

# insurance Worker



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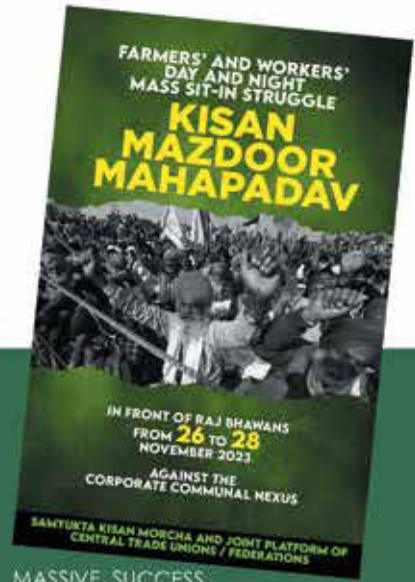
GOLDEN JUBILEE of  
LOCK OUT STRIKE



FRAGILITY of LIBERAL  
DEMOCRACY



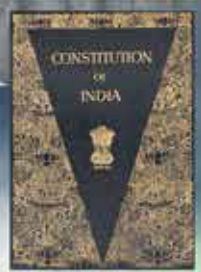
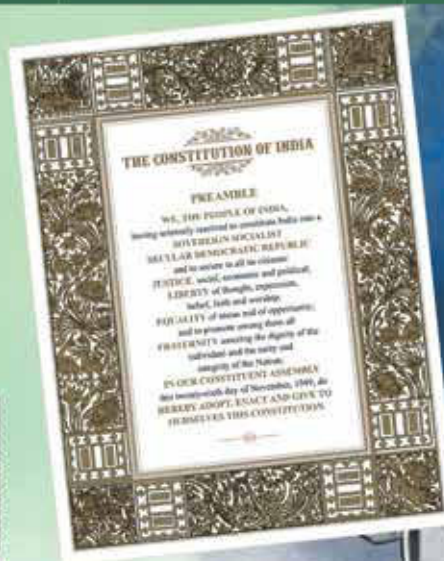
ADVOCACY  
FOR CAPITAL'S  
VAMPIRISM



FARMERS' AND WORKERS' DAY AND NIGHT MASS SIT-IN STRUGGLE  
**KISAN MAZDOOR MAHAPADAV**

IN FRONT OF RAJ BHAWANS  
FROM 26 TO 28  
NOVEMBER 2023  
AGAINST THE  
CORPORATE COMMUNAL NEXUS

MASSIVE SUCCESS



**IN THE 75TH YEAR OF OUR REPUBLIC,**  
we are still quite a distance away from  
the goals set by the Constitution of building  
a State and Society on the foundations of  
**JUSTICE, LIBERTY, EQUALITY AND FRATERNITY**

*Let us take up the task of  
defending Constitution & Democracy  
Let us dedicate ourselves to defend Republican values  
and struggle to achieve the noble principles of  
**JUSTICE, LIBERTY, EQUALITY AND FRATERNITY***

**NEW YEAR GREETINGS  
TO ALL READERS OF  
'INSURANCE WORKER'**

**LET YEAR 2024 BE A YEAR OF LOVE  
AND PEACE FOR ENTIRE HUMANITY**





Liberty cannot be divorced from Equality,  
Equality cannot be divorced from Liberty.  
Nor can Liberty and Equality be divorced from Fraternity.  
Without Equality, Liberty would produce  
the supremacy of the few over the many.  
Equality without Liberty would kill individual initiative.  
Without Fraternity, Liberty and Equality  
could not become a natural course of things.

*(from Dr B.R.Ambedkar's last speech  
in the Constituent Assembly)*

Sculpture of  
Dr. Ambedkar  
presenting the  
Constitution of India  
to Dr. Rajendra Prasad  
Image courtesy:  
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EMPLOYEES' ASSOCIATION**

**INSURANCE EMPLOYEES' UNION INDORE**

## 75<sup>TH</sup> YEAR OF REPUBLIC OF INDIA

The Republic of India enters its 75<sup>th</sup> year on 26<sup>th</sup> January 2024. This is a great event that needs to be celebrated. It is also an occasion to examine how far the promises made by the Indian Republic stand fulfilled in these 75 years and what should be done to achieve the noble values of the Constitution.

India became a Sovereign Democratic Republic by adopting the Constitution. The Constitution of India is a social contract. It defines the relationship between the citizens and that between the citizens and the State. The Constitution, therefore reflects the Idea of India, the idea as to what kind of State we want to build and what type of society we intend to construct. No other written constitution with the exception of US Constitution has survived for such a long period of time. The Indian Constitution has survived because it recognised the huge diversities and pluralities in the Indian society and also because of the consensus arrived at in balancing the number of competing ideas of India.

The drafting of the Constitution was an extremely difficult task considering such massive diversities. The Constituent Assembly had to accommodate a number of competing ideas of India. They had to adjudicate thousands of competing claims and

demands from various community and group interests. After 3 years of intense debate, the Constituent Assembly finally came to the conclusion that the Nation has to be built on democracy and liberty and the economy has to be so organised as to enable social emancipation and equality. The Indian Constitution is the longest written Constitution with 395 Articles and a number of Schedules. The Preamble captures the entire spirit of the Constitution. It defines Justice, Liberty, Equality and Fraternity as the foundational principles. The Indian Constitution is unique in the sense that it not only gave the citizens certain fundamental rights but also the guidance to the State as to how the economy has to be organised through Directive Principles of the State Policy.

Thus, we decided to build a State which is Sovereign Democratic Republic. The Sovereign here are the people; with whom all power rests. They elect Legislatures and the elected representatives elect the Head of the State, President of India. Here Democracy is not just about holding periodic elections but also the essentiality of the political executive and the Institutions created by the Constitution to be accountable to the people. It is about collective

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M Ramu, Kriya Prakashana

leadership, it is about dialogue, it is about the art of listening to different views and arriving at a consensus. It also means affirmative action to uplift the people who suffered social discrimination for centuries and assuring the minorities security of their interests.

It must be understood that no Constitution works on its own; it has to be worked. Dr. Ambedkar had clearly warned that however good a Constitution is, it will not serve its intended purpose if the people who work on it are insincere and lack constitutional morality. Dr. Ambedkar has been right on dot as we see that the people responsible for the working of the Constitution themselves are weakening and undermining its foundational principles – Justice, Liberty, Equality and Fraternity. The economic organisation today is also in clear violation of the Directive Principles of the State Policy.

How could we create a just and equal society when inequalities in income and wealth have reached gigantic proportions; when minorities are othered and demonised; when social discrimination continues to increase? Can we say that it is the failure of the Constitution and democracy? Absolutely No. Constitution has not failed India; it is the political class which has failed the Constitution.

We proudly proclaim that we are the largest democracy in the world. What is the true meaning of democracy has been outlined in the earlier paragraphs. But today democracy has been reduced to electoral autocracy. The dominant philosophy today says that all means are fair to achieve the desired election results. The political executive, corporate and bureaucrat combine has made elections unfair. The role of money in elections has reached an alarming proportion. Democracy is also about the fear of losing elections by the party in power and the hope of opposition gaining power. But the immoral use of agencies like CBI, ED and Income Tax along with creating divisions on communal lines gives huge advantage to the present ruling regime making the entire process of elections unfair and not on even ground.

Democracy is also about accountability and today we find that the political executive is not accountable to the people. Issues of national importance raised in Parliament are either bulldozed or remain unanswered. The distinction between the State and the Party is erased. This is done by capturing all institutions set up under the constitutional framework to act as checks and balances. The Election Commission, Investigative agencies, CAG, RBI – all these institutions are compromised. State

is identified with BJP and these institutions have become answerable to the Party rather than the Constitution. The freedom of expression has shrunk and the majoritarian nationalism describes criticism of the government and the Prime Minister as anti-national and seditious. The hopes on judiciary to defend the constitutional values and protect the citizens from the excesses of the executive are fast diminishing. The recent pronouncements of the highest court of the land have given a feeling that it has become the Executive Court.

The country is witnessing massive communal polarisation. The minorities especially are demonised. They have been politically marginalised with no Muslim representation in the Government. It is worth noting that there is not a single Muslim Member of Parliament in the ruling party. The marginalisation of and atrocities on Dalit continue unabated. While the social and economic framework has denied any real equality, the political executive has totally failed to promote the idea of fraternity. When the Prime Minister and Chief Ministers themselves indulge in divisive agenda, how can they promote the idea of fraternity which is essential for the unity and integrity of the country?

The economic organisation today is in total violation of the Directive Principles of the State Policy. Under neoliberalism, there is massive concentration of wealth. Every sector of the economy is witnessing emergence of either monopoly or duopoly. The gap between the top 1% and the remaining population has reached unprecedented levels. The bottom 50% of the population is eking out a miserable living. Substantial section of the population is either suffering from hunger or malnutrition. The State has totally failed to build human capital by investing in health and education. Despite tall claims that India is about to claim the third rank in terms of the global ranking of economies, the fact remains that India's per person income is just \$2610 per year compared to the world average of \$13330. In the absence of a just distribution of income, the benefits of growth are being cornered by the top 10% of the population while the bottom 50% live in poverty, hunger and misery.

Therefore, it is not wrong to conclude that despite some significant successes achieved in the field of science and technology, we are quite a distance away from the goals set by the Constitution of building a State and Society on the foundations of Justice, Liberty, Equality and Fraternity. What can be done in such a situation? Such a situation demands serious struggle in defence of democracy



and constitutional values. Today a substantial section of the population has fallen prey to falsehood and imaginary victimhood. Therefore, truth has to be told in as loud a voice as possible. This can be done only by the working class which unites all exploited sections irrespective of religion, language and region. The working class understands that the efforts of majoritarianism to homogenise the society and impose uniformity on a country with rich cultural, religious and linguistic diversities would divide the workers and weaken the national unity. Therefore, it is through the struggles of the working class that democratic and constitutional values can be protected. The increasing unity of the

trade union movement and the new found unity between the workers and the farmers give rise to hopes that a joint sustained struggle can reverse the situation. Democracy is essential to our well-being. The foundational principles of the constitution are very dear to us. Let us therefore, take up the task of defending Constitution and Democracy sparing no efforts, however big the odds may be, to build a nation which is fair equal and just for all its citizens. On the 75<sup>th</sup> Year of our Republic, let us dedicate ourselves to defend Republican values and struggle to achieve the noble principles of Justice, Liberty, Equality and Fraternity.

## भारत के गणतंत्र का 75 वां वर्ष

26 जनवरी 2024 को भारतीय गणतंत्र अपने 75 वें वर्ष में प्रवेश कर रहा है। यह एक महान घटना है जिसका उत्सव मनाया जाना चाहिए। यह इस बात को परखने का भी अवसर है कि भारतीय गणराज्य द्वारा किए गए कितने वादे इन 75 वर्षों में पूरे हुए हैं तथा संविधान के महान मूल्यों को प्राप्त करने के लिए और क्या किया जाना चाहिए। संविधान को अपनाकर भारत एक संप्रभु लोकतांत्रिक गणराज्य बना था।

भारत का संविधान एक सामाजिक सह-सम्बन्ध है। यह नागरिकों के बीच आपस में तथा राज्य और नागरिकों के बीच सम्बन्ध को परिभाषित करता है। इसलिए, यह संविधान भारत के विचार को प्रतिबिंबित करता है; वह विचार कि हम किस प्रकार का राज्य बनाना चाहते हैं और किस प्रकार का समाज बनाना चाहते हैं। अमेरिकी संविधान के अलावा कोई भी अन्य लिखित संविधान ऐसा नहीं है जो इतने लम्बे समय तक बचा रहा हो। भारतीय संविधान इसलिए बचा हुआ है क्योंकि इसने भारतीय समाज में व्याप्त विशाल विविधताओं और बहुलताओं को मान्यता दी है और इसलिए भी कि इसमें भारत के तमाम सारे विरोधाभासी विचारों के बीच सामंजस्य बिठा कर सहमति बनाई गई।

इतनी व्याप्त विविधताओं को देखते हुए संविधान का निर्माण एक अत्यन्त कठिन कार्य था। संविधान सभा को भारत के अनेक प्रतिस्पर्धी विचारों को शामिल करना था। उन्हें विभिन्न समुदाय और समूह हितों के हजारों प्रतिस्पर्धी दावों और मांगों पर निर्णय देना पड़ा। तीन साल की गहन बहस के बाद, संविधान सभा अंततः इस निष्कर्ष पर पहुंची कि राष्ट्र का निर्माण लोकतंत्र और स्वतंत्रता पर होना चाहिए और अर्थव्यवस्था को इस प्रकार व्यवस्थित किया जाना चाहिए कि सामाजिक मुक्ति और समानता संभव हो सके। भारतीय संविधान अनुच्छेदों और अनेक अनुसूचियों के साथ सबसे लंबा, लिखित संविधान है। प्रस्तावना में संविधान की सम्पूर्ण भावना निहित है। यह न्याय, स्वतंत्रता, समानता और बंधुत्व को मूलभूत सिद्धांत के रूप में परिभाषित करता है। भारतीय संविधान इस मायने में अद्वितीय है कि इसने नागरिकों को

न केवल कुछ निश्चित मौलिक अधिकार प्रदान किये हैं बल्कि राज्य के नीति निर्देशक सिद्धांतों के माध्यम से राज्य को यह मार्गदर्शन दिया जाता है कि अर्थव्यवस्था को किस प्रकार व्यवस्थित किया जाना है।

इस प्रकार, हमने एक ऐसा राज्य बनाने का निर्णय लिया जो संप्रभु लोकतांत्रिक गणराज्य हो। यहां संप्रभु हैं लोग ; जिसके पास सारी शक्ति निहित हैं। वे विधानमंडलों का चुनाव करते हैं और निर्वाचित प्रतिनिधि राज्य के प्रमुख, भारत के राष्ट्रपति का चुनाव करते हैं। यहां लोकतंत्र केवल समय समय पर चुनाव कराने के बारे में ही नहीं है, बल्कि संविधान द्वारा बनाई गई संस्थाओं और राजनीतिक कार्यपालिका की लोगों के प्रति जवाबदेह होने की अनिवार्यता के बारे में भी है। यह सामूहिक नेतृत्व के बारे में है, यह संवाद के बारे में है, यह विभिन्न विचारों को सुनने और आम सहमति पर पहुंचने की कला के बारे में है। इसका अर्थ सदियों से सामाजिक भेदभाव झेलने वाले लोगों के उत्थान के लिए सकारात्मक कार्यवाही और अल्पसंख्यकों को उनके हितों की सुरक्षा का आश्वासन देना भी है।

यह समझना होगा कि कोई भी संविधान अपने आप काम नहीं करता ; इस पर काम करना होता है। डॉ अम्बेडकर ने स्पष्ट रूप से चेतावनी दी थी कि संविधान कितना भी अच्छा क्यों न हो, यदि इस पर काम करने वाले लोग निष्ठाहीन हों और उनमें संवैधानिक नैतिकता की कमी हुई तो यह अपने इच्छित उद्देश्य को पूरा नहीं करेगा। डॉ अम्बेडकर बिल्कुल सटीक कह रहे हैं क्योंकि हम देखते हैं कि संविधान के कामकाज के लिए जिम्मेदार लोग स्वयं इसके मूलभूत सिद्धांतों, न्याय, स्वतंत्रता, समानता और बंधुत्व को दुर्बल और नष्ट कर रहे हैं। आज आर्थिक व्यवस्थापन भी राज्य के नीति निर्देशक सिद्धांतों का स्पष्ट उल्लंघन करता दिखाई दे रहा है।

हम एक न्यायपूर्ण और समान समाज कैसे बना सकते हैं जब आय और संपत्ति में असमानताएं विशाल अनुपात तक पहुंच गई हैं; जब अल्पसंख्यकों को अलग-थलग किया जाता है और उनकी पहचान एक खलनायक की बना

दी गई है; जब सामाजिक भेदभाव बढ़ता ही जा रहा है? क्या हम कह सकते हैं कि यह संविधान और लोकतंत्र की विफलता है? बिल्कुल भी नहीं, संविधान ने भारत को विफल नहीं किया है; यह राजनीतिक वर्ग है जिसने संविधान को विफल कर दिया है।

हम गर्व से घोषणा करते हैं कि हम दुनिया का सबसे बड़ा लोकतंत्र है। लोकतंत्र का सही अर्थ क्या है, यह पहले के पैराग्राफों में रेखांकित किया जा चुका है। लेकिन आज लोकतंत्र चुनावी निरंकुशता में सिमट कर रह गया है। आज का जो दर्शन सबसे प्रभावशाली है वो कहता है कि वांछित चुनाव परिणाम प्राप्त करने के लिए सभी उपाय उचित हैं। राजनैतिक कार्यपालक, कारपोरेट और नौकरशाह गठबंधन ने चुनावों को गंदा बना दिया है। चुनावों में धन की भूमिका चिंताजनक स्तर तक पहुंच गई है। लोकतंत्र सत्ता में रहने वाली पार्टी द्वारा चुनाव हारने के डर और विपक्ष द्वारा सत्ता हासिल करने की उम्मीद के बारे में भी है। लेकिन सांप्रदायिक आधार पर विभाजन पैदा करने के साथ-साथ सीबीआई, ईडी और आयकर जैसी एजेंसियों का अनैतिक उपयोग वर्तमान सत्तारूढ़ शासन को भारी लाभ पहुंचाता है, जिससे चुनाव की पूरी प्रक्रिया अनुचित हो जाती है और समान रूप से भी नहीं होती।

लोकतंत्र जवाबदेही के बारे में भी है और आज हम पाते हैं कि राजनीतिक कार्यपालिका लोगों के प्रति जवाबदेह नहीं है। संसद में उठाए जाने वाले राष्ट्रीय महत्व के मुद्दे या तो धराशायी हो जाते हैं या अनुत्तरित रह जाते हैं। राज्य और पार्टी के बीच का अंतर मिट जाता है। यह नियंत्रण और संतुलन के रूप में कार्य करने के लिए संवैधानिक ढांचे के तहत स्थापित सभी संस्थानों पर कब्जा करके किया जाता है। चुनाव आयोग, जांच एजेंसियां, सीएजी, आरबीआई- इन सभी संस्थानों से समझौता किया जाता है। सरकार का मतलब भाजपा हो गया है और ये संस्थाएं संविधान के बजाय पार्टी के प्रति जवाबदेह हो गई हैं। अभिव्यक्ति की स्वतंत्रता कम हो गई है और बहुसंख्यकवादी राष्ट्रवाद सरकार और प्रधानमंत्री की आलोचना को राष्ट्र-विरोधी और देशद्रोही बताता है। लोगों की संवैधानिक मूल्यों की रक्षा के लिए न्यायपालिका से उम्मीदें और नागरिकों को कार्यपालिका की ज्यादतियों से बचाने की मांग तेजी से कम हो रही है। देश की सर्वोच्च अदालत के हालिया निर्णयों से यह अभिव्यक्त होता है कि वह कार्यकारी अदालत बन गयी है।

देश बड़े पैमाने पर सांप्रदायिक धुंकीकरण देख रहा है। विशेषकर अल्पसंख्यकों को खलनायक की तरह प्रस्तुत किया जाता है। सरकार में कोई मुस्लिम प्रतिनिधित्व नहीं होने से उन्हें राजनीतिक रूप से हाशिये पर डाल दिया गया है। गौरतलब है कि सत्ताधारी दल में एक भी मुस्लिम सांसद नहीं है। दलितों का हाशिये पर जाना और उन पर अत्याचार बढ़ाकर जारी है। जहां सामाजिक और आर्थिक व्यवस्था ने किसी भी वास्तविक समानता को अवरूद्ध कर दिया है, वहीं राजनीतिक व्यवस्था भाईचारे के विचार को बढ़ावा देने में पूरी तरह से विफल रही है। जब प्रधानमंत्री और कई मुख्यमंत्री स्वयं विभाजनकारी एजेंडे में शामिल हैं, तो वे भाईचारे के उन विचारों को क्यों बढ़ावा देंगे जिसमें देश की एकता और

अखण्डता के लिए इन्हें आवश्यक कहा जाए ?

आर्थिक व्यवस्थापन आज राज्य के नीति निर्देशक सिद्धांतों का पूर्णतः उल्लंघन कर रहा है। नवउदारवाद के तहत, आज धन का बड़े पैमाने पर संकेन्द्रण होता जा रहा है। अर्थव्यवस्था के प्रत्येक क्षेत्र में एक या दो का आधिपत्य बढ़ता चला जा रहा है। शीर्ष एक प्रतिशत और शेष जनसंख्या के मध्य अंतर अभूतपूर्व स्तर पर पहुंच गया है। निचली 50 प्रतिशत आबादी दयनीय जीवन व्यतीत कर रही है। जनसंख्या का एक बड़ा हिस्सा या तो भूख से पीड़ित है या कुपोषण से। राज्य स्वास्थ्य और शिक्षा में निवेश करके मानव पूंजी का निर्माण करने में पूरी तरह से विफल रहा है। बड़े-बड़े दावों के बावजूद कि भारत अर्थव्यवस्थाओं की वैश्विक रैंकिंग के मामले में तीसरी रैंक बस हासिल ही करने वाला है, तथ्य यह है कि भारत की प्रति व्यक्ति आय केवल डालर प्रति वर्ष है, जबकि विश्व का औसत 13310 डालर का है। आय के न्यायपूर्ण वितरण के अभाव में, विकास के लाभ आबादी के शीर्ष दस प्रतिशत की तरफ संकेद्रित होते जाते हैं, जबकि निचले पचास प्रतिशत लोग गरीबी, भुखमरी और दुख में रहते हैं।

इसलिए, यह निष्कर्ष निकालना गलत नहीं है कि विज्ञान और प्रौद्योगिकी के क्षेत्र में हासिल की गई कुछ महत्वपूर्ण सफलताओं के बावजूद, हम न्याय, स्वतंत्रता, समानता और भाईचारा की नींव पर राज्य और समाज के निर्माण के संविधान द्वारा निर्धारित लक्ष्यों से काफी दूर हैं। ऐसी स्थिति में क्या किया जा सकता है? ऐसी स्थिति लोकतंत्र और संवैधानिक मूल्यों की रक्षा के लिए गंभीर संघर्ष की मांग करती है। आज आबादी का एक बड़ा हिस्सा काल्पनिक रूप से पीड़ित होने और झूठ का शिकार हो गया है। इसलिए, सत्य को यथासंभव ऊंची आवाज में बताना होगा। यह केवल श्रमिक वर्ग ही कर सकता है जो धर्म, भाषा और क्षेत्र की परवाह किए बिना सभी शोषित वर्गों को एकजुट करता है। मजदूर वर्ग यह समझता है कि बहुसंख्यकवाद द्वारा समाज को एकरूप बनाने और एक समृद्ध सांस्कृतिक, धार्मिक और भाषाई विविधता वाले देश में समरूपता थोपने के प्रयास श्रमिकों को विभाजित करेंगे और राष्ट्रीय एकता को कमजोर करेंगे। इसलिए, श्रमिक वर्ग के संघर्षों के माध्यम से ही लोकतांत्रिक और संवैधानिक मूल्यों की रक्षा की जा सकती है। टेड यूनियन आंदोलन की बढ़ती एकजुटता और श्रमिकों और किसानों के बीच नई मिली एकता से यह आशा जगी है कि एक संयुक्त निरंतर संघर्ष स्थिति को उलट सकता है। लोकतंत्र हमारी भलाई के लिए आवश्यक है। संविधान के मूलभूत सिद्धांत हमें बहुत प्रिय है। इसलिए, आइए हम संविधान और लोकतंत्र की रक्षा के लिए सारे प्रयास करने में कोई भी कमी न छोड़ें, भले ही कितनी भी बड़ी बाधाएं क्यों न हों, और एक ऐसे राष्ट्र का निर्माण करें जो अपने सभी नागरिकों के लिए समान और न्यायपूर्ण हो। अपने गणतंत्र के 75 वें वर्ष पर आइए हम गणतांत्रिक मूल्यों की रक्षा के लिए खुद को समर्पित करें और न्याय, स्वतंत्रता, समानता और भाईचारे के महान सिद्धांतों को प्राप्त करने के लिए संघर्ष करें।

# Commence Wage Negotiations Immediately: Joint Front decides on Program of Agitation

The JFTU comprising of Federation of LIC Class I Officers' Associations, NFIFWI, AIIEA and AILICEF have called for a program of action to force opening of negotiations on wage revision which fell due on 1.8.2022. The letter dated 11/12/2023 jointly addressed to LIC Chairperson informing of the decision of agitation demands LIC to begin the negotiations immediately and make all efforts to conclude a settlement at the earliest. The letter is as follows:

“Wage Revision in LIC fell due on August 1, 2022. But LIC has not even had a preliminary discussion with the Unions after almost 17 months of the submission of the Charter of Demands. We have been repeatedly bringing to your notice the anguish and disappointment of the employees over the inordinate delay in commencement of the wage negotiations. The Information Sharing Session called on 11<sup>th</sup> and 12<sup>th</sup> of this month had raised the expectations of the employees. But the sudden rescheduling of the same dashed the hopes of the employees. It only contributed to the growing anxiety and sense of disillusionment of the employees and officers.

Our Charters of Demands are based essentially on the strength of LIC and the aspirations of the employees. Undoubtedly, LIC is the finest public financial institution in the country today. The LIC has been registering continuous progress even in a difficult macro-economic scenario. There is no parallel anywhere in the world where after a quarter century of intense competition, a single institution dominates the market in the manner LIC does. According to a recent report by the S&P Global Market Intelligence, with \$504 billion reserves LIC is the fourth largest insurer in the world in terms of reserves. One must acknowledge that it has been made possible by the sweat and toil of its workforce. The delay in consideration of the legitimate demands of the employees and officers is therefore not

acceptable.

The LIC had enough time to analyse and study the implications of our demands. By now there should have been considerable progress in the wage negotiations. We understand that the government had advised the IBA to reach a settlement with the Bank Unions on their wage revision as early as possible. Accordingly, the wage revision in Banks is heading towards a finality and the memorandum has been signed between the IBA and Bank Unions. In this background, it is unfortunate that LIC has not even commenced the negotiations on wage revision.

The employees and officers are therefore left with no option than to chart out the following path of struggle to secure their demands which are eminently justified:

1. **Demonstrations during Lunch Recess on 20<sup>th</sup> December 2023**
2. **Demonstrations during Lunch Recess on 3<sup>rd</sup> January 2024**
3. **One Hour Walk Out Strike preceding Lunch Recess on 10<sup>th</sup> January 2024**

We demand that LIC must immediately begin the process of negotiations and make all efforts to reach a settlement meeting the hopes and aspirations of the employees. This will be in the interest of industrial peace and progress of the institution.”

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## Standing Committee Secretariat Meet at Hyderabad

The Secretariat of Standing Committee GI was held at Hyderabad on 28th November, 2023 to take stock of the organisation and formulate next course of action. The meeting presided over by Com. G Anand, Vice- President, AIIEA had the presence of Com. V Ramesh, President, AIIEA and Com. Shreekanth Mishra, General Secretary, AIIEA who provided the members with valuable guidance through their interventions. Com. T V N S Rabindranath, Jt Secretary, AIIEA was also present during the meeting.

The members appreciated the entire workforce of the PSGI Companies for positive developments on half-yearly financial performance of the companies. At the same time, they expressed concern on reducing market

share of companies and demanded the management to look into this aspect on an urgent basis as a proper balance of Growth and Profitability was necessary for a stable PSGI Industry. In this regard, the meeting was of firm opinion that in a fiercely competitive market, it was an economically prudent decision to consolidate the PSGI Companies through their merger. The meeting demanded in no uncertain terms, to revive the Government's own proposal of merger of three companies and to bring New India too in the merger-plan.

Further, the meeting expressed its concern on ever reducing employee strength in all PSGI Companies due to huge exit on account of superannuation. The situation

was acute among Class III and IV. Hence, it demanded the PSGI Companies to start process of recruitment in the above cadres without any delay.

The meeting was highly critical of the laxity of GIPSA in their inability to get the improvement in family pension notified despite the same having been already implemented in Banks and LIC. It also noted that indifference of GIPSA regarding providing one more option for pension to a handful of TAC employees and increasing employer's contribution to 14% for NPS employees was unacceptable.

The meeting also noted with concern that there seemed to be no movement on the part of GIPSA and DFS on the issue of wage revision of PSGI employees falling due from 01/08/2022. A considerable time has already passed and wage negotiations are at an advanced stage in PSBs and on verge of commencement in LIC. Under this background, there was no plausible reason why it should not be initiated by the GIPSA.

The meeting greeted the employees and officers of PSGI Companies for their positive response to the signature campaign program undertaken jointly by AIEA and GIEAIA on the said issues. It was decided to wrap up the campaign by 15th December, 2023. It also underlined the need for keeping JFTU together for

effective struggle programs.

After thorough deliberations by members on the above matters as well as organization, following programs were decided:

1. To hold demonstrations at regular intervals during the whole month of December with a perspective of observing a one-hour walk out strike in the first half of January, 2024 on demands of immediate notification of FPS improvement to uniform rate of 30 percent and increase in employers' contribution under NPS to 14 percent. The dates will be decided and communicated after consultation with GIEAIA and JFTU.
2. Conventions on the demand of consolidation of PSGI Companies and recruitment in all cadres will be held at Bengaluru, Indore, Kolkata, Guwahati, Patna and Delhi before 30th January, 2024. The dates will be decided by respective zones in consultation with GIEAIA and JFTU.

Apart from the above programs, some decisions for better functioning of the organization were taken and the zonal office bearers were asked to implement the same in their respective zones and inform the Standing Committee accordingly.

## Ex-gratia payable to pre 1986 retirees and their surviving spouses AIIPA DEMANDS INCREASE – WRITES TO LIC CHAIRPERSON ON 11/12/23

"We have been regularly representing to you for grant of substantial increase in ex-gratia payable to pre 1986 retirees and surviving spouses of such retirees. The last communication addressed to you on this count was on 07.03.2023.

We pointed out in our letter that the increased exgratia as per CO instructions dt. 06.03.2023 is far from satisfactory, especially, in the background that much more amount is being paid to pre 1986 retirees as exgratia in analogous institutions. The following details would surely help a better understanding.

\* Union Bank of India, a Public Sector Bank, is paying a sum of Rs.10,000/- to their pre1986 retirees with effect from July, 2022 in addition to the ex-gratia being received by them.

\* Indian Banks Association issued an advisory to all member Banks and SBI to increase the ex-gratia payable to pre1986 retirees so as to ensure that such retirees receive a minimum of Rs.10,000/- per month.

We had requested LIC to increase the ex-gratia taking into consideration the significant role these employees played in their service period. The numbers of such

beneficiaries are very small and the cost would be insignificant. Unfortunately, while deciding the issue, the LIC did not consider our suggestions at all. These sections of retired employees were given a paltry increase through instructions issued on 06/03/2023. We made a comparative study of ex gratia paid before and after revision as per latest CO instructions.

	At old rate (Rs)	At Revised rate (Rs)
Basic	350.00	4070.00
DA	4854.15	2057.79
Total	5204.15	6127.79
<b>Increase</b>		<b>Rs.923.64</b>

Acursory glance of these figures will show how meagre the 'increase' is.

We learn that only 134 pre1986 retirees and 669 spouses of such retirees exist now. These retirees and their surviving spouses deserve a fair and respectable treatment.

We would request you to review your earlier decision on this matter and consider grant of a substantial sum in addition to the ex-gratia being paid now to pre1986 retirees and surviving spouses of such retirees whose number is depleting day by day.

Expecting your compassionate consideration.'



# GOLDEN JUBILEE OF LOCK OUT STRIKE

## Remembering the Glorious Struggle

Amanulla Khan

*The struggle taught employees the importance of democracy and unity of the working class. It informed LIC employees that a just equal and fair society cannot be constructed by aligning with the bourgeoisie. The capitalist exploitation can end only with sustained class-based struggles of the workers. Fifty years after this great struggle, the LIC employees once again are tasked to defend constitutional values, democracy and unity of the working and toiling masses. They had done so in the past and they will do so now. The fight back against lock out will remain as one of the most brilliant battles fought in the annals of the trade union movement in India.*

The AIIEA has waged and won many a great battle in its glorious history of 72 years. But one struggle stands out. It was the struggle to defeat the partial lock out imposed in six divisions on 9<sup>th</sup> January 1974. Unarguably, this was the fiercest battle ever fought. The game of the government and LIC to decimate AIIEA through lock out was defeated with brilliant tactical line supported by the dogged determination of the ordinary employees. This struggle not only enhanced the standing of AIIEA among the comity of trade unions; it also shaped and moulded the character of an entire generation of employees. January 2024 marks the golden jubilee of this great struggle. I am privileged that I had the opportunity of participating in this struggle even though I was a probationer. The role and contribution of probationers from Bangalore in this struggle is well documented in the history of AIIEA. I must say without any hesitation, that it was this struggle that shaped my political beliefs and moulded my character. And this is true of a number of employees of my generation who later became brilliant cadres and leaders of AIIEA. It is important to recall the significance of this struggle

in its golden jubilee and learn lessons in the present difficult days.

### BACKGROUND

The early 1970s were the most turbulent period in the history of India. This was a time when the crisis of capitalism hit the Indian economy very hard. Prime Minister Indira Gandhi became the undisputed leader of the country admired and loved by the youth and vast majority of the marginalised sections of the population. She gained this stature after taking some very progressive measures. These measures were abolition of privy purses paid to the royal families, nationalisation of Banks and General Insurance Business and leading India to a great victory in Bangladesh war.

But soon this awe and admiration disappeared with her inability to manage the huge economic crisis. This crisis was the result of the fall in foodgrain production which resulted in massive food grain shortages and high rate of unemployment. The problem was further compounded with huge increase in oil prices due to the Arab Israel War of 1973 further stoking inflation. It is recorded that substantial sections of the population were desperate for food and there are records to show that in number of places in the country, the ration shops were looted.

The government tried to tackle the problem in the only manner capitalism knows. It decided to attack the wages and



other rights of the workers. To tame the growing unrest of the workers, it manipulated to split and weaken the trade union movement. The AIIEA was perhaps the first trade union in the country which foresaw the emerging situation. It sent two clear warnings to the working class and people of India. After the rigged and a sham of elections in West Bengal in 1972, it warned that Democracy is in danger and it has to be saved. It also warned that the policies of the government will lead to wage freeze and attack on the hard-won rights of the working class.

Unfortunately, a section of the trade union movement not only discarded these warnings but also ridiculed AIIEA. They had a belief that Indira Gandhi and her government represent the national bourgeoisie which is anti-imperialist; an alliance with this section of the bourgeoisie will help bring socialism in India. Therefore, they campaigned that the workers must endure the pains of economic crisis for what they thought to be for a brief period after which socialism can be established in India. It was this naïve thinking and faulty ideological understanding that made them willing partners of the Emergency Regime later on. However, Indira Gandhi through her manipulations was able to disrupt the unity of the working class.

#### **SITUATION IN LIC**

It was in this background that AIIEA and other Unions submitted their Charter demanding upward revision of wages which had fallen due on 1.4.1973 and improvement in other service conditions. The wage negotiations could not make much headway due to the adamant attitude of LIC. The

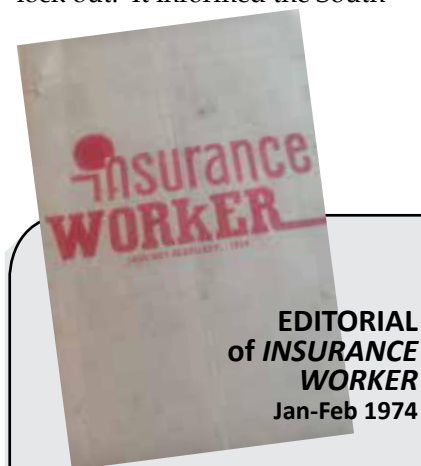
LIC witnessed intense struggle of the employees between November 1973 and early January 1974 to force meaningful negotiations and conclusion of a settlement. The employees led by AIIEA carried out a series of strike actions during this period. Some of those strike actions had the participation of other unions too. Two hours walk out strike was successfully observed on 7<sup>th</sup> December 1973 and this was followed by another one hour walk out strike on 14<sup>th</sup> December protesting against suspension of some employees in Mumbai and Bangalore. With the LIC management still remaining adamant, the employees observed another two-hour strike on December 21, 1973 and this was followed by a massive one-day strike on 28<sup>th</sup> December 1973. The AIIEA also gave a call for work to rule from December 26. The negotiations finally broke down on 1st January 1974. This forced the AIIEA to call for another two-hour strike on 8<sup>th</sup> January 1974 which was massively participated by the employees. All these strike actions were very successfully observed and at many places members of the unions which had distanced themselves from the strike actions too participated. The rigidity of the LIC and government had created a situation of total disruption of industrial relations.

#### **PARTIAL LOCK DOWN IMPOSED**

Instead of meeting the reasonable demands of the employees, the LIC with the government backing wanted to ruthlessly crush the movement of AIIEA. It placed a number of cadres under suspension, issued thousands of wage cut memos, warned employees of dire

consequences if they continue to agitate. But these repressive actions were met with heroic resistance from the employees. The government which had used the weapon of lock out in Indian Airlines to subdue the struggle there, thought to employ it in LIC too to make the LIC employees movement surrender.

Bangalore which had just emerged successful in the struggle against split of AIIEA, through the alertness of its leadership first got the wind that LIC is upto some mischief and there is a possibility of lock out. It informed the South



"THE TIME AHEAD UNDOUBTEDLY IS GOING TO BE TOUGH. But beyond the period of turbulence when we sit down and make the assessment, we are confident that looking back in retrospect we will say that all the struggles were worth waging. Because ultimately, they will have proved themselves to be rewarding"- thus prophesied the editorial of this journal only in the month of September last.

And today looking back in retrospect when we count the days and recount the events, big and small, and recall how all of us pulled our strength together and withstood the attacks, we wonder at our strength and marvels at our own capacity to court sacrifices.

It was not the leadership which

Zone Insurance Employees' Federation and the AIIEA of its apprehension on the 8<sup>th</sup> January 1974. Expectedly, LIC declared partial lock out in five Divisions on 9<sup>th</sup> January 1974. Delhi, Madras, Bangalore, Patna Divisional Offices and Machines Department of Dharwad were locked out. Later Meerut and entire Divisional Office of Dharwad too were locked out. There was absolutely no confusion in AIIEA as to how to deal with this unprecedented attack. The AIIEA was well prepared. The LIC by partially declaring lock out in Divisional Offices and keeping open the Branch Offices wanted to divide and disrupt the unity of the employees. The AIIEA called upon all employees in these six

divisions to go for a continuous strike. This was a master stroke to unite the employees behind a common cause and defeat all attempts of LIC to create disruption and division. The employees across the country were asked to implement the work to rule program vigorously and independent strike actions followed in different Zones in solidarity with the employees of the six lock out divisions.

It must be noted that it was the solitary act of defiance and courage by AIIEA as all other unions overawed by the situation and the magnitude of attack decided to surrender. Undeterred AIIEA carried on the struggle. It was a magnificent show of conviction and fortitude. Every member of

AIIEA became a brilliant soldier. They withstood and fought the massive attacks by LIC and a vicious propaganda war unleashed by the government. The government utilising the entire State machinery, the Press and Radio launched a vicious propaganda to turn public opinion against LIC employees. They termed LIC employees as living in island of prosperity amidst ocean of poverty; how the peons in LIC enjoy better pay than the doctors and so on. In response, AIIEA built solidarities with other sections of the working class and youth organisations. The government finally realised that it had underestimated the courage and resilience of LIC employees and was forced to change the track.

## Lessons of the Struggle

had occupied the centre of the stage in the crucial months of December and January; it was the anonymous and the ordinary, the nameless and the forgotten who snatched the limelight, because of their sheer willpower and courage. And then the whole of the country saw for themselves that the anonymous were the lion-hearted stout souls and the ordinary were the extraordinary; the nameless and the forgotten had become heroes.

And the struggle of December and January put language in their mouth and strength in their muscles. And when the whole of India held her breath to see the final outcome, when the Press and the Radio were on the rampage against this anonymous and nameless mass, when the management in blind fury became savage, in the numerous offices these teeming anonymous nameless thousands bore the brunt of the attack, but did not give up, were severely mauled, but did not

capitulate, were ghastly slandered but could not be cowed down.

And in their front rank were Delhi, Madras, Meerut, Patna, Bangalore and Dharwar. Hats off to them. When the cowards were bleating like lambs, when the forces of darkness were conspiring to wreck their glorious struggle, when nocturnal animals were prying under cover of darkness, these were our comrades who stood guard in the front line; they were the crack troops of the army of the AIIEA; they struggled, they suffered, they were bled white, they were maligned, they were attacked. But they persisted on and on, forward, still more forward. Because AIIEA had taught them that in any battle, there were bound to be casualties. So casualties did not frighten them. They did not throw away their arms and run away from the field. They went



on fighting and they stopped fighting only when the AIIEA told them to do so. They and others, all combined together in this vast country of ours have

delivered the goods. Some may sit down with pen and paper and will start calculating what they gained and what they did not. But beyond all these material gains, the most precious of all gains one. And that is the LIC employees have rediscovered themselves. What more any trade union wants? What more pride any trade union can have when it sees that it has created thousands of such brave souls?

At the end of this battle, Comrades, don't you feel that the struggle was worth fighting and the end results rewarding?



Finally, the Union Labour Minister Shri Raghunath Reddy had to intervene. He met the leaders of AIIEA at Kolkata on 11<sup>th</sup> January and requested them to come over to Delhi for discussions on 13<sup>th</sup> January. After several rounds of discussions with the Labour Minister, a tri-partite meeting was held on 17<sup>th</sup> January and after this, discussions between LIC and AIIEA commenced and continued till 24<sup>th</sup> January 1974. At around 10 pm on 24<sup>th</sup> January 1974, a settlement was signed under Industrial Dispute Act. Apart from the financial benefits, LIC agreed to immediately lift the lock out, pay wages for Sundays and holidays within the lockout and continuous strike period and deduct the wages in six equal instalments for the rest of the period. The LIC also agreed to revoke all orders of suspensions and other punitive measures.

The lockout was lifted on 25<sup>th</sup> January 1974 and LIC employees entered the offices proudly with their heads held high. In many places the leaders of the AIIEA were asked to open the locked-out gates. Com Saroj Chaudhuri, General Secretary opened the locks of Delhi and was the first to enter the office. While congratulating the employees, he said "One great battle is won and another begins today to retain the benefits secured". Subsequent events proved how prophetic his words were.

#### LESSONS OF THE STRUGGLE

**The biggest and the most significant gain of this struggle was that LIC employees rediscovered themselves.** They realised the strength of unity and their own capabilities. They learnt never to submit to the oppression; never to give

up fight for a just cause. They understood that surrender and bowing down can never be an option for a trade union. The struggle gave confidence to the LIC employees that battles can be fought and won looking directly into the eyes of the oppressor. The role played by the probationary employees in Bangalore revealed the character of the organisation. In recognition of this role, the AIIEA said "The most notable part was played by the probationers who in the prime of their career did not even know the tradition of the struggles of AIIEA. They remained in the forefront unmindful of the consequences and remained so till the last making their proud place in the struggling history of the AIIEA".

The struggle taught employees the importance of democracy and unity of the working class. It informed LIC employees that a just equal and fair society cannot be constructed by aligning with the bourgeoisie. The capitalist exploitation can end only with sustained class-based struggles of the workers. Fifty years after this great struggle, the LIC employees once again are tasked to defend constitutional values, democracy and unity of the working and toiling masses. They had done so in the past and they will do so now. The fight back against lock out will remain as one of the most brilliant battles fought in the annals of the trade union movement in India. The fiftieth anniversary of this great struggle gives an opportunity to the LIC employees to celebrate and learn from this magnificent struggle.

**L**AKHS of workers and peasants from across the nation participated in the historic first ever three-day joint mahapadav from November 26-28, 2023, called by the Samyukta Kisan Morcha and Central Trade Unions in front of the Raj Bhawans protesting against the anti-worker, anti-farmer, anti-people policies of the Modi led BJP government. The historic mahapadav called for ousting this ruling regime which is harming the Indian economy, making lives of common people miserable with steep price rise of essential commodities, growing job-loss and increased unemployment, expensive education and healthcare, no subsidy on inputs and no MSP for the farmers' produce.

The militant mahapadav has put forth a charter of demands of the working people of the country such as, ensuring minimum wages of Rs 26,000 per month and pension of Rs10,000 to all workers; legal guarantee to MSP at C2+50 per cent for all farm produce with guaranteed procurement; scrapping the four labour codes and Electricity Amendment Bill 2020, providing 200 workdays at wages of Rs 600 per day under MNREGA with expansion to urban areas and one time loan waiver to poor and middle peasants and agricultural workers. In most state capitals, SKM-CTUs submitted a memorandum of demands to the governors. The mahapadav garnered good momentum in almost all states including Kerala, West Bengal, Tamil Nadu, Karnataka, Punjab, Haryana, Himachal Pradesh, Tripura, Assam, Bihar, Jharkhand, Uttar Pradesh and other states.

The magnificent mahapadav of the basic classes will give an impetus to the entire working

# KISAN WORKERS MAHAPADAV

## MASSIVE SUCCESS

people of India to further widen and consolidate the class unity and heighten the militancy of the joint struggle to take on the policy offensive of the ruling classes. The historic mahapadav also sent a clear message: only through incessant joint actions of wealth producing classes of the society the balance of class forces can be changed in favour of the workers and peasants.

### BACKGROUND

The historic first ever joint convention of the Central Trade Unions and Samyukta Kisan Morcha – an umbrella platform of hundreds of farmers organisations was held at Talkatora Stadium in New Delhi on August 24, 2023, which called for observing October 3 (Lakhimpur Kheri massacre in 2021) as Black day, demanding dismissal and prosecution of the alleged conspirator, the minister of state for home affairs, Ajay Mishra Teni and to have mahapadav struggle in front of the Raj Bhawans in the state capitals of all the states and union territories, from November 26-28, 2023. The convention also decided to conduct determined and decisive protest actions in the months of December 2023 - January 2024.

Prior to this joint mahapadav of SKM-CTUs, worker-peasant unity has been cemented through umpteen solidarity actions. The historic farmers struggle witnessed massive active support and solidarity actions by the working class movements countrywide with CITU in the frontline. All the programmes of

sit-in demonstrations, agitations, bandhs spearheaded by the SKM, were profoundly supported by the entire working class movement. In this process, in all subsequent occasions, SKM also extended their unfettered support to the struggles and agitations organised by the joint platform of trade unions. These struggles and agitations by the two producing classes further consolidated the worker-peasant unity in action against their common enemy – the corporate communal nexus in the government. Every aspect of the struggles exhibited durable visibility.

At this juncture, the joint platform of trade unions and the Samyukta Kisan Morcha, pledged to bring back people's issues to the centre of socio-political discourse and also to combat and defeat this horrible regime. The militant mahapadav asserted that that what is required is to make the workers, farmers and the people aware that their real enemy, the cause for their miseries and the miseries of the nation, is the anti-

Arka Rajpandit

(Courtesy:  
Peoples' Democracy)

*The historic mahapadav sent a clear message: only through incessant joint actions of wealth producing classes of the society the balance of class forces can be changed in favour of the workers and peasants. The magnificent mahapadav of the basic classes will give an impetus to the entire working people of India to further widen and consolidate the class unity and heighten the militancy of the joint struggle to take on the policy offensive of the ruling classes. The insurance employees on the call of AIIEA participated in the Mahapadav across the country in large numbers.*





national destructive policy regime being operated by the corporate-communal nexus in the governance at the centre. This government and other state governments led by this party ruling at the centre, in order to sustain their regime of loot and plunder, have been overactive to cultivate poisonous communal-divisive polarisation in the society and divide the workers, farmers and the people in general to divert their attention from their burning issues and weaken united struggles to benefit the corporates. This is being carried out with the active support of the corporate owned mainstream media and social media troll armies.

### PREPARATORY CAMPAIGN

The joint convention adopted a 21-point charter of demands. To take these demands to the workers, peasants, agricultural workers and other toiling sections of working people, all units and contingents of SKM and CTUs have carried out extensive and intensive campaign through distribution of leaflets, posters, wall writing, group meetings, jathas, processions etc on the issues. Joint convention of SKM and CTUs were held in a number of states; in almost all states, joint conventions of CITU-SKM-AIAWU were held at the district level also. As per the call of the convention, joint state level meetings of CITU, AIKS

and AIAWU were held in 14 states, planning and preparing for the Black Day and the mahapadav. CITU emphasised on independent campaign along with joint campaign in the respective platforms as well.

During the four month preparatory campaign period, CITU organisers and activists reached out to a maximum number of workers to popularise the charter of demands. The joint charter of demands contains a comprehensive list of workers demands including the rollback of the four labour codes, social security for all, withdrawal of the Electricity (Amendment) Bill 2022, an end to contractualisation, and a halt to the privatisation of public sector companies. Other demands include setting minimum wages, amending ESI, EPF, and bonus laws, and creating social security schemes for unorganised sector workers. The protesters also sought recognition of worker status for various sectors, ensuring their rights and safety measures in their workplaces. CITU organisers also tried to develop class consciousness among the workers so that they could understand that their plight and miseries are linked with the policies of the corporate-communal RSS-BJP regime. During the mahapadav campaign, CITU reached factories, work sites, workers' mohallas in a

large number; tens of thousands of workers participated in the general body meetings. CITU organisers reached to the mass of workers with leaflets, pamphlets, displayed demands on hoardings, banners etc. In several states, there were wall writings, rallies, and street-corners meetings.

### HUGE PARTICIPATION

The relentless and tireless campaign efforts resulted in a successful mahapadav mobilisation. There was mammoth people's participation in the state capitals including Trivandrum, Kolkata, Agartala, Bhubaneswar, Chennai, Panchakula, Patna, Ranchi, Mumbai etc. In Kerala, the mahapadav was inaugurated by A Vijay Raghvan, all India president of AIAWU; in Kerala, mahapadav witnessed gigantic mobilisations of workers and farmers. In West Bengal, around 30,000 workers, peasants and agricultural workers participated in the mahapadav in front of Raj Bhawan in South Bengal; similar mobilisation was held in Siliguri engaging the north Bengal districts on the concluding day, November 28, and it was addressed by CITU general secretary Tapan sen and AIKS national vice-president Hannan Mollah. In Karnataka, the mahapadav saw a massive mobilisation at Bangalore Freedom Park. The first day was called 'sankalp day' and the second and the third day was called 'sangharsh day' and 'sandeha Day'; around 35,000 workers and peasants participated and CITU national secretary KN Umesh addressed the mahapadav. In Tamil Nadu, thousands of workers and peasants took part in the mahapadav, AIKS general secretary Vijoo Krishnan, Tamil Nadu CITU state president A Soundararajan addressed the

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# THE RECENT ELECTION RESULTS : SOME REFLECTIONS



Satanjib Das

*An aggressive propaganda has been unleashed that the 'hatrick' scored in the assembly election is a precursor to another 'hatrick' that would be scored in 2024 Lok Sabha election and return of Modi government for the third term at the Centre is simply an inevitability. However, on closer scrutiny of the results such claim seems to be too tenuous. And ,yes, it can't be gainsaid that the successes scored by the ruling party in the present situation are really notable. It demands some serious introspection by the camp of secular opposition parties and also by the organisations of the workers, employees, peasantry as well as other sections of the working people, who have been fighting relentlessly the economic policies of the Modi regime ..*

(Author is President, AIIPA)

The 'Semi final' is over. This is how the Press and a section of the public term the recently held assembly elections in five states, the results of which came out on December 3-4. Proving wrong several pre-poll and exit-poll surveys the ruling party at the Centre established its sway in the three Hindi heartland states of Rajasthan, Madhya Pradesh and Chhattisgarh while the opposition Congress and a new regional party came to power in Telangana and Mizoram respectively. BJP snatched Rajasthan and Chhattisgarh from Congress and staged a spectacular comeback in MP where it had been ruling for two decades barring a brief interregnum of fifteen months. Anti-incumbency seemed to have little or no impact. The results also have shown further marginalisation of the Left forces which is deeply worrying not only for the working people but also for the future of the secular-democratic entity of our Country. These startling results naturally have come as a big booster to the ruling BJP after its humiliating defeat in Karnataka assembly election a few months back. 'Hatrick' has now become the buzzword with the ruling party and the saffron camp. An aggressive propaganda has been unleashed that the 'hatrick' scored in the assembly election is a precursor to another 'hatrick' that would be scored in 2024 Lok Sabha election and return of Modi government for the third term at the Centre is simply an inevitability.

However, on closer scrutiny of the results such claim seems to be too tenuous. Firstly, victory in the assembly elections in these Hindi Speaking states did not in the past inevitably translate into the victory of the victors in the L.S. election held some months later. 2004 and 2019 had been witness to such reality. Secondly, the differences in the percentage of votes received by the BJP led alliance and the INDIA alliance parties led by the Congress are not that big except, of course, in MP. In terms of total number of votes, opposition Congress is ahead of BJP taking the four states of Rajasthan, MP, Chhattisgarh and Telangana together. The former received nineteen lakhs plus votes more than the latter. This is despite the total control of BJP over mainstream media, its formidable money power and divisive designs. Thirdly, the percentage of votes received by BJP declined considerably in these three States of Hindi heartland compared to what it received in 2019 Lok Sabha election. In Rajasthan the decline is more than sixteen percent while in MP and Chhattisgarh it is respectively ten and five percent. It can therefore, be fairly concluded that compared to 2019 L.S. poll the mass support of the ruling party has shrunk. Hence the propaganda that the 'hatrick' in the assembly elections will inevitably lead to a 'hatrick' in LS election has little substance and seems to be a kind of psychological warfare let loose by the Saffron camp to demoralise the opposition and delude the people.

Having said all these, it can't be gainsaid that the successes

scored by the ruling party in the present situation are really notable. It demands some serious introspection by the camp of secular opposition parties and also by the organisations of the workers, employees, peasantry as well as other sections of the working people, who have been fighting relentlessly the economic policies of the Modi regime that has hurled upon them untold miseries. Why is it that the issues of the lives and livings of the common people — spiraling inflation, soaring unemployment, huge rise in the cost of living, unprecedented economic disparity, reckless privatisation and sell-out of our national wealth to the private corporates almost on a platter, increasing onslaughts on the livelihood and the hard-earned rights of the working class and peasantry, rising atrocities on dalits, adivasis and women, growing vicious attacks on democracy and democratic rights of the people — could not make any serious impact on the results of the election despite the fact that all these are flowing from the policies pursued by the Modi government? The ruling party and the government should have been in the dock. But that did not happen. During the last few years, the country had been witnessing several successful general strikes by the working class and the historic united peasant struggle as well as a number of sectoral strikes/agitations by the workers and employees against the policies of the Modi regime. All these were indicative of the growing discontent and anger of the working masses. These struggles swept these three states also. But strangely enough, these have little reflections in the results of the hustings. Why this is so? Many political analysts have been

dishing out many explanations for the victory of the ruling BJP in the recent elections. While some have attributed it to the persona of Narendra Modi, who single handedly led the election campaign, some others are referring to the so-called welfare schemes like 'Ladli Bahena' etc. and well-oiled election machinery of the BJP in regard to this victory. But a question arises that if 'welfare schemes' are responsible for the victory, why then the Congress governments in Chhattisgarh and Rajasthan, which were appreciated even by their critics for several welfare measures they carried out, were unseated? Various other explanations like lack of cohesiveness in INDIA alliance etc. etc. are also making the round.

But one singular fact and reason that stand out behind the victory of the ruling BJP and debacle of the opposition is that in all these three Hindi heartland states the politics of 'Hindutva' propounded by the BJP and 'Sangh Parivar' with all its concomitants of communal polarisation and religious hatred have gone deep into the society. The major refrain of the campaign during the election by the leaders of the ruling party including the PM was laced with communal rhetoric. It has become obvious that the ruling party has built up a political-ideological core among the voters based on the communal

political project of 'Hindutva'. This blurs the consciousness of the working people and detracts their attention from the basic issues of the lives and livings. At socio-political level religious identities get precedence over all other identities. In fact, the political project of 'Hindutva' constitutes a vicious ideological offensive on the consciousness of the common people to shield the economic aggression of the ruling classes against the working masses. The same is true of all communal ideologies both of the majority and the minority. The present ruling dispensation is a deadly cocktail of market and religious fundamentalism. It's a corporate-communal regime. Its defeat and ouster urgently calls for a political-ideological battle, a battle for consciousness. Only economic struggles against the fall-outs of neo-liberal economic policies cannot bring about the desired change in the consciousness of the working people and elevate it to a higher plane from where they can identify their class enemies and allies in the political arena. For that, economic struggles are to be intertwined with the ideological struggle, more specifically in today's context with the struggle against the communal ideology. Otherwise, we shall be continuing to witness the phenomenon of the working people voting for



Cartoon courtesy: Sajith Kumar, Deccan Herald

those political forces at the time of political battle of elections against whose policies they fight and organise strikes all throughout the year.

The deficit in the working class movement including ours on this count must be overcome on urgent basis. The organised trade union movement has been mobilising the workers and employees against the neo-liberal economic policies for more than three decades in our country. But till now the working class, to quote Marx, "are fighting with effects but not with causes of those effects; they are retarding the downward movement but not changing its direction; they are applying palliatives, not curing the malady". Curing the malady and changing the direction of the economic policies require the struggle to be imbued with higher consciousness which can

enable the working class and other sections of the working people to identify their friends and foes in the political arena. After all, the struggle for reversal of neo-liberal economic policies is not merely a trade union struggle. It is a political struggle. Inextricably linked with this struggle is the ideological battle against communalism and divisive politics of the ruling classes. Today communalism is intertwined with the economic policies of neo-liberal globalisation. In our country introduction of neo-liberal policies in the economic arena went hand in hand with the rise of communalism in the socio-political arena. This is not merely a coincidence but an integral political strategy of the ruling classes. Hence struggles against neo-liberalism are integrally linked with the struggle against communalism. Communal ideology and forces

no longer belong to the fringe. Now they have come to the centre-stage. Their ideology and narrative are becoming dominant narrative. Communal forces are not simply disruptive of toilers' unity. They pose a serious threat to the entire democratic system, our Republican Constitution, unity and integrity of the country and above all to the very 'Idea of India' as shaped by our great freedom movement. Hence their retrograde ideology and narrative have to be squarely challenged by the working class movement and the secular-democratic camp. Any compromise on this score and pandering to the so-called 'soft Hindutva' as is being practiced by some secular opposition parties will be counter-productive. This seems to be the lesson of the recent assembly elections.

## MAHAPADAV MASSIVE SUCCESS

*Continued from Page 12*

mahapadav. In Jammu & Kashmir, on November 26, 2023 a protest demonstration was held at Press Colony of Srinagar city. The protesters were addressed by MY Tarigami, president of state CITU, Ghulam Navi state general secretary, J&K Kisan Tehrik. On November 28, 2023 a protest demonstration was also held at Maharaja Hari Singh Ji Park, Jammu and the protesters were addressed MY Tarigami, and Kishore Kumar, president of J&K Kisan Tehrik.

Mahatma Gandhi Marg of PMG, Bhubaneswar witnessed massive mobilisation on the concluding day of November 28; leaders of CITU, SKM, different kisan, tribal organisations spoke elaborately at length. A well attended joint public meeting

was organised at Mumbai's Azad Maidan on November 28, 2023. An estimated 4000 workers participated in the meeting. A large number of women workers particularly from Anganwadi and ASHA workers took part in the meeting. The public meeting was addressed by CITU, AITUC, INTUC, HMS, Kamgar Sena, NTUI, and AICCTU leaders. Impressive mobilisations were also seen in Solapur, Nasik, Aurangabad, Jalna, Nagpur, Amaravati, Thane and many districts. CITU Andaman & Nicobar state committee organised a mass dharna at Tiranga Park, Port Blair; hundreds of workers from different parts of Port Blair and South Andaman areas participated in the mass dharna. In Bihar, immense gathering was organised, the meeting was addressed by CITU national secretary AR

Sindhu and other farmer leaders. In Delhi, hundreds of workers and farmers congregated outside the Lieutenant Governor's residence on November 26. CITU Delhi general secretary Anurag Saxena and Bharatiya Kisan Union leader Daljit addressed the mahapadav. Massive mobilisations were also seen in Tripura, Haryana, Punjab, Assam, Chhattishgarh, Gujarat and other states.

The mahapadav underlined that it is an ongoing protracted struggle to change these anti-people, anti-worker and anti-farmer policies. United counter attack along with a consistent struggle to protect and advance the just rights of working people and firm persistent struggles against communal divisive machinations can only halt the BJP-RSS juggernaut.



# गुंगी बहरी हुई कार्यपालिका को न्यायपालिका की लताड़ दर लताड़

रामचन्द्र शर्मा

*The indifference of the ruling parties, especially the ruling BJP government at the Centre, towards public issues, the gross insensitivity and lack of transparency coming to the fore in many public hearing cases are giving rise to doubts in many ways. There has been so much laxity in the Constitution-mandated routine that the common people are forced to knock on the doors of the judiciary again and again. It is a matter of regret that despite being repeatedly taken to task by the judiciary, there are no signs of improvement visible. How can there be, when the Central Government itself is creating obstacles in implementing the decisions of the State legislatures by weaponising the Governors? The common people are continuously bearing the brunt.*

केन्द्र की भाजपा सरकार की असंवेदनशीलता के निरन्तर गहरे होते हालातों ने कार्यपालिका को गुंगा-बहरा बना दिया है। जनता के सर्वोच्चानसम्मत और रोजमर्रा के कामकाज निपटाने में इतनी सुस्ती छा गई है कि आमजन को मजबूरी में बार-बार न्यायपालिका के दरवाजे खटखटाने पड़ते हैं। अफसोस की बात यह है कि न्यायपालिका की बार-बार लताड़े खाने के बाद भी कहीं कोई सुधार के चिन्ह नजर नहीं आ रहे हैं। सुधार कैसे हो, जब खुद केन्द्र सरकार राज्यपालों को हथियार बनाकर राज्यों के निर्णयों की पालना में अड़गेबाजी कर रही हो। उच्चतम न्यायालय ने जून में आयोजित पंजाब विधानसभा सत्र को संवैधानिक रूप से वैध ठहराते हुए 9 नवम्बर 2023, को वहां के राज्यपाल बनवारी लाल पुरोहित को लंबित विधेयकों पर फैसला लेने का निर्देश दिया और कहा कि राज्यपाल विधानसभा सत्र की वैधता पर संदेह नहीं कर सकते।

मुख्य न्यायाधीश डी.वाई.चन्द्रचूड़, न्यायमूर्ति जे.बी.पारदीवाला और न्यायमूर्ति मनोज मिश्रा की पीठ ने कहा कि राज्यपाल के पास जून में आयोजित विधानसभा सत्र की वैधता पर संदेह करने का कोई संवैधानिक आधार नहीं है। सदन बुलाना पंजाब विधानसभा की प्रक्रिया और कामकाज के नियम के दायरे में हैं। राज्यपाल को ध्यान में रखना चाहिए कि लोकतंत्र के संसदीय स्वरूप में वास्तविक शक्ति लोगों के निर्वाचित प्रतिनिधियों के पास होती है। राज्यपाल

आग से खेल रहे हैं। विधानसभा से पारित चार बिलों को राज्यपाल रोक नहीं सकते हैं। ये बिल चुने हुए प्रतिनिधियों ने पारित किये हैं। स्पीकर सदन का संरक्षक होता है। स्पीकर के पास सदन की कार्रवाई को लेकर सभी अधिकार होते हैं। किसी सत्र की वैधता को लेकर राज्यपाल कोई दखल नहीं दे सकता है। 23 नवम्बर 2023, को सुप्रीम कोर्ट ने अपने फैसले में कहा कि राज्यपाल विधायिका से पारित विधेयक को रोककर वीटो नहीं कर सकते हैं। अगर मंजूरी नहीं देनी है तो पुनर्विचार के लिये विधेयक को लौटाना होगा। संविधान के अनुच्छेद 200 में यही बताया गया है कि राज्यपाल पुनर्विचार की सलाह के साथ विधेयक वापस लौटा सकता है परन्तु सदन फिर विधेयक को मंजूरी देती है तो राज्यपाल उसे मंजूरी देने को बाध्य होंगे। भले ही सदन ने कोई संशोधन न किया हो।

इसी तरह के एक अन्य मामले में तमिलनाडु सरकार ने सुप्रीम कोर्ट में याचिका दायर कर राज्यपाल आ.एन.रवि पर आरोप लगाया है कि वे विधानसभा द्वारा पारित 12 विधेयकों को मंजूरी देने में बिना वजह देरी कर रहे हैं और बाहरी कारणों से राज्यपाल राज्य सरकार के कामकाज में बाधा डाल रहे हैं। 11 नवम्बर को सुनवाई के दौरान कोर्ट ने केन्द्र सरकार से जवाब मांगा है। सुनवाई 20 नवंबर को तय की गई। राजस्थान में भी विधानसभा सत्र बुलाने को लेकर राज्यपाल कलराज मिश्रा ने बहुत नाटक किया था परन्तु जब काफ़ी दबाव बनाया गया तो सत्र बुलाना पड़ा परन्तु उसके बाद राज्य सरकार ने होशियारी से सत्रावसान किया ही नहीं, बार-बार स्थगन करके काम चलाते रहे। केरल व अन्य राज्य जहां भाजपा या उसके समर्थक दल की राज्य सरकार नहीं, राज्यपाल बिना वजह दखल देते रहे हैं।

केन्द्र सरकार राज्यों के मामलों में ही दखल नहीं कर रही बल्कि वह सुप्रीम कोर्ट के कॉलेजियम के द्वारा भेजे गये जजों की नियुक्ति नामों पर भी अड़गे लगाने से बाज नहीं आती। एक अनौपचारिक चर्चा में मुख्य न्यायाधीश ने कॉलेजियम से संस्तुति के बाद नियुक्ति में सरकार के मनमाने रवैये पर



Image courtesy: Outlook

एतराज जताते हुए अपना दर्द साझा किया। केन्द्र सरकार जजों के चुनाव, तबादले और प्रोन्नति के लिये साल से बनी संस्था कॉलेजियम की वर्तमान व्यवस्था को बदलने के लिये निरन्तर दबाव डाल रही है और वह अपनी दखल चाहती है। सरकार चाहती है कि इन तीनों प्रक्रियाओं के लिये नई मेमोरैंडम ऑफ प्रोसीजर बनाई जावे और एक सर्च व मूल्यांकन समिति भी बने, जिसमें सरकार का प्रतिनिधि भी हो। जबकि सुप्रीम कोर्ट का सरकार को इस प्रक्रिया से दूर रखने के पीछे राजनीतिक शास्त्र की दो अवधारणाएँ हैं— पहली जनमत से बनी सरकार वोट का शाश्वत याचक होना और दूसरी सरकार का अदालतों में सबसे बड़ा वादी होना है। लिहाजा सरकार के शामिल होने से न्यायपालिका की स्वतंत्रता पर असर पड़ सकता है। अब तो महामहिम राष्ट्रपति महोदय श्रीमती द्रोपती मुर्मू ने फरमा दिया है कि जजों की नियुक्ति IES की तर्ज पर भर्ती बोर्ड बनाकर परीक्षा के जरिये की जानी चाहिए।

सत्तावादी राजनीतिक दल विशेषकर केन्द्र की सत्तारूढ़ भाजपा सरकार की जनमुहों से बेरुखी जनसुनवाई के अनेक मामलों में सामने आ रही भारी असंवेदनशीलता और पारदर्शिताका अभाव अनेक तरह से जन आशंकाओं को जन्म दे रही है। सूचना के अधिकार को बौना कर दिया जा रहा है। यहां तक प्रधानमंत्री केयर फंड जैसे राष्ट्रीय महत्व के मामले की जानकारी तक छुपाई जा रही है। लोगों को मजबूरन अदालत के दरवाजे खटखटाने पड़े हैं। दिल्ली उच्च न्यायालय में पीएम केयर फंड मामले की सुनवाई के दौरान जनवरी, को प्रधानमंत्री कार्यालय (पीएमओ) के अवर सचिव ने कोर्ट में पेश हलफनामे में कहा – पीएम केयर फंड भारत सरकार का फंड नहीं है, यह एक सार्वजनिक परमार्थ ट्रस्ट है। इसे RTI के तहत नहीं लाया जा सकता।

प्रधानमंत्री कार्यालय में अवर सचिव प्रदीप कुमार श्रीवास्तव की तरफ से दाखिल शपथ-पत्र में यह भी कहा गया कि न्यास की निधि भारत सरकार का कोष नहीं है और यह राशि भारत की संचित निधि में नहीं जाती। यह संविधान या संसद द्वारा बनाए गए किसी कानून के अधीन नहीं है। इसलिए इस पर केंद्र या राज्य सरकार का कोई नियंत्रण नहीं है। उक्त अधिकारी ने बताया कि वे पीएम केयर्स फंड में अपने कार्यों का निर्वहन मानद आधार पर कर रहे हैं, जो एक परमार्थ न्यास है और जिसे

संविधान द्वारा या उसके तहत या संसद या किसी राज्य विधानमंडल द्वारा बनाए गए किसी भी कानून के जरिए नहीं बनाया गया है। निश्चित ही ऐसे में इस शपथ-पत्र से एक सामान्य नागरिक के मन में स्वाभाविक तौर से ये सवाल उठते रहे हैं:—

- (1) सबसे पहले तो यह जानना जरूरी है कि यदि यह भारत सरकार का फंड नहीं है तो इसके नाम में प्रधानमंत्री शब्द क्यों जोड़ा गया है? क्या जनता को धोखा देने के लिए?
- (2) यदि यह भारत सरकार का फंड नहीं है तो सरकारी/अर्द्धसरकारी कर्मचारियों के वेतन तथा विधायक-सांसदों की क्षेत्रीय विकास निधि से जबरन कटौती कर इस फंड में क्यों डाली गयी? यहां तक कि पिछले लॉकडाउन में अदालतों ने भी कुछ मामलों में जुर्माना राशि इस फंड में जमा कराई थी।
- (3) सरकारी संस्थानों ने इसे चंदा क्यों दिया? जबकि कोई भी सरकारी संस्थान ऐसे किसी फंड को चंदा नहीं दे सकते।
- (4) यदि यह सरकारी फंड नहीं है तो इसकी मॉनिटरिंग से लेकर अदालती मामलों तक में चडव् के अधिकारी क्यों जा रहे हैं?
- (5) प्रधानमंत्री कार्यालय से संचालित पीएम केयर फंड भारत के नियंत्रक और महालेखा परीक्षक (सीएजी) द्वारा सीधे ऑडिट के अधीन क्यों नहीं है?
- (6) इस फंड का संचालन सरकारी वेबसाइट हवअप्पद से क्यों किया जा रहा है? क्या कोई गैर-सरकारी फंड अपने हित-लाभ के लिए इस प्लेटफॉर्म को इस्तेमाल कर सकता है?
- (7) यदि यह सरकारी ट्रस्ट नहीं है तो इसकी वेबसाइट पर भारत सरकार का प्रतीक चिह्न क्यों है? क्या कोई गैर-सरकारी संगठन या व्यक्ति सरकारी डोमेन नाम जीओवी, प्रधानमंत्री की तस्वीर, सरकार के प्रतीक चिह्न आदि का इस्तेमाल कर सकता है?
- (8) इसमें दिये गये चन्दे को आयकर से छूट कैसे मिल गई?

इस तरह के सवाल हज़ारों हैं लेकिन सही जवाब पिछले नौ सालों से चल रही प्रथा के अनुसार नदारद हैं। अगर नीयत साफ़ होती तो पहले से मौजूद प्रधानमंत्री राहत कोष में चंदा माँगा जाता लेकिन वहाँ तो हिसाब देना पड़ता है। सूचना का अधिकार (RTI) के

तहत जवाब देने पड़ते हैं, इसलिए एक अलग फंड बना लिया और अब हिसाब देने से ठीक उसी तरह भाग रहे हैं जैसे इलैक्टोरल बॉन्ड्स से राजनीतिक दलों को मिले चंदे का हिसाब मांगने पर कह दिया कि जनता को यह पूछने का अधिकार नहीं है।

क्या आपने आज तक किसी ईमानदार आदमी को हिसाब देने से घबराते हुए देखा है? यदि वह इसके लिए संवैधानिक रूप से उत्तरदायी है तो यह नकार और भी गंभीर बात है। हिसाब-किताब चाहे सरकार या किसी संस्था का हो या निजी व्यवसायियों का उसका लेन-देन पारदर्शी नहीं है, तो आपराधिक हेराफेरी की सम्भावना बनी रहती है। उसकी जांच परख हर हाल में होना ही चाहिए। चूंकि पीएम केयर फंड संस्थागत रूप से पारदर्शी नहीं है और इसकी कार्यप्रणाली संदिग्ध है तो इसमें आर्थिक घोटालों की पूरी सम्भावना बनी हुई है। सब सवालों के ऊपर यह एक प्रमुख प्रश्न है कि जब प्रधानमंत्री आपदा राहत कोष पहले से ही मौजूद है तो यह पीएमकेयर फंड बनाने की जरूरत क्यों पड़ी? क्या यह कर्मचारियों के वेतन से जबरन वसूली, धोखाधड़ी और गबन के लिए किसी षड्यंत्र के तहत बनाया गया है?

ऊपर दिये गये उदाहरण तो संघीय व्यवस्था के तहत संविधानसम्मत सत्तम शक्तियों के हैं परन्तु आमजन और सरकार के खुद कामगारों को जो भुगतने पड़ते हैं, ऐसे अनेक उदाहरण भरे पड़े हैं। अदालतों में साढ़े 3 करोड़ से ज्यादा मामले लंबित हैं और जिनमें एक बड़ा पक्ष कोई और नहीं खुद सरकार है। आमजन की बात तो दूर खुद सरकारी कर्मियों को सेवा के दौरान और सेवानिवृत्ति पर सुलभ होनेवाले सेवा परिलाभों की प्राप्ति के लिये अनेक बार अदालत के दरवाजे की ठोकें खानी पड़ती हैं।

राजस्थान उच्च न्यायालय ने सेवानिवृत्त कर्मचारी को विभागीय जांच में दोषमुक्त होने के बावजूद पेंशन व अन्य परिलाभ देने में देरी का गलत माना है और जांच पूरी होने की तारीख से 9 प्रतिशत ब्याज सहित पेंशन परिलाभ का भुगतान दिलाया है। न्यायाधीश अनूप ढंड ने ओमप्रकाश की याचिका का निस्तारण करते हुए यह आदेश दिया। याचिकाकर्ता कृषि पर्यवेत्तक पद पर वर्ष 2014 में सेवानिवृत्त हुआ और वर्ष 2019 में लंबित विभागीय जांच में दोषमुक्त कर दिया गया। बाबजूद

इसके उसे पेंशन व अन्य परिलाभ नहीं दिये गये। उच्च न्यायालय के दखल के बाद विभाग ने फरवरी, 2020 में पेंशन परिलाभ जारी किये परन्तु बकाया राशि पर ब्याज नहीं दिया। इस पर उच्च न्यायालय ने जांच पूरी होने की तिथि से बकाया पेंशन परिलाभ पर 9 प्रतिशत ब्याज देने का आदेश दिया।

राजस्थान उच्च न्यायालय ने ऐसे ही एक अन्य मामले में आदेश की पालना न करने पर अदालत की अवामना के मुद्दे पर राज्य सरकार पर, 50000 रु. का हर्जाना लगाया है और पंचायती राज विभाग के ए.सी. एस. को 19 अक्टूबर को कोर्ट में हाजिर होने के निर्देश दिये। जस्टिस महेन्द्र गोयल ने यह निर्देश लालाराम की याचिका पर दिया है। प्रार्थी पंचायत विभाग के अधीन बागवान के पद पर 1983 में अस्थाई कर्मचारी नियुक्त था। इस दौरान वर्ष 2011 में उसने स्थाई करने के लिये राजस्थान उच्च न्यायालय में याचिका दायर की। उच्च न्यायालय की एकल पीठ ने 21 जनवरी 2021 को फैसला देते हुए राज्य सरकार को निर्देश दिया कि वह प्रार्थी को 1983 से ही स्थाई मानकर चतुर्थ श्रेणी कर्मचारी के वेतनमान के आधार पर उसे वेतन, पेंशन व अन्य सेवा परिलाभ दे। राज्य सरकार ने एकल पीठ के निर्णय को डबल बेंच में चुनौती दी। जिसे खारिज कर दिया गया। इस बीच लालाराम की मृत्यु हो जाने पर उसके आश्रितों को पेंशन व अन्य परिलाभ नहीं दिये गये। आदेश की पालना नहीं होने पर आश्रितों की ओर से अवमानना याचिका दायर की और अदालत ने राज्य सरकार के रवैये पर नाराजगी जताते हुए न केवल 50000रु. हर्जाना लगाया बल्कि ए.सी. एस. को भी हाजिर होकर स्वीकरण देने के निर्देश भी दिये हैं।

सर्वोच्च न्यायालय ने अनुकम्पा नियुक्ति को लेकर राजस्थान उच्च न्यायालय के उस आदेश को बरकरार रखा है जिसमें विधवा पुत्रवधू को अनुकम्पा नियुक्ति की हकदार मानने का आदेश दिया गया था। शीर्ष अदालत ने राज्य सरकार की याचिका को खारिज करते हुए कहा कि इस मामले में तथ्यों एवं परिस्थितियों के आधार पर मौजूदा याचिका में सुनवाई की जरूरत नहीं है। राजस्थान उच्च न्यायालय की खंडपीठ ने माना था कि आश्रित की परिभाषा न केवल विधवा पुत्री आती है बल्कि विधवा पुत्रवधू भी इसमें शामिल है। खंडपीठ के इस महत्वपूर्ण फैसले को शीर्ष अदालत ने बरकरार रखा है। इस

मामले में कर्मचारी की मृत्यु पर बेटे ने आवेदन किया था परन्तु इस बीच बेटे की भी मृत्यु हो गई तो पुत्रवधू की ओर से अनुकम्पा नियुक्ति का आवेदन किया गया था जिसे राज्य सरकार ने नियमों का हवाला देकर नकार दिया था।

कई मौकों पर देखा गया है कि पुलिस ऐसा व्यवहार करती है कि जैसे वह कानून से ऊपर है। अक्सर देखा गया है जिसे चलताऊ भाषा में गठौड़ी कहा जाता है, पुलिस बिना कोई वॉरंट या एफ.आई.आर. के कई मामलों में आम नागरिकों को प्रताड़ित करती देखी जा सकती है। ऐसे ही एक मामले में पिछले सितम्बर में महिला और एक सब्जीवाले के झगड़े में दिल्ली पुलिस ने सब्जीवाले को अवैध तौर पर आधा घंटा पुलिस लाँक-अप में रखा। बाद में मामला कोर्ट पहुंचा। दिल्ली उच्च न्यायालय ने इस पर कड़ा रुख अपनाया है। कोर्ट ने आदेश दिया है कि पुलिस उस व्यक्ति को ,50000 रुपये मुआवजा दे। 6 अक्टूबर, 2023 को दिल्ली उच्च न्यायालय की जस्टिस सुब्रह्मण्यम प्रसाद की बेंच ने कहा - कोर्ट उन अफसरों से परेषान है, जो ऐसा बर्ताव करते हैं, मानो वो कानून से ऊपर हों। अफसरों का यह रवैया डरावना था। अफसरों ने व्यक्ति की स्वतंत्रता का सम्मान किये बिना मनमाने तरीके से काम किया। पुलिस यूं ही थाने में बैठाए तो संविधान के अनुच्छेद 21, 22 के तहत मौलिक अधिकार का उल्लंघन है। पीड़ित राहत और मुआवजे के लिये अनुच्छेद 226 के तहत सुप्रीम कोर्ट या अनुच्छेद के तहत हाईकोर्ट जा सकता है।

राजस्थान उच्च न्यायालय ने सर्वोच्च न्यायालय के एक निर्णय की पालना में प्रदेश की सभी अदालतों व पुलिस के लिये 7 वर्ष तक की सजा के मामले में आरोपी की गिरफ्तारी और हिरासत को लेकर निर्देश जारी किये हैं। सुप्रीम कोर्ट ने 2014 में अरनेश कुमार बनाम बिहार में निर्देश दिये लेकिन पालना नहीं होने पर 2023 में मोहम्मद असफाक आलम बनाम झारखंड मामले में एक बार फिर निर्देश जारी किये हैं। जिसके निर्देशों की पालना नहीं होने पर अब हाईकोर्ट पुलिस अधिकारी पर अवमानना की कार्रवाई कर सकता है। ये कुछ उदाहरण हैं, हमारी कार्यपालिका की सुस्ती के सुनवाई न होने और समय पर न्याय न मिलने के उदाहरण भरे पड़े और आमजन निरन्तर इस दंश को झेल रहे हैं।

The septuagenarian IT billionaire and Infosys co-founder Narayan Murthy has given a call to the Indian youth to embrace 70-hour working week to expedite development. This is not the first time that he has advocated for an increase in the working hours of Indian workers. Previously, in 2020, he advocated for a 60-hour working week. Now he has raised it to 70.

He says, 'India's work, productivity is one of the lowest in the world.' Hence, he argues that 'it is necessary to enhance discipline and productivity.' Immediately, the Ola Cabs co-founder Bhavish Agarwal and the MNC Jindal Steel Works (JSW) Chairman Sajjan Jindal echoed and endorsed Narayan Murthy's proposal.

Such a shameless but unsurprising advocacy for increase in the working hours of the over-stressed but less-paid Indian workers is nothing but batting for capital's vampirism or insatiable lust for sucking the blood of the hapless workers.

More than 150 years ago, Karl Marx, in his magnum opus 'Capital', describes his subject (Capital) as: "dead labour, that, vampire-like, only lives sucking living labour, and lives the more, the more labour it sucks."

He writes further, "Motivated solely by profit, factory owners emerge as a form of economic vampires, improving their bottom line through longer hours, lower wages, and poorer working conditions. Capitalists are, in effect, draining away the value of their workers' labour to enrich themselves- just as spiritual vampires drain their victim's life force to grow stronger."

Needless to mention how prophetic and relevant these words are. Presently in India, the labour laws mandate 8 hours



# ADVOCACY FOR CAPITAL'S VAMPIRISM

Rabinarayan Mallick

work a day or 48 hours of work per week. But as per ILO's global data 2023, our counterparts in America work 36.4 hours in a week. Corresponding figures for South Korea is 37.9 hours, for Russia 37.6 hours, Germany 37 hours and for the U.K it is 36 hours. As per the same ILO data, India ranks at 5<sup>th</sup> in the world in terms of longest working hours while only Gambia, Mongolia, Maldives and Qatar (with large number of migrant labourers) are above India.

Similarly, as per the Global Wage Report 2020-21, India has the lowest statutory minimum wage in the Asia-Pacific region except only Bangladesh. Though there are vast differences in the size and pace of industrialisation and technological advancements in these countries, but there is no evidence that Indian workers work less than their Japanese or German counterparts as Narayan Murthy has implied. The following data refute what Narayan Murthy wants us to believe.

In 1970, an Indian worker worked 2077 hours per year while his/her German counterpart worked for 1941 hours and Japanese counterpart worked for 2037 hours per year. During 1960s to 1980s, that is during Japan's rapid economic growth period, Japan's working hours was equal to that of India. But by 2017, India's annual working hours rose to 2117 while that of Japan dipped to 1738 hours and Germany's to 1354 hours per year. This exposes the sinister move of Narayan Murthy.

Alarming findings of Time Use in India - 2019 report of

Government of India expose Capital's insatiable hunger for profit. Marx has termed it as 'werewolf hunger' of capital due to which Capital goes beyond not only moral but physical limits when it comes to working day.

The ILO's observations on the work time spent by Indian workers (aged 15 to 59) say that it is 521 minutes per day or 60 hours and 47 minutes per week which is much above the statutory 48 hour-work week limit. Is it not barbaric exploitation?

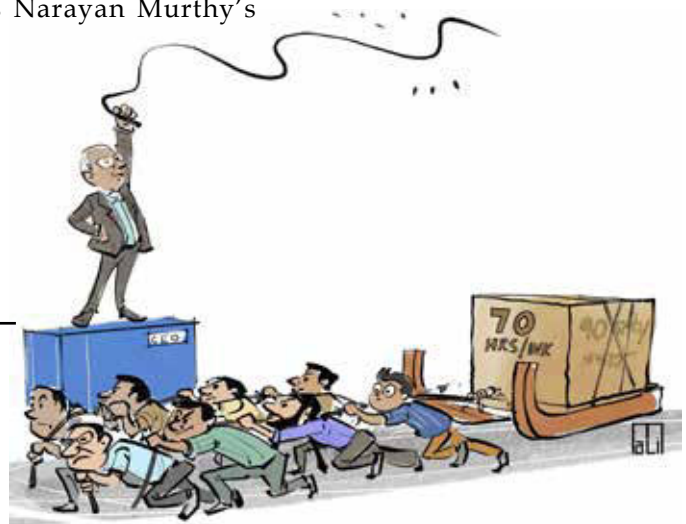
Similar is the case with labour productivity in India. Government of India's own data placed in the Parliament titled- comparison of Labour Productivity Growth across Asian Productivity Organisation (APO) countries between 2000 and 2013 shows labour productivity growth as below. China - 9%, Mongolia-5.5%, India- 5.2%, Lao PDR- 4.6%, Vietnam-4.4%, Cambodia-4.5%, SriLanka- 4.1% and Indonesia- 3.5%.

Thus, India ranked 3<sup>rd</sup> among 20 APO member countries. This contradicts Narayan Murthy's aspersion.

*As per the ILO data, India ranks at 5<sup>th</sup> in the world in terms of longest working hours; as per the Global Wage Report 2020-21, India has the lowest statutory minimum wage in the Asia-Pacific region except only Bangladesh; and as for Labour Productivity, Government's own data placed in the Parliament says, India ranked 3<sup>rd</sup> among 20 APO member countries. If, the septuagenarian IT billionaire still advocates 70-hour working week, it is not that he is ignorant of these facts & figures. It is nothing but shameless batting for Capital's vampirism or insatiable lust for sucking the blood of the hapless workers, for maximising capitalists' profits.*

(Author is Joint Secretary, AIIPA)

Cartoon courtesy: MALi, aaroanand



Moreover, such a shift to 70-hour work week will further increase occupational hazards, adversely affect the health and well being of our work force and dangerously disturb their work-life balance. As per the WHO and ILO data there has been a 20% increase in death due to strokes and ischemic heart disease in India between 2000 and 2016. In the year 2016 alone, as per WHO and ILO, numbers of death due to stroke and heart disease have been 3,98,000 and 3,47,000 respectively. This is due to minimum 55-hour work week. This means during 2000 to 2016, deaths due to heart disease and stroke have risen 42% and 19% respectively. Approximately, one third of deaths are due to work burden and 9% of disability or premature deaths are also due to overwork.

If this is not akin to modern slavery what else is this? And, the Modi Government wants to legalise such loot through the labour codes violating the ILO's Convention No.1 regarding 8-hour work per day. Even though the Factory Act's spread over time is 10.5 hours, it has been raised to 12 hours a day through the new labour code. Not only that, the new OSHWC Code has eliminated Sunday as statutory weekly holiday and has extended maximum overtime up to 125 hours per quarter. During Covid, several State Governments raised daily working hours to 12. Though some of them had to step back due to workers' resistance.

In such a scenario, Narayan Murthy's batting for the capitalists' vampirism is shameless, to say the least.

## WITHOUT COMMENTS

EDITORIAL: THE HINDU (12 DEC 2023)

# OMINOUSLY ANTI-FEDERAL

In upholding the removal of Jammu and Kashmir's special status and its downgrading, the Supreme Court of India has imperilled the rights of States and weakened the limits on the Union's power

The Supreme Court of India's verdict upholding the abrogation of Jammu and Kashmir's special status under Article 370 of the Constitution represents not merely judicial deference, but a retreat from the Court's known positions on federalism, democratic norms and the sanctity of legal processes. It is undoubtedly a political boost to the ruling BJP and an endorsement of its audacious move in August 2019 to strip Kashmir of its special status and bring it on a par with other States. However, it is also a verdict that legitimises the subversion of federal principles, fails to appreciate historical context and undermines constitutional procedure. The most potent attack on federal principles is the Court's unconscionable conclusion that Parliament, while a State is under President's Rule, can do any act, legislative or otherwise, and even one with irreversible consequences, on behalf of the State legislature. This alarming interpretation comes close to undermining a basic feature of the Constitution as enunciated by the Court itself and may have grave implications for the rights of States, permitting a range of hostile and irrevocable actions in the absence of an elected body. The government and its supporters have much to cheer about as the Constitution Bench has endorsed its stand and rejected strong arguments from the petitioners, especially the point that the government had acted in a mala fide manner by imposing President's Rule preparatory to the intended abrogation of special status without the need to involve any elected representative from J&K.

The government had adopted a complicated process to give effect to the ruling BJP's long-cherished ambition of removing the State's special status. It had gone on to divide and downgrade it into two Union Territories (UT). It began with a Constitutional Order on August 5, 2019 applying the whole of the Constitution to J&K and changing some definitions so that the State's Legislative Assembly could recommend the abrogation instead of its now-dissolved Constituent Assembly, as originally envisaged in Article 370(3). Ultimately, the Court ruled that parts of the August 5 order were unconstitutional as they, in effect, amounted to amending Article 370 itself, which was impermissible; but, in a peculiar twist, it held the consequential notification on August 6 declaring Article 370 as valid and that the President was empowered to do so even without the legal underpinnings of the previous day's notification that sought to bolster the validity of the action. The President could remove the State's special status without any recommendation.

The Court has reasoned that the Constitution of India has been applied incrementally from time to time even after the Constituent



Reaction of senior lawyers who represented respondents (Image courtesy: The Hindu)



Image courtesy: Live Law

Assembly was dissolved in 1957 and that the removal of special status is nothing but the culmination of the process of its integration. Even if this line of argument is seen as unobjectionable, the idea that in the absence the Constituent Assembly and in view of the subordination of J&K to the sovereignty of India, there is no fetter on the government's intention to hollow out its residual autonomy is opposed to all canons of federalism and democracy. There is no doubt that J&K is not vested with any sovereignty. The Court says Article 370 represents no more than a form of asymmetric federalism and that additional features – such as having a separate Constitution, residuary power of legislation and requirement of its consent to some legislative subjects before Parliament can make law on them – will not clothe it with sovereignty. All of this is true. But, how this can mean that historical obligations owed to it and promises made by constitutional functionaries can be blown away at the ruling dispensation's whim is beyond comprehension. Forgotten is the fact that the process of integration itself was by and large built on a constant dialogue between Kashmir's leaders and the Union government, the context and conditions in which it acceded to India, the terms of the Instrument of Accession and the progressive extension of constitutional provisions with the consent of the State government over the years.

The Court's failure to give its ruling on whether the Constitution permits the reorganisation of J&K into two UTs is an astounding example of judicial evasion. It is shocking that the Court chose not to adjudicate a question that arose directly from the use of Article 3 of the Constitution for the first time to downgrade a State. The only reason given is that the Solicitor-General gave an assurance that the Statehood of J&K would be restored. It is questionable whether a mere assurance of a remedial measure can impart validity to any action. At the same time, the Court upheld the carving out of Ladakh as a separate UT. On this point, the verdict is an invitation to

the Union to consider creation of new UTs out of parts of any State. The Court's position that there is no limit on the President's power or Parliament's competence to act on behalf of the State government and its legislature is equally fraught with danger. In particular, the reference to "non-legislative" powers of the State Assemblies poses a significant threat to the powers devolved to the States. A future regime at the Centre could impose President's rule to carry out extraordinary actions through its own parliamentary majority that an elected government in a State may never do. Some examples could be ratification of Constitution amendments, abrogation of inter-State agreements, withdrawal of crucial litigation and bringing about major policy changes. The view that some of these may be restored by a subsequently elected government or House is of little consolation if actions taken under the cover of President's Rule cause great damage to the State's interests. This is a verdict that weakens institutional limitations on power, and, while rightly upholding Indian sovereignty over J&K, it undermines federalism and democratic processes to a frightening degree.



Cartoon courtesy: Sajith Kumar, Deccan Herald



# THE FRAGILITY of LIBERAL DEMOCRACY AND THE PATH AHEAD

Trinath Dora

*When essential democratic principles and civic norms are being dismantled, a regime cannot be called democratic even if an overwhelming majority of the electorate was to vote for such a regime. This is called “the tyranny of majority”.*

*Keeping in mind centuries-old inequalities, oppressions and hierarchical structures of Indian society, Dr B.R. Ambedkar, the prime framer of our constitution was prophetic, when he said in 1948, “Democracy is only a top dressing on an Indian soil which is essentially undemocratic”.*

*In the decades since, a great deal of effort has gone into nurturing the fragile plant of democracy in India but much of these efforts are now being negated.*

*(Author is General Secretary, ECZIEA)*

**A**cross much of the world, voters are turning to populists who are intensely distrustful of the institutions on which liberal democracy is built. Far right parties are advancing, climbing steadily up the polls, shaping the policies of the mainstream right to reflect nativist and populist platforms across western Europe. For long, opposition to immigration, Islamophobia and the EU were what united Europe’s far right parties. New causes like the culture wars, minority rights and climate crisis have emerged of late. Their appeal has been further enhanced by the costs of living crisis flowing from pandemic recovery and the Ukraine war.

On November 22, the Netherlands elected Geert Wilders, to be its new Prime Minister. “The genie is out of the bottle”, declared Wilders after the surprise election victory of his hard right anti-immigrant party in the

Netherlands. For decades he has been shunned but now this flamboyant politician will lead the biggest single party in Dutch parliament. Wilders policies are not simply right of center. They are, by any standards, extremist. His party stands for cutting net immigration to the Netherlands to zero and banning mosques, Islamic schools and the Quran.

Giorgia Meloni, whose party has neo-fascist roots, is Prime Minister of Italy. She began her political career in movements which sought to resurrect Italian fascism. The Brothers of Italy, her current political party, is regarded as the most right-wing to govern the country since the collapse of Mussolini’s dictatorship 80 years ago. Her strategy has focused on economic orthodoxy, support for Ukraine, good relations with Brussels, while quietly prosecuting her culture war at home.

In France, the hard right Marine Le Pen has been runner-up in the last two presidential elections. She scored a record 41.46 percent in last year’s election and her far-right National Rally (RN) party went on to win 89 of 577 seats in parliament, an 11-fold increase. Sidestepping it’s traditional ‘France-for-the-French’ agenda and to bury longstanding accusations of racism and xenophobia, it says it has only one objective: the “concrete improvement of French people’s lives.



Image courtesy: ISIS

In Germany, the Alternative für Deutschland (AfD) has more than 70 seats in the national parliament and is a serious electoral contender. Opinion polls suggest that at the national level, faced with inflation, recession, rising refugee numbers and a fractious coalition government, voters favour the xenophobic, anti-Islam AfD more than the chancellor Olaf Scholz's Social Democrats. AfD's win in district level elections recently was considered a watershed moment.

The influence of the far-right Finns party, the most right-wing in the country's history, in Finland's new four-party coalition government, is clear. The Prime Minister Petteri Orpo of the center-right coalition party, which has 48 seats in parliament to the Finns' 46, took a hard line on cutting refugee quotas, raising the bar for work-based immigration, making citizenship harder to obtain and establishing separate benefit systems for immigrants and permanent residents.

In Sweden, after a narrow win by the rightwing block in elections last September, the conservative moderates formed a minority coalition with two other center-right parties that relies on the parliamentary backing of the far-right Sweden Democrats. The decision to include the far-right in the policy making has produced radical changes in Sweden's approach to law and order, asylum, immigration and integration.

Founded almost a decade ago, the nationalist Catholic-conservative Vox is now the third-largest party in Spain's national assembly. It doubled its vote in regional and municipal elections recently striking deals with the center-right People's

Party to rule Valencia region and several big Spanish cities in coalitions. In Britain, the far right may not be formally represented in Westminster, but analysts argue that populism, nativism and cultural conservatism have long dictated certain center-right policy positions.

Argentines have elected far-right outsider Javier Milei as their new President. The radical newcomer's victory has been described as a political earthquake. It has been welcomed by like-minded politicians such as Donald Trump and Jair Bolsonaro. Sometimes dubbed as "El Loco" (the madman) by his critics, Milei promised drastic changes which include ditching the local currency, the Peso, for the US dollar and blowing up the central bank in order to prevent it from printing more money, which he argues is driving inflation. He has also proposed cutting welfare payments and slashing bureaucracy by closing the ministries of culture, women, health and education, among others. On social issues, he wants to loosen gun laws, abolish abortion and allow the sale and purchase of human organs.

India is one of the worst autocracies in the last 10 years, says 2023 V-Dem report. An alarming new report from the V-Dem (Varieties of Democracy) Institute at the University of Gothenberg in Sweden states that by the end of 2022, 72 percent of the world's population (5.7 billion people) lived in autocracies, out of which 28 percent (2.2 billion people) lived in closed autocracies. The report titled "Defiance in the face of Autocratization" has further asserted that advances in global levels of democracy

made over the last 35 years have been wiped out. The report indicates that today there are more closed autocracies than liberal democracies and only 13 percent people of the world (approximately one billion) live in liberal democracies. Amongst the various population-weighted indicators that the report uses to make its determinations on the health of democracy in various countries are - freedom of expression, increased government censorship of the media, the worsening state repression of civil society actors, low commitment to political pluralism, disrespect for fundamental minority rights and a decline in quality of elections.

In 2021, the V-Dem institute classified India as an "electoral autocracy", while in the same year, Freedom House listed India as "partly free". Also in 2021, the Institute of Democracy and Electoral Assistance classified India as a "backsliding democracy" and a major decliner in its Global State of Democracy report. It has become the practice among the liberal international media, like The Economist or the Financial Times, to describe



Cartoon courtesy: Sandeep Adhwaryu X.com

India as an 'illiberal democracy'. However, the term illiberal democracy is an oxymoron and the labelling of electoral despotism as illiberal democracy gives it an unwarranted democratic certificate.

The V-Dem report is substantiated by a research paper authored by Prof. Tarunabh Khaitan of University of Oxford. In his paper titled "Killing a constitution with a thousand cuts: executive aggrandizement and party-state fusion in India", Khaitan argues, unlike the assault on democratic norms during Indira Gandhi's emergency in the 1970's, there is little evidence of a direct or full-frontal attack during recent period. The Modi government's mode of operation was subtle, indirect and incremental but also systemic. Firstly, attacks on electoral accountability is brought through changing campaign finance laws like electoral bonds and by advocating for simultaneous elections. Secondly, The Modi regime has weakened the opposition in multiple ways including refusing to appoint a leader of the opposition, using money bills to bypass the Rajya Sabha, ignoring parliamentary debate and attacking federalism using the office of the Governor in opposition ruled states. Thirdly, not only did the Modi government interfere with judicial independence and appointments, it also crippled Information commission, the Election commission, the Human Rights commission and so on. Fourthly, silencing accountability mechanisms that includes attacks on university spaces and academics, the targeting of independent media and journalists who speak out and making work difficult for NGOs and civil society activists

who don't tow the government line.

In Narendra Modi's India, as in Recep Tayyip Erdogan's Turkey or Victor Mihaly Obran's Hungary, elections are not held on a level playing field. This is especially because of the hold of the ruling party on the media, election authorities and on corporate donations. The past few years have also seen the abuse of investigative agencies and draconian laws to hound political opponents and dissenters. The judiciary is timid and erratic while the legislature is mainly used as a rubber stamp for decisions taken unilaterally by the executive. India's institutions of checks and balances seem largely in suspension.

Even if elections were competitive, how can the state of the polity and society in between elections be ignored, if a country is democratic or not? Democracy is essentially a process of preserving and promoting the human rights of all citizens including safeguarding of minority rights. But most of the time these are in considerable jeopardy in India. Democracy is also a process of public reasoning and deliberation,

which has been largely forsaken in India, in and out of legislative bodies, in the media and on the streets. Above all, in a country of extreme social diversities, democracy often provides the only secure and non-violent form of the resolution of social conflicts. But what we witness today, to quote political scientist Suhas Palshikar, is "bulldozer governance".

When such essential democratic principles and civic norms are being dismantled, a regime cannot be called democratic even if an overwhelming majority of the electorate was to vote for such a regime. This is called "the tyranny of majority". Keeping in mind centuries-old inequalities, oppressions and hierarchical structures of Indian society, Dr B.R.Ambedkar, the prime framer of our constitution was prophetic, when he said in 1948, "Democracy is only a top dressing on an Indian soil which is essentially undemocratic". In the decades since, a great deal of effort has gone into nurturing the fragile plant of democracy in India but much of these efforts are now being negated.

Cartoon courtesy: Satish Acharya, Molitics.in





## 67<sup>th</sup> Annual General Conference of IEA ASANSOL

The 67<sup>th</sup> Annual Conference of Insurance Employees' Association, Asansol Division was successfully held on 9th December, 2023 at Com Shubhendu Chowdhury Manch and Com Ishwari Prasad Sinha Nagar at Asansol.

After Flag hoisting and garlanding the Martyrs' Column, Com Abhijit Dutta, President of the Divisional unit presided over the open session. Com Tapas Kumar Das, General Secretary, Insurance Employees' Association, Asansol delivered the welcome address. Com. Amitava Ghosh, General Secretary, EZIEA delivered the inaugural address. Divisional leaders of BEFI, AIIPA, NFIFWI, LICWU, LICAIOI, LIAFI, and other fraternal Trade Union movement leaders greeted the open session.

Com. Abhijit Dutta, President, IEA, Asansol Division presided

over the Delegates' Session. Com. Tapas Kumar Das, General Secretary, IEA, Asansol Division presented the General Secretary's Report. 19 comrades including 2 women comrades participated in the debate on the report. The report was unanimously adopted after the summing up by the General Secretary.

Com. Sajal Raja, Joint Secretary, EZIEA addressed the Delegates' session and praised the activities conducted by INSURANCE EMPLOYEES' ASSOCIATION, Asansol Division. 12 resolutions including resolutions demanding Wage revision, Scraping of NPS, 14% PF contribution by LIC Management, demanding recognition to AIIEA were unanimously passed.

Com. Tapas Kumar Das, Com. Kaushik Maji and Com. Bikash



Mitra were elected as President, General Secretary and Treasurer respectively for the ensuing term.

Former Vice President Com Chandi Charan Das handed over a Cheque of Rs 5000/- to Insurance Worker.

## 16<sup>th</sup> Conference of BHUBANESWAR DLIEA

The 16<sup>th</sup> Annual General Conference of BHUBANESWAR DIVISION LIFE INSURANCE EMPLOYEES' ASSOCIATION was held on 25-26 November 2023 at Divisional Office Premises, Bhubaneswar. Conference began with the hoisting of union flag by Com. Rupanarayan Sahu, President of BDLIEA. General Conference was inaugurated by Com. Geeta Shant, General Secretary, Bareilly Division. She elaborated on various issues ranging from industrial to the prevailing social and economic situation of the country. She expressed concerned over the growing intolerance which is shrinking the space for discussion and debate under the present dispensation at the centre. She also spoke about the challenges before LIC and urged the employees to

continue the campaign.

Com. Trinath Dora, General Secretary, ECZIEA, delivered a powerful speech where he made scathing attack on the central government for undermining democracy, constitution and parliament curtailing freedom of speech, freedom of press, dividing the nation in the name of religion and destroying public

sector through disinvestment and privatization. He demanded LIC management to come out with concrete offer for pending wage revision. Among others who greeted the conference included Sri M. R. Das, Sr.DM, Com. R.N.Mallick, Jt. Secy, AIIPA, Com. M.G.Barik, General Secretary, AOLICPA, Com. (Dr.) Santosh Kumar Mohapatra,



President, CDIEA, Com. Santosh Kumar Rath, Gen. Secy, BDIEA, Com. Ashish Kumar Mohapatra, SDLIEA, Com. Debashis Nayak, Gen. Secy, OSGIEA and representatives from fraternal trade unions.

The delegate session began with placement of annual report by General Secretary Com. BB Nayak and statement of accounts

by treasurer Com. A.K. Mohanty. As many as 14 comrades participated in debate on report. While summing up the report, Com. BB Nayak urged members to strengthen AIIEA and called upon to defeat the anti worker and anti public sector BJP regime in the ensuing Lok Sabha election to save democracy, constitution and public sector.

The conference unanimously elected Com. R.N. Sahu, Com. BB Nayak and Com. A.K. Mohanty as President, General Secretary and Treasurer respectively for the ensuing term. As many as 300 delegates/observers participated in the conference of which large numbers were women comrades.

## 51<sup>st</sup> Conference of IEU DHARWAD

The 51<sup>st</sup> Annual General Council Meeting of Insurance Employees' Union, Dharwad Division was held successfully on 10<sup>th</sup> December 2023 at Dharwad.

Com. TVNS Ravindranath, General Secretary of SCZIEF and Com. P Satish, President of SCZIEF attended the Conference and guided the deliberations. The Conference commenced with hoisting of AIIEA flag by Com. A.H. Archak, President, Insurance Employees' Union, Dharwad Division. Comrades of all Branch Units attended the Conference.

Com. Uday Gadagkar, General Secretary, Insurance Employees' Union, welcomed Com. P Satish and Com. TVNS Ravindranath. Com. Anand Archak welcomed all the delegates and observers of the branch units. The house paid homage to the people who had contributed to the well-being of working class, society and our comrades who had passed away.

Com. Uday Gadagkar placed the Report of the Executive Committee for the year 2022-23 along with the Audited Statements of Accounts as on 31-12-2022. 15 comrades of the branch units spoke on the Report and all the comrades endorsed the views and issues raised in the Report.

Com. Ravindranath while addressing the delegate session



said that India is celebrating Human Rights Day today but the human rights are violated in every field by the present dispensation. He also told that the gap between rich and poor is widening heavily, 1% of rich is controlling 49% of wealth today, which leads to inequality of income and in wealth distribution. He cautioned the employees to be in readiness to get our legitimate demand of 40% wage hike which is due from 1.8.2022. The need of the hour today is to protect LIC in the public sector, because LIC is AIIEA's ideological commitment.

Com. P. Satish while addressing the delegate session informed how AIIEA, with its negotiating skill, clinched most of the employees' demands. All benefits which we are enjoying today is because of AIIEA's effort. He told that in the coming General Election we have

to choose Left and Democratic forces for the betterment of the Society.

Com. R. H. Ayi and Com. B.N. Poojary greeted the Conference and appealed to strengthen IEU and AIIEA in the days to come.

Com. Uday Gadagkar, General Secretary summed up the discussion and appealed the house to adopt the Report along with Audited Statement of Accounts. The house adopted the same along with some important resolutions.

The Conference elected Coms A.H. Archak, Uday Gadagkar and Chaya Bangera as President, General Secretary and Treasurer respectively and Com. N.K. Kamat as SCZIEF Working Committee Member.

The Conference concluded with a decision to strengthen IEU and AIIEA.

# Bangalore General Conference calls for united struggle to face challenges

The Combined Annual General Council Meeting of ICEU Bangalore Divisions I & II has given a clarion call to its cadres to be prepared to meet the challenges of post IPO and protect LIC in public sector, to prepare employees for struggle to achieve wage revision, to defend Unity of Working Class and to strengthen the organization ideologically.

The two days Annual General council meeting of ICEU, Bangalore divisions was held on 9<sup>th</sup> and 10<sup>th</sup> December 2023, at NGO's Hall, Bengaluru. The meeting started with unfurling the AIIEA flag jointly by Com. R Padmanabha and Com. TPN Murthy, Presidents of ICEU DO 1 and 2 amidst reverberating slogans. Comrades of both the divisions rendered revolutionary songs. Com. H.K.Narasimhamurthy, Joint Secretary, ICEU DO II welcomed the gathering.

Inaugurating the general council meeting, Comrade P.Satish, President, SCZIEF, said that Bangalore Divisions occupy a very important place amongst the divisions of AIIEA. He narrated the disastrous effect of Russia Ukraine war and also Israel Palestine conflict. He analysed the impact of five state election results on the current political and economic situation of the country and emphasized that the results of the 2024 parliamentary

election are going to be crucial for the Insurance employees in particular and the working class in general. He also explained the post LIC IPO situation and the business performance of Life Insurance Corporation of India and criticized the government policies and IRDA proposals which are against public sector LIC. He congratulated the employees for being part of the business competitions floated recently by both the divisions and appealed for continuing the effort in the days to come. He appealed the younger cadres to take the responsibility in the organization and protect LIC and strengthen AIIEA. He made a special emphasis on organization demanding recruitment to give effective service to the policyholders.

In his address Com Amanulla Khan, Former President, AIIEA and Editor, Insurance Worker, expressed displeasure on the approach of the management with regard to deferment of information sharing session. While explaining the post IPO situation he said LIC is concentrating on non-par policies and working for maximization of profits of shareholders. He said that the value of LIC stock and the intrinsic value of LIC are two different aspects and we must campaign among the policyholders to highlight the

performance of LIC. He explained about the role of bancassurance and the increase of profit of IDBI after taking over by LIC and suggested that LIC must utilize the data available to further business prospects. We need to concentrate on the protection gap segment in India to improve our growth. In the contemporary situation there is concentration of wealth with few crony capitalists. There should be a fair distribution of resources to the entire population, he said. He explained on the syncretic culture of our country and lambasted the present ruling dispensation for utilizing the religion for political mobilization. He appealed the comrades to remain united to protect the secular democratic character of our country and fight for the betterment of the life and living of the working class.

Com Bhaskar Somayaji, Joint Secretary, AIIPA, Com. Sridhara, Treasurer, ICEU, Mysore greeted the general council meeting. Com. G K Gangadhar, General Secretary, ICPA and Com H.S.Krishnamurthy, BRGIEA were also present in the inaugural session. Com Bharathi Deshpande, Asst Treasurer, DO 1 proposed vote of thanks.

In the delegate session the report of the executive committee was placed by Com S K Geetha, General Secretary, ICEU DO I. Com. D. Suresh, Vice-President, ICEU DO I initiated the discussion on the report. As many as 30 delegates participated in the discussion. The discussion was highly intellectual and rich in content. Comrades who spoke analysed the international, national situation, developments in the insurance industry, our organization including the problems they face in their







respective base units while servicing the policyholders. Com. Amanulla Khan and com P Sahish intervened in the delegate session and guided the deliberation.

Com. K. Gopal, General Secretary, ICEU DO II while summing up the debate called upon the comrades to be united under the banner of AIIEA and prepare ourselves to defend public sector insurance industry, struggle to achieve a meaningful wage revision and to strengthen the organization to face these challenges. The report was unanimously adopted after clarifying the points raised by the comrades. Treasurers of

ICEU DO I and II placed the Annual Statement of Accounts of respective divisions and the same were adopted unanimously by the general council.

General Council unanimously elected Com. PT Sathyanarayana, Com. R Padmanabha and Com. Bharathi Deshpande as President, General Secretary and Treasurer for Division I. Similarly, Com. TPN Murthy, Com. K Gopal and Com. B N Yashoda were elected as President, General Secretary and Treasurer for Division II.

Resolutions demanding Wage Revision of 40%, recognition to AIIEA, opposing IPO in LIC

and demanding no further dilution of its share capital, demanding withdrawal of NPS and demanding 1995 pension scheme, demanding immediate Recruitment of CL-III and CL-IV, opposing neo liberal policies, to successfully organize the 13<sup>th</sup> General Conference of SCZIEF during Nov. 2024, to organize state level seminar on Universal Pension Scheme on 6<sup>th</sup> Jan, at Bangalore, demanding Increase in employer's contribution to 14% to employees covered under N.P.S were adopted unanimously.

The General Council meeting was a tremendous success with enthusiastic participation of the comrades. The political & ideological understanding, presentation of the issues, the unfettered commitment on LIC and AIIEA and the determination of the comrades in defending the public sector character of LIC were reflected in this general council. In fine the general council inspired the comrades to carry forward the struggles and legacy of AIIEA.

## 64<sup>th</sup> Conference of Gauhati DIEA

The two-day 64<sup>th</sup> Annual General Conference of the Gauhati Division Insurance Employees' Association was held at Guwahati on 2<sup>nd</sup> - 3<sup>rd</sup> December, 2023. About two hundred delegates and observers attended the Conference. The inaugural session of the Conference that began with the hoisting of the Association flag by Ranjit Bhuyan, President GDIEA and placing of wreaths on Martyrs' Column was held in the forenoon of 2<sup>nd</sup> December.

Dharmaraj Mahapatra, Joint Secretary AIIEA inaugurated the Conference. He dwelt in details on the challenges confronting LIC as a public sector institution and also the insurance employees and the working people as a whole. Tracing the root of all

these challenges to the neo-liberal economic policies pursued so aggressively by the Modi regime, Mahapatra pointed out that the present ruling dispensation is bent upon weakening and ultimately liquidating the entire public sector. The onslaughts on LIC through disinvestment and retrograde amendments to the Insurance Act. Proposed by the IRDAI are a part of the whole aggressive project against the Public Sector. He called for forging a struggling unity of LIC employees, Agents and policy holders to resist these attempts at weakening and privatising LIC which has been playing a stellar role in the nation building. He also called upon the employees to prepare for a united struggle for wage

revision and identify themselves with the wider struggles of the working class and the peasantry for reversal of the neo-liberal economic policy framework. Referring to the grave changes posed by the communal and divisive forces openly patronised by the present regime, not only the toilers' unity but also to the whole democratic edifice and the unity-integrity of the country, Mahapatra called for a relentless battle against these forces with the weapon of working class ideology.

Satanjib das, president, AIIPA also addressed in inaugural session as an appointed speaker. Apart from dealing with the challenges facing LIC and the public sector as a whole vis-a-vis the neo-liberal economic policies



pursued by the government, he pointed out that these policies have unleashed a serious onslaught on the social security including pension. However, the united struggles against such onslaughts have been gathering momentum as is being demonstrated by the growing anti-NPS struggle throughout the country. He laid stress on the unity between in-service employees and pensioners.

Leaders of several fraternal trade union organisations viz Mahesh Kumar (LIC Class-I officers Fedn.) Kausik Hazarika (NFIFWI), Monoranjan Sarkar (LICAO), Pradip Malakar (LIAFI),

Bhabendra Kalita jt. Convenor JCTU, Assam, Naren Sarma (BEFI), Trailokya Kalita (NERGIAA), B. Barua (NERGIPA), Dinesh Sarma (LICPA, Guwahati Division) addressed the inaugural session which was presided over by President, GDIEA.

In the delegates session P. Rajbhandari, General Secretary, GDIEA placed the Report of the Working Committee while the Treasurer placed the audited accounts of the Association. 19 delegates including 1 women comrade took part in the discussion on the report. Following the summing up of the discussion by

the General Secretary, GDIEA the report of the Working Committee was adopted unanimously. Audited accounts report of the Association was also similarly adopted.

Dharmaraj Mahapatra, Joint Secretary, AIIEA, Amitava Ghosh, General Secretary and Ujjal Kr. Paul, Asstant Secretary, EZIEA also addressed the delegates session which was presided over by a presidium consisting of Ranjit Bhuyan, Ishwar Boro, Diganta Sarma.

The Conference adopted a number of resolutions relating to the industry and the nation. The Conference gave a clarion call for mobilising the employees for procuring at least one policy per employee to boost the business of LIC. It also called upon all the base units to have close liaison with the agents and extend all help to them to procure business.

The Conference unanimously elected a fiftyone member Working Committee of GDIEA with Ranjit Bhuyan as President, P. Rajbhandari as General Secretary and Samiul Alam as Treasurer.

## 65<sup>th</sup> Conference of IEU, UDUPI Division

The 65<sup>th</sup> Conference of IEU, Udupi Division was held at Udupi on 26.11.2023. The Conference had a colourful beginning with Com. K. Vishwanatha, President, hoisting the Union flag amid enthusiastic slogans in the presence of Zonal leadership, members, fraternity and all classes of LIC employees. Floral tributes were paid at martyr's column at the entrance.

The Stage function began with revolutionary songs presented by choir of the Union. The day being the 'Constitution Day', Com. Deric A Rebello, Vice President administered an oath on preamble of the Constitution.

Com. P. Sathish, President, SCZIEF inaugurating the Conference said that the future of public sector units including LIC is in doldrums as the government formulates economic policies benefitting corporates and those who speak against the corporate policies of government are branded anti-nationals. He expressed concern over concentration of power and over the trend of Hero worship in politics.

He warned about the attacks on Constitution and the need to defend its foundational principles. Increased taxation and price rise have taken away the purchasing power of people.

Reduction in people's investment in government sector like, post offices, banks and LIC caused consequential reduction in the business and share price of LIC, he said.

The Chief Guest Com. S.K. Geetha, Vice President, SCZIEF said; people's fight for constitutional rights even when the Constitution has entered its 75<sup>th</sup> year signifies failure of governments in fulfilling the aspirations of citizens. Coupled with denial of legitimate constitutional rights to people, the government binds people with One Nation, One language and One culture, theory, against the





motto of the constitution to protect our diversified culture and acts a threat to the unity and integrity of the nation.

Speaking on the industry, she said recruitment and wage revision are the need of the hour. She cautioned against unhindered use of artificial intelligence in LIC will prove counterproductive to the interest of the institution itself. She gave a call to comrades to fight on dual objectives of retaining the industry in public sector and make LIC, a market leader in life

insurance.

Com. Shashidhar Golla, CITU, present on the occasion said, government is resorting all means for total privatization of public sector units and pushing working class to slavery and called on comrades to work for an alternate economic and social structure.

Com. K. Vishwanatha, presided over the meeting. Sri Rajesh V Mudhol, SDM, Udupi, Com. Vittalmurthy Acharya, IPA, Sri Narasimha Prabhu, Class-I Officers Association, Com.

Nirmala, Convenor, Women Sub-Committee greeted the Conference.

**Delegate Session:** Com. Pabhakara B Kunder, General Secretary presented the Report of the Executive Committee. 15 members from Base Units took part in debate and enriched the report which was passed unanimously. Audited Statements of Accounts for 2022-23 and budget for 2023-24 were presented by Com. Sripada Herle P, Treasurer and was passed unanimously. 15 Resolution on AIIEA lines were passed unanimously.

The Conference unanimously elected Com. K. Vishwanatha (President), Com. Prabhakara B Kunder and Com. Sripada Herle P as President, General Secretary and Treasurer for the ensuing term.

Com. S. Kavitha, welcomed the delegates and observers and Com. Prabhakara B Kunder proposed vote of Thanks.

## 49<sup>th</sup> Conference of VISAKHAPATNAM Division

The 49<sup>th</sup> Annual General Conference of ICEU Visakhapatnam Division was held on 02.01.2023 at Visakhapatnam. The conference started with the hoisting of AIIEA flag by Com M Kameshwari, President, ICEU, amidst slogans and revolutionary songs.

The conference was inaugurated by Com P Satish, President, SCZIEF. Com Satish appreciated the innovative activities of ICEU Visakhapatnam and said that ICEU Vizag Division is one of the strongest divisions of AIIEA. LIC has been performing very well even after IPO. The Government and media houses have been harping upon the decrease in the share value of LIC, but the actual strength of LIC is its

business, assets and policyholders, he said. LIC has been gearing up for the digital needs and the employees are extending the best services to the policyholders. The shift in the trend from participating to non par policies is only to appease the shareholders, rather than benefit the policyholders, he added. The Government is bent on strengthening the private sector, while weakening the public sector LIC, through its policies and a deliberate attempt to weaken the agency force. Therefore, AIIEA has given a clarion call to protect LIC in public sector by taking up new business campaigns, settlement of outstanding claims and by improving the service to the policyholders, he said.

Com MVSSarma, Former MLC,

also addressed the conference and said that the government at the centre is dividing the people on the lines of caste, creed, region and religion, as is evident from the present situation in Manipur. AIIEA has always forged unity and fought against the anti people, divisive forces since its inception. There is an urgent need for recruitment in LIC and the struggle for recruitment must be intensified, he said.

Leaders of all fraternal trade unions, LIC class 1 Association Com Y Venkata Rao, Com K Ravikumar of NFIFWI, Com RKSVM Kumar, General Secretary, CITU, Com Damodar of LIC SC/ST Association, Com Harinadh of LIC OBC association, Com Nagaraju of LIC AOI, Com Tirumala





Rao of LIAFI, Sri K Bhagwan Prasad, Manager P&ir, Com M Kodandaram, General Secretary ICEU Rajahmundry Division, Com K Mohana Rao and Com N Krishna Murthy of ICREA extended their greetings. Com YV Satish welcomed the gathering and Com G varaprasad proposed vote of thanks.

The delegate session started with Com G Varaprasad, General Secretary, placing the report and Com AVRK Murthy placing the audited accounts pertaining to the year 2022. Delegates from all units took part in discussions on the

report. The debate on the report was initiated by Com V Revanth, 2021 batch recruit, who reposed his faith in AIIEA and the calls given by the union. All delegates discussed on the ways and means to improve servicing and for new business campaigns. Com P Satish addressed the delegate session and gave valuable suggestions. Com G Suryaprabha, Convenor, WWCC also addressed the delegates. Resolutions on protection of Visakha Steel plant, Wage revision, recruitment, abolition of NPS were passed unanimously. The conference also placed on

record the services rendered to the organisation by Com MS Vasa, Vice president, who is involved in the broader movement also and will be retiring from the services of LIC in march 2024. **The conference decided to observe the Golden Jubilee Year of ICEU Visakhapatnam Division in a grand manner, with various activities like district wise seminars, sports events, cultural events, family get togethers and study camps for leadership and new recruits.** The report and accounts were adopted unanimously.

The conference elected Com M Kameshwari as President, Com G Varaprasad as General Secretary and Com N Srinivas as treasurer. The conference was presided over by Com M Kameshwari, President ICEU. Com GSRK Govinda welcomed the delegates and Com AVRK Murthy proposed a vote of thanks.

## Kolkata holds seminar on Universal Social Security

The debate on the Old Pension Scheme ( OPS ) vs the New ( National ) Pension System in the country is really hotting up. With lakhs of government employees and public sector workers taking to the streets on the demand that the OPS be restored and at least five Opposition-ruled states adopting the OPS, the Modi government at the centre had to form a panel to relook at pension. However, the central government has subsequently made it very clear that the government will not revert back to the OPS. This necessitates intensification of the struggle by the government employees and public sector workers who have been legitimately asking the government for long to scrap the NPS and restore the OPS, the defined benefit pension scheme

which was snatched away from them by the Vajpayee government in the year 2004. At the same time, a powerful united movement of the working class has to be launched in the days to come in order to realise the demand for introduction of a comprehensive Universal Social Security Scheme that will take care of the working people of the country in future. Keeping this perspective in mind, the CC meeting of AIIPA, held at Hyderabad on 15th and 16th May 2023, asked its units to organise seminars on Universal Social Security / Pension Scheme throughout the country. Following this CC guideline, four adjacent Divisional Pensioners' Associations of LIC in Kolkata and General Insurance Pensioners' Association, West Bengal (GIPA-

WB)also headquartered in Kolkata, jointly organised a seminar on Universal Social Security on 18th November 2023. The seminar was held at Subarna Banik Samaj Hall , Kolkata. The auditorium was filled to capacity much before the commencement of the seminar which began its proceedings at around 3.30 pm on 18th November. Apart from a significant number of pensioners, some existing employees also attended the seminar. Furthermore, a number of leaders from fraternal organisations attended the seminar. Earlier, Dr.Satyaki Roy, an eminent economist and Associate Professor at The Institute for Studies in Industrial Development, New Delhi, had given his consent to address the seminar. The proceedings on that

day began with Com. Deprasad Gayen, Vice President, AIIPA, at the chair. After the conclusion of a brief introductory speech given by Com. Amitendra Chatterjee, Joint Secretary, AIIPA, Com. Gayen requested Prof. Satyaki Roy, the main speaker in the seminar, to take the floor. Dr. Roy, at the outset, thanked the organisers for inviting him to speak on such an important issue. Firmly supporting the demand for introduction of a Universal Social Security Scheme in the country, he explained in details why it was necessary for India to have such a scheme and drove home the point that a Universal Social Security Scheme was also economically feasible during his discussion. His speech covered a wide range of issues concerning the Indian economy and the lives of common people. He held Modi government's neoliberal economic policies entirely responsible for shockingly



high youth unemployment rate and horrifying inequality in the country. Before concluding, Dr. Roy urged upon the audience to make a common cause with all sections of working people, who were also adversely affected by the policies of the Modi government, in order to make the government concede the genuine demand of Universal Social Security. Prof.

Satyaki Roy's lucid and analytical speech won thunderous applause from the audience. Following his speech, Com. Priyabrata Bagchi, Joint Secretary, AIIPA, delivered a vote of thanks. The seminar ended with a brief speech by Com. Deprasad Gayen who presided over the entire proceedings.



## VIZAG Seminar demanding Old Pension Scheme

People for India Visakhapatnam Forum organised a seminar on the topic "Scrap NPS- OPS for All" on 5.11.2023 at Alluri Vignana Kendram, Visakhapatnam. Addressing the seminar, Professor Vikas Rawal, JNU, Delhi said that NPS is detrimental to the interests of the employees and the funds are invested in the share market due to which the benefit cannot be determined. While pension is a social security scheme, a wide majority of the general working class does not receive pension, and for the small percentage of people who receive, the pension is meagre and inadequate to lead a decent living. The Government and Public Sector employees upto 2004 were covered under the 1995 pension scheme and post 2004 all the employees are covered under NPS. Today the

government argues that the old pension scheme is very costly and cannot be continued. It is the responsibility of the Government to provide a decent and dignified life to all the senior citizens. The BJP government is ignoring the demands of the workers across all sectors. There have been several struggles across sectors in the country demanding the scrapping of NPS and providing OPS for All. The insurance sector employees

also must join the larger struggles and thereby launching United struggles would lead to mounting pressure on the government to grant OPS to all employees.

The seminar was also addressed by Sri Aja Sarma, Convenor, Forum for Development of North Andhra. He said that AIIEA in Insurance sector had defeated the government policies and achieved the 1995 pension scheme, which was much more beneficial than





the third retirement benefit. Today NPS is yielding very meagre pension though the contributions to the fund are huge. It is an indirect transfer of the people's hard earned money to the private corporates through the stock markets. This is anti people and

the NPS must be withdrawn immediately, he said.

Com G Varaprasad, General secretary, ICEU, Sri Appa Rao, UTF leader, Sri Arun, Defence employees union also addressed the seminar.

SmtMKameshwari, Convener,

People for India, Visakhapatnam Forum presided over the Seminar. Sri N Ramakrishna, Co-convener welcomed the gathering and Sri AVRK Murthy delivered a vote of thanks. Members of all trade unions attended. ■

## 32<sup>nd</sup> Women Convention of LICEU Kozhikode Division



The 32nd Women Convention of LIC Employees' Union, Kozhikode Division was held at Saroj Bhavan, Kozhikode on 25th November, 2023. Writer cum political activist Prof:Suja Susan George inaugurated the convention. She spoke at length, quoting several examples, how far from reality, the slogan of 'Gender equality' is. She also briefed about the threat to constitutional and democratic values being experienced in the present India. Quoting the bitter experience of Manipur, she reminded the pathetic condition women were forced to undergo. Speaking about the misery of war, in the context of Israel aggression on Palestine, she mentioned how women & children are becoming first victims and urged the participants to raise their voice for the stoppage of the bloodshed.

The convention honoured the newly elected President of Thrissur Division, Com KR.Vini. As Joint convener of LICSZWWCC, she offered felicitations. Com PP.Krishnan, Vice President, AIIEA also offered felicitations and briefed on the recent developments in Insurance industry and our responsibilities.

Around 190 comrades including 140 women attended the convention. Convention adopted resolutions demanding immediate implementation of women reservation act, immediate stoppage of war on Palestine, preserving unity of workers and immediate commencement of wage negotiations in LIC.

8 comrades participated in the discussion on the report presented by convener Com:T. Bindu. After reply from convener and summing up by Com:IK.

Biju, General secretary, LICEU, Kozhikode Division, the report was adopted unanimously.

A 39 member Divisional Women Sub-Committee was elected unanimously with Com:T.Bindu as Convener and Comrades K.Shailaja (Kasaragod), V.Tanooja (Thalassery 2), KP.Bindu (Kalpetta), K.Shylaja (Perinthalmanna), Preetha Thomas (Ramanattukara), CH.Sapna (CAB, Calicut), AD.Poornima (DO), M.Chithra (DO) & VK.Shahana (DO) as Joint Conveners.

Meeting was conducted by a presidium consisting of Comrades AD.Poornima, KP.Bindu, K.Shylaja & Preetha Thomas. Com CH.Sapna welcomed the gathering and Com K.Shailaja proposed vote of thanks.



## Two-Day Zonal Level Trade Union Class of EZIEA

On 24-25 November 2023, a two-day Zonal-level Trade Union Class was organised by **Eastern Zone Insurance Employees' Association (EZIEA)** in Kolkata. 110 Comrades including 9 women from eleven out of twelve divisional units (Secretariat Members and Convenors of Women Sub-committees) participated in the camp. The organisation was greatly privileged to have **Comrade Chandrasekhar Bose** as the inaugurator of the Trade Union Class. In his brief inspirational speech, he congratulated EZIEA for organizing such programme and appealed the participants to embrace the essence of the trade union camp to carry trade union education across the organisation so that the organisational activities also move beyond LIC and we work for the wider section of workers. The class, planned on four pertinent subjects in four different sessions with sufficient time for question - answer after each session, was a tremendous success. Various Divisional Units have already started to organise classes, meetings down the Branch level on various issues.

The first session was on "*Challenges before the public sector insurance industry and our task*"; dealt by **Comrade Shreekant Mishra** and the session was chaired by **Comrade Pradip Gargari**, Vice President, EZIEA. Before the commencement **Comrade Amitava Ghosh** General Secretary EZIEA addressed the

house expressing his confidence that the organisation will be immensely benefitted from such educative programme. **Comrade Shreekant Mishra** started his discussion by expressing pride over the fact that even after two and half decades of opening up, LIC was continuing to dominate the Indian life insurance market which was possible because the ideological understanding of AIIEA could identify the challenges properly and could built an unprecedented campaign. Com. Shreekant identified three types of challenges before LIC - from international finance capital, from the government's policy and from IRDAI. He cautioned that the concerted defamation campaign by the corporate media about inefficiency of public sector has become a big challenge. To combat this, while LIC needs product innovations, our campaign also should be wider and deeper in exposing the proposed changes of Indian insurance market and appealing the masses to invest in LIC. He also suggested concrete organisational programmes for further improvements in servicing and the most important task, as he suggested was to join and strengthen the growing movements for an alternate economic policy.

The second session, on the subject "*Contemporary India: Neo-liberalism, Poverty & Inequality*" was chaired by **Com. Atin Deb Chaudhuri** Joint Secretary

EZIEA and was addressed by **Dr. Sukanta Bhattacharya** - a research scholar on poverty and inequality. Dr. Bhattacharjee with an academic perspective presented the philosophy of neo-liberalism and explained how the neo-liberal policy constantly de-organise the workforce and huge unorganised workers become the main contributor in the neo-economy but are impoverished by the same policy. Presenting various data and examples, he explained how this policy has made India as one of the most unequal societies in the world. He explained how by introducing inheritance tax and wealth tax, rationalising the corporate tax, even after reducing GST the national exchequer can be sufficient to provide funds for social expenditure to ensure justiciable rights of the citizens. But he asserted that this can be made possible only through a policy change and it was the task before the Trade Unions to struggle for the alternate economic policy. He cautioned that the Insurance Employees' movement need to be careful that the employees are not swayed away by the philosophy of neo-liberalism as they have got some benefits from the same.

The third session was chaired by **Com. Pitambar Rajbhandari**, Vice-president of EZIEA. **Comrade Satanjib Das**, President AIIPA was the resource person on the subject - "*Dangers of Religious Fundamentalism and the task before the Working Class*".





He elaborately explained how the religious fundamentalism was working with market fundamentalism in tandem and the *corporate-communal alliance* is destroying the unity of the working class. Comrade Satanjib Das explained that the working class should be united against the narrative of majoritarianism as the social driving force and understand religion as a matter of personal faith. Comrade Satanjib Das summed-up with the urge to take up the task to engage in conversation on the subject with a clear working-class perspective integrating the experiences of organisational movements and struggle, constant endeavour to

build secular cultural movement, consider science movement as a part of trade union movement and linking movement for social justice to class struggle.

The fourth subject captioned **“Attacks on the basic tenets of Indian Constitution and its Impact”** was discussed by Comrade **Amanulla Khan** former President AIIEA, and the session was chaired by **Comrade Jayanta Mukherjee**, Vice President EZIEA. Comrade Amanulla Khan in his lucid narration established that the Indian Constitution of a country is a social contract arrived at by its citizens. This social contract shows the relationship between the State and its Citizens and among the citizens. Through the Constitution, it is decided as to what kind of State is to be built and what type of society is to be constructed. After long three years of discussion and debate within the constituent assembly, Indian Constitution

was framed to build the nation on the foundations of democracy and liberty. Such a State will have to work for social emancipation and equality. Comrade Amanulla Khan described Fundamental Rights and Directive Principles as the “Soul and Heart” of the Constitution. He explained the significances of various articles of the Constitution and how the present ruling dispensation is attacking the basic tenets of the Constitution. It is the duty of the working class to uphold the essence of Indian Constitution of which insurance employees should be a part.

The four sessions of the Trade Union camp greatly benefitted the participants including the new generation of leadership present in the camp. The programme will surely strengthen the organisation ideologically and will remain as a landmark programme of Eastern Zone Insurance Employees’ Association.

## Trade Union Class organised by K.S.D.I.E.A.

Going by the immediate course of actions suggested in the last All India Conference of AIIEA, the Kolkata Suburban Division Insurance Employees’ Association has started conducting Trade Union classes in a cluster/district wise manner. After its first version – meant for members working in Branch Offices around Kolkata – was held at KSDO with great success in September, a second version was held at Ranaghat Branch Office on 09.12.2023. This time the TU Class was conducted to involve employees of all 5 Branch Offices situated in Nadia District, and more than 60 members attended it. The class was held in 2 sessions. In the first session Com. Sandipan Majumder, Vice-President, KSDIEA talked on the theme ‘How to counter the dangers coming from religious fundamentalism and propagation of extreme-rightist thoughts’. Com.

Sandipan Majumder went deep into Indian History in the Vedic and Middle Ages, and narrated how over centuries India developed a mass culture of secular governance and assimilating philosophy. He then pointed out the exact political steps taken by the far Right to make a blind Bhakt out of an Argumentative Indian. The second session was on ‘Nationalized Insurance Sector against present Economic Perspective’, and Com. Joydip Mitra, Assistant Secretary, KSDIEA, spoke on the theme. Com. Joydip Mitra narrated the evolution of Indian Economy from the Mughal period to the pre-Modi era, and also on how before liberalization capital was controlled by the State to prevent exploitation of the labor force. He then made use of statistical data coming out of recent



economic surveys to establish how Indian Economy under this BJP Government is fast descending to a depth from which there is very little chance to come up. He related the changing pattern of labor and wealth distribution to the changed business ethics of LIC, and made it clear how in the present economic trends LIC is sure to lose more of its market share in immediate

Contd on P 40

# INSURANCE NEWS IN BRIEF

● A.M. KHAN, Dharwad

- ▶ LIC has become the fourth largest insurer in the world, ahead of US-based MetLife and Prudential Financial Inc. The LIC is only behind Germany's Allianz SE, China's China Life Insurance (CLI), and Japan's Nippon Life Insurance, according to a new ranking by capital market company S&P Global. It ranks 3<sup>rd</sup> among the Asia Pacific countries.
- ▶ Shares of Kellton Tech Solutions zoomed 16.16 per cent to Rs 108.5 per share, also their 52-week high, on the BSE in Monday's intraday trade after the company won a "mega" order from LIC! "LIC decided to partner with Kellton to integrate and oversee its HRMS portal.. This exhaustive system aims at every aspect of HR operations - from **recruitment to retirement, aiming to transform the management of LIC's vast employee and retiree base,**" says Kellton.
- ▶ Thus spake LIC Chairman to PTI : "LIC has initiated a total digital transformation project DIVE (Digital Innovation and Value Enhancement) and has appointed a consultant to steer the project. Our objective is to get best-in-class digital initiatives for all our stakeholders, customers, intermediaries, marketing people and everybody through the project DIVE. .... In the first phase, the customer acquisition part is going to be transformed ..... Subsequently, other areas would see the transformation, he said, adding, that services like claims settlement, loans and other services will be made available at the click of a button. Customers need not come to the office. Sitting at home on his mobile he can access our required services...We are focussing on fintech as well and will harness its potential in expanding business. .... LIC is also exploring options of having its own fintech arm that can be developed as a business model"
- ▶ Press reports says that a government document says that a committee of Indian lawmakers will hold discussions with Insurance Regulatory and Development Authority of India, Life Insurance Corporation, SBI Life Insurance, National Insurance Co, Oriental Insurance and the New India Assurance Co on Jan. 2. The report further states that the documents does not specify reasons for the talks!?
- ▶ The IRDA has released a circular that talks about increasing surrender values in the life insurance par and non-par product categories. "This would affect the Value of New Business (VNB) margins for the life insurance companies" say the analysts.
- ▶ Change in income tax rules announced in the Union Budget and LIC financial performance in the first half of the current fiscal. On the tax front, the life insurance industry has seen a steep fall in premium income compared to last year because of a fall in demand for higher-premium life insurance policies. The life insurance industry has seen a 25.28 % decline in new business premium income totalling Rs.26,494.83 crore in November 2022compare to the previous year's Rs.34,588.8 crore.
- ▶ A spurt in cyberattacks and an increased awareness about such crimes have contributed to a rise in demand for cyber insurance policies. The uptick in such incidents has also led to a spike in claims for insurance companies, leading to a strengthening of underwriting parameters. The magnitude of claims in the industry has also increased along with a rise in demand. On account of rising claims, general insurers have tightened their underwriting parameters to focus on their risk selection. The number of claims in the cyber insurance segment increased 20-25 per cent in 2022-23 over the previous financial year. Cyber insurance policies cover ransomware attacks and the ensuing damages, including ransom payments, data restoration costs, forensic and other first-party costs, and loss of profit due to business interruption.
- ▶ LIC has announced an infusion of Rs 25 crore capital into its subsidiary LIC Mutual Fund Asset Management Limited. LIC currently holds 45 per cent in LIC Mutual Fund Asset Management, while LIC Housing Finance, GIC Housing Finance and Union Bank of India hold 39.3 per cent, 11.7 per cent and 4 per cent, respectively, in the company.
- ▶ A study by Swiss-Re reveals – "The economic growth slowdown and elevated geopolitical uncertainty dampen the outlook for the primary insurance industry. We forecast total global real premium growth at only 2.2% annually on average for the next two years, below the pre-pandemic trend (2018 2019: 2.8%) but higher than the average of the past five years (2018 2022: 1.6%). Profitability is recovering and underwriting gaps closing as investment returns increase with high interest rates, but we estimate the industry will not earn its cost of capital in 2024 or 2025 in major markets. Events such as the Middle East war may hurt insurers' capital positions through channels such as inflation and market volatility"



## WORKING CLASS STRUGGLE

● S. SRIDHARA, Mysore

Municipal Corporation of Gurugram Sanitation workers have been on strike since September 18<sup>th</sup> to demand cancellation of Direct Employment of Sanitation workers existing agencies. The Corporation sacked 3480 workers in September and outsourced to new private agencies. Workers used to get salary of Rs.15000/-. They were asked to work in the operation and maintenance departments under different conditions whereby their salary was reduced to Rs.10400/-.

◆  
Around 30000 workers from various state-owned services and the community care sector held a protest march in Jharkhand capital Ranchi on December 4<sup>th</sup> to demand better working conditions and benefits. They called for pay increases, permanency for informal and outsourced workers and reform of Government department rules relating to wages, allowances, inclusion into pension schemes and proper classification of workers Union.

◆  
Over 200000 Anganwadi workers and helpers across Maharashtra are on a strike they began on December 4<sup>th</sup> over several long outstanding demands. The Anganwadi workers Union wants increased Honorarium and gratuity payments and workers to be granted Government Employment Status. The workers want Rs.18000/- monthly minimum wage, which is the minimum wage for a Government Contract Workers according to existing Labor Laws and an additional dearness allowance. In March 2023 their monthly honorarium was raised from Rs.8500/- to Rs.10000/-. Helpers are paid a meagre Rs.5000/- per month.

◆  
Anganwadi workers and helpers went on strike on 12<sup>th</sup> December throughout Andhra Pradesh forcing closure of about 50000 centres. Workers want wages increased to Rs.26000/-gratuity, raising retirement age to 62 years and removal of mini-Anganwadi centre. Anganwadi workers in AP are currently paid Rs. 11500/- and helpers paid Rs.7000/- per month.

◆  
Doctors and outsourced workers at the Kalyan Singh Super Specialty Cancer Institute and Hospital in Lucknow went on strike on 11<sup>th</sup> December. They demanded an increase in Honorarium and equal pay with their counter parts at the Sanjay Gandhi Post Graduate Institute of Medical Sciences.

◆  
Rural Post Office workers went on strike on 12<sup>th</sup> December and held a sit down protest in Madurai to demand the same pay as permanent workers; pension benefits, a leave allowance and health insurance. The All India Gramin Dak Sevaka Union workers said that though they do same work as regular postal workers, their pay was much lower.

Poorly paid public school midday meal workers in Haveri, Karnataka withdrew their work for an indefinite period on 10<sup>th</sup> December to demand higher pay. Around 3900 midday meal workers are employed in Haveri District.

◆  
Workers from the Post Graduate Institute of Medical Education and Research in Chandigarh held a candle light march in city on 4<sup>th</sup> December to demand reinstatement of Old Pension Scheme. The protest was

organised by All India National Pension System (NPS) Employee Federation. Meanwhile members of the Punjab State Minister's Service Union (PSMSU) are on strike action that started on 8<sup>th</sup> November to demand reinstatement of old pension, other demands are for the release of outstanding instalments of the dearness allowances and for contract workers to be made permanent. The strike action was supported by the Punjab State Power Corporation Limited (PSPCL) which went on strike on 5<sup>th</sup> December demanding payment of pension arrears and revised salary scale. While health department workers in Amritsar stopped work on 5<sup>th</sup> December and protested in support of public sector workers demand.

◆  
Municipal Sanitation workers at Gidderbaha in Punjab State stopped work on November 28<sup>th</sup> and drove tractor loads of garbage to the Sub-Divisional Magistrate's office to demand four months of unpaid wages. They also demanded provision of designated dumping sites as existing sites had been encroached by Private contractors.

◆  
Village Bank employees and Officers at Kannur in Kerala state held an one day strike on December 2<sup>nd</sup> to demand permanent jobs for temporary and daily waged workers and filling of vacant positions to reduce their heavy workload. Workers accused the Management of abrogating earlier assurances on their charter of nine demands. The strike was called by the All India Regional Rural Bank Employees Association.

◆  
Traditional Fisherman at Kochi in Kerala blocked traffic on the Goshree Bridge with a human chain on 5<sup>th</sup> December demanding that the Government modernise facilities at the Kalamukku Fish Landing Centre. The fishermen are demanding the building of the approach road, dredging of the waters adjacent to the landing centre and providing shelter for boats during the rough sea conditions.  
SRIDHARA.S, MYSORE.

- Rating agency Moody has downgraded its outlook on the credit status of US government debt from "Stable" to "Negative". While still retaining it at AAA, Moody's update is another indication of America's ever worsening fiscal and financial position and the political turmoil that is both accompanying and feeding into it. It followed the move by the rating agency Fitch to lower its long-term rating for the US from AAA to AA+ in August and the S&P downgrade of US debt. Moody's has not gone that far, at least not yet, but the move to "negative" status often precedes an outright downgrade. The driving forces for the decision are the increase in the US budget deficit, much of it the result of increased military spending, the sharp increase in the bill on the debt because of the rate hikes carried out by the US Federal Reserve, and the conflicts in the Congress which have led to repeated threats of shut-down of government services. The US Govt. debt is now more than \$33 trillion and rising, and stands above 120 percent of US GDP.
- Job cuts are sweeping across the US economy as Corporations plunge their payrolls for the new year. Since the beginning of December, tens of thousands of workers employed in manufacturing, tech, entertainment, finance, retail and other industries have received lay off notices as a holiday gift from their employers. In the first 11 months of the year, companies have cut 6,86,860 jobs a 115% increase from the 3,20,173 cuts announced during the same period last year. This was the highest Jan-Nov job loss total since 2020, the first year of the pandemic when 22,27,725 cuts were recorded. According the Fed's own survey of Consumer Finances released last month, the top 10% of wage earners (who have an average net worth of about \$6.6 million) saw their incomes increase by about 22% between 2019 and 2022. Overall real median income rose by only 3%. The Fed noted that the rise in income inequity was "one of the largest three-year changes", since it began the Consumer Finance Survey in 1989.
- The announcement that China is experiencing significant deflation highlights the growing problems confronting the government as it

## ECONOMIC TID BITDS

● **J. SURESH**, Mysore

seeks to boost the economy. Consumer Prices fell by 0.5% year on year in November, the steepest decline in three years. Producer prices, which measure the cost of goods at the factory gate, dropped by 3%, continuing a trend which has been evident over the years. The rating agency Moody's cut is outlook for Chinese Sovereign debt to negative. It cited the risk of lower growth in the medium term and the likely need for the government to provide support for economically weaker regions of the country. Data

released at the end of November showed that manufacturing activity had fallen for the second month in a row. The official Purchasing Managers Index(PMI) came in at 49.4, below the level of 50 that marks the borders between expansion and contraction. The non-manufacturing PMI was 50.2, while positive, this was the lowest reading since the Covid surge in December last year.

- According to Annual International Debt Report issued by World Bank, developing countries spent 443.5 billion last year to service their public debt – almost half a trillion dollars – financed by draining resources from critical health, education and other social needs, such as combating the effects of climate change. These payments, which rose by 5% from a year earlier and could increase by 10% in 2023-24, are the highest on record. However, the situation is even more severe for 75 poorest countries. Their external debt service payments reached a record \$88.9 billion in 2022 and are predicted to rise by 40% in 2023-24. Their interest payments alone have quadrupled since 2012 to reach \$23.6 billion. The debt situation has worsened markedly over the past two years because of the entirely predictable effects of the interest rate increased by the World's Major Central Banks. In the past three years these have been 18 sovereign defaults in 10 developing countries. This was greater than the number recorded over the previous two decades.

## FOR OUR FIELD FORCE

● **A. ARIVUKKADAL**  
Thanjavur

**World's fourth:** LIC is the fourth largest insurer in the world, according to a ranking based on life and accident & health reserves of companies in 2022 by S&P Global Market Intelligence. According to the report, LIC's reserves stood at \$503.7 billion. Germany's Allianz SE (\$750.20 billion), China Life Insurance Company (\$616.90 billion) and Nippon Life Insurance Company (\$536.80 billion) are the top three insurance companies in the world.

**LIC Share:** Brokerage firm Kotak Institutional Equities factored in a 50% discount to LIC's unrealised equity gains, resulting in a Fair Value (target price) of Rs.1,040. The brokerage is optimistic about LIC's robust marketing agency force.

**Claim settlement:** Joginder Singh, a 45-year-old Soldier, tragically lost his life in a Maoist attack in Chhattisgarh on November 18, 2023. In a display of exceptional empathy and efficiency, the LIC Branch Office in Samba has settled the claim of ITBP Martyr Joginder Singh within a record time of 24 hours. LIC's officials visited his residence and personally handed over the claim payment to Singh's wife, dismantling the misconception that LIC claims are not payable during active duty.

**Premium reward:** IDFC First Bank, LIC Cards, and Mastercard announced their collaboration to launch an exclusive co-branded credit card. Available in two variants, the credit cards will let more than 27 crore LIC policyholders save in the form of reward points on every LIC insurance premium payment.

**LIC Fin-tech:** As part of its digital transformation exercise, LIC is exploring the possibility of setting up a fintech unit. LIC has initiated a total digital transformation project DIVE (Digital Innovation and Value Enhancement) and appointed a consultant to steer the project, LIC Chairman Siddhartha Mohanty told.

**GIFT City:** LIC is planning to open office in Gujarat International Finance Tec(GIFT) City Gandhinagar during the current financial year to further its overseas business. The insurer's presence in the GIFT City-International Financial Services Centre (IFSC) will enable it to expand its global business.

**LIC Metro:** A station of Hyderabad Metro network is named, "LIC Peddamma Gudi Metro Station" as LIC purchases sponsoring rights.

**Income Tax:** According to a survey 63% stick to the Old Income tax regime, considering the tax-saving benefits and a sense of security offered by long-term savings instruments. The survey highlighted PPF and life insurance (including ULIP and traditional policies) as the most favoured tax-saving instruments, chosen by 39% and 34% of respondents, respectively.

**Surrender rules:** IRDAI has proposed in the form of a consultation paper to ensure that the policyholder receives a significantly higher surrender value for his/her surrendered policy and reduce the surrender charges charged by the life insurer.

**Ombudsman limit:** Insurance ombudsman offices across India have started admitting policyholder complaints that involve compensation claims of up to Rs.50 lakh. Until November

10, when the finance ministry amended the insurance ombudsman rules, the maximum compensation that these offices could award to policyholders was capped at Rs.30 lakh.

**Apollo insurance:** Apollo Hospitals plans to re-enter the health insurance business, 3 years after selling Apollo Munich Health Insurance Co to HDFC. The sale included a three-year non-compete clause which meant that Apollo could not re-enter the health insurance sector for three years. Now that period has been completed.

**Banks mis-selling:** Calling for reviewing of mis-selling of IndiaFirst Life Insurance policies, the Bank of Baroda Officers' Union has requested the top management to delink the insurance product from employees. Bank of Baroda owns a 65% stake in IndiaFirst Life Insurance. According to MoneLife, the mis-selling of insurance policies by banks (bancassurance channel) is on the rise, thanks to high commissions and business links. Several banks have invested in life insurance companies and, hence, there is a push for selling policies to bank customers.

**Insurance Fraud:** An agent of Reliance General Insurance Co sold more than thousand policies fraudulently. He collected premium for four wheelers and issued policies for 2 wheelers, according to the complaint filed with Chennai police.

**Salaried insurance:** Aditya Birla Sun Life Insurance Company has introduced a product specifically designed for salaried professionals. In addition to the standard Life Cover option, policyholders have the flexibility to opt for Life Cover with Return of Premium, Fixed Income Cover, and Increasing Income Cover (with an Income Escalation Rate of either 5% or 10%).

**Zero-cost term:** Some Insurance companies offer 'zero-cost' term insurance plans in which policyholders can foreclose the policy if they so wish and get all premiums refunded or continue the plan till maturity without any cashback benefit. But the premiums are almost double than in a regular term plan.





## Blood Donation Camp by KSDIEA

Since more than a decade, Kolkata Suburban Division Insurance Employees Association has been organising blood donation camp to commemorate the significance of 5th December in the history of AIIEA. This year also two district wise camps were organised at Berhampore and Krishnanagar base. 195 donors including employees, officers, agents, Development Officers and policyholders, At Berhampore a great wave of enthusiasm was created among donors even beyond Murshidabad District and donors came from as far as Nabadwip and Barrackpore base. As a result, an unprecedented number of 170 donors volunteered to take part in the noble mission. Many base units of KSDIEA held meetings to discuss the relevance of the day and a NB competition was floated by association throughout the Division.

## Financial Assistance for Relief Work in Himachal Pradesh

There was a sudden disaster during rainy season in the whole state of Himachal Pradesh during July and August 2023. Hundreds of people lost their lives and many buildings collapsed and large number of villages were devastated. It was very unfortunate that Central Government did not provide any relief to the State. However, the State Govt. and the people of the state decided to donate generously to fight the disaster caused due to rains and floods. Shimla Division gave a call for donations. This was supported by NZIEA, NFIFWI and LIC Class I Officers' Federation. A sum Rs 711000 was collected and the same was handed over to the Chief Minister of the State Sh. Sukhvinder Singh Sukhu on 05.12.2023. This gesture of the LIC employees came in for great appreciation.



## TU Class by KSDIEA Contd from P35

future. Being members of a responsible trade union, we are ideologically committed to protect the interest and growth of public sector insurance. So, following the directives of AIIEA we will play our role of nation savior through strengthening LIC.

Both the sessions remained thoroughly interactive and the speakers faced many questions after delivering their speeches. A number of Secretariat Members of KSDIEA were also present.

### CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Jan 2023	132.8	382.46	8730.09
Feb	132.7	382.18	8723.51
Mar	133.3	383.90	8762.95
Apr	134.2	386.50	8822.12
May	134.7	387.94	8854.99
June	136.4	392.83	8966.74
July`	139.7	402.34	9183.68
Aug	139.2	400.90	9150.81
Sept	137.5	396.00	9039.06
Oct	138.4	398.59	9098.22

Base1960=Base2001x22.8259 Base 2001=Base 2016x2.88

## DONATIONS

### TO INSURANCE WORKER AND AIIEA

- Com. S.S.Iregonda, Basavana Bagewadi Br Rs. 2500
- Com. Goda Mahalakshmi, Tanuku Branch 2000
- Com. Uma Maheshwari, CBO 6 Hyderabad 1000
- Com. P.V.Kalyana sundaram, Coimbatore 5000
- Com. Duryodhan Sahoo, Bhubaneshwar 5000
- Com. Jagadeesha, Udupi 5000
- Com. Shaila Nayak, Udupi 3000

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

“Even though from childhood  
I had been taught that  
idolatry of the Nation is  
almost better than reverence  
for God and humanity,  
I believe I have outgrown  
that teaching, and it is my  
conviction that my countrymen  
will truly gain their India  
by fighting against the education  
which teaches them that  
a country is greater than  
the ideals of humanity.”

- Rabindranth Tagore

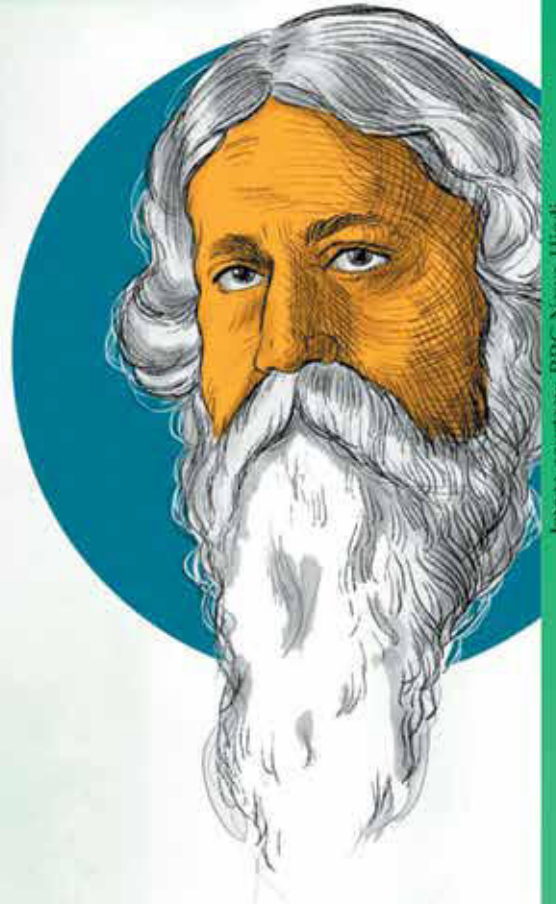


Image courtesy: BBC News-Hindi

*With Compliments from*

JABALPUR DIVISION INSURANCE EMPLOYEES' UNION  
RAIPUR DIVISION INSURANCE EMPLOYEES' UNION  
SHADOL DIVISION INSURANCE EMPLOYEES' UNION  
SATNA DIVISION INSURANCE EMPLOYEES' ASSOCIATION





*We Salute*  
**THESE BRAVEHEARTS**



*Naseem, Nasir, Firoz, Irshad, Munna, Monu, Wakeel, Rashid, Ankur, Saurabh, Devendra & Jatin*

**WHO RISKED THEIR LIVES TO SAVE 41 TRAPPED WORKERS  
IN SILKYARA TUNNEL IN UTTARAKHAND**



**CENTRAL ZONE  
INSURANCE EMPLOYEES' ASSOCIATION**