

# Insurance Worker



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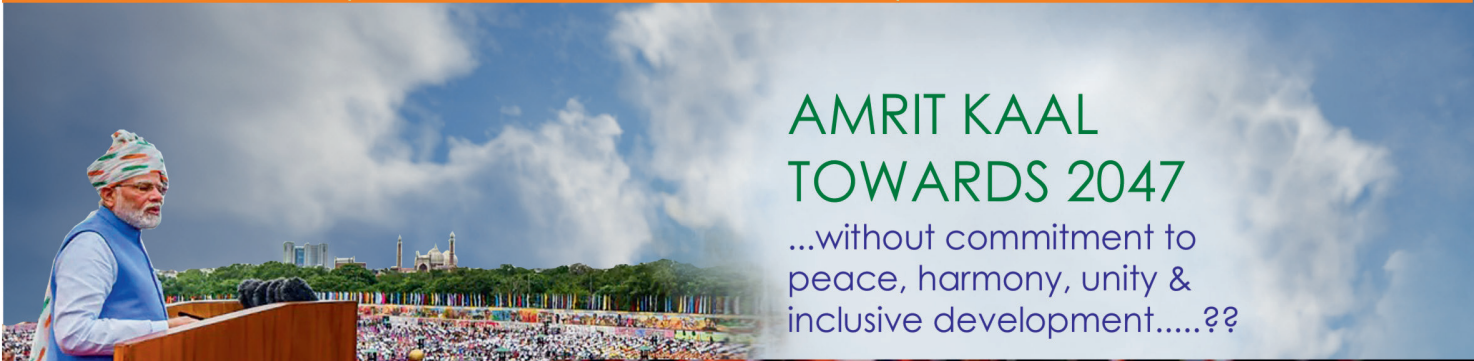
Temples that Nehru built



LIC-Way Forward



दबंगई, नफरत और इन्सानियत



## AMRIT KAAL TOWARDS 2047

...without commitment to peace, harmony, unity & inclusive development....??



## WE, THE PEOPLE

enter 76th year of Independence with valuable insights to construct a Just, Fair and Equal society that Constitution of India pledges to.

NATIONAL SEMINAR - 75 YEARS OF INDIA'S INDEPENDENCE





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COIMBATORE DIVISION**



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**GREET ALL INSURANCE EMPLOYEES  
ON THE OCCASION OF  
76TH INDEPENDENCE DAY**



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## 75 Years of Independence & The Road Ahead

The country celebrated the 76<sup>th</sup> Independence Day with great fervor and enthusiasm. The insurance employees ensured the success of the programs decided by AIIEA to celebrate 75 years of independence. The effort was to recall the glorious traditions and noble values of the national liberation movement. These celebrations were necessary as the glorious legacy of the national liberation movement is sought to be hijacked by those who made no contribution to this struggle. It was also an occasion for a critical analysis of progress the country achieved during these 75 years and its failure to redeem many of the promises made to the people. It was also an opportunity to lay foundations for a massive people's movement to construct a just fair and equal society that the independence movement promised.

The Prime Minister addressing the nation on the 76<sup>th</sup> Independence Day said that the country has entered the amritkal and it would become a developed country by 2047. But he did not reveal the plans and programs through which these targets would be achieved. The Prime Minister is well aware that the country is getting increasingly polarized on religious, linguistic and ethnic lines. There is unprecedented social divisiveness. Unfortunately he did not speak on the most important subject of the time; the unity of people and the country. History has taught a lesson that no country can achieve progress and development without peace and harmony. Therefore, for India to achieve greatness, peace and harmony are the essential requisites. No country can achieve progress without economic, political and social inclusion of all its citizens and communities. That the Prime Minister chose not to speak on this issue is a huge disappointment and let down of the values of our national liberation movement.

The Prime Minister also spoke about the need to empower women who constitute nearly 50% of the population. Again this talk was in abstract without any concrete program. The last few years have been really difficult for the women. The covid has shattered the lives and living conditions of overwhelming majority of women. It is well within the powers of the Prime Minister to secure the passage of the long pending Women Reservation Bill if he is serious about their empowerment. Today India has one of the lowest

labour force participation rates of women in the world. Even assuming that the intentions of the Prime Minister are good, these are not flowing down to his supporters as the actions of both the Central and State Governments ruled by his party suggest. The remission of the jail term and freeing of the 11 rape and murder convicts in the famous Bilkis Bano case by his home State Gujarat flouting all norms is a dark blot on the impartiality and neutrality of a government.

The debate initiated by Prime Minister on so-called freebies has been embraced by the Supreme Court. This is a clear attempt to get-away from the promises of a welfare State. The Prime Minister says that freebies will bring great harm to the economy and therefore the government must revisit the revadi (a popular north Indian sweet often distributed during festivals) culture. It is unfortunate that the Supreme Court which has refused to interfere in the economic decisions of the government and turned away petitioners challenging privatisation has now joined the debate and has set up a committee to look into this issue. It is insulting and unconstitutional to say that poor are given freebies. The Directive Principles of the State Policy without any ambiguity has laid down the principle that the common resources of the nation should be utilized to benefit the entire community. Every citizen of our country has a right over these common resources of the community and therefore any policy to give some benefits to the deprived sections cannot be termed as revadi culture. It is a good sign that many State Governments have challenged the debate in the Supreme Court seeing it as a serious infringement on their rights to decide their fiscal policies and a blow to the federal structure of the country.

As the country moves into the 76<sup>th</sup> year of independence, we must be aware that 12 percent of the global poor reside in India. The affirmative actions like Mid-Day Meal Schemes have not only succeeded in higher school enrolment and consequent increase in literacy but more importantly have succeeded in building human capital. The scheme of providing cycles to girl students has increased their access to education. The MGNREGS which the Prime Minister has described as a symbol of monumental failure of the earlier government has saved the life of tens of thousands of people during Covid. There is also a feeling among the rich that their tax money is spent on the poor. This is a completely

wrong understanding. The country has less than five percent of its population which pay the direct taxes while all citizens pay indirect taxes. In fact India has a very high level of indirect taxes and even essential food items too are taxed. Indirect taxation is regressive and affects the poor badly. While the Prime Minister and the apologists of capitalism are so concerned about the harmful impact of revadi culture, they seem to be happily doling out massive tax concession to the corporate and rich. The Banks in the last 7 years have written off 10.7 lakh crore of loans which are owed by the rich and the corporate sector. This do not seem to be any concern to them.

India confronts huge challenges as it enters the 76<sup>th</sup> year of its independence. The economic policies have fanned unprecedented inequalities. Poor continue to live a wretched life. Democratic

देश ने 76वां स्वतन्त्रता दिवस बड़े ही हर्षोल्लास और उत्साह के साथ मनाया। बीमा कर्मचारियों ने स्वतन्त्रता के 75 वर्ष मनाने के लिए एआईआईईईए द्वारा तय किए गए कार्यक्रमों की सफलता सुनिश्चित की। यह राष्ट्रीय मुक्ति आन्दोलन की गौरवशाली परम्पराओं और महान मूल्यों को याद करने का प्रयास था। ये उत्सव इसलिए आवश्यक थे क्योंकि राष्ट्रीय मुक्ति आन्दोलन की गौरवशाली विरासत को वे लोग हथियाने की कोशिश कर रहे हैं जिन्होंने इस संघर्ष में कोई योगदान नहीं दिया। यह इन 75 वर्षों के दौरान देश की प्रगति और लोगों से किए गए कई वादों को पूरा करने में विफलता के महत्वपूर्ण विश्लेषण का भी अवसर था। जिस निष्पक्ष और समान समाज का वादा स्वतन्त्रता आन्दोलन ने किया था उसके निर्माण के लिए बड़े पैमाने पर जन आन्दोलन की नींव रखने का भी यह एक अवसर था।

76वें स्वतन्त्रता दिवस पर देश को सम्बोधित करते हुए प्रधानमंत्री ने कहा कि देश अमृतकाल में प्रवेश कर चुका है और 2047 तक यह एक विकसित देश बन जाएगा। लेकिन उन्होंने उन योजनाओं और कार्यक्रमों का खुलासा नहीं किया जिनके जरिए इन लक्ष्यों को हासिल किया जा सकेगा। प्रधानमंत्री इस बात से अच्छी तरह वाकिफ हैं कि धार्मिक, भाषाई और जातीय आधार पर देश का तेजी से धुंरुकीकरण हो रहा है। यहाँ अभूतपूर्व सामाजिक विभाजन है। दुर्भाग्य से उन्होंने इस समय के सबसे महत्वपूर्ण विषय लोगों की एकता और देश पर कोई बात नहीं की। इतिहास ने सबक सिखाया है कि कोई भी देश शान्ति और सद्भाव के बिना प्रगति और विकास हासिल नहीं कर सकता। इसलिए, भारत को महानता प्राप्त करने के लिए शान्ति और सद्भाव परमावश्यक जरूरतें हैं। कोई भी देश अपने सभी नागरिकों और समुदायों के आर्थिक, राजनीतिक और सामाजिक समावेश के बिना प्रगति हासिल नहीं कर सकता है। प्रधानमंत्री का इस मुद्दे पर बात न करने का फैसला एक बड़ी निराशा है और इसने हमारे राष्ट्रीय मुक्ति आन्दोलन के मूल्यों को गिराया है।

institutions have seriously been compromised. The government has become hostile to the interests of the working class. The national assets are being sold to crony capitalists at breakneck speed. Public Sector which has laid the foundations for modern and self-reliant India is being decimated. Society is being polarized like never before. There are serious questions on democracy and constitutional values. History is being rewritten to suit the ideological conviction of the ruling party. The pettiness of this ideological conviction can be seen from the fact that there are serious attempts to diminish the role played by Pandit Nehru in the independence struggle and building of a modern country and to totally erase him from the history of independent India.

These are the challenges for the working

class as well. The celebration of 75 years of independence has given the people and the working class valuable insights in assessing the progress and what needs to be done to construct a just fair and equal society that the Constitution of India pledges to. It is only a united working class movement that can prevent the country from falling into the trap of a destructive agenda. The working class through their own life experiences has learnt that unity is their strongest weapon in demanding a fair share in the progress, development and prosperity of the country. It is through this weapon that they must guard democracy and constitution. The 76<sup>th</sup> Year of independence beckons the working class to take up and meet these challenges successfully.

## स्वतन्त्रता के 75 वर्ष और आगे की राह

प्रधानमन्त्री ने जनसंख्या में लगभग 50 प्रतिशत की भागीदारी वाली महिलाओं को सशक्त बनाने की आवश्यकता के बारे में भी बात की। लेकिन एक बार फिर यह बातें कोरी कथा और बिना किसी ठोस कार्यक्रम पर आधारित थीं। पिछले कुछ साल महिलाओं के लिए काफी मुश्किल भरे रहे हैं। कोविड ने बड़ी संख्या में अधिकांश महिलाओं के जीवन और रहन-सहन की स्थितियों को चकनाचूर कर दिया है। यदि वह उनके सशक्तिकरण के बारे में गम्भीर हैं तो लम्बे समय से लम्बित महिला आरक्षण विधेयक को पारित करना प्रधानमन्त्री की शक्तियों में अच्छी तरह से निहित है। आज भारत की दुनिया में महिलाओं की श्रम शक्ति भागीदारी दर सबसे कम है। यह मान भी लिया जाए कि प्रधानमन्त्री के इरादे अच्छे हैं, परन्तु ये उनके समर्थकों के लिए अनुसरण योग्य नहीं हैं, जिसका पता उनकी पार्टी द्वारा शासित केन्द्र और राज्य दोनों सरकारों के कार्यों से चलता है। जेल की सजा में छूट देते हुए प्रसिद्ध बिल्किस बानो केस के बलात्कार और हत्या के 11 दोषियों को उनके गृह राज्य गुजरात द्वारा सभी मानदण्डों का उल्लंघन करते हुए रिहा करना सरकार की निष्पक्षता और तटस्थता पर एक काला धब्बा है।

तथाकथित मुफ्तखोरों पर प्रधानमन्त्री द्वारा शुरू की गई बहस को सर्वोच्च न्यायालय ने गम्भीरता से संज्ञान में लिया है। यह एक कल्याणकारी राज्य के वादों से पीछा छुड़ाने का एक स्पष्ट प्रयास है। प्रधानमन्त्री का कहना है कि मुफ्तखोर अर्थव्यवस्था को बहुत नुकसान पहुंचाएंगे और इसलिए सरकार को रेवडी (त्योहारों के दौरान अक्सर वितरित की जाने वाली एक लोकप्रिय उत्तर भारतीय मिठाई) संस्कृति पर फिर से विचार करना चाहिए। यह दुर्भाग्यपूर्ण है कि सर्वोच्च न्यायालय जिसने सरकार के आर्थिक फैसलों में हस्तक्षेप करने से इन्कार कर दिया और निजीकरण को चुनौती देने

वाले याचिकाकर्ताओं को खारिज कर दिया, अब बहस में शामिल हो गया है और इस मुद्दे को देखने के लिए एक समिति का गठन किया है। यह कहना अपमानजनक और असंवैधानिक है कि गरीबों को मुफ्त में दिया जाता है। राज्य के नीति निर्देशक तत्वों ने बिना किसी अस्पष्टा के यह सिद्धान्त निर्धारित किया है कि राष्ट्र के सामान्य संसाधनों का उपयोग पूरे समुदाय के लाभ के लिए किया जाना चाहिए। हमारे देश के प्रत्येक नागरिक का समुदायिक संसाधनों पर अधिकार है और इसलिए वंचित वर्गों को कुछ लाभ देने की किसी भी नीति को रेवडी संस्कृति नहीं कहा जा सकता है। यह एक अच्छा संकेत है कि कई राज्य सरकारों ने इस बहस को अपनी वित्तीय नीतियों को तय करने के अपने अधिकारों के गम्भीर उल्लंघन और देश के संघीय ढांचे के लिए एक झटके के रूप में देखते हुए सर्वोच्च न्यायालय में चुनौती दी है।

जैसे-जैसे देश आजादी के 76वें वर्ष में प्रवेश कर रहा है, हमें इस बात से अवगत होना चाहिए कि वैश्विक गरीबों का 12 प्रतिशत भारत में रहता है। दोपहर के भोजन की योजनाओं जैसी सकारात्मक कार्यवाहियों ने न केवल उच्च विधालयों में नामांकन और परिणामी साक्षरता में वृद्धि में सफलता हासिल की है बल्कि इससे भी महत्वपूर्ण बात यह है कि मानव पूंजी के निर्माण में भी सफलता मिली है। छात्राओं को साइकिल उपलब्ध कराने की योजना ने उनकी शिक्षा तक पहुंच को बढ़ाया है। जिस मनरेगा को प्रधानमन्त्री ने पिछली सरकार की बड़ी विफलता का प्रतीक बताया है, उसने कोविड के दौरान दसियों हजार लोगों की जान बचाई है। अमीरों में भी यह भावना है कि उनके टैक्स का पैसा गरीबों पर खर्च किया जाता है। यह पूरी तरह से गलत समझ है। देश की जनसंख्या का पांच प्रतिशत से भी कम है जो प्रत्यक्ष करों का भुगतान करती है जबकि सभी नागरिक



अप्रत्यक्ष करों का भुगतान करते हैं। वास्तव में भारत में अप्रत्यक्ष करों का स्तर बहुत अधिक है और यहां तक कि आवश्यक खाद्य पदार्थों पर भी कर लगाया जाता है। अप्रत्यक्ष कराधान प्रतिगामी है और गरीबों को बुरी तरह प्रभावित करता है। एक तरफ जब प्रधानमंत्री और पूंजीवाद के समर्थक रेवड़ी संस्कृति के हानिकार प्रभाव के बारे में बहुत चिन्तित हैं वहीं वे पूंजीपतियों और अमीरों को बड़े पैमाने पर कर रियायतें खुशी-खुशी दे रहे हैं। बैंकों ने पिछले सात वर्षों में अमीरों और कारपोरेट क्षेत्र के बकाया 10.7 लाख करोड़ ऋणों को बटुटे खाते में डाल दिया है। यह उनके लिए कोई चिन्ता का विषय नहीं लगता।

भारत अपनी स्वतन्त्रता के 76वें वर्ष में प्रवेश करते ही बड़ी चुनौतियों का सामना कर रहा है। आर्थिक नीतियों ने अभूतपूर्व असमानताओं को हवा दी है। गरीब बढ़हाली का जीवन व्यतीत कर रहा है। लोकतान्त्रिक संस्थाओं में गम्भीर हस्तक्षेप किया जा रहा है। सरकार मजदूर वर्ग के हितों के खिलाफ हो गई है। राष्ट्रीय सम्पत्ति को खतरनाक गति से घोर पूंजीपतियों को बेचा जा रहा है। आधुनिक और आत्मनिर्भर भारत की नींव रखने वाले सार्वजनिक क्षेत्र का नाश किया जा रहा है। समाज का धुवीकरण किया जा रहा है जो पहले कभी नहीं हुआ। लोकतन्त्र और संवैधानिक मूल्यों पर गम्भीर

सवाल हैं। सत्ताधारी दल के वैचारिक विश्वास के अनुरूप इतिहास को फिर से लिखा जा रहा है। इस वैचारिक दृढ़ विश्वास की क्षुद्रता को इस तथ्य से देखा जा सकता है कि एक आधुनिक देश के स्वतन्त्रता संग्राम और निर्माण में पंडित नेहरू द्वारा निभाई गई भूमिका को कम करने और उन्हें स्वतन्त्र भारत के इतिहास से पूरी तरह से मिटाने के गम्भीर प्रयास किए जा रहे हैं।

मजदूर वर्ग के लिए भी यही चुनौतियां हैं। आजादी के 75 साल के जश्न ने लोगों और मजदूर वर्ग को उस निष्पक्ष और समान समाज के निर्माण के लिए उठाए जाने वाले जरूरी कदमों तथा प्रगति का आकलन करने हेतु मूल्यवान अंतदृष्टि प्रदान की है जिसके लिए संविधान वचनबद्ध है। यह केवल संयुक्त मजदूर वर्ग का आन्दोलन ही है जो देश को विनाशकारी एजेंडे के जाल में गिरने से रोक सकता है। मजदूर वर्ग ने अपने स्वयं के जीवन के अनुभवों के माध्यम से सीखा है कि देश की प्रगति, विकास और समृद्धि में उचित हिस्सेदारी की मांग में एकता उनका सबसे मजबूत हथियार है। इस हथियार के माध्यम से ही उन्हें लोकतन्त्र और संविधान की रक्षा करनी चाहिए। स्वतन्त्रता का 76वां वर्ष मजदूर वर्ग की इन चुनौतियों का सफलतापूर्वक सामना करने के लिए प्रेरित करता है।

## Com. R.Santhanam



Com R.Santhanam, Former Joint Secretary, AIIEA and Secretary, Standing Committee (GI) passed away at the age of 83 years in a hospital at Chennai of the midnight of 24<sup>th</sup> July 2022. Com Santhanam was ailing for some time.

Com Santhanam was a frontline leader of the AIIEA and made immense contribution to the growth and development of the organization in the General Insurance. He led a spirited fight against split of AIIEA in General Insurance and worked tirelessly to build unity of the employees and the organization.

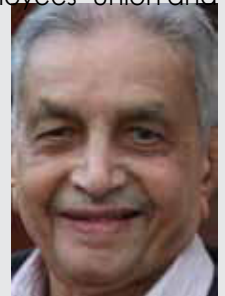
Com Santhanam endeared himself to the ordinary employees with his humility and simple life. He was always available to the employees for guidance and finding solutions to their problems. Com Santhanam was totally committed to the philosophy of the working class and had the firm conviction that workers will finally achieve emancipation by overthrowing the exploitative capitalist order.

In the death of Com Santhanam, insurance employees lost a valiant leader. Insurance

Worker condoles the unfortunate demise of Com Santhanam and shares the grief with the bereaved family and thousands of his friends and comrades across the country.

## Com. Kapil Purohit

Com Kapil Purohit, Former General Secretary of Surat Division Insurance Employees' Union and Joint Secretary, WZIEA passed away on 9<sup>th</sup> August 2022 after a brief illness at the age of 92.



Com Kapil was an outstanding leader of the insurance employees' movement. He made great contributions to the growth of the organization in Surat and Western Zone. He bravely fought the attempts to split AIIEA during the 1970s on partisan political consideration. He worked tirelessly to unite the employees under the banner of AIIEA.

In the unfortunate death of Com Kapil, AIIEA has lost one of the most inspiring leader and the working class movement in Gujarat has become poorer.

Insurance Worker deeply condoles the death of Com Kapil Bhai Purohit and joins his friends and comrades in sharing the grief with the bereaved family.

# AIIEA Working Committee Meeting at Raipur Finalises Charter of Demands for LIC and Plans Various Organisational Programs

The Working Committee of the AIIEA met at Raipur in the state of Chhattisgarh on 24-26 July 2022. Working Committee members from across India converged in the city of Raipur to finalise the Charter of Demands for LIC employees due from 1<sup>st</sup> August 2022, to take stock of developments relating to wage revision in PSGI companies and formulate appropriate course of action, devise strategy in defence of public sector insurance industry and to chalk out programmes of action for intensifying the struggle against the neo liberal economic policies that have wrought havoc on the lives and livelihoods of the people.

**Wage Revision in PSGI Companies:** The Working Committee of AIIEA met in a rather unusual situation. While wage revision of both LIC and PSGI employees is due from 01.08.2022, the last wage revision of PSGI employees due from 01.08.2017 has not yet been settled. This has naturally created a lot of dissension and disquiet amongst the employees of PSGI companies. In view of this unprecedented situation, the Working Committee decided to finalise the Charter for the LIC employees only for the time being, with the understanding that new Charter for PSGI employees would be finalized once the wage revision due from 01.08.2017 takes place. The Working Committee of AIIEA unanimously resolved to intensify the agitation in PSGI industry if the wage revision did not take place within a reasonably short period of time. While decrying the callous attitude of the GIPSA management and government, the meeting was of the firm opinion that even employees in the LIC would not shy away from joining the struggle in solidarity with PSGI employees if the wage revision was not conceded at the earliest.

**Charter of Demands for LIC:** The Charter Sub Committee of AIIEA, with Com. H.I. Bhatt as the Convener, had prepared the Draft Charter of Demands for LIC employees at its meeting in Bhubaneswar on 29<sup>th</sup> April 2022. This Draft was subsequently approved by the AIIEA Secretariat in its meeting at Bhubaneswar on 30 April - 01 May 2022. This Draft had already been circulated amongst all the units of AIIEA in the

life sector. The Zonal units of AIIEA in the life sector had sent the consolidated suggestions of all units for consideration of the Working Committee. There was a lively and enriching debate in the Working Committee on the basic formulations of the Draft Charter of Demands. Altogether 55 comrades participated in the debate after a brilliant initiation by Com. B. Sanyal, Vice President AIIEA. The senior leaders of the AIIEA, Com. Amanulla Khan and Com. K. Venugopal, intervened in the debate and guided the deliberations through their illuminating presentations.

The Working Committee of AIIEA was of the firm opinion that the demands were eminently justified in view of the commendable performance of LIC in a fiercely competitive scenario. The LIC had registered very good progress in terms of total premium income during the period 31 March 2017 to 31 March 2022. The management expense ratio of LIC was also one of the best in the insurance industry in India. While deciding to place a demand for 40% wage hike, the Working Committee also sounded a note of caution. Wage revision is never decided merely on the basis of financial strength of an institution or on the basis of the strength of arguments. It also depends on the government policy. The Working Committee was also unanimous in its understanding that wage is a class issue and it requires a serious class struggle to realise the Charter. The working committee therefore called upon the employees to remain prepared for a protracted struggle to realise the Charter notwithstanding the strength of our arguments and the stunning performance of our industry.

The Working Committee of AIIEA adopted the Charter of Demands with absolute unanimity. The Charter of Demands would now be submitted to the Chairman LIC on **11th August 2022**. The Working Committee has called upon all units in LIC to **observe Gate Meetings during lunch recess** on this historic day and explain the rationale of the demands to the employees. **Inordinate Delay in Notification of Board**

### **Recommended Improvements in Family Pension:**

The Working Committee was deeply disturbed over the inordinate delay on the part of the government in giving clearance to the LIC Board/ GIPSA recommended improvements in family pension to a uniform rate of 30 per cent. While decrying the delay on the part of the government, the meeting felt that the LIC/ GIPSA management should proactively pursue the issue rather than shirking their responsibilities as the employers. The meeting felt that there was no justifiable reason for the delay when the same had already been conceded to public sector bank employees and those in the Reserve Bank of India. The Working Committee also took note of the fact that the issue relating to increasing the management's contribution to the NPS (for those covered under Defined Contribution Pension Scheme- NPS) from the present 10% to 14% was also hanging fire despite several rounds of discussions.

The Working Committee felt that there was a **need for an Organisational action** including the option of going on One/Two-Hour Strikes on this and other pressing issues like Recruitment in Class III & IV if no decision was taken on an expeditious basis. The meeting authorized the Secretariat of the AIIEA to draw up appropriate programmes of struggle on this issue depending upon the evolving situation. **In the meanwhile, the Working Committee called upon the units in both LIC and PSGI companies to express solidarity with the Lunch Hour Demonstration Programme of the All India**

### **Insurance Pensioners Association (AIIPA) on 4<sup>th</sup> August 2022 on the issue of Family Pension.**

### **LIC IPO, Threat of Privatisation of PSGI Companies and Closure/Merger of Offices:**

The Working Committee was critical of the fact that the government went ahead with the IPO of LIC despite serious resistance from a large section of well-meaning people of the country. The meeting deplored the obduracy of the government in divesting 3.5 per cent of its equity in spite of the turmoil in global equity markets, huge inflation at the global scale and the Ukraine war. The meeting congratulated the employees for their uncompromising struggle against privatisation of LIC for over three decades and affirmed that it was because of this campaign that disinvestment could be restricted to 3.5 per cent. The meeting however cautioned the employees against any complacency on this score since the ultimate objective of the government is to privatise the LIC and all public sector institutions. Expressing concern over the probable negative impact of the declining value of LIC stocks on the policy holders, the Working Committee called upon the employees to give confidence to the policy holders. The meeting was unequivocal in its understanding that the intrinsic value of LIC is many times more than what is being reflected in terms of its share price. The meeting called upon the employees to remain vigilant and prepare for struggle against any further dilution of government equity in LIC.

The meeting expressed serious concern over





the post IPO business model of LIC. Recognising that LIC was slowly but surely veering round towards more non participating policies to cater to the profit requirements of investors, the meeting decried the move to privilege shareholders over policy holders. The meeting took note of the creeping digitalization taking place in LIC with a view to cutting costs and warned the LIC management that any unilateral action on this score would be stoutly resisted.

The Working Committee sought to draw the attention of the employees to the fact that necessary legislation has already been passed in Parliament to privatise the public sector general insurance companies. According to reports in the media, United India Insurance is the first company to be sold. The Working Committee called upon the employees to fight the policy of privatisation of PSGI companies by integrating our struggle with that of other sections of PSU employees fighting similar battles.

The Working Committee also discussed the question of merger/closure of offices of PSGI companies and warned that any unilateral action on the issue on the part of the GIPSA management would be met with stiff resistance.

**26<sup>th</sup> General Conference of AIIEA at Kolkata from 8-11 January 2023:** The Working Committee took note of the fact that serious preparations are underway to organise the ensuing 26<sup>th</sup> General Conference of AIIEA at Kolkata from 8<sup>th</sup> to 11<sup>th</sup> of January 2023. It was reported that our Kolkata units in life and general sector, under the able guidance of the EZIEA and EZGIEA, are leaving no stone unturned to make the Conference a historic success. Already a broad-based Reception Committee has been formed under the Chairmanship of eminent Economist **Prof. Dr. Ratan Khasnobis**. The Working Committee analysed the logistical problems associated with organizing an all India Conference in minutest detail. Considering the huge escalation in costs, the meeting decided to give a call for mobilising Rs.500/- from Class III employees and Rs.400/- from Class IV employees (from other than Eastern Zone of LIC and EZGIEA) for successful conduct of the Conference.

**Flood Relief in Assam:** The Working Committee of AIIEA appreciated the tremendous response of our units to AIIEA's call for donations towards relief to the flood affected people of Assam. The meeting also took note of the strenuous efforts being taken by our comrades of Assam, particularly those of the Cachar Valley, in

reaching out to the flood affected people in spite of their own adversities. The Working Committee of AIIEA donated a sum of Rs.25 lacs to EZIEA/ EZGIEA towards the flood relief efforts in Assam, over and above the Rs.5 lacs sent by AIIEA in advance.

**Celebration of 75<sup>th</sup> Year of Indian Independence:** The Working Committee of AIIEA expressed serious concern over the unprecedented religious polarization that is taking place in the country. The meeting felt that this will have disastrous consequences for the unity of the nation. In this context, the Working Committee appreciated the decision of AIIEA Secretariat to celebrate the 75<sup>th</sup> year of India's independence in a befitting manner. The Working Committee reiterated AIIEA's call to all units to organise cultural and educative programmes on 15<sup>th</sup> August 2022 by involving the family members. The Working Committee also appreciated the efforts of AIIEA to organise a National Seminar at Hyderabad on 6-7 August 2022 with some of the eminent intellectuals of the country who would present their views on issues concerning the nation.

**5<sup>th</sup> All India Working Women's Convention at Kozhikode on 17<sup>th</sup> September 2022:** The Working Committee of AIIEA called upon the Divisional/ State/ Zonal/ Regional Units in the Life and General Sector all over the country to prepare in a big way for the successful conduct of the ensuing 5<sup>th</sup> All India Working Women's Convention at Kozhikode on 17<sup>th</sup> September 2022.

**A Job Very Well Done by RDIEU, Raipur:** The Working Committee placed on record its deep sense of appreciation and gratitude to RDIEU, Raipur and the CZIEA for organising the meeting in a befitting manner. The working committee meeting was followed by a massive employees' meeting in LIC Raipur DO premises. Com. Alexander Turkey, President RDIEU presided over the meeting and Com. Surendra Sharma, General Secretary RDIEU conducted the proceedings. The meeting was addressed by Com. B. Sanyal, Vice President AIIEA; Com. H.I. Bhatt, Convener, Charter Sub Committee; Com. Shreekant Mishra, General Secretary AIIEA and Com. Dharmaraj Mohapatra, General Secretary CZIEA. Sri A.K. Thakur, Sr. Divisional Manager of LIC, Raipur Division greeted the assembly. The AIIEA calls upon its units all over the country to implement the decisions of the Working Committee in letter and spirit.



## AIIEA Submits Charter of Demands to LIC Management

A delegation of AIIEA consisting of Com. V. Ramesh, President; Com. Shreekant Mishra, General Secretary and Com. H.I. Bhatt, Joint Secretary submitted the Charter of Demands for revision of wages and improvements in other service conditions to the LIC management on 11<sup>th</sup> August 2022. The Charter of Demands was handed over to Sri M. R. Kumar, Chairperson LIC in the presence of Sri B.C. Pattnaik, Managing Director; Smt. P. Singh, Chief (Personnel) and other officials of Personnel Department.

The AIIEA delegation placed a demand for 40% wage rise effective from 01 August 2022 with hundred percent merger of the D.A. as on that date and appropriate loading on this to frame the new scales of pay. The delegation pointed out that wage revision in LIC should be based on the strength and paying capacity of the institution and it should be commensurate with the hopes and aspirations of the employees. The AIIEA delegation demanded that there should be substantial increase in all allowances payable to the employees and due attention be given to improvement of retirement benefits.

While explaining the rationale behind our demand for a 40% wage hike, the AIIEA delegation pointed out that the performance of LIC has been quite admirable in very difficult economic situations, that too, in a fiercely competitive environment. The total premium income of LIC has touched a historic high of Rs. 4, 27,419.22 crore as on 31 March 2022.

The average premium income per employee has improved from Rs.2.77 crore in 2017 to Rs.4.11 crore in 2022. The total assets have touched an astronomically high figure of Rs. 42, 30, 616. 95 crore as at the end of March 2022. It is therefore legitimate for the employees to aspire for a share in the growth and prosperity of their institution. The aspiration for a legitimate share has found expression in the demand for 40% wage hike, the delegation observed.

Responding on behalf of the management, the Chairperson appreciated AIIEA's justification of the demand for a forty per cent wage rise and noted the positive contribution of the employees in furtherance of LIC's interests in a competitive scenario. He sought AIIEA's co-operation in ensuring further improvements in our claims performance so that LIC continues to maintain its preeminent position in the industry.

The AIIEA took this opportunity to reiterate the demand for early notification of LIC Board recommendations on payment of family pension at a uniform rate of 30 per cent. The delegation informed that a number of pensioners have died in the meanwhile, leaving the family pensioners in the lurch in the long wait for the government notification. The same benefit has already been extended to employees in public sector banks. The inordinate delay in the notification is therefore something inexplicable and had to be addressed without further loss of time. The Chairperson appreciated our concern and

assured to take up the matter afresh with the government.

Our delegation pointed out that a progressively declining workforce in the context of soaring customer expectations has made Recruitment an imperative need in all our offices. The delegation demanded that the acute staff shortage in the offices should be addressed not only by immediately filling up the almost 2500 vacancies existing from the last recruitment round but also through a process of regular recruitment. The management appreciated our concern and sought some time to examine the issue in detail.

The submission of the Charter before the LIC management was followed by a massive employees' meeting in front of Yogakshema building of Central Office. Hundreds of employees of Mumbai centre and offices adjacent to

Mumbai attended the meeting. Remarkably, a large number of employees from Thane and places as far as Nashik, Pune, Satara, Goa and other centres had come to participate in the Gate Meeting. Com. V.Ramesh, President AIIEA; Com. Shreekant Mishra, General Secretary AIIEA and Com. H.I.Bhatt, Joint Secretary AIIEA addressed the gathering.

Comrades, with the submission of the Charter to the LIC management, we shall have to clinch the long overdue wage revision for PSGI employees now and frame a Charter for them subsequently. Our struggle for Charter of Demands has to contend with the government policies on labour and wages, which unfortunately remain very hostile today. Employees in LIC and PSGI companies must therefore remain prepared for an effective struggle to secure their legitimate demands.

## Wage talks with GIPSA: A Significant advancement

In the wage talks called on 4<sup>th</sup> August, 2022, the GIPSA came out with a comprehensive offer on wage revision of PSGICs and GIC:Re. The salient features of the offer being 100% merger of DA(411slabs) as on 01/08/2017 with the basic pay and increasing the same with a loading factor of 10%; 100% neutralization of DA which is fixed at 0.08%; HRA,CCA,FPA, Transport Allowance and qualification allowance offered on the lines similar to LIC. Wage revision will be w.e.f. from 01/08/2017.

AIIEA has always maintained that there should be a substantial enhancement in the basic pay with loading as done in case of LIC. The AIIEA has also been clear that the effective date should be the date it fell due. From the proposals given by GIPSA it can be seen that there is an improvement on what was offered earlier. This has been achieved by the unity of all Associations and Trade Unions working in these institutions having a common goal of clinching a respectable wage revision and waging are lent less fight for the same.

At the same time, AIIEA strongly feels that there is scope for further improvements in the offers made. In our initial remarks we have pointed out all those aspects which could be improved further. We emphasised that the offers till fell short of expectations of employees as they aspired for an wage revision at par with LIC which was legitimate considering their stellar

performance during the period 2012to2017 and beyond. AIIEA also demanded for introduction of special personal pay, restoration of graduation increment for all Assistants who were graduates regardless of any cut off date and fixation on promotion from stagnation stage to stagnation stage. The Management suggested to give our detailed observations in writing within seven days and assured to take up those with the DFS subject to cost constraints. These apart, the issues pending with the govt.i.e. increase in family pension to 30percent, increase of employer's contribution to NPS members to 14 percent and pension option to the left out TAC employees were also raised. GIPSA informed that those issues were already being regularly followed up with the DFS.

The Management also informed the house that the Ministry was mulling over payment of wages on the basis of performance of each company as well as every employee. The same was in the concept stage and modalities were being formulated by the DFS so that the same could be implemented from the current year. AIIEA expressed its opposition to the same and stated that wage revision should be on the basis of performance of the industry as a whole with a periodicity of five years as is done presently.

The meeting of JFTU is slated to be held in a day or two. A joint letter will be drafted and sent to the GIPSA with our detailed observations



and demand and suggestions for further improvement in the offer of GIPSA.

In the meantime, AIIEA has sent a letter dated 11<sup>th</sup> August 2022 addressed to the Chairperson, GIPSA giving details of our observations. These are as follows:

“As already expressed, we extend our thanks for the improved offer made by GIPSA in the said meeting. At the same time, we strongly feel that the offer falls short of legitimate aspirations of employees for wage revision in lines of LIC as has been the case historically.

We also want to mention in no uncertain terms that the present wage proposals must not be linked to any conditions such as performance based wages in future as the proposed wage revision is effective from 01.08.2017. Any other matter pertaining to future can be discussed separately once the present wage issue gets concluded.

Further, we would like you to consider the following issues for inclusion in the wage

revision proposals:

1. Two graduation increments to the employees in cadre of Assistant without any cut off date of clearing the examination.
2. Stagnation to stagnation stage fitment on promotion from Assistant to Senior Assistant cadre on promotion. Alternatively, two or three stagnation stages can be made part of the normal scale of Senior Assistant obviating there by any anomaly on promotion from Assistant to Senior Assistant in stagnation stage.
3. Increase in employers' contribution to 14 percent for the employees under NPS.

A part from the above, we once again request you to take up the issue of one more option of pension for erstwhile TAC employees and increase in family pension to uniform rate of 30 per cent with the DFS, as these await clearance from the Ministry for long.”

The AIIEA will strive hard to secure a good wage settlement for General Insurance Employees at the earliest.



## Com.G.Rajashekar is no more

Humanist, well known Marxist thinker and writer Com. G. Rajashekar, passed away at Udupi, on 20.07.2022. He breathed his last at the age of 75, after a prolonged illness of neurological disorder.

Com.G.Rajashekar, former Joint Secretary of Insurance Employees' Union, Udupi Division had embraced working class ideology right from the inception of his career. As a young comrade of Chickmagalur Branch Office, he was influenced by the progressive thought of Com.C.Nanjundappa, Leader of Karnataka Plantation Workers Union and became a member of CPI(M). He rose to emerge as one of the prominent progressive thinkers of Karnataka State on this platform and he was driven to lead relentless struggles against communalism.

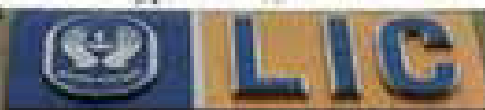
Com.G.Rajashekar, is a fearless fighter and is known for his sharp tongue at times of communal violence in the State. As a member of the Fact Finding Mission on communal riots, he bravely

faced the attacking mob but did not give up the path to secure justice to the victims.

Com.G.Rajashekar, was a versatile writer. He had written “KAGODU SATYAGRAHA” a book on historical farmers struggle in Karnataka led by progressive farmer Sri Shanthaveri Gopala Gowda. He had also written books on British Dramatist, Bertold Brecht and on renowned environmentalist, Raymond Williams. His book on problem of deficiency of land in South Kanara District acclaimed praise in the literary circles. His work, “BAHUVACHANA BHARATHA” published in 2016, got him the Karnataka Sahithya Academy Award. But, he did not accept it citing increased atmosphere of intolerance in the country.

As a Joint Secretary of IEU Udupi Division Com.G. Rajashekar, had strived for the ideological growth of Udupi Division with his contemporaries like Comrades, B.Madhava, C.R.Bhat, A.S.Acharya and P.Vishwanath Rai.

Insurance Worker deeply mourns the passing away of Com Rajasekhar and shares the grief with the bereaved family and his innumerable friends and comrades.



Life Insurance Corporation of India

# LIC Strides like Colossus – *Way Forward*

Even in the post IPO scenario, when a concerted and malicious campaign is being undertaken, by the vested interests, tarnishing the image and reputation of LIC, it has presented a stellar performance..Also, despite the attempts to measure its financial strength in terms of the value of its share price, because of its real strength LIC could bulldoze itself into the Fortune 500 list for 2022 and top the list for Indian companies, in the very first year of its entry. LIC was ranked 98<sup>th</sup>, while the largest Indian company by market capitalization, Reliance Industries, was ranked 104. Now, one is left to ponder how the share price of LIC could be so lower than that of Reliance?

T V N S RAVINDRANATH

Life Insurance Corporation of India, the pride of India, has done it once again. The insurance behemoth, which has been the backbone of Indian Economy for decades now, has once again established, beyond any semblance of doubt that it continues to remain the Market Leader, enjoying the unshaken trust and confidence of the overwhelming majority of insuring public in the country.

For the period April-July, 2022, LIC collected a premium income of Rs. 77, 317.69 crore, with a growth rate of 62.57 % and registered **Market Share of 68.57 %**, as at 31.07.2022. The private insurers have collected Rs. 35, 346.36 crore, with a growth of 38.81 % and a Market Share of 31.43 %. In the matter of number of lives also, LIC led the field with a growth of 41.22 %, by insuring 63, 94, 830 lives and **Market Share of 72 %**. Whereas, the private insurers have insured 20, 98, 173 lives with a growth of 19.99 % and Market Share of 28 %. The Life Insurance Industry, as a whole, registered a growth of 54.12% in respect of premium income (Rs. 1, 12, 754.04 crore) and 34.56% in respect of number

of policies (74, 93, 003). Thus, **LICs growth is higher than that of the Industry Average in Policies and also in Premium income.** LIC registered 142 % growth in premium income, in the month of July, 2022 itself.

This, indeed, is a stellar performance by the premier public sector Corporation, in the face of the prevailing adverse situation, all around. History is testimony to the fact that challenges are not new to LIC and at all such times of crisis, it always stood like a rock and navigated through, with flying colours. But, today, in the post IPO scenario, a concerted and malicious campaign is being undertaken, by the vested interests, tarnishing the image and reputation of LIC. LICs financial strength is being attempted to be measured in terms of the value of its share price, in the market. The whole process of IPO, went through much against the popular public opinion, is ridden with efforts to weaken, dismantle and privatise the LIC, ultimately.

To start with, the government which has stated that 'augmenting the financial strength of LIC' as one of the primary objectives of going

forward with LIC IPO, has ultimately issued the IPO, as an "Offer for Sale". As a result, the government pocketed the proceeds of the IPO (Rs. 20, 560 crore) to fill its coffers, rather than diverting them to support LIC, in any form. This betrays the claim of the government.

The Assets Under Management (AUM) of LIC, as at 31.03.2022, are Rs. 42.3 lakh crore. The AUM of entire Mutual Fund Industry of the country, as at 31.03.2022, stands at Rs. 37.75 lakh crore and that of SBI Life stand at Rs. 2 lakh crore. But, the embedded value of LIC was arrived at Rs. 5.39 lakh crore and Market Capitalisation was fixed at Rs. 6 lakh crore by using multiplication factor of 1.11, which is highly irrational. Thus, the share price was grossly undervalued at Rs. 949/-, at the behest of the Anchor Investors.

After the public offer also, the share price of LIC is being manipulated in the share market, most unethically, to serve the cause of the private insurers and investors as well. A negative image of LIC is sought to be created in the minds of the policyholders especially with regard to its financial strength. This has to be countered, at all costs. The share price in the market cannot be a true reflection of the real intrinsic value.

In spite of these odds, the LIC is going great guns and discharging its commitments to the policyholders honestly and with integrity. For the year 2021-22, LIC has settled a total number of 267.23 lac claims amounting to Rs. 1, 92, 569 crore. The Maturity Claim settlement ratio is 90.99% and that of Death Claims is 98.76%. LIC has collected a total premium income of Rs. 4, 27, 419 crores as at 31.03.2022 and its total income is Rs. 7, 21, 103 crore. LIC has invested Rs. 28, 85, 569 crore in Central/ State government securities, Housing and Infrastructure development projects, as on 31.03.2022. Such a magnificent performance cannot be seen anywhere in the world.

This is the real strength of LIC. It is because of this strength that LIC could bulldoze itself into the Fortune 500 list for 2022 and topped the list for Indian companies, in the very first year of its entry. LIC was ranked 98<sup>th</sup> among 500 companies, while the largest Indian company by market capitalization, Reliance Industries, was ranked 104. Now, one is left to ponder how the share price of LIC could be so lower than that of Reliance?

Needless to say, this stupendous performance could be possible only due to the committed

cooperation and work rendered by the employees; agents and field force; the unshakable and wholehearted support of the policyholders. This trust, of the policyholders, should be preserved. The post IPO situation poses a number of challenges before the institution as well as the employees. It is a well-known fact that the real intension of the government is not to stop with 3.5 % dis-investment, but, it is to privatise the LIC, ultimately. Hence, it should be our endeavour to stall the government from making any further advance, in this direction. We must strain every nerve and carry on the struggle to accomplish this task.

We must educate and mobilise the support of the agency force and policyholders, for this onerous struggle. The truth about the real strength and performance of the industry should be taken to the policyholders. They must be given confidence that their monies are safe with LIC and they should continue the patronage to LIC. The agents should be motivated and encouraged. Efforts should be made to launch New Business campaigns at all centers, with the objective of strengthening the corporation on business front. Special Focus has to be made, on Policy Servicing. We have to update ourselves to the technological developments taking place, to meet the challenges of times accordingly.

It is against this background, that AIIEA has submitted the Charter of Demands to the LIC Management, demanding 40 % wage hike to the LIC employees. It must be realized that a robust and vibrant LIC is a must, for not only securing and furthering the material benefits to the employees, but, also to safeguard the existing benefits. When private investors enter the board of the corporation, there will naturally be policy shift. When the motive is 'earning more profits to the shareholders', there is the impending danger of the element of cost cutting coming in to play. This may create a situation, where, leave alone the aspect of securing further benefits to the employees, their existing benefits may come under attack. We need a robust and strong LIC to safeguard the interests of the employees. A Strong AIIEA only can protect the interests of the employees and the Corporation. We must strengthen AIIEA, qualitatively and quantitatively, to meet the challenges of times. Let us march forward with this conviction.

*(Writer is General Secretary, SCZIEF)*



रामचंद्र शर्मा



## दबंगई और नफरत के जोर में दबी इन्सानियत



सामाजिक परिवेश में इन्सानियत कमजोर होती हुई और दबंगई ज्यादा बढ़ी दिख रही है। यह समर्थ व्यक्तियों और सरकार दोनों के स्तर पर देखने को मिल रही है। हम देख हैं कि किस तरह से एकतरफ तो लोग आस्था के नाम पर गाय का मूत्र तक पी लेते हैं, वहीं पाखंड के नाम दलित को पानी की मटकी तक को हाथ नहीं लगाने देते। यह कैसे शिक्षा के मंदिर हैं, जहां गुरुजी की मटकी से पानी पीने का अर्थ जीवन से हाथ धोने में बदल जाता है। राजस्थान के जालोर जिले के सुराणा गांव के सरस्वती शिशु मंदिर स्कूल के एक शिक्षक की मटकी से सात साल के एक दलित मासूम छात्र ने पानी क्या पी लिया, शिक्षक ने उसकी पीट पीट कर हत्या कर दी। इसी प्रदेश में एक दलित नौजवान ने बंटदार मूंछें क्या रख ली, गांव के दबंगों ने उसे पीट पीट कर मार डाला। दलित दुल्हे को घोड़ी से उतारने की घटनाएं तो आये दिन देखने सुनने को मिलती हैं।

रूढ़ सामंती सोच से जो मनुष्य मनुष्य के बीच भेदभाव और श्रेष्ठता का भाव पैदा किया हुआ है, वह जातियों तक ही सीमित नहीं है स्त्री की गरिमा को लेकर भी चिंतनीय है। राजस्थान में शादी विवाह के रीति-रिवाज सामंती छाया में महिला को विजयी कर लाने के भाव लिए हुए हैं। दुल्हे का घोड़ी पर चढ़ हाथ में तलवार लेकर दुल्हन के द्वार पर तौरण मारना इसी भाव का प्रकटीकरण है। बहुसंख्यक पढ़ी लिखी जमात भी इन अंधविश्वासों और रूढ़िवादिता की शिकार है। सुराणा गांव की घटना श्रेष्ठता की गढ़ी गई इसी रूढ़ और अमानुषिक सोच की फलीभूति है। हम सब घटना पर थोड़े दिन चिल - पों कर रह जाते हैं, इनके खिलाफ सतत संघर्ष और समाज को बदलने की सोच नहीं रखते। परिणाम स्वरूप ढर्रा चलता रहता है।

पानी के लिए दलित, अछूतों का संघर्ष बहुत पुराना है। दुनिया के बड़े-बड़े सत्याग्रहों में 'महाड चावदार तालाब जल सत्याग्रह' भी एक अमर प्रमाण है। देश आज आजादी की हीरक जयति मना रहा है। परन्तु हम नियति और संस्कृति समझकर आज भी रूढ़िवादिता और पाखंड को गले लगाये हुए हैं। उसे छोड़ छिटकाने और बदलने के प्रयास ही नहीं करते। हमारी सरकार वैज्ञानिक सोच को बढ़ावा देने के साथ संविधान में न्याय, समानता और बन्धुता के मूल्यों की खिल्ली उड़ाने के कृत्यों से डटकर लोहा लेने के बदले ठिठकी सी बल्कि अनेक मौकों पर तो हिमायती

Audacity, hate and distorted mentality seem to be on the rampage, not only in India, which prides itself as largest democracy, but elsewhere also. But the elected government in India, which is mandated by our Constitution to ensure equality, justice and fraternity seem to be impervious, or worse, seen to be, directly or indirectly encouraging it.

बनी रही हैं। लेकिन सोचने की बात तो यह है कि जिस कथित शुद्ध कहे जाने वाले कुम्हार ने घड़े बनाये, कुएं खोदे, मन्दिर और मूर्तियां बनाई लेकिन काम खत्म होते ही एक तथाकथित श्रेष्ठ वर्ग ने उसका शुद्धिकरण करके शुद्ध को ही इनसे दूर कर दिया। बावजूद इसके दुर्भाग्य से ये इनका प्रतिकार नहीं कर पाये।

स्कूलों से हमें ज्ञान मिलता है लेकिन अधिकांश स्कूल खासकर ग्रामीण या पिछड़ों क्षेत्रों में उन रूढ़ियों, परंपराओं को तोड़ने में नाकाम है जिनके माध्यम से हम बदलाव ला सकते थे। अध्यापकों को इस विषय पर कोई विशेष ट्रेनिंग नहीं दिया जाना भी एक समस्या है। पाठ्यक्रम में भी यह जरूरी रूप से होना चाहिए थे लेकिन समस्या यह है कि एक वर्ग ऐसा है जो इस प्रगतिशील लेखन को विधर्मी मानकर अपने धर्म, समाज की बदनामी मानता है। आज की केंद्रीय सत्ता तो वैज्ञानिक सोच को बढ़ावा देने के बदले पाखंडपूर्ण अभियान ज्यादा चला रही है। सोशल मीडिया के जरिये अपने धर्म की बुराई कमतर दिखाने के लिए दूसरे धर्मों की बुराई के उदाहरण दिखाते हैं लेकिन असंख्य जन अपने धर्म की बुराई को सहजता से स्वीकार नहीं करते।

सामने आते घटनाक्रम यह बताने के लिए काफी हैं कि दबंगई, नफरत और विकृत मानसिकता के बढ़ते ज्वार में इन्सानियत के निरन्तर कुचले जाने की घटनाओं से जनता के शासन के नाम पर दानवों का शासन आकार ले चुका है। यह लोकतंत्र की हुंकार भरने वाले हमारे देश में ही नहीं अमेरिका में भी देखने को मिल रहा है। जब चाहे कोई सिरफिरा बंदूक उठाकर या दबंगई से पीट पीट कर चाहे जिसकी जान ले लेता है। लोकतंत्र और संविधान को अंगूठा दिखाती नफरत, बंदूक और दबंगई की बढ़ती प्रवृत्ति मानवता को शर्मसार किये जा रही है।

हाल ही में 18 साल के लड़के ने अमेरिका के टेक्सास प्रान्त के एक स्कूल में अंधाधुंध गोलीबारी कर 19 मासूमों

और शिक्षिकाओं की जान ले ली। इससे कुछ दिन पहले भी ऐसी ही लोमहर्षक घटना में इतनी उग्र के नस्लभेदी सिरफिरे किशोर ने ऐसे ही और करीब इतनी ही संख्या में मासूमों की जान ले ली थी। बंदूक पिस्टल की बाजार में आसान उपलब्धता और गहनता से प्रसारित हो रही नफरती सोच ही इसके बड़े कारण नजर आते हैं। सबसे बड़ा अफसोस तो समान नागरिक अधिकारों की वकालत करनेवाले सत्ताधारियों का हथियार कारोबारियों और नृशंसता परोसती नफरत के प्रसारक तत्वों के हाथों में कठपुतली बन जाने का है।

क्या कारण है कि अमेरिका के राष्ट्रपति को ऐसे कारोबार को बंद करने की घोषणा के बजाय जनता से ही अपील करनी पड़ी है कि हथियार लॉबी पर दबाव बनाने के लिए वह आगे आये। हमारे देश में स्थिति और ज्यादा विकट है क्योंकि इस नृशंसतावादी नफरत की चाबी घूमनेवाले सत्ता के शीर्ष पर हैं और दबंगई और पीट पीटकर मार देने की घटनाओं पर मौन साधे रहते हैं। और तो और सत्ता शाह गृहमंत्री तो इन मानवाधिकारों के हनन की घटनाओं को उठाने वालों के नजरिये में ही खोत ढूँढते हैं। वे मानवाधिकार कार्यकर्ता से अपना मतभेद सार्वजनिक रूप से एकबार नहीं कई बार प्रकट कर चुके हैं।

19 मई को नीमच के मनासा में नृशंसता की पराकाष्ठा पेश करते हुए 65 साल के चित्त उतरे और परिवार से बिछुड़ गये भंवरलाल जैन की भाजपा नेता और पार्षद पति ने अपनी दबंगई दिखाते हुए 'तू मोहम्मद ले मर' कहते हुए पीट पीट कर मारने का वीडियो खुद ही वायरल कर दिया। ये दानवी और नरपिशाची करतूतें समाज की सदाशयता और भाईचारे को लील नफरत भर रही हैं। सत्ताधारी इसे कारोबार में बदल वोट की खेप लहराने को लालायित हैं। ये ठीक कैसे हो? इस पर सत्ता को नहीं, समाज को चिंतन मनन करना होगा।

रोज रोज अतीतगामी मंदिर मस्जिद के उठते मसले और खुदाई की तकरीरें सत्ता के समर्थन से ही उफान नहीं ले रही बल्कि अदालती कार्यवाहियों की निष्पक्षता और न्यायिक जिम्मेदारी से आंखें मूंदने के घटनाक्रमों को भी प्रत्यक्ष कर रही हैं। 1991 में कानून बनाया गया था कि 'देश में सभी धर्म-स्थलों की 1947 में जो स्थिति थी, उस स्थिति में कोई बदलाव नहीं किया जा सकेगा।' फिर कैसे निचली अदालत ही नहीं, शीर्ष अदालत भी ज्ञानवापी

मस्जिद में वजूखाने के फव्वारे को शिवलिंग कहनेवाले को न केवल सुन रही है, बल्कि पुलिस को उसकी रक्षा के भी आदेश दे रही है। गड़े पत्थरों की खुदाई का शुरू किया जा रहा सिलसिला मथुरा, ताजमहल, कुतुबमीनार होता हुआ रोज नये विवादों को पेश कर रहा है। सत्ताधारी इसे रोकने के उलट बढ़ाने के रुझानों में ज्यादा खोया रहा है। ताकि जनमुहों के उठने वाले सवालियों की बौछारों से बचा रहे। सवाल यह है कि समाधान होगा कैसे? सत्ता की ताकत से या सद्भाव से ....!

सत्ता की ताकत का खेल हमारे पड़ोसी महिंद्रा राजपक्षे श्रीलंका में तमिल लिट्टे को ठिकाने लगाकर खेल चुके हैं। वह भी राष्ट्रवाद को हवा देकर 2050 तक राज करने की बातें करते थे। जब 'उग्र राष्ट्रवाद' के नाम पर जनता किसी को सिर आंखों पर बैठा लेती है, तो वह सोचता है कि जनता राष्ट्रवाद के नशे में इतनी डूब चुकी है कि कुछ भी किया जा सकता है, जनता उफ तक नहीं करेगी। श्रीलंका डूब गया। शासकों के घरों को आग लगा दी गई सांसद खुदकुशी करने लगे। जनता ने मंत्री को कार समेत झील में धकेल दिया। जब पेट रोटी मांगने लगा तो सारा राष्ट्रवाद हवा हो गया। राष्ट्रवाद के नाम पर दुनिया ने जर्मनी को तबाह होते देखा। उसके शासक को खुदकुशी करते हुए देखा। अगर कोई अतीत और वर्तमान से सबक नहीं ले रहा है, तो उसे श्रीलंका में अपना भविष्य देखना चाहिए। नेपाल में भी आर्थिक संकट गहराने की खबरें आने लगी हैं। कर्ज लेकर मय पीने वालों के घर के बर्तन तक बिक जाते हैं। घर के लोग उसे फिर कूड़ेदान में डाल देते हैं। हमारे देश भारत का कर्ज भी बढ़ता जा रहा है। अढ़ाई ट्रिलियन डॉलर की हमारी अर्थव्यवस्था में डेढ़ ट्रिलियन डॉलर से ज्यादा का कर्ज चढ़ चुका है। निर्यात के मुकाबले आयात बढ़ रहा है। डॉलर रुपये के मुकाबले महंगा हो गया है। बेकारी और महंगाई से जनता त्राहि-त्राहि कर रही है। जब नशा टूटेगा, तब तक बहुत कुछ खत्म हो चुका होगा। प्रार्थना करने के अलावा क्या कर सकते हैं कि श्रीलंका वाला हाल न हो।

सामने आते आंकड़ों पर नजर डालें तो जनवरी - अप्रैल 2022 में देश में ग्रेजुएट बेरोजगारी 17.8% हो गई थी जो वर्ष 2019 में 14.9% थी। बिहार में यह सर्वाधिक 34.2% थी। गरीबी, बेकारी और महामारी की प्रचंड मार के बीच दबंगई और नफरत के बीच दबी इन्सानियत के सामने आते प्रकरण हमारे संविधान और नैतिक मूल्यों की खिल्ली उड़ा रहे हैं।

प्रधानमंत्री 15 अगस्त को लाल किले की प्राचीर से कथित 'पंच प्रण' में वर्ष 2047 तक देश को विकसित से कम नहीं, की बात करते हुए आधी आबादी को पूरा हक दिलाने की बात करते हैं और महिलाओं के बराबरीपूर्ण हक की बात फिर उछालते हैं परन्तु उसी दिन गुजरात दंगों जिसमें बिलकिस बानो की बलात्कार बाद हत्या सहित अन्य महिलाओं और बच्चियों से दुराचार के दोषियों को जेल से रिहा कर दिये जाने को क्या कहा जाए ? इससे पता चलता है कि उनकी बातों में कितना छल भरा रहता है। गत आठ सालों में उनके द्वारा किए गए वायदों की लम्बी फहरिस्त है जो कागजों में धूल चाट रही है।

'ग्लोबल जेंडर गैप इन्डैक्स-2022' में भारत का नाम

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Courtesy: Nishant Hota,  
molitics.in

# The temples that Jawaharlal Nehru built



C. Sarat Chandran

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(COURTESY: THE HINDU, AUG 16, 2022)

Nehru, as Prime Minister, inherited an India that was politically shattered, socially divided and emotionally devastated. Yet, with restraint and self-confidence, he steered the country through those turbulent times and laid out the vision of a modern, progressive nation that quietly earned the respect of the global community.

As India celebrates 75 years of Independence, Indians will see this as an occasion to recall Jawaharlal Nehru's immortal speech, "A Tryst with Destiny", delivered on the night of August 14, 1947, and its haunting poetic expressions — "At the stroke of the midnight hour, when the world sleeps, India awakes to life and freedom." For most, that speech and the man who spoke those words symbolised the spirit of a new nation just born. For them, some of the recent attempts to undermine Nehru's place in history may seem like a minor distraction.

## **Vision of a modern nation**

Nehru's luminous legacy is deeply laid in India's growth story since Independence. In May this year, when the Life Insurance Corporation of India (LIC) launched India's largest public issue and collected <sup>1</sup> 21,000 crore from the market, the nation was aware that this was a Nehruvian institution established in the early years of independent India. Equally, when we look at the celebrated names of global CEOs and corporate leaders, we can recognise many of them as Nehru's 'children', as they were educated at the iconic Indian Institutes of Technology (IITs) and Indian Institutes of Management (IIMs).

In 1947, Nehru, as Prime Minister, inherited an India that was politically shattered, socially divided and emotionally devastated. Yet, with restraint and self-confidence, he steered the country through those turbulent times and laid out the vision of a modern, progressive nation

that quietly earned the respect of the global community.

## **Ideas and institutions**

Nehru's vision of India was anchored in a set of ideas such as democracy, secularism, inclusive economic growth, free press and non-alignment in international affairs and also in institutions that would lay the foundation for India's future growth. These institutions touched every kind of economic activity, ranging from agriculture to aviation and space research. An agnostic Nehru described them as "the temples of modern India". There were around 75 of these institutions including the Bhakra-Nangal dam, Bharat Heavy Electricals Limited, the All India Institute of Medical Sciences, the LIC, the Oil and Natural Gas Corporation, Indian Oil Corporation, the National Library of India and the National Institute of Design. Nehru saw them occupying the commanding heights of a stable, self-sustaining economy with people's welfare as their central mission. Nehru's inclusive vision ensured that these institutions spanned the entire social spectrum. When the IITs were planned, Nehru also established a network of Kendriya Vidyalayas. Along with large projects in steel and petroleum, Nehru saw the importance of promoting small and cottage industries and set up the Khadi and Village Industries Commission. When Bhilai, Durgapur and Rourkela were taking shape as functional townships, the Prime Minister also felt the need



for a well-designed, modern city and thus was born Chandigarh. Chandigarh was perhaps India's first 'smart city' when that term was not yet fashionable.

Two of these institutions deserve special mention: the Election Commission of India and the Planning Commission. They relate to the fundamentals of the Nehruvian vision: the triumph of democracy along with development. Nehru's institutions flourished under the management of a group of accomplished persons who shared his idealism and his vision of a modern India. These were people of stature and high learning. They were technocrats, scientists and professionals with impressive records of past achievements. They included Homi Bhabha, Vikram Sarabhai, P.C. Mahalanobis, Verghese Kurien, S.S. Bhatnagar, S.Bhagavantam and C.D. Deshmukh. Each of them steered the fortunes of the project under them with high professional standards, laying down benchmarks for the performance of the project and identifying second layers of leadership for the project's future growth. Many of these institutions, over the years, rose to global standards. Indian Oil became the first Indian company to be listed in the Fortune 100, in 2014. Amul emerged as the country's best known consumer brand and India became the largest milk-producer in the world.

### Shifts in the economy

Prime Minister Nehru's 17-year rule set the stage for momentum in the Indian economy and his management model became a template for many succeeding Prime Ministers. This was a period which saw seismic shifts in the Indian economy. The Green Revolution which transformed India from a basket case to a grain-

exporting nation, the telephone revolution that changed the telephone from being a symbol of elite lifestyle to mass ownership, and the digital revolution which turned India into a global technology hub all played out one after another. And then came the momentous reforms in 1991 under Prime Minister P.V. Narasimha Rao which transformed the economy into an open, liberal and largely market-driven regime.

The success of these missions owed a great deal to the Nehruvian model, with several scientists and technocrats playing a central role in these accomplishments, such as M.S. Swaminathan, Sam Pitroda, Dr. Manmohan Singh and Nandan Nilekani. Collectively, these shifts have lifted over 300 million Indians above the poverty line and heralded the arrival of a modern, diversified globally connected economy with a significant digital component.

Now, well into the third decade of the 21st century, India is widely recognised as the fastest-growing large economy of the world. It is an incredible transformation in scale and depth to unfold in 75 years. It all began with one man's dream and the many shrines of growth and development that he built. Their enduring impact reaffirms Nehru's place in history. Among the political leaders of the newly independent nations of the 20th century, Nehru stands out as a unique personality who combined intellectual stature with mass popularity. *The Economist* in a widely-read obituary titled "World Without Nehru", on May 30, 1964, observed, "Throughout the long years of his premiership, he retained his magical grip on the great masses of people." That equation, which an Indian Prime Minister had with his people, remains unequalled and untested till now.

## दबंगई और नफरत के जोर में....

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146 देशों की सूची में 135वें स्थान पर है। जाहिर है कि शिक्षा से लेकर स्वास्थ्य तक और प्रशासन से लेकर राजनीति तक महिलाओं को अभी काफी अवसर और सुविधाएं देना बाकी है जो वर्तमान सत्ता के दौर में सामने उसके चरित्र को देखते हुए दूर की कौड़ी नजर आती है। जो सरकार पूर्ण बहुमत में होते हुए महिलाओं को संसदीय निकायों में आधा तो दूर 33% आरक्षण मुहैया नहीं करा पाई है, उसके द्वारा बराबरीपूर्ण हकों की बात करने को कोरी लफ्फाजी नहीं तो क्या कहेंगे?

(Writer is President, NZIEA)



Cartoon Courtesy: Satish Acharya



# NATIONAL SEMINAR COMMEMORATING 75 YEARS OF INDIA'S INDEPENDENCE

Trinath Dora

To commemorate the 75th year of Indian independence a national seminar was organized at Hyderabad on 06-07 August 2022. The zonal leadership of AIIEA across the country from both the Life and General sectors participated. Four eminent speakers were invited to deliberate on various aspects of the freedom movement. The General Secretary of AIIEA gave a brief introduction on the idea behind organizing this national seminar.

Com. V.Ramesh, President AIIEA, presided over the first session. **Prof. Indu Agnihotri, former Director of the Centre for Women's Development Studies, New Delhi was the speaker on the topic "Workers and Working Class in the Freedom Struggle: Reflections from the Contemporary Context"**. In her brilliant exposition on the subject, she gave a brief account of the role of working class in the freedom movement. The number of people from

the working class and peasantry who laid down their lives will never be named and no history book can cover so much in the kind of country we live in. Therefore, she called upon the trade unions to document their history. She explained that the economic critique of imperialism was one of the first things that the early nationalists did. Dadabhai Naoroji, Surendranath Banerjee, R.C.Dutt, all of them criticized the economic content of the British policy to show how, when Britain was emerging as the most powerful industrial nation in the world, the creation of its wealth rested in the subjugation of the people in the colonies. The underdevelopment of India is as much a part of development of the Empire where the Sun never sets. To begin with there are very few industries but very rich artisan and handicraft industry in India in medieval times. But this artisan industry was finished which is called "de-industrialization". It happened

because British industries had to prosper in Lancashire and Manchester. Their cotton good had to be sold in India. To counter that Mahatma Gandhi gave a clarion call to spin khadi.

The traditional agriculture industry was ruined. What was brought in its place was crops and commodities which the British



needed like opium, indigo, wheat, cotton etc. It is the ruined impoverished peasants which then came into selective industries. Post-1850s a lot of industry came up like railways, printing, postal authorities and municipal works. Two new classes emerged in India after 1850, the capitalist class and the working class. Only British industries developed in India, Indian capitalist set up industries towards the end of 19<sup>th</sup> century. In 1890s there was a British clause that Indian cotton industry had to pay twenty per cent duties so that it can be competitive with British clothes. The duty was called “countervailing duty”. The Indian industrialists fought to remove this duty but of no avail. But after 30 years when Bombay textile workers went on strike, the duty was removed. In 1920, the Indian working class went on six months long strike on the issues of low wages, wage reduction, insecurity of jobs, working conditions like women and children, who constituted forty per cent of the workforce, had to work underground for more than 12 hours a day.

The political assertion of the working class started during the swadeshi movement in the early part of 20<sup>th</sup> century when Bengal was partitioned. There was huge turnout of workers on the streets of Bengal to protest and the urban middle class showed remarkable unity with them to feed the procession. When Bal Gangadhar Tilak was convicted and sent to jail for six years, the working class in Bombay organized strikes for one day in each of these six years. This was a direct political action by the working class and more than 250 workers died in that struggle.

The first formal trade union in India, the

AITUC, was formed in 1920. Its first president LalaLajpatRai in his presidential speech very categorically referred to imperialism and capitalism as twin threats which acts militantly against the rights of the working class. He also said that the freedom struggle was not only against foreign rule but against imperialism and feudalism because the feudal rulers are the lackeys of British imperialism. The Nizam of Hyderabad was the biggest feudal lackey of British imperialism in India. The bulk of the trade unions in India were with AITUC and it was left oriented in a sense that the October Revolution had already happened and it had a great impact on AITUC. During the Salt movement workers participated in a big way. Sholapur commune was a proof of it where four workers were hanged.

The Indian capitalist class and the Indian working class emerged at the same time and were in the same struggle against the British. But the fundamental contradiction between them was that the working class was fighting for the freedom of the country and for their own rights. But the capitalist classes were not only fighting for the freedom of the country but also were asking for concessions for their industries. Prof. Agnihotri concluded her lecture with the warning that today India is independent yet every core values of our freedom struggle viz., democracy, civil liberty, secularism, communal harmony, self-reliant India stands challenged today. Those who have not participated in the freedom struggle can not be expected to defend the core values, she averred.

**The second session of the seminar had the topic “Working of the Constitution and the Challenges Ahead”. Com. A.K.Bhatnagar, Vice-President AIIEA presided over the session. Hon’ble Justice (Retd.) H.N.Nagamohan Das of Karnataka High Court was the speaker of the seminar.** Justice Das in his inimitable style dealt with the evolution of constitution. He said that the political power i.e., the power to legislate law, implement law and the power to punish the law violator was with the Samrats, Chakravarties and Maharajas at one point of time. In course of evolution of human society, the political democracy came into existence. In political democracy the power to make the law is entrusted to legislature, to implement the law to the executive and to punish the law violators to the judiciary. In course of time people realized that these three institutions are behaving arbitrarily. So rules are framed, rights





are codified, duties are codified, jurisdiction is explained. The values on which Indian society had to be built were all put together in a book called "Constitution". In 1947 India became independent and in 1950 by accepting the world's biggest written constitution India became a republic. In these 73 years of the republic the country achieved a lot. Six hundred princely states were annexed to put an end to feudalism. One national flag, one national anthem, one national symbol, the entire land was brought under one political rule were the biggest achievements. But today there are so many challenges before the constitution and the republic. They are de-politicization, terrorism, communalism, corruption, criminalization, commercialization and cultural de-generation. In addition to that India is facing some more grave challenges.

Today the sovereignty of the country is under jeopardy. Sovereignty means the country should be capable of taking independent decisions without being influenced by others, without depending on others. But what we see today is that the government is framing the law dancing to the tune of the corporates. Farm laws and labor codes are the burning examples. The democracy is now reduced to electoral autocracy. The elections are influenced by money power, muscle power, caste power and religion power. 82 per cent MPs are Crorepatis and 42 per cent MPs have criminal case against them. The freedom of speech and expression is under attack today. Today every dissenting voice is crushed by invoking UAPA and Sedition law. The rule of law is in crisis. Some people who are dividing the society are roaming free today. Communalism is rampant and has entered

every walk of our life - defence, judiciary, sports, music, cinema, administration and education. The concept of welfare state, social justice and federalism is in jeopardy. Justice Das concluded his lecture with the hope that the constitution will be improved and strengthened in future by including right to food, education, health and job as the fundamental rights.

**The topic of the first session of the second day was "Diversity, Federalism and the Republic: Reflections on the Present Condition of India".** Com. Amanulla Khan, Editor of Insurance Worker presided over the meeting. **Prof. (Dr.) G.N.Devy, eminent literary critic and Chairman, People's Linguistic Survey of India was the speaker.** In his brilliant analysis on the subject, he stated that when the republic was born there were certain ideas embedded whose ideas have a color of blood and sweat of hundreds. During the struggle against the British people from different strata of society like barber, dhobi, brahmins, Parsis, Muslims in large numbers are taken to the Andamans from Bombay presidency. Different ideas were developing during 1950s. Savitribai Phule set up a school for women. It was new to the Sanatani Brahamical order of society which was upholding certain feudal kinship system to exclude women and Dalits from knowledge. During the same time the feudal Rajas ruling in India lost land, property and army which they were sharing with East India Company then. In 1857 the first war of independence started. State is being formed and resistance started about the same time. Our republic of 1950 is founded on all these ideas. The Constitution which we constituted and accepted promises to all of us an absolutely non-negotiable thing, India that is Bharat is a union of states. Over and above the state there is something called Idea of India. Among the most central arrangements is the idea of diversity in the constitution. Prof. Devy explained diversity is like what blood is to the body and sugar is to the sweet. He dilated on the European history that after the tragic fall of Napoleon Bonaparte, the idea of nationalism emerged. First it was in Italy and then in Germany. It was at the same time the essential ideas during French revolution liberty, equality and justice were also emerged. The second world war was fought between countries known for fascism, Italy and Germany, on one side and countries whose idea was freedom like USSR, USA, France, England, Ireland and the colonies on the other. Nationalism took Europe



to an extreme violent position, liberty only could rescue it. The fascistic Italy and Germany said they were a linguistic nation. But India is not a mono-lingual nation. It's a multi-lingual nation. The eighth schedule of the constitution has 22 languages. We are rich culturally and economically because the kind of diversity we have. The leaders who led our struggle and the people who sacrificed their lives for the idea of freedom fully understood so also those who constituted us as India that is the union of states fully understood that diversity is at the heart of the idea of India. The non-negotiable pre-condition for India is diversity and therefore the structure of our authorities is in the nature of federalism. Prof. Devy conclude that, this is the logical connect and these two can not be separated at all.

**The final session of the National Seminar took up the topic "Idea of India: Vision of Just, Equal and Fair Society". Com. K.Venugopal, the senior leader of AIIEA presided over the session. Com. Sitaram Yechury, the General Secretary of CPI(M) was the speaker.** Com. Yechury in his outstanding lecture explained that in the 75<sup>th</sup> anniversary of our independence the challenges we are facing are precisely against the concept of Idea of India mounted by the creation of New India with the understanding of it being a rabidly intolerant fascistic Hindutva Rashtra. The attack on the constitution, constitutional institutions, democratic rights and civil liberties are all part of a larger battle over the concept of Idea of India. This idea was born in our country during the freedom struggle. BJP today brushes it aside as an abstract idea, an idea that has nothing to do with practical reality. But it is far from the truth. The Idea of India lies in the diversity in languages, cultural differences, customs and traditions, religions etc. Com. Yechury said that three mainstream views emerged during the freedom movement.

The first view was that, given India's diversity and heterogeneity, the only way we can keep the country united is through the political structure of a secular democratic republic. This was the mainstream vision articulated by the Motilal Nehru commission. The second vision espoused by the communists said that this secular democratic republic must move towards socialism where there is economic equality for every people. The third vision argued that the character of independent India must be based on the religious affiliation of its people. This vision had a twin expression. One expression was the articulation of RSS vision of a fascistic Hindutva Rashtra and the other vision was the Muslim League's articulation of a Muslim state. The concept of Idea of India that emerged during this debate was, that idea is not merely the recognition of our diversity, not merely respect for that diversity granting equality to all of our diverse expressions but to make it an inclusionary India. The Hindutva Rashtra which the nationalism of the rightwing forces represent is a throwback to the Westphalian concept of a majoritarian nationalism. This nationalism looks for an enemy within and that in India is primarily the Muslims. For Hindutva ideologues nationalism means majority nationalism but for the idea of India nationalism means Indian Nationhood. This consciousness of Indianhood subsumes all the diversities and the differences that we have. And it is this concept of Idea of India that is today under assault. He concluded his speech by giving a call to the Insurance employees to unitedly fight this menace.

The two days national seminar was a huge success. After a brief review of all the sessions by Com. V.Ramesh, President AIIEA, the General Secretary of AIIEA Com. Shreekant Mishra gave the customary vote of thanks.

*(Writer is General Secretary ECZIEA)*





## RELIEF WORKS BY AIIEA AND AIIPA IN ASSAM

Assam, witnessed one of the worst flood devastations this year in recent memories. Two spates of flood in April-May and June-July this year affected more than 89 lakh people in thirty three out of thirty five districts of the State. The devastations in thirteen districts are extremely severe. About two hundred people including fifty five children and ten women lost their lives. About two and half lakh crop area in 9603 villages was destroyed. Lakhs of people became homeless due to flood and erosion. Peoples' sufferings beggar description. Nearly seven lakh people sought shelter in more than 3750 relief camps. Many took refuge in embaukments.

The central and state governments failed miserably to mitigate the sufferings. No central ministers let alone PM visited the state to take stock of the devastations and condition of the people.

In such a situation the insurance employees with there humble mite came forward to provide succour to the suffering people. Initially Guwahati Division Ins. Employees Association, NERGIA, LIC Pensioners Association, Guwahati Divisions and NRRGIPA gave call to the employees /pensioners of the division/region to donate towards the relief for the flood-stricken people and mobilised some fund amounting to more than one lakh rupees. AIIEA gave a call to the employees throughout the country for flood relief towards flood-hit people of Assam and besides its initial contribution of Rs. 5 lakh, handed over a cheque of Rs. 25 lakh to EZIEA in its Working Committee meeting held at Raipur on 24 – 26 July for relief to the flood hit people

of Assam EZIEA also contributed Rs. 5 lakh for this purpose. AIIPA also gave a country-wide call to the Insurance pensioners in this regard and besides its initial contribution of Rs. 2 lakh sent an amount of Rs. 5.50 lakh for the purpose of flood relief in Assam. The contributions from AIIEA and AIIPA were not only well-appreciated by the insurance employees but also by the general public of this suffering state .

With funds so mobilised relief works are being carried out among the people of the flood-ravaged areas of the state by the units of AIIEA and AIIPA. So far in eight centres relief works have been organised. On 17<sup>th</sup> July last a relief team of GDIEA and LICPA, Guwahati Division distributed relief materials to more than three hundred ten affected families of Harijora, Madekhata, Bongaon (Maharipara) and Nathkuchi village in Baksa district which is one of the worst affected areas. Villagers of all these affected villages were poor peasants and agricultural labourers. Due to flood devastation and collapse of a bridge over Suklai river relief materials had to be carried in hand-carts to the Nathkuchi village. Each family was provided with a packet of three kgs of rice, 1 ½ kg of pulses, one litre of edible oil, potato, onion, soyabin, salt, two pices of soap and the bottle of phenyl. Com. Bhabendra Kr. Kalita, Joint Secretary LICPA addressed the assembly of flood-stricken people. Local Unit of Assam State Kisan Sabha extended all help for smooth distribution of relief materials. Again on 18<sup>th</sup> August the relief team of AIIPA and AIIEA units belonging to both life and general sector went to Shatikuchi village under Nalbari District, one of the worst



affected areas and distributed among three hundred plus affected families relief materials. Each family was given a packet of a blanket, bedsheet, mosquito net. Etc. Rs. 5000 each in cash was also given to two suffering women whose homesteads were totally destroyed by flood waters and who had to pass their days in embankments. Satanjib Das, President AIIPA, B.R.Kalita, General Secretary LICPA, Guwahati Division, B. Baruah, Genl. Secy. NERGIPA, Bhabendra Kr. Kalita Vice-President EZIEA and others from GDIEA and NERGIEA took part in the relief distribution. Satanjib Das addressed the flood-hit people. Here also local unit of Kisan Sabha extended all help for orderly distribution of the relief materials. Relief work will be organised in four more affected places in August and first week of September.

In Barak Valley SDIEA and Silchar Divisional Unit of AIIPA carried out the relief works. This valley and particularly Silchar town and its adjoining areas were worst affected. On 6<sup>th</sup> August the relief team of SDIEA and AIIPA Silchar Divisional units distributed relief materials to 270 affected families in four places near Silchar town. On 9<sup>th</sup> August they distributed relief materials to 250 affected families in four places of Silchar sub-division and on 15<sup>th</sup> August they distributed relief to 150 affected families of Silchar town. Each family was provided with a relief packet containing bedding materials like blankets, bedsheets, sarees, lungis etc. Athin Deb Choudhury, President SDIEA, Abhijit Roy Choudhury, leader of AIIPA unit, Ranjan Kr. Das, General Secretary, SDIEA and others took part in the relief distribution.

## FROM ISOLATION TO SOLIDARITY —TRADE UNION CLASS OF HDIEA

A Trade Union Class organized by HDIEA was held on 18th June, 2022. The topics of the class were a) Glorious History of AIIEA and b) Challenges before Insurance Industry and our task.

The class was designed especially to educate the newly recruited assistants who joined the Industry in 2020 onwards and enrolled as members of AIIEA. About 65 members took part in the class.

Com. Amitava Ghosh, Treasurer of EZIEA, initiated the discussion. He placed the brief details of Glorious history of AIIEA and sacrifices of our leaders like Com. Chandra Sekhar Bose, Com. K.G.Goswami, Com.Saroj Chaudhuri, Com.Sunil Maitra, Com. R.P.Manchanda and others to protect the Industry and welfare of the employees over the decades.

Com. Jayanta Mukherjee, General Secretary of EZIEA and also the Joint Secretary of AIIEA conducted the proceedings of the class. He placed the challenges of the present Socio-Economic and Political scenario before the participants. He wonderfully explained why the members must work sincerely in the Desk to protect the Industry and fight against the Governments ill-conceived policy to destroy the Public Sector. During his deliberation, he asked the participants to speak in front of the audience. Responding to his call, Com. Pritam Nalui of Bagnan Base and Com. Adrita Ghosh

of Singur Base have expressed their thoughts beautifully which is absolutely in conformity with the views of AIIEA From Isolation to Solidarity, From Solidarity to Success.

The Class was ended up with the speech of the HDIEA General Secretary Com.Gopal Das and President Com. Kenaram Som.

### **GUEST HOUSE INAUGURATION**

Com Jayanta Mukherjee, General Secretary inaugurated a three room guest house of Howrah Division IEA on 1<sup>st</sup> July 2022. The three rooms of the Guest Housed were named in memory of Coms Saroj Chauduri, Sunil Moitra and S.N.Bhowmick. The Guest House will be of immense benefit to the comrades visiting Kolkata for personal and medical reasons.





## Celebrations of 75 Years of Indian Independence at Hyderabad

Valedictory Celebrations of PLATINUM JUBILEE year of Indian Independence and the 76th Independence Day celebrations by ICEU Hyderabad and Secunderabad Divisions were held with overwhelming National fervour, depicting the idea of India, unity in diversity. A gathering of more than 500 participated in the celebrations. A large number of family members and friends of employees attended these celebrations.

Sri. SUDDALA ASHOK TEJA, famous Telugu lyricist attended the celebrations as the Chief Guest. Com. K. Venugopal, Former General Secretary AIIEA and Com. TVNS Ravindranath, General Secretary, SCZIEF participated along with the leadership of AIIEA and SCZIEF. Good number of participants, from retired employees, Class one officers and fraternal trade union leaders from BEFI and NFPU, have enthused the organisers as well as the performers of various cultural events.

To mark the beginning of the programme, the cultural committees of two divisions presented Patriotic and Revolutionary songs at the Flag Post. Com. K. Venugopal hoisted National Flag at Sundarayya Vignana Kendram, venue of the program.

Sri Suddala Ashok Teja enthralled the participants with his inimitable emotional speech. Audience paid rapt attention to the submissions of Suddala on various socio, economic imbalances that still prevail in the country even after 75 years of freedom from colonial rule. His unbelievable rendition of poetry, depicting the abject condition of deprived sections and placing a task before working class

to react to it, was thought provoking. “Respect to an individual is considered as patriotism and criticism in any form is treated as sedition in our country, these days. Progressive thinking is said to be irrelevant in the present day politics of hate and bigotry”, Suddala said, with disappointment over the developments in the country.

Com. Venugopal, appreciating both the divisions for the wonderful mobilisation, urged the participants to be wary of communal divide that is being advocated by present day rulers. Com. TVNS Ravindranath greeted the participants on this occasion. Skits, welcome dance, Tiranga Dance, Patriotic songs by different teams were too worthy to miss. Around 125 Comrades involved themselves in different cultural activities. This is really unbelievable. Their performance was just scintillating and they deserve huge applause.

This sort of celebration could be possible because of the employees’ unflinching loyalty and commitment to the calls of the AIIEA. Rendition of ‘SARE JAHAN SE ACHA, HINDOSTAN HAMARA’ by 75 comrades and mass recitation of National Anthem, in the end, were ultimate to give culminating fillip to the valedictory celebrations. Meticulous planning by ICEU and continuous follow up by Social Media teams helped mobilize huge number to the programme. All the invitees expressed joy over the events. The efforts of comrades to learn and perform songs and skits were thus fructified. The volunteers, who worked very hard to make the above events successful, do deserve Red Salute.



# Swar Milaap – Songs of Unity at Kanpur

With the tag line of “Dilon ko jodiye, sangeet se” (Unite hearts with music), the unforgettable and glorious occasion of the 72nd Foundation Day of AIIEA and 75th year of India’s Independence came together on a single platform under the banner of NCZIEF and KDIEA on 1st July 2022 at Kanpur. A musical evening, “Swar Milaap” was celebrated passionately, with beautiful songs, dedicated to patriotism and country’s cultural, religious and linguistic diversity.

The program was inaugurated by lighting the lamp jointly by chief guest Shri R.P. Gupta, Zonal Manager, North Central Zone, Com. Subhashini Ali Sehgal, former MP of Kanpur, Shri Ashok Tiwari, Distinguished Leader of Insurance workers, NCZIEF General Secretary Com. Rajiv Nigam, KDIEA President Com. Amit Mishra and KDIEA Women’s Cell. Convener Com. Pratibha Mishra

KDIEA General Secretary Com. Arun Tiwari welcomed the gathering. NCZIEF General Secretary Com. Rajiv Nigam said that this evening is dedicated to the religious, social and cultural unity of India and the purpose of this program is to spread the message of unity and harmony through music. He said the people of this country fought for freedom of the country by rising above religion, language and region. He emphasized that the only way to take India forward is this unity and harmony and this is the very spirit, which lies at the core of this program.



In the program the team of saregama fame Singer Gopal Sharma and Shweta Srivastava, accompanied with brilliant musicians gave sterling performances. More than 450 present in the auditorium, kept applauding. The musical evening began with the song “Allah Tero Naam, Ishwar Tero Naam” followed by the Kabir’s Dohe, shabads, Sufi songs. Patriotic song “Ae Watan, Ae Watan” mesmerized the entire audience. But peak of the moment came when the final song of this musical evening “Mile Sur Mera Tumhara”, was sung by the entire team of the singers, the entire auditorium stood up. The large numbers of tricolor and flag of AIIEA in each and every hand made everyone including dignitaries emotional. It was looking as if the Ganges of unity is flowing in the whole auditorium which cannot be forgotten for many years to come.

After that 06 prominent personalities belonging to different religions of Kanpur city, who have done important work for peace and harmony among different religions and in the field of public service, were awarded “**Messenger of Harmony Award**”. These 06 awardees were





the eminent writer Sardar Amrik Singh, "Deep", Shaheed Major Salman's father Mr. Mushtaq Ahmed Khan, Hindustan newspaper's Kanpur editor Mr. Ashish Tripathi, social worker and head of Catholic society, Kanpur Mr. Chhote Bhai Narona, Senior lawyer and Social Activist Shri Sayeed Naqvi and Journalist Sri Ganesh Tiwari who is doing public service and social welfare through his "Parivartan" group.

On this occasion the Zonal Manager of LIC North Central Zone Shri R.P. Gupta, in his brief address praised the AIIEA for organizing

such a beautiful program. The program was participated by large number of leaders of fraternal organizations, leaders of AIIEA units in the nearby Divisions and a number of senior officers of LIC. Presence of a large number of family members of employees added colour to the program

The event concluded with the vote of thanks by KDIEA working president, Manoj Kumar.

Report: Deepak K Yadav  
Jt. Secretary, NCZIEF

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## JCTU Seminar in Guwahati on 75 Years of Indian Independence

On August 7, 2022, a large seminar was organised at Guwahati by the Joint Council of Trade Unions, Assam, on the topic '75 Years of Indian Independence'. The hall was jam-packed with over 700 people of the JCTU, which comprises the CITU and many other middle class employees organisations.

The main speakers were AIKS President Dr Ashok Dhawale and CITU state Vice President Satanjib Das. It was presided over by JCTU Joint Convenor Garga Talukdar, and the introduction was made by JCTU Joint Convenor Bhuben Kalita. The programme began with a beautiful recital of songs by Ghanakanta Deka.

The speakers recalled that today was the 81st death anniversary of Rabindranath Tagore, and recited his famous poem, 'Where the mind is without fear and the head is held high'. They paid homage to over 200 people killed in the recent terrible Assam floods, and came down heavily on the BJP central and state governments which have failed abysmally to help the 90 lakh people in distress.

They outlined the various streams in the freedom struggle - Armed Revolutionaries, Social

Reformers, the Congress and the Communists. They lambasted the communal betrayers of the freedom struggle, viz the RSS, Hindu Mahasabha and the Muslim League, who were in league with the British imperialist policy of 'Divide and Rule'. They then analysed the post-independence period, and especially the savage attacks by the pro-corporate, communal, authoritarian and fascistic Modi Government on the livelihood of the people, on democracy, secularism and the Constitution. They called for forging a wide unity of the people against this grave danger before the country.

Prominent among those who attended the seminar were veteran CPI(M) leader Uddhav Burman, ex-MP, CPI(M) Assam state secretary and central committee member Suprakash Talukdar, CPI(M) central committee member Ishfaqur Rehman, CITU state general secretary Tapan Sarma, AIKS state general secretary Tiken Das, CITU state vice president Biren Sarma, intellectuals like Prof Abdul Mannan and others.



# Annual General Meeting of Rajkot Divisional Unit

The Annual General Meeting of our Rajkot unit held on 10.07.2022 at historic place at Junagadh at the foot of Girnar hill. About 90 comrades from the entire division attended the meeting including 15 lady comrades.

Com. H I Bhatt, General Secretary, WZIEA, Com. H.N.Pate and Com. Devang Nayak of Surat unit and Com. Prakash were present in the AGM. Four comrades from Bhavnagar Unit were also present in the meeting.

Com. H I Bhatt, made an inspiring speech. He informed the house about the political and

economic development in the country and the issues relating to insurance industry. He gave details of the many achievements of AIIEA in the past 2 years and asked the employees to be in readiness for struggle to protect the industry and to secure a good wage revision, the charter of which will be submitted to LIC in August.

Com. H.N.Patel, Com. Devang Nayak and Com. Prakashbhai also addressed the General Body Meeting.

Com. GS Harshad Popat General Secretary gave details of the activities of the organization and expressed confidence that all calls of AIIEA and WZIEA will be implemented successfully in Rajkot. There was a lively discussion after this in which Branch representatives made impressive submissions. The statements of accounts presented by Com Jasminbhai were unanimously approved by the General Body.

The General Body unanimously elected Coms Dinesh Badarshahi, Harshad Popat and Jasmin Shah as President, General Secretary and Treasurer respectively for the ensuing term.



## 26<sup>TH</sup> Conference of ICEU Karimnagar

The 26<sup>th</sup> general conference of ICEU Karimnagar division was held on 02.07.2022. The venue was named after Com K Venugopal Rao and the dais was named after Com Clement das in their fond memory. The conference began with the hoisting of AIIEA flag by Com V Rajender President ICEU Karimnagar division amidst thunderous slogans. Rich tributes were paid to the departed leaders at the martyr's column. The ICEU choir team rendered a thought provoking song in defense of public sector LIC. Floral tributes were paid to Com K Venugopal Rao and Com Clement das by the leadership of AIIEA as a mark of respect to the departed leaders. Com. Vaman Rao, joint secretary ICEU Karimnagar welcomed the guests to the dais. Com Shreekanth Mishra General Secretary, AIIEA inaugurated the conference. In his powerful speech Com. Shreekanth Mishra made scathing attack on Modi government for undermining democracy, constitution and the parliament. He was critical of government's actions of dividing the nation in the name of

religion, destroying the public sector through disinvestment and privatization. He criticized the government for undervaluing the market value of LIC while listing in the stock markets. He made it clear that the intrinsic value of LIC is many times more than what is reflected on the stock markets. The government has brought IPO in LIC to mitigate the fiscal deficit, he added. He blamed the BJP government for dividing the country in the name of religion and disturbing the secular fabric of the country. He called up on the members and citizens to chase away the BJP government. He called up on Insurance employees to be in preparedness to fight against the challenges times ahead and also to fight the ill conceived policies of the government.

### **FELICITATIONS TO COM.V.RAJENDER**

A felicitation program was arranged immediately after the inaugural session to Com V Rajender, President ICEU Karimnagar division who retired from the services of LIC on 30.06.2022. Com V. Ramesh President, AIIEA who attended the conference as a chief guest



spoke in the felicitation program. He appreciated the services of Com V Rajender who served the union in various capacities. Com V Rajender is a founder member of ICEU Karimnagar. He said though Karimnagar is small division numerically but contributing the best to the organization quantitatively to further strengthen AIIEA in all spheres. He cautioned all members to be vigilant from the onslaughts of the government. He advised to conduct Trade union classes to all new recruits to inculcate ideological

orientation. Com P Satish President SCZIEF and Com Ravindranath General Secretary, SCZIEF spoke on the occasion. They recorded appreciations for the yeomen services rendered by Com V Rajender and expressed gratitude for his selfless work.

Com V Rajender responded to the felicitations by thanking the organization which helped him to understand the world better to become a better human being in personal and union life. He thanked the leadership of AIIEA and SCZIEF for attending and gracing the occasion. All branch units and all fraternal trade unions felicitated Com V Rajender on the occasion.

**DELEGATE SESSION.** The house unanimously adopted the report submitted by the General Secretary on behalf of the executive committee and statement of account for the year ending 31.12.2021. The conference unanimously elected Com G Ravindranath as President, Com R V Ramana as General Secretary and Com P Basaveshwar as Treasurer. The meeting came to an end with vote of thanks proposed by Com P. Basaveshwar.

## 16<sup>th</sup> General Conference of BRGIEA

The 16th general conference of BRGIEA was held on 18th June 2022. The conference commenced by flag hoisting by Com Narender Sharma, President.

Com. Sanjay Jha, Secretary, Standing committee (GI) AIIEA, inaugurated the conference. Com G. Anand, Secretary GIEA SZ, Com Sudarshan, Secretary, BSNL, Com. D. Suresh, ICEU, Com Gangadhar, Secretary ICPA, greeted the conference.

Com Sanjay Jha in his inaugural address lauded the efforts of Brgiea in maintaining the membership in the recent check off with inclusion of new members. He also gave a detailed outlook on our pending wage revision, the performance of the industry and about the amendment to GIBNA. He called upon the

members to be prepared for a bigger struggle in achieving our pending wage revision and for protection of our industry in Public Sector.

The Inaugural Session had the gracious presence of com. H S Manjunath, Com. K. S. Krishnamurthy, and Com. N. P. Umapathi.

Com. T. S. Padmanabha, General secretary placed the report before the house in the Delegate Session and 11 delegates participated in the deliberation.

Com. Ramesh, Treasurer submitted the accounts.

Com. G Anand, Secretary, GIEA SZ addressed the delegates and enthused the members by giving confidence to strengthen the organisation and to achieve our legitimate demands.

The conference adopted the report and the audited accounts.

The conference elected unanimously Com N Shiva Darshan, Com. T. S. Padmanabha and Com . N. Mahesh as President, Secretary and Treasurer respectively.

The conference concluded with the vote of thanks by Com . H. S. Krishnamurthy.





# 29<sup>th</sup> General Conference of ICEU, Chennai 2

The 29<sup>th</sup> General Conference of ICEU, Chennai II was held on 25<sup>th</sup> & 26<sup>th</sup> June 2022 at Anna Nagar with great enthusiasm. The inaugural session began amidst loud sloganeering with the hoisting of AIIEA by our Retired Com. N.S.Devarajan.

The Conference began with choir music performed by comrades of Ambattur Branch unit which was well appreciated by all present. Com. K. Manoharan, President, presided over the inaugural Session. Com. M.Dhanaselvam, General Secretary, welcomed the gathering.

Com. Thomas Franco, Former General Secretary, SBIOA was the Chief Guest. In his Inaugural address, he praised the tireless of the AIIEA against LIC IPO.

Com. K.Swaminathan, Vice President, SZIEF, deliberated the background in which Charter of Demand has to be submitted on 1<sup>st</sup> August, & urged the comrades to stay united in all future endeavours. Com I.K.Biju, Jt.Secretary, SZIEF & Com. D. Jayaraman, President, ICEU, Chennai Division I greeted the gathering. Mr. K.Sivaganesh, (PRO of Vidal Health Care) was felicitated along with his family for his relentless service to our Comrades in Mediclaim. The session concluded with the Vote Of Thanks by Com. V.Anuja, Jt.Secretary.

The Delegates Session commenced on the same day evening. Com. K. Manoharan, President, presided over the session. About 19 comrades participated in the debate on the Report presented by the General Secretary including three women.

Com. T.Senthil Kumar, General Secretary, SZIEF delivered the special address in the Delegates Session. He spoke at length about the challenges faced by our Organisation & our role as AIIEA members to overcome them.

Com. I.K. Biju, Jt. Secretary SZIEF clarified the queries & doubts raised by our Delegates in their debate.

Com. G. Anand, Gen. Secy., RGIEA, threw light on the various ways adopted by the private insurance companies all over the world to defraud the policy holders & the public at large. He also spoke about the anti-employee attitude of the Union Government in delaying the settlement of wage revision in the General Insurance sector.

Com S.Santhanam, First General Secretary of Chennai Division 2 was felicitated for his contribution to the organization. He is retiring from the services of LIC on 30<sup>th</sup> June 2022.

The Conference unanimously adopted the Report and the audited statements of accounts. 14 resolutions were passed in the Conference including on our resolve to fight against privatization of LIC.

The new office-bearers & the Divisional Executive Committee members were unanimously elected. Com. R.D. Dharanipathi, Com. T.V.KumaraMohan, Com C.Thirukumaran & Com N.S.Devarajan were elected as the Honorary members of ICEU, Chennai DO II. Com. N.Viswanathan, Jt. Secretary, ICEU, Chennai Division II, proposed the Vote of Thanks.

# 50<sup>th</sup> Conference of IEU, Dharwad

The 50<sup>th</sup> Annual General Conference of Insurance Employees' Union, Dharwad Division was held on 2nd July, 2022. The Conference commenced with the hoisting of AIIEA flag by Com. A.H.Archak President of IEU amidst raising of slogans by comrades.

Com. Uday Gadagkar, General Secretary extended a hearty welcome to Com. S.K.Getha, Vice-President, SCZIEF, Com. J.Suresh, Joint Secretary, SCZIEF, Com. S.K.Kulkarni, Gen. Secretary, IEU, Belgaum and his team, Com. R.G.Bhandiwad, and Com. B.N.Poojary, General Secretary, Com. A.M.Khan, Joint Secretary of LIC Retired Employees' Association, Dharwad.

The delegate session commenced with the

placing of the Report on behalf of the Executive Committee by Com. Uday Gadagkar, General Secretary. The Audited Statement of Accounts were also placed in the house.

Insurance Employees' Union, Dharwad felicitated Com. R.G.Bhandiwad, Com.B.N.Poojary and Com. A.M.Khan on its 50<sup>th</sup> Annual General Conference.

Com. S.K.Kulkarni, General Secretary, IEU, Belgaum, Com. G.V.Kulkarni, Com. R.G.Bhandiwad and Com. B.N.Poojary, General Secretary of LIC Retired Employees' Association, Dharwad addressed the Conference and extended their greetings. Com. B.N.Poojary while greeting the Conference gave details on

present economic and political situation prevailing in India, anti working class attitude of Govt. of India and its national asset monetisation policy.

Com. S.K.Geetha, Vice-President, SCZIEF while addressing the house greeted the members of Insurance Employees' Union, Dharwad on its 50<sup>th</sup> Annual General Conference. She dealt on IPO and other related issues.

Com.J.Suresh, Jt.Secretary, SCZIEF while addressing the house greeted the participants. He dealt in detail on the issue of Wage Revision falling due on 1<sup>st</sup> August 2022, Recruitment of Class-III & IV employees, Labour Law reforms, temporary employees and Property Returns.

13 comrades from Branch Units participated in the discussion on the report. Com. Uday Gadagkar replying to the debate appealed to the comrades to strengthen the Union at all levels. He also requested the comrades to actively participate in all union activities. While replying to the debate he clarified all the queries raised by the branch units. The report of the Executive Committee and audited Statement of Accounts for the year ending 31<sup>st</sup> December 2021 were



unanimously adopted by the house.

The house unanimously elected Com. A.H.Archak, Com. U.M.Gadagkar, Com. Chaya D. Bangera as President, General Secretary and Treasurer respectively for the coming year.

The house unanimously passed the following resolutions:

- 1 Demanding recruitment of Class- III & IV staff.
2. Demanding recognition to AIIEA.
3. Opposing privatisation of LIC
4. Wage Revision of GIC employees on par with LIC employees.

Finally Com. Nagaraj K Kamath, Jt.Secretary, IEU, Dharwad proposed vote of thanks.

## Resounding Success of 14<sup>th</sup> Conference of EZGIEA

The 14th Triennial Conference of Eastern Zone General Insurance Employees' Association was held at Muzaffarpur, Bihar on 9th to 10th July, 2022. Reception Committee named the dais of the conference as "Com. Ashok Chakraborty Manch". The conference began with Com. Satyanarayan Prasad, President, EZGIEA hoisting the AIIEA Flag. Tributes were paid to Martyr's Column. The presence of hundreds of comrades from across the zone contributed for the success of the conference.

The conference was inaugurated by Com. KVVSN Raju, Vice-President, AIIEA. He

explained in detail the present scenario of PSGI Cos. and attitude of the Government and GIPSA Management on the demand of wage revision which is pending for last 59-months. He also opined that through consistent struggle under the banner of JFTU this demand could be resolved. Com. Reena Mishra, General Secretary, NZGIEU, Com. Sunil Kumar, General Secretary, Pensioners' Association of Bihar-Jharkhand greeted the conference. Inaugural meeting was presided by Com. Satya Narayan Prasad, President, EZGIEA.

After inaugural session, delegate session took place. Com. Surajit Das, General Secretary, EZGIEA placed the report of the Working Committee. Out of 78 delegates, 21 participated in the debate and enriched the report. Com. Partha Ghosal, Treasurer, EZGIEA placed the audited statements of accounts for the last three years. Both the report and accounts were unanimously approved.

Intervening in the debate Com. Shreekanth Mishra delivered a powerful and splendid speech where he attacked Government for



undermining democracy, constitution and parliament, dividing nation in the name of religion, destroying public sector through disinvestment and privatisation. He analyzed in details the current political and economic policies of the country. He pointed out that due to blind pursuance of neoliberal economic policies, the country is witnessing massive unemployment and weakening of public sector including insurance sector. He emphasized the need of bigger people's movement against the anti-worker and anti-people policies of the government. He was also very much concerned on the issue of long pending wage revision of the workforce of PSGI Cos. He accused the DFS & GIPSA Management and assured the house that this legitimate demand should be achieved through the path of struggle. Logo of the 26th General Conference of AIIEA to be held on 8-11 January, 2023 at Kolkata was released by Comrade General Secretary, AIIEA in the EZGIEA 14th Conference Manch at Muzaffarpur on 9th July, simultaneously it was also released in Kolkata by EZIEA in their Working Committee Meeting.

In his deliberation Com. Sanjay Jha, Secretary, Standing Committee (GI), AIIEA elaborately pointed out the present position of the wage issue of PSGI Cos. which fell due on 01/08/2017. He told that the spineless attitude of GIPSA are being constrained them to the Government whose intention is making disparity

in increasing of wage revision in the insurance sector. So focus of our struggle should be the Government's policy. He detailed the role of AIIEA for building up the unity of all sections of Officers and Employees in PSGI Cos. and to carry on the struggle for the last two years to have a respectful wage revision. Com. Jha was also critical on the unilateral closer/merger issue which unilaterally is being implemented in every company making understanding of the government's ill motive. The conference raised the immediate recruitment in all cadres and reiterated AIIEA's old demand of merger of four Public Sector General Insurance Companies. The delegates participating in the debate emphasized to increase AIIEA's own strength in the industry and makes acceptable to all. 18 resolutions were passed unanimously. Summing up the debate Com. Surajit Das, General Secretary, EZGIEA, appealed to the delegates and the observers to strengthen AIIEA in General Insurance Sector of Eastern Zone both numerically & ideologically. In this respect, he also mentioned to increase the subscriber of Insurance Worker and to organise Trade Union Classes in every State periodically.

The Conference unanimously elected Com. Satyanarayan Prasad, Com. Partha Ghosal and Com. Supriya Roy as President, General Secretary and Treasurer respectively. Vote of thanks was given by Com. Mithilesh Kumar, General Secretary, BJSIEA.

## 65<sup>th</sup> Conference of KDLIEA (Kolkata- I)

The 65<sup>th</sup> Annual General Conference of the Kolkata Division Life Insurance Employees' Association (Kolkata- I) was held on 18<sup>th</sup> June.

The conference began with Com Ramkrishna Datta, President, paying floral tributes to martyrs on behalf of the conference. The delegate session started with the General Secretary placing the report of the working committee for the year 2021. The Treasurer placed the Audited Accounts of the Association for the year 2021. 93 out of 122 elected delegates and 47 observers from 16 bases attended the conference. Comrade Jyotirmay Bhattacharyya, General Secretary, LIC Pensioners' Association, KMDO- I was present and greeted the Conference.

The annual report analysed the recent



international and national developments and dealt with issues the industry is facing right now. Local issues were mentioned in the report with adequate importance. Report also highlighted the various activities conducted by the Organisation during the interregnum under review. Altogether 28 delegates, 5 female comrades included, participated in the debate on the report. Comrade Dhrubajyoti Ganguly,



President, EZIEA, addressed the delegate session and elaborated issues raised by the delegates. He reminded us of the golden history of KDLIEA and the exemplary role played by the leaders of erstwhile Kolkata Division to strengthen the insurance employees' movement in the country. He also pointed out the need for grim struggles against the policy of privatization of public sector in general and LIC in particular. He called upon the insurance employees to take a task of building unity of workers as it is the need of the hour to combat the divisive agenda of the present dispensation.

Many topical issues were discussed by the delegates while participating in the debate. They were highly critical of the neo liberal policy followed by the ruling class vigorously after the collapse of Soviet Union. It has created disastrous impact on the life and living of the working class globally as opined by the delegates. They mince no words in stating their opinions against disastrous economic policies pursued by the Modi Government. They firmly opposed the ploy of the NDA government to divide the Indian society on the basis of religion, caste and creed so that the working class can't build any resistance against neo liberal offensive. Notwithstanding the evil design of Modi Government, we have to thrive for the greater unity if the common Indian is to be survived, they asserted. Apart from that, grievous situation of West Bengal like massive corruption, danger of competitive communalism etc were discussed in the floor of the conference.

The discussions on the report of the

Working Committee were nicely summed up by Comrade Amitesh Sarkar, General Secretary, KDLIEA, following which the report was adopted unanimously by the Conference. Earlier, the house, en masse, adopted the Statement of Accounts for the year 2021. The Conference unanimously adopted a number of resolutions both related to the industrial and national importance.

The Conference elected Comrades Chandra Sekhar Bose, Anup Chakraborty, Ramkrishna Datta and Amitendra Chatterjee as the Honorary members of KDLIEA. A 64- member Working Committee, 13-member Secretariat included, for the current year was also elected unanimously. Comrades Amitesh Sarkar, Sujoy Sen and Nilava Moitra were elected President, General Secretary and Treasurer respectively.

The Conference concluded after Comrade Ramkrishna Datta, on behalf of the Presidium, asked the delegates to take the message of the Conference in proper spirit to the employees at large and prepare them for bitter struggle ahead. He also called upon the employees working in Kolkata to leave no stone unturned in making 26<sup>th</sup> General Conference of All India Insurance Employees' Association to be held at Newtown, Kolkata on and from 8<sup>th</sup> to 11<sup>th</sup> January, 2023 a magnificent success.

The 65<sup>th</sup> General Conference ended successfully with spirit of unity and struggle. It will be another milestone in the history of KDLIEA.

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## 16<sup>th</sup> Conference Khargapur Division IEA

The 16<sup>th</sup> Conference of Khargapur Division Insurance Employees' Association was held on 2<sup>nd</sup> July 2022, Saturday. The place of conference was named as "Satyajit Roy Nagar" to mark the birth centenary of renowned filmmaker and writer Satyajit Roy. The dias was named as "Com. Manik Chandra Pal Mancha", an active member and organiser of our Divisional unit, who passed away last year.

The AIIEA flag was hoisted by President of our Divisional Association Com. Tarun Kanti Biswas, followed by floral tributes to martyrs column. A colourful rally of nearly 150 comrades was organised which covered the local area.

The Conference was inaugurated by Com. Jayanta Mukherjee, General Secretary, EZIEA.

In his speech he described the socio-economical situation of the globe in general and of our country in particular. He told that discrimination is increasing world wide and our country is also no exception. Rich becoming richer at the same time the number of poor people are increasing. The Covid made the economic situation more complex. He also said that the public sector is the epitome of our self-reliant economy. Central Government dismantling the public sector. The way Government sold the stock of LIC, it is evident that they ignored all reasoning and gave priority to the interest of the big business houses. After inauguration different fraternal Trade Unions viz CITU, 12<sup>th</sup> July Committee, BEFI, LICAIOI, LIAFI and Federation of LIC Cl.I Officers Association greeted the Conference.



Delegate session started with placement of Report of the Executive Committee Com. Pranab Kumar Dey, General Secretary of the Divisional Association, before the house. After placement of the Report, Com. Arjun Hansda, Treasurer, placed the audited accounts for discussion.

14 delegates from eleven base units discussed on the report. Mostly new recruits were the speakers. They discussed wide range of issues

like IPO in LIC, various changes within LIC, disinvestment of PSUs, new charter of demand, problems of infrastructure of different branches, transfer problem of Cl. IV employees etc. Their deliberations were attracting and they helped to upgrade the quality of the conference.

Com. Jayanta Mukherjee enriched the report with his intervention in the debate. took part in the delegate session. General Secretary of KDIEA gave his reply to the debate. He appraised the discussion with management in the division on different issues. He thanked all the delegates the organisers of the Conference, the CAB & DO bases for making the conference successful in all dimensions. The Conference unanimously re-elected Com. Tarun Kanti Biswas, Com. Pranab Kumar Dey and Com. Arjun Hansda as the President, General Secretary and Treasurer respectively for the next tenure.

## 25<sup>th</sup> Conference of Odisha State GIEA

The 25<sup>th</sup> Biennial General Conference of OSGIEA was held at S.N.Sircar Memorial Hall, Cuttack on 25<sup>th</sup> & 26<sup>th</sup> June'2022 and com. Bamdev Mishra, President was in chair. Inaugurating the conference Com. K.V.V.S.N.Raju, explained in detail the present Politico & Economic Situation including the wage revision and appeal the members to make themselves ready for a bitter struggle to realize the handsome wage-revision, 30% Family Pension, updation of Basic Pension, abolition of NPS, danger of Privatization and to defeat neo-liberal economic policies followed by present Central Government. Com. Dusmanta Kumar Das, former President of OSGIEA & ex-working committee member of AIIEA, Com. R.N.Mallick, Jt. Secy.AIIPA and Com. Gajendranath Mohanty, Ex-president of AIIPA, Com. R.N.Dhal of Central Govt. employees' also addressed the gathering.

The Biennial report was placed by com. Manas Ranjan Pattanayak, General Secretary, and accounts statement for the period was also placed by Com.N.K.Bal, Treasurer of OSGIEA. Discussion initiated by Com. Debasish Nayak and almost all the Branch committees participated

in it. The report as well as accounts was adopted un-unanimously. Com. Sanjay Jha, Secretary Standing Committee (GI) addressing the delegate session pointed out that, the handsome wage revision is possible if the joint struggle develops in desired way leading to foil the ascent of the Government to delink our wage-revision from that of LIC. Com. K.C.Behera vice president of OSGIEA dealt on the call of the conference.

The Conference came to an end with election of 29 members of executive committee with Com. Manas Ranjan Pattanayak, President, Com. Debasish Nayak, General Secretary, Com. Amaresh chandra Barik as Treasurer for the coming term.



# 66<sup>th</sup> Conference of ICEU, Madurai: Yet Another Milestone



The 66<sup>th</sup> Conference of ICEU, Madurai Division was held on 2<sup>nd</sup> and 3<sup>rd</sup> of July 2022 at Tirunagar, Madurai. The entire preparations for the Conference were made by Tirunagar Branch Unit. The meticulous planning and the whole hearted commitment of the entire branch paved way for the victorious conference which is considered to be yet another milestone in the history of ICEU, Madurai Division.

## **CAMPAIGN**

A 2-day campaign preceded the Conference. The campaign was held on 28<sup>th</sup> and 29<sup>th</sup> of June 2022 in five centres, namely, Tirumangalam, T. Kallupatti, Checkkanoorani, Usilampatti and Tirupparankundram. Thappattam, songs and street play captioned, “Modi Masthan” were performed by the Sudar Art troupe of ICEU, Madurai Division. Apart from our leaders addressing the Street Corner Meetings, fraternal trade union leaders from CITU, LICAIOI, LIAFI, AIDWA greeted the Meetings. Pamphlets highlighting the performance of LIC were distributed among the public. LIC Agents of Tirunagar Branch Unit actively involved themselves in the conduct of the 2 day campaign. The entire campaign was successful in spreading the message of the conference in the rural and urban centres. There was wide publicity about the campaign in newspapers.

## **RALLY AND OPEN SESSION**

The conference started with a magnificent rally which was inaugurated by Com. N. Vijaya, Madurai Corporation Councillor. The rally was greeted by CITU, Agents Organisation and AIIPA on the way. The rally marked the era of a new beginning of struggles in the aftermath of privatization move of selling 3.5% shares of LIC. Com. G. Meenakshisundaram, President hoisted

the flag and floral tributes to martyrs were offered. Then, a photo exhibition of various movements of Madurai Division was inaugurated by Com. V. Janakiraman, Asst. Treasurer, SZIEF. It was followed by the open session presided over by com. G. Meenakshisundaram. The Conference started with Choir Songs by all Women comrades of Tirunagar Branch Unit. The songs carried the message of union’s performance and unity, the lyrics written by our women comrade. The Reception Committee Chairman, Com. T.Nagarajan, Deputy Mayor of Madurai Corporation welcomed the gathering. Com. K. Venugopal of AIIEA delivered Special Address. He highlighted the present situation before our Institution and instilled confidence to remain united to protect our institution from the disinvestment policy of the present Government in one hand and to protect people’s unity which is at great threat as the social fabric of the nation is subject to severe attack by the divisive forces on the other hand. Further, he elaborated that this unity along with our campaign at the desk and campaign at the street would certainly protect LIC. Com. K. Swaminathan, Vice-President, SZIEF, in his address elaborately explained the precarious situation of the country and how the idea of homogeneity is trying to divide the unity of the people and stressed on the need for our sustained efforts to protect LIC by giving confidence to insuring public and agency forces and to protect people’s unity. Comrades C. Chandrasekaran(AIIPA), T.Pandiarajan (MRGIEA), Com. Joseph sureshraj Kumar(NFIFWI), M.Nirmala(LIC CI-I Federation) and Com. N.S.Ponniah, General Secretary, ICEU, Tirunelveli greeted the Conference. A resolution against the Government policies towards diluting the Public Sector Character of LIC and privatizing Public sector General Insurance Companies and insisting immediate settlement of pending Wages to General Sector is moved on the house. Com. T.L. Sivanath of VIDAL was felicitated in the conference for his immense support to LIC employees and tireless contribution to the needy people in the society. Sudar and Kayal Art troupe comrades were then felicitated. The children of our members who have secured more than 90% marks in the tenth and twelfth standard examinations held in the year 2022 were awarded “The Best Student Award.” The open session came to an end with vote of thanks proposed by Com. N.P. Rameshkannan, General Secretary.



## DELEGATE SESSION

Com. S. Rameshkumar, Joint Secretary, SZIEF inaugurated the delegates session. Com. N.P. Ramesh kannan presented the Report. As many as 33 comrades including 5 women participated in the debate and enriched the report. Com. V. Janakiraman, Asst. Treasurer, SZIEF addressed the session.

A Special Session was organized to commemorate 75<sup>th</sup> year of Independence. Dr. R. Murali, Former Principal of Madura College, delivered Special Address. He narrated the intrinsic value of our Independence quoting from our Constitution and explained in detail the incidents taking place recently in our country to divide the people harming the Secular, Socialistic, Democratic and Republic fabric of the nation. While congratulating the sustained efforts of AIIEA in protecting LIC, he emphasized on the role of Trade Unions in restoring the social harmony.

Com. Aravindan, CITU (Rural) and Com. K. Mari, LICAOTI greeted the Conference.

Apollo Speciality Hospitals, Madurai team was felicitated for their valuable and timely support to employees of LIC and Pensioners. Com. N.P. Rameshkannan summed up the debate and announced decisions to conduct a KalaiMalai to commemorate 75 years of Independence, to conduct Leadership Trade Union Classes and Branch Level Trade Union Classes, Trade Union Class for all women comrades, to activate Media Response Committee, to conduct training session for Sudar and Kayal Art troupes. 17 resolutions including protection of LIC and other public sector institutions, condemning the introduction of Agnipath Scheme in Military, to withdraw the move of TN State Government in bringing out appointment of Teachers on a contract basis were passed. The Conference unanimously elected Comrades N. Sureshkumar, N.P. Rameshkannan and D. Chitra as President, General Secretary and Treasurer respectively. The Conference came to an end with vote of thanks proposed by Com. V. Arumugam, Secretary of Reception Committee.

## 11<sup>th</sup> Working Women convention of Karimnagar Division

The 11th working women convention of ICEU Karimnagar division was held on 18th June 2022. Vice president SCZIEF and women convener Telangana state Comrade P Sujatha, Com. R.Srinivasan, Treasurer, SCZIEF were the chief guests. Comrade V Mythili, women subcommittee, convener Hyderabad division and Com. Anuradha, Treasurer, ICEU Secunderabad division attended the convention as special invitees. Com. R. Srilatha, DO unit, presided over the meeting. The convention began with paying floral tributes to Com. K. Venugopal Rao & Com. Clement Das. ICEU women choir team rendered a thought provoking song. Com. G. Vani, women convener presented the report to the house. The report comprehensively covered the state of women, the activities and the tasks. Deliberating on the report 7 women comrades spoke on various issues confronted by women in general. The report was unanimously approved by the house.

Addressing the convention, Com. P. Sujatha narrated the brief history of evolution of Women Sub-committees. The socio-economic status of Indian women, the disproportionate impact of COVID 19 on women was explained. Com.Sujatha went nostalgic about the 10th SCZIEF conference held at Karimnagar in 2015. Encouragement given by Com. K. Venugopal



Rao & Com. Clement to women cadres was recollected. Urging women members to actively participate in all the union activities, she complimented the ICEU women subcommittee members for their activities carried during the report period. Com. R. Srinivasan while addressing the convention appealed to the house to carry forward the legacy of Com. K. Venugopal Rao. Com V. Mythili while extending greetings reminded the audience that the each and every benefit enjoyed by us are due to the ideological commitment towards women empowerment.

Com. Anuradha greeted the convention. Com. D. Suryakala, treasurer, ICEU Karimnagar division spoke at length on various issues of women. Com. V. Rajender & Com. R. V.Ramana, President & General Secretary greeted the convention. The Convention elected Com G.Vani as Convener

and Com V.B.Sudha Rani as co-convenor.

Around 10 resolutions were passed in the convention. The Convention has brought in a freshness to Karimnagar activities with the active participation of 12 newly recruited

women members.31 members out of 41 strength attended the convention.All the office bearers of ICEU Karimnagar division were present in the meeting. The convention concluded with vote of thanks by Com. S.S. Sridevi.

## 36th Madurai Division Women Conference : A Grand Success



The 36<sup>th</sup> Women Conference of ICEU, Madurai was held on 18<sup>th</sup> June 2022 at Madurai. The Conference was a grand success with a participation of around 130 women comrades from all the six districts in Madurai Division.

The Conference was presided over by Com. D. Chitra, Convener, WWSC. It started with a Bharathiar song by com. V. Srikala of CBO I, Madurai. It was then followed by a dance on behalf of KayalKalaikuzhu by Com. D. Krithika and her daughter depicting the prevailing social issue. Com. S. Manjula, Joint Convener, welcomed the gathering. Then, along with presidential address, com D.Chitra presented the report. Com. S. Premalatha, State Coordinator, Women Sub-Committee, BEFI, delivered Special address. She explained in detail the position of women in society and briefed how trade unions in

banks are taking up issues concerning women. She congratulated AIIEA for taking numerous activities by women comrades in many parts of Tamilnadu. 5 comrades participated in the debate and enriched the report.

Jerlin Anica, who bagged 3 gold medals in Para Olympics in badminton, was felicitated. Jerlin Anica's father shared the experience of Anica right from her childhood days. This added glory to our conference.

Com. J. Vijaya, LICSZWCC and J. Lourdu Ruby, WWCC of CITU greeted the Conference. Com. N.P. Rameshkannan, General Secretary summed up the debate and announced decisions of the Conference to conduct Trade Union Class for all women comrades, to hold Media Response Committee meeting and to activateGWCECA committee. Resolutions including 33% reservation bill, leave for menopause problems and condemning discriminative action for pregnant women in recruitment and promotion were passed. Com. G. Meenakshisundaram, President, felicitated Comrades J. Vijaya, A. Mercy Soundaram and T. Vanitha who are retiring in this financial year and who have immensely contributed to the growth of Working Women Sub-committee of Madurai Division. The Conference elected Com. D. Chitra as the Convener and 12 joint conveners for the ensuing term. Com. T. Vanitha, Joint Convener proposed vote of thanks.

## Women's Convention at Bangalore

Women's convention of Bangalore divisions 1 and 2 was held at Souharda on 16th July. Com. K S Lakshmi, Secretary, Janavadi Mahila Sanghatane (AIDWA) inaugurated the convention. In her inaugural address com. Lakshmi highlighted

the issues faced by women in the Indian society and called upon working women in the organised sector to help the larger section of women by joining hands with women organisations which are

Continued on Page 40



LIC makes its way into Fortune Global 500 list at 98<sup>th</sup> place, much higher than Reliance occupying 104<sup>th</sup> place. Reliance has been in the list for last 19 years.



IRDA has prescribed aspirational targets for non-life insurance industry with aim to increase the general insurance penetration to 2.52 per cent by the Financial Year 2027 which at present is 1 per cent at the end of Financial Year 2021. It wants the general insurance premium to increase to Rs.11.7 trillion by FY 27 from Rs.2.2 trillion as of FY 22. The public sector general insurers have been asked to increase their premium by 25 per cent every year and the private sector general insurers have been given a premium growth target of 40 per cent every year.



In the name of ease of doing business, it is reported, in its board meeting, IRDA has sought to provide greater flexibility to insurers as far as their corporate agents are concerned. The proposal is that corporate agents can tie-up with up to 9 insurers each in general, life and health insurance sectors which as of now is they can have tie-up with three insurance companies each in the life, health and general insurance sector. Further, IRDA proposes to allow insurance marketing firms to have tie-ups with six insurance companies each in the life, health and general insurance sector. Currently they are allowed to have tie-up with only two companies each in these three sectors. IRDA has also decided to do away with the prior approval requirement for raising capital through preference shares and subordinate debts by insurers in a bid to promote ease of doing business.



Citing the reason that the commission paid to GIC Re does not reflect the industry cost structure, the non-life insurers are clamouring for reduction in the percentage of business they cede to GIC Re.

Currently the non-life insurers have to comply with business line specific limits of expenses. Now there is proposal by IRDA, in its exposure draft, to discontinue the practice of segmental compliance of company expenses and its reporting by proposing a single limit for the expenses - the non-life insurers cannot spend an amount exceeding 30 per cent of the gross premium written as company expense during a financial year. This move is expected to bring relief



to non-life insurers, especially private players.



In its exposure draft, the IRDA has proposed to put limits on expenses of management (EOM) of life insurers – the expenses of the companies should not exceed an amount computed on the basis of percentages in

respect of various segments of business written during a financial year. Specifying the limits the draft proposes – 5 per cent of single premium received during the year on policies granting immediate annuity, deferred annuity; 10 per cent of all single premiums received during the year on group pure risk policies and individual risk policies; 15 per cent of all premiums received on one-year renewable group policies.



A report of Comptroller and Auditor General of India (CAG) says that all four public sector general insurers incurred losses of Rs 26,364 crore in the health insurance portfolio for the last five years because of higher claims in group policies. "The losses of the health insurance business of PSU insurers either wiped out/ decreased the profits of other lines of business or increased the overall losses. Inadequate checks leading to multiple claim settlements, excess payment over sum insured, and breaching of capping limit for specific diseases are some of the lapses" the report states.

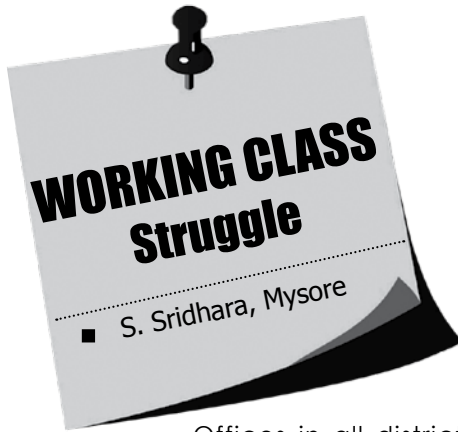
According to a report by AM Best the increased losses from not only natural catastrophe events, but from so-called secondary perils as well, along with the pandemic impacts and economic uncertainty, many global reinsurance companies have shifted their business mix into casualty and specialty primary lines where pricing movement is still positive.



After de-growing in June, the public sector National Insurance Company has grown its premium by almost 32 per cent year on year to Rs 1,486.79 in July. Similarly, Oriental Insurance Company has expanded its premium by 52 per cent y-o-y to Rs 1772.26 crore in July. It had a 18.4 per cent premium growth in June. United India Insurance after growing its premium by 16 per cent in June, has seen its premium surging by 28 per cent y-o-y to Rs 1800 crore in July.







**POSTAL WORKERS STRIKE AGAINST CORPORISATION:** Postal workers strike across India on 8<sup>th</sup> August against Government's plan to Corporatise certain sections of the state-owned Enterprises. National Federation of Postal Employees (NEPE) members are concerned that the Government is planning to HIVE OFF some of these profitable functions to private sector. Government plans to privatise the small savings scheme through introduction of the India Postal payment Bank (IPPB) Limited.

**INDIAN RAILWAY WORKERS PROTEST RAIL PRIVATISATION:** Thousands of workers from the Dhanbad Railway Division held lunch time demonstration at the Dhanbad Area on 9<sup>th</sup> August against Government's plan to Corporatise and privatise the Indian Railway. East Central Railway karmachari Union said all 22000 workers in the Dhanbad Railway Division participated in the demonstration.

**PUNJAB TEACHERS DEMAND PAYMENT OF OUTSTANDING ALLOWANCES:** Democratic Teachers Front Members protested near the Deputy Commissioner's Office in Sangrur on 8<sup>th</sup> August to demand revocation of the 2015 salary notification. They later marched to the Chief Minister's Office over this demand. Under the February 15, 2015 salary notification, the first three years of employment is paid as a lumpsum without any allowances.

**CHILD CARE WORKERS DEMONSTRATED AT JANTAR MANTAR IN DELHI ON JULY 2ND:** To protest the termination of nearly 1000 workers and helpers who participated in a 39 day strike that ended on 14<sup>th</sup> March 2022. The workers have been issued termination notices and nearly 12000 were issued show cause notices by the Delhi Government. Anganawadi workers and helpers protested outside the woman and child development department in Delhi on June 27<sup>th</sup> over the same issue in January 31<sup>st</sup>. Thousands of Delhi Anganawadi workers walked to demand an increase in honorarium and fixed working hours.

**TELANGANA SENIOR RESIDENT DOCTORS AT GOVERNMENT HOSPITALS STRIKE:** Close to 700 Senior Resident Doctors from 29 Government Hospitals across Telangana State ended their four day strike on June 2<sup>nd</sup> after the Government accepted their wage demands. Those doctors are fresh from graduating from medical colleges and must work for one year at the Government hospitals in a Senior Residency post. The Doctors claimed that they had been providing services without remuneration for the last 8 months. Doctors treated COVID-19 patients relentlessly through out the first and second waves of pandemic, even without proper accommodation and basic facilities. They called off the strike following

a written assurance from the Health Minister to meet their demands.

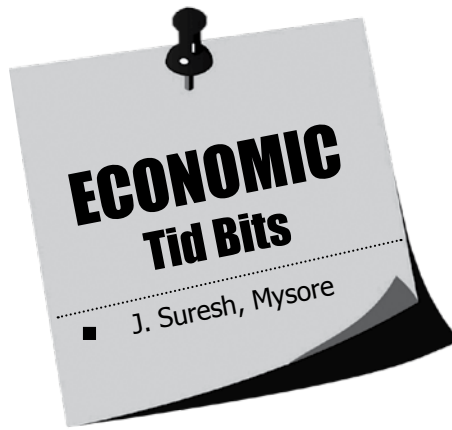
**KARNATAKA CIVIC WORKERS STRIKE:** On 7<sup>th</sup> July contract civic workers, including city sanitation workers across Karnataka State, ended an indefinite strike and demonstration outside the Deputy Commissioners

Offices in all district and at Freedom Park in Bengaluru. The decision followed by promise from the State Government that it would fulfil their demands in 3 months. The workers walked out on June 1<sup>st</sup>. The workers said although the State Government had ordered permanency for cleaning workers during 2017-18, only 10755 of the total 54512 workers had been made permanent. The workers also demanded retirement pension, along with housing, maternity, health and education benefits.

**HIMACHAL PRADESH LOCAL BODY ADMINISTRATION WORKERS ON STRIKE:** About 4700 local body administration employees (ZILA PARISHAD) have been on strike at block development offices across Himachal Pradesh for over a week. Development works, including the preparation of project estimation and issuance of various certificates in Rural areas have come to stand still. The Zila Parishad Cadre comprises ten categories of employees. They want to be merged with the Rural Development or the Panchayati Raj Department, alleging they are denied various financial benefits.

**ANDHRA PRADESH ELECTRICITY METER READERS DEMAND END TO PIECE RATE WORK:** Electricity meter readers staged a Dharna (sit-down protest) at the main gate of the Corporate office of the Andhra Pradesh Eastern Power Distribution Company Limited in Visakhapatnam on July 1<sup>st</sup>. They demanded that the piece rate payment system to be abolished and their services be utilised in other departments on completion of their spot billing work for the month. They also want to be paid a monthly wage like other electricity workers.

**JAMMU & KASHMIR WATER UTILITY DAILY WAGE WORKERS STRIKE:** Daily wage workers from Jammu Division of the Jal Shakti Department (Water Conservation) have been on strike since January 22<sup>nd</sup> calling for permanency. Water supply has been disrupted in Jammu city, Kathura, Samba, Udhampur, Rajouri, Reasi, Doda and other major towns and rural area. On 27<sup>th</sup> June workers demonstrated at the Chief Engineers Office in the Public Health Engineering (PHE) Office Complex in Jammu calling for resolution of their long pending demands. They said some daily wage workers have served at the department for 3 decades but only paid Rs. 255/- per day.



- According to a report by UN agencies, a staggering 2.3 billion (30%) of the world's population were moderately or severely food insecure in 2021, with nearly 12% facing severe food insecurity. Millions across the Horns of Africa, the Sahel, Yemen and Syria already experiencing severe levels of hunger and poverty face the prospect of mass starvation. According to a report, 135 million people faced acute food insecurity before the pandemic in 2020. That figure had reached 276 million before Ukraine war and is expected to increase to 335 million people in 82 countries in 2022. Undernourishment jumped from 8% in 2019 to 9.3% in 2020 and 9.8% in 2021. This has had a devastating impact on children. In 2020, an estimated 22% of children under five years of age were stunted, 6.7% wasted and 5.7% overweight. The report projects that nearly 670 million will still be undernourished in 2030.
- China, the world's second largest economy, had grown by only 0.4% year-on-year in the second quarter of current fiscal. This was below the 1.2% projected by economists and well down from 4.8% year-on-year growth recorded in the first quarter. The main reason for the slowdown was the effect of the two-month lockdown of Shanghai. According to an analysis, 31 Chinese cities are under full or partial lockdown, affecting 248 million people and accounting for 17.5% of the country's economic output. On a quarter-by-quarter basis, the economy contracted by 2.6% in the three months to the end of June, compared with 1.4% growth in the first quarter. The June quarter contraction was well above predictions of a 1.5% shrinkage. Unemployment is starting to rise with the level of youth joblessness rising to a record 19.3%. The economic slowdown in China means that the three major economic regions of the world – the US, Europe and China – are moving closure to recession.
- The US economy is moving towards recession with economic output contracting for the second quarter in a row, a situation often referred to as a "technical recession". The official definition of recession in the US is determined by the National Bureau of Economic Research (NBER) and it will not make the determination for some time. In December quarter of 2021, the US economy was growing at an annualised

rate of 6.9%. Consumer spending, which accounts for around two-thirds of total economic output, grew by only 1% for the quarter, down from the 1.8% increase in the first. Consumer spending growth is now at its lowest rate since the start of the pandemic. Real wages are falling, with real

disposable income falling by 0.5% for the quarter, the fifth straight quarterly fall. Business investment was also down. The IMF has revised its estimate for the growth of world economy and warned that the global economy was "teetering" on the brink of recession.

- The official inflation accelerated in Australia in June hit 6.1% up from 5.1% in March and is set to rise further. The Consumer Price Index (CPI) showed prices rose by 1.8% in June quarter alone – that is an annualised rate of 7.2%. Non-discretionary inflation, which included expenses such as food, petrol, housing and health costs, increased even faster than the 6.1% CPI rise, up by 7.8% over the year. Prices are increasing twice as fast as wages, which have fallen in real terms to 2011 levels. The profit share of national income has nearly doubled over the past four decades, to a record high of 31.1%. That is almost double the figure of around 18% in 1983. Australia's household debt is around 130% of GDP. The ratio of household debt to disposable income was at 203% prior to rate hikes by the Reserve Bank of Australia. It is predicted that Australian inflation will rise to 7.75% by the end of this year.
- 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 back in 2014, has in fact heightened the unemployment crisis. According to the Periodic Labour Force Survey data, the country's unemployment rate was 6.1% in 2017-18, a 45-year high. According to CMIE, the unemployment rate in India is 7.71% and the Urban unemployment is 9.12%. It is estimated that around 30 lakhs sanctioned posts in various departments under Central Government are lying vacant.



**LIC Profit:** Net profit of LIC rose 23127.55% to Rs.682.89 crore in the quarter ended June 2022 as against the previous quarter ended June 2021. Sales rose 20.35% to Rs.98351.76 crore as against Rs.81721.42.

**LIC Investment:** LIC has invested Rs.34,000 crore in equities in the first quarter of the financial year. It has bought equities worth Rs.46,444 crore but booked a profit of Rs.12,444 crore.

**LIC effect:** Government holding in NSE companies jumped by 20.24% to Rs.16.99 lakh crore — primarily due to LIC IPO. It was Rs.14.13 lakh crore in March 2022, according to an analysis by Prime Database.

**Fortune 98:** Recently-listed Life Insurance Corporation (LIC) has broken into the latest Fortune Global 500 list. The nation's biggest life insurer with revenue of USD 97.26 billion and a profit of USD 553.8 million, was ranked 98th on the just released Fortune 500 list. Only the debutant LIC, which came out with its IPO last fiscal, was ranked higher than Reliance among the Indian corporates.

**Channel-specific:** Growing the alternate channels has been a challenge for LIC unlike private players, many of whom already have the backing of banks. "For the first time, we have launched a channel-specific product — LIC's Bima Ratna - and this is only available for the bancassurance channel," LIC chairman M.R. Kumar said.

**Life Growth:** New business premium income of life insurance companies witnessed a surge by 91%. LIC, which controls 68.6% market share, has registered over twofold (242%) jump in new business premium income to Rs.29,116.68 crore during the month compared to Rs.12,030.93 crore in the year-ago month, according to the IRDAI data. The rest 23 players, out of 24 total, in the private sector witnessed a nearly 19% increase in their combined new premium income.

**Non-life growth:** The Indian non-life insurance industry closed last month with 20.82% premium growth as compared to the previous year's corresponding period. All the four public sector companies have logged good premium growth last month — The National Insurance Company Ltd (31.88%), The New India Assurance Company Ltd (9.2%), Oriental Insurance Company Ltd (52.44%) and United India Insurance Company Ltd (27.82%).

**Innovative solutions:** IRDAI has invited entities to develop technology-driven innovative solutions for automated death claim settlement, curtail miss-selling, and other areas of the insurance ecosystem.

**New platform:** IRDAI has proposed setting up a new platform for sale, servicing and claims of insurance

policies. The same will be available from December this year. All products from life, general and standalone health insurers to be listed on IRDAI's proposed platform. In order to sell policies, agents will have to become platform members. They can sell it from all insurance companies once they become members.

**Bima Bharosa:** IRDAI will

soon launch a revamped grievance redressal mechanism to make complaint redressal more efficient with the option of customers filing their complaints in regional languages. The Integrated Grievance Redressal System (IGMS), launched in 2011, is being upgraded to make it more convenient for customers. It is to be renamed as Bima Bharosa. The new portal will not only be a gateway for registering and tracking grievances online but also act as an industry-wide grievance repository for IRDAI to monitor disposal of grievances by insurance companies.

**Demat policy:** IRDAI is working on an ambitious project to dematerialise insurance policies on the same lines as companies' stocks held by investors. Besides, policies will also be linked to the policy holder's bank account. Apart from this, the regulator is mulling making it mandatory for policyholders to share their KYC details in non-life insurance policies.

**Strict AML:** IRDAI has stiffened the anti-money laundering rules as part of consolidation of the guidelines for the sector. The key change is that exemptions and relaxations from the guidelines for companies have been done away with. So no life, general, or health insurer can claim any relaxations to comply with the money-laundering rules, as set out by the Reserve Bank of India.

**Empanelling hospitals:** IRDAI has allowed general insurers to choose network providers or hospitals that meet their standards, thus easing norms for expanding cashless facilities in the country. Earlier, only those network providers which were registered in the Hospital Registry ROHINI maintained by Insurance Information Bureau (IIB) could be empanelled by the insurers.

**Single licence:** IRDAI is considering the feasibility of issuing a composite business licence for new as well as existing insurance companies. The insurance regulator has sought legal view from a top legal firm on composite license proposal. This issuance will require an amendment in the Insurance Act and Parliament's approval. Currently, insurers need separate licences for life, general and standalone health insurance business.



# Women's convention of IEA Thane (W.Z)



The Convention was organised on 30th July 2022 by the women sub committee. The convention hall named as 'Com. Godavari ParulekarSabhagruh'. More than 75 women comrades, some along with their female relatives from Urban and Rural area participated in the Convention. The convention was presided over by Com. NayanHaldakar.

Com Gita Shant, NCZIEA in her inaugural address covered range of issues including gender equality, importance of protecting Constitution, dangers of privatisation, labour

codes, LIC's contribution in India's vital infrastructure development and contractualization of defence services in the name of Agniveers.

Com. Prachi Hathvalekar, State Secretary of AIDWA mesmerizing address shared the hardships faced by poor, Tribal and unorganised women. She appealed to the audience to understand the importance of

International women's day and take inspiration from the lives and work of Savitribai Phule, Godavari Parulekar, Ahilyatai Ranganekar and Mrunal Gore.

Com. Minalpatil, Dipti Sonawane, Vandana Vidwansh, Padmja Zinjarrao participated in discussion on the report. Local office bearers of WZIEA and Thane unit were present. A donation of Rs. 10000/ along with Rs. 14000/ contributed by the participants was handed over to AIDWA. Com. Smita Vaidya proposed a vote of thanks.

## Women's Convention at Bangalore

Continued from Page 35

fighting for their cause. Women in India are made to accept that problems are part of their lives but we need to try to find out the root cause of such problems, she said.

Speaking on the occasion Com Amanulla Khan, former President, AIIEA and Editor, Insurance Worker emphasized the need to work with other organisations which are fighting for the cause of women in distress. He said only 20 percent of the total 68 crore women population are working; most of them work in agriculture and other unorganised sectors. We need to express our solidarity with those sections by helping them, he said. He also appealed to use the social media responsibly to create awareness, to educate ourselves and to spread love in a situation where lot of fake news, misinformation and hate are being spread.

Annual report of the sub-committee was presented and adopted after an enlightening discussion on the report. As many as eight comrades participated in the discussion. Com. H R Gayathri, Convenor, Karnataka state women's sub-committee and Com. S K Geetha, Vice President, SCZIEF also addressed the convention. Resolutions on the issues concerning women were adopted unanimously.

The convention elected new office bearers of the sub-committee for Bangalore 1 and 2 divisions with Com. Shantha L K Rao and Com. M Vijaya Kumari as convenors respectively. Services and contribution of Com. V. Latha who was the convenor of DO1 for many years were thankfully recorded. Com. Vijayakumari proposed the vote of thanks. It was a very successful convention with good participation.

### DONATIONS

Com. Sangeetha Arora, DO Karnal	Rs. 1100
Com. D.Sheshagiri, Salem DO,	1000
Com. Ashok G Patel, Surat DO	5000
Shri. M.V.Murali, BM, Bangalore DO-2	1000
Com. Janardhan Naik, Shivamogga DO	5000
Shri Madhav Bhattacharya, Shadhol DO	2000
Insurance worker heartily thanks these comrades for their love and affection.	

### 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

Base1960=Base2001x22.8259;

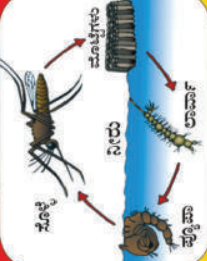
Base 2001=Base 2016x 2.88

# ನಾರ್ವಜನಿಕರೇ ಗಮನಿಸಿ ಡೆಂಗಿಲ ಕಾಗೂ ಚಿಕೂನ್‌ಗುನ್ಯ ನಿಯಂತ್ರಣಕ್ಕೆ ಸಹಕರಿಸಿ



ನೀರು ನಿಲ್ಲದಂತೆ ಸಹಕರಿಸಿ - ಸೊಳ್ಳೆ ಉತ್ಪತ್ತಿ ತಡೆಗಟ್ಟಿ

## ಸೊಳ್ಳೆಗಳ ಜೀವನ ಚಕ್ರ



**ಡೆಂಗಿಲ ಕಾಗೂ ಚಿಕೂನ್ ಗುನ್ಯ** ಜ್ವರಗಳು ಸೋಂಕು ಹೊಂದಿದ ಸೊಳ್ಳೆಯ ಕಡಿತದಿಂದ ಬರುತ್ತವೆ. ನಿಂತ ಸ್ವಚ್ಛ ನೀರಿನಲ್ಲಿ ಮುಟ್ಟುವ ಈ ಸೊಳ್ಳೆ ಸಾಧಾರಣವಾಗಿ ಹಗಲಿನಲ್ಲಿ ಕಚ್ಚುತ್ತದೆ.

**ಲಕ್ಷಣಗಳು** : ಪತಾತ್ರನೆ ಬರುವ ಅಧಿಕ ಜ್ವರ, ತೀವ್ರ ತಲೆಸೋವು, ಕಣ್ಣುಗಳ ಹಿಂಭಾಗದಲ್ಲಿ ತೀವ್ರತರ ಸೋವು, ಮೈ ಸೋವು, ಕೆಲುಗಳಲ್ಲಿ ಸೋವು, ವಾಕರಿಕೆ ಮತ್ತು ವಾಂತಿ.

**ವೈದ್ಯಕೀಯ ಉಪಕಾರ** : ದೋಷದ ಲಕ್ಷಣ ಕಂಡೊಡನೆ ಉಚಿತ ಚಿಕಿತ್ಸೆಗಾಗಿ ಹತ್ತಿರದ ಬಿಬಿಎಂಪಿ ಆಸ್ಪತ್ರೆಯನ್ನು ಸಂಪರ್ಕಿಸಿ. ವೈದ್ಯರಿಂದ ಪರೀಕ್ಷೆ ಮಾಡಿಸಿ ಸೂಕ್ತ ಚಿಕಿತ್ಸೆ ಪಡೆಯಿರಿ. **ಮುನ್ನೆಚ್ಚರಿಕೆ** : ಸಿಮೆಂಟ್ ತೊಟ್ಟಿಗಳು, ಪ್ಲಾಸ್ಟಿಕ್ ತೊಟ್ಟಿಗಳು, ಬಕೆಟ್‌ಗಳು, ಡ್ರಂಗುಳು, ಬ್ಯಾರಲ್‌ಗಳು, ಖಾಲಿ ಡಬ್ಬುಗಳು, ಏರ್‌ಕೋಲರ್‌ಗಳು, ಗಡಿಗೆ, ಗಡಿಗೆ ತುಂಡುಗಳು, ತೆಂಗಿನ ಚಿಪ್ಪುಗಳು, ಹಳೆಯ/ಒಡೆದ ಟೈರುಗಳು, ಹೀಗೆ ಎಲ್ಲೆಲ್ಲಿ ಸ್ವಚ್ಛ ನೀರು ನಿಲ್ಲುವುದೋ ಅಲ್ಲೆಲ್ಲಾ ಈ ಸೊಳ್ಳೆಗಳು ಹೇರಳವಾಗಿ ಉತ್ಪತ್ತಿಯಾಗುತ್ತವೆ.

ಎಲ್ಲಾ ನೀರಿನ ತೊಟ್ಟಿಗಳು, ಡ್ರಂ, ಬ್ಯಾರಲ್‌ಗಳು, ಏರ್ ಕೋಲರ್ ಇತ್ಯಾದಿಗಳನ್ನು ವಾರಕ್ಕೊಮ್ಮೆ ಖಾಲಿ ಮಾಡಿ ಸ್ವಚ್ಛಪಡಿಸಿ ಮತ್ತೆ ಭರ್ತಿ ಮಾಡಿಕೊಳ್ಳುವುದು/ ಮುಚ್ಚಳದಿಂದ ಮುಚ್ಚುವುದು, ಬಯಲಿನಲ್ಲಿರುವ ತ್ಯಾಜ್ಯ ವಸ್ತುಗಳಾದ ಒಡೆದ ಬಾಟಲಿ ಮುಂತಾದವುಗಳಲ್ಲಿ ಮಳೆ ನೀರು ಸಂಗ್ರಹವಾಗದಂತೆ ಎಚ್ಚರವಹಿಸುವುದು ಅಥವಾ ಸೂಕ್ತ ವಿಲೇವಾರಿ ಮಾಡುವುದು ಅತ್ಯಗತ್ಯ.

ಆರೋಗ್ಯ ಇಲಾಖೆಯಲ್ಲಿ ಹಮ್ಮಿಕೊಂಡ ಸೊಳ್ಳೆ ನಿಯಂತ್ರಣ ಕ್ರಮಗಳಿಗೆ ಸಹಕಾರ ನೀಡುವುದು.

ಸ್ವಯಂ ರಕ್ಷಣಾ ವಿಭಾಗಗಳಾದ ಸೊಳ್ಳೆ ನಿರೋಧಕಗಳನ್ನು ಹಾಗೂ ಸೊಳ್ಳೆ ಪರದೆಯನ್ನು ಬಳಸುವುದು ಹಾಗೂ ಹಗಲಿನಲ್ಲಿ ಸೊಳ್ಳೆಗಳ ಕಚ್ಚುವಿಕೆಯಿಂದ ದೂರವಿರುವುದು.

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- ಬಕೆಟ್‌ಗಳು
- ನೀರಿನ ತೊಟ್ಟಿಗಳು
- ಏರ್‌ಕೋಲರ್‌ಗಳು
- ಹೂವಿನ ಕುಂಡಗಳ ತಟ್ಟಿಗಳು ಇತ್ಯಾದಿಗಳು



## ಬಿಬಿಎಂಪಿ ಆಸ್ಪತ್ರೆಗಳಲ್ಲಿ ಉಚಿತವಾಗಿ ಚಿಕಿತ್ಸೆ ದೊರೆಯುತ್ತದೆ.

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## ಬೃಹತ್ ಬೆಂಗಳೂರು ಮಹಾನಗರ ಪಾಲಿಕೆ



*With Revolutionary  
Greetings to*

**ALL INSURANCE EMPLOYEES  
AND FELLOW-CITIZENS**



**ON THE OCCASION OF  
75 YEARS OF INDEPENDENCE**

**LIC EMPLOYEES' UNION  
KOTTAYAM DIVISION**

