

Insurance Worker



Monthly Journal of ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION
Volume 69 • Number 04 • April 2026 • ₹ 20 • Pages 40+4
English & Hindi



Economic Warfare & Military Adventurism

PAGE 21



*THE CULPRIT in the Regional Conflicts is COLONIALISM & IMPERIALISM
PEACE can not be established without confronting IMPERIALISM*

Budget 2026-27 Supercilious Claims, Harsh Realities



PAGE 16

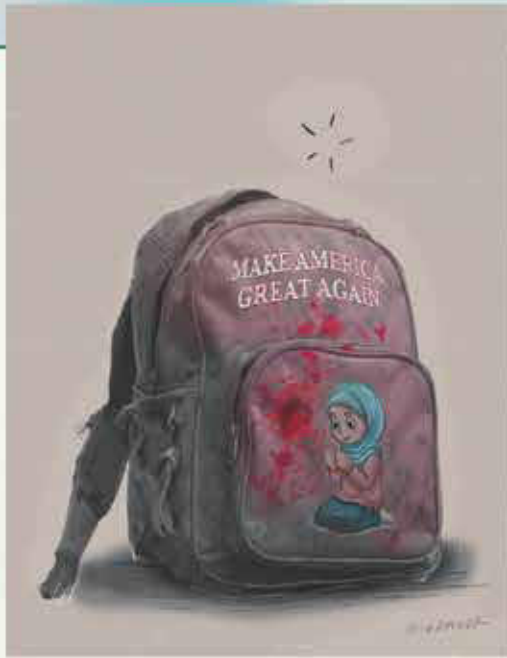
The Working Class must CHALLENGE US Imperialism and ITS TIME IS NOW

लोकतंत्र
और
संस्थाएं

PAGE 19



Epic backpack. Cartoon by Luc Descheemaker
Courtesy: The Cartoon Movement



खून अपना हो या पराया हो
नस्ल.ए.आदम का खून है आखिर
जंग मशरिक में हो कि मशरिब में
अमन.ए.आलम का खून है आखिर
जंग तो खुद ही एक मसला है
जंग क्या मसलों का हल देगी
आग और खून आज बख्खोगी
भूख और एहतियाज कल देगी
इसलिए ऐ शरीफ़ इंसानो
जंग टलती रहे तो बेहतर है
आप और हम सभी के आंगन में
शमा जलती रहे तो बेहतर

SAY NO TO WARS

IMPERIALIST WARS IMPOSE
UNIMAGINABLE SUFFERINGS ON HUMANITY

OPPOSE THE ILLEGAL WAR
of US-ISRAEL against IRAN

Whether it is our own blood
or that of a stranger,
It is, after all, the blood
of the human race
Whether war is fought
in the East or the West
It is the murder of world peace
War is a problem in itself;
How can war be a solution to problems?
Today it will grant
only fire and blood,
Tomorrow, it will bring
only hunger and deprivation.
Therefore, O civilized humans,
It is better if war is averted
In your courtyard and in mine,
It is better if the lamp of
peace continues to burn

- Sahir Ludhianvi



ncz
ief

North Central Zone Insurance Employees' Federation

US Imperialism in Yet Another Illegal War

The war on Iran by US-Israel is a fundamental assault on the international legal order. Iran was attacked at a time when it was seriously negotiating with the US on nuclear issues and there were clear indications of a settlement. The US and Israel pre-empted this situation by launching unprovoked strikes against Iran. This shows that the US was never serious about these negotiations and can never be a trusted negotiating partner. This war was to establish global domination and reshape the world to serve the interests of US imperialism.

The strikes by US and Israel killed the spiritual and political head of Iran Ayatollah Khomeini and a number of senior political and military persons. The US also struck a Girls' School killing around 160 young school children. The war has so far claimed over 2000 civilian lives and destroyed infrastructure that is necessary for everyday life. The war has already entered the third week and there are no clear signs as to when it will end. As the war progresses, it is certain that more human lives will be lost and the ordinary citizens of Iran and all the other countries impacted by this unnecessary war will have to undergo tremendous hardships.

Iran in response to these attacks has struck US military bases in Gulf. It is also engaged

in replying to Israel through missile attacks. Iran justifies the attacks on neighbouring Gulf countries as they have allowed the US to use their territories to attack it. By allowing the US to use its bases to attack, they made themselves legitimate targets under international law under which Iran has the right to retaliate and defend itself in this unprovoked war. Iran has also blocked the Strait of Hormuz effectively preventing the transport of oil and other goods. This has raised the price of oil and caused scarcity of LPG impacting a large number of countries. There are fears that the US and Israel would further escalate the war putting to tremendous risk the global economy and imposing huge burdens on the people.

The US and Israel are clearly in violation of the international law. Article 2(4) of the UN Charter prohibits "the threat or use of force against territorial integrity or political independence of any State". Self defence is allowed only "if an armed attack occurs". Iran neither attacked the US or Israel nor it posed any immediate threat to them. It has the right to defend itself under the international law. The US has been saying that this war was to bring a regime change and help the Iranian people to regain democracy. Yes, it is true that the Iranian Regime was brutal and its actions were denying

EDITORIAL

In this Issue

9 The Glorious Indefinite Strike of April 1981 - Amanulla Khan

12 Struggle for Wage Revision of PSGI employees - Sanjay Jha

16 Budget 2026-27 Supercilious Claims, Harsh Realities - Santosh Kumar Mohapatra

19 लोकतंत्र और संस्थाएँ - रामजी तिवारी

21 Economic Warfare & Military Adventurism - Trinath Dora

Insurance News - A M Khan
Working Class Struggles - S Sridhar
Economic Notes - J Suresh
For our Field Force - Arivukkadal
Legal Digest - P Ravishankar

Subscription: Annual Rs.240 Single Rs.20

Cover design & Lay-out:
M Ramu, Kriya Prakashana

No.1, 1st Cross, CSI Compound,
Bengaluru-560027
Ph: 080-48529910

insuranceworker1957@gmail.com iw_2005@yahoo.com

the common Iranians freedom and democracy. That is an issue that should be best left to the Iranian citizens and if change is necessary, they will bring it through their internal struggle. It must also be understood that the problem of Iran today is rooted in the actions of imperialism in the past. Was it not the CIA which staged a coup to bring down a democratically elected government headed by Mohammad Mosaddegh? Why was this government overthrown? Not because it curtailed the freedom of Iranian people but for the crime of nationalising Anglo-Iranian Oil Company which is now known as British Petroleum.

Today if the entire Middle East is in turmoil and there are regional conflicts in different parts of the world, the culprit is colonialism and imperialism. The colonial powers redrew the boundaries of the countries to establish their own influence and the US imperialism wants to establish global hegemony to advance the interests of the elite and rich in West. The concern of US imperialism about freedoms and democracy is simply laughable. The Gulf countries today are ruled by autocrats who deny freedoms and democracy to their own people. The US supports and defends these regimes as they shamelessly serve the interests of imperialism.

The unilateral actions of the US Imperialism which considers Israel as its outpost in the Middle East to protect its interests has demolished the sanctity of rule based international order as envisaged by the United Nations. This has the potential to create a total disorder in the international relations. In this war, the US and Israel stand isolated. The European Union has made it clear that it is not their war. The NATO countries have refused to intervene despite repeated approaches by Trump. Trump is threatening to take over every place that he feels important for the interests of US imperialism. His actions in Venezuela and assertions of taking over Cuba and Greenland are nothing new. The US has the dubious record of armed interventions in number of countries and destroying those societies since the end of second world war. It intervened in number of Latin American countries with left leaning governments to overthrow them and Chile is the most profound example. Its intervention in Korea, Vietnam resulted in massive killings of the locals and its own military personnel. It destabilised Afghanistan. It waged a brutal war against Iraq on the false propaganda that it possesses the weapons of mass destruction. In the process it killed millions and displaced many

more millions. The greed of imperialism respects no law and values no life.

Unfortunately, India which claims to be a super power has given up its policy of non-alignment and is allied closely to the US imperialism today. Prime Minister Modi is building a very close relationship with Israel. He visited Israel and was extraordinarily lavish in praising Netanyahu against whom an arrest warrant is issued by the International Court of Justice for genocidal crimes. He said that India is solidly with Israel and totally ignored the killing of over 72000 Palestinians by Israel in Gaza. It refused to condemn the attack on Iran while the close allies of US in Europe expressed their disapproval in very strong words. India has lost

अमेरिका और इजराइल द्वारा ईरान पर किया गया युद्ध, अन्तर्राष्ट्रीय कानूनी व्यवस्था पर एक बुनियादी हमला है। ईरान पर उस समय हमला किया गया, जब वह परमाणु मुद्दों पर अमेरिका के साथ गम्भीरता से बातचीत कर रहा था और किसी समझौते पर पहुंचने के स्पष्ट संकेत मिल रहे थे। अमेरिका और इजराइल ने ईरान पर बिना किसी उकसावे के आक्रमण करके इस स्थिति को पहले ही खत्म कर दिया। इससे यह पता चलता है कि अमेरिका इन बातचीत को लेकर कभी भी गम्भीर नहीं था और वह कभी भी बातचीत का एक भरोसेमन्द साथी नहीं बन सकता। इस युद्ध का मकसद वैश्विक वर्चस्व स्थापित करना और दुनिया को अमेरिकी साम्राज्यवाद के हितों के अनुरूप ढालना था। अमेरिका और इजराइल के हमलों में ईरान के आध्यात्मिक और राजनीतिक प्रमुख अयातुल्ला खुमैनी के साथ-साथ कई वरिष्ठ राजनीतिक और सैन्य अधिकारी मारे गए। अमेरिका ने एक लड़कियों के स्कूल पर भी हमला किया, जिसमें लगभग 160 छोटे स्कूली बच्चे मारे गए। इस युद्ध में अब तक 2000 से ज्यादा आम नागरिकों की जान जा चुकी है और रोजमर्रा की जिन्दगी के लिए जरूरी बुनियादी ढांचा तबाह हो गया है। यह युद्ध अब तीसरे हफ्ते में प्रवेश कर चुका है, और अभी तक इस बात का कोई स्पष्ट संकेत नहीं है कि यह कब समाप्त होगा। जैसे-जैसे युद्ध आगे बढ़ेगा, यह निश्चित है कि और भी जानें जाएंगी, और ईरान के आम नागरिकों के साथ-साथ इस अनावश्यक युद्ध से प्रभावित अन्य सभी देशों के लोगों को भी भारी कठिनाइयों का सामना करना पड़ेगा।

इन हमलों के जवाब में ईरान ने खाड़ी में स्थित अमेरिकी सैन्य ठिकानों पर हमला किया है। वह मिसाइल हमलों के जरिए इजरायल को जवाब दे रहा है। ईरान पड़ोसी खाड़ी देशों पर अपने हमलों को यह कहकर सही ठहराता है कि इन देशों ने अमेरिका को ईरान के खिलाफ हमलों को करने के लिए अपने इलाकों का इस्तेमाल करने की इजाजत दी है। अमेरिका को अपनी जमीन का इस्तेमाल आक्रामक अभियानों के लिए करने की इजाजत देकर, इन देशों ने खुद को अन्तर्राष्ट्रीय कानून के तहत एक वैध

its moral standing in the international relations with the actions of the present government. It has become totally submissive to the Trump administration. It did not even think that Iran had remained a strong friend of India and it has civilisational ties for over centuries.

The Impact of the war is already seen in rising prices of oil and scarcity of LPG across the world. The Indian people have been affected very badly. The war has also destroyed significant number of jobs across the world. While the ordinary people suffer across the globe, the arms manufacturers are raking billions in profits. There are protests in a number of countries against the war. In the US itself the people are coming out onto the streets in protest. The overwhelming majority of

Americans are against this war. The approval rating of Trump is declining. In Israel protests against this war is taking place. The calculation that Iranian people are alienated from the regime and they will come to the streets to take over the country have gone awry. This war has helped Iranian nationalism and people are coming out in the streets to protest against the American and Israeli attacks. There are a large number of Indians who are against this war. The global working class including the Indian trade unions must make efforts to build a strong global alliance against war and US imperialism. Peace cannot be established without confronting Imperialism. The global working class must challenge US imperialism and its time is now.

एक और अवैध युद्ध में अमेरिकी साम्राज्यवाद

निशाना बना लिया है जिसके अन्तर्गत ईरान इस बिना उकसावे वाले युद्ध में जवाबी कदम उठाने और अपनी रक्षा करने का अधिकार रखता है। ईरान ने होर्मुज जलडमरू मध्य को भी अवरूद्ध कर दिया है, जिससे तेल और अन्य वस्तुओं का परिवहन प्रभावी रूप से रूक गया है। इससे तेल की कीमतें बढ़ गई हैं और एलपीजी की कमी हो गई है जिससे कई देश प्रभावित हुए हैं। आशंका है कि अमेरिका और इजरायल युद्ध को और बढ़ा सकते हैं, जिससे वैश्विक अर्थव्यवस्था को भारी खतरा होगा और जनता पर भारी बोझ पड़ेगा।

अमेरिका और इजराइल साफ तौर पर अन्तरराष्ट्रीय कानून का उल्लंघन कर रहे हैं। यूएन चार्टर का अनुच्छेद 2(4) किसी भी देश की क्षेत्रीय अखंडता या राजनीतिक स्वतन्त्रता के खिलाफ बल के इस्तेमाल या उसकी धमकी देने पर रोक लगाता है। आत्मरक्षा की अनुमति केवल तभी होती है, जब कोई सशस्त्र हमला हो। ईरान ने न तो अमेरिका या इजराइल पर हमला किया और न ही उनसे कोई तत्काल खतरा पैदा किया। अन्तरराष्ट्रीय कानून के तहत उसे अपनी रक्षा करने का अधिकार है। अमेरिका यह कहता रहा है कि यह युद्ध सत्ता परिवर्तन लाने और ईरानी लोगों को फिर से लोकतन्त्र दिलाने में मदद करने के लिए था। हां, यह सच है कि ईरानी शासन क्रूर था और उसके कार्यों से आम ईरानियों को स्वतन्त्रता और लोकतन्त्र से वंचित किया जा रहा था। यह एक ऐसा मुद्दा है जिसमें सबसे अच्छा यही होगा कि इसे ईरानी नागरिकों पर ही छोड़ दिया जाए, और यदि बदलाव आवश्यक है, तो वे इसे अपने आन्तरिक संघर्ष के माध्यम से लाएंगे। यह भी समझा जाना चाहिए कि आज ईरान की समस्या की जड़ें अतीत में साम्राज्यवाद के कृत्यों में निहित हैं। क्या वो यही सीआईए नहीं थी, जिसने मोहम्मद मोसदेग के नेतृत्व वाली लोकतान्त्रिक रूप से चुनी गई सरकार को गिराने के लिए तख्तापलट किया था? उस सरकार को क्यों गिराया गया था? वह इसलिए नहीं गिराई गई थी कि उसने ईरानी लोगों को स्वतन्त्रता को सीमित किया था, बल्कि उसे एंग्लो-ईरानी ऑयल कम्पनी (जिसे ब्रिटिश पेट्रोलियम के

नाम से जाना जाता है) का राष्ट्रीयकरण करने के अपराध के लिए गिराया गया था।

आज अगर पूरा मध्य-पूर्व उथल-पुथल में है और दुनिया के अलग-अलग हिस्सों में क्षेत्रीय संघर्ष हो रहे हैं, तो इसका कसूरवार उपनिवेशवाद और साम्राज्यवाद है। औपनिवेशिक ताकतों ने अपना दबदबा कायम करने के लिए देशों की सीमाएं फिर से तय कीं, और अमेरिकी साम्राज्यवाद पश्चिम के कुलीन और अमीर लोगों के हितों को आगे बढ़ाने के लिए दुनिया भर में अपना वर्चस्व कायम करना चाहता है। आजादी और लोकतन्त्र को लेकर अमेरिकी साम्राज्यवाद की चिंता महज एक मजाक है। आज खाड़ी देशों पर ऐसे तानाशाहों का राज है जो अपने ही लोगों को आजादी और लोकतन्त्र से वंचित रखते हैं। अमेरिका इन शासनों का समर्थन और बचाव करता है, क्योंकि ये बेशर्मी से साम्राज्यवाद के हितों की सेवा करते हैं।

अमेरिकी साम्राज्यवाद की एकतरफा कार्यवाइयों ने, जो मध्य पूर्व में अपने हितों की रक्षा के लिए इजराइल को अपनी एक चैकी मानता है, संयुक्त राष्ट्र द्वारा परिकल्पित नियम-आधारित अन्तरराष्ट्रीय व्यवस्था की पवित्रता को नष्ट कर दिया है। इसमें अन्तरराष्ट्रीय सम्बन्धों में पूरी तरह से अव्यवस्था पैदा करने की क्षमता है। इस युद्ध में, अमेरिका और इजराइल अलग-थलग पड़ गए हैं। यूरोपीय संघ ने यह स्पष्ट कर दिया है कि यह उनका युद्ध नहीं है। नाटो देशों ने ट्रम्प के बार-बार सम्पर्क करने के बावजूद हस्तक्षेप करने से इन्कार कर दिया है। ट्रम्प हर उस जगह पर कब्जा करने की धमकी दे रहे हैं जिसे वे अमेरिकी साम्राज्यवाद के हितों के लिए महत्वपूर्ण मानते हैं। वेनेजुएला में उनकी कार्यवाहियों और क्यूबा तथा ग्रीनलैण्ड पर कब्जा करने के उनके दावे कोई नई बात नहीं है। दूसरे विश्व युद्ध की समाप्ति के बाद से, अमेरिका का कई देशों में सशस्त्र हस्तक्षेप करने और उन समाजों को तबाह करने का एक संदिग्ध रिकार्ड रहा है। उसने कई लैटिन अमेरिकी देशों में, जहां वामपंथी झुकाव वाली सरकारें थीं, उन्हें सत्ता से हटाने के लिए

Wage Revision in PSGI Industry

The Government issued notification on 11th February 2026 on wage revision in Public Sector General Insurance Industry. With this, the long glorious struggle of the employees for a good upward wage revision came to a successful end. The fruits of this wage revision have already started flowing to the employees with the payment of arrears. There are joy and happiness in all offices and appreciation of the AIIEA for the role it played.

The details of the settlement are known to all employees and it is not necessary to list them all here. The major benefits brought through this settlement are framing the pay scales with 14% loading, increased contribution of managements at the rate of 14% towards the defined contribution pension scheme and enhancement of family pension to 30% without any ceiling from the existing 15%. These are tremendous achievements; especially the loading factor of 14% which is better than many other financial institutions. The demand for

parity in insurance industry is conceded with all the allowances framed on the lines of what is existing in the LIC.

Perhaps this wage struggle was the most difficult for the PSGI employees in their history. They not only had to contend with the rigidity of the government but also with the administration which was unwilling to forcefully place the demands of the employees before the government. The most significant achievement is defeating the concept of pay on the basis of the individual performances as defined in the notification for the last wage revision. This was an experiment the government wanted to test and if successful take it to the other public sector institutions. It was clearly an effort to promote individualism at the expense of collective and weaken the bargaining capacity of the trade unions. The struggle of the employees did not allow this retrograde design to succeed and this is the most significant achievement.

⇒⇒

⇒⇒

हस्तक्षेप किया, और चिली इसका सबसे ज्वलन्त उदाहरण है। कोरिया और वियतनाम में उसके हस्तक्षेप के परिणामस्वरूप स्थानीय लोगों और उसके अपने सैन्य कर्मियों की बड़े पैमाने पर हत्याएं हुईं। उसने अफगानिस्तान को अस्थिर कर दिया। उसने इस झूठे प्रचार के आधार पर इराक के खिलाफ एक क्रूर युद्ध छेड़ा कि उसके पास सामूहिक विनाश के हथियार हैं। इस प्रक्रिया में उसने लाखों लोगों को मार डाला और उससे भी कहीं अधिक लाखों लोगों को विस्थापित कर दिया। साम्राज्यवाद का लालच किसी कानून का सम्मान नहीं करता और न ही किसी जीवन को कोई महत्व देता है।

दुर्भाग्य से, भारत, जो खुद को एक महाशक्ति होने का दावा करता है, उसने अपनी गुटनिरपेक्षता की नीति को त्याग दिया है और आज अमेरिकी साम्राज्यवाद के साथ घनिष्ठ रूप से जुड़ गया है। प्रधानमंत्री मोदी इजराइल के साथ बहुत घनिष्ठ सम्बन्ध बना रहे हैं। उन्होंने इजराइल का दौरा किया और नेतन्याहू की तारीफ करने में बेहद उदारता दिखाई, जिनके खिलाफ नरसंहार के अपराधों के लिए अन्तरराष्ट्रीय न्यायालय और गिरफ्तारी वारंट जारी किया गया है। उन्होंने कहा कि भारत पूरी तरह से इजराइल के साथ खड़ा है और गाजा में इजराइल द्वारा 72,000 से अधिक फिलिस्तीनियों की हत्या को पूरी तरह से नजरअन्दाज कर दिया। उसने ईरान पर हुए हमले को निंदा करने से इन्कार कर दिया, जबकि यूरोप में अमेरिका के करीबी सहयोगियों ने बहुत कड़े शब्दों में अपनी नाराजगी व्यक्त की। वर्तमान सरकार के कार्यों के कारण भारत ने अन्तरराष्ट्रीय सम्बन्धों में अपनी नैतिक साख खो दी है। यह पूरी तरह से ट्रम्प प्रशासन के अधीन हो गया

है। उसने इस बात पर जरा भी विचार नहीं किया कि ईरान भारत का एक मजबूत मित्र रहा है और उसके साथ सदियों पुराने सभ्यतागत सम्बन्ध हैं।

युद्ध का असर तेल की बढ़ती कीमतों और दुनिया भर में एलपीजी की कमी के रूप में पहले ही दिखाई देने लगा है। भारतीय लोगों पर इसका बहुत बुरा असर पड़ा है। इस युद्ध ने दुनिया भर में बड़ी संख्या में नौकरियां भी खत्म कर दी हैं। जहां दुनिया भर में आम लोग परेशान हैं, वहीं हथियार बनाने वाली कम्पनियां अरबों का मुनाफा कमा रही हैं। कई देशों में इस युद्ध के खिलाफ विरोध प्रदर्शन हो रहे हैं। खुद अमेरिका में भी लोग विरोध में सड़कों पर उतर आए हैं। ज्यादातर अमेरिकी इस युद्ध के खिलाफ हैं। ट्रम्प की लोकप्रियता घट रही है। इजराइल में भी इस युद्ध के खिलाफ विरोध प्रदर्शन हो रहे हैं। इस तरह की गणना करना कि ईरानी लोग अपनी सरकार से नाराज हैं और देश पर कब्जा करने के लिए सड़कों पर उतर आएंगे, गलत साबित हुआ है। इस युद्ध ने ईरानी राष्ट्रवाद को बढ़ावा दिया है और लोग अमेरिकी तथा इजराइली हमलों के खिलाफ विरोध प्रदर्शन करने के लिए सड़कों पर उतर आए हैं। बड़ी संख्या में ऐसे भारतीय हैं जो इस युद्ध के खिलाफ हैं। भारतीय टैड यूनियनों सहित दुनिया भर के मजदूर वर्ग को युद्ध और अमेरिकी साम्राज्यवाद के खिलाफ एक मजबूत वैश्विक गठबन्धन बनाने की कोशिश करनी चाहिए। साम्राज्यवाद का सामना किए बिना शान्ति स्थापित नहीं की जा सकती। दुनिया भर के मजदूर वर्ग को अमेरिकी साम्राज्यवाद को चुनौती देनी चाहिए और अब इसका सही समय आ गया है।

A Splendid Achievement



The AIIEA signalled that this design is not acceptable and collective bargaining is the foundational principle of industrial relations. Therefore, it was the first trade union to submit the Charter of Demands. The AIIEA was aware of the enormity of the challenge involved. Therefore, it took the lead and made significant contributions to develop unity of all classes of employees and officers to meet this challenge. This proved very fruitful with general insurance industry witnessing unprecedented joint struggles. This unity and joint struggles not only created confidence in the workforce but it also sent strong message to the government and the managements that employees were determined to fight for their legitimate demands. The AIIEA also laid the roadmap of demands and struggles. It made all constituents of JFTU to make a common demand for parity with LIC. This strategy paid rich dividends.

The struggle for wage revision has made all employees realise the correctness of the

understanding of AIIEA and today it is seen as the leader of the movement. This places still greater responsibility on the AIIEA. With the wage revision settled, the struggle begins to defend what is gained and this requires vigilance and alertness. The government is recklessly pursuing the policy of privatisation and efforts are on to privatise the PSGI companies. The attention, therefore, must now shift to defend the industry. The unity achieved for the struggle for wage revision has to be further cemented. A joint struggle must begin to demand the merger and consolidation of the PSGI companies. The government must be forced to abandon the policy of privatisation. This is a gigantic task. But if the past is any indication, a united and committed workforce is capable of successfully undertaking these tasks.

While congratulating the entire workforce of PSGI industry, we advise them to remain vigilant and alert to defend the gains and take the struggle in defence of the industry with greater intensity.

पीएसजीआई उद्योग में वेतन संशोधन एक शानदार उपलब्धि

सरकार ने 11 फरवरी, 2026 को सार्वजनिक क्षेत्र के सामान्य बीमा उद्योग में वेतन संशोधन के सम्बन्ध में एक अधिसूचना जारी की। इसके साथ ही, बेहतर वेतन संशोधन के लिए कर्मचारियों का लम्बा और गौरवशाली संघर्ष सफलतापूर्वक सम्पन्न हो गया। इस वेतन संशोधन के लाभ कर्मचारियों तक पहुंचने भी लगे हैं, जिसकी शुरुआत बकाया राशि के भुगतान से हुई है। सभी कार्यालयों में खुशी और उल्लास का माहौल है, और एआईआईईए ने इस संघर्ष में जो भूमिका निभाई, उसकी खूब सराहना हो रही है।

समझौते की पूरी जानकारी सभी कर्मचारियों को पता है, इसलिए यहां उन सभी का जिक्र करना जरूरी नहीं है। इस समझौते से मिलने वाले मुख्य फायदे ये हैं: 14 प्रतिशत लोडिंग के साथ वेतनमान तय करना, डिफाइंड कंट्रीब्यूशन पेन्शन स्कीम में मैनेजमेंट का योगदान बढ़ाकर 14 प्रतिशत करना, और फैमिली पेन्शन को मौजूदा 15 प्रतिशत से बढ़ाकर 30 प्रतिशत करना, जिस पर अब कोई ऊपरी सीमा नहीं होगी। ये बहुत बड़ी उपलब्धियां हैं; खासकर 14 प्रतिशत का लोडिंग फैक्टर, जो कई दूसरे वित्तीय संस्थानों से बेहतर है। बीमा उद्योग में समानता की मांग मान ली गई है, और अब सभी भत्ते ठीक उसी तर्ज पर तय किए गए हैं जैसे कि एलआईसी में पहले से लागू हैं।

यह वेतन संघर्ष पीएसजीआई कर्मचारियों के लिए उनके इतिहास का शायद सबसे कठिन रहा हो। उन्हें न केवल

सरकार के अडियल रवैये का सामना करना पड़ा, बल्कि उस प्रशासन से भी जूझना पड़ा जो कर्मचारियों की मांगों को सरकार के सामने जोरदार ढंग से रखने को तैयार नहीं था। सबसे बड़ी उपलब्धि, पिछले वेतन संशोधन की अधिसूचना में परिभाषित व्यक्तिगत प्रदर्शन के आधार पर वेतन की अवधारणा को विफल करना है। यह एक ऐसा प्रयोग था जिसे सरकार आजमाना चाहती थी, और यदि यह सफल हो जाता, तो इसे अन्य सार्वजनिक क्षेत्र के संस्थानों में भी लागू कर देती। यह स्पष्ट रूप से सामूहिक भावना की कीमत पर व्यक्तिवाद को बढ़ावा देने और टैड यूनियनों की सौदेबाजी की क्षमता को कमजोर करने का एक प्रयास था। कर्मचारियों के संघर्ष ने इस प्रतिगामी योजना को सफल नहीं होने दिया, और यही इस संघर्ष की सबसे महत्वपूर्ण उपलब्धि है।

एआईआईईए ने यह साफ कर दिया कि यह तरीका स्वीकार्य नहीं है और सामूहिक सौदेबाजी ही औद्योगिक सम्बन्धों का मूल सिद्धान्त है। इसलिए, यह पहला टैड यूनियन था जिसने अपना मांग पत्र पेश किया था। एआईआईईए इस बात से भली-भांति अवगत था कि इस चुनौती का सामना करना कितना बड़ा काम है। इसलिए, उसने इस चुनौती से निपटने के लिए कर्मचारियों और अधिकारियों के सभी वर्गों में एकता स्थापित करने की पहल की और इसमें महत्वपूर्ण योगदान दिया। यह प्रयास बहुत सफल रहा,





जिसके परिणामस्वरूप सामान्य बीमा उद्योग में अभूतपूर्व संयुक्त संघर्ष देखने को मिले। इस एकता और संयुक्त संघर्षों ने न केवल कर्मचारियों में आत्मविश्वास जगाया, बल्कि सरकार और प्रबन्धन को भी यह कड़ा संदेश दिया कि कर्मचारी अपनी जायज मांगों के लिए संघर्ष करने को लेकर पूरी तरह से दृढ़-संकल्पित हैं। एआईआईईए ने मांगों और संघर्षों के लिए एक रूपरेखा भी तैयार की। उसने जेएफटीयू के सभी घटक संगठनों को एलआईसी के साथ समानता की एक साझा मांग उठाने के लिए प्रेरित किया। यह रणनीति अत्यन्त लाभकारी सिद्ध हुई।

वेतन संशोधन के लिए चले संघर्ष ने सभी कर्मचारियों को एआईआईईए की सोच को सही होने का एहसास कराया है, और आज इसे इस आन्दोलन के अगुआ के तौर पर देखा जाता है। इससे एआईआईईए पर भी बड़ी जिम्मेदारी आ गई है। वेतन संशोधन का मामला सुलझ जाने के बाद, अब जो हासिल हुआ है उसे बचाने का संघर्ष शुरू होता है, और इसके लिए सजगता और सतर्कता की जरूरत है। सरकार बिना सोचे-समझे निजीकरण की नीति पर आगे बढ़ रही है, और पीएसजीआई कम्पनियों का निजीकरण करने की कोशिशें जारी हैं। इसलिए, अब ध्यान इस उद्योग को बचाने की ओर लगाया जाना चाहिए। वेतन संशोधन के संघर्ष के दौरान जो एकता बनी थी, उसे और भी मजबूत किया जाना चाहिए। पीएसजीआई कम्पनियों के विलय और एकीकरण की मांग को लेकर एक संयुक्त संघर्ष शुरू किया जाना चाहिए। सरकार को निजीकरण की नीति छोड़ने के लिए मजबूर किया जाना चाहिए। यह एक बहुत बड़ा काम है। लेकिन अगर अतीत के अनुभवों को देखें, तो एक एकजुट और समर्पित कर्मचारी वर्ग इन कामों को सफलतापूर्वक पूरा करने में सक्षम है।

पीएसजीआई उद्योग के समस्त कर्मचारियों को बधाई देते हुए, हम उन्हें सलाह देते हैं कि वे अपनी उपलब्धियों की रक्षा हेतु सतर्क और चैकस रहें, तथा उद्योग की सुरक्षा के लिए चलाए जा रहे संघर्ष को और अधिक तीव्रता के साथ आगे बढ़ाएं।



MAGNIFICENT RESPONSE to

The 12th February one-day countrywide General Strike called by the Joint Platform of central trade unions and independent federations and associations like the AIIEA has been a resounding success. It is estimated that around 30 crore workers cutting across industries and sectors, both in the organised and unorganised sectors, enthusiastically participated in the strike action. The Samyukta Kisan Morcha (SKM) and agricultural workers' organisations offered unconditional support to the Strike. Apart from the Left parties, the Indian National Congress and some other parties expressed solidarity with the strike action. The World Federation of Trade Unions (WFTU), with its 105 million members spread over 133 countries, extended total solidarity to the strike action. The impact of the strike was such that a Bandh like situation prevailed in the States of Odisha, Kerala, Tripura and some other States. The strike was a resounding success in the financial sector. The major unions in the financial sector viz; AIIEA, AIBEA, BEFI, AIBOA and AILICEF came together in one platform and held joint strike rallies across the country. We have been receiving reports from across the country that employees enthusiastically participated in large numbers across the country. The strike was successful in public sector general insurance companies in spite of the fact that it was AIIEA alone that went on strike. In the Eastern Zone, majority of the offices

remained closed. Most of the offices in Southern Zone wore a deserted look. The strike had a huge impact particularly in MP, Chhattisgarh, Punjab, Haryana, J&K and main centres in UP and Uttarakhand. Strike rallies were held at Ernakulam, Chennai, Coimbatore, Trichy, Madurai, Kolkata, Patna and Bhopal. At Hyderabad, the general insurance employees attended the joint rally of LIC and Bank employees in Hyderabad Divisional office premises, which was addressed among others by the General Secretary of AIIEA. Joint rallies were also held at Patna, Chandigarh and some other places.

As per the reports received till now, **Thrissur** (under SZ) Division in South Zone recorded the highest percentage of strike participation by clocking a percentage of 98.77 per cent with absenteeism rate of 100 per cent. **Vishakhapatnam (under SCZ)** Division came a close second with a strike percentage of

97.69 per cent and absenteeism rate of 97.94 per cent. **Nellore** (under SCZ) Division came third with a strike percentage of 97.29 per cent and absenteeism rate of 98.49 per cent. **Berhampur** (under ECZ) Division stood fourth with a strike percentage of 96.71 per cent and 100 per cent absenteeism. **Coimbatore** (under SZ) Division came fifth with a strike percentage of 96.4% and absenteeism rate of 97.8 per cent. Some other units with outstanding strike performances are as follows.

Central Zone: Satna (95.4%) and Raipur (93.6%). The zonal strike percentage is 74.4% with

12TH FEBRUARY 2026 STRIKE

absenteeism rate of 90.3%.

East Central: Cuttack (94.5%), Sambalpur (93.1%), Hazaribagh (92.5%), Bhubaneswar (90.9%), Beguserai (90.2%), Muzaffarpur (88.9%), Jamshepur (85.3%), Bhagalpur (83.9%) and Patna I (80.9%). The zonal strike percentage is 88.2% with absenteeism rate of 95.2%. A majority of offices in the zone including the Zonal office remained closed.

Eastern Zone: Burdwan (92.6%), Asansol (83%), Jalpaiguri (82.7%) and KSDO (82.2%). The zonal strike percentage is 69.2% and absenteeism rate of 83.6%. All Branches under Asansol Division, Guwahati Division, Jalpaiguri Division remained closed. Imphal Branch, CAB Imphal, Kakching, Churachandpur, Izal Branch under Silchar Division of North-East region remained closed. 10 out of 12 Branches of Burdwan Division, 12 out of 14 Branches of Howrah Division, 8 out of 10 Branches of Kharagpur Division were closed. Tamruk, Jhargram and Bagnan Branch were opened forcefully with the intervention of State Police. Branches under KSDO Division were closed till 1pm.

North Central Zone: Kanpur (91.2%), Gorakhpur (87.8%), Faizabad (87%), Allahabad (86.3%) and Meerut (82.6%). The zonal strike percentage is 75% and absenteeism rate of 86%.

Northern Zone: Bikaner (94.4%), Jalandhar (93.4%), Srinagar (89.3%), Amritsar (88.2%), Rohtak (81.4%) and Jodhpur (81.3%). The zonal

strike percentage is 72.5% and absenteeism rate of 88.9%.

South Central Zone: Rajahmundry (95.9%), Kadapa (95.7%), Raichur (94.6%), Dharwad (88.6%), Karimnagar (87.6%), Hyderabad (85.2%) and Bangalore II (82.6%). The zonal strike percentage is 82.7% and absenteeism rate of 91.2%.

South Zone: Thanjavur (93.9%), Thiruvananthapuram (92.8%), Kottayam (92.6%), Madurai (90.6%), Ernakulam (90%), Tirunelveli (86.4%) and Kozhikode (81.9%). The zonal strike percentage is 85.8% and absenteeism rate of 92.7%.

Western Zone: Gandhinagar

(92.6%).

There were attempts to create confusion amongst the employees and sabotage the strike in some places. The sudden intervention of the labour department to conduct conciliation proceedings also could not dent the morale of the employees and the employees remained steadfast in their commitment. The efforts of the LIC management to use its social media handles to propagate the view point of the government was also in bad taste. We congratulate all the employees in LIC and PSGI companies for the magnificent strike action and call upon them to cement their unity still further so as to meet the future challenges successfully.

Com.H M A MALLICK

Com. H.M.A. Mallick, former Assistant Treasurer of AIIEA, passed away on 11th March 2026 in Chennai at the age of 85.

He was one of the most popular leaders among insurance employees and worked beyond the insurance industry keeping Left and progressive ideas close to his heart. He served as an office-bearer of the unified division of ICEU, Chennai as Vice President and Joint Secretary for many years. When the AIIEA headquarters shifted to Chennai after the 1988 Jaipur Conference, he became the Assistant Treasurer and made significant contributions. He continued as an office-bearer of AIIEA for 12 years till the Chennai Conference.

Though he joined LIC at the Central Office, a major portion of his service was in Chennai. He was very close to the hearts of employees because of his



personal rapport, in-depth knowledge of employee benefits and his excellent support to employees at crucial junctures in their lives. Many LIC residential colonies emerged in Chennai due to his guidance on housing loans and related matters.

He played a vital role in strengthening the organisation. His contributions to the unity and struggles of insurance employees will be remembered forever. Insurance Worker deeply condoles the unfortunate demise of Com Mallick and shares the grief with the bereaved family.

Privatisation of IDBI Bank is Unjustified

AIEA'S Press Statement dated 2ND March 2026

The United Forum of IDBI Officers and Employees has given a call for a one-day nationwide hunger strike and demonstrations across the country on March 9 to press its demand for an immediate halt to proposed strategic disinvestment process of IDBI Bank. The All India Insurance Employees' Association (AIEA) considers this demand as absolutely justified and supports the struggle of the IDBI Bank Officers and Employees.

The Union Budget for 2026-27 has pegged the disinvestment target at around Rs.80,000 crore, inclusive of the sale of shares in public sector undertakings (PSUs). The centre and the LIC together hold a 95% stake in the IDBI Bank. The government now intends to offload 60.72% of its equity in the IDBI Bank. The Finance Ministry and the RBI have recently made a review of the progress of disinvestment of IDBI Bank, perhaps with a view to expediting the process of disinvestment. This is unfortunate given the fact that the Bank has been registering consistent profitability and demonstrated significant improvement across key financial and operational parameters. The privatisation of IDBI Bank would also be a breach of Parliamentary assurance in view of the fact that

the then Finance Minister of India had assured Parliament in 2003 that "Government shall at all times maintain not less than 51% equity holding in IDBI as a banking Company".

It is unfortunate that LIC is also being asked to pare its stake in the Bank and relinquish management control as well. There was absolutely no urgency in making a hasty move to reduce LIC's shareholding in the IDBI Bank. LIC could also have stayed invested in the IDBI bank leveraging its partnership for bancassurance like many of the major banks having insurance companies as subsidiaries. Unfortunately, the present government has embarked on a mindless pursuit of privatisation of public sector industries completely oblivious to the national interests. Privatisation of public sector banks has become an important element in the overall policy framework of the government.

The All India Insurance Employees' Association (AIEA) extends solidarity to the struggle of the IDBI Bank Officers and Employees and calls upon the Government to drop the proposal of privatising IDBI Bank in the interest of the customers, the economy and the people at large. ●

Unconscionable Delay in Recruitment of Class III & IV

AIEA writes to LIC CEO on 18/3/26

"We have been regularly drawing attention of the LIC management to the acute shortage of Class III and Class IV employees in the Corporation's offices and the urgent need to undertake recruitment on an expeditious basis. Despite repeated assurances of the management to set the ball rolling on this issue, the matter is hanging fire. This has caused serious disquiet amongst the employees.

We were given to understand that the process of recruitment to Class III Cadre would start by the end of December 2025. But, the recruitment process has not made any headway at all even though the financial year is fast drawing to a close. It is rather unfortunate that the goalpost is being shifted on some pretext or the other and the process is getting inordinately delayed. Recently Public Sector Banks, Public Sector General Insurance Companies and even the Reserve Bank of India have gone for recruitment in Class III Cadre; notably the RBI has gone for recruitment

in Class IV cadre as well. There is no conceivable reason therefore as to why LIC should not move ahead in this matter, especially in a situation where the government itself has acknowledged on the floor of Parliament that there is an acute staff shortage in LIC.

This situation has created industrial unrest; employees are restive. The recently concluded 27th General Conference of the All India Insurance Employees' Association (AIEA) has taken strong exception to this inordinate delay. We once again urge you to initiate the recruitment process for Class III and Class IV employees without any further delay and announce a clear timeline for the same. We wish to make it clear that continued neglect of this long-pending and vital issue will leave the employees with no option but to resort to organisational struggles and agitations to safeguard the interests of the Corporation, its policy-holders and its workforce." ●

The Glorious Indefinite Strike of April 1981

A WATERSHED MOMENT IN HISTORY OF WORKING CLASS



Amanulla Khan

The AIIEA in its 75 years of journey has successfully fought many a great battle. One of the most intense battles ever fought was the 14 day strike by LIC employees in April 1981. It is considered as watershed moment in the history of Indian working class. This strike was to force the government to respect the constitutional values. This strike was different from the indefinite strike by employees in locked out divisions in 1974. The strike which began on 2nd April 1981 was countrywide. The call for this strike was given by the AIIEA and other unions representing the Class III & IV employees. The single demand projected through this strike was for the implementation of a Supreme Court judgement on issue of Bonus to LIC employees. Honour Supreme Court Judgement was the slogan painted across cities of India and on the walls of all LIC offices. It was a strike to protest against the excesses and arbitrariness of the Executive. It was a strike to protect the honour of judiciary. In real sense, it was a strike to bring to nation's attention that respect for Constitutional arrangements is essential for the survival of democracy. It was a strike to protect the Indian Constitution itself. The strike lasted for 14 days and was breathtaking in its breadth

(This is the updated version of the article published in April 2021 issue to commemorate the 40th anniversary of this glorious struggle. Since this is one of the most important struggles in the history of AIIEA, it is being published again in the Platinum Jubilee Year of AIIEA)

and sweep. The strike was called off on 16th April 1981 after the government gave an assurance to the Supreme Court that it will honour the judgement and implement the same in a week's time.

SEEDS OF CONFLICT

The seeds of this conflict were sowed in the 1974 wage settlement of LIC employees. This wage settlement was effective from 1.4.1973 for a period of 4 years. The settlement brought considerable monetary gains for the insurance employees including an annual bonus entitlement of 15% of the salary without any ceiling. But this settlement did not come easy. It was secured after a bitter struggle where AIIEA had to confront two powerful adversaries in the Government of India headed by Smt Indira Gandhi and LIC which was headed by an autocrat. It was secured when wage freeze was the policy of government and middle-class employees were branded as 'high wage islanders' by the

approach paper of the fifth five year plan. Smt. Indira Gandhi herself called LIC employees as living in an "island of prosperity" to deny the demand for a decent wage revision. The employees were subjected to hundreds of suspensions and charge sheets. The LIC also resorted to lockout and 6 Divisional Offices were locked out and this was fought back by indefinite strike by the employees in the branches under the locked out divisional offices. Unsuccessful in taming the struggle, the government was forced to come to the negotiating table and finally the wage agreement was signed on 24th January 1974 at 10-30 p.m. Lock Out was lifted and punitive measures were withdrawn. The Management asked AIIEA leaders to unlock Locked Out Divisional offices. Com Saroj Choudhuri unlocking the Delhi Divisional Office on 25th January declared that "a glorious and historical battle has been won." He cautioned the employees with

profound knowledge of the trend of economic and political policy of the ruling class saying “prepare for the struggle to protect what we have gained.”

GENIUS OF AIIEA

– BONUS A PROPERTY

These were prophetic words and soon LIC employees had to plunge into grim battles to protect gains of 1974 wage settlement. On 25th June 1975, Indira Gandhi declared Internal Emergency. The declaration of Emergency resulted in suspension of all fundamental rights under the Constitution with the exception of Right to Property. Utilising the powers under emergency, the government started attacking the rights and benefits of the working class. The President of India promulgated an ordinance on Bonus on September 25, 1975 and even for the LIC employees the Bonus entitlement as per the 24th January 1974 settlement was sought to be nullified. The AIIEA decided to fight back through organisational action and also through a judicial review of the decision. The AIIEA filed a petition in Calcutta High Court and argued that Bonus is a property of LIC employees under Article 31 (1) of the Constitution and this cannot be taken away by executive actions. The single Judge bench of Kolkata High Court gave the verdict on 21.5.76 holding non-payment of Bonus to all class III & class IV employees as provided in the settlement of January, 1974 as illegal, arbitrary, and malafide. In the meanwhile, Govt. of India introduced Life Insurance Corporation (Modification of Settlement) Bill, 1976 in the Lok Sabha on April 1, 1976. The Bill stated “Notwithstanding anything contained in the I.D.

Act, 1947 the provisions of each of the settlement in so far as they relate to the payment of an annual cash Bonus to every class III & class IV employee of the Corporation at the rate of fifteen percent of his/her annual salary shall not have any effect or force and shall not be deemed to have had any force from first day of April, 1975.” The Bill was passed by both houses of Parliament and President gave his assent on 29.5.76.

SUPREME COURT UPHOLDS CALCUTTA HIGH COURT VERDICT

The issue reached the Supreme Court. Com Somnath Chatterjee representing AIIEA argued that the statutory right to receive Bonus pursuant to a settlement under I.D. Act was a property under article 31 and it could not be changed arbitrarily. Bonus was a part of the comprehensive settlement. If the clause of Bonus had not been there, the scales of Pay and other benefits would have been different. The agreement was reached after full and frank discussion following the principle of collective bargaining and considering all aspects including policy holders’ interest. The agreement was approved by the LIC Board and the Government of India. The right to receive bonus was unfettered and absolute

and unconditional and there was no element of choice for the LIC to pay or not to pay; it was mandatory and statutorily binding.

The Constitution Bench of the Supreme Court on February 21, 1978 in a unanimous judgement struck down the LIC (Modification of Settlement) Act, 1976 as violative of Article 31(2) of the Constitution. This decision was an endorsement of the contentions of AIIEA and the decision of the Calcutta High Court. The Judgement said that “the LIC is bound to obey the writ of mandamus issued by the Calcutta High Court and to pay annual cash Bonus for the years 1st April, 1975 to 31st March, 1978”. This victory in the Court helped LIC employees to receive Bonus as per 1974 settlement for three years.

CHANGE IN GOVERNMENT – LEGAL BATTLE CONTINUES

The defeat of Emergency regime and the coming to power of Janata Party did not change the attitude of government towards LIC employees. The LIC Management on advice of the Government of India issued a notification under section 19(2) of the Industrial Dispute Act expressing its intention to terminate the agreement of 24th January, 1974.

A writ petition on behalf of the AIIEA under article 226

The glorious 14 days strike in 1981 and the events preceding and succeeding this great event have many lessons for the insurance employees. The employees understood that a system based on private accumulation of profits can never be respectful to the rights and benefits of the workers. The workers struggle to defend the gains secured and for fresh advances in real sense is a class struggle. No legal rights are sacrosanct. The true emancipation of the workers can come about only through class struggles to bring about a social change.

of the Constitution was filed before the Calcutta High Court challenging the Corporation's decision not to pay Bonus after March 31, 1978 on the strength of notice issued to terminate the settlement. The High Court admitted the Writ. But due to some related developments this petition was later transferred to Supreme Court. The AIIEA effectively placed its arguments. The Supreme Court Division Bench presided over by Hon'ble Mr. Justice V. R. Krishna Iyer delivered on November 10, 1980 a historic judgement that directed "the Life Insurance Corporation of India to give effect to the terms of the Settlement of 1974 relating to Bonus until superseded by a fresh settlement, an industrial award or relevant legislation." After securing this victory in Supreme Court, AIIEA warned that in a class divided society, law would remain sacrosanct as long as it conforms to the class interests of the exploiters and the moment it comes into conflict with their class interests, the law will be overturned. Nevertheless, the judgement of the Supreme Court delivered on November 10, 1980 is an important landmark in the history of working class movement.

EVENTS PROVE CORRECTNESS OF AIIEA'S UNDERSTANDING

The Janata Government could not last long and once again Congress led by Smt Indira Gandhi returned to power in 1980. This government continued its attacks on LIC employees. It promulgated LIC (Amendment) Ordinance on 31st. January, 1981 conferring powers on the Government of India to change service conditions of LIC employees,

proving assessment of AIIEA right. This was closely followed by a Notification on February 2, 1981 withdrawing employees' right to Bonus and altering other conditions of service, notably Dearness Allowance payable to the class III & IV employees of LIC. It was done by way of gross and flagrant violation of the judgement of the Supreme Court dated November 10, 1980 and the provisions of the bi-lateral settlement of 1974 held to be valid and binding in the aforesaid judgement. The AIIEA had already decided on a two day strike if the government alters the service conditions. It tried to convince the other unions for a joint struggle to fight back the offensive of the government. The AILICEF and other unions rejected this proposal of the AIIEA. These unions had a misplaced faith in the so-called democratic credentials of Indira Gandhi and were campaigning that the government would honour the Supreme Court Order. The unilateral action of the government forced them to join the two day strike proposed by AIIEA and there was a total strike in LIC on 3rd and 4th February 1981. These developments convinced the other unions to agree to the AIIEA proposal of an indefinite strike if the government continue to persist with the attacks on LIC employees.

In the meantime, the Government of India and the LIC Management combine continued to ignore the Supreme Court verdict of November 10, 1980 on payment of Bonus with arrears from 1978-79. The AIIEA and other unions decided to call for an indefinite strike from 2nd April 1981 to demand implementation of the Supreme

Court Order. The response of the employees to the strike call was overwhelming. The strike caught the attention of the nation and the judiciary too.

THE PRESIDENT OF INDIA'S INTERVENTION

On 2nd April 1981 the day of commencement of the strike, the Supreme Court passed an order staying the notification of February 2, 1981 and asking LIC to make payment of Bonus to LIC employees. The refusal to abide by the Supreme Court order accentuated the contradiction between the Executive and the Judiciary which ultimately necessitated the intervention of President of India through a reference to Supreme Court under article 143 of the Constitution. On 15th April, 1981 the Supreme Court passed another order directing LIC to make payment within seven days from the date of the order. The Attorney General on behalf of the Government and LIC undertook to carry out the Order. The unions then met, took stock of the situation and called off the strike. The LIC was forced to pay the Bonus that had fallen due.

The success of this struggle convey the brilliance of AIIEA's tactics. Since the strike was forced upon the employees, the AIIEA approached the Calcutta High Court to challenge the 14 days wage cut made by LIC. The Court on 25/8/1982 held the strike to be legal and ordered payment of the 14 days wages along with 12 percent interests. Perhaps this is the only instance where a strike was held to be legal. It is another matter that the Supreme Court later held that government has powers to frame the wages and service conditions of employees.

LESSONS OF STRUGGLE

The glorious 14 days strike in 1981 and the events preceding and succeeding this great event have many lessons for the insurance employees. The employees understood that a system based on private accumulation of profits can never be respectful to the rights and benefits of the workers. The workers struggle to defend the gains secured and for fresh advances in real sense is a class struggle. No legal rights are sacrosanct. The true emancipation of the workers can come about only through class struggles to bring about a social change.

The entire legal and organizational struggle was brilliantly planned. While the employees placed faith in the AIIEA and its line of struggle, the legal battle was fought brilliantly by Com Somnath Chatterjee. He was ably assisted by our own legal genius Com S.N.Bhowmick. It was Com Bhowmick who came up with the idea that vested bonus is a property under Article 31. It may be noted that during Emergency all fundamental rights remained suspended including the right to life. The Right to Property was retained not to benefit the ordinary workers but to assure the big capitalists that even during Emergency, their interests would remain protected. The AIIEA utilized this very aspect to defend the interests of the employees – a truly brilliant strategy. The 14 day strike of 1981 will remain as one of the most important battles fought by AIIEA in its 75 years of journey.



By the time the readers come across this column, wage arrears would have been received by all employees who were on pay rolls of all PSGI Companies on 01.08.2022. The employees retired after that date would receive differences on all their terminal benefits within a month or so. In terms of quantum, this has been a spectacular wage revision. This was made possible by unassailable arguments, based on facts and figures, excellently articulated by the AIIEA. It not only became the rallying point for every constituent of the JFTU but also provided valuable inputs to GIPSA for their taking up with the Ministry further.

Notwithstanding the remarkable achievement as cited above, when we look at the past three years of struggle for wage revision we can state with pride that by getting this issue concluded, we have, for once, defeated the idea of unilateralism palpable in every aspect of functioning of the present regime at centre. This enormous achievement was secured through cool minded and measured counterchallenge, a meticulous

strategy impeccably executed, appropriate tactical positions with changing conditions, sustained campaign in favour of PSGI companies, maintaining unity of employees regardless of class and cadre and participation in broader trade union movements on pro-worker issues.

It began with the notification dt. 14.10.2022 on the last wage revision which contained a provision for future wage revisions on the basis of performance of the companies and individual employees. It was incorporated arbitrarily by the ministry despite AIIEA's out rightly rejecting it when it met the Joint Secretary, DFS. Unperturbed by this development AIIEA made it intention clear by declaring the same will be made redundant and moved ahead with drafting of Charter of Demands for PSGI Companies. The demand was identical to that made before the LIC. It was based on the understanding that Companies were free from burden of making excessive provisions and reserves as instructed by the IRDA were poised to grow as per the predictions of at least 7-8 percent CAGR as estimated

Struggle for Wage Revision of PSGI employees

Checkmating unilateralism through Collective determination

Sanjay Jha

Secretary, Standing
Committee (GI), AIIEA



by the Swiss:Re for the period 2022-26. The Charter of Demands was submitted to the then Chairperson, GIPSA on 28.12.2022. It was a **measured counter offensive from AIIEA to the unilateral imposition in the notification.**

We followed this significant step by a multipronged strategy which included strong opposition to the implementation of certain absurd and harmful KPI based restructuring of organisation and processes without dialogue with the Associations. It was a fierce struggle against unilateral imposition of anti-PSGI measures through the Managements by external individuals and agencies which had no idea about the objectives and functioning of the PSGI Companies. The struggle waged by the JFTU reached such a height that the GIPSA was compelled to not present its proposal for KPI based variable pay system as announced in the wage notification. Thereafter, an intensive campaign on the need for strengthening and consolidating PSGI Companies unleashed among employees

with holding of conventions at all main centres across zones. The campaign gave us opportunity to expose the Government and IRDA for performance challenges faced by the companies. During the period, whenever we met the Management we majorly focused on the performance of the Companies and shared our feedbacks and inputs. All these factors together helped in creating confidence among employees as well as goodwill among Management.

Our campaign shifted to every improvement in performance of the PSGI Companies. Any improvement was highlighted as turnaround. This started to create confidence among employees regarding possibility of a good wage revision. We also made a lot of visits to GIPSA and companies and started to discuss uniform pay revision for all GIPSA member companies maintaining pay parity with LIC. With the wage settlement in Banks and LIC approaching finality, AIIEA impressed upon the other partners of GIPSA about ripening of time for launching struggle. The JFTU went for a one hour strike on

The chronology of events starting from the first Strike call on Jan 8, 2025, highlight the chequered path of our struggle provide a bird's eye view of the strategy and time to time change in tactics of AIIEA. This also highlights that nothing is achievable if the Trade Unions and Associations do not take recourse to industrial actions. We firmly believe that uncompromising struggle against any form of injustice should be continued without fearing for momentary financial loss or the possibility for being out of favour of the rulers. The wage notification on the night of 11th February, 2026 proved this again. A fight which started with counterchallenge to the unilateral decision of the mighty Government ended in a sweet victory for us.

28.02.2024 and this was the beginning of the struggle. Since the Majority of Partners in the JFTU decided to involve CLC(C) immediately, AIIEA decided to utilise the office of the CLC(C) very tactfully. We utilised the platform for putting adequate pressure on the DFS as well as GIPSA. Though we continued to hold conventional programmes like demonstration, Dharnas, Mass Deputation to the CMDs and GIPSA, we did not fight shy of calling for strike at crucial times through which we achieved important breakthroughs. Though the Strikes were not held due to intervention of the CLC(C), every call was followed by some significant developments in achieving the wage revision.

During 2025-26, we called for four full day strikes and held a one hour strike on 8th August, 2025 in immediate reaction to no new offer by the GIPSA on 06.08.2025.

The First strike call on 08.01.2025 forced the GIPSA to call Associations and send a proposal on wage revision to the DFS. The Second strike called on 27th March, 2025 to be followed by the non cooperation during year ending. The strike was called off but not before the Joint Secretary himself joining the CLC(Proceedings) through

VC and assuring that our wage issue would be resolved by 30.04.2025 and resulted into an offer of 10 percent loading and further improved to 12 percent loading. The third strike called on 25.08.2025 resulted into the final offer of 14 percent loading. Thereafter, when there was inordinate delay in notification, a one day strike was called by the JFTU on 9th January, 2026. The CLC(C) intervened and called all CMDs/EDs in the proceedings on 08.01.2026. On that day also, Joint Secretary

at the insistence of the Chairperson, GIPSA and the CLC(C) joined the proceedings through VC and AIIEA and other Associations in unison demanded for a deadline for issuance of notification. The Joint Secretary fixed it on 15th February, 2026. The rest is history now. This chronology of events mentioned here highlight the chequered path of our struggle provide a bird's eye view of the strategy and time to time change in tactics of AIIEA. This also highlights that nothing is achievable if the

SALIENT FEATURES OF PSGI WAGE REVISION AMENDMENT SCHEME 2025 (w.e.f 01.08.2022)

Dearness Allowance : For every 4 points in the quarterly average over 8456 points,

Dearness allowance shall be calculated at the rate of 0.06% of Basic Pay.

PAY SCALES

Supervisory and Clerical Staff

(1) Senior Assistant Rs. 50815-3640(4)-65375-4050(15)-126125

(2) Stenographer Rs 50815-3640(4)-65375-4050(15)-126125

(3) Assistant, Typist, Telephone Operator, Telex Operator, Receptionist, Punch Card Operator, Unit Record Machine Operator, Comptist and other equivalent posts

Rs.36290-2115(1)-38405-2310(2)-43025-2600(5)-56025-3005(2)-62035-3660(3)-
73015-3800(2)-80615-4050(5)-100865

(4) Record Clerk Rs.33670-1460(2)-36590-1565(5)-44415-1670(1)-46085-1875(2)-49835-2065(3)-
56030-2300(5)-67530-2560(9)-90570

(B) Subordinate Staff

(1) Driver Rs. 33670-1460(2)-36590-1515(14)-57800-1670(2)-61140-1880(9)-78060

(2) Other Subordinate Staff

Rs. 29320-1200(5)-35320-1275(8)-45520-1515(1)-47035-1570(2)-50175-1880(9)-67095

There is no change in the number of stagnation increments.

House Rent Allowance (HRA)				City Compensatory Allowance (CCA)					
Cities	Rate	Max	Class	Metro		CITY A		City B	
				Rate	Max	Rate	Max	Rate	Max
Metro	10.00%	Rs.13,000	I	3.00%	Rs.3,300	2.50%	Rs.3,100	2.00%	Rs.2,400
CITY A	8.00%	Rs.11,000	II	3.00%	Rs.2,800	2.50%	Rs.2,600	2.00%	Rs.2,300
City B&C	7.00%	Rs.10,500	III& IV	3.00%	Rs.2,600	2.50%	Rs.2,500	2.00%	Rs.2,100

Trade Unions and Associations do not take recourse to industrial actions.

Appreciating the importance of unity of employees, AIIEA was always cautious towards the protection of unity in the JFTU. There were times, when we did not find it appropriate to go for a particular program, but we reconciled in the interest of the unity and solidarity and changed our tactics so that we could utilise the new situation in the best interest of all employees. At the same time, AIIEA never shirked from

its commitment of standing against any injustice on the working class and participated in various broader struggles. Though our wage revision issue was unresolved, yet we participated in the Industrial strike on 9th July, 2025 on the issue of lives and livelihoods of the whole working class. It was followed by the 12th February industrial strike against anti worker labour codes. In the last strike AIIEA was the sole participants from the General Insurance Industry. When we served the notice of strike the

issuance of wage notification was still pending but yet we went ahead as we firmly believe that uncompromising struggle against any form of injustice should be continued without fearing for momentary financial loss or the possibility for being out of favour of the rulers. The wage notification on the night of 11th February, 2026 proved this again. A fight which started with counterchallenge to the unilateral decision of the mighty Government ended in a sweet victory for us.



Graduation Allowance(Qualified as graduate before 01.08.2007)	Allowance for Technical Qualification(Class II,III & IV)	Institute of Actuaries-on passing of each subject
Asst – 1st year Post ceiling Rs.1,370	Licentiate Rs. 915	Rs. 915
Asst - 2 nd year post ceiling Rs.2,680	Associateship Rs.2,485	On compl of inter Exam Rs.1780
Record Clerks Rs.1,245	Fellowship Rs.4,245	Final group A or B Rs.3045
		Final group A & B Rs.3,045
		MBA Rs.4,245
Allowance for Technical Qualification for Class I Officers		
Licentiate Rs.800	Associateship Rs.3,200	Fellowship Rs.6,300

Fixed Personal Allowance		Allowances		Other Allow. effective from the first month following the date of Notification			
	Amount		Amount				
Cadre		Substaff (Cash & Key)	1650	Kit Allowance(Class III & IV)	3700		
Scale VII	8215	Cash Handling Allow.	3450	Kit Allowance(Class I off)	14800		
Scale VI	6755	Washing Allow.	590	Hill Station Allowance	Rate	Max	
Scale V	6515	FA to Audit Assistants	2515		A	2.50%	2055
Scale III & IV	5785	Allow. for Vigilance & Audit officers	3300		B	2.00%	1650
Scale II	4390	Enter.Allow.– Incharges	3450	C	2.00%	1305	
Scale I	4390	Mid-Year Academic Allow. for Class I officers	2715	Lumpsum Medical Benefit (w.e.f – 01.08.2022)			
Dev. off Gr.I	2960	Paradeep Port Allow. (for all classes)	440				
Dev. off Gr.II	2500	Transport Allow. for Class I with no conveyance	3300	Cadre	Revised Basic Pay	Maximum	
Sr Asst, Stenographer & Assistant	4050	Transport Allow.to Dev.offi(Admin)	1550	Class I	Above Rs. 1,47,965	Rs.48,500	
Record Clerk	2560	Transport Allowance for Class III & IV employees	1200		Upto Rs. 1,47,965	Rs.32,400	
Drivers & sub-staff	1880			Class II	Above Rs.1,17,290	Rs.32,400	
					Upto Rs. 1,17,290	Rs.20,300	
				Class III		Rs.16,200	



Budget 2026-27 Supercilious Claims, Harsh Realities

Dr Santosh Kumar Mohapatra

President, CDIEA, Cuttack.

While presenting the Union Budget for 2026–27, Finance Minister Nirmala Sitharaman outlined a three-pronged strategy inspired by the idea of “trikartavya”: accelerating and sustaining economic growth, fulfilling people’s aspirations by strengthening their capabilities, and aligning public policy with the vision of “Sabka Saath, Sabka Vikas.” She asserted that the budget reflects “reforms over rhetoric.” However, a closer and more critical examination suggests that the document represents rhetoric over reality. Beneath the optimistic narrative and carefully crafted political messaging, several economic vulnerabilities appear to have deepened rather than diminished.

Under normal circumstances, both the overall size of the Union Budget and nominal GDP increase in absolute terms. Ideally, the growth of public expenditure should broadly correspond with the expansion of the economy so that the state retains the capacity to support development and social welfare. During 2025–26, nominal GDP was expected to grow by about 10.1%, while real GDP growth was project-

ed at around 6.3–6.8% after accounting for inflation estimated through a price deflator of 2.3–3.8%. However, more recent estimates suggest that real GDP growth may reach around 7.4%, while nominal GDP growth has slowed to about 8%. This discrepancy complicates fiscal calculations and raises concerns about possible overestimation of real growth and underestimation of inflation. Such distortions often arise from excessive reliance on wholesale price indices, which do not fully capture the inflation actually experienced by households.

For 2026–27, nominal GDP is projected to expand by roughly 10%, while real GDP growth is expected to remain between 6.8% and 7.2%. Yet the fiscal stance of the budget appears contractionary rather than expansionary. Total government expenditure has increased far less than the projected growth of nominal GDP. Budgetary outlay for 2026–27 is expected to rise by only 5.56%—from Rs. 50,65,345 crore in the Budget Estimates of 2025–26 to Rs. 53,47,315 crore. Even more worrying is that the earlier budget estimate for 2025–26 itself was

Finance Minister asserted that the budget reflects “reforms over rhetoric.” However, a closer and more critical examination suggests that the document represents rhetoric over reality. Despite the supercilious claims and optimistic narrative, several realities remain harsh—low public expenditure relative to GDP, declining allocations for social sectors in real terms, rising inequality, increasing household financial stress, falling financial savings and corporate investment, declining returns and insufficient incentives for small savers, persistent unemployment particularly among young people and slow agricultural growth. At the same time, individuals face a growing tax burden while corporates continue to benefit from tax concessions and policy privileges.

reduced by nearly Rs.1 lakh crore in the revised estimates, indicating both fiscal tightening and possible implementation constraints.

Equally troubling is the continuing decline in India's public expenditure as a share of GDP. The ratio has fallen from 15.6% in 2022–23 to 13.9% in 2025–26 and is projected to decline further to 13.6% in 2026–27. Such levels are extremely low by international standards and raise concerns about the government's commitment to public investment and welfare spending. According to the IMF, the public expenditure in India stood at about 28.38% of GDP in 2024 while, the ratio is significantly higher in advanced economies: about 57.17% in France, 50.56% in Italy, 48.4% in Germany, and 45.34% in Spain. Public spending is also around 39% in Japan and the United Kingdom, and nearly 37.92% in the United States. The contrast highlights the relatively limited fiscal role played by the Indian state.

Revenue mobilisation trends also raise serious concerns. Total revenue receipts for 2025–26 were revised downward to Rs.33.42 lakh crore from the earlier estimate of Rs.34.20 lakh crore, marking the slowest growth in receipts since 2022–23. This slowdown has occurred despite substantial dividend transfers from public sector enterprises and the Reserve Bank of India. One major reason for this trend is the substantial tax concessions granted to large corporations and high-income groups. Although revenue receipts are projected to increase to Rs.35.33 lakh crore in 2026–27, their share in GDP

continues to decline—from 11.5% in 2013–14 to 11.4% in 2025–26 and further to 11.2% in 2026–27.

The increasing reliance on non-tax revenues, particularly disinvestment proceeds estimated at Rs.80,000 crore, does not represent a stable or sustainable fiscal strategy. Disinvestment receipts are uncertain and depend heavily on market conditions. A significant portion of capital expenditure is increasingly financed through aggressive asset monetisation and privatisation. The capital expenditure (capex) increased by approximately 9% to a record Rs.12.22 lakh crore, 4.4% of the GDP. But as of early 2026, Indian infrastructure projects (₹ 150 crore+) face immense challenges, with a cumulative cost overrun of Rs.5.52 lakh crore representing an increase of 61.82% over the originally sanctioned amounts across 1,702 monitored projects, largely driven by delays.

At the same time, policy decisions such as reducing the Minimum Alternate Tax from 15% to 14% reflect a clear tilt in favour of corporate interests. These measures appear particularly unjustified when ordinary citizens continue to bear a disproportionate burden of indirect taxation. The situation becomes even more troubling when one considers that tax arrears—taxes assessed but not actually collected—have reached Rs.38.4 lakh crore by 2024–25. Meanwhile, ordinary citizens face an estimated net tax burden of Rs.28.7 lakh crore, largely driven by regressive taxation through the GST and personal income taxes.

A striking shift has also

occurred in the composition of tax revenues. Until 2019–20, corporate tax collections were higher than personal income tax collections. Following significant corporate tax reductions, this pattern has reversed. In 2024–25, corporate taxes accounted for roughly 17% of total revenue receipts, while personal income taxes accounted for about 19%. The trend is expected to continue in 2026–27, with corporate taxes contributing around 18% and income taxes rising further to approximately 21%. These developments raise serious questions about equity and fairness within the tax system. At the same time, interest payments alone will absorb nearly 20% of total government expenditure, signalling mounting fiscal pressures.

Among the various components of government spending, allocations to critical social sectors—such as education, healthcare, sanitation, nutrition, social security, housing, rural development and welfare programmes—have long remained inadequate. Over the past decade, expenditure in many of these sectors has stagnated or even declined in real terms after adjusting for inflation and population growth.

In 2023–24, social sector spending constituted around 17% of total government expenditure and only 2.8% of GDP. In the Budget for 2026–27, approximately 18% of total expenditure has been allocated to the social sector, equivalent to just about 2.5% of GDP. Equally worrying is the fact that in 2024–25, eight key ministries reportedly failed to utilise between 0.3%

and 78% of their allocated funds, highlighting serious problems of implementation and administrative capacity.

The distinguished economist and Nobel laureate Amartya Sen has repeatedly argued that India's development has been constrained by the persistent neglect of education and healthcare. Improving living standards requires universal access to quality education and healthcare services.

In the 2024–25 budget, Rs. 1,20,728 crore was allocated to education, but this amount was reduced to Rs. 1,14,054 crore in the revised estimates. For 2025–26, the allocation of Rs. 1,28,650 crore was also revised downward to Rs. 1,21,949 crore. The allocation for 2026–27 stands at Rs. 1,39,289 crore, but after accounting for inflation, the increase appears modest.

Central government expenditure on education as a percentage of GDP has steadily declined—from 0.55% in 2014–15 to 0.41% in 2023–24, falling further to 0.34% in 2025–26 and projected at only 0.35% in 2026–27. Combined spending by the Centre and

states remains between 3% and 4% of GDP, even though the Kothari Commission recommended a minimum of 6%. Internationally, the average level is around 4.4%, while developed countries typically spend between 6% and 7%.

The health sector shows a similar pattern. Expenditure on health and family welfare was budgeted at Rs. 90,969 crore in 2024–25 but revised downward to Rs. 89,974 crore. For 2025–26, the initial estimate of Rs. 98,311 crore was reduced to Rs. 94,625 crore. In 2026–27, the allocation has been increased to Rs. 1,04,599 crore, which again represents only a modest increase in real terms.

Central government spending on healthcare reached a peak of 0.41% of GDP in 2020–21 but subsequently declined to around 0.27% in both 2024–25 and 2025–26, remaining roughly at the same level in 2026–27. State governments have increased their spending—from an average of 0.67% of GDP in 2017–18 to about 1.1% in 2025–26—but combined public spending still remains between

1.35% and 1.5% of GDP. This is among the lowest levels globally, even though India's National Health Policy recommends public health expenditure of at least 2.5% of GDP. Because of this underinvestment, India's healthcare system is dominated by the private sector, forcing millions of households to incur high out-of-pocket expenditures and pushing many families into quagmire of poverty.

Despite the supercilious claims and optimistic narrative, several realities remain harsh—low public expenditure relative to GDP, declining allocations for social sectors in real terms, rising inequality, increasing household financial stress, falling financial savings and corporate investment, declining returns and insufficient incentives for small savers, persistent unemployment particularly among young people and slow agricultural growth. At the same time, individuals face a growing tax burden while corporates continue to benefit from tax concessions and policy privileges.

A genuinely people-centred alternative is both possible and necessary—one that strengthens public sector institutions, expands decent employment opportunities, safeguards household savings, offers meaningful tax relief to middle- and working-class families, and makes substantial investments in education, healthcare and social security. Unless economic growth is aligned with social justice and inclusive development, progress will remain muffled—benefiting a privileged minority while leaving the majority behind.



Cartoon courtesy:
Sajith Kumar,
Deccan Herald

लोकतंत्र और संस्थाएं

रामजी तिवारी

वी.डी.आई.इ.ए., वाराणसी



आधुनिक लोकतंत्र तक पहुँचने के सफ़र में हमने काफी लंबा रास्ता तय किया है। हमने अपने अनुभवों से सीखा है कि उसे किस तरह से विकसित किया जाय। वह किस तरह से अधिक जन-केन्द्रित बने। उसमें कैसे नियंत्रण और संतुलन बनाया जाय कि उसका दुरुपयोग न हो। क्योंकि हमने देखा है कि जिस सत्ता के सहारे जनता की समस्याओं का समाधान किया जाता है, उसी सत्ता के दुरुपयोग से अधिनायक भी बना जा सकता है। लोकतंत्र सुचारू ढंग से चले, इसके लिए संविधान में विभिन्न तरह की संस्थाएं बनायी गई हैं। ये संस्थाएं एक तरफ, जनता की आवाज को सरकार तक पहुंचाती हैं। वहीं दूसरी तरफ सरकार को सही दिशा में संचालित करने के लिए उस पर नियंत्रण भी रखती है।

किसी भी आधुनिक लोकतंत्र में सामान्यतया तीन महत्वपूर्ण अंग होते हैं। विधायिका, कार्यपालिका और न्यायपालिका। इनके कामकाज को हम प्रतिदिन के अनुभव में देखते और महसूस करते हैं। लेकिन आधुनिक लोकतंत्र में इनके अलावा और भी

बहुत सी संस्थाएं काम करती हैं, जो उसे बेहतर दिशा में संचालित करने के लिए जरूरी है। मसलन प्रेस की अवधारणा को लीजिये। इसका महत्व इतना अधिक है कि इसे लोकतंत्र के चौथे स्तम्भ के रूप में भी परिभाषित किया जाता है। इसके अलावा चुनाव आयोग, सूचना आयोग, सतर्कता आयोग, लोकपाल, नौकरशाही, विभिन्न जांच एजेंसियां और सी.ए.जी. जैसी संस्थाएं सुनिश्चित करती हैं कि सरकार के कामकाज की दिशा सही हो। इसी तरह लोकसभा और राज्यसभा के सभापति का पद भी महत्वपूर्ण होता है, जो हमारे लोकतंत्र के मंदिर की पवित्रता और विश्वसनीयता को कायम रखता है। इन सभी संस्थाओं से अपेक्षा की जाती है कि वे किसी खास विचारधारा के आधार पर नहीं, वरन संविधान और नियम क़ानून के आधार पर अपने कर्तव्यों का पालन करें।

दुर्भाग्यवश पिछले कुछ समय से हमारी सभी महत्वपूर्ण संस्थाओं के कामकाज पर सवालिया निशान खड़े होने लगे हैं। सबसे बड़ा सवाल प्रेस की

स्वतंत्रता और उसकी निष्पक्षता पर खड़ा हुआ है। उस पर आरोप है कि मुख्यधारा का मीडिया, आजकल सरकारी मीडिया जैसा व्यवहार कर रहा है। जबकि उससे यह अपेक्षा की जाती है कि वह जनता की आवाज बने। उसे सही सूचना दे, जागरूक करे और सरकार के कामकाज की उचित समीक्षा करे। अफ़सोस कि पिछला एक दशक इस मायने में बहुत ही ख़राब गुजरा है। मीडिया के इस पतन को एक आम सामान्य आदमी भी समझने लगा है। वहीं दूसरी तरफ पूरी दुनिया में मीडिया की स्थिति पर जब भी कोई रिपोर्ट जारी होती है तो सबसे बड़े लोकतंत्र का दावा करने वाले हम, मीडिया की स्वतंत्रता के मामले में काफी नीचे दिखाई देते हैं।

विभिन्न जांच एजेंसियों- सीबीआई, इनकम टैक्स और प्रवर्तन निदेशालय- की निष्पक्षता पर पहले से आरोप लगते रहे हैं। न्यायालय भी उनके बारे में विपरीत टिप्पणी करता रहा है। दुर्भाग्यवश आज उनकी विश्वसनीयता और कमजोर हो गयी है। इन एजेंसियों द्वारा, जो भी आरोप-पत्र दाखिल किये जाते हैं, वे कोर्ट में जाकर झूठे और तर्कहीन साबित हो जाते हैं। ताजा मामला दिल्ली की पिछली सरकार का है, जिस पर शराब घोटाले में शामिल होने का आरोप लगा था। अब अदालत ने उन सभी आरोपों को झूठा और तर्कहीन पाया है। इस तरह का यह पहला या इकलौता मामला नहीं है। जांच एजेंसियों का रिपोर्ट कार्ड इस मामले में ख़राब होता जा रहा है। कई मामलों में तो अदालतों ने यहाँ तक कह दिया है कि ये आरोप राजनीतिक अधिक लगते हैं, वास्तविक कम।

पिछले दशक में भ्रष्टाचार को लेकर एक बड़ा आन्दोलन हुआ था। पूरा देश

The success of a democracy stems not merely from its rules and laws; rather, it also entails the establishment of high ethical standards. It is essential that its three pillars - the Legislature, the Executive, and the Judiciary - function in harmony and cooperate with one another. Furthermore, the institutions supporting these pillars must discharge their duties in an autonomous and impartial manner. Should any link in this chain falter, it casts a negative shadow upon the democracy itself, while simultaneously sowing seeds of doubt in the minds of the public. Needless to say, our democracy - which lays claim to the title of the "Mother of Democracy" - must stand above all suspicion and reproach.

लोकपाल की मांग के समर्थन में खड़ा दिखाई दे रहा था। कहा जा रहा था कि लोकपाल के आने के बाद भ्रष्टाचार पर अंकुश लग जाएगा। मगर अफ़सोस कि आज की तारीख में न तो हमारी व्यवस्था में लोकपाल की उपस्थिति दिखाई देती है। और न ही कोई यह दावा कर सकता है कि देश में भ्रष्टाचार समाप्त हो गया है या कम हो गया है। इसी तरह सूचना आयोग को लेकर भी पिछले दशक में एक क्रांतिकारी काम हुआ था। जनता को सूचना का अधिकार मिला था, जिसका उपयोग वह सरकारी कामकाज में पारदर्शिता को सुनिश्चित करने के लिए कर सकती थी। मगर अफ़सोस कि आज वह संस्थान भी आगे बढ़ने के बजाय पीछे की तरफ हटता हुआ दिखाई दे रहा है। अब आम जनता को बहुत सारी सूचनाएं यह कहकर नहीं दी जा रही हैं कि यह विषय राष्ट्रीय सुरक्षा से जुड़ा है। कहना न होगा कि सूचना आयोग की छवि भी इस कारण काफी प्रभावित हुई है। यह बात सीएजी पर भी लागू होती है, जो आजकल लगभग गुमनाम सी हो गयी है।

संसद के दोनों सदनों के सभापति महोदय भी हमारे लोकतंत्र के कस्टोडियन माने जाते हैं। बेशक कि वे किसी राजनीतिक दल से चुनकर आते हैं, लेकिन संविधान में उनसे अपेक्षा की गयी है कि वे सभापति चुने जाने के बाद सदन की कार्यवाही को निष्पक्ष रूप से सम्पादित करेंगे। अपवादों को छोड़कर, आजादी के समय से लेकर अब तक इस मामले में हमारा रिकार्ड काफी अच्छा भी रहा है। पिछले लगभग चार दशक में स्पीकर की भूमिका पर कोई बड़ा सवाल भी नहीं खड़ा हुआ। पी ए संगमा, मीरा कुमार, जी एम सी बालयोगी और सुचित्रा महाजन ने इस पद की गरिमा का ख्याल भी रखा। हालिया समय में सोमनाथ चटर्जी को उनकी इमानदारी और निष्पक्षता के लिए याद किया जाता है। मगर अफ़सोस कि आज के समय में वह पद एक भारी विवाद में घिरता नजर आ रहा है। अभी तत्कालीन स्पीकर महोदय श्री ओम बिरला के खिलाफ अविश्वास प्रस्ताव भी सदन में रखा गया था, जो पास नहीं हो सका। लेकिन इससे एक बात तो साबित हो गयी कि हमारे स्पीकर महोदय सबको साथ लेकर

चलने में असफल रहे हैं। विपक्ष ने इस अविश्वास प्रस्ताव के दौरान उन पर जो आरोप लगाए, वे गंभीर किस्म के हैं। माननीय स्पीकर साहब को इस पर गंभीरता से विचार करना चाहिए।

हालिया वर्षों में जिस एक संस्था पर सबसे अधिक सवालिया निशान लगा है, वह है चुनाव आयोग। यह दुर्भाग्यपूर्ण ही कहा जाएगा कि पिछले लगभग तीन दशकों में जिस संस्था की गरिमा में सबसे अधिक ईजाफा हुआ था, वह आजकल सबसे अधिक सवालों के घेरे में है। हमें याद है, जब टी एन शेषन चुनाव आयुक्त बने थे। उन्होंने इस पद के महत्व को न सिर्फ रेखांकित किया, वरन आधुनिक लोकतंत्र में उसकी भूमिका को नए सिरे से परिभाषित भी किया। कहना न होगा कि उनके बाद आने वाले तमाम मुख्य चुनाव आयुक्तों ने समय-समय इस पद की गरिमा बढ़ाई। मनोहर सिंह गिल और लिंगदोह साहब का नाम इसमें बहुत आदर से लिया जाता है। उन्होंने पूरी चुनाव प्रक्रिया को न सिर्फ पारदर्शी और निष्पक्ष बनाया, वरन उसमें कई ऐसे सुधार भी किये, जिससे आम जनता के विश्वास की बहाली हो। इन चुनाव आयुक्तों ने अपनी आलोचनाओं से भी सीखा और उनका संज्ञान लेकर जरूरी सुधार भी किये। उनकी नियुक्ति को लेकर यदि कोई विवाद उठा तो सुप्रीम कोर्ट ने उसका संज्ञान लिया। उनके चयन की प्रक्रिया में प्रधानमंत्री, नेता प्रतिपक्ष और सुप्रीम कोर्ट के मुख्य न्यायाधीश को शामिल किया गया, जिनमें बहुमत से निर्णय होना था।

लेकिन इस पूरे प्रकरण में हम उलटी दिशा में जाने लगे हैं। अब चुनाव आयुक्त की नियुक्तियों में मुख्य न्यायाधीश की जगह सरकार का एक मंत्री शामिल कर लिया गया है। अर्थात अब यह नियुक्तियां पूरी तरह से सरकारी नियंत्रण में चली गयी हैं। और फिर उसके बाद कुछ ऐसे चुनाव आयुक्त नियुक्त हुए हैं, जिनको लेकर विपक्ष की तरफ से बहुत सारे आरोप लगाए जा रहे हैं। अभी हमारे तत्कालीन मुख्य चुनाव आयुक्त के खिलाफ संसद में अविश्वास प्रस्ताव भी पेश हुआ है। उन पर बहुत गंभीर किस्म के आरोप लगाए गए हैं। देश भर में चल रही एस.आई.आर. की प्रक्रिया भी सवालों के घेरे में है। इसमें भारत

के हर मतदाता को यह साबित करने के लिए कहा जा रहा है कि वह वैध मतदाता है। हमारे अपने ईलाके में इसको लेकर अफरातफरी का माहौल है। मेरे घर में चार लोग मतदाता सूची में दर्ज हैं, जिसमें दो लोगों के लिए नोटिस आयी है कि वे अपने नाम को प्रमाणित करने के अपने दस्तावेज प्रस्तुत करें। जाहिर है, यह सिर्फ मेरी बात नहीं है।

नेता प्रतिपक्ष ने मतदाता सूची में हेराफेरी की गंभीर शिकायत की है। इसी तरह चुनाव प्रक्रिया में धनबल के बढ़ते प्रयोग पर भी, चुनाव आयोग की खामोशी बहुत हैरान करने वाली है। बिहार में चुनाव प्रक्रिया के दौरान वहां की महिलाओं के बैंक खाते में हजारों करोड़ की रकम भेजी गयी। वही काम अभी असम में किया गया। लेकिन आयोग मौन है। चुनाव प्रक्रिया के दौरान हेट स्पीच की बाढ़ आ जाती है, जिसमें बड़े पदों पर बैठे हुए लोग भी शामिल रहते हैं। कई राज्यों में शिकायत है कि वहां पर मतदाताओं को घर से निकलने नहीं दिया जाता। कुछ राज्यों में चुनाव से पहले मतदाताओं को सीधा कैश दिए जाने की शिकायतें भी हैं। इन कमियों पर ध्यान देने के बजाय, चुनाव आयोग अपनी आलोचना को सिरे से खारिज कर देता है। जो हमारे लोकतंत्र को कमजोर करने वाली बात है।

दरअसल लोकतंत्र की सफलता केवल उसके नियमों और कानूनों से नहीं आती। वरन उसमें नैतिकता के उच्च मानदंडों की स्थापना भी शामिल होती है। इसमें आवश्यक होता है कि उसके तीनों अंग-व्यवस्थापिका, कार्यपालिका और न्यायपालिका- सामंजस्य बनाकर एक दूसरे को सहयोग करें। और इन सबको सहयोग देने वाली संस्थाएं स्वायत्त और निष्पक्ष ढंग से अपना कार्य संपादित करें। यदि इनमें से किसी भी कड़ी में व्यतिक्रम आता है तो लोकतंत्र पर उसका नकारात्मक प्रभाव पड़ता है। साथ ही साथ जनता के मन में भी संशय उत्पन्न होता है।

कहना न होगा कि मदर आफ डेमोक्रेसी का दावा करने वाला हमारे लोकतंत्र को किसी भी संशय और आरोप से ऊपर होना चाहिए।

Economic Warfare & Military Adventurism: ANATOMY OF MODERN IMPERIALISM

Trinath Dora
General Secretary EZIEA



Imperialism in the twenty-first century rarely appears in the form of formal colonial rule or overt annexation of territories. Instead, it operates through a sophisticated network of economic coercion, military intervention, diplomatic pressure and political engineering. While the language of modern international relations speaks of sovereignty, democracy and multilateralism, the underlying structures of power often reveal a different reality, the persistent attempt by dominant states to shape the global order according to their strategic and economic interests. In the contemporary context, particularly under the renewed presidency of Donald Trump, imperialist aggression has manifested through a combination of tariff wars, military escalation against Iran and the abduction of Venezuelan President. These developments illustrate how economic, military and political instruments function together as part of a broader strategy to maintain global dominance in a rapidly shifting world order.

One of the most important features of the current imperialist strategy is using trade as a weapon. Tariffs,

which were one of the primary tools for protecting domestic industries for negotiating trade agreements, have increasingly become instruments of geopolitical coercion. Under Trump administration, tariffs were not limited to rival economic powers only. They were extended to countries trading with states considered adversaries. By threatening or imposing high tariffs on nations maintaining commercial ties with Iran, Russia, China and Venezuela, the United States effectively expanded its economic pressure beyond its direct targets. The tariff war illustrates how economic imperialism operates.

Parallel to economic coercion, military power remains a central pillar of imperialist strategy. President Trump has offered various explanations for attacking Iran - the regime's nuclear program, its proxies' history of attacks on U.S. troops, its repression of its people. He offered a different set of explanations for attacking Venezuela, its suspected role in drug smuggling and its theft of America's oil. He has also provided justifications to acquire Greenland, reassert influence over the Panama

Imperialist aggression in the present context operates through a sophisticated integration of economic, military and political tools. The tariff war, abduction of Nicolas Maduro and the attack on Iran reveal a comprehensive gameplan aimed at maintaining dominance amid shifting global power dynamics. While such strategies may yield short-term advantages for the imperialists, they carry long-term consequences for global stability, sovereignty and rule-based world order.

Canal and even annex Canada. These rationales share a theme. The U.S. should be free to remove foreign leaders and dominate foreign lands having scant regard to national sovereignty and the conventions of international law. "My own morality. My own mind. It's the only thing that can stop me," Trump told. In other words, Donald Trump's foreign policy vision is imperialism.

In 1823, President James Monroe warned European nations not to interfere in the Western Hemisphere. Now, Trump's actions reflect anxieties about China's expanding

might. According to the new National Security Strategy, the United States will reassert and enforce the Monroe doctrine to restore American pre-eminence. The term “Trump corollary” resembles more to the “Roosevelt Corollary.” President Theodore Roosevelt transformed Monroe’s defensive, exclusionary position into “big stick” diplomacy. The “Don-roe doctrine” promises to prevent mass migration, a fixation on drug trafficking, advantage in trade, a hunger for minerals and a desire for total dominance.

In February 2026, the Trump administration’s chief diplomat arrived at the Munich security conference with a somewhat unexpected and alarming message for European states. Marco Rubio, the US Secretary of State and longstanding foreign policy hawk, presented a 22-minute tribute to empire, a proud defence of Western territorial expansion. In his speech, Rubio said, “For five centuries, before the end of the second world war, the west had been expanding. But in 1945, for the first time since the age of Columbus, it was contracting. The great Western Empire had entered into terminal

decline, accelerated by godless communist revolutions and by anti-colonial uprisings that would transform the world.” Rubio brought together two of the major enemies of the imperialist forces, the “godless communist revolutions” such as China and Cuba, for instance and the “anti-colonial uprisings”, now in places such as Iran and Venezuela. These two dynamics are the two sources of the new mood in the global south.

The military strikes in Caracas by the US, to throttle the leadership of the Bolivarian process by kidnapping Venezuela’s President and First Lady, Nicolas Maduro and Cilia Flores, have shocked the world. The global rule-based order rests on the US being its guarantor. The action in Venezuela clearly contravenes that. Trump declared that the “US will run Venezuela”. The avowed reason of Maduro’s involvement in the narcotics trade, of restoring democracy and Maduro having stolen the 2024 election does not add up. The obvious reason is oil. Trump is a follower of the old dictum that what is good for ExxonMobil is good for America. He also said that US oil companies will move into Venezuela and repair its crumbling oil infrastructure. It is widely known that Venezuela has the world’s largest oil reserves, with 303 billion barrels, surpassing even Saudi Arabia. Throughout Hugo Chavez’s presidency, more than half of Venezuela’s oil exports flowed to the United States. Even under Maduro’s reign from 2013 to 2025, 35-



Cartoon courtesy: Subhani, Asian Age

50 percent of Venezuela’s oil was transported to the United States. Trump argues that US oil corporations will spend billions of dollars to repair the country’s gravely damaged infrastructure. This is an exaggerated claim that is unlikely to be realized. While Chevron already accounting for a quarter of Venezuela’s total oil production, it may take years for US oil majors like ExxonMobil and ConocoPhillips to return to Venezuela and restart production at scale.

A more persuasive explanation places US hostility within a framework of imperial discipline. Venezuela’s persistence as a defiant regime poses a symbolic challenge to hemispheric dominance of the United States. Concerns about de-dollarization sharpens this logic. Venezuela, along with other States, has explored non-dollar settlement mechanisms. While these experiments remain limited, even modest erosion of dollar primacy in energy trade is strategically sensitive for Washington. Preventing such precedents matters more than capturing oil. So, it is not oil, at least not oil alone, it is imperialism pure and simple.

Donald Trump came to power for the second time promising to end America’s endless wars. That promise now lies in ashes in West Asia. The mercurial far-right



Cartoon courtesy: E P Unny, Indian Express

nationalist together with Israeli Prime Minister Benjamin Netanyahu, an expansionist ethno-nationalist, launched an all-out war against Iran and killed its Supreme Leader, Ayatollah Ali Khamenei. Trump has proved himself to be one of the most reckless war mongers ever to occupy the oval office. US has bombed at least seven countries in the 13 months that Trump has been in office.

To be clear, this is not a pre-emptive war. There was no evidence that Iran was preparing to launch an attack. On the contrary, Teheran was involved in negotiations with Washington under Omani mediation. On February 27, Oman's Foreign Minister Badr al-Busaidi stated that a settlement was possible based on Iran's pledge not to possess nuclear weapons or stockpile enriched uranium. Within hours, the United States and Israel launched a huge military attack against Iran, codenamed "Operation Epic Fury" by the Pentagon and "Operation Roaring Lion" by Israel, killing Iran's Supreme Leader and other high officials. This is a war of choice to eliminate an adversary and reshape the region to suit American and Israeli interests.

The ongoing Israeli-US military war against Iran began in January 2020, with the assassination of General Qasem Soleimani in Baghdad. General Soleimani was the principal architect of the "Axis of Resistance" and the commander of the Islamic Revolutionary Guards Corps (IRGC). The plan was that if the US and Israel attempted to invade Iran, Iran's close allies, ranging from Hezbollah (Lebanon) to Ansar Allah (Yemen), would hit both Israeli

and US military facilities. The killing of Soleimani dealt a blow to the axis. Three years later, a series of events destabilized the axis that Soleimani had designed. Israel's genocide in Gaza crippled Hamas, the killing of Sayyed Hassan Nasrallah weakened Hezbollah and the election of former al-Qaeda commander Ahmed al-Sharaa as President of Syria resulted in the expulsion of all pro-Palestinian groups from the country. After breaking through the first line of defense, Israel and the United States launched an attack on Iran in June 2025.

Following the 12-day conflict in June 2025, Trump declared, after "Operation Midnight Hammer" that he had "obliterated" Iran's nuclear programme, while Netanyahu declared a "historic victory". So why did they initiate another war eight months later? Israel has always sought a regime change in Iran. Iran is the only revisionist country challenging Tel Aviv's West Asian domination. Israel views Iran, a country of 90 million people with immense economic potential and an advanced missile programme, as an existential threat. Netanyahu demanded Iran's complete

disarmament, which no Iranian leader, except one installed by Netanyahu in Tehran, could accept. The only way Israel could achieve all its objectives was to bring about a regime change. Saddam Hussein's Iraq, Libya under Qadhafi and Syria under Bashar al-Assad has been finished. Hezbollah and Hamas have been reduced to ruins. The Arab countries are unlikely to do much. If the Islamic Republic collapses, the regional power balance shifts, paving the way for a unipolar West Asia.

In conclusion, imperialist aggression in the present context operates through a sophisticated integration of economic, military and political tools. The tariff war, the attack on Iran and abduction of Nicolas Maduro reveal a comprehensive gameplan aimed at maintaining dominance amid shifting global power dynamics. While such strategies may yield short-term advantages for the imperialists, they carry long-term consequences for global stability, sovereignty and rule-based world order. Today, Benjamin Franklin's warning comes back to haunt, "There never was a good war or a bad peace".



Cartoon courtesy: Sajith Kumar, Deccan Herald

5th Karnataka State Level Working Women Convention

The 5th Karnataka State Level LIC Working Women Convention was successfully held at Com. Chandrashekar Bose Manch, LICO Bank Diamond Jubilee Hall, Udupi on 21.2.2026, under the auspices of IEU, Udupi Division.

Marking the beginning of the Convention, Com. P. Satish, President, SCZIEF unfurled AIIEA flag amid enthusiastic slogans in the presence of SCZIEF leadership and a large gathering of comrades across Karnataka. Floral tributes were paid to the martyr's column placed at the entrance of conference hall. Revolutionary songs from the Mangalore, Udupi and Bangalore Units, set the tone for a day of solidarity and reflection.

The renowned feminist writer and a progressive academician Dr. Vinaya Okkunda inaugurated the convention and said that the gathering in the convention determined to surge forward to form a Just and Equitable Society is a prelude to International Women's Day. Together with the spirit of love and cordiality drawn from festivals like Ramzan and

Ugadi, she said, the women collectively send a message that they are not to divide, but to bind the society to live in harmony. Tracing back to history, she said the industrial revolutions of Europe unfolded working avenues for women and many milestones were achieved thereafter in women empowerment, worldwide. She said in India despite of progress, women are confined to traditional fields of study, while their men counterparts dominate cutting edge technology. Violence against women still persists and, in such instances, why governments fail to justify the cause of the victim, she questioned. In the era of capitalism, she condemned the commoditization of women and the resultant attacks on her dignity. Quoting Kate Millett's 'Feminist theory' she said women's subjugation to men is continuing and is institutionalised in every aspect of life. She called on women to enrich their political consciousness on the face of rising communalism and eroding social values.

The Chief Guest Com.

T.V.N.S. Ravindranath, General Secretary, SCZIEF, in his address rejected the four draconian labour codes as anti-worker that take away workers rights and push them to slavery. He said the four labour codes implemented by Government to facilitate capitalist class sparked widespread protest from workers. He talked about American Imperialism, its tax attacks on economies of World and its economic pressure on India for trade agreements. He said the development remains centered on few capitalists while majority of our people remain poor depending on free ration of the Govt.

The CPI (M) leader Com. Suresh Kallagara invoked Karl Marx's Communist Manifesto on Red Book Day. He urged the need for women leadership in combating communalism and in organising workers against four new labour codes. Sri Ganapathi N Bhat, SDM, Udupi Division recalled his intimacy with the Union and wished for the success of Convention.

Presiding over the event, Com P. Satish, President, SCZIEF, expressed joy over increased participation of women comrades in AIIEA'S calls and offered tribute to the rich contributions of Com. Chandrasekhar Bose and Com. Sarayu Devaramani to the



Union during their lifetime.

Com. H.R. Gayathri, Convenor, Women Sub-Committee, Karnataka State presented vote of thanks.

DELEGATE SESSION

In the afternoon delegate session, members of Presidium consisting of Com Shantha L.K. Rao, Bangalore - I, Com. Jamuna, Raichur and Com. Shilpa J Serrao, Udupi carried out the proceedings. State Convener Com H.R. Gayathri presented the report. Eight representatives from Divisions debated on the report and was passed unanimously. Resolutions on AIIEA lines were presented by Com Seethalakshmi of

Mangalore - II Base Unit and were passed unanimously. Com. H.R. Gayathri was re-elected unanimously as a State Convener for the ensuing term. At the session Com. S.K. Geetha spoke of women issues stating how society glorifies motherhood, while imposing restrictions for her freedom. She praised AIIEA for teaching women to fight against the odds. She highlighted the anti-women provisions of new labour codes exposing threats to women safety at work place. Com K. Gopal, Joint Secretary, SCZIEF, criticised the Govt's failure to meet its promises while write off massive corporate debts.

He urged other states to follow Kerala's model of social welfare. More than 250 Delegates from Divisions across Karnataka participated in the Convention. Com. K. Vishwanatha (General Secretary, IEU, Udupi) presented vote of thanks. Com Nirmala (President, IEU, Udupi) of host Division welcomed the dignitaries and facilitated smooth running of the entire programme.

The convention closed not just as a meeting, but as a movement—an affirmation that women workers are ready to lead, resist and shape a society rooted in justice and equality.



54th Annual General Conference of RDIEU

The 54th Annual General Conference of the Raipur Division Insurance Employees Union concluded successfully in Bhilai on January 24-25, 2026. The conference was hoisted by Branch Unit Bhilai-1 and witnessed enthusiastic participation from delegates, members, leaders of fraternal organizations, and distinguished guests.

The conference began with a massive rally on January 24, where hundreds of insurance employees marched through the major part of Bhilai

protesting against neoliberal economic policies, anti-worker labour codes, 100% FDI in the insurance sector, privatization, and divisive politics. The rally was led by folk artists performing traditional songs, creating a vibrant and spirited atmosphere.

The open session commenced with the hoisting of the union flag and floral tributes to martyrs. The welcome address was delivered by Shri Sanjay Sendre, Retired District Judge and Chairman of the Reception Committee.

The Presidential Address was delivered by Com. Rajesh Parate.

Inaugurating the conference, AIIEA President Com. Dharmaraj Mahapatra strongly opposed the imposition of labour codes, 100% FDI in insurance, and privatization policies. He called upon employees to strengthen united struggles to defend public sector insurance and democratic rights. He also demanded immediate recruitment in government sectors, including LIC.

ECZIEA General Secretary Com. Trinath Dora highlighted the growing global resistance against corporate-driven policies and reaffirmed AIIEA's determination to protect the public insurance sector. Leaders of fraternal trade unions including CITU, AICTU, and AITUC also addressed the gathering and extended their solidarity.

During the delegate session,



a detailed report was presented by General Secretary Com. Surendra Sharma, followed by an extensive discussion in which 33 delegates participated. The audited accounts presented by Treasurer Com. Subhash Sahu were unanimously adopted. Seventeen resolutions on various organizational and policy matters were passed.

A cultural evening was organized during the conference, where 90 agents were honoured for their achievements in the New Business Competition, which resulted in 1,407 policies

being procured. The event saw participation from employees, officers, agents, development officers, and their families, reflecting widespread solidarity. Com. Dharmraj Mahapatra felicitated all of them.

On January 25, the conference concluded with the unanimous election of the new Executive Committee. Com. Rajesh Parate was elected President, Com. Gajendra Patel as General Secretary, and Com. Subhash Sahu as Treasurer.

The conference resolved to make the February 12 General

Strike a grand success, actively celebrate AIIEA's Platinum Jubilee year, strengthen political education through the Com. Sundaram Smriti Study Circle, promote youth and women participation, organize a new business competition in March, and construct the CZIEA headquarters in Raipur as Com. B. Sanyal Smriti Bhavan.

The conference reaffirmed its unwavering commitment to defend public sector insurance and protect the interests of policyholders and employees.

LIC Pensioners' Association Howrah Division Conference

The 30th Annual General Conference of LIC Pensioners' Association, Howrah Division held at Kolkata on 14th February, 2026. It was conducted by a Presidium formed with Comrades Mohanlal Ganguly, Bikash Kumar Roy and Subhas Mitra. The conference started with a condolence resolution stating the passing away of Comrade Chandrasekhar Bose, a remarkable loss to AIIEA and the Insurance Employees.

The conference was greeted by Comrade Priyabrata Bagchi, (Vice President, AIIPA), Comrade Deb Prasad Gayen (Vice President, AIIPA) and Comrade Jyotirmoy Bhattacharjee on behalf of GIC Pensioners' Association (West- Bengal) and Kolkata Metropolitan Division (I and II) Pensioners' Association.

The report of the Executive Committee placed by Comrade Rammohan Das, the General Secretary dealt with the Political, Economic and Social situations of the country. It

discussed the struggle and achievements of AIIPA, the demands of the Insurance Pensioners, Joint movement for the realisation of Legitimate demands and the latest position of our case pending in the Supreme Court.

The report of the Executive Committee and the Audited Accounts for 2025, after discussion, were adopted unanimously. Twenty Four Resolutions on different subjects including strong protest against the new LIC Act, 100% FDI of Insurance Business and privatisation of Insurance Industry have been accepted.

Comrade Amitendra Chatterjee, Joint Secretary, AIIPA and Comrade Soumya Sankar Basu Mallick, General Secretary, Howrah Division Insurance Employees' Association greeted the Conference and spoke about the problems and struggles of the Pensioners.

Comrade Tarun Sanyal and Comrade Soumya Sankar Basu

Mallick were elected as Honorary members of the Association for 2026. Felicitations were given to Comrade Mohanlal Ganguly, the senior most delegate (excepting those who were already felicitated) present in the Conference. A cheque of Rs. 5000/- was donated to 'People for India Forum', Uluberia by the Association.

The message of the Conference was Joint struggle by the Pensioners with toiling masses for the welfare of the people, realisation of legitimate demands, protest and communalism, support to the left and democratic forces and to strengthen AIIPA by taking sincere efforts to increase the number of members and active participation in all programmes.

A new Executive Committee of 24 members with Comrade Mohanlal Ganguly, Comrade Pranab Kumar Sarkar and Comrade Bankim Behari Samanta as President, General Secretary and Treasurer were unanimously elected by the Conference. The Conference concluded after vote of thanks given by the President.

13th Annual Conference of LICPA, Thrissur

LIC Pensioners' Association, Thrissur Division had its 13th Annual Conference at Bose Bhawan, Palakkad where more than a hundred pensioners gathered amid an atmosphere of tension engendered by the unprovoked war on Iran by US-Israel combo. Theatre of the conflict has spilled over into the Gulf where 10 million Indians are working. Government of India neither condemned the attack nor condoled the brutal murder of Ayatollah Khomeini, the spiritual as well as Supreme leader of the Iran.

The Conference was inaugurated by Com M Kunhikrishnan, General Secretary, AIIPA. He dwelt on the happenings in the West Asia given the gravity of the situation and the impact of it

on us.

He alerted the pensioners to be vigilant to protect the pension benefits as the Finance Bill passed last year in the Parliament provided the Central Government with powers to tinker with the Pension rules, including the revision for its employees. He also referred to our case in the apex court. He assured that AIIPA would leave no stone unturned for a quick completion of this litigation.

Com M Rajeev, LICPA General Secretary presented the Annual Report and Com P K Bahuleyan, Treasurer introduced the Statement of Accounts to the house. After the discussions, both the Annual Report and Statement of Accounts were passed unanimously.

Comrades P R Parameswaran, Federation of Civil Pensioners' Association, K K Sajeewan, CC member of AIIPA, C Hariprasad, General Secretary, LIC Class I Officers' Association, I M Satheesh (AKBRF), K P Unnikrishnan (GIPA Kerala) and Deepak Viswanath General Secretary, LIC Employees' Union, Thrissur Division greeted the Conference.

Com. N Vasudevan, Vice President, LIC Pensioners' Association Thrissur Division presented resolutions. Earlier, Com A Chaitaniykrishnan, Vice President delivered the Welcome Speech. The proceedings of the meeting was conducted under the stewardship of Com K Unnikrishnan President of the Organisation.

The Conference elected Com K Unnikrishnan, Com M Rajeev and Com P k Bahuleyan as President, General Secretary and Treasurer respectively for the ensuing term. The Conference came to a close with the Vote of thanks by Com M J Vincent, Jt. Secretary, LIC Pensioners Association, Thrissur Division.



Comrade RG Remembered

The 9th Death Anniversary of Com.R.G. (R.Govindarajan) was observed in a befitting manner by LICEU, Kozhikode Division on 18.02.2026.

In the meeting held at LIC, Divisional Office, Kozhikode, Com. I.K.Biju (Joint Secretary, SZIEF) gave the commemorative speech. He spoke about Com. RG's contributions to AIIEA and his teachings. He remembered Com.RG's classes with special mention on his views about the

need for developing scientific temper.

Com. P.K. Bhagyabindu (Joint Secretary, LICEU, Kozhikode Division) delivered

the welcome address. Members of other 25 base units under Kozhikode Division attended the meeting through Online platform.



INTERNATIONAL WOMEN'S DAY 2026



Insurance Employees' Union branch 2 Ballari, Raichur Division successfully celebrated International Women's Day at Bislhalli Higher Primary School (Village 8 kms away from Ballari city) by donating 32" inches Samsung Smart TV for the benefit of school children to increase their efficiency and knowledge. All classes of employees enthusiastically participated and women employees paid much attention in successful conduct of the celebrations to the true tradition of AIEA. Sri.Siraj Pasha, Headmaster welcomed. Com.DV Suryanarayana Secretary also briefed the school children and all the school staff the purpose of women's day celebration and our beloved organization AIEA's commitment towards the society. Sri.IK.Gopal, Asst Manager addressed the school

AT BALLARI

children to come up with flying colours in their career. Com.Kusuma the senior most comrade also addressed the children as how to respect the parents and elders in the society. At the end Com.DV Suryanarayana conveyed the vote of thanks to all the organisers of the school for making the event a THUMPING

SUCCESS.

In this way the insurance employees union branch 2 Ballari celebrated International Women's Day in a befitting manner to the true tradition of AIEA. Com.R.Dathatreya President, Com.Vignesh, Treasurer and Sri.Syed Neelufa Administrative Officer presided over the meeting. It was a very successful program.



At Kozhikode

LIC Employees Union Kozhikode Division organized a "Divisional Level Quiz Competition" on 06.03.2026 as part of International Women's Day. The "Divisional Level

Quiz Competition" based on the articles in "Udayam 2026 January - March Issue" was held in 26 base units. In some units, apart from our members, Class 1 officers and daily wage employees also participated.

Ahead of the quiz

competition, from March 2 to 4, all units read and discussed the articles in "Udayam 2026 January - March Issue" and prepared "Questions and Answers" based on the articles and sent them to the Divisional Union. The questions for the Divisional Union Quiz Competition were prepared by incorporating questions from the units. The winners of the competition were announced.

As part of International Women's Day, on March 9 at 7.30 pm, an online program was held at the divisional level, where S.S. Smija (State Vice President, KSTA) delivered a lecture on the topic "Labor Codes and Women".



Cuttack City Co-ordination Committee Observes International Women's Day

The Cuttack Division Insurance Employees' Association (CDIEA) observed International Women's Day on 9 March 2025 (as 8th March was a holiday) at the LIC Divisional Office premises in Cuttack, in collaboration with other constituents of the Cuttack City Co-ordination Committee of Unions and Associations. The meeting was conducted under a presidium comprising Com. Manorama Mohanty, Zonal Convener of ECZIEA; Smt. Anupama Nanda, Women Convener of the Class-I Officers' Association; Com. Subhdra Soren of BEFI; and Com. Jharana Jena of the Nursing Association.

Addressing the gathering as the Chief Guest, Com. (Smt.) Tapashi Praharaja—eminent social activist, feminist, and newly elected Treasurer of AIDWA—delivered a thought-provoking speech. She observed that while many celebrate Women's Day out of a genuine commitment to gender equality, others do so merely as a matter of fashion. She spoke at length about how women continue to face gender inequality, discrimination, and violence from birth to death. Condemning the regressive tendency of blaming women's attire to justify incidents of rape, she strongly rejected such arguments and called for a resolute trade union and democratic movement to ensure gender justice.

Com. Praharaja further criticized the

continuing marginalization of women in decision-making processes across institutions and organizations. She pointed out that the proposed reservation for women in Parliament, which has been linked to the delimitation exercise expected in 2029, appears to be more of a deception than a genuine step towards empowerment. She also highlighted how the twin forces of religious fanaticism and neoliberal policies are aggravating the challenges faced by women today.

Smt. Sailaja Srivastav, spouse of the esteemed Sr. Divisional Manager, addressed the gathering as the Guest of Honour and delivered a brief yet impactful speech. She emphasized the importance of safeguarding women's rights and ensuring equality and empowerment in society. Another Guest of Honour, Smt. N. S. Prasannalakhmi, Manager (P&IR), also spoke eloquently, splendidly highlighting how women have excelled in every field and sphere of life. She

referred to the inspiring legacy of Savitribai Phule, the pioneering champion of women's education.

Other speakers included members of the presidium as well as Smt. Harsha Mani Nayak, Officer, and Com. Kabita Das, Joint Women Convener of the Cuttack Division, who proposed the vote of thanks. At the outset, Com. Abhaya Das, General Secretary of CDIEA, delivered the introductory address, while Com. Manorama Mohanty spoke about the significance and historical importance of International Women's Day. The meeting witnessed the presence of a large number of women comrades as well as male comrades, reflecting a spirit of solidarity and commitment to the cause of gender justice. It was also resolved that the Women's Sub-Committee would undertake certain charitable activities using the funds collected for the purpose.



INTERNATIONAL WOMEN'S DAY 2026



Seminar at Howrah

Seminar on the occasion of International Women's Day was organized at the Howrah Divisional Office on 13th March 2026. The seminar focused on the theme "Attack of Neo-Liberalism on the Working Class and the Role of Women in the Struggle Against It." Comrade Pushpita Bhattacharya, Assistant Secretary EZIEA addressed the gathering. The programme aimed to create awareness and encourage active participation of women comrades in strengthening the collective struggle of the working class.

Com Saumya Sankar BasuMullick, General Secretary, Howrah Division Insurance Employee's Association pointed out that neoliberalism represents a renewed class offensive by capital to restore its dominance over labour. In India, this offensive has taken a concrete form through the restructuring



of public sector institutions like Life Insurance Corporation of India (LIC). Originally created as a social security institution serving national development and public welfare, LIC is increasingly being transformed into a market-driven corporation subjected to the logic of competition and profit. Privatisation and financialisation undermine the social character of LIC. The shift from defined-benefit pensions to market-linked retirement schemes transfers risk from the state to the worker and converts social security into a commodity. The IPO and shareholder orientation subject LIC to the discipline of

finance capital rather than social need.

In essence, neoliberalism's intervention in LIC seeks to transform a welfare-oriented institution into a profit-oriented enterprise, intensifying exploitation and undermining job security. For LIC employees, resistance to neoliberal reforms is not merely an industrial struggle but a political struggle to defend social insurance against commodification. The defence of LIC is inseparable from the broader struggle against the logic of capital and for an economy organised around social needs rather than profit.

Purposeful observance in Mysore Division

The Women Sub Committee, ICEU, Mysore had decided to observe International Women's Day on 8th March, 2026 by undertaking solidarity and social activity. Subsequently, the leadership of Karnataka Prantha Raitha Sangha and Adivasi Sangha were consulted and as per their advice, it was decided to distribute needy items to the identified 50 women tribals of Nagapura Haadi in the Nagarahole forest area which is a rehabilitation centre for the tribals who were moved out from their homes in forests to forest border areas.

The enthusiasm shown by our women comrades to be physically part of this organisational activity is worth to be recorded. Impressive number of women comrades from several base units across Mysore Division were part of this heart warming experience along with leadership of ICEU, Mysore and ICPA, Mysore. This activity was also a reality check of the living standards of the poor and the marginalised in this class divided society.

A simple function arranged on 8.3.2026 at a school to distribute the items was addressed by

Com. Hajira Khatoon, Convenor, Women Sub Committee, Com. Jagadish Surya, Mysore district Secretary, Karnataka Prantha Raitha Sangha, Com. V Basavaraj Kalkunike, a leader of Adivasi Sangha and Com. Ranjitha Jagdish Surya who is doing PhD on the life of these tribals. Com. S K Ramu, President, ICEU, Mysore presided over the function. Com. S Vishwanatha, Joint Secretary of ICEU, Mysore welcomed the gathering. Com. S S Nagesh, General Secretary, ICEU, Mysore proposed vote of thanks.

Our small gesture of providing

Rights, Justice, Action for ALL Women & Girls

Blankets and a box of dry fruits to these identified 50 tribal women of Nagapura Haadi won the hearts of the tribals. Their life of misery, oppression, lack of nutritious food, school, health facilities et al was a study in itself to our comrades in understanding the lopsided economic development.

After the programme, the team visited Haadi where these tribals are provided homes, which



were very small and where even stretching legs while sleeping was difficult. It was evident that the tribals, who are the children of forests and who were living a

contended, peaceful life inside the forests are thrown out in the name of rehabilitation to a life of distress, ill health and exploitation.

Unity in Diversity is Our Strength: Seminar at Raipur

Unity in diversity is the true strength of the nation. India is a celebration of diversity. This celebration is a celebration of languages, colors, songs, traditions, food, and clothing. If this diversity ends, India will cease to be united. It is unfortunate in today's times that notions like 'one religion, one language, one culture' are being imposed based on myths. The distortion of history continues. The main leaders of the freedom movement, including Nehru and Gandhi, are being portrayed as villains. Culture is plural and cannot be reduced to a singular form. Our country resonates in 'Jana Gana Mana'. Our memories are intertwined with the broader human concerns of living together and loving each other. These very human concerns are being

systematically attacked. Nehru gave importance to scientific consciousness over spiritual concepts. Mahatma Gandhi established truth, non-violence, and human compassion. This is why these two great leaders are most vulnerable to attacks. India's diversity is our greatest asset, and no power in the world can achieve this. It cannot destroy it. Today, we must take to the streets non-violently to counter all regressive attacks. Love is a precious legacy of our freedom struggle. The country should be governed on the basis of the Constitution. The struggle to protect the Constitution is our important responsibility. The future of the country can be secured only by advancing the struggle to preserve the basic spirit of unity in diversity."

These views were expressed by Prof. R.K. Mandal, a retired professor of Banaras Hindu University. Prof. Mandal was addressing a seminar organized by the Raipur Division Insurance Employees Union. This seminar, titled "Unity in diversity is our strength," was organized as part of a series of nationwide events

marking the platinum jubilee year of the All India Insurance Employees Association, the national organization of insurance workers.

Presenting the topic at this seminar, Dharmaraj Mahapatra, General Secretary of the Central Zone Insurance Employees Association, said that the very foundation of the concept of Bharat or India is the spirit of unity in diversity. Today, this composite culture of ours is under attack. The great human tradition of our social reformers is in danger. This fight is an ideological one. Countering what is happening is possible only ideologically. Only through this fight can the future of the country and society be improved.

The seminar was chaired by Rajesh Parate, President of RDIEU. A large number of insurance workers, along with activists from the city's trade union movement and prominent intellectuals, were present. Following Prof. Mandal's address, a question-and-answer session was held. Prof. Mandal answered questions raised by participants. The seminar concluded with a vote of thanks presented by RDIEU General Secretary Surendra Sharma.



Seminar on Indian Constitution at Guwahati

A well attended seminar on the subject "Indian constitution, the mainstay of Indian democracy and unity/integrity of the country" - was held at Guwahati on 22nd February, 2026 under the auspicious of the Gauhati Division Insurance Employees' Association (GDIEA). The spacious auditorium of Institute of Engineers, the venue of the seminar was packed to the capacity. About two hundred fifty employees attended the seminar. Apart from insurance employees, pensioners and members of the fraternal trade unions also joined in good numbers.

The seminar was inaugurated by Com.Dhrubajyoti Ganguly, President, EZIEA. In his brief inaugural speech, he congratulated GDIEA for organizing the seminar on constitution which is something exception for the normal discourse of a trade union. While pointing out that our country's constitution empowers us with democratic rights; and democratic rights are where from trade union rights flow, he said that at the present juncture constitution and its core values are under severe attack from the corporate - communal ruling dispensation. This has posed a very serious challenge to the secular democratic basis of the Indian state. Hence it is of paramount importance that the working class and trade union organizations take up the cudgel against such attack and unite all section of the democratic people to defend the constitution.

The chief speaker of the seminar was Mr. Santanu Borthakur, an eminent lawyer, social activist and Vice President of Gauhati High Court Bar Association. He lucidly explained the serious and intensive debate that took place in the constitution assembly for two years before finalizing and adopting

the constitution, in which the representatives of different section of Indian society participated. He nailed down the campaign carried out by some majoritarian communal organization that Indian constitution lacks testimonies. He underlined that democracy, secularism, federalism and socialism are the core values of our constitution and are inalienable components of the Indian state. Hence the supreme court again and again right from Keshavananda Bharati Case in 1973 to the recent time ruled that these formed the basic structure of the constitution and cannot be altered by parliament. Yet the spokespersons of the present ruling party carry out a campaign day - in and day - out to delete the word socialism and secularism from the preamble of the constitution. He pointed out that "unity in diversity" constitute the abiding reality of India. The federal structure of the constitution has taken core of it. Mr. Borthakur strongly deceived the sinister attempts of the present regime to snuff out diversities under the goals of "one nation, one culture, one people" etc and impose a forced "homogeneity" in terms of culture, religion food, attire and high life style. All powers are being concentrated at centre. Such an approach is disastrous for country's unity and integrity. He pointed out that secularism and democracy are twin brothers and can't be separated from each other. He came down heavily on the attempts of the present regime to rob the people of their democratic rights, sniff out the right to dissent and label every just criticism of the unjust and anti people policy of government as "anti national". Equality and equal dignity of

all citizens, irrespective of their caste, religion, language or creed, enshrined in constitution, are being trampled upon daily and religious minorities are sought to be turned into second class citizens. Hate speeches flow in abundance and an ambiance of fear and terror has been unleashed. All constitutional institutions right from election commission to judiciary are being compromised and undermined. An undeclared emergency has been imposed in the country. He also pointed out that pro corporate Neo liberal economic policies that this regime has been pursuing and democracy can't coexist for a long time. He called for a united mobilization of all democratic and patriotic people to defend the constitution.

Dr Bhupen Sharma, former director, OKD Institute of social research and Garga Talukdar, joint convener, JCTU, Assam also addressed the seminar briefly. Ranjit Bhuayn, President, GDIEA conducted the seminar. At the outset, the cultural troops of GDIEA presented some appropriate songs.





The Leadership orientation camp for the Divisional Union office bearers under the South Zone Insurance Employees' Federation was conducted at Anaikatti, near Coimbatore from 07.03.2026 to 08.03.2026. The two-day camp was inaugurated by Com. V Ramesh, former President of AIIEA. In the inaugural speech he said that AIIEA carved out its series of victories out of the political direction the organisation acquired and the passionate approach of the cadres. He wished the TU camp being conducted at a crucial time would guide and equip the Divisional leadership to tackle the challenges and take the organisation to greater heights.

In the first session on "Strengthening LIC in Public Sector: A roadmap for future struggles" Com. Shreekanth Mishra, General Secretary, AIIEA presented the current scenario of insurance industry and explained the challenges and opportunities before LIC. He stressed that future struggles must be guided by unity and unwavering political commitment to public ownership and social justice.

In the second session on "Class politics in Indian context and lessons from 75 years of AIIEA", Com. Amanulla Khan explained the need to integrate the fight against class oppression with that against caste discrimination. He

SZIEF Leadership orientation Camp for Divisional Office-Bearers

elaborated the character of Indian ruling class and its efforts to defend the interests of capitalist class, latest being the Labour codes. Going through the past struggles of AIIEA he analysed the class content of each demand. He also alerted us against the divisive tactics of the capitalist, ruling class to break the unity of the working class.

The third session on "How to use social media" was held separately for Kerala and Tamilnadu Divisions. Com. Kannan, presented the topic in Tamil and Com. Biju Padmanabhan in Malayalam. Starting with the don'ts of social media, they explained how to effectively utilise the social media so as to attract more viewership and optimise our social media presence.

The two sessions held on 8th March also were in regional languages. The topic "Neo-liberal Economic policies: Balance sheet of 35 years" was presented in Tamil by Com. G Anand, Vice President, AIIEA and in Malayalam by Prof. Santhosh T Varghese of Govt. Maharajas College, Ernakulam. With facts and figures they explained how the neo-liberal economic policies adversely effected various sectors and made the life miserable and the world most unequal.

The final session on "Organisation and functioning"

gave the participants a clear insight into the organizational re-orientation needed in the present scenario. Com. V Suresh, General secretary, SZIEF and Com. PP Krishnan, President, SZIEF presented the topic in Tamil and Malayalam respectively. Taking from the experiences of the functioning of our Units, they pointed out the critical areas and suggested the ways to improve the day-to-day TU functioning.

Com.V.Suresh, General secretary, SZIEF summed up the proceedings of the camp and presented certain proposals for future activities including TU Class for our entire membership. 105 comrades including 25 women comrades attended the camp. Comrades of ICEU, Coimbatore Division made all arrangements for the smooth conduct of the camp. The content and conduct of the camp have made it purposeful and successful.

A book in Tamil containing articles of Prof. Rajendra Chenni, Com. U Vasuki and Com. BT Ranadive was released during the camp on 07.03.2026 by Com.M Girija, Joint Secretary, AIIEA and Com.V.Janakiraman, Treasurer, SZIEF received the first copy. The articles have special relevance in the present day political and social scenario. The meeting concluded with vote of thanks by Com.RK Gopinath, Joint Secretary, SZIEF.



Com. Chandra Shekhar Bose Memorial Lecture Series in Jalpaiguri

The first of the lecture series in the memory of Comrade Chandra Shekhar Bose, organised by DIEA Jalpaiguri, was held on 10th March, 2026. Comrade Shreekant Mishra, General Secretary AIIEA, addressed as the main speaker on “Contemporary Challenges and Our Task for Alternatives”. The big gatherings of worker, organised and unorganised, from tea gardens to construction sector, employees and pensioners from State and Central Government along with a large number of LIC Employees, Pensioners and Agents assembled in the meeting. The meeting begun by paying floral tribute to the portrait of Comrade Chandra Sekhar Bose. The programme was presided over by Comrade Fullara Talapatra, President, DIEA, Jalpaiguri. Comrade Raju Deb, Vice President, EZIEA and Comrade Mousumi Banerjee, Treasurer, EZIEA were present in the programme from the headquarter of EZIEA.

Comrade Mrinmay De Sarkar, General Secretary, DIEA, Jalpaiguri delivered the introductory speech and informed the audience that such lecture series will be organised across the Northern Bengal and Sikkim as an endeavour to make the alternative policies as the people’s choice and to force the political parties to take up our issues during their campaign in the ensuing election in the state.

Comrade Dhrubajyoti Ganguly, President, EZIEA, addressed the rally and said that, Comrade Chandrashekhar Bose led his life for a cause and the cause he had explained in the last AIIEA Conference

at the age of 104 years. Such commitment has made him a great person. He said that the thoughts of Comrade Bose were pertinent for the tea garden workers as well as the LIC employees and entire Working Class. He explained that the contemporary challenge was to free the Indian State from the absolute control of few corporate families and urged that this patriotic task has become the historical responsibility of the workers and peasants of the country.

Comrade Shreekant Mishra explained the policies of the government and analysed lucidly as to why and how unprecedented inequality of income and assets were widening, why the workers are forced to live under deplorable conditions which have multiplied the crisis in the economy and the society. He explained in detail the cause and consequences of the imperialist war and our task to fight for peace. While dealing with the autocratic governance in West Bengal, he argued why the people here are forced to go outside for education, health and jobs. The West Bengal Government, he explained was also following the neoliberal policies and barred permanent employment. He criticised the government for not paying the legitimate dearness allowances to Government employees and teachers and extended full solidarity on

behalf of AIIEA to their strike on 13th March 2026. When the attacks on the people were increasing and the workers, peasants, students, youth were consolidating for a policy change, he explained that the State was aggressively dividing the common people on the basis of the language, castes & religion and it was our bounden duty to remain united to fight the neoliberal onslaughts. He explained how the present govt was rejecting the basic tenets of the constitution, our long-standing foreign policies and stand with the uncivilized and barbaric State Israel at the behest of the few Corporate families. Comrade Shreekant called upon the audience to stand up for peace and raise voices of protest against the imperialist war and genocide. After the meeting was over, a rally was organised with the spontaneous participations of the audience. The first lecture series in the memory of Comrade Chandra Shekhar Bose marked the beginning of an effective campaign towards an alternative.





Article 21 of the Constitution of India

Dr. P Ravishankar

“No person shall be deprived of his life or personal liberty except according to procedure established by law”. Article 19 has bestowed rights like freedom of speech and expression, to assemble peaceably and without arms, to form associations or unions or co-operative societies, etc. Both these Articles are framed along with reasonable restriction. Normally the personal freedom is curtailed when an individual is taken in to custody for interrogation or for committing certain offences which are punishable under law requiring custodial investigations. When personal freedom is curtailed by law the relief must also be availed by invoking appropriate provisions of law.

The general law dealing with Non-bailable offences is Section 480 of BNSS/437 of Criminal Procedure Code for serious offences like murder, rape, and severe violent crimes. When the facts are clearly placed before the Court about the crime or about the possibility of further disturbances or destruction of evidence the court will use its discretion to reject the bail. The society interest comes first rather than the Individual freedom/liberty.

The general principle of law which has been recognized by the courts in many Judgments is that “Bail is the rule and jail is the exception”. Then the question arises why in some cases Bail is denied or is delayed for years at the pretrial stage. There are many cases where the petitioners have approached the various courts for Bail and in some instances the matter is taken even up to the Supreme Court for relief. “Justice delayed is Justice Denied” this

saying seems to be getting lot of support in such scenario.

When it comes to the Special Statutes, such as the [Unlawful Activities \(Prevention\) Act \(UAPA\) \(Section 43D\(5\)\)](#); [Narcotics Drugs and Psychotropic Substances Act \(NDPS\) \(Section 37\)](#), the Prevention of Money Laundering Act, 2002., the Courts, while adjudicating the bail applications for offences under such Special Statutes, are required to take into consideration the specific provisions governing bail thereunder. The provisions of UAPA itself states that the accused person shall “not” be released on bail if the Court, upon perusal of the case diary or the final report submitted by the Investigation Agency, is of the opinion that there are reasonable grounds to believe the accusations against the accused are **prima facie true**.

Supreme Court observed in **Union of India v. K.A. Najeeb**¹ that once it is obvious that a timely trial would not be possible and the accused has suffered incarceration for a significant period of time, the courts would ordinarily be obligated to enlarge them on bail. It is equally important to note the observation of Hon’ble Supreme Court in **Javed Gulam Nabi Shaikh v. State of Maharashtra**² that “If the State or any prosecuting agency including the court concerned has no wherewithal to provide or protect the fundamental right of an accused to have a speedy trial as enshrined under Article 21 of the Constitution then the State or any other prosecuting agency should not oppose the plea for bail on the ground that the crime committed is serious. Article 21 of the Constitution

applies irrespective of the nature of the crime.

The Supreme Court was once again called upon to balance the individual freedom with the compelling stringent statutory provisions on bail in **Gulfisha Fatima vs. State (GOVT. OF NCT OF DELHI)**³ involving 7 individual who approached the apex court for Bail, The court granted Bail for 5 applicants/petitioners and denied for two namely Umar Khalid and Sharjeel Imam. It is to be noted that while the FIR and the impugned judgment are common, the role attributed to each appellant, the nature of the allegations, and the material relied upon by the prosecution are not uniform. Hence the relief granted to the applicant for grant of bail also differed. It is unfortunate that the Court in denying bail to these two individuals totally relied on the prosecution case.

Similarly in the concluding para the Apex Court observed that “that the tentative findings recorded in this judgment are only for considering the prayer for bail. The reasons are confined to the case of the appellant. The same will have no bearing on the trial and cases of the co-accused. (Order dated 5.1.2026). It is sure that trial court will only consider the merits and disposes of the case as per law protecting the personal liberty and freedom.

It is equally important that the Individual freedom needs to be restored at the earliest. This can be done if the law enforcing

Continued on page 38

1. Criminal Appeal No.98 of 2021
2. Criminal Appeal No.2787 of 2024
3. 2026 INSC 2

INSURANCE NEWS IN BRIEF

● **A.M. KHAN**, Dharwad

Both the RBI and the IRDA have repeatedly emphasised the need for banks and insurance companies to strengthen their governance and risk-management framework for bancassurance activities, especially after complaints of mis-selling and unfair business practice rose to over 26,000 in FY25, with mis-selling accounting for around one-fifth of life insurance grievances. The Reserve Bank of India (RBI), and the IRDA are charting a path for curbing mis-selling in bancassurance. The focus is on plugging supervisory gaps, making banks accountable for every insurance policy sold through their counters, and fine-tuning audit and suitability checks as well as the incentive structure for bank employees.

The non-life insurers recorded 9.35 per cent Y-o-Y growth in premiums to ₹ 3.07 trillion in the April-February period. General insurers reported 7.97 per cent growth to ₹ 2.55 trillion, while standalone health insurers posted 19.04 per cent growth to ₹ 40,013 crore.

The commission expense ratio - measured as total commission as a percentage of total premium - rose to 6.86 per cent in FY25 from 6.21 per cent in FY24, driven by higher commission expense ratios among private life insurers. While the commission expense ratio of private life insurers increased to 8.94 per cent in FY25 from 7.22 per cent in FY24, the ratio for Life Insurance Corporation of India fell to 5.18 per cent from 5.46 per cent.

The Sabka Bima Sabki Raksha (amendment of insurance laws) Act, 2025, most of the provisions of which have come into effect from February 5, 2026, allows 100% FDI in insurance companies through automatic route and in case of LIC 20% is permitted through automatic route.

Net profit of General Insurance Corporation of India, a public sector re-insurance company, rose 2.92% to Rs 1725.66 crore in the quarter ended December 2025 as against Rs 1676.62 crore during the previous quarter ended December 2024. Sales rose 13.60% to Rs 9630.54 crore in the quarter ended December 2025 as against Rs 8477.74 crore during the previous quarter ended December 2024.

In the April-February period of FY26, Life Insurance Corporation of India (LIC) delivered a strong performance, with its New Business Premium (NBP) rising 14.43% year-on-year to ₹ 2.17 trillion-outpacing the overall industry growth of 14.27%. LIC also maintained its dominant position in policy sales, issuing 15.10 million policies during the period. While this reflects a steady 2.93% growth, it underscores LIC's continued leadership in scale and reach,

contributing the majority share of the industry's total 23.66 million policies.

Net profit of Life Insurance Corporation of India rose 17.46% to Rs 12930.44 crore in the quarter ended December 2025 as against Rs 11008.65 crore during the previous quarter ended December 2024. Sales rose 17.41% to Rs 125988.15 crore in the quarter

ended December 2025 as against Rs 107302.30 crore during the previous quarter ended December 2024.

The Sword reappears! A Report "Insurance for All by 2047: An Innovation-led, Risk-Resilient Roadmap", has been submitted by IIM Kozhikode before IRDAI, Life Insurance Council and General Insurance Council.

Splitting and unbundling the Life Insurance Corporation of India to improve efficiency, along with divestment of public sector general insurers, are among the key recommendations of an expert panel from the Indian Institute of Management Kozhikode (IIMK). These suggestions emerged from two days of deliberations by the Life Insurance and General Insurance Councils, aimed at achieving the objective of Insurance for All by 2047. "This alone will spur increased interest from fresh investments in the sector," the report observed.

LIC, however, disagrees with these recommendations. The report, which includes LIC's views, said: "Splitting LIC will be disastrous for the life insurance industry. It will shake the confidence of citizens covered under roughly 270 million LIC policies and millions of others who feel secure with government-owned institutions. Such a move would have a deep impact on the overall economy of our country."

Many Economists compare LIC to a "central bank of financial markets" because it acts as: a massive institutional investor; a stabilizer during crises; a major financier of government borrowing; a key confidence anchor for investors, even though the true monetary authority remains the Reserve Bank of India. For LIC Acts as the "Buyer of Last Resort" in Markets; 2. LIC Is the Largest Institutional Investor in India; 3. LIC Finances Government Borrowing; 4. LIC Stabilizes Public Sector Banks and Firms; 5. LIC Influences Equity Market Governance, LIC is among the largest shareholders in many Indian companies; LIC Provides Long-Term Patient Capital - Insurance funds are long-term savings as LIC policies often last 20-40 years; 6. LIC Anchors Investor Confidence - For decades, Indian investors have believed that: "If LIC is investing, the asset must be safe".

WORKING CLASS STRUGGLE

● S. SRIDHARA, Mysore

MILLIONS OF WORKERS AND FARMERS ACROSS INDIA joined a nationwide general strike on 12 February 2026, calling for stronger labour protections, universal social protection and economic policies that prioritise working people. ITUC, Asia Pacific expressed firm solidarity with the mobilisation, describing it as a powerful demonstration of workers' unity and collective action.

Organised by the Joint Platform of Central Trade Unions and supported by farmers' organisations the strike reflected broad unity between organised and unorganised workers, farmers' organisations and community groups, demonstrating growing convergence across sectors and social movements. Assemblies, marches and coordinated actions took place in more than 600 districts across the country. Major mobilisations were reported in Delhi, West Bengal including Kolkata, Bihar, Jharkhand, Karnataka, Telangana, Kerala, Odisha, Assam, Maharashtra and Gujarat, including Ahmedabad, reflecting the broad geographic reach of the action.

Accredited Social Health Activists (ASHA) Workers marched to Commissioner's office, Bangalore on 9th March to press for long pending demands. They handed the commissioner a memorandum addressed to the chief minister and health minister, Union leaders demanded that ASHA workers with over a decade of service should be covered under minimum wage laws and granted a fixed monthly honorarium of 24,000 rupees. They demanded restoration and enhancement of suspended allowances, an increase in the travel allowance to 500 rupees, and recruitment of ASHA workers in urban areas. Protesting workers also raised retirement-related issues, calling for a lump-sum payment of 500,000 rupees superannuation and half salary as pension, in line with workers' entitlements in Haryana. Workers vowed to keep fighting until their demands are granted.

Tasmanian public sector workers are escalating industrial action in their long-running dispute with the state Liberal government over its proposed enterprise agreement. Thousands of teachers, health workers, firefighters, child safety workers, park rangers and others are involved. They struck for up to four hours over several days across the state in early November against the government's offer of a below inflation pay increase of 3 percent in a one-year agreement with no improvement in conditions.

The escalated action by the Australian Education Union (AEU), the Community and Public Sector Union (CPSU) and the Health and Community Services Union (HACSU) members follows their rejection of the government's latest offer of 3 percent increases in

years one and two, plus structural reforms, and a 2.75 percent increase in year three. The unions say the offer contained significant cuts to existing conditions, issues not mentioned in previous negotiations.

The unions want significant pay increases to achieve pay parity with public sector workers in other states. Teachers are demanding a wage rise of 5.95 percent and

other measures to address worsening workloads not addressed in their current agreement. All the unions are demanding improved staffing, reduced workload and job security.

Thousands of workers from the government-funded Australian Broadcasting Corporation (ABC) are currently locked in a dispute with management over its proposed enterprise agreement. The workers are covered by the Media, Entertainment & Arts Alliance (MEAA) and the Community and Public Sector Union (CPSU) in what has developed into protracted negotiations that began before the previous agreement expired in October 2025. An initial management offer in November was narrowly rejected by workers as unions and management went to court over short-term contracts and tensions over workplace culture and management tactics. Workers rejected an earlier offer in July requiring them to forfeit their right to industrial action for 12 months, in return for an immediate 5 percent pay rise. Earlier this month, workers rejected a revised offer of a \$1,000 one-off payment plus annual pay increases of 3.5, 3.25 and 3.25 percent and limited pay-band progression, and voted overwhelmingly to approve taking industrial action, including strikes and work bans.

ABC workers want the pay offer lifted to 16.5 percent over three years, meaningful pay-band progression, limits on short-term contracts and concrete commitments on AI and racial and disability pay-gap remediation.

Unions representing THOUSANDS of Oregon's Portland Community College faculty and staff went on strike March 11 over the failure of midterm contract negotiations to adjust cost-of-living increases. The Federation of Faculty and Academic Professionals represent 1,600 employees and the Federation of Classified Employees represent another 700 workers who have been negotiating for 11 months over salary and benefits at the midpoint in their 2023-27 contract. The staff union is seeking wage increases of 3 percent and 5.5 percent over the next two years while faculty has requested 4.25 percent and 4.5 percent, respectively. The strike affects four campuses and 50,000 students.

ECONOMIC NOTES

● J. SURESH, Mysore

The unemployment rate in USA stands at 4.4%. The US economy shed 92000 jobs in February and US employers announced more than 1.2 million job cuts in 2025. Hiring announcements plunged by 55% last month and have fallen to their lowest level since 2010. The scale of layoff is vast. Oracle plans to cut up to 30000 worker. Amazon has eliminated 30000 jobs since October and UPS after eliminating 48000 position last year is carrying out tens of thousands of layoffs. Block the parent company of Square fired nearly half of its workforce in a single day. The Trump administration has forced out 317000 federal workers last year alone and social programs on which tens of millions rely including Medicaid, Medicare and food assistance are being gutted and this is just the start as AI is being used to destroy huge sections of the workforce. Microsoft's AI Chief predicted that "most, if not all professional tasks" will be automated within 18 months. Amazon's internal plans envision automating 75% of its warehouse operations, eliminating the need for 600000 jobs over the next several years. The resources ripped from the working class are being used for two purpose the enrichment of rich and whose wealth has soared to the highest levels in history and to fund war. The United States has already spent roughly \$3.7 billion in the opening days of its bombing campaign against Iran. While the Trump administration is proposing a \$1.5 trillion military budget. This would be a 50% increase over what is already the largest military budget in the history. At the same time the closure of Strait of Hormuz has driven oil prices up 35% in a week, sending shockwaves through global supply chains and raising the spectre of a new stagflation crisis. It is the common man and workers who will be made to bear the cost of this through price increases. The crisis is global. In Germany alone, more than 2500000 manufacturing jobs have disappeared since 2019 as soaring energy prices driven by NATO war against Russia in Ukraine ravage European Industry.

◆
As per the latest Oxfam report the wealth of billionaires rose by more than 16% in 2025, reaching a record \$18.3 trillion. This growth was three times

faster than the average annual increase over the previous five years and since 2020 billionaire wealth has grown by 81%. The amount of wealth gained by the world's billionaires over the last year is enough to give every person in the world US \$250 and leave the billionaires more than US\$500 billion richer. The World's 12 richest billionaires have more wealth than the poorest half of

the humanity or more than four billion people. The number of billionaires has surpassed 3000 for the first time in history. In UK the richest 56 people now hold more wealth than 27 million people combined highlighting just how concentrated wealth is. The top 1% of richest people in the world own more than 43% of all global wealth. At the current rate, the world could see its first trillionaire in 10 years, while it may take 200 years for eradication of poverty. In India top 10% of rich holds 77% of total national wealth. 63 million people in India are pushed into poverty due to high healthcare costs. While the top 10% of world's population captures 53% of all global income, the bottom 50% collectively earns 8% of total global income. On an average, a person in the richest 1% owns 8251 times more wealth than someone in the bottom 50% and the poorest half of humanity holds just 0.52% of the world's wealth. One in four people across the world suffer from hunger and food insecurity.

◆
According to the State of the Working India 2025 report by the Azim Premji University, nearly 40% of young graduates in India are unemployed, a figure that remain largely unchanged for four decades. Among graduates only about 7% find permanent salaried employment within a year. The report which defines youth as those between 15 and 29 years unable to find work. Even when work is found, stable employment is uncommon. The report says that about half can find some work, but few secure permanent salaried employments. This gap between education and employment comes at a critical time as India's demographic advantage, driven by its large young population is nearing its peak. The report estimates that the share of working age population will begin to decline after 2030.

LEGAL DIGEST Continued from page 35

authorities do their job in a time bound manner. Any delay for any reason it is not the judicial system which needs any comment and it should rest only in the efficiency/inefficiency of various machineries

which are involved in the process. The machinery includes, law enforcing agencies, various other authorities and the co-operation of individual's who is under detention.

FOR OUR FIELD FORCE

● **A. ARIVUKKADAL**
Thanjavur

February Growth: India's life insurance industry recorded strong double-digit growth in February 2026, with total premiums rising more than 20% year-on-year, driven by higher sales of traditional policies. **LIC continued to outpace the private sector, reporting around 23% growth, compared with roughly 20% growth for private insurers**, extending its lead for the third consecutive month.

LIC International: LIC has commenced operations at its IFSC (International Financial Services Centre) Branch located in GIFT City, Gandhinagar, Gujarat, effective February 27, 2026. The commencement of operations at the IFSC branch marks a strategic expansion for LIC, enabling the Corporation to explore new business opportunities in the global financial ecosystem.

LIC Bancassurance: LIC has set a target of an over four-fold increase in new business income to Rs.5,000 crore through bancassurance or bank tie-ups in the current financial year. With a 73% market share, LIC currently has 39 banks, 510 corporate agents and 125 insurance brokers as bancassurance and alternate channel partners.

Bima Sakhi: LIC has said that it has recruited 2.90 lakh women agents under the Bima Sakhi Initiative introduced by the government in December 2024.

Agents - Life: Individual agents remained the largest distribution channel for new business premiums from individual life insurance policies in FY2025, according to data released by IRDAI. Their share stood at 50% in FY2025. For LIC India, agents continued to dominate individual business, contributing 94% of the total new business premium. In contrast, for private life insurers, agents accounted for 23% of the total new business premium from individual policies.

Agents - General: The agent-led insurance distribution business sourced premiums worth Rs.13,800 crore in FY25, and this is expected to grow to Rs.60,000 crore within the next five years, according to a report on Indian insurance by HSBC Global Investment Research. More than 10% of the total motor insurance sales in the country are done through this route, said the report. Per HSBC's internal estimates, this share is expected to climb up to 20.6% within the next five years.

Commission Caps: IRDAI is expected to propose a return to segmental commission caps, mirroring the older regulatory framework that set distinct limits for different insurance categories. This approach would establish separate commission structures across various segments.

Banks Mis-selling: Finance Minister Nirmala Sitharaman strongly condemned banks for mis-selling financial products. She highlighted that this practice is now an offence under the Bharatiya Nyaya Sanhita. Concerns over insurance mis-selling in banks have resurfaced

after social media posts questioned whether current practices match the statements by the Finance Minister. **If the government is serious about stopping mis-selling, banks should be barred from selling insurance products altogether**, noting that there are dedicated insurance companies to serve customers. Bank managements are asking branches to provide written confirmation that no mis-selling is taking place, while insurance sales targets and related

incentives continue. Commissions, foreign trips, performance-linked rewards and business pressure linked to insurance sales remain in place.

Less Complaints: MD-CEO of LIC R Doraiswamy Said, "Complaints against LIC for mis-selling are minimal, so we are not affected by the proposed guidelines and will continue strengthening trust in policy sales. Market share depends on how many companies are in the market and how they perform. We expect LIC's market share to improve in the last two months. We have already rationalised commission structures. After the 2016 regulatory changes, LIC did not increase commissions, unlike some others. With the 2024 master circular, we realigned commissions along with product changes".

Health Claims: A survey found that four out of 10 health-insurance policyholders faced full or partial claim rejection without any valid reason being provided. The survey covered 54,000 consumers across 323 districts. It reported that five out of 10 policyholders who filed claims between 2023 and 2025 waited between six and 48 hours for discharge because their cashless claims were pending insurer approval. More than seven out of 10 respondents said premiums rose cumulatively by 50% to 200% over the past three years. Claims disallowed totalled about Rs.15,100 crore, while claims worth Rs.10,937 crore were rejected.

Records Standardisation: An independent jury consisting of insurance and technology experts has evaluated digital tools aimed at making health insurance claims faster and more transparent by standardising hospital and insurance records.

New Insurers: IRDAI has approved the registration of two new insurance entities, Allianz Jio Reinsurance and Kiwi General Insurance, allowing them to commence operations in the country.

Co-operative Insurance: After launching Bharat Taxi as a cooperative-led ride-hailing platform, the Ministry of Cooperation is now plans to enter the insurance sector through IFFCO-Tokio General Insurance - a joint venture between Indian Farmers Fertiliser Co-operative (IFFCO) and Japan's Tokio Marine Group.

Hoarding Insurance: The Bhubaneswar Municipal Corporation (BMC) has made third-party insurance mandatory for every hoarding installed within its command areas.

MCQ Based Test on IW Articles



Thamarassery base unit of LICEU Kozhikode Division conducted a MCQ based test for its members on February 20, 2026, in connection with its Annual General Body Meeting. The test was based on the articles published in the Insurance Worker issues during the last one year.

Com. Tesma Abraham won the First prize. Com. MJ Sreeram, General Secretary of LICEU Kozhicode Division handed over the prize to Com.Tesma Abraham.

FORM IV (See Rule 8)

Statement about ownership and other particulars about Insurance Worker

1. Place of publication : Bangalore
2. Periodicity of its publication : Monthly
3. Printer's Name : Vedaraj N.K
Nationality : Indian
Address : "Souhardha", No.1,
1ST Cross, CSI Compound,
Mission Road
BANGALORE 560 027.
4. Publisher's Name : Vedaraja N.K
Nationality : Indian
Address : "Souhardha", No.1,
1ST Cross, CSI Compound,
Mission Road
BANGALORE 560 027.
5. Editor's Name : Amanulla Khan
Nationality : Indian
Address : "Souhardha", No.1,
1ST Cross, CSI Compound,
Mission Road
BANGALORE 560 027.
6. Names and addresses of owner :
All India Insurance
Employees' Association
LIC Building,
Secretariat Road
Hyderabad

I, Vedaraja N.K, hereby declare that the particulars given above are true to the best of my knowledge and belief.

Date: 01.03.2026

Vedaraja N.K
Publisher

DONATIONS INSURANCE WORKER

Com. G.N.Lakshmi, Thrissur D.O	Rs.10000
Com. Ajay Kumar Misjhara, SDLIEA	10000
Com. Mini John, Thrissur	5000
Com. R. Manikandan, Coimbatore DO	10000
Com. Jayanti G.Joshi, CB IV Belagavi	1000
Com. Usha P.Kulkarni, DO Belagavi	1000
Com. Manohar B.Kulkarni, DO Belagavi	1000
Com. S K Kulkarni, Saundatti	1000
Com. C P Hundekar, Vijayapura	1000
Com. Ramesh S.Dandin CB II Belagavi	1000
Com. Anita Chitragar, CB III Belagavi	1000
Com. K.P.Shastry, Thrissur DO	3000
Com. K.S.Suma, Bangalore DO-1	1000
Com. Shantha L.K.Rao Bangalore DO-1	10000
Com. Suresh Prasad Gupta, Jalpaiguri DO	5000

AIIEA

Com. Sudara Babu, ICEU, Nellore	5000
Com. G.N.Lakshmi Trissur	10000
Com. A.Sridhar, Raichur DO	10000

Reception Committee of 27th General Conference of AIIEA, Bhubaneswar has donated Rs. 1,00,000 (one lakh) to Insurance worker.

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

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
July 2025	146.5	421.92	9630.70
August	147.1	423.65	9670.15
September	147.3	424.22	9683.29
October	147.7	425.38	9709.59
November	148.2	426.82	9742.46
December	148.2	426.82	9742.46
January 2026	148.6	427.97	9768.75

Base 1960=Base 2001x22.8259

Base 2001=Base 2016x2.88

नारी नहीं जहान हूँ ।

झुका नहीं सके कोई
वो प्रचंड आसमान हूँ
अस्मत मेरी पे जो ताकता
उसके लिये हैवान हूँ

क्रायनात की मैं अप्सरा
सृष्टि की पहचान हूँ।
जला नहीं सके मुझे
धधकते अंगार भी
गर समझो तो आसाँ बहुत
वरना मैं चट्टान हूँ

नारी नहीं जहान हूँ
अर्पण भी हूँ समर्पण भी मैं
ममता की मैं खान हूँ
यामिनी हूँ दामिनी भी मैं
ब्रह्मांड का मैं मान हूँ ।

नारी नहीं जहान हूँ
कोख में मैं पालती
भीम सा बलवान हूँ
मैदानों में मात दूँ
मैं वीर पहलवान हूँ ।

गुरू भी मैं गुरुर भी
शिष्य भी गुणवान हूँ
सागरों में उठती जा
लहरों के उफ़ान हूँ

नारी नहीं जहान हूँ ।

कुलदीप दहिया द्वारा लिखित कविता का एक अंश

North Central Zone
Insurance Employees'
Federation

ncz
ief

अंतर्राष्ट्रीय महिला दिवस
के अवसर पर
आधी आबादी को
समर्पित

aii
ea





जब तक हम अपनी तंगदिली छोड़कर एक न होंगे
तब तक हममें वास्तविक एकता नहीं हो सकती ।
हमारी आजादी का अर्थ केवल अंग्रेजी चंगुल से छुटकारा पाने का नाम नहीं।
वह पूर्ण स्वतंत्रता का नाम है
जब लोग परस्पर घुल मिलकर रहेंगे
और दिमागी गुलामी से आजाद हो जायेंगे।
- शहीदे आज़म भगत सिंह

शहीदे आज़म भगत सिंह सुखदेव राजगुरु
की शहादत की 95 वीं वर्षगांठ पर उनको नमन



North Central Zone Insurance Employees' Federation