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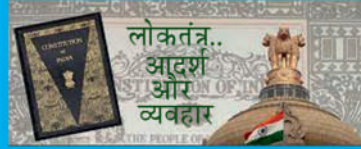
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Grim Reality of 'AmritKaal'



Debates on 'Freebies'



Amrit Mahotsav Celebrations over... Truth still scars

IRDAI PROPOSALS

- Reducing Commission rates
- Dual Premium rates
- DEMATING Insurane Policies
- Portability , Multi-Company agencies
- Downgrading Social security as 'Rewards'



REFORMS?

or Deliberate Attempts
to Weaken Public Sector ?

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IRDAI PROPOSALS Reforms or Deliberate Attempt to Weaken Public Sector

The Insurance Regulatory and Development Authority of India was set up to promote orderly growth of the insurance industry post opening up in 1999. It was not that insurance industry was doing badly that necessitated giving space for the private operators. In the background of the vast majority of the people living a precarious life, LIC had done admirably well to spread insurance awareness across the country and motivating people to secure their and their families future by buying life insurance policies from LIC. The general insurance industry too performed equally well considering the fact that the numbers of people owning assets in the country are not much and the business was mainly procured through mandatory insurances and the coverage of risk offered to corporate and business houses.

The insurance industry was opened for private participation with arguments that insurance penetration in the country is very low compared to global averages. However, this was not the full truth. The life insurance business growth is dependent on the disposable incomes in the hands of the people and it is not wrong to say that India still has its majority of population continuing to have a hand to mouth existence. Despite these handicaps, the life insurance penetration in India was much ahead of peer countries. The general insurance, it is agreed was low. But this has to be seen in the context of huge wealth inequalities and massive concentration of incomes and wealth in the country.

The policies which IRDAI has been adopting in the name of promoting growth have and continue to hurt the public sector insurance industry. The IRDAI insisted on LIC raising its capital from Rs.5 crore to Rs.100 crore despite LIC's argument that it does not need any additional capital and more over the LIC policies enjoy sovereign guarantee. The capital had to be raised with the IRDAI insisting on a level playing field. Ironically, the same IRDAI has recommended to the government now that to encourage new entrants into the business, the capital can be reduced. Similar was the case with solvency margin when IRDAI insisted on provision of the solvency for all the existing policies. The IRDAI now has been

speaking about reducing the solvency margins, what it says, on the basis of its experience. These actions by IRDAI naturally raise suspicion that they are taken to deliberately weaken the public sector and provide greater space for the private sector.

The IRDAI has now decided to further reform the sector on the plea that insurance in India is still under-penetrated. The fact however is that at 3.2%, life insurance penetration in India is much higher than that of Germany, Canada, Brazil, China and many of the developed and developing countries. This is identical to the global average. This is what makes India the 9th largest life insurance market. The last few years have seen rapid progress in the general insurance sector with the penetration reaching 1%. The Indian general insurance industry has been growing at twice the rate of global average and it ranks 15th in the globe. There are informed opinions that life insurance industry should be measured and judged not by insurance penetration but by the number of lives covered. Here the Life insurance industry, thanks to LIC, has insured over 65% of the insurable population and this is a significant achievement.

The IRDAI has now proposed certain measures which would retard the growth of the industry rather than promoting the growth. The life insurance business in India is still sold and not purchased. The agents play a very big role in promoting the business. The IRDAI wants to tinker with the remuneration of the biggest contributors to the growth of life insurance industry. It has proposed commission structures which reduces the commission rates the agents are entitled to now. This will have adverse impact on LIC as it procures 93.87% of its business through the individual agents. The change in rates may not impact the bancassurance model through which the private sector gets major share of its business. The life insurance industry employs more than 24 lakh agents and majority of them work for LIC. Similarly the general insurance industry employs over 14 lakh agents and again majority of them work for public sector. This measure of IRDAI would not only hurt the interests of LIC and PSGI industry but will also have adverse impact on the employment of agency force. Majority of the private companies have Banks as their promoters while LIC was denied permission to own a Bank for a long time. The acquiring of majority stakes in IDBI

gave certain advantages to LIC as this Bank has become its biggest bancassurance partner. LIC invested considerable amount and energy to nurse back the IDBI to health. Now when the time has come for LIC to leverage the strengths of IDBI, it is being compelled to sell its stake in this Bank. The decision of IRDAI to bring about changes in the remuneration structure of Agents will be advantageous to private sector and will hurt LIC very badly.

The other measures being proposed by IRDAI are portability of agents and allowing agents to sell policies of 3 life, 3 non-life and 3 health insurance companies. Life insurance business is not like mobile telecommunication business. Tied agency force has been the mainstay and strength of LIC and any tinkering with this has to be seen as a deliberate attempt to weaken this institution. Both portability and allowing agent to sell policies of more than one company will result into unhealthy practices and start a rebate war. The IRDAI has also been contemplating to allow banks and corporate

आईआरडीएआई के प्रस्ताव:

भारतीय बीमा नियामक और विकास प्राधिकरण (आईआरडीएआई) की स्थापना १९९९ में बीमा उद्योग के खुलने के बाद व्यवस्थित विकास को बढ़ावा देने के लिए की गई थी। ऐसा नहीं था कि बीमा उद्योग इतना बुरी तरह से काम कर रहा था कि जिसके कारण निजी आपरेटरों के लिए जगह देना आवश्यक हो गया हो। अनिश्चित जीवन जीने वाले अधिकांश पृष्ठभूमि देश लोगों की पृष्ठभूमि में, एलआईसी ने देश भर में बीमा जागरूकता फैलाने और लोगों को एलआईसी से जीवन बीमा पॉलिसी खरीदकर अपने और अपने परिवार के भविष्य को सुरक्षित करने के लिए प्रेरित करने के लिए सराहनीय कार्य किया है। जब हम इस तथ्य को दृष्टिगत रखते हुए विचार करते हैं कि देश में सम्पत्ति रखने वाले लोगों की संख्या अधिक नहीं है और इसका व्यवसाय मुख्य रूप से अनिवार्य बीमा और कारपोरेट और व्यावसायिक घरानों के जोखिम को उठाने के माध्यम से प्राप्त किया जाता है तो पाते हैं कि साधारण बीमा उद्योग ने भी समान रूप से अच्छा प्रदर्शन किया है।

बीमा उद्योग को निजी भागीदारी के लिए इस तर्क के साथ खोला गया था कि देश में बीमा की पैठ वैश्विक औसत की तुलना में बहुत कम है। हालांकि, यह पूरा सच नहीं था। जीवन बीमा व्यवसाय की वृद्धि लोगों के हाथों में जरूरी

agents to sell policies of 9 companies each in life, non-life and health sector. These measures without any doubt will lead to corrupt practices and will harm the insurance industry both in the medium and long term.

There are many other measures like dematerializing the policies which again will increase the cost of the companies and again it will impact LIC more as it has more than 30 crore in service policies. The life insurance policies are not tradable as shares and stocks. It is a long term contract. A large number of policies are sold in rural areas where technology is still unaffordable and unreachable. Therefore, compelling companies to dematerialize policies is unnecessary. The companies surely will pass on the increase in the cost to the policyholders as was done in the case of GST, thereby increasing the cost of insurance itself. Therefore, there is a need for the IRDAI to revisit some of the proposals it has been making on the fallacious argument that these measures will increase the

insurance penetration. Rather, these measures have the potential to retard the growth of insurance market in India. The IRDAI must also come clean on the suspicion that many of its proposals are to help the private sector to the detriment of the public sector.

The Joint Front of Trade Unions in LIC has viewed these contemplated changes very seriously. It has reached out to IRDAI expressing our concerns. It may also become necessary to launch struggles to confront the IRDAI policies. The IRDAI by itself will not decide on these far reaching changes without the active support of the government. The Government has time and again demonstrated that it does not consider public sector necessary for the nation's progress and has placed all it hopes in the private sector for the growth of the economy. Therefore, while fighting the policies of the IRDAI, it is imperative that the entire gamut of the economic orientation of the government has to be contested and seriously challenged.

सुधार या सार्वजनिक क्षेत्र को कमजोर करने की कोशिश

खर्चों के बाद बची आय पर निर्भर है और यह कहना गलत नहीं है कि भारत में अभी भी बहुसंख्यक आबादी सिर्फ गुजारे लायक आमदनी पर निर्भर है। इन बाधाओं के बावजूद, भारत में जीवन बीमा की पहुंच समकक्ष देशों से काफी आगे थी। सामान्य बीमा के बारे में यह माना जा सकता है कि वह कम था। लेकिन इसे देश में भारी सम्पत्ति असमानताओं और आय और धन की भारी एकाग्रता के सन्दर्भ में देखा जाना चाहिए।

विकास को बढ़ावा देने के नाम पर आईआरडीएआई जिन नीतियों को अपना रहा है, वे सार्वजनिक क्षेत्र के बीमा उद्योग को नुकसान पहुंचा रही है। एलआईसी के इस तर्क के बावजूद कि उसको किसी अतिरिक्त पूंजी की आवश्यकता नहीं है और उस पर एलआईसी की पॉलिसियों को तो सम्प्रभु गारण्टी का आनन्द भी प्राप्त है, आईआरडीएआई ने एलआईसी को अपनी पूंजी पाँच करोड़ से बढ़ाकर सौ करोड़ रुपये करने पर जोर दिया। आईआरडीएआई द्वारा समान अवसर देने के नाम पर दवाब के साथ एलआईसी को यह पूंजी बढ़ानी पड़ी। विडम्बना यह है कि उसी आईआरडीएआई ने अब सरकार से सिफारिश की है कि व्यापार में नए प्रवेशकों को प्रोत्साहित करने के लिए पूंजी को कम किया जा सकता है। सोल्वेंसी मार्जिन के मामले में भी ऐसा ही हुआ था जब आईआरडीएआई ने सभी मौजूदा पॉलिसियों के लिए

सॉल्वेंसी के प्रावधान पर जोर दिया था। आईआरडीएआई अब सॉल्वेंसी मार्जिन को कम करने की बात कर रहा है, जिसको वह अपने अनुभव के आधार पर कहना बतलाता है। आईआरडीएआई की ये कार्यवाहियाँ स्वाभाविक रूप से संदेह पैदा करती हैं कि उन्हें जानबूझकर सार्वजनिक क्षेत्र को कमजोर करने और निजी क्षेत्र के लिए अधिक लाभप्रद स्थिति प्रदान करने के लिए की जा रही हैं।

आईआरडीएआई ने अब इस दलील पर इस क्षेत्र में और सुधार करने का फैसला किया है कि भारत में बीमा अभी भी कम है। हालांकि तथ्य यह है कि ३.२ फीसदी पर, भारत में जीवन बीमा की पहुंच जर्मनी, कनाडा, ब्राजील, चीन और कई विकसित और विकासशील देशों की तुलना में काफी अधिक है। यह वैश्विक औसत के समान है। यह वही है जो भारत को नौवां सबसे बड़ा जीवन बीमा बाजार बनाता है। पिछले कुछ वर्षों में साधारण बीमा क्षेत्र में भी तेजी से प्रगति हुई है और इसकी पहुंच एक फीसदी तक पहुंच गई है। भारतीय साधारण बीमा उद्योग वैश्विक औसत से दुगुनी दर से बढ़ रहा है और यह विश्व में पन्द्रहवें स्थान पर है। जानकारों की राय है कि जीवन बीमा उद्योग को बीमा पैठ से नहीं बल्कि कवर किए गए जीवन की संख्या से मापा और आंका जाना चाहिए। एलआईसी को धन्यवाद

के साथ, यहां के जीवन बीमा उद्योग ने बीमा योग्य आबादी के ६५ प्रतिशत से अधिक का बीमा किया है और यह एक महत्वपूर्ण उपलब्धि है।

आईआरडीएआई ने अब कुछ उपायों का प्रस्ताव दिया है जो विकास को बढ़ावा देने के बजाए उद्योग के विकास को धीमा कर देंगे। भारत में जीवन बीमा व्यवसाय अभी भी बेचा जाता है और खरीद नहीं जाता है। अभिकर्ता व्यवसाय को बढ़ावा देने में बहुत बड़ी भूमिका निभाते हैं। आईआरडीएआई जीवन बीमा उद्योग के विकास में सबसे बड़े योगदानकर्ताओं के पारिश्रमिक के साथ छेड़छाड़ करना चाहता है। इसने ऐसी कमीशन संरचनाओं का प्रस्ताव किया है जिससे इन कमीशन दरों पर अभिकर्ता आज काम कर रहे हैं, वे कम हो जाएंगी। इसका एलआईसी पर प्रतिकूल प्रभाव पड़ेगा क्योंकि यह अपने व्यवसाय का ९३.८७ प्रतिशत कार्य अभिकर्ताओं के माध्यम से करता है। दरों में परिवर्तन बैंकएथोरेन्स मॉडल को प्रभावित नहीं कर पाएगा जिसके माध्यम से निजी क्षेत्र को अपने व्यवसाय का अधिकांश हिस्सा मिलता है। जीवन बीमा उद्योग में २४ लाख से अधिक अभिकर्ता कार्यरत हैं और उनमें से अधिकांश एलआईसी के लिए काम करते हैं। इसी तरह साधारण बीमा उद्योग में १४ लाख से अधिक अभिकर्ता कार्यरत हैं और उनमें से अधिकांश सार्वजनिक क्षेत्र के लिए काम करते हैं। आईआरडीएआई के इस कदम से न केवल एलआईसी और पीएसजीआई उद्योग के हितों को नुकसान होगा बल्कि एजेंसी बल के रोजगार पर भी प्रतिकूल प्रभाव पड़ेगा। अधिकांश निजी कम्पनियों के पास उनके प्रमोटर के रूप में बैंक हैं जबकि एलआईसी को लम्बे समय तक बैंक के मालिक होने की अनुमति से वंचित कर दिया गया था। आईडीबीआई में बहुलांश हिस्सेदारी हासिल करने से एलआईसी को कुछ फायदे हुए क्योंकि यह बैंक इसका सबसे बड़ा बैंकएथोरेन्स पार्टनर बन गया है। एलआईसी ने आईडीबीआई का पोषण कर वापस स्वस्थ बनाने के लिए काफी राशि और ऊर्जा का निवेश किया। अब जब एलआईसी के लिए आईडीबीआई की ताकत का लाभ उठाने का समय आ गया है, तो उसे इस बैंक में अपनी हिस्सेदारी बेचने के लिए मजबूर किया जा रहा है। अभिकर्ताओं के पारिश्रमिक ढांचे में बदलाव लाने का आईआरडीएआई का निर्णय निजी क्षेत्र के लिए फायदेमंद होगा और एलआईसी को बहुत बुरी तरह प्रभावित करेगा।

आईआरडीएआई द्वारा प्रस्तावित अन्य उपायों में अभिकर्ताओं की पोर्टेबिलिटी और एजेण्टों को ३ जीवन, ३ गैर जीवन और ३ स्वास्थ्य बीमा कम्पनियों की पॉलिसियों को बेचने की अनुमति देना शामिल है। जीवन बीमा व्यवसाय मोबाइल दूरसंचार व्यवसाय की तरह नहीं है। गुथी हुई एजेन्सी बल एलआईसी का मुख्य आधार और ताकत रही है और इसके साथ किसी भी प्रकार की छेड़छाड़ को इस संस्था

को कमजोर करने के एक जानबूझकर किए गए प्रयास के रूप में देखा जाना चाहिए। पोर्टेबिलिटी और अभिकर्ता को एक से अधिक कम्पनी की पॉलिसियों को बेचने की अनुमति देने के परिणामस्वरूप अस्वास्थ्यकर व्यवहार होगा और छूट युद्ध शुरू हो जाएगा। आईआरडीएआई बैंकों और कारपोरेट एजेण्टों को भी जीवन, गैर जीवन और स्वास्थ्य क्षेत्र में ९ कम्पनियों की पॉलिसी बेचने की अनुमति देने पर विचार कर रहा है। बिना किसी संदेह के इन उपायों से भ्रष्ट आचरण को बढ़ावा मिलेगा और मध्यम और दीर्घवधि दोनों में बीमा उद्योग को नुकसान होगा।

पॉलिसियों को डीमैट (अभौतिक) करने जैसे कई अन्य उपाय हैं जो फिर से कम्पनियों की लागत में वृद्धि करेंगे और फिर से यह एलआईसी को अधिक प्रभावित करेगा क्योंकि इसकी सेवा की जा रही पॉलिसियों की संख्या ३० करोड़ से अधिक है। जीवन बीमा पॉलिसियों का षेयर और स्टॉक के रूप में व्यापार नहीं किया जा सकता है। यह एक दीर्घकालिक अनुबन्ध है। ग्रामीण क्षेत्रों में बड़ी संख्या में पॉलिसियां बेची जाती हैं जहां प्रौद्योगिकी अभी भी उपलब्ध नहीं है और पहुंच से बाहर है। इसलिए, कम्पनियों को पॉलिसियों को डीमैट (अभौतिक) बनाने के लिए मजबूर करना अनावश्यक है। कम्पनियां निश्चित रूप से लागत में इस वृद्धि को पॉलिसीधारकों के ऊपर डाल देगी जैसा कि जीएसटी के मामले में किया गया था, जिससे बीमा की लागत में ही वृद्धि होगी। इसलिए, आईआरडीएआई को उन कुछ प्रस्तावों पर फिर से विचार करने की आवश्यकता है जो यह इस भ्रामक तर्क पर तैयार कर रहे हैं कि इन उपायों से बीमा की पैठ बढ़ेगी। बल्कि, इन उपायों में भारत में बीमा बाजार के विकास का धीमा हो जाना अधिक सम्भव है। आईआरडीएआई को इस संदेह पर भी सफाई देनी चाहिए कि उसके कई प्रस्ताव सार्वजनिक क्षेत्र को नुकसान पहुंचा कर निजी क्षेत्र की मदद करने के लिए हैं।

एलआईसी में टेड्ड यूनियनों के संयुक्त मंच ने इन चिंतनीय परिवर्तनों को बहुत गम्भीरता से लिया है। इसने हमारी चिन्ताओं को व्यक्त करते हुए आईआरडीएआई से सम्पर्क किया है। आईआरडीएआई की नीतियों का सामना करने के लिए संघर्ष शुरू करना भी जरूरी हो सकता है। आईआरडीएआई सरकार के सक्रिय समर्थन के बिना इन दूरगामी परिवर्तनों पर स्वयं निर्णय नहीं कर सकता। सरकार ने बार-बार यह प्रदर्शित किया है कि वह सार्वजनिक क्षेत्र को राष्ट्र की प्रगति के लिए आवश्यक नहीं मानती है और अर्थव्यवस्था के विकास के लिए अपनी सारी उम्मीदें निजी क्षेत्र से रखी हुई हैं। इसलिए, आईआरडीएआई की नीतियों से लड़ते हुए, यह जरूरी है कि सरकार के आर्थिक अभिविन्यास के पूरे पहलू का प्रतिवाद किया जाए और गम्भीरता से चुनौती दी जाए।

JOINT FRONT WRITES TO IRDAI CHAIRMAN ON 13/9/2022

On Draft Regulation on Payment of Commission or Remuneration or Reward to Insurance Agents and Insurance Intermediaries

“We are a front consisting of four major trade unions in LIC of India viz. **Federation of LIC of India Class I Officers’ Association (Union of Class I Officers), National Federation of Insurance Field Workers of India (NFIFWI - Union of Class II Officers), All India Insurance Employees Association (AIIEA - Union of Class III and IV employees) and All India LIC Employees Federation (AILICEF - Union of Class III and IV employees)**, which together represents 85% of the total Employee and Officers’ strength in LIC.

Since last 66 years we have been recruiting agents and, in the process, we observe this profession is not a preferred profession even today. People do not accept this profession very willingly but join to get remunerated to maintain livelihood in almost all the cases. Therefore, any change in agency commission structure, as has been mentioned in the draft regulation, will affect the fraternity of life insurance agents in an adverse manner, who are more or less 25 lakhs in number. The agents would lose aggressive interest to procure new policies for the companies.

We have gone through the draft regulation analytically and after thorough study apprehend its adverse impact on the insurance agents, insurers, the insurance industry in our country and the society as a whole. Here are the reasons:

1. In the draft regulation, one of the objectives says that it will provide the insurers the flexibility to manage their expenses with further objective to improve insurance penetration. Since 1956 LIC has been efficiently managing its expenses to achieve its target year after year with high level of satisfaction of almost 27 crore policy holders.

This regulation to reduce the commission on premium in the very first year will rather disturb the smooth going practice of policy holder-agent-LIC relationship resulting in hurdles in insurance penetration. The draft linked Expenses Of Management (EOM) with the commission structure. Evidently, the insurers with less EOM will get an advantage to offer higher commission compared to the companies with higher EOM. To be more specific it has been proposed that if an

insurance company’s actual EOM is within 70% of allowable EOM in the preceding year, the company has the liberty to adopt commission limits in accordance with the board approved policy or as per schedule 1. This proposed change gives an unlimited scope for the company to fix upper cap, which will for sure disturb the level playing ground for agents of different companies, which in turn may result in exodus of agents from companies who pay less remuneration to companies who pay higher remuneration. Since additional commission to the intermediaries will in no way benefit the policy holders directly, after payment of commission at a standard rate, the surplus due to low EOM may be paid to the policy holders as bonus or loyalty as the case may be. This holds good for all insurers.

2. The draft regulation defines “Reward” as the amount paid, whether directly or indirectly, as an incentive including gratuity, term insurance cover, group insurance covers, telephone charges, office allowance etc. Gratuity to LIC agents is paid only after attaining the age of 60 years, who serves at least for 15 consecutive years. Also any kind of group insurance is a moral responsibility of the organization. Gratuity or insurance are nothing but social security measures. And telephone charges and office allowances are paid to agents for the expenses they incur for procurement of business and building long term relationship with customer on behalf of the insurer.. So, at least these can not be termed as rewards. Gratuity to an agent is paid at an old age and insured sum is paid to the nominees of the agents in the event of death of an agent. These provisions save the families of the agents in distress. Inclusion of the expenses behind these social security measures under the ambit of maximum limit on first year’s commission will certainly reduce the commission for no logic.

3. The draft regulation allows discounts in the premium for such policy holders who buy policies directly. Differential premium for the same product is unethical. In our country rebating on premium is prohibited.

Discounting on premium for direct purchase is indirectly a kind of rebating which should not be allowed. Moreover, in our country agents are remunerated only when policies are purchased through them.

There are high possibilities that after elaborate consultation with a qualified and competent agent, one would purchase a policy directly from an insurer to avail discount on the premium. This will open an avenue to ditch the agents and may act as deterrent to people willing to take up agency as their profession.

4. The draft regulation proposes to cap the maximum payable commission at 20% for regular premium or limited premium policies. As has been mentioned at the beginning of this letter that agency even today is not a preferred profession. A lot of efforts and resources are put in to convince people to take up agency as a profession. We offer this profession to the people just to find a way of earning to live. During the era when the cost of living is increasing every day, instead of increasing commission rate, decreasing is inhuman and irrational. This is not a profession of employment where the provision in hike in income is there. Neither this is a profession like medical or law practitioners where the fees can be commensurately increased. But the expenses in the form of conveyance, entertaining prospects by an agent cannot be reduced. Rather an agent is required to meet prospects multiple number of times. In most of the cases refusal is the ultimate result. To procure a single policy an agent is required to spend behind 4/5 and even more no. of prospects. Sometimes the newly adjusted policies are cancelled due to cheque dishonour or for cooling off causing monetary harm to the concerned agents. Therefore, the decrease in commission on first year premium will discourage the agents which will adversely impact the profession and the life insurance industry as a whole. We logically believe that the regulations under discussion, if notified through gazette will do harm to the profession as well as life insurance industry.

Considering the above stated facts, we earnestly request you to kindly rescind the draft regulation on payment of commission or remuneration or reward to insurance agents and insurance intermediaries.”



The Standing Committee (GI) of AIIEA met at Hyderabad on 6-7 September 2022 to review developments on the issue of wage revision, proposed restructuring of systems and operations of the Companies based on recommendations of the consultants M/s Ernst & Young and decide on the future course of action on the said issues alongwith measures to further consolidate the organisation.

As the meeting was being held at a crucial juncture, it was extended for participation of Zonal Office Beareres also. Com. Shreekant Mishra, General Secretary, AIIEA, Com. Amanulla Khan, Former President AIIEA, Coms. K. Venugopal, Former General Secretary, AIIEA, B.S Ravi, Treasurer, AIIEA and TVSN Rabindranath, General Secretary, SCZIEF were also present and shared valuable inputs while addressing the participants. The meeting also had the presence of Com K.S.Rajasekhar, Asst. Trasurer, AIIEA. The meeting was presided over by Com. KVVSN Raju, Vice- President, AIIEA.

Com. Sanjay Jha, Secretary, Standing Committee GI while initiating the discussion reported that the wage revision offer of 12 percent rise on wage bill as on 01/08/2017 is being termed as final offer by GIPSA and recommendations were being sent to the Ministry for notification of the same (Later on confirmed by the Chief executive, GIPSA through mail dated 8th September, 2022).

The Standing Committee after a very comprehensive deliberation on the issue concluded that the wage revision issue being finalized did not match the performance of the employees during the relevant period of 2012-17 and also was not at par with that of LIC, which has been the demand of AIIEA all along and also has been the practice for last fifty years. However, considering the adverse economic and political situation, created by the Central Government which is zealously following the policy of extreme capitalism and abdicating the concept of welfarism, the Standing Committee



Standing Committee (GI) meeting at Hyderabad

Hails the entire workforce of PSGI Companies for progress achieved on wage issue

Decides to oppose the unilateral imposition of KPI and recommendations of E & Y

Proposes measures for further consolidation of organisation

appreciated that the offer of 12% additional wage Bill from the day the wage revision fell due and framing the new pay scales by merging the entire DA on date with the basic pay with a loading of 10% is no mean achievement. Therefore, the standing committee appreciated that the progress achieved is the best that could be extracted from the GIPSA and the government under the prevailing political and economic situation. The Standing Committee urged GIPSA to consider the suggestions made by AIIEA to further improve the offer so that a finality could be reached on the issue.

The Standing Committee was appreciative of the tactics applied and pivotal role played by the AIIEA in forging the broadest possible unity of Associations working in the GI Sector and the consistent and continuous struggle carried out by all Associations under the banner of JFTU. The Standing Committee noted with satisfaction that due to the complete consensus developed among all constituents of JFTU demanding wage revision on the lines of LIC, the GIPSA and the DFS were forced to concede 10 percent loading on basic pay, fix DA rate to 0.08% and make wage revision effective from 01/08/2017. **The Standing Committee noted with appreciation that the entire success was due to the employees and officers of the PSGI Companies standing with conviction and**

supporting the struggles of JFTU and AIIEA. The meeting decided that AIIEA will make all efforts to ensure that the notification takes place at the earliest and the increased wages with arrears are paid to the employees and officers at the shortest possible time. The Standing Committee also decided to continue with its endeavours to secure further improvements in all core and non-core benefits of the employees. It also expressed the need to give further push for clearance of increase in family pension to uniform rate of 30 percent and one more option for pension to former TAC employees, recommendations of which are lying pending with the Ministry for long. It expressed displeasure over delaying tactics of GIPSA in increasing employers' contribution towards PF from 10 percent to 14 percent and decided to put more pressure on GIPSA and Member companies.

The Standing Committee was highly critical of the attempts to link the future wage revisions to the performance of the company, office and the individual employee. The Standing Committee considers this as a devious attempt to disrupt the unity of the employees and destroy the trade union movement in General Insurance Industry. The Standing Committee was clear that this proposal of future wage revision is not acceptable to the AIIEA. It was decided that to



reflect the collective good and aspirations of the employees, the AIIEA will soon frame a charter of demand for the wage revision from 1.8.2022 and demand its settlement through collective bargaining. The Charter Sub-committee under the covenorship of Com. H.I.Bhatt, General Secretary, WZIEA will be requested to draft charter of demands for General Insurance also with the support of all Zonal General Secretaries of General Insurance. It may be noted that the President and General Secretary of AIIEA, Com. KVVSN Raju, VP and Com. Sanjay Jha, Secretary, Standing Committee GI are already the members of the sub-committee. The draft charter will be placed before the Standing Committee in its next meeting, where it will be finalized and subsequently submitted to the GIPSA and Companies.

The Standing Committee was extremely critical of the unilateral restructuring and various changes being initiated by the Management of all PSGI Companies. It also noted with concern that the report of the Consultants M/s. E&Y was not being shared with the Associations despite the assurance by the Joint Secretary, DFS during the meeting on 27/08/2022. The meeting decided to write to all CMDs to immediately call AIIEA for discussion on the issue of restructuring of offices and share the findings of the consultants with us for our analysis and considered observations and suggestions. **It was also decided to make it clear to the Managements that AIIEA would support any decision/ action of the managements which could strengthen the institutions further but would oppose any step aimed towards reduction of manpower, displacement or curtailment of employees'**

hard earned rights and benefits. It was also resolved that AIIEA would resist any attempt to wedge differences among employees and dilution of their collective bargaining rights.

On the agenda of organisation, various measures to further consolidate AIIEA in General Insurance was proposed by the Secretary, Standing Committee. The members were advised to deliberate upon all those proposals in their zonal levels and come out with their concrete suggestions in the next standing committee so that a final decision could be taken for future course towards strengthening the organisation.

It was unanimously decided to hold the next Standing Committee meeting at Chandigarh in November, 2022 (date/s to be announced later) in order to finalise the charter of demands and steps to be taken for organisational development.

It was decided that Zonal/State/Regional units should plan for visit to every office in their respective areas and meeting each and every employee explaining them the background against which the wage revision is being achieved and appreciating their active participation in the struggles to achieve this success. At the same time mobilising them to prepare for future struggles for securing further benefits and protecting their as well as industry's interests.

The Standing Committee concluded with confidence in the ability of the workforce of Public Sector General Insurance Industry to meet the enormous challenges of our times. It asked the employees and officers to remain vigilant and in preparedness to defend the gains made and to further improve their working and living standards.

Comrade M. Dhanaselvam

Com M.Dhanaselvan, General Secretary, ICEU Chennai Division-2 passed away on 11th September 2022 due to a massive heart attack leaving the organising grief stricken at this sudden and untimely loss of its frontline leader. Com Dhanaselvam was 56.

Com Dhanaselvam was a frank, fearless, forthright, farsighted and compassionate leader. He endeared himself to the employees through his simplicity and determination to solve their problems. He served the organisation in various capacities including as President and General Secretary of ICEU, Chennai 2 Division. He had total faith and commitment in the philosophy of the working class and worked with the hope that someday the exploitative social order will change to usher in a exploitation free society.

A condolence meeting was held on 12th September 2022 at his residence, attended by leaders of SZIEF and various Divisional Units of Tamil Nādu apart from large number of employees.

Insurance Worker deeply mourns the unfortunate and untimely death of this valiant soldier of AIIEA and shares the grief with the bereaved family and his innumerable friends and comrades.



The 75 Years of Independence: Celebrations over, Truth still scares us



The celebrations are over. Beyond the hype created, certain naked truths scare us. The promise of welfare and a decent life is not fulfilled to a vast majority of Indian population even after 75 years of independence. In Global Hunger Index India ranks 101 out of 116 countries. Inflation rate continues to be beyond the comfort level and food inflation is at an alarmingly high level. As per latest Human Development Index, India has been positioned at 132 out of 191 countries.

P.P.Krishnan

The Nation celebrated 75 years of its independence in a grand way. The whole of the patriotic people joined together. The working class of the country took part in these celebrations with a justifiable pride that the struggle of peasants and workers have contributed in a big way in developing the idea of India and constructing a free and independent India. As per the call of AIIEA the insurance employees too organised various programmes throughout the country including a two day national seminar at Hyderabad. But the irony remains that the whole celebrations of independence were under a government led by those who in no way contributed to the struggle for independence.

Now the celebrations are over. Beyond the hype created certain naked truths scare us. The realities around remind us the need to redefine the independence as far as an ordinary citizen is concerned.

For a nation, independence is its political and economic freedom. For a common man this freedom should be felt in his life as freedom from illiteracy, poverty, unemployment etc. Only when the state assures and offers him basic needs of life like food, shelter, education, health care, job etc the people of the country will experience freedom in life and realise the difference between an independent state and a colonial state.

For this purpose people of India resolved to constitute India into a Sovereign Socialist Secular Democratic Republic and to secure justice, liberty and equality to all its citizens. The nation adopted a constitution that promised welfare and a decent life to the people. But unfortunately even after 75 years of independence this promise is not fulfilled to a vast majority of Indian population. India still remains as a significant contributor to the world in terms of number of illiterates, people in poverty, homeless people etc. In Global Hunger Index India ranks 101 out of 116 countries. Inflation rate continues to be beyond the comfort level and food inflation is at an alarmingly high level. Price rise causes serious concern to common masses. India has one of the highest out of pocket hospital expenses. Unemployment rate is highest of last 40 years. As per latest Human Development Index, India has been positioned at 132 out of 191 countries. These are certain indicators to show where do we stand after 75 years of independence.

India is not a poor country but it remains to be a country of the poor. The resources available and the wealth created are not distributed to the people but are accumulated in the hands of a few. The constitution is very clear in its vision against accumulation of wealth as seen in Article 39. The Constitution desired the state to direct its policy towards securing

“that the ownership and control of the material resources of the community are so distributed as best to subserve the common good” and “the operation of the economic system does not result in the concentration of wealth and means of production to the common detriment”. The adoption of welfare state concept and promotion of public sector were part of state’s efforts to ensure distribution of wealth though in a limited way and to fulfill the promises of our constitution. But with the advent of neo liberal economic policies government withdrew from these responsibilities and everything was left to the market. Welfare measures are curtailed and public sector is privatised, thereby diluting even the limited possibilities of distribution of wealth. As a result majority is deprived of their basic needs and their dream of a decent life lost its colour. For them the independence becomes meaningless in real life. On 76th anniversary it is the responsibility of the state to adopt policies and approaches so as to make them feel the value of independence in their life.

When we celebrate the 75 year of independence, the Government and political forces behind it repeatedly talk about patriotism. No doubt, anybody having true love to our country and the fellowbeings will naturally become patriotic. But what Patriotism exactly means? From the propaganda of the government we may feel it is merely protecting the soil within the four borders of the country. But it is also about protecting the wealth in that soil and the people who created that wealth. The wealth includes natural resources and the wealth we created including public assets and Public Sector Undertakings. A Government handing over these wealth to the profit greedy private capital for their exploitation can never be patriotic. So are the forces supporting those policies. How can a government that fails to nurture and promote human resources that produce wealth be patriotic? To protect the human resources their unity is to be maintained and the labour to be rewarded honorably. Those who disturb the unity of the people and take away the hard earned rights and privileges of workers can never be treated as patriots. On this 76th anniversary of independence let’s uphold patriotism and expose those who claim to be patriotic and adopt anti-national policies by selling national assets.

When we look back to the journey of independent India, the greatest achievement that can be proud of is that we could maintain

the unity of the people and the nation even after 75 years of independence. India is a country of diversities in terms of religion, caste, culture, language, food, dress and a lot more. When India became independent concerns and anxieties were aired whether it will remain united with these diversities. But people of India surprised the world by standing united. We could do it as the State respected these diversities and upheld unity in diversities. But today deliberate attempts are there to undermine this rich diversity to mechanically bring uniformity and homogeneity, that too to fit the slogans of majority communalism. Once these diversities are ignored, it will break the unity. Once the unity of the society is broken working class cannot remain united. This is going to be a great challenge to us, to any patriotic person who values unity of our nation and the society.

We can take legitimate pride that, barring the exception of emergency days, India could uphold democracy and other constitutional values till date. But today they are under attack. Independent and democratic functioning of various organs and agencies having constitutional rights and authorities are prevented. They are shamelessly misused for the political gains of those in power at Centre. All pillars of democracy are under influence of money power and corporate interests. Crony capitalism manipulates everything in favour of corporates and interests of ordinary masses are ignored. Values of Federalism are not honoured. The free and independent character of media, the fourth pillar of democracy, is alarmingly diluted and they too join with crony capitalism. In World Press Freedom Index India ranks 150 out of 180.

Though right to dissent is the essence of democracy, any dissenting voice is crushed like anything by the ruling class. Constitution talks of freedom of speech, but today nobody can assure freedom after speech if the words are disliked by those in power. Massive infringements of the citizens’ fundamental rights are the order of the day. Democracy is limited to voting alone. Whoever may be elected by the people, government will be formed by one particular group only. Money power manipulates people’s verdict. Based on V-Dem Institute’s Liberal Democratic Index India is positioned at 93 among 179 nations and is classified as Electoral Autocracy. When democracy is weakened and democratic rights are diluted workers also will

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The Grim Reality of 'AMRIT KAAL'

Amrit Kaal for whom is the moot question- certainly not for poor and vulnerable sections of society, as almost all the indicators point to. Yes, it is "Amrit Kaal for the rich, the corporates, and the powerful; they are profiting from pain and suffering of others- whether it be the Covid recession or post-Covid inflation.

Dr Santosh Kumar Mohapatra

Addressing from the ramparts of the Red Fort in New Delhi on the occasion of the country's 76th Independence Day, Prime Minister Modi threw light on the Centre's 'Azadi Ka Amrit Mahotsav', and described the present time as Amrit Kaal' which has brought a huge golden opportunity for us to fulfil the aspirations of society.

Amrit Kaal is a Vedic astrology term that signifies the perfect time or Shubha muhurta or auspicious time to start a new venture. This is the time when bigger success can be achieved with proper efforts. But question creeps in mind: 'Amrit Kaal' for whom; certainly not for poor and vulnerable section of society.

Is it not preposterous to talk "Amrit Kaal" when the economy is being ravaged by the Corona pandemic, people being decimated by soaring inflation, increasingly privatisation of health, education and essential services? How can one talk of "Amrit Kaal" when India has ignominy of being home to the highest number of hungry, homeless and poor people in the world.

Around 27.9% of Indians are multi-dimensionally poor as per the Multi-dimensional Poverty Index of the UNDP. This index was based on 10 indicators such as lack of improved drinking water, adequate nutrition, or at least six years of schooling. The country ranked 62nd out of 109 nations on the index.

What is reprehensible is that India ranks 101

ut of 116 countries in the Global Hunger Index, down from 55th rank in 2014. According to the report "The State of Food Security and Nutrition in the World 2022", around 70.5% or 97.33 crore Indians were unable to access healthy food, and 22.4 crores or 16.3% of Indians are undernourished. According to the 2011 census, India has about 1.77 million homeless people, of which about 52% live in urban areas of the country. India has the highest number of slaves in the world, with estimates ranging from 14 million to 18 million people.

Further, it is not only in the hunger index but in all other indexes like the human development index (131 out of 189 countries), global happiness index (136 out of 146 countries), global peace index (135 out of 163 countries), corruption perception Index (86 out of 180 countries) India has placed awfully in the world. The World Economic Forum had come out with its first-ever Global Social Mobility Report, in January 2020 which ranked India a lowly 72 out of the 82 countries profiled. According to the report, in India, it would take 7 generations for a member of a poor family to achieve an average income. What portends ominous time now is that in most of indexes, India's position has declined since 2014.

The PM in his speech kept talking about the aspirational youth and how they always want to go for more during their lifetime, and don't want to wait forever for better facilities and resources. But, the UN's Sustainability Index report 2021

assesses the capacity of 180 countries to ensure that their youngsters can survive and thrive, India ranks 77th on this and 131 on the Flourishing Index, Flourishing is the geometric mean of Surviving and Thriving.

Is it not outrageous to say “Amrit Kaal”, when youth are roaming on the street without jobs? Many youths’ hopes and aspirations have been shattered and shrivelled due to the reduction of jobs. The present job scenario is so precarious that youths are not searching for jobs as reflected in the declining labour force participation.

According to the CMIE’s report, now, more than half of the 90 crore Indians of legal working age don’t want a job. Between 2016-17 and 2021- 22, the overall labour participation rate dropped from 46 to 40 %. Among women, the data is even starker. In 2016-17 about 15% of women were employed or looking for jobs; this metric dipped to 9.2% in 2021-22. In India, employment in the organised sector, quality employment is declining which is necessary for aspiring youth. Only we see vulnerable employment.

According to the Centre for Monitoring Indian Economy (CMIE) ‘the Unemployment Rate in India averaged 8.35% from 2018 until 2022, reaching an all-time high of 23.50% in April 2020 during the pandemic and a record low of 6.50% in November 2020. The Modi government, which promised 2 crore jobs every year has, in fact, heightened the unemployment crisis. Before the Pandemic struck, the country’s unemployment rate was 6.1% in 2017-18, a 45-year high, as per the Indian government’s periodic labour force survey (PLFS) data.

Prime Minister hailed ‘Nari Shakti and’ said that respect for women is an important pillar of India’s growth. Stating that women in India face many challenges, he gave a message to the nation to take a pledge to stop disrespecting women or do nothing that lowers the dignity of women. The pungent truth is that in 2018, India was dubbed as the world’s most dangerous country for women due to the high risk of sexual violence and being forced into slave labour by Thomson Reuters Foundation. The gruesome face of new India is seen when 11 people convicted of rape and murder in the Bilkis Bano case of 2002 Gujrat riots were released within hours of his praise of Nari shakti

What is painful is that majority of cases under crime against women were registered under ‘Cruelty by Husband or his Relatives’ (30.2%)

followed by assault on women with intent to outrage her modesty’ (19.7%), kidnapping and abduction of women (19.0%) and rape (7.2%).

The Gender Inequality Index is generally considered the most definitive template for measuring gender inequality, which takes into account Maternal Reproductive Health, Parliamentary representation and Female Workforce participation. India is placed abysmally 123rd place out of 162 countries

The Global Gender Gap Index that measures gender gaps across four dimensions: economic opportunities, education, health and political leadership ranks India at 135 out of 146 countries in 2022 index. India had ranked 114 among 142 countries in 2014. According to this index, India requires around 200 years to close the gender gap.

Actually, the present time is “Amrit Kaal for the rich, corporates, and powerful people. The extremely rich and powerful are profiting from pain and suffering of others. The system is so rigged, that whether it be the Covid recession or post-Covid inflation, the rich gain and the poor lose. Rich, corporates are benefiting from negative real interest rate, lower corporate tax and manipulation of stock market. The corporate profit to GDP ratio hit 10-year high of 2.63% in 2020-21. In 2021-22 cumulative profits of top 500 companies as a percentage of the country’s GDP hit 11-year high of 4.3%.

According to Oxfam ‘Inequality Kills Report, in India during the pandemic (since March 2020, through to November 30th, 2021), when more than 4.6 crore Indians are estimated to have fallen into extreme poverty in 2020; 84% family experienced a decline of income; the number of Indian billionaires grew from 102 to 143 and their wealth increased from Rs 23.14 lakh crore (\$313 billion) to Rs 53.16 lakh crore (\$719 billion).The wealth of richest 98 was same as bottom 55.2 crore. According to Credit Suisse’s 12th wealth report, in India, the richest 1% of the country has 33% of the country’s total wealth, while the 10% has 64.6% of the country’s total wealth. On the other hand, only 5.9% of the total national wealth remains in the hands of half the people of the country.

Our tax system is so regressive that the poor pay more through indirect taxes. The government has reduced the corporate tax rate and abolished wealth tax to help the rich and corporate accumulate wealth. It raises resources

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DEBATE ON FREEBIES

The need is to make sense of Peoples' needs

The stand of the BJP government seems to be that freebies should be the prerogative of the Union government alone while the States stick to prudent fiscal stance. The questions to be raised here – who is fiscally irresponsible – the States or the Union?

And, as the neo-liberal policies leave the society with increasing inequalities and the deprived sections are left with nothing but to fend for themselves to make both the ends meet, why the attempts to exaggerate the issue & stifle welfare measures ?



S.Sivasubramanian

The Modi government which has been giving away hundreds of thousands of Crores of rupees as tax concessions to the monopolists has expressed its opposition ironically to what it calls “freebies” referring to subsidies to other segments of the population. A BJP functionary, who is a lawyer by profession, moved a petition in the Supreme Court recently to prevent “freebies” from being given. The petition filed by Ashwini Upadhyay, has urged the Court to declare that the promise of “irrational freebies” from the Public fund before the election unduly influences voters, disturbs the level playing field, shakes the roots of a free-fair election and vitiates the purity of the election process. He also urged that the promise/distribution of irrational freebies from the public fund before election to lure voters is analogous to bribery and undue influence under Sec.17B and Sec.17C of the IPC.

The Supreme Court and the freebies

The Supreme Court has referred the issue to a three-judge bench. The Chief Justice talked of “freebies” not being the same as welfare spending but did not give any idea as to how to distinguish between the two. Chief Justice of India N.V.Ramana acknowledged that the impact of freebies promised by political parties on the country’s fiscal health was “a serious issue” but said he was not in favour of derecognizing any party over it because that would be “anti democratic”. He also talked of the need to do away with “irrational freebies”. “...this is a tautology in the absence of any independent criterion on the basis of which “rational” and “irrational” freebies can be distinguished because in such

a case only that would be defined as “irrational” which you wish to do away with” says Prabhat Patnaik, Economist.

The intent is explicit

The intent of the government was very much explicit in the words of Solicitor General of India, who represented the government. Tushar Mehta, appearing for the government said that distributing things free could never be the only way of welfare. He said that the elected governments must follow scientific methods. “So far as welfare schemes are concerned, every government does and every government should do. Now this freebie culture, distribution of something free, has been elevated to the level of an art and sometimes elections are fought only by some sections on that” he argued. The Editorial of the Hindu dated August 5, 2022 says, “however a few will disagree that what constitutes ‘freebies’ and what are legitimate welfare measures to protect the vulnerable sections are essentially political questions for which a court of law may have no answer”. It also says “in this backdrop, the Supreme Courts’ decision to form a body of stakeholders to examine the issue raises the question whether the legislature can be bypassed on such a far-reaching exercise”. It is to be remembered here that the Supreme Court, in S.Subramaniam Balaji Vs Government of Tamilnadu (2013) had addressed these questions and took the position that these concerned law and policy. Further it upheld the distribution of television sets or consumer goods on the ground that schemes targeted at women, farmers and poorer sections

were in furtherance of Directive Principles; and as long as public funds were spent based on appropriations cleared by the legislature, they could neither be declared illegal, nor the promise of such items be termed 'corrupt practice'.

The BJP and the freebies

The stand of the BJP government seems to be that freebies should be the prerogative of the Union government alone while the States stick to prudent fiscal stance. Union Finance Minister Nirmala Seetharaman had made clear in her observations. "...making provisions for freebies without understanding the State's financial status will "burden" future generations. The burdens of what is not paid by the one who is promised freebies will be on somebody else and on future generations" she said. Is it true that States have been irresponsible in distributing freebies and burdening the future generations?

Only after spending for the other committed expenditure on social and economic development, the residual only is available for freebies and that would be very limited unless the governments flout the condition of zero revenue deficit. The question to be raised here is – who is performing in a fiscally irresponsible manner – the States or the Union? In 2000 – 01, the combined revenue deficit of the Union and States had reached a dangerous level of 6.45 percent of GDP, the Union's deficit being 3.91 and the States' being 2.54. In 2010-11 the combined deficit was 3.20 percent, which was entirely Union governments' contribution. In 2010 – 11, the Union governments' revenue deficit was 3.24 while the State governments together had a revenue surplus of -0.4%.

The question here is, how can the Union government justify its corporate and other tax concessions to the rich while facing continuous revenue deficit? Every year direct taxes to the tune of crores of rupees are foregone as disclosed in the annexures to the annual budget. In the year 2019, the Modi government had reduced the Corporate taxes from 30 to 22 percent. The current GST rates on consumer durables are 30 – 50 percent lower than the burden of taxes subsumed under GST. In the first three years of Modi government, Rs.75,000/- crores of non-performing debts of Adani group has been written off. Since the Modi government assumed Office, more than Rs.10 lakh crores of total non-performing assets of banks, mostly of the Corporates, have been written off. The asset restructuring companies have so far been able to recover less than Rs.2 lakh crores of bad debts. Is this not a corporate freebie?

The ruling party in Tamil Nadu, the DMK has filed an application before the Supreme Court seeking to implead itself in the case against freebies. As per the impleadment petition, the Party wants the Court to consider the issues of Centre's tax holidays offered to foreign Companies, waiver of bad loans of influential industrialists, and granting crucial contracts to favoured conglomerates while deciding the case against freebies. Saying that a straightjacket formula cannot be applied to decide what scheme could be termed as freebie, the petition said since Schedule VII of the Constitution distributes different subject matters to the Centre and the States which are empowered to promulgate welfare schemes on matters relating to Concurrent and State lists, the term freebies cannot be interpreted in a way that interferes with the State's competence under Schedule VII.

The BJP would not have forgotten the role played by the freebies in the recently held UP elections. According to the 2011 census, UP has 3.34 crore households. In the run up to the UP elections, under the PM Jan Dhan Yojana 7.86 crore accounts have been opened of which 5.33 crores were issued Rupay card. According to sources, approximately 3.4 crore borrowers in UP have availed loans of Rs.18,000 crores under Mudra Loans. These loans are covered under the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE). Under the PM Swanidhi Scheme, meant for street vendors, 7.8 lakhs received financial help. Under the Atal Pension Yojana for 2019-2022, in UP, 5 crore persons have been covered. All these have been possible through the Public Sector Banks only. A post-election survey by the Centre for the study of Developing Societies found that nearly four in five households in UP benefitted from the free ration scheme, 57 percent of former households from the Kisan Samman Nidhi Scheme and 46 percent of households from the Ujjwala Scheme. While implementing such transfer schemes in the States wherever it is in Office, the BJP is declaring its opposition to them in principle as if to



Cartoon courtesy: Satish Acharya

suggest that it was forced to offer such transfers because of the unprincipled populism of the opposition. “This contradictory posture of the BJP is in keeping with its tendency in other contexts to hold back on and/or delay implementing welfare schemes such as providing free Covid 19 vaccine doses or dismissing programmes such as the employment guarantee scheme and opt for them only when it realizes that its stance is politically damaging” says C.P.Chandrasekar, Eminent Economist.

Inequality at its worst

India is having the worst inequality rates in distribution of income and wealth. The share of the richest 1 percent in national wealth has increased from 16.1 percent in 1990 to 42.5 percent in 2020. In contrast, the share of the poorest 50 percent declined from 8.8 percent to 2.8 percent during the same period. In terms of income distribution, while the share of the richest 1 percent increased from 10.4 percent in 1990 to 21.7 percent in 2020, the share of the bottom 50 percent declined from 22 percent to 14.7 percent. According to a report released by the United Nations Development Programme (UNDP), India ranked 132 out of 191 countries in 2021 human development index. India’s HDI value of 0.633 places the country in the medium human development category, lower than its value of 0.645 in the 2020 report. India ranked 131 among 189 countries in the 2020 human development index. The HDI measures progress on 3 key dimensions of human development – a long and healthy life, access to education, and a decent standard of living. It is calculated using four indicators – life expectancy at birth, mean years of schooling, expected years of schooling and the Gross National Income (GNI) per capita. Uncertainty, inequality and insecurity go hand in hand with polarization and lack of trust. Polarization and mistrust shrink our capacity

for social dialogue and stifle collective action, the report said.

Transfers as redistributive mechanism

The economic pundits allied with the ideology of the government are exaggerating the issue out of proportions and asking the government to bring an end to the so called “freebies”. NITI Ayog member Ramesh Chand recently said that India could end up facing a Sri Lanka type economic crisis if it doesn’t shun the culture of freebies and subsidies in sectors like agriculture. Chand was also saying that because of expenditure of money for support and subsidies, the measures needed to give a push to growth and efficiency are not working. This is something ridiculous. C.P.Chandrasekar says that this is exactly the opposite of the perspective that underlay the Green Revolution strategy. The so called freebies, such as the transfers are there as norms in all capitalist market economies that are characterized by significant inequality. The governments’ subsidies/transfers serve as a redistributive mechanism to address the inequality to some extent in market economies. “Given the increasingly informal and precarious nature of employment in post-liberalisation regimes, such transfers must take the form of “safety nets” varying from social security payments to access to minimal health or housing for identified segments” says C.P.Chandrasekar.

With neo-liberalism on the rise and the growth process of the governments adopting the neo-liberal policies leaving the society with increasing inequalities and the people, particularly the deprived section left with nothing but to fend for themselves to make both the ends meet, the need for such transfers has only increased. In the meantime the attempts to stifle such welfare measures have to be defeated.

Celebrations over, Truth still scares us

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lose their trade union and democratic rights.

Article 51A of the Constitution stipulates that it shall be the duty of every citizen of India to develop the scientific temper. But today efforts are there to take the society in the wrong direction, spreading superstitions, and against the spirit of scientific thinking and reasoning.

We dreamt of constructing an equal, just and fair society. After 75 years of independence

the realities around us remind that we have to travel a long way in that direction. But unlike in the past today hurdles are more in our path. People’s joint movements alone can remove these hurdles. Working class has to take lead in this, to unite people beyond all divisive tendencies and identities. The independent struggles developing in various sectors and the joint struggles at national level, joint movement of workers and peasants give us hope and confidence. Let us rededicate ourselves to the noble values of national liberation movement.

(Writer is President SZIEF)



लोकतंत्र? आदर्श और व्यवहार

रामजी तिवारी

Democracy is the most developed form of modern governance. It goes by the adage 'of the people, by the people & for the people' and one important test of the system is how it deals with the issue of minorities. In this respect, the situation in South Asia is mostly negative, and now even in India, where 'Sarva Dharm Samabhav' and 'Unity in Diversity' are the taglines. Thus the question arises, what is the

future of Democracy? Is it that these societies are yet to come out of the feudal values? Then what should be the current task before us ?

समकालीन दुनिया में लोकतंत्र को सर्वमान्य शासन प्रणाली के रूप में स्वीकृत किया जाता है। जो देश लोकतंत्र के सिद्धांतों का व्यवहार में पालन करते हैं, वहां तो इसकी स्वीकृति स्वाभाविक ही है। लेकिन उन देशों में भी इसका ढिंढोरा पीटा जाता है जिनमें व्यवहारतः लोकतान्त्रिक आदर्शों की धज्जियां उड़ाई जाती हैं। कई देशों में इसका स्वरूप सजावटी है तो कई देशों में झोंप मिटाने के लिए अपनी अधिनायकवादी व्यवस्था को ही असली लोकतान्त्रिक व्यवस्था घोषित करने का चलन भी देखा जाता है। इस दौर में लोकतंत्र का ऐसा जलवा है कि दुनिया भर के अधिनायक अपने देशों में चुनाव आयोजित कराते हैं, जिससे कि उनकी निरंकुशता को वैध आधार मिल सके। वे चाहें रूस के राष्ट्रपति पुतिन हों या फिर तुर्की के एर्दोगान, सबने अपने अधिनायकत्व को लोकतान्त्रिक जामा जरूर पहनाया है। और हम इतिहास का यह सबक कैसे भूल सकते हैं कि एडोल्फ हिटलर ने जर्मनी का शासन भी इसी कथित लोकतान्त्रिक व्यवस्था से ही हासिल किया था। उसने भी अपनी सत्ता को चुनावों के माध्यम से ही वैधता प्रदान की थी।

इस आधार पर सामान्यतया तीन निष्कर्ष निकाले जा सकते हैं। पहला यह कि शासन प्रणाली के रूप में लोकतंत्र को दुनिया भर में आदर्श के रूप में देखा जा रहा है। दूसरा यह कि लोकतंत्र के नाम पर दुनिया भर में फर्जीवाड़े भी बहुत चल रहे हैं। मसलन, तमाम अधिनायकों ने भी लोकतंत्र का चोला ओढ़ा हुआ है, भले ही उनकी शासन व्यवस्थाएं उसके विपरीत व्यवहार करती हैं। और तीसरा यह कि शासकों में सामान्यतया लोकतंत्र को लेकर बहुत उत्साह नहीं पाया जाता है और जहाँ भी उन्हें अवसर मिलता है, वे उसे कमजोर करने का प्रयास करते हैं। जबकि दूसरी तरफ आम सामान्य जनता में लोकतंत्र के पक्ष में जनमत पाया जाता है। कम से कम दुनिया भर के लोग मन में यह ईच्छा तो रखते ही हैं कि उनके देश का शासन लोकतान्त्रिक आधार पर चलाया जाय।

दरअसल आधुनिक राज्य व्यवस्था की सबसे अधिक विकसित शासन प्रणाली लोकतंत्र ही है। जो सामान्यतया यह मानकर चलती है कि किसी भी शासन व्यवस्था का आधार जनता का, जनता के लिए और जनता के द्वारा ही होना चाहिए, वैसे तो इस व्यवस्था के बहुत सारे आयाम हैं और बहुत तरह के संस्करण भी दुनिया भर में प्रचलित हैं। लेकिन आधुनिक

समय में जिन कुछ आधारभूत सिद्धांतों पर यह शासन व्यवस्था टिकी हुई है, उसमें समानता, स्वतंत्रता और न्याय शामिल हैं। यहाँ वयस्क आधार पर नागरिकों को मताधिकार हासिल होता है, जो एक स्वतंत्र और निष्पक्ष संवैधानिक संस्था के निर्देशन में संपादित होता है। इस व्यवस्था में जनता सिर्फ अपने शासकों का चुनाव ही नहीं करती है, वरन वह उन पर नियंत्रण भी रखती है। इसके लिए बाकायदा संविधान में संस्थाएं निर्मित की गयी हैं, जैसे कि चुनाव आयोग, सूचना आयोग, सतर्कता आयोग और लोकपाल आदि। यह व्यवस्था संविधान के अनुसार संचालित हो, इसके लिए स्वतंत्र और निष्पक्ष न्यायपालिका भी मौजूद रहती है। और इसी संतुलन को और बेहतर बनाये रखने के लिए स्वतंत्र और निष्पक्ष प्रेस की कल्पना भी लोकतंत्र में की जाती है।

अब यहाँ दो महत्वपूर्ण तथ्य हमारे सामने उपस्थित होते हैं। पहला तो यह कि किसी भी देश और समाज को तभी लोकतान्त्रिक कहा जा सकता है जब सरकार और जनता दोनों द्वारा इन आदर्शों का व्यवहारिक स्तर पर भी पालन किया जाता हो। और दूसरा यह कि हम लोकतंत्र की रीढ़ समझे जाने वाले कुछ बिन्दुओं को लेकर यह तहकीकात कर सकते हैं कि उस देश और समाज में लोकतंत्र की वास्तविक स्थिति क्या है। हम यह देख सकते हैं कि जो आदर्श संविधान में दर्ज किये गये हैं, उनकी जमीन पर क्या स्थिति है। और यदि उनमें कोई व्यतिक्रम पाया जाता है तो उसको दुरुस्त करने के लिए सरकार और समाज का रवैया कैसा रहता है। मसलन कि कोई भी लोकतान्त्रिक व्यवस्था अपने देश और समाज में रहने वाले अल्पसंख्यकों के प्रति कैसा व्यवहार करती है? अपने देश की आधी आबादी यानि कि स्त्रियों के प्रति क्या रवैया अपनाती है? और समाज के कमजोर वर्गों के प्रति उसका कार्य-व्यवहार कैसा है? इन आधारों पर समानता, स्वतंत्रता और न्याय की अवधारणा को भी परखा जा सकता है। और संवैधानिक संस्थाओं की जमीनी हकीकत को भी। कहना न होगा कि न्यायपालिका और उस देश में प्रेस की

निष्पक्षता और स्वतंत्रता को भी इससे आंका जा सकता है।

यदि हम इसे थोड़ा और सीमित करें तो सिर्फ एक आधार पर भी किसी देश की लोकतान्त्रिक व्यवस्था का आकलन किया जा सकता है। और वह आधार है उस देश में अल्पसंख्यकों की स्थिति। ध्यान रहे कि हम जब अल्पसंख्यकों की बात करते हैं तो उसका अर्थ प्रत्येक श्रेणी के अल्पसंख्यकों से होता है। वे धार्मिक, भाषाई, जातीय, क्षेत्रीय या किसी और आधार पर भी हो सकते हैं। चूंकि व्यक्ति के जीवन में धर्म की भूमिका बहुत महत्वपूर्ण होती है, इसलिए धार्मिक अल्पसंख्यकों का मसला प्रधान रूप हमारे सामने जरूर आता है। इसी तरह यदि हम अपने क्षेत्रीय आधार को सीमित करते हुए सिर्फ अपने आस-पड़ोस पर ही नजर दौड़ाएं तो भी एक सामान्य निष्कर्ष तो निकाला ही जा सकता है। अर्थात् इस असीमित कैनवस को एक प्रश्न में भी समेटा जा सकता है कि दक्षिण एशियाई देशों में अल्पसंख्यकों की क्या स्थिति है?

इस प्रश्न के जबाब में जो पहला आंकड़ा हमारे सामने उपस्थित होता है, वह है विश्व लोकतान्त्रिक सूचकांक में दक्षिण एशियाई देशों की स्थिति। इसके अनुसार १८० देशों की सूची में हमारे पास-पड़ोस के देशों का नम्बर १०० के नीचे आता है। यदि हम इस दक्षिण एशिया का विस्तार अफगानिस्तान से लेकर म्यांमार तक करते हैं और उसमें सबसे बड़े पड़ोसी देश चीन को भी शामिल कर लेते हैं तो इन आंकड़ों में और बदतरी आ जाती है। अफगानिस्तान से ही शुरुआत करते हैं, जहाँ तालिबान की पहली हुकूमत आने के बाद लोकतंत्र अभी ठीक से खड़ा भी नहीं हो पाया था कि तालिबान-दो की सरकार आ गयी। अब वहाँ लोकतंत्र की बात भी बेमानी है। जाहिर है अल्पसंख्यकों की दशा तो नारकीय है ही। बामियान में बुद्ध की ऐतिहासिक मूर्तियों के ध्वंस से लेकर आज तक उस देश में भिन्न धर्मावलम्बियों के लिए कोई जगह बची नहीं है। वह देश एक तरह से अल्पसंख्यकों के लिए कब्रगाह है। पाकिस्तान की स्थिति भी कोई ख़ास बेहतर नहीं है। ईश निंदा कानून के बाद धर्म एक तरह से वहाँ कट्टर पंथियों का हथियार बन गया है, जिसमें अल्पसंख्यक आबादी उनके रहमो करम पर जीवन बसर कर रही है। राजनीतिक नेतृत्व के छिटपुट प्रयासों का समाज पर कोई ख़ास असर दिखाई नहीं देता क्योंकि धार्मिक कट्टरता अब उस समाज की नसों में जहर बनकर दौड़ रही है।

श्रीलंका में उग्रवाद के दमन के नाम पर अल्पसंख्यकों को बुरी तरह से कुचला गया है। वहाँ के राजनेताओं ने इस नफरत को हवा देकर ताकत तो जरूर बटोरी, लेकिन उन्होंने देश को कंगाली के गर्त में भी धकेल दिया। आज का श्रीलंका बदहाल भी है और नफरत से भरा हुआ भी। जाहिर है, दुनिया की नजर में एक अलोकतान्त्रिक देश भी। बांग्लादेश में भी अल्पसंख्यकों की स्थिति कोई बेहतर नहीं है। आस-पड़ोस या दुनिया में कहीं भी मुसलमानों के साथ कोई दुर्घटना होती है तो बांग्लादेश के अल्पसंख्यकों को उसकी कीमत चुकानी पड़ती है। उसके पड़ोस में म्यांमार की स्थिति और भी ख़राब है। जो देश बुद्ध के शांति और भाईचारे की राह पर चलने का दावा करता है, उसने अल्पसंख्यक रोहिंगिया लोगों के साथ कैसा व्यवहार किया है, यह दुनिया ने देखा है। नेपाल और मालदीव में भी समाज के अल्पसंख्यक तबकों पर लगातार दबाव बढ़ता जा रहा है, जबकि क्षेत्र की महाशक्ति चीन की कहानी भी नकारात्मक माहौल ही ध्वनित करती है।

और भारत.... ? जिस देश की टैग लाइन सर्व-धर्म-समभाव और विविधता में एकता की हो, वह देश आज नफरत और घृणा के विषाक्त माहौल से कराह रहा है। अल्पसंख्यक समुदायों को लगातार निशाना बनाया जा रहा है, जिसमें सरकार और समाज मूकदर्शक बने हुए हैं। न्यायपालिका और संवैधानिक संस्थाएं शिथिल दिखाई दे रही हैं। और जिस प्रेस पर इस माहौल को बेहतर बनाने की जिम्मेदारी आयत होती है, वही प्रेस आग में घी डालने का काम कर रही है।

ऐसे में यह सवाल उठना लाजिमी है कि आने वाली दुनिया में लोकतंत्र का भविष्य कैसा होगा। कुछ लोग यह तर्क देते हैं कि दुनिया के सभी समाजों की जनता इस स्तर पर नहीं पहुँच पायी है कि वह शासन की सबसे आधुनिक व्यवस्था को ग्रहण कर सके। इनमें से अधिकतर देश अभी भी सामंती और मध्यकालीन मूल्यों में जी रहे हैं, जबकि लोकतंत्र हमारे दौर से भी आगे की शासन प्रणाली है। इसकी मूल भावना ही समता, स्वतंत्रता और न्याय पर आधारित है, जाहिर है वह हर तरह के भेदभाव से ऊपर उठकर सोचने वाली व्यवस्था भी है। ऐसे में यदि समाज उसका साथ नहीं देगा, तो फिर उसका असफल होना लाजिमी ही है। इसलिए वर्तमान समय की यह मांग है कि हम अपने समाज को ऐसा बनाएं जो आधुनिक मूल्यों को स्वीकार करे और लोकतंत्र के साथ कदम से कदम मिलाकर चले।

DEBATE ON FREEBIES

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by privatising the public sector or monetising national assets and imposing a higher excise tax on petroleum products; GST on food items and insurance premiums. While honest people are made to pay taxes even on their hard-earned savings, the rich/corporate behemoth stash away their black money in tax havens to evade taxes. The rich/corporate/powerful people plunder people's money through banking fraud, loan write off, tax evasion and tax exemption.

Once Gandhiji had told, "I will give you a Talisman. Whenever you are in doubt, or when

the self becomes too much with you, apply the following test. Recall the face of the poorest and the weakest man whom you may have seen, and ask yourself, if the step you contemplate is going to be of any use to him." Really the true measure of any society can be found in how it treats its most vulnerable members. The rich have been accumulating wealth with overwhelming majority of Indians deprived of basic needs and a dignified life. The present time is ominous for a large section of Indians. The Prime Minister must take concrete measures to address issues impacting the lives of poor and vulnerable. The rhetoric of making India a super power is not convincing when majority of the population is deprived of even basic needs.



35th GENERAL CONFERENCE OF SZIEF - CONFERENCE OF CONFIDENCE & HOPE

The 35th General Conference of SZIEF was held from 13th to 15th August 2022 at Vellore – in the land of First war of Independence with great enthusiasm and jubilation. The Conference took a start on 13th Aug 2022 with hoisting of the Organisation Flag by Com PP.Krishnan, President, SZIEF amidst thunderous slogans. Later floral tributes were paid to the Martyrs by the Leaders, Delegates and Observers and large number of comrades from Vellore and other parts of Tamil nadu .

Inaugural Session

The Inaugural session of the Conference was held in the Rangalaya Marriage hall, Vellore, the venue for the Conference. The session commenced with welcome songs from the choir group, Vellore. Com PP.Krishnan, President, SZIEF gave the presidential address .On behalf of the Reception Committee, Sri. Sathyanarayana, Vice-Chairperson welcomed the gathering. Com Amanulla Khan, Former President of AIIEA inaugurated the conference. In his brilliant presentation, he strongly attacked the policies of the Central Government. He put forth a sharp criticism on the Government's unethical ideas on economic policies such as

“ Free Market “ as their new God ,”Selling” as their new mantra and “Social security” as their evil. He lambasted the Government’s comments on Freebies and said many of these measures which the Central Government calls as freebies develop human capital. He said the Mid Day Meal Scheme which originated from Tamilnadu has increased literacy levels and also explained how items such as Television distributed as Freebies to the people below the poverty line was beneficial during the Pandemic period through which many children could attend online classes. He dealt in detail about the achievements of the Public sector despite unfavourable market conditions and also exposed the criminal betrayal by the government in the assessment of market value of Public sector undertakings. He finally emphasized on united movement to protect our Industry as well as the entire public sector and to resist all kinds of divisive forces.

Com Shreekant Mishra, General Secretary, AIIEA, while addressing the Inaugural session of the conference, lauded the South Zone which is always a pioneer for the AIIEA. He briefed the house the about the submission of Charter of demands in the background when the country





is facing huge unemployment crisis and high inflation. He mentioned about the prolonged struggle led by AIIEA against LIC IPO. He pointed out that it has become more important and urgent to unleash a powerful campaign to assure our policyholders that LIC investments are safe and secure and also that LIC stands tall in its economic strength. He appealed to the house for a broader unity and also to strengthen our organisation.

Com Ramesh, President, AIIEA expressed happiness on the activities taking place throughout the South zone. In his speech, he sharply criticised the Government's amendment of the National flag rules during the 75th year of Independence and also lambasted the Government's misconception of the word Patriotism today. He clearly explained that politics and the religion should never be mixed. He also said that the background of LIC IPO was ultimately the neo-liberal agenda and its motive is to satisfy the greed of the capitalists and criticised the government's criminal betrayal in suppressing the embedded value of LIC's huge assets and there by bringing big loss to the policy holders and nation as a whole. He finally concluded with a wonderful message to the youngsters that LIC is one of the finest organisation and we can proudly say that this

is the organisation without any corruption and assured the house that AIIEA will protect the interest of the employees, protect the industry and through this protect the nation as a whole.

During the Inaugural session, results of Top three agents were announced and honoured for taking part in the Business day competition floated as a part of our Organisational activity prior to our conference by Vellore division. CITU District Secretary greeted the conference.

The Inaugural session came to an end with vote of thanks by Com T.Senthilkumar, General Secretary, SZIEF.

Delegate session

The delegate session started in the afternoon of 13th August 2022. Com T Senthil Kumar, General Secretary, SZIEF introduced the report and 51 comrades including 15 women took part actively in the discussion. Both Tamilnadu and Kerala divisions ensured participation of more number of new recruits in the conference as delegates and observers. The discussions on the report were of very high standard and good clarity on prevailing national, international situation. The discussions pointed out strong opposition on the aggressive moves of the present rulers on communal polarisation which is posing a threat to the nation.



Special address

There was a special address by Shri Tiruchy Siva, MP & DMK Leader. He spoke in detail on the heated discussions that took place in the Parliament on the issues of agriculture and Farm laws. He vehemently opposed the privatisation policies of the current government. He exposed the government's bulldozing tactics for the passage of the bills during the parliament session. He praised the functioning of the public sector LIC and also assured the house of his party's full support in the fight against the disinvestment of LIC and also other public sector companies.

The conference was also greeted by Sri KathirAnand, MP, DMK.

Com MARIAM DHAWALE, General Secretary, AIDWA addressed the house. She placed on record the struggle of the insurance employees against privatisation of LIC. She blasted the economic policies of the present government which is creating a great impact on the livelihood of women. She dealt in detail about the issues faced by women in the form of caste, colour and religion. She criticised the society which still blame the women first for any harassment. She concluded with a powerful note that we want India which is equal, just and exploitation free for all the citizens in this country.

Com Amanullah Khan, intervened in the discussions and appreciated the deliberations. He quoted LIC as an unique organisation and emphasised the importance to retain it as public sector institution to serve the national economy and there by to serve the nation as a whole. He also stressed on the need to continue our struggle against privatisation and ensure no further disinvestment takes place. In his speech he said that AIIEA has built unity of the organisation on the basis of a political and ideological understanding. Now the present rulers are following the policy of religious polarisation and urged the house to rededicate themselves for a broader unity and equality in the society.

Com Thomas Isaac, Former Finance Minister, Kerala gave a powerful special lecture with a power-point presentation on the topic "Public sector and Indian Economy" with special reference to LIC. He explained the importance of Financial sector reforms in the post Independence period and also the vital role of the left parties in the formation of public sector in India, and later on the shift in economic policies of the governments with the advent of

the neo-liberal agenda leading to the road of dismantling of the public sector.

Greetings

Com T.V.N.S Ravindranath, General Secretary SCZIEF, greeted the conference. In his address he recalled the freedom fighters who fought for a democratic nation but today India's democracy and its institutions are under severe stress with governance becoming autocratic.

Com Girija, Joint Secretary, AIIEA also greeted the conference. In her address she strongly opposed the government's privatisation policies and how the present day ruling dispensation is misusing the CSR funds of PSUs for their ideological propaganda.

Com G.Anand, General Secretary, SZGIEA, addressed the delegates. He gave a vivid picture on the idea of the National Flag by Mahatma Gandhi. He also exclaimed briefly the developments in wage revision in Public sector General insurance Companies.

Com ShreekanthMishra, intervened in the debate and spoke in detail about the struggles for Independence. He mentioned that our unity is a mixture of both Mahatma Gandhi and Bhagat Singh thoughts. He urged the house to continue the campaign against LIC disinvestment and to ensure that LIC functions for the benefit of a larger section of this society and also stressed the need for an ideological unity to strengthen our organisation.

Com T.Senthilkumar, General Secretary, SZIEF summed up the discussions and the report was adopted unanimously. The audited accounts were also adopted by the house unanimously. A few Amendments were moved for better functioning of the organisation and they were adopted unanimously by the house. 22 Resolutions were moved and adopted unanimously by the house.

Comrades P P Krishnan, T Senthil Kumar and S Sivasubramanian were elected as the President, General Secretary and Treasurer respectively for the ensuing term.

Various cultural activities were presented by Vellore comrades on the eve of Independence Day. Comrades from Salem and Coimbatore also performed cultural activities in the conference.

The house welcomed the 76th Independence day during the zero hours on 15th August 2022 by hoisting the National flag by Com Shreekanth Mishra, Gen Secretary, AIIEA.

The conference concluded with vote of thanks by Com R.Sarvamangala, Vice President, SZIEF.



KISAN MAZDOOR CONVENTION AT DELHI

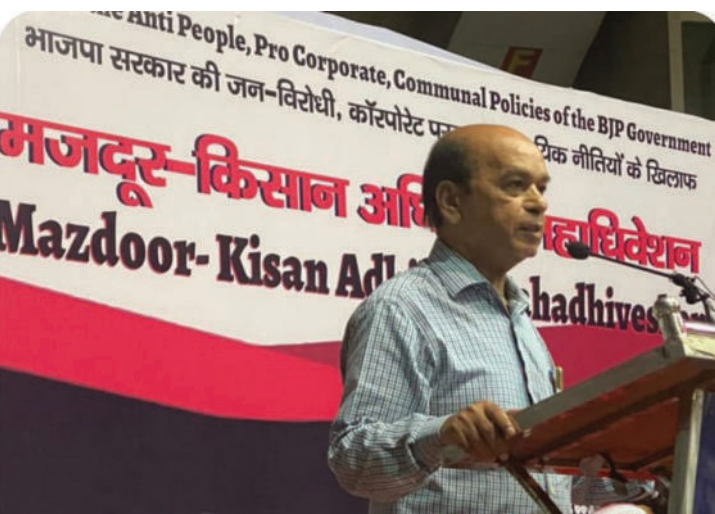
Thousands of workers, peasants and agricultural workers who have gathered on September 5, 2022 in this historic National Convention at Talkatora Stadium in the National Capital at the call of CITU, AIKS and AIAWU on the 4th anniversary of historic 'Mazdoor Kisan Sangharsh Rally' held on 5th September, 2018, unanimously decided to strengthen the unity of these three class organizations and intensify joint combative actions against anti workers, anti farmers and anti people neo liberal policies pursued by ruling dispensation. The Convention called upon crores of workers, peasants and agricultural workers across the country to extend support and solidarity in all possible ways to each others' independent struggles and build strong direct joint actions.

This joint convention decided to hold a massive militant mobilization of workers, farmers and agricultural workers in 'Mazdoor Sangharsh Rally 2.0' during 2023 budget session of Parliament. The convention asserted that the National Capital will witness the biggest

ever mobilization of wealth producing classes in the history of independent India. This joint convention also unanimously decided to conduct extensive joint campaigns from October 2022 to February 2023 to make the workers, peasants and agricultural workers combat ready to unleash offensive direct resistance struggles against the neo liberal policy onslaughts.

The presidium comprised of Comrade K Hemalata, President, CITU, Comrade Ashok Dhawale, President, AIKS and Comrade A Vijayraghavan, President, AIAWU. Comrade Tapan Sen, General Secretary, CITU, Comrade Hannan Mollah, General Secretary, AIKS and Comrade B Venkat, General Secretary, AIAWU addressed the joint convention supporting the joint declaration of these three organizations. Comrade Debashish Basu (BEFI), Comrade Abhimanyu (BSNLEU), Comrade Parashar (CCGEW), Comrade Sreekumar (AISGEF), Comrade Anil Bhatnagar (AIIEA), Comrade Amraram, Comrade Prakashan Master, Comrade D Ravindran, Comrade Sumit Dalal and Sunil Adhikari of AIKS and Comrade Lalita Balan, Comrade Venkateswaran, Comrade Amiya Patra, Comrade Brijlal Bharti and Comrade Vikram Singh of AIAWU addressed the joint convention. Leaders of Bank, Insurance, BSNL, Central and State government employees federations and other peasants and agricultural organizations also addressed the convention.

The joint convention noted that the present Modi-led BJP regime controlled by the RSS is destroying whatever we, the people have built brick by brick through our labour and whatever



we have achieved through our struggles and sacrifices, during the last 75 years. It is trampling underfoot the dream of our freedom fighters, of an India free, not only from British colonialism, but all forms of oppression and discrimination on the basis of their class, caste, creed, religion or gender, of a nation where its people can live with freedom and dignity.

This convention asserts that the struggle today is not only for our immediate demands of livelihood and living and working conditions but also to save the country's economy, to save the secular democratic character of our society from this communal and authoritarian BJP-RSS regime.

Hence, this convention calls upon the workers, peasants and agricultural workers all over the country to rise unitedly to fight for the just demands and to work tirelessly for the defeat of the neo-liberal, communal and authoritarian regime of the BJP-RSS.

The convention reiterated basic demands of the working people of this country such as, Ensure Minimum wages @Rs26,000 pm and Pension @Rs10,000 to all workers, Legally ensure MSP @ C2+50% for all farm produce with guaranteed procurement, scrap the four

labour codes and Electricity Amendment Bill 2020, provide 200 workdays at wages Rs. 600 per day under MNREGA with expansion to urban areas and one time loan waiver to poor and middle peasants and agricultural workers. The joint convention also raised the demands to stop privatisation of PSUs, scrap NMP, scrap Agnipath, arrest price rise and strengthen and universalise PDS, pension @Rs. 10,000 for all workers and tax the super rich.

To take these demands to the workers, peasants and agricultural workers across the country, this convention calls upon all the units, up to the lowest level, of all the three organisations to take up an intensive and extensive campaign from October 2022 to February 2023, through distribution of leaflets, posters, wall writing, group meetings, jathas, processions etc. on the issues and demands including local demands during the next four months, aiming to reach the unreached, as planned in the state and district joint meetings.

This joint convention also calls upon all progressive, democratic and patriotic people of our country to extend support and solidarity to this nation-wide campaign and programmes, to Save the Nation and Save the People!

Freedom is the Elixir 75th anniversary celebrations at Thrissur

LIC Employees' Union, Thrissur Division conducted a programme, "Freedom is the elixir" on 20th August, 2022 at Sahitya Academy Hall, Thrissur to commemorate the 75th anniversary of the independence of India. Our nation is built on the fabric of diversity consists of castes, religions, regions and languages. Some regressive forces are trying to disintegrate this edifice. The primary challenge we have to face now is to keep at bay these divisive elements by defending the concept of India. All these have been taken into consideration while conducting the Seminar.

The meeting was attended by both employees and pensioners in large numbers along with family members.

The event was inaugurated by Dr. John Joffy by speaking on the subject "What the struggle independence speaks to me", he said that after 75 years of independence, we are compelled to think over the fact how much free our life have been so far. It is the unity of the people transcending caste and religion that imparted strength to the national movements to strive for independence, he added. He reminded us that our fight to save public sector institutions would consolidate our independence.



After the inaugural function, cultural programme by the family members under the banner of VIOLET (Versatile and Innovative Cultural Organ of LIC Employees Talent) that included a drama – "We are the persons in authority and other programmes that inspire the spirit of independence.

Earlier, Com. Deepak Viswanath, General Secretary, LIC Employees' Union delivered welcome speech and Com R Rajeev President acted as the Moderator. Com K R Vini, Vice President proposed Vote of Thanks.

AIIEA AND AIIPA REACH OUT TO THE FLOOD AFFECTED PEOPLE OF ASSAM

SCHOOL BUILDING RENOVATED WITH FLOOD RELIEF COLLECTIONS



a packet of a blanket, bedsheet and mosquito net was distributed among three hundred plus families. Till now, relief has been distributed among two thousand families of twenty worst affected villages. The Silchar Divisional Unit of AIIEA and AIIPA distributed relief among more than 1000 families in the Barak valley, which was the worst affected area. Each family was provided with a relief packet containing bedding materials like blankets, bedsheets, sarees, lungis etc.

This year Assam witnessed one of the worst floods in recent memory. About two hundred people including fifty five children and ten women lost their lives. Around 89 lakh people were badly affected by two spates of the floods during April to July. With little support from the central and state governments, people were left to fend for themselves. In this situation, the AIIEA and AIIPA gave a call to insurance employees and pensioners to contribute liberally for providing some relief to the flood affected people of Assam.

The high point of the relief works is the effort of the AIIEA and AIIPA to rebuild the infrastructure of a flood hit government high school building at Galdighala in the Nalbari district of Assam. At a time when the state government of Assam has been closing down hundreds of government schools on different pleas, the effort of the insurance employees to renovate six flood ravaged rooms of the building has come in for much appreciation from all quarters. The renovated school buildings were inaugurated by Com. Shreekant Mishra, General Secretary AIIEA in a well- attended public meeting at Galdighala, Adabari in Nalbari District around 40 kms away from Guwahati.

We are happy to inform that employees and pensioners responded massively to this call for donations. Till now, the AIIEA and AIIPA have contributed Rs.35 lakhs and Rs.7.5 lakhs respectively. Relief works are now underway with the funds mobilised from all over the country. So far, relief works have been organised in Harijora, Madekhata, Bongaon (Maharipara) and Nathkuchi village in Baksa district which is one of the worst affected areas. Each family was provided with a packet of three kgs of rice, 1 ½ kg of pulses, one litre of edible oil, potato, onion, soybean, salt, two pieces of soap and a bottle of phenyl. In the relief effort at Shatikuchi village under Nalbari District,



WOMEN'S CONVENTION OF EZIEA



The 6th Zonal Level Women Employees' Convention of Eastern Zone Insurance Employees' Association was held on 20/08/2022. Coms Khana Chakraborty, Fullara Talapatra & Shyama Bhattacharya formed the Presidium of the Convention.

M. Girija, Joint Secretary of AIIEA, while inaugurating the Convention, reminded the audience that AIIEA once again placed the demand of 40% wage rise across the board. She narrated that India, characterized with acute gender inequality, witnessed a worsening picture. India, ranked 135th in the world in respect of gender equality, lack the minimum infrastructure in basic health and hygiene. She lamented that it is a pity that 80% of the total budget of the much hyped Beti Bachao, Beti Padhao program is spent for the advertisement of our Prime Minister. She informed the audience that in the Women's Convention of South Zone Insurance Employees' Federation, Subhasini Ali remarked that women employees in L. I. C. are living in a beautiful island since they are protected by AIIEA. M. Girija urged all present to instill confidence among the policyholders in the post I.P.O. scenario. Going through a rapid technological upgradation and large scale retirements in L.I.C., she categorically stated that AIIEA is emphasizing on need-based recruitment. She expressed with grief that the long overdue wage revision in G.I.C. is yet to be settled. She questioned whether patriotism symbolized simply hoisting of National Flag for a few days. She stressed that rather we should pledge to protect our Constitution, democracy and freedom of expression. She conveyed revolutionary greetings to the women comrades for hosting the Convention in a magnificent manner and wished it a grand success.

Barring Jorhat, 108 comrades represented all the other eleven divisional units of Eastern Zone. One minute silence was followed after placement of Condolence Resolution by Presidium. The Report of the Convention was placed by Maitreyee Misra, Joint Convenor of

Eastern Zone Women Employees' Co-ordination Committee. Eighteen comrades participated in a lively debate on the Report thereby enriching the Convention.

Arpita Roy, another Joint Convenor of Eastern Zone Women Employees' Co-ordination Committee, in her reply speech, emphasized on the scientific temperament of our members. She reminded the audience that our legendary leader Chandrasekhar Bose has conveyed his best wishes for the Convention through his letter. She reminded all that the final fight is against capitalism and urged all to come forward for the preparations of the 26th General Conference of A.I.I.E.A.

29 resolutions were adopted unanimously by the Convention.

Dhrubajyoti Ganguly, President of E.Z.I.E.A., replying to some of the issues raised in the Convention, briefly described the organizational and political dimension of M. Girija's submissions. He informed that AIIEA has decided that any change can be implemented in LIC only after discussion between Management and AIIEA. AIIEA is pressing for recruitment in Class-III and IV cadres in L.I.C. He informed that there is widespread enthusiasm among the comrades throughout the country for the ensuing 26th General Conference of AIIEA at Kolkata and appealed to all present to join the preparation.

A Sub Committee of 23 members of the Eastern Zone Women Employees' Co-ordination Committee from 11 divisional units was unanimously elected with provision filling of the vacancy of representatives from Bongaigaon. Coms Arpita Roy and Fullara Talapatra from K.D.L.I.E.A. & D.I.E.A., Jalpaiguri respectively were unanimously elected the Joint Convenors. The Convention concluded with a pledge to protect the unity of the country and work for the interests of the institution and the employees.



KARNATAKA STATE WOMEN CONVENTION

The 4th State Level LIC Working Women Convention of Karnataka State, held on the 27th of August 2022.. Around 250 women comrades, from all the Divisions of Karnataka, have enthusiastically participated in the Convention, with commitment and conviction. The Convention Venue, at the Santoshi Novatel Hub, was named as Com. N Ramanachalam Manch, in memory of the departed Vice-President of SCZIEF.

Com. J Suresh hoisted the flag of AIIEA amidst thunderous slogans and set proceedings into motion. The inaugural session commenced with revolutionary songs rendered by the women comrades of the host Division as well as the women comrades from all the Divisions. Com. G Latha, Assistant Treasurer, IEU, Raichur welcomed the dignitaries to the dais. Com Gayathri Raju, Co-convenor of women sub-committee of Raichur rendered welcome address. A special feature of the Convention is the enthusiastic participation of a large number of young new recruits, bringing freshness and

new life to the event.

Prof. TR Chandrasekhar, in his thought provoking inaugural address, elaborated on the socio-economic-political situation prevailing in the country. He has specially focused on the burdens being imposed on the women as a result of the anti - people policies of the government. He drew attention to the hardships of the workers in unorganised sector. He threw light on the plight of the Asha and Anganwadi workers and their meager incomes. The women employees working in LIC should try to understand the problems of the less privileged sections all around. He impressed upon the employees to identify themselves with

the broader struggles and fight the offensive of the government, collectively.

Com. TVNS Ravindranath, congratulated the women employees for the massive participation. He informed that the Democratic Credentials of the Nation are at stake, today, and there is a great need to protect the foundational values of Indian Democracy and the Constitution. In this background, he congratulated all the employees for the magnificent conduct of the celebrations of the 75th Anniversary of Indian Independence, in a befitting way, across the zone. We have to gear-up and update ourselves to meet the post-IPO challenges arising ahead, he exhorted. We shall strive to strengthen the LIC on all fronts, to meet this task, he called.

Sri Vidhyadhar, Senior Divisional Manager greeted and wished the convention all success.

The inaugural session concluded with vote of thanks proposed by Com. H R Gayathri, Convenor, Karnataka State Working Women Co-ordination Committee.



A presidium consisting of Com. Rekha, Vice-President, IEU, Shivamogga; Com Karthiyayini, Vice President, ICEU, Bangalore -1 and Com Kavitha, Joint Secretary, IEU, Udupi conducted the proceedings of the Delegate Session under the guidance of Com. J Suresh. Com. HR Gayatri, Convener, SCZIEF WWCC, Karnataka State placed the report of activities, before the house. There was a thorough and purposeful debate on the report, participated by 14 women comrades from all the Divisions, including the conveners of the Women Sub Committees of all the Divisions. It is heartening to note the young newly recruited women comrades participating in the debate, with zeal.

Com. R Srinivasan, intervening in the debate, has impressed on the women comrades the need to involve more in the activities of the union. He mentioned the examples of some of the legendary women leaders of civil liberties, trade union movements and enthused the women employees to take them as role models.

Com. HR Gayatri placed her views on the debate and congratulated all the participants for their participation and exhorted that the large number of young women comrades has given renewed confidence to the organisation.

Com. TVNS Ravindranath, while summing up the debate, emphasised the need to strengthen the organisation. The unity, of the workers and the people, is sought to be divided on the sectarian lines, he noted. The Public Sector is

being sold indiscriminately. The LIC of India, the backbone of the Indian Economy, is being listed on the Stock Market, through IPO. We should make all efforts, through struggle, to stall the government in going further from dilution of the 3.5 %. It is in this background that the AIIEA has placed a Charter of Demands for a 40 % Wage hike to LIC employees. The struggle for achieving the charter and the struggle for safeguarding the industry should go hand in hand. We must improve our servicing and take the truths about LICs performance, to the policyholders. We must garner the support of the policyholders and agents, to our struggle. Strengthening the AIIEA and LIC are need of the hour, he exhorted. He asked the Divisional Units to take measures to form ICCs at all centers. He stressed the need to form Media Response Committees and activate them. After summing up, the report was unanimously adopted by the convention.

The Convention has re-elected **Com. HR Gayatri**, as the **Convener of the SCZIEF WWCC of Karnataka State**, unanimously, for the ensuing term. A total of 15 resolutions on various issues concerning women were unanimously adopted by the convention. The Convention has unanimously elected **Com. SR Malini**, as the **Editor of the Samatha Magazine**. The Convention concluded with the vote of thanks proposed by **Com. J Suresh**.

CONGRATULATIONS



Com Madhu Khandelwal, an active cadre of AIIEA in Ajmer Division has been awarded Honourary Doctorate by East Coast University, USA. This was in recognition of the work she has been doing for the past several years to help the street children and struggle for gender justice. The AIIEA honoured her for this magnificent achievement during the 5th All India Women Convention held at Kozhikode on 17th September 2022. Com Amanulla Khan, former President, AIIEA presented her a bouquet and shawl on behalf of the convention and the AIIEA. Insurance Worker is proud of Com Madhu and it hopes that her work will inspire the cadres of AIIEA in different parts of the country to take up such social activities.

37th GENERAL CONFERENCE of SAMBALPUR DIVISION INSURANCE EMPLOYEES' ASSOCIATION

The 37th Annual General Conference of Sambalpur Division Insurance Employees' Association (SDLIEA) was held from 27-28th August at Balangir with much fanfare and exuberance. It all started with the hoisting of red flag by Com. Rajeeb Lochan Dash, President of SDLIEA followed by floral tribute at the martyr's column amidst thunderous slogan in tandem invoking the supreme sacrifice of our worthy predecessors.

The conference got the Midas touch of Com. K Venugopal, former General Secretary of AIIEA as the Inaugurator of the conference along with the gracious presence of Com. Trinath Dora, General Secretary, ECZIEA as the Chief speaker. The Opening song rendered by the women comrades of Balangir –Most of them newly recruited, enthralled the audience followed by the formal inauguration of the conference. Com. K Venugopal in his hour long seminal address presented before the house a complete analysis of the current situation prevailing in the country. He was critical of the divisive communal politics being unleashed by the current political dispensation with an ulterior motive to establish a rabidly intolerant fascistic "Hindu Rastra" to the detriment of the foundational principles of our constitution. He also highlighted the role of the working class in the freedom struggle. Com. Dora also came down heavily on the Government for patronizing communal politics to reap electoral dividend at the cost of social and communal harmony. He pointed to the dangers of subverting Democracy and Constitution which are the bedrock of Indian Society. The proceedings of the first day ended with a cultural program entertaining and spell bounding the audience.

The delegate session started with the presentation of Annual Report and audited statement of accounts. Followed by the initiation, around 25 comrades including women comrades took part in the discussion and unanimously opposed the anti-worker and anti-public sector policy of the Government. Intervening in the



debate, Com Venugopal spoke on organizational issues and stressed upon the need to remain united in the face of mounting attack on the working class. Com Trinath Dora delivered a brilliant speech encompassing all issues relating to the industry and employees. The post IPO scenario in LIC and the role of AIIEA in safeguarding the interest of Industry and shareholders was vividly explained. While explaining the rationale and logic of 40% wage revision demand, he emphasized on the need of unity and struggle to achieve it. Other employees, issues like Family pension, recruitment etc. were also dealt by him. Com Minaranjan Bishi, General Secretary, SDLIEA summed up the debate with suitable reply to all questions and queries raised during the debate.

The enthusiasm and dynamism shown by the newly recruited comrades combined with the experience and organizational skill of the veterans was the hallmark of the conference. The perfect blend of youth and experience was palpable all through the conference making it a stupendously successful event in the history of SDLIEA. **The Conference unanimously elected Com. Rajeeb Lochan Dash, Com. Minaranjan Bishi and Com. Birakishore Nayak as President, General Secretary and Treasurer for the ensuing term.**

GOLDEN JUBILEE CONFERENCE OF LICEU KOZHIKODE DIVISION

Marking its 50th year of onward struggles, the Golden Jubilee Conference of LIC Employees' Union, Kozhikode Division was held on 30th and 31st of July 2022, at Kozhikode. Com Shreekant Mishra, General Secretary, AIIEA inaugurated the open session of the Conference. In his well received inaugural address, he commented on the ideological and political understanding, the deep and abiding commitment to the ideology of working class, empathy for the fellow comrades, which the LICEU Kozhikode division displays. He gave a brilliant analysis and comparison of economic and political situation under Smt. Indira Gandhi's government, during which LICEU Kozhikode Division was formed, with the current situation we face.

All former office bearers who led the Divisional Union during these 50 years were invited to the Conference and felicitated by Com Shreekant Mishra. Their presence in the Conference gave immense enthusiasm to our comrades. Com PP Krishnan (Vice President, AIIEA), Com M Girija (Joint Secretary, AIIEA), Com T Senthilkumar (General Secretary, SZIEF), Com M Kunhikrishnan (General Secretary, AIIPA) and leaders of several sister trade unions addressed the open session. The Senior Divisional Manager, LIC of India, Kozhikode Division, Sri PP Saseendran also greeted the participants.

To mark beginning of the Conference Com. K Bahuleyan, President of LICEU, Kozhikode Division hoisted the red flag and all present paid homage to the martyrs. Then the choir of LICEU sang the welcome song. Com. K Bahuleyan presided over the open session, which was attended by more than 82% of our membership. Apart from our members, Class 1 officers, Development Officers, Pensioners and Daily wage employees too attended. Com IK Biju, General Secretary, gave the welcome address and Com MJ Sreeram, Joint Secretary

proposed the vote of thanks .

The Delegate Session was inaugurated by Com M Girija, Joint Secretary, AIIEA. 28 comrades including three women participated in the discussion on Report presented by General Secretary and Statement of Accounts presented by Treasurer, Com PK Bhagiabindu. Com Shreekant Mishra and other SZIEF/AIIEA leaders intervened in the debate and clarified the matters raised in the discussion. The Conference decided to impart Trade Union education to all members, organise Marketing and Servicing activities to build up confidence of field force and policy holders and continue campaign to protect LIC in Public Sector. The Conference adopted 15 resolutions on various issues including strengthening LIC in Public Sector, upholding constitutional values, price hike, communalism etc. The Conference unanimously elected 15 comrades to the Executive Committee and Com K Bahuleyan (President), Com U Pradeepan, Com K Shaju (Vice Presidents), Com IK Biju (General Secretary), Com MJ Sreeram, Com CH Sapna, Com MP Appunni, Com AD Poornima (Joint Secretaries), Com PK Bhagiabindu (Treasurer) and Com. M Vinod (Assistant Treasurer) as office bearers. Com. KKC Pillai, Com. M Kunhikrishnan and Com. P Narayanan Nambissan are elected as Honorary Members. Com. CH Sapna proposed vote of thanks.



20th Conference of Jaipur Division

20th conference of Jaipur Division was held on 13-14th August 2022. Conference was started with flag hosting by Divisional President Com. Rajendra Chauhan. Thereafter, tributes were paid to martyrs.

Addressing to inauguration Session General Secretary of NZIEA Com Naveen Chand communicated the decisions of the AIIEA working committee held at Raipur and the background of framing the new charter of demands. Com. Anil Bhatnagar, Vice-President, AIIEA said that despite the listing of LIC, we have to continue our struggle to protect our institution. Com Ram Chandra Sharma, President of NZIEA spoke on the political and economic situation in the country and the need to fight the policies which are anti worker and anti people. Com. Ravindra Sharma Treasurer of NZIEA and Com. Satish Khandelwal Joint Secretary, AIIPA greeted the conference.

In delegation session Divisional Secretary Com. Sumit Kumar underlined the activities



of Divisional Committee and steps taken to strengthen the organization. In evening, Cultural programme was held in which many activities were performed. The officers/employees irrespective of cadres participated in the event. Chief Guest of this function Shri O.P. Jilowa Sr. Divisional Manager honoured the performers .

On the second day delegate session discussion on the report was very illuminating. The report was unanimously adopted along with the organizational accounts. Several resolutions were also approved unanimously.

The Conference unanimously elected Comrade Mahesh Gurbani as President, Com. Sumit Kumar as Divisional Secretary and Com. Shailendra Kaushik as Treasurer for the ensuing term.

49th Conference of IEA Jamshedpur Division

49th Annual General Conference of IEA Jamshedpur Division was held on 27th -28th August 2022 at Jamshedpur. The conference started with the flag hoisting by Vice President of IEAJD Com. S.S.Dalal with thunderous slogans. Thereafter delegate session started. In delegate session Annual Report was placed by Com. Amit Amity, General Secretary, IEAJD and Statement of Accounts was placed by the Asst. Treasurer Com. K.K. Sharma, which was unanimously passed by the house. 150 Delegates and Observers attended the conference. 31 delegates placed their views at

the conference. Delegate session was addressed by Com. Pradip Mukherjee President ECZIEA & Vice President AIIEA. He enumerated the struggles and achievement of IEAJD in last 49 years and said that the policy of contractual labour and outsourcing will very badly hit the working class. Through this policy government is trying to curtail the benefits and privileges of the working class. We have to fight against it.

In the open session on 28th August, Com. Shreekant Mishra General Secretary AIIEA was the chief speaker. In his address he said that government is trying to sell the public sector



undertakings and the public property in the name of self reliance; even the defence sector has been privatized. He discussed the bad effects of the so called nationalism and divisive policies of the government and the ruling party. Discussing on the present scenario, he said that today democratic system has totally collapsed, every voice against the government has been declared as anti national and efforts are being made to divide the society in the name of religion. Other Trade unions of Officers, employees and agents within LIC and the representatives of other fraternal trade union also attended the

open session. All the speakers laid emphasis on unity of the working class to fight the present challenges.

The conference unanimously passed a number of resolutions relating to the national unity, our institution and issues relating to the employees and pensioners.

The conference unanimously selected Com. (Smt.) Purabi Ghosh, Com. Amit Kr. Maity and Com. Ashok Kumar Das as President , General Secretary and Treasurer of IEAJD for the coming term.

Women's Convention at Nagpur

Working women convention of NDICEU, Nagpur Division was held at Sahkar Jeevan building, Nagpur on 21st May, 2022. The convention was a grand success with participation of around 110 women of Nagpur Division. Com Neha Mote, Convener, women's sub-committee presided over. Convention started with welcome song and a revolutionary song sung by comrades of NDICEU. Com A G Dhokpande, Vice President AIIEA inaugurated the convention. Com Usha Pangariha, Convener, women's committee, CZIEA and Com T K Chakraborty, Vice President, AIIPA were the chief guests. Com Jyoti Patil, Vice President, RDIEU and Com Anusaya Thakur, Jt. Secretary, RDIEU attended as guests.

Com Dhokpande in his inaugural address informed about LIC IPO and its ill effects.

He called upon all to fight against the pro-corporate and anti-employee policies of the present government. Com Usha Parganiha exhorted the women comrades to come forward and take active part in union activities. Com T K Chakraborty dwelt upon the history of starting of women's convention by AIIEA. Com Jyoti Patil and Com Anusaya Thakur greeted the convention. Com Pushpa Zade, Com Neha Bhandarkar and Com Dr Smita Mahurkar were felicitated for excellence in the field of sports, literature and arts & culture respectively. Report presented by Com Neha Mote was adopted unanimously. Convention elected Com Heena Jibhkate as Convener and Com Mamta Sawane and Com Priti Patre as Co-conveners. Convention concluded with a vote of thanks by Com Heena Jibhkate.

Coimbatore: LIC Working Women Convention

The 35th LIC Working Women's Convention of ICEU, Coimbatore Division was held on 03/09/2022. The Convention commenced with Cultural Programs and was presided over by Comrades M.Umamaheshwari, G.Sudha, A.Indira, M.Saradha and E.K.Subashini.

Com.Kannammal, the prominent leader of ICEU, Thanjavur Division was honored and felicitated for her social work. Com Kannammal's description of her long field experiences with the guidance of All India Insurance Employees Association and the Cooperation of her family towards the progress of the Women engaged in Stone quarrying in Pudikottai district was impressive.

Com K.Balabharathi, former Member of Legislative Assembly from Dindigul Constituency

and one of the leaders of All India Democratic Womens Association while delivering the key note address spoke about the current political situation. She spoke in detail about the contradiction of the rulers who while extolling the power of Women had remitted the jail sentence of the convicts of the Bilks Banu case. Com K.Balabharathi said that it was a pleasure to participate in the conferences of the All India Insurance Employees Association which is a role model for Trade Unions.

Com M Girija, Joint Secretary of All India Insurance Employees Association in her greetings, emphasized the need to be alert to the attempts of rulers to divide us in the name of religion, caste, God and stressed the importance of joining the struggle with other section of

workers for the betterment of the all sections of the society.

Com E.K.Subashini gave the Welcome Address, and Com A.Indira submitted the report of the Women Subcommittee. 7 women comrades participated in the discussion on the report. Com M.Umamaheshwari summed up the discussions. Com K Thulasitharan, General Secretary, ICEU greeted the convention and called upon the comrades to be in readiness to

implement the programs to be charted by AIIEA in toto in Coimbatore Division.

23 resolutions relating to industry, employees issues and national importance were approved unanimously. The convention concluded with Com G.Sudha proposing vote of thanks. More than 240 comrades including 198 women participated in the convention and made it a grand success.

75th INDEPENDENCE DAY CELEBRATIONS AT UDUPI

The 75th Independence Day celebrations of IEU, Udupi Division were held at the Conference Hall of LIC Employees Co-operative Bank, Udupi.

Com. K. Krishna ,President of LIC Employees Co-operative Bank unfurled the National Flag, in the presence of office bearers and members of the Union and LIC fraternity.

The celebrations began with patriotic songs sung by the Choir of the Union. Com. Shashikanth Koudur, Professor of National Institute of Technology, Surathkal, Mangalore, Chief Guest, spoke on the topic “Bhakthi in the past and now”. Analysing the subject, he described how the Bhakthi movement propagated by mystic saints united people during freedom struggle. He said Bhakthi movement is a reformative mode of devotion to reach God without a mediator and it denies barriers of caste, creed, sex etc. in the path of attaining salvation. The movement gained momentum as the people misled by the rhetoric preachings of religious bigots, joined the movement to find solace in Bhakthi cult. Unity of society was attempted to be achieved by Kabirdas, Ravidas and saint Tukaram. They enriched the thoughts of people through their works, towards Nation building.

He said, Bhakthi on contrary today is used as a means to malign people to meet political ends by parties, Citing ‘Ram’ he said it is not the ideals of Ram, but the name alone is important

to fetch votes at elections. He urged that the need of the hour is not patriotism, but love towards the Nation. He expressed concern over growing trend of Hero worship and cautioned the members of the dangers of hero worship in the process of Democracy. Remembering Dr. Ambedkar’s words, he said among colonized states, India is in most endangered position as there is maximum participation of hero worship in politics. Devotion in religion may lead to salvation, but devotion in politics or hero worship shall result in political regression paving way for Dictatorship.

The other Guest Com. Balakrishna Shetty, Vice President, CITU, Udupi District, speaking on the subject, “The role of workers in the Freedom Struggle” said the freedom struggle witnessed the participation of workers right from 1905 during Non Co-operation Movement. Thereafter opposing the anarchy of British against division of Bengal, the workers went on a year long struggle. Stalwarts like Balagangadhar Tilak, Lala Lajpat Rai and Bipinchandra Pal spearheaded the workers struggle. He remembered when Balagangadhar Tilak was sentenced to Jail for 6 years, the workers united nation- wide and protested for 6 long days. Today when workers rights are at stake, he called on the workers to fight for retention of their Democratic rights.

At the end of celebrations, a Kannada play, “KAYYURINA VEERARU” based on the true incident of freedom struggle took place in the rural part of Kerala was staged.

Com. K. Vishwanatha presided over the function. Com. Prabhakar B. Kunder initiated the proceedings. On dias were present Com. Vittalmurthy Acharya (Secretary IPA, Udupi) and Com. Nirmala, (Convener, Women Sub Committee, IEU, Udupi). Com. Deric A Rebello (Vice President) compered the Programme.



75 Years of Independence- celebrations at Nagpur

As per the call of AIIEA to Celebrate the 75 years of India's independence in a befitting manner, NDLICEU celebrated the Independence Day in a grand manner. National flag was hoisted by Com R N Patne, Ex Vice-President, AIIEA at Sahakar Jeevan building followed by singing of National Anthem. It was followed by musical program. Comrades of NDLICEU sang popular patriotic songs with lot of gusto leaving the audience spell bound. To commemorate 75 years of India's independence, NDLICEU organised New Business competition for agents from 1st July to 31st July, 2022. 128 agents qualified in the competition. They were felicitated at the hands of Mr Pranay Kumar, Sr Divisional Manager, Com R N Patne, Com A G Dhokpande, Vice-President, AIIEA. Com

Y R Rao, General Secretary, NDLICEU made the introductory remarks. Mr Pranay Kumar, Com R N Patne, Com A G Dhokpande greeted on the occasion. Com Shiva Nimje, President, NDLIEU greeted on the occasion and gave vote of thanks. Program ended with collective reading of **PREAMBLE** of our Constitution and singing of National Anthem. In spite of incessant rains, around 300 persons, which included members alongwith family members of NDLICEU, officers, development officers and agents with their family members, participated in the program. Sr Divisional Manager placed on record his appreciation about the initiative by NDLICEU. Agents and Development officers were full of enthusiasm about the program and appreciated the initiative taken by NDLICEU.

Celebrating 75 Years of India's Independence in Vizag Division

ICEU Visakhapatnam Division celebrated 75 years of India's independence in an exuberant way, involving all Class 1 officers, development Officers, Agents and temporary staff along with our staff members. Many cultural activities and sports competitions were organised across the division.

Apart from the flag hoisting and singing of the national anthem across the division, Carroms and chess competitions were organised in Chodavaram. Vizianagaram unit organised songs competition. The LIC sports club also organised carrom and Table tennis competitions for the city branch employees. Cricket and shuttle tournaments were organised in Rajam unit. Garividi unit organised chess competition and musical chairs competition for women. Divisional Office Fine Arts team was involved in conducting antyakshari in all local branches and Divisional office separately, for retired employees, temporary staff also. Divisional Office unit office bearers conducted the quiz competition. All the units in the division organised quiz and antyakshari competitions. ICEU organised a cultural programme on 15th August. Com MVS Sarma, EX MLC, was the chief guest. The Senior Divisional Manager Sri G Sudhakara Babu and all the managers and officers attended the programme. Patriotic songs were rendered by the cultural team. Speaking on the occasion, Com MVS Sarma said that the independence achieved after

innumerable sacrifices by the working class, must be protected by all means. The unity in diversity which is the unique feature of India is at stake in the present days, as the ruling party aims to establish itself by creating differences with respect to caste, religion, creed, region, food habits, and culture. The syncretic culture of India is at stake and it is the duty of the working class to protect the country with its vast diversity and the constitution of India, he said. Sri G Sudhakara Babu also addressed the gathering. Apart from the patriotic songs and messages by guests, a short film by name "Jayahe" was produced, directed and enacted by AIIEA comrades and the family members. The short film aims to spread the message of humanity, rather than communal differences. The film won many accolades from various prominent persons and organisations. Working women coordination committee enacted a dance ballet with 35 women comrades, on the famous "mile Sur mera tumhara" depicting the different states of India and the cultural diversity. The meeting was presided over by Com Kameshwari, President ICEU and Com GSRK Govinda, Joint secretary, proposed a vote of thanks.

ICEU Visakhapatnam Division also conducted Study circle in all the units, commemorating 75 years of Independence, freedom struggle, the development of the public sector, nationalization of banks and the role played by the working class.



Celebration of 75th Anniversary of Indian Independence by WBSGIEA

As per decision of AIIEA Secretariat, West Bengal State General Insurance Employees Association celebrated in a befitting manner 75th year anniversary of our Independence on 18th August, 2022 in Kolkata at Subarna Banik Samaj Hall. The function had two parts. The 1st half consisted of a seminar on the topic 'Idea of India' delivered by Com. Bikash Ranjan Bhattacharjee, MP, Rajyasabha and an eminent lawyer. And the 2nd half was ornamented with a cultural programme. The auditorium was jam packed. The function started with a welcome address by Com. Tapan Mitra, General Secretary, WBSGIEA. Then Com. Shyamal Das, President, WBSGIEA took the microphone for conducting the entire function. Com. Partha Ghosal, newly elected General Secretary of EZGIEA in his initial speech pointed out the reason behind observing the 75th year of Indian Independence. He said that the present government is very proactive to implement the agenda of RSS which is based on communalism and who had no participation in the freedom movement. Observing 'Amrit Mahotsab' the PM uttered big big talks and denied the Working Class contribution and sacrifice to have this independence. The Modi-led government is determined to undermine the dream of our freedom fighter. Com. Sanjay Jha, Secretary, Standing Committee, AIIEA was present in the dias and welcomed Com. Bikash Ranjan Bhattacharjee, who was the only speaker of the seminar.

In the seminar Com. Bikash Ranjan Bhattacharjee very beautifully presented his deliberation on the topic Idea of India. He explained the gradual and inevitable change of human nature, behaviour and their temperament in respect of the anti people policy of the Govt which has compelled the people not to express his own belief, faith and against making a unjust society. To relate these facts he started his speech with the reference on the evolution of a new born baby to be a man by the way of changing rather revolting the nature and behaviour of the whole process to defy the bindings and restrictions imposed on him. Likewise today's government is imposing hurdles on the countrymen to enjoy the fundamental rights and opportunities given by

the constitution itself. Quoting the preamble of our constitution he elaborately explained how the ruling dispensation is violating the object of the constitution. He cited many many verdicts of Supreme Court and High Courts in favour of his deliberation. He said that the economic policy of the Govt is widening the gap between the rich and poor and making concentration of wealth unconstitutional. While the oppressed people are on the streets registering their protest then the government is dividing the people in the name of religion, caste and creed to break the unity of the people. He mentioned the crocodile tears of the Prime Minister to express his concerned in his speech on women on the independent day while the whole country experienced in the next day that the government released the culprits from jail who were punished by the court for life time prisoners in the rape and murder case of Bilkis Begum. Com. Bhattacharjee also was critical of the selling of the public sectors which are the backbone of the idea of a self reliant economy of our country. He urged upon the gathering to raise the voice and be united against the fascistic attack in every sphere of our lives with an intention to introduce Hindutha, the agenda of RSS which organisation played the role of a betrayal in the freedom struggle and now planning to destroy working class unity. He appreciated the organiser for organising such an excellent programme. Lastly Com. Bikash Ranjan Bhattacharjee was felicitated by WBSGIEA.

The 2nd half of the function was a cultural programme. The renowned bengali singer Sri Alope Roy Chowdhury was the artist. He presented very beautifully with an elevated voice in many Bengali songs. He ornamented his program with Rabindra Sangeet, Nazrul Geeti, many patriotic songs, folk songs, mass songs of IPTA and the songs of legend Salil Chowdhury. Most interesting thing was before singing every song he explained the backdrop and reasons for writing that song. This was very much amazing to the audience. This was a very enthusiastic and successful programme. The function ended with a vote of thanks to every concerned by Com. Shyamal Das, President of WBSGIEA.



Celebration of 75 years of Independence at Bangalore

Insurance Corporation employees' Union, Bangalore I & II celebrated the 75 years of India's Independence on 15th August, 2022 at Town Hall, Bangalore.

The Programme started with the hoisting the national flag by Com. Amanulla Khan, former president of AIIEA, followed by the rendering of the national anthem. Inaugural songs by Seventy five comrades symbolising seventy five years of Independence added colour and melody to the programme. Kannada song "Bharathavendare Trhivarna Dhvajavu" by Janardhana Kesaragadde gave a message that the real patriotism is when the people are allowed to live in peace and harmony; when a dignified life is secured for all. " Sare Jahan Se Achcha" song by famous poet Iqbal was turned into a mass recitation.

Justice V. Gopala Gowda, former Justice, Supreme Court of India inaugurated the programme. He expressed his happiness to be a part of Independence day celebration that was organised by a trade union. Referring to the economic and political situation in the country he expressed disappointment over the dilutions in implementing the provisions of Indian Constitution. He emphatically called the moves of Government to privatise the public sector undertakings as anti-constitutional and called upon everyone to fight against the same. The evils like discrimination in the name of caste, creed, religion are to be fought and the social fabric of the country needs to be protected he opined.

Com. Amanulla Khan, former President, AIIEA, in his lucid address said that the Independence Day is an occasion to remember all the sacrifices made by scores of common people and workers during the freedom struggle. For all those who made immense sacrifices for the sake of Independence, it was a dream not only to be free from the British but also from the evils like poverty, hunger, ignorance, illiteracy and discrimination. We have a long way to go to achieve this, he opined.

Celebrating India's Independence day we all feel proud that we have progressed. What is more important is that we have proved wrong every adversary who had predicted the disintegration of India due to its diversities. Our constitution not only recognised the diversities but also respected them. It is this inclusive process that has held us together but today attempts are made to divide the people in the name of caste and religion. Let us remember that the independence become a reality because our struggle too was inclusive. People of all caste, creed and religion were a part of it. We need to uphold the values that our constitution stands for and have to be prepared for this task, he concluded.

Three distinguished personalities who have been contributing for the betterment of the society were honoured on the occasion. Accepting the felicitation Shri. E.P Menon, a senior Gandhian and a Sarvodaya leader who undertook a foot journey to Russia as a peace messenger, expressed hope that the people of the country stand by forces that work for peace and progress of the nation.

Smt. Tulasi Gowda, well known environmentalist and Padmashree awardee, before accepting the felicitation, watered a plant on the stage and called upon everyone to plant a saplings and protect the environment.

Sri.Tanveer Ahamed of Mercy Angels, the organisation which provided packed food to migrant workers, medicines, oxygen cylinders and dialysis to poor patients during the pandemic. Their work came into appreciation widely as they conducted the last rites for around 2500 individuals who

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Celebrations of 75 Years of Independence at Belgaum

On the occasion of 75 years of Independence and as per the call of organisation to celebrate the day in a meaningful manner, Insurance Employees' Union, Belgaum Division arranged a special function of felicitating freedom fighters, war veterans, widows of soldiers who died in war and employees of our organisation who have attained the age of 75 and more, and ex-servicemen, on 15.08.2022 at Divisional office premises of LIC of India, Belgaum.

The programme started with Welcome speech by Com. K.R.Bhat, Jt Secretary. Comrades from City branch III rendered a patriotic song "chodo kal ki baatein".

Com. R.V.Mahale, Jt Secretary, IEU Belagavi Division, introduced freedom fighters to the house. And Chief Guest Prof. Anand Mense, Retired Principal, GSS College, Belagavi, felicitated freedom fighters. In his hour long speech he described the history of freedom struggle in length. He informed the pains taken by our freedom fighters in achieving the freedom. He also cautioned the young generation not

to swayed away by the promises given by the present politicians.

Sri Ajit D. Warakari, Sr. Divisional Manager, LIC of India, Belagavi congratulated the union for undertaking the noble act of honouring such personalities.

Gandhian of Belagavi and Rajyotsava awardee Shri Shivaji Kagnanekar was honored on this occasion.

Freedom Fighters Sri Rajendra Kalaghatagi, 102 years, Ram Mahadev Apte 96 years and Parashuram Nandihalli were felicitated by the Chief guest Prof. Anand Mense.

Widows of soldiers, Employees attained age of 75 and more, Ex-servicemen of LIC, were also felicitated by Sr.Divisional Manager Sri Ajit D.Warkari.

Divisional choir team rendered relay of patriotic songs of the occasion.

Function was presided by Com. C.S.Bolgundi, President, IEU Belagavi Division.

The function concluded with national anthem.



lost their lives due to COVID according to the deceaseds' religious beliefs. Mr. Tanveer expressed his gratitude to the organisation for recognising their work while saying that it was just a humanitarian gesture during the crises.

A special issue of Vima Naukara containing the articles translated to Kannada on important aspects of Independence struggle was released on the occasion by Com.N.K.Vedaraj, Publisher of the Insurance Worker.

Colourful cultural programmes followed the Inaugural Session. Comrades of Vijayanagar and Indiranagar Base units presented group songs which won first prizes in the Group song competition. Our comrades presented a skit "CHIRAYU" depicting the contribution of LIC to the nation building and also

the role of the AIIEA in the successful journey of LIC, in a unique way.

A drama "MADHAVI" depicting the painful life of Madhavi, daughter of King Yayaathi was enacted by Ms. Divyashree Nayak and Sri. Sharath Bopanna of Kaivalya Kalasangha, Bangalore.

Renowned musicians Smt. M.D.Pallavi, and Ms. Bindu Malini presented "Threshold", a musical dialogue. The programme depicted the life of women who strived to come out of the shackles and attain the equality.

The programmes were not only entertaining but also very educative and came into appreciation by the audience. Many competitions like Group song, Anthakshari and Quiz were held as a run-

up to the event. Fancy dress and drawing competitions were held for the children at the venue.

Celebration of 75 years of India's Independence will be etched in the memory for various reasons. It was as unique as the occasion itself. It successfully brought the entire LIC fraternity together. In fine it was successful in creating oneness and in understanding the importance of unity in thought and action with which India has won Independence.





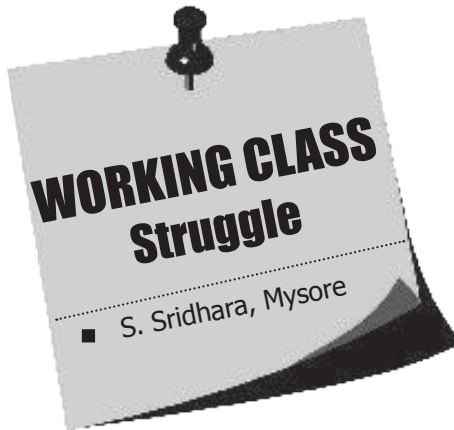
- “High operating and distribution costs and inflated hospital expenses have kept the cost of health insurance products elevated, making them unaffordable for a section of the society; We have to look at ways of reducing expenses to make insurance affordable” says IRDA Chairman. He further suggests that using artificial intelligence to create tailor-made health insurance products.
- A Report by Swiss Re says life insurance industry in India will grow at a rate of 6.6 per cent (in real terms) in 2022 and will go on to grow at 7.1 per cent in 2023. Rapid economic expansion and regulatory push will make India sixth largest insurance market in the world in the next 10 years says the Report. The Report further reveals that the total insurance premiums in India will grow by an average 14 per cent per annum over the next 10 years.
- “We intend to increase our market share of non-participating business as well as diversify the channel mix while ensuring that our agents stay as the main distribution pillars of our products,” says LIC Chairperson M R Kumar. Non-participating life insurance products do not offer any bonuses or add-ons such as dividends to the policyholders. For fiscal ended March 2022, share of par business within the overall individual business, in terms of annualised premium equivalent (APE), was as high as 93 per cent.
- The Central Government, due to the reports that some insurance companies are making profits in the government’s flagship crop insurance scheme PMFBY, is planning to revamp the scheme to rationalise premium rate and encourage participation of more insurers. According to official data, the claim ratio in 2020-21 stood at 62.3 per cent of the gross premium. The reported claims were Rs 19,022 crore, out of which 17,676 crore has been paid till date. During the 2022-23 crop year, the claims under PMFBY were at Rs 9,867 crore, out of which Rs 8793 crore has been cleared so far.
- Eighty-one per cent of the total complaints of 40,527 resolved by the Insurance ombudsmen during the year 2021-22 were against private insurers and the rest against LIC and PSU general insurers.
- The non-life insurance companies, which include general insurers, standalone health insurers, and specialised PSU insurers, saw their premia grow 12 per cent YoY to Rs 4,471 crore in August, largely aided by robust increase in premiums

of standalone health insurers (SAHI). The SAHI companies (five) reported a 28 per cent rise in premium to Rs 2,059 crore. As for general insurers, their premia increased by 9 per cent to Rs 17,102 crore.

- Reviving the initiative, started by it a few years back, IRDA held a meeting of heads all the insurance companies on 8th September 2022 urging them to accept and go in for Dematerialisation of insurance policies. Dematerialisation of insurance policies is essentially like dematerialisation of shares, the only difference being that in the case of shares, customers are allowed to transact, as in buy and sell shares. This feature is, however, not allowed in dematerialised insurance policies. It will simply provide a one-stop window for customers to view all their insurance policies—life, motor, or health. When a customer buys a policy, the insurance company will credit that policy in the customer’s repository account. IRDA wants that the new policies issued be e-policies and the previous ones be converted within a period of 12 months. Currently, there are four insurance repositories – NSDL National Insurance Repository, CDSL Insurance Repository Ltd, Karvy Insurance Repository Ltd, CAMS Insurance Repository Services Ltd. LIC is mulling with an idea of having its own Repository.
- The Finance Ministry is wants to bring in changes in insurance laws, including reduction in minimum capital requirement citing the need to increase the insurance penetration in the country. Insurance penetration in India increased from 3.76 per cent in 2019-20 to 4.20 per cent in 2020-21, registering a growth of 11.70 per cent. The ministry is doing a comprehensive review of the Insurance Act, 1938 and also looking at making relevant changes to help push growth of the sector.
- While the life insurance industry grew at 44 per cent April to August 2022 compared to the same period last year, LIC grew at the rate of 48.97 per cent taking its market share to 68.13 per cent.
- IRDA’s draft regulations on Payment of Commission and other incentives to insurance agents seeks to reduce the rate of commission and other incentives. The draft also suggests that wants the premium of the policies taken directly from the insurers to be lowered – causing a dual rate policy in the premium! **All in the interest of the policyholders, insurance penetration and density in the country !**

SANITATION WORKERS STRIKE IN BIHAR:

Over 40000 contract and daily wage sanitation workers from 19 civic bodies across Bihar struck work on August 27. The workers put forward 11 demands, including permanent jobs for contract sanitation workers, equal pay for equal work and end to outsourcing, pension benefits and employment of family members of deceased workers and other benefits.



PROTESTS BY CHILD CARE WORKERS AGAINST SACKINGS ENTERS SIXTH MONTH:

Anganawadi (Childcare) workers and helpers in Delhi are continuing to protest the sacking of nearly 1000 fellow workers who participated in 39 day strike that ended on March 14. The workers have been continuously protesting against the illegal termination since March 2022.

KERALA INSECTICIDE FACTORY WORKERS STOP WORK TO DEMAND UNPAID WAGES:

Hindustan Insecticide Limited (HIL) factory workers in Kochi, Kerala state walked off the job on 5th September and demonstrated blocking vehicles entering and leave the plant's main gate. Workers are not paid wages since June 2022.

MADHYA PRADESH POWER WORKERS STRIKE OVER UNPAID WAGES:

Hundreds of workers from Kshema Power and Infrastructure Company in Dhamana, Madhya Pradesh struck work on 1st September 2022 to demand unpaid wages. This includes Security guards, patrolling workers and other labourers who have not paid for more than 3 months.

TAMILNADU GOVERNMENT ROAD MAINTENANCE WORKERS DEMAND COMPENSATION FOR TEMPORARY SUSPENSION:

Tamilnadu Highways Department Road employees Association members demonstrated in Dindigal, Tamilnadu on 7th September demanding the Government to pay wages for 41 month period they were suspended in 2002. Over 9800 workers were suspended due to Government's Financial Restraints.

TAMILNADU POWER DISTRIBUTION WORKERS PROTEST:

Thousands of workers from the Tamilnadu Generation and Distribution Corporation in Chennai Protested in front of the Finance Secretary's Office in Anna salai on 6th September to demand an increase in salary & dearness allowances.

FLEX PRINTERS IN ANDHRA PRADESH PROTEST LOSS OF JOBS:

Flex Printers and workers demonstrated outside the Prakasam Bhavan (District Administration Office) in Ongole on August 29 calling for the Andhra Pradesh State Government to reverse its ban on Vinyl Flex Banners. The AP Flex Banners Printers Association said over a million workers in the state could lose jobs if the Government maintained its ban. They proposed that Flex banners could be recycled and reused for different applications such as footwear, geo-textiles and canal linings.

MADHYA PRADESH RAILWAY WORKERS FIGHT TO DEFEND JOBS:

Western Railway Employees Union members demonstrated at the integrated crew lobby in Ujjain, Madhya Pradesh on 28th August to protest railway administration plan to abolish the local running staff and their head quarters, train

managers, loco pilots, assistant loco pilots, station masters and employees of operational, mechanical, commercial, S&T and electric departments from Ujjain head quarters were involved in the protest. Workers demand that the temporary postings of workers from Ujjain headquarters to other facilities during the Covid-19 pandemic have been made permanent.

TELANGANA COAL MINE WORKERS STRIKE OVER WAGES & CONDITIONS:

Thousands of contract workers from the state owned Singareni Collieries Company Limited (SCCL) started indefinite strike across 11 Telangana Mining Areas on 9th Sep. The protest was called by the joint action committee of the SCCL Contract Workers Union over their long outstanding demands for higher wages, job security and statutory benefits. Nearly 24000 contract workers from various underground coal mines, opencast projects, workshops, exploration wings and several other departments held protest, rallies and meeting in six districts.

PUNJAB GOVERNMENT WORKERS DEMAND RESTORATION OF THE OLD PENSION SCHEME:

Thousands of Government Employees responded to a call by the Joint Pensioners Front of Punjab and Union Territory of Chandigarh for a protest in Sangrur on September 10th to Demand Restoration of the old Pension Scheme for employees appointed after 2004.

PUNJAB VETERINARY UNIVERSITY NON TEACHING STAFF STRIKE:

Non teaching staff from the Guru Angad Dev Veterinary and Animal Sciences University in Ludhiana, Punjab held a sit-down protest outside the University's main gate on 12th September to demand implementation of the Sixth Pay Commission Salary Recommendations. They have threatened to take indefinite strike action if their demands are not met by September 19th.

BENGALURU DOMESTIC WORKERS DEMAND GOVERNMENT FUNDED ASSISTANCE:

The Bangalore District Domestic Workers Union, affiliated to CITU demonstrated in Bangalore on September 13th to demand Government Funded Financial Assistance. The Female workers confront many health issues including anaemia, malnutrition and vitamin B-12 deficiency. Last June hundreds of domestic workers protested in Bangalore on International Domestic Workers Day. Workers protested over a range of issues including caste based discrimination.



- ▶ Addressing the Australian Parliament's economics committee, Reserve Bank of Australia Governor Philip Lowe insisted that workers' wages must be kept far below the soaring cost of living and that the government must slash social spending, including on aged and disability care. He reiterated that payrise be kept below 3.5% per year, that is about half of the consumer price index of 7.75% predicted by the end of 2022. Lowe warned that Australia's official inflation rate was still expected to rise from 6.1% to 7.75% by the end of the year, and the RBA, like other Central Banks internationally, would continue to raise interest rates in order to drive down household spending and real wages. This is in the background of soaring cost of living, particularly for food, petrol, electricity, gas and housing having brutal effect on working class households. He admitted that over the past year alone, petrol prices have risen by 32% and the cost of building new house by 20%.
- ▶ With the explosion of energy and commodity prices, an economic crisis is developing in Germany, unprecedented since the end of World War II. According to economists from the Kiel Institute for the World Economy (IfW), who most recently had to revise their growth forecasts for the coming year downward by four percentage points. The IfW researchers warn of a "massive recession" and put the additional national costs for energy imports at Euro 123 billion this year and Euro 136 billion next year. This would mean GDP shrinking by up to 1.4%.
- ▶ According to US Bureau of Labour Statistics, the 12-month inflation rate of USA is at 8.3%. Rents, groceries and medical care costs drove the rise in the consumer price index in August. Rental housing costs rose another 0.7% in August, bringing the 12 months increase to 6.2%, the highest since 1986. Utilities were up 2.1% in August and are up a staggering 19.8% over the past year. The cost of food is up 0.8% last month and has risen by 11.47% over the last year, the sharpest rise since 1979. The real average hourly earnings fell another 0.2% from July to August. Over the last year, real average hourly pay of an American worker fell by 2.8%. The rise in living expenses has added \$ 341 to a typical family's monthly costs. The official US jobless rate ticked up to 3.7% in August as job growth slowed significantly. The economy added 31,500 jobs last month, down from 52,600 in July. Wage growth, meanwhile, slowed despite surging inflation. Hourly earnings rose just 0.3% in August over July, sharply lower than the 0.5% figure in July.
- ▶ The inflation of Euro zone rose to 9.1% in August amid forecast that it will hit double digits soon.

The inflation spike, which was marginally higher than anticipated and the moves by ECB to life interest rates, take place in conditions where the European economy is heading for a recession. The so-called inflation rate, which strips out volatile energy and food prices, rose to 4.3%, up from 4% in July. According to New York Times, the inflation

- of Estonia had reached 25%, with nine countries registering double – digit levels, including Lithuania and Latvia where it is over 20%. According to JP Morgan Chase, there will be a 2% contraction for the overall euro zone in the fourth quarter. Growth rates for France and Germany will be – 2.5%, Italy -3%. It said, the Italian industry appeared to be in "free fall". The recessionary trends are not confined to Europe. The US economy has contracted for each of the past two quarters and there are moves by major companies, including Ford to cut their labour force.
- ▶ The Human Development Report 2021-22 has signaled an alarming situation for India. India has slipped to 132 in 2022 from 130 in 2020 in the global ranking of Human Development Index. Human Development Reports attempts to assess the development of countries through the lens of human beings as the ends as well as primary objective of development since 1990. The particular dimensions of HDR examine the progress made by an individual to maintain a kind of life they have reason to value. The same report recognized three key dimensions of individual's prosperous life, to be maintained by the process of development. Longevity (life expectancy at birth), Knowledge (access to education) and command over resources needed for decent standard of living. For the first time in the history of independent India, Life expectancy at birth contracted to 67.2 which were nearly stagnant since 2015.

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Jan. '22	125.1	360.29	8223.90
Feb.	125.0	360.00	8217.32
March	126.0	362.88	8283.06
April	127.7	367.78	8394.82
May	129.0	371.52	8480.28
June	129.2	372.10	8493.43
July	129.9	374.11	8539.44

Base 1960=Base2001x22.8259;
Base 2001=Base 2016x 2.88



More non-par: LIC intends to increase its market share of non-participating business as well as diversify the channel mix while ensuring that its agents stay as the main distribution pillars of products, chairman M.R. Kumar has said. LIC has 17 individual participating products, 17 individual non-participating products, 11 group products (including one credit life and one annuity product) in its portfolio, along with 7 rider benefits, according to the annual report. For the last financial year, share of par business within the overall individual business, in terms of annual premium equivalent (APE) was as high as 93%. Currently, over 95% of LIC's individual business in terms of premium is sourced through its agency force and less than 3% is through bancassurance channels. "Our ties up with banks continues to be robust. We intend to work with all partner banks and at the same time strengthen the IT processes between the banks and LIC," he said.

Indian market: India is likely to become the sixth largest insurance market in the world over the next decade. In its latest report, Swiss Re Institute expects the country's total insurance premiums to grow by an average of 14% in nominal local currency terms in the next 10 years. The Indian life insurance industry grew at a compounded annual growth rate (CAGR) of 11%, in terms of total premium and 17% in terms of new business premium, during 2017-22, according to a report by Benori Knowledge. The global provider of custom research and analytics solutions estimated that the industry will grow at a CAGR of 9% until 2027.

No disclosure: IRDAI has dropped proposal for mandatory disclosure of commissions on policy documents. The proposal to mandate insurance agents to disclose commission on policy document faced resistance from LIC and agents.

Commission ceiling: IRDAI has proposed a 20% cap on the agents' commission for insurance companies. It has also released a draft consultation paper on the commission limit.

Pension portability: Pension fund regulator PFRDA has held preliminary discussions with insurance sector regulator IRDA on the issue of portability of pension policies for NPS subscribers. At present, no pension product under NPS can be changed once opted for.

Change Agent: IRDAI considers a new norm with respect to changing an insurance agent. If the policyholder is not satisfied with the service of an

agent, he/she can change the agent and can select a new agent. In case of change in agent, the commission received on the premium will then be paid to the new agent. The agent portability option will not be restricted to general insurance only but shall be applicable to life insurance policies with a tenure of up to 20 years.

Insurance Fraud: IRDAI is considering a recommendation to set up an independent investigation agency to probe cases of insurance fraud. This agency, if formed, shall be similar to the Serious Fraud Investigation Office (SFIO), which probes corporate fraud and comes under the Ministry of Corporate Affairs (MCA).

Differentiated Insurers: FinMin is likely to consider lowering the minimum capital requirement of Rs.100 crore to set up an insurance business. It will enable the entry of differentiated insurance companies like in the banking sector. The banking sector is currently categorized as universal bank, small finance bank, and payments bank. The move can allow entry of companies focused on micro-insurance, agriculture insurance, or insurance firms with a regional approach.

Dematerialisation: IRDAI has mandated dematerialisation of new insurance policies by December 2022. It has also asked insurance companies to dematerialise existing/old policies by December 2023. Insurance policies could be dematerialised with National Securities Depository Limited (NSDL), Central Depository Services (CDSL) or Karvy.

Ombudsman performance: Insurance ombudsman offices across India settled 40,527 complaints in FY22, up 32% from a year before. 3,830 cases were settled by the Bima Lokpal's (ombudsman's) Delhi office alone in the last fiscal. The Bima Lokpal, an alternative grievance redress mechanism set up by the IRDAI, offers a platform for expeditious and cost-effective disposal of customer complaints.

Premium rise: Know your customer (KYC) details will be made mandatory to avail health and general insurance from November 1. Currently, KYC verification is voluntary. This will also lead to a slight rise in insurance premiums as now KYC charges will also be included in non-life insurance policies. The objective of the IRDAI is to control frauds and ensure full details are available with insurers.

National Seminar on “Insurance Awareness & Challenges”

The Visakhapatnam Insurance Institute conducted a National Seminar on the topic, “Insurance Awareness - Challenges” on 18.6.2022 at Alluri Seetharamaraju Vignana Kendram, Visakhapatnam. The Seminar was addressed by Professor Surajit Mazumdar, JNU, Centre for Economics and Planning, New Delhi., and Sri Amanulla Khan – Editor of Insurance Worker, Bangalore. Sri Bhagawan Prasad – P & IR Manager, Visakhapatnam Division, Sri B. Venkata Kumar, Vice Chairman of the Institute, Sri D V S Y Sharma, Hon. Secretary and Sir Pydisetty, Council Member of the Institute participated.



Addressing the Seminar on “Insurance Awareness & Challenges”, Prof. Surajit Mazumdar said that the share of Public Sectors in the national GDP is just 25%, while the major part is the private entities. Handing over the engines of public sector industries to the large corporate private sector is the essence of privatization. PSUs were created with specific objectives and purposes. LIC was nationalised in 1956 with a purpose to utilize the small savings for the planned national development. GIC was nationalized in 1973, banks were nationalized in 1972 and oil sector nationalised in order to come out of the crisis ridden economy due to take over of several loss making private companies by the government. Share capital involves risk and hence is risk capital, while Insurance is purchased for reducing risks. Existence of many small insurance companies is risky as the risk can’t be distributed among many but a few. Only giant insurance companies will survive. Whatever a policyholder invests in an insurance company as a premium to reduce his risk, that very premium is now at risk. For the first time, the IPO has forced LIC to face two conflicting objectives. Till now, LIC is a trusted entity extending the insurance to crores of policyholders and safeguarding their monies. But now, LIC will have to serve the interests of shareholders also by maximising returns on share capital. The LIC employees have protected the PSU character of LIC till date by waging consistent campaigns for the past 30 years. But, the battle is not over.

Com. Amanulla Khan in his address hailed the Visakhapatnam Insurance Institute that it was the first institute in India that organised a National seminar jointly with the Andhra University 14 years ago and started awareness campaign. LIC’s business is growing. The premium income of LIC in April & May 2022 has grown by 99% over the premium income in April & May 2021. While LIC is showing continuous growth, its share value is declining in the stock market. This reflects the height of manipulations in the speculative market. IPO was opened in the midst of stagflation and during the Ukraine war which is the most inopportune time. Investors have lost 18 lakh crores in the stock market in the recent times. All companies are losing in the stock market. So is LIC.

The employees will have to continue the campaign and struggle against IPO and further disinvestment and convince the people that the performance of LIC is not hampered by the IPO and LIC continues to perform splendidly. LIC and the employees must assure the policyholders and people that the interests of policyholders would be protected, he said.

Sri A.V.R.K. Murthy, Institute E.C. member invited the guests and the anthem of the Insurance Institute was played. Smt. P. Purnima, E.C. member of Visakhapatnam Insurance Institute proposed a vote of thanks. Leaders and members of different Public Sectors attended the institute seminar.

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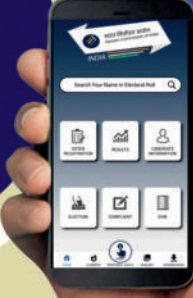
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