

Insurance Worker



Monthly Journal of ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION
Volume 67 • Number 10 • October 2024 • ₹ 10 • Pages 40+4

RED SALUTE COMRADE
SITARAM YECHURY



.. a beacon of hope & a source of inspiration to millions of working people who dared to dream a better society....

AII EA HAS LOST A GREAT FRIEND



Insurance Industry in the Melting Pot



India is Failing its Daughters



बेटी, क्या तुझे न्याय मिलेगा, वो भी मरने के बाद?

INDIA NEEDS A SOCIAL SECURITY NET



CITIZENS NEED ECONOMIC RIGHTS



TIME TO DEMAND FUNDAMENTAL ECONOMIC RIGHTS HAS COME...



**30th NCZIEF Conference
COMMITMENT FOR A BETTER TOMORROW**



ಶ್ರೀ ಸಿದ್ದರಾಮಯ್ಯ
ಸರ್ಕಾರದ ಮುಖ್ಯಮಂತ್ರಿಗಳು



ಶ್ರೀ ಡಿ.ಕೆ.ಶಿವಕುಮಾರ್
ಮಾನ್ಯ ಉಪಮುಖ್ಯಮಂತ್ರಿಗಳು



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ನುಡಿದಂತೆ
ನಡೆದಿದ್ದೇವೆ...



INDIA NEEDS A SOCIAL SECURITY NET

The Union Cabinet has recently taken two decisions relating to the social security. It has announced a unified pension scheme for the government employees. The fuller details of the scheme are yet to be notified. Some details of the scheme announced are that this scheme guarantees the government employee 50% of the aggregate basic pay for the last 10 months and the dearness allowance thereon. The scheme also guarantees a minimum pension of Rs.10000 per month. The family pension will be 60% of the basic pension drawn by the employee and the full eligibility for pension is on completion of 25 years of service. There is no provision for commutation of pension and some nominal amount would be paid which would not be deducted from the pension. The employee will have to make a contribution of 10% of the Basic Pay and the government will contribute 18.5% of basic pay and DA. The employee will be given an option to switch over to this scheme from the NPS.

The government has been campaigning that this is a very attractive pension scheme

and the best that could be done in the present circumstances. The neoliberal economists and the captains of industry and commerce are complimenting the government for framing this scheme without deviating from the path of reforms it has undertaken. However, the trade unions have rejected this scheme and termed it as falling way short of expectations and have decided to continue the agitation for restoration of the non-contributory old pension scheme. Their demand is on sound reasoning. Pension is not ex-gratia; it is a deferred wage which is earned during the service period.

The government employees had been agitating for over a decade now for restoration of the old pension scheme. Seeing the justification of the demand, many State Governments ruled by the Opposition parties have announced that they would switch over to the old pension scheme. In the background of the massive agitation, the NDA coalition government headed by Prime Minister Narendra Modi was forced to concede some demands, such as, guarantee of pension amount. The struggle on this issue is not over and the government employees

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have decided to persist with the demand for restoration of the old pension scheme.

The AIIEA has also been demanding improvement in the 1995 Pension Scheme and making it applicable to all employees irrespective of the date of joining service. Unlike the government, the scheme is contributory in insurance industry. This is in lieu of the managements' contribution towards PF. There is no provision for periodical updation of the pension in insurance industry unlike the government. This demand is being agitated in the Supreme Court. The AIIEA will continue to demand improvements in the pension scheme and its applicability to the entire workforce. It will also have to frame tactics in building solidarities with the government employees and make an effort in the financial sector for unity on this issue. The Working Committee of AIIEA scheduled to meet in the first half of December 2024 will draw proper tactics and strategies on this issue.

The other decision announced by the government is a Rs.5 lakh medical insurance cover for all citizens above the age of 70 years. The fuller details of this scheme are yet to be made public. Nevertheless, this decision is also taken in the background of strong demand that India should design a universal social security net. The decision of the government has brought into sharp focus the need for certain economic rights for all citizens of the country. The Constitution of India has given citizens certain fundamental political rights but not the economic rights. Part IV of the Constitution dealing with the directive principles of the State Policy considers India as a social welfare state and mandates the States to implement policies that would enable all citizens to lead a dignified life. But these are not justiciable issues. However, the Supreme Court through its ruling has expanded the scope of Article 21 which gives the right to life to include the right to health, right to education and a right to a life of dignity.

The government has been claiming that India is making huge progress and is to set to become the third largest economy of the world very soon. It has been quoting impressive growth figures to claim that India is fastest growing among the large economies of the world. This growth is not reflected in the living standards of overwhelming majority of the population. This growing economy has failed to create enough jobs. The rate of unemployment

is at an all time high. It is estimated that the educated unemployed form around 66% of the total unemployed in the country. The Economic Advisory Council to Prime Minister has said that 90% of the workers in the country earn less than Rs.25000 per month; while a study by Azim Premji University suggest that 90% of the households in the country earn less than Rs.10000 per month. Most of the employed are without any social security. The conditions of the self employed are much worse. India has the dubious distinction of being home to one-third of the world's malnourished children. Half of the children below the age of 3 years are underweight. India ranks 111 out of 125 countries in the Global Hunger Index 2023. There is huge concern that India is beset with a serious level of hunger.

There is another India within India where the top 1% of the population live a luxuriously vulgar life. The benefits of economic growth

केंद्रीय मंत्रिमंडल ने हाल ही में सामाजिक सुरक्षा से जुड़े दो फैसले लिए हैं। इसने सरकारी कर्मचारियों के लिए एकीकृत पेंशन योजना की घोषणा की है। इस योजना का विस्तृत विवरण अभी अधिसूचित किया जाना बाकी है। घोषित योजना के कुछ विवरण इस प्रकार हैं कि यह योजना सरकारी कर्मचारी को अंतिम 10 महीनों के औसत कुल मूल वेतन का 50 प्रतिशत और उस पर महंगाई भत्ता देने की गारंटी देती है। इस योजना में न्यूनतम 10000 रुपये प्रति माह पेंशन की भी गारंटी है। पारिवारिक पेंशन कर्मचारी द्वारा ली जाने वाली मूल पेंशन का 60 प्रतिशत होगी और पेंशन के लिए पूर्ण पात्रता 25 वर्ष की सेवा पूरी करने पर होगी। पेंशन के कम्प्यूटेशन का कोई प्रावधान नहीं है और कुछ मामूली राशि का भुगतान किया जाएगा जो पेंशन से नहीं काटी जाएगी। कर्मचारी को मूल वेतन का 10 प्रतिशत योगदान देना होगा और सरकार मूल वेतन और डीए का 18.5 प्रतिशत योगदान देगी। कर्मचारी को एनपीएस से इस योजना में स्विच करने का विकल्प दिया जाएगा।

सरकार प्रचार कर रही है कि यह एक बहुत ही आकर्षक पेंशन योजना है और वर्तमान परिस्थितियों में यह सबसे अच्छी योजना हो सकती है। नवउदारवादी अर्थशास्त्री और उद्योग और वाणिज्य के कर्णधार सरकार द्वारा सुधारवादी रास्ते से विचलित हुए बिना इस योजना को तैयार करने के लिए उसकी सराहना कर रहे हैं। हालाँकि, ट्रेड यूनियनों ने इस योजना को अस्वीकार कर दिया है और इसे उम्मीदों से काफी कम बताया है और गैर-अंशदायी पुरानी पेंशन योजना की बहाली के लिए आंदोलन जारी रखने का फैसला किया है। उनकी मांग ठोस तर्क पर आधारित है। पेंशन अनुग्रह अनुदान नहीं है, यह एक विलंबित वेतन है जो सेवा अवधि के दौरान अर्जित किया जाता है।

have been cornered by them. The country has been witnessing growth of some billionaires while millions of people are being pushed to the poverty levels every year. The richest one percent today own more than 40 percent of the national wealth. India has never seen such high level of inequalities. Not just the economy will stumble in the absence of steps to reduce these inequalities but it also has the potential to create a massive social upheaval. Never before the need for some economic rights is felt by the citizens as it is today.

The social and economic situation has made it absolutely necessary to build a strong movement for fundamental economic rights on issues like food, health care, education, employment and old age pension. The neoliberal regime argues that it does not have the resources to give the citizens these rights. It is a common understanding that all citizens have equal rights over the natural resources of the

country. Therefore, it is the responsibility of the State to provide basic services to help all citizens lead a life of dignity. Eminent economists like Prabhat Patnaik have argued that India can raise the necessary resources by designing a fair tax system. If the wealth of the super rich is taxed at a rate of 2% and the country introduces an inheritance tax on the lines of the advanced countries, it would be possible to give the citizens the fundamental economic rights on food, health, education, employment and old age pension. What is required is a political will. The capitalist system based on greed will not concede these demands easily. A powerful movement has to be built on this. The Time to Demand Fundamental Economic Rights has come now. The struggle to secure them is through building up powerful solidarities of trade unions, farmers unions and progressive sections of the civil society. This task cannot be delayed any further.

भारत को आवश्यकता है एक सामाजिक सुरक्षा तंत्र की

सरकारी कर्मचारी पुरानी पेंशन योजना की बहाली के लिए पिछले एक दशक से अधिक समय से आंदोलन कर रहे हैं। मांग के औचित्य को देखते हुए विपक्षी दलों द्वारा शासित कई राज्य सरकारों ने पुरानी पेंशन योजना को लागू करने की घोषणा की है। व्यापक आंदोलन की पृष्ठभूमि में प्रधानमंत्री नरेंद्र मोदी के नेतृत्व वाली एनडीए गठबंधन सरकार को पेंशन राशि की गारंटी जैसी कुछ मांगों को मानने के लिए मजबूर होना पड़ा। इस मुद्दे पर संघर्ष अभी खत्म नहीं हुआ है और सरकारी कर्मचारियों ने पुरानी पेंशन योजना की बहाली की मांग पर अड़े रहने का फैसला किया है।

एआईआईईए 1995 की पेंशन योजना में सुधार की मांग कर रहा है और इसे सभी कर्मचारियों पर लागू करने की मांग कर रहा है, चाहे वे किसी भी तारीख से नौकरी में आए हों। सरकार के विपरीत, बीमा उद्योग में यह योजना अंशदायी है। यह पीएफ में प्रबंधन के योगदान के बदले में है। सरकार के विपरीत बीमा उद्योग में पेंशन के आवधिक अद्यतनीकरण का कोई प्रावधान नहीं है। इस मांग को लेकर सुप्रीम कोर्ट में प्रयास किया जा रहा है। एआईआईईए पेंशन योजना में सुधार और पूरे कार्यबल पर इसकी प्रयोज्यता की मांग करना जारी रखेगा। इसे सरकारी कर्मचारियों के साथ एकजुटता बनाने और इस मुद्दे पर वित्तीय क्षेत्र में एकता के लिए प्रयास करने की रणनीति भी बनानी होगी। दिसंबर के पहले पखवाड़े में होने वाली एआईआईईए की कार्यसमिति इस मुद्दे पर उचित तरीके और रणनीति तैयार करेगी।

सरकार द्वारा घोषित दूसरा निर्णय 70 वर्ष से अधिक आयु के सभी नागरिकों के लिए पाँच लाख रुपये का चिकित्सा बीमा कवर है। इस योजना का पूरा विवरण अभी सार्वजनिक

नहीं किया गया है। फिर भी, यह निर्णय भी इस मजबूत मांग की पृष्ठभूमि में लिया गया है कि भारत को एक सार्वभौमिक सामाजिक सुरक्षा तंत्र तैयार करना चाहिए। सरकार के फैसले ने देश के सभी नागरिकों के लिए कुछ आर्थिक अधिकारों की आवश्यकता को स्पष्ट रूप से सामने ला दिया है। भारत के संविधान ने नागरिकों को कुछ मौलिक राजनीतिक अधिकार दिए हैं, लेकिन आर्थिक अधिकार नहीं दिए हैं। राज्य के नीति निर्देशक सिद्धांतों से संबंधित संविधान का भाग चार भारत को एक सामाजिक कल्याणकारी राज्य मानता है और राज्यों को ऐसी नीतियां लागू करने का आदेश देता है जो सभी नागरिकों को सम्मानजनक जीवन जीने में सक्षम बनाएंगी। लेकिन इन मुद्दों को न्यायसंगत नहीं माना जाता। हालाँकि, सुप्रीम कोर्ट ने अपने फैसले के माध्यम से अनुच्छेद 21 के दायरे का विस्तार किया है जो जीवन का अधिकार देता है जिसमें स्वास्थ्य का अधिकार, शिक्षा का अधिकार और गरिमापूर्ण जीवन का अधिकार शामिल है।

सरकार दावा करती रही है कि भारत बहुत तेजी से प्रगति कर रहा है और बहुत जल्द ही दुनिया की तीसरी सबसे बड़ी अर्थव्यवस्था बनने जा रहा है। यह दावा करने के लिए कि भारत दुनिया की बड़ी अर्थव्यवस्थाओं में सबसे तेजी से बढ़ रहा है, प्रभावशाली विकास के आंकड़ों का हवाला दिया जा रहा है। यह विकास अधिकांश आबादी के जीवन स्तर में परिलक्षित नहीं होता है। यह बढ़ती अर्थव्यवस्था पर्याप्त नौकरियां पैदा करने में विफल रही है। बेरोजगारी की दर अब तक के उच्चतम स्तर पर है। अनुमान है कि देश में कुल बेरोजगारों में से लगभग 66 प्रतिशत शिक्षित बेरोजगार हैं। प्रधानमंत्री की आर्थिक सलाहकार परिषद ने कहा है कि

देश में प्रतिशत कामगार 25000रुपये प्रति माह से कम कमाते हैं, जबकि अजीम प्रेमजी विश्वविद्यालय के एक अध्ययन से पता चलता है कि देश के 90 प्रतिशत परिवार प्रति माह , 10000 रुपये से कम कमा पाते हैं। नौकरीपेशा लोगों में से अधिकांश बिना किसी सामाजिक सुरक्षा के हैं। स्वरोजगार करने वालों की स्थिति बहुत खराब है। भारत को दुनिया के एक तिहाई कुपोषित बच्चों का घर होने का संदिग्ध गौरव प्राप्त है। 3 वर्ष से कम आयु के आधे बच्चे कम वजन के हैं। वैश्विक भूख सूचकांक 2023 में भारत 125 देशों में 111वें स्थान पर है। यह बहुत बड़ी चिंता की बात है कि भारत में भूख की समस्या गंभीर स्तर पर है।

भारत के भीतर एक और भारत है, जहां शीर्ष एक प्रतिशत आबादी एक विलासितापूर्ण और अश्लील जीवन जी रही है। आर्थिक विकास के लाभों पर उन्होंने कब्जा कर लिया है। देश में कुछ अरबपतियों की वृद्धि देखी जा रही है, जबकि लाखों लोग हर साल गरीबी के स्तर पर धकेले जा रहे हैं। आज देश के सबसे अमीर एक प्रतिशत लोगों के पास देश की 40 प्रतिशत से भी ज्यादा संपत्ति है। भारत में इतनी असमानता पहले कभी नहीं देखी गई। इन असमानताओं को कम करने के कदमों के अभाव में न केवल अर्थव्यवस्था लड़खड़ाएगी, बल्कि इससे बड़े पैमाने पर सामाजिक उथल-पुथल भी पैदा हो सकती है। इससे पहले कभी भी नागरिकों को कुछ आर्थिक अधिकारों की इतनी जरूरत महसूस नहीं हुई थी, जितनी आज हो रही है।

सामाजिक और आर्थिक स्थिति ने भोजन, स्वास्थ्य देखभाल, शिक्षा, रोजगार और वृद्धावस्था पेंशन जैसे मुद्दों पर मौलिक आर्थिक अधिकारों के लिए एक मजबूत आंदोलन खड़ा करना नितान्त आवश्यक बना दिया है। नवउदारवादी शासन का तर्क है कि उसके पास नागरिकों को ये अधिकार देने के लिए संसाधन नहीं हैं। यह सामान्य समझ है कि देश के प्राकृतिक संसाधनों पर सभी नागरिकों का समान अधिकार है। इसलिए, सभी नागरिकों को गरिमापूर्ण जीवन जीने में मदद करने के लिए बुनियादी सेवाएं प्रदान करना राज्य की जिम्मेदारी है। प्रभात पटनायक जैसे प्रख्यात अर्थशास्त्रियों ने तर्क दिया है कि भारत एक निष्पक्ष कर प्रणाली तैयार करके आवश्यक संसाधन जुटा सकता है। यदि अति धनी लोगों की संपत्ति पर दो प्रतिशत की दर से कर लगाया जाए और देश में उन्नत देशों की तर्ज पर उत्तराधिकार कर लागू किया जाए, तो नागरिकों को भोजन, स्वास्थ्य, शिक्षा, रोजगार और वृद्धावस्था पेंशन पर मौलिक आर्थिक अधिकार देना संभव हो जाएगा। बस जरूरत है राजनीतिक इच्छाशक्ति की। लालच पर आधारित पूंजीवादी व्यवस्था इन मांगों को आसानी से नहीं मानेगी। इस पर एक शक्तिशाली आंदोलन खड़ा करना होगा। अब मौलिक आर्थिक अधिकारों की मांग करने का समय आ गया है। उन्हें सुरक्षित करने का संघर्ष ट्रेड यूनियनों, किसान यूनियनों और नागरिक समाज के प्रगतिशील वर्गों की शक्तिशाली एकजुटता के निर्माण के माध्यम से है। इस कार्य में अब और देरी नहीं की जा सकती।

Com. Sitaram Yechury, General Secretary of the Communist Party of India (Marxist) breathed his last in the afternoon of 12th September 2024 at the All India Institute of Medical Sciences, New Delhi. He was undergoing treatment for acute respiratory infection. He was 72 years old.

Com. Yechury was a great friend and guide of insurance employees and their movement led by the AIIEA. His association with the AIIEA was so close that he used to describe himself, in a lighter vein, as an honorary member of the AIIEA. He inaugurated innumerable conferences of the units of the AIIEA and his submissions made deep impact on the participants and his guidance on various issues helped our organization to take correct decisions in difficult times.

In 1999, when the AIIEA and its units were in the thick of struggle against the opening up of the insurance sector to private participation, he inaugurated the Zonal Conference of SCZIEF at Nellore and through his submissions gave necessary confidence for the movement to take the struggle forward. He was the Special Guest in the 2003 Raipur Conference of the AIIEA, which was inaugurated by former Prime Minister of India Late Shri V.P. Singh. Just a few months earlier in Bangalore an experiment was attempted to defend the public sector institutions with the involvement of technocrats, bureaucrats, functionaries of the civil society and the trade unions under the banner of Citizens Forum against privatization. The AIIEA leadership at Bangalore had played an important role in this experiment. Com Sitaram Yechury was the main speaker of this program. Impressed by this program, Com Yechury



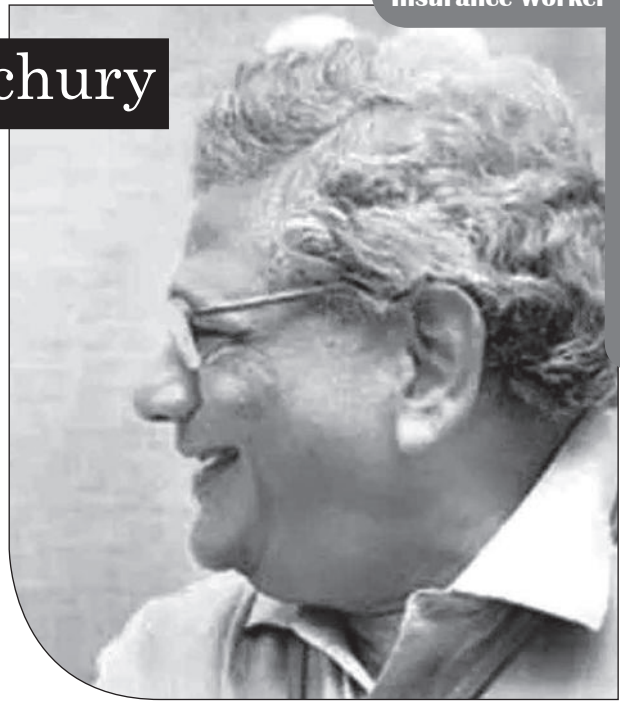
At Zonal Conference of SCZIEF at Nellore

Comrade Sitaram Yechury

suggested during the Raipur Conference that AIIEA could take the lead in forming such forums building unity beyond the trade unions. The result of this suggestion was the decision to form People for India Forums by AIIEA across the country. These forums helped the units of AIIEA to take up many issues relating to the people including the civic issues and mobilise people larger than the strength the trade unions. Eminent personalities like Late Com L.C.Jain, Former Planning Commission Member and Shri EAS Sarma, Former Secretary to the Government of India were associated with the PFI Forums.

In 2004, there were attempts to increase the FDI limit in the insurance sector from 26% to 49%. Within the industry, there were unions which felt that this issue is not important and there is no cause for worry. But the AIIEA considered the hike in FDI limit as an attempt to strengthen the private companies which naturally would have an adverse impact on the public sector insurance industry. On this issue also, the guidance of Com Yechury proved very helpful and the struggle of AIIEA could prevent the FDI hike for nearly a decade. Com Yechury played an important role in stopping the UPA Government from amending the Insurance Laws Bill which finally was enacted during the NDA I regime. The AIIEA however could succeed in securing certain safeguards by its campaign and deposition before the Parliamentary Committee on Finance.

Com Yechury inaugurated the 23rd AIIEA Conference at Nagpur. The conference was held when General Elections were just months away. Dealing with the national situation, he pointed out that neoliberal policies have to be fought and unless the economic direction is changed



towards welfare of the people, there cannot be any solution to the problems the country was facing. From this platform he gave the clarion call “Neta nahin Neethi Badlo”. This went on to become the national slogan.

The AIIEA celebrated the 75th Year of India’s Independence in 2022. It organized a national seminar at Hyderabad and Com Yechury presented his views on “Idea of India”. This was the last occasion when Com Yechury could participate in a program of AIIEA. The brief narration of his participation in the programs of AIIEA demonstrate his love and deep attachment to our organization. He always used to say that AIIEA is a unique trade union and he was proud of associating himself with such an organization.

Com. Yechury was an outstanding leader of the left movement. He was elected as the General Secretary of the CPI (M) in 2015 and continued



Raipur Conference -People for India Forums



Inaugurated 23rd AIIEA Conference at Nagpur



On "Idea of India"
at national seminar
at Hyderabad, 2022



in the post until his demise. Com. Yechury was active in the left movement right from his student days. A brilliant student as he was with a post graduate degree in Economics from the JNU, he preferred the tough life of a political activist rather than the comfortable life of a professional. He was arrested during emergency and his reading of charge sheet to Indira Gandhi demanding her resignation as Chancellor of JNU at its gates will always be remembered as an iconic act of courage. He was a Marxist scholar of rare distinction, a persuasive speaker, prolific writer and brilliant organiser- all rolled into one. Com. Yechury was a member of the Rajya Sabha for two terms from 2005 to 2017. His interventions in the parliamentary debates on issues concerning the lives and livelihood of the people used to be admired even by the greatest detractors of the left movement. He was given the best parliamentarian award in 2017. Given his simple and amiable bearing with a radiant smile writ large on his face, he had a wide array of admirers across the political spectrum.

Com. Yechury made immense contribution to the project of building and strengthening a secular, socialist and democratic republic with justice, liberty, equality and fraternity as its core values. As early as 2014 itself with the coming to power of BJP which made communal and divisive issues central to its governance while pursuing neoliberalism, Com Yechury cautioned the nation that Constitution is in danger. Fully aware of the dangers of authoritarianism and fascism, he made all efforts to unite the political parties to counter this grave threat. His influence was much beyond his own party and there was deep appreciation and respect for his ideas. His campaign on what the Idea of India is caught the imagination of a large number of people. He was instrumental in building coalitions against authoritarian regime.

During the UPA I, many progressive laws were enacted; they include the

MGREGA and Right to Information. Com Yechury was an important author of common minimum program of governance for the UPA. His contribution to the end of monarchy and bringing in of democracy in Nepal would always be remembered.

Com. Yechury was a beacon of hope and a source of inspiration to millions of working people who dared to dream a better society. His absence will be sorely missed by the democratic forces at a time when the 2024 General Election results created some hope for expansion of democratic space in the country. The AIIEA has lost a great friend in the death of Com Yechury. His death has left a huge vacuum in the Left and Democratic politics which will be very difficult to fill.

The great poet and mystic Rumi had said "I learned that every mortal will taste death. But only some taste life." Com Yechury was one of those rare personalities who tasted life. He lived a very rich life. His life and work have to be celebrated. The fragrance of love and the message of unity that he spread, will remain a great contribution to Indian society.

***Long Live
the Great Legacy of
Com Sitaram Yechury.***



30th

General Conference of NCZIEF



Wonderful Exhibition of Preparations, Participation, Conviction & Commitment for a Better Tomorrow

The 30th General conference of North Central Zone Insurance Employees' Federation was held at Ayodhya (Faizabad) from 14th to 16th September 2024. The venue of the conference was named as Com. Neelima Moitra Nagar.

Rally

The conference began with a colourful Rally with more than 600 comrades from across the 12 Divisional units of NCZIEF from Uttar Pradesh

and Uttarakhand participated with great enthusiasm. The coordination with the fraternal trade unions was so wonderful that almost more than 50 comrades from different trade unions also took part in the rally. The rally was greeted by employee unions of Income Tax, Postal, BSNL, Banks, Teachers etc.

The rally made a significant impact and the press reported that such rally by democratic forces was not seen in the

past several decades. The displaying of placards of unity and slogans against price rise, unemployment, privatisation of education and health found appreciation and response from the local population.

Flag Hoisting & Open Session

Amidst thunderous sloganeering, Com. Sanjeev Sharma, President, NCZIEF hoisted the flag of NCZIEF and followed by floral tributes to Martyrs Column. Floral tributes and respects were paid to Com. Sitaram Yechury by the leadership of Zone, AIIEA and all the participants.

The Open Session was started with a beautiful welcome song, followed by revolutionary song by the female and male comrades of host division Bima Karmchari Sangh, Faizabad Division.

Com. R.S.Chaturvedi, convener welcomed the leadership and the gathering. Prof. Dr. Anil Singh, Chairperson, Reception Committee delivered the



Inaugural session
- section of audience

welcome address tracing the history of the city and the struggles of AIIEA.

Com Sreekant Mishra, General Secretary, AIIEA inaugurated the conference. He expressed happiness over the large participation in the conference. He said that in today's challenging time, an ideological and unified action of a vibrant trade union like AIIEA can counter the challenges. He talked about the challenges faced during the course of securing wage revision for LIC Employees. He said that at a time when Govt and the unions associated to ruling party were trying to ignore collective bargaining right or rights of employees representatives, it was AIIEA, which fought and clinched a very good wage revision. He said that ruling dispensation is trying to divide the people of this country, but today the insurance employees rally under the banner of NCZIEF has given a new hope to the unity and united struggles of common masses. He called upon the members to be united and in preparedness for a bigger struggle to protect the Public Sector and rights of working people and common masses. He congratulated Insurance Employees and NCZIEF for their efforts in campaign against GST in Life & Health Insurance.



Addressing the fully charged Open Session of the Conference, **Com. Amanulla Khan** expressed hope that the enthusiasm and the determination of the participants clearly that our struggle for a better tomorrow will yield positive results. He said that this land Ayodhya (Faizabad) is a real example of religious unity and diversity of India. He said that this is the place where Ashfaqulla Khan, the close associate of Pandit Ram Prasad Bismil was hanged by Britishers. Ayodhya has played a very important role in the struggle for independence. He said that today there is greater challenge to the unity of people. The Government, which in order to be in power and to implement the Pro-Corporate agenda is dividing the people in various ways and this can be countered only by uniting the people across religion, region and language.

He said today a great Challenge is to protect the job security in the face of unprecedented technological advances. The economy has failed to create jobs. He said that the policy makers should address the real issues of the people and for that trade unions and democratic movement should develop their struggle in that direction.

The Open Session was also addressed by Com. Ashok Tewari, Former President, AIIPA & Com. Harshad Popat, Vice President, AIIEA. Com. Sanjeev Sharma, President, NCZIEF presided the session and Com. Rajiv Nigam, General Secretary, NCZIEF compered the proceedings.

Delegate Session

The delegate session started with the presentation of Report by General Secretary and 41 comrades took part in the debate. The Debate was exhaustive and complete unanimity was there in terms of ideological and organizational understanding. The participation of younger comrades of 2020 batch and others including women comrades was really encouraging and has given enough strength to the organization.

Com. V.Ramesh, President AIIEA addressed the Delegate



Com Ramesh addressing the delegates

Session. He said that the BJP received setback in recent Lok Sabha elections and even at this place Ayodhya, the BJP lost the elections. This has opened up some space for democratic activities. The Government is continuing the same economic and social policies, which are the root of distress. He said that the unemployment rate rose to 9.3%, there is acute rural distress but the government is not paying any attention to solve these issues. They are trying to cover up the failures by pursuing divisive agenda. He said strengthening the organization is need of the hour and congratulated NCZIEF for showing its strength and called it one of the strongest zonal units of AIIEA.

Com. B.S.Ravi, Treasurer, AIIEA also intervened in the debate in his known and beautiful manner. He briefly placed the details of the wonderful wage revision clinched by us. He said that at a time when wages are stagnating, AIIEA through its tactics could secure a very good wage revision for LIC employees. He explained some finer issues of the wage revision. He stressed on the need of organisational consolidation to meet the enormous challenges of the present times. Com. Amanulla Khan and Com.



Com.Rajiv Nigam summing up the debate

Sreekant Misra also intervened the debate and educated the participants..

Cultural Evening

A cultural evening was organized on the 2nd Day of conference. The cultural evening was beautifully designed. A group of singers presented the songs, which show the cultural, religious, regional diversity and unity of India.

It consisted of Kabeer ke Dohe, Bhajans sung by Rafi Sahab, written by shakeel badayuni and composed by Naushad Sahab, Songs dedicated to martyrs. When the final song “Mile Sur Mera Tumhara.....” was sung by the singers, the whole hall stood on their feet, with Flags of AIIEA and tricolour in their hands. This was a memorable moment for all those present.

Com. Amanulla Khan, while presenting mementos to the singers said that today’s program expresses the rich diversity of India and the songs

and singers have taken us to another world. He said that the songs were well selected to depict India’s rich cultural heritage and unity in diversity. Com. V.Ramesh & Com. Sreekant Misra applauded the theme of the program and especially the narration before each song.

The 30th General Conference of NCZIEF unanimously elected a team of office-bearers with Coms Sanjeev Sharma as President, Rajiv Nigam as General Secretary and Rakesh Kanaujia as Treasurer for the ensuing term.

A total of 13 resolutions were adopted unanimously in the conference. The conference expressed its gratitude and revolutionary greetings to the leadership and young volunteers of Bima Karmchari Sangh , Faizabad Division for their commitment and contribution in hosting a very successful conference.



Com Amanulla Khan explaining significance of Ganga-Jamuna Tehzeeb



Cultural Evening

AIIEA's Campaign against GST on Life and Health Insurance premium

GST Council sets up GoM to examine the issue

The campaign undertaken by the units of AIIEA against GST on life and health insurance premium was really breathtaking. Our units met more than 400 political leaders including 340 MPs from across the political spectrum throughout the country. The units of AIIEA explained to the Honourable MPs that imposition of 18% tax on life and health insurance premium amounted to imposing a tax on the uncertainties of life. The campaign was powerful enough to bring this issue to the centre stage of national discourse. Almost the entire opposition supported our demand. One of the finest moments of the campaign was on 6th of August 2024 when the opposition parties staged a Dharna outside Parliament demanding withdrawal of GST on life and health insurance premium. Another noteworthy feature of the campaign was that a number of senior ministers in the Union Cabinet too asked the finance minister to look into the issues raised by AIIEA.

The letter written by Union Minister for Road Transport and Highways Sri Nitin Gadkari to the finance minister created a veritable political furor. This campaign will certainly be recorded as one of the biggest mobilisational efforts of the AIIEA on an issue directly connected to the people and the society at large.

Even though the finance minister initially seemed to be critical of the demand, she eventually assured Parliament in August 2024 that the issue would be taken up in the GST Council which was to meet in the month of September 2024. This assurance was a huge moral victory for the campaign of the AIIEA.

The 54th meeting of the Goods and Services Tax Council (GST Council) held on 9th September 2024 deliberated upon the issue and formed a Group of Ministers (GoM) to consider exempting GST on life and medical insurance premia. **The committee will be chaired by the Deputy Chief Minister of Bihar Sri Samrat Chowdhury and its members will be from Bihar,**

UP, West Bengal, Karnataka, Kerala, Rajasthan, Andhra Pradesh, Meghalaya, Goa, Telangana, Tamilnadu, Punjab and Gujarat. The group of Ministers has been asked to submit its report by the end of October 2024. The GST Council will take a decision on the issue on the basis of the recommendations of this GoM in its next meeting in November 2024.

AIIEA profusely congratulates all the members and units throughout the country for the magnificent campaign as a result of which the issue of GST on Life and medical insurance premia has reached a critical point. **The AIIEA calls upon our units in the above mentioned States to immediately approach the concerned ministers in the States and urge them to recommend withdrawal of GST on life and health insurance premia in the interest of the people and the society at large.**

GTIS -1997 REVISED

Category	Basic Pay	Risk cover	Revised Premium
I	2,63,925 and above	66,00,000	2046.00
II	1,82,920 – 2,63,924	56,00,000	1612.00
III	1,28,065 – 1,82,0919	36,00,000	1116.00
IV	65,625 – 1,28,064	25,00,000	775.00
V	35,985 – 65,624	13,00,000	403.00
VI	Less than 35985	7,00,000	217.00

The premiums rates are effective from 1st sept 2024.

AIIPA - General Insurance Conclave at Hyderabad

The two-day national level Conclave of AIIPA General Insurance leadership was held at Hyderabad on Aug 31 and Sep 1, 2024. Com Satanjib Das presided over the session.

84 participants representing general insurance units of AIIPA from almost all the states and regions attended the Conclave. Two veterans of the Insurance employees' movement, Coms K.Venugopal and Shreekant Mishra, General Secretary of AIIEA, who were invited, addressed the Conclave on the opening day.

Com J.Gurumurthy, Vice President, AIIPA, made the keynote address of the Conclave, mainly focusing on the organisation. He pointed out that the membership of the AIIPA in the general insurance sector increased from 9852 in 2022 to 14181 as on 20 August 2024. Expressing satisfaction at the advancement, he pointed out that compared to the total number of pensioners and family pensioners, many more miles have to be traversed to organise them under the banner of AIIPA.

Com Gurumurthy also expressed satisfaction at the manner in which general insurance units responded to the calls of AIIPA from time to time, the latest being the call



to contribute to the Wayanad relief fund. The contributions of general insurance units exceeded Rs.21 lakhs out of a total contribution of Rs.45 lakhs received by AIIPA hqrs for Wayanad relief. He also dwelt on different issues confronting the PSGI pensioners, including the issue of family pension at uniform rate of 30% and stressed on streamlining the organisation at the grassroots level.

Coms Venugopal and Shreekant Mishra while addressing the Conclave, explained the challenges facing the insurance pensioners, particularly PSGI pensioners, and also the public sector insurance industry as a whole. They pointed out that though the results of 18th Lok Sabha election changed the political equation to some extent, the ruling political dispensation

has been pursuing the same old neo liberal economic policies that has been posing a serious challenge to the public sector insurance industry and also to the very concept of social security. They stressed upon the unity of pensioners and in service employee as well as wider sections of working people to protect the Pension scheme of 1995 and to realise improvements upon it.

Coms P.Bagchi (Jt Secy) and PV Subbarao (Jt Secy) added valid inputs while supplementing the background note presented to the Conclave by Com Gurumurthy. Shri B.N. Narasimhan (retd Jt CMD in-charge, NIC and AIIPA Patron) in his brief address, highlighted the meticulous work being done by team-AIIPA and the need to mobilise more support to the organisation.

Com Satanjib Das,



President, AIIPA, addressing the Conclave pointed out that the pension struggle has two-pronged dimension — one is to improve on the 1995 scheme and another to protect the defined benefit pension scheme. He narrated the initiatives taken and struggles launched by the AIIPA on the issue of family pension at the rate of 30% and other important issues like pension updation.

Deriding the UPS recently announced by the government as a hybrid of NPS and OPS, Com Satanjib Das underlined the importance of carrying

forward the struggle on the demand of scrapping NPS and restoration of OPS for all. He also stressed on the need to broaden the base of struggle and to build bridge with other sections of the working people by organising conventions / seminars on the issue of Universal Pension Scheme, as has been decided by the last conference of AIIPA.

28 participants took part in the deliberations and put forward important inputs on the basis of their grassroots experience to strengthen and streamline the organisation. They exuded confidence that the

AIIPA in the general insurance sector will march forward, registering more membership and addressing effectively the issues confronting the PSGI Pensioners.

The Conclave concluded its proceedings on 1st Sep. GIPA Hyderabad, by their brilliant teamwork, hosted the Conclave in a magnificent manner. Kudos to them. On behalf of the host unit, Com K.Prakasha Rao welcomed the participants at the outset and Com VSN Murthy proposed the vote of thanks.

JFTU meeting with GIPSA

The GIPSA and JFTU held a meeting on 13th September 2024 to discuss the long pending monetary demands of the employees in public sector general insurance industry. In the meeting AIIEA conveyed the disquiet and anguish of PSGI employees on the undue delay

on the issue of wage revision, FPS and NPS and asked the GIPSA to take up the matters more proactively with the DFS for the resolution.

The Chairperson, GIPSA appreciated our concern and informed us that all necessary steps are being taken by them

to get the issues cleared by the DFS and they were hopeful of some development in the matter very early.

AIIEA stressed the importance of urgent resolution of the issue to keep the morale of employees high and avoid any unpleasant IR situation in the industry.

Meal Coupon revised

with effect from 1st Sept 2024.

Cadre of the employee	Coupon Rate Rs.per day
ZM(O) & ZM(S)	500
SDM	445
DM	390
ADM	345
AO	305
AAO	285
Development Officer	245
HGA	235
Assistant / Steno	215
Record Clerk	190
Class IV Employee	175
Regular Part time workmen	115

Revision of Pay Scales to Regular Part-Time Employees

The Central Office has issued instructions on 20/8/2024 extending the benefit of wage revision that became effective from 1.8.2022 to the Class III & IV employees of the Corporation. The Regular Part Time employees will get the benefit of pay scales, other eligible allowances and Provident Fund on pro-rata basis with effect from 1.8.2022. Washing Allowance to these employees stands enhanced to Rs.350 per month with effect from 1.8.2022

INSURANCE INDUSTRY IN THE MELTING POT

The Road Ahead for Public Sector Insurance Industry



Shreekant Mishra

The insurance landscape today is in a melting pot. Changes are taking place not only with regard to products and other concepts but changes are happening thick and fast in the very way the industry operates. These changes are being driven by a confluence of factors like hostile government policies, regulatory changes, rapid technological advancements and fast changing consumer preferences. The success or failure of an insurance company today, therefore, is dependent not only on the intrinsic strength of an institution but on the capacity of the institution to adapt to the evolving changes and stand one's ground. One redeeming feature even in these turbulent times is that the public sector insurance industry has not only stayed the course but it has been doing exceedingly well in spite of the plethora of challenges it is confronted with.

The LIC closed the FY24 with a remarkable performance. It sold over 2.04 crore policies bringing a First Year Premium Income of Rs.2,22,522.99 crore. The total net premium income and total income of the LIC as at 31st march 2024 stood at Rs.4,75,069.58 crore and Rs.8,53,661.86 crore respectively. The total assets of the LIC reached a staggering huge figure of

Rs.52,85,503.16 crore. The LIC mopped up Profits after Tax to the tune of Rs.40,676 crore. The popularity of the LIC can be gauged from the fact that it commands a market share of nearly 70 per cent in terms of number of policies and 59 per cent in terms of first year premium even after two and a half decades of competition in the industry. As at 31st August 2024, the life insurance industry as a whole has mobilized a premium income of Rs.1,54,194 crore registering a growth of 20.78% over comparable period of the last year. The LIC alone, it is to be noted, has mobilized Rs.95,181 crore and has registered a growth rate of 27.73% which is more than the industry growth rate. One important change that is clearly visible in the post IPO LIC, however, is that the interests of the shareholders are being privileged over that of the policy holders as was apprehended by AIIEA.

The public sector general insurance (PSGI) companies are also doing reasonably well in spite of myriad challenges. The Oriental Insurance has earned Rs.18 crore profit in the FY24 as against a loss of Rs.5000 crore a year ago; National Insurance Company

The huge growth potential of India's insurance industry has turned out to be one of the potential reasons for severe disruptions in the industry. Unfortunately, these disruptions are being spearheaded and peddled as reforms by the government and the industry regulator IRDAI.

While the government seeks to do this through the seemingly innocuous slogan of "Insurance for All by 2047", the IRDAI has resorted to the deceptive stratagem of making insurance "Accessible, Affordable and Available" for all. The real intent behind the façade of reforms is to prise open India's lucrative insurance sector, particularly public sector insurance, to the depredations of capital- both Indian and foreign.

has narrowed down its losses to Rs.187 crore from Rs.3,800 crore; United India Insurance has brought down its losses to Rs.800 crore from Rs.2,800 crore in the preceding FY; New India Assurance has continued to perform well, increasing its profit from Rs.1000 crore in FY23 to Rs.1129.33 crore in the FY24. PSGI companies have reported a combined net profit of over Rs 100 crore in FY24. This performance of the PSGI companies has to be seen in the context that except for Bajaj Allianz General Insurance, Kshema General Insurance and Shriram General Insurance, the combined ratio (ratio between net earned premium and net incurred claims plus management expenses) of all other General Insurance companies is in excess of 100 per cent (Industry average is 115.34%). Similarly, no General Insurance company other than Kshema General Insurance, Navi General Insurance and Universal Sompo General Insurance has made any pure underwriting profit in the last FY. Since the growth of the general insurance industry is closely linked to that of the economy, the relatively subdued performance of PSGI companies is largely reflective of the crisis in the Indian economy than anything else.

The PSGI companies would have done much better had the government come to their rescue by way of providing some additional capital. The government's stubborn refusal to infuse any additional capital beyond the Rs.17,450 crore infused during FY20 to FY22 is simply not understandable. It is to be noted that between 2017-18 and 2019-20, public sector banks accumulated combined losses of around Rs.1.78 lakh

crore. However, rather than doing that the government has been forcing them to undergo various reforms including organisational restructuring, product rationalization, cost rationalization and digitalization under the pretext of addressing operational issues.

In this scenario, the stoic silence of the GIPSA and government on the legitimate demands of employees of PSGI companies relating to a decent wage revision, enhancement of family pension to a uniform rate of 30 per cent and enhancement of management's contribution for NPS beneficiaries from 10 to 14 per cent is therefore simply unacceptable. The AIIEA would certainly intensify struggle in the days to come to realise the legitimate demands of the employees and pensioners of PSGI companies.

Rather than taking concrete measures to strengthen the LIC and PSGI companies, the government and the industry regulator IRDAI seem to be working in tandem to do the opposite. The IRDAI's recent Master Circular on Life Insurance products is a classic example. According to the revised norms, life insurers have to pay an enhanced special surrender value (SSV) after the completion of the first policy year, provided the customer has paid one full-year premium. Currently, companies do not pay such an amount to customers surrendering their policies in the first year. Additionally, the norms state that the discount rate for discounting the paid-

up value to calculate SSV will be allowed up to 50 basis points (bps) higher than the 10-year G-Sec yield. The LIC will have to discontinue all its current products and refile them by tweaking offerings and commission payouts to insurance intermediaries. This is going to be a huge challenge for the LIC.

The government is seriously considering bringing amendments to the Insurance Act 1938. The proposed changes include provisions of increased delegation of powers to the IRDAI, introduction of composite licences, differential capital requirements for setting up insurance companies, reduction of solvency norms, issuance of captive licences and a whole lot of issues having the potentiality to throw back the insurance industry to the pre-nationalisation period. India opened up the insurance sector to foreign investment in 2000, allowing 26 percent FDI in private companies. The limit was raised to 49 percent in 2015 and then to 74 percent in 2021. There are talks now to do away with the FDI ceiling itself and already 100% FDI is allowed in insurance intermediaries.

The huge growth potential of India's insurance industry has turned out to be one of the potential reasons for severe disruptions in the industry. Unfortunately, these disruptions are being spearheaded and peddled as reforms by the government and the industry regulator IRDAI. While the government seeks to

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do this through the seemingly innocuous slogan of “Insurance for All by 2047”, the IRDAI has resorted to the deceptive stratagem of making insurance “Accessible, Affordable and Available” for all. A Swiss Re report titled “Future of Insurance in India” mentions that India can become the sixth largest insurance market in the world by 2032. The report also projects that India’s total insurance premium will grow by an average of 14% per annum over the next decade. India’s middle class is expected to grow from 340 million in 2021 to 530 million by 2032. This report goes on to state that India is poised to have the fastest growing insurance sector among G20 nations. According to GlobalData, India’s general insurance industry is projected to expand at a compound annual growth rate (CAGR) of 9.9%, increasing from \$40.4b in 2024 to \$57.3b by 2028. The real intent behind the façade of reforms is to prise open India’s lucrative insurance sector, particularly public sector insurance, to the depredations of capital- both Indian and foreign.

Of late, the clamour for further dilution of government equity from the LIC has increased manifold. There are basically two reasons for this. The first reason is that the government feels it can unlock Rs.2.4 lakh crore if it decides to monetise its excess stake (Excess stake as per the SEBI norm implies those companies in which government shareholding is more than 75%) in over 19 state run companies like LIC and IRFC. The government had offloaded only 3.5% through LIC’s IPO in 2022, leaving it with a 96.5% stake.

Since the Shares of LIC are currently trading above their retail IPO price of Rs.949/, the government feels that it can mop up nearly 1.2 lakh crore from LIC alone out of the total Rs.2.4 lakh crore projected proceeds. Secondly, LIC has surpassed companies like the ITC and Hindustan Lever in terms of market capitalisation and has become the country’s most valued PSU firm. The government feels that this is the opportune moment for dilution of further equity from the LIC.

One of the biggest challenges before public sector insurance industry today is the disruptive role of technology. The Indian digital economy is expected to grow from Rs.7 lakh crores in 2020 to 9 times by 2030. As India’s middle class expands and becomes more tech savvy, not only the demand for more insurance products is growing but demand for insurance solutions tailored to their specific needs is growing. Artificial intelligence, machine learning and data analytics are being widely used for customised products. The digital transformation has given rise to digital insurers, online aggregators and Insurtech start-ups. Insurtech solutions like telematics for auto insurance or wearable devices for health insurance have thrown up new challenges. Currently, various AI applications are in use in the Indian Insurance Industry ranging from underwriting to fraud detection. Robotic process Automation (RPA) is another technological tool that is widely being used for automating tasks like claims processing and customer service. According to a recent report by McKinsey,

the insurance sector is expected to see a significant increase in AI adoption, with a potential annual value of up to \$1.1 trillion globally. Policy purchase, Renewal and Claims Submission are being done online. Online platforms like Bima Sugam of IRDAI, Bima Central of CAMSReps (CAMS Repository Services), NHCX (National Health Claims Exchange) etc. have brought about sweeping changes in the way insurance is bought, sold and serviced. AI enabled Chatbots and Virtual Assistants have brought about significant improvements in customer servicing. Lured by the attractions of technology, the LIC is also coming out with new initiatives like the ANANDA App and DIVE (Digital Innovation for Value Enhancement). While it is true that technology cannot be wished away if a company has to stay relevant in the market, the need for a fine balance between technology and human capital can never be overemphasised. The LIC management must understand that despite the digitalisation of insurance, it is the human relationship between an insurer and the insured that can foster higher levels of trust and be the bedrock of an enduring alliance. The LIC must therefore stop beating about the bush and go for immediate recruitment in Class III and IV cadres in the interest of the institution and the policy holders.

The Working Committee of the AIIEA which is meeting in Chennai in the month of December will certainly examine all the issues and frame the contours of struggle.

INDIA IS FAILING ITS DAUGHTERS

S.K.Geetha



The atrocities on women are very deep rooted in a patriarchal society. At times it looks like that the society has accepted it as a norm... The Indian society has to ponder over.

Law and punishments alone cannot deter the criminals. The values and traditions of patriarchy have to be attacked...

Women should be treated as partners in progress; she should be seen as an individual deserving a dignified life. We need to create an environment where our girls feel wanted, appreciated and valued. This can happen only in a system where all women and men are equals and they get their due. The trade unions and progressive sections of the civil society need to work unitedly to bring a social change that is just and equal for all; only that can make India a better place not just for women but for all other citizens as well.

(Writer is Vice-President, SCZIEF)

India continues to fail its daughters. With growing cases of crime against women, India has become one of the most unsafe countries in the world for women. Not a single day passes without reports of atrocities on women. The recent incident of brutal rape and murder of a post graduate student at R.G.Kar Hospital at Kolkata has once again shaken the conscience of the nation. What is more atrocious is the clumsy manner in which the hospital administration in collusion with the police tried to hush up the case and destroy the evidence. Naturally this has created a nationwide uproar and the medical fraternity across the country have been asking questions from the government and demanding safety at the work place. The junior doctors in West Bengal have ceased work to force the administration to tackle the issue seriously.

What happened in R.G.Kar hospital has shown how unsafe the working place is for a women. The young lady doctor went to seminar hall for some rest after 36 hours of continuous, grinding work. She was found dead next day on a blue bed. Her body was wearing the wounds and blood

stains on many parts as a proof of sexual abuse and physical attack. The authorities including the Vice-Chancellor promptly indulged in the blame game; victimising the victim by saying she had no business to go to the seminar at such wee hours. Repair work in the seminar hall was undertaken almost immediately which gave rise to doubts of destroying the evidence. What was worse was that no formal complaint was lodged with the police after the incident. The local police had registered a case of unnatural death but not a case of rape and sexual violence. Authorities were trying to hush up the issue to such an extent that the suspended vice chancellor was reappointed as in charge to another medical college within hours.

Parents of the victim were not allowed to see the body of their unfortunate daughter for more than three hours. But for the protests held by the junior doctors and the similar protests throughout the country, this gruesome rape and murder would have passed off without any attention. The case is handed over to CBI after the Supreme court registering a Suo-moto case and the matter is now before the Supreme

Court.

Even as large scale protests were developing on this issue, another case of rape in broad day light on a busy foot path is reported from Ujjain in Madhya Pradesh. Yet another case of gang rape of a female friend of an army officer in Indore was reported. This will make us think whether any amount of protest can change the situation for women without attacking the mindset that considers woman as a property and object of pleasure for man?

Atrocities on women is not new. Despite all the progress we see around, not much has changed when it comes to women. Today women are more visible in all walks of life. They have proved themselves beyond doubt; yet the security remains a main concern for them. Be it a female child or an elder woman, nobody seems to be safe. This sense of fear and constant vigil has certainly retarded their growth and their potential remain underutilized.

Bilkis Bano, the victim of gang rape sums it up in one sentence the travails a woman faces. Speaking to the press, she said “rape makes every inch of body, mind and soul undergo pain; she undergoes a rape every time she is made to speak about it.” This is not

just her experience; it is the experience of all women who undergo such violence. Many of the cases do not get reported due to the stigma attached to it. The prolonged legal procedure, insensitive police, all discourage the victims from lodging the complaint. The life beyond a rape and sexual abuse becomes more torturous than the incident itself as there is no social system that supports and helps the victim.

The social and economic status of a victim too plays a role in public outcry against the atrocities. The atrocities on Dalit and minority women does not get space in the media. Justice is too far-fetched for them. The reaction from those in power too entirely depends on what political benefit they can get out of it and who is involved in the case. Thus, even a heinous and brutal crime of rape gets politicised and communalized. This makes justice extremely difficult for the victim. This is evident from the manner in which the entire issue of parading two women naked and gang raped is dealt with. The Prime Minister who became so emotional on Kolkata case did not even condemn this incident leave alone visiting the State to heal the wounds. His government

which swears by every time that they will ensure protection of women and deal with such crimes stringently had no shame to allow remission of the sentences of the rapists of Bilkis Bano and murderers of her family members. The only consideration for the remission of the sentences was that these rapists were Sanskari Brahmins. The government assurances on women safety sound so hollow when the government considered it politically expedient to protect Wrestling Federation Chief as against our national wrestling heroes who were protesting on the streets of Delhi against the alleged sexual abuse.

The atrocities on women are very deep rooted in a patriarchal society. At times it looks like that the society has accepted it as a norm. it is very easy to humiliate a woman and her family with this kind of act as the culprits go scot free. It is true that punishment alone cannot stop the crime but it can certainly act as a deterrent. Instead of punishing the victims with the stigma or indifference, it is the perpetrators who are to be punished, they are to be stigmatised. Is it possible for this to happen in a country where in more than 50% of elected representatives have a criminal record against them? Will our political parties show a strong will by not giving tickets to such persons with criminal back ground?

Once again, the talk now is to bring stringent laws including punishment of death to the perpetrators of the rape and murder. Already a number of laws are existing which if used properly can help the reduction in crime rate. The



“Mathura” case in 1970; a case of rape of a tribal minor girl in a police station gave way to forming rules as to how police should handle such cases. Vishaka V/S state of Rajasthan, the famous Bhanwari Devi case resulted in framing rules to have internal complaints committee at the work places against sexual harassment. “Nirbhaya” case resulted in Justice Verma committee framing guidelines for the safety and security of women, improvising the guidelines of Vishakha V/s State of Rajasthan case.

Twelve years have passed since the Nirbhaya case but there seem to be no end to atrocities on women. Hathras, Unnao, Kathua, Delhi, Ujjain and Indore are repeated every day in different parts of the country. A large number of crimes go unreported. According to national crime bureau report the trend is only increasing as around 30000 cases are reported every year, 82 cases per day, 3 cases every hour. The conviction rate is as low as 21%. This is a clear indication that the muscle and money power of the culprits help them to escape the punishment.

Atrocities on women have many forms. From womb to tomb she is discriminated, denied her due, forced into feeling less and inadequate. The patriarchal society forces her to tolerate violence both inside and outside her home. The Indian society has to ponder over. Law and punishments alone cannot deter the criminals. The values and traditions of patriarchy have to be attacked. Society needs to stand in solidarity with the victims. Women should be treated as partners in progress; she should be seen as an individual deserving a dignified life. Sensitising the judiciary, police, media and society at large is necessary. We need to create an environment where our girls feel wanted, appreciated and valued. This can happen only in a system where all women and men are equals and they get their due. The trade unions and progressive sections of the civil society need to work unitedly to bring a social change that is just and equal for all; only that can make India a better place not just for women but for all other citizens as well.



9 अगस्त, 2024 को पश्चिम बंगाल की राजधानी कोलकोता में सरकारी आर.जी कर मेडिकल कॉलेज एवं अस्पताल में एक महिला परास्नातक प्रशिक्षु (पीजीटी)/ डॉक्टर के साथ सन 2012 के निर्भया कांड जैसी बर्बरता की गई है। डॉक्टर से ऐसी बर्बरता उस समय की गई जब वह ड्यूटी पर थी। बलात्कार और हत्या से पहले उसे शारीरिक रूप से प्रताड़ित किया गया। घटना का पता तब लगा, जब उसका अर्धनग्न शव दूसरे दिन सेमिनार हाल में पाया गया। पोस्टमॉर्टम रिपोर्ट में महिला चिकित्सक की हत्या से पहले उसका बलात्कार किए जाने की पुष्टि हुई है। इस काण्ड के बाद केवल बंगाल में ही नहीं बल्कि देश के तमाम राज्यों में प्रदर्शन और कैडन्ल मार्च 2-3 सप्ताह तक होते रहे हैं। डाक्टरों की लम्बी हड़तालें चली। हालत की गंभीरता का अंदाजा इसी से लगाया जा सकता है कि सर्वोच्च न्यायालय ने हस्तक्षेप कर डॉक्टरों समेत स्वास्थ्य से जुड़े कर्मियों की सुरक्षा सम्बन्धी सुझाव के लिए नेशनल टास्क फोर्स का गठन करते हुए शासन व्यवस्था पर सख्त टिप्पणियाँ की, जो व्यवस्था चलाने वाले राजनीतिज्ञों तथा प्रशासकों की सामने आई कार्य शैली पर काला धब्बा है।

इस शर्मसार घटना के बाद सोशल मीडिया पर नये जमाने के गायक के संवेदना भरे तैरते एक एक शब्द और उसके भाव अन्तर्मन को झकझोरते हुए हमारी मानवी बेबसी को धिक्कार रहे थे। पूरा न सही उसकी कुछ लाईनें यहां देना जरूरी जान पड़ता है। वो हैं -

तेरे गुनाहगार पकड़े तो जायेंगे परन्तु सब करने के बाद, तूझे इंसफ तो मिलेगा



Cartoon courtesy:
Satish Acharya,
Facebook

बेटी, क्या तुझे न्याय मिलेगा, वो भी मरने के बाद? क्यों बेबस हैं दानव के आगे मानव?

रामचंद्र शर्मा



बेटी मगर तेरे मरने के बाद माफ करना, बेटी बचाओ, बेटी पढ़ाओ, हम सच्चे मन से कभी कर न सके, कुछ जो बेटी बचा सके, वो तुझे पढ़ा न सके, कुछ जो बेटी पढ़ा सके, वो तूझे बचा न सके। फल, छाया और आक्सीजन देने वाला वृक्ष है, कोई घासपुस नहीं है तू, फिर भी मां की कोख से पिता के डर से कहीं महफूज़ नहीं है तू, क्रोध की अग्नि निकल रही है, नैनों से नीर झरने के बाद। किससे आस लगाएगी तू, किसके पास जायेगी तू, देवी होती हैं बेटियां, अफसोस लेकिन कुछ तस्वीरों में, हर बार संवरने के बाद बिगाड़ दी जाती हैं उन तस्वीरों के बाहर, वो बट जाती हैं – लैलाओं, हीरों, शीरियों में, तूझे इंसफ तो मिलेगा बेटी, तेरे मरने के बाद।

निश्चित ही लेखक के अभिव्यक्त भाव बेटी के झरते आसुओं से ज्यादा मानव समाज की सामने आ रही बेबसी को ज्यादा झकझोर रहे थे।

इस बार का जन आक्रोश, वर्ष 2012 के दिल्ली में एक लड़की जिसका प्रतीकात्मक तौर पर नामकरण निर्भया कर दिया गया था, के साथ हुए बर्बरतापूर्ण सामूहिक बलात्कार के बाद हत्या कप कर दी गई थी। निर्भया काण्ड के नाम से चर्चित उस घटना ने देश को हिला दिया था। निर्भया को न्याय और दोषियों को दण्ड की मांग करते हुए दिल्ली में ही नहीं देश के दूर-दराज के हिस्सों में भी जबरदस्त विरोध प्रदर्शन और कैंडल मार्च हुए थे। उस जन दबाव का परिणाम था कि बलात्कार कानून में सख्त प्रावधानों को बनाया गया बावजूद इसके यह दुर्भाग्यपूर्ण है कि सरकारी मशीनरी बलात्कार की शर्मसार घटनाओं में आज तक कोई कारगर रोक लगने में विफल ही नजर आई है। अब इन आंदोलनों के बाद भी दावा नहीं किया जा सकता है

कि महिलाओं पर अमानवीय अत्याचारों में कमी आ जावेगी। अगस्त की इस घटना के बाद राजस्थान, महाराष्ट्र तथा केरल में सिनेमा उद्योग में महिलाओं के साथ अमानवीय, अशोभनीय अत्याचारों के समाचार प्रकाशित हुए हैं।

सन् 2012 के निर्भया कांड के बाद देशभर के आंकड़ों पर नजर डाले तो महिलाएं कही सुरक्षित नहीं दिखती। नेशनल क्राइम रिकॉर्ड ब्यूरो के उपलब्ध आंकड़ों के अनुसार भारत में बलात्कार के मामले

वर्ष 2017 में 32559,

2018 में 33356,

2019 में 32032 और

वर्ष 2020में 28046

मामले दर्ज हुए।

वर्ष 2020 में देश में प्रतिदिन औसतन 77 मामले दर्ज हुए हैं। वर्ष 2021 में बलात्कार के 31677 मामले दर्ज हुए हैं और इनमें सबसे अधिक मामले राजस्थान में दर्ज हुए हैं। इन वर्षों देश में प्रतिदिन औसत 87 मामले दर्ज हुए। 2022 में भारत में बलात्कार के 31516 मामले दर्ज हुए। उनमें सबसे अधिक 5399 मामले राजस्थान में दर्ज हुए। इस वर्ष भी देश में प्रतिदिन औसतन 86 मामले दर्ज हुए।

उपरोक्त आंकड़ों में महिलाओं पर अत्याचार के मामले में राजस्थान पहले राज्य में आता है। महिलाओं के सम्मान बराबरी और उन्हें अत्याचारों से बचाने की बात जमकर होती है मगर प्रदेश में महिलाओं की स्थिति चिन्तनीय बनी हुई है।

अन्तिम वर्ष 2023 में महिलाओं पर अत्याचार की हर महिने औसतन 4272 मामले दर्ज हुए हैं जबकि भाजपा

Every word and sentiment of a new age Hindi singer on this shameful incident viral on social media is shaking our conscience and condemning our human helplessness. Here are some of those lines:

“Your culprits will be caught, but only after everything is over, you will get justice, daughter, but after your death. I am sorry, beti bachao, beti padhavo we could never do it in right earnest, those who could save the daughter, could not educate you, those who could educate the daughter, could not save you..

*.....
Like Lailas, Heeras, Shirees, you will get justice, daughter, after your death.”*

(The writer, Ramachandra Sharma is President, NZIEA)

की भजन लाल सरकार के हर माह औसतन 3461 मामले दर्ज हो रहे हैं। 2024 के शुरूआती माह में ही 20 हजार 762 मामले दर्ज हो चुके हैं, जिसमें हर 12 वां मामला जयपुर महानगर में दर्ज हुआ।

यह भी सही है कि बहुत से मामले तो पुलिस तक पहुंचते ही नहीं हैं। क्योंकि उन्हें मालूम है कि बलात्कारी व्यक्ति उच्च श्रेणी का धनी उच्च श्रेणी का अधिकारी या राजनेता या कुख्यात अपराधी होगा।

प्रदेश में महिला अपराध के वर्षवार दर्ज मामले सन् 2021 में 40220, 2022में 44407, 2023 में 51272 तथा 2024 जून में 20767 मामले दर्ज हुए हैं।

इस तरह से पिछले कुछ वर्षों में देश में जिस प्रकार अपराधी बेखोफ होते जा रहे और अपराधियों को राजनेता पुलिस और धार्मिक गुरुओं तथा तथाकथित संतों का आश्रय प्राप्त हो रहा है। अब इन घटनाओं को रोकना उतना ही मुश्किल बनता जा रहा है। इस घटना से पूर्व वर्ष 2012 की बर्बर यौन-शोषण से जुड़ा एक नया शब्द जन्मा था देश में निर्भया मगर देश के किसी भी कौने में महिलाओं के लिये निर्भय का वातावरण तो कहीं नजर नहीं आता है। पीडिता, मृतक की कीमत पर आरोपी, गद्दार, समाज के कथित रक्षक दल, पुलिस एवं फौज, न्यायालय या मंत्री परिषद, विभिन्न राजनीतिक नेता इस तरह के जघन्य अपराधों में अपनी रोटियां सकते जरूर नजर आते हैं। यह बहुत

ही दुर्भाग्यपूर्ण सत्य है कि अधिकतर मामलों में पुलिस की पीडिता और उसके परिवारों से कोई सहानभूति नहीं होती है। वे तो सबूत मिटाने वालों की मदद में अपने ईमान को मिटाये जाते दिखाई देते हैं। करें भी क्या, आखिर वे भी तो उसी वहसी समाज के हिस्से हैं। हमने देखा है कि वे स्वयं भी कई बार अपने को कटघरों में खड़ा पाते हैं। यहां तक कि सर्वोच्च न्यायालय के एक पदेन मुख्य न्यायाधीश जो सेवानिवृति के बाद राज्यसभा में सांसदी स्वीकार कर लेते हैं, पर भी उनके कार्यालय की महिला ने बलात्कार के आरोप लगाये थे और वे अपनी खुद की निष्पक्ष जांच भी नहीं करा पाये थे।

देखने में आ रहा है कि आमजन से लेकर सर्वोच्च न्यायालय तक व्याकुल है कि देश में नारियों की सुरक्षा कैसे सुरक्षित हो। परन्तु यह कैसे सुनिश्चित होगी, जब चुनावों में राजनैतिक दल ऐसे दागदार लोगों को ससंद, विधानसभाओं, पंचायत संस्थाओं में उम्मीदवार बनाते हैं तथा जनता मत देकर उन्हें विजयी भी बना देती है। जिन पर दाग लगे हैं, वे कानून बनाने वाली संसद और विधानसभाओं में पहुंच जाते हैं और जब तक कानून बनाने वालों का दामन दागदार रहेगा तो देश की बहु-बेटियों की सुरक्षा कैसे सुरक्षित होगी? रामरहीम जैसे दोषसिद्ध बलात्कारी और हत्या आरोपी बाबा जब मन करे फरलों पर छुटे घूमते हैं, तब जनमानस में ऐसे घूर्णित दुष्कृत्यों के प्रति अपराधबोध कैसे पैदा होगा? चुनाव

कैस चल रहे हैं। इनमें प्रमुख दस राज्यों की स्थिति:-

(01) पश्चिम बंगाल कुल दागदार-25 हैं जिसमें 21 विधायक, 4 सांसद हैं

(02) आंध्र प्रदेश में कुल दागदार 21, सभी 21 विधायक,

(03) उडिसा कुल दागी जनप्रतिनिधि 17, जिसमें विधायक 16, सांसद 1,

(04) नई दिल्ली कुल-13 , सभी 13 विधायक

(05) महाराष्ट्र कुल-13, जिसमें 12 विधायक, 1 सांसद ,

(06) बिहार कुल-9, विधायक 8, सांसद 1,

(07) कर्नाटक कुल-7, सभी 7 विधायक,

(08) राजस्थान कुल 6, सभी 6 विधायक,

(09) मध्यप्रदेश कुल-5, सभी विधायक

(10) केरल कुल-3. जिसमें 2 विधायक और 1 सांसद।

ये आंकड़े सिर्फ उन जनप्रतिनिधियों के हैं जिनके खिलाफ मुकदमें दर्ज किए गए हैं। ऐसे में नेताओं की वास्तविक संख्या का तो सिर्फ अंदाजा ही लगाया जा सकता है। जिनकी आपराधिक प्रवृत्ति के किस्से तो सभी की जुबान पर रहते हैं, पर मुकदमें दर्ज कराने की हिम्मत कोई नहीं दिखाता है।

समाज में होने वाले इन अपराधों की घटनाकर्ताओं का कोई धर्म नहीं होता है। इस देश में धर्म की रक्षा के नाम पर कई धार्मिक संगठन बने हुए हैं। मगर ऐसी घटनाओं के समय सब मौन बने रहते हैं। हाँ, यदि लडकी हिन्दू है तथा बलात्कारी नेता मुसलमान है, तो शहरों एवं गांवों में आग जरूर धधक जाएगी और यदि उल्टा है तो मामला शांत। अपराधिक मामलों से घिरे सांसद/विधायक तथा कभी-कभी न्यायाधीश भी जिन पर महिलाओं से दुर्व्यवहार के आरोप लग जाते हैं। न्याय प्रणाली के गहने बन जाते हैं। लोकतंत्र को चमकाते रहे हैं।

फिर प्रश्न उठता है कि इसका इलाज क्या है? इसका एक ही हल है ऐसी बिखरी घटनाओं को सरकार और पुलिस के भरोसे नहीं छोड़ा जाए अब हमारे सामने मूल प्रश्न है कि



इन अपराधियों को जिन्हें राजनेताओं धर्मगुरुओं तथा देश के पूंजीपतियों का समर्थन प्राप्त है, जनता कैसे मुकाबला करे। इसका हल है कि जनता ऐसी घटनाओं को पुलिस, फौज एवं नेताओं के भरोसे नहीं छोड़े।

आज हमारे ऐसे जन प्रतिनिधिगण जो शुद्ध स्वार्थी के चलते सांपों को दुध पिला रहे हैं। देश एवं समाज की चिंता उन्हें नहीं है। उनको जनता ही बेनकाब कर सकती है। जनता बृजभूषण को भी जानती है। केन्द्र मंत्री रहे अजय मिश्रा के पुत्र को भी जानती है। जनता यह भी जानती है कि सर्वोच्च न्यायालय के मुख्य न्यायाधीश पर तथा पं.बंगाल के राज्यपाल पर एक महिला कर्मचारी के आरोपों का कैसे इस्तेमाल किया जाकर निर्णयों को प्रभावित किया जा सकता है। ऐसे प्रभावित क्षेत्रों में देश की सुरक्षा तथा कानून व्यवस्था के नाम पर छुपे वेश में प्रभावित महिलाओं को अत्याचारों की जानकारी है। ऐसे में स्वयं जनता ही इन अपराधियों को पकड़ कानून के हवाले करे। इसके लिए हथियार नहीं, जनता का जुझारू जन आंदोलन चाहिए।

मगर हमें यह भी जानना चाहिए कि महिला के सम्मान की रक्षा न हो पाना आज के समय में विश्व पूंजीवादी व्यवस्था का भी परिणाम है। आज महिला के साथ जो दुर्व्यवहार भारत में होता है। सामान्यतः विश्व की पूंजीवादी व्यवस्था का परिणाम है कि जिन घटनाओं का हमने जिक्र किया वह ब्रिटेन, अमेरिका, फ्रांस, जर्मनी, जापान, आस्ट्रेलिया अब रूस जैसे देशों में भी घटती हो रही हैं। अमेरिका में राष्ट्रपति के चुनाव में रिपब्लिक पार्टी के उम्मीदवार ट्रम्प तथा डेमोक्रेटिक पार्टी के राष्ट्रपति के पुत्र पर महिला शोषण के आरोप लगे हैं। वहाँ सामान्यतः लगभग सभी राजनेताओं पर महिलाओं पर दुष्कर्म के आरोप सामान्य है।

कार्लमार्क्स ने इसे पूंजी के निजी स्वामित्व के साथ जोड़ा है। पूंजीवाद में महिला भी उत्पादन तथा उपभोग का साधन मात्र बन कर रह जाती है। मार्क्स कम्युनिस्ट पार्टी के घोषण पत्र में लिखते हैं:- पूंजीपति अपनी पत्नी को उत्पादन के औजार के सिवा और कुछ नहीं समझता। उसने सुन रखा है कि कम्युनिस्ट समाज में उत्पादन के

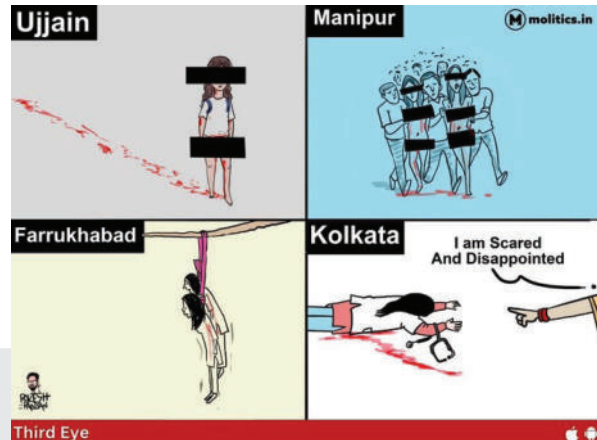
औजारों का सामूहिक रूप से उपयोग होगा। इसलिए स्वभावतः वह उसके अलावा और कोई निष्कर्ष नहीं निकाल पाता है कि पूंजीपतियों के ऐसे सदाचारी आक्रोश से अधिक हास्यास्पद दूसरी और कोई चीज नहीं हो सकती। वे यह समझने का बहाना करते हैं कि कम्युनिस्ट शासन के अन्तर्गत स्त्रियों की सर्वोत्तम योग्यता स्थापित करने की नीति चली आ रही है। हमारे पूंजीपतियों को मजदूरों की बहु-बेटियों को अपनी मर्जी के मुताबिक इस्तेमाल करने से संतोष नहीं होता और उनका वैश्याओं से भी उनका मन नहीं भरता। इसलिए एक दूसरे की बीबियों पर हाथ साफ करने में उन्हें विशेष आनंद प्राप्त होता है। पूंजीवादी विवाह में वास्तव में पत्नियों की साझीदारी की भी एक व्यवस्था है। इसलिए कम्युनिस्टों के खिलाफ अधिक से अधिक वही आरोप लगाया जा सकता है कि वे स्त्रियों की सर्वोत्तम योग्यता को मौजूद ढोंगपूर्ण और गुप्त प्रथा को खुला कानूनी रूप देना चाहते हैं। बाकी तो यह बात अपने आप में साफ है कि उत्पादन की वर्तमान व्यवस्था जब खत्म हो जायेगी, तब उस व्यवस्था से उत्पन्न स्त्रियों की सर्वाच्च योग्यता का अर्थात् बाजारू और खानदानी दोनों प्रकार की वैश्यावृत्ति का अंत हो जायेगा।

जिस समस्या का मूल्यांकन कम्युनिस्ट घोषणा 1848 में किया, वह महिला शोषण विश्व में उससे भी ज्यादा घृणित रूप से प्रकट हुआ है। महिलाओं का शोषण आज हमारे शासकों, प्रशासकों धर्म गुरुओं, चिंतकों के शोषण का प्रतीक भर नहीं है। स्त्री की नग्नता हमारे समाचार पत्रों, टेलीविजन, सोशल मीडिया, नाच-गानों साहित्य में आधुनिकता का प्रतीक बन गयी है। यह भौतिकता एवं नग्नता हमारी भोग विलासता को बढ़ाने में लिप्त हो गई है। परिणामतः अन्त में व्यक्ति अपनी सम्पूर्ण नैतिकता खो बैठता है। आज देश की शिक्षण संस्थाओं, अस्पतालों, सार्वजनिक एवं

निजी रोजगार के केन्द्रों में महिलाओं के साथ अतिशोषण होता है। इसकी सबसे बड़ी अभिव्यक्ति जयपुर की महिला रेजिडेन्ट का ताजा सामने आया मामला है। जिसने कहा कि उसके साथ कभी भी बलात्कार या हत्या जैसा कुछ भी घटित हो सकता है-

कॉलेज का एक डॉक्टर महिलाओं को वस्तु समझता है। वह वूमनार्डजर है। मैं सहास जुटा रही हूँ, ताकि उसका असली चेहरा सबके सामने आ सके। मैं अपने कार्यस्थल पर सुरक्षित नहीं हूँ। क्योंकि उसने मुझे धमकी दी है वह मेरे साथ बुरा करेगा। उसके पास राजनीतिक पॉवर है। क्या मुझे तब तक इंतजार करना चाहिए? मेरे साथ रेप से लेकर हत्या और कुछ भी हो सकता है। मेरे साथ कुछ बुरा होता है तो इसके लिए वह पूरी तरह से जिम्मेवार होगा। मैं ऐसे लोगों के खिलाफ कार्यवाही चाहती हूँ, जो बलात्कारी जैसे ही अपराधी हैं। मैं नहीं चाहती कि अगली अभया या निर्भया बनी। यह भी कि मेरे जैसे मेडिकल जीवन के कारण असुरक्षित महसूस करने वाली अन्य महिलाओं को भी आगे आकर इस बारे में बोलना चाहिए। शर्म हमें नहीं इस तरह के घटिया लोगों को आनी चाहिए।

यद्यपि कोलकाता केस अब सर्वोच्च न्यायालय में है न्यायालय ने जांच शुरू कर दी मगर अनुभव तो यही है कि एक मोड़ पर जाकर जन आक्रोश शांत हो जाता है। अतः अन्याय का विरोध आंदोलन और सजगता सतत तौर पर जारी रखने चाहिए। ताकि ऐसा भविष्य में ना हो। आज आवश्यकता इस बात की है कि इस देश की जनता को इस अन्याय के विरुद्ध खड़ा हो कर 'हम तुम्हारे साथ हैं', कहने के लिये सदा तैयार और सचेत रहना होगा।



Cartoon courtesy:
Rakesh Ranjan, X

NEW CRIMINAL LAWS

Sachin Jain
& Saraswathi Jain



Image courtesy: Newslick

Analyzing the impact on the public under the umbrella of the new laws is not instrumental because of the minimal reordering. There have been no progressive and reformative changes brought for victim or accused, the only prima facie beneficiary left is the State..... It depends upon the consciousness of the stakeholders to hold the system accountable for these questions without getting distracted by the act of celebrating the decolonization of the system only in terms of the outer packaging..... The mindset and intentions of the state do not seem credible. In any case, power creates the illusion of justice, it does not deliver justice.

(Sachin Jain is former President Of Aligarh Unit of AIIEA & Sarawati Jain, a student of Third Year BA LLB, is his daughter)

अरे सख्याद हमीं गुल हैं हमीं बुलबुल हैं
तूने कुछ आह! सुना भी नहीं देखा भी नहीं

Recently, three new criminal laws were enforced from July 1, 2024. These three laws including, Bhartiya Nagrik Suraksha Sanhita, Bhartiya Nyay Sanhita and Bhartiya Sakshya Adhinyam replaced the earlier laws, CrPC, IPC and Indian Evidence Act, respectively. Replacement came with the conversion of the nomenclature of the laws from English to Hindi. In the matter of fact, the laws were passed without extensive deliberation in the absence of many MPs who were deliberately suspended from the Parliament.

Every system runs on some rules and laws. At a large level, mostly two types of laws are necessary in a system - civil and criminal. The rest of the smaller systems like family, society, Mohalla etc. run on the basis of moral values and responsibilities. The colonizers, Britishers found a convenient opportunity to claim their dominance and authority over the colonized and advertise their modern ideals to the world at the same time. Their primary purpose was not to modernize India by destroying the primitive customs and criminal administration system of India; rather it was consequential to the legitimization of the

Imperial authority. Being alien to the indigenous and multi-folded social reality, laws were subjected the colonized, but rather served the colonizers.

In 1833, a Law commission was established, headed by Lord Macaulay to codify the laws for British India. Macaulay focused upon the principles of “uniformity where you can have it; diversity where you must have it; but in all cases certainty”. It is interesting to mark that according to the context of England at that time, it was going through a phase of reformation itself. But codification of the laws of their land was still awaited.

Any living constitutional system should always be ready for change. With time, reforms in rules and laws are inevitable. New techniques emerge for crime and also for dealing with it becomes requisite. A Committee for Reforms in Criminal Law (CRCL) was established by Ministry of Home Affairs in 2020 which recommended the changes in the laws. In August, 2023 the bills were referred to the Parliamentary Standing Committee consisting of 31 members. According to the Home Minister Amit Shah,

bills were debated for three months, which is argued to be sufficient time given to the claimed transformation. But as lesser the consultation and engagement with the laws, larger the threat of uncertainty hover over the implications of the law, putting the liberal and democratic values at stake.

Furthermore, the constitutional validity of the provisions which have been reserved in the Bhartiya Nyaya Sanhita (BNS) are subject to challenge on many fundamental grounds. Sedition has been replanted with a new nomenclature but same or even more wide interpretation. In Section 152 of BNS, the language “acts endangering sovereignty, unity and integrity of India” deliberately attempts to confuse between dissent and anti-nationalism, reclaiming the soul of the colonial practice. Even though the language, “disaffection towards the government” has been removed which is a welcome step, still the area of vagueness remains. Moreover, the definition of terrorist act has been directly adopted from Section 15 of

UAPA with an explanation that no rank below SPO shall have the discretion to decide the registration of case between UAPA or BNS. Consequently, any kind of dissent can be subjected to the draconian law of UAPA. Instead of decreasing the use of despotic power by the state, it has increased.

Procedural aspect of the reform dealt under Bhartiya Nagrik Suraksha Sanhita (BNSS) impacts the citizens more than any other law. With the aim of providing protection to the citizens, it has scrutinized the citizens more. The conduction of “preliminary inquiry” in every cognizable offence punishable for three years or more but less than seven years has become mandatory which is against the landmark judgement of Lalita Kumari v. Government of UP, in which the court held that the police cannot outrightly reject to file the F.I.R. unless there is a prima facie case of mala fide intention of the complainant.

Furthermore, the cap of 15 days on the days of police custody which was provided by CrPC has now been removed and is subject to the discretion of the police. Earlier the period for police remand was prescribed to be of 15 days and could be extended to 60/90 days only in aggravated offences. With the new interpretation of the provision, various legal experts have put forth their concern upon rights of the accused

under Article 21 and 22, against becoming target of the custodial torture. The implied consequence of this change would be deliberately misused by the police as the suspect can be called even after the period of prescribed 15 days from the arrest, therefore making it difficult to seek for bail. Application of substantive law depends upon the implementation of the procedure, the power to twist the procedure is not granted to the police authority but the loopholes which are deliberately provided in the law paves the way for such type of exercise at the risk of vulnerable citizens.

Analyzing the impact on the public under the umbrella of the new laws is not instrumental because of the minimal reordering. There have been no progressive and reformative changes brought for victim or accused, the only prima facie beneficiary left is the state. Victim protection scheme and accused centric problems which are deeply rooted in the system remain untouched. Moreover, they have become repulsive to a change. These laws are not answerable to the pre-existing social irregularities and unconstitutionality present in the society which prevents the exercising of basic civil liberties. If the laws fail to serve the dire needs of the society or the vulnerable section of the society which actually requires the needs to be fulfilled, then they must be subjected to more scrutiny, but tangling in the political discourse would be counterproductive. Rather than focusing upon the impact of these new laws which already trivializes the law-making power of the



Cartoon courtesy:
Sandeep Adhwaryu,
Times of India

parliament and constitutional morality, government must focus upon the implementation and infrastructural requirements of the criminal administration system. The primary stakeholders of the civil society must be the one benefiting from the changes. But the contradiction does not arise from the argument that the changes do not impact them at all. The contention is rather upon the fact that the changes does not impact them progressively. Additionally, advanced and technological evidence gathering changes provided in new evidence law might base for criticism but it has to be taken into consideration that to advance the infrastructure not bringing legislature wouldn't assist either.

Impliedly granting judicial power to the police has expanded the already crumbled criminal justice system. Here, delay in trial being the primary issue could have met with more deliberation but got missed. The urgent questions like marital rape and other offences against women dealing with consent, remain unanswered. Thereby, overloading the judiciary

Cartoon courtesy: Sajith Kumar, Deccan Herald

with the burden to new interpretations and creating an unnecessary instability to the currently unstable administration.

It depends upon the consciousness of the stakeholders to hold the system accountable for these questions without getting distracted by the act of celebrating the decolonization of the system only in terms of the outer packaging. However, this assumption is too optimistic in terms of obligating the citizens but it would affect the impact of uncertainty due to lack of awareness about the content of the laws, as it would be better to be informed than being misinformed. Benthamite principle of utilitarianism obligates the state and guides public policy making according to the preferences of an individual, if the preferences are based upon false information, then it would become convenient for the state to impose those laws which will serve its own interest.

Cartoon courtesy: Manjul, Facebook



In such a situation when the application of law is unavoidable, claim of not knowing the law is lost. It will take about thirty to forty years to ingrain the jurisprudence of the system enforced post July 1, 2024 with the system before July 1, 2024 working simultaneously. Memorization of the law and its sections will lead to less trust in the law for all stakeholders, including citizens. Government intervention has increased drastically with the attempts to change the civil and personal laws such as those related to citizenship, marriage, adoption, even religious conversion etc. Interference even in the agricultural laws of the state list has become convenient by disengaging and distancing the public from the policy making process. Justice requires impartiality. The mindset and intentions of the state do not seem credible. In any case, power creates the illusion of justice, it does not deliver justice.

“One of the worst mistakes you can make as a gardener is to think you’re in charge”

-Janet Gillespie



68th General Conference of IEA Asansol

The 68th Annual general conference of Insurance Employees' Association, Asansol Division was held at Raghunathpur town on 14th September, 2024. As a prelude to the conference a colourful Rally was organised from Raghunathpur town to Com Nilima Moitra Manch, Com Sunil Moitra Nagar (the Conference Venue) with an aim to spread the message for demanding justice for the brutal and barbaric murder of medical post graduate student at her workplace in RG KAR HOSPITAL & MEDICAL COLLEGE along with other demands of our insurance industry.

Com Tapas Kumar Das, President, IEA, Asansol hoisted the flag and garlanded martyr's column amidst thunderous slogans. Despite heavy rains delegates and observers from all the base units participated in the conference enthusiastically. The comrades of Paschim Banga Ganantya Sangha, Adra mesmerized the audience with their beautiful welcome Chords.

The conference had the privilege to be inaugurated by Com Amitava Ghosh, Joint Secretary of AIIEA and General Secretary, EZIEA. He explained the present political scenario of the state and current economic situation of the country.

In the delegate Session Comrade Kaushik Maji, General Secretary presented the report of the executive committee and comrade Bikash Mitra, Treasurer submitted the accounts statements which were accepted unanimously. 19 comrades took part in the debate on the report and made it purposeful and lively. Comrade



Ujjal Kumar Pal, Gen Secretary KSDIEA and Asst. Secretary EZIEA, Comrade Abhijeet Dutta, Asst. Secretary, EZIEA, Com Sajal Raja, Gen Secretary, IEA, Bardhaman and Joint Secretary, EZIEA intervened during the debate and guided the deliberations.

Winners of 'My LIC My PRIDE' Mega Business Day competition held on 13.03.2024

in NOP and TFPY basis of the Division was felicitated in the conference by Com Amitava Ghosh.

A Cheque of Rs 5000/- was donated by Com Goutam Chakraborty and Rs 1000/- by Com Mantul Soren to our monthly journal Insurance Worker.

Special resolution of Obituary for Com Sitaram Yechury was accepted in the report and he Report was adopted unanimously after the summing up by the General Secretary. Total 11 Resolutions were passed unanimously.

The conference concluded with the vote of thanks proposed by comrade Mantu Rajak, secretary of Raghunathpur Base unit and the joint convener of reception committee.

The conference elected Com Tapas Kumar Das as president, Com Kaushik Maji as General Secretary and Com Bikash Mitra as Treasurer for the ensuing term.

37th Conference of KSDIEA

The 37th Annual General Conference of Kolkata Suburban Division Insurance Employees' Association was held on 24th to 26th August, 2024 at Berhampore town of Murshidabad district, west Bengal.

In his inaugural speech the General Secretary, AIIEA Com. Sreekant Mishra depicted the socioeconomic and political reality of our country. Citing glorious tradition of AIIEA he mentioned immense contribution of our former leaderships to organize and

direct our Association for consolidating working class movement of the country with relentless struggle for the interest the of employees and the industry. He emphasized the role of AIIEA in escalating the movement for withdrawing GST from premium in Insurance, both Life and General to a national issue. Struggle of AIIEA behind such a magnificent charter on wage was beautifully explained. He focused on strengthening working class unity to fight all

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decisive forces citing inspiring examples of communal harmony as tradition of this nation. Com Sreekant Mishra met with our new members (2020) separately. After that discussion new members are very much motivated.

Pradip Bhattacharya, an eminent dramatist and a distinguished personality in the field of cultural movement delivered his eloquent speech as chairman of reception committee. His brief account of history of Murshidabad was provoking thought.

A rally of observers and

delegates covered central area of Berhampore town. The rally also demanded Justice against brutal rape and murder of Junior Doctor in her work place.

The Conference was addressed by Com Dhrubajyoti Ganguly, president EZIEA. He dealt with some important issues raised by delegates in their deliberations. Strengthen the organization – was his call.

Com Sajal Raja, Joint-Secretary EZIEA also addressed the conference. On the end of second day after the delegate session was adjourned, a

beautiful cultural program was performed by Berhampore Coir.

39 delegates and 5 women comrades discussed on the report of the working committee for 6 hours. Participation of young comrades was encouraging.

The Conference unanimously elected a working committee of 65 executive members with Khana Chakraborty Barua as President, Ujjwal Paul as General Secretary and Rohan Bhattacharya as Treasurer for the year 2024.



33rd Divisional Conference of LICEU, Kottayam Division

33rd Divisional Conference of LICEU Kottayam Division was held on 24th & 25th of Aug 2024. Com.K.Suresh, President hoisted the flag as prelude to the conference.

The General Conference began with a welcome song sung by the divisional comrades of LICEU. Com.K Venugopal, former General Secretary, AIIEA inaugurated the conference. Com. Venugopal exhorted the comrades to stay united irrespective of their caste and religious affiliations. He spoke about the success of the campaign AIIEA undertook on GST on life and health insurance premium. He said it was a wonderful experience that the issue raised by AIIEA

could convince parliamentarians belonging to all parties. The entire opposition staged a dharna in front of the parliament entrance after a walk out from the house on the issue. This is unprecedented. Com. PP Krishnan, Vice President, AIIEA also spoke on the occasion and explained the change in political climate after the general elections that caused serious discussions inside and outside parliament regarding the issue of GST premium on Life and Health insurance premium.

Com.T Shaji (Kerala NGO Union), Com.VP Sreeraman (BEFI), Com.R Preethy (Vice President, SZIEF) and Com. Joyce George (General Secre-

tary, LICPA, Kottayam Division) also spoke on the occasion. Com.K Suresh (President, LICEU, Kottayam Division) presided over the general conference. Com.PB Bindu (General Secretary, LICEU Kottayam Division) welcomed the gathering and Com.Dileep Jacob Sam (Joint Secretary, LICEU Kottayam Division) proposed vote of thanks. A good number of pensioners also participated in the conference.

The general conference felicitated Com.Treesa P Ignatius (former president of LICEU Kottayam Division) who is due to retire voluntarily in the month of Oct 2024 and Com.K Suresh (President LICEU, Kottayam Division) who served as a volunteer in Wayanad region where devastating landslides claimed over 300 lives.

Delegates session was inaugurated by Com.V Suresh



(Jt. Secretary, SZIEF). Com. PB Bindu (General Secretary, LICEU Kottayam Division) presented the report. Com. Santhosh Ninan Zachariah presented the income and expenditure report. A total of 81 comrades participated in the delegates session held on both days. 23 comrades including 04 female comrades participated in the discussions over the report presented by the General Secretary. There were fruitful discussions held on the report. Com. K Venugopal, Com. PP Krishnan, Com. Sarvamangala (Vice President, SZIEF) and Com. Baby Joseph (President, LICPA Kottayam Division) intervened in the debate and made clarification on general issues. Com. PB Bindu replied to the discussions held in the



general council.

On 25th Aug 2024, in line with the call given by SZIEF, a special session was conducted on Constitutional Values and Challenges. Dr. Amal Pullarkkat (Asst. Professor, MG University Kottayam) spoke on the subject followed by interaction with delegates.

The Conference unani-

mously elected Comrades K Suresh, PB Bindu and Santhosh Ninan Zachariah as President, General Secretary and Treasurer respectively for the ensuing year.

The conference came to a successful conclusion with a vote of thanks by Com V.K. Ramesh, Vice President.

Another mile stone in the history of ICEU, Madurai

The 68th annual conference of ICEU, Madurai was held from 23rd Aug to 25th Aug 2024 at Madurai. As a prelude to this conference. Van jatha campaign and other initiatives to improve the policy servicing were taken. Special sessions were held to motivate the agency force.

On fulfilling the above new initiatives, a special motivational session for Agents was conducted at Madurai on 16th August 2024. The session was inaugurated by the Sri Muthian, Marketing Manager, Madurai and the resource person Sri R. Mathialagan, Retd. SBA gave many practical solutions to the agents which was really motivational to all of them. More than 150 agents attended the session.

And a Two days Campaign among public along with our Cultural Troupe was held in and around Madurai, covering 379 KMs of Rural area and remote villages. A special campaign vehicle with hoardings focusing the slogan Strong LIC for Stronger India was designed and used. Awareness songs

and a street play and also the Thappattam performed by *Sudar Art troupe consisting of our AIIEA Comrades of Madurai* Division really reached the People. Around 100 Agents of Tallakulam branch unit took part in all the arrangements including police permission, mike and seating arrangements for street corner campaign. In every centre, Agents of that particular village or who

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belong to that rural area was honoured in public. Around 5000 pamphlets focusing Strength of Public Sector LIC printed along with Three of our Popular Policy Schemes were distributed among public. It is historic to mention that a good number of agents force travelled with us in the entire campaign especially in all the rural centres. It builds a new solidarity between our Organisation and Agents.

On Aug. 23rd the delegate session held at Sunil Maithra illam, Madurai was inaugurated by Com M.Girija, Jt.Secretary, AIIEA. Com R.Karunakaran welcomed the delegates and observers. General Secretary Com NP.Rameshkannan submitted the secretary report and informed deliberation took place. Audited accounts was submitted for approval by Treasurer Com D.Chitra. Com C.Muthukumarasamy, SZIEF and Com RK.Gopinath, SZIEF addressed and greeted the delegate session.

A special session on “New Criminal Codes” was held which was addressed by Com N.Muthuamuthanathan, Former State General Secretary, AILU. 32 Comrades including 7 women comrades took part in the deliberations. The report and the statements of accounts were unanimously approved. Com V.Vadivelmurugan, Secretary, Reception Committee delivered vote of thanks for the delegate session.

Coms N.Sureshkumar, NP.Rameshkannan and D.Chitra were elected as President, General Secretary and Treasurer respectively for the ensuing term.

The Open session was held at Anjali mahal Madurai on 25th Aug 2024. Before that a rally flagged off by Com C.Chandrasekaran, All India Vice President, AIIPA was held. A photo exhibition in the venue was inaugurated by Com. G.Meenakshisundaram, Former General Secretary of

ICEU, Madurai.

Reception Committee Chairman Sri M.Boominathan, MLA, Madurai South constituency welcomed the gathering. Special address was given by Com BS.Ravi, Treasurer, AIIEA. Com C.Muthukumarsamy, VP, SZIEF also addressed. Sri Neelakannan, Chief Operational Officer of Apollo Hospitals, Com R.Lenin, CITU and other fraternal trade union leaders greeted the conference. Members of SUDAR and KAYAL art troupes of Madurai Division, All India Sports participants and the top scorers among our member’s children in various examinations were honoured in the Conference. Apart from our members from all the 27 branch units, a good number of Agents and Pensioner Comrades took part in the Open Session. Com NP.Rameshkannan, General Secretary delivered vote of thanks.

35th General Council Meeting of ICEU Mysore

The 35th Annual General Council of Insurance Corporation Employees’ Union, Mysore Division was successfully held on 31.08.2024. The venue of the Conference, Ramagovind Kala Vedike, Ganabharati Veene Sheshanna Bhavana was decorated with buntings and banners. The Conference was presided by Com.S K Ramu, President, ICEU, Mysore Division.

The Conference got off to a rousing start with the hoisting of AIIEA flag by Com. S.K.Ramu, President, ICEU, Mysore Division. Floral tributes were

offered to the Martyr’s Column thereafter. The Conference was attended by hundreds of employees representing all the base units under Mysore Division. Com.Channappa, Vice President, ICEU, Mysore Division welcomed the huge gathering.

Com. S S Nagesh, General Secretary, ICEU, Mysore Division placed the Report on behalf of the Divisional Executive Committee. The Audited Annual Statement of Accounts was placed by Com.S.Sridhar, Treasurer, ICEU, Mysore Division. 18 delegates including 3 women

comrades participated in the Debate on the Report. There was total unanimity on the formulations of the Report. The Report and Statement of Accounts were unanimously accepted by the Conference after General Secretary summed up the debate. The Conference has decided to hold various activities in the coming days.

Com.G Thirupataiah, Jt Secretary, SCZIEF in his address to the Conference dealt on many issues. He said that the results of 18th Lok Sabha Elections has created a breathing space. “We have

strengthened our own voice to be heard through this result”, he said. He cautioned that the propaganda machinery of BJP is still very active. Lauding the employees for securing a magnificent wage revision, he said that this is the singular achievement of AIIEA. Speaking about the changes within LIC, he advised the employees to remain vigilant and keep abreast of the developments.

Com.J Suresh, Jt Secretary, SCZIEF spoke of various challenges confronting our industry as well as the entire working class. He spoke of the failure of capitalist system and the need to further strengthen the struggle against this exploitative system. Speaking of post IPO developments in LIC, he cautioned the employees to remain vigilant. He said that the Union Government is committed to neo liberalism and is attempting to further dilute its stake in LIC and called upon the employees to carry on the campaign against this ill conceived move. Emphasizing the need to build up cadres in the wake of huge



retirements, he suggested holding regular activities as part of strengthening the Organisation.

The Conference unanimously elected a Steering Committee consisting of Office bearers and 20 Divisional Executive Committee members with Com.S K Ramu as President, Com.S S Nagesh as General Secretary and Com.B S Prasad as Treasurer.

The Conference unanimously elected 8 delegates to the SCZIEF Conference to be held at Bangalore during November 16-19,2024. The Conference unanimously

nominated Com.B S Prasad as Working Committee Member to SCZIEF.

The Conference unanimously passed few Amendments to the Bye Law of the Union. The Conference also adopted 15 Resolutions.

In his Presidential address, Com.S K Ramu appreciated the quality of the debate on the Report. He called upon the employees to work to implement the decisions of the Conference. He profusely thanked all for the successful conduct of the 35th Annual General Council.

34th General Conference of Salem Division

The 34th General Conference of ICEU, Salem division was held on 24 & 25, August, 2024 at Salem. The conference flag was hoisted by

Com. R.Dharmalingam, Vice President, SZIEF.

The conference venue was named in memory of Com. D.Seshagiri as a tribute to his

selfless service in building AIIEA in Salem division. Com. B.S.Ravi, Treasurer, AIIEA, garlanded the portrait of Com. D.Seshagiri, former Vice President, ICEU.

The General Conference was presided by Com.R.Narasimhan, ICEU, President. The Conference was inaugurated by Com.B.S.Ravi and he dealt with the political scenario prevalent in the country and the adverse economic policies of the present regime. He criticised the government for the high





unemployment rate in India; on how the bank interest rates are lower than the rate of inflation and the downward trend of the domestic savings; which will adversely affect our insurance industry. He recalled the historical struggle and the achievements of the wage revision.

Com.S.Ramesh Kumar, Joint Secretary, SZIEF, Com. G.Sivakumar, General Secretary, NFIFWI, Com. Ramesh, Divisional Office bearer, LIAFI, Com. E.Gopal, Secretary, BSNLEU and Com.K.M.Parvathy, Secretary, AIIPA, greeted the conference. The comrades who had retired in the previous year were felicitated in the conference. 71% of the members participated in the conference. A large number of Pensioners and comrades from fraternal Trade unions also participated in the conference. Com.M.K.Kalaiselvi, SZ Working Committee member, delivered the vote of thanks.

In the delegate session, Com. R.Anand, General Secretary, presented the Executive Committee report and Com. A.Gnanavelan, Treasurer, submitted the

Statement of Accounts. The debate was initiated by Joint Secretary, Com. M. Ganesapandian. 25 comrades including 5 women comrades participated in the debate. Com. S. Ramesh Kumar, joint secretary of SZIEF addressed the delegate session.

Com. Suresh, Secretary, TNGEA, and Com. Anganna Venkatesh, Divisional Secretary, Class I Federation also greeted the delegate session.

Two Special sessions were conducted during the delegate's session. The first session was on, "Communalism – It's

Politics and Challenges". Com. R.Sindhan, Social Activist, Chennai, addressed this session. The second session was on "LIC – Challenges and Opportunities" and Com. R. Dharmalingam, Vice President, SZIEF, addressed the session. 20 resolutions were passed in the conference.

Com. R. Narasimhan, Com.R.Anand and Com. A.Gnanavel were unanimously elected as President, General Secretary and Treasurer, respectively, for the ensuing year.

Com. Abhishek, Com. Geetha were felicitated for securing the second place in the Zonal tournament in Chess and Carrom respectively. Com.Nalini was felicitated for winning the gold medal in the 400m relay race in the Masters Athletics Championship held at Pune.

The conference has decided to host the 36th General Conference of SZIEF at Salem in August, 2025, in a grand manner. The conference came to an end with the vote of thanks by Com. A.Madeswaran, Vice President, ICEU, Salem division.

66th Conference of IEU, Udupi Division

The 66th Conference of IEU, Udupi Division was held at Udupi on 24.08.2024.

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 conference began with revolutionary songs presented by choir of the Union.

Com. Sathish, President, South Central Zone Insurance Employees Federation, Hyderabad, inaugurated the





conference. He explained with pride the remarkable growth registered by LIC in the current fiscal due to the untiring efforts of our field force and workers that brought about this feat, despite competition from private insurers and called on members to strengthen LIC, further. He commented that the recent publication of IRDAI enshrining policies for Insurance reforms are detrimental to the interests of LIC and its policyholders that may result in destabilization of the industry. He reiterated the Govt do away with such unwanted norms in the policies of IRDAI and protect the state owned LIC.

Reviewing the political scene of the country he said that the results of the parliamentary elections showed the push back against autocracy and undermining of democracy. He said the democratic space should be utilized by the working people to force the coalition government headed by BJP to reverse its neoliberal economic policies and politics of religious fundamentalism. Speaking about GST on life insurance policies, he informed the house that the Union has launched a campaign against waging GST on life insurance

premiums. He said over 300 MP's all over India were met with an appeal for removal of GST on Insurance premium. He informed that the voice against GST on life insurance premium under the leadership of the Union has reached Delhi and echoed in the walls of Parliament with the support of Members of Opposition and also from ruling party.

The chief guest, Com. S K Geetha, Vice President, SCZIEF, in her address said, while the nation is celebrating 77th anniversary of freedom, there are attempts by the ruling class to take away the rights of freedom of people. She said the priority of Govt enriching the corporate still continued by way of concessions, while the farmers, workers and women are devoid of minimum welfare measures for their betterment. She explained the plight of educated youth who struggle for their livelihood with uncertainty of future.

Com Balakrishna Shetty, Vice President, CITU, Udupi addressed and cautioned the members to be vigilant over the pro – capitalist policies of the Govt and the policies pushing down the workers to slavery. He said that in any of the economic policies

proposed by Govt, there is an element of hostility to workmen and bonanza to Capitalists. He warned the members of endangered Labour Laws and stressed the need to protect them.

Com. K Vishwanth, President, IEU, Udupi, presided over the Conference. Com Shashidhar Golla, Treasurer, CITU, Com. Sripathi Upadhyaya, Pensioners Association, Com.. Narasimha Prabhu, LIC Cl-I Officers Federation and Com. Nirmala, Convenor, Women Sub-Committee, greeted the Conference.

Com. Deric A Rebello, Vice President welcomed and Com. Prabhakara B Kunder, General Secretary, presented Vote of Thanks.

Delegate Session: Com. Pabhakara B Kunder, General Secretary presented the Report of the Executive Committee for debates by members. 14 members from Base Units debated and enriched the report which was passed unanimously.

Audited Statements of Accounts for 2023-24 and budget for 2024-25 were presented by Com. Sripada Herle P, Treasurer and was passed unanimously.

12 Resolutions on AIEA lines were passed unanimously.

The Conference unanimously elected the following as Office Bearers of the Union for 2024-25 along with 12 members to Divisional Executive Committee. **Com. Prabhakara B Kunder, Com. K. Vishwanatha and Com. Sripada Herle P** were unanimously elected as President, General Secretary and Treasurer respectively.

41st Conference of Silchar Division IEA

Attended by one hundred and thirty delegates and observers from Tripura, Manipur, Mizoram and four southern districts of Assam, the 41st General Conference of Silchar Division Insurance Employees' Association began with the hoisting of flag by Com. Atin deb Choudhury, President of SDIEA at 2.30 pm on August 24, 2024 amidst thunderous slogans. Thereafter floral tributes were paid to the martyrs column.

The OPEN Session of the Conference commenced with Com. Atin Deb Choudhury, President SDIEA on the chair. In a jam packed Banquet Hall, Com Rajat Kanti Purkayastha welcomed all delegates & observers, our Class I officers friends, pensioners and representatives of fraternal Trade Unions present and appealed to have a clear understanding on the present socio-economic-political situation and carry forward the struggle with more determination and vigour. Comrade Dharmaraj Mahapatra, made the gathering spellbound with his own style of deliberation and spoke at length on the socio-political situation in and outside our country, huge unemployment problem in India, unprecedented price rise, Communalisation of society, attack on Public sector LIC, AIIEA's struggle against GST on insurance premium etc.

Shri Sandip Choudhury, Sr Divisional Manager appreciated and thanked the AIIEA in regard to its call for New Business in the name of MY LIC MY PRIDE in March 2024. Representatives from

fraternal Trade unions were felicitated.

This year Banalata Deb Roy Memorial scholarship 2024 for a sum of Rs. 6000/- was awarded to Smt. Anannya Das who secured 91.5% in all six subjects and state highest marks in English. A memento and a cheque were handed over by Chief Guest Com Dharmaraj Mahapatra, Joint Secretary AIIEA.

The open session was followed by a brief cultural programme conducted by our comrades which was appreciated by all.

In the delegate session, Com. Raghunandan Bhattacharjee placed the report of the working committee with due assistance from the other secretariat members and Com. Sandip Chakraborty, Treasurer placed the Audited Statement of Accounts. Altogether 15 delegates from different Base committees participated in the discussion on the report and hailed the basic formulation of report, discussed various contemporary issues and made some queries. All queries were replied by the General Secretary and thereafter the Report of the Working Committee and audited statement of accounts were accepted unanimously.

Comrade Dharmaraj Mahapatra while addressing the delegate session on 25th

August, 2024 recapitulated the marvellous effort taken by the AIIEA to clinch the splendid wage revision. He also narrated the higher benefits achieved compared to other analogous institutions. He also cautioned that unless and until employees are vigilant no benefit can be protected as was happened after signing of wage settlement in 24/01/1974. He appreciated the role played by the Divisional units to meet more than 400 MPs throughout the country in regard to GST on insurance premium issue. Specially, he appreciated the comrades of Manipur who met one MP despite the boiling situation prevailing there. Comrade Amitesh Sarkar and Com Gautam Paul, dealt at length the challenges before us after the 18th Lok Sabha election, erosion of democracy and democratic value, attack on constitution and its rights, employees issues, recruitment in LIC, issue of NPS etc and challenges before the industry in view of new initiatives being taken by LIC.

A working Committee with Comrades Dipak Nath Purkayastha, Com Raghunandan Bhattacharjee and comrade Gouri Das were elected unanimously as President, General Secretary and Treasurer respectively for the year 2024.



Annual General Body Meeting of LICPA Chennai

The 19th Annual General Body Meeting of LIC Pensioners' Association Chennai Division was held at Hotel Sarmani on 31.08.2024. The AIIPA Flag was hoisted by President Com.C.Narasimha Rao. More than 165 pensioners participated in the meeting.

The conference was

inaugurated by Com. T. Narendran, General Secretary, All India Waterways Transport Employees' Union. The Committee report and the Statement of Accounts was presented by the Secretary and Treasurer respectively. Totally 4 members including one women member participated

in the debate and the Report and the Statement of Accounts were adopted unanimously after the Secretary's summing up. Comrades who has attained 80 years of age during last year were honoured.

Com. S.Rameshkumar, General Secretary, ICEU Chennai 1 and Com R.Kirankumar, Jt. Secretary, ICEU Chennai 2 greeted the conference. The conference adopted 7 resolutions on various demands.

The general body elected 18 comrades to the Managing Committee. Com.C.Narasimha Rao, Com.S.Santhanam and Com.V.Ramanujam were elected President, Secretary and Treasurer respectively.



Annual General Body Meeting of IPA, RAICHUR

The AGB Meeting of Insurance Pensioners' Association, Raichur Division was held on 24.08.2024 at Raichur. Com. Y Ram Prasad Presided over the meeting. The conference started with the welcome address by Com. T G Vittal, Jt.Secretary.

Com. Bhaskar Somayaji, Jt.Secretary, AIIPA while inaugurating the conference gave details of the campaign and struggles of the organization to bring improvements in the pension scheme and to better the life standards of the pensioners. He said struggle on many issues like updation, 100% DA neutralization for those retired prior to 1.8.1997 are continuing. For this a strong and vibrant organization is necessary.

He therefore called upon the members to strengthen AIIPA qualitatively, quantitatively and financially. Congratulating the membership of IPA Raichur for implementing the calls of the higher tiers in letter and spirit and made an appeal to the comrades to continue to do so in the coming days.

Com. Swami Rao, Com. Siddayya of HDRGIREA Com. greeted the conference

and made an appeal with the leadership for early settlement of wage revision and enhancement of family pension to 30% to General Insurance Pensioners. Com M Sharanagouda, President, IEU Raichur greeted the conference.. Sri. Y Venkateswara Rao, SDM LIC Raichur, while greeting the conference recalled the glorious struggles launched by



our senior employees because of their sacrifices LIC has become a world class Insurance company.

Com. G Ravidranath, General Secretary, IPA, Raichur placed the report on behalf of the executive committee. Com. T G Vittal, presented the statement of A/c's and both were adopted unanimously by the house.

Com. S Sridhar, EC member of ICPA Mysore who was the

Chief Guest highlighted the need of the involvement of the members in the activities of the organization. Com. M Ravi, General Secretary, IEU Raichur informed the house that IEU has always been in the continuous follow up with the divisional management for getting the issues of the pensioners settled. Due to the efforts of AIEA and AIIPA, we are enjoying so many benefits and today we are in a position

to lead a happy life. But to ensure our benefits continue it is also our responsibility to strengthen LIC.

The conference unanimously elected a new team of office bearers and EC members comprising of 18 members with Com. G Ravindranath as President, Com. Sridhar as General Secretary and com. Thimmappa as Treasurer. The meeting ended with the proposing of vote of thanks by the newly elected General Secretary.

Trade Union Workshop at Kozhikode Division

LIC Employees' Union, Kozhikode Division conducted a Trade Union Workshop on 31st August 2024 at Saroj Bhavan for the leadership of Base Units. President, Secretary, General council member/s & Divisional Women sub committee member/s from various Base units attended the workshop apart from the Divisional EC members.

In the workshop, Com. P.P.Krishnan, Vice President, AIEA presented the topic *'Institution & Organisation : Changing Scenario and the Way Forward*'. He briefed about the changes coming rapidly in the industry & our institution LIC of India. He

mentioned about the regulatory challenges being introduced by IRDA. He analysed the functioning of Base units based on the feedback received from the participants through a questionnaire, in which few questions on the organizational structure and functioning of the organization at their Base units were collected. He then presented his views as to how to overcome the weaknesses identified and further improve the functioning of Base units to overcome the challenges. Based on his presentation an active interaction with the participants took place in which 16 comrades participated.

Com. I.K. Biju, Joint

Secretary, SZIEF spoke on the subject, 'Future Responsibilities'" and placed before the workshop, the subject for group discussion. Thereafter, five groups were formed among the participants and they discussed various aspects of the subject and each group presented their views.

Most of the participants in their feedback said that the questionnaire was an eye opener to them as it has made them aware of their lack of knowledge of some aspects and ignited a desire to learn more. 80 comrades participated in the Workshop.

Com. M.J. Sreeram, General Secretary, LICEU welcomed the gathering and Com. K. Bahuleyan, President, LICEU presided over the Workshop. Com. A.D. Poornima, Joint Secretary, LICEU proposed the vote of thanks.



12th Women's Convention of Kolkata Suburban DO

The 12th biennial women's convention of Kolkata Suburban Division was held on 10th August 2024. Flag of AIIEA was hoisted by Com.Saikata Das, President of our women's sub-committee. Floral tributes were paid at the martyrs' column, commemorating all the warriors who sacrificed their lives for betterment of people. The convention started with the opening songs sung by our women comrades. Meeting was conducted by a presidium comprising of Com.Saikata Das, Com.Rupa Ghosh Dutta and Com. Madhuri Mukherjee. After presidential address, the welcome address was given by Com.Ujjal Paul, General Secretary of KSDIEA with a short speech on the grave situation of the state & country explaining from social, political & economic angle. Thereafter, the bi-annual report was placed by two convenors Com.



Pushpita Bhattacharya & Com. Barnali Bhaduri. 12 speakers from different branches under KSDO participated in the discussion & gave their valuable opinion on the report. They criticised govt.'s anti people, anti worker policy & pointed to the fact that women & children become first victim of any social conflict. They mentioned R G Kar Doctor's rape & killing incident, expressed their pain & condemned strongly the inaction and cover up by the administration and demanded justice. During the session,

Com.Amitava Ghosh, General Secretary, EZIEA spoke expressing the need of unified action of all classes of workers & kisans & called for upliftment of political awareness. A new sub-committee was elected unanimously with Com. Saikata Das as President & 2 convenors Com.Pushpita Bhattacharya & Com. Kakali Saha. The convention was attended by 83 comrades & ended successfully with vote of thanks by Com.Shampa Chatterjee from H.Q.base.

Medical Awareness Meet at Virudunagar

The General Insurance Pensioners' Association, Madurai organised a medical awareness program at Virudunagar on 24.8.2024 to create awareness and importance of having a sound mental and physical health among pensioners in their

post-retirement life.

Nearly 90 comrades participated enthusiastically in the meeting from different places in the District of Virudunagar. Significant to note was the participation of female comrades in good numbers. A team of comrades

including important office-bearers from Madurai also attended the meeting.

A team of three doctors specialising in Cardiology, Diabetology and Dietetics spoke very well about the health care and they answered the questions raised by the participants. Apollo Hospital's Chief Operational Officer Shri. Nedakannan acknowledged our long association with the hospital management.

Elaborate arrangements were made by the Virudunagar comrades for the successful culmination of the meeting.



INSURANCE NEWS IN BRIEF

● **A.M. KHAN**, Dharwad

- ▶ LIC has paid a total of Rs.6103.62 crore as dividend to Government of India for the year 2023-24. LIC has an asset base of over Rs.52.85 lakh crore.
- ▶ The General Insurance Council (GI Council), the official representative body of the Indian general insurers consisting of private sector and PSU general insurers, has sued the Ministry of Road Transport and Highways (MoRTH) in Delhi High Court for asking the general insurers to pay for the cashless treatment of victims of road accidents, involving even uninsured vehicles, during the golden hour, under its new scheme-Motor Vehicle Accident Fund (MVAf). The GI Council has pleaded in the Delhi High Court to cancel the order and the court has since stayed the move of the MoRTH.
- ▶ In an unprecedented move, Eknath Shinde led Maharashtra government in Maharashtra, has suddenly terminated a Rs 3000 crore contract with Chennai based state owned United India Insurance(UII) for executing state's flagship health insurance scheme – the Integrated Mahatma Jyotiba Phule Jan Arogya Yojana (MJPJAY). UII can't resort to legal action against Maharashtra as there is a clause in the contract that the state government can terminate the contract at any time of its tenure. UII, which has been the health insurer to the state for the last four years, had won a fresh mandate from the state for implementing MJPJAY 2.0 (with universal health coverage) in this June and the cover was in force since July.
- ▶ IT services company Infosys has announced it has been selected by Life Insurance Corporation (LIC) to drive its digital transformation with NextGen Digital Platform, focusing on omnichannel experiences and data-driven hyper-personalisation for customers, agents and employees. Infosys will spearhead its digital transformation initiative called DIVE (Digital Innovation and Value Enhancement). Infosys will provide LIC with turnkey system integration services using AI capabilities from Infosys Topaz and DevSecOps services from Infosys Cobalt.
- ▶ GST Council headed by Union Finance Minister Nirmala Sitharaman decides to set up a Group of Ministers (GoM) on reducing tax rate on life and health insurance and cut GST on cancer drugs and namkeens. The GST fitment committee has estimated that exempting the levy on life insurance could lead to a 1 200-crore revenue loss per annum.
- ▶ LIC has urged the IRDAI for a review of the surrender value changes that were unveiled in June as part of the IRDAI (Insurance Products) Regulations, 2024

and followed by a master circular on the implementation of the same. Under the new regulations, which come into effect from October, IRDAI has proposed a guaranteed surrender value ranging 30-90 per cent depending upon the year of surrender of the policy as well as a special surrender value which shall be benchmarked with the prevailing yield on 10 year G-Sec with a spread

not exceeding 50 basis points. Moreover, according to the master circular for individual savings products, the minimum policy term has been kept at five years and the special surrender value shall become payable immediately after the receipt of the first full-year premium. LIC along with other life insurers has been in discussion with the IRDAI on various aspects of the implementation of the surrender value changes.

- ▶ In the April-July period, the general insurance industry recorded a gross direct premium income (GDPI) of Rs 1.01 lakh crore. Health insurance accounted for 41% of these premiums, compared with motor insurance's 29% share. For context, motor insurance was the largest segment in the general insurance industry until FY22. The segment accounted for 34% of Rs 1.99 lakh crore of GDPI in FY22 while health insurance held 32%.
- ▶ IRDAI has fined SBI Life with Rs. Crore for 'violating norms'. SBI Life Insurance was found to have made payments worth Rs 1.93 crore to Extent Marketing and Technologies in FY18 and FY19. These payments were not reported and the vendor itself lacked adequate infrastructure, relying heavily on third-party outsourcing. Approximately 95 per cent of the vendor's revenue was transferred to third parties, according to IRDAI. It says that it has found that SBI Life's outsourcing contracts lacked transparency and did not comply with regulations concerning conflicts of interest. Furthermore, the company was found to have paid excessively high fees to web aggregators. IRDAI said SBI Life Insurance repudiated 21 claims based on non-disclosure or the death occurring within three years of policy issuance. It concluded that SBI Life had not provided sufficient evidence to justify these denials. The insurer's practice of denying claims based on the timing of death relative to policy issuance was found to be inconsistent with the provisions of Section 45 of the Insurance Act, 1938, which protects policyholders from arbitrary claim rejections after a three-year period.

WORKING CLASS STRUGGLE

● S. SRIDHARA, Mysore

- Over 1800 workers of Samsung at Sriperumbudur, Tamilnadu are on strike since September 9, 2024. The major demand is the recognition of their trade union and talks for settlement of long pending issues. The Samsung administration is unwilling to recognize the trade union. They say are prepared to discuss issues with the employees. Samsung is afraid that a trade union affiliated to CITU with uncompromising principles will be problematic for the administration. The right to form associations is a fundamental right and the workers want the government to ensure this right for them and force Samsung to recognize their union.
- Tens of thousands of garment workers in Bangladesh joined by pharmaceutical and shoe factory workers, have been protesting since the beginning of September with multiple demands. Over 100 factories in Ashulia and Gazipur industrial areas have stopped production. Protesters are being attacked by industrial police supported by the army and border guards. On 3rd September 2024, authorities of garment factories in Gazipur declared a holiday at 25 factories and production was halted in 74 garment factories in Ashulia area. Workers who came to the factories refused to work and staged demonstrations inside their facilities. Demands include a wage rise, improvements in working conditions, maternity leave payments, an annual wage increase, quality foods, stopping of authorities' abuses, stopping unjustified terminations and removal of certain managers.
- Thousands of workers at Woolworths, one of New Zealand's two major supermarket chains, walked out on 3rd September 2024 in their first ever national stoppage. The Workers struck and protested between 12 pm and 2 pm at 190 stores across the country. A rally of some 20 Auckland Woolworths stores' workers took place outside the Ponsonby store. The company had offered "minimal wage increases below the rising household cost of living" and refused to address "systemic understaffing".
- Maharashtra State Road Transport Corporation (MSRTC) workers struck on September 3 after talks between the government and the Maharashtra State Transport Union's joint action committee failed last month to deliver a wage rise. About 250 deposes across the state participated in the strike, which involved drivers, conductors, mechanics and others. MSRTC workers went on strike for almost six months in 2021 for the state government to take over the struggling corporation, increased wages and modernization of the bus fleet.
- Helicopter maintenance engineers from Auriga Aviation in Western Australia stopped work for 22 hours on 5th September 2024 over the company's proposed enterprise agreement. The 12 Australian Licensed Aircraft Engineers' Association members want industry standard pay rates and conditions. ALAEA Claimed Auriga Aviation is the lowest paying helicopter company in the industry.
- Employees of the Pakistan Public Works Department blocked the Srinagar Highway in Islamabad on Monday to protest the government's recent decision to abolish the department. The Asif Ali Zardari government claim that destruction of PWD is necessary because of "poor performance and corruption." The protesting workers said the move will throw more than 10,000 people out of work. Pak -PWD is one of the oldest departments in the country. The Pak-PWD joint Action Committee opposed the department's privatization.
- On 5th September 2024, workers in municipally owned kindergartens in Berlin, Germany held a one day warning strike, with another planned for next week. According to news report, around 2000 workers walked out. The dispute has been running for months, including a five-day strike in July. Verdi and GEW union members demand increased staffing levels in the capital's kindergartens. The Berlin Senate continues to insist it is unable to make any changes as they must be agreed by the Tariff Association of German States, which includes most federal states. The Gew is balloting for an indefinite strike.
- Hundreds of UK ready meal production workers employed by Oscar Mayer in Wrexham, Wales were due to walk out 5th September 2024 over threats to cut pay. The Unite union members voted by a 98 percent majority to strike in response to the company's plans to get rid of some paid breaks and enhanced payments as well as abolishing days off in lieu of working bank holidays. Unite says the cuts will leave the workers around £2000 a year worse off, and that if they do not accept the cuts they will be fired and rehired on the inferior conditions.
- The workers, represented by the International Association of Machinists and Aerospace Workers (IAM), an Industrial affiliate, rejected a contract offering a 25 percent pay raise over a period of four years. An overwhelming 94 percent voted to reject the offer, with 96 percent voting in favour of striking. Workers are frustrated over years of stagnant wages and concessions made on pensions and healthcare to keep jobs being outsourced.

ECONOMIC TID BITDS

● J. SURESH, Mysore

- ▶ According to World Bank's latest update on India's Trade opportunities in a changing Global context, the Indian economy continues to grow at a healthy pace despite challenging global conditions, the India Development Update observes that India remained the fastest growing major economy and grew at a rapid clip of 8.2% in FY23-24. Growth was boosted by public infrastructure investments and an upswing in household investments in real estate. On the supply side, it was supported by a buoyant manufacturing sector, which grew by 9.9% and resilient services activity, which compensated for underperformance in agriculture. This has resulted in gradual improvement in urban unemployment for female workers. Female urban employment fell to 8.5% in early FY 24-25, although urban youth unemployment remains at 17%. With robust revenue growth and fiscal consolidation, the debt-to-GDP ratio is projected to decline from 83.9% in FY 23-24 to 8.2% by FY 26-27, the current account deficit is expected to remain at around 1-1.6% of GDP up to 2026-27.
- ▶ Moody's have revised India's economic growth forecast upwards to 7.2% for 2024 and 6.6% for 2025 from its earlier estimates of 6.8% and 6.4% respectively. The New York based rating company said India's GDP expanded 8.2% in FY 2024, at a fast pace that the 7% reported in FY 2023. The IMF upgraded India's GDP growth in the ongoing fiscal (FY 25) by 20 basis points to 7% in July. The HSBC final India manufacturing PMI, compiled by S&P global, stood at 58.1 in July, after clocking 57.5 in May and 58.8 in April. The HSBC India services PMI stood at 60.3 in July and 60.5 in June. The RBI expects real GDP growth for FY 2025 at 7.2% and CPI inflation at 4.5% for the current financial year.
- ▶ According to ILO, the artificial intelligence and Tech innovations have boosted labour productivity output while reducing the income share of labour. According to ILO, inequality is on the rise as the share of labour income has stagnated worldwide and a large number of youth remain out of employment, education or training. The ILO analysed the impact of technological innovations over the last two decades across 36 countries and said that the absence of a stronger policy response across a wide range of relevant domains could push the labour income share still further down.
- ▶ Doubts are being to be raised about whether Chinese economy will be able to reach its official growth target of 5% for this year as factory activity continues to fall. August saw the fourth consecutive monthly contraction as the purchasing managers' index (PMI) issued by the National Bureau of Statistics dropped to 49.1 from 49.4 (below 50 indicates contraction). The August result was below expectations, with Bloomberg forecasting 49.5. The worsening situation in manufacturing is being compounded by the fall in the housing and property sector, which has been a mainstay of the Chinese economy for more than a decade. Economists at the Swiss Bank UBS have predicted the economy will grow by 4.6% this year and 4% in 2025. This compares with the earlier forecasts of 4.9% and 4.6% respectively. According to economists at Barclays Bank the tax revenue from Corporate incomes dropped by 5.4% in the first seven months of the current year. The government is not able to resort to the major stimulus as in the past because it fears this will only create a debt crisis and destabilise the financial system.
- ▶ According to IMF, "The median low-income countries are spending over twice as much on debt service to foreign creditors as a share of revenue than it did 10 years ago – roughly 14% at the end of 2023 from 6% 10 years earlier. For some countries, the proportion is much higher, ranging up to 25%. At the start of this year, the World Bank reported that total debt service for low-income countries and certain middle-income countries was estimated to be \$ 185 billion when combined with domestic debt repayments. This figure is higher, on average, than their combined public spending on health, education and infrastructure. In 2022, the developing countries spend a record \$ 443.5 billion to service their debts. According to Oxfam, some 57% of world's poorest countries, home to 2.4 billion people, would have to cut public spending by a combined \$ 229 billion over the next 5 years. Low and middle income countries would be forced to pay \$ 500 million every day to meet debt and interest payments between present and 2029, with the poorest countries now spending four times more repaying debts to rich creditors than on health care.

FOR OUR FIELD FORCE

● **A. ARIVUKKADAL**
Thanjavur

LIC Dividend: LIC CEO and Managing Director Siddhartha Mohanty has presented a cheque of Rs.3,662.17 crore to Finance Minister Nirmala Sitharaman as the government's share of the company's dividend. LIC also paid an interim dividend of Rs.2,441.45 crore on March 1, which takes the total amount paid as the dividend to the government, for the year 2023-24, to Rs.6,103.62 crore.

LIC's Growth: LIC saw a 35.10% surge in its new business premium for August to Rs.19,309.10 crore compared to Rs.14,292.53 crore in August 2023. Data shared by Life Insurance Council shows that LIC's new business premium collection for the first five months of FY25 rose by 27.73% to Rs 95,180.63 crore, up from Rs 74,516.31 crore in the same period last year. But at the same time, LIC continued to underperform, with its individual APE(annualised premium equivalent) growing by only 1% YoY in August.

Policyholders' interests: IRDAI has released a master circular on Protection of Policyholders' Interests 2024 on September 5, 2024, which includes 'All insurance policies must be issued in e-format', 'Key documents policyholder should get - Covering letter for the policy document informing the free look period, Policy document, A copy of the proposal form submitted by the prospect, Copy of benefit illustration, Customer Information Sheet, Copy of need analysis document under suitability assessment, if any, Any other document as may be required by the specific product'. It also mandates 'CIS for all policyholders' and insists '30 days free look period for life insurance policies'. IRDAI has also set 'timelines to settle a claim for a life insurance policy'. In Health insurance claim settlement rules, IRDAI has said 'Cashless claims must be settled within 3 hours'.

DigiLocker : IRDAI has asked insurance companies to enable their IT systems to interact with DigiLocker, allowing policyholders to use the service effectively.

CKYC: IRDAI has instructed insurance companies to upload the verified KYC information of existing policyholders to the website of Central Records Registry (CKYCRR).

Mis-selling: IRDAI's Member Satyajit Tripathy has said that complaints about product mis-selling in life insurance has increased to an alarming level so much so that it has grabbed the attention of the policy makers. It should be recalled that Finance Minister mentioned as "except LIC" while speaking about such complaints.

Private fraud: Some employees of a private insurance company(company name was not revealed) allegedly siphoned off the maturity sum, collectively worth Rs.1.48 crore, of four different policyholders between March and April after changing their phone and bank account numbers, and email IDs. According to the FIR, the

insurance company has operations across India.

SBILife Fine: IRDAI has imposed a penalty of Rs.1 crore on SBI Life Insurance for violating various regulations related to dealings with insurance web aggregators and outsourcing activities. The insurance regulator has also issued an advisory to the life insurance company *for repudiating multiple insurance claims*.

Acko Life: ACKO Tech, the parent company of ACKO General Insurance, has announced its expansion into the life insurance sector with the launch of ACKO Life Insurance. The company's debut offering is ACKO Flexi Term Life Insurance Plan with Customisable coverage, Adjustable policy duration, Flexible riders and Digital will feature.

Star life: Star Health Insurance is exploring opportunities in the life insurance and motor or auto insurance sector. Currently operating solely in the standalone health insurance market, Star Health's plans to enter the motor or life insurance industries depend on the government approving the composite life insurance scheme.

Braille policy: Star Health has introduced a policy for people with 40% or more disability which will be issued in Braille format.

Another renaming: Kotak General Insurance has announced that it has rebranded itself as Zurich Kotak General Insurance following Zurich Insurance Group's acquisition of a majority stake.

Health share: The health insurance segment, which surpassed motor insurance as the largest segment in general insurance in the post-Covid boom, now accounts for 41% of industry premiums, with motor insurance (29%) continuing to cede ground. Motor insurance premiums have stagnated as a percentage of industry GDP over the past three years while health insurance has consistently grown year-on-year.

Sachetised insurance: The Open Network for Digital Commerce (ONDC), an interoperable network initially launched by the government to increase e-commerce penetration in the country, will soon also offer sachetised insurance and investment products to users. It has started developing a protocol for life insurance products and expects to initiate transactions by December.

Women insurance: In the past two years, term insurance purchases by women have soared by 80%, according to a survey. Not only are more women buying policies, they are also opting for higher coverage amounts, with a 120% increase in high-cover plans. This trend shows growing financial awareness among women, especially in metropolitan cities, with millennials at the forefront.

Medical Camp at Government Tribal Girls' Hostel

As a part of the Golden Jubilee year celebrations, Insurance Corporation Employees Union, Visakhapatnam in Association with Girijan and Adivasi sangham and Praja Arogya Vedika organised a medical camp at Government Tribal Girls Hostel, MVP Colony, Visakhapatnam. The camp started with the team of 6 doctors from King George Hospital, Visakhapatnam. The doctors addressed the camp with 450 girl students studying in various colleges in Visakhapatnam. The doctors elaborately dealt on the issues of menstrual hygiene, nutritious food and other aspects creating awareness on cervical cancer and HPV Vaccine. The doctors examined all the 450 students and prescribed medicines and lab tests for some of them. Medical PG students also participated and



assisted the senior doctors in the camp. ICEU purchased the required medicines with the help of the medical representatives of Prajaa Arogya Vedika and distributed the medicines to the students. Com G Varaprasad, General Secretary ICEU, also addressed the students. ICEU leaders and leaders of the city units assisted in organising the medical camp.

Webinar at Vizag on Impact of IRDAI proposals

As part of the observance of the Golden Jubilee year of ICEU, Visakhapatnam, a webinar was organised on September 8th on the topic "Impact of IRDAI proposals on LIC, Agents and Policyholders".

Com. P Satish, President, SCZIEF dealt on the subject in detail. He started with the formation of LIC in 1956 and went on to the different struggles undertaken by AIIEA in protecting the LIC in public sector. He pointed out that various steps being taken by IRDAI in the name of reforms would harm the agency force and the insurance sector itself. The aim to provide insurance cover to all by 2047 would remain a pipe dream if the agency force is not given its due and the government does not initiate policies to provide decent paying jobs to create disposal incomes. He spoke about the campaign of AIIEA on the issue of GST on life and health insurance premium and asked

the agency force and the employees to develop a close association which would help mobilization of general public against the policies of the government and IRDAI.

The webinar was presided over by Com. M. Kameshwari, President, ICEU. Com.B. Tirumala Rao, General Secretary, LIAFI and Com. Tagore, General Secretary, LICAIOI also participated. Com. G Varaprasad, General Secretary, ICEU, also spoke and said that united struggles alone can help us defeat these disastrous policies and ICEU is always in the forefront of any struggle to protect LIC and all LICians.

More than 130 agents from across the division attended and appreciated the efforts of ICEU in educating them about the IRDAI proposals. ICEU base units leadership also participated and are now educating the agents at their respective branches.

DONATIONS

TO INSURANCE WORKER AND AIIEA

Com.Sukanta Kumar Bhowmik, Jalpaiguri 2	Rs.5000
Com. T.Das, Raiganj Branch	2000
Com. A.K.Das, Raiganj Branch	2000
Com. V.A.Gajanand, Hyderabad CB 22	5000
Com. Manoj Kumar Mohanty, Cuttack DO	5000
Com. K.S.Jayashree, Bangalore DO-1	10000
Com. Santanu Bhowmic, EZIEA	10000

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

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Jan 2024	138.9	400.03	9131.09
Feb	139.2	400.90	9150.81
Mar	138.9	400.03	9131.09
Apr	139.4	401.47	9163.96
May	139.9	402.9	9196.83
June	141.4	407.23	9295.44
July	142.7	410.98	9380.90

Base 1960 = Base 2001 x 2.8259

Base 2001 = Base 2016 x 2.88

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हम लेंगे साथी उदास मौसम से
हम लेंगे साथी गुलाम इच्छाओं से
हम चुनेंगे साथी ज़िंदगी के टुकड़े

कत्ल हुए ज़र्रों की कसम खाकर
बुझी हुई नज़रों की कसम खाकर
हाथों पर पड़े घट्टों की कसम खाकर
हम लेंगे साथी

हम लेंगे
कि लड़े बग़ैर कुछ नहीं मिलता
हम लेंगे कि अब तक लड़े क्यों नहीं
हम लेंगे
अपनी सज़ा कबूलने के लिए
लड़ते हुए जो मर गये
उनकी याद ज़िन्दा रखने के लिये
हम लेंगे साथी ...

अवतार सिंह 'पाश'

With Best Compliments
from NCZIEF

ncz
ief

United We Stand!
Divided We Fall!



Saturday
14 September 2024

RALLY

10 A.M.

From LIC Divisional Office, Faizabad
to
Com. Neelima Moitra Nagar, Hotel Krinoscco

Delegate Session

14-16 September
2024

OPEN SESSION

11 A.M.

Com. Neelima Moitra Nagar
Hotel Krinoscco

March on to....

- Protect & Strengthen the Public Sectors
- Recruitment in Class 3 & 4 in LIC
- Retention of LIC Business & Strengthen it
- Recognition of the AII EA
- Old Pension to all
- MSP to farmers & No to Schemes like Agniveer
- Protect the Hard earned Labour Laws
- Say No to Divisive Politics & Protect the Unity



30th
General Conference
NCZIEF

14-16 September 2024
Ayodhya (Faizabad)