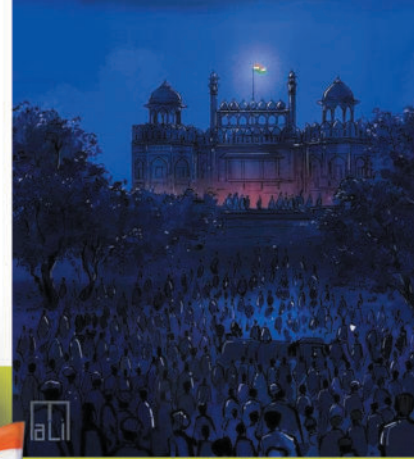


# insurance Worker

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**Gender Parity  
for Equitable Growth**



**NEET Scam  
Rottenness exposed**



**Reflections on  
77th Anniversary  
of India's  
Independence**

*inequalities can not be reduced without a global deal to tax  
the world's ultra-rich individuals as a step towards redistribution*

*.....there cannot be any hope  
to raise the insurance spend  
in the absence of disposable incomes*



**AMENDMENTS TO INSURANCE LAWS  
CAN NOT RAISE INSURANCE PENETRATION  
BUT ONLY HELP PRIVATE SECTOR  
CEDING LEGISLATIVE POWER TO IRDAI**



With Best Complements From



**INSURANCE CORPORATION  
EMPLOYEES' UNION**

**KADAPA DIVISION**



## PROPOSED AMENDMENTS TO INSURANCE LAWS UNDESIRABLE

The Finance Minister on 23<sup>rd</sup> July will present the Union Budget for the financial year 2024-25. The major issues confronting the Indian economy today are large scale joblessness, rising inflation, extreme wealth and income inequality and pathetic state of the informal sector. By the time this issue reaches the subscribers, the details of the Budget would have been discussed and analysed. What is to be seen is whether the NDA government would chart a new economic direction that would benefit the people or will choose to continue on the disastrous path of neoliberalism.

The results of the General Elections have without any ambiguity suggest that people want the government to give its attention to resolve the real issues that affect their daily life. The Central Trade Unions during the pre-budget consultations with the Finance Minister have projected some important issues that need to be addressed and have also

suggested as to how the additional resources can be mobilised to meet the needs of the social sector. The experience of the last 10 years is any indication, then the government would continue to be benevolent to the Corporate Sector and would do very little to alleviate the hardships that the common citizens face due to unemployment and alarmingly high food inflation.

The world today is concerned about the rising inequalities due to pro-rich economic policies. There is a realisation that such economic development is unsustainable. This is aptly described by the President of Brazil Lula who said "it is no longer humanly possible for the world to be so wealthy..... and for so many people to be hungry". Therefore, urgent measures are required to reduce the income and wealth inequalities across the globe. The Brazil Presidency of G-20 has asked for a global deal to tax the world's ultra-rich individuals as

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a step towards redistribution. This has received good support from a number of countries and a consensus is emerging that atleast a 2% wealth tax be imposed on the ultra-rich.

India, so far has not reacted to this proposal. There are suggestions within the country too by leading economists that India must introduce inheritance and wealth tax on the ultra-rich. This has become necessary considering the fact that India today is one of the most unequal countries where super rich can vulgarly spend over Rs.5000 crore on a wedding spectacle while it houses a quarter of the world's malnourished which amounts to a staggering 500 million Indians who do not have enough to eat. Whatever may be the pace of economic growth, if these inequalities persist and widen, not only development would become unsustainable but it may also lead to uncontrollable social unrest. Therefore, the Union Budget must address the issue of extreme inequalities and take measures to raise resources by introducing wealth and inheritance tax on the ultra-rich. This may not be easy since there is total convergence of interests of the corporate with those of political class leading the government. In such a situation, the struggle of the people with workers and peasants in the forefront would become imperative.

There are some genuine expectations of the insurance industry from the Budget. The AIIEA has been leading a campaign for doing away with GST on the life and health insurance premiums and for some special incentives for savings in life insurance as it provides capital for long term investments in infrastructure. The Finance Minister has been approached to concede these legitimate demands. The units of AIIEA in the last 15 days have approached a large number of Parliamentarians belonging to all political parties seeking support on the issues relating to insurance industry. The response from all those met has been extremely good. This campaign has to be widened to mobilise the general people to force the government to act positively.

There are also reports that the government is contemplating to bring a legislation in the Budget session to further amend the Insurance Laws. As per the available information, these proposals include issuance of a composite license to do all types of insurance business

such as life, general and health doing away with the existing provision of separate license for each type of business. There is also a proposal to do away with the minimum capital requirement to run a business. The IRDAI would be empowered to decide on the quantum of capital required depending upon the business proposal. This means that the legislature would be ceding its powers to the IRDAI to decide the capital required. Such a provision will not only result in proliferation of a number of companies but would also recreate the situation that was existing before the nationalisation of life insurance business. The proposed legislation also suggests reduction in the solvency margin. The insurers would also be allowed to sell other financial products. It is obvious that all these changes are being brought about to help the private sector though the IRDAI has been saying that these measures are necessary to expand the market for insurance products.

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वित्त मंत्री द्वारा 23 जुलाई को वित्त वर्ष 2024-25 के लिए केंद्रीय बजट पेश किया जाना है। आज भारतीय अर्थव्यवस्था के सामने सबसे बड़ी समस्याएँ हैं: बड़े पैमाने पर बेरोजगारी, बढ़ती महंगाई, धन और आय की बेइंतहा असमानता और अनौपचारिक क्षेत्र की दयनीय स्थिति। जब तक यह मुद्दा जनता तक पहुँचेगा, तब तक बजट के विवरण पर चर्चा और विश्लेषण हो चुका होगा। अब देखना यह है कि एनडीए सरकार एक नई आर्थिक दिशा तय करेगी जिससे लोगों को फायदा होगा या फिर वह नवउदारवाद के विनाशकारी रास्ते पर चलना जारी रखेगी।

आम चुनावों के नतीजों से बिना किसी अस्पष्टता के पता चलता है कि लोग चाहते हैं कि सरकार उन वास्तविक मुद्दों को सुलझाने पर अपना ध्यान दे जो उनके दैनिक जीवन को प्रभावित करते हैं। वित्त मंत्री के साथ बजट-पूर्व परामर्श के दौरान केंद्रीय ट्रेड यूनियनों ने कुछ महत्वपूर्ण मुद्दे पेश किए हैं, जिन पर ध्यान देने की आवश्यकता है और यह भी सुझाव दिया है कि सामाजिक क्षेत्र की जरूरतों को पूरा करने के लिए अतिरिक्त संसाधन कैसे जुटाए जा सकते हैं। पिछले 10 वर्षों के अनुभव से संकेत मिलता है कि सरकार कॉर्पोरेट सेक्टर के प्रति उदार बनी रहेगी और बेरोजगारी और चिंताजनक रूप से उच्च खाद्य मुद्रास्फीति के कारण आम नागरिकों को होने वाली कठिनाइयों को दूर करने के लिए बहुत कम प्रयास करेगी।

आज दुनिया रईसों की पक्षधर आर्थिक नीतियों के कारण बढ़ती असमानताओं से चिंतित है। अब यह समझ आ चुका है कि इस तरह का आर्थिक विकास टिकाऊ नहीं है। ब्राजील के राष्ट्रपति लूला ने इसका सटीक वर्णन करते हुए कहा था कि इस दुनिया में इतनी अमीरी और इतने

It must be understood that insurance coverage would not automatically increase if there is an increase in the number of companies offering insurance products. Nor the increasing sops to the private sector can expand the insurance market. It is common knowledge that the growth of life insurance business critically depends upon the disposable incomes in the hands of the people. Similarly, the growth of non-life business is dependent on the increase in the asset owning households. Therefore, without addressing these basic issues, there cannot be any hope to raise the insurance penetration or insurance spend. Today, the household savings are at a historically low level and the household debt has increased to an alarmingly high level. This shows the acute levels of financial distress that exists in the country today. This situation has to be remedied to expand the economic activity including the expansion of insurance business. The government must take steps to

create decent paying jobs to help the common people to acquire enough purchasing power. Mere increasing the number of insurance companies by compromising the interests of the policyholders would be counter-productive.

The proposed amendments to Insurance Laws are undesirable. It is necessary to build a public opinion against this retrograde measure. The recent parliamentary election results have created sufficient space for democratic protests and street agitations. India cannot meet the legitimate aspirations of its vast majority of the populations so long as the government continues to pursue the neoliberal agenda. The last few years have shown the benefits of a united struggle in pushing back the offensive of neoliberalism. This must give the working class including insurance employees greater confidence to challenge neoliberal economic direction and work for an alternative that would bring dignity to the life of all Indians.

## बीमा कानून में प्रस्तावित संशोधन अवांछनीय

सारे लोगों का भूखा रहना अब मानवीय स्तर पर एक साथ संभव नहीं है। इसलिए, दुनिया भर में आय और धन की असमानताओं को कम करने के लिए तत्काल उपाय आवश्यक हैं। जी-20 की ब्राजील की अध्यक्षता ने पुनर्वितरण की दिशा में एक कदम के रूप में दुनिया के अत्यधिक अमीर व्यक्तियों पर कर लगाने के लिए एक वैश्विक समझौते हेतु कहा है। इसे कई देशों से अच्छा समर्थन मिला है और इस बात पर आम सहमति बन रही है कि अति-अमीरों पर कम से कम 2 प्रतिशत संपत्ति कर लगाया जाना चाहिए।

भारत ने अभी तक इस प्रस्ताव पर कोई प्रतिक्रिया नहीं दी है। देश के प्रमुख अर्थशास्त्रियों द्वारा भी सुझाव दिए जा रहे हैं कि भारत को अति-धनवानों पर विरासत और संपत्ति कर लागू करना चाहिए। यह इस तथ्य को देखते हुए आवश्यक हो गया है कि भारत आज उन सबसे असमान देशों में से एक है, जहाँ अति-धनवान लोग शादी के तमाशे पर 5000 करोड़ रुपये से अधिक खर्च कर सकते हैं, जबकि यहाँ दुनिया के एक चैथाई कुपोषित लोग रहते हैं जिनकी चैका देने वाली संख्या उन 50 करोड़ भारतीयों के बराबर है जिनके पास खाने के लिए भी पर्याप्त नहीं है। आर्थिक विकास की गति चाहे जो भी हो, अगर ये असमानताएँ बनी रहती हैं और बढ़ती हैं, तो न केवल विकास असंतुलित हो जाएगा, बल्कि इससे अनियंत्रित सामाजिक अशांति भी हो सकती है। इसलिए, केंद्रीय बजट को अत्यधिक असमानताओं के मुद्दे को संबोधित करना चाहिए और अति-धनवानों पर संपत्ति और विरासत कर लागू करके संसाधन जुटाने के उपाय करने चाहिए। यह आसान नहीं हो सकता क्योंकि कॉर्पोरेट

के हित और सरकार का नेतृत्व करने वाले राजनीतिक वर्ग के हित पूरी तरह से घुले-मिले हैं। ऐसी स्थिति में मजदूरों और किसानों को आगे रखकर जनता का संघर्ष अनिवार्य हो जायेगा।

बीमा उद्योग को बजट से कुछ वास्तविक उम्मीदें हैं। एआईआईईए जीवन और स्वास्थ्य बीमा प्रीमियम पर जीएसटी हटाने और जीवन बीमा में बचत के लिए कुछ विशेष प्रोत्साहनों के लिए अभियान चला रहा है क्योंकि यह बुनियादी ढांचे में दीर्घकालिक निवेश के लिए पूंजी प्रदान करता है। इन वैध मांगों को स्वीकार करने के लिए वित्त मंत्री से संपर्क किया गया है। पिछले 15 दिनों में एआईआईईए की इकाइयों ने बीमा उद्योग से जुड़े मुद्दों पर समर्थन मांगने के लिए बड़ी संख्या में सभी राजनीतिक दलों से संबंधित सांसदों से संपर्क किया है। जिनसे भी मिले उन सभी लोगों की प्रतिक्रिया बेहद अच्छी रही है। इस अभियान को व्यापक बनाना होगा ताकि आम लोगों को संगठित किया जा सके और सरकार को सकारात्मक कदम उठाने के लिए मजबूर किया जा सके।

ऐसी भी खबरें हैं कि सरकार बीमा कानूनों में और संशोधन करने के लिए बजट सत्र में एक विधेयक लाने पर विचार कर रही है। उपलब्ध जानकारी के अनुसार, इन प्रस्तावों में जीवन, सामान्य और स्वास्थ्य जैसे सभी प्रकार के बीमा कारोबार करने के लिए एक समग्र लाइसेंस जारी करना शामिल है, जिससे प्रत्येक प्रकार के कारोबार के लिए अलग-अलग लाइसेंस के मौजूदा प्रावधान को खत्म किया जा सकेगा। कारोबार चलाने के लिए न्यूनतम पूंजी की

## COMRADE S.S.POTTI

**Com S.S.Potti, former President of SZIEF and Vice-President of AIIEA passed away in the early hours of 20<sup>th</sup> July 2024. He was 92.**

Com Potti was a frontline leader of the AIIEA. He made immense contribution to the growth of the organisation and through his selfless work inspired an entire generation of activists and cadres of AIIEA. Com Potti led an epic battle against the attempts to engineer split in the AIIEA at Trivandrum. It is a tribute to his and other comrades' efforts that today Trivandrum Division is one of the strongest units of AIIEA.

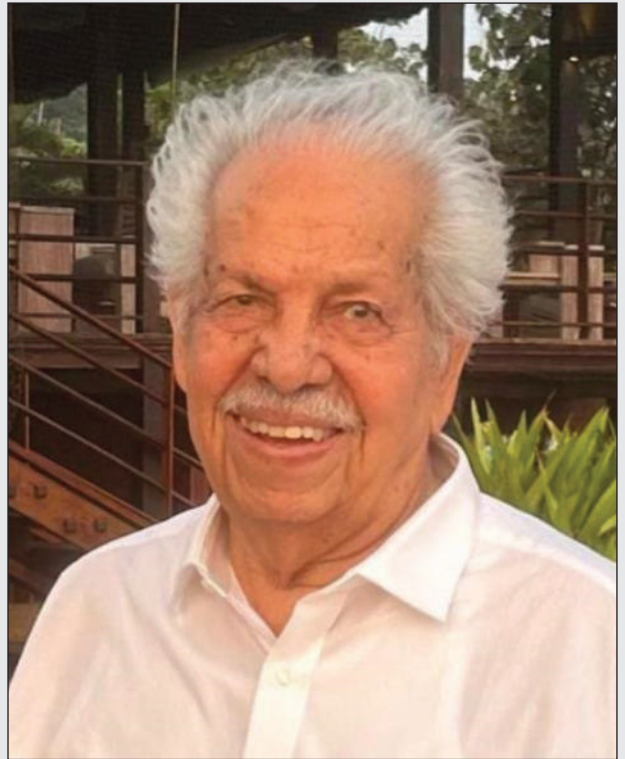
Com Potti did not restrict his work only to the insurance employees movement. He devoted his time and energy in organising the LIC agents and his efforts brought results with the formation of All India LIC Agents' Organisation. Com Potti led the CITU in Trivandrum District. He also served the Kerala University as its Senate and Syndicate Member.

The unfortunate demise of Com Potti is a great loss to the movement of insurance employees and the broader democratic movement of Kerala. His death has created a void, difficult to fill.

Com Potti's mortal remains were consigned to flames the same evening. Before that a large number of insurance employees and people from different walks of life visited to

pay homage. His mortal remains were taken to the District Committee Office of CPI (M) from where the last journey began. There were outpouring of emotions. Com Pinarayi Vijayan, Chief Minister, Kerala, his colleagues in the cabinet, MLAs and large number of trade union leaders paid their floral tributes.

Com M.Girija, Jt.Secretary, AIIEA, Com P.P.Krishnan, President, SZIEF, Com R.K.Gopinath, Jt.Secretary, SZIEF, Com





K.Swaminathan, former General Secretary, SZIEF paid floral tributes on behalf of the AIIEA. Com PGN Verma and other senior leaders paid tributes on behalf of AIIPA. A large number of leaders of LICAIOI and LICEU paid their tributes.

**The AIIEA and Insurance Worker dip their banners in memory of this valiant comrade.**

Insurance Worker shares the grief with the family members of Com Potti and the entire insurance fraternity.

**Red Salute Com Potti.**

**Long Live the legacy of Com Potti**



आवश्यकता को खत्म करने का भी प्रस्ताव है। प्रत्येक अलग व्यावसायिक प्रस्ताव के आधार पर आवश्यक पूंजी की मात्रा तय करने का अधिकार आईआरडीआई को होगा। इसका मतलब यह है कि विधायिका आवश्यक पूंजी तय करने के लिए अपनी शक्तियों को आईआरडीआई को सौंप देगी। इस तरह के प्रावधान से न केवल अनेक नई कम्पनियां उग आएंगी, बल्कि जीवन बीमा कारोबार के राष्ट्रीयकरण से पहले जैसी स्थिति पैदा हो जाएगी। प्रस्तावित कानून में सॉल्वेंसी मार्जिन में कमी का भी सुझाव दिया गया है। बीमा कंपनियों को अन्य वित्तीय उत्पाद बेचने की भी अनुमति होगी। अतः यह स्पष्ट है कि ये सभी बदलाव निजी क्षेत्र की मदद के लिए किए जा रहे हैं, हालांकि आईआरडीआई कहता आ रहा है कि बीमा उत्पादों के बाजार का विस्तार करने के लिए ये उपाय आवश्यक हैं।

यह समझना होगा कि बीमा उत्पाद पेश करने वाली कंपनियों की संख्या में वृद्धि होने पर बीमा कवरेज अपने आप नहीं बढ़ जाएगा। न ही निजी क्षेत्र को दी जा रही रियायतें बीमा बाजार का विस्तार कर सकती हैं। यह सर्वविदित है कि जीवन बीमा व्यवसाय का विकास लोगों के हाथों में उपलब्ध व्यय योग्य आय पर निर्भर करता है। इसी तरह, गैर-जीवन व्यवसाय का विकास संपत्ति रखने वाले परिवारों की संख्या में वृद्धि पर निर्भर करता है। इसलिए, इन बुनियादी मुद्दों को संबोधित किए बिना, बीमा पैठ या बीमा पर खर्च बढ़ाने की कोई उम्मीद नहीं की जा सकती है। आज, घरेलू बचत ऐतिहासिक रूप से निम्न स्तर पर है और घरेलू ऋण चिंताजनक रूप से उच्च स्तर तक बढ़ गया है। यह आज देश में मौजूद वित्तीय संकट के गंभीर स्तरों को दर्शाता है। बीमा व्यवसाय के विस्तार सहित आर्थिक गतिविधि का विस्तार करने के लिए इस स्थिति को सुधारना होगा। सरकार को आम लोगों को पर्याप्त क्रय शक्ति हासिल करने में मदद करने के लिए अच्छे वेतन वाली नौकरियां पैदा करने के लिए कदम उठाने चाहिए। पॉलिसीधारकों के हितों से समझौता करके बीमा कंपनियों की संख्या बढ़ाना प्रतिकूल ही परिणाम देगा।

बीमा कानून में प्रस्तावित संशोधन अवांछनीय हैं। इस प्रतिगामी कदम के खिलाफ जनमत तैयार करना आवश्यक है। हाल ही में हुए संसदीय चुनाव परिणामों ने लोकतांत्रिक विरोध और सड़क पर आंदोलन के लिए पर्याप्त जगह बनाई है। जब तक सरकार नवउदारवादी एजेंडे पर काम करती रहेगी, तब तक भारत अपनी विशाल आबादी की वैध आकांक्षाओं को पूरा नहीं कर सकता। पिछले कुछ वर्षों ने नवउदारवाद के आक्रमण को पीछे धकेलने में एकजुट संघर्ष के लाभों को दिखाया है। इससे बीमा कर्मचारियों सहित श्रमिक वर्ग को नवउदारवादी आर्थिक दिशा को चुनौती देने तथा ऐसे विकल्प के लिए काम करने का अधिक आत्मविश्वास मिलेगा, जो सभी भारतीयों के जीवन में गरिमा लाएगा।

## AIIEA WRITES TO FINANCE MINISTER & LEADER OF OPPOSITION ON Issues relating to the Insurance Industry

“We wish to introduce ourselves as All India Insurance Employees’ Association (AIIEA) - the oldest and the biggest trade union of public sector insurance employees. The AIIEA has been playing a very constructive role in the promotion of the interests of LIC and Public Sector General Insurance companies and helping these institutions to fulfil their social obligations.

We are very happy that you have already held the pre-budget consultations with the Central Trade Unions. We are in broad agreement with the Central Trade Unions so far as issues relating to the working people are concerned. Here we would like to restrict ourselves to certain pressing issues pertaining to the insurance industry that need consideration in the budget making exercise.

The growth of the life insurance industry is crucial to national development. It is the only mode of saving that generates funds for long term investment in the economy. You have also been speaking about the need to further expand the insurance market and increase life insurance penetration. We are sure that you will agree with us that the growth of the life insurance industry critically depends upon the growth in the household savings and the disposable incomes. However, decline in the household savings has been adversely affecting the life insurance business. Today life insurance industry also has to compete with the other modes of savings. The industry is also in the process of adjusting to the new regulatory norms as decided by the IRDAI.

We, therefore, suggest the following measures in the interest of insurance industry and the larger interests of the national economy.

**Withdrawal of GST on Life and Medical Insurance Premium:** Both life insurance and medical insurance premiums attract a GST rate of 18 per cent. Levying GST on life insurance premium amounts to levying tax on the uncertainties of life. We do feel that the person who covers the risk of life’s uncertainties to give some protection to the family should not be levied tax on the premium to purchase cover against this risk. Similarly, the 18 per cent GST on medical insurance premium is proving to be a deterrent for the growth of this segment of business which is socially so

necessary. It would be pertinent to mention here that the Parliamentary Committee on Finance of the 17<sup>th</sup> Lok Sabha headed by Sri Jayant Sinha had recommended that there was a need to rationalise the GST on insurance products, especially health and term insurance. We therefore request you to re-examine the issue and withdraw the GST on life and medical insurance premium.

**Differential Treatment to Savings by way of Life Insurance:** We are sure you will agree with us that the growth of the life insurance industry critically depends upon the growth in the household savings, particularly financial savings. Today the life insurance industry has to compete with other modes of savings. Life insurance premiums were grouped together with other forms of savings for the purpose of income tax relief under Section 80 (C) of the Income Tax Act. These reliefs are no longer available now under the new tax regime introduced in the Union Budget 2023-24. However, we strongly feel that life insurance needs to be given a differential treatment compared to other modes of savings considering the fact that the funds mobilised here can be deployed in long term infrastructure requirements of the country. In order to encourage new insurances and adequate protection to the existing insured, it is necessary to re-introduce a separate and substantial exemption limit for life insurance premiums in the new Tax regime. We would request you to please consider this.

**Re-introduction of income tax deduction for health insurance premium:** The deduction allowed under Section 80(D) towards health insurance premium has been discontinued in the new tax regime. Health insurance has become an imperative need today in view of progressively increasing cost of hospitalisation. Moreover, the Covid 19 has increased the awareness about the need for health insurance. We would therefore request you to please consider deductions allowed earlier in the old regime under Section 80(D) of the Income Tax towards payment of health insurance premium.

**Consolidation of Public Sector General Insurance Companies:** The Public Sector General Insurance Companies viz; National Insurance, New India Assurance, Oriental Insurance and United India Insurance- have



been recording reasonably good performances in spite of myriad challenges confronting them. They hold a market share of over 30 per cent. However, these companies have been literally facing a war of attrition. They have to compete not only with the private players but they have to compete among themselves for the same line of business. This does not make any economic sense. We are of the considered opinion that

these companies should be merged into a single entity to form a monolithic corporation so that they derive the economies of scale. We would request you to kindly consider this suggestion so that the Public Sector General Insurance Companies continue to discharge their responsibilities towards the nation and the insuring public with utmost efficiency.”

## **AIIPA WRITES TO FINANCE MINISTER ON 28/6/24 ON ENHANCEMENT OF FAMILY PENSION TO PSGI PENSIONERS**

“We are happy to note that you have again taken reigns of Union Finance Ministry. We wish to submit the following for your kind consideration and favourable decision.

We had been representing the issue of enhancement of family pension to a uniform rate of 30% to public sector insurance pensioners for the past few years. We had an opportunity to meet you on 2nd August, 2023 in your Parliament House Chamber along with Shri. John Brittas, MP and discuss the issue. As a result, you were kind enough to accord your approval to the increase in family pension to the pensioners of LIC of India. The same was notified in the Gazette of India on 11th September, 2023 resulting in resolving satisfactorily a long pending issue. We express our sincere thanks for your gesture. But, clearance was not given for the proposal sent by General Insurers’ Public Sector Association of India (GIPSA) in the month of December, 2021 recommending for increase in family pension at increased rate of 30% of last

drawn salary to public sector general insurance pensioners. The issue remains pending at ministry level.

It is a fact that increase in family pension was granted to pensioners of all Public Sector financial institutions, viz., Reserve Bank of India, Public Sector Banks, Regional Rural Banks, NABARD and LIC of India apart from Central Civil Service Pensioners. Unfortunately, this benefit is still a mirage as far as pensioners of PSGI Companies are concerned.

The family pensioners of PSGI Companies find it extremely difficult to maintain a decent standard of life with the meagre pension they receive now and most of them are living in precarious condition. We would, therefore, request you to bestow your personal attention in the matter and sanction increased family pension at a uniform rate of 30% to Pensioners of Public Sector General Insurance Companies, as was given to pensioners of analogous institutions.’

## **Central Trade Unions Meet Finance Minister**

The Finance Minister has begun pre Budget consultations with various trade bodies. The CITU and other Central Trade Unions met the Finance Minister on 24th June, 2024 and projected certain demands for consideration. The Trade Unions also submitted a detailed memorandum to her. Com.Tapan Sen, General Secretary, CITU participated in the meeting.

Following are the major issues raised by the Central Trade Unions including the demand for stopping all moves to privatise LIC and PSGI companies.

1) Resource Mobilization by increasing the corporate tax, wealth tax...Inheritance tax on the super-rich to be imposed...GST on the essential food items and medicines to

be drastically reduced.

- 2) IT Rebates for the salaried class to be raised and the gratuity must be substantially raised.
- 3) The Social security fund for the unorganized & agricultural workers has to be set up...A minimum pension of Rs 9000 per month to be paid to all.
- 4) Jobs creation in Central Govt departments... Existing vacancies to be filled.. Ensure Equal pay for Equal work..Fixed Term Employment Schemes like Agniveer, Ayudveer to be stopped and replaced by the regular employment.. MNREGS to ensure 200 days of work...Extend this scheme to the urban areas.

- 5) NPS must be scrapped and OPS must be restored.
- 6) 8th Pay Commission should be constituted immediately.
- 7) Four Labour Codes should be repealed. Minimum wages of Rs 26,000 per month with indexation must be fixed..Call the ILC immediately.
- 8) Privatisation of PSUs must be stopped. National Monetization pipeline process should be stopped.
- 9) Loot and plunder of public sector banks and public exchequer and Privatisation of Insurance Sector should be stopped.
- 10) Stop Privatisation of social and service sectors like food/nutrition, education, health etc.. Increase the budget allocation for health & education...Adequate allocation for drinking water, sanitation, housing etc. Allocation for SC/ST Sub-Plan and gender budgeting must be increased.
- 11) Reinstate the railway concessions for the senior citizens and the differently abled.
- 12) Control the prices of petroleum products & Strengthen the universal PDS.
- 13) All the Scheme Workers like Anganwadi, Asha, Midday- Meal etc must be regularized... Increase the budget allocation for these schemes.
- 14) EPF : Rescind the recent gazette notifications of reduction of penal charges on defaulting employers in remitting the contributions of PF, EPS and EDLI etc.
- 15) ESIC : Strengthen the ESIC services to ensure quality with coverage of all work areas and enhance the coverage limit.
- 16) Ensure Statutory Minimum Support Price (MSP) as per Dr M.S.Swaminathan Commission with guaranteed procurement.

## AIIEA delegation meets Executive Director (Personnel)

The Annual PF A/c No.1 Trust Meeting was held at Central Office on 15.7.2024 in the afternoon. Com

B.S. Ravi, Treasurer, AIIEA attended the meeting being a Trust Member. Utilizing the opportunity of CO visit, Com. Ravi along with Com. H.I. Bhatt, Joint Secretary, AIIEA met Shri Anirban Sarkar ED (P) and followed up the issues raised during the last meeting held on 13.6.2024.

Executive Director (Personnel) informed that the issues were being studied with complete attention and positive approach. The delegation, as suggested by the management, submitted detailed worked- out examples in support of AIIEA's demands regarding – Fixation of pay on promotion from stagnation to stagnation stage; increase in number of stagnation increments in Class-3 cadre and reduction in periodicity from 3 years to 2 years for release of stagnation increments in HGA cadre, etc.

The delegation emphasized the immediate need for recruitment in Class-3 & 4 cadres and also recognition of AIIEA. It was also brought to his attention about the call of AIIEA of submitting Memoranda to the Chairperson on the above twin issues implemented on 1.7.2024. Executive Director (Personnel) acknowledged the receipt of Memoranda and informed that

necessary attention was paid on the issues. He assured to resolve the pending issues amicably but sought certain time. Apart from PF Trust Meeting the LIC Board Meeting was also scheduled on the same day i.e.15.7.2024. As such elaborate discussions could not take place due to time constraint. However, as already informed earlier vide our circular no.22 dated 14.6.2024 our comrades are aware that these issues were discussed at length during the last month on 13.6.2024.

Later, the delegation also met Shri L. Chendurnathan, Chief (Personnel) and discussed the issues raised with ED (Personnel). He informed the delegation that the issues represented by AIIEA were being studied thoroughly and assured that all necessary steps would be taken to resolve the pending issues.

The AIIEA will continue to pursue the issues with the management. The need of the hour is to courageously face the future challenges being imposed by the Government on the one hand and the IRDA on the other. The sweeping changes that the insurance sector is likely to undergo in the forthcoming days will be a testimony to the preparedness of our organisation in meeting these daunting challenges. AIIEA is confident that it has capabilities to confront the challenges with courage of conviction.

Trinath Dora



## Reflections on 77<sup>th</sup> Anniversary of India's Independence

*The anti-colonial, anti-capitalist, anti-feudal and anti-imperialist struggle laid the foundation of a sovereign nation state promised to pursue a society based on socialist, scientific and secular values to ensure egalitarian citizenship rights without any form of discrimination. ...Despite the narrow basis and the class constraints on the democratic system in a developing capitalist society, it was creditable how parliamentary democracy chosen by us could retain its vitality all these years. The prospect for democracy was sustained mainly due to the people and the democratic struggles.*

*..Democracy is not just voting once every five years. Democracy has to be practiced every day through dialogue, discussion, debate and dissent. By that standard, democracy in India is gasping for breath as we observe the anniversary of independence....*

(Writer is  
General Secretary,  
ECZIEA)

At the midnight on August 15, 1947 Independent India was born. Its first Prime Minister Jawaharlal Nehru launched India on a remarkable journey with his famous “tryst with destiny” speech. Indian freedom struggle has shaped India as a modern constitutional democracy. The anti-colonial, anti-capitalist, anti-feudal and anti-imperialist struggle laid the foundation of a sovereign nation state promised to pursue a society based on socialist, scientific and secular values to ensure egalitarian citizenship rights without any form of discrimination. These inalienable values are central to the unity, integrity, peace, prosperity and progress of India as a multicultural society and secular state. India is still a young nation but old enough for a critical introspection and evaluation of all the achievements, failures and challenges ahead.

Winston Churchill once said, “India is merely a geographical expression. It is no more a single country than the Equator”. Benjamin Disraeli argued that India was not a nation. It lacked a common language, a common

religion, a shared tradition, a historical experience, a cohesive majority and a defined territory, all of which he regarded as the essential ingredients of a nation. Yet, India is more than the sum of its contradictions. In the words of Nehru, ‘India is a country held together by strong but invisible threads, a myth and an idea, a dream and a vision, and yet very real and present and pervasive.’ The modern Idea of India is a robustly secular and legal construct based upon the vision and intellect of our founding fathers. The Preamble of the constitution itself is the most eloquent enumeration of this vision. In its description of the defining traits of the Indian republic and its conception of justice, of liberty, of equality and fraternity, it firmly proclaims that the law will be the bedrock of the national project. So, we must preserve the idea of India embedded in the republic our founding leaders created that is



sustained by liberal democratic institutions, constitutionalism that guarantees freedom of speech and association, and representative democracy that empowers the individual citizens.

The parliamentary democratic system is one of the major achievements of independent India. Despite the narrow basis and the class constraints on the democratic system in a developing capitalist society, it was creditable how parliamentary democracy could retain its vitality all these years. The prospect for democracy was sustained mainly due to the people and the democratic struggles. But democracy is not just voting once every five years. Democracy has to be practiced every day through dialogue, discussion, debate and dissent. By that standard, democracy in India is gasping for breath as we observe the anniversary of independence. What we are witnessing today is the continuation of a full-fledged authoritarianism which is undermining all the norms of democracy and the institutions of the state. The criminalization of dissent and suppression of civil liberties are the hallmark of an authoritarian regime. This has reached unprecedented levels through the use of draconian laws.

The biggest attack on democracy occurred with the imposition of internal emergency in June 1975. But that existed for a limited period of twenty months. The current ongoing assault on democracy is more serious and comprehensive. It seeks to change the nature of the republic by truncating democracy and undermining secularism and federalism.

**Captain Bhau of Toofan Sena said- we fought for two things, for Freedom and Independence. We attained Independence but Freedom - he complained- remains the monopoly of a few.”**



Today, there is a struggle taking place between two ideas of India. One rests on a narrow conception of Indianness which is intolerant of difference and suspicious of diversity. It seeks revenge upon history by perpetrating new wrongs today. The other is broader and inclusive, accepting of difference and embracing diversity. The idea of India proclaimed by the present ruling dispensation is “Hindi-Hindu-Hindustan”.

Over the last decade India has seen a state-sponsored normalization of majoritarian extremist policies. After Prime Minister Narendra Modi came to power in 2014, BJP aggressively launched its Hindu nationalist agenda which included the building of the Ram Temple and the reading down of article 370 in Jammu and Kashmir. In addition, the fringe elements became the mainstream. During the 18th general election Modi and the BJP centered their election propaganda around an anti-Muslim rhetoric. The campaign began with calling



At the stroke of the midnight hour.....  
Courtesy; MALI's-Facebook

the Congress manifesto an imprint of the Muslim league. The Prime Minister called Muslims ghuspatiye and a community that had more children. The campaigning has travelled the vitriolic arc of machli, mutton, mangalsutra and mujra. Muslims have been effectively turned into second-class citizens and have been made politically invisible.

In the book “The Last Heroes, Foot Soldiers of Indian freedom”, veteran journalist P. Sainath wrote about the freedom fighter Captain Bhau of Toofan Sena. Captain Bhau said, “we fought for two things for Freedom and Independence. We attained Independence but Freedom, he complained, remains the monopoly of a few.”

The latest Global Expression Report, which measures the freedom of everyone – not just journalists or activists - to express opinions, communicate and access information, paints a bleak picture for India. The 2024 report ranks India 123<sup>rd</sup> out of 161 countries. The criminalization of journalistic work is only an indication of a large-scale crackdown on media

freedom. According to a report by Free Speech Collective, from 2014 to 2020, 154 journalists across India have been booked under different charges. Those media organizations that have continued to act independently have faced the wrath of investigative agencies. Various such agencies have raided the offices of The Wire, Newsclick, BBC, The Quint, Dainik Bhaskar, Bharat Samachar, NDTV and Greater Kashmir.

The number of state-sanctioned internet shutdowns in India remained the largest in the world. Impunity for shutdowns was further exacerbated by the government passing the Tele communication Act, 2023. Last year, the Modi government amended the Information Technology Act of 2000, seizing sweeping powers to remove any online content. The government is so obsessed with controlling information and the political narrative that in August 2023, it adopted a personal data protection law that grants the government unregulated powers to put citizens under state surveillance. Moreover, the law further emboldens the information asymmetry between the state and its people. The state is empowered to collect all personal data while restricting information sought by its citizens.

Economy mirrors the society at large. In India, the twin economic challenges are poverty and unemployment. UNDP drew the poverty line at earnings per person per month and estimated the number of poor persons in India at 22.8 crore. The very poor and oppressed do hard manual work at a bare minimum wage. 15.4

crore persons are registered as workers under MGNREGA. The India Employment Report 2024, published by the International Labor Organization and Institute for Human Development found unemployment is the biggest challenge in India today. The report says, young Indians between the ages of 15 and 29 years accounted for a whopping 83 percent of all unemployed people in India.

Meanwhile, at the other end, the top ten percent of the population earn 57.7 percent of the national income. Inequality in India has skyrocketed since the early 2000s, with the income and wealth share of the top one percent of the population rising to 22.6 percent and 40.1 percent respectively in 2022-23 which is highest in the world, according to the World Inequality Lab paper titled "Income and Wealth Inequality in India, 1922-2023: The Rise of the Billionaire Raj". The paper says the bottom 50 percent of the people own 3 percent of the national wealth and earn 13 percent of the national income. Since the advent of neo-liberalism in 1990s, the paper says the top one percent income shares have consistently increased over the next three and a half decades to reach an all-time high of 22.6 percent. The number of billionaires rose from one in 1991 to 200 in 2024. The Billionaire Raj headed by India's modern bourgeoisie is now more unequal than the British Raj headed by the colonialist forces.

It is no denying the fact that the economic hierarchy mirrors the social hierarchy that has been entrenched in the country for thousands of years. The

social hierarchy is based on caste. Caste has always been an intrinsic component of Indian democracy. After 1947, when our constitution was being composed, our nation builders, who had witnessed the terrible impact of the caste system on India's social and political spheres, decided to erase it and build a modern nationalist identity for its citizens instead. However, even almost 75 years after the constitution came into effect, India has failed to democratize the powers and privileges associated with upper caste identity. The conventional social elites continue to hold political power and control the major assets in the economic, social and cultural spheres. The socially marginalized communities remain distanced from the corridors of power and merely survives as passive recipients of the state's welfare policies.

In conclusion, the existence of the Hindutva authoritarian regime exemplified by the Modi 3.0 government is a constant threat to democracy and democratic rights of the people. The implementation of the new trinity that will lord over India's criminal law landscape to eradicate the supposed 'colonial hangover' is a potent challenge to democratic movements. Today, the fight to reclaim the promises of the national liberation movement, must be linked to the struggle against Hindu majoritarianism and Corporate neo-liberalism. The working class must be united to fight these challenges and march towards building a just, fair and egalitarian society.

M Girija

# Embrace Gender Parity as a Condition for Equitable and Sustainable Growth

*Women and girls represent half of the world's population and therefore, half of its potential.*

*Hence, gender equality is a fundamental human right and is essential for achieving peaceful societies with full human potential and sustainable development.*

*Global Gender Gap, according to the findings of Global Gender Gap Report for 2024, released by World Economic Forum, are of a mixed bag. It says- at the current pace, it will take another 134 years – equivalent to five generations – to achieve full gender parity.*

*Achieving gender parity demands that governments and businesses shift both resources and mindsets towards a new paradigm of economic thinking, where gender parity is embraced as a condition for equitable and sustainable growth.*

(Author is  
Joint Secretary, AIIEA)

Gender inequality has been a crucial social issue for centuries. There are various factors for gender inequality and poverty stands as one of the primary drivers. It restricts the access to education, healthcare and economic opportunities for girls and women, thereby reinforcing a vicious cycle of discrimination. Women and girls represent half of the world's population and therefore, half of its potential. Hence, gender equality is a fundamental human right and is essential for achieving peaceful societies with full human potential and sustainable development. As the fight for gender equality has been a long-standing global challenge, how far the world is progressing on it is a big question mark.

The World Economic Forum (WEF) recently released the 18<sup>th</sup> edition of its annual Global Gender Gap Report for 2024, comprehensively benchmarking gender parity across 146 economies worldwide. Global Gender Gap index is a combination of four different

sub-indices, viz., (i) economic participation and opportunity, (ii) educational attainment, (iii) health and survival and (iv) political empowerment – each summarizing multiple indicators. The findings of the latest Report are of a mixed bag. The global health and survival gender gap has closed by 96%. The educational attainment gap has closed by 94.9%, the economic participation gap has closed by 60.5% and the political empowerment gap has closed by 22.5%. Overall findings of the report are that the global gender gap closed at 68.5%, meaning that 31.5% of the gap remains unaddressed. The progress has been extremely slow, with only 0.1%-point improvement from 2023. This shows that achieving full gender equality will still require considerable work. The WEF said that at the current pace, it will take another 134 years – equivalent to five generations – to achieve full gender parity.

**World's Ten most gender-equal countries**

Even though no country has achieved full gender parity yet, on a more positive note, the Global Gender Gap Report reveals that out of 146 countries in the world, the top 10 countries have significantly closed the gender gap, inspiring and leading the way forward in terms of gender parity. Notably, Iceland continues to lead the global rankings with 93.5% of its gender gap closed, maintaining its position as the top-performing economy in the index for over a decade and a half. Out of the remaining nine economies in the top 10, an impressive eight have closed over 80% of their gender gap. Iceland is followed by Finland, Norway, New Zealand, Sweden in the top 5 rankings. It could be seen that 7 out of the top 10 countries are from Europe (Iceland, Finland, Norway, Sweden, Germany, Ireland, Spain). Other regions represented are Eastern Asia and the Pacific (New Zealand at 4), Latin America and the Caribbean (Nicaragua at 6) and Sub-Saharan Africa (Namibia at 8). Spain and Ireland has made notable jumps into the top 10 in 2024, climbing 8 and 2 ranks respectively compared to 2023. The United Kingdom holds the 14<sup>th</sup> position, while

the United States is ranked 43<sup>rd</sup>. If we look at the Regional performance, Southern Asia region ranks 7<sup>th</sup> out of 8 regions with a gender parity score of only 63.7%.

A look at the economic and employment gaps shows that women's workforce representation lags behind men's across nearly every industry and economy at 42% overall and only 31.7% in senior leadership roles. Globally, the "leadership pipeline" shows a 21.5% point drop from entry level to managerial level for women. Women's hiring into leadership roles deteriorated in 2023-24 due to worsening economic conditions. Technology and Skills gaps show that gender gaps exist in skills like AI, big data and cyber security, which will be crucial for the future of work.

#### Where does India stand?

Within South Asia, India ranked fifth after Bangladesh, Nepal, Sri Lanka and Bhutan. India has slipped two places to 129 (ranked 127 in 2023) out of 146 countries. This puts India at the 18<sup>th</sup> position from the bottom. For comparison, of the 156 countries included in 2021, India was at the 17<sup>th</sup> position from the bottom. Thus, over the years, its ranking has remained in the bottom 20.

However, its overall performance within Southern Asia is particularly concerning as India has closed only 64.1%

of its gender gap in 2024, leaving policy makers with a huge window of opportunity to do better. The report says that the slight regression is mainly due to declines in the spheres of education and political empowerment, while economic participation and opportunities for women only saw marginal improvement. With a population of over 140 crore, even two steps back means staggering numbers.

While India showed the best gender parity in secondary education enrolment, it ranked 105<sup>th</sup> in tertiary enrolment, 124<sup>th</sup> on literacy rate and 89<sup>th</sup> in primary education enrolment. This has led to a sharp drop from 26<sup>th</sup> to 112<sup>th</sup> in the educational attainment subindex. In the economic parity and opportunity subindex, it is among the countries with the lowest levels of economic gender parity, similar to Bangladesh, Sudan, Iran, Pakistan and Morocco, with less than 30% gender parity in estimated earned income. India's economic parity stood at 39.8%. In other words, women in India on an average earn Rs.39.8 for every Rs.100 that men earn. As of 2024, India has a higher Female Labour Force Participation Rate (FLFPR) than other South Asian countries, with the exception of Bhutan. However, at 35.09%, the FLFPR is much lower than the Southeast Asian countries, whose average FLFPR is 59.14%. India maintained its position at 142<sup>nd</sup> on the health and survival index. In the political empowerment subindex, India scored relatively low in women's representation at the federal level, with only

Saadia Zahidi, Managing Director, WEF says that despite some bright spots, the slow and incremental gains highlighted in this year's Global Gender Gap Report underscore the urgent need for a renewed global commitment to achieving gender parity, particularly in economic and political spheres.



6.9% in ministerial positions and 17.2% in Parliament. It ranked 65<sup>th</sup> on political empowerment of women and 10<sup>th</sup> on parity on number of years with female/male heads of State over the last 50 years. If we look at the newly elected Lok Sabha, close to 800 women contestants were in the fray, but the number of women Members of Parliament has dipped to 74 from 78 in 2019, which is 13.6% of the total.

The fight for gender equality is far from over, but the progress, albeit slow, is a testament to the collective efforts of nations, organisations, and individuals around the world. Achieving it demands that governments and businesses shift both resources and mindsets towards a new paradigm of economic thinking, where gender parity is embraced as a condition for equitable and sustainable growth. So only Saadia Zahidi, Managing Director, WEF said that despite some bright spots, the slow and incremental gains highlighted in this year's Global Gender Gap Report underscore the urgent need for a renewed global commitment to achieving gender parity, particularly in economic and political spheres. She added that we cannot wait until 2158 for parity. The time for decisive action is now." Thus, for this, Governments must strengthen the framework conditions needed for business and civil society to work together to make gender parity an economic imperative.

# The Scam of NEET

The cat is out of the bag. The NEET is not neat. The rottenness of the system, which the Modi government wants to impose on the Country has been exposed.

## The Scam

With the announcement of the results of NEET exam this year on June 4, the events subsequent to the results led to frustration and anger among the students who have written the examination and their Parents in general and the nation in particular. The issue of grace marks, question paper leak, the credibility with which the testing agency, the NTA, is holding the examinations - all these have exposed a bigger scam in the education of the Nation.

The results have come with an astonishing 67 toppers attaining 720 out of 720. According to the National Testing Agency, NTA, which had conducted the examination, it had granted grace marks to as many as 1,563 candidates to compensate them for the loss of time, either due to delay in the commencement of the test at their centres or because they spent precious time solving a question that had an error. The Supreme Court, on hearing the petitions challenging the award of grace marks, ordered the withdrawal of grace marks and gave the students the option to either accept the actual marks scored by them or go for a retest. When retest was held according to the directions of the Supreme Court, out of the



1,563 grace mark recipients, 813 (only 52%) opted to appear for the retest held on June 23, 2024. When the results of the retest were announced on July 1, only one of them got the full marks. Though the Supreme Court has warned about the conduct of the examination, it has declined to stay the counselling for admission to medical programs on the basis of the 2024 NEET-UG score.

Apart from the above fiasco, news of paper leaks has come from Bihar first and later from Haryana, Jharkhand, Karnataka and Maharashtra. The scam has taken a gigantic proportion with more and more reports on irregularities coming from various quarters.

In Bihar, 13 people have been arrested. Among those arrested were four NEET candidates, along with their parents and members of an organised group. This group allegedly gathered 35 candidates for a mock exam at a school and provided them with NEET question paper and answers. In Bihar, the accused is said to have charged Rs.3.2 million for leaking the exam papers. In Gujarat also police arrested five accused including the teacher and Principal of a School, in connection with organised cheating in the medical entrance exam held on May 5.



S.Sivasubramanian

# The rottenness exposed

## Lapses & Irregularities Galore

A third party review of the NEET-UG exam on May 5 highlighted the serious lapses at exam centres. The National Testing Agency was notified of these findings, indicating non-compliance with established standards. The key lapses included the lack of the required two working CCTVs in exam rooms and unguarded strong rooms where question papers are stored, before being distributed in exam centres. The purpose of the said review was to identify any non compliance with the established guidelines or signs of malpractices at the exam Centres on the day of examination. The third party visited 399 exam centres. 186 out of those 399 centres lacked the mandated two functional CCTV Cameras in each exam room. The live feeds from these Cameras are supposed to be sent to the Central Control room at the NTA headquarters in New Delhi, where it is monitored. At 68 exam centres, the strong rooms were found to be unguarded. The report also noted discrepancies in the geometric staff at 83 centres, where the personnel present were not the designated staff members.

The Centre has repeatedly denied large scale irregularities even as police in Bihar and Gujarat have been investigating the matter for over a month. The FIR in this case was filed by the CBI only after the Economic Offences wing of Bihar told the Centre that the irregularities

in the examination “clearly suggests a paper leak”. The findings in the report submitted by the Economic Offences Wing of Bihar are significant because allegations of paper leak had emerged in the State on May 5, the day of examination itself.

In Gujarat, the revelations are astonishing. The FIR stated that at an examination centre in Godhra, (the school name not mentioned in this article) students who had allegedly paid money to an alleged racket were asked to skip questions to which they did not know the answers during the examination. The answers to the blank questions were to be filled out by the teachers involved in the alleged racket, the FIR said.

This issue has triggered nationwide protests demanding that the NEET-UG be cancelled, a re-NEET be conducted and demanding the banning of NTA.

### Government on the denial mode

Throughout these entire developments, Union Education Minister Dharmendra Pradhan and the NTA have denied any irregularities and malpractices. On June 13, Education Minister also said that there was no evidence of paper leak in the NEET examination. He also said that allegations of corruption in the NTA were unfounded. Though allegations

*The issue of grace marks, question paper leak, the credibility with which the testing agency, the NTA, is holding the examinations - all these have exposed a bigger scam in the education of the Nation.*

*When Modi government was establishing the NTA, it was reasoning that a single agency to conduct exams would help tackle corruption, prevent backdoor entry and make lives easier for students looking to get enrolled in universities.*

*But now, the Minister had to come down from his earlier stand of no malpractices in the conduct of the examinations. NTA Director General has resigned.*

*Now with the rottenness of the present system being exposed beyond doubt...the functioning of the NTA has to be reviewed comprehensively and seriously. The autonomy of the Universities of this Country in holding their academic programs and examinations has to be restored. The academic standards and transparency have to be protected and upheld. The younger generation of this Country should be relieved of all the mess of the current system and should be given confidence about their future.*

(Writer is Treasurer, SZIEF)



Cartoon courtesy: Sajith Kumar, Deccan Herald



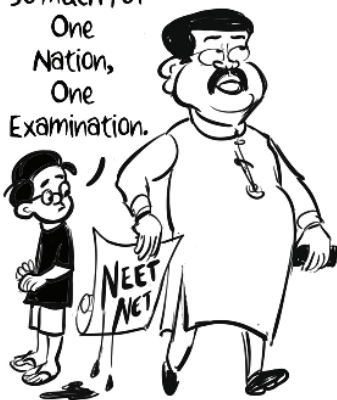
were being investigated by the State Police in Gujarat and Bihar, the National Testing Agency maintained that the examination has been conducted in a fair manner. In a Press statement issued on the day of the examination, the agency said that in an “isolated incident” at a school in Rajasthan’s Sawai Madhopur, incorrect question papers had been distributed.

*It was only on June 21 after the Centre cancelled another examination - the UGC-National Eligibility Test as its question paper was leaked, that the Minister had to come down from his earlier stand of no malpractices in the conduct of the examinations. The UGC - NET for the post of Assistant Professor in government funded universities and colleges held on June 18 was conducted by the NTA. On June 22, the Centre removed National Testing Agency Director General Subodh Kumar Singh from his post.*

### **The rottenness of NTA**

The Modi government has made the NTA the sole agent for holding a large number of examinations. Now NTA conducts entrance exams for three main UG admissions.

So much for  
One  
Nation,  
One  
Examination.



Cartoon courtesy: E P Unny,  
Indian Express

JEE main for engineering, NEET-UG for medicine and CUET -UG for admission to several other UG courses. Over 50 lakh students appear for these three exams every year. Besides these, it conducts CUET -PG for PG admissions, UGC-NET and CSIR UGC-NET. UGC-NET is a test to determine the eligibility for junior research fellowships, for appointment as Asst. Professor, and for admission to PhD in Universities and Colleges. The Common Management Admission Test, Hotel Management Joint Entrance Examination, Graduate Pharmacy Aptitude Test and entrance tests for Delhi University, JNU, the Indian Institute of Foreign Trade, and the Indian Council of Agricultural Research are among the various other tests conducted by the NTA.

When it was establishing the NTA, the Modi government was reasoning that a single agency to conduct exams would help tackle corruption, prevent backdoor entry and make lives easier for students looking to get enrolled in universities.

The NTA was not established through an act of Parliament. It is registered under the Societies Registration Act 1860. It has only governing body and no general body. The rules that govern the conduct of government employees do not apply to it. It is an astonishing one that an institution which conducts such a large number of examinations throughout the country has less than 25 regular staff members. Information available indicate that it has no research capability, no domain experts on testing. The NTAs website does not provide the names of any other Officers of the agency but only a list of

sections dealing with different tests and activities along with their email addresses. All offices share the same two landline numbers. The annual reports and audited accounts of the NTA too could not be found. An institution which has no responsibility towards the government has been entrusted with the job of deciding the future of the younger generation of the nation!

### **Give Confidence to the younger generation**

Now with the rottenness of the present system being exposed beyond doubt, fixing the responsibility and punishing the culprits is one thing. The most important one is to devise a system of admission to higher education whereby the students never feel stress and strain and more than that their academic record over the years is given weightage in admission to higher courses rather than the results of a single entrance exam alone. Admitting students to higher education programs on the merit of their past academic records, that is the percentage of marks or grades obtained in the board or qualifying exam amounts to recognising their ability and quality.

The functioning of the NTA has to be reviewed comprehensively and seriously. The autonomy of the Universities of this Country in holding their academic programs and examinations has to be restored. The academic standards and transparency have to be protected and upheld. The younger generation of this Country should be relieved of all the mess of the current system and should be given confidence about their future.

ARINDAM CHANDRA



## Alternative Media shows the Mirror to Godi Media

*In 2014, it was sheer anti-incumbency fuelled by BJP-RSS' micro management of media. In 2019, hyper-nationalism and macro-management of media called the shots. But in 2024 it was only the GODI MEDIA that sprang into action to return the favours bestowed on them. Compare on the other side, journalists and social workers like Abhisar Sharma, Punya Prasun Bajpayi, Deepak Sharma, Karan Thapar, Yogendra Yadav, Ravish Kumar, Dhruv Rathi et al who turned the table on the sarkari media and used local resources to find that the balloon of 400+ in the Parliament was nothing but a hollow sham.*

*The more the seven-phase election proceeded, the air built in favour of the ruling elite was dissipating and pollsters, poster boys of the media were found gulping down, some even crying on camera as their exit poll results found no takers. Besides, the exit poll shown by the godi media and its aftermath in the stock exchange raised serious questions regarding conflict of interests....*

(Writer is an activist of Kolkata MDO I)

Aspctre is haunting Indian media-the spectre of an alternative media. The media space in our country is already sharply polarised: one suppliant, idolizing, GODI media and the other non-sense, always questioning alternative media. The former, led by the infamously called Noida gang has everything they had asked for; funds, technology, manpower and above all, political patronage. The latter had only the power to go to the masses and honestly doing the business of a journalist. The recent Lok Sabha election and its results have proven this.

Way back in the nineties P Sainath wrote in his "Everybody Loves a Good Drought" that "the media don't cover rural India... Fact: they don't cover urban India either'. A recent survey by the independent media channel Newslaundry tracked 429 segments on primetime shows by six prominent TV news channels in the run up to the Lok Sabha election 2024 and found only 1% of them deliberating on core issues like jobs and education, while 52% of them were up against the opposition and 27% just praised Modi. The mainstream media acted like an electronic lynch-mob, trying to hunt down

the opposition. In the spate of media interviews during the election, about eighty of them, not a single anchor counter questioned the prime minister. Everything P.M Modi had said was taken as gospels, Al Jazeera reports, and no questions were posed before THE power! The same report has quoted veteran journalist and host of The India Report, Srinivasan Jain who said that the real action for independent journalism has moved to the digital space where YouTube has done a stellar job and other outlets and sites like Scroll, Wire, Newslaundry, Article 14, The Reporters' Collective or The Red Mike have stood to their journalistic credos. The past ten years of claustrophobic media environment has given away to a breath of sigh, Jain says, an expectation raised by the results of the Lok Sabha 2024 election where journalism will be independent and truthful.

Press freedom in India has always been a subject of public debate. For the sake of brevity, we may recall our own Insurance Worker that had to face enormous hurdles during the days of Emergency in our nation. We may also revisit the days of UPA 2 government when the daily

barrage of criticism dogged the government. Taking a cue from the past the Bhartiya Janata Party led by Narendra Modi and Amit Shah made it sure to micro manage their 2014 election to power on the line of Barack Obama's 2012 campaign to victory as the US president. Using social media platforms like Whatsapp and Facebook BJP projected and mythologised Modi as the harbinger of ACCHE DIN. Scroll reported in June 2014 how after being elected PM, Modi had asked both senior bureaucrats and cabinet ministers to refrain from speaking to media. In September 2014, The Editors Guild of India issued a statement as to how the new government was running counter to the norms of democratic discourse and accountability. Since then, with the advent of DATA AT THE PRICE OF ATTA, independent media gave in to the government's MANN KI BAAT, similar to the days of Hitler and Mussolini, when the PM's Twitter handle became the fodder for the print and electronic media. No press conferences, no interviews except to handpicked

journalists, often with pre-screened questions and written answers became the order of the day. Every critical question regarding the governance was pulled down or sent off-air, investigative journalists and editors were shown the door, and media houses were either purchased or intimidated by government agencies. This delegitimisation of mainstream media in the name of self-censorship was further carried forward by coercion and co-option of media houses so that only the votaries of the government got the fair share of sarkari advertisement and other means of patronage in return of misinformation and fake news spread in favour of the government. A handy social media, led by the Whatsapp University and the troll army began calling anything anti-government as anti-national. The midnight swoop on the Newsclick editor Prabir Purakayastha and his subsequent arrest is a tell-tale sign of all these. Names like Paranjay Guha Thakurta and Siddique Kappan hardly miss the point. No wonder, India's press freedom index has come down from 140 in 2014 to 159 in 2024, among 180 countries.

Now that the BJP-led government has been cut to size decisively by the electorate, let us revisit the current media ecology in our country. The epitome of GODI MEDIA activism was seen during the recently concluded Lok Sabha election when the balloon of CHAR SAU PAAR was fanned, over blown and finally burst. We may recall here some within the conventional media who did fine ground reporting,

like Hindu, The Telegraph and Indian Express. But the digital space took the responsibility to give a clarion call. Well before the elections a section of the digital space began questioning the basis of such claims of AB KI BAR and they were found exceptionally grounded and factually correct.

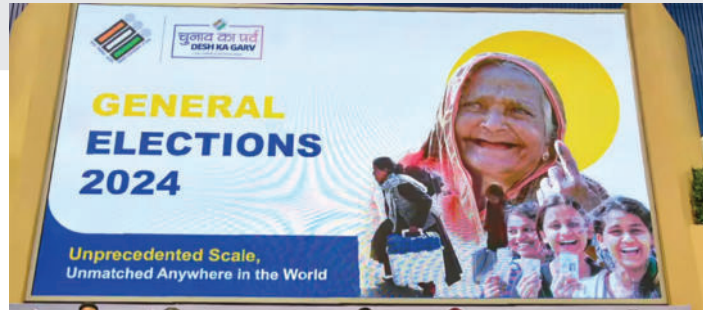
In 2014, it was sheer anti-incumbency fuelled by BJP-RSS' micro management of media. In 2019, hyper-nationalism and macro-management of media called the shots. But in 2024 it was only the GODI MEDIA that sprang into action to return the favours bestowed on them. Compare on the other side, journalists and social workers like Abhisar Sharma, Punya Prasun Bajpayi, Deepak Sharma, Karan Thapar, Yogendra Yadav, Ravish Kumar, Dhruv Rathi et al who turned the table on the sarkari media and used local resources to find that the balloon of 400+ in the Parliament was nothing but a hollow sham. Small web portals like edeena.com from Karnataka were also projecting **dakshin mein saaf,uttar mein half** (vanished in the South and halved in the North of India). The message was clear enough. Constitution, wages, jobs, agrarian crises, price rise, privatisation of public sector and utilities like health and education were the real issues, they consistently reported, not Mandir-Masjid, Hindu-Muslim, mangalsutra, machli-maas as the BJP-RSS and their cohorts were projecting. The more the seven-phase election proceeded, the air built in favour of the ruling elite was dissipating and pollsters, poster boys of the media were found gulping down, some even crying on camera as

▶▶▶ Continued on Page 23



Cartoon courtesy:  
Manjul, Facebook

रामजी तिवारी



## आम चुनाव के सन्देश

*The General elections were held last month for the 18th Lok Sabha . With about 96 crore voters registered, this is more than the combined number of voters in those Western European countries where the seeds of modern democracy were sown. Needless to say, India shows the way to the modern democratic countries of the world as to how the people of a multilingual, multicultural, multi-ethnic and multi-religious society elect their representatives and how the people of a developing country give clear messages to the democratic system through their intelligence and wisdom. Also, In these general elections Indian voters have given some clear and some hidden messages, which are important for the Indian ruling classes.....*

*The representatives chosen by the people need to understand these messages and at the same time, the crores of voters should remain vigilant .....*

The writer is an activist of Varanasi Division

दुनिया के सबसे बड़े लोकतंत्र भारत में गत महीने आम चुनाव संपन्न हुए. 18 वीं लोकसभा के लिए आयोजित इस चुनाव में लगभग 96 करोड़ मतदाता पंजीकृत थे, जो उन पश्चिमी यूरोपीय देशों के सम्मिलित मतदाताओं की संख्या से अधिक है, जिनके यहाँ आधुनिक लोकतंत्र का बीज प्रस्फुटित हुआ था. कहना न होगा कि भारत इस मामले में दुनिया के आधुनिक लोकतान्त्रिक देशों को रास्ता दिखाता है कि एक बहुभाषी, बहुसांस्कृतिक, बहुजातीय और बहुधार्मिक समाज की जनता कैसे अपने जन-प्रतिनिधियों का चुनाव करती है. और कैसे एक विकासशील देश की जनता अपनी बुद्धि और विवेक के द्वारा लोकतान्त्रिक व्यवस्था को साफ़-साफ़ सन्देश भी देती है. मसलन इन आम चुनावों में भी भारतीय मतदाताओं ने कुछ स्पष्ट और कुछ छिपे हुए सन्देश दिए हैं, जो भारतीय शासक वर्ग के लिए तो है ही, साथ ही साथ दुनिया की समानधर्मा जनता के लिए भी महत्वपूर्ण है.

इस आम चुनाव का सर्वाधिक महत्वपूर्ण सन्देश यह है कि आधुनिक लोकतंत्र में संविधान ही सर्वोपरि होता है, जिसकी रक्षा का दायित्व प्रत्येक नागरिक का है. बेशक वह अपने धार्मिक रीति रिवाजों का सम्मान करे, अपने तीज-त्योहारों को मनाये, अपने खान-पान और वेश-भूषा को अपनाये, लेकिन बात जब देश को संचालित करने की आती है तो उसके मन में कोई दुविधा नहीं होती. वह अपने संविधान को सर्वाधिक महत्वपूर्ण मानता है. क्योंकि उसे इस बात का दृढ़ भरोसा है कि यह संविधान ही उसके वर्तमान को बेहतर बना रहा है. और इस संविधान में ही भविष्य को भी बेहतर बनाने के बीज छिपे हुए हैं. वह

जानता है कि यह संविधान आधुनिक मूल्यबोध से मिलकर बना है, जिसमें समता, स्वतंत्रता, न्याय और बंधुत्व की भावना समाहित है. इसलिए जब देश में सत्तापक्ष के ताकतवर लोगों द्वारा यह माहौल बनाया जाने लगा कि तीन चौथाई बहुमत मिलने पर वे संविधान को बदल देंगे तो आम जनता के कान खड़े कर दिए. वह सहम गयी कि जिस संविधान ने उसे सिर उठाकर जीने का अधिकार दिया है, और जिसके द्वारा वह अपने लिए न्याय की उम्मीद कर सकती है, उस संविधान को वह कैसे बदलने दे सकती है. और फिर बिना शोर-शराबे के साथ उसने इस चुनाव का पहला स्पष्ट सन्देश दिया कि हम किसी भी व्यक्ति या समूह को इतनी शक्ति नहीं दे सकते हैं कि वह संविधान की तरफ आँख उठाकर देखने की कोशिश करे.

दूसरा सन्देश यह है कि देश की नीतियों का निर्माण और उनका क्रियान्वयन किसी एक पक्ष के हाथों में न हो. वरन उसे विविध पक्षों की राय से तैयार किया जाय और तदनु रूप लागू भी किया जाय. यही कारण है कि भारतीय मतदाताओं ने इस बार किसी भी एक राजनीतिक दल को पूर्ण बहुमत नहीं दिया. शायद उसने अतीत के शासन काल में यह महसूस किया हो कि एक दल के हाथों में पूर्ण बहुमत होने पर वह कई बार मनमानी करने लगता है. वह सभी स्टेकहोल्डर से राय लेने के बजाय अपना निर्णय ही सब पर थोपने लगता है. जबकि यह देश बहुत विविध है. इसमें तमाम तरह की संस्कृतियाँ और अपेक्षाएँ निवास करती हैं. इसलिए बेहतर है कि एक ऐसी सरकार हो, जो किसी भी निर्णय को लेते समय विविध रायशुमारी करे और तदनु रूप फैसला ले. चुनाव परिणाम बताते हैं कि इस बार सबसे अधिक सीटें जीतने वाली पार्टी को भी बहुमत के आंकड़े से 32 सीटें

कम मिली हैं, जिसके कारण उसे अपने सहयोगी दलों के साथ मिलकर सरकार बनाना पड़ा है। इस अंतर को सरकार के गठन और उसकी बुनावट में स्पष्टता देखा जा सकता है।

तीसरा सन्देश भी संतुलन स्थापित करने वाला ही है। इस बार जनता ने जहाँ एक गठबंधन को सत्ता में बिठाया, वहीं उसने विपक्ष में भी एक मजबूत गठबंधन को स्थापित किया। एक ऐसा विपक्ष, जो सरकार से सवाल भी करे और उसे नियमित-नियंत्रित भी करे। इस मामले में भी जनता के पास गत एक दशक का अनुभव था कि एक कमजोर और बिखरा हुआ विपक्ष न तो जनता की आवाज को संसद में रख पाता है और न ही सड़क पर। साथ ही साथ कमजोर विपक्ष के साथ सरकार का रवैया भी बहुत उपेक्षापूर्ण और आक्रामक होता है। तो इस बार उसने जहाँ सत्तारूढ़ गठबंधन को 290 के आसपास सीटें दी, वहीं विपक्षी गठबंधन को भी उसने 235 के आसपास सीटें देकर एक संतुलन बनाया। उसने विपक्ष से अपेक्षा रखी है कि वह उसकी आवाज बने और सरकार को सही दिशा में काम करने के लिए प्रेरित करे। जरूरत पड़ने पर बाध्य भी करे।

चौथा सन्देश मुख्यधारा की मीडिया के लिए है, जो लगभग सम्पूर्ण रूप से एकपक्षीय और सत्ता की गोदी में बैठी हुई दिखाई देती है। हमने देखा कि उसने ओपिनियन पोल के नाम पर कैसे एक झूठा माहौल निर्मित किया कि सत्तारूढ़ गठबंधन को 400 सीटें मिलने जा रही हैं और विपक्षी गठबंधन की दुर्गति होने वाली है। इस आलोक में हम कल्पना करें कि यदि मीडिया ने जनता के सामने वास्तविक ओपिनियन पोल को रखा होता कि इस चुनाव में कांटे की टक्कर है,

जिसमें किसी भी एक पार्टी को बहुमत मिलने की संभावना कम है तो उस स्थिति में इस चुनाव का परिणाम कैसा होता। क्योंकि अपनी तमाम कमियों के बावजूद मुख्यधारा की मीडिया के पास आज भी जनमत निर्माण की सबसे बड़ी ताकत मौजूद है। ऐसी गुमराह करने वाली स्थिति में भी देश की आम जनता ने अपना धैर्य नहीं खोया। बल्कि अपनी बुद्धि और विवेक का प्रयोग करते हुए मुख्यधारा की मीडिया को यह सबक सिखाया कि वह अपने हितों का फैसला करना जानती है। कहना न होगा कि यह सन्देश दुनिया की समानधर्मी जनता के लिए भी बहुत महत्वपूर्ण है।

पांचवा सन्देश यह है कि मीडिया की प्रायोजित बहसों और बड़े राजनेताओं के उकसावे के बावजूद जनता ने इन चुनावों में अपनी मूल समस्याओं को केन्द्रीय मुद्दे के रूप में स्थापित किया है। इसका मतलब यह नहीं कि मीडिया की साम्प्रदायिक बहसों का कोई असर नहीं पड़ा। या कि भावनात्मक मुद्दे इस चुनाव से गायब हो गए। वरन इसका मतलब यह है कि मुख्यधारा की मीडिया के बिछाए गए भयानक जाल के बीच से भी आम जनता ने अपने जीवन के जरूरी मुद्दों को चुनावी बहस के केंद्र में लाने का प्रयास किया। रोजगार और महंगाई जैसे विषय लम्बे समय बाद बहस में आये। किसानों की समस्याओं पर बातें हुईं। अग्निवीर जैसे मुद्दे पर दलीलें दी गयीं। सार्वजनिक क्षेत्र के उपक्रमों की जरूरत को चिन्हित किया गया। शिक्षा और स्वास्थ्य पर सवाल पूछे गए। गरीबी और बढ़ती असामनता भी जरे-बहस रही। अर्थात् जनता ने मीडिया प्रायोजित मुद्दों को थोड़ा किनारा लगाने में सफलता पायी और अपने जीवन के जरूरी मुद्दों को इस चुनावी बहस में स्थापित किया।

इस आम चुनाव का एक सन्देश यह भी है कि आम जनता के बीच में जाकर, उसके दुःख-दर्द में शरीक होकर, और उसका हाथ अपने हाथ में लेकर आप उसके दिल में बैठ सकते हैं। मसलन मीडिया ने कांग्रेस नेता राहुल गांधी की छवि को काफी नकारात्मक प्रोजेक्ट किया था। दूसरी तरफ जनता से सीधे जुड़ाव नहीं होने के कारण वे भी आम लोगों तक

अपनी बात नहीं पहुंचा पा रहे थे। ऐसे में जब उन्होंने भारत जोड़ो यात्रा के माध्यम से देश के लोगों के दुःख दर्द को सीधे समझने का प्रयास किया तो जनता ने भी उन्हें हाथो-हाथ लिया। उनकी मीडिया जनित छवि पीछे छूट गयी और लोगों ने उनके भीतर अपना साथी, दोस्त और नेता देखना शुरू कर दिया। इसका सबक यह है कि सार्वजनिक जीवन में रहने वाले लोगों को आम जनता से सीधे जुड़ना चाहिए, इससे नेतृत्व वर्ग को भी पता चलता है कि देश की जनता किन समस्याओं से जूझ रही है। साथ ही साथ समाज में भी एक भरोसा पैदा होता है कि हम सब मिलकर इन समस्याओं का समाधान कर सकते हैं।

वैसे तो इस आम चुनाव के और भी कई सन्देश निकाले जा सकते हैं लेकिन उनमें से एक बात का जिक्र करना जरूरी लगता है। और वह है इन चुनावों को संपादित कराने वाली संवैधानिक संस्था चुनाव आयोग की भूमिका। सामान्य रूप से भारतीय चुनाव आयोग की भूमिका को दुनिया भर में सराहा जाता है। तीसरी दुनिया के देशों में तो इसका उदाहरण भी दिया जाता है कि इतने बड़े और विविध देश में कैसे स्वतन्त्र और निष्पक्ष चुनाव संपादित कराये जाते हैं, इसका उदाहरण भारत से सीखा जाना चाहिए। लेकिन इस आम चुनाव में उसकी कुछ कमियां भी नुमाया हुईं। जैसे कि चुनाव आचार संहिता का कड़ाई से पालन नहीं करा पाना। जिस आदर्श चुनाव आचार संहिता को सभी राजनीतिक दलों ने सर्वसम्मति से स्वीकृत किया है, उसी आचार संहिता का इन चुनावों में बहुधा उल्लंघन किया गया। और चुनाव आयोग समय रहते कोई माकूल कार्यवाई करने में असफल रहा। जाहिर है इस सन्देश को बहुत गंभीरता से लेने की जरूरत है, क्योंकि यह लोकतंत्र के अस्तित्व से जुड़ा हुआ मुद्दा है।

इसके अतिरिक्त भी कई महत्वपूर्ण सन्देश इस आम चुनाव में दिखाई देते हैं। जरूरत इस बात की है कि जन-प्रतिनिधि इन संदेशों को समझें और तदनुसार आचरण करें। साथ ही साथ आम जनता को भी सतत जागरूक रहना चाहिए कि उसके निर्णयों का सम्मान हो रहा है या नहीं। एक स्वस्थ और जीवंत लोकतंत्र की यही पहचान होती है।

Cartoon courtesy:  
Rajendra Dhodapkar

विपक्षी मेरी आधी सीटें ले जाना चाहते थे...वह तो मीडिया, चुनाव आयोग, ईडी, सीबीआई की वजह से उतना नुकसान नहीं हो पाया।



**Prof. Prabhat Patnaik**



# Halting the March of Fascism in Europe

*The basic anger among the people that fascism exploits arises because of the squeeze on their living standards that economic stagnation under neo-liberal capitalism effects. In such a context, fascism, which spreads hatred against a minority group and divides the working class, also perpetrates a fraud on the working class. Its pretence of being different from liberal bourgeois political formations, whether on economic policy or on the war in Ukraine, is just a sham., only to gain the support of the working class; The scope for such pretence arises because major segments of the Left abdicate their responsibility of representing working class interests and trail behind the bourgeoisie. European fascism thus thrives because of the capitulation by major segments of the Left. But this is where France has been different. France has shown that only the Left's adoption of an agenda that transcends neo-liberalism will be effective in cutting ground under the fascists' feet.*

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THE coming to power of governments led by fascists is either a reality or a threat today over large parts of the world. In Europe at present there are several countries where fascists are leading governments; France was on the verge of being added to this list, in which case it would have been the second *major European power*, after Italy, to have a fascist government. Had this happened, it would have been an event of historic significance, for France would then have had a fascist government for the first time after the Vichy government under Marshall Petain that had notoriously collaborated with Hitler. For a country that had fought a heroic partisan struggle against the occupying Nazis and that always had a very strong Left and trade union movement, this would have been an utterly tragic turnaround. Not only has this been halted, but it is the New Popular Front that has emerged as the winner in the second and final round of French elections.

The emergence of fascism itself is by no means inexplicable. Fascism moves

centre-stage in a period of crisis for capitalism when big capital enters into an alliance with fascist elements to ward off any threat to its hegemony by promoting the diversionary fascist discourse of hatred against some hapless minority. This was the case during the Great Depression of the 1930s, and this is happening now with neo-liberal capitalism having entered a prolonged period of stagnation and crisis. Just to cite one figure, the real gross disposable income per capita (that is, household income after taking into account government taxes and subsidies) in the European Area (consisting of 19 countries) in 2023 was just 6.4 per cent above its level in 2008. This itself was an insignificant increase. But two additional points must be noted here: first, the term “households” includes both rich and poor households, so that given the increase in income inequality that has occurred during this period, the per capita real disposable income of *the bulk of the population* would scarcely have increased; secondly, the

depreciation of capital stock owned by small capitalists and small producers is not deducted from this figure of gross household income. The ratio of such depreciation to the gross household income for this group is likely to be higher today than in 2008 (since the capital-output ratio is higher today because of reduced capacity utilisation), so that the *net household disposable income per capita for the bulk of the population would have increased very little for this reason as well*. The basic anger among the people that fascism exploits arises because of the squeeze on their living standards that economic stagnation under neo-liberal capitalism effects.

The alliance between big business and fascist upstarts however occurs in *diverse* ways. To exploit people's anger, the fascists often *begin* by taking an anti-big-business stance, which for instance is what Hitler had done. Even while doing so however, they are usually helped by some monopolists clandestinely, if not openly; but once they come to office, they completely expose themselves

as partners of big capital and even carry out a bloody purge against their own supporters who remain loyal to the old anti-monopoly slogans.

India is an exception here: the fascistic elements in India, even as they were spreading hatred against a religious minority, had made no secret of their closeness to big capital, especially to some new monopoly capitalists. But French fascists had started off with anti-monopoly noises. Marine Le Pen the French fascist leader professed to be so much against neo-liberalism that when Syriza in Greece, which had come to power promising a different course of action from earlier governments, ultimately succumbed to the pressures of finance capital, she called it a "betrayal". But despite this apparently oppositional stance, her party was fully supported by the French media baron and billionaire investor Vincent Bollore; and on the eve of the French elections her party's prime ministerial candidate Jordan Bardella had started withdrawing from their earlier professed positions which differed from those of

finance capital in order to be more acceptable to it.

This is also what had happened in Italy. Giorgia Meloni, the leader of the fascists, had pretended to have a different programme from that of Mario Draghi her predecessor who had a straightforward neo-liberal agenda. But having come to power, Meloni backtracked on her earlier promises and became a faithful ally of finance capital.

An exactly similar backtracking occurs among European fascists on the issue of the Ukraine war. The European working class is clearly opposed to the war, and hurt by the inflation that the war has generated because of higher fuel prices arising from the sanctions against Russia; it wants a return to peace. To get workers' support, the fascists *initially* express reservations about the war; but once they come to power they toe the line of US imperialism, exactly as the liberal bourgeois parties they replace had been doing. This is what Meloni did; and this is also what Bardella was doing in France just before the election, generally retreating from a professed pro-peace stand.

In short, fascism which spreads hatred against a minority group and divides the working class, also perpetrates a fraud on the working class. Its pretence of being different from liberal bourgeois political formations, whether on economic policy or on the war in Ukraine, is just a sham. On promoting Islamophobia, on promoting hostility towards immigrants, it is certainly on the extreme Right compared to liberal formations, but





on issues of peace and war, and on economic policy it is absolutely no different from liberal formations, though it pretends to be so for currying favour with the working class.

The scope for such pretence arises because major segments of the Left abdicate their responsibility of representing working class interests and trail behind the bourgeoisie. In Germany, where the working class is hit hard by inflation because of western sanctions against Russia and is opposed to the Ukraine war, it is not just the Social Democrats but even parties on the Left that have lined up behind US imperialism; not surprisingly, the splinter from the Left led by Sahra Wagenknecht that is pro-peace is gathering greater support. Likewise, significant segments of the Left in Europe have become votaries of neo-liberalism and this helps the fascists in their project of misleading the working class. European fascism thus thrives because of the capitulation by major segments of the Left.

But this is where France has been different. The Left not only got together to form a New Popular Front, but got the Front to adopt an economic programme that clearly went beyond neo-liberalism. The growth of the French fascists had been facilitated earlier by the fact that the common desire to keep the fascists away from power had not been accompanied by any alternative economic agenda. This was exploited by Macron to remain in power and pursue a neo-liberal agenda even though it was getting increasingly detested by the working people. As Macron's unpopularity grew, the fascists became more and

more acceptable to the people as the main voice speaking out against the detestable economic policies. This dialectic has been broken now, which highlights an important point.

During the second world war the only pertinent anti-fascist programme was ending the war; no alternative economic agenda was needed. A non-programme-based anti-fascist front which was effective during the war becomes counter-productive in the present conjuncture when we are not in the midst of an all-out war. A mere coming together of anti-fascist forces that does not set out an agenda for improving the lives of the people, that acquiesces completely in neo-liberalism and in imperialism-promoted local wars, has the paradoxical effect of boosting the fascists' chances over time, no matter how effective it may be in the very short-run.

Of course the capitulation of segments of the European Left has been occurring for long, from the time when a significant section of it acquiesced in the bombing of Yugoslavia. This tailing behind imperialism has now ripened into support for the imperialist project in Ukraine and also support for neo-liberalism, which allows the fascists to present themselves as votaries of peace and of liberation, at least until their alliance with monopoly capital becomes evident. France has shown that the adoption of an agenda by the Left that transcends neo-liberalism, is effective in cutting the ground from under the fascists' feet.

## ALTERNATIVE MEDIA SHOWS THE MIRROR TO GODI MEDIA

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their exit poll results were found no takers. Besides, the exit poll shown by the godi media and its aftermath in the stock exchange raised serious questions regarding conflict of interests as most of these exit poll agencies are run by major media houses that have their political inclinations.

Here we may check some raw data. Magna Global Advertisement Forecast for 2024 clearly suggests a target of Rs 64398 Cr as revenue for conventional media and Rs 57757 Cr for digital media. Digital media like Youtube, Instagram and independent websites are growing at 16% per annum while conventional media is at 8%. Evidently, the once-mighty 56-inches-Modi-but-now-thinly major NDA government has all the arms in their kitty to control and de-legitimise the digital space used by almost 47% of the total media-users, just like their plans to further divest their stakes in LIC and GIC, to escalate price rise, to further the agrarian crises, to bring in more draconian laws than the infamous Rowlatt Act, to steal and rob the students of their prime, thereby creating a job loss and jobless growth at the behest of their commitment to their corporate cronies. But it is the CONSTITUTION OF INDIA UPHELD BY THE TOILING MASSES that will re-democratise the nation. GODI MEDIA will have no place there.

## Mukul Kesavan



# When Left is Right

*Like other centrist leaders in Europe, Starmer is trying to defend his right flank by talking tough on issues normally ventilated by the Right. With the success of Reform in winning 14% of the votes and the imminence of Trump, it's very likely that a Labour government will continue to be muscular about immigration and equivocal about Gaza. It'll be an irony if this stolid social democrat takes Britain down Europe's far-Right road where disciplining 'disorderly' minorities and deporting 'dangerous' foreigners become the currency of national politics.*

Telegraph 7/7/24)

In Britain, a party of the Centre-Left has won a 170-plus majority at a time when far-Right parties in Italy, France and Germany have either replaced or are on the verge of replacing ruling centrist establishments. After fourteen years of Conservative governments, Britain has turned Left under Keir Starmer, at a time when Jordan Bardella, the 28-year-old president of the neo-fascist National Rally, is the favourite to become the prime minister of France\*. Labour's landslide win makes Britain seem like an outlier in European politics.

Well, yes. And no.

Britain is the most successfully multicultural society in the world. It isn't perfect: it has its share of alienated minorities, institutionalised racism, anti-Semitism and anti-Muslim bigotry, but in the matter of political representation, it is exemplary. Governments of Britain, Scotland and Wales have been led by ethnic minority politicians. Conservative front benches after the election of

2019 were so diverse that they could have been taught as case studies in inclusion. London has been led by a Muslim mayor for three straight terms. The next first minister of Scotland might be Anas Sarwar, the leader of Scottish Labour. You can argue that this isn't the whole picture, but from where I'm sitting, Modi's India, visible minorities in positions of power is a good place to start.

But—and this 'but' has been hovering for two paragraphs—the way Starmer's majority was won suggests that Britain's politics might converge with the majoritarian politics of its European neighbours.

Starmer's achievement—in his view and in the expert view of the commentariat—has been to make Labour respectable, and thus make it a political vehicle ready to receive the protest vote against Conservative misrule. For Starmer, the key to making Labour respectable was to purge it of the anti-Semitism that Jeremy Corbyn and his lieutenants had either tolerated or failed to properly address, according to a report by the

\*This article was written before second round of French Elections

Equality and Human Rights Commission published in 2020.

Corbyn and his colleagues on the Labour's Left disputed the findings of the EHRC. Corbyn claimed that the scale of anti-Semitism within the Labour Party had been "dramatically overstated" for which he was suspended from the party. Starmer and his lieutenants then brought Labour back to the mainstream of political opinion in Britain on matters like NATO and Britain's nuclear deterrent. Starmer's repeated claim that he had changed Labour and turned it into a patriotic party of working people was based on his performative weeding out of the Corbynite — and implicitly anti-Semitic — Left.

Since the election results were announced, the defeats and narrow victories of Labour's candidates in constituencies with substantial Muslim populations such as those in and around Birmingham and the Midlands have been remarked upon. Starmer's assertion during a radio interview in October 2023 that Israel had the right to withhold power and water from Palestinian civilians in Gaza has been described as a misstep that he took too long to correct. His subsequent refusal to commit the Labour Party to a ceasefire in the face of the mass killings of civilians in Gaza and his successful bid to persuade the Speaker of the House of Commons to not allow a vote on a Scottish National Party motion calling for an immediate ceasefire have been cited as factors behind the dip in Muslim support for Labour. It has been suggested that the Labour leadership had underestimated the extent of Muslim alienation.

This is to misunderstand Starmer's position on Gaza. Starmer's support for Israel and its "right to defend itself" might have been less dramatic than Joe Biden's literal embrace of Netanyahu, but it is just as unwavering. Before Corbyn took over in 2015, Labour's establishment was firmly pro-Israel, and Starmer has reverted to that position both as a matter of personal conviction and for Labour's need for geopolitical respectability. That means letting the world know that Labour will march in lockstep with the United States of America on all matters Israel/Palestine. If this meant losing Muslim voters in the Midlands and elsewhere, it was a small price to pay for burnishing the party's pro-Israel and anti-anti-Semitism credentials.

Just as the Abraham Accords were an attempt to 'solve' the Middle East problem by finessing the Palestinians (normalising Israel's relations with Arab nations without conceding a Palestinian state), Starmer's election campaign assumed that Labour's Muslim support wasn't crucial because there were more votes to be had elsewhere. Muslims and others agitated by Gaza could be finessed, and they were. Labour's losses and close shaves against independents in this election are a feature not a bug.

It's unlikely that Labour will use up political capital to win back the Muslim votes that the party has lost. With more than 400 seats, there is no political incentive to be placatory. Also, there is that question to which Indian Muslims have grown accustomed: where will they go? The Conservatives are, if anything, even more

indifferent to their concerns, domestic and foreign, than Labour. The Labour Party is their natural home and they have been its most loyal voters; to leave it to support independent candidates, or to vote for a maverick like George Galloway, or to float a 'Muslim' party, over the long term, would be to politically orphan themselves. This is Starmer's achievement: to demonstrate that the 'Muslim' vote can be taken for granted.

There is some reason to believe that this lesson will be welcomed, not just in the smelly reaches of the far-Right but also amongst the *bien pensant*. To hear Jess Philips and Shabana Mahmood, two Labour MPs who won very narrow victories, complain of the treatment they suffered at the hands of their opponents and their supporters, is to realise that the passions provoked by Gaza are seen as excessive. This is of a piece with the earlier criticism of the massive ceasefire marches in London, in papers like *The Guardian* and *New Statesman*, as intimidatory and therefore a threat to democracy.

Starmer's 'gaffe' on Israel's right to blockade civilians, wasn't a one-off. More recently, as Starmer looked for ways to criticise the Tories without committing Labour to specific promises that could be costed or critiqued, he began to claim that Labour would do better than the Conservatives on illegal immigration. Challenged on what he would do about deporting illegals during a face-to-face with an audience, organised by Rupert Murdoch's *Sun*, Starmer claimed that he would put illegals on planes and send

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them back to the countries they had come from. The Conservatives were failing to do this, he said: “At the moment, people coming from countries like Bangladesh aren’t being removed because they aren’t being processed.”

After a Labour councillor in London resigned from the party to protest what she described as the Labour leader’s dog-whistling, Starmer accepted that his comment was clumsy

but argued that he hadn’t meant to offend. The problem here is not intent; it is Starmer’s tone-deafness, his indifference to the way his comments might be received.

Like other centrist leaders in Europe, Starmer is trying to defend his right flank by talking tough on issues normally ventilated by the Right. With the success of Reform in winning 14% of the votes and the imminence of Trump,

it’s very likely that a Labour government will continue to be muscular about immigration and equivocal about Gaza. It’ll be an irony if this stolid social democrat takes Britain down Europe’s far-Right road where disciplining ‘disorderly’ minorities and deporting ‘dangerous’ foreigners become the currency of national politics. We shall find out.



## Secular Remedy

### On the Muslim woman, maintenance and Court verdict

Muslim women’s right to seek maintenance under secular laws is well established

**Editorial: The Hindu 12/7/24**

In holding that a divorced Muslim woman is not barred from invoking the secular remedy of seeking maintenance under the Code of Criminal Procedure (CrPC), the Supreme Court of India has done well to clarify an important question concerning the impact of a 1986 law that appeared to restrict their relief to what is allowed in Muslim personal law alone. The enactment of the Muslim Women (Protection of Rights on Divorce) Act, 1986, was a watershed moment that is seen as having undermined the country’s secular ethos by seeking to nullify a Court judgment in the Shah Bano case (1985), which allowed a divorced Muslim woman to apply for maintenance from a magistrate under Section 125 of the CrPC. Subsequently, the 1986 law was upheld by a Constitution Bench in 2001 after coming close to declaring its provisions unconstitutional for discriminating against Muslim women. The Act was declared valid after the Bench read it down in such a way as not to foreclose the secular remedy for Muslim women. Several High Court judgments took different views on whether Muslim women should avail of Section 3 of the 1986 Act or Section 125 of CrPC. The latest verdict by a Bench of Justice B.V. Nagarathna and Justice Augustine George Masih settles this question by holding that the codification of a Muslim woman’s rights in the 1986 Act - including the right to maintenance during the

Iddat period, provision for a dignified life until she remarries, and return of mehr and dowry - was only in addition to and not in derogation of her right to seek maintenance like a woman of any other religion.

Justice Masih, in his main opinion, concludes that both the personal law provision and the secular remedy for seeking maintenance ought to exist in parallel in their distinct domains. While the CrPC may be invoked by a woman if she was unable to maintain herself, the 1986 Act makes it a Muslim husband’s obligation to provide for his divorced wife and her children up to a certain point. Justice Nagarathna, in her concurring opinion, looks at the social purpose behind the provision for maintenance in the CrPC, namely that it aims to prevent vagrancy among women by compelling the husband to support his wife. The 1986 Act codified the right available to a divorced Muslim woman in personal law. This right is in addition to, and not at the cost of, the rights available in existing law. The verdict is a great example of the Court using harmonious interpretation to expand the scope of rights as well as to secularise access to remedies. In the process, the Court has also neutralised the perception that the right of Muslim women to seek maintenance under secular provisions stood extinguished since 1986.



# AIIEA MEETS MANagements OF NATIONAL & UNITED INDIA INSURANCE

AIIEA met the Managements of National Insurance Co Ltd and United India Insurance Co in Annual Structured Meetings called by managements of both the companies for discussion with Check off qualified Trade Unions/Welfare Associations.

## **Structured Meeting with National Insurance:**

An AIIEA delegation consisting of Comrades G.Anand, Vice-president, AIIEA, Sanjay Jha, Secretary Standing Committee, Satyanarayan Prasad & Partha Ghosal, President & Gen Secretary EZGIEA, Anil Chopra & Reena Mishra, President & Gen Secretary of NZGIEU, D.Prabhu, MRGIEA, Ramkrishna Prasad, VRGIEA, Shyamal Das, WBSGIEA, Tapan Mitra, WBSGIEA and Viju Paul, KSGIEU met the management of National on 26.06.2024 at Kolkata

Management of National Insurance was represented by Smt. Rajeswari Singh, CMD, Shri Debashis Das, GM(Personnel), Sri Chiranjib Das, GM(IT), Sri Babu Paul, Smt Madhumita Jena, Smt Minny George, & Sri Sivasankar General Managers(Operations)

## **Structured Meeting with United India Insurance :**

An AIIEA delegation consisting of Comrades G.Anand, Vice-president, AIIEA, Sanjay Jha, Secretary Standing Committee, Reena Mishra, Gen Secretary of NZGIEU, Manjit Singh, CHRGIEU, Mithilesh Kumar, BJSIEA, N.Karthik & S.V.Shankar, GIEASZ, P.Srinivasa Rao, VRGIEA, Muthukumaran, MRGIEA, M.Nagarajan, CHRGIEA & Deepak, HRGIEA met the management of United India on 08.07.2024 at Chennai

Management of United India was represented by Sri B.S.Rahul, CMD, Smt C.S.Radhika, GM(Personnel), Sri Gangwal, GM, Sri Pranay Kumar, GM and Sri Mahadev Sethi, DGM(Personnel)

Regarding National Insurance, Management started the meeting with a Power Point Presentation on the performance of the company and the future targets and indicated the improved performance of the company in the financial year 2023-24 and a great turnaround in terms of profitability of the company.

AIIEA, in its response expressed its

satisfaction on the performance of the company in fiscal 2023-24 in the background of huge reduction in Underwriting Losses by Rs.2347 crores, Operating loss by 1516.03 cores, net loss by 3667.17 crores and Improved ICR at 96.9%. Regarding United India Insurance, AIIEA welcomed the improved performance in fiscal 2023-24 especially in Underwriting (by 1765.71 crores) and Net loss (by 2025.60 crores).

**In both the meetings**, AIIEA pointed out the minimal presence of National, United India & Public Sector General Insurance Companies in various segments of business like Overseas Mediclaim (market share is only 20.05%), domestic travel insurance (Market share NIL) etc and underlined the need to focus on these segments. AIIEA also presented a comparative of analysis of Prime Minister's Suraksha Bima Yojana in terms of premium income and claims experience and emphasised the need for revision in premium rates to compete with the Private Insurers and put forward suggestions to increase Volumes in Retail Motor and Health segments.

AIIEA opposed the decision of management to close/merge many offices in the remote corners of the country and urged to initiate Recruitment in all cadres to prevent further closure of offices. CMD of National Insurance appreciated the suggestions of the AIIEA and informed that the Board has already approved the Recruitment in Class III cadre and the same awaits clearance by the Government, while CMD of United India informed that the already initiated Recruitment process for Assistants will be continued for the next 5 years.

Underlining the improved performance of the companies, AIIEA expressed concern and anguish over the inordinate delay in initiating the talks on Wage Revision due from 01.08.2022 and expressed its resentment over non-settlement of issues like Family Pension improvements and Improvement in National Pension System even after LIC and Banks settling them long before and despite repeated representations. AIIEA also demanded that VRS provisions for Non-Pension (PF optees) and NPS subscribers be the same as those applicable for pension optees.

AIIEA also demanded improvements in several Non-Core benefits like Vehicles Loan, Housing Loan LTS, DHA & Hotel Charges and also demanded introduction of Reimbursement of Mobile expenses, Newspapers, improving the quantum of additional allowance paid to Kashmir valley employees, Improvement in BDE/BDM schemes, to dispense with collection of Sick leave certificate for 3 days.

On compassionate appointments, AIIEA stressed that the process be streamlined to avoid undue delay and implement DOPT guidelines regarding Comp Appointments to widowed and Divorced daughters.

On promotion Policy, AIIEA demanded

immediate conduct of Departmental Test for promotion of Class IV employees to the cadre of Assistants, removal of archaic provision in promotion policy regarding the eligibility criteria to match the changing needs and also implement the effective date for rectifying anomaly on fitment on promotion -stagnation to stagnation stage to 01.08.2017.

AIIEA also demanded improvements in Staff Group Mediclaim scheme like 100% subsidy on premium for eligible Sum Insured and inclusion of expenses related to various tests like MRI, CT scan, Sonography etc., AIIEA also demanded empaneling hospitals in Srinagar, Hubli and also for removal of cap for modern treatment.

## Meeting of the Standing Committee GI at Hyderabad

The Standing committee GI of AIIEA was convened at Hyderabad on 30<sup>th</sup> June and 1<sup>st</sup> July, 2024. It discussed the overall political situation arising out after declaration of results of the General election, 2024. The meeting discussed elaborately the challenges being faced by the Public Sector General Insurance companies Government policies and new rules and regulations being brought out by the IRDA. It deliberated on the ways and means for meeting these challenges as well as clinching our long pending issues viz. wage revision, improvements in family pension, NPS etc. A detailed discussion on further consolidation of organization was held and some decisions were taken to achieve that goal.

Com. G Anand, Vice-President, AIIEA presided over the meeting. Com. V Ramesh, President, AIIEA and Com. Shreekant Mishra, General Secretary, AIIEA were present during this two-day meeting and provided guidance to the Standing Committee on all issues.

In line with the understanding of the Secretariat of AIIEA, the Standing Committee unanimously concluded that the electoral setback to the Narendra Modi-led BJP is a confidence building event for all those who stand for values of democracy, fraternity, pluralism, equity and justice as enshrined in the Indian Constitution. Though election results reflect that urban middle class is still under trance of majority communalism, authoritarianism and aggressive neoliberal capitalism as espoused by the BJP, they nevertheless have shown that a vast majority of common masses have given priority to the issues of lives and livelihood despite a shrill communal campaign unleashed

by the BJP. This throws an opportunity for us to further intensify our campaign on the issues of our industry and its employees, felt the Standing committee.

The Standing Committee noted with appreciation that the efforts of a dedicated workforce of the PSGI Companies have resulted into a decent performance of these companies. While New India and Oriental Insurance have registered profits in the financial year 2023-24, National Insurance and United India Insurance have hugely reduced their losses. Moreover, despite difficult competitive environment stacked against these companies, they have continued with a robust growth rate in the current financial year also, the meeting noted. In this backdrop, the Standing committee was highly critical of the non-chalant attitude of GIPSA and DFS on the matter of wage Revision, improvements in family pension and NPS. The meeting was of the view that in the light of settlement of these issues in LIC, there was no reason why these should not be settled for PSGI employees. Though the matter is lying with the CLC(C) at present, it was the considered opinion of Standing Committee that employees should remain in readiness for any struggle in order to achieve a good wage revision fulfilling our aspirations.

The meeting noted with anguish the reducing staff strength of PSGI companies which is badly affecting the customer servicing. It noted that the New India and United India have started recruitment in Class III cadre but number of vacancies are abysmally low and do not meet the requirements of the operating offices. Hence, the Standing Committee decided to continue with

its efforts for adequate recruitment in all cadres.

Com. G Anand, Vice-president, AIIEA, Com Shreekant Mishra, General Secretary, AIIEA and Com V.Ramesh, General Secretary intervened in the debate and gave valuable suggestions.

Following a lively discussion and sharing of wide ranging inputs by members, the Standing Committee decided to carry out the following programs:

1. Meeting with MPs in co-ordination with AIIEA units in LIC, and submission of Memorandum on demands of removal of GST from Health and Life Insurance Premiums, strengthening of LIC and consolidation of PSGI Companies through merger ( As decided by the AIIEA Secretariat).
2. Working closely with JFTU for accomplishment of wage revision in the PSGI companies at the earliest and in line with that of LIC.
3. Continous follow up with the Management for resolution of other issues of employees including improvements in all non-core benefits.
- 4 Campaign among employees highlighting the adverse impact of various reforms being introduced by the IRDA and Government on PSGI companies and people at large. Taking up issues relating to business growth and improvement in servicing with the Management at all levels.
5. Holding extended Regional/ State committee Meetings and formulate an action plan for further consolidation of organisation in the respective regions/ state.

The Standing Committee has called upon all its units to successfully implement the above program.



Bangalore I & II meeting Smt.Shobha Karandlaje, Honourable Minister of State for MSME & Labour and Employment

## Campaign among Members of Parliament

### ON ISSUES RELATED TO THE INDUSTRY

#### MORE THAN 250 MPs ACROSS POLITICAL SPECTRUM MET

The Secretariat of the AIIEA that met at Hyderabad on 16-17 June 2024 called upon the employees to meet the Members of Parliament and submit memorandum demanding withdrawal of GST on life and health insurance premium, differential treatment to savings by way of life insurance, re-introduction of income tax deduction for health insurance premium and consolidation of PSGI (Public Sector General Insurance) companies. AIIEA called upon the units to plan the campaign in such a manner as to meet maximum number of the MPs before the commencement of the Budget Session on 22<sup>nd</sup> July 2024. Soon after the adjournment of the first session of the 18<sup>th</sup> Lok Sabha on 2<sup>nd</sup> July 2024, our units across the country took up the campaign with gusto. As at the time of filing this report, our units have already met more than 250 MPs from Lok Sabha and Rajya Sabha from across

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Ranchi Unit of Jamshedpur meeting Union Minister of State for Defence Sri Sanjay Seth



# Campaign among Members of Parliament

Contd of rom page 29

the political spectrum. In the process, our Units have also met a number of Ministers of the Union Government and have had very lively interactions with them.

AIIEA's arguments against 18 per cent GST on life and medical insurance premium have been receiving a very sympathetic response from the MPs, irrespective of their ideological affiliation. An overwhelmingly large number of MPs have agreed in principle that imposition of a tax on the premium to cover life's uncertainties is outrageous. Recognising the pioneering role of the LIC in mobilizing resources



Mysore Unit meeting Sri H D Kumaraswamy, Union Minister for Steel and Heavy Industries

for the long term infrastructure development of the country, almost all the MPs were in agreement with the AIIEA that a special treatment should be given to savings by way of life insurance. Given the punishingly harsh lessons of the covid19 pandemic, the Hon'ble MPs also appreciated AIIEA's contention that income tax deductions should be re-introduced for health insurance premium. AIIEA's irrefutable argument that consolidation of PSGI companies is the surest way to strengthen

them by ensuring economies of scale also seems to have struck a sympathetic chord among a large number of MPs.

The AIIEA headquarters has been receiving very encouraging reports from our units across the country. The campaign has been enormously successful, not only in terms of the reach but more importantly in terms of the democratization that it has ushered in by building up public opinion..



Pune Unit meeting Smt. Supriya Sule, LS MP, Baramati (NCP-SCP)

## ARVIND PANAGARIYA MET:

The leadership of Raipur Division met Shri Arvind Panagariya, Chairperson of the 16<sup>th</sup> Finance Commission and former Vice-Chairman, NITI Ayog on 12<sup>th</sup> July 2024 and explained to him the justification of the demands of AIIEA. The delegation also handed over a memorandum to him







Mettupalyam comrades meeting Shri L.Murugan, Union IT & Parliamentary Affairs, Minister



Bikaner Unit meeting Sri Arjun Ram Meghwal, MOS Law & Justice(Ind.) and MOS parl. Affairs



Delhi I Unit meeting Sri Sanjay Singh, RS MP of AAP



Goa Unit meeting Union Minister for Power Shri Shripad Naik



Guwahati Div. and NERGIEA meeting Sri Gaurav Gogoi, Deputy Leader of Lok Sabha(Congress)



Kottayam Unit meeting Sri.George Kurian(BJP), Hon'ble MoS for Minority Affairs, Animal Husbandry, Fisheries



Savda Unit of Nashik meeting Smt. Raksha Khadse, Union Minister of State for Youth Affairs and Sports



Meerut Unit meeting Sri Jayant Chaudhary, Hon Minister Skill Development and Entrepreneurship Ministry

# 37<sup>th</sup> LIC Working Women Convention

## ICEU Coimbatore Division

The 37th LIC Working Women's Convention of ICEU, Coimbatore Division was held on 29/06/2024 at Coimbatore. The Convention commenced with Cultural Programs. The Convention was presided over by the Convenors of Women Sub-committee Comrades M.Umamaheshwari, G.Sudha, A.Indira and E.K.Subashini.

Justice K.Chandru, Former Judge of Madras High Court delivered the key note address. He explained the demand of working women for the creche facilities to the children of working women was raised in 1970's, and the circumstances in which the VISAKA committee was formed. He said the social welfare organizations filed a case in the court in support of Banwari Devi of Rajasthan who was gang raped for speaking against child marriage. He explained how the rule that women workers should not be employed in night shifts was diluted by instigating the women to challenge it in the court of law. He elaborated in detail the sufferings of the women and the legal struggles undertaken to overcome it.

Com R.S.Chenbagam,



Joint Convenor, LICSZWWCC emphasized the need for organising the struggles to protect not only the women, but also the entire work force in unorganized sector.

Com K.Thulasitharan, General Secretary, ICEU, Coimbatore Division pointed out that the results of the parliament elections have come out as a verdict against the efforts of the rulers to divide the people on the basis of religion. He also emphasized the need for unity among the working class to thwart the divisive agenda of the ruling class.

Com M Girija, Joint Secretary, AIIEA, called upon the members to support the All India Democratic Women's Association which is fighting on the ground against the ever increasing violence against

women. She explained the need to raise funds on behalf of the women's sub-committee to support the victims.

Com E.K.Subhashini Convenor, WSC welcomed the gathering and Com M.Umamaheshwari Convenor, WSC presented the report of the Women Sub-committee. 6 women comrades participated in the discussion on the report. Com G.Sudha in her summing up of the discussion on the report complemented the women comrades who participated in large numbers in the 37<sup>th</sup> Convention. She stressed the need for the continued commitment and support for the struggles ahead.

14 resolutions including recognition to AIIEA, against further sale of LIC shares, protection for women & girl children etc proposed by Com C.Selvarani, Joint Secretary, ICEU Coimbatore division were passed unanimously in the convention. The convention concluded with Com A.Indira, proposing vote of thanks.

More than 240 comrades including 190 women participated in the convention and made it a grand success.



# Annual General Body Meeting of ICPA, Bangalore

The 26<sup>th</sup> Annual General Body Meeting of Insurance Corporation Pensioners' Association, Bangalore was held on 16<sup>th</sup> July 2024 at Souharda, AIIEA Union Office Building. Despite the incessant rains, nearly 200 Pensioners and Family Pensioners attended the meeting. It was by far the largest gathering of pensioners in any meeting at Bangalore. Representatives of pensioners organisations from Mysore, Raichur, Belgaum and General Insurance apart from the leadership of ICEU, Bangalore I and II participated in the meeting. Com B.Bhaskar Somayaji, Joint Secretary, AIIPA also participated in the program. Com C.R.Nagaraj, President, ICPA presided over the meeting.

The General Body began with a revolutionary song from the women pensioners. Com M.Chandan, Organising Secretary welcomed the gathering.

The AGM was inaugurated by Com Amanulla Khan, Former President, AIIEA. He said ICPA Bangalore with a membership of nearly 1600 is one of the largest units of AIIPA. This has placed lot of hopes and responsibilities on the organisation. He said that the past one year has been fruitful to the pensioners. The AIIPA through its own campaign and the struggle of AIIEA could secure two major demands pending for a very long time. He said the achievement of

enhanced family pension and securing an option to join the Mediclaim scheme were significant advancements. These achievements have to be appreciated considering the enormous effort the organisation had put in to secure them. Com Aman pointed out that the Government is unwilling to concede the demand for updation and 100% DA neutralisation to those retired prior to 1.8.1997. The AIIPA will continue efforts to secure these two demands both through organisational action and legal remedies. He said both AIIPA and AIIEA are pursuing the issue of ex-gratia payment to those below the age of 70 years. He criticised the government for its proposal to further amendment the Insurance Laws which have the potential of creating a situation that was existing before the nationalisation of life insurance business. Com Aman also appealed the gathering to work for advancing the interests of LIC and to strengthen the organisation.

Com K.Gopal, General Secretary, ICEU II greeted the General Body on behalf of the two divisional units of AIIEA in Bangalore. Com G.V.Kulkarni offered greetings on behalf of the Karnataka units of AIIPA. Com Umapathy greeted the General Body on behalf of GIPA, Bangalore. Com Sridhara from Mysore and Com T.G.Vittal from Raichur Division were also present.

The Report of the Executive Committee



and annual statements of accounts were placed before the General Body which were unanimously adopted. Com V.Latha, Jt.Secretary proposed a set of activities for the coming year. The General Body elected a new team of Office-Bearers and 28 Executive Committee Members with Coms C.R.Nagaraj as President, G.K.Gangadhar as General Secretary and S.R.Dwarkanath as Treasurer for the ensuing term.

The ICPA honoured its members who have been making significant contribution in the field of literature, social welfare and sports. Dr. Ramasesha was felicitated for his contribution to the Kannada literature. Com Prem Kumar was felicitated for his contribution to development of Kannada language. Com C.V. Kumar for his social work including the counselling for the psychologically disturbed and in education field for helping the rural children. Com C.Udayashankar Rao was felicitated for his contribution in the field of sports. He is an international umpire in table tennis and has been coaching young children in this sports.

The meeting came to a successful conclusion with a vote of thanks by Com T.Surendra Rao.



## Trade Union Class for Youth at Thanjavur

Insurance Corporation Employees' Union, Thanjavur Division conducted a Special Trade Union Class for the youth (those who were age less than 40 years) of the Division. The class which was held at Kodaikkanal, a hill station for 2 days on June 22 & 23, 2024. This is the first class which was conducted outside the Division.

Com V. Suresh, Joint Secretary, SZIEF inaugurated the classes. Comrade V. Sethuraman, General Secretary, ICEU, Thanjavur Division welcomed the gathering and spoke elaborately on the aim of classes. The class which consisted of 5 sessions on various topics viz. Trade Union... Yesterday & Tomorrow, Ever Shine LIC, Employees' Benefits, History of AIIEA, Sustained Growth Economy.

The classes were handled by Comrades S.

Kannan, CITU, R. Vijayakumar, Joint Secretary, ICEU, B. Saravanabaskar, Joint Secretary, ICEU, N. Sureshkumar, President, ICEU, Madurai Division and K. Swaminathan, former General Secretary, SZIEF respectively.

The content and concept of the classes were well received by the Comrades. It was reflected in the feedback session also. A campfire was arranged in the class for cultural programmes during the evening which was coordinated by Com Kalappiran @ S. Rajan, Dy. General Secretary of Tamilnadu Progressive Writers Association. After the summing up given by Comrade S. Selvaraj, President,



ICEU, the program came to an end.

The class had created enthusiasm in all those who attended. We can proudly feel that the youngsters are being elected as Delegates of the Units for the upcoming 62<sup>nd</sup> Conference of ICEU, Thanjavur Division. It is not an exaggeration that the classes were memorable in the history of ICEU, Thanjavur Division.

## Trade Union Classes at Hyderabad

Trade union classes for employees of 2020 batch and compassionate appointees after 2000 were successfully conducted jointly by ICEU Hyderabad and Secunderabad divisions at V Sugunakar

Rao Bhavan (VSR Bhavan) on 6th July 2024. The programme started with a welcome note by Com. K Ganesh, Joint Secretary, Hyderabad and was presided over by Presidents of Hyderabad and Secunderabad

divisions, Com. L Maddileti and Com. S Gunasekhar respectively. The classes were inaugurated by Com. TVNS Ravindranath, General Secretary, SCZIEF, who appreciated the efforts of the divisional leadership for taking up AIIEA's call to conduct TU classes to cadres and was hopeful that the topics would be highly beneficial in imparting knowledge to the cadres.

Com. P Satish, President SCZIEF took the class on the history of AIIEA. His oratorical skills aided by suitable PPT introduced to the cadres the



glorious history and struggles of AIIEA for the workers since its formation in 1951. He explained AIIEA's historic contribution in strengthening LIC and protecting it as a PSU over a period of 73 years against political and economic adversities. He narrated the sacrifices of many tall leaders of AIIEA, who dedicated their lives to the organisation. He expressed optimism that the young cadres would carry forward the legacy of AIIEA taking inspiration from legendary leaders.

Com. G Thirupathaiiah, Gen Secretary, Hyderabad Division dealt with the topic "Role of Public Sectors in Nation Building". In his presentation, he observed that as most of the young comrades were born post globalisation and economic reforms period, it was very important for them to know the conditions, which led to the formation of PSUs as per the Bombay Plan and further evolution after independence. He presented the facts and figures of Five-year plans, contribution of LIC of India to the economic growth of the Nation. He explained in detail the pathetic conditions of policyholders prior to nationalisation and circumstances that led to establishment of LIC. He also emphasized the need to protect LIC. He gave a call to improvise on servicing aspects and strive to keep LIC ahead in the market in the changed competitive market.

The classes were well received by the audience. 10 questions relating to Public Sector organisations were asked through Google forms, for which there was a good response.

In the afternoon session, all



the 65 participants were made into 6 groups and given a topic each for discussion and later viewpoint presentation. The topics varied from servicing in LIC, current societal issues, influence of religion and caste in working class unity, and the importance of unorganised workers struggles. All the comrades participated very enthusiastically and presented their groups' opinions on the topics assigned to them.

Later, while appreciating the members for their participation, Com. G Thirupathaiiah directed the cadres on the future course of actions.

Com. DS Raghu, General Secretary, Secunderabad

Division, in his summing up reiterated the importance of United struggles and called upon the members to focus on contributing to the growth of both LIC and AIIEA. He mentioned that the younger comrades should take up higher responsibilities in the organisation and hoped that this class will help in that direction.

Com. R Srinivasan addressed the queries raised by participants on the NPS issue.

The very successful session has concluded with vote of thanks by Com. V Mythili, Women Sub-Committee Convener, Hyderabad Division.

## VIZAG CONDUCTS TU CLASSES

ICEU Visakhapatnam division organised Trade Union classes for new employees who were appointed on compassionate grounds in the division. All the six employees were recruited within six months and are new to the Corporation and the organisation. Com G Varaprasad, General Secretary, ICEU, dealt on the subject "History of AIIEA" in detail and Com M Kameshwari, President, ICEU, dealt on the subject "

Employee Benefits and the Struggles of AIIEA behind Achieving the benefits". The members were very attentive and appreciative of the efforts of the organisation in their appointments as well as the great struggles in the history and other benefits. They have assured to work for strengthening AIIEA through their active participation in all activities.

In anticipation of the Union Budget 2024, Indian insurance firms are seeking tax exemptions to boost the appeal and accessibility of insurance products, particularly advocating for tax relief on annuities and a reduction in GST for life coverage offerings. The sector hopes for revisions to the tax framework, including

incorporating exemptions for life insurance products, currently absent in the new tax system. Experts emphasize the importance of tax benefits in expanding insurance reach and suggest increasing the Section 80C limit for premium payments. They believe such changes will encourage more people to invest in insurance, ensuring broader coverage. The removal of the tax-free status on endowment policy maturity proceeds in the 2023-24 budget significantly impacted life insurers, who now seek some relaxation in this area. Additionally, for senior citizens, removing the limit on deductions for health insurance premiums would significantly ease their financial burden, they feel.

Life insurance premiums in emerging markets, including those in Asia, will grow by 7.2% in real terms in 2024, with just 1.5% aggregate growth in advanced markets, says Swiss Re Institute. In its report titled "World insurance: Strengthening global resilience with a new lease of life", Swiss Re Institute estimates 4.9% premium growth in non-life insurance in emerging markets and a 3.1% gain in advanced economies. It further says that Insurance penetration in emerging markets has increased steadily from 2.2% in 2003 to 3.3% in 2023 but remains well below the advanced market average (around 9.5% last year).

Swiss Re's report "World Insurance" reveals "Higher premium rates = insurance less affordable? We expect ongoing price increase in personal lines to drive non-life premium growth in the near-term. This has, however, the flipside of making insurance more expensive for households. Personal lines insurance premiums outgrew disposable income in several major markets between 2020 and 2023, implying a crowding out of other expenses or savings. For the US, UK and Australia, we note that personal property and motor insurance premium growth has significantly outpaced CPI inflation and disposable income growth over the past 3 years.

"India, one of the key emerging Asian markets, saw considerable slowdown in 2023, with fading risk awareness and a change in tax norms for high-ticket policies weighing on new business"

## INSURANCE NEWS IN BRIEF

● **A.M. KHAN, Dharwad**

says Swiss Re Institute. In the list of the World's 20 largest insurance markets by nominal premium volumes India stands at 10<sup>th</sup> place with total premium of 136 USD billion registering a growth of 4.8 percent accounting for a market share of 1.9 per cent. In the life sector India has found itself at 7<sup>th</sup> place with a premium volume of 100185 million USD and at 15<sup>th</sup>

place in non-life sector with a premium volume of 35733 million USD. India which was at 72<sup>nd</sup> rank in the world insurance premiums per capita in the years 2022 is now at 57<sup>th</sup> Rank while in the segment of Insurance penetration in percentage of GDP India has climbed up the ladder by one step to 33 in the year 2023. Swiss Re Institute expects India to be the fastest growing market of the G20 over the next five years.

First quarter of this financial FY 25 has seen a healthy growth in Indian insurance industry. Premium growth in the life sector is at 14.62 per cent. This growth is mainly due to growth in premium in LIC's rise in business. While the private sector grew at 22.91 per cent the LIC's premium growth was at 28.11 per cent. In the non-life sector, the motor and health segments have helped the sector's premium growth at 13percent. Standalone health insurers garnered a premium of Rs.8,318.69 crore, General insurers Rs.63,948.72 crore and Specialised insurers grew at a negative rate at Rs.490.35 crore. Government of India is actively considering doubling the beneficiary base under its flagship Ayushman Bharat health insurance scheme over the next three years, with all those aged above 70 years to be brought under its ambit to begin with, and also increase the insurance coverage to Rs 10 lakh per year.

In June 2024, life insurers saw a 14.8% year-on-year growth in new business premium (NBP) to 1 42,433 crore, with a 22.91% increase in the current financial year. The year-to-date NBP rose from 1 73,004 crore to 1 89,726 crore. Strong demand for enhanced insurance protection led to a 12.13% rise in new policy issuances, adding 21,79,282 policies compared to 19,43,529 in June 2023. Individual single premiums grew by 5.94% to 1 3,823 crore, and individual non-single premiums increased by 19.61% to 1 8,310 crore, with year-to-date growth at 14.87% and 19.92%, respectively. LIC has made a remarkable feat by registering a growth of 28.11 per cent claiming a market share of 64.02 percent for the quarter ended June 2024.

## WORKING CLASS STRUGGLE

● **S. SRIDHARA, Mysore**

About 10,000 workers from the Tamilnadu Generation and Distribution Corporation (TANGEDCO) demonstrated outside the corporation's head office in Chennai on 9<sup>th</sup> July to oppose the government's plan to privatize the state – owned entity through bifurcation. Workers put forward 20 other demands including for the filling of about 35,000 vacancies.

★

Sanitation workers from the Anaiyur area held a sit-down protest on 9<sup>th</sup> July against the "ill treatment" of women workers from the private company which employs them at the Madurai Municipal Corporation. Other demands were for a wage increase and removal of the bio-metric attendance system which workers said is oppressive. They complained that if they are late for work by just a few minutes it is recorded as half a day's leave. The protest was organized by the sanitation workers union which is affiliated to the Centre for Indian Trade Unions.

★

Members of the EPS 95, Retired employees' Welfare Association, Mysuru on 8<sup>th</sup> July staged a demonstration outside the Provident Fund office in Mysuru in support of their demands, including Rs.9,000 a month plus Dearness Allowance as monthly pension. The retired employees of various companies are part of the welfare association and staged the protest to draw the attention of the authorities to their demands.

★

The All India Association of Agricultural Workers protested in Karaikkal, Pondicherry on 9<sup>th</sup> July to demand daily wages for workers in the Mahatma Gandhi National Rural Guarantee (MNREGA) program be raised from 250 rupees to 600 rupees. Other demands were for 200 days of guaranteed employment instead of 100 days, and allocation of funds towards MNREGA to pay workers and provision of necessary work tools.

★

Contract sanitary workers in the Rasipuram municipality, in the city of Namakkal, stopped work on June 27<sup>th</sup> to protest delayed payment of wages by their contractor SR Enterprises. Some 92 workers complained that their daily wage is 480 rupees but they only receive 390 rupees after deductions. They said they are facing financial difficulties because they used to be paid around the eighth to tenth day of the month, but it has now been extended to the 26<sup>th</sup> day.

★

Around 300 Samsung factory workers in Saunguvar Chathiram Kanchipuram district protested on July 1, accusing management of suspending 15 workers who were union office bearers. Some had worked at the plant for 12 years. Protesters demanded the suspended workers be reinstated and asserted their

right to form a union.

★

National Institute of Technology contract workers in Calicut began an indefinite strike on June 26 to protest job cuts. The low-paid non-academic workers include drivers, security staff, sanitation and horticulture workers. Of the 312 workers, some 169 lost their jobs. The workers said they

decided to strike after management refused to discuss the issue with them.

★

The contractual employees' union at the Chandrapur Super Thermal Power Station (CSTPS) announced committee of 17 organisations of contractual employees informed that the strike is being stage as Mahagenco has neglected their long pending demands. The Joint Action Committee President Sadanand Devgade said that the major demands include allowances like regular employees for working in the Naxal-infested region, withdrawing new changes in the entry passes, restriction validity of character certificate and police verification to two years etc., The committee had sought a meeting with the management to discuss issues relating to the employees on contract. The meeting was not convened. The chief Engineer sent a letter to Dervgade negating all the demands. Devgade said that a token strike will be staged on July 16<sup>th</sup>, and if required the workers may proceed on an indefinite strike. Demonstrations will also be held at Mumbai's Azad Maidan on July 11<sup>th</sup> to attract government's attention.

★

The workers' salaries remained the same in spite of government hiking it by 5% and then by 8%, GMDA staffers claimed. Around 300 contractual employees of the Gurugram Metropolitan Development Authority (GMDA) went on a pen-down strike on 1<sup>st</sup> July, demanding an increase in salary as previously announced by the state government and the formulation of rules under Group C and D for GMDA employees. These field technicians, hired in 2018 have not received a salary increase since their hiring and face uncertainty regarding regularization by the government. The strike severely disrupted normal operations at the authority's office.

★

Sanitation workers from across the Thoothukudi district protested outside the Thoothukudi City Municipal Corporation on 8<sup>th</sup> July for 19 demands. They were confronted by the presence of a large contingent of police. Demands included a wage increase, a day off each week, the provision of toilets and medical facilities and other issues.

## ECONOMIC TID BITDS

● **J. SURESH**, Mysore

- ▶ According to an article published in Financial Times, increasing turn by the Treasury to the short end of the bond market – Treasury bill of one year duration as opposed to 10 years – to finance the debt could cause problems for US economy. According to JP Morgan, the stock of un-redeemed short-term debt would rise from \$5.7 trillion to \$6.2 trillion by the end of this year to hit an all-time high. The size of the Treasury market (now at more than \$26 trillion) has quintupled since the financial crisis of 2008, reflecting how much the US has turned to debt financing over the past 15 years. According to a report of CBO, the budget deficit for 2024 was \$400 billion (27%) larger than it had projected back in February and “the cumulative deficit over the 2025-2034 period is larger by \$2.1 trillion (10%). Not only the amount significant, but so is their relationship to US GDP. The CBO forecast that debt would rise from near 100% of GDP this year to 122% over the next decade. Today US is no longer an industrial powerhouse but the world centre of financial speculation and parasitism. The CBO forecast that the growth rate for 2024 and 2025 would be lower than in 2023 and it would average only 1.8% a year, well below levels reached in the past. According to Wall Street Journal the US treasury debt could set off a fiscal and economic crisis.
- ▶ There is a serious concern for financial and currency market of the level is French debt. The French budget deficit is running at 5.5% of GDP which is well above the level of 3% allowed under the rules of the European Union. The IMF has predicted that without spending cuts or revenue raising measures, total debts could rise to 112% this year. In May, the rating agency Standard & Poor's cut its rating for French sovereign debt to AA -. Debt problems are by no means confined to France. Public debt in the UK has risen to 104% of GDP this year, compared to 86% in 2019 and 43% in 2007. In France, the corresponding figures are 112%, 97% and 65%, according to IMF. The debt cloud extends beyond France and the UK. It is covering all the major economies, according to calculations by Capital Economics, which found that they are running deficits 3% above pre-pandemic levels. The rising level of

debt, much of it fuelled by the higher interest rates imposed by Central Banks and the escalation of military spending in all major countries is driving governments into cuts to govt. spending on social facilities, coupled with the suppression of wage demands.

- ▶ The IMF has warned that the rapidly growing US public debt must be “urgently” addressed lest it cause major problems for the global economy and its financial system. The IMF estimated that the debt-to-GDP ratio would rise steadily and reach 140% by 2032. This would mean debt and deficits exceeding the previous high they reached in the wake of World War 2 and there is a “pressing need to reverse the ongoing increase to public debt GDP ratio. Such high deficits and debt create a growing risk to the US and global economy, potentially feeding into higher fiscal financing costs and a growing risk to the smooth roll over of maturity obligations”, the IMF said. According to IMF, to put the debt-GDP on a “clear downward path, a front-loaded fiscal adjustment will be needed that shifts to a general government primary surplus of around 1% of GDP (an adjustment of around 4% of GDP relative to the current baseline.
- ▶ The IMF has maintained its global growth projections for 2024-25 at 3.2% in its latest World economic outlook update. Despite this, the organization has revised its forecast for the United States and Japan downward, citing a slower than expected start to the year and temporary supply disruptions, respectively. The IMF has also highlighted the potential risks to the global economy, including persistent inflation, trade tensions, and increased policy uncertainty. In Asia, China and India are expected to be the main drivers of growth, with China's forecast revised upward to 5% in 2024 due to a rebound in private consumption and strong exports. However, the IMF cautioned that China faces risk stemming from weak confidence and unresolved property sector problems, which could lead to a greater reliance on the external sector. The IMF has revised its growth projection for India's economy in the 2024-25 financial year from 6.8% to 7%.



## FOR OUR FIELD FORCE

● **A. ARIVUKKADAL**  
Thanjavur

**Most valuable:** LIC has been ranked 4th among the most valuable brands in India with a brand value of \$9.8 billion, according to the Brand Finance India 100 2024 report. It stands third in the Top 10 Strongest Indian Brands. Additionally, LIC holds the fifth position in the Top 10 Indian Brands. Notably, LIC retains its top position in the insurance sector, securing the No.1 rank in insurance brands ranking.

**Regained Market:** Data released by IRDAI reveals that LIC's market share in First Quarter of the Financial Year 2024-25 stood at **64.02%**, up from 59.59% in the previous quarter (i.e. last quarter of FY 2023-24). LIC clocked 28.11% growth to Rs.57,440.9 crore, **aided by growth in group premium.** LIC, the market leader in the group insurance segment, recorded a 33.49% rise in its Group Single premium to Rs.44,671.86 crore. On the other hand, private life insurers clocked a 14.62% Y-o-Y improvement in their premium to Rs.32,285.8 crore from Rs.28,167.66 crore, supported by *healthy growth in the individual segment.*

**Investment growth:** LIC is a contrarian investor, who invests when stock market falls and sells when market raises. LIC has booked profits by reducing stakes in all its top conglomerates during the financial year 2023-2024(FY24). However, even after reducing exposure, the value of its remaining stake has gone up substantially across all groups, according to data collated from stock exchange filings. **LIC investments in top conglomerates is worth Rs.4.39 trillion, up 37.5% over last financial year.**

**Jeevan Samarth:** LIC has undertaken an agency transformation project, 'Jeevan Samarth,' to meet the evolving needs of customers. The transformation also entails revamping the agency operations at branch, division, and zonal levels, directed towards establishing global best practices in the wake of the fast-changing industry and regulatory landscape of the insurance sector in India. The life insurance giant has partnered with A T Kearney to undertake the transformation project by reviewing the existing agency framework of LIC on an end-to-end basis.

**Surrender Service:** A company called ACESO is advertising that it is helping to surrender LIC policies. The company says, it will get the policy assigned on its favour and pay the surrender value to the policyholder. But, it will continue to pay the premiums through the fund it collects from investors. It mobilises funds through an instrument called PTC (pass-through certificates). It is just like selling NPAs to Asset Reconstruction Companies (ARC). Policy's returns will become the returns for those who invest in PTCs. But, in a press release dated

June 24, 2024, LIC warned, "Any sale/transfer or assignment of LIC policies need to be undertaken in accordance with Insurance Act, 1938, including Section 38 thereof. Under applicable laws, LIC may decline to act upon any sale/transfer or assignment of policies where LIC has sufficient reason to believe that such sale/transfer or assignment is not bona fide OR is not in the interest of

the policyholder OR in public interest OR is for the purpose of trading of insurance policy." In case of rejection, the customer needs to be aware that he/she may continue to be responsible for the terms of the policy. Also, the assignee (ACESO) may initiate proceedings to recover any amounts paid towards the assignment, including interest from the customer.

**Term assurance:** High-net-worth individuals (HNIs) in India are increasingly opting for high-value term insurance policies. This growing preference for policies worth Rs.20 crore and beyond indicates a change in financial planning and risk management among the affluent.

**Ombudsman cannot:** The Kerala High Court recently held that the insurance ombudsman does not have the power to direct an insurance company to renew an insurance policy at a particular premium rate [NS.Gopakumar v Oriental Insurance Company]. The ombudsman directed the insurance company to renew the appellant's medi-claim policy at the original premium rates. (Case was against premium hike.) Court ruled that ombudsman has powers only to award compensation and not to give any direction to the insurer.

**Truecaller insurance:** Truecaller has launched a new feature called Truecaller Fraud Insurance, which aims to offer additional protection to its premium subscribers in case they fall victim to fraud. To provide the services, Truecaller has partnered with HDFC Ergo. The insurance provides coverage up to Rs.10,000 for fraudulent activities.

**Agents' role:** The National Consumer Disputes Redressal Commission held that an agent's liability in the insurance claim process is confined to the facilitation and forwarding of claims to the insurer. Once this role is fulfilled, they cannot be held liable for any deficiencies or delays in the claim settlement process, which are the insurer's responsibility.

**ULIP products:** IRDAI has issued a master circular on June 19, barring the promotion of Unit Linked Insurance Plans (ULIPs) as 'investment products.' This follows concerns raised by the Securities and Exchange Board of India (SEBI) about insurers misrepresenting ULIPs as investment offerings.

## BLOOD DONATION CAMP AT VIZAG DIVISION



ICEU, Visakhapatnam celebrated the 74<sup>th</sup> Foundation Day of AIIEA by observing various programs across the country. As a part of this program, a blood donation camp was organised in Vizianagaram and Garividi Branch Units. The program at both the places was very successful. A divisionwise quiz was also conducted. Prizes were awarded to the winners. The entire program was observed with lot of enthusiasm.

## Inauguration of Guest House at Kharagpur

The office of Khargapur Division Insurance Employees' Association (KDIEA) and guest house was inaugurated on 11th July 2024 by Com. Amitava Ghosh, Secretary, Eastern Zone Ins. Emp. Assn. The guest house is located at Malancha, Kharagpur near LIC Kharagpur Divisional office.

A meeting was organised with the Executive Committee members of KDIEA. Com. Ghosh congratulated all the members and patrons for making the dream of the Association come true. Com. Pranab Kr Dey, Secretary of KDIEA presented the

history of successfully completing the task. The meeting was presided over by Com. Tarun Kanti Biswas, President of KDIEA. Com. Suvendu Chattopadhyay was also present in the program.



### DONATIONS TO *INSURANCE WORKER*

Com. Vasumathi, Bangalore DO-2	Rs.5000
Com. K.B.Venkat Reddy, B'lore DO-1	2555
Com. Subbaramanya, Mysore DO	25000
Com. Pardhan Singh, Palampur BO	1100
Com. Piar Chand Rana, Palampur BO	2100
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Com. C.J.Annies, Trissur DO	5000
Com. Anand Archak, Dharwad,	5000
Com. Sujatha Surendra, P &GS Bangalore DO	10000

### TO *AIIEA*

Com. A.V.Udayasri, Visakhapatnam	Rs.1,00,000
Com.R.Subramanya, Mysore	25,000

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

### CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
July	139.7	402.34	9183.68
Aug	139.2	400.90	9150.81
Sept	137.5	396.00	9039.06
Oct	138.4	398.59	9098.22
Nov	139.1	400.61	9144.24
Dec	138.8	399.74	9124.52
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	402.91	9196.83

**Base 1960=Base 2001x22.8259**

**Base 2001=Base 2016x2.88**



# **SOUHARDA**

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Onward to

**13th General Conference of  
South Central Zone Employees' Federation**  
At Bangalore from 16 - 19, November, 2024