। युवा और अधिक पढ़ लिखे लोगों में बेरोजगारी की दर प्रतिशत है जो चौकाने वाली है।

सरकार रिकार्ड खाद्यान्न उत्पादन के लिए अपनी प्रशंसा करती है। लेकिन उस रिकार्ड खाद्यान्न उत्पादन में सहयोग करने के पश्चात किसानों की हालत दयनीय ही बनी रहती है। किसानों की आत्म हत्याएं कम हुए बिना जारी है। रिकार्ड खाद्य उत्पादन से भूख कम नहीं हुई है। अनेक मानव विकास सूचकांकों में भारत अभी भी पीछे है। इसलिए जीडीपी में वृद्धि का जनसंख्या के बड़े हिस्से के लिए कोई अर्थ नहीं है क्योंकि यह उनके जीवन स्तर को बेहतर बनाने में असफल रहती है।

एलआईसी तथा पीएसजीआई कंपनियों के कर्मचारियों की अनेक मांगों का समाधान वर्षों से नहीं हुआ है। पेंशन के लिए अंतिम विकल्प की मांग एक दशक से भी ज्यादा समय से लंबित है। प्रबंधन ने यह स्पष्ट कर दिया है कि वह इस लाभ को सबको दिए जाने के पक्ष में है परन्तु सरकार इसे स्वीकार नहीं कर रही। सरकार कह रही है कि वह परिभाषित लाभ पेंशन योजना को दोबारा नहीं खोल सकती जिसे कि वह राष्ट्रीय पेंशन योजना में बदल चुकी है। वेतन संशोधन .. को वाजिब हो गया था। सरकार से आदेश आने की वजह से अभी भी वार्ता अटकी पड़ी है। यद्यपि सरकार कहती है कि एलआईसी व पीएसजीआई बोर्ड द्वारा संचालित है। परन्तु वह कर्मचारियों की मांगों व निवेश संबंधी निर्णयों के सिलसिले में कार्यकारी स्वायत्तता को कमजोर करना जारी रखे हुए है।

इसलिए एआईआईईए सेंट्रल ट्रेड यूनियनों तथा अर्थव्यवस्था के विभिन्न क्षेत्रों के मजदूरों व कर्मचारियों के स्वतंत्र संघों के साथ सरकार की इन मजदूर विरोधी व जनविरोधी नीतियों को चुनौती देने के लिए शामिल हो गयी है। मजदूरों के राष्ट्रीय कन्वेंशन की मांगें साधारण व न्यायोचित हैं। न्यूनतम मजदूरी रू प्रतिमाह तय करो तथा न्यूनतम पेंशन रू प्रतिमाह तय करो; कृषि ऋणों को माफ करो; किसानों को उनकी उपज का लाभकारी मूल्य दो; जहां भी यह चालू है वहां राष्ट्रीय पेंशन योजना को बंद करके परिभाषित पेंशन योजना के लाभों को सबके लिए लागू करो; रोजगारों के संविदाकरण व आकस्मिकता पर रोक लगाओ; सार्वजनिक क्षेत्र का निजीकरण बंद करो तथा बड़े व्यापार एवं उद्योग के पक्ष में श्रमकानूनों को मत बदलो। ये न्यायोचित मांगें हैं। ये सभी मांगें संघर्ष करने

योग्य हैं। – जनवरी की दो दिवसीय हड़ताल सरकार को इस बात के लिए बाध्य करने के उद्देश्य से की जा रही है कि वह नवउदारवाद का पुनः निरीक्षण करेगी जो कि मजदूर वर्ग व मेहनतकश जनता के जीवन के साथ खिलवाड़ कर रहा है।

जब मजदूर वर्ग इस संघर्ष को लागू करने की तैयारी कर रहे होंगे, तो उनके विरोधी भी अपनी कार्यनीति बना रहे होंगे। उनका उत्तर स्वभाविक तरीके से संप्रदाय व जाति की लामबंदी के आधार पर मजदूरों एवं मेहनतकश लोगों की इस एकता में फूट डालने का होगा। एक मजदूर को दूसरे मजदूर के खिलाफ खड़ा करने के लिए किसी भी प्रयास को छोड़ा नहीं जाएगा। हम बनाम वो का संवाद पूर्ण विभाजनकारी परिणामों के साथ दोहराया जाएगा। सांप्रदायिक धुवीकरण का यह संवाद अब क्षेत्रीय धुवीकरण का रूप गृहण कर रहा है। बिहार, उत्तर प्रदेश व मध्य प्रदेश के आप्रवासी मजदूरों पर गुजरात में हुए हमलों के समूचे मजदूर वर्ग की एकता के लिए गम्भीर परिणाम होंगे। माह की बच्ची के साथ बलात्कार की अमानवीय घटना वास्तव में बहुत निंदनीय है। इस अपराध के करने वालों को न्याय के दायरे में लाना जाना चाहिए। लेकिन एक व्यक्ति के अपराधिक कार्य के लिए हिंदी बोलने वाले आप्रवासी मजदूरों के पूरे समुदाय को दंडित नहीं किया जा सकता। इस मामले में दोनों

ही अर्थात् पीडित व्यक्ति तथा हमला करने वाला व्यक्ति मजदूर हैं। इस हत्या के पीछे छिपा हुआ कारण रोजगार की बुरी स्थिति है और उसके परिणाम स्वरूप निराशा का भाव है। ऐसी स्थिति दूसरी जगहों पर भी पैदा हो सकती है। मजदूर वर्ग को यह समझना चाहिए कि ये कार्यवाहियां उनके व्यापक अभियान को कमजोर करती हैं तथा उनके विरोधियों अर्थात् शासक वर्ग को खुली छूट देती हैं। मजदूर वर्ग को समझना चाहिए कि इनकी समस्याएं साझा हैं; उनकी तकलीफें साझा हैं तथा उनका नवउदारवाद व शासक वर्गों की विभाजनकारी नीतियों के रूप में एक साझा दुश्मन है। इसलिए उनको खुद को छल द्वारा जीत जाने की इजाजत नहीं देनी चाहिए। उनको अपना ध्यान विभाजनकारी आर्थिक व सांप्रदायिक नीतियों पर लगाना चाहिए। उन्होंने अब तक जो एकता साझा संघर्ष के द्वारा प्राप्त की है, उसे बचाया जाना है तथा उसे आगे और अधिक मजबूत करना है।

आइए, – जनवरी की दो दिवसीय हड़ताल को सफल बनाने के लिए बीमा कर्मचारियों सहित मजदूर वर्ग तीव्र आन्दोलनों व संघर्षों को आयोजित करने के अभियान में आगे बढे। हमें इस समझ के साथ आगे बढ़ना चाहिए कि दमन हमेशा नहीं रहता है तथा अंतिम संग्राम में मजदूर ही विजयी होंगे।

CGIT – AIIEA FILED THE CLAIMS ON 10.10.2018

The Supreme Court has directed the Central Government Industrial Tribunal, New Delhi to look into the claims made by the Union(s)/individual Workmen and submit a report regarding entitlement to the benefits under the Award and submit a report to Supreme Court within three months. The matter is listed for further consideration by the Supreme Court on 12.12.2018.

The AIIEA and the WZIEA, an affiliate of AIIEA are party to the original dispute ID No 27/1991 of date 04.03.1991. Therefore, the CGIT has sent a letter to AIIEA asking the organization to depose itself before the Tribunal on 29th October, 2018 to present our case.

The AIIEA has already made the necessary arrangements to submit the claims to the CGIT. The process of documentation is completed and the same was registered with the CGIT on October 10, 2018. The Representatives of AIIEA and our Advocate will also be present on 29th October, 2018 to effectively present our case.

In the Petition to the CGIT, the AIIEA has argued that the Original Award of CGIT is applicable to all the workmen who worked for 70 days in 3 consecutive

calendar years in the class IV cadre and 85 days in 2 consecutive calendar years in Class III cadre between 20th May 1985 and 4th March 1991. The AIIEA has relied upon Section 18 (3)(d) of the Industrial Dispute Act 1947 which makes it clear that any industrial Award is applicable not just to those who appeared before the CGIT but to all similarly placed workmen in the industry. The AIIEA has also quoted a number of Judgments of the Supreme Court justifying our position and wrote letters to LIC.

It is unfortunate that the LIC instead of accepting the CGIT Award which is restored by the Supreme Court has been unnecessarily indulging in endless litigation. The AIIEA tried to reason out with LIC through a number of letters and in discussions that its stand is unjust and legally not tenable. But LIC has refused to see reasons and is continuing to engage itself in avoidable litigation.

The AIIEA is making all necessary preparations to strongly present its case before the CGIT on 29th October 2018 and would continue to pursue the issue till we secure justice for every single eligible candidate.

AIIEA holds discussions with LIC Chairman

Coms Amanulla Khan and V.Ramesh, President and General Secretary, AIIEA visited the Central Office, LIC on October 1, 2018 and held discussions with Shri V.K.Sharma, Chairman, LIC on many issues of importance relating to the employees and the institution. Shri Hemant Bhargava (MD), Shri Sharad Srivastava and Shri Mukesh Kumar Gupta, Executive Directors (Personnel), Shri G.S. Wanwar Chief, Smt Aruna Seth, Secretary and other officials of the P&IR were present.

WAGE REVISION

The AIIEA expressed unhappiness over the delay in commencing negotiations on wage revision which fell due on 1.8.2017. We pointed out that the Charter presented by AIIEA reflects the hopes and aspirations of the employees and realistically places the demands based on the financial strength of the institution. The delay in commencing negotiations is creating a serious unrest and therefore immediate steps be taken to open the dialogue and settle the demands at the earliest. The Chairman informed that the Charter presented by AIIEA and other unions have been analysed and have been submitted to the Government. The LIC is following up with the government for directions in this regard. He assured that LIC would approach the government again and impress upon the need to begin dialogue on this issue early. The AIIEA made it clear that LIC must ensure that any mandate from the government should be based on the financial strength of LIC and not on external developments. The Chairman agreed with these views of AIIEA.

PENSION OPTION

We stressed on the importance of a favourable solution to this demand pending for a long time. The AIIEA reiterated its arguments in favour of this demand. The Chairman agreed that this is a just and legitimate demand and despite various difficulties LIC is continuing to pursue with the Ministry for a favourable decision. The AIIEA pointed out to the developments in RBI where the Government has asked for fresh recommendation on updation and final option on pension. We informed the Chairman that according to our sources, the RBI is sending strong recommendation for accepting both the

demand for periodical updation of pension and another option. In the light of these developments, the LIC must vigorously follow-up with the government on our demands. The Chairman said

that he is personally in discussion with both the Finance Minister and the Ministry officials on this issue and no efforts will be lacking to find a favourable solution.

The AIIEA also pointed out to the need of bringing some improvements in the pension scheme. We said that the rate of family pension should be revised as done in the RBI and the Government and the last pay drawn should be the basis to determine the pension rather than the average of 10 months pay. The response of Chairman on both these demands was positive.

The AIIEA expressed unhappiness over the fact that LIC chose to implement the Delhi High Court Order on full neutralisation of DA to those who retired before 1.8.1997 in letter rather than in spirit. The Hon'ble High Court recognised the discrimination in payment of DA to those retired prior to 1.8.1997 and thereafter. We pointed out that this violates Article 14 of the Constitution. But unfortunately the Court came out with its own method of removing this discrimination which does not serve the intended purpose. The LIC should have used this opportunity by accepting the spirit of the judgement but unfortunately it chose not to. The AIIEA said that the attitude of unnecessary litigation must be given up and solutions should be found to the demands of the pensioners acknowledging the massive contribution made by the retirees to make LIC a great institution.

RECRUITMENT

The AIIEA stressed the need for immediate recruitment to the cadre of Assistants and Sub-Staff. The last recruitment was in 1993 and with the average age touching 50 it has serious implications for the future of the institution. The Chairman agreed that recruitment is necessary but informed that certain legal issues are to be sorted. We said it is possible to find a solution to the legal issues if LIC seriously looks for a solution; but on that ground, fresh recruitment cannot be delayed any longer. The Chairman advised the personnel department to explore

ways of going for recruitment and assured the AIIEA that LIC is very serious on this issue and will take all possible steps in this direction.

OTHER ISSUES

The AIIEA welcomed the decision to raise the ex-gratia amount on high cost treatment to Rs.50 lakhs. The AIIEA demanded that the increased quantum of ex-gratia should be made applicable to all employees irrespective of the sum insured under Mediclaim Scheme. We also requested settlement of the demand for an option to join the scheme to those pensioners and family pensioners who are outside the Mediclaim scheme at present. The AIIEA also pointed out to the unfair instructions on pay fixation of ex-servicemen and said that the terms of the employment contract cannot be altered retrospectively. The AIIEA suggested that its demand for reduction in the rate of interest charged on housing loan by the LICHL should be pursued seriously. We expressed disappointment on delay in the promised review of the Sports Policy and demanded that this should be done urgently. Apart from these issues many other important issues like PLLI etc. were also discussed. The AIIEA will continue to pursue these issues vigorously.

INVESTMENT DECISIONS

We pointed out that certain investment decisions of LIC have attracted wide criticism in the media and doubts are being raised about the welfare of the policyholders and the safety of policy monies. This negative perception is hurting the image of LIC. The vested interests are also utilising the situation to demand privatisation of LIC. The AIIEA said that LIC

must clear the misgivings and assure the policyholders that their interests are safe with this great Institution.

The Chairman said that all investment decisions are taken keeping the interests of the policyholders and the institution uppermost. The LIC is of the firm opinion that a banking arm would be of tremendous help to expand the business opportunities and maintain the market dominance. The LIC has vigorously assessed the strengths and weaknesses of IDBI and is convinced that the deal would be beneficial to both the institutions with the management control coming under LIC. On the issue of IL&FS, the Chairman pointed out that the exposure of LIC is very meagre. The LIC has become the largest shareholder due to historical reasons relating to restructuring of UTI. In terms of funds, its equity holding is very small and it has very little of debt exposure. The Chairman pointed out that the Government considers IL&FS as an institution too big to fail and therefore it has taken up the responsibility of corrective action. The LIC subscribing to the rights issue to increase its equity holding depends upon the IRDA as its equity holding is already beyond the stipulated 15 percent. The Chairman also made it clear that LIC is not inclined to offer any loan to the IL&FS.

We said that it is necessary that LIC must clear the air of misgivings and assure all the stakeholders that their interests are well protected. We also cautioned that no investment decisions be taken due to coercion and all decisions must be pursued with the single objective of creating value to the policyholders and the national welfare.



Joint Front of Unions in General Insurance meet Finance Minister on Pension

A delegation of the representatives of Unions and Associations working in PSGICs met Shri Arun Jaitley, Finance Minister at Delhi on September 27, 2018 on the issue of Pension. Shri D.Raja, MP led the delegation. Com Reena Mishra, General Secretary, GIEA -NZ represented the AIIEA. The delegation pointed out that Pension Option demand is pending for a fairly long time. The employees who are seeking an option are not very large in number and the companies are capable of absorbing the cost. The GIPSA has made recommendations

to the government for positive consideration of this demand by the government. The delegation requested the Finance Minister to concede this legitimate demand and submitted to him a detailed memorandum on this issue. The Finance Minister appreciated the arguments placed and assured to look into the matter.

JOINT FRONT DECIDES ON AGITATION

Subsequently, the meeting of Joint Forum took place at the Office of OICOA at 2.30 pm. The representatives from officers' / employees' Associations representing majority of Office

and employees of the PSGICs. Coms. K V V S N Raju, Vice President, Sanjay Jha, Secretary, Standing Committee (GI), Reena Mishra, General Secretary, NZGIEU and Shikha Chadha, General Secretary, DSGIEU attended on behalf of AIIEA. The meeting deliberated upon all the matters ranging from performance of the PSGICs to the reasonable demands of employees and growing resentment among them due to the non challenge (indifference) of the Management and Government in fulfilment of their aspirations. After a threadbare discussion the Joint Forum unanimously decided to launch programmes of agitation on the following three issues:-

**** Pension Option**

This has been a legitimate demand of the employees for long and delay in implementation of the same has brought plenty of miseries for the employees, who could not opt for pension earlier and have retired now. The representatives were of the firm opinion that this issue Brooks no further delay.

**** Immediate commencement of negotiations on Wage Revision**

In the backdrop of significant performance of the PSGICs on every parameter of business, it is quite natural on the part of the employees/ Officers to expect a substantial upward revision in their Wages, which is due from August 1, 2017. However, the talks for the same have not commenced till date, which is creating a sense of restlessness and exasperation among them. The meeting emphasized the need for highlighting this issue through action programme.

**** Strengthening of PSGI Industry**

The Associations of Joint Forum were unequivocal on opposition against any effort towards weakening the public sector insurance companies through disinvestment. While they were appreciative of the proposal of Merger of three PSGI Companies, they expressed their opposition against the listing of the merged entity, as announced by the Government. It was also unanimously resolved that the Associations will continue with their demand for involvement in the consultative process for the proposed merger. This apart, the Joint Forum expressed its concern on the recent slip in the performance of some PSGICs and decided to raise this issue with the top level Managements of respective companies, as they are primarily accountable for the same and create an awareness among staff members so that the performance at every level is improved.

Accordingly it was decided to observe following action programmes:-

1. Wednesday, 24.10.2018 : Lunch Hour Demonstration at HO / RO & other Centres.
2. Wednesday, 14.11.2018: Lunch Hour Demonstration at HO / RO & other Centres.
3. Wednesday, 28.11.2018 : Lunch Hour Demonstration at HO / RO & other Centres.
- * In case of any Holiday in any State on these date(s), Demonstrations at such centres shall be held one day before the notified date(s)
4. Wednesday, 12.12.2018: Lunch Hour Demonstration at HO / RO & other Centres.
5. Wednesday, 19.12.2018: Half day Dharna at HO / RO Centres to conclude with Lunch House Demonstrations at all centres.

The Office Bearers of constituents of the Joint Forum shall again meet at Delhi on 28.11.2018 to review the progress and confirm the further course of action to be carried out. Depending upon the progress in these matters the IR action shall be reviewed and if necessary, shall be escalated to call for walk outs and / or strikes.

In Delhi, Mumbai, Kolkata and Chennai the demonstrations should be centralized at respective Head Offices. At Regional Centres, the demonstrations be carried out at one of the ROs to be decided by the local units. At other centres also, the demonstrations be carried out centralized any one DO or BO to be decided by local units.

In addition to the above issues, the scrapping of NPS was discussed in detail and it was agreed upon by all the constituents of the Joint Forum that, as this demand is not confined to the Insurance Industry only; a broader struggle encompassing employees/ officers of all the sectors will be effective in winning this demand. Hence the Joint Forum is open to joining such struggles, if any builds up in future. In this context we remind our members that the Secretariat of AIIEA, in its meeting held at Bangalore on 22nd and 23rd July has already decided to go for a two hour walk out strike, in solidarity with the strike of Central and State Government employees for scrapping of NPS, in case they decide as such.

All the Units of AIIEA in PSGICs are requested to approach the respective units of the constituents of Joint Forum and organise joint campaign programmes in order to make the aforementioned action programmes a grand success.

□

Nationwide General Strike on 8th and 9th January 2019

National Convention of Workers decided to go for Nationwide General Strike on 8-9 January 2019 against the anti-people, anti-worker, anti-national policies of the BJP-led NDA Government. This decision was taken unanimously in the Convention held on 28th September 2018, in Mavlankar Hall, New Delhi. The strike action is to protest against the anti-people, anti-worker, anti-national policies of the BJP-led NDA Government and force their reversal.

The convention was jointly called by the ten Central Trade Unions (INTUC, AITUC, HMS, CITU, AIUTUC, TUCC, AICCTU, SEWA, LPF, UTUC), in association with all independent National Federations of Workers and Employees, of both Industrial and Service sectors, Central Government and State Government employees, including Railways, Defense, Health, Education, Water, Post, Scheme Workers etc; in the public sector undertaking such as Banks, Insurance, Telecom, Oil, Coal, Public Transport etc, Factories, and from the unorganised sectors- Construction, Beedi, Street vendors, Domestic Workers, Migrant Workers, Scheme workers, Home based workers, rickshaw, auto-rickshaw and taxi drivers, agricultural workers etc., expresses serious concern over the deteriorating situation in the national economy due to the pro-corporate, anti-national and anti-people policies pursued by the Central Government and some of the States ruled by the BJP, grievously impacting the livelihood of the working people across the country. **The AIIEA was represented by its General Secretary Com V.Ramesh, Com Anil Bhatnagar, Vice-President and other leaders.**

The Convention noted with utter dismay that the Government has been continuing to arrogantly ignore the 12 point Charter of Demands on minimum wage, universal social security, workers' status and including pay and facilities for the scheme workers, **against privatization of public and government sector including financial sectors** and mass scale contractorisation, ratification of ILO Convention 87, 98 etc. being jointly pursued by the entire trade union movement of the country. The ILO Convention 177 on Home Work and 189 on Domestic Work are also yet not ratified.

The Convention expressed its grave concern

on scraping of hard-won 44 Central Labour Laws and replacing them with 4 employer-friendly Labour Codes and introduction of Fixed Term Employment through executive order. **The Convention also expressed its anguish over New Pension Scheme and demand restoration of the old Pension Scheme.** The Convention expresses solidarity with the fighting farmers and the Transport Workers of Rajasthan, who are on an indefinite strike since 16th September, 2018.

This National Convention of Workers recorded its strong denunciation against the communal and divisive machinations on the society being carried on with the active patronage of the Government machinery. The BJP Governments are using draconian UAPA, NSA as well as the agencies of CBI, NIA, IT to harass and suppress any dissenting opinions. The peace loving secular people in the country are facing a stark situation of terror and insecurity all around. Working Class will raise its strong voice of protest.

In order to serve the interests of the multinational companies with Indian corporate, the present Government is pursuing blatantly anti-people, anti-workers and anti-national policies at the cost of severely damaging the national economy and destroying its indigenous productive and manufacturing capabilities. Such a regime must be defeated squarely to force the pro-people changes in policies on all fronts. This united platform of the working class resolves to heighten its struggle to that end.

The National Convention of workers adopted the following programmes:

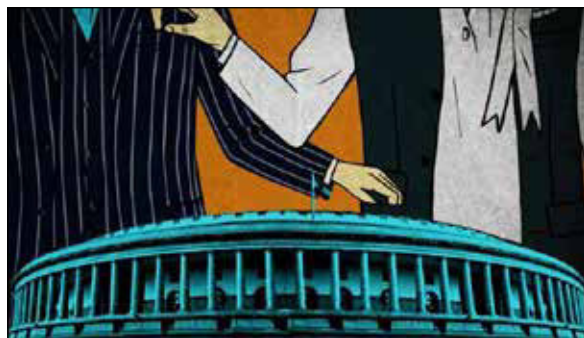
1. State level, district level and industry/sector level joint conventions to be held during October/November 2018
2. Joint Industry-level gate meetings, rallies etc. during November and December, 2018
3. Submission of strike notice jointly with demonstrations during 17-22 December, 2018
4. Two days countrywide General Strike on 8th and 9th January 2019.

The National Convention called upon working people across the sectors and throughout the country irrespective of affiliations, independent unions, federations, associations to make the above programmes a total success.

NPAs and FRAUDS

Hideous Sign of Crony Capitalism

India's crony capitalists continue to laugh their way to the bank. The massive spate of frauds and the gargantuan rise of NPAs are ugly manifestation of crony capitalism, an offshoot of neo-liberalism. The State acting on behalf of business houses at the cost of masses is resulting in to such scams. This needs to be reversed.



Courtesy: Arya Sharma/Catch News

Dr Santosh Kumar Mohapatra

In a written deposition to parliament's estimates committee chaired by Member of Parliament Murlu Manohar Joshi, the former RBI governor Raghuram Rajan detailed the manner in which unscrupulous business houses were able to get a free pass from the banking system and government. His 17-page note on NPA crisis has triggered debate. The BJP is ecstatic that the report says the bulk of the loans which have gone bad were given by banks during the UPA period. The Congress is equally elated over other parts of the report which say that Rajan, as RBI governor, had submitted a list of high-profile fraud cases to the Prime Minister's Office during NDA -11 rule.

It is reported that Rajan had written to the prime minister's office in April 2015 seeking "concerted" action in the country's 10 biggest bank frauds amounting to Rs 17,500 crore allegedly involving prominent real estate, media and diamond firms. The former RBI governor said "a larger number of bad loans were originated in the period 2006-2008 when economic growth was strong, and previous infrastructure projects such as power plants had been completed on time and within budget. Such rosy scenario normally spurs banks to make mistakes and banks in India committed the same. They extrapolated past growth and performance to the future and accepted higher leverage in projects, and less promoter equity. This is the historic phenomenon of irrational exuberance, common across countries at such a phase in the cycle.

But when growth slowed down following the global meltdown of financial markets in 2008, bank loans quickly came under stress. Compounding the problem, a variety of governance problems such as the suspect allocation of coal mines coupled with the fear of investigation slowed down government decision making in Delhi, both in the UPA and the subsequent NDA government. The absence of a proper bankruptcy code in this period made it difficult for banks to write off debt by penalising the debtor; the end result was the ever-greening of bad loans.

Even if the loans were given during the UPA-I and UPA-II administrations, the question automatically percolates in mind about the inaction by Narendra Modi on those unscrupulous promoters who are still roaming free and using judiciary to halt the operation of the Insolvency and Bankruptcy Code (IBC). It is interesting to note that so far the IBC, touted as the biggest reform by the NDA-II, has only helped in dealing with the bankruptcy of some of the relatively smaller companies.

The global crisis that triggered slowdown and rise of NPAs has nothing to do with UPA regime. But slowdown that led to rise of NPA, decline in bank credit was due to the draconian demonetization and hasty implementation of GST by Modi government. In reality, the Modi government is far more responsible for a major banking crisis. As per a RTI reply filed

by journalist Nitin Sethi, the RBI mentioned in its reply that a record high 7,990 borrowers of above Rs 5 crore had not repaid a whopping Rs 3.71 lakh crore to banks for 1-30 days after due date at the end of March 2018 i.e. a four-year high record of early defaulters. These early defaults rose by a record 281.9 per cent over December 2017 when they stood at only Rs 97,200 crore.

The bitter truth is that the Gross NPAs were around Rs 2.66 lakh crore when BJP led NDA came to power. In 2017-18, gross NPAs increased to around Rs 10.3 lakh crore or 11.2 per cent of advances as against Rs 8 lakh crore, or 9.5 per cent of advances in previous fiscal. With bad loans assuming gargantuan proportion, banks have been pounded to write off a record Rs 1,44,093 crore of bad loans in 2017-18- up 61.8 per cent from Rs 89,048 crore in the previous year. State-run banks have written off nearly Rs 2.42 lakh crore worth of non-performing assets (NPAs), or bad loans, between April 2014 and September 2017.

The NPAs controversy has taken another dimension with fugitive businessman Vijay Mallya telling reporters in London on September 12, that he had met finance minister Arun Jaitley just before leaving India on March 1, 2016 and expressed willingness to settle the issue of his outstanding debt with the banks concerned. This has given enough ammunition to opposition to accuse of colluding with Mallya and allowing the criminal to flee. Though Jaitley

refuted allegation, but admitted that Mallya had “misused his privilege” as a member of the Rajya Sabha and accosted him in Parliament with an offer to settle.

But question is not whether Mallaya met finance minister but how and why Mallya was allowed to leave the nation and why “lookout notice” against him had been changed from “detain” to just “inform” by CBI, thus enabling him to fly out of India unhindered. Government needs to answer this. This is not the only case of high-value debtors fleeing India for refuge abroad. In February, jeweller Nirav Modi and his uncle Mehul Choksi left India after allegedly defrauding a public sector bank of Rs 13,000 crore. A similar situation unfolded with Bhandari, who is considered the best networked arms dealer in the country.

According to Rajan, malfeasance and fraud were also factors, and the reluctance of the system to act is a serious problem. Of course, Nirav Modi and Vijay Mallya aren't the only fraudsters who robbed Indian banks. Approximately Rs 1.6 crore per hour is lost in banking related frauds in India. According to the RBI, over 23,866 cases of fraud involving a whopping Rs 1 lakh crore have been reported in the past five years in various banks. From April 2014 to March 2018, Rs 77,000 crore worth of bank loan frauds took place under the Modi government. The amount of bank frauds had increased from Rs 1,542.8 crore in 2008-2009 to Rs 22,469.6 crore in 2017-2018.

India's crony capitalists continue to laugh their way to the bank. The massive spate of frauds and the gargantuan rise of NPAs are ugly manifestation of crony capitalism. Crony capitalism, an offshoot of neo-liberalism, is an economy in which business tycoon thrive not as a result of risk, but rather as a return on money amassed through a nexus between a business class and the political class. While politicians help business class to loot nation's resources, people's money by manipulating laws, business class also greases the palms of politicians, bureaucrats apart from providing huge donation to political parties especially party in power. Simply, state acting for interest on behalf of business houses at the cost of masses is resulting in to such scams. This needs to be reversed.



Courtesy: Satish Acharya

An exit, A beginning

MJ Akbar's resignation from the Union government is a seminal moment in India's Herstory. The testimonies of women journalists have shattered the silence that had surrounded SH (sexual harassment), with every woman thinking she was alone and had to either continue to suffer or fight her battle alone, which was intimidating, given the powerful position the predators in authority held.

Neerja Chowdhury

Senior Journalist (Courtesy: Indian Express October 18, 2018)



The ^{#MeToo} revelations are like the eruption of a volcano which was imminent; given the journey working women have covered. It was not easy to make public what they had gone through, and take on powerful men.

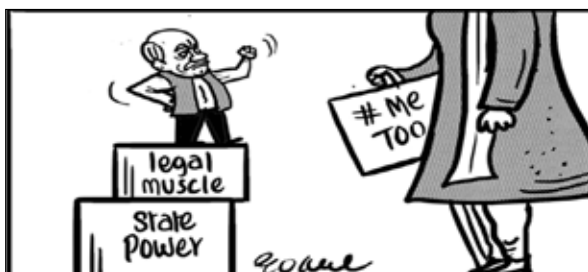
Had the government insisted at the outset that MJ Akbar, against whom there are not one or two but over 20 allegations of sexual misconduct by women who had worked under him, step down as minister pending an enquiry, it would have sent a clear message that it had a zero-tolerance policy towards the sexual intimidation of women. Not only did Akbar refuse to resign, he did not even express a willingness to face an enquiry. Instead he slapped a defamation case against one of the complainants, knowing she did not have the political or financial heft, that he enjoys.

Other "lesser" organisations have insisted that those accused by women step down while they conduct an enquiry into the allegations. They include Prashant Jha, political editor of The Hindustan Times, K R Srinivas, resident editor

of The Times of India, Hyderabad, Mayank Jain, principal correspondent of Business Standard, and Gautam Adhikari, founding editor of DNA, who resigned from a US think tank. Even actor Nana Patekar was compelled to walk out of the film, Housefull 4, because his co-actor refused to work with him till the allegations were dealt with.

But the largest organisation in the country – the Government of India – did no such thing until Wednesday. For nearly 10 days, it only "distanced" itself from Akbar, while allowing him to continue in office, with all the advantages that power brings, making the fight an unequal one. It is also disappointing that strong women like Mayawati, Mamata Banerjee, Sushma Swaraj and Sonia Gandhi remained silent.

Yes, the government may have been worried about the domino effect of Akbar's resignation. Yes, there is the potential for the misuse of #MeToo. Anyone can level a charge against anyone on the social media, and dent a



Courtesy:Gokul, Deccan Chronicle

“.....an appeal to the Chief Justice of India. Given the seriousness of the charges made by so many women against Akbar - and they are credible names and bylines - would the Supreme Court of India consider converting their testimonies into a Public Interest Litigation and hear it expeditiously? ..What could be more important, or involve greater public interest, than the safety and security at work place of women in India?”

reputation – to fix a political opponent, to get back at someone who “wronged” the woman, not necessarily sexually, but by pulling her up, or by not giving her the break she was looking for, etc.

But then, with any new law or effort, there is a potential for its misuse and we will have to address the problems as they crop up, and put safeguards in place. But can we make a case for putting a lid on the anguish, the inner violation, and injustice these women have had to carry, bottled up inside for years, and the impact this would have had on their lives, careers, aspirations just because it might be misused in the future by the unscrupulous?

Twenty years ago they could not – or did not – speak up because they were vulnerable. Today #MeToo has given them a release and a sense of empowerment. There were no ordinary allegations. And it called for an out-of-the-ordinary response.

The brutal December 16, 2012 gang rape case was a milestone in the journey of Indian women for gender justice, because, suddenly, the woman who was raped and murdered, was not viewed as the victim of a brutal act, to be stigmatised by society, which rape victims have been for ever so long, but she became an icon of the nation. People poured out on the streets to protest, facing water cannons. So many other victims, including those who had suffered at the hands of family members, suddenly found a voice. They began to get sympathy and support, not ostracisation.

Similarly, the revelations by women journalists are a seminal moment in India’s Herstory. Their testimonies have shattered the silence that had surrounded SH (sexual harassment), with every woman thinking she was alone and had to either continue to suffer or fight her battle alone, which was intimidating, given the powerful position the predators in authority held.

Today, even those in the regional media where the problem may be more rampant, will know they will not be alone, were they to speak out. They would know that there will be many in the media, and other professions, who will stand by them. There will be women lawyers who would be prepared to fight their cases. That’s the change taking place.

Hopefully, #MeToo will restrain potential predators. That will be a change more far reaching

PMO Declines Maneka Gandhi’s Proposal To Probe #MeToo Allegations

(Courtesy: NewsCentral 24x7 ,Oct 18, 2018)

Prime Minister Narendra Modi’s office allegedly refused Minister for Women & Child Development Maneka Gandhi’s proposal to form a committee of four retired judges to probe the sexual harassment allegations that have surfaced during India’s #MeToo movement.

On Wednesday, journalist Abhisar Sharma, revealed that the PMO has instead decided to form a three-member committee of cabinet ministers to probe allegations.

Considering one of his cabinet ministers, MJ Akbar, has had to resign because of sexual harassment allegations, a committee that comprises of cabinet ministers is not even close to the minimum standard of fair and independent.

“Now you think, what kind of investigation will the ministers conduct when the allegations are against their own party ministers? Can you see how the government is fooling you?” said Sharma in a video shared on his Twitter handle.

Sharma’s sources also told him that when Gandhi announced an independent committee for probing the allegations, she received a call from PMO.

The government is now setting up a group of ministers headed by home minister Rajnath Singh to examine adequacy of sexual harassment laws.

PM Modi’s decision forces one to question if his government is indeed serious about dealing with charges of sexual harassment. If yes, then why did he shoot down Maneka Gandhi’s proposal to constitute an independent committee of retired judges?

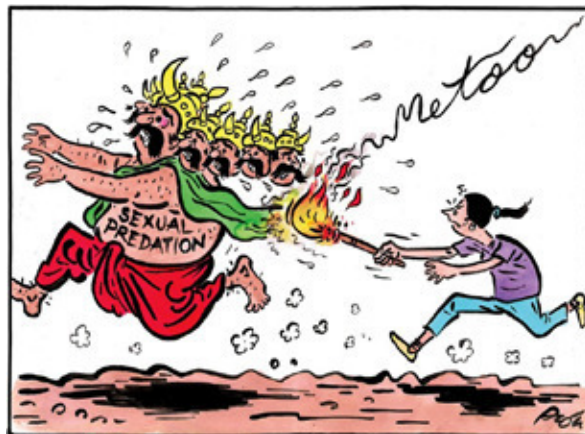


than an enactment of any law. Hopefully, it will make the internal complaints committees functional and effective at workplace and bring in representation from outside to reduce the pressure that can otherwise be brought on their members.

But it must not become a woman versus man fight. For not all men can be tarred with the same brush. We have all been part of newsrooms where there has been camaraderie, trust and respect for each other, vigorous discussions on issues, and banter. We must not lose that.

Those of my generation – doing political reporting in the turbulent eighties and nineties with both the journalistic profession and politics being male-dominated – also had our battles to fight. We were lucky in our editors and the quality of leadership of the media then. To gain respect and be considered as good as men meant hard work. Sometimes we had to “defeminise” ourselves, in the way we dressed, or keep a formality in our work relationships, to prevent the focus shifting away from our professional persona, of women who could break news stories – and glass ceilings. What also helped was the stellar support we received from our families, who accepted our long hours at work, or driving back home alone late at night (my one fear used to be a punctured tyre), as governments were made or unmade.

The present generation of women is taking the battle to its next level with their public non-acceptance of sexual intimidation at workplace,



Courtesy:Alok Nirantar

which will go to strengthen all women – urban, semi-urban and rural. We are all part of the same journey – for our due place under the sun.

One final word. And this is an appeal to the Chief Justice of India. Given the seriousness of the charges made by so many women against Akbar – and they are credible names and bylines – would the Supreme Court of India consider converting their testimonies into a Public Interest Litigation and hear it expeditiously? Ever since Justice P N Bhagwati’s time, when PILs came to be accepted as a tool for justice, the SC has sometimes converted a letter to it, or even a press report, into a PIL, taking suo motu cognisance of it, because of its public import. What could be more important, or involve greater public interest, than the safety and security at work place of women in India?



Courtesy:Manjul, Firstpost

“Display the grace to withdraw the criminal defamation case”

- Advice from Editors Guild of India

“The resignation of Mr M. J Akbar from Union council of ministers is a result of these women journalists’ courage to fight for a high principle: gender equality in the newsroom. We hope that Mr Akbar will also display the grace to withdraw the criminal defamation case he has filed against one of these complainants”, the statement issued by the Editors Guild of India said.

It further said “While Akbar is entitled to all legal instruments available to a citizen to seek vindication, it would be paradoxical for a veteran editor to employ the instrument of criminal defamation...”

“But if he doesn’t, or in case he files such cases against other women too, the Guild offers its support to them. If any of them were to need legal advice or assistance, the Guild will do the best it can to help and also appeal to eminent lawyers to represent them pro bono”, the statement said

लेहमन ब्रदर्स के दिवालिया होने के दस वर्ष • एन के पचौरी



It is ten years now, since the fourth largest bank in USA, Lehman Brothers went bankrupt triggering a global financial crisis. There is an apprehension of its repetition now, with third world currencies, including our Rupee under great pressure and the stock markets the world over in turmoil. After all, Capitalism is known to be inherently crisis-prone system and as it is often said, the only hope for a crisis-free economy, lies in transcending Capitalism itself.

सन 2008 में 15 सितम्बर को अमरीका की चौथी सबसे बड़ी वाणिज्यिक बैंक लेहमन ब्रदर्स दिवालिया हुई थी। इस बैंक ने अमरीका के दिवालिया होने के चेप्टर 11 के अन्तर्गत दिवालिया होने की घोषणा की थी। इससे बड़ी केवल तीन बैंके थी जिनके नाम हैं गोल्डमैन सॉक्स, मोरगन स्टेनली तथा मैरिल लिंच।

हमारे देश में कुछ लोगों का मानना है कि बड़ी बैंक होने से ज्यादा फायदा हो सकता है खासतौर पर बैंक ऑफ बडौदा, विजया बैंक व देना बैंक के विलय से बनी बैंक के बारे में कुछ लोगों का यह कहना है कि यह हिन्दुस्तान की तीसरी सबसे बड़ी बैंक होगी। परन्तु बड़ी बैंक का होना इस बात की गारण्टी नहीं है कि बैंक कभी असफल नहीं हो सकता है। ऋण देने के लिये गिरवी रखी गई सम्पत्तियों की गुणवत्ता ही इसका आधार हो सकता है। अगर सम्पत्तियां गुणवत्ता पूर्ण होंगी तथा दबाब में नहीं आयंगी तो बैंक छोटा हो या बड़ा, वह असफल नहीं होगी।

बैंक का असफल होना दरअसल दबाब वाली सम्पत्तियों के कारण से है। अब इस संकट के दस वर्ष बाद उसके प्रभाव की समीक्षा करना उचित मालूम पड़ता है। अमरीका का 2008 का विश्व वित्तीय संकट जोकि सब-प्राइम मोरगेज से शुरू हुआ था, वास्तव में बहुत बड़ा संकट था। कुछ लोगों का कहना है कि वह 1930 की महामन्दी से भी भयानक था। कुछ अर्थशास्त्री इस वित्तीय संकट को पूंजीवादी व्यवस्था में आने वाले वित्तीय संकट की तरह से देखते हैं। निश्चित तौर पर तो कुछ नहीं कहा जा सकता है परन्तु पूंजीवादी व्यवस्था में संकट आते रहते हैं, कभी बड़े स्तर के तो कभी छोटे स्तर के और 2008 का वित्तीय संकट भी पूंजीवादी व्यवस्था की ही देन था। अगर हम संकट मुक्त अर्थव्यवस्था चाहते हैं तो हमें पूंजीवाद से परे देखना होगा।

अमरीका में लगभग 1000 बिलियन डालर से ज्यादा

की राशि बैंको तथा अन्य वित्तीय संस्थानों को बचाने के लिये खर्च की गई। अमरीका के पूर्व वित्तीय सचिव हेनरी पोलसन ने 700 बिलियन डालर का एक प्रस्ताव संसद में पेश किया था जिसे संसद की स्वीकृति मिल गई थी। यहां तक कि अमरीका की सबसे बड़ी वित्तीय संस्था ए.आई.जी. को बचाने के लिये ही लगभग 180 बिलियन डालर खर्च करने पड़े थे। यह आम अमरीकीयों के कर का पैसा था जो वहां की बैंकों व अन्य वित्तीय संस्थाओं को दिया गया था। अमरीकी व्यवस्था में राष्ट्रीयकरण को लोग नहीं चाहते हैं परन्तु जो कुछ हुआ उसे राष्ट्रीयकरण के रूप में ही समझा जा सकता है। जब अनेक वित्तीय संस्थानों को बचाने के लिये अमरीका में उनके शेयर खरीदे गये, और ये शेयर अमरीकी सरकार द्वारा खरीदे गये तो वास्तव में यह राष्ट्रीयकरण ही था। 2008 के वित्तीय संकट के कारण लाखों लोगों को अपने घरों से हाथ धोना पड़ा, करोड़ों लोगों के रोजगार छिन गये तथा खरबों रूपये की सम्पत्ति नष्ट हो गई। अमरीका का विश्व जी.डी.पी. में हिस्सा 24.01 प्रतिशत था वह 21.6 प्रतिशत रह गया है। 2008, 2009 व 2010 में जी.डी.पी. की वृद्धि दर क्रमशः 1.5 प्रतिशत, 2.5 प्रतिशत तथा 3.5 प्रतिशत नकारात्मक रही। यह स्वाभाविक ही है कि इस संकट का भारतीय अर्थव्यवस्था पर जो प्रभाव पड़ा उसकी समीक्षा की जाये।

भारत पर इसका प्रभाव

इस संकट का प्रभाव बाजारों पर इतना तीव्र था कि 30 कम्पनियों वाला सेंसक्स जो 21000 के स्तर के ऊपर था वह 8500 पर आ गया। हमें याद है कि मनी प्लस (तालिका सं 180) की परिपक्वता वैल्यू सन् 2015 तक मूल बीमा धन से भी कम थी। इस संकट के कारण जी.डी.पी. की वृद्धि दर में भारी गिरावट देखने को मिली। 2007-08 में वृद्धि दर 9.32 प्रतिशत थी जो कम होकर 6.32 प्रतिशत रह गई। इस प्रकार जी.डी.

पी. वृद्धि दर 3 प्रतिशत कम हो गई। संकट के कारण से सार्वजनिक वित्त भी प्रभावित हुआ। करों में कटौती करनी पड़ी तथा खर्च बढ़ाने पड़े। इस प्रकार वित्तीय घाटा जो 2007-08 में जी.डी.पी. का 2.8 प्रतिशत था वह 2008-09 में 6.00 प्रतिशत हो गया तथा 2009-10 में 6.50 प्रतिशत के स्तर पर आ गया।

पुनरावृत्ति

2018 के बाद दुनिया की अर्थव्यवस्था के संकट में आने की संभावना बहुत तेजी से बढ़ रही है जिसके कारण 2007 के 2017 में बदलने एवं 2008 के 2018 में बदलने के पूरे आसार हैं। दुनिया में पूंजीवाद के दो विकसित क्षेत्र अमरीका तथा यूरोप हैं परन्तु इनकी अर्थव्यवस्था में बहुत अन्तर है। अमरीका 2015 से अब तक 08 बार ब्याज दरें बढ़ा चुका है वहीं यूरोप में ब्याज दर एक बार बढ़ाने के बाद दुबारा नहीं बढ़ी है। जापान में तो यह ब्याज दर नकारात्मक है। अमरीका में ट्रंप द्वारा करो में कटौती करने के कारण वृद्धि दर पिछली तिमाही में 04 प्रतिशत के लगभग दर्ज की गई है। इस कारण तीसरी दुनिया की मुद्राओं पर भारी दवाब है। अपने देश में भी रूपये की कीमत प्रति डालर 74 रूपये के करीब हो गई है। दूसरे, पिछले दिनों सारी दुनिया के पूंजी बाजार टूट गये हैं और यह दृश्य लगभग सभी उभरती हुई अर्थव्यवस्थाओं में देखने को मिला था। ऊपर से अमरीका और चीन का व्यापार युद्ध है। इन कारणों से इस तरह का संकट पुनः आने की संभावना जताई जा रही है। हम पहले भी कह चुके हैं कि संकट मुक्त व्यवस्था के लिये हमें पूंजी-वाद के अतिरिक्त कहीं और देखना पड़ेगा। अतः इस प्रकार के संकट के आने से इन्कार नहीं किया जा सकता यदि अमरीका में पूंजी निवेश का आकर्षण बना रहता है तथा तीसरी दुनिया की उभरती हुई अर्थव्यवस्थाओं में मुद्राएं दवाब में रहती हैं।



Courtesy: Manjul, Mid Day

दिनांक 2 अक्टूबर महात्मा गांधी की 150वीं जयंती के अवसर पर पत्रिका में प्रधानमंत्री नरेन्द्र मोदी के हवाले से छपे लेख “उनके सिद्धांत बने व्यवहार” की लाईन पढ़ते ही “मुंह में राम बगल में छूरी” की कहावत याद आ गई। महात्मा गांधी ने सही अर्थों में भारत को सिद्धांत और व्यवहार में जोड़ा था, का उल्लेख करते हुए वे सरदार के हवाले से अपने लेख में कहते हैं “भारत जैसी विविधताओं वाला कोई अन्य देश धरती पर नहीं है। यदि कोई ऐसा व्यक्ति था, जिसने उपनिवेशवाद के खिलाफ एकजुट किया, जिसने लोगों को मतभेदों से ऊपर उठाया और विश्वा मंच पर भारत का गौरव बढ़ाया, तो वे केवल महात्मा गांधी ही थे। उन्होंने इसकी शुरुआत भारत से नहीं बल्कि दक्षिण अफ्रीका से की। वे सिद्धांत के प्रति अंतिम सांस तक प्रतिबद्ध रहे।” लेकिन यहां सवाल ये है कि महात्मा गांधी के सिद्धांत और व्यवहार की बात करनेवाले प्रधानमंत्री खुद इसे अपने शासनकाल में कितना लागू कर पाये?

सिद्धांत और व्यवहार में उन्होंने ऐसी ताकतों को पोषा जो बापू के सिद्धांत और व्यवहार के ठीक विपरीत जाकर उनके हत्यारे की पक्षधरता को ज्यादा महत्त्व देती है। वे लगातार ऐसी ताकतों के पक्षधर बने रहे हैं जो विविधता और सद्भाव को कुचलती हैं और समानता, मानवता और न्याय पर बलात हमले जारी रख संवैधानिक मूल्यों और भारतीय जनमानस में गहराई से पैठे धर्मनिरपेक्ष मूल्यों को कोसती हैं। सबने देखा है कि उनकी कार्यशैली नफरत और असहिष्णुता को बढ़ानेवाली ताकतों को पोषने और बलवती करने की रही हैं। उनकी पक्षधर शक्तियां भारतीय धर्मनिरपेक्ष मानस के लिये निरन्तर चुनौती बनी रही हैं। विशेष उल्लेखनीय बात यह है कि प्रधानमंत्री नरेन्द्र मोदी उनके साथ रहने में गर्व महसूस करते हैं। यह बात उन्होंने न केवल अपनी कार्यशैली से साबित की है बल्कि अनेक बार मंचों से बोलकर भी अभिव्यक्त की है। उन्होंने ऐसी असंवैधानिक शक्तियों और कृत्यों को पुष्ट किया है जो हमारे संविधानप्रदत्त अभिव्यक्ति और सम्मानजनक जीने के अधिकार के लिये चुनौती बन गई हैं।

प्रधानमंत्री नरेन्द्र मोदी “वैष्णव जन तो तेने कहिये, पीर परायी जाने रे” के अर्थ को आज तक कितना समझ पाये हैं और उसे लागू करने में कितने तत्पर है? यह बात किसी से छिपी नहीं रह गई है। हम व्यवहार में स्थिति ठीक उलट पा रहे हैं। खाली सुखांत सुहाय या मन बहलाव के लिये बोले गये शब्द न तो व्यक्तित्व को बदल सकते हैं और न ही परिवेष को। इसके लिये मन वचन कर्म से एक होना होगा और यह झुठ की बुनियाद पर नहीं बल्कि सच्चाई के रास्ते से ही संभव है।

स्वभाव कोई आसानी बदलता थोड़े है। रेडियो पर “मन की बात” करने से मन थोड़े ही बदल जाता है। महात्मा गांधी का हवाला देना और उनका अनुसरण करना दोनों अलग बातें हैं और नरेन्द्र मोदी सरकार ने यह सिद्ध भी कर दिखाया है। किसी और दिन नहीं बल्कि उसी अहिंसा दिवस पर दिल्ली में कर्जमाफी और

बड़े धोखे हैं इस राह में



— रामचन्द्र शर्मा

On this Gandhi Jayanthi, the Prime Minister reminded us that Gandhiji's theory became his practice. But during these more than four years of his rule, he has proved that talking about the Mahatma and following him are two different things. The State machinery is being used to send warning signals to all political and social activists working in the interests of the marginalised sections of our people that they will be targetted as anti-nationals and urban naxals, if they insist on voicing their dissent.

फसल की लाभपूर्ण कीमत मांगने पर सरकार ने जमकर हिंसा की। बर्बर लाठी चार्ज करते हुए अश्रुगैस और पानी की बौछारों का उपयोग किया। राजस्थान में इसी दिन शिक्षकों पर बेरहमी से लाठियां भांजी गईं। राजस्थान में पिछले 15 दिन यानि 15 सितम्बर से रोड़वेज, पंचायत, मंत्रालय कर्मचारियों सहित कोई 40 विभागों के 83000 कर्मचारी कामकाज छोड़ हड़ताल व महापड़वों जैसे आंदोलन पर डटे हुए हैं परन्तु संवेदनहीन सरकार उनका कोई संज्ञान नहीं ले रही है। जनता जबरदस्त परेशान है। सार्वजनिक परिवहन के अभाव में आवाजाही की दिक्कतें व सरकारी कार्यालयों में जनता का कोई काम नहीं हो रहा है जबकि भाजपाई मुख्यमंत्री वसुन्धरा राजे अपनी झूठी गौरव यात्रा में व्यस्त है।

नरेन्द्र मोदी के राज में लोकतंत्र को कुचलने जाने की परिघटनाएं लगातार घट रही हैं। 20 अगस्त, 2018 को महाराष्ट्र की पुणे पुलिस ने देश के पांच राज्यों के अनेकों शहरों में दलगांर परिषद के आयोजन और 1 जनवरी, 2018 को भीमा कोरे गांव में हुए हिंसा के संदर्भ में छापे मारे एवं तलाशियां ली तथा पांच मानवाधिकार एवं वामपंथी कार्यकर्ताओं को गिरफ्तार कर लिया। फरीदाबाद से सुधाभारद्वाज, हैदराबाद से वरवर राव, बम्बई से बेबोन गौजाल्विस और अरूण फेरस, बम्बई तथा नई दिल्ली से गौतम नवलखा को गिरफ्तार किया गया। इसके अलावा गोवा में अकादमिक तथा दलित बुद्धिजीवी आनंद तुमतुमले, रांची के स्टेन स्वामी तथा दूसरे लोगों के घरों की भी तलाशियां ली गईं।

पुणे पुलिस ने उन्हें शहरी नक्सली बताया और प्रचारित किया कि जिनका सम्बंध उग्रवादी भारत की कम्युनिस्ट पार्टी (माओवादी) से है जो देश के विभिन्न हिस्सों में हिंसा फैलाकर अराजकता एवं आतंक का महौल पैदा करना चाहते थे। पुलिस उन्हें पुनः पकड़कर

जेल में बंद करना चाहती थी। मगर सर्वोच्च न्यायालय की तीन सदस्यी बैंच:— मुख्य न्यायाधीश दीपक मिश्रा, न्यायाधीश डी. वाई. चन्द्रचूड तथा ए. एम. खानविलकर ने उन्हें पुनः ले जाने से रोक दिया तथा उन्हें जेल में भेजने की बजाय उनके घरों में ही नजरबंदी के आदेश दिए हैं। सितम्बर आखिरी में गौतम नवलखा की नजरबंदी भी स्थगित कर दी।

इनकी गिरफ्तारी के खिलाफ इतिहासकार रोमिला थापर, प्रसिद्ध अर्थशास्त्री प्रभात पटनायक, समाजशास्त्री सतीश देशपाण्डे तथा सामाजिक कार्यकर्ता देवकी जैन एवं माजा दारूवाला की सर्वोच्च न्यायालय में एक याचिका दायर की थी। याचिका में कहा गया है कि गिरफ्तार लोग प्रमुख इतिहासकार, प्रोफेसर एवं कानूनविद हैं। सुनवाई के दौरान न्यायाधीश चन्द्रचूड ने उल्लेखनीय टिप्पणी की— “असहमति या विरोध लोकतंत्र का सेफ्टीवाल है। यदि असहमति या विरोध को अनुमति नहीं दी जायगी तो प्रेशर कूकर फट जायेगा।” न्यायाधीशों ने अगली सुनवाई तक गिरफ्तार किये जानेवाले लोगों को घरों में ही नजरबंद रखने के आदेश दिए।

प्रारम्भिक सुनवाई के दौरान ही न्यायालय की आई प्रतिक्रिया में ही मामलों की गम्भीरता को माना गया है। याचिका में देश में पुलिस द्वारा अपनी शक्तियों के दुरुूपयोग का आरोप लगाया गया था कि पुलिस कार्रवाई स्वतंत्र अभिव्यक्ति तथा शासक पार्टी से भिन्न विचाराधाराओं पर कठोर प्रतिबंध लगाने वाली है। पुलिस ने नागरिकों के स्वतंत्रता के अधिकारों पर कड़ा प्रहार

किया है। पुलिस की इस कार्यवाही का सीधा उद्देश्य विरोध की आवाज को बंद करना गरीबों की सहायता करने से लोगों को रोकना तथा जनता के दिलों में भय पैदा करना है। इसका उद्देश्य जनता का ध्यान जन समस्याओं से हटाना है।

पुलिस ने तय उद्देश्य से उन लोगों को गिरफ्तार किया है जो समाज के सबसे पीड़ित तबके दलित-आदिवासी महिलाओं, भूमिहीन श्रमिकों तथा गरीब जनता के अधिकारों के लिए कार्य करते हैं। जबकि पुलिस ने कहा कि ठोस तथ्यों के आधार पर ही उनको गिरफ्तार किया है। उन्होंने कहा ये गिरफ्तारी पूर्व में की गई गिरफ्तारियां जिनमें दलित एक्टिविस्ट सुधीर दवाले, दलितों के मुकदमें लड़ने वाली वकील सुरेन्द्र गडलिंग, विश्व विद्यालय के शिक्षक सोमा सेन रौना विलसन, अनताची चावला महेश रावत शामिल थे, उन पर यलगर परिषद के आयोजन में प्रतिबन्धित माओवादी संगठनों से आर्थिक सहयोग लेने तथा राजीव गांधी की तरह ही प्रधानमंत्री मोदी की हत्या के षडयंत्र का आरोप लगाया गया। इसके लिए पुलिस के पास कुछ बनावटी कागजों के सिवाय कोई सबूत नहीं मिले। यलगर परिषद के पीछे माओवादी हाथ के दावों को तो दो सेवानिवृत्त न्यायाधीशों पी.बी. सावंत तथा कोल्से पाटिल ने पूर्व में नकारते हुए कहा था कि इसके आयोजन पहल उनकी थी।

कर्नाटक एवं महाराष्ट्र में पहले भी प्रगतिशील धर्मनिरपेक्ष कार्यकर्ता पर जानलेवा हमले हुए हैं। महाराष्ट्र में नरेन्द्र डोभालकर, गोविन्द परसारे और कर्नाटक में एम.एम. कुलवर्गी तथा गौरी लंकेश की हत्या भी सनातनी हिन्दू सेना जैसी फांसीवादी, साम्प्रदायिक ताकतों द्वारा की गई है। मगर सरकार ने साफ नामजद मिलिंद के बेटे तथा शंभाजी भिडे को पहले तो गिरफ्तार ही नहीं किया तथा बाद में जब सर्वोच्च न्यायालय के निर्देश से गिरफ्तार किया तो एक महीने में ही जमानत पर छोड़ दिया गया।

आज सरकार को साढ़े चार वर्ष हो गये हैं। सरकार 2014 में शासन में आने से पहले जनता से जो वायदे किए उन्हें लागू करने में पूरी तरह असफल रही है। आर्थिक संकट के चलते कृषि क्षेत्र में किसानों का बढ़ता हुआ आक्रोश औद्योगिक क्षेत्र में श्रमिकों की छटनी, बढ़ती बेरोजगारी एवं आर्थिक असमानता हर क्षेत्र में व्यापक भ्रष्टाचार के चलते 2016 के बाद हुए कई राज्यों के चुनावों में हुई हार, बढ़ते जनआक्रोश विशेषकर दलितों आदिवासियों, अल्पसंख्यकों एवं समाज के गरीब तबकों में बढ़ते असन्तोष की दिशा बदलने के लिए इन तबकों के लिए संघर्ष करने वाले दलों एवं व्यक्तियों पर सीधा हमला बोल दिया है।

राष्ट्रवाद एवं देशद्रोह के नारे पर देश की जनता का ध्यान वास्तविक समस्याओं से हटाने के लिए ऐसी



हत्यायें सुनियोजित ढंग से की जा रही हैं जनता की आवाज उठाने वालों को साफ चेतावनी है कि या तो अपना मुंह बंद करे अन्यथा मौत या बंदी जीवन को तैयार रहें। न्यायाधीश पी.बी. सावंत ने एक साक्षात्कार में साफ कहा है कि “वे संविधान में आस्था नहीं रखते हैं उसकी घोषणा खुले में करते हैं।” न्यायाधीश सावंत की शंका है कि जनता में भय का वातावरण पैदा करने लिए और अधिक गिरफ्तारियां की जायेंगी तथा झूठे आरोपों में विरोधियों को लम्बे समय तक जेलों में रखा जायेगा।

प्रसिद्ध अंग्रेजी साहित्यकार एवं विवेकवादी प्रो. के. एस. भगवान जिन्हें कर्नाटक में एम. एम. कलबर्गी तथा गौरी लंकेश की भांति ही हत्या करने का प्रयास किया गया किन्तु वे बच गये थे, ने कहा “हां यह लेखकों, कार्यकर्ताओं तथा बुद्धिजीवियों को मिल रही धमकियों के वातावरण में जीने से भी ज्यादा है। वास्तव में कोई आकर मेरी पत्नी से कहता है कि आप अपने पति को सलाह दें कि वे सार्वजनिक रूप से भाजपा एवं आरएसएस की आलोचना नहीं करें। उसने कहा यदि वह जो कहते हैं, उसमें वे विश्वास करते हैं, तो मैं उसका समर्थन करूंगी। उसने कहा हर आदमी मरता है यदि व अच्छे उद्देश्य के लिए मरते हैं तो मुझे खुश होगी।”

जिस तरह से खुले रूप से पुलिस तथा राजकीय मशीनरी का इस्तेमाल किया गया है। वह दूसरे तमाम राजनीतिक तथा सामाजिक कार्यकर्ताओं के लिए चेतावनी है कि वे दलितों, आदिवासियों तथा अन्य शोषित, पीड़ित तबकों के हितों के लिए काम नहीं करें। अगर आप ऐसा करेंगे तो आपको एक माओवादी और देशद्रोही होने के लिए निशाना बनाया जायेगा। अतः हर तानाशाहीपूर्ण तथा गैर जनतांत्रिक हमले को चुनौती दी जानी चाहिए। एकजुट विरोध प्रदर्शनों से और अदालतों, मीडियों तथा तमाम सार्वजनिक मंचों से उसका मुकाबला किया जाना चाहिए।

The Great Pension Scandal

A Laughable Pittance of Rs 200 a Month!

In keeping with the spirit of the Constitution, state-funded pension must be a right for every person, and must be financed by budgetary sources, unrelated to any contribution from the beneficiary. India's pension scandal can thus be ended quite easily; why it persists is not any shortage of resources but sheer class-antagonism, since the overwhelming bulk of potential beneficiaries are, or would have been, workers, artisans, craftsmen, peasants, and agricultural labourers.



Prof. Prabhat Patnaik

(Courtesy: Newslick 08 Oct 2018)

Incredible as it may seem, the Union government provides a pension to the elderly which amounts to an absurd sum of Rs 200 each per month, and even for accessing this the beneficiary must belong to the BPL population which, as is well-known, is notoriously underestimated. True, the state governments add something to this amount, but, their resources being meagre, the additions cannot be large. What is more, this figure of Rs 200 has remained unchanged since 2006-07; even the elementary courtesy of indexing it to inflation has not been accorded to the elderly.

This is truly a scandalous state of affairs, not just because the sum is laughably paltry, the beneficiary list absurdly truncated, and even elementary protection against inflation missing, but above all because of what it reveals about the government's attitude. This attitude sees the payment of pension as a largesse on the part of the State, an act of charity towards a set of mendicants. But an adequate old-age pension is actually a right. It is a right not just in an abstract "ought"-sense, but in the concrete sense of being an integral part of the social philosophy which underlay India's anti-colonial struggle and upon which the Indian constitution is founded.

This philosophy which the Left has always espoused holds that the plight of an individual in

society is determined by the social arrangement within which he or she lives. For instance, unlike the colonialists of the pre-independence era who attributed the misery of the Indian people to their "laziness", or lack of enterprise, or subservience to tradition, the anti-colonial struggle advanced the proposition that it was the colonial arrangement that caused the abject poverty afflicting India, whence it followed that this arrangement had to be altered by overthrowing colonial rule and erecting an alternative social arrangement that would guarantee a minimum standard of life to every Indian. The Karachi Congress Resolution in 1931, which outlined what free India would look like, held out this promise, among others. The mass participation in the freedom struggle that occurred in the 1930s was fired by this promise, which thus became a sort of "freedom charter", upon which the new nation was founded. It acted as a precursor to the constitution.

Even though the Constitution did not explicitly codify a set of fundamental economic rights, as it codified a set of fundamental political rights, the former cannot just be wished away, both because they form part of the "freedom charter" underlying the new nation, and also because the latter cannot be enjoyed without the citizen also enjoying a set of de facto

economic rights. The assertion of one's role as a citizen in a democracy cannot occur unless one enjoys a degree of economic security. Hence, even though economic rights are not codified as such in the Constitution, they are implicit and as fundamental as the explicitly-codified fundamental rights.

Adequate pension to the elderly is one such economic right. It is inherent in the promise underlying the Constitution of free India which is visualised as a fraternity of equal citizens. Within this fraternity of equal citizens, nobody is doing anyone else a favour by accepting a legitimate demand for a minimum livelihood

If adequate pension is an economic right, then it must be universal, like the fundamental political rights enjoyed by all. The pension scheme cannot be either contributory or means-related. It cannot be targeted, not just because any targeting invariably leaves out many deserving beneficiaries, but, more importantly, because it violates the principle of universality that must characterise all rights of citizens. To be sure, in fixing the amount of pension, the fact that a person is already drawing a pension from some other source must be taken into account; and once deduction is made on that score some will automatically get excluded or drop out, but that does not amount to an infringement on a person's right.

Likewise, the pension paid by the State to every elderly person as a right must have nothing to do with any contribution from the person concerned. If someone is part of some other contributory pension scheme, he or she may opt

out of the State-funded pension, or the pension amount may be suitably adjusted to prevent double benefits; but State-funded pension must be a right for every person, and it must be financed by budgetary sources, unrelated to any contribution from the beneficiary.

The provision of a laughable pittance as pension, as is the current state of affairs, is therefore a violation of the spirit of the Indian Constitution, a throwback to feudal times when rulers occasionally showed kindness to the ruled by bestowing favours upon them, of the sort that our governments think they are doing in providing a pittance for a pension.

The Pension Parishad, a network of several groups, organised a dharna in Delhi on September 30 and October 1, to demand an adequate universal rights-based pension. The principle enunciated by the Pension Parishad is that the amount should be half the minimum wage, but in concrete terms the demand was for a pension of Rs 3,000 per person per month. The Pension Parishad has organised a similar dharna in 2012 when the demand had been for a universal pension of Rs 2,000 per month. Taking into account the price-rise in the interim, the current demand of Rs 3,000 is roughly equivalent to the demand of Rs 2000 at that time.

The appropriateness of this figure can be seen from a different angle. Since poverty in India is defined in terms of a daily calorie-intake norm, namely 2,100 calories per person per day in urban India and 2,200 calories in rural India, the monthly per capita expenditure at which the calorie intake just met these norms could be taken



Holding a picture of her deceased son in one hand and wiping her tears with another, 71-year-old Sakhubai, explains the perils of being an old, single woman. "There is no one to look after me, and I have no funds. With no option in sight, I came here with hope," she said. Over 3,000 women and men, aged between 60 and 80 years marched across the streets of Delhi, on September 30, to bring their plight to the fore.

Showing his wounds, Satyapal said, "Old age brings its own set of

as the pension amount. National Sample Survey data from quinquennial consumer expenditure surveys were used to determine these cut-off levels, and, expressed at prevailing prices, they came, in round numbers, as a weighted average between urban and rural areas, to Rs 2,000 per month in 2012, which would work-out to around Rs 3,000 today.

The number of potential beneficiaries was estimated by the Parishad in 2012 to be around eight crore, which by now might have increased to about 10 crores. The annual amount required for providing old-age pensions at Rs 3,000 per month to these beneficiaries would therefore come to Rs 3.6 lakh crore; allowing for a 5% deduction on account of voluntary drop-outs, what is required is just about 2% of the country's current GDP for financing a universal rights-based pension plan.

The question often raised against such a plan is that the country cannot afford this amount. But 2% of GDP, it should be noted, is less than a third of the annual increment that occurs in GDP at present. The provision of this amount of pension, if it is financed through taxes paid out of incomes, would not imply any decline in the average post-tax income of the non-pensioners compared to the preceding year. On the contrary, it would still mean that compared with the preceding year their per capita post-tax income would increase by about 3%. The payment of pensions on this scale, therefore, does not require any absolute sacrifice by the non-pensioners compared with the preceding year, only a smaller increase in income than would have occurred otherwise.

troubles, but having to beg for my right is not what I thought I would have to end up doing.” He recently got a heart surgery done, wounds of which are still fresh. However, as he did not receive his pension, he did not have money to buy medicines so that he could recover.

Speaking to Newslick, an elderly man said, “We are demanding our rights, not pity from the state.”

the protesting elderly have made appeals to the BJP government to give them their due. Slogans such as ‘Ambani ne mauj manai, Modi tere raj main, companies ne khoob kamai, Modi tere raj main (Oh Modi, Ambani has enjoyed in your rule; oh Modi, companies have filled their pockets in your rule!)’ were raised during the protest.

Nobody in short needs to be squeezed in absolute terms for paying out pensions that provide a minimum living standard to the elderly.

We have assumed above that pensions would be paid out of taxes on incomes; but this is unnecessary. A Tobin Tax on currency transactions, or an increase in the existing tax-rate on stock market transactions, or a straightforward wealth tax would be a far more appropriate way of raising resources for pensions, since it would simultaneously serve other purposes such as curbing speculation or reducing wealth inequality.

In fact, if we assume, somewhat conservatively, that private wealth amounts to four times the GDP, and that the top 1% of households in India owns 62% of the total private wealth, then a mere 0.8% tax on the wealth of just the top 1% of households would be quite enough to finance a universal rights-based old-age pension scheme providing minimum benefits. India's pension scandal can thus be ended quite easily; why it persists is not any shortage of resources but sheer class-antagonism, since the overwhelming bulk of potential beneficiaries are, or would have been, workers, artisans, craftsmen, peasants, and agricultural labourers.



Unemployment among young and highly educated Indians highest in 20 years, study finds

[Priyamvada Grover](#) (Courtesy: The Print.in 25 September, 2018)

India has failed to create jobs despite high economic growth, according to a study done by Azim Premji University.

Despite high economic growth, India has failed to create jobs, a study has found.

Currently, a 10 per cent increase in GDP results in less than 1 per cent increase in employment, indicating jobless growth in the economy, according to the study published by the Azim Premji University Tuesday.

It says the rate of unemployment among the youth and the highly educated has reached 16 per cent - "the highest seen in India in at least the last 20 years".

These trends are particularly visible in the northern states, according to the study titled, 'State of working India'. The study has been based on data compiled from the labour market, researchers, policymakers, journalists and civil society activists.

Disparity in employment

The report also shows that while labour productivity in the organised manufacturing increased by six times over the past three decades, wages increased by only 1.5 times. This reflects that employers have benefited far more from growth than the workers, the study suggests.

There is also an inter-sectional disparity in terms of jobs being available on the basis of caste and gender, the study says.

Women comprise only 16 per cent of all service sector workers, but 60 per cent of the domestic workers. This gender disparity also varies in different parts of the country. According to the study, only 20 women are in paid employment for every 100 men in UP, while this number is 50 in Tamil Nadu and 70 in the northeast.

However, the study also notes that the gender earning gap is now reducing over time. Scheduled castes form 18.5 per cent of all workers.

The industrial dilemma

The report shows that although there has been a growth in the performance of

the manufacturing sector in the past decade, especially in industries such as knitwear, plastics, and footwear, the kind of work has also become more and more precarious through time.

Firms started hiring people on a contractual basis. "In place of permanent workers, firms have engaged various forms of contract and trainee workers who perform the same work at a fraction of the wages," explained the study.

Employment in IT and modern retail grew from 11.5 per cent in 2011 to 15 per cent in 2015. However, the report suggests that more than 50 per cent of the service sector employment still continues to be in petty trade, domestic services and other informal employment.

The wages generated in the past decade and a half also increased a little but, remained much below the Seventh Pay Commission's recommendation of the minimum salary bracket.

"Nationally, 67 per cent of the households reported monthly earnings of up to Rs 10,000 in 2015. In comparison, the minimum salary recommended by the Seventh Pay Commission is Rs 18,000 per month," said the study.

"Wages in most sectors have grown steadily at around 3 per cent per year, but 82 per cent of male and 92 per cent of female workers earn less than Rs 10,000 a month," it said.

The way forward

The authors of the report suggest that the government needs to provide employment guarantee, in line with MNREGA scheme, in various other job spheres.

They also stressed on the need for an industrial policy that provides incentives to workers, such as skill development and wage subsidies. However, these need to be done through state-level employment analysis to keep in mind the diversity of employment in various states.

The report also stresses on the urgency of addressing issues in the agriculture sector where the income floor is set very low.

61st Conference of LICEU Thiruvananthapuram

The 61st Annual Conference of LIC Employees Union Thiruvananthapuram Division was held on 29th and 30th September 2018 at Divisional office premises, Thiruvananthapuram. The meeting commenced on 29th with the flag hoisting by Divisional President Com. N. Ganapathy Krishnan. It was followed by the General Council meeting.



Com. M.Kunhikrishnan, Vice President AIIEA inaugurated the General Council. He expressed concern over the deluge affected Kerala and was impressed with the relief works undertaken by various units. He urged the rank and file to join the call of the Chief Minister of Kerala by donating at least one month salary towards Flood Relief Fund.. He informed that the contribution of employees in the month of August itself in the South Zone crossed 2.36 crores. He criticised the anti people and neo liberal policies of Central Government. The issues related to Kashmir and the threats to the constitution of India were discussed. He gave a direction on the stand we should take in the forthcoming parliament elections.

Com. VS Madhu, General Secretary LICEU Trivandrum placed the Annual report and Com. K Sujadha Treasurer placed the audited Accounts. 15 comrades from various units actively participated in the discussions. The Report and the statement of accounts were unanimously approved.

AIIEA Joint Secretary Com. Shreekant Mishra addressed the General Council. He narrated the present Indian political scenario in detail. The NDA Government is trying to shape the country in such a way that only one religion and one language should exist here. He pointed out that the Insurance

industry in public sector is a rare phenomenon in the globe; but in India it still exists in public sector due to the struggles of AIIEA. Today attacks on public sector insurance industry have intensified and we too have to intensify our campaign for protection of our great institutions.

Com. S. Sivasubramanian and Com. P P Krishnan Jt.Secretaries, SZIEF also addressed the general council.

The open session was held on 30th September 2018. It was inaugurated by Com. Shreekant Mishra, Jt.Secretary, AIIEA. He said that the Central government is adopting the strategy of divide and rule. The price hike of petroleum and other commodities are unbearable to the common people. He pointed out that LIC employees are demanding a decent wage revision commensurate with the paying capacity of the institution and increased productivity of employees. Com Kunhikrishnan also spoke in the open session.

Com. S S Potty, former President, SZIEF, Com. P P Krishnan and Com. S.Sivasubramanian, Jt. Secretaries, SZIEF, AIIPA Central Committee Member Com. P G N Varma and General Secretary Thrissur Division Com. Deepak Viswanath offered felicitations.

Com. N. Ganapathy Krishnan, President, LICEU, Thiruvananthapuram presided over the conference. Com. V.S. Madhu welcomed the gathering and working committee member Com. Binu B Nair delivered the vote of thanks.

The Conference unanimously elected Coms P.Sajukumar, V.S.Madhu and K.K.Sujadha as President, General Secretary and Treasurer respectively for the ensuing term.



62nd Annual Conference of Cuttack DIEA



The 62nd Annual General Conference of Cuttack DIEA held at Balasore on 21-23 September 2018 was a massive success. This is the second occasion that Balasore base unit hosted the annual Conference of CDIEA.

At the outset, Com Satyabrata Duttagupta, President, CDIEA, unfurled the flag of the organization amidst thunderous slogans, followed by paying floral tributes at the Martyrs' Column. The inaugural session started with revolutionary and patriotic songs sung by the artists of Art & Craft College, Balasore. Though, there were full preparations for a mammoth rally, inclement weather including incessant rain played spoilsport and rally could not be held. Yet the spirit of comrades was not dampened which was manifested by a congregation of more than 400 comrades- both from within and outside our industry- in the open session.

Com. Pradipta Panda, Ex-MLA, Nilagiri and Chairman of the Reception committee delivered the welcome address and evoked the history of Balasore and its contribution to freedom struggle. Inaugurating the conference, Com Dhrubajyoti Ganguly, Joint Secretary of EZIEA, lucidly explained how the present BJP led NDA government is dividing the nation on the basis of religion, culture, language, caste, region etc. He spoke about the inherent crisis of the capitalist system which strives on greed, deceit and exploitation. He made scathing attack on present government which is expediting the neo-liberal policies that has brought untold miseries

to masses including working class and peasants.

Addressing the conference as Chief Speaker, Com Shreekanta Mishra, General Secretary, ECZIEA, came down heavily on Modi government for its abysmal failure in tackling hunger, unemployment, poverty and inequality. He also lambasted Modi government for resorting to advertisement

blitzkrieg to camouflage its failure. Depicting the importance and contribution of public sector in nation building since Nehruvian era, he derided present government for its aggressive policies of disinvestment and privatization of public sectors.

Among others who greeted the conference included Sri Gananath Behera, Ex-Chief Manager, LIC, Balasore branch, Sri Niranjana Pati (Federation of LIC Cass-I Officers Association), Sri Biranchi Narayan Dash (NFIFWI), Com Bamadeb Mishra (OSGIEA), Com R N Mallick, joint convener OSKEM. What is most appreciable is that despite some important assignment, S. Ashok Routray, Sr. Divisional Manager of Cuttack division had come a long way from Cuttack to enthuse and inspire our comrades. Finally, Com Basanta Mohanty, base secretary, Balasore base unit, proposed vote of thanks. After the adjournment of the open session by the President, cultural programme was held by local cultural troupe, which enthralled the audience.

The delegate session started with presentation of 67-pages of annual report of on behalf of the Executive Body by Com M G Barik, General Secretary. The audited statements of accounts were also presented by Com P K Nayak, Treasurer



62nd Annual Conference of IEA Asansol

The 62nd Annual General Conference of Insurance Employees' Association, Asansol under Eastern Zone was held successfully on & from 15th & 16th September, 2018 at Khandra Community Hall, Khandra, Ukhra hosted by our Ukhra Base. The Conference was inaugurated by Com. Manab Mukherjee, former Minister of West Bengal Government. Amongst the dignitaries present were Com.

Runu Dutta, sitting MLA, Com. Jayanta Mukherjee, General Secretary, EZIEA, leaders of fraternal TU movements including CITU, Mahila Samity, SFI, etc.

From the Conference, a Washing Machine has been donated to UDBARTAN SOCIAL WELFARE ORGANISATION, an Old Age Home.



The following Office Bearers were elected from the 62nd Annual General Conference of Asansol

President : Com. Rana Chakraborty;
General Secretary : Com. Abhijit Dutta and
Treasurer : Com. Monojit Ganguly.

of CDIEA. Before presentation of report, Com S Duttagupata, President of CDIEA, moved condolence resolution. Rich tributes were paid to great departed leader Com N M Sundaram. Initiating the discussion on the Report, Com G B Maharaj, Vice-President, CDIEA, in his powerful initiation, paved the way for proper discussion on the report. Around 25 comrades (including four women comrades), expressed unanimity on the basic formulations of the report which shows the maturity of organization. The debate and discussion were very informative, educative and inspiring. The debate by young comrades like Com Suresh Nayak, Pattamaundai Com. Manoj Ku Swain, Jagatsingpur, Com Ashok Kumar Swain, CBO-I, Com Susanta Rout & Com Sanjib Dash both from Paradeep, Com Daitary Swain, Talcher and Com (Miss) Suchitra Sethy, Rairangpur, Com Kuni Munda of Bhadrak base, Com (Mrs) Silpee Ghosh, Balasore was very inspiring . The poetic presentation of Com Kali Kinkar Sahu, CAB was unique. On behalf of women sub-committee Com (Smt) Manorama Mohanty spoke on report.

Com Shreekant Mishra, General Secretary, ECZIEA, going through the pages of history presented a brilliant analysis of how and why Muslims can never be termed as enemies of Hindus as constantly propagated by the current ruling

dispensation. He dubbed the present political situation as a prelude to fascist regime. He also dealt in detail about employees' issues such as wage revision, one more option for pension. He expressed concern about spate of scams, rise of NPAs in the banking sector and attributed those to crony capitalism. He exhorted to defeat the communal forces in the coming General elections to be held in 2019. Com G N Mohanty, AOLICPA and Com R N Mallick, Ex-President CDIEA graced the occasion with their valuable guidance to the house. The 40-minutes long reply of Com M.G.Barik, General Secretary was not only captivating but inspiring. Com G N Mohanty, and Com R N Mallick, Com Jitesh Ray, former General Secretary of CDIEA, Com S.N.Behera former vice-president and Com T N Das former assistant secretary of CDIEA (present in house) were felicitated in the conference. Com Shyama Sundar Jena, Assistant Secretary, (belonging to host unit) spoke about his long, dedicated, and emotional attachment with CDIEA. His emotion was so high that he could not control his tears and audiences were spellbound.

. The conference elected Com Managobinda Barik as President, Com Abhay Kumar Das as General Secretary and Com Prasanta Kumar Nayak as the Treasurer for the ensuing term.



SAMBALPUR DIVISIONAL CONFERENCE

The 33rd Conference of Sambalpur Division Life Insurance Employees' Association was held on 21st and 22nd of September 2018 at Panthanivas in the heart of the industrial town of Rourkela. The reception committee was headed by eminent historian and retired Professor of history Dr Prabhat Kumar Mallick, a very well known personality of the city. Com Gajindra Nath Mohanty, Vice President AIIPA attended the conference as the chief speaker.

The meeting started with unfurling of the SDLIEA flag and the opening song by the host comrades which was followed by the open session. This session was attended by 250 comrades along with representatives of fraternal trade unions. Com Pradeep Mukherjee President of ECZIEA inaugurated the conference with a very enlightening speech covering a host of national and international issues, after a brief introduction by the General Secretary Com Mina Ranjan Bishi, and welcome address by Dr Mallick, Chairman of the reception committee. The meeting was also attended by Com Asit Basumallick (Jt.Sect.) & Com Manoj Sethi Jt.Secretary BDLIEA, AVS Giri



President BDIEA and Com Krishna Chandra Behera President, OSGIEA.

The delegate session followed in the afternoon with placement of the report by the General Secretary, which covered all international, national, state and industry related issues and concluding with the tasks ahead. The debate on the report was thereafter initiated and around 30 delegates participated in a very qualitative and informative session for one and half days. The delegates including two lady comrades Com Sonu Gupta and Com Suchinta Hasda, discussed at length about a host of issues relating the world, the country, the

26TH Conference of I.E.A.Hazaribhag Division

The 26th General Conference of Insurance Employees' Association Hazaribag Division was successfully held from 15 Sep to 16th Sep 2018 in Jhumritelaiya town.

The Conference started with a massive rally, commencing from 'Mahuri Bhawan', the venue of the Conference, to the LIC Jhumritelaiya Branch Office and back, covering a distance of about 3 Km. Hundreds of comrades of Hazaribag Division along with comrades from fraternal trade unions, with red flags, banners and placards, raised their voice against the ruling class deceitful moves and policies. After convergence of the rally, Com. L.N.Gupta President, IEAHD, hoisted the flag & paid floral tributes to martyr's column.

The open session began with the welcome speech of Sri R.P.Gandhi, Principal, Commerce Inter College, Jhumritelaiya and Chairman, Reception Committee. Com. Pradip Mukherjee, President, ECZIEA, inaugurated the conference. In his inaugural speech, Com. Mukherjee gave a bird's

eye view upon the present economic scenario of the nation vis-a-vis corporation's footing. He reiterated that it's high time for the members of the AIIEA to understand the political developments and fight to protect public sector & autonomous nature of LIC as well as other public entities. But to protect the democratic set-up of the country and harmony of the society is first and foremost task of every sensible Indian.

The chief speaker of the Conference Com. Shreekanth Mishra, General Secretary, ECZIEA, in his speech elaborately presented the treachery and gamble of the Modi Govt. during last four years. He gave every nuance of 'Rafale Deal' and other scams unearthed in the current tenure of NDA. The Inaugural session was also addressed by Com. Prakash Viplav, Secretary CITU (Jharkhand), Com. Surjit Sinha President Kisan Sabha (Jharkhand State) Com.Vinod Vishwakarma from Journalist Association Com.J.P.Singh, founder General secretary of IEAHD and Gen.Sec. of Ins.Pensioner's

state, the industry and the society as a whole. All speakers were unanimous in criticizing the imperialist forces prevailing in the world and the polarizing policies of the current BJP Government at the centre. The conference pledged to defeat all the separatist forces in the forthcoming elections and do whatever is required of them for the betterment of the industry as a whole. The conference passed resolutions against the wrong policies of the Government, immediate solutions to all demands of the working class and for the immediate clearing of all pending demands within the industry as put forth by AIIEA.

The conference unanimously elected Com Rajiv Lochan Dash as President, Com Mina Ranjan Bishi as General Secretary and Com Sadhan Kumar Mishra as Treasurer for the ensuing term. The Conference came to the conclusion that each and every economic benefit of the working class is not merely an economic question, more than that it is a political question. The solution therefore lies in a Political ideological struggle by the working class; let the forthcoming election of 2019 be looked upon in that angle so that the results goes in favour of the working class.



CONFERENCE OF VARANASI DIVISION

The 54th Annual Conference of Varanasi Division Insurance Employees Association was held on 22-23 September 2018 at Varanasi. The Conference had the participation of a large number of employees. The conference discussed in detail the problems confronting the working class at the global level and also issues relating to the insurance employees. After thorough discussions, the Conference decided on intense campaign for protection of industry and advancement of the interests of the insurance employees.

The Conference unanimously elected Com Narayan Chatterjee as President, Com Vinod Srivastav as General Secretary and Com Shailendra Kumar Mehrotra as Treasurer for the ensuing term.

Association Hazaribag Div; Com.Omprakash, Gen. Sec., IEA,Patna Div-I; Sri S.K.Samantaray .Sr.DM, Hazaribag Division and many other from fraternal associations. Sri Samantaray, Sr.DM in his speech, appreciated IEAHD for the tasks undertaken by it to improve Insurance business in the Division. Inaugural Session ended with vote of thanks given by Gen.Sec, Com.M.K.Prasad.

Delegate session started the same day, in which report of the outgoing committee was presented by General Secretary. Altogether 25 delegates from 20 Base Units discussed upon the report. Com Pradip Mukherjee, President, ECZIEA, in his address called upon the members of IEAHD to fight and uphold the serenity of the Corporation as well as the Nation. He reminded the house of the composite culture of the country which is the strength of the country. He urged employees to resist the attack on this diversity and plurality to protect the unity of the nation.

Com. Shreekant Mishra enlightened the house with his profound knowledge; he said that the nation had been passing through its most difficult

times ever, after independence. As educated and vibrant members of AIIEA, we must broadbase our struggles along with oppressed peasants, unemployed youth, marginalized working class, distressed minorities and anxious Dalits. Com. Mishra also threw light upon the Corporation's internal health and shed away doubts regarding LIC's investment in IDBI. Com. J.P.Singh, Gen.Sec. Ins.Pensioner's Association Hazaribag gave his valuable suggestion and blessing to the house.

The Conference, along with other 15, adopted a resolution to launch special drive to strengthen field force and to improve Insurance business in the Division.

The Conference unanimously elected Com.L.N.Gupta, Com.M.K.Prasad and Com. Rabindra Prasad respectively as President, General Secretary and treasurer of the new Divisional committee for the ensuing period. The two day session came to an end with vote of thanks given by Com.Mahavir Yadav, Secretary, Jhumritelaiya Base.



Successful 62nd Annual General Conference of DIEA, Jalpaiguri

The 62nd Annual General Conference of DIEA, Jalpaiguri was held on 7-8 September, 2018 in Jalpaiguri. It was a very successful conference; it was a “*Conference of Advancement*”. The conference started with a colourful rally with remarkable presence of women comrades. Com. M. Girija’s presence to grace the conference as the Chief Guest in her maiden visit to Jalpaiguri added enthusiasm among the members of the organization.

After paying homage to the Martyrs’ Column, the Cultural Sub-Committee set the tune by presenting wonderful progressive chorus with a definite call to overcome all sorts of exploitative and oppressive attacks. The General Secretary of the association Com. *Debabrata Choudhury* placed the Working Committees’ Report for a two-day debate by the delegates. 38 comrades including 11 women participated in a much enriched debate. The debate covering every issue was the testimony of the success of the year long organizational program to “*Re-orient the Organization*”. The period under discussion was a period of improving the understanding of the leaders, cadres and members in line with the understanding of the Ernakulum Conference of AIIEA. So, the delegates in the conference were very confident while narrating the multi-various tasks they had carried out wonderfully during the interregnum. The discussions included various subjects - from imperialism to the issues of the respective Branches. The Delegate session was a learning session particularly because it discussed, in-depth, the history of India and the origin and development of ‘Hindu’ and ‘Hinduism’ and stressed the need to campaign to protect the “Idea of India”. The speakers placed their fearsome experiences while performing their duties as the election officials during the last Panchayat Election in the state and also the experiences of horribly undemocratic and authoritarian attitude of the State Government of West Bengal while organizing any Strike

or Trade Union movements. Conference took pride that, despite such prevailing situations, our units tried to build confidence among the various groups of the joint movements.

Com. Subrata Bose and Com. Haridas Saha, the Assistant Secretaries of EZIEA, addressed the delegate session and enriched the organization explaining the present situation and the task before the organization. Com. M. Girija, Joint Secretary, AIIEA graced the delegate session. While praising the activities of the DIEA Jalpaiguri, Com. Girija wonderfully pointed out the weaknesses of the organization too and guided the organization to overcome the weaknesses. Com. Girija explained, in detail, all the industrial issues including wage revision and enlightened the audience as to why it was extremely important to restore the autonomy of LIC. While she dealt with the larger political issues and attack of neoliberal policies in every sector, she cited some glaring examples of the severe problems being faced by the women employees not only in private sector, but even in the Government establishments. She asserted on the need to strengthen AIIEA further to protect the hard earned rights and benefits.

Com. Jiaul Alam, General Secretary, All India Plantation Workers’ Federation & CITU, Jalpaiguri District, also addressed the delegate session. He explained how systematic crises of capitalism have gripped the Indian capitalist system and as the crises of the system have grown as a global phenomenon, the neoliberal policy was merciless in shifting the crises on the working class.





A Seminar was addressed by Com. M. Girija in the evening of the first day of the Conference. The packed-to-the-capacity auditorium heard with rapt attention the educative & illustrative speech

of Comrade Girija on the subject “Teachings of Karl Marx and the Trade Union Movement”. Presenting in a very lucid and simple way, Com. Girija drew the attention of even the unorganized workers present in the seminar on various teachings of Marx and the relevance of Marx’s teachings in the worldwide contemporary movements of the working class.

The Conference ended with the Confidence to progress further with the newly elected office bearers. 49 Working Committee Members with 7 Honourary Members and 21 Secretariat Members were elected. The Conference unanimously elected Comrade Dhrubajyoti Ganguly, Comrade Saikat Chaudhuri and Comrade Saugata Bhattacharjee as the President, General Secretary and the Treasurer respectively.

The 59th Annual Conference of Guwahati Div IEA

The 59th Annual General Conference of GDIEA was held on 22nd and 23rd September at BSNL multipurpose Hall, Panbazar, Guwahati amidst much enthusiasm and gusto. Indeed it was a conference of confidence and hope.

The conference got started on 22nd September, 2018 with unfurling of the flag of GDIEA by Com. Maitreyee Misra, President of the Association followed by floral tribute to the martyr column.

The inaugural session of the conference witnessed a massive participation of members from all the 21 bases of GDIEA reiterating their trust in the organization. The venue fell short to accommodate the participants as the number swelled to more than 300. The cultural troupe of GDIEA made a hearty welcome to the gathering of

the inaugural session with a well performed and inspiring chorus.

The conference, presided over by Com. Maitreyee Misra, was inaugurated by Com. Jayanta Mukherjee, the general secretary of EZIEA. Com. Mukherjee dealt with the contemporary scenario both inside and outside the Insurance Industry. He was critical about the anti-people policies directed by the promoters of the neo liberal economic policies on the one hand and propagation of all kinds of divisive forces to dismantle the working class unity on the other. He emphasized upon broad democratic united movement to protect the interest of the common mass.

The inaugural session was also addressed by Com. Satanjib Das, President EZIEA. Com. Das explained the challenges before insurance employees in particular and working class in

general and appealed to build a vibrant united force so that we could respond the need of the hour by protecting diversified fabric of the Indian Culture.

Com. V. Ramesh, General Secretary, AIIEA spoke in the conference as the Chief Guest. Contextualizing the Industry in the prevailing politico-economic situation of the country, he lauded



the united effort of the administrative and field force of LIC to protect the Industry and pointed out the various attempts of the members of AIEA to reach the policyholders even through social media. He briefed the background of the nationalization of the life insurance industry in India and the role been played by the LIC in nation building since last 62 years of its journey. Lambasted on the move of Government to privatise the public sector he called upon all to unite for the change of the anti-people policies of the BJP led NDA Govt. He also made an appeal to the gathering to be prepared for a joint struggle to realize one more option for defined benefit pension scheme for the non optees and for those under NPS.

From fraternal trade Unions D.K.Debnath(JCTU), Biswajit Ghatak(BEFI,NER), Bhubaneswar Baruah(NERGIEA), Sambhu Dutta(LIC Pensioners Association), B.N.JHA(LIC Class-1 Officers federation), Bandana Baruah(NFIFWI), Nagen Baishya(LICAIOI),and Subhash Agarwala(LIAFI) greeted the Conference.

Com.Pitambar Rajbhandari, General Secretary, GDIEA, explained the purpose at the beginning.

The delegate session started with Com. Pitambar Rajbhandari, General Secretary placing the report of the Working Committee before the Conference while Com. Umesh Das, Treasurer, GDIEA placed the audited accounts of the organization for the year 2017.

The 52 page Working Committee Report dealt in details the issues facing the LIC employees in general and of Guwahati Division in particular in the backdrop of an incisive analysis of the situation prevailing in the international, national and regional arena. The report focused on the challenges facing the public sector insurance, issue of wage revision, final option for pension etc. and made a critical review of the organization. Com. V. Ramesh and Com. Jayanta Mukherjee also intervened in the debate during the delegate session.

The Conference unanimously elected a forty nine member Working Committee of GDIEA with Com. Maitreyee Misra as President, Com. Pitambar Rajbhandari as General Secretary and Com. Umesh Das as Treasurer. On 22nd September a cultural function was organized involving members of GDIEA by the cultural Sub-Committee of the Conference.



ATU workshop as well as Working Committee meeting of EZGIEA took place at Kolkata on 1st-2nd September, 2018. The Working Committee members and Secretariat members and Branch Secretaries from all the four State/ Regional constituents of the Zonal organization (125 in total) participated in the two- day programme.

In the forenoon session on 1st day of the Program, Com. Amanulla Khan, President, AIEA, addressed the participants and elaborately explained the prevailing socio- economic and political situation of the country and deliberated in detail on the immediate tasks of the organisation in order to meet the challenges of the present.

He said that the present Government at the Centre, in its aggressive pursuit to the neo liberal economic Policy— Demonetisation and hasty implementation of GST being the brazen display of the same— had imposed untold misery and deprivation on the large section of the population. The reckless act of formalizing the vast informal sector of economy through Demonetisation and GST has resulted into drastic increase in unemployment, deepened agrarian crisis and has impoverished a vast population of the country. This economic deprivation of the people presents a socially explosive situation. The irony is that instead of taking measures to improve the situation, the present dispensation is seeking to use it in advancing its own agenda of divisive politics i.e. dividing people on religious, regional, caste and linguistic lines.

Stressing that we draw our Trade Union rights from the democratic rights as enshrined in the fundamental postulates of our constitution, he reminded the Comrades that the Current Government, in the build up to the forthcoming general election, has clearly shown its intent of undermining the right to equality before law, right

EZGIEA holds Trade Union Workshop and Working Committee meeting

to life, right to speech and respect to all religions, as incorporated therein. The unnerving silence of those in power on the incidents of mob lynchings by cow vigilantes and celebration of so called ‘patriots’ and “nationalists” on killings of intellectuals are indicators to this fact. Even the democratic space for criticising the policies of the government, is being sought to wiped out, as is evident from the recent arrests of the numbers of intellectuals and social activists, branding them as Urban Naxals- a new term coined by the ultra nationalists, who are the core supporters of the ruling party. Hence, as a responsible Trade Union, AIEEA cannot remain oblivious of these disturbing trends in the political ecosystem and will play a proactive role in defence of the democratic values established by the constitution.

He also asserted that unity is essence of the Working class struggle. That unity is also under serious threat as there is concerted attempt by the forces backed by the RSS, the parent body of the BJP, to break the composite culture of our country, which is the strength of our India, the nation. Hence, the working people have to engage themselves in conversations and discussions with the workers coming from varied religious and regional backgrounds, to defend their unity against any tactics of the divisive forces.

In latter part of the day, the AIEEA President through his intervention during the WC meeting of EZGIEA, called upon the comrades to carry out intensive campaign among employees and prepare them for a bigger struggle for winning another option for pension under 1995 Scheme, a meaningful wage revision and protection of the industry from the ill designed efforts of privatisation by the Govt. He reiterated AIEEA stand on the proposed merger of the three PSGI Companies and informed that while AIEEA appreciates the proposal,



it would see that workforce in these companies are not put into any disadvantage and AIEEA shall also see that the merged entity contributes more to the economic development of the country, while remaining intact as Public Sector. He also reminded the participants to be ready for joining any larger struggle for scrapping of NPS, which is against the interests of new recruits.

Com. Surajit Das, General Secretary, EZGIEA, while initiating and summing up the deliberations, advised the Units to draw programme for campaign on the aforesaid issues.

A major part of the second day of the programme was allotted for an interactive session on various rules, regulations, benefits and Provisions relating to HRM of the four PSGI Companies. Com KVVSN Raju, Vice President, AIEEA replied to the queries, raised by the members. Com. Devraj Dutta Roy, Jt. Secretary, EZGIEA conducted the whole Interactive Session. In the final session, Com. Sanjay Jha, Secretary, Standing Committee(Gen. Ins.), AIEEA, briefly deliberated on building and functioning of the Organisation and advised the members to build up teams at every level and improve co ordination and communication between the leaders as well as the common members. Finally, Com. A.B.Kumar, President, EZGIEA, who presided over the proceedings of the two days, delivered valedictory address and thanked everyone on the grand success of the meeting and workshop.

LIC Pensioners' Association Kozhikode Division Donated Rs 4 Lakh towards Kerala Flood Relief Fund

In response to the appeal of Com.Pinarayi Vijayan Hon'ble Chief Minister of Kerala, LIC Pensioners' Association Kozhikode Division Donated Rs 4 Lakh to the CMDRF.

Leaders of LIC PA led by Com. Sukumaran Punnassery and KKC Pillai handed over a cheque for Rs:4,00,000/- (Four Lakh) as first installment of donation to CMDRF to Com. T.P.Ramakrishnan the Hon. Minister for Labour and Excise Govt. of Kerala on 25th September 2018 in a function organized in our office 'Saroj Bhavan'.

Comrades Sukumaran Punnassery (President), KKC Pillai (Secretary), P.Vasu (Vice President), P.Bhaskaran (VP), M.K.Balakrishnan (VP), C.A.Mamman (Jt.Secretary), N.P.Kasmi (Jt. Secretary), A.Bhaskaran (Jt.Secretary), P.Roykurien (Treasurer), R.Sankara Narayanan (Asst.Tresurer) and other comrades of the organization were present on the occasion.



On the peak of the flood havoc LICPA Kozhikode Division distributed articles worth Rs:26,000/- in two relief camps at Kozhikode district.

Some comrades have given their authorization letters to LIC of India asking to deduct the amount from their pension in installments and remit to CMDRF. Many comrades have come forward offering their one month pension to the relief fund.

MEDICAL CAMP IN TIRUNELVELI DIVISION

The employees of Life Insurance Corporation of India enjoy the benefit of Preventive medical checkup facility, introduced due to the efforts of AIIEA. This facility is yet to be extended to the spouses of the employees. AIIEA has been demanding this. On 30.09.2018 ICEU, Tirunelveli

Division conducted a Medical Camp with the support of Apollo Hospitals, Madurai, specially addressing the SPOUSE OF OUR EMPLOYEES. The camp was conducted in the Divisional office, Tirunelveli. Basic sugar test, B.P. checkup, ECG and ECHO test were taken and a consultation by General physician and a GYNEACOLOGIST were arranged. Special awareness was given for mammogram and full body checkup to the spouse of male employees.

Around 130 employees (not only our members and also the officers) along with their spouse made full use of the camp. The Senior Divisional Manager **Shri T.Vasanth Kumar** inaugurated the camp. It was a very purposeful programme and was widely appreciated.



BLOOD DONATION CAMP BY WBSGIEA

Comrade Bhupen Das who was a prominent leader of the Public Sector General Insurance Industry passed away in the year 1991. He was the Founder President of West Bengal State General Insurance Employees' Association (WBSGIEA). Every year to commemorate him WBSGIEA organizes Blood Donation Camps. This year too on 27th September WBSGIEA organised the same at the premises of National Insurance Building, Kolkata. The camp was inaugurated by Mrs. Tajinder Mukherjee, CMD, National Insurance Company Limited. In her little speech she appreciated our organisation for such noble work. Mr. A.K. Acharya, GM (P), NIC was present as a Guest of Honour. In his short deliberation he encouraged the donors present. Many other higher officials like DGMs, Chief Managers, Regional Managers and leaders of EZGIEA, WBSGIEA, AIIPA, GIPA(WB) were also present. All of them paid homage to Late Com. Bhupen Das by offering flowers in his portrait. A good number of employees assembled in the inaugural ceremony. Com. Surajit Das, General Secretary, EZGIEA congratulated WBSGIEA in his speech and spoke about the social activities done by AIIEA throughout the country since its foundation. Com. Tapan Mitra pointed out that it is becoming difficult to organise such camps as



many of our employees are retiring in every month while new recruits are available at a low number. Com. P. Bagchi, Joint Secretary, AIIPA said about the simple life style, kith and keen relationship with the employees and commitment to the organisation of Late Com. Bhupen Das. Com. Goutam Maitra, WC member, AIIEA, Com. Dhananjay Banerjee, former President of WBSGIEA, Com. Pradip Mukherjee, leader of LIC employees, Com. Samir Bhattacharjee, Joint Convener, 12th July Committee and other leaders of fraternal organisations spoke in this occasion. Com. Mrinal Mitra, President, WBSGIEA conducted the whole programme. A total of 35 persons including 5 women comrades donated blood in this camp. It created a great enthusiasm among all.

JALPAIGURI DIVISION LICPA CONFERENCE

The 23rd Annual General Conference of Jalpaiguri Division LIC Pensioners' Association was held on 16th September, 2018 at Jalpaiguri. 56 members, including 6 women, were present in the meeting.

Apart from this 3 representatives of 2 Pensioners' Association attended and greeted the Conference.

Com. Dhrubajyoti Ganguly, President, DIEA Jalpaiguri inaugurated the Conference. Com. Saikat Chaudhuri, General Secretary, DIEA

Jalpaiguri also addressed the Delegate Session.

8 Delegates took part in the deliberation on the report placed by Comrade Secretary and the audited accounts for the year 2017. The report and account for the year 2017 were accepted unanimously.

A 27-member Executive Committee with Com. Debebrata Banerjee, Com. Sukhendu Narayan Biswas and Com. Gouranga Chandra Das were elected as President, General Secretary and Treasurer respectively for the year.

SAVE PUBLIC SECTOR – A CONVENTION AT ERODE

A special convention was organized jointly by AIIEA, BEFI, TNMSRA and BSNLEU in ERODE on 11.9.2018. Com. C.P. KRISHNAN, GENERAL SECRETARY - BEFI - TAMILNADU delivered special address on “save public sector”. He emphasized the need for protection of all public sector organizations in India. He appealed all to join hands to remove the anti people government. He also insisted that

there should be a change in the present economic policy. A resolution was passed demanding the Central Government to dispense with the privatization policy and to protect the public sector.

Com. R. Poovendiran, District secretary,



BEFI, presided over the convention. Com.S. Narayanasamy, District President, TNMSRA welcomed the gathering. Com. R. Babu, District Secretary, CRGIEA delivered vote of thanks. More than 70 comrades attended the convention.

General Body Meeting of Belgaum Retd Employees

The Meeting of LIC & GIC Retd Employees was held successfully at Belgaum on 30th September 2018. The meeting paid rich homage to Com N M Sundaram, the architect of Pension Struggle in financial sector and also to eminent personalities who passed away during the past 15 months. The executive committee's report and statement of accounts placed by the General Secretary and Treasurer was unanimously approved.

As the part of this meeting, a health talk by Dr Vikrant Ghatnatti MD (med) was arranged. He dealt with various aspects of diabetes which was well received by the pensioners. There was a very interesting interaction session. Dr A L Kulkarni a retd LIC Chief Manager talked on how to spend the 2nd innings (Retired Life) happily.

There were suggestions with regard to the improvements in the functioning of the association. Com S S Dhaded dealt with various issues of GIC Pensioners.

Com T Raghunanda President LIC Class I Officers Federation in his greetings wished the association all the best and emphasized on investment in LIC particularly new plan Jeevan Shanthi which is good and safe. Com P A Joseph who retired few months back in his speech highlighted the need for being united to get the long pending issues resolved. Com G V Kulkarni, President, IEU Belgaum congratulated the office bearers for special efforts for increasing the membership both in life and non-life sector and exhorted the pensioners to associate with the struggles of in-service employees to get the pensioners issues resolved.

The meeting elected Com N Bhimappa, Com P A Joseph, Com S N Kulkarni and K C Nagaraj as President, Vice President, General Secretary and Treasurer respectively.

The meeting came to an end with the vote of thanks by Com K C Nagaraj.

Trade union classes at Karimnagar

As part of silver jubilee year celebrations of ICEU Karimnagar Division, trade union classes for the units of Karimnagar I, Karimnagar 2, DO unit and Sircilla were held on 08.09.2018 at Karimnagar II premises. The programme commenced with the flag hoisting by Com V Mallesham Vice President ICEU, Karimnagar Division amidst thunderous slogans reverberating in the air. Com G Rajesham, Secretary, ICEU, Karimnagar 2 unit welcomed the gathering guests and the meeting was presided over by Com K Srinivas President, ICEU, Karimnagar II. Com A. Ram Mohan Rao, General Secretary, ICEU, Karimnagar Division gave a brief introduction of the trade Union classes.



He cautioned the employees to be vigilant to meet the new emerging challenges through political and ideological orientation. Trade union is an instrument for social change, he added. He advised employees not to be complacent with the victories secured but to prepare for bigger and prolonged struggles to protect the Public Sector Insurance Industry.

Com K Venugopal Rao President SCZIEF inaugurated the classes and explained the significance of the classes keeping in view the hostile nature of the government at the centre. He criticized the policies of the government and cautioned the employees to be vigilant from the onslaughts of the government. In pre-lunch session Com P Sathish Vice President, SCZIEF took the first class on Government Policies -Impact on Working class. Com P Sathish criticized the government policies and said that the Government is working in favour of Corporates and the working class is under severe attack. He made a reference to the rise in the petrol and diesel prices. The prices of petrol, diesel and LPG cylinder have become more costlier during the last 4 years hitting a historic high, he added. During his lecture he explained about the Demonetization issue and final annual report submitted by the RBI in recent times. He gave a detailed picture of the prevailing political and economical situation in the country. He advised the employees to confront the emerging challenges by forging a broader unity among the working class.

The second class was taken by Com G Kishore Kumar, Joint secretary, SCZIEF on AIIEA's history. He explained the journey of AIIEA since 1951 till date with illustrations. He has made it clear that there it were the struggles of AIIEA that resulted in benefit we are enjoying today. The 67 years of AIIEA's existence have been very eventful and yet passed through many ups and downs, he added.

In the post lunch session Com B S Ravi Treasurer, AIIEA took the class on Service benefits and the role of AIIEA. He made a reference to the signature campaign undertaken by AIIEA on the issue of Privatization. He said AIIEA has translated the ideas into actions in realizing the demands of the Insurance employees. He gave a detailed picture of the pre and post Nationalization of the Insurance Industry. Because of the vision and strength of the AIIEA we could scrap the Booz Allen & Hamilton and TMP policy. It is time to carry out prolonged struggles to protect the hard earned benefits secured by AIIEA, he said. The threat of privatization is still open and to be fought through broader struggles, he added. The commitment of workforce has enabled LIC to retain 70% market share in FYP income and 75% market share in NOP even after 18 years of intense competition. He advised employees to get prepared to meet the emerging new challenges through study circles, Trade union classes etc.

Com K.S.Rajasekhar, Assistant Treasurer, AIIEA greeted the gathering. Com K Jayatheerth, Joint Secretary, SCZIEF also spoke and gave the updates on organizational issues. The meeting was attended by around 100 members. The team ICEU Karimnagar II unit felicitated the leadership of AIIEA and SCZIEF on the occasion. Com V. Mallesham Vice president ICEU, Karimnagar Division acted as principal for the classes that came to an end with vote of thanks proposed by Com V. Vaman Rao, Treasurer ICEU, Karimnagar Division.

Insurance News in brief

■ A.M.KHAN, DHARWAD

* US-based Fortune Magazine ranks Alice Vaidyan, the Chairman and Managing Director of the Public Sector General Insurance Corporation of India (GIC) Re 47th most powerful businesswomen of 2018. She is the only lady from India to enter the list. GIC's global ranking has gone to one of the top 10 among global reinsurance firms from 14 in 2016.

* Insurance regulator, IRDAI, with an aim to further increase insurance penetration in the country, has allowed distribution of all micro-insurance products through point-of-sale (PoS). Agreeing to the insurers' plea, it has also done away with compulsory mentioning that the policy was sold through PoS.

* In the name of strengthening the distribution networks, Government of India is thinking of allowing 100 percent FDI in insurance brokering. Giving heed to the representations by the private insurers, under the plea that weak distribution of insurance is adversely impacting the insurance sector, Government is trying to sneaking in 100 percent FDI in insurance sector, though it is now saying "FDI cap for the insurers will remain at 49 percent".

* IDBI Bank board clears the proposal for re-classification of LIC as promoter of the bank post acquisition of 51 per cent stake in IDBI Bank. It has also approved the proposal for allocation of 339,897,328 equity shares to Life Insurance Corporation of India at a price of Rs 61.73 per share (inclusive of premium amount of 51.73 per share) aggregating up to Rs 20.98 billion through a preferential issue.

* The Governor of Jammu and Kashmir through an order No.406-FD dated September 20, 2018 has chosen Reliance General Insurance as the company for implementing the health insurance for all J&K State Government employees, State PSUs, autonomous bodies and Universities. Reliance Health Insurance has very recently received the approval from IRDAI and is supposed to operate from December 2018 !

* Flipkart has obtained a corporate agency licence from IRDAI and has tied up with Bajaj Allianz General Insurance, to cover mobiles to begin with. Flipkart is now part of WalMart.! Bajaj Allianz General Insurance has won rights to provide provided health insurance services under the Ayushman Bharat National Health Protection

Scheme in two states – Mizoram and Jammu & Kashmir.

* Skyline Partners, a London based insurance technology says that its plans to launch its inaugural weather insurance product to provide protection to farmers in

India by next year. It targets at the underinsured markets of the world. They believe that their product will be marketed at an affordable price.

* Anthem Inc., the second largest health insurer in US in a settlement with US government has agreed to pay the government \$ 16 million to settle privacy violation case. In 2015 personal information, including names, birthdates, social security numbers medical IDs etc., of nearly 79 million people were exposed in a cyber attack on Anthem. This is the largest amount collected by the government in a healthcare data breach."Explain the reasonableness for not granting insurance cover to people suffering from congenital anomalies" Delhi High Court asks IRDAI. The court has also issued notices to the General Insurance Council and Life Insurance Council seeking their stand on the issue.

* The acquisition of Star Health Insurance by SafeCorp Holdings Pvt Ltd., a consortium comprising WestBridge AIF. Formed in 2006 Star Health, a Chennai based was the first standalone insurance company to deal with personal accident, mediclaim and overseas travel insurance. As at 31st March 2018 it had a market share of around 11 percent in health insurance with a network of 434 offices, 2.4 lakh agents and tie-ups with around 8,500 hospitals. Covering to around 1 crore people it employs 11,000 people.

* Reacting to the representations by some health and general insurance companies, the Insurance Regulatory and Development Authority of India (IRDAI) has formed a panel to examine the feasibility of payment of general and health insurance claims in instalments as against lump sum payments.

* Preparing for Brexit, London market insurers with European Union operations have set up subsidiaries in the European Union to continue writing European Union business once they lose their passporting rights. But the payment of claims of the existing policies written in respect of European Union business by UK insurers remains unclear.

* Insurers in United Kingdom urge the UK Treasury not to further increase the insurance premium tax (IPT) arguing that it would cost each household an average of 200 pounds annually. The UK has the sixth highest IPT in Europe.



Working Class Struggles

S.SRIDHARA, MYSORE ■

U.S. Hotel Workers continue strikes in 8 cities.

Walkouts at Marriott Hotels in 8 US cities largely on economic issues as well as job security; the determination of workers to fight is being fuelled by poverty level wages and totally inadequate health care. The walk outs begin on 8th October. Over 8000 workers are on strike.

Western Australian Bus Drivers strike over pay and other benefits:

Hundreds of Drivers in Western Australia are on strike from 11th October. The workers are demanding 3% pay increase, Extended Annual Leave and job security. Most of the Drivers are employed on a casual basis.

New Zealand Stationery Company Workers are on strike for five days.

Workers at WINCs Auckland distribution centre struck work from 1st October to 5th October. The workers are concerned about redundancies and low pay.

Argentina Teachers facing massive pay cuts.

Held 48 hours strike on 8th and 9th October. Teachers in Argentina's Buenos Iris province carried out 48 hour strike to demand wage increase and greater spending for school infrastructure materials and training. This comes after the Government decreased 19% wage. Simultaneously with teachers strike some 10000 Health Care Workers in Buenos Iris walked out over non-settlement of wage increase and other benefits.

US Postal Workers protest Trump's Privatisation Plan.

On 8th October, thousands of Postal workers in more than 140 cities across America protested, Plans by the Trump Administration to privatise the US Postal Services (USPS). The protest was organized by the four postal unions.

Hospital Workers Strike in North West England:

Hundreds of staff providing catering, cleaning and portering services at the Royal Botton Hospital were on strike on 11th and 12th October. They were demanding pay increase in line with National Health Scheme staff i.e. 9.89 pound per hour.

UBER DRIVERS IN 3 UK Cities held 24 hours strike.

Over 1000 UBER Drivers in the UK Cities of London, Birmingham and Nottingham staged 24 hour strike on 9th October. The Drivers held protests outside UBER Offices in three cities. They were demanding an increase in fares to 2 pound per mile. Currently, they are getting 1.25 pound per

mile & 10% Reduction and commission paid by Drivers to UBER.

German Nestle Workers Protest:

Hundreds of workers employed by Nestle in Germany held protest in front of Company Headquarters VEVEY. The workers were protesting plans by NESTLE to cut around 600 jobs throughout German operation. Proposed job loss include hundreds in Coffee Production Plant in LUDWIGSBULY and loss of jobs at Baby Food Production Lines in LUDINGHAVSEN and BLESSENHOFEN.

Greek Museum workers strike:

Workers at Greek Ministry of Culture staged 1 day strike on 4th October. The employees at state Museums and Archaeological sites were demanding their employer to publish a list of assets for possible sale. Ministry of Culture is planning to sell historical sites to private firms.

Ukrainian Miners block road over wages.

On 5th October, thousands of workers at DONETSK Region blocked the highway for the 3rd day running. The workers are demanding wage arrears. A previous 3 day protests failed to obtain payment of arrears.

MALAWIAN (AFRICA) BUILDING WORKERS strike

over poor wages and racism: Building workers went on strike on 8th October to protest low wages and racism. The workers were also demanding better working conditions at the work site.

SOUTH AFRICAL SOCIAL SERVICES WORKERS

were on strike on 10th October demanding welfare schemes and increased wages.

Pakistan Teachers, Municipal Workers

and other demand unpaid wages and benefits. Protests erupted across Pakistan over non-payment of wages and other benefits because the Federal Stage and local governments have failed to provide necessary funds. On 28th September, Teachers and Municipal workers held strike for immediate payment of five months outstanding wages and benefits. Over 2000 teachers have been impacted by the non-payment in Karachi alone.

Economic Tid Bits

■ J.SURESH, MYSORE

- According to a latest report by The Australian Institute of Health and Welfare, one in six of the people aged 55 and above are homeless in Australia. This is a 49% increase over the past decade. The number of homeless older women increased by 31% during the last decade. According to the OECD figures, the poverty rate for older people in Australia is 25.7%, one of the highest in the world. The increase in the aged pension entitlement age from 65 to 67 compels older workers to continue in the workforce, even in they are physically or mentally incapable of doing so, or unable to secure work.
- In a survey of 100 banks in the world by S&P global ratings, Australian Banks last year experienced "steepest declines" in their risk adjusted capital or RAC, pushing them to the bottom half of global rankings. Since 2012, soaring housing prices combined with falling real wages have accelerated the rise in Australia's total household debt to around \$ 2.5 trillion and around 200% of disposable household income – one of the highest ratios in the world. In 1991, the ratio was less than 75%. However, during the last year the house prices have begun to fall, threatening to leave many households with mortgage debt greater than the value of their homes.
- IMF's Global Financial Stability Report has said that while regulatory frameworks have been made stronger, "new vulnerabilities had emerged, and the reliance of the global financial system has yet to be tested". In advanced economies, key financial vulnerabilities include high and rising leverage levels in the nonfinancial sector, continued deterioration in underwriting standards and stretched asset valuations in some major markets." The IMF said that while banks had increased their capital and liquidity buffers since the crisis, they remained exposed to highly indebted companies, households and governments and to what it called their "holdings of opaque and illiquid assets". The global debt, both public and private has now reached an all time high of \$ 182 trillion – some 60% greater than in 2007. This left governments and companies "more vulnerable to a tightening of financial conditions". The IMF has estimated that under such conditions, emerging markets excluding China, could face a "debt portfolio outflow" of up to \$ 100 billion, an amount equivalent to that in the financial crisis, in 2008.
- According to latest "Forbes 400" list of wealthiest Americans, the total net worth of the 400 people included in the list hit a record of \$ 2.9 trillion this year, up from \$ 2.7 trillion last year. The threshold necessary for inclusion on the list rose to \$ 2.2 billion in 2018, increase of 100 billion from last year's threshold. One-third of billionaires in the United States, a record 204 individuals, failed to make this year's Forbes 400 list. The average net worth of billionaires in the list rose to \$ 7.2 billion, an increase of half-billion over last year's average of \$ 6.7 billion. The top 45 individuals out of the 400 in the list accounted for fully half of the total wealth, or \$ 1.45 trillion. That amounts to an average fortune of more than \$ 32 billion each, which is more than the estimated \$ 30 billion required to end world hunger, according to an estimate by United Nations. The \$ 2.9 trillion in the hands of 400 richest people in the USA is roughly three-quarters of total Federal Budget. Its nearly three times the 2018 budget for the department of Health and Human Services, which was slashed from over \$ 1.126 trillion in 2017 to \$ 1.112 trillion this year and 176 times the \$ 16.4 billion budget for the Department of Education.
- According to World Bank, Gaza's economy is in "free fall". It has contracted 6% in the first quarter of 2018, with an indication for further deterioration. According to its report, every second person in Gaza is living in poverty and the unemployment rate for its overwhelmingly young population at over 70%. The Bank blamed Israel's economic blockade of Gaza imposed in 2007 and later joined by Egypt as main reasons for this situation.
- According to World Bank's Human Capital Project Report 2018, India is ranked 105 out of 130 countries. The report sorts nations based on their contribution towards improving their citizen's skills, health, knowledge and resilience as per GDP data in 2017. According to the report, such investments will make people more productive, flexible and innovative. Cuba is ranked 36, Sri Lanka 50 and China is ranked 71 out of the 130 countries.



LIC in Kerala reconstruction

LIC will join hands with the Kerala state government for post-flood reconstruction and rehabilitation activities by investing in state government's bonds and sponsoring specific projects. LIC's Staff, Development Officers and Agents have contributed Rs.7 crore to the Chief Minister's Distress Relief Fund.

Rs.27.4 lakh crore investments

Total investments of LIC amounted to Rs 27.4 lakh crore as on March 31, 2018, up 10% from Rs.24.7 lakh crore in March 2017. In FY18, the corporation invested Rs.41,418 crore in infrastructure, which was almost double the. Rs 20,987 crore investment made in the previous year. In FY18, key infrastructure investments included Rs 20,553 crore in roads, bridges and state road transport corporation, and Rs 14,113 crore in the power sector.

More from Insurance

Banks are now increasingly focusing on selling more insurance and other third-party products to boost their profits on the back of higher non-interest income. Non-interest or other income forms a significant component of banks at about 10-20% of total income.

Stop banks' mis-selling

Bank officers are demanding to restrict top management from cross selling insurance products to customers by setting targets for bank employees. Mis-selling of insurance policies by banks (bancassurance channel) is on the rise. According to All India Bank Officers' Confederation (AIBOC), IRDAI has taken no action on its 3rd August 2017 letter, seeking action to curb the menace of insurance mis-selling in banks. RBI also continues to ignore consumers' welfare.

1100 complaints pending

Around 1,100 complaints, mostly pertaining to mis-selling of insurance schemes by agents, remain unsettled as the post of insurance ombudsman, Pune, remains vacant. Of the 17 posts of insurance ombudsmen in India, 10 are waiting to be filled.

Closed claims

Non-life insurance companies classify claims closed as those claims that are unpaid for want of more documents from the insured person or where the policyholder hasn't pursued the claim further. Claims closed are cases where a claim is initiated but not followed up on.

Claim in installments

IRDAI is planning to allow settlement of accidental and health policy claims in installments rather than lump sum payments. It will enable the beneficiaries/claimants to receive payments in a series of pre-determined installments.

Murder is an accident

NCDRC bench said in an order that, an insurance company cannot deny claim in case of the murder of a person insured for accidental death unless such

For our Field Force

■ ARIVUKKADAL, THANJAVUR

crimes are excluded in the policy. It added that the onus of being explicit and categorical from the beginning on its terms and conditions lied with the insurance company and not on the insured.

Long Term third party cover

Third party cover is not detariffed and IRDAI is fixing the premium every year. Now, 3 and 5 year third party cover for Car and two wheelers are made compulsory by IRDAI. It is not clarified yet that, how the insurance company can collect the remaining premium, when the premium gets hiked in the following years. In the meanwhile, IRDAI has clarified that Compulsory Personal Accident (CPA) of the Motor Insurance should not be insisted for long term and it can be bought for one year.

100% FDI in broking

The government is looking at allowing 100% FDI in insurance broking. IRDAI has also supported this move in its letter to the Government. But, the reality is, the total capital infusion by brokers after increasing the FDI limit will be a mere Rs.4.78 crore.

Insurance at Medical Shop

IRDAI is planning to allow diagnostic centres and pharmacies to sell health insurance, which would need to register as health insurance service providers.

Competition grows

* E-commerce giant Flipkart backed by Walmart is entering the insurance sector to offer customised insurance for mobiles in partnership with Bajaj Allianz General Alliance after obtaining a corporate agent license. * IRDAI has allowed distribution of all micro-insurance products through point-of-sales (PoS). Earlier, only products designed to sell through PoS are allowed for sale by PoS. * Bombay Stock Exchange (BSE) has also set up a joint venture with Ebix, a US-based insurance exchange, to start an insurance distribution exchange platform. Stockbrokers, wealth management advisors and financial institutions can sell life and non-life insurance products on this platform. * Hero Insurance Broking India Pvt Ltd, part of Hero Enterprise, has received licence and commenced operations from September 1. * India Post has invited bids to appoint consultant for consultancy on setting up separate insurance services arm. Already, India Post Payments Bank (IPPB) and private life insurer Bajaj Allianz Life Insurance Co Ltd (BALIC) entered into a strategic partnership to provide life insurance solutions. * Amazon has plans to sell life, health, and general insurance through its payment arm Amazon Pay reveals RoC filings with Ministry of Corporate Affairs (MCA).

Response



The crisis of IL&FS makes it clear that LIC nominee on its Board failed to be alive to the problems. LIC being the major stakeholder with 25.34 % should have been more active in the affairs of this company. The LIC is answerable to its policyholders, whose hard-earned monies it is investing. The Brand image and goodwill of LIC should be protected at any cost. It is time LIC Board wakes up and make all efforts to protect the interests of the institution and the policyholders.

- **S.Madhusudhan,**

Vishakapatnam

Excellent article on Gandhi in October issue. It is a fitting response to the Hindutva forces who are trying to appropriate Gandhi now. True Gandhi was a very complex personality and his life and struggles have to be reappraised by the working class. In today's atmosphere of hate politics, it is necessary for working class to build a new narrative for peaceful coexistence of all communities.

K.Swaminathan, Chennai

CONSUMER PRICE INDEX

Month	Base 2001	Base 1960
January 2018	288	6573.86
February	287	6551.03
March	287	6551.03
April	288	6573.86
May	289	6596.69
June	291	6642.34
July	301	6870.60
August	301	6870.60

Base1960 = Base 2001 x 22.8259



PROTEST IN BELGAUM AGAINST HONOUR KILLING

Belgaum divisional unit of Insurance Employees organised a candle light vigil on 19 September 2018 evening condemning the killing of young Pranay S/o Balaswamy at Miryaalaguda (Telangana)

The programme was organised as per the direction of SCZIEF. More than 80 members including retirees from LIC and GIC participated in the protest programme. The presence of ex-mayor of Belgaum city corporation and retired principle of GSS college Belgaum was in the highlight of the event. Good number of women employees were present in the programme with one voice condemned the killing of Pranay which is a direct result of caste discrimination and demanded fair and impartial investigation. The guilty should be brought to the books. Com. G.V.Kulkarni, President while addressing the members said that, the probe should be completed in time and justice should not be delayed and congratulated the members for participating and making the programme a total success. The programme drew the attention of Belgaumites.

DONATIONS

Com.Gopal Dutt, Delhi	Rs. 500
Com.Anand Singh Negi, Branch III Delhi	500
Com. Anith Chopra HGA, Delhi	1100
Com. Suresh Kumar Goyal HGA Delhi	500
Com. Joys George, Kottayam Division	10,000
Comrade from Cuttack Divn	1000
Com.Chakradhar Das, Cuttack Divin	2000
Com.Rajendiran. R Chennai DO-1	5000
Com.Sudarsana raju C.G. CBO-10,Chennai Div-1	5000
Com.K.V.satyaprasad Asst, Jaggaiahpet br.	2000
Com.Krishan Kumar Malhotra, ludhiana DO	1100

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

MURDER OF PRANAY – SHOCKING AND BRUTAL



In a shocking incident at Miryalaguda, Telangana, on 14th September, 2018 a young life was consumed by caste hatred. Pranay Kumar, 23, a Dalit dared to love Amrutha Varshini and get married against the wishes of the parents of the girl. Maruti Rao, father of the girl who belonged to an upper caste, opposed the relationship on the ground that Pranay was a Dalit. He hired a professional killer to kill Pranay when he was visiting a hospital for a check up of his 5 month old pregnant wife. He was hacked to death outside the hospital. Pranay was the son of Com P.Balaswamy, an LIC employee working in Miryalaguda Branch.

It was a brutal murder due to caste prejudices. The democratic and progressive sections of the Nalgonda District launched powerful protest against this premeditated brutal murder. They demanded immediate action from the Police to bring to justice the perpetrators of this heinous crime. Maruti Rao, the father of Amrutha and two of his

accomplices were arrested and are in judicial custody now. Terrible it may appear, it is true that a section of the society justified this cowardly act as honour killing. It is baffling as to how snuffing out the life of a 23 year old youth is a matter of honour.

But Pranay's is not a case in isolation. It is estimated that since the formation of the State of Telengana atleast 18 Dalits have been killed in similar circumstances. Such atrocities have increased in the recent times across the country. Those who dare to defy the traditions through inter-caste and inter-faith marriages are often killed or subjected to terrible harassment. Just a month back a Court in Tamilnadu sentenced 6 people to death for the murder of Shankar. Shankar, a Dalit too fell in love with Kausalya, who belong to an upper caste and both of them married. The father of Kausalya along with his accomplices attacked Kausalya and Shankar on March 13, 2016. Shankar died on the spot and Kausalya miraculously survived her injuries. Kausalya's father is one of those sentenced to death.



The courage of Amrutha and Kausalya in naming their fathers as the culprits should be appreciated. It was Kausalya's testimony that led to the conviction of her father. Amrutha has also made it clear that she will not rest till she secures justice for her husband. Both of them today are part of the struggle against caste.

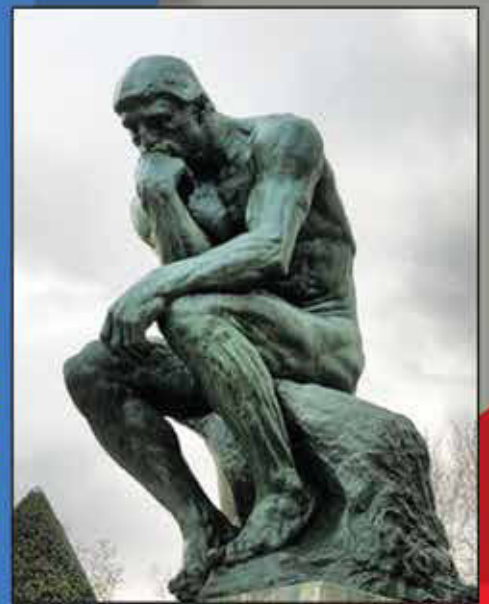
Insurance employees stand with them in this struggle. Protests were held in various offices of LIC against this dastardly act.

Com V.Ramesh, General Secretary, AIIEA and Com Clement Xavier Das, General Secretary, SCZIEF along with other comrades visited the house of Com Balaswamy to stand with the family in their struggle to secure justice.

Insurance Worker pays homage to the memory of Pranay and shares the grief with Com P.Balaswamy and his family on this great loss.



.....the conditions of life
of the proletariat sum up
all the conditions of life of
society today in their
most inhuman form;
since man has lost himself
in the proletariat,
yet at the same time has not only
gained theoretical consciousness of
that loss, but through urgent,
no longer removable,
no longer disguisable,
absolutely imperative need
- the practical expression of necessity -



is driven directly to revolt
against this inhumanity,
it follows that the proletariat
can and must emancipate itself.
But it cannot emancipate itself
without abolishing the
conditions of its own life.
It cannot abolish the conditions
of its own life without abolishing
all the inhuman conditions of life
of society today which are
summed up in its own situation.

-Karl Marx & Frederic Engels