

**ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION**  
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To

All the Zonal /Divisional /State /Regional Units

**DAY AND NIGHT MAHAPADAV FROM 26TH TO 28TH NOVEMBER 2023**  
**CEMENTING UNITY BETWEEN WORKERS AND FARMERS**

At the call of the Joint Platform of Central Trade Unions / Federations / Associations and Samyukta Kisan Morcha, the All India Joint Convention of Workers and Farmers was held on 24-08-2023 at Talkatora Stadium, New Delhi. This joint platform of the Central Trade Unions / Federations / Associations represents workers from almost all sectors of our national economy and the Samyukta Kisan Morcha represents large sections of farmers, including marginal, small and medium. The Convention which took stock of the alarming situation before the workers, farmers and all sections of common people of our country, decided the future course of joint and co-ordinated actions to **'Save the People and their livelihood'** from the disastrous policies being aggressively pursued by the Government at the Centre since 2014.

Joint struggle of the workers and farmers has paid some dividends in the past. The tenacious struggle of the farmers compelled the Union government to take back the three Farm Laws and assure the farmers on MSP and Electricity (Amendment) Bill, etc. But the assurance has not been honoured by the Government. The workers face rising unemployment, job losses and spiraling prices of all essential commodities. In the name of "ease of doing business", all their hard-won rights are sought to be watered down in the name of Labour Codes. It is because of the uncompromising struggle of the workers that the government has not been able to implement these labour codes, despite their enactment since long. While the permanent jobs are declining sharply, outsourcing, contract work, fixed term employment, gig work, etc., along with drastic decline in real wage level on the whole is becoming the new normal.

The struggle for Old Pension Scheme (OPS) and against National Pension Scheme (NPS) by Central, State Government employees, railway workers and a large section of the working class has assumed a nation-wide proportion forcing some of the States to restore the OPS. The central government however is trying to find escape route promising "Pension Committees" to look into it.

Privatisation is central to the policies of this Government. LIC and Public Sector General Insurance Companies are targeted for privatization. LIC is the finest financial institution in the country. Its contribution to the overall economic development of the country has been phenomenal. Through the disinvestment of LIC, the government not only wanted to raise resources for meeting its fiscal deficit, but also wanted to send a message to the global investors that its commitment to neoliberalism is unqualified. The decision of the government

to withdraw tax exemption on maturity proceeds of Non-ULIP plans with an annual premium exceeding Rs.5 lakhs and the falling disposable income in the hands of the people are adversely affecting the premium mobilization by LIC. The public sector general insurance companies are also under attack in the name of restructuring and reorganization. The biggest threat to public sector insurance industry is coming from the industry regulator IRDAI.

As a result of these policies, mass poverty has aggravated to a menacing extent and increasing burdens on the overwhelming majority of ordinary masses. There is a phenomenal increase of wealth and incomes of the big corporate class and impoverishment of the mass of the toiling people. And the need of the hour is to protect the national economy from the malice of the systemic crisis of the neoliberal policies.

In this background, the Joint platform has given a call for **Day and Night Mahapadav in front of the Raj Bhavans in the State Capitals of all the States and Union Territories from 26th to 28th November, 2023** (26 November 2020 has been the day of the All India General Strike by workers and the first day of the historic march to Parliament by farmers). We would call upon our units both in the life and general insurance sector to join this Mahapadav wherever possible.

With Greetings,

Comradely Yours



General Secretary