

# Insurance

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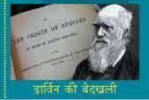
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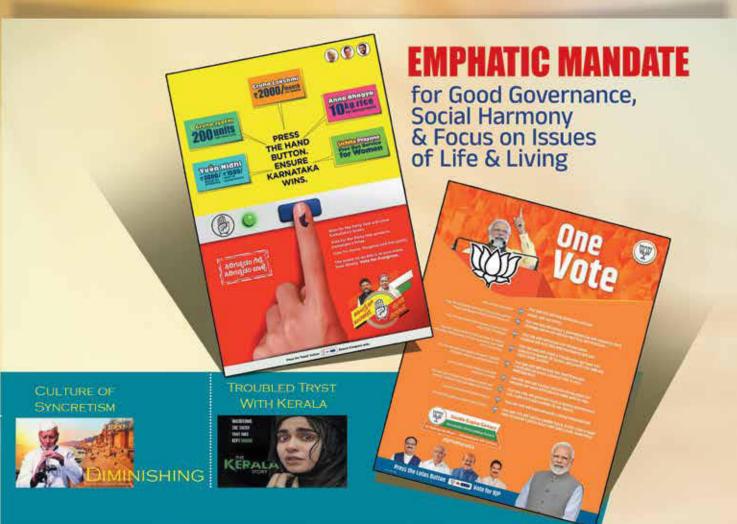




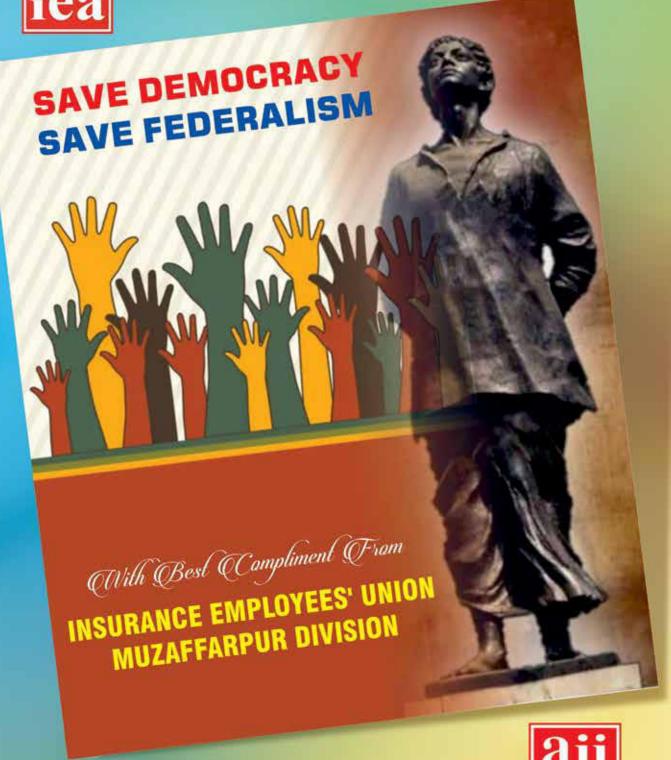
ONE YEAR AFTER 35% Loss of Value in Stock Price despite Continued Market Dominance



### **EMPOWER LIC WITH FUNCTIONAL AUTO** to face challenges of a difficult environment











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# ONE YEAR AFTER LIC IPO WHERE IS THE FUNCTIONAL AUTONOMY?

It is over one year since the listing of LIC in the stock markets. Despite vehement opposition of the stakeholders and progressive sections, the government went ahead to divest 3.5% of LIC's equity. The initial public offering was made at the most unfavourable environment. There was a raging war between Russia and Ukraine having grave consequences for the world economy. The rising inflation and interest rates were making investors shy away from the stock markets. Indian stock markets were no exception. There was a reverse flow of foreign capital. The Foreign Portfolio Investors were withdrawing from the stock markets. Despite all these negative factors and the public opinion, the government still went ahead to dilute its stake. To make the stock attractive, the issue price was fixed much lower than what is normally arrived at for life insurance companies. Media hype was created that investors would become rich overnight as the listing price will be at a high premium.

The issue was a success considering the enormous brand value and the goodwill LIC enjoys in the

market. It is estimated that over 35 lakh small investors subscribed to the IPO. More than 21000 NRIs and over 2300 corporate bodies too subscribed to the issue. These investors were disappointed when the issue was listed at a discount. Since then the shares have lost value of nearly 35%. We need to see why the LIC shares are trading at a low level when many of the rating agencies have an understanding that the share has great potential. The low price of the LIC share is more to do with market sentiments rather than the business performance of this institution. Historically the markets have always discounted the value of undertakings which enjoy majority control by the government. The investors must remain patient and wait for the real value of the stock to unfold.

Despite adverse economic environment and the negativity seen due to investments in Adani Group of Companies, the business performance of LIC has been good for the year 2022-23. Its first year premium income has crossed Rs 2 lakh crore and the total premium income touched Rs.4.74 lakh crore. The



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Cover design & Lay-out: M Ramu, Kriya Prakashana assets under management may cross Rs.44 lakh crore. The LIC continues to dominate the market with a premium share of over 62%. Such market dominance is unprecedented anywhere in the world. The LIC has to work to meet the customer expectations as also the expectations of its shareholders. This requires a clear headed planning and much more aggressive intervention in the market. With the in-house talent available in abundance, LIC is capable of fulfilling this task.

The Government justified the initial public offering on the ground that this will help better governance and transparency. It proclaimed that LIC is a board managed company and all decisions on business and investments will be taken independently by LIC. Is that the situation today? Unfortunately it is not. The biggest financial institution in the country is being treated as yet another government department. The real power of decision making still rests with the government. The recommendations of the Board after taking all factors into consideration gather dust in the department of financial services for years together. The Board of LIC is not even empowered to decide on routine financial issues relating to its work force. Take the case of family pension to the LIC Pensioners. The LIC Board made the recommendations in September 2019 to increase the family pension to bring it in line with what is obtaining in the Central Government. Let it be clear that this recommendation does not cost anything to the Central Exchequer. The Board while making the recommendation has spoken about the financial viability and the institution's capacity. This recommendation is lying with the government now for close to four years. In the meantime, the family pension is raised in other analogous institutions like RBI, PS Banks, Nabard and Regional Rural Banks. The issue is not just denial of a legitimate demand but also undermining the authority of the LIC Board.

There is no case to absolve LIC of its responsibility. After having made the recommendations to the government after taking into account all factors, it is the duty and responsibility of LIC to ensure its implementation. The LIC Board cannot plead helplessness. It must assert itself. It makes absolutely no sense for a Board that manages Rs.44 lakh crore of assets to meekly surrender and plead helplessness.

The LIC is a great institution. It has earned the trust of the insuring public despite all odds. Even in the most trying circumstances, the insuring public have reposed their faith in this finest financial institution in the country. If the LIC has to be better governed and transparent, it must have the functional autonomy on business designs, investments and employee relations. It is only with such functional autonomy can LIC meet the expectations of all its stakeholders and meet challenges of a very difficult environment. The sooner government realises this, the better it will be for the biggest financial institution in the country.

# **EMPHATIC WIN**

The assembly elections in Karnataka held on 10<sup>th</sup> May attracted national attention. Both the ruling BJP and Congress had huge stakes in this election. A defeat in this election for the Congress would have meant that the revival of its electoral fortunes would be extremely difficult. Similarly, a loss for the ruling BJP would mean that the road to 2024 Lok Sabha elections is not a one way street. The JD(S) was hoping that the elections will result in a hung verdict placing it as a Kingmaker.

The voters of Karnataka delivered a clear verdict. Congress scored a stunning victory and BJP suffered a stunning loss. The dreams of JD(S) were shattered. The Congress secured 135 seats with a vote share of 42.9%. The BJP won 66 seats down from the 104 it won in 2018 with a vote share of 36%. The JDS which was hoping to win over 40 seats ended up with 19 with a vote share of 13.3%. Traditionally Congress in Karnataka has always held on to around 38%

votes. It had secured more votes than the BJP even in 2018. But the sweep of victory this time is really breathtaking. It gained and improved its position in all parts of Karnataka including the areas like coastal Karnataka and Greater Bangalore which were the stronghold of the BJP.

Elections are integral to democracy. It is an opportunity for the political parties to inform the voters about their vision of what society they would construct if voted to power. Therefore, elections used to be described as festival of democracy. But it is no longer the case. Elections have become highly polarizing which in the long term would weaken democracy and the national unity itself. The Congress in these elections ran a very well crafted strategy. It shunned away from the communal issues that were plaguing the State for the last several years and decided to focus on issues of life and living of the people. The BJP which was confronted with the campaign that

it ran the most corrupt government in the history of Karnataka chose to answer it with communal and polarizing campaign.

Karnataka is an economically well developed State. Bengaluru, its capital is said to have the potential to overtake Mumbai in terms of economic growth. The development of Karnataka was possible because it enjoyed social and communal harmony. Rashtra Kavi Kuvempu had described Karnataka as a peaceful garden of all communities. This peaceful atmosphere was vitiated in the past decade and more with the injection of communal politics. In the process, the economy of Karnataka too suffered. The lack of infrastructure and corruption is making investments difficult in Karnataka. This has given rise to huge unemployment and the lopsided growth has created unprecedented inequalities. The voting behavior of the electorate reflects this with poor and women massively voting in favour of the Congress while the rich and high income groups preferring the BJP.

The Karnataka election has seen the incapacity of the Election Commission to control the electoral discourse. It was also disturbing to see the Prime Minister and Home Minister appeal to the worst instincts of the voters. In the process, there were attempts to undermine the constitutional scheme of things. How could the Home Minister justify his exhorting the voters to cast their votes not to elect their representatives but to hand over the future

of Karnataka into the hands of the Prime Minister?. He also went on to threaten the voter that if the Congress wins, there will be violence in the State and what is more disgusting is his appeal to vote for BJP to protect the State from the neighboring State Kerala. This is a blatant attack on the constitution. The Prime Minister who staked his pride and prestige by holding 16 road shows and holding unprecedented number of election rallies too did not shy away from making communal appeal. His equating Bajrang Dal, which is considered by many as a lumpen outfit with Bajrang Bali to evoke communal feeling brought down his stature. The emphasis on double engine sarkara is a veiled threat that development would not be possible if the State choses a party other than the one ruling the centre. This undermines the Constitution which describes India as a Union of States and places importance for Federal relationship. Another prominent leader of BJP openly declared that his party does not want the votes of Muslims.

The elections are now over. The Congress has received a clear mandate. It must ensure good governance and make efforts to create social harmony. It must tackle the problem of unemployment, poverty, inequalities and make the life of the poor and marginalized better. The civil society has played a very important role in this election. It must continue to play the role to meet not only the political but also the cultural challenges.

# आईपीओं के एक साल बाद कहां है एलआईसी की कार्यात्मक स्वायत्तता

एलआईसी को शेयर बाजारों में सूचीबद्ध हुए एक साल से अधिक का समय हो गया है। हितधारकों और प्रगतिशील वर्गों के तीव्र विरोध के बावजूद, सरकार एलआईसी की इक्विटी का 3.5 प्रतिशत विनिवेश करने के लिए आगे बढ़ी। प्रारम्भिक सार्वजनिक पेशकश सबसे प्रतिकल वातावरण में की गई थी। विश्व अर्थव्यवस्था के ऊपर गम्भीर दष्परिणाम डालने वाला रूस और युक्रेन के बीच एक उग्र युद्ध चल रहा था। बढ़ती मंहगाई और ब्याज दरें निवेशकों को शेयर बाजारों से दर कर रही थीं। भारतीय शेयर बाजार भी कोई अपवाद नहीं थे। विदेशी पूंजी का उल्टी दिशा में प्रवाह हो रहा था। विदेशी पोर्टफोलियों निवेशक शेयर बाजारों से निकासी कर रहे थे। इन सभी नकारात्मक कारकों और जनता की राय के बावजुद, सरकार फिर भी अपनी हिस्सेदारी कम करने के लिए आगे बढ़ी। स्टॉक को आकर्षक बनाने के लिए, निर्गम मुल्य जीवन बीमा कम्पनियों के लिए आमतौर पर तय की जाने वाली कीमत से काफी कम तय किया गया था। मीडिया में यह प्रचार किया गया था कि निवेशक रातों-रात अमीर हो जाएंगे क्योंकि लिस्टिंग मूल्य उच्च प्रीमियम पर होगा।

विशाल ब्रांड मुल्य और बाजार में एलआईसी की साख को देखते हुए यह निर्गम सफल रहा। अनुमान है कि 35 लाख से अधिक छोटे निवेशकों ने आईपीओ की सदस्यता ली है। 21000 से अधिक एनआरआई और 2300 से अधिक कारपोरेट निकायों ने भी इस आईपीओ की सदस्यता ली। जब शेयर डिस्काउंट पर लिस्ट हुआ तो ये निवेशक निराश हए। तब से शेयरों ने लगभग 35 प्रतिशत का मूल्य खो दिया है। हमें यह देखने की जरूरत है कि एलआईसी के शेयर निचले स्तर पर क्यों टेड कर रहे हैं जबिक कई रेटिंग एजेन्सियों की समझ है कि इस शेयर में अपार क्षमता है। एलआईसी शेयर की कम कीमत इस संस्था के व्यावसायिक प्रदर्शन के बजाए बाजार की भावनाओं की अधिकता के कारण है। ऐतिहासिक रूप से बाजारों ने हमेशा सरकार द्वारा अधिक नियन्त्रण वाले उपक्रमों के मुल्य को कम आंका है। निवेशकों को धैर्य रखना चाहिए और स्टॉक के वास्तविक मूल्य के सामने आने का इन्तजार करना चाहिए।

प्रतिकूल आर्थिक माहौल और अडानी समूह की कम्पनियों में निवेश के कारण देखी गई नकारात्मकता के बावजूद, एलआईसी का व्यवसाय प्रदर्शन वर्ष 2022-23 के लिए अच्छा रहा है। इसकी प्रथम वर्ष की प्रीमियम आय 2 लाख करोड़ रूपये को पार कर गई है और कुल प्रीमियम आय 4.74 लाख करोड़ रूपये है। प्रबन्धन के तहत सम्पत्ति 44 लाख करोड़ रूपये को पार कर सकती है। 62 प्रतिशत से अधिक की प्रीमियम हिस्सेदारी के साथ एलआईसी का बाजार में दबदबा कायम है। बाजार पर इस तरह का प्रभुत्व दुनिया में कहीं भी अभूतपूर्व है। एलआईसी को ग्राहकों की अपेक्षाओं के साथ-साथ अपने शेयरधारकों की अपेक्षाओं को पूरा करने के लिए काम करना है। इसके लिए स्पष्ट रणनीति और बाजार में अधिक आक्रामक हस्तक्षेप की आवश्यकता है। आन्तरिक प्रतिभा प्रचुर मात्रा में उपलब्ध होने से एलआईसी इस कार्य को पूरा करने में सक्षम है।

सरकार ने प्रारम्भिक सार्वजनिक पेशकश को इस आधार पर उचित ठहराया है कि इससे बेहतर शासन और पारदर्शिता में मदद मिलेगी। इसने घोषणा की थी कि एलआईसी एक बोर्ड प्रबन्धित कम्पनी है और व्यवसाय और निवेश पर सभी निर्णय एलआईसी द्वारा स्वतन्त्र रूप से लिए जाएंगे। क्या आज यही स्थिति है? दुर्भाग्य से ऐसा नहीं है। देश के सबसे बड़े वित्तीय संस्थान को एक अन्य सरकारी विभाग के रूप में देखा जा रहा है। निर्णय लेने की वास्तविक शक्ति अभी भी सरकार के पास बरकरार है। सभी कारकों पर विचार करने के बाद भी बोर्ड की सिफारिशें वित्तीय सेवाओं के विभाग में वर्षों तक धूल फांकती रहीं। एलआईसी के बोर्ड को अपने कार्य बल से सम्बन्धित नियमित वित्तीय मुद्दों पर भी निर्णय लेने का अधिकार नहीं है। एलआईसी के पेंशनरों की पारिवारिक पेन्शन का मामला ही ले लीजिए। एलआईसी बोर्ड ने सितम्बर 2019 में फैमिली पेन्शन बढ़ाने की सिफारिशें की थीं जिससे केंद्र सरकार में जो मिल रहा है, उसी के अनुरूप इसे भी बनाया जाना था। यहां यह भी स्पड्ढ कर दें कि इस सिफारिश से केन्द्रीय खजाने को कोई कीमत अदा नहीं करनी है। बोर्ड ने सिफारिश करते हुए वित्तीय व्यवहार्यता और संस्थानों की क्षमता के बारे में बात की है। यह सिफारिश करीब चार साल से सरकार के पास पड़ी है। इस बीच, भारतीय रिजर्व बैंक, सार्वजनिक क्षेत्र के बैंक, नाबार्ड और क्षेत्रीय ग्रामीण बैंकों जैसे अन्य समान संस्थानों में पारिवारिक पेन्शन बढ़ाई गई है। मुद्दा सिर्फ जायज मांग को नकारने का नहीं है बल्कि एलआईसी बोर्ड के अधिकार को कमजोर करने का भी है।

एलआईसी को उसके उत्तरदायित्व से मुक्त करने का कोई मामला नहीं है। सभी कारको को ध्यान में रखते हुए सरकार को सिफारिशें करने के बाद, एलआईसी का यह कर्तव्य और जिम्मेदारी है कि वह इसका कार्यान्वयन सुनिश्चित करे। एलआईसी बोर्ड लाचारी की दलील नहीं दे सकता। उसे अपने निर्णय करने पर कायम रहना चाहिए। 44 लाख करोड़ रूपये की सम्पत्ति का प्रबन्धन करने वाले बोर्ड के लिए निरीहता से समर्पण करना और मजबूरी की दलील देना बिल्कुल निरर्थक है।

एलआईसी एक बेहतरीन संस्था है। इसने सभी बाधाओं के बावजूद बीमा कराने वाली जनता का विश्वास अर्जित किया है। सबसे किठन परिस्थितियों में भी, बीमा कराने वाली जनता ने देश के इस बेहतरीन वितीय संस्थान में अपना विश्वास जताया है। यदि एलआईसी को बेहतर शासित और पारदर्शी होना है, तो उसे व्यावसायिक डिजाइन, निवेश और कर्मचारी सम्बन्धों पर कार्यात्मक स्वायत्तता होनी चाहिए। केवल ऐसी कार्यात्मक स्वायत्तता के साथ ही एलआईसी अपने सभी हितधारकों की अपेक्षाओं को पूरा कर सकती है और एक बहुत ही किठन वातावरण की चुनौतियों का सामना कर सकती है। सरकार को जितनी जल्दी यह बात समझ में आ जाए, देश के सबसे बड़े वितीय संस्थान के लिए उतना ही अच्छा होगा।

# प्रभावशाली जीत

कर्नाटक में मई को हुए विधानसभा चुनाव ने राड़्रीय ध्यान आकर्षित किया। इस चुनाव में सत्तारूढ़ भाजपा और कांग्रेस दोनो का बड़ा दांव लगा था। कांग्रेस के लिए इस चुनाव में हार का मतलब यह होता कि उसके चुनावी भाग्य का पुनरूब्धार बेहद मुश्किल होगा। इसी तरह, सत्तारूढ़ बीजेपी के लिए हार का मतलब होगा कि 2024 के लोकसभा चुनाव का रास्ता एकतरफा नहीं है। जेडीएस उम्मीद कर रही थी कि चुनावों में त्रिशंकु जनादेश आयेगा जिससे वो एक किंगमेकर के रूप में रहेगा।

कर्नाटक के मतदाताओं ने स्पड्ड जनादेश दिया। कांग्रेस ने शानदार जीत हासिल की और बीजेपी को करारी हार का सामना करना पड़ा। जेडीएस के सपने चकनाचूर हो गए। कांग्रेस ने . 42.9 प्रतिशत मत की हिस्सेदारी के साथ 135 सीटें हासिल कीं। बीजेपी ने 2018 की 104 सीटों से कम होकर 36 प्रतिशत मत हिस्सेदारी के साथ 66 सीटें जीतीं। जेडीएस जो 40 से अधिक सीटें जीतने की उम्मीद कर रही थी, 13.3 प्रतिशत की मत हिस्सेदारी के साथ 19 सीटों पर समाप्त हुई। परम्परागत रूप से कर्नाटक में कांग्रेस

लगभग 38 प्रतिशत मतों पर कायम रही है। इसने में भी बीजेपी से ज्यादा वोट हासिल किए थे। लेकिन इस बार जो एकतरफा जीत हासिल की है वह वाकई में दमदार है। इसने तटीय कर्नाटक और ग्रेटर बैंगलोर जैसे भाजपा के ग़ढ़ क्षेत्रों सहित कर्नाटक के सभी हिस्सों में उपस्थिति दर्ज करके अपनी स्थिति में सुधार किया है।

चुनाव लोकतन्त्र का अभिन्न अंग है। यह राजनीतिक दलों के लिए मतदाताों को अपने दृष्टिकोण के बारे में सूचित करने का एक अवसर होता हैं कि सत्ता में आने पर वे किस तरह के समाज का निर्माण करेंगे। इसलिए चुनावों को लोकतन्त्र का पर्व कहा जाता रहा है। लेकिन अब ऐसा नहीं है। चुनाव अत्यधिक धुवीकरण वाले हो गए हैं जो लम्बे समय में स्वयं लोकतन्त्र और राष्ट्रीय एकता को ही कमजोर कर देंगे। इन चुनावों में कांग्रेस ने बहुत अच्छी रणनीति बनाई थी। इसने पिछले कई वर्षों से राज्य को त्रस्त करने वाले सांम्प्रदायिक मुद्दों से किनारा कर लिया और लोगों के जीवन और जीविका के मुद्दों पर ध्यान केन्द्रित करने का निर्णय लिया। कर्नाटक के इतिहास में सबसे भ्रष्टु सरकार चलाने के अभियान का

सामना करने वाली भाजपा ने सांप्रदायिक और धु वीकरण अभियान को चुनकर इसका जवाब दिया।

कर्नाटक आर्थिक रूप से एक अच्छी तरह से विकसित राज्य है। कहा जाता है कि इसकी राजधानी बेंगलुरू में आर्थिक विकास के मामले में मुम्बई से आगे निकलने की क्षमता है। कर्नाटक का विकास इसलिए सम्भव हुआ था क्यों कि ये सामाजिक और सांप्रदायिक सद्भाव का आनन्द लेना जानता था। राडू कवि कुवेम्प् ने कर्नाटक को सभी समुदायों का शान्तिपूर्ण बगीचा बताया था। यह शांतिपूर्ण माहौल पिछले एक दशक में काफी दुषित हुआ, खासतौर से सांप्रदायिक राजनीति के स्त्रपात से और भी अधिक हुआ। इस प्रक्रिया में कर्नाटक की अर्थव्यवस्था को भी नुकसान उठाना पड़ा। बुनियादी ढांचे की कमी और भ्रड्डाचार कर्नाटक में निवेश को मुश्किल बना रहा है। इसने भारी बेरोजगारी को जन्म दिया और इस इकतरफा विकास ने अभतपर्व असमानताएं पैदा की हैं। मतदाताओं का मतदान व्यवहार इस बात को दर्शाता है कि गरीबों और महिलाओं ने बड़े पैमाने पर कांग्रेस के पक्ष में मतदान किया जबिक अमीर और उच्च आय वर्ग ने भाजपा को पसन्द किया।

कर्नाटक चुनाव ने चुनावी चर्चा की दिशा को नियन्त्रित करने में चुनाव आयोग की अक्षमता को देखा है। यह देखना भी परेशान करने वाला था कि प्रधानमन्त्री और गृह मन्त्री की अपील मतदाताओं की सबसे खराब प्रवृति को आकर्षित करने वाली होती हैं। और इस प्रक्रिया में संविधान के सार तत्व का नाश करने के भी प्रयास हुए हैं। गृह मन्त्री मतदाताओं को अपने प्रतिनिधियों को चुनने के लिए नहीं बल्कि कर्नाटक के भविष्य को प्रधानमन्त्री के हाथों में सौंपने के लिए मतदान करने के लिए किये गए प्रोत्साहन को कैसे सही ठहरा सकते हैं? उन्होंने मतदाताओं को यह भी धमकी दी कि अगर कांग्रेस जीतती है, तो राज्य में हिंसा होगी और इससे भी अधिक घणित यह है कि उन्होंने पड़ोसी राज्य केरल से राज्य की रक्षा के लिए भाजपा को वोट देने की अपील की। यह संविधान पर खुला हमला है। 16 रोड शो और अभृतपूर्व संख्या में चुनावी रैलियां करके अपने गौरव और प्रतिष्ठा को दांव पर लगाने वाले प्रधानमन्त्री भी सांप्रदायिक अपील करने से नहीं हिचके। बजरंग दल जिसे बहत से लोग उन्मादी संगठन मानते हैं, उसकी बजरंगबली से बराबरी करके सांप्रदायिक भावना पैदा करने ने उनके कद को कम कर दिया। डबल इंजन सरकार पर जोर एक परोक्ष खतरा है कि अगर राज्य केन्द्र में शासन करने वाली पार्टी के अलावा किसी अन्य पार्टी को चनता है तो विकास सम्भव नहीं होगा। यह संविधान को कमजोर करता है जो भारत को राज्यों के संघ के रूप में वर्णित करता है और संघीय सम्बन्धों को महत्व देता है। भाजपा के एक अन्य प्रमुख नेता ने खुले तौर पर घोषणा की कि उनकी पार्टी को मुसलमानों का वोट नहीं चाहिए।

चुनाव अब खत्म हो चुके हैं। कांग्रेस को स्पड्ड जनादेश मिला है। इसे सुशासन सुनिश्चित करना चाहिए और सामाजिक सब्दाव बनाने के प्रयास करने चाहिए। इसे बेरोजगारी, गरीबी, असमानता की समस्या से अवश्य निपटना चाहिए और गरीबों और वंचितों के जीवन को बेहतर बनाना चाहिए। नागरिक समाज ने इस चुनाव में बहुत महत्वपूर्ण भूमिका निभाई है। इसे न केवल राजनीतिक बल्कि सांस्कृतिक चुनौतियों का भी सामना करने के लिए भूमिका निभाते रहना चाहिए।

# TUs extend support to Wrestlers' Agitation

Demand arrest of Brij Bhushan Sharan Singh

The following statement was released to the press by the Joint Platform of Central Trade Unions on 8th May, 2023

The Joint Platform of Central Trade Unions expresses its whole hearted support to the justified demand of young women Wrestlers for stringent action against Mr Brij Bhushan Sharan Singh, BJP MP and the Chairperson of the Wrestlers Federation Of India, who, as per the two FIRs registered against him, harassed them sexually. The Joint Platform of Central Trade Unions demands that he be arrested immediately so that the enquiry proceeds without he being able to influence it under undue pressure from him.

These young Wrestlers, who brought laurels to the Nation by winning medals with their hard work, were treated shabbily by creating all inconveniences to them at Dharna Sthal-Jantar Mantar. Worst of it happened when on 3rd May night they were attacked by police just because they were trying to protect themselves from rains and shifting their mats and arranging to get some cots.

The police manhandled a woman journalist Sakshi Joshi, whose clothes were torn in the process. She, on getting the information of police action, had reached the spot for reporting facts from the site.

The voice raised by the Wrestlers is the voice for justice to all our female folk who face harassment and are not only not heard, but are further made to face the torture and wrath of the society when the perpetrator is in a position of power.

We all stand with these young fighters and urge upon our trade unions at all levels to extend support, organise solidarity actions, send their support messages to the protesters.

The voice of sanity would prevail, the victory of these fighters would be victory of common citizens.

The trade unions reiterate their demand that the Govt. immediately arrest Brij Bhushan Sharan Singh and the actions on the FIRs be proceeded with as one of the FIR invokes even the POCSO Act.

## AIIEA condemns withdrawal of recognition of NFPE & AIPEU

Com.Shreekanth Mishra, General Secretary, issued the following statement on 29-04-2023 at Jamshedpur on support of AIIEA to Postal employees.

We learn with profound dismay that the Department of Posts under Ministry of Communications has withdrawn the Recognition of the All India Postal Employees' Union(Group C) and National Federation of Postal Employees (NFPE) citing some utterly flimsy and frivolous grounds. The NFPE is not only the majority union amongst postal employees, it enjoys the support of an overwhelming 70 per cent of the employees. The fact that the so called enquiry was initiated on the basis of the complaint of another union enjoying support of hardly 5 per cent of the employees speaks volumes about the intention of the complainant and nefarious designs of their political masters.

This is of a piece with the times we are living in. While dissent is the essence of democracy, any voice different from that of the ruling dispensation is viewed with suspicion. What a pity that the actions of solidarity

and fraternity – the two essential ingredients of our Constitution – among the trade unions are seen as a threat to the economic, social and political ideology of the government.

The All India Insurance Employees' Association (AIIEA) enjoys the support of over 80 per cent of employees in LIC. Yet it is not recognised. This is indicative of the lack of respect for industrial democracy by the ruling class in the mother of all democracies in the world.

The AIIEA unequivocally condemns the arbitrary, unilateral, authoritarian and politically motivated move of the Department of posts and expresses solidarity with the NFPE and AIPEU in this moment of crisis. We demand that the Recognition of the two unions be restored forthwith.

# John Brittas, MP, CPI (M) (Rajya Sabha) writes to Finance Minister on Family Pension on 11/5/2023

hope this letter finds you in good health and high spirits.

I am writing this letter to draw your kind attention to a pressing concern regarding the precarious condition of the old aged family pensioners of LIC and Public Sector General Insurance companies owning to their meagre family pension. I may seek your indulgence for the approval by the Union Government of the recommendations put forth by these institutions, which propose an increase in the Family Pension of these helpless family pensioners.

The Pension Scheme in LIC and Public Sector General Insurance companies were introduced in the year 1995, as replacement for the Employer's contribution towards the Provident Fund. These schemes were designed to mirror the Central Government Civil Services Rules pertaining to pension. However, it is pertinent to note that unlike the Government's pension schemes, the pension corpus in LIC and PSGI companies are fully funded without any contribution from government funds.

Unfortunately, antithetical to the Government pension scheme, once the service pension is fixed at the time of retirement in LIC and PSGI institutions, it remains stagnant, without any increase, having a direct impact on family pension as well. Likewise, the Family Pension in these institutions has been fixed at a mere 15% of the Basic Salary since its inception. On

the contrary, the Central Government revised this rate to 30% during the Fifth Pay Commission in 1996. Since then, the benefit of a 30% Family Pension without any ceiling has been extended to the emplyoyees of RBI, NABARD, RRBs, and Public Sector Banks as well.

It is learnt that the Board of Life Insurance Corporation of India recommended to the Government, as early as September 2019, that the Family Pension be raised to 30% without any ceiling. Similarly, the Governing Body of GIPSA (General Insurers' Public Sector Association) made identical recommendations in December 2021. Regrettably, even after the passage of such a substantial period of time, the department of Financial Services is yet to grant approval for these crucial recommendations.

It is heart-wrenching a witness the abysmal conditions faced by the family pensioners of these eminent institutions. In many cases, the Family Pension being paid is paltry sum, thereby burdening their lives to an unbearable extent. Moreover, since the submission of these recommendations to Government by these institutions, a significant number of family pensioners have passed away. The compassionate consideration of this matter in a expediated manner, therefore, cannot be emphasized enough.

Hence, I may crave for your personal intervention

Continued on page 10

# IS INDIA BECOMING COUNTRY ONLY FOR THE RICH?

INDIA IS UNFORTUNATELY ON A FAST TRACK TO BECOMING A COUNTRY ONLY FOR THE RICH, SAYS OXFAM INDIA CEO. ECONOMIC INEQUALITY IS A MASSIVE, SPRAWLING, NUANCED, AND INTENSE ISSUE. ECONOMIC INEQUALITY IS RISING DESPITE THE FACT THAT MOST PEOPLE AGREE

THINGS SHOULD BE SHARED MORE EQUALLY. A GROWING NUMBERS OF BILLIONAIRES IS A SIGN OF FAILURE. THE RICH AND SUPER RICH TODAY, WITH THE ECONOMIC CLOUT THEY ENJOY, FORCE THE GOVERNMENT TO SHAPE POLICIES TO SUIT THEIR INTERESTS, IT IS NECESSARY THAT THE COUNTRY MUST REVERSE THIS TREND FOR SOCIAL COHESION AND STABILITY.





Dr. Santosh Kumar Mohapatra

The World Bank says that 2022 has been a year of uncertainty. The United Nations Human Development Index (HDI) 2021-22 report states the uncertainties in the world have reached unprecedented levels and that insecurities have exceeded beyond the Great Depression and World War times. The Collins Dictionary's word of the year for 2022 is "permacrisis. Permacrisis means an extended period of instability and insecurity, especially one resulting from a series of catastrophic events. The word poly-crises cropped up throughout panel discussions at the World Economic Forum's Annual Meeting in Davos. The poly-crises means - "where disparate crises interact such that the overall impact far exceeds the sum of each part". The cost-of-living crisis is one of the major crises today affecting India more. But what is inhuman, heartless is that extreme economic inequality and extreme poverty have increased simultaneously for the first time in 25 years. The World Bank says we are likely seeing the biggest increase in global inequality and poverty since World War II.

The Oxfam's "Survival of the Richest" Report points to an imbroglio when ordinary people are making daily sacrifices on essentials like food, the super-rich have outdone even their wildest dreams. Just two years in, this decade is shaping up to be the best yet for billionaires —a roaring '20s boom for the world's richest," said Gabriela Bucher, Executive Director of Oxfam International. Not just because of Oxfam's report but by experience, we can agree now that inequality is out of hand. Studies in country after country identified similar trends.

Oxfam India's "Survival of the Richest: The India Supplement" reveals some stark findings proving that the gap between the rich and the poor is indeed widening. The top 1% in India now own more than 40.5% of total wealth in 2021 while the bottom 50% of the population (70 crore ) has around 3% of total wealth. Since the pandemic began in Nov 2022, billionaires in India have seen their wealth surge by 121%, or Rs 3608 Crore per day in real terms (Around Rs 2.5 crore every minute).

What is more distressing is that more than 40% of the wealth created in the country from 2012 to 2021 had gone to just 1% of the population while only 3% had trickled down to the bottom 50%."India is unfortunately on a fast track to becoming a country only for the rich," Oxfam India CEO Amitabh Behar said. "The country's marginalized - Dalits, Adivasis, Muslims, women, and informal sector workers are continuing to suffer in a system which ensures the survival of the richest." The rich have done well for themselves, while the number of hungry Indians has increased from 19 crores to 35 crores. According to the World Inequality Report 2022, India is one of the most unequal countries in the world in terms of both income and wealth.

According to Forbes' 37th report, published on April 5, 2023, when the number of billionaires in the world has declined consecutively for two years, the number has increased in India. The 25 richest people in the world are worth a collective \$ 2100 billion. When the poor in India "are unable to afford even basic necessities to survive", the number of billionaires in India has increased from 102 in 2020 to 142 in 2021 and further to 166 in 2022 and finally 169 in 2023 list. Their combined wealth amounts to \$675 billion. This makes India a wealth superpower in the third position. But its GDP is less than the combined wealth of the top two billionaires of the world. We have more billionaires than every other country apart from China which has 495 billionaires and the US which has 735.

Economic inequality is a massive, sprawling, nuanced, and intense issue. Economic inequality is rising despite the fact that most people agree things should be shared more equally. Excessive inequality can erode social cohesion, lead to political polarization, and lower economic growth. At home and around the world, people continue to suffer as a direct result of inequality. In our societies, inequality is the root cause of poverty.

A growing numbers of billionaires is a sign of failure. It is no secret that economic inequality has risen exponentially in the last few decades, both in India and globally. According to IMF, Inequality can be viewed from different perspectives, all of which are related. The most common metric is Income Inequality, which refers to the extent to which income is evenly distributed within a population. Economic policies of liberalization and globalization led to a massive expansion of capital wealth in the world after 1990, and particularly, the largest share

AGEI RESIGNATION OF THE PROPERTY OF THE PROPER

Cartoon courtesy: Uday Deb, Times of India of this capital growth was concentrated in the hands of a few. The gains of economic growth increasingly are captured by a smaller fraction of the population. Similarly, growth does not benefit talented, efficient, genuine entrepreneurs but those who are big manipulators and insensitive and unethical. Adani's wealth increased 46% in 2022 when net income declined and the price-earnings ratio was too high.

Inequality of opportunity or the existence of unfairness is a major cause of inequality too. When some people are treated preferentially and others unjustly, inequality is spawned. Inequality means that many will not achieve their full potential. Everyone is not afforded the same opportunities to succeed, even if they put in that hard work. According to the UN, inequalities are not only driven and measured by income, but are determined by other factors - gender, age, origin, ethnicity, disability, sexual orientation, class, and religion. These factors determine inequalities of opportunity which continue to persist, within and between countries.

Normally, by instinct, most people do not want to find themselves in a situation where everyone is equal. That is why, inequality based

#### WITHOUT COMMENTS

The wealth of crony capitalists around the world has grown exponentially by 850% in the past 25 years to \$3 trillion, a survey has shown.

"Some 65% of the increase has come from America, China, India and Russia. Overall 40% of cronycapitalist wealth derives from autocratic countries and amounts to 9% of their GDP," The Economist reported earlier this month. It published the 2023 crony-capitalism index on May 2.

Russia remains the most crony-capitalist country, with 19% of its GDP accounted for by the wealth of chums of those in power.

"Only one-fifth of Russian billionaires' wealth is derived from non-crony sectors, which shows just how distorted the economy is," the weekly publication said. This is despite the Ukraine war leading to a sharp decline in the cronies' wealth from \$456 billion in 2021 to \$387 billion this year.

The Economist used data from a Forbes list of the world's billionaires and their worth. Each individual was labelled "crony" or not, based on the person's source of wealth. The study lists 43 countries with a

on income, wealth, power, position, gender, caste, colour, religion etc. is perpetuated by beneficiaries. Similarly, those who have amassed wealth want to amass more by hook or crook to maintain their own supremacy and suzerainty. Hence, the system is rigged in favour of the rich, powerful, and business behemoths. That is why share markets, tax havens, and Double Taxation Avoidance Agreements (DTAA) are created to help the rich and coporate sector. The rich, currently, benefited from reduced corporate taxes, tax exemptions, and other incentives.

According to UNDP (2018) First, we will not be able to bend the curve of inequalities, unless we deliberately invest a significant portion of our resources, including from national budgets, on people who have been marginalized such as women, young people, indigenous groups, persons with disability, older persons; seeing them not just as beneficiaries, but also as agents of change in their communities. Investing in nature-based solutions has a deep impact on several SDGs, including those related to food, health, climate, energy, and biodiversity, engaging in particular, women and young people. We must identify and invest in those solutions. Universal health care for all, job creation

is necessary.

The policy changes are necessary to reduce structural barriers to equality, including better access to education, a higher minimum wage, and a universal basic income. According to UNDP (2018), a fundamental deterrent in our fight against inequalities is the very structure of our production patterns, with the share of labour progressively diminishing compared to the share of capital.

Some attribute escalating inequality to our regressive tax system where the poor pay more than the rich as a percentage of income in the form of indirect taxes. The country's poor and middle class were taxed more than the rich, Oxfam said. Approximately 64 % per cent of the total goods and services tax (GST) in the country came from the bottom 50% of the population, while only 4% came from the top 10%. This tax system needs to be reversed with more progressive taxes – the tax rate should increase with the rise of income. There is a need for reducing indirect taxes while reintroducing wealth taxes and raising corporate taxes to the 2019 level.

Oxfam says, "Taxing the super-rich and big corporations is the door out of today's overlapping

The Economist has named the countries plagued the most by crony capitalism. Globally, more than half of crony capitalists' wealth has come from the US, China, India and Russia.

#### Mimansa Verma (Courtesy: QUARTZ May 9, 2023)

GDP of more than \$250 billion.

said.

In the US, the wealth from the crony sector stood at around 2% of the country's GDP. "Tech firms are among the biggest lobbyists in Washington...Reclassify <u>tech</u> as a crony industry in our index and America's crony wealth increases to 6% of GDP," the report said.

#### China and India see a decline since 2021

China saw a decline in crony wealth from 4.4% in 2018 to 2.5% after its "common prosperity" policy hit capital-intensive sectors like technology, education, and entertainment. However, high-profile tycoons have moved their assets to Singapore, the report said. "In 2019, [Singapore] had just 33 Chinese family offices—firms which manage a family's assets. There were perhaps 750 by the end of 2022," The Economist

In 2022, China was ranked 23rd on the list, much lower than its 10th place in 2021. India, too, improved its ranking from 7th to 10th position now.

Indian crony capitalists' wealth in sectors such

as banking, defence, extractive industries, and construction, made for nearly 8% of the country's GDP, the report said, up from 5% in the past decade. In 2021, India was seventh on the index.

"India's leader, Narendra Modi, has favourites among the country's corporate captains," the report said, referring to billionaire Gautam Adani's meteoric success in recent years.

Adani's eponymous ports-to-power conglomerate is often in the news for its deals in sectors closely linked to the government. He was briefly the world's third-richest person in September, the report highlighted, before the US-based short seller Hindenburg Research's <u>allegations of fraud and market manipulation</u> short-circuited the group's prospects.

"What happens when cronyism gets completely out of control? If elites so enrich themselves that they impoverish a country, a 'kleptocracy' forms," The Economist said, citing the declaration of Polish sociologist Stanislav Andreski.

crises. It's time we demolish the convenient myth that tax cuts for the richest result in their wealth somehow 'trickling down' to everyone else. Forty years of tax cuts for the super-rich have shown that a rising tide doesn't lift all ships —just the super yachts." Actually, keeping taxes low for the rich does not boost the economy. According to new research by the London School of Economics (LSE) and King's College London, the economic case for keeping taxes on the rich low is weak. Reducing taxes on the rich lead to higher income inequality but does not have any significant effect on economic growth or unemployment.

The results also show that economic performance, as measured by real GDP per capita and the unemployment rate, is not significantly affected by major tax cuts for the rich. The findings on the effects of growth and unemployment provide evidence against supply-side theories that suggest lower taxes on the rich will induce labour supply responses from high-income individuals (more hours of work, more effort, etc.) that boost economic activity. Major tax cuts for the rich since the 1980s have increased income inequality, with all the problems that bring, without any offsetting gains in economic performance.

The rich and super rich today control all natural resources of the country. With the economic clout they enjoy, they force the government to shape policies to suit their interests. The massive income and wealth inequalities are bound to disrupt the social harmony. India is increasingly becoming a country for the rich with overwhelming majority of poor and working class marginalised. It is necessary that the country must reverse this trend for social cohesion and stability.

(Writer is the President of CDIEA, Cuttack)

#### Letter to FM on Family Pension

Continued from page 6

in this matter, urging you to expediate the approval process for the recommendations put forth by the Board of LIC and Governing Body of GIPSA. The gravity of the situation necessitates immediate action to assuage the distress being faced by these family pensioners.

Thank you your kind attention and I remain hopeful that you will lend your support to this noble cause, demonstrating your deep concern for the well being of these old aged family pensioners



n 8th August 2022, the Central Government has introduced the "Electricity (Amendment) Bill 2022", for reforms in the power sector, in the Parliament. The bill states that because of the continuing as well as new challenges of sustainability of the power sector, contract enforcement, payment security mechanism, energy transition and the need to provide choice to consumers in order to promote competition etc.', it has become necessary to make certain amendments in the Electricity Act 2003. In fine, it is yet another attempt to privatize electricity distribution, reduce subsidies and leave India's poor to the caprices of the market. Such attempts to amend the Electricity Act were made in 2014, 2020 and again in 2021, also. Faced with stiff opposition to the bill, inside the parliament and also the wrath of over ten lakh electricity employees, the government was forced to refer the bill, to the Parliamentary Standing Committee.

Power sector reforms were initiated by the government, in 1991 itself, when the power generation was opened-up to both the domestic and foreign private companies. The fundamental policy objective of providing adequate quality electricity at minimum costs was replaced by the profit-oriented commodification of electricity and wider participation of the private sector. Electricity generated by the State Electricity Boards was forced to be priced lower than that of the Private companies, creating an inter-utility tariff problem and invariably leading to the SEBs plunging into huge debt crisis.

The Electricity Act 2003 was passed by the then NDA government with the sole objective of privatization and distancing the government from regulation of electricity business. It advocated for treating electricity as a commodity to be marketed

# THE ELECTRIC SHOCK IN STORE

THE ELECTRICITY BILL 2022, IS YET ANOTHER ATTEMPT TO PRIVATIZE ELECTRICITY DISTRIBUTION, REDUCE SUBSIDIES AND LEAVE INDIA'S POOR TO THE CAPRICES OF THE MARKET. CONSIDERING ALL DIMENSIONS, THIS WOULD BE A REMEDY WORSE THAN THE DISEASE AFFLICTING INDIA'S POWER SECTOR. IT IS THROUGH THE UNTIRING STRUGGLES OF POWER SECTOR WORKERS, FARMERS, AND ORDINARY CONSUMERS THAT THE ATTEMPTS TO FOIST SUCH POLICIES ON THE INDIAN PEOPLE HAVE BEEN DEFEATED IN THE PAST...

T V N S Ravindranath

and not as a necessity for the household, the farmer or the industry. The Act prescribed for the elimination of government responsibility for cross-subsidy and rural electrification. It aimed to increase the role of private players in the two major segments of the power sector, i.e., power generation and the distribution of electricity to end users. Generation was de-licensed and a provision for private transmission and distribution licensee was made. The Act provided for dismantling of the SEBs. In spite of wide-scale contractorisation, franchising and outsourcing, it failed to provide cheap and affordable electricity to the common people.

NITI Ayog's 2021 policy paper has blatantly proposed to destroy the state-owned discoms. While promoting de-licensing, total dismantling of the discoms and short-term power procurement, the paper has atrociously stated that "the Act requires that cross-subsidies and surcharges be progressively reduced and eliminated." Clearly, the government has planned to withdraw all forms of subsidies and raise the tariff. In general, private companies do not find rural areas attractive. The largest segment of rural electricity demand is from agriculture. Agricultural supply is subsidized in most states because it is an important input to agriculture and keeping the costs of this input low is important for ensuring that farmers, already in severe debt, are not burdened further by the rising costs of electricity. The historic success of the yearlong farmer's struggle, which led to the withdrawal of the black farm laws, could also force the BJP government to promise that it would not hamper with the subsidies for agricultural power supply.

However, the government has found a way to circumvent this promise in the new Electricity (Amendment) Bill, 2022. The new amendments are largely focused on attempting to privatize the retail segment of the power sector, i.e., electricity distribution. Under the new amendments, Electricity Regulatory Commissions (ERCs) would issue Multiple Distribution Licensees in an area of supply in accordance with criteria prescribed by the Central government. Further, if ERCs fail to grant the licence or reject the application within 90 days, the applicant shall be "deemed to have been granted the licence." Companies, thus, getting into electricity distribution business, by default, is a very dangerous prospect, opening up the floodgate of corruption and favoritism that can put the consumers at grave risk.

The basic requirement, as provisioned in the Electricity Act 2003, that distribution must be through the own networks of the licensees is done away with and the state distribution companies are forced to provide their distribution infrastructure for the use of private distributor. In a nutshell, private distributors will not have to invest in distribution infrastructure and only have to pay a nominal fee for its use. The state distribution companies will have to bear the burden of maintenance and network development for these companies and also compete with them to distribute electricity in that area. This is a competition heavily loaded against them, because private players would obviously opt for 'profitable areas' leaving the 'loss-making ones' to the state Discoms.In other words, the entire distribution market will be handed over to electricity traders who will own no assets, while the state governments will have the responsibility to provide the entire distribution infrastructure required for supplying the electricity to its people.

Obviously, the private distributors will offer incentives to lure profitable and large customers initially like the telecom sector (especially the

example of JIO) and then will enhance the tariff as per their monopoly control over the supply system. State discoms will not be able to compete due to their universal supply obligation, vast customer base and costs associated with past regulatory gaps and will be left with small and unprofitable and far-away customers. The losses of state discoms will have to be made up of people's money. Ultimately discoms will be fully privatized at throw-away prices.

The private companies will take-over distribution in the cities and towns and distribution of electricity directly to private industrial consumers. These consumers currently cross-subsidise electricity consumption in agriculture, i.e., they pay more than it costs to supply electricity to them (cost-to-serve), while subsiding the cost of electricity to rural, mainly agricultural consumers, who pay less than the costto-serve. Agricultural consumption accounts for about 22 per cent of the total electricity consumed in India, and currently, about 55 per cent of the subsidy provided to farmers comes from crosssubsidization. The rest is given as a direct subsidy by state governments. If the state governments lose the industrial and commercial consumers in urban areas who cross-subsidize agricultural consumers, the subsidies to agricultural consumption will severely get affected and will eventually lead to poorer quality and reliability of power supply to rural areas.

Electricity distribution requires significant capital investments and deep corporate pockets, even if the existing distribution network of state-run utilities is made available to these companies at a song. Distribution transformers need to be upgraded from time to time, and more lines need to be laid to cope with increasing demand and to ensure the reliability of the power supply. It is no wonder, therefore, that in cities where private licenses are currently functioning, they are largely run by big corporate entities, viz., Tata, Reliance, and Adani. This is not a business for small enterprises.

This bill will compel the state discoms to purchase renewable electricity, while 96 per cent of India's renewable power production is under private sectors. Failing to do this will impose a steeper penalty on state discoms. For any delay in payment, the supply of electricity to state discoms may be stopped by NLDC. This bill certainly will make the jobs of 15 lakh workers at stake, will increase tariff rate and deteriorate the remote-village services.

Vesting of unlimited and undefined powers with

the Centre will make the Regulatory Commissions subordinate entities of the central government instead of autonomous bodies. Despite electricity being in the concurrent list, the Centre gave no time to the states to express their views on the proposed amendments and in the process, the basic tenets of federalism were trampled upon. Unilateral imposition of its provisions is against the letter and spirit of the Constitution of India. The Bill would further weaken the finances of state Discoms; have adverse impact on employees; cripple the states' finances and impose a heavy cost burden on the smaller subsidised consumers, especially the farmers to benefit only corporate business houses. There is substantial empirical evidence, from within India and across the world, that privatisation of power supply either has no impact on reducing the cost of power or, in fact, leads to an increase in costs, as scarcity of supply benefits private suppliers of electricity.

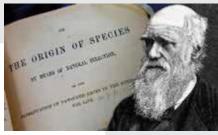
The electricity distribution networks are indivisible parts of the electricity supply system and deliver electricity to the community as a whole. As such, fragmenting and privatizing them will certainly be to the detriment of the common good of the community, especially since the creation of such privatized segments would run counter to the interests of the weaker sections of the society, adversely impact the farming community and the small businesses. Considering that private entities function necessarily with the objective of profit maximization, they tend to cherry-pick the more remunerative groups of the consumers and not inclined to serve the interests of the disadvantaged sections, who cannot afford to pay high tariffs. Also, private entities may not be inclined to extend electricity supply to remote areas, which is an essential obligation of the State to promote all round economic development.

Considering all dimensions, the Electricity Bill 2022 would be a remedy worse than the disease afflicting India's power sector. It is through the untiring struggles of power sector workers, farmers, and ordinary consumers that the attempts to foist such policies on the Indian people have been defeated in the past, and it is through such struggles once again that the Electricity (Amendment) Bill, 2022 must be defeated.

(Writer is General Secretary, SCZIEF)

# पाठ्यक्रम से डार्विन की बेदखली के मायने

THE DELETION OF DARWIN AND HIS THEORY OF EVOLUTION FROM NCERT TEXT-BOOKS IS ONLY THE BEGINING, IT WONT STOP THERE. THE RULERS WANT TO LIMIT SCIENCE ONLY TO PRODUCTION TECHINOLOGIES. BUT BANISHING IT FROM THE SOCIETY PUSHES IT INTO DARK TUNNELS WHERE WE CAN NEVER SEE LIGHT. THEREFORE, CIVIL SOCIETY SHOULD OPPOSE THIS DELETION TOOTH AND NAIL.



गीता शान्त

सरकार ने 10 वीं के पाठ्यक्रम से डार्विन को उस समय में हटाया है जब शासक वर्ग स्वयं विज्ञान के रथ पर सवार होकर धरती के हर संसाधन को निचोड़कर अपनी तिजोरी बड़ी करता जा रहा है। शासक वर्ग का यह परस्पर विरोधी दिखने वाला व्यवहार दरअसल इस बात का ऐलान है कि बात डार्विन से शुरू हुई है मगर यहाँ रूकेगी नहीं, यह दुर तलक जायेगी। विज्ञान कोई किताबी विषय मात्र नहीं है, इसने समाज में उत्पादन की प्रक्रिया को बदला है, श्रम व्यवहार व श्रम के मूल्य को प्रभावित किया है। विज्ञान अर्थ जगत के सबसे बड़े निर्णायक कारकों में से एक हैं। आज का प्राजीपति विज्ञान पर पुँजी लगाता है उससे अपने लिए खोज कराता है और लाभ कमाता है। वह विज्ञान को यहीं तक सीमित रखना चाहता है। लाभ का सफर निर्बाध चलता रहे उसके लिए श्रमिक वर्ग व आम जनता को साधना भी जरूरी है। इसके लिए दो अपरिहार्य शर्तें हैं कि एक तो आम लोग वैज्ञानिक चेतना से शुन्य हों वे यथास्थितिवादी व अन्धविश्वासी हों, पाखण्डों व पोंगापंथी में इस हद तक जकड़े हों कि उनकी आँखों के सामने ही उनके सारे संसाधन लूट लिये जायें लेकिन वे अपने कष्टों के कारण परालौकिक समझते रहें। दसरा कि श्रमिक वर्ग सहित आम जन आपस में विभाजित

Carton courtesy:

Cartoon courtesy: Manjul, Newslaundry रहें, उनमें शोषण या अपने कष्टों के विरुद्ध एकजुट होकर संघर्ष करने की सम्भावना न उत्पन्न हो सके।

अतः वे वैज्ञानिक खोजें उसे बर्दाश्त नहीं हैं जो उसके किले में सेंध लगाती हैं। दरअसल विज्ञान जाति, धर्म, राष्ट्र, नस्ल, वर्ण आदि जैसे सभी आधारों पर मानव के विभाजन को रद्द करता है। विज्ञान के अनुसार धरती के सभी मनुष्य एक ही प्रकार के हैं न कोई श्रेष्ठ न कोई दोयम। रक्त की शुद्धता या श्रेष्ठता का कोई अस्तित्व नहीं होता, सारी धरती के मनुष्यों के चार ही रक्त समूह होते हैं। विज्ञान की यह पृष्टि विभिन्न कट्टरताओं के ज़रिये समाज को विभाजित करके संसाधनों का दोहन करने वाली सभी शिक्तयों के लिए सबसे बड़ी चुनौती है इसीलिए समाज में वैज्ञानिक चेतना का विलोपन उनका अहम् लक्षय है। पाठ्यक्रम से डार्विन की बेदखली इस बात का ऐलान है कि यह शासक वर्ग भारत को कट्टरता की गहरी खाई में धकेल देना चाहता है।

डार्विन से डर कहें या दुश्मनी, यही तो है कि डार्विन विभिन्न धार्मिक ग्रन्थों में अपने-अपने ईश्वर द्वारा चन्द दिनों में रची गई धरती, उस पर विद्यमान सभी प्राणियों की कराई गई उपस्थिति व मनुष्य आज जैसा है वैसा ही उसके उत्पन्न होने की कथाओं को अपनी खोजों, तथ्यों व तर्कों से खारिज कर देते हैं। वह बताते हैं कि धरती अरबों वर्ष प्रानी है जिस पर विभिन्न रासायनिक घटनाओं के पश्चात जीवन आया। करोड़ों वर्षों की प्रक्रिया में एक कोशिकीय, द्विकोशिकीय, बहकोशिकीय जीव उत्पन्न व विकसित होते गये। धरती पर मिले जीवाश्मों से डार्विन ने जाना कि तमाम प्रजातियाँ जो पहले धरती पर थीं समय के साथ नष्ट हो गई धरती एवं जीव सदा से ऐसे नहीं थे। उन्होंने अर्थात नष्ट होने वाली प्रजातियों पर अध्ययन से जाना कि जो जीव वातावरण में होने वाले परिवर्तनों के अनुसार स्वयं को न ढाल पाये वे नष्ट हो गये और जो परिवर्तन कर सके वे बच गये। परिवर्तन के क्रमिक व लम्बे चरणों से प्रजातियों में इतना अन्तर दिखने लगता है कि मानो वे अलग प्रजाति हों। मनुष्य के बारे में उन्होंने बताया कि लगभग लाख वर्ष पूर्व ऐप मानव, चिंपांजी और बन्दरों से आधुनिक मानव तक की यात्रा प्रारम्भ हुई थी। यह खोज मनुष्य के विषय में सभी धर्म, ग्रन्थों की कहानियों को खारिज कर देती है।

डार्विन के सिद्धान्त के पश्चात् अनुवांशिकता का अध्ययन व शोध हुआ कि किस तरह जीन्स परिवर्तित होते हैं और प्राणियों की नई जातियाँ अस्तित्व में आती है। वर्तमान में हमने कोरोना महामारी को देखा जिसमें यह तथ्य सामने आया कि यह वायरस लगातार अपना रूप बदल रहा है। पहले चमगादड़ों में था जब चमगादड़ों में जीवन की सम्भावनायें समाप्त हुईं तो मानव शरीर के अनुकूल उसने खुद को बना लिया। मानव शरीर में भी वह नित्य नये रूप ले रहा है। वैक्सीन को धोखा दे रहा है। कोरोना का पूरा प्रकरण इसकी पहचान व निदान दोनों ही डार्विन के सिद्धान्त की पृष्टि करते हैं।

डार्विन पर हमला आज ही नहीं हो रहा। बल्कि डार्विन की खोज के प्रकाशित होते ही चर्च डार्विन पर टूट पड़ा था कि यह मानव के पतन का सिद्धान्त है क्योंकि बाइबिल में लिखा था कि मनुष्य ईश्वर का पुत्र है और जैसा है वैसा ही सदा से था। जबिक डार्विन के अनुसार मनुष्य जानवरों से विकसित होकर बना। अमेरिका में डार्विन को मानने वालों के विरुद्ध कानून बना दिया गया था। डार्विन को मानने वाले जॉन थॉमस स्कोप्स के विरुद्ध चला मुकदमा स्कोप्स मंकी ट्रायल विश्व के प्रसिद्ध मुकदमों में से एक है।

विभिन्न कट्टरपंथी देशों में शासकों ने अपने यहाँ डार्विन निष्कासन दे रखा है, अब भारत भी उसी कड़ी में जुड़ गया।

विज्ञान स्वयं में मनुष्य की प्राकृतिक रूप से ज्ञान पिपासा की अभिव्यक्ति है। प्रकृति को देखकर उसे जानने—समझने की उत्कंठा विभिन्न वैज्ञानिकों को यहाँ तक ले गई कि धरती कब और कैसे बनी, जीव कहाँ से कब और कैसे आये, मनुष्य का इतिहास क्या है ? इन्हीं सवालों से जूझते स्टैन ले मिलर ने कृत्रिम तौर पर आदि वातावरण उत्पन्न करके अपने प्रयोग में मीथेन, अमोनिया व हाइड्रोजन के मिलने से वे कार्बनिक यौगिक प्राप्त कर लिये जो कोशिका के जीवद्रव्य में होते हैं। आई.ए. ओपेरिन ने पृथ्वी को परमाणु युग, अणु युग, कार्बनिक यौगिकों का युग व ऑक्सीजन क्रान्ति के रूप में विकसित होता हुआ प्रमाणित किया। इस तरह के सभी प्रयोग कट्टरता व पाखण्ड के किलों की बुनियाद हिला देते हैं।

विज्ञान की गह पर चलने वाले सत्य के प्रति इतने मजबूत होते हैं कि यह जानते हुए भी कि वे सत्ता व अपने समय के समाज द्वारा तिरस्कृत होंगे फिर भी सत्य के मार्ग पर डटे रहे हैं।

वैज्ञानिकों ने मनुष्य के विकास की राह प्रशस्त करने हेतु कठोरतम दण्ड तक भुगते हैं। गैलिलियो व बूनो की विज्ञान के लिए कुर्बानी साबित करती है कि विज्ञान की राह आसान नहीं है। मगर कभी थमी भी नहीं है। आज पूरी दुनिया गैलिलियो, कोपरिनकस व बूनो की खोज के दम पर आगे बढ़ रही है।

भारत के वैज्ञानिकों द्वारा सरकार के इस कदम का विरोध किया गया है मगर यह मामला केवल वैज्ञानिकों का नहीं है। समाज से विज्ञान का विलोपन हमें उस अंधेरी सुरंग में धकेल देगा जिसकी कोई सुबह नहीं होगी। अतः पूरे नागरिक समाज को इस निर्णय के विरुद्ध आगे आना होगा।

(Writer is General Secretary, Bareilly DIEU



he Cabinet Committee on Economic Affairs announced the decision of a 100% strategic sale of Visakhapatnam Steel Plant, on 27th January, 2021. This triggered off a series of struggles by the workers of the plant and the entire Vizag society. The struggle is continuing now for over 850 days. The workers of the Visakhapatnam Steel Plant have fought against several attempts to privatise the steel plant, since inception, and were quick to form a Visakha Ukku Parirakshana Porata Committee, a JAC, to fight the decision of the strategic sale. Presently, the RINL, the corporate entity of Visakhapatnam Steel Plant has called for EOI to fund its working capital and raw material requirements. But the guestion remains as to why the Visakhapatnam Steel Plant needs more capital? And why does the Government not support it?

Way back in 1966, when the Central Government first decided to establish a steel plant at Visakhapatnam and later backed out on its decision, an agitation with the slogan "Visakha Ukku-Andhrula Hakku", meaning Visakha Steel, Right of Andhra People, was waged. The struggle continued in spite of police firing, in which 32 precious lives were sacrificed. Thousands of people were injured. 53 Left and 11 independent MPs resigned in support of the agitation. The struggle continued across the state, till the then Prime Minister Smt. Indira Gandhi was compelled to announce the establishment of the Visakhapatnam Steel Plant in 1971, with a government investment of just Rs. 4890 crores. 16500 families from 64 villages sacrificed their land of 22000 acres for the steel plant, to contribute to

# THE GLORIOUS STRUGGLE AGAINST PRIVATIZATION OF VISAKHAPATNAM STEEL PLANT

THE ANDHRA PRADESH WORKING CLASS HAS BEEN WAGING A GLORIOUS STRUGGLE TO SAVE THIS STEEL PLANT FOR THE LAST 28 MONTHS, IN WHICH THEY COULD MOBILISE STRONG SUPPORT FROM

THE ENTIRE VIZAG CIVIL SOCIETY. AS IN THE STRUGGLE, MORE THAN FIVE DECADES AGO, FOR ESTABLISHMENT OF THIS STEEL PLANT AS A RIGHT OF THE PEOPLE OF THIS REGION, THE LEFT FORCES ARE PLAYING A LEADING ROLE IN THE MOVEMENT FOR SAVING THE PLANT FOR THE PEOPLE ALSO. THIS MOVEMENT IN WHICH LIC EMPLOYEES UNDER THE LEADERSHIP OF SCZIEF & ICEU, VISAKHAPATNAM DIVISION ARE ALSO ACTIVELY INVOLVED, IS CONFIDENT OF DEFEATING THE SINISTER MOVE OF THE GOVERNMENT.

#### M.Kameshwari

the development of the region and generation of employment. Today, Visakhapatnam Steel Plant employs 35000 workers, permanent and contract, and over one lakh families are dependent on the steel plant for their livelihood. Today the plant has 3 blast furnaces, with a capacity of 75 lakh tonnes. It produces internationally acclaimed best quality steel, is the first shore-based steel plant. Visakha Steel plant is the only plant in the country which has not been allocated captive iron ore mines. All the other public sector steel plants and even private steel plants like Tata Steel, Jindal, Obulapuram, Brahmani steel, and South Korean POSCO have been allocated captive mines.

Successive Governments have made efforts to fragment and privatize Visakhapatnam Steel plant. In 1985, the Rajiv Gandhi Government attempted

to sell away some departments to private players, on the pretext of rationalisation. In 1994, the government did not allow expansion of the plant. In 1998-99, the Vajpayee Government called for global tenders to sell away the crucial thermal plant and the air separation units. It also referred the Visakhapatnam Steel plant to the Board for Industrial & Financial Reconstruction (BIFR), on the pretext that the plant is running huge losses, which recommended

either closure or sale of the plant. United struggles were waged against the BIFR proposals. By 2004-05, the steel plant, apart from being retained in the public sector, earned a surplus fund of Rs.6000 crores. In 2010, the Government announced that Visakha Steel Plant would be granted Navaratna status, but with a clause that it would compulsorily have to sell away at least 10% shares. In 2012 the united struggles were called for and the IPO was defeated. The Hudhud cyclone, in 2014, had devastated the steel plant, but no relief was extended from the Modi Government. In 2018, the Government made attempts to hand over the entire plant to a South Korean company POSCO, but was met with stiff opposition from the workers and was defeated.

Several attempts have been made to show that Visakha Steel plant is starved of funds for its



operational and raw material procurement. But the Steel plant has paid dividends and taxes to the tune of Rs.50,000 crores to the Government. The present value of the plant is over 3.2 lakh crores but the valuation advisors have undervalued it at a mere 200 crores. The private cronies are eyeing the lands of VSP. Experience of the Neelachal Steel plant worth Rs.80000 crores, and iron ore deposits sufficient for the next 100 years, shows that the BJP Government appointed valuation advisors undervalued it at just Rs.5616 crores and was ultimately handed over to Tata at a meagre Rs.12011 crores.

The VSP had registered a net profit of Rs.950 crores in 2021-22, while 2022-23 it has incurred a loss of Rs.2850 crores. The Visakhapatnam Steel Plant has been deliberately pushed into losses only due to the policies of the BJP Government. The Government has appointed transaction advisors, legal advisors to carry out the process of strategic sale. The prime reason for incurring losses is the higher cost of iron ore, which has increased 4 times in the last six years. The VSP is forced to procure iron ore from the market, due to lack of captive mines, at an additional expenditure of RS.2000 crores per annum. The Government of India has stopped the supply of another raw material, coal, from Coal India Ltd. Instead, VSP is forced to purchase coal from Australian blocks at a much higher price. The Government has also stopped the Indian Railways from supplying rakes to carry the raw material. The Gangavaram Port, which was developed on the 2800 acres of land belonging to VSP, is now handed over to Adani, and the steel plant now has to pay substantial fees to use the port. These increasing expenses, have led to the closure of one of the three blast furnaces and VSP had to cut down its production. The anti-public sector, pro corporate BJP Government has allowed 8 big private steel plants to default loans to the tune of 2.15 lakh crores in public sector banks, while VSP is forced to pay every rupee of its loan with an interest @14%. Since inception, the Government has never extended any financial support to VSP, neither during its expansion, nor at the current juncture. Currently the VSP management has called for bids to invest in capital/raw material procurement expenses. 29 bids have been received, of which 6 are from public sectors and 23 from private, both Indian and multinational corporates. Apart from these attempts to weaken VSP, the central ministers have also launched a malicious campaign that the workers are lazy and are not discharging their duties properly. They are also making a mockery of the movement by saying that "Nobody is taking away your Steel plant, it will stay here itself", "privatisation will not change anything".

The workers are agitating and are on a relay hunger fast for the past 850 days. They have launched several innovative struggles to protect the public sector nature of the Visakhapatnam Steel plant. The Steel workers have built up a broad unity among all the unions and across sectors. The entire working class stood as one to oppose all attempts to sell away VSP. The movement expanded across the state and one crore signatures have been collected and submitted to the Government. The families of the workers are involved in the struggle, human chains formed, state bandhs organised and many rallies and meetings are organised. The workers were vigilant throughout the night also to physically stop the private players from entering the plant premises. There were several lathi charges and arrests. They are conscious that privatisation would lead to a deterioration in the development of the North Andhra region, their lives, social justice and also employment opportunities. The workers have challenged the Central Government to facilitate supply of raw materials at affordable prices, and that they would grow to a 120 lakh tonne steel plant, pay the Government 9000 crores and also provide additional employment of 50000 by 2025.

A resolution against the sale of VSP was passed in the GVMC Council and the Zilla Parishad at the behest of the lone CPM corporator, Dr Ganga Rao. The movement compelled the AP Government to pass a resolution against the sale of VSP in its assembly. But since the Jagan Government is subservient to the BJP, it has neither voiced its opposition nor initiated any action in Parliament. The opposition parties in the state also are only trying for false appearement of the workers by attending the hunger strike tents in the city, but are at a total surrender to the BJP. It is only the Left and the CPM in particular that has stood by the workers movement in thick and thin. SCZIEF and ICEU, Visakhapatnam Division have also been a part of this very important struggle. The saga of struggle continues and the workers are confident of defeating the move of the Government.

(Writer is President of ICEU, Visakhapatnam Division)



# TROUBLED TRYST WITH KERALA



TO TARGET KERALA ON THE SPECIOUS PLEA THAT A FILM PROJECTED IT AS AN 'UGLY FACE OF TERRORISM', OR THAT ITS TRIBAL INFANT MORTALITY RATE WAS 'WORSE' THAN SOMALIA, DOES IN NO WAY ENHANCE THE OFFICE OF PRIME MMINISER. IT IS DISTORTING THE IDEA OF INDIA BEYOND REPAIR. LEADERS RELYING ON ERRONEOUS FIGURES TO APPEAL TO THE ELECTORATE FOR THEIR SUPPORT DO NOT AUGUR WELL FOR OUR DEMOCRACY. IT IS THE RESPONSIBILITY OF THE PRIME MINISTER TO SET AN EXAMPLE FOR THE PEOPLE TO FOLLOW. SADLY, THE EXAMPLE MODI HAS SET WITH REGARD TO KERALA IS HIGHLY DEMOTIVATING. CAN THE PEOPLE CORRECT IT BY UPHOLDING THE TRUTH? I AM SURE THEY WILL.

S N Sahu

(Courtesy: Newsclick 06 May 2023)

Prime Minister Narendra Modi seems to be deeply troubled by Kerala and is possibly in search of something that projects the image of the Southern state in a very negative manner and in complete contrast to its much-acclaimed international status as a role model in several areas, including in human development.

While campaigning for the Bharatiya Janata Party (BJP) in the Karnataka Assembly elections scheduled to be held on May 10, 2023, instead of mobilising the electorate around the achievements of his party that has been ruling the state for three and half years, Modi referred to the film, Kerala Story, the facts of which are admittedly distorted to portray that as many as 32,000 women from Kerala converted to Islam and joined the ISIS.

The Prime Minister made such a claim despite the fact that the film's producer clearly told the Kerala High Court that the figure '32,000 women' would be removed from the film's teaser, as these are misleading numbers. Ignoring the clarifications of the producer given in the high court, Modi asserted that the film was based on "terror conspiracy", "shows the ugly truth of terrorism", and accused the Congress of standing with terrorism because it opposed the film and wanted to shield its vote bank.

#### 'The Kerala Story' and 'The Modi Question'

Let us juxtapose Modi's statement on The Kerala Story and the Modi government's stand on the BBC documentary, The Modi Question, which showed exactly what happened in Gujarat when the state was caught in the terrible whirlpool of bloodshed and communal violence in 2002, in which some Hindus lost their lives and disproportionately more Muslims were killed. When the link of the documentary was shared in Twitter and YouTube, the Modi government ordered its removal and students of some universities faced penal action for screening it. The spokesperson of the Ministry of External Affairs described the documentary as ".... a propaganda piece designed to push a particular discredited narrative" and commented that "the bias, the lack of objectivity, and a continuing colonial mindset, is blatantly visible,"

While the facts of the BBC documentary were never contested by the Modi government, except for a bland statement claiming "lack of objectivity", the figure of "32,000 women" in The Kerala Story has been accepted by its producer as incorrect and he has offered to rectify it. It is paradoxical that The Modi Question has been taken off YouTube and Twitter on the Central government's orders, and now Modi continued to refer to The Kerala Story in his speech in Karnataka, despite its producer admitting factual inaccuracies.

#### Parallel between Kerala and Somalia

It is astonishing that while in 2023, PM Modi, while campaigning in Karnataka, tried to corner Kerala and Congress in the name of terrorism, as portrayed in a film, in 2016, he had tried in vain to draw a parallel between Kerala and Somalia in his election rally speech in the state and claimed that the infant mortality rate among the tribes of Kerala was worse than that of Somalia.

On Twitter, several people from Kerala started a trend with the hashtag #PoMoneModi (Go Off Modi) and the then Chief Minister Oomen Chandy sharply reacted by dismissing the remarks of Modi as utterly "baseless."

Chandy charged Modi that his statement likening Kerala to Somalia had nothing to do with reality and was unbecoming of a Prime Minister who caused a great deal of agony to Keralites. The BBC reported this on May 11, 2016 under the caption "Indian PM Modi mocked over Kerala-Somalia comparison" and observed that, "Somalia has one of the highest rates of child malnutrition and infant mortality in the world, while Kerala state has lowest infant mortality rates in India." It then remarked that "... his .... statement to win Kerala's voters seems to have backfired".

To unfairly target Kerala on the specious plea that a film projected the state as an ugly face of terrorism or that the infant mortality rate of its tribes was worse than Somalia's, does in no way enhance the office of the Prime Minister that Modi occupies.

# Learn from Manmohan Singh's Remark on Kerala

In fact, Modi should look back to see what his predecessor, Manmohan Singh, said about Kerala while unveiling the statues of Mahatma Gandhi, Jawaharlal Nehru and B R Ambedkar in the premises of the state Assembly on September 3, 2005. Singh said: "Historically, Kerala was perhaps one of the earliest examples of the pluralism and inclusiveness that each of these three patriots has aspired for India". He proceeded to add that "The tradition of tolerance for a multi-cultural and multi-religious society that we have seen for long in Kerala is what they wanted to establish all over the country". "That every Malayali, irrespective of religion and creed", he claimed "shares common cultural bonds through music, dance, cuisine and language is an inspiring example of "Unity in Diversity". Singh then affirmed that "It has fostered a culture of tolerance that symbolizes the idea of India and should inspire Indians across the sub-continent, across the world."

The 'Idea of India' which then Prime Minister Manmohan Singh referred to in the context of the culture of tolerance of Kerala, needs to be defended by every Indian, and Prime Minister Modi should set an example for the rest of the country to follow. In relying on admittedly erroneous figures on Kerala, be it in the context of terrorism or the infant mortality rate, PM Modi is devaluing his own office and distorting the idea of India beyond repair.

#### Amit Shah's Remark on Kerala

Home Minister Amit Shah also made a remark on the state during his tour of Karnataka in February 2023. His statement that "only his party (BJP) could keep Karnataka safe and that there is Kerala near you. I don't want to say much" is a kind of tongue-in-cheek remark, described by John Brittas, CPI(M)'s Rajya Sabha MP from Kerala, in his article "Amit Shah's comment about Kerala only reveals the BJP's desperation," as an "insinuation" about the state.

Strangely, the Vice President of India and Chairman, Rajya Sabha, Jagdeep Dhankar, has sought an explanation from Brittas on his article on a complaint made by a BJP leader from Kerala, terming the said article as "seditious". One wonders as to how the Rajya Sabha Chairman can call for an explanation from a Member of the House for what she or he writes in a newspaper. This is unprecedented.

#### People's Defence of Kerala

Leaders relying on erroneous figures to appeal to the electorate for their support do not augur well for our democracy. It is the responsibility of the Prime Minister to set an example for the people to follow. Sadly, the example Modi has set with regard to Kerala is highly demotivating. Can the people correct it by upholding the truth? I am sure they will.

(Writer served as Officer on Special Duty to President of India K R Narayanan)

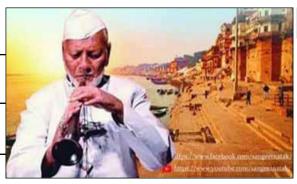


The Karnataka story after the Kerala Story AS CARTOONISTS SEE IT

Cartoons courtesy:
Penciashan-I, & Sandeep Adhwaryu
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# DIMINISHING CULTURE OF SYNCRETISM



VARANASI, WAS ONCE HOME TO INTER-FAITH ACCEPTANCE AND CELEBRATION. MEN AND WOMEN OF INCALCULABLE DIGNITY, DECENCY AND PERSONAL INTEGRITY ONCE WALKED THE STREETS OF THE OLDEST LIVING CITY IN THE WORLD, PERHAPS FOR A REASON. USTAD BISMILLAH KHAN IS NO LONGER THERE TO MESMERISE THE NARROW GULLIES OF VARANASI WITH HIS LILTING SHEHNAI AND RESONATE THE 'IDEA OF INDIA' WITH ITS REASSURING SUGGESTIONS AND HOPE, AND VARANASI TOO, HAS A VERY DIFFERENT AIR ABOUT IT.

#### Lt. General Bhopinder Singh (Courtesy: The Citizen 26 Apr 2023)

hehnai maestro Ustad Bismillah Khan was given to syncretic subtleties, mellifluous refinement and civilisational culturality that underwrote the foundational 'Idea of India'. An idea that naturally shunned the smallness-of-spirit inherent in the 'two-nation theory' that birthed a simultaneous nation of religious supremacists who believed in the idea of majoritarianism i.e., Pakistan. Bismillah Khan's (literally, In the name of Allah) beginnings were the typical normalcy of the times. Born into a family of devout Muslim musicians in the court of the powerful zamindari of Hindu Ujjainiya Rajputs, in Dumraon Estate. At six, the precocious child moved to the ancient city of Varanasi to be apprenticed by his uncle, Ali Bux 'Vilayatu' Khan. Bismillah Khan's uncle was a shehnai player attached to the Kashi Vishwanath Temple on the banks of holy Ganga, yet another example of inter-faith acceptance and celebration, then.

Indeed, communal tensions existed subliminally and flared-up occasionally, but it took the likes of Khan, a practising Shia to also be a devotee of Saraswati, the Hindu Goddess of music, and posit an ideal of secularism and inclusivity. A man of exquisite tenderness and gentleness once confessed that he found the greatest joy in singing bhajans to children, "The applause that I get from children when I sing the bhajan 'Raghupati Raghava Rajaram' (Mahatma Gandhi's favourite) gives me the greatest fulfilment".

It was befitting that the setting of Bismillah

Khan's genius was the ancient city of Kashi (Sanskrit "to shine") the 'luminous city as an eminent seat of learning' - about which Mark Twain observed, "Benares is older than history, older than tradition, older than even legend, and looks twice as old as all of them put together". Khan simply loved Benares and its composite culture, as he said, "I would bathe in the Ganga and then run off to perform my namaaz. After that, I'd go to the Balaji temple for my riyaaz. We lived like fakirs. There is no place like this in the world". With such a personal belief and conviction in syncretic moorings, it was only befitting that Bismillah Khanwas selected to perform at the historic Lal Qila (Red Fort) as the sacred Tiranga (Indian Flag) was unfurled on India's independence on August 15 1947.

Around the Ustad's formative years in Varanasi, was another distinguished son-of-the-soil, Dhanpat Rai Srivasatava or Premchand, one of the most celebrated and revered Hindi-Urdu writers of all times. Unlike Bismillah, Premchand's education started in a madrassa where he was taught Persian and Urdu by a Maulvi. Like Bismillah Khan, Premchand's life and work sought to inspire the brewing 'Idea of India', before it gained independence. In those days of struggle and suspicion, both Varanasi and India needed the likes of Premchand and Khan to showcase the alternative possibility of civilisational dignity, harmony, and togetherness.

But it all seems so distant, and sounds so improbable, today. Men and women of incalculable dignity, decency and personal integrity once walked the streets of the oldest living city in the world, perhaps for a reason. Ustad Bismillah Khan is no longer there to mesmerise the narrow gullies of Varanasi with his lilting shehnai and resonate the 'Idea of India' with its reassuring suggestions and hope, and Varanasi too, has a very different air about it. A few years back a strange incident signalled the shifting sands of time when some students protested the appointment of a Muslim as Assistant Professor of the Sanskrit Vidya Dharma Vijnan. An alien stridency, puritanism and hate had replaced the genteel air of Varanasi that did not behove the teachings of Gandhi, Vivekananda or even Pandit Madan Mohan Malviya who nurtured the Banaras Hindu University. Madan Mohan Malviya had famously said, "India is not a country of the Hindus only. It is a country of the Muslims, the Christians and the Parsees too. The country can gain strength and develop itself when the people of the different communities in India live in mutual goodwill and harmony".

That the young professor of a certain faith had volunteered to read and master the texts of another faith – what could be a glorious and lofty example of secular 'Indianness'? Like Khan's undying love for Ganga and the glorious temple traditions of Varanasi could be joyfully assimilated with his own personal faith of Islam, without any bitterness, intolerance or suspicion – the same 'normalcy' was not afforded of a young man in the 21st Century who chose a similar path, albeit, in academics. A different 'new normal' prevails.

This 'new normal' manifested last week in the Maihar township of Satna district where two Muslim employees who have worked in Maa Sharda temple

Courtesy: Satish Acharya, Facebook



since 1988, were set to lose their jobs as per a government directive (even though rules state that no employee can be removed on basis of religion). That this quaint town is also associated with the legendary musician Baba Alauddin Khan (Maihar Gharana) who played sarod in front of the deity at the Maa Sharda temple, is serendipitous.

Baba Alauddin too was the court musician of the Maihar Hindu Rajput Raja's Estate, and one of his most famous disciples, late Pandit Ravi Shankar recounted his Ustad's house to be full of photos of Lord Krishna, Goddess Kali, Jesus Christ and others. The syncretic normalcy of Maihar and those times, too have succumbed to today's supremacism and exclusivism.

The loss of celebrating interfaith interventions will invariably extract a heavy toll on the 'Idea of India'. It was Bismillah Khan who felt brave enough to insist, even though he knew that he could possibly offend a few from within his own faith, "God knows no religion. God belongs to mankind, I realised this while playing at the Balaji temple".

Many of those who are today lapping the diminishment of syncretism and plurality of yore, would do well to recollect that it was the Atal Bihari Vajpayee's Government that had chosen to give Bismillah Khan (for all that he did for the 'Idea of India', besides the genius of his music) the 'Bharat Ratna' and not to any other person who did not behove or match that civilisational, cultural and constitutional dignity.

Would India be better off by normalising 'Unity in Diversity' and interfaith engagement or by choosing a path of majoritarianism (as chosen earlier by a neighbouring country) is worth introspecting and pondering? Are we served better by diminishing the grand culture of syncretism that once reigned from Varanasi, Kashmir, Maihar and way beyond, is worth

considering? It is a question that is applicable to people of all faiths, without discrimination.

(Writer is the Former Lt Governor of Andaman & Nicobar Islands and Puducherry)

Are we served better by DIMINISHING THE GRAND CULTURE OF SYNCRETISM THAT ONCE REIGNED FROM VARANASI, KASHMIR, MAIHAR AND WAY BEYOND, IS WORTH CONSIDERING,,,

## A PROTEST FOR GENDER JUSTICE



The manner in which the whole affair has been dealt with shows that the government is unwilling to act and is seeking to buy time. The reason is clear — Brij Bhushan Sharan Singh is a six-time MP and an influential member of the ruling party. He has cultivated his image of a 'Bahubali' in Gonda and adjoining regions in Uttar Pradesh. He was one of the 49 accused booked by the CBI for conspiracy behind the demolition of Babri Masjid in Ayodhya. The BJP's attitude to charges of sexual harassment levelled against its leaders and even ministers is mostly trying to shield them and avoid action. Prime Minister who loudly claims his commitment to the welfare of women has remained unmoved by the protests of the wrestlers.

#### B. Ranjani

India's top wrestlers are protesting for a long time at Jantar Mantar, which is very near to the Parliament of India. The main demand is the arrest of six times MP (BJP) and president of the Wrestling Federation of India (WFI) Brij Bhushan Sharan Singh over charges of alleged sexual harassments of female grapplers including a minor. Tokyo Olympics bronze medallist Bajrang Punia, two-time world championships medalist Vinesh phogat and Rio Olympics bronze medalist Sakshi Malik are the protest's faces. The protestors have asked Prime Minister to listen to their "mann ki baat".

#### **Brief timeline**

The sit-in at Jantar Mantar started on January 18 2023, when the wrestlers levelled allegations of sexual harassment against Brij bhushan sharan singh. The wrestlers alleged that there is an environment of "fear and intimidation" in national camps and

even some national coaches act on Singh's behalf. They demanded Singh's resignation and dissolution of WFI. BJP member and former wrestler Babita Phogat met the wrestlers and said she will speak to the government. Tokyo Olympics Silver medallist Ravi Dahiya, world championships medallist Deepak Punia joined the protest. Wrestlers from Haryana and Delhi also joined in support. The protesting wrestlers met Sports Minister Anurag Thakur at his residence and the meeting lasted for nearly 5 hours. But no solution was found. The protestors gave a complaint letter to PT Usha, President of the Indian Olympic Association . They demanded Singh's resignation, formation of an inquiry committee and probe the allegations, dissolution of WFI and appointing a new committee to run WFI in consultation with the wrestlers. IOA constituted a seven member panel under multiple world champion and 2012 olympic medallist MC Mary Kom to inquire into the allegations.

After fresh deliberations with the sports minister Thakur, the wrestlers called off the protest. On Jan 31, WFI submits response to Ministry, denies allegations of sexual harassment of women wrestlers by president, Singh and coaches. Sports ministry asks WFI to suspend all ongoing activities with immediate effect, including a ranking tournament in Gonda and scheduled emergency AGM meeting of WFI. The ministry also suspended assistant secretary of WFI, Vinod Tomar.

Ministry named Mary Kom as head of the five-member Oversight Committee (OC). The committee was given four weeks to complete the probe. OC was mandated to run WFI's functioning during the period. Then on Jan 31, as protesting wrestlers complain they were not consulted on the names of the panel members, Babita Phogat was included in the Oversight Committee as the sixth member. On Feb 23 Oversight Committee's tenure was extended by two weeks. On April 16, WFI announces election on May 7 after the Oversight Committee's report was submitted to the sports ministry. The ministry did not make the report public. Singh, who completed three terms in office, said he will not contest for president's post.

In the meantime, supporting voices from all over the country were raised for the wrestlers. On April23, Wrestlers, including Punia, Vinesh Phogat and Sakshi Malik, return to the protest site at Jantar Mantar. They said seven female wrestlers, including a minor, filed a sexual harassment complaint against Brij Bhushan Sharan Singh at CP police station but Delhi Police had not registered FIR. They demanded police register an FIR against Singh based on the complaint and ask the Ministry to make public the findings of the Oversight Committee.

In consecutive developments, Sports Ministry said absence of a duly constituted Internal Complaints Committee under the Prevention of Sexual Harassment Act is one of the 'major findings' in the probe report of the Oversight Committee (OC). Wrestlers moved to Supreme Court seeking registration of FIR against Singh. SC termed the sexual harassment allegations against Singh as "serious" and issued notice to the Delhi Police asking it to file its response by Friday (April28).

IOA formed a three-member panel as directed by the Ministry of sports. President PT Usha said protesting wrestlers should have shown some discipline and, instead of taking the streets, should have approached the IOA.

On April 28, Delhi Police informed Supreme Court it will register an FIR against Singh. A bench of Chief Justice D Y Chandrachud and Justice P S Narasimha directs Delhi Police Commissioner to make an assessment of the threat perception to the grapplers and provide adequate security to one of them who is a minor. On the same day Wrestlers said they will continue their protest against WFI chief until he is sent behind bars. The Delhi police registered two FIR's against Singh. While the first FIR pertained to allegations of a minor wrestler and was registered under the POCSO Act, the second was related to outraging modesty. Later on May 11, the lone minor among the seven female wrestlers, who filed police complaints, had recorded her statement before a magistrate under Sec 164 of the Code of Criminal Procedure (CrPC)

The manner in which the whole affair has been dealt with shows that the government is unwilling to act and is seeking to buy time. The reason is clear - Brij Bhushan Sharan Singh is a six-time MP and an influential member of the ruling party. He has cultivated his image of a 'Bahubali' in Gonda and adjoining regions in Uttar Pradesh. He was one of the 49 accused booked by the CBI for conspiracy behind the demolition of Babri Masjid in Ayodhya. The BJP's attitude to charges of sexual harassment levelled against its leaders and even ministers is mostly trying to shield them and avoid action. At the time when the wrestlers were protesting in January, there was another complaint against the Haryana sports minister, Sandeep Singh, of sexual harassment from the junior woman coach. The Chief Minister, Manohar Lal Khattar, has refused to drop him from the cabinet and only relieved him of the sports portfolio. Despite a prolonged agitation by sports persons and women's organizations demanding his removal from the ministry, the BJP has refused to do so.

#### **Supporting voices**

The progressive section of Indian society has rallied in support of the protesting sportspersons. Congress leader Priyanka Gandhi Vadra visited the wrestlers on Apr 28 and expressed solidarity with them, accusing the govt of "protecting" the WFI Chief. Com Jagmati Sangwan, former General Secretary of AIDWA and former international

volley ball player in an open letter to PT Usha, mentioned that sports women carry the twofold burden of not just performing well in their sport but also keeping themselves safe from harassment at the hands of predatory men. She said, "If we can ensure a proper and accountable functioning of sports administration and governments' safeguarding, we can to a large extent save our women players from having to function under these extremely trying circumstances. Unfortunately, that is not the case right now and our sports women are having to pay a huge price for this." In a Joint Statement released on 25/4/23 by CITU, AIKS, AIAWU, AIDWA, DYFI and SFI have called for protests throughout the country on 27/4/23 against the inaction of the BJP Govt and expressed their solidarity with the protesting athletes.

The Joint Platform of Central Trade Unions and Indpendent Federations including AIIEA have also expressed whole hearted support to the justified demand of young women wrestlers for stringent action against Brij Bhushan Sharan Singh. It also condemned the shabby treatment given to the protesting wrestlers by the Delhi police on 3<sup>rd</sup> May night, just because they were trying to protect themselves from rains. It also condemned the misbehavior by police personnel towards a woman journalist who came to cover the news was also attacked and her clothes torn.

Jagmati Sangwan has rightly pointed out, this issue has revealed the dirty underbelly of this Indian sport, characterized by a dangerous combination of political nexus and a male domination of positions of power. It is unfortunate that the Prime Minister who loudly claims his commitment to the welfare of women has remained unmoved by the protests of



the wrestlers. It is clear that political considerations outweigh the safety of women.

#### **Path towards Justice**

It is a tough path for the protestors. As quoted earlier, the "major finding" of the panel is, there was no Internal Complaints committee (ICC) as mandated by law under the 2013 Prevention of Sexual Harassment (PoSH) Act. According to Indian express news, Not only the WFI, but as many as 16 of the 30 National sports federations — of disciplines in which India has participated in the 2018 Asian games, Tokyo Olympics in 2021 and last years' common wealth games — do not meet this mandatory compliance. From 2018 to 2020 the participation of women in sports has an upward trend, and showing 161 percent increase. Even in the forum where ICC is formed, it is found that they are for name sake and not fulfilling the criteria.

The Ministry of Youth Affairs and Sports has set up a committee called "POSHAN Abhiyaan" which stands for "Prevention of Sexual Harassment at Workplace". The committee is responsible for receiving complaints of sexual harassment and misconduct regarding women athletes and officials involved in sports. Besides this, the Sports Authority of India (SAI) has also created a Gender Sensitization and Sexual Harassment Committee (GSSHC) in all its facilities across the country, which comprises of female members and provides a safe and secure environment for women athletes.

The real issues will not be addressed just by forming committees for name sake. It is important that more constructive measures need to be taken to make these systems more effective and transparent and to increase awareness about the resources available to women athletes who have experienced

discrimination or harassment. It is necessary to create a culture of safety and respect in sports to ensure equitable opportunities for all athletes.

This issue cannot be ignored as a problem of athletes or problem of sports world. As a society, we must work together to address this critical issue and ensure that every athlete can compete in a safe and respectful environment.

(Writer is an active cadre of ICEU, Madurai Division)

The Central Committee meeting of the All India Insurance Pensioners' Association (AIIPA) took place, as scheduled, on 15<sup>th</sup> - 16<sup>th</sup> May, 2023 at Hyderabad. This was the first meeting after the 8<sup>th</sup> Conference of AIIPA. Fifty two out of sixty seven C.C. members attended the meeting. Coms. Amanulla Khan



# Central Committee Meeting of AIIPA

and K. Venugopal, former President and General Secretary of AIIEA respectively attended and addressed the meeting on the first day while Coms. V. Ramesh and Shreekant Mishra, the present President and General Secretary, AIIEA addressed the meeting on the second day as invitees.

The meeting commenced with paying homage to all those illustrious personalities and leaders of insurance employees movement and AIIPA who passed away during the period under review.

On the first agenda Com. M. Kunhikrishnan, General Secretary, AIIPA placed the Report on the activities of AIIPA since its last conference in the context of the prevailing situation in the international and national arena as well as in the public sector insurance industry. The Report noted that the neo-liberal globalisation had pushed the world economy particularly that of the capitalist world to the morass of a deepening crisis with the concomitant attacks by the ruling classes on wages, pension, other social security and welfare measures in the name of austerity programmes. Neo-liberalism has failed world-wide. In our country also the aggressive persuasion of the pro-corporate neo-liberal economic policies has not only posed unprecedented threats to the lives and livings, rights and privileges of the working people including the pensioners, but also has brought down the economic growth rate. Social Securities have come under serious attack. Public Sector including the public sector insurance has been facing the increasing threat of privatisation. The present ruling dispensation has stepped up their drive for communal polarisation to divide the people and distract their attention from the basic issues of the lives and livings while resorting

to authoritarian measures to gag the voice of protest. However, despite all these, peoples' resistance to the anti-people and anti-democratic policies of the government have been mounting. In such a backdrop the report narrated the efforts made by the AIIPA to realise the enhancement of family pension at a uniform rate of 30p.c. and discussions held with GIPSA officials and the LIC management on different pressing issues of the insurance pensioners. The report referred to the massive success of the Dharna programme organised by AIIPA at Jantar Mantar at New Delhi to attract national attention on the issues of enhancement of family pension and updation of pension on 29th April,2023 and the countrywide demonstration by the insurance pensioners and employees on that day. However, the issue is yet to resolved. The report noted the improvements made in the Group Mediclaim policy due to the relentless efforts of AIIPA, but deplored the imposition of GST on premiums, the burden of which has to be carried by the pensioners. The freezing of premium for 60-65 age band granted to GI pensioners is a real achievement secured due to consistent efforts made by AIIPA. The report also discussed the present status of our SLP before Supreme Court vis-a-vis the efforts of AIIPA to expedite the hearing. AIIPA's donation to the relief operations for the victims of Assam flood to the tune of more than Rs. 7,62,000 and the massive relief works carried out by the units of AIIPA jointly with that of AIIEA in the Brahmaputra and Barak valley of the State including the renovation of the classrooms of a flood-hit high school at Galdhigala which was inaugurated by Shreekanta Misra in a public meeting. Finally the Report called upon the insurance pensioners to identify themselves more closely with the united struggles of the people



## held at Hyderabad

against the neo-liberal economic policies and in defence of the public sector, democracy and peoples' unity. It urged upon C.C. members to deliberate on all issues facing the pensioners and come up with concrete suggestions so as to enable the meeting to draw a roadmap for further advancement.

Com. J. Gurumurthy, Vice-President AIIPA very ably supplemented the General Secretary's submission and particularly focused on the relentless efforts of AIIPA in the general insurance sector to resolve the issues of the pensioners. He appreciated the overwhelming response to the call of AIIPA for donations from the arrears of wage revision by the pensioners. The report placed by the General Secretary mentioned that a total sum of Rs. 29,37,000/- has been received so far by AIIPA. Com. Gurumurthy pointed out that this was reflection of the increasing faith reposed by the pensioners in GI Sector on AIIPA.

On the agenda of organisation, Com. K.K.C.Pillai, Joint Secretary AIIPA placed a brief report on organisation. AIIPA registered an increment of more than 6500 members during the period under review and the total membership of AIIPA at present stand at over forty thousand. Of these eleven thousand belong to the general insurance. The report noted that during the period under review three new units, IPA Vadodara, LICPA Silchar Division & LICPA Haldwani Division were opened. It is a matter of great satisfaction that the AIIPA has now emerged as the largest national organisation of insurance pensioners. However, there is no room for complacency as a large number of pensioners are still outside the fold of the organisation.

Thirty one CC members including one women comrade took part on the discussions on both the reports. They enriched the reports with the experiences of their activities at the grassroot level. All of them strongly deplored the inordinate delay in sanctioning the enhanced family pension by the government to the insurance pensioners and expressed concern at the extremely slow pace of SLP in S.C. They also raised several issues confronting the pensioners and placed before the meeting the reports of their activities in their respective spheres. The discussions were lively and encouraging.

The debate was enriched by the interventions of Coms Amanulla Khan, K.Venu Gopal, V.Ramesh and Shreekant Mishra. These leaders congratulated the AIIPA for carrying out sustained activities, increase in membership and consolidation of organisation. They also spoke on present situation in the nation, economic crisis, attacks on the wages and pensions of working class and cautioned the working committee to be vigilant and broaden the unity of the pensioners. Their intervention and deliberations were helpful in deciding the future course of action by the organisation.



The Central Committee after threadbare discussions decided unanimously to implement the following programmes of actions.

- ▶ At least 2 MPs in each state, irrespective of political affiliations, across the country to be approached with the request to them to write letters to the Finance Minister of India on enhancement of family pension at a uniform rate of 30 p.c. as recommended by LIC and GIPSA. This task must be completed within two month and in any case number of MPs approached must not be less then 25.
- To initiate an online mass signature campaign to PM on the demand on updation of pension on the lines obtaining in Central Govt. and RBI.
- ► To Take suitable steps involving the pensioners for early hearing of our SLP in the Supreme Court.
- ► To organise seminars on Universal Social Security / Pension Scheme at different centres of the country by involving other trade unions, pensioners organisations, mass organisations and distinguished personalities five of such saminers must be conducted in metro cities before 30<sup>th</sup> September,2023.
- ► To join online petition through change. Org on the demand of eliminating GST on health insurance.
- ➤ To initiate efforts first at the apex level to bring other pensioners' organisations in the insurance sector on a united platform for building up joint campaign/ struggle on some agreed common issues.
- ► To actively participate in the campaign to protect LIC and PSGI companies.

A Souvenir cum Directory brought out in commemoration of the Silver Jubilee Year Conference of GIPA, Andhra Pradesh was released in the meeting by Com Amanulla Khan.

Com. Satanjib Das, President, AIIPA presided over the meeting. In his concluding presidential address he called upon all C.C.Members to take sincere initiative to implement the above programmes in letter & spirit. Com. T.C. Jagadeesh, Asst. Treasurer AIIPA offered vote of thanks. All the CC members were highly appreciative of the excellent arrangements made by the AIIPA and AIIEA comrades at Hyderabad for the meeting and the care they took for the comfortable stay of all the comrades.



The Working Committee Meeting of NZIEA was held on 6th and 7th May 2023 at Chandigarh. The meeting was successful. **Com. Ramchandra Sharma**, President NZIEA presided over the meeting. **Com. V Ramesh**, President AIIEA and **Com. Shrikant Mishra**, General Secretary AIIEA were also present.

In his presidential address, **Com. Ramchandra Sharma** presented a picture of international development as also the political, economic and social conditions prevailing in the country.

**Com. Naveen Chand**, General Secretary NZIEA in his welcome address briefly dealt with the issues relating to institution and organization and the need to take steps to further cement unity of the employees.

Com. V Ramesh, President AlIEA while addressing the working committee exposed the nefarious design of the present ruling government and said that this government is astaunchly anti-public sector. The priority of this government is to privatize public sector undertakings. He gave a brilliant analysis of the prevailing situation in the country. He said that attack on diversity of the country is a big challenge for the unity of the working class today. The unity of the working class is threatened as never before. He cautioned the working committee of the divisive trends which have a direct impact on the unity of LIC employees also. He appealed to the comrades to understand the need to safeguard our interests & stressed for ideological awareness.

**Com. Shrikant Mishra**, General Secretary AIIEA, gave a lucid analysis of the prevailing social, political & economic situation prevailing in the country. He said that the ruling dispensation is making every effort to destroy the social & democratic fabric of the country to implement its capitalist and feudal agenda without any hindrance. Today, dissent voices are being termed as anti-development and antinational to discourage them.

# Working Committee Meeting of NZIEA at Chandigarh

He in very effectively explained how the Insurance Industry is under severe attack today from the international finance capital, policies of the government and the irrational steps of IRDAI. Despite economic slowdown & prevailing adverse conditions in the country, LIC has registered stupendousbusiness performance as at 31.03.2023, reflecting the unflinching trust reposed by the people of this country. Today, even in the privatized era of capitalist globalization, LIC remains a major public sector financial institution of the country. LIC has assets under management of Rs 44 lakh crore. It has over 70 per cent market share in the country's life insurance market with its claim settlement ratio being among the best in the world. But today every effort is being made to dismantle the public sector insurance industry despite its innumerable contribution in nation building and it's sterling performance. Analyzing the IPO of LIC, he termed it against the foundational objectives of LIC. He showed his concern how shareholders are being given priority over that of our esteemed policyholders. He informed the working committee about the perils of the decision of government to introduce a bill in the monsoon session of Parliament to further amend insurance laws.

He said that the organization is making constant efforts with the management to resolve the pending issues of the employees & pensioners. In the northern zone, there has been no recruitment for the last 20 years in Jammu and Kashmir. He emphasized upon the need to go for special recruitment drive in J&K apart from reiterating the demand of recruitment on pan India basis.

Twenty comrades from various divisional units participated in the debate and agreed to the concerns raised & to make every effort to further strengthen the organization. In the end, after giving satisfactory answers to the questions raised during the discussion, apart from decisions taken in the Rohtak Conference of NZIEA, it was decided to emphasize on the organizational visits in the divisions along with AIIEA leadership, holding of cluster meetings, trade union classes, women conventions; formation of 'Reading Club' at the branch level to develop the habit of collective reading of the magazines etc.

With the vote of thanks, the proceedings of the meeting were concluded with the permission of the chair by **Com. Ramchandra Sharma**, President NZIEA.

#### **General Body Meeting:**

A general body meeting of employees & pensioners from LIC/GIC working in Chandigarh was organized by Chandigarh Divisional Committee on 07.05.2023. The General Body Meeting was well attended. Almost all the employees working in all the branches under Chandigarh Division participated in the meeting. Especially, the participation of the women comrades in the meeting, comprising of more than half of the gathering in this meeting, was very encouraging. The meeting was addressed by



Com. V. Ramesh, President AllEA, Com. Shrikant Mishra, General Secretary AllEA, Com. Ramchandra Sharma, President NZIEA and Com. Naveen Chand, General Secretary NZIEA. The General Body Meeting was presided over by Com. Rajeev Sehgal, President, NZIEA Chandigarh Division and conducted by Com. Kirandeep Singh, Divisional Secretary, NZIEA Chandigarh Division.

# 47<sup>th</sup> Conference of the



## Kerala State General Insurance Employees Union

"The general insurance industry is facing massive disruptions through the policies of the government and IRDA," said Com.Anand, Vice President, AIIEA, inaugurating 47<sup>th</sup> State Conference of the Kerala State General Insurance Employees Union(KSGIEU), at Com. Santhanam Nagar, YMCA Hall, Ernakulam, recently. The IRDA is trying to bring about changes that would have large scale consequences, he added. He further said that the entire industry is being disrupted by proposing changes in issuance of licence, capital requirement, agency force, bancassurance and corporate agency models and investment.

Com. Anand said the objectives of nationalization were to protect the consumers from the fraudulent practices of the private insurers, making insurance available to the weaker sections of the society, spreading Insurance to the remote areas and to prevent the concentration of wealth in a few hands as per the constitutional spirit. He stressed that during the last 50 years of its purposeful existence, the PSGI companies strive hard to fulfill the objectives of nationalization. In this country, where vast majority of people have no assets, the companies spread the message of insurance by providing social insurance.

Com Anand expressed concern that four PSGI companies are formulating plans to close down branch/divisional offices at a large scale. This is being done, he said, at the instructions of the Department of Financial Services (DFS) of the Union Finance Ministry. He revealed that DFS has reportedly given a timelines of three years for reducing the number of offices of the four companies to about 40 per cent of the present strength. Anandargued that the interest of employees, agents and policy holders should

be protected by ensuring the physical presence of offices throughout the country. He stressed that any plan for reduction in offices should be discussed with the stakeholders.

He called upon the insurance employees to come forward to fight the retrograde move of the management at the behest of the DFS. He urged the GIPSA management not to proceed and precipitate the issue further.

The Divisional Conference of NZIEA Jaipur Divisional Committee-II was held on May 14, 2023 in a very enthusiastic and energetic atmosphere. A good number of comrades including women and newly appointed assistants were present in the conference.

The Conference was inaugurated by **Com. Ramchandra Sharma**, President, Northern Zone Insurance Employees Association. He explained the purpose of formation of All India Insurance Employees' Association, its organizational activities in depth for the benefit of the comrades present in the meeting, especially the younger ones who have just joined the industry and the organisation. He narrated the present political scenario world over and in our country. He criticised the government for its pro-capitalist policies and attacks on public sector undertakings & the rights of the workers. He exhorted the house to strengthen the organisation and fight back the challenges in a befitting manner.

Com. Lokesh Sharma, Convenor Jaipur-2 placed in brief the account of activities undertaken after the formation of the coordination committee at Jaipur under his convenorship. Thirteen representatives of the branches enriched the report further with placing their viewpoint on

The conference commenced, with Com. N.V. Baburaj, President KSGIEU, hoisting the flag of the Union, amidstthunderous slogans. Floral tributes were offered at the martyrs column. Obituary Resolution was presented by Com.Muhammed Ameer, Joint Secretary KSGIEU. Com.M.U.Thomas, Vice President, KSGIEU, who welcomed the gathering highlighted the issues faced by the employees as a result of the arbitrary implementation of Key Performance Indicators. Com.N.V.Baburaj, who presided over the inaugural session condemned the management's decision to entrust organizational restructuring to a consultant with dubious track record.

In the delegate session, KSGIEU Secretary Com. Viju Paul Thekkekara, presented the organizational report to the house. Com.M. Ajith Kumar, initiated the discussion on the report. As many as ten delegates participated in the discussion.

Com.P.R.Sasi, Vice President, GIEA South Zone, initiated constitutional amendment regarding district committee formation and this was approved by the house along with organizational and accounts reports.

Senior comrades Com.K.G.Prabhakaran, Com.M.V.Korah,Com.C.B.Venugopal, Com.T.J. Martin, offeredfalicitations at the inaugural session.

General council unanimously elected Com.N.V.Baburaj, Com.Viju Paul Thekkekara and Com.P.K.Selvaraj, as President, Secretary and Treasurer, respectively.

The conference felicitated Com.N.V.Baburaj who is actively involved in the trade union activities as President of KSGIEU, on his retirement after putting in 39 years of service in Oriental Insurance Co.Com. Joy Paul who presided over the felicitation function recalled his signal contribution to the KSGIEU. In his replay Com Baburaj recalled the inspiration he got from the senior leaders like Com.Gurumurthy, in the initial years joining the insurance industry.

Conference was a big success and it provided the inspiration in carrying forward the struggles and successfully meeting the challenges of the times. The conference concluded with vote of thanks proposed by Com.M.Ajith Kumar, Joint Secretary, KSGIEU.

- M.Ajith Kumar, Joint Secretary, KSGIEU

# Successful Conference of NZIEA Jaipur DO - 2

various issues.

Com. Naveen Chand, General Secretary NZIEA replied to the queries satisfactorily. Underlining the performance of LIC, he said we are the premier public sector financial institution of the country. LIC has assets under management to the tune of more than Rs 44 lakh crore and its claim settlement ratio is one of the best in the world. LIC dominates the market by holding more than 70% share in life insurance business in India. Looking into the growth and stupendous performance of the Corporation, the Insurance employees are entitled for 40% pay

the Insurance employees are entitled for 40% pay

revision. He assured the house that All India Insurance Employees' Association will take every step to ensure a better pay revision & simultaneously apprising of the overall situation around us he exhorted the comrades to be in readiness for a fierce struggle ahead. Despite the incredible progress of the Public Sector Insurance, efforts are being made to bring about some policy changes by the government and the Insurance Regulatory and Development Authority which are detrimental to the interests of nation and the policyholders.

The Conference unanimously elected Com. Ramesh Chand Jajoria as President; Com. Lokesh Sharma as Divisional Secretary & Com. Deepak Bhaktiyani as Treasurer for the ensuing term. The program was coordinated by Com.Premraj Sharma, President of Life Insurance Cooperative Thrift & Credit Society. Comrade M.K. Gurbani, President NZIEA Jaipur-1 and Comrade Sumit Kumar, Divisional Secretary NZIEA Jaipur DO1 also greeted the conference.



# Two-day Trade Union Classes of ECZIEA at Jamshedpur - A Whopping Success

Responding to the call given in the 26th General Conference held at Kolkata during the month of January 2023, a Zonal level trade union class for the comrades joined as Assistants in LIC of India in the year 2020 was organized under the aegis of Insurance Employees' Association Jamshedpur Division (IEAJD) on 29<sup>th</sup> & 30<sup>th</sup> April 2023. Young comrades numbering 140 out of which 19 were women comrades comprising 11 divisions of ECZ had made their lively participation in the TU classes. Topics befitting to the contemporary political, economic as well as social situation were covered in three sessions spreading over two days. The overall objective was to educate these new brigades, how to connect themselves with the world outside from the working-class perspective. Com. Shreekanta Mishra, General Secretary AlIEA, Com. Dharmaraj Mahapatra, Jt. Secretary AlIEA and Com. B. S. Ravi, Treasurer AllEA, were the distinguished faculty for the classes. Com. Pradip Kumar Mukherjee, President ECZIEA acted as the Principal for the classes.

The topic for the 1st session on the 29th was "The present situation and need for the working class unity" on which Com. Dharmaraj Mohapatra, Jt. Secy, AllEA, rendered a brilliant exposition. He gave a nuanced definition of "class" and "worker". Whosoever earns a living in exchange of labour power is a worker. Those who thrive on the labour power of others belong to the capitalist class. And irrespective of social divisions on the basis of caste, religion, sex, colour et al, all the workers belong to the same class as the "working class". In a democracy the state or the elected government are more inclined to the capitalist group rather than adhering to its constitutional duty to make laws for providing means of a decent living to its citizenry. So as a class the workers have to fight to claim their right and it is all the more imperative when a fascist regime like the present BJP government is at the centre. Quoting from Com B. T. Ranadive he told that, AIIEA is the education centre of the Indian working class and our political understanding should be based on our working-class perspective. He appealed to the young brigades of our Zonal unit not to be beguiled by the false propaganda and fake news and they must be very much conscious and cautious to the dubious political narrative.

In the 2<sup>nd</sup> session after lunch on the same day Com B S Ravi, Treasurer, AllEA dealt with the topic "Employees' welfare and the role of AIIEA." Briefly touching upon the pre-nationalization era of Insurance industry, his presentation was in such a flowery manner which the young comrades found quite interesting. Whatever tangible and intangible benefits that have flown down over the years were only due to the relentless visionary struggle of our organization. The term welfare is not confined to the salary or the associated pecuniary benefits that we are enjoying. Rather we must understand that the nationalization of insurance industry and formation of the LIC was in itself the most important welfare measure for the employees. Apart from the periodical struggle for realizing our charters, each of the struggle on issues relating to our industry and beyond, centered on realizing the benefits for our employees. Citing example, he said, the famous anti- automation struggle in the 60's was based on the twin objectives of protecting the then existing jobs as well as keeping the door of our industry open for future recruitment. Similarly, the struggle for ensuring absorption of a family member of an employee deceased during service, was to protect the family from acute distress arising out of the untimely death of the employee concerned. In fact, whatever benefits our employees. particularly the young ones, are enjoying today are made possible only due to the sustained struggles of our beloved organization AIIEA. Throughout his one and a half hour long deliberation, he emphasized the role of AIIEA in realizing the benefits for our employees

Continued on Page 40

# Zonal TU Workshop of NCZIEF Enthusiastic participation-yet another milestone

The 9<sup>th</sup> Zonal level TU workshop of NCZIEF was held at Bhimtal (Haldwani) on 30<sup>th</sup>April 2023.

The Workshop was especially designed to educate the assistants, who joined the Corporation in the 2020 recruitment round and enrolled as members of AIIEA in 12 Divisional units of NCZIEF. Some active cadres from various units, who have more than 20 years of service left were also invited to the workshop. Divisional leaders accompanied these young members.

It was the 2<sup>nd</sup>workshop/class in consecutive years for these young members as a cadre building exercise. Last year it was held on 15<sup>th</sup> May.

Com. Amanulla Khan, Former President, AllEA was the special invitee for the workshop.

The topics of this workshop were: 1.Present Socio-Political & Economic conditions, Post LIC-IPO scenario and task before us. 2.History of AIIEA and Employees Benefits.

While Introducing the topics and objectives of the TU workshop Com. Rajiv Nigam, Gen. Secretary NCZIEF said that after Virtual cluster Zonal TU classes for the newly recruited assistants and after a Zonal level TU class by AlIEA in June 2021, we met at the same place on 15th May 2022 for the TU Class of the new assistants and young members. As a cadre building exercise and to educate new members these classes were are again assembled here for the different set of the young members. We hope that this will help in educating new members and cadres to prepare themselves infighting the challenges and taking the organization forward.

Com. Amanulla Khan, Former President, AllEA in his eloquent style presented an overall picture of present socio-political andeconomic scenario of the country. Quoting a couplet of Firaq Gorakhpuri on how this great nation was formed, he further said that after the painful partition of India, a nation called Pakistan became theocratic state and there was a lot of pressure on Gandhi, Nehru and Patel to declare

India a theocratic nation, but they refused and India became a Secular Democratic Republic.

He said that today history is being falsified. Theory of Charles Darwin and Newton are tried to be negated. Scientific temperament is overtaken by fundamentalism, which is really dangerous. He suggested the participants to read certain books e.g. Modern History of India by Bipin Chandra, Annihilation of Caste By DrAmbedkar, books of noted mathematician and historian D.D Kosambi, Romilla Thapar, George Orwell to have a better understanding of History and to create a better unity.

He further elaborated the economic scenario and said that after Russia, the maximum inequality is in India where, Top 1% have 40% wealth and bottom 50% have control on 6% only. He said that today the foreign economy has greater control on India Economy. He quoted the example of Automobile Industry where two foreign companies Suzuki (Maruti Suzuki) and Hyundai has captured almost 70% market. He said it is therefore, the interference of foreign capital has increased a lot in policy making. He said that only few business houses have almost complete control in the field of Infrastructure, Telecommunication, Steel etc. and thus we can say that capitalism has now become monopoly capitalism, which is really dangerous for Indian Economy and for the workforce.

Speaking on the Post LIC-IPO scenario, he said it is our understanding that it is the first step towards privatization. The LIC now will have to generate more profits for the shareholders which naturally would come at the cost of policyholders and employees. The LIC is also changing its business model which would negate the very foundational objectives of nationalisation. He asked the participants to read the literature of the AIIEA to understand the developments and to develop a better unity of thoughts and understanding, which will strengthen the organization. He called upon the young comrades to own the responsibility of the organization and contribute for





areater social cause.

Com. Sanjeev Sharma, President, NCZIEF spoke on the 2<sup>nd</sup> topic and said that it is the History of struggles of Insurance Employees under the banner of AlIEA, which has helped in formation of this monolithic Corporation LIC. He placed the brief details of glorious Struggles of AlIEA and sacrifices of the leaders and others in protection of the Public Sector character of LIC, its growth and welfare of employees over the years.

He placed in detail the history of struggles of AlIEA in securing standardization of wages for LIC Employees in 1956, Double linked DA formula, Pension in 1995 and another pension option in 2019, Clinching various handsome wage revisions and in securing other nonmonetary benefits such as leaves etc. He beautifully explained the struggles of AlIEA in protecting the jobs as well as for new recruitments and absorptions of Temporary Employees. He explained in detail the struggles of AlIEA against automation between 1965-1969, LIC Split bill in 1985, R.N.Malhotra committee recommendations and the Report of Booze Allen and Hamilton which estimated 45000 staff surplus in LIC. He said that clinching of a very handsome and deserving wage revision during the Covid Times is an

Example of unwavering struggle of AIIEA.

A question-answer session followed by an oral quiz was also organized when the lectures were over. Participants enthusiastically participated in that. Total 10 prizes were given to the winners of the quiz.

A total of 115 Participants including 16 women comrades attended the workshop.

Earlier Com. DK Pandey, Gen. Secretary, BKSHD welcomed the faculty and participants and Com. Manoj Gupta, President, BKSHD placed Vote of thanks.

The workshop was extremely successful both in terms of participation, enthusiasm and discipline of young comrades. The success was yet another milestone.

The efforts put in by leaders of all 12 divisional units in mobilizing young comrades for the workshop is really commendable.

After the successful workshop, a cultural evening was there, in which Ms Aditi Chaterjee, winner of various awards in katthak and Daughter of Com. Narain Chatterjee, President, Varanasi Division presented a combination of Kathak Dance, Shiv Vandana etc. which was greatly admired.

(Report: Rajiv Nigam)

#### Trade Union Class at Amritsar

A Trade Union Class for the comrades of Amritsar Division especially the newly recruited Assistants was organized on 08.05.2023 in Amritsar. The class started at 10:00 AM. The principal of the class was Com. Ranjit Rai, Divisional President & the class was conducted by Com. Sunil Kumar, Divisional Secretary.

The faculty to the class was Com. V. Ramesh, President AllEA; Com. Shreekant Mishra, General Secretary AllEA; Com. R C Sharma, President NZIEA & Com. Naveen Chand, General Secretary NZIEA. Com. A.S. Bal, the Founder President of Amritsar Division also graced the occasion as special guest. As many as 125

comrades from different branches including a good number of women and newly appointed comrades were present in the class. Com. Ranjit Rai while welcoming the guests and the participants, informed that this is the first ever visit of AlIEA leadership in Amritsar Division since it came into existence in the year 1991.

Com. V.Ramesh, President AlIEA while addressing, informed that it is the passion to serve the toiling masses in the society that motivates the comrades in AlIEA to work hard and make sacrifices. He informed that the present Government intends to privatise public sector and hand over the entire economy to

private capital. Only the united struggles through unity of working class are the key to survival for Public Sector undertakings including our beloved organisation LIC of India.

Com. Shreekant Mishra, General Secretary AllEA lambasted the government for its anti-people and anti-working-class policies. He exhorted the employees to be cautious of the nefarious designs of the ruling dispensation and emphasized upon the need to fight unitedly against it. He very eloquently cleared many queries raised regarding ACL, mediclaim policy, new recruitment and absorption



of temporary employees, Ex-servicemen issue, OPS vs. NPS issue, Family pensionetc. Speaking on the performance of our institution viz. LIC of India, he lauded the employees irrespective of class and cadre for their excellent contribution in making LIC of India on the top both in terms of service and business. He informed about the developments taking place regarding wage revision and assured that this time again, the AIIEA will clinch a handsome wage revision.

Com. R.C. Sharma, President NZIEA very briefly threw light on the history of AIIEA. He narrated the achievements advanced by AIIEA in the last 70 years by waging innumerous struggles & facing countless challenges.

Com. Naveen Chand, General Secretary NZIEA briefed the house about the various challenges being

faced by the insurance industry and the public sector as a whole. He said that the government is bent upon destroying the public sector on one pretext or the other. He cautioned the comrades to be vigilant and ready to fight those forces. He appealed the comrades, especially the younger generation, to come forward, take the organizational responsibilities and make the organisation vibrant.

The comrades attended the class with all seriousness and were benefitted by the views expressed in the class by the leadership. Com. Ranjit Rai, Divisional President gave a vote of thanks. He also thanked the comrades for the zeal and zest shown by them in the Trade Union Class. The class concluded with thanks to the chair.

#### Trade Union Classes in Chennai Division I

As per the decision of the 26<sup>th</sup> All India Conference of AllEA, trade union classes were conducted for the new recruits and young comrades who got appointed in LIC recently, in different centers of Chennai Division I area. Two classes were conducted. In the morning session the topic of the class was "History of AllEA" and the faculty was Com.S.Ramesh Kumar, who is the General Secretary of ICEU Chennai Division I. Com.K.Vijayalakshmi presided the morning

session. In the first session history of AlIEA, the struggle for economic demands and achievements were explained in detail. The struggle for Standardization of Wages, for DA, for HRA, CCA, Mediclaim, Medical allowance, food coupons pension and other benefits were explained. This struggle is for the economic wellbeing of employees. Then the struggle for the protection of industry, against automation, LIC split bill, Malhothra committee recommendations, LIC amendment act 2012, the struggle against IPO in LIC were explained in detail. Then on the struggle on social front our struggle for protection of Public Sector, against dilution of Labour laws and other struggles were explained.

The President of ICEU, Chennai Division-I, Com.G.Jayaraman was the faculty for the second session titled Challenges before LIC of India, Com.K.Meera Asst.Treasurer of ICEU Chennai Division I presided this session. Com.G.Jayaraman in his session made detailed submissions about the latest challenge from Adani issue. Due to this LIC share price fluctuates in the stock market, the common people feel that the financial condition of LIC is not healthy. This is the biggest challenge for our movement. Nowadays,



negative comments about LIC from all quarters increased. We have a great responsibility to answer it. Normally the owner of the business institutions will try to develop the business. But the owner of LIC of India the Govt of India is trying to destabilise the LIC through various ways. IRDAI is acting against the interest of LIC, The Govt of India is proposing to bring amendments to Insurance act, the proposal of Composite Licence, reduction of Capital for private Insurance firms, cap on agents commission are proposals if implemented will weaken LIC. Hence we have to educate the common man about this danger and strengthen LIC.

A total of 58 comrades attended the classes. The age of youngest comrade is 18 years who attended the class. The two sessions were a huge success with fourteen women comrades also participated in both sessions. All the comrades who attended the classes were in rapt attention. Earlier in the day Com.L.Palaniappan the former President of Division Union inaugurated the trade union classes. Com.S.Sivasubramanian Treasurer of SZIEF closed the classes with his address. Com.S.Ravi Kumar Vice President welcomed the gathering and Com.D.Ramesh Joint Secretary Proposed vote of Thanks.

#### Special Trade Union Class in Chennai II

Insurance Corporation Employees Union, Chennai Division 2 organised a special Trade Union class for comrades who have joined LIC after 2010 and aged less than 40 years on April 8th 2023 at AIIEA ILLAM, Chennai in order to groom cadres to the organisation.

Classes were on two topics and the main purpose was to make the young comrades to know the organisation, its challenges and to involve them in our trade union activities.

The first class, under the topic" The History of the Public sector in India-LIC in Insurance industry-the struggles led by the Trade union" was taken by Com V.Janakiraman, Asst Treasurer, SZIEF. He dealt in detail the struggles launched by AIIEA including the demand for Nationalisation, the continuous challenges and achievements secured.

He also explained the need for protecting the



insurance industry in public sector and the necessity of clear political understanding, our ideological commitment and the tasks ahead of us.

The second class was on the subject "Employees Benefits and its background" which was dealt by Com R.Sarvamangala, General Secretary.

All the participants showed good involvement by their interaction and showed great enthusiasm.

Both the classes were presided over by Com M.Manoharan, President. Com P.M. Ramesh Joint Secretary proposed vote of thanks.

### Women's Convention of SZIEF held at Thrissur

Kerala leg of Women's Convention of SZIEF held at Thrissur on 06<sup>th</sup> May 2023 exhorted all employees to come forward to protect democracy and secularism as also the public sector insurance industry that makes vital contributions to the economy of our country.

The Convention, inter alia, passed resolution against growing atrocities against women and asked the Government of India to implement recommendations of Justice Varma Commission, resolutions against Disinvestment, National Monetization Pipeline, inter alia on the part of Government to control inflation and the dilution of Public Distribution System are also approved.

Higher Education and Social Welfare Minister of Kerala Dr. R Bindu inaugurated the Convention and said that women mainly borne the brunt of anti people policies of Central Government. Women must be in the fore front of the struggle, she opined. Kerala earned accolades in Human Development index only because of its alternative policies. More battles are required to extend this achievement

to all parts of the country. Working class should evince alertness against divisive propaganda and hate speeches unleashed by the ruling class in our country, she reminded us.

Com R Preethi, Vice President, SZIEF presided the Convention. Com R Sarvamangala Vice President SZIEF and Com R S Chembagam Jt Convener SZWWCC along with Com Rajithamol National Convener, BEFI greeted the Convention.

Com K R Vini, Jt Convener, SZWWCC presented the report. Com Sunitha Raman, Thiruvananthapuram, Com.R Radhika, Kottayam, Com G Suchitra, Ernakulam, Com K K Shylaja, Kozhikode, Com Rekha R Prabhu, Thrissur and Com Thushara Maria, Resident Editor of Udayam participated in the debate.

A presidium consisting of Com R Parvathy Prabha Thiruvananthapuram, Com.K.S.Suja Kottayam, Com.M.P.Sujatha Ernakulam, Com.T Bindu Kozhikode and Com V Sudha Thrissur presided the proceedings. Com C Anitha Jt Secretary Thrissur Division welcomed the gathering and Vote of Thanks was proposed by Com.V.V.Suma Jt.Secretary Ernakulam Division





# Silver Jubilee Annual General Meeting of LIC Pensioners' Association, KMDO-I

The 25<sup>th</sup> (Silver Jubilee) Annual General meeting of LIC Pensioners' Association, KMDO-I was held on 28.04.2023 at Kolkata. The meeting was inaugurated by Com. Satanjib Das, President AIIPA and it was attended by more than hundred pensioners along with guests representing Pensioners' Association of other divisions in and around the city of Kolkata.

At the outset Com. Das appreciated the role of Association that has accomplished 25 years of existence serving the interest of pensioners. In his hour long speech he dealt at length the anti people policies of the government of India which are at the root of perilous financial condition of our country affecting toiling masses. While narrating the continuous effort of AIIPA to achieve our long pending demands of improvement in family pension and revision of pension, Com. Das alerted the pensioners of the central Govt's ulterior motive to jeopardise the system of pension and he stressed the need for accomplishing the tasks of protecting P.S.U.s insurance sector in particular and strengthening the struggle for achieving universal social security.

Following inauguration, General Secretary placed Annual report of the Association together

with statement of Accounts for the year ended 31.12.2022. Thereafter the meeting was greeted by the General Secretaries of EZIEA and KDLIEA, Com. Amitava Ghosh and Com. Sujoy Sen respectively. Vice presidents of AIIPA Com. Debaprasad Gayen who happens to be the General Secretary of LIC pensioners' Association KMDO-II as well and Com. Pradip Basak and representatives of pensioners' Association of other divisions too greeted the conference. Three pensioners participated in the discussion on report. Following which report and statement of accounts were accepted unanimously.

Some relevant amendments of the constitution were approved as regards rate of subscription for membership under different categories. Nineteen resolutions were adopted.

The Annual General Meeting elected 25 executive committee members with Com. Amitendra Chatterjee, Com. Jyotirmoy Bhattacharyya and Com. Amit Dey as President, General Secretary and Treasurer respectively for the ensuing term unanimously. The meeting ended with vote of thanks by the chair.

### Com. G.Jayaraman President of ICEU, Chennai Division I retires

Com.G.Jayaraman retired from the service of LIC of India on 31.3.2023. A meeting was held on 1.4.2023 to felicitate him. The meeting was attended by more than 350 comrades from different parts of the division. General Secretary of AIIEA Com. Shrikant Mishra greeted him and appreciated his contribution to the organisation. He gave in detail AIIEA's understanding on LIC investment in Adani Group. He said Adani is a product of crony capitalism. He said that the movement of insurance



employees while protecting the interests of LIC and its policyholders should also find ways to protect the interests of the small shareholders in LIC. He also pointed out that despite all the negative publicity due to investments in Adani group, LIC continues to register positive growth in its business.

The meeting was presided over by Com.S.Ramesh Kumar. General Secretary of the Division union, welcome address was delivered by Com.K.Vijayalakshmi, Joint Secretary. Com.G.Jayaraman was felicitated by Com.T.Senthilkumar General Secretary, SZIEF. Com.K.Swaminathan, former Vice- President, SZIEF, Com.Appunu, CITU, Com.Sarvamangala General Secretary, ICEU, Chennai Division II, Leaders from NFIFWI, LICOAI, LIAFI also greeted him. Responding to the felicitation, Com Jayaraman said what he is today is because of AIIEA. He said AIIEA enriched his life. The meeting came to a close with vote of thanks by Com.S.Ramesh, Joint Secretary.

Since India did not suffer any major natural catastrophe, it was expected that the extent of the rise in reinsurance rates in the India market would not be as severe as seen in some international markets, but it has not been so. The reinsurance renewals have been one of the toughest. The rates have moved up in the range of 30-50 per cent, in spite of the Indian market performing quite well. In addition the attachments have been increased. It

is estimated that if this trend continues, the underwriting risk will have to undergo change thereby increasing the reinsurance rates. Globally, rates in some markets have gone up 50-60 per cent.

Tax authorities estimate that 16 insurance companies in all owe the government about Rs 5,000 crore (\$610 million) in unpaid taxes, interest and penalties since July 2017. India's tax authority has sent Bajaj Allianz Life Insurance and ICICI Prudential Life Insurance show-cause notices for evading taxes.

IRDA has asked insurance companies to lay down social media guidelines for their employees to ensure that no unverified or confidential information relating to the organisation is disseminated to the public through these platforms. The Information and Cyber Security Guidelines, issued by IRDA to all insurers, have a specific section on 'Acceptable usage of social media' — which states that the employees should refrain from disseminating any unverified and confidential information on "any blogs/ chat forums/discussion forums/messenger sites/social networking sites".

IRDA has asked all life insurers to stop the acceptance of credit cards as a mode of re-payment of loans granted against insurance policies with immediate effect to prevent policyholders from falling into a debt trap.

Collective gross direct premium underwritten for non-life insurance companies grew 20.51% year-on-year to Rs 25,640.66 crore for April 2023. This increase is driven mainly by standalone health insurers and private sector general insurers while public sector insurers contributed moderately. PSU insurer New India Assurance, the market leader in the non-life insurance space, saw a 10.40% Y-o-Y increase in its premium underwritten to Rs.5,060.19 crore, while for Oriental Insurance Company, it rose 18.83% to Rs 1,535.49 crore during the month.Premiums for United India Insurance and National Insurance Company rose 12.03% and 2.99% to Rs.1,822.41 crore and Rs.1,208.41 crore, respectively.

LIC has closed its books for the year 2022-23 with



schemes.

yet another remarkable performance recording a growth of 16.67 per cent amounting to Rs.2,31,899.17 crore. It garnered Rs 58,632.08 crore through individual business and a record Rs 1,73,261 crore through group business. Market share of LIC stands at 62.58 per cent with respect to first year premium and it is 71.76 with respect to no of policies and group insurance

The insurance industry is expected to net gross direct premium income (GDPI) of about Rs 3 lakh crore by FY25 as against Rs 2.4 lakh crore at the end of March 2023, says a report by ICRA. The industry's GDPI grew a sharp 17.2 per cent year-on-year (YoY) in 2022-23 to Rs 2.4 lakh crore with the resumption of economic activity after the waning of Covid-19 infections. In absolute terms, the report further says, the incremental growth in the GDPI was at an all-time high of Rs 35,000 crore in FY2023 (higher than Rs 20,000 crore in FY2022 and Rs 7,000 crore in FY2021).

Global insurance broking and risk management firm Marsh have seen an uptick in interest for cyber insurance covers from corporate houses amid rising costs of data breaches in the country. A study by IBM showed that the average cost of a data breach in India in 2022 was \$2.32 million, up from \$2.21 million in 2021. Globally, the average cost of a data breach has increased to \$4.35 million in 2022 from \$4.24 million.India's own nodal agency for responding to computer security incidents — Cert In — in a report last month said there has been a 53 per cent increase in ransomware incidents in 2022 with the IT&ITeS industry majorly impacted followed by finance and manufacturing. Ransomware players have also targeted critical infrastructure organisations and disrupted critical services in order to extract ransom payments.

Non-life insurance companies are coming together under the General Insurance Council to create a platform for onboarding hospitals for cashless claims settlement. The platform will make it easier for hospitals to tie up with insurers and enable the industry check leakages by identifying bad players in the healthcare sector.

IRDAI has moved insurers to cut down on their expenses and pass on their savings to customers, which is potentially set to bring down policy costs. This was mentioned in its latest guidelines, released. It further requested insurance firms to chart out clear plans for reducing their expenses and transferring gains via lower premiums for policyholders.

#### JAMMU & KASHMIR EDUCATION DEPARTMENT WORKERS PROTEST POVERTY WAGES:

Over 7500 contigent paid workers (CPW) employed at Government Schools by the J&K Education Department demonstrated in the state

capital on 1st May 2023 demanding unpaid wages, higher pay and promotions. Most of the workers had given their land to the Government to build Primary schools on the conditions that they would be recruited in permanent positions with regular pay. CPWs are employed as cleaners, sweepers and watchman on poverty wages ranging from Rs.500 to Rs.2000/- per month. But even this meagre wage was stopped in 2017 by the PDP and BJP coalition State Government, saying that under a New Department their salaries will resume and they would be paid the minimum wages of Rs.24000/- a month. The promise was never kept and the workers have been forced to do other work to earn an income while still working at the school.

**WORKING CLASS** 

Struggle

S. Sridhara, Mysore

WEST BENGAL CHILD CARE WORKERS DEMAND HIGHER WAGES AND PERMANENT JOBS: Thousands of Anganawadi (Child care) workers under the Integrated Child Development Scheme protested in Kolkata, the capital of West Bengal on 26th April. The demonstrators representing more than 1,00,000 Anganawadi workers in the state, demanded permanent job status, a wage rise and retirement pension. They also want to be issued with mobile phones which is now mandatory for them to upload reports to Authorities. Protesting workers said now they are getting only Rs.8250/- per month

**RASTA ROKO IN ANDHRAPRADESH 3<sup>rd</sup> MAY 2023:** Against the Central Government's decision to privatise Visakhapatnam State plant; workers, students & farmers tool part in the rasta roko program.

HRA RAISED FOR NEW DISTRICT EMPLOYEES IN ANDHRA

**PRADESH:** The AP Government has given a boost to the morale of its workers by increasing the HRA for employees working in the Administrative centres of newly established districts. This decision is expected to provide financial support to Government employees and encourage them to work harder for the growth of the state. This was also long standing demand of

the State Government Employees Union.

WEST BENGAL STATE GOVERNMENT WORKERS HOLD ANOTHER STRIKE FOR DEARNESS ALLOWANCE: About 30000 West Bengal State Government workers stopped work on 4th May, demonstrating in Kolkata and Howrah to demand the same dearness allowance as Central Government Employees. It was the fourth

strike since February 2023. The workers also want all vacant posts to be filled and permanency for casual employees. While Government issued an administrative order prohibiting the protests, this was successfully challenged in the Calcutta High Court by the Unions. The latest action followed a strike of a million State Government workers on March 10<sup>th</sup>, a two day walk out on February 20<sup>th</sup> by Administrative workers, a 1 day strike on February 13<sup>th</sup>.

ON MAY DAY WORKERS IN DELHI RESOLVE TO STRENGTHEN STRUGGLE AND UNITY: On the occasion of the International Labour Day, Central Trade Unions and other Trade Unions took out a rally in Delhi. Similar rallies held across India.

**TAMILNADU CHILDCARE WORKERS DEMAND PAY RISE & JOB SECURITY:** Thousands of Anganawadi workers and helpers participated in protest across Tamilnadu on April 19th with several demands, including pay increase, workers with 10 years experience get Rs.12,000/- and helpers get Rs.7000/-.

**KERALA TELECOMMUNICATIONS WORKERS PROTEST OUTSOURCING:** Hundreds of Contract Workers from the Government owned Telecommunication Company BSNL have been demonstrating in front of the General Manager's Office in Kozhikode, in Kerala on April 17th. They were protesting the outsourcing of jobs and demanding timely wage payments and welfare measures.

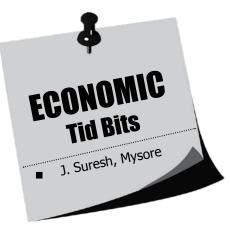
WORKERS PROTESTS ACROSS TAMILNADU AFTER GOVERNMENT EXTENDS WORKING HOURS DAY TO 12

**HOURS.:** Workers demonstrated in major cities across Tamil Nadu on April 21st immediately after the State Government passed its Factories (Amendments) Act 2023. The Act extends the working day for factory workers from 8 hours to 12 hours. The Government met the striking Unions and opposition parties and withheld implementation OF the Act.

According to Forbes magazine, India has more billionaires than ever before. The total billionaires in the world this year fell to 2640 (down from 2668 in 2022, 2755 in 2011). Collectively their net worth has declined from \$13.1 trillion in 2021, to \$12.7 trillion in 2022 and to \$12.2 trillion in 2023. The 25 richest people in the world are worth a collective \$2.1 trillion, down a combined \$200

billion from \$2.3 trillion in 2022. Bernard Arnault has become the world's richest individual for the first time. While the number of billionaires in the world has declined consecutively for two years, the same has increased in India from 142 in 2021 to 166 in 2022 to 169 in 2023.

- According to the State of Inequality in India report released by the Institute of Competitiveness, more than 90% of population is earning less than Rs.25,000/- which is a shocking revelation of burgeoning inequality under the present political economy in India. The periodic labour force survey 2019-20 shows that the top 10% of the population captures 30-35% of the total income and the bottom 50% gets only 22% of it. Between 2017-18 and 2019-20, the top 1% income rose by 15%, while the bottom 10% income went by 1%. According to an analysis, the top 1% of the population had around 10-16% of wealth share till 1990, which has increased manifold to reach 42.5% in 2020. But the bottom 50% wealth share has decreased from 12.3% in 1961 to 2.8% in 2020.
- ▶ The IMF is demanding Egypt's military junta carry out sweeping attacks on living standards before it releases the next tranche of a loan to meet the demands of Egypt's creditors. Egypt's external debt has risen to \$ 163 billion equal to 93% of the country's GDP, after a further loan of \$13 billion from Saudi Arabia and the United Arab Emirates, and a new issue of government bonds at a higher rate of interest just to cover regular government expenditure. As Egypt's debt has risen, government's expenditure has gone on debt servicing rather than health, education and welfare. The working class and rural masses face grim poverty levels.
- According to a data released by China's



National Bureau of Statistics, the Chinese economy had advanced at a rate of 4.5% for the first three months of the year, considerably better than the 2.2% growth in December quarter, and above market predictions of 4% increase. The main driver of the increase was consumer spending with

retail sales growing by 10.6% in March.

Student debt is set to rise by almost \$ 5 billion from June, further compounding the immense cost of living felt by young people. In Australia, the government lends students upto \$109206 to pay for tuition fees (or even more for those studying medicine, dentistry and aviation) in a scheme known as Higher Education Loan Programme (HELP). Graduates repay the debt gradually through the taxation system once they earn \$ 48,361 per year – just above the minimum wage - taking a decade, on average, to repay the full amount while student loans do not technically accrue interest, the outstanding debt is indexed to inflation on June 1 each year. As inflation has increased, so has indexation, climbing from 0.6% in 2021 to a record 3.9% in 2022. This year students and graduates will be hit with an indexation of 7.1%. The soaring student debt comes at a time when young people are already facing a crisis in the cost of living and a decrease in real wages. Cost-of-living pressures are also locking people out of post-graduate study. US household debt has hit \$ 17 trillion, the most in history, according to Federal Reserve Bank of New York. The figure reveals the enormous financial stress on working class families. Rapidly rising prices for gasoline, food, rent and other basic necessities have devastated household budgets, forcing working people to borrow on their credit cards or take equity out of refinancing their homes to pay their bills. Total household debt rose by \$ 148 billion in the first three months of 2023, an increase of 0.9% compared to the previous quarter. Mortgages topped \$ 12 trillion student loan balances were \$ 1.6 trillion and auto loans were \$ 1.56 trillion. With median household income around \$ 70000, the debt to income rate would come to 200%

LIC's premium: The total premium of LIC, collected for fiscal 2022-23 grew 16.67% to Rs.2.32 Lakh Crore from Rs.1.99 Lakh Crore. In terms of the sheer volume, no other company matches the insurance giant. In terms of premiums

In terms of premiums collected, it continues to hold a market share of 62.58% as on March 2023. In FY23 while the insurance giant's individual single premium grew 3.30% and individual non-single premium grew 10%, its group single premium grew 21.76% to Rs.1,67,235 crore from Rs.1,37,350.36 crore.

FOR OUT FIELD FORCES

Arivukkadal, Thanjavur

**Post retirement**: LIC has introduced group post retirement medical benefit scheme. It is a non-linked, non-participating, life, group savings insurance product and employers meet obligation for post-retirement medical benefit to their employees. It also offers a fixed life cover benefit to each member. It is available for employers with 50 or more employees, a release said.

**Proved words**: "Zindagi ke saath bhi, zindagi ke baad bhi." LIC agent Dinesh Bhagwatkar (52), a resident of New Bidipeth in Nagpur, lived true to these inspiring words of public sector insurance company that he had served by donating his organs after death. His two kidneys, pair of corneas and liver were donated to needy patients after his death due to brain stroke. **Industry's future**: The insurance industry is expected to net gross direct premium income (GDPI) of about Rs.3 lakh crore by FY25 as against Rs.2.4 lakh crore at the end of March 2023.

Monitoring investments: "IRDAI has an extensive framework for regulating and monitoring investments made by insurance companies, which is applicable on both the pattern of investment as well as exposure norms. The exposure norms have been defined for entity level, group level and also the industry level. Insurance companies are mandated to invest their funds in accordance with the board-approved investment policy. A prudent risk-management framework has also been laid out for insurance companies. The investment wing of the IRDAI closely monitors the investments made by insurance companies and intervenes whenever it is deemed necessary" said IRDAI chairman Debasish Panda.

**Surrogacy cover**: IRDAI has instructed insurers that all health insurance policies must cover the cost of "treatment pertaining to infertility, including surrogacy". This means that health insurance policies will now cover medical expenses related

to surrogacy, including the cost of the surrogate mother's medical treatment, delivery, and postnatal care. Surrogacy is a medical procedure where a woman agrees to carry a pregnancy for another person or couple who cannot have a child on their own.

**Social media:** The Information and Cyber Security Guidelines, which were issued by IRDAI to all insurers, have a specific section on 'Acceptable usage of social

media' — which states that the employees should be refrained from disseminating any unverified and confidential information on "any Blogs/Chat forums/Discussion forums/Messenger sites/Social networking sites". IRDAI further said any personal internet posting or communication which implies that you work for an organisation must include a simple and visible disclaimer like 'the postings on this service are my own personal views and not those of organisation and are not intended to be interpreted as such'.

**Loan repayment:** IRDAI has decided to stop the facility of re-payment of loans taken against the insurance policy using credit card as a mode of payment. All Life Insurers are advised to stop the acceptance of credit card as a mode of re-payment of loans granted against insurance policies with immediate effect.

**RBI's e-Rupee**: Reliance General Insurance becomes the first Insurance company in the country to accept the RBI's Central Bank Digital Currency e-Rupee for premium payments. The Company has tied up with Yes Bank to facilitate collection of premiums in the digital mode using the Bank's e rupee platform. Customers who have an active e-rupee wallet with any bank can scan Reliance General Insurance's e rupee QR code to make immediate payment.

Workers insurance: Swiggy has facilitated a payout of Rs.31 crore in claim amounts to its delivery partners in FY23. It has partnered with Reliance General Insurance to cover health insurance, personal accident and accidental death, and mobile phone damages. Delivery workers can avail of mobile insurance coverage of Rs.5,000. Along with hospitalisation and OPD cover, Swiggy delivery workers receive Rs.10,00,000 in case of fatalities.

Lawyer victim: A lawyer in New Delhi, who handles cases of cyber fraud, became a victim himself when a woman caller, posing as a representative of a leading online insurance broker(policybazaar.com), sold him a fake car insurance policy of IFFCO Tokio General Insurance at an attractive rate. The police have launched a probe and the account status suggests that they have defrauded more people in a similar fashion.

## Trade Union Classes of ECZIEA at Jamshedpur

Continued from Page 30

and concluded that the younger generation of our comrades will be leaders of tomorrow and carry forward the legacy of our struggles, not only in realizing newer benefits but also struggle even harder to protect the existing benefits.

The topic of the only session of the 2<sup>nd</sup> day i.e., on the 30<sup>th</sup> was, "Neo-liberal reforms and Insurance industry". Affectionately addressed as the Dean of AIIEA. Com. Shreekanta Mishra, General Secretary presented a succinct as well as incisive analysis on the subject. He started with an interesting manner picking subjects from a couple of Indian cinemas and how earlier they dealt with the socio-political questions of post-independence era. Earlier movies centered on depicting peasant-workers struggle and pathetic socio-economic situation of the people as whole. The post neo-liberal economic reforms have changed the entire narrative and present-day movies have drifted far away reflecting from the harsh realities people facing at present. People from every walk of life participated in the Indian independence struggle, though the objective of the then capitalist class was different from the ordinary people. The first three decades following independence somehow was marked by peoplecentric policies. Since eighties onwards tilting of policies in favour of the capitalist class was observed by the successive ruling classes and it became decisively pro-capitalist since nineties onwards when our country embraced neo-liberal economic reforms. Class conflicts became acute and one by one all the industries felt in the altar of LPG policies. Simultaneously, our industry was affected though belatedly, thanks due to the stiff resistance put forward by our organization AIIEA. Since 2014, following the BJP reigning at the center, the privatization spree as gone wild and as such we have to meet the challenges of the right-wing forces. He cautioned how the big hawks are constantly eyeing upon the vast amount of small savings in various banks, insurance, mutual funds, post offices etc and we have to be more resolute in protecting them. Our own insurance industry is not immune to the attack which is quite evident from the listing of LIC in the Stock Market and it is the same policies of the government which has destroyed the other sectors, which may affect our industry too if not resisted, he cautioned. After his almost two and half an hour speech, the young Comrades enthusiastically engaged in a lively interaction with our General Secretary seeking clarification on a number of interesting and important issues. The experience was absolutely rewarding.

In the evening of 29th, a colourful cultural program of song and dance was presented by the cultural team of IEAJD. The Comrades attending the trade union class, actively participated in this cultural program. There was unanimous appreciation for the classes and the overall feedback is very encouraging. The trade union classes of the young assistants will definitely create new leadership in the organization. The session was concluded in the afternoon, by Com. Pradip Kumar Mukherjee, President ECZIEA.

> Reportage – Com. Ranjit Rout, Jt. Secretary (CDIEA)

esponse



The article PSGI Companies - Ernst & Young Report & KPI in Insurance Worker April 2023 vividly narrates the failed credibility of the consultant globally, various stages of their errant KPI reports, cons in implementing performance-based pay, micro management of the Govt in day to day functioning of the PSGIC boards, and the need to unite in line of protecting the industry, interests of policyholders and the common man. Kudos to the writer.

**R Muthukumaran** Trichirapalli Branch

#### **DONATIONS**

#### to Insurance Worker & AIIEA

Com. J.Vijaya,

Rs.10000

Com. R.Krishnan,

Coimbatore

Madurai

Rs. 20000

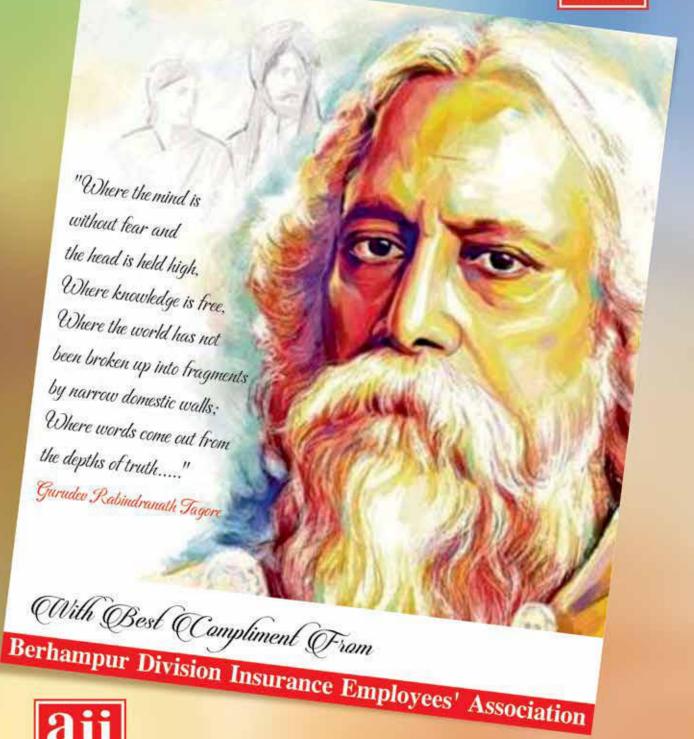
Insurance worker heartily thanks these comrades for their love and affection.

### **CONSUMER PRICE INDEX**

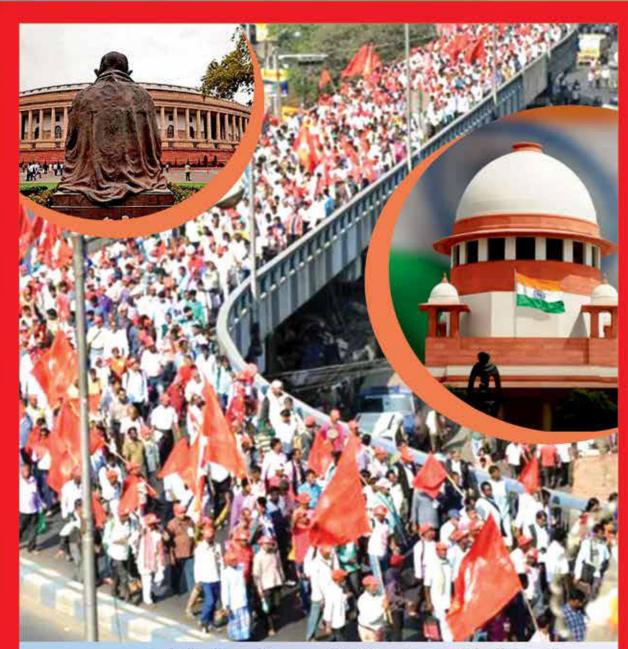
Month Bo	ase 2016	2001	1960
Sept	131.3	378.14	8631.48
Oct	132.5	381.60	8710.36
Nov	132.5	381.60	8710.36
Dec	132.3	381.02	8697.22
Jan 2023	132.8	382.46	8730.09
Feb	132.7	382.18	8723.51
Mar	133.3	383.90	8762.95

Base 1960=Base 2001x22.8259 Base 2001=Base 2016x2.88

ecz iea







सामान कुछ नहीं है फटेहाल है मगर, झॉले में उसके पास कोई संविधान है, उस सिरिफरे को यों नहीं बहुला सकेंगे आप, वो आदमी नया है मगर सावधान है।



EAST CENTRAL ZONE INSURANCE EMPLOYEES' ASSOCIATION Bii

