

# insurance Worker



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50 Years since  
the defeat of  
Imperialism  
in Vietnam

PAHALGAM  
TERRORIST  
ATTACK



is an attack on  
IDEA of  
INDIA



Beacon of Hope



IT Employees  
in India



Civil Warriors...

OWN THE PEOPLE  
NOT JUST THE LAND



THE WAY FORWARD



enters its  
Platinum Jubilee Year  
on 01.07.2025



*...An Eventful & Purposeful Journey*



*A Vision without a Task  
is merely a dream;  
A Task without a Vision  
is simply drudgery;  
Vision with Action  
can change the world  
- Com. N M Sundaram*

*With Best Wishes from*  
**Insurance Corporation Employees' Union**  
**Mysore Division**

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## OWN THE PEOPLE NOT JUST THE LAND

The beastly terror attack on the tourists at Pahalgam on April 22, 2025 killing 26 innocent men has angered the Kashmiri society as much as the rest of the country. For the first time in decades, the entire population of Kashmir stood up to condemn the cowardly terror attack and held candle light marches in tribute to those killed. The unification of Kashmir with the rest of the country in grief and anger is a significant development. It is unfortunate that the media did not carry the stories of the victims who praised the support of the Kashmiris to them in their hour of crisis. The fact that a Muslim pony operator who tried to snatch the arms to save the tourists was killed by the terrorists did not receive sufficient coverage. That many Kashmiri people risked their lives to help the victims of terror also did not receive enough attention. Unfortunately, the Indian media through a shrill campaign tried to convert this terror attack into a Hindu-Muslim issue. The right-wing forces too made all attempts to demonise the entire Muslim community through a vicious campaign.

The Pahalgam terror attack was not intended to just kill the innocents after verifying their religious identity. It was an attack on the very Idea of India. Through this attack the terrorist organisations and their masters wanted to incite communal divide and make a statement that Muslims and Hindus are two different nations and they cannot peacefully co-exist. They failed in their game plans as the nation stood united. People belonging to all regions, language and religion came together to stand as one and supported the government actions to deal with the terrorists and their masters in appropriate manner. The unity of all Indians was a strong statement of the fact that the strength of India is not just economic or military but its ability to hold together and unite against impossible odds. That Idea of India based on democracy, secularism and fraternity cannot be shaken. This Idea is solid and has the power to survive and prosper. This is in sharp contrast to the idea of Pakistan built on the basis of religion. That this idea based on religion could not keep the country united is evident from the separation of East Pakistan and its emergence as Bangladesh in a violent uprising.

It is important to recognise the strength of the Idea of India. However, the Indian television media and the right-wing forces

are doing a great disservice to this idea. The Kashmiris who stood along with the nation were treated unfairly in some parts of the country especially in States being ruled by the BJP Governments. The Kashmiri traders were forced to leave their places of livelihood; students were forced out of the educational institutions. The young woman who lost her husband was brutally trolled for appealing not to attack Kashmiris and Muslims. The woman who lost her father said that she found two brothers in Kashmir, was ruthlessly attacked. Even Vikram Misri the Foreign Secretary who announced the decision of cease-fire was not spared. What was nauseating that even his family members including his daughter were not spared the abuses in filthy language. A Minister of Madhya Pradesh made unpardonable comments against Col. Sophia Qureshi. It is unfortunate that the government did nothing to silence and punish these offenders. It did not even condemn the attacks on Vikram Misri and Col Sophia Qureshi. The government and the ruling party must know that these forces are weakening the Idea of India; they are weakening the unity of the people and remaining unconcerned with their actions will prove harmful to the national interests. It may help the ruling party with some political gains in the immediate, but it will damage the national interests and unity of the people in the long run.

It was also unfortunate that the government took some steps in the name of fighting terrorism which were totally unconstitutional. The government demolished the houses of terror suspects in Kashmir. This was totally unconstitutional. If the State itself defies the law and the Supreme Court directions, then it risks becoming lawless. Demolition of houses of suspects is not just a punishment to the unproven crimes of an individual but a collective punishment of the entire family. This cannot be acceptable in a civilised society. With protests developing over these actions, the government had to back down. It risked the unity and the goodwill shown by the Kashmiri society through such unconstitutional actions.

The history of Kashmir makes it clear that the Kashmiris gloriously fought against the Pakistani tribal hordes. But for their glorious resistance, much more would have been lost in Kashmir. Despite it being a Muslim majority area, the Kashmiris chose to be with a secular India rather than a religious Pakistan. How can we forget the supreme sacrifice of Brig

Mohammad Usman who laid down his life fighting and leading the Indian Army in the 1947 war with Pakistan. Even today he is remembered as the lion of Nowshera. Can India ever forget the martyrdom of Mir Maqbool Sherwani who mobilised and fought against the Pakistani hordes in 1947. India can never forget the supreme sacrifice of Havaldar Abdul Hamid who destroyed 8 Pakistani tanks in 1965 war and attained martyrdom in trying to destroy the ninth. Therefore, demonisation of the entire community is contrary to historical facts and serves no national interests.

India is a great country. The rich diversity is its real strength. Citizens belonging to all religions, languages, cultures have made

22 अप्रैल 2025 को पहलगाम में पर्यटकों पर हुए क्रूर आतंकवादी हमले में 26 निर्दोष लोगों की मौत ने पूरे देश के साथ-साथ कश्मीरी समाज को भी गुस्से से भर दिया है। दशकों में पहली बार कश्मीर की पूरी जनता कायराना आतंकी हमले की निंदा करने के लिए उठ खड़ी हुई तथा मारे गए लोगों को श्रद्धांजलि अर्पित करने के लिए कैंडल मार्च आयोजित किए। कश्मीर का शेष देश के साथ दुःख और क्रोध में एकजुट होना एक महत्वपूर्ण घटना है। यह दुर्भाग्यपूर्ण है कि मीडिया ने पीड़ितों की उन कहानियों को नहीं दिखाया जहां उन्होंने संकट की घड़ी में कश्मीरियों द्वारा की गई सहायता की प्रशंसा की थी। इस तथ्य को पर्याप्त कवरेज नहीं मिली जिसमें एक मुस्लिम टट्टू संचालक, जिसने पर्यटकों को बचाने के लिए हथियार छीनने की कोशिश की थी, आतंकवादियों द्वारा मारा गया। इस तथ्य को भी पर्याप्त ध्यान नहीं मिला कि कई कश्मीरी लोगों ने आतंक के पीड़ितों की मदद करने के लिए अपनी जान जोखिम में डाली। दुर्भाग्यपूर्ण ढंग से, भारतीय मीडिया ने एक तीखे कर्णभेदी अभियान के माध्यम से इस आतंकी हमले को हिन्दू-मुस्लिम मुद्दे में बदलने की कोशिश की। दक्षिणपंथी ताकतों ने भी एक दुर्भावनापूर्ण अभियान के माध्यम से पूरे मुस्लिम समुदाय को बदनाम करने का प्रयास किया।

पहलगाम आतंकी हमले का उद्देश्य सिर्फ निर्दोष लोगों को उनकी धार्मिक पहचान की पुष्टि करके उन्हें मारना भर नहीं था। यह भारत के मूल विचार पर हमला था। इस हमले के जरिए आतंकवादी संगठन और उनके आका सांप्रदायिक विभाजन को भड़काना चाहते थे तथा यह संदेश देना चाहते थे कि मुसलमान और हिन्दु दो अलग-अलग राष्ट्र हैं तथा वे शांतिपूर्वक एक साथ नहीं रह सकते। वे अपनी इस योजना में विफल हो गए क्योंकि राष्ट्र एकजुट था। सभी क्षेत्रों, भाषाओं और धर्मों के लोग एकजुट होकर खड़े हुए और आतंकवादियों तथा उनके आकाओं से उचित तरीके से निपटने के लिए सरकार की कार्यवाही का समर्थन किया। सभी भारतीयों की एकता इस बात का

immense contribution to the making of this great country. The present situation provides an opportunity to tell the world that India and Pakistan cannot be equated. India is a thriving State while Pakistan is a failed State. India is a wonderful country where faith is private and democracy is public. Therefore, the world must see these distinctions and call out the terrorist organisations and their masters. Pakistan must be firmly told by the world that it cannot be a breeding ground for terror and it must give up its policy of encouraging and promoting terror. Only then, the Indian sub-continent can work for peace which is essential not only for India but for the entire world to progress and prosper.

The Kashmiri society has stood solidly with

the entire country in its hour of crisis. What is required for the government is to listen to the genuine grievances of the people and build trust and not bunkers for peace in the valley. When we say Kashmir is an integral part of India, it does not mean just the geographical area but also the people belonging to this geographical area. Kashmir has a rich history. Kashmiriyat is a civilisation of peaceful co-existence. Therefore, owning Kashmir is not just owning a territory but owning its people too. The present situation provides an opportunity to win over the confidence of the Kashmiri society and allow them to progress and prosper as part of a great country. India must seize this opportunity.

## केवल भूमि को नहीं, उसके लोगों को भी अपना मानें

सशक्त प्रमाण है कि भारत की ताकत सिर्फ आर्थिक या सैन्य नहीं है, बल्कि असंभव चुनौतियों के बावजूद मिलजुल कर रहने और एकजुट होने की उसकी क्षमता भी है। लोकतन्त्र, धर्मनिरपेक्षता और बंधुत्व पर आधारित भारत की अवधारणा को हिलाया नहीं जा सकता। यह एक मजबूत विचारधारा है और इसमें जिंदा बने रहने और समृद्ध होने की शक्ति है। यह धर्म के आधार पर निर्मित पाकिस्तान के विचार के बिल्कुल विपरीत है। धर्म पर आधारित वह विचार उस देश को एकजुट नहीं रख सका, यह बात पूर्वी पाकिस्तान के अलग होने और हिंसक विद्रोह के परिणामस्वरूप बांग्लादेश के रूप में उसके बनने से स्पष्ट हो जाती है।

भारत के विचार की ताकत को पहचानना महत्वपूर्ण है। लेकिन, भारतीय टेलीविजन मीडिया और दक्षिणपंथी ताकतों इस विचार का बहुत बड़ा नुकसान कर रही हैं। देश के कुछ हिस्सों में खासकर भाजपा शासित राज्यों में राष्ट्र के साथ खड़े कश्मीरियों के साथ अन्याय किया गया। कश्मीरी व्यापारियों को अपनी आजीविका के स्थान छोड़ने के लिए मजबूर किया गया; छात्रों को शिक्षण संस्थानों से बाहर कर दिया गया। अपने पति को खोने वाली युवती को कश्मीरियों और मुसलमानों पर हमला न करने की अपील करने पर बुरी तरह ट्रोल किया गया। अपने पिता को खोने वाली महिला ने जब कहा कि उसे कश्मीर में दो भाई मिले तो उस पर बेरहमी से हमला किया गया। यहां तक कि युद्ध विराम की घोषणा करने वाले विदेश सचिव विक्रम मिश्री को भी नहीं बख्शा गया। सबसे घिनौनी बात यह है कि उनकी बेटी सहित उनके परिवार के सदस्यों को भी गंदी भाषा में गालियां दी गईं। मध्य प्रदेश के एक मंत्री ने कर्नल सोफिया कुरैशी के खिलाफ अक्षय टिप्पणी की। यह दुर्भाग्यपूर्ण है कि सरकार

ने इन अपराधियों को चुप कराने और दंडित करने के लिए कुछ नहीं किया। इसने विक्रम मिश्री और कर्नल सोफिया कुरैशी पर हुए हमलों की निंदा भी नहीं की। सरकार और सत्तारूढ़ दल को यह पता होना चाहिए कि ये ताकतें भारत के विचार को कमजोर कर रही हैं; वे लोगों की एकता को कमजोर कर रही हैं और उनके कार्यों से बेपरवाह बने रहना राष्ट्रीय हितों के लिए हानिकारक साबित होगा। इससे सत्तारूढ़ दल को तत्काल तो कुछ राजनीतिक लाभ मिल सकता है, लेकिन यह लम्बे समय में राष्ट्रीय हितों और लोगों की एकता को नुकसान पहुंचाएगा।

यह भी दुर्भाग्यपूर्ण है कि सरकार ने आतंकवाद से लड़ने के नाम पर कुछ ऐसे कदम उठाए जो पूरी तरह से असंवैधानिक थे। सरकार ने कश्मीर में संदिग्ध आतंकवादियों के घरों को ध्वस्त कर दिया। यह पूरी तरह से असंवैधानिक था। अगर राज्य खुद कानून और सुप्रीम कोर्ट के निर्देशों की अवहेलना करता है, तो वह अराजकता का शिकार हो सकता है। संदिग्धों के घरों को ध्वस्त करना सिर्फ एक व्यक्ति के अप्रमाणित अपराधों की सजा नहीं है, बल्कि पूरे परिवार की सामूहिक सजा है। सभ्य समाज में यह स्वीकार्य नहीं हो सकता। इन कार्यवाहियों को लेकर बढ़ते विरोध के बाद सरकार को पीछे हटना पड़ा। इस तरह के असंवैधानिक कदमों से कश्मीरी समाज की एकता और प्रदर्शित सद्भावना को खतरा पैदा हुआ।

कश्मीर का इतिहास स्पष्ट करता है कि कश्मीरियों ने पाकिस्तानी कबाइली गिरोहों के खिलाफ शानदार लड़ाई लड़ी थी। तबकी उस शानदार लड़ाई के बिना कश्मीर में बहुत कुछ खो गया होता। मुस्लिम बहुल क्षेत्र होने

के बावजूद, कश्मीरियों ने धार्मिक पाकिस्तान के बजाय धर्मनिरपेक्ष भारत के साथ रहना पसन्द किया। हम ब्रिगेडियर मोहम्मद उस्मान के सर्वोच्च बलिदान को कैसे भूल सकते हैं जिन्होंने 1947 में पाकिस्तान के साथ युद्ध में भारतीय सेना का नेतृत्व करते हुए अपने प्राण न्योछावर कर दिए थे। आज भी उन्हें नौशेरा के शेर के रूप में याद किया जाता है। क्या भारत मीर मकबूल शेरवानी की शहादत को कभी भूल सकता है जिन्होंने 1947 में पाकिस्तानी गिरोहों के खिलाफ लामबंद होकर लड़ाई लड़ी थी। भारत हवलदार अब्दुल हमीद के सर्वोच्च बलिदान को कभी नहीं भूल सकता जिन्होंने 1965 के युद्ध में 8 पाकिस्तानी टैंकों को नष्ट कर दिया और नौवें को नष्ट करने की कोशिश में शहीद हो गए। इसलिए, पूरे समुदाय को श्रैतान साबित करना ऐतिहासिक तथ्यों के विपरीत है और इससे कोई भी राष्ट्रीय हित नहीं साधा जा सकेगा।

भारत एक महान देश है। इसकी समृद्ध विविधता ही इसकी असली ताकत है। सभी धर्मों, भाषाओं, संस्कृतियों के नागरिकों ने इस महान देश के निर्माण में अपार योगदान दिया है। वर्तमान स्थिति दुनिया को यह बताने का अवसर प्रदान करती है कि भारत और पाकिस्तान की बराबरी नहीं की जा सकती। भारत एक सम्पन्न राष्ट्र है जबकि पाकिस्तान एक असफल राष्ट्र है। भारत एक अद्भुत देश है जहां आस्था निजी है और लोकतन्त्र सार्वजनिक है। इसलिए, विश्व को इन अन्तर्दोषों को समझना चाहिए तथा आतंकवादी संगठनों और उनके आकाओं को बेनकाब करना चाहिए। पाकिस्तान को दुनिया द्वारा दृढ़ता से बताया जाना चाहिए कि वह आतंक का प्रजनन स्थल नहीं बन सकता है और उसे आतंक को समर्थन देने और बढ़ावा देने की अपनी नीति को छोड़ना होगा। तभी भारतीय उपमहाद्वीप शान्ति के लिए काम कर सकता है जो न केवल भारत के लिए बल्कि पूरे विश्व की प्रगति और समृद्धि के लिए आवश्यक है।

कश्मीरी समाज संकट की इस घड़ी में पूरे देश के साथ मजबूती से खड़ा है। सरकार को लोगों की वास्तविक शिकायतों को सुनना चाहिए और घाटी में शान्ति के लिए बंकर बनाने की बजाय विश्वास का निर्माण करना चाहिए। जब हम कहते हैं कि कश्मीर भारत का अभिन्न अंग है, तो इसका मतलब सिर्फ भौगोलिक क्षेत्र नहीं है, बल्कि इस भौगोलिक क्षेत्र से जुड़े लोग भी हैं। कश्मीर का इतिहास समृद्ध है। कश्मीरियत शान्तिपूर्ण सह-अस्तित्व की सभ्यता है। इसलिए, कश्मीर पर स्वामित्व का मतलब सिर्फ एक क्षेत्र का स्वामित्व नहीं है, बल्कि इसके लोगों को अपना मानना भी है। वर्तमान स्थिति कश्मीरी समाज का विश्वास जीतने और उन्हें एक महान देश के हिस्से के रूप में प्रगति और समृद्धि देने का अवसर प्रदान करती है। भारत को इस अवसर का लाभ उठाना चाहिए।

THE PROPOSED STRIKE OF 20<sup>TH</sup> MAY NOW STANDS DEFERRED TO 9<sup>TH</sup> JULY 2025 IN THE NATIONAL INTERESTS DUE TO THE SITUATION ARISING OUT OF BEASTLY TERROR ATTACK AT PAHALGAM AND INDIA HITTING BACK AT TERROR CAMPS IN POK AND PAKISTAN.  
THE JOINT APPEAL IS AS HEREUNDER:

We are happy that AIBEA, AIEA, AILICEF, AIBOA, BEFI and AINLIEF (INTUC) have given the call for joining the countrywide General Strike on 20<sup>th</sup> May 2025 as per the call of 10 central trade unions and other independent trade unions/federations in various sectors including our banking and insurance industries. This Strike will be a major struggle in opposition to the pro-corporate and anti-people economic policies of the government. More than 200 million workers from across the country are expected to participate in this strike.

The Indian economy is in a severe crisis. Despite tall claims of India being the fastest growing major economy in the world, India is at 143<sup>rd</sup> position out of 194 economies in terms of GDP per capita. Stagnant wages, growing indebtedness of the average households and rising prices have spelt disaster for the common man. Poverty, hunger, unemployment, joblessness and inequalities are on the rise. The ILO says that 83 per cent of the unemployed in India are youth. The percentage of unemployed people with secondary or higher secondary education has nearly doubled since 2000. Many experts believe that India's unemployment situation is as ferocious as a ticking time bomb about to explode. The blind pursuit of neoliberal economic policies has meant that a vast majority of Indians are groaning under poverty and destitution while a miniscule minority is wallowing in stinking luxury. The share of wages in the net value added declined from 18.9 per cent in 2020 to 15.9 per cent in 2023. In the same period, share of profits rose from 38.7 per cent to 51.9 per cent.

The government seems to be in an overdrive insofar as privatizing India's public sector is concerned. The National Asset Monetisation Pipeline is a blueprint for privatizing the public

## JOINT APPEAL OF UNIONS IN BANKS AND INSURANCE

***Fight back the offensive of Privatization and Disinvestment***

***Fight back the offensive on Banking & Insurance industries***

***Join hands to push back policies inimical  
to the interest of the Working Class***

**Make the General Strike on 20<sup>th</sup> May 2025 a big success in the Financial Sector**

enterprises. The Public Enterprises Survey 2023-24 brought out by Department of Public Enterprises, Ministry of Finance reports that the overall net profit of the operating CPSEs during the financial year 2023-24 stood at <sup>1</sup> 3.22 lakh crore as against <sup>1</sup> 2.18 lakh crore during the financial year 2022-23, showing an increase of 47.42 per cent. Similarly, the dividend declared by the operating CPSEs in financial year 2023-24 stood at <sup>1</sup> 1.23 lakh crore against <sup>1</sup> 1.05 lakh crore in financial year 2022-23 showing an increase of 16.31 per cent. Notwithstanding the significant strides made by India's public sector enterprises, the government continues to defame and denigrate the public sector pitching for their outright privatization. The recent Union Budget has fixed a target of <sup>1</sup> 47,000 crore in the financial year 2025-26 to be mobilized from disinvestment of PSUs.

India's public sector financial institutions, banks and insurance in particular, have come under increasing attack. It is to be noted that Public Sector Banks in India have achieved a remarkable milestone by recording their highest ever aggregate net profit of <sup>1</sup> 1.41 lakh crore in the financial year 2023-24. Their dividend payments have also jumped by 33 per cent from <sup>1</sup> 20,964 crore in the financial year 2022-23 to <sup>1</sup> 27,830 crore in the financial year 2023-24. The commendable role played by India's Public Sector Banks in expanding financial inclusion in the hitherto unbanked areas of the country needs no elaboration. Rather than strengthening these institutions, the government has been taking covert and overt steps to privatise India's public sector banking industry. While the government has written off NPAs of the big corporates and industrial houses to the tune of a staggering <sup>1</sup> 16.35 lakh crores in the last ten years, usurious service charges are being

collected from ordinary customers under the plea of non-maintenance of minimum balance, additional ATM transactions and SMS services.

The public sector insurance industry in India has been doing very well. The Life Insurance Council estimates that nearly 70 per cent of the insurable population has been covered by the industry, thanks to the massive reach of LIC. The life insurance penetration in India compares favourably with many rich western countries like US, Canada, Germany and Spain. General insurance penetration is also reasonably well given the fact that a vast majority of the population do not own any assets because of huge inequality. The LIC's contribution to the national developmental effort is all too known to be repeated here. But despite this sterling performance, the government is bent upon diluting its equity in LIC beyond the 3.5 per cent disinvested in 2022. There are reports that the government is planning to introduce a Bill in the monsoon session of Parliament incorporating therein provisions to raise FDI limit to 100 per cent, introduce composite licenses, allow insurers to offer multiple categories of insurance under a single license, empower IRDAI to specify lower entry capital and a host of issues portending danger for public sector insurance industry. There are also moves underway to privatise one of the Public Sector General Insurance Companies. The government has been maintaining a deafening silence on the demand to merge the PSGI companies and derive economies of scale for further strengthening these companies. GST on insurance, especially life and medical insurance is utterly immoral. Despite the demand of an overwhelmingly large segment of the population, the government is refusing to withdraw GST on life and medical insurance

premium.

India is staring at a huge unemployment crisis. But regular, permanent and perennial jobs are being replaced by casual, temporary, contractual and fixed term jobs. From job-oriented growth, it went on to become jobless growth. Now the situation has further degenerated to job-loss growth. Banking, Insurance and the entire financial sector, which represent the bulk of national savings and cater to the basic financial needs of a vast majority of the population, are going through a period of acute shortage of staff. Recruitment has become an absolute necessity to meet the rising customer expectations.

'Ease of doing business' has become an alibi to dole out further concessions to the rich. 29 labour laws were amalgamated into 4 labour codes to suit the requirements of the employer class to the detriment of the working class. Hard-won trade union rights are being diluted

and weakened in the name of labour reforms. While profiteering by the greedy employers is being encouraged, reasonable demands of the working class like scrapping the NPS and restoring the Old Pension Scheme (OPS) is not being considered.

It is in this background that the Central Trade Unions have taken the initiative, organized the Convention and have given the call to unitedly resist and repulse these offensives on the working people and general masses. As inseparable part of the general trade union movement and working class of our country, we have given the call to join the General Strike on 20<sup>th</sup> May 2025. We should make the strike a total success in the banking and insurance sector.

As a pre-strike preparatory programme, we call upon all our units and members in all centers to hold joint demonstrations on 8<sup>th</sup> and 19<sup>th</sup> of May 2025.

## Wage Negotiations open in General Insurance

After a protracted struggle, the negotiations on wage revision in the public sector general insurance industry opened on 30<sup>th</sup> April 2025. The wage revision had fallen due on August 1, 2022. The most significant achievement of forcing open the negotiations through numerous agitational programs was the negation of the clause incorporated in the notification for the last wage revision that future wage revision will be on the basis of individual performances and not at the level of the industry. The government tried to experiment with this for the first time in public sector. The idea was to kill the very process of collective bargaining. However, the government could not succeed and on 30<sup>th</sup> April 2025, it was informed to the unions that wages will be decided collectively as in the past. This is a significant breakthrough achieved by the joint struggle.

The Wage Talks were held in Delhi on 30<sup>th</sup> April 2025. The GIPSA was represented by three companies CMD, EDs, General Managers of all companies. The Joint Secretary DFS and Under Secretary, DFS also participated in the proceedings. The AIIEA was represented by Coms Sanjay Jha, Secretary, Standing committee (GI) and G Anand, Vice President.

The management initially offered 10% loading after the merger of entire DA as at 1.8.2022 with the basic pay. The AIIEA did

not agree to this and the reaction of the other participating unions were on the same lines. In the face of the stiff resistance, the management offered an increase loading of 12%. The AIIEA and the other unions demanded parity with LIC on this issue. The GIPSA informed the unions that they will take up the demands of the unions with the government once again.

However, the following demands raised by AIIEA have been agreed by GIPSA/ DFS:

1. Increase in family pension to the uniform rate of thirty percent without any ceiling to be notified at the earliest.
2. Increase in employer's contribution from ten percent to fourteen percent under NPS.
3. The variable pay clause, introduced during the last wage revision has been kept aside and it has been decided to maintain a common wage revision for all GIPSA member companies.

AIIEA made it clear to the GIPSA and the DFS that wage revision has to be concluded early and benefits should flow to the employees without further delay. The wage offer has to meet the legitimate aspirations of the employees who contributed Immensely in the recent turnaround of the companies. This

▷▷▷ Contd on p. 10



## Lessons from latest Indo-Pak Standoff

### THE WAY FORWARD

*The outrage of the people against the barbaric killing of innocent tourists is understandable. The entire nation supported the government in its military offensive against Pakistan. The Prime Minister addressed the nation and acknowledged that 'unity is our greatest strength in the fight against terrorism'. He was right, partially though. He, his party and his larger Parivar including the vast troll army should realise that unity is our strength all the time; irrespective of whether we are in war or in peace.*

Shreekant Mishra

Three days of intense fighting between India and Pakistan following the dastardly terrorist attack on innocent tourists in Pahalgam has come to an end. Naturally, emotions and expectations ran deep and intense during those painfully long three days. The armed forces however did their job brilliantly. The stellar courage and professionalism of the Indian armed forces was on abundant display once again. India remains safe and secure. Now that a war has been averted and the conflict has been brought to a halt, it's time for some genuine introspection so as to draw proper lessons for the future.

The terrorist attack brought

about a remarkable unity in the nation- unity in condemnation and in grief. There was a wide consensus among political parties on the need to respond to the barbaric killings of innocent tourists. The fact that the tourists were shot dead after ascertaining their religion made the intention of the killers clear. They wanted to create a communal divide in the country by fuelling communal tensions. The remarkable unity of the people irrespective of caste, creed or region however put paid to the designs of the terrorists and their handlers from across the border. The most significant aspect of the unity was the response of the Kashmiri people who stood as

one against the perpetrators of the cold-blooded murder. Unity became the buzzword. The Prime Minister addressed the nation and acknowledged that 'unity is our greatest strength in the fight against terrorism'. He was right, partially though. He, his party and his larger Parivar including the vast troll army should realise that unity is our strength all the time; irrespective of whether we are in war or in peace. One has to realise that being hostile to a section of our own people for their caste or creed amounts to waging a war against our own people. While the whole country was united, there was a vicious campaign going on in social media against the

Muslims. Kashmiri students and traders were threatened and asked to leave in some States. The entire nation erupted in joy when Colonel Sophia Qureshi and Wing Commander Vyomika Singh were assigned the responsibility of briefing the nation. This signified and reinforced India's secular credentials. But India's ruling class should note that this unity should be an eternal reality rather than being a war gimmick. It's a time of intense soul-searching for those who demonise Indian Muslims as "Ghuspaithiya", "jyada bacha paida karne wale" and brand any election in India as a fight between "Ali and Bajrangbali". The foremost lesson from Operation Sindoor is that domestic political consensus and social harmony with an abiding faith in the constitutional principle of secularism and equality are the best antidotes against terrorism. Those who mock the 'secular' by branding them as 'sickular' should understand that the exemplar unity displayed in the aftermath of Pahalgam is a rebuff to their narrow and sectarian approach to nationhood.

**The ceasefire & hyphenation**

The ceasefire was a huge relief. But it was completely unexpected. So unexpected that for a moment even the social media and the war-mongering mainstream media were unable to spin the news into propaganda. The ruling party, its troll army and its lapdog media were attacking anyone who argued against war. They are now bending over backwards to justify the ceasefire. The announcement of the ceasefire by President

Trump of the US and not by Prime Minister Modi naturally caught the people off guard. According to one commentator, "Donald Trump won the 'fastest finger first' contest hands down - announcing a dramatic India-Pakistan ceasefire before New Delhi had even cleared its throat."

Apart from announcing the ceasefire, President Trump also claimed that it was his mediation that yielded the truce. He went on to declare that he will also ensure that the 'thousand years old' Kashmir dispute between India and Pakistan is settled. Just a couple of minutes before Prime Minister Modi's address to the nation, President Trump announced that he threatened both India and Pakistan to suspend all trade with them if they did not behave responsibly. Despite all this, there has been no effective counter of Trump's talking points from the government. The most demeaning part was that President Trump explicitly equated India and Pakistan. He spoke of India and Pakistan being 'two great nations'. This hyphenation of India and Pakistan without any comment on Pakistan's role in harbouring terror was a poor reflection of India's

foreign policy. Pakistan is in a mess. Its economy is in doldrums. By contrast, India's is the fastest growing economy among the major economies of the world. India's per capita income is almost twice that of Pakistan. India has a thriving democracy with general elections being held on a regular basis. It's the generals in Pakistan who call the shots in matters relating to elections. While India has a functioning democracy, Pakistan faces a crisis of political legitimacy with Imran Khan in jail. Therefore, there is absolutely no reason to place India and Pakistan on the same footing.

**Howdy Modi' and 'Namaste Trump'**

Unfortunately, the current government suffers from an illusion that foreign policy is a function of the relationship between India's Prime Minister and other world leaders. Events like 'Howdy Modi' and 'Namaste Trump' were portrayed as India's growing clout on the world stage. The unfolding events show that Prime Minister Modi's hugs, handshakes and meetings with world leaders seems to have gone in vain. When the moment of reckoning came, not only Trump, all of them hyphenated India and

HINDU-MUSLIM  
(Corporate Media)

MUSLIM-HINDU  
(Pak extremists))



Cartoon courtesy:  
P.Mahamud,  
Varthabharathi  
(Kannada daily)

Pakistan. Just one day before the ceasefire, came the news of the IMF's \$1 billion loan disbursement to Pakistan. Interestingly, the same nations that voted for the loan were bitterly critical of Pakistan harbouring terrorists at the UN Security Council a few days ago. An objective assessment gives an indication as to how our foreign policy has gone for a toss.

It's true that the Indian armed forces have inflicted much damage to the terrorist infrastructure in Pakistan through the precision strikes. But the government seems to be investing a lot of unfounded hope on the precision strikes as a formidable deterrent against future terrorist attacks on India. History bears witness to the fact that precision/surgical strikes have never been good deterrents. The US learnt it the hard way in Iraq; despite all the bombing and devastation, it gave birth to the ISIS. The US also learnt it in Afghanistan. It fought a bitter war of attrition to weed out the Taliban; eventually it had to cede power to the same Taliban in Afghanistan. Closer home, the surgical strikes in Uri in 2016 did not prevent the 2019 Pulwama attack nor did the Balakot strike that followed to avenge Pulwama prevent Pahalgam. Dismantling terror infrastructure requires a lot of quiet and sustained work. Any hasty action could drag the country into war without preparation. Rather than boxing ourselves in with only a coercive military option, the government should expand its options in various domains-economic, diplomatic, people-to-people and informational.

### Role of the media

A few words about the role of the media (especially news channels), social media and the troll army owing allegiance to the ruling party will be in order. Drama, hyperbole and misinformation in news channels are not new to Indian viewers. But what happened during Operation Sindoor beat all previous records of indecency and impropriety. It was a veritable eruption of disinformation and hate. Perhaps a charitable way of expression will be to call it 'shamelessness of the highest order'! 'Islamabad captured', 'Karachi port destroyed', 'coup in Pakistani army leads to arrest of General Asim Munir' etc. are some of the patently false claims dished out as news by the leading worthies of India's TV news channels. Clips of video games, bombing incidents

from Gaza and Ukraine were shown with captions portraying these as Indian actions in Pakistan. The less said about the social media the better. It was spewing venom; against anyone and anything that seemed at variance with the understanding of the rulers. Himanshi Narwal, wife of 26-year-old naval officer mercilessly killed by the terrorists in Pahalgam, was trolled while she was in unspeakable grief. Her crime? She urged people not to target Muslims or Kashmiris. She pleaded not to fall prey to the designs of terrorists. Leaders of the ruling BJP have made disparaging remarks about Colonel Sophia Quereshi! India's foreign secretary Vikram Misri and his family was trolled viciously, his commitment and patriotism questioned for the simple reason that he announced the ceasefire on

## Beastly Terror attack at Pahalgam

### PRESS STATEMENT OF AIIEA ISSUED ON 23/4/2025

The All India Insurance Employees' Association (AIIEA) unequivocally condemns the ghastly terrorist attack on innocent tourists in the tourist hotspot of Pahalgam in Kashmir. We are deeply shocked and saddened by the horrific terrorist attack that claimed the lives of 26 innocent people including an officer of the LIC of India. Our thoughts are with the families of the victims during this unimaginably difficult time. We wish speedy recovery of the injured.

This cowardly act of violence is a direct assault on peace, humanity and the values we hold dear. We call upon the Union Government to bring the perpetrators of this inhuman act to justice swiftly and decisively. This horrific terrorist attack gives the lie to the claim that everything is hunky-dory in Kashmir and that peace and normalcy have been restored. The Government should direct its pointed attention to ensuring a lasting political solution to the vexed Kashmir question.

We stand united in grief, and in our resolve to ensure that such acts of terror do not succeed in dividing our communities or shaking our collective spirit.

behalf of the executive. The mind of a large section of the people has been poisoned through constant doses of ultra-nationalism and jingoism to such an extent that they have come to believe war as the only and ultimate solution. Noted scholar Gopalkrishna Gandhi observes, 'our civil servants doing 'wartime duty' are civil warriors, non-uniformed soldiers, who, along with our uniformed brave-hearts strengthen the nation's resolve to defend its integrity'. Naturally, defaming them amounts to weakening our defence and preparedness. Unfortunately, the ruling party and the government are silent on this. May we construe this silence as a tacit endorsement of this stance?

The outrage of the people against the barbaric killing of innocent tourists is understandable. The entire nation supported the government in its military offensive against Pakistan. Now the people have a right to know what prompted the government to leave the meadow full of tourists completely unguarded.

There was a narrative built that everything is hunky-dory in Kashmir after the reading-down of Article 370. Increase in tourists' footfall was being bandied about as a sign of normalcy. It is the Union government that is responsible for safeguarding the Kashmir valley. But they tried to shift the blame to the local administration. Organising "Jan Akrosh" (public outrage) rallies may be helpful in deflecting people's anger for the time being; but the larger questions of intelligence, security and accountability have to be addressed to make sure that such tragedies do not recur in future. This apart, credible steps must be taken to lessen the sense of alienation of the people in Kashmir and they must be made to feel that they belong to this nation. Finally, the political process must be furthered and the statehood of Jammu & Kashmir be restored. This is the minimum that India and Indians deserve in the interest of peace and tranquillity.

Janab Asaduddin Owaisi, the head of the All India Majlis-e-Ittehadul Muslimeen and member of the Lok Sabha from Hyderabad, has, over the years, said things I cannot be in agreement with. And there is much about his politics which rather mystifies me. But he said last week something I am not just in agreement with but which resonated with the admirer of Sardar Patel in me.

Referring to the trolls targeting the foreign secretary, Vikram Misri, following the government's announcement of the ceasefire with Pakistan, Owaisi said, "Mr Vikram Misri is a decent and an honest hard-working diplomat working tirelessly for our Nation. Our civil servants work under the Executive. This must be remembered and they shouldn't be blamed for the decisions taken by the Executive or any political leadership running Watan-e-Aziz."

As our first home minister, Sardar Patel, in the October of 1949, spoke in the Constituent Assembly on draft Articles 311 and 314 of the Constitution, which afforded a modicum of protection to the civil services. Some members had spoken harshly of the role of the ICS under the *raj*, terming it as unpatriotic. Said Sardar Patel: "I wish to record in the House that if during the last two or three years most of the members of the Services had not behaved patriotically and with loyalty, the Union would have collapsed. If you have done with it and decide not to have this Service, I will take the service with me and go. They will earn their living. They are capable people."

The foreign secretary, Vikram Misri, had been trolled viciously, his patriotism brought

## Wage Negotiations in General Insurance

Contd from p.6

was appreciated even by the Management as well as the DFS. We further added that wage revision in insurance sector has historically been on the basis of industry except for the deviation in the last time. Therefore, we demanded parity with the LIC.

GIPSA did not share details of pay structure and other benefits. When asked, they

said these will be shared in due course.

The intense joint struggle has finally succeeded in opening the wage negotiations. The AIIEA and the Joint Front will make all efforts to secure the desired improvements and to bring the issue of wage revision to a finality as early as possible.



# Civil Warriors

Gopalkrishna Gandhi

(Courtesy: Telegraph 18.05.25)

into question, the privacy and sanctity of his homelife threatened. It was a shameful thing. And why? Had Misri not done India, Indian diplomacy, and India's spokespersonship proud with the maturity and high impact with which he reported developments in the four days' undeclared war impeccably? Had he not spoken in a splendid combination of exceptionally good English and equally deft Hindustani? But above all, in the language of truth? I do not know if anyone in Pakistan was allowed to watch and hear Misri and his two outstanding companions — Sofiya Qureshi and Vyomika Singh — speak from their briefing panels. If they were, they would have got a sense of India's tenacity and more: India's veracity. And it would be no surprise if warmongers and India-haters in Pakistan had pitched into these three stunning spokespersons. But it was not some sour Pakistani but some Indians who trolled Misri, and then a minister in Madhya Pradesh, letting

his discretion fly, made an unacceptable comment on Sofiya Qureshi! Our diplomats and civil servants doing 'wartime duty' are civil warriors, non-uniformed soldiers, who, along with our uniformed bravehearts, strengthen the nation's resolve to defend its integrity.

Civil service and foreign service associations lost no time in raising their voice of dismay and protest at the way the foreign secretary has been attacked and the courts of the land, no less, called upon the minister to apologise, which he did very quickly.

I do not know if anyone in Pakistan was allowed to watch and hear Misri and his two outstanding companions - Sofiya Qureshi and Vyomika Singh - speak from their briefing panels. If they were, they would have got a sense of India's tenacity and more: India's veracity. And it would be no surprise if warmongers and India-haters in Pakistan had pitched into these three stunning spokespersons. But it was not some sour Pakistani but some Indians who trolled Misri, and then a minister in Madhya Pradesh, letting his discretion fly, made an unacceptable comment on Sofiya Qureshi! Our diplomats and civil servants doing 'wartime duty' are civil warriors, non-uniformed soldiers, who, along with our uniformed bravehearts, strengthen the nation's resolve to defend its integrity. "

MP minister's veiled remark on Colonel Sofia Qureshi sparks controversy



Cartoon courtesy:  
Sajith Kumar,  
Deccan Herald

Had Jawaharlal Nehru as prime minister and Patel as deputy prime minister heard a member of their secretariat spoken of in the terms used by fellow Indians for Misri, or the way Qureshi had been described, they would have risen to the person's defence reflexively and memorably in and outside the legislature. For much more than a person's credentials are involved in such a slander. The ethos of the civil service, of our administrative and diplomatic structure, of our defence forces, is involved. To take a swipe at them at a time like this is to weaken our defence, our preparedness, our solidarity. It is to amuse and please those who want India weakened.

And so I found Owaisisahib's statement admirable. His use of the phrase of Persian origin used equally in Arabic, *Watan-e-Aziz*, meaning Dear Motherland, was also something I warmed to.

That our Dear Motherland is mother to all her children, irrespective of caste and creed, should be obvious to the plainest intelligence. But the plainest intelligence unfortunately keeps company, in our *Watan-e-Aziz*, with the meanest of minds such as extends the trolling mechanism to a person in unspeakable

grief like Himanshi Narwal, whose 26-year-old husband, Vinay Narwal, a naval officer, was among the victims of the barbaric terrorist shootout in Pahalgam on April 22. The couple had been married for less than a week and were on their honeymoon. Himanshi, through her grief, urged people not to target Muslims or Kashmiris and was she hailed? No, she was trolled! She was saying what the wisdom of India was saying, namely, do not play into the hands and the designs of terrorism, which wants India to break out in communal combustion, burning our national equilibrium. Get at the terrorists, not innocents, get at the perpetrators of the evil who chose their victims, one by one, religion-wise, and kill them in cold blood. Do not copy those vile beings, spot and get the terrorists, each of them, and their masterminds, not innocents, show the world India is a giant not just in weaponry but in its intelligence and integrity. It is a behemoth, it is not a brute. It is a civilisation, not the caricature of a nation.

Also unspared was Neeraj Chopra, our precision-prince, the javelin-genius, whose freedom from bigotry irritated some.

Our defence forces have done us proud, our political leadership and administrative-diplomatic services have raised our flag sky-high. And we the people of India, described in the Sanskrit version of the Constitution of India's Preamble lyrically as *Vayam Bharatasya*

*Janaaha* and in the Urdu as *Hum Hind/Bharat ki Awaam*, have shown the very restrained responsibility, the measured focus, like Neeraj's javelin, that are needed to tell terrorists that their gory days are numbered. India can and will ferret terror out with its arms and soldiers in action, not as some wild beast but with the precision pointedness of Neeraj Chopra's unbigoted and un-deflected javelin.

I will conclude with what Margaret Bourke-White, the great photographer who was in India at the time of Partition, has written on a martyr of martyrs, Maqbool Sherwani (1928-47): "Mir Maqbool Sherwani had been a co-worker of Sheikh Abdullah in the democratic movement, and like Abdullah, he had preached the need for religious unity in the fight for people's rights... When the tribesmen invaded Kashmir and terrorized the countryside, Sherwani, who knew every footpath in the Valley, began working behind the lines, keeping up the morale of the besieged villagers, urging them to resist and to stick together regardless of whether they were Hindu, Sikh, or Muslim, assuring them that help from the Indian Army and People's Militia was on the way. Three times, by skilfully planted rumours, he decoyed bands of tribesmen and got them surrounded and captured by Indian infantry. But the fourth time, he was captured himself. The tribesmen took Sherwani to the stoop of a little apple shop in the town square of Baramulla, and the terrified townspeople were driven into the square in front of him with the butts of rifles. Knowing Sherwani's



Cartoon courtesy:  
Satish Acharya,  
@ Facebook

▷▷▷ Contd on p.40



# आंतक और नफरत के बीच जीव रक्षा और सब्दाव बनी चुनौती – रामचंद्र शर्मा

सत्ता का कल्याणकारी राज्य से हटकर पूंजी केन्द्रीयकरण में सहभागी बन जाने के बीच नागरिक अधिकारों की उपेक्षा, जनसुनवाई और समाधान की होती तालाबंदी के बन रहे विश्वव्यापी परिवेश में अब हमारे देश में भी जनता के जीवनदायी अहम् मसले सरकार के लिए कोई मुद्दे ही नहीं रहे। आमजन के जीवन की सुरक्षा आज गहरी चुनौती बनकर सामने आ रही है। आज के सत्ताधारी आपसी समझदारी पूर्ण बातचीत से मसलों के समाधान पर कम, पद पर बने रहने के जुगाड़ और उससे लाभ उठाने के उपक्रमों में ज्यादा रत रहते हैं। जन मुद्दे उनके लिए कम अहमियत रखते हैं। सार्वजनिक सम्पदाओं की संगठित लूट कैसे हो, इस पर ही सरकार का नीति और नियोजन चल रहे हैं। जन मुद्दे तो उन्हें केवल वोट के समय याद आते हैं और उस समय भी उनके हल पेश करने के ठोस वादे की जगह सतही लीपापोती और लोलीपोप थमाने वाली बातें कर वोट हासिल कर फिर अपने पूंजी यारों की खिदमत में खोकर सार्वजनिक सम्पतियों को उनके हवाले करने के काम में वे फिर जो लग जाते हैं। जन मुद्दे और उनकी पीड़ा दोनों की आवाज फिर नेपथ्य में खो जाती है।

आज की हमारे देश की सत्ता भी इसी राह पर है और आंतक का कारगर जवाब देने और बातचीत से समाधान निकालने के बदले एक धर्म विशेष को समस्या का कारक पेश कर उस जमात के लोगों के प्रति नफरत फैलाने के लिए अपने संकीर्ण पंथी संघी परिवार को झोंक दिया है।

अप्रैल माह के अंत में परिवार सहित कश्मीर में छुट्टी मनाने और घूमने गए लोगों पर पाकिस्तान सीमा पार कर हमारे कश्मीर के पहलगाम में सैर कर रहे पर्यटकों पर एकाएक हुए आतंकवादियों द्वारा किये हमले में 28 लोगों की हुई मौत से देश भारी क्षोभ

से भर गया था परन्तु गोदी मीडिया के जरिये इसे मुस्लिम धर्म विशेष के लोगों के प्रति नफरत फैलाने का हथियार बनाया गया जो बहुत ही आत्मघाती था परन्तु यह महत्वपूर्ण था कि पीड़ित परिवारों ने सरकार से अपील की कश्मीरियों ने अपनी जान पर खेलकर उनकी सहायता की है और आंतकी कार्रवाई का कड़ा विरोध करते हुए बचे हुए लोगों को वापस पहुंचाने के इंतजाम किये हैं। यहाँ तक कि होटल वालों, घोड़े वालों, टैक्सी वालों ने कोई किराया भाडा. न लेकर उनके खाने पीने और रहने का इंतजाम किया। पुलिस और सुरक्षा बल तो वहाँ थे ही नहीं। घटना के बहुत बाद में आये और ऐयरलाइन कम्पनियों ने भी कई गुना ज्यादा किराया वसूल "अवसर का लाभ" उठाया।

24अप्रैल,2025 के पहलगाम में हुए आंतकी हमले में शादी के दिन बाद ही अपने लेफ्टिनेंट पति विनय नरवाल को खोने वाली नवविवाहिता हिमांशी ने कहा था कि हमें मुस्लिम और कश्मीरी लोगों से कोई शिकायत नहीं, सजा आंतकियों को मिलनी चाहिए। नफरती गैंग ने पीड़ित हिमांशी को बहुत ही भेदी

गालियाँ देकर सोशल मीडिया पर टोल किया और यहाँ तक लिखा कि यह तो पैसे लेके भाग जायेगी। इतने भेदे और अश्लील शब्द इस्तेमाल किये जो यहाँ लिखने लायक नहीं है।

6 मई,2025 को आपरेशन सिंदूर में पाकिस्तान में पीओके और बहावलपुर के आंतकी अड्डों पर हुई भारतीय सैनिक कार्रवाई के बाद भी हिमांशी ने कहा कि "जो खोया है, वह नहीं मिल सकता, पर पति को शांति मिलेगी।" आपरेशन सिंदूर पर उन्होंने संतोष जताया। गौरतलब है कि इस आपरेशन सिंदूर को मुकाम पर पहुंचाने में और 9 आंतकी ठिकाने ध्वस्त करने में भी दो महिला अफसरों जिसमें वायुसेना की कर्नल सोफिया कुरैशी और विंग कमांडर व्योमिंग सिंह भी रही हैं, की अहम् भूमिका की पूरे देश ने सराहना की है। जबकि पहलगाम की घटना के बाद हुई सर्वदलीय बैठक में पहली बार केन्द्र की भाजपा सरकार ने माना, कहीं न कहीं चुक हुई है।

ज्ञातव्य है कि 24अप्रैल,2025 को कश्मीर के पहलगाम में आंतकियों के हाथों हुई मौतों पर केन्द्र सरकार की

*Today's rulers are less concerned with resolving issues through mutual understanding and are more concerned with the arrangements to remain in power and to take advantage of it. Public issues are of less importance to them. The government's policy and planning are based on how to loot public property to help ruling party's Capitalist friends. They remember public issues only at the time of elections and even then, instead of making a concrete promise of resolving them, they make superficial whitewashing and lollipop-like statements to get votes... What does today's government have to take from the people except votes? It has to only serve its Capitalist cronies.*

-Ramachandra Sharma, President, NZIEA

रक्षा अनदेखी और लापरवाही की सर्वत्र हुई तीखी आलोचना पर अंततः रक्षामंत्री की अध्यक्षता में संसदीय एनेक्सी में सर्वदलीय बैठक बुलाई गई थी। विपक्ष ने आतंक के खिलाफ लड़ाई में सरकार का साथ देने की बात कही। आतंक के खिलाफ सारा देश एकजुट है। श्रद्धांजलि देने के बाद बैठक में विपक्षी दलों ने जब पूछा कि पहलगाम में इंटिलिजेंस एजेन्सियां, सीआरपीएफ और सुरक्षा बल कहाँ थे? इस पर सरकार ने कहा कि कहीं न कहीं चूक हुई है। अगर सब कुछ सही होता तो यहाँ हम सब यहाँ बैठे ही क्यों होते? पहलगाम में हुए भीषण आतंकवादी हमले में 28 लोगों की मौत ने पूरे देश को निंदा और शोक में एकजुट कर दिया है। हत्यारों का पता लगाने और उन्हें दंडित करने के लिए सभी प्रयास किए जाने की सर्वत्र मांग उठने लगी। आम देशवासी कह रहे थे कि आतंकवादी हमला एक बड़ी सुरक्षा चूक का परिणाम था। इसकी जांच होनी चाहिए और जिम्मेदारी तय की जानी चाहिए ताकि सुधारात्मक उपाय किए जा सकें।

सरकारी दावों के विपरीत हकीकत यह है कि आतंकी 2016 में ऊरी में आए और 19 जवानों को शहीद कर दिया। इसके बाद 2016 में पठानकोट में आए और 8 जवानों को शहीद कर दिया। इसके बाद 2019 में पुलवामा में आए और 40 से अधिक जवानों को शहीद कर दिया और अब 2025 में पहलगाम में आए और 28 नागरिकों को शहीद कर दिया।

सबसे महत्वपूर्ण घटना यह है कि जिस तरह से कश्मीर के लोग इस हमले के विरोध और निंदा में सामने आए हैं। घाटी में सम्पूर्ण बंद रहा। यह उस लोकप्रिय भावना का उभार है जो जम्मू और कश्मीर में आतंकवादी तत्वों को अलग-थलग करने के सार्थक सिद्ध हुई है। विपक्ष ने सोशल मीडिया पर मुसलमानों और कश्मीरियों के खिलाफ चलाए जा रहे नफरत भरे अभियान और कुछ नागरिकों पर नाहक किये जा रहे हमलों की कड़ी निंदा की। ऐसे कट्टरपंथी तत्व ही लोगों को बांटने के आतंकवादी उद्देश्य को ही बढ़ावा दे रहे हैं। परिणामस्वरूप सरकार ने पाकिस्तान में मौजूद आतंकवादी संगठनों पर लगाम लगाने के लिए उसके खिलाफ कुछ कूटनीतिक कदम उठाए हैं। विपक्ष ने जोर दिया कि सरकार की प्राथमिकता

हमलावरों और उनके संचालकों की पहचान करके अंतरराष्ट्रीय समुदाय के सामने पेश करने के लिए एक डोजियर तैयार करने की होनी चाहिए।

हम सब देख रहे हैं कि जिस तरह से भाजपा सरकार द्वारा वक्फ (संशोधन) विधेयक 2025 पारित किए जाने के बाद, विभिन्न शहरों में अल्पसंख्यकों पर सांप्रदायिक हमले हुए हैं। मुसलमानों की संपत्तियों को निशाना बनाया गया और उन्हें जला दिया गया। भाजपा इस विधेयक का इस्तेमाल धार्मिक आधार पर लोगों को धुंकीकरण करने और अल्पसंख्यकों पर हमला करने के लिए कर रही है। भाजपा के कुछ नेताओं ने कहा है कि वक्फ विधेयक के बाद, चर्च के स्वामित्व वाली संपत्तियों की ओर ध्यान दिया जाना चाहिए। इससे उनकी असली मंशा उजागर होती है, ये कार्रवाई सभी अल्पसंख्यक समुदायों की संपत्तियों पर कब्जा करना और उन्हें संवैधानिक रूप से गारंटीकृत अधिकारों और सुरक्षा से वंचित करना है। मुस्लिम चरमपंथी संगठन इस स्थिति का फायदा उठाने की कोशिश कर रहे हैं और हिंदुत्व सांप्रदायिक ताकतों के हाथों में खेल रहे हैं।

माहौल का लाभ उठाकर छत्तीसगढ़ के आसपास के क्षेत्र में माओवादियों को खत्म करने के लिए केंद्र सरकार द्वारा शुरू किया गया ऑपरेशन कगार आदिवासियों के जीवन में आतंक पैदा कर रहा है। बातचीत करने की आदिवासियों की मांग अनसुनी की जा रही है।

उधर राज्यपाल की शक्तियों पर सुप्रीम कोर्ट का फैसला केंद्र सरकार द्वारा विपक्ष शासित राज्य सरकारों के कामकाज को रोकने के लिए उनका इस्तेमाल करने के प्रयासों पर एक झटका है। सुप्रीम कोर्ट ने राज्यपालों के लिए समयबद्ध दिशा-निर्देश निर्धारित किए हैं और कहा है कि उन्हें राजनीतिक एजेंट के रूप में काम नहीं करना चाहिए, बल्कि एक संवैधानिक व्यक्ति के रूप में काम करना चाहिए।

फैसले को स्वीकार करने और राज्य विधानसभाओं की इच्छाओं का सम्मान करने के बजाय केन्द्र की भाजपा सरकार न्यायालय के आदेशों को चुनौती देने पर विचार कर रही है। उपराष्ट्रपति और कुछ भाजपा नेताओं द्वारा फैसले के खिलाफ दिए गए कुछ बयान न्यायालयों के न्यायिक अधिकार को सीधी चुनौती

है। यह कृत्य अत्यंत निंदनीय है।

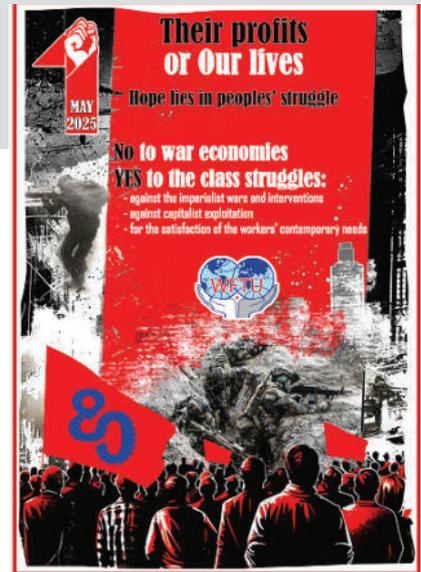
एकतरफ जहां युद्धविराम के बाद भी इजरायल की ओर से गाजा में जारी हमलों और सहायता काफिलों की आवाजाही पर लगाए गए प्रतिबंध के कारण गाजा के लोग बड़े पैमाने पर भुखमरी से पीड़ित हैं। वहीं दूसरी ओर अमेरिकी राष्ट्रपति डोनाल्ड ट्रंप अपने सिरफिरे बयानों के जरिये पूरे विश्व की अर्थव्यवस्था में अफरातफरी पैदा कर रहे हैं। अमेरिका ने एकाएक लगभग सभी देशों पर टैरिफ बढ़ा दिया है, लेकिन बाद में चीन को छोड़कर 90 दिनों के लिए रोक की घोषणा करके पीछे हट गया है। अमेरिका के इस कदम का कई देशों ने विरोध किया है। चीन, कनाडा, मैक्सिको और यूरोपीय संघ ने अमेरिका से आयात किए जाने वाले सामानों पर टैरिफ बढ़ाकर जवाबी कार्रवाई की है। उसके विपरीत, भारत सरकार ने भारतीय सामानों पर टैरिफ लगाए जाने के खिलाफ कोई प्रतिक्रिया नहीं की और इसके बजाय स्वेच्छा से टैरिफ कम करके ट्रंप को खुश करने की कोशिश कर रही है। भारत सरकार द्विपक्षीय व्यापार समझौते (बीटीए) पर हस्ताक्षर करने के लिए अमेरिका के साथ चर्चा कर रही है। पहले ही दो दौर की बातचीत पूरी हो चुकी है और उम्मीद है कि इस साल के अंत तक यह सौदा पूरा हो जाएगा। अमेरिकी सरकार चाहती है कि भारत अमेरिका से आने वाले कृषि उत्पादों के लिए अपना बाजार खोले और पेटेंट कानूनों में भी बदलाव लाए।

भारत को ऐसे सभी प्रयासों का विरोध करना चाहिए, जो हमारे किसानों और देश के हितों को नुकसान पहुंचाने वाले हैं। और किसी की बात छोड़िये, विश्व के पांचवे नंबर के कुबेर वारेन बफे ने अभी हालिया हुई अपनी वार्षिक सभा में साफ कह दिया है कि सत्ता अब व्यवहारिक न रहकर व्यापारिक हो गयी है। डोनाल्ड ट्रंप की ओर से जारी टैरिफ वार बड़ी गलती है। जब विश्व के 7.5 अरब लोग आपको पंसद नहीं कर रहे हैं और आपके पास 30 करोड़ लोग हैं, जो यह कह रहे हैं कि आपने अच्छा किया है। मुझे नहीं लगता कि यह सही है।

पर आज की सत्ता को जन से सिवाय वोट के और लेना ही क्या? उसे अपने पूंजी मित्रों की खिदमत जो करनी है।

# Workers' Rights in Jeopardy

*It is not corporate honchos but workers are real creators of wealth. But labours' interest is rarely protected. Real wages - nominal wages factoring inflation - are among the most significant economic indicators of labour's welfare. If the real wages don't increase in tandem with the rise of the country's GDP, or there is no substantial increase in real wages with passage of times, then labourers are exploited....The capital exploits labour more today than in the past, due to increased automation, the rise of gig economies, rising unemployment and globalized supply chains.....*



WFTU poster for May Day 2025

Dr Santosh Kumar Mohapatra, President, CDIEA, Cuttack

International Labour Day commemorates the untiring efforts and struggles of workers worldwide while acknowledging their hard work, dedication and sacrifices. Labour Day is a poignant reminder of the importance of protecting workers' interests and promoting social justice. It commemorates the historical struggle for an 8-hour workday and a 48-hour workweek. This demand stemmed from the harsh working conditions of the Industrial Revolution, where workers faced long hours and difficult circumstances. The movement for an 8-hour day gained momentum through trade unions and socialist movements, leading to the Haymarket insurrection in Chicago, a pivotal event in the fight for workers' rights. The International Labour Organization (ILO) later endorsed the 8-hour day, solidifying its significance in the global labour movement.

Despite India's labour laws capping working hours at 48 per week under the Factories Act, 1948, many employees, particularly in urban areas, often find themselves working overtime without adequate compensation. Labour laws, though designed to protect workers, are not always effectively enforced, leaving employees vulnerable to exploitation. Unfortunately, there is talk of increasing working hours from 48 hours to 70 hours to even 90 hours per week to enhance the profits of employers to the detriments of work-life balance. The new Indian Labour Code allows for a 4-day workweek, but with the requirement of longer daily shifts to meet the maximum weekly working hours of 48 hours. This means employees might be working up to 12-hour days to fulfil their weekly obligations. Actually, business behemoths will implement 12-hour work per day but not

4-day workweek.

Wide-ranging research indicates that long work hours lead to increased stress, burnout, and serious health problems. Besides, they can encumber productivity as individuals' capacity to perform effectively reduces after a certain threshold. India ranks among the highest countries for deaths linked to overtime, according to a joint study by the International Labour Organisation (ILO) and the World Health Organisation (WHO).

Workers' rights are in jeopardy. The globalization has exacerbated the exploitation of labourers due to unfettered flow of capital. The gulf between the rich and the poor has widened, and this is due to a greater level of exploitation of labour by capital. The capital exploits labour more today than in the past, due to increased automation, the

rise of gig economies, rising unemployment and globalized supply chains.

Automation is leading to job displacement, but it is not creating new jobs in tandem with decline of jobs. These changes are leading to lower wages, precarious work conditions, and less worker power. Yet, capital tends not only to exploit labour-power, but also ignores its contribution to the development process. Capitalists seek to obscure workers' contribution to that process, whereas workers strive to have their contribution fully recognized.

Actually. It is not corporate honchos but workers are real creator of wealth. But labours' interest is rarely protected. Real wages - nominal wages factoring inflation - are among the most significant economic indicators of labour's welfare. If the real wages don't increase in tandem with the rise of the country's GDP, or there is no substantial increase in real wages with passage of times, then labourers are exploited. That is precisely what seems to be happening in the Indian economy today. Combination of slow wage growth and "back-breaking" inflation has triggered an unprecedented decline in real wages. India's economic boom camouflages wage crisis.

As per the Economic Survey 2025, despite India's growth, real wages for men have dropped, exacerbating inequality. The inflation is outpacing wage growth, eroding purchasing power and deepening economic inequality. In 2023-24, real monthly wages for male salaried workers were 6.4 percent lower than in 2017-

18, showing a significant loss of purchasing power. For self-employed men, real incomes dropped by 9.1 percent over the same period. The squeeze is even more apparent in rural India. Both sources point to a virtual stagnation of real wages in the last 10 years or so. The democratic rights of working-class people have been shrinking due to rise of market influence, democratic backsliding and the erosion of media freedom.

To the detriment of working-class people, India is poised to formally launch the long-anticipated labour reforms under a new legal framework. The Labour ministry has decided to amalgamate 29 labour laws out of 44 central labour laws into four codes—on wages, industrial relations, social security and occupational safety, health and working conditions. The remaining 15 central labour laws are being repealed as they are considered redundant by government or subsumed under the four new codes.

Though, it is propagated that the new labour codes are a transformative step for India's employment landscape, actually, it will adversely affect the interest of workers and it will create an ecosystem to instil fear among workers and curb their striking power and democratic rights. The rights of workers, particularly their ability to form trade unions, organize strike, and bargain collectively will be eroded. The Indian Constitution that protects fundamental rights including freedom of association will be

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India has emerged as a formidable hub in the global IT sector, with companies like TCS, Infosys, and Wipro playing pivotal roles. In 2023, this sector contributed 9% to the nation's GDP, providing employment to millions and serving as a cornerstone of the Indian economy. However, behind this rapid progress lie challenges such as work pressure, wage disparities, mental health issues, and gaps in labour rights faced by IT employees. This article analyzes the current state of IT employees in India, proposing measures that society, companies, and the government must take to strengthen their rights and ensure a sustainable future.

Salaries of IT employees in India vary based on experience, company type, and regional differences. Freshers in service-based companies earn <sup>1</sup> 30,000-<sup>1</sup> 60,000 per month, while those in product-based startups earn <sup>1</sup> 50,000-<sup>1</sup> 1,00,000. Wages are higher in Tier-1 cities like Bengaluru and Hyderabad, but 20-30% lower in Tier-2 cities like Pune and Coimbatore. Gender disparity remains a concern. As per the NASSCOM 2022 report, women earn 20% less than men on average. In IT hubs like Bengaluru, renting a 2BHK costs <sup>1</sup> 35,000-<sup>1</sup> 60,000, consuming a significant portion of income. Compared to Silicon Valley, Indian IT employees' average earnings are 85% lower. Those skilled in AI, cloud computing, and cybersecurity command 30% higher salaries, but employees lacking soft skills like communication and leadership lag in promotions,

# The State, Rights, and Future of IT Employees in India

G Varaprasad General Secretary, ICEU, Visakhapatnam

*For India's IT sector to lead globally, it must prioritize employee health, rights, and skill development. Adopting the US's benefits system and China's skill focus can make the sector sustainable. Companies should promote equitable pay and healthy work environments, the government must frame IT-specific labour laws, and employees should collectively fight for their rights. This holistic approach can position India's IT sector as a global leader in the future.*



adding pressure for constant upskilling.

Work stress is a major challenge for IT employees. Night shifts and irregular hours are common to align with US and European time zones. According to the WHO 2023 survey, 68% of Indian IT employees experience depression or anxiety, and over 40% suffer from chronic conditions like hypertension or diabetes, reflecting the toll of erratic schedules and stress. India lacks specific labor laws for the IT sector; the Factories Act, 1948, does not apply. In Karnataka, a 48-hour weekly work limit exists, but overtime pay is not mandatory. In contrast, the European Union enforces a 48-hour workweek with mandatory paid leave, while the US follows “at-will employment,” allowing

employers or employees to terminate jobs without notice or cause, offering flexibility but weakening job security. Though not officially practiced in India, some MNCs informally adopt this, despite contracts typically including a 1-3 month notice period.

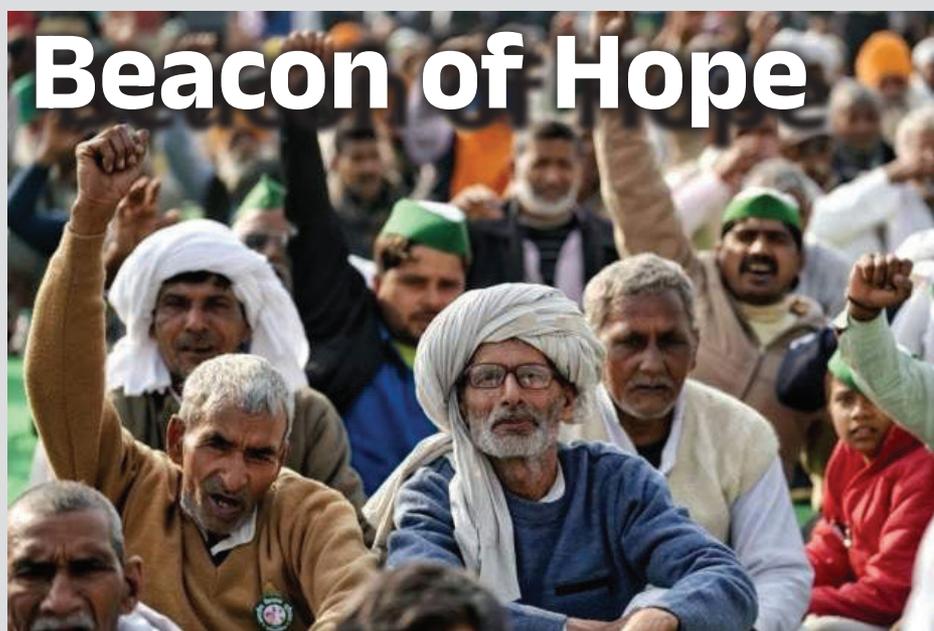
Less than 1% of Indian IT employees are unionized, but global examples like Google and Microsoft employees successfully advocating for pay equity through union drives could guide India. As per a McKinsey report, by 2025, 20% of entry-level IT jobs may be replaced by AI, impacting mid-level roles like testing and maintenance. However, fields like AI management and data ethics will create new opportunities. Post-COVID, 60% of companies have adopted permanent

hybrid models, and 25% of employees earn additional income through side hustles, laying a strong foundation for the gig economy. A side hustle refers to part-time or freelance work done alongside a primary job—e.g., an IT employee working 9-5 might spend two evening hours on web development, earning <sup>1</sup> 20,000-<sup>1</sup> 50,000 extra monthly. The gig economy involves temporary or freelance roles where workers operate as independent contractors hired on a project basis.

The New Labor Codes (2023) aim to regulate fixed work hours and social security. Companies like TCS and Infosys have introduced mental health helplines and sabbatical leave policies. In India, sabbaticals—long-term leaves of up to 6 months,

typically unpaid—are not yet widespread but are offered by TCS for personal reasons and Infosys for mental health, usually for employees with over 5 years of service. In the US, IT employees earn <sup>1</sup> 80 lakh-<sup>2</sup> 2 crore annually, in China <sup>1</sup> 20-50 lakh, and in India <sup>1</sup> 3-25 lakh. Work hours in the US range from 40-50 (balanced), in China 60-70 (996 culture), and in India 40-60 (project-based). Job security is low in the US (at-will), moderate in China (government oversight), and low in India (project-dependent risks). The US offers stock options and health benefits, China has limited rights, and India faces legal gaps. Solutions include enforcing “equal pay for equal work,” transparent wage bands, and skill-based incentives for wage disparities; flexible shifts, mandatory counselling, and a 50-hour weekly cap for work stress; an “IT Employees Rights Act,” union awareness, and ESOPs for labour rights; and free reskilling, freelance tax relief, and AI development participation to counter AI-driven job losses.

For India’s IT sector to lead globally, it must prioritize employee health, rights, and skill development. Adopting the US’s benefits system and China’s skill focus can make the sector sustainable. Companies should promote equitable pay and healthy work environments, the government must frame IT-specific labour laws, and employees should collectively fight for their rights. This holistic approach can position India’s IT sector as a global leader in the future.



# Beacon of Hope

Prof. Prabhat Patnaik

(Courtesy: The Telegraph 07.05.25)

The Soviet Union has collapsed; whether China remains socialist has become a matter for research. The question, therefore, arises: why should anyone, other than a person with a religious streak, continue being Left and believing in a socialist future for mankind? This question would indeed have been quite clinching if the recent decline of the Left had been accompanied by a flourishing of capitalism; that would have proved that the Left’s decline was because of a fundamental flaw in its theoretical understanding.

The world today, however, is characterised by a capitalism that is afflicted not just by a massive economic crisis and political repression but it is also actually presiding over a genocide on a scale unprecedented in living memory. The only liveable future one can visualise for mankind today is a socialist future whose arrival may be

painful and delayed but is essential for escaping from the present morass.

The economic crisis is obvious. From the finding by the American economist, Joseph Stiglitz, that the real wage of an average male American worker in 2011 was marginally lower than that in 1968 to the overwhelming evidence of an increase in nutritional deprivation in India and in much of the Global South between 1993-94 and 2011-12, it is clear that even the heyday of neoliberal capitalism had seen a process of absolute immiserisation of the working people everywhere; the slowdown in the world economy following the collapse of the US housing ‘bubble’, which has now morphed into a secular stagnation, and mounting unemployment has made matters far worse for them.

The Keynesian prescription of a rise in State expenditure

The world today is characterised by a capitalism that is afflicted not just by a massive economic crisis and political repression but it is also actually presiding over a genocide on a scale unprecedented in living memory. The only liveable future one can visualise for mankind today is a socialist future whose arrival may be painful and delayed but is essential for escaping from the present morass.

to counter sluggish demand does not work under neoliberal capitalism. State expenditure can increase employment only if it is financed either by a larger fiscal deficit or by larger taxes on the rich; taxing the working people and using the tax-proceeds for raising State expenditure do not increase aggregate demand since the working people consume much of their incomes anyway.

Both these ways of financing larger State expenditure are anathema for finance capital. Since finance today is globalised while States remain nation-states, the latter must defer to the wishes of the former to avoid debilitating capital flights. This rules out the Keynesian remedy for countering stagnation; it makes the nation-states powerless to overcome it. Not surprisingly, there is a strong neo-fascist upsurge all over the world that is supported by monopoly capital. It provides a diversionary discourse so that

the hegemony of monopoly capital faces no threat from the ongoing crisis. In India, this alliance between neo-fascism and monopoly capital has taken the form of a corporate-*Hindutva* alliance.

The neo-fascist discourse shifts attention from the prevailing economic distress of the working people and focuses instead on a hapless minority whom it 'Others' and against whom it generates hatred within the majority; this has the added 'advantage' from the point of view of monopoly capital of disrupting the unity of the working people and preventing any collective action on their part against its hegemony. At present, capitalism, therefore, has brought both economic distress for the people and political repression that are unprecedented at least over the last half-century. Moreover, there is no possibility of an end to this state of affairs within neoliberal capitalism: the same constraints that prevent State intervention for overcoming the crisis within a liberal bourgeois dispensation also apply when the State is headed by neo-fascists for globalised finance capital's opposition to fiscal deficits or taxes on the rich does not disappear when the State is headed by neo-fascists.

Donald Trump's resort to higher tariffs must be seen in this context. Since demand cannot be increased through State expenditure, the only way to increase demand for any particular country is by snatching it away from other countries by pursuing what is called 'beggar-thy-neighbour' policies. During the Great Depression of the 1930s, before the fascist governments in Japan and Germany

had expanded demand by increasing military expenditure and financing it by massive fiscal deficits (they could do this because finance capital was not globalised but *national* and could be cajoled into accepting larger fiscal deficits), there had been a spate of 'beggar-thy-neighbour' policies through competitive exchange rate depreciations following the collapse of the Gold Standard.

Trump has started a similar 'beggar-thy-neighbour' policy using tariffs as the weapon. The success of such a policy for any particular country depends upon whether other countries retaliate; if they do, then all countries become even worse off collectively than they were before the spate of competitive 'beggar-thy-neighbour' policies began. In the present case, countries of the Global South are likely to be brow-beaten into eschewing retaliation, even bringing *down* their own tariffs in exchange for the Americans not raising theirs. This would further squeeze the working people in the Global South, especially farmers in a country like India, destroy food security, and expose these countries to the danger of famines; Africa, where foodgrain self-sufficiency was abandoned earlier, provides a classic example of this.

While the economic distress and political repression unleashed by contemporary capitalism are evident, some may object to my including the Gaza genocide among the crimes of capitalism. How does capitalism, they would ask, enter the picture here? Let us for the moment accept their argument, ignoring the

▷▷▷ *Contd on p.40*

# 50 YEARS SINCE THE DEFEAT OF IMPERIALISM IN VIETNAM

Trinath Dora, General Secretary, ECZIEA

The revolutionary forces of the People's Army of Vietnam and the National Liberation Front entered Saigon, the then capital of South Vietnam. Two days earlier, in a desperate attempt, the US brought in a peace candidate, former General Duong Van Minh known as Big Minh, to be the President. It was he, who ordered his forces to surrender to the Communist troops. On July 2, 1976, the unification of North and South Vietnam was officially completed... with Ton Duc Thang assuming the role of President.

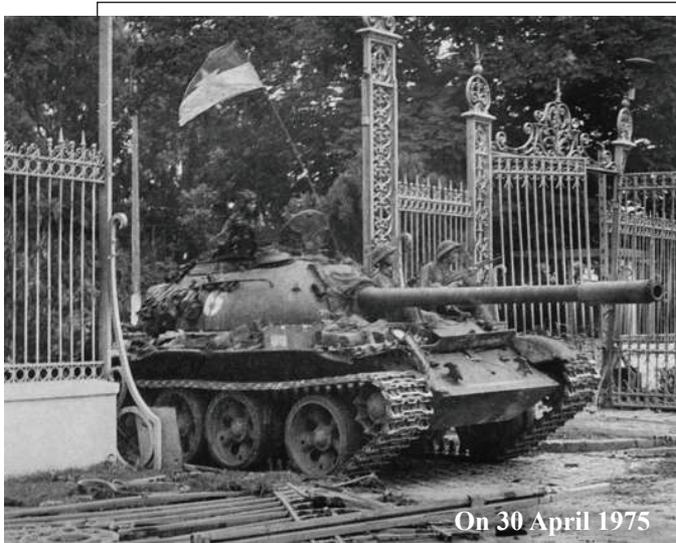
He became the leader of the Democratic Republic of Vietnam (North Vietnam) after Ho Chi Minh died in 1969. President Ton worked closely with General Le Duan to unify the country and to build an economy out of devastation left after sixty-seven years of French colonialism (1887-1954) and then twenty-one years of American colonialism (1954-1975).

April 30, 2025, signifies the 50th anniversary of the conclusion of the Vietnam War. A small and determined country defeated the imperialist goliath, the United States. On that day, Saigon, the capital of the South, was no more. Ho Chi Minh City was born. This anniversary stands not only as a commemoration of Vietnamese resilience and sacrifice but also as a global symbol of anti-imperialist struggle and national liberation. Half a century later, the world reflects on the lasting implications of the war, the legacy of imperialism and the enduring lessons of Vietnamese resistance.

Vietnam's history is marked by persistent struggle against foreign domination. For several centuries, Vietnam resisted powerful Chinese dynasties until achieving independence in the 10<sup>th</sup> century. Vietnam was under French colonial rule, known as French Indochina, from the mid-1800s until the onset of World War II. After France was occupied by German forces, Germany's allies, Japan, took the place of the French. Ho Chi Minh, an avowed socialist, led a combination of groups, collectively known as the Viet Cong to free Vietnam from the Japanese. However, after the war ended with an Allied

*Ho Chi Minh visiting liberation fighters during Dien Bien Phu battle*





On 30 April 1975



On 30 April 2025

victory, the French returned to seize their former colony.

Following the end of World War II, France sought to re-establish its dominance, leading to the outbreak of the first Indochina war. The conflict reached its peak with a major Vietnamese victory at the Battle of Dien Bien Phu in 1954. Situated in Vietnam, Dien Bien Phu was the location of one of the most significant battles of the twentieth century. Beginning on March 13, 1954, a 55-day siege unfolded in a valley in northwestern Vietnam near the border with Laos, where the communist-led Vietminh battled French colonial forces. Following a month and a half of fierce fighting, the heavily fortified French position fell to the Vietminh on May 7, with General Christian de Castries surrendering on behalf of the French troops. The People's Army, under the legendary command of General Vo Nguyen Giap, spearheaded the battle. Giap famously remarked on the victory, stating, "The Dien Bien Phu victory shook the globe, resounding even in remote

areas where people still lived in slavery, waking them up and bringing them confidence to rise up." This battle signalled the end of French colonial rule in Vietnam, as a small, colonized nation successfully challenged and defeated the formidable French empire. The impact of this battle was felt worldwide.

The triumph at Dien Bien Phu resulted in the Geneva Conference recognizing the formation of a government in North Vietnam led by Ho Chi Minh. This victory also signified the conclusion of the initial phase of the Vietnamese people's extended struggle for national liberation, spearheaded by the communist party. The same military and people persisted in their resistance against American imperialism when the United States intervened to back a puppet government in South Vietnam. It took another 21 years of determined effort before the whole country was liberated and North and South Vietnam were reunited.

The Geneva accords temporarily divided the country into North and South at the 17<sup>th</sup>

parallel. The accords called for elections to unify the country. But the South Vietnamese leader, Ngo Dinh Diem refused, fearing a communist victory. This fear was not unfounded. According to US President Dwight Eisenhower, "it was generally conceded that had an election being held, Ho Chi Minh would have been elected Premier". The division between North and South deepened during the Cold War period. The Cold War was fought between America and USSR in almost every part of the world. With both countries possessing nuclear deployed ground troops peaking at 543,000 by 1969. Richard Nixon promised to withdraw from the conflict. However, his rhetoric proved hollow, and more US soldiers died in Vietnam during his administration than during the rest of the wartime administrations combined. About 58,000 American soldiers were killed and another three million were wounded. In 1975, a peace agreement was signed, and America finally withdrew from Vietnam.

During their war in Vietnam,

US imperialism spent \$676 billion. Compared to World War I (\$25 billion), World War II (\$341 billion) and Korean War (\$54 billion), US expenditure on the war in Vietnam represents a colossal sum. Between 1954 and 1975, the U.S. military released 7.5 million tons of bombs over Vietnam, Laos, and Cambodia—a figure that greatly exceeds the 2 million tons dropped on all fronts during World War II. In Vietnam, the US dropped 4.6 million tons of bombs including indiscriminate carpet-bombing during Operation Rolling Thunder (1965-1968) and Operation Linebacker (1972). The ordnance included the use of the chemical herbicide Agent Orange, cluster bombs and the fuel gel fire-bomb called Napalm. The use of Agent Orange had a long-term impact on Vietnamese agriculture. Millions of Vietnamese faced terrible health problems due to Agent Orange. Exposure to chemical agents caused cancers, birth defects and neurological disorders that affected anywhere between

three to five million Vietnamese across generations. The US also sprayed 20 million gallons of herbicides on Vietnamese soil which destroyed at least 5 million acres of land including forests and farmland devastating rice production and leading to food shortages. Around 4 million Vietnamese people, including 1.3 million civilians in South Vietnam, suffered death or injury during the conflict on both sides.

At last, on April 30, 1975, Saigon, then the capital of South Vietnam, was entered by the revolutionary forces of the People's Army of Vietnam and the National Liberation Front. Two days earlier, in a desperate attempt to avert further war, the US brought in a peace candidate, former General Duong Van Minh known as Big Minh, to be the President. It was "Big Minh", who ordered his forces to surrender to the Communist troops. On July 2, 1976, the unification of North and South Vietnam was officially completed, with Ton Duc Thang assuming the role of

President. He became the leader of the Democratic Republic of Vietnam (North Vietnam) after Ho Chi Minh died in 1969. President Ton worked closely with General Le Duan to unify the country and to build an economy out of devastation left after sixty-seven years of French colonialism (1887-1954) and then twenty-one years of American colonialism (1954-1975).

The US decided to maintain a trade embargo to suffocate the Vietnamese economy. However, Vietnam prospered remarkably after a painful economic recovery, going from being a purely agricultural economy to one oriented towards export-oriented economy. Today, Vietnam competes with China in the export of rice. It became possible when the new socialist Vietnam put emphasis on the wellbeing of the peasantry. Two projects of immense importance were taken up. The national food programs to alleviate hunger through the increased rice output and emergency food distribution and the rural development program to rebuild education, healthcare and rural infrastructure. It also launched the Doi Moi (Renovation) policy in 1986 to attract new technologies and finance. These steps were consequential. In the early 1990s, Vietnam's poverty rate was close to sixty per cent, its per capita GDP roughly \$430 and Human Development Index value was 0.492, all of which corresponded to a poor country. But in 2024, Vietnam's per capita GDP was \$4700, multi-dimensional poverty fell to just 1.9 per cent and HDI value at 0.766,

*During a US napalm bomb attack*



placing it in the high human development category and as a middle-income country.

Fifty years after the defeat of US imperialism in Vietnam, the global landscape has changed. Imperialism has not disappeared; it has only transformed. Economic dominance, technological surveillance, military bases and proxy wars remain tools of global hegemony. From interventions in the Middle East to political interference in Latin America, imperialist policies continue to disrupt nations seeking autonomy. The Vietnam's anniversary reminds the world that sovereignty, dignity and resistance remain relevant issues in the face of contemporary power imbalances. In an era still plagued by global inequality, military conflict and neo-colonial tactics, the legacy of Vietnam's struggle continues to resonate, that the will of a people, their unity and their commitment to liberation can make history.

At the commemoration for the reunification of Vietnam, To Lam, the Communist Party General Secretary, invoked a saying from Ho Chi Minh: "Vietnam is one, the Vietnamese people are one. Rivers may dry up, mountains may erode, but the truth will never change". As the world commemorates this anniversary, the path to peace and justice lies in resisting domination, championing solidarity and remembering those who gave their lives for a future free of subjugation.



## MAY DAY 2025 – AIEA'S REFLECTIONS

All India Insurance Employees' Association (AIEA) extends warm and revolutionary greetings to all the insurance employees, their family members and the entire working class on the occasion of May Day 2025. The year 2025 marks the 139<sup>th</sup> anniversary of the struggle of the workers in Chicago in 1886 for establishing the 8-hour working day. As we celebrate May Day 2025, it is important to reflect on the profound significance this day holds for the entire working class of the world. This has become all the more important today in view of the worldwide assault on the working people.

The victory of the emerging capitalists over the southern slave holders in the American Civil War of 1960s paved the way for rapid development of capitalism. The competitive stage of capitalism slowly drew to a close. What followed was the stage of monopoly capitalism. Monopoly capitalism naturally brought with it inevitable consequences for labour. Unbelievably long hours of work, woefully low wages, pitiable working conditions, ruthless suppression of workers and abominably inhuman working conditions were the order of the day. The seething discontent of the workers and the cold-blooded reprisal of the employers finally led up to what is known as the Haymarket incident. This is history. But what is important is there are

chilling similarities between these developments and the developments in the capitalist world today.

The return of Donald Trump marks a turning point in the global crisis of capitalism. Backed by billionaires like Elon Musk, it reflects the global shift of the capitalist order towards authoritarianism in the service of oligarchy. Trump has been rapidly advancing a fascist agenda by dismantling democratic rights, escalating attacks on immigrants, launching a trade war, crackdown on students and universities for opposing the genocide in Gaza. He has not only launched a trade war. The US under Donald Trump seems to be preparing for military conflicts throughout the world. This is evident from Trump's desire of creating a Riviera in Gaza to the purchasing of Greenland, from owning the Panama Canal to the annexation of Canada. The idea is simple. Imperialism must show to the rest of the world that capital must get what it wants in its own terms. And Trump is not alone in this project. Milei in Argentina to Melony in Italy, Trump in the US to Victor Orban in Hungary, Erdogan in Turkey to Netanyahu in Israel, AfD in Germany to Marine Le Pen's party in France; the list goes on. Everywhere the story is the same: neoliberalism proves to be an utter failure, only a handful of the rich corner the benefits of

growth leaving a vast majority in a condition of absolute wretchedness, discontent of the people keeps growing, the ruling class conveniently channelizes this discontent against some hapless minorities or immigrants by projecting them as the villains, people stop bothering about their material lives and the ultimate beneficiaries are the ruling class themselves. Thankfully, this upsurge of the extreme right wing politics could be successfully checkmated by the left and progressive forces in countries like Colombia, Brazil, Mexico, Uruguay, Sri Lanka etc.

The situation is no different in our country. Blind pursuit of neoliberalism has resulted in vast concentration of wealth at one pole together with growing poverty at another. Inequality is at its peak in the last 100 years. The less said about unemployment the better. Privatisation of healthcare and education; curtailment of credit, reduction of input subsidies and dilution of price support to the farmers; privatisation of the entire range of public sector catering to the needs of the common man has ruined their lives. Demonetisation and faulty implementation of GST dealt a body blow to India's unorganised sector adding further miseries in the lives of the people. But the entire focus of government policies is not to give any relief to this section of Indians. Huge tax concessions are being given to the rich corporates. The government has written off NPAs of the big corporates and industrial houses to the tune of <sup>1</sup> 16.35 lakh crore in the last ten years while large number of farmers

are committing suicide for their inability to repay loans. The government seems to believe that "the rich work better if they are paid more while the poor work more if they are paid less". The doling out of favours to the corporate friends of the government in the name of 'Ease of Doing Business' is accompanied by a severe abridgement of democratic rights of the people. Anyone critical of the government could be put in jail without trial or without bail. 29 labour laws have been repealed; 4 labour codes have been introduced to curtail the hard-won trade

**The spirit of May Day symbolizes solidarity, resilience and an uncompromising pursuit of social and economic justice through a no-holds-barred struggle against the capitalist order**

union rights of the workers. Collective action by the workers is sought to be criminalized through new legislations like the BNS, UAPA, PMLA etc. On the contrary, hundreds of offences of the corporates that invite imprisonment as a punishment are being decriminalized through legislation. The class character is thus crystal clear.

The government seems intent on destroying India's public sector insurance industry. There are serious moves to go for further disinvestment of the LIC by way of an OFS. There are reports that the government may bring a Bill in the monsoon session

of Parliament to bring far-reaching changes, including 100% FDI, in the insurance industry having the potentiality to push the industry back to the pre-nationalisation days. Rather than taking concrete measures to consolidate the PSGI companies, the government policy seems directed at privatizing these companies. The management and the government have been maintaining a stoic silence on the issue of immediate recruitment to class III & IV cadres, especially in LIC. Slowly but surely, the business model of public sector insurance industry is undergoing a change. Democratic consultations on issues of the employees and the institutions are being given a silent go-by. Insurance employees are naturally agitated and they will take a firm resolve this May Day to challenge this order through struggle.

The spirit of May Day symbolizes solidarity, resilience and an uncompromising pursuit of social and economic justice through a no-holds-barred struggle against the capitalist order. As we commemorate May Day on the 1<sup>st</sup> of May 2025, it is a welcome augury that 10 major central trade unions and a large number of independent federations like AIIEA have jointly decided to resist and repulse the offensives on the working people through a countrywide General Strike on 20<sup>th</sup> of May 2025. Let's join this Strike enmasse, make it a total success in our industry and relive the glorious spirit of May Day.

## 29<sup>th</sup> Annual Conference of Bhopal Division IEU

Two days 29<sup>th</sup> Annual Conference of Bhopal DIEU was held on 19-20 April 2025 in Bhopal with great success. The Conference began with the President hoisting the Flag and offering of flowers tributes to the martyrs' column. The President of BDIEU read out the Presidential address.

Com Pramod Pradhan, General Secretary, CITU, Madhya Pradesh inaugurated the conference. He dealt in great detail the situation obtaining in the globe which is seeing the war games being played by imperialism, the economic discontent and rise of semi fascist forces. The spoke about the serious crisis of the global economy with huge damages inflicted by the trade war declared by Trump administration. He called upon the comrades to remain united to defeat the anti-employees and anti-labour policies of the ruling class. He said that unemployment is a major issue and the government is keeping

a silence. In all the government establishments, institutions and departments, including LIC and other financial institutions, the recruitment has not taken place since long. He appealed to all comrades to make the nationwide strike a grand success which will take place on strike on 20<sup>th</sup> MAY.

The Chief Guest of conference comrade DR Mahapatra, General Secretary, CZIEA congratulated BDIEU for successfully organizing the conference despite a challenging and difficult situation. He said that through such conferences we can develop the trust and the sense of confidence and understanding amongst the members towards the organization. The labour laws have been completely amended at the dictates of the corporate houses to suit their vested interests and to continue the process of exploitation and repression. In the name of generating employment the ruling class has introduced

measures like outsourcing, privatization. On the need of recruitment in class 3 and 4 cadres in LIC, Comrade Mahapatra said that AIEA has been continuously pursuing this vital issue with the LIC management but the adamancy and the recalcitrant attitude of both the management and the ruling class is creating so many hurdles and impediments. He called upon the comrades to join the nationwide strike of 20<sup>th</sup> MAY and make it a grant success. He also spoke on proposed Insurance Amendment Bill that has been introduced in the Parliament. He called upon BDIEU to implement the decision and the calls of the AIEA Secretariat.

Com Pushan Bhattacharjee called upon the comrades to participate in the strike action of 20<sup>th</sup> MAY. He said that ruling class is busy in dirty politics by dividing the people in the name of religion and caste. He further said that we need to make stronger and broader the working class unity and its movement across the country. He expressed hope that under the Banner of AIEA we can achieve our target.

The Report and accounts were placed in the delegates session. More than 31 delegates, including 3 women delegates participated in the debate. The report was unanimously accepted. The conference elected Comrade Om Prakash Dongriwal as President, Comrade Sanjay Mishra as General Secretary and Comrade Ashok Pamnani as Treasurer. The conference came to a successful end with Com Sanjay Saxena proposing the vote of thanks.



# 15th Triennial Conference of NZIEA Shimla Division

On 17-18 May 2025, the 15th conference of Shimla Division was held at Grand Hotel, The Mall, Shimla. About 170 comrades from 23 branch units participated in the open session of the conference. The conference was inaugurated by NZIEA President Com Ram Chander Sharma. Apart from this, NZIEA General Secretary Com Naveen Chand, Com Virendra Jarret from Class One Federation, Com Rajesh from NFIFWI, Manager P&IR Shri Jagat Ram, Divisional President of AIIPA Shimla Com. Devi Das, Rajinder from Bank Employees' Federation of India, National Secretary of A G Office Pensioners association Com. Jagmohan Thakur, Dr. Baldev Negi from Himachal Pradesh University Teachers Union addressed this open session and sent their greetings to the conference.

In his inaugural address, Com Ramchander Sharma said that the Central Government is rapidly implementing anti-employee and anti-labour policies. By abolishing labour laws and changing them into 4 labour codes, they have attacked the labour class and on the other hand, the important public sector units are being handed over to Adani and Ambani. Condemning the Pahalgam attack, he raised the issue of the Home Ministry's lapse in the security of tourists. He appealed to the comrades to be cautious of the government's efforts to incite religious frenzy and casteism as it breaks the

unity of the working class. He praised the excellent union activities of the comrades of Shimla Division and appealed for a 100% strike on 09 July in view of the current circumstances.

Com Naveen Chand, while extending his best wishes to the conference, said that the Shimla inspires all other Divisional committees in the zone. He lauded the efforts for enrolling subscription to Insurance Worker which ranks as number one in terms of ratio to membership. Bima Mazdoor subscription and forming of readings forum are appreciable. IRDA is paving the way for private insurance companies and is working against LIC. He expressed concern with the mediation role played by USA in the India Pakistan conflict and said it will harm the national interests. He appealed to make the strike on 9 July 2025, 100 percent

successful.

The delegate session began with the presentation of the report by the Divisional Secretary Pradeep Minhas. It included details of international, national, industry, ALIEA/NZIEA, achievements and activities of Shimla Division. On the report, 28 comrades, most of whom were comrades of 2020, gave a very wonderful analysis and put forth their views on the challenges before them and the problems of the branches. The report and statement of accounts were unanimously approved after debate was summed up by the Divisional Secretary.

After this, a new Divisional committee was formed unanimously for the next three years in which Com **Subhash Bhatt** was elected as President till his retirement on 30-08-2025 and thereafter Com. **Narendra Dhiman**, Com. **Pradeep Minhas** as Divisional Secretary and Com **Harsh Gupta** as Treasurer.

The conference came to a successful close with vote of thanks by Com Subhash Bhatt.



# 10<sup>th</sup> Conference of Odisha State General Insurance Pensioners Association

The 10th Triennial Conference of Odisha State General Insurance Pensioners' Association (OSGIPA) was held on 23rd March, 2025 at Cuttack. The flag of OSGIPA was hoisted by President Sujit Kumar Nanda and floral tributes were offered to Martyr's column under thundering slogan.

Com.J.Gurumurthy, Vice-President in his inaugural address dealt on the improvement of mediclaim policy and the role played by AIIPA for the formulation, issuance of circular and for modality of collection of premium. Speaking briefly on 100% FDI, 30% Family pension, Wage revision and all the issues relating to pensioners, employees and on composite insurance. He appealed the



house to strengthen the organisation in order to fight the danger and to participate in all the programmes of JFTU in General Insurance. He also appealed for building of a broader platform to fight the danger of privatisation and to save Public Sector.

The triennial report of OSGIPA was placed by Pradipta Kumar Mohanty, General Secretary and accounts for 2022, 2023, 2024 was placed by N.K. Bal, Asst. Treasurer which were adopted unanimously in the conference. Many resolutions on price rise, unemployment, privatisation and all issues of pensioners, employees were adopted in the conference. Com.R.N. Mallick, Joint Secretary, AIIPA, Com. Mangobind Barik, General Secretary, AOLICPA, Dr. Santosh Kumar Mohapatra, President, CDIEA, Com. Dusmanta Kumar Das, N C Panda, Kalandi Charan Patra participated in the conference.

The conference elected 7 delegates to attend the 9th Conference of AIIPA to be held at Mysore. The conference also elected a new team for next 3 years with Sujit Kumar Nanda, President, Pradipta Kumar Mohanty, General Secretary and Bijayananda Hota as Treasurer.

## Com Sambhu Datta

Com Sambhu Datta, veteran leader of insurance employees in the State of Assam passed away on 27/4/2025 after a brief illness. He tirelessly worked for the AIIEA and shouldered responsibility for many years as General Secretary of Guwahati Division Insurance Employees' Association. He also worked as the General Secretary of LICPA of Guwahati for a long time. Com Sambhu Datta was a simple and soft person but had steeled himself as a great soldier in defending and advancing the principles of the AIIEA. He held the banner of AIIEA aloft and defended the national unity in the turbulent period of Assam agitation. In the process he bravely faced intimidation and physical attacks and threats to his family. As per his wish, his mortal remains were handed over to the hospital to help medical research.

Insurance Worker dips its banner in memory of Com Shambu Datta, a valiant soldier of AIIEA and shares the grief with the bereaved family, his friends and admirers.



# Silver Jubilee Conference of GIPA, Madurai Region

The harsh summer heat could not dampen the spirit of the pensioners of GIPA, Madurai Region in attending the 25th Silver Jubilee Conference held on 19th April, 2025. As the spacious R.M.Mahal in the heart of Madurai city was packed to full, an additional hall in the upper floor of the conference venue had to be engaged with LED screen facility to accommodate the unexpected surging participation of more than 450 pensioners. The Conference Venue and the approach road to it were decorated colourfully with the flags of AIIPA and welcome banner.

The conference was chaired by Com D.Gopalraj. He declared the achievement of the long cherished goal of crossing the target of 1000 membership by the Conference date. It assumes significance at a time when the Silver Jubilee of the association is celebrated. He also added it was a testimony to the collective strength and collective efforts and so the achievement belongs to everyone.

Com.R.Ramanarayanan, General Secretary, presented the Conference Report and it was accepted by the house after deliberations. Leaders from wide spectrum of fraternal TUs and Pensioners Associations greeted the conference besides our AIIPA Vice President Com Chandrasekhar Bharathi and CC members Coms R.Narasimhan & H.Venugopal.

There was a surprise guest

to the Silver Jubilee Conference of GIPA Madurai Region. Smt Chella Ashok Kumar (GM-promotee, NIC) who was in Madurai at that time came to the Conference and offered her felicitations to the elders. She emotionally recalled the long association of her father late Palaninathan (retired UIIC) with AIIPA; he was one of the founder members of GIPA, Madurai Region. She said she was happy that she could meet her father's colleagues and receive the blessings of elders before assuming charge as General Manager.

The highlight of the Conference was the participation of our beloved Com J.Gurumurthy (VP, AIIPA) who attended all the annual conferences (barring one) right from inauguration of GIPA, Madurai Region in the year 1995 and the inspiring presence of our senior leader

Com R.Vaikuntam (89 yrs).

In his special address, Com J.Gurumurthy elaborated on the efforts of AIIPA in achieving wide range of benefits for Pensioners. He complimented GIPA, Madurai Region as being one of the vibrant units of AIIPA and appreciated it for increasing the membership phenomenally.

Among others, resolution demanding the Union Govt. to immediately notify the agreed improvements in Family Pension was adopted.

In the conference, members who were born in the year 1954 were honoured by Coms J.Gurumurthy, R.Vaikuntam and R.Narasimhan.

The conference unanimously elected a team of office-bearers and EC members with Coms. S.Balasubramanian as President, R.Ramanaayanan as General Secretary and P.Mohan as Treasurer.

Com Alamelu Sridharan welcomed the gathering and Com K.Balu proposed the vote of thanks.

## Com C. Achuthan Remembered

A commemoration programme was organized under the joint auspices of LICEU and LICPA on 21<sup>st</sup> April, 2025, on the first death anniversary of Com. C. Achuthan, founder leader of LIC Employees' Union, Kozhikode Division. In the function held at Saroj Bhavan, Kozhikode, Com. P.P. Krishnan, Vice President, AIIEA unveiled the photo of Com. Achuthan. Com. M. Kunhikrishnan, General

Secretary, AIIPA delivered the commemorative speech paying rich tributes to the memory of long time leader of AIIEA. A talk



# 20<sup>th</sup> Women Convention at Mysore



The 20<sup>th</sup> Women Convention of ICEU, Mysore Division was successfully held on May 3, 2025. The Convention was well attended. There was large participation of women comrades along with good number of male comrades, family members and pensioners. The Convention was presided by Com.S.K.Ramu, President, ICEU, Mysore. Prof. Rajalakshmi, Counsellor and Smt.Madhurani, who is a teacher, poet and an activist of Bharat Gnana Vijnana

on the subject, 'Amendments in Criminal Laws: Direction and Content' by Adv. M.R. Harish, District Secretariat Member of All India Lawyers Union was also held as part of the commemoration programme.

Com.M.J.Sreeram, General Secretary, LICEU, Kozhikode Division gave the welcome address. Com.K.K.C. Pillai, General Secretary, LICPA presided over the meeting and Com. P.K. Bhagia Bindu, Joint Secretary, LICEU proposed vote of thanks.

Samiti (BGVS) were the Chief Guests. Com.K.Gopal, Joint Secretary, SCZIEF guided the deliberations.

Com. G.Vidyavati, Convenor, Women Sub Committee placed the Report to the Convention. The Report dealt with the developments across globe with particular focus on impact of the policies on women. There was a qualitative discussion on the Report. The Report was unanimously adopted after the summing up by Com. S S Nagesh, General Secretary, ICEU, Mysore.

Prof.Rajalakshmi spoke about the human relationships, perceptions and behaviour with a Psychological perspective. She shared her experience of counselling with the inmates of "Abalashrama", a centre for destitute children and informed how the behaviour of parents impact the children. Explaining how the structure of brain is different for men and women and thus it functions in different ways for men and women, she lamented that people develop prejudices ignorant of this fact. She underlined

the need and importance of a responsive trade union.

Smt.Madhurani, in her address appreciated the huge participation of women employees and congratulated the Organisation for the efforts to involve women in trade union movement. Red colour symbolises revolution and also love and in the present times when hate is being spread, there is need to spread love, she opined. She also spoke about the objectives and functioning of BGVS and appealed the women comrades to associate with "Samata", a forum through which BGVS is working with women to spread scientific temper.

Com.K.Gopal complimented the organisation for the impressive mobilisation. He explained how the ruling classes through their neo liberal policies and social policies maintain class divisions in the society. While speaking on developments in insurance sector, he pointed out that we have been in the struggle against hike in FDI, further IPO of LIC, draconian proposals of IRDAI, demanding recruitment and such other issues and that we are participating in the one day strike of May 20, 2025 with these issues as also endorsing the issues of the entire working class. He called upon all to ensure complete success of the strike.

The Convention resolved to chalk out various programmes including women specific activities as part

of observance of Platinum Jubilee of AIIEA; to request comrades to associate with activities of BGVS and to involve more consciously in the broader democratic movement.

A new Women Sub Committee comprising of 34 Comrades with Com. Hajira

Khatoon as Convenor was unanimously elected.

In his Presidential address, Com.S K Ramu, President, ICEU, Mysore declared that the Convention was successful and huge participation of women comrades has enthused the Organisation. He called upon

the employees to march forward with a firm resolve to face the challenges.

The gathering was welcomed by Com.V.Mahalakshmi of Mysore Br.2. Com.Hajira Khatoon, Convenor, Women Sub Committee proposed vote of thanks.

## People for India Forum Uluberia – A Shining Example

The People for India Forum at Uluberia under Howrah Division has been successfully functioning for the last 17 years. It has been intervening in the civic issues on behalf of the people and has also been working to provide some relief to the needy and the marginalized. It has also been conducted health camps at remote areas which have come for lot of appreciation. It has been conducting blood donation camps every year since 2021 and the women participation in these programs has been remarkable. In order

to provide support to the needy students, it has also been providing scholarships.

Now a small initiative for a women toward their financial self-reliance has been started. They are given the high yielding coconut trees, mango trees, baby chicken. The PFI has also set up “CHETANA” (Consciousness) an education centre (tutorial home) for the needy students in most backward area. One kind hearted comrade donate land and in 2024 a pucca (concrete) building on that place covering area 380 sq.ft.

was constructed. At present 45 students from pre-primary to class IX are studying here free of cost. There are five teachers. PFI provide the honorarium to the teachers.

In April 2025, a computer was installed for the students of “CHETANA” to acquaint with upgraded system. HDIEA contributes Rs.29000/- per year to PFI. The members of the Uluberia unit make generous contribution either monthly or yearly to finance the programs and activities.

The PFI Uluberia is a shining example of the social commitment of AIIEA





ICEU Visakhapatnam Division organised demonstrations at LIC Divisional Office Visakhapatnam, condemning the terrorist attack at Pahalgam on 22.04.2025, in which 26 innocent civilians lost their lives. The kith and kin of the deceased had pleaded with the terrorists to spare their lives, but in vain. One Branch manager of LIC Satellite office and one agent were also amongst the tourists who were killed in the terrorist attack. The LIC employees, Officers, Development Officers,

Agents, Retired employees and all associations jointly held demonstrations condemning this attack and demanded that the government take necessary action to provide security to the people and visitors in the valley, strengthening of the armed forces and severe punishment to be meted out to the guilty. Addressing the gathering Com MVS Sarma, Ex MLC said that innocent people have been killed in these terrorist activities, which are the resort of people who cannot find solutions to the issues confronting the

people. Terrorism in any form is dangerous and cannot be tolerated. The Government had declared that terrorism is erased out of the Kashmir valley, but it is continuing and action has to be initiated at the earliest.

ICEU President M Kameshwari, General Secretary G Varaprasad, ICREA General Secretary BB

Ganesh, Ex MLC MVS Sarma, LIC Class I Officers Association President M Trinadh, General

Secretary M Satya Babu, NFIFWI general Secretary K Ravi Kumar, LIC AOI president Nagaraju,

General Secretary Tagore, LIAFI general Secretary Tirumala Rao, LIC SC/ST Association general

Secretary Ganapathi Ramu, President Damodaram, LIC OBC Association general Secretary

Harinadh, President Srinivasa Rao participated

## AIIEA AND WORKING CLASS POLITICS TRADE UNION CLASS BY KSDIEA

A trade union class on the subject "AIIEA and working class politics" was organised by Kolkata SDIEA on 5th April 2025 at Divisional office, KSDO. The insightful session was addressed by Comrade K Venugopal, former General Secretary of AIIEA. The event, graced by the presence of Com. Amitava Ghosh, General Secretary, EZIEA as well as veteran leadership of pensioners' association, was inaugurated by Com. Khana Chakraborty Barua, president

KSDIEA accompanied by a welcome speech from Comrade Ujjal Paul, General Secretary, KSDIEA. The seminar witnessed presence of more than 150 comrades from base units under KSDIEA along with overwhelming participation from young comrades as well as comrades of our women subcommittee. Comrade K Venugopal initiated the discussion with an insightful introspection into the struggles of AIIEA, its tactical lineup and the political ideologies of the

working class, that has always been our strength in putting up formidable resistance to the various challenges posed to the Life Insurance Corporation of India time and again by the capitalist class of our society. Numerous attacks launched on the policyholder's savings with the intent to capitalise the same in the hands of a few has been dealt with fierce tactical moves of the AIIEA since its inception in 1951. Various attempts to split LIC have been baffled repeatedly by means of absolute ideological commitment of the AIIEA. Comrade Venugopal explained in an exemplary orientation, the role played



by AIIEA not only in providing institutional protection to LIC while safeguarding the interests of its policyholders but also in uplifting the living standards of its employees through various struggles for standardization of pay scales, lockout struggle against freezing of wages in 1974 and timely restraint regarding automation in the 1970s as well as its deliverance in the 1990s thus securing protection of existing employment as

well as generation of new employment time and again to name a few. He emphasized on the need to stay united and look beyond any sort of divisive politics that is being deployed by the ruling class to break the society. The politics of the working class, he reiterated, is beyond the dimension of religion, race, caste and creed and it is our duty to discard any sort of fundamentalism and individualism and embrace the entire working class under

a single umbrella by fostering unity among ourselves. The deliberation session by Comrade K Venugopal was followed by an interactive session where enthusiastic participation from our comrades were observed. Comrade Venugopal concluded the session with our legendary Comrade Saroj Choudhury's vision of the AIIEA that "AIIEA believes that at the end of the road lies our cherished society where the kids would not beg to stuff their stomachs, the woman would not sell their bodies, the father would not desert his children and where the horizon of life would be painted with rainbows, and where the children will laugh and play, the men will work, the women will hum and the life will be like the petals of morning rose with wet dews glittering in the first rays of the morning sun."

## Debate & Seminar by KSDIEA Women's Sub-Committee

Women's Sub-Committee of Kolkata Suburban Division Insurance Employees Association organized a debate competition on 22<sup>nd</sup> March to commemorate International Women's Day 2025. The topic was "The Role of Social Media in Shaping Public Opinion." Many speakers participated in the program. The audience applauded hearing their remarkable speeches. The speakers covered the topic from all perspectives (both negative and positive) to highlight its importance in the present scenario.

Social media plays a vital role in our society,

particularly in shaping narratives, which can sometimes be misleading.

Sadhan Banerjee, the renowned play director, and Professor Gautam Sengupta were present on the jury. The jury decides the rankings—first, second, and third—based on the concept of the debate, the relevance of the information shared, and other related criteria.

A seminar was also organized on the same day during the second half. The topic was "Justice, Democracy, and Values Are at Stake: Destruction Occurs from Education to Health." The speakers were

Dr. Subarna Goswami and Dr. Wrikonya Bagchi. They discussed how institutional corruption has struck at the very core of society. Ideology, values, and human instincts are being eroded by this society.

Both the seminar and the debate were highly successful and received wide appreciation from the audience. More than 100 peoples were participated in this program.

The Sub-Committee members from various branches organized programs for distributing clothes, books, and food packets to the needy people in their areas such as Barasat, CAB Baranagar, and Bongaon.

# TWO SEMINARS AT MYSORE

## On Unemployment, Underemployment & Jobless Growth

A Seminar on “Unemployment, Underemployment, and Jobless Growth” was organised on 26th April, 2025 as a prelude to the 9th AIIPA CONFERENCE, under the banner of Reception Committee of 9th AIIPA CONFERENCE, at Mysuru.

Nearly 200 people attended the Seminar, representing Central Government, State Government, BSNL, EPS 95, Regional Rural Bank, Bank Employees Pensioners' Association members, and members of Students Federation of India (SFI), Youth Federation (DYFI), members of ICEU, Mysore Division, BRGIEA



(General Insurance) and large number of members of ICPA, Mysuru, Aganwadi workers and J K Tyres Employees' Union members. Com BS Mahadevaiah, President ICPA, Mysuru Division welcomed

the gathering. Smt Sabiha Boomi Gowda, Chairperson, Reception Committee presided over the meeting.

Com N K Balaji Rao, General Secretary, CITU Mysore District, and Vice President, Reception Committee in his initial remarks explained the importance of the Seminar and the need to take unemployment issues among the Youth and Students

community.

Com Meenakshi Sundaram, General Secretary, CITU Karnataka State, in his address brought out the various issues connected with unemployment and underemployment.

## SEMINAR ON UNIVERSAL PENSION

The Seminar with the title “Universal Pension as a Social Security-Need of the hour” was held on 10 May 2025 and was presided over by Smt Sabiha Boomi Gowda, Chairperson of the Reception Committee.

Com S.B.Balaram GIPA welcomed the guest speakers and the participants. Com C.R.Krishna Murthy, CC member AIIPA explained the purpose of the Seminar as well as the need to understand the importance of the subject of Universal Pension.

Com Sreekanth Mishra, General Secretary AIIEA, speaking on the subject traced the history of the concept of social security for the elderly

to the British Rule in India in the early 20th Century. From there to the Karachi Session of the Congress Party and subsequently to the Independent India.

Elaborating the concept of Pension as a Social Security, he stressed the point that the health of a society can be measured by the way it treats its elderly. Further, it is the duty of the Government to provide enough not only for sustenance but also to take care of sickness of its senior citizens.

Com Mishra argued that Non-Contributory Universal Pension is the need of the hour which can be provided

through a small tax on the super rich. He concluded that this needs to be campaigned and appealed to Pensioners to join the All India working class strike on 20th May 2025.

This provided the basis for the next speaker Com K.N.Umesh, CITU, New Delhi who in his elaborate speech gave details of various pension schemes including UPS and the Government Schemes. He brought out the fact that all these schemes which are Contributory and meant for crores of urban and rural workers provide pittance of pension. The Government instead of considering the long pending demands for improving the schemes has acquired powers through

PFRDA. It proposes to bring all the schemes under one umbrella and hand over the corpus to the big corporates. He explained the need to fight back these nefarious and dangerous policies through campaign and struggles.

Com S.K.Geetha, former Vice President, SCZIEF spoke on the changing values in our society and the plight of the elderly. It is necessary to understand that the globalization and privatization policies of the various governments have created not only huge unemployment but also have taken away the rights of working class. Giving various



examples, she pointed out how the youth of our country are struggling to survive and in that context the situation for the elderly is becoming worse. She appealed for all sections to unite and fight back

these policies.

Com S.Sridhara Convenor Reception Committee proposed a vote of thanks. The programme received wide coverage in the media.

## Com.Sivasubramanian retires

Com.S.Sivasubramanian, Treasurer, SZIEF retired from the services of LIC of India on 30th April, 2025. Com Siva is a regular contributor to the Insurance Worker. A felicitation function was organised by the ICEU, Chennai Division 1 on 3rd May, 2025 in his honour.

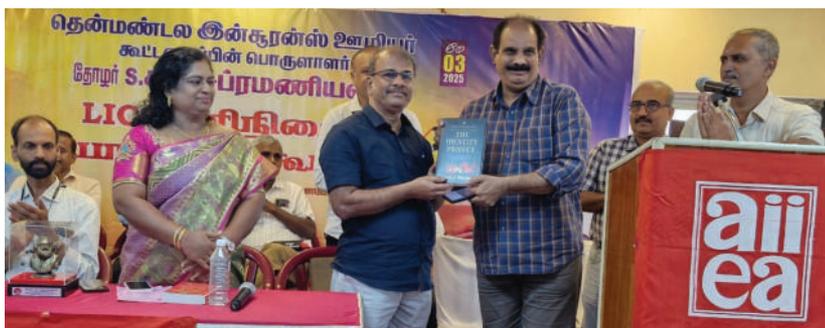
The felicitation function was presided over by Com.K.Giridhar, President, ICEU, Chennai Division 1. Com.V.Ramesh, President, AIIEA and Com Shreekant Mishra, General Secretary participated in the function and felicitated

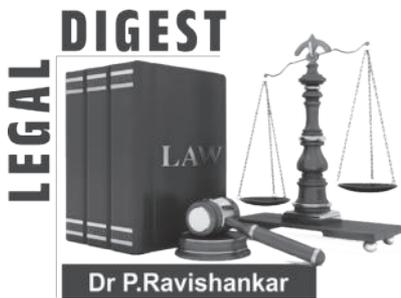
Com. Sivasubramanian. While complementing the contributions made by Com. Sivasubramanian, they expressed the hope that he would continue to contribute towards the upliftment of the less privileged of this country. Com.K.Swaminathan, former General Secretary, SZIEF, Com.P.P.Krishnan, President, SZIEF, Com.G.Selva, Secretary of CPIM, Central Chennai and Com.S.Ramesh Kumar, General Secretary, ICEU, Chennai Division 1 also greeted him. Senior Leaders, Comrades J.Gurumurthy, V.D.Somasundaram,

P.V.Nandakumar and other former leaders also participated. Leaders from the Left movement of Chennai also participated.

In his acceptance speech, Com.Sivasubramanian assured to continue his work as per the ideals of AIIEA. As a gesture, he donated funds to ICEU, Chennai Division 1, Madurai Division, Insurance Worker, CPIM and Tamil Nadu Untouchability Eradication Front.

Com.Vijayalakshmi, Joint Secretary, ICEU , Chennai Division 1 proposed the vote of thanks. There was a large participation from both the Divisions of Chennai, Tamil Nadu, Kerala divisions, and Comrades from General Insurance sector. The Comrades of the Media Committee of Chennai Division 1 made the arrangements for the success of the function.





## “The State” under Article 12 of The Consttution of India

**D**efinition to the word State is many, for the purpose of this topic the following few definitions found in Encyclopedia Britannica may be helpful.

State- Sovereign political entity: Political organization of society, or the body politic, or, more narrowly, the institutions of government. The state consists, most broadly, of the agreement of the individuals on the means whereby disputes are settled in the form of laws.

Article 12 of the Constitution of India defines States “In this part, unless the context otherwise requires, “the State” includes the Government and Parliament of India and the Government and the Legislature of each of the States and all local or other authorities within the territory of India or under the control of the Government of India” .

It was held in Sukhdev v. Bhagatram, (AIR 1975 SC-1331) that Life Insurance Corporation of India, ONGC (Oil and Natural Gas Corporation) and IFC (International Finance Corporation) were state as they perform very similar functions which seem to be governmental or sovereign functions.

A State is an abstract entity. It, can only act through the instrumentality or agency of natural or juridical persons. There is nothing strange in the notion of the State acting through a Corporation and making it an agency or instrumentality of the State. (Justice. Mathew)

The Life Insurance Corporation is vested with Certain Powers by Life Insurance Corporation of India Act 1956 for the smooth running of the business

which includes Regulation relating to Staff and Agents. Regulations under an Act are framed in exercise of a specific power conferred by the statute to make regulations. The authority making the regulations must specify the sources of its specific power. The essence of law is that it is made by the law makers in exercise of specific authority. The vires of such law is capable of being challenged if the power is absent or has been exceeded by the authority making rules or regulations.

If any decision is arbitrary or when the fundamental rights are infringed by the decision of the Corporation the Individual will have the right to protected from such infringement. The Employee can Approach the High Court invoking Article 226 for appropriate order against such action or decision. The actions of Statutory Corporation like LIC, ONGC, IFC and statutory Corporation can be challenged as they are state under Article 12. The writ Jurisdiction will lie only against the action of the Instrumentality of State.

In R.D Shetty v. Airport Authority of India (1979 AIR 1628) , The Hon’ble Supreme Court gave a five Point test to determine whether a body is an agency or instrumentality of the State and goes as follows –

- a. Financial resources of the State, where the State is the chief funding source i.e. the entire share capital is held by the government.
- b. Deep and pervasive control of the State.
- c. The functional character being Governmental in its essence, meaning thereby that its functions have public importance or are of a governmental character.
- d. A department of Government

transferred to a corporation.

- e. Enjoys monopoly status which State conferred or is protected by it.

This was elucidated with the statement that the test is only illustrative and not conclusive in its nature and is to be approached with great care and caution.

As of now the LIC seems to be satisfying the test, the word seems to be is used as clause (d) and (e) are no longer applicable to LIC, the business of Life Insurance was not transferred from any Government Department and the LIC does not enjoy Monopoly status. Once it is open to private players the trade is governed by business principles and no element of Government Character can be expected in such Trade.

Though LIC has been functioning from 1956 only after twenty years in 1975 it was declared as a state. Now that LIC has issued shares and there is active consideration for further Disinvestment. It may go beyond 50% which may alter the status of the Corporation. There is every possibility that LIC of India may not get the Benefit of Article 12 and Constitutional Guarantees Enshrined in the Regulation to the Employees.

There is no recruitment and the Job opportunities are shrinking in all public Sector undertakings. Throughout India no permanent Class III and Class IV recruitments have taken place for more than a decade. Some of the aggrieved people have approached the High Court for relief this was possible only because LIC continues to be state even after issue of share. This status can change at any time whereby the action of the Corporation in certain fronts cannot be questioned before the High Court.

## INSURANCE NEWS IN BRIEF

● A.M. KHAN, Dharwad

- ▶ The growth in the number of life insurance policies sold dropped 7.39 per cent Year-on-Year (YoY) to 2.70 crore in FY25 from 2.92 crore in FY24. The individual non-single premium growth dropped 8.01 per cent YoY to 2.57 crore. Individual single premium policies in the year grew by 6.4 per cent YoY to 13.4 lakh. The growth in group single premium in the year fell by 24.11 per cent YoY as against 37.35 per cent YoY to 3300. The group non single premium 3.58 per cent YoY to 5552 and the group yearly renewable premium by 13.29 per cent YoY 32639.
- ▶ **Yielding to pressure (USTR) !** "This enhanced limit (FDI to 100% in Insurance sector) will be available for those companies which invest the entire premium in India. The current guardrails and conditionalities associated with foreign investment will be reviewed and simplified," says Union Finance Minister.
- ▶ The Insurance Amendment Bill will be a complete overhaul of the regulatory framework: 78 regulations were consolidated into 26; and 370 circulars merged into 12 master circulars.
- ▶ While hailing the assessment of the FSAP (Financial Sector Assessment Program (FSAP), a joint program of the International Monetary Fund (IMF) and the World Bank), Ministry of Finance says : "The recommendations in case of India FSAP are mainly focussed on bringing about further improvements in the structure and functioning of the financial system and many of the detailed recommendations are in conformity with the concerned authorities'/regulators' own developmental plans. India remains committed to adoption of internationally accepted standards and best practices in a phased manner, attuned to domestic needs and economic conditions, wherever necessary" !.
- ▶ Public Secor General Sector make a comeback with a bang. New India Assurance reported a 14.6 per cent YoY rise in premiums to Rs 6,026 crore. National Insurance Company posted a 10.92 per cent rise to Rs 1,533.53 crore, Oriental Insurance saw a sharp 56.53 per cent YoY growth to Rs 2,692.88 crore, and United India Insurance recorded a 3.44 per cent increase to Rs 2,093.11 crore. General insurance companies recorded 14 per cent YoY growth in premiums to Rs 30,662 crore, while standalone health insurance companies posted an 11 per cent YoY growth to Rs 2,932.8 crore.
- ▶ As per IPQ 7.0, urban India's Protection Quotient has climbed to 48, up from 35 in 2019, marking continued progress in the country's financial preparedness. Life insurance ownership has

reached an all-time high, with 78% of urban Indians owning one or more products, while the Knowledge Index has improved to 63 up by two points, indicating increased awareness and understanding of life insurance: says the seventh edition of Axis Max Life Insurance Ltd flagship survey.

- ▶ The number of Americans purchasing self-defence insurance in the United States has surged in recent years, according to a report by The Wall Street Journal. Industry executives stated approximately two million individuals have enrolled, with some companies reporting their membership has doubled over the past five years. Coverage is not restricted to shooting incidents; most providers will defend members charged with other offences, such as gun-related threats, provided there is a credible self-defence claim. Many companies feature premium plans that may include coverage for crime scene cleanup (in homes or vehicles), expenses related to Transportation Security Administration (TSA) violations, costs associated with accidental discharges and protection extending to spouses and minor children. Gun-control advocates say the practice will foster more violence terming this cover as '**Murder insurance**'.
- ▶ Life insurance companies reported an 8.43 per cent year-on-year (Y-o-Y) growth in new business premiums (NBP) in April, largely supported LIC's premium growth during the period. According to Life Insurance Council data, the life insurance industry's NBP in April stood at ' 21,965.73 crore. **While LIC's NBP rose 9.9 per cent Y-o-Y during this period to ' 13,610 crore, private-sector life insurers reported just 6 per cent Y-o-Y growth in NBP to ' 8,355 crore.**
- ▶ IRDAI has approved Rs 311.8 crore merger of Paramount Health Services and Insurance TPA (Paramount TPA) on Tuesday with listed Medi Assist, the largest third party administrator, in the country. 51 per cent of Paramount TPA is owned by Fairfax Asia and reset of the stakes are with Nayan Shah family.
- ▶ India is witnessing a sharp rise in interest and adoption of mental health insurance, with searches growing by 41 per cent year-on-year in 2025, according to new data released by Policybazaar. The analysis reveals a fundamental shift in how Indians perceive and plan for mental well-being, with younger demographics, women, and Tier 1 city residents leading the charge. Mental health-related claims have increased by 30-50 per cent over the past two to three years, with common claims including therapy sessions, psychiatric consultations, and medication. ●

## WORKING CLASS STRUGGLE

● S. SRIDHARA, Mysore

### Europe: May Day Unites Struggles and Resistance:

On May 1, tens of thousands of workers across Europe rallied for peace, fair wages, and dignified working conditions. Hundreds of events commemorating International Workers' Day took place across Europe, with tens of thousands of workers mobilizing for better working conditions, an end to austerity, and a radical rethinking of the region's role in the world. Rallies and marches sought to reclaim the political significance of May Day, as left and progressive groups joined trade unions to reaffirm the need for a militant labour movement to confront the far right, militarization, and exploitation.

Demands ranged from workplace-centered issues, like improved health and safety and shorter working hours, to broader international calls for peace, the severing of ties with Israel, and a rejection of racism and austerity. These demands reflected ongoing struggles across the continent, as May Day offered a space to strengthen and weave them together.

Similar concerns were echoed elsewhere. In Belgium, May Day protests targeted austerity policies proposed by the Arizona coalition government, including pension cuts, wage freezes, and new benefits for corporations. In Brussels, speakers denounced a system that protects employers while workers - those who have produced record wealth last year are left behind. Building upon a wave of mobilization launched after the inauguration of the new government, trade unionists and activists called for wage increases and more substantial workplace protections.

On 1 May 2025, trade unions and workers across the **Asia-Pacific region** mobilised in powerful displays of unity, struggle, and solidarity -highlighting their demands, celebrating hard-won gains, and recommitting to the fight for labour rights and justice.

**Indonesia** - Historic unity and recognition: In a landmark show of strength and solidarity, around 200,000 workers gathered in Jakarta for one of the largest and most unified Labour Day rallies in Indonesia's recent history. Organised jointly by the country's major trade union centres affiliated with the ITUC-Asia Pacific, the event marked a historic milestone as the President of the Republic of Indonesia, Prabowo Subianto, attended in person a first in the nation's May Day commemorations in 60 years. The President's presence signalled an unprecedented recognition and respect for the country's labour movement. Also present at the rally was Shoya Yoshida, General Secretary of ITUC-Asia Pacific, who joined Indonesian workers in celebrating this momentous occasion.

"This year's May Day celebration is truly historic," he said in his address to the crowd. "The President's attendance is a powerful testament to the government's commitment to the future and well-being of workers in Indonesia,"

**From Tokyo to Taipei to Manila**, people across Asia marked May Day with marches and protests that spotlighted growing un-ease over United States President Donald Trump's policies, amid fears of global eco-nomic instability.

Across multiple countries, Trump's agenda was cited as a source of concern. In the US, organisers said their message this year will be focused on fighting Trump's approach against immigrants, federal workers and diversity initiatives. "Everybody is fighting over work and so the contracts tend to go where the wages are cheapest." "We think peace comes first.

**Los Angeles** hosted one of the world's largest May Day events this year, and a banner there summarised the day's theme: "One Struggle, One Fight - Workers Unite!" "We're bringing the fight to the billionaires and politicians who are trying to divide us with fear and lies. We know the truth - an attack on immigrant workers is an attack on all workers," April Verrett, president of the Service Employees International Union, which represents 2 million workers, said in a statement.

★

**Thousands of workers and students marched in the cities of San Juan, Mayagüez, Cidra and Ponce, in Puerto Rico**, in protest against the budget cuts imposed by the unelected Fiscal Supervisory Board, the US federal agency charged with handling Puerto Rico's debt of many billions of dollars. Protesting educators denounced the Fiscal Control Board's attacks on education, including the closure of public schools throughout the Island. The marchers also carried signs and chanted slogans denouncing the frequent Island-wide electricity blackouts due to the mismanagement and corruption of LUMA Energy, the island's main provider of electricity.

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**Many of the demonstrators carried flags of Caribbean nations**, (including the Dominican Republic and Cuba) and of Palestine, voicing their opposition to fascism and imperialism.

May Day meetings and demonstrations were held in all major cities across India. The call for observance of the day was jointly given by the ten central trade unions and hundreds of independent federations.

## TARIFF WAR & GLOBAL ECONOMY

The chaos into which the world economy has been plunged by the economic war against the world launched by US President Trump is reflected in the International Monetary Fund's World Economic Outlook (WEO) report published recently. IMF gives its projections for global growth, had to be completely recast after Trump's "liberation day" announcement on April 2 of sweeping "reciprocal tariffs" against a wide range of countries, the imposition of a 145 percent tariff against China, and a 10 percent tariff hike on all others.

Under conditions where IMF has said "trade policy certainty is literally off the charts," the fund said it had to abandon its practice of giving a "baseline forecast." It could only provide a "reference forecast"—a euphemistic way of saying we have no real idea what is going to emerge from the shattering of the framework of international trade. Insofar as it did make predictions, they were to warn of the increased risk of a recession in the US—dropping off almost 1 percent point for US growth this year—and warning of a "significant slowdown" for the global economy as a whole. The outlook for the major G7 economies was revised down along with China, India, Brazil, and South Africa. Growth in Germany, the world's third-largest economy, is expected to be zero this year. Calling on countries to "urgently resolve" their differences, without directly naming the US, it said that, if sustained, the "abrupt increase in tariffs and attendant uncertainty will significantly slow global growth." The IMF cuts its forecast for global growth for this year to 2.8 percent down from the 3.3 percent growth it forecast as recently as January.

IMF chief economist Pierre-Olivier Gourinchas said the probability of a recession in the US was now 40 percent, as compared to 25 percent in its previous report. Noting that the context for the tariff hikes was very different today, he continued: "Unlike in the previous century, the global economy is now characterized by a high degree of economic and financial integration, with supply chains and financial flows crisscrossing the world, whose potential unwinding could constitute a major source of economic upheaval."

"Trade tensions are like a pot that was bubbling for a long time and is now boiling over. To a large extent, what we see is the result of an erosion of trust—trust in the international economic system and trust between countries," according

## ECONOMIC NOTES

● J. SURESH, Mysore

to IMF. Well before Trump returned to power for the second time, the IMF had pointed to what it called "geo-economic fragmentation" that had developed after the financial crisis of 2008 amid a rise in tariffs and trade barriers. This was despite the hand-on-heart commitment of the G20 countries at their gathering in London in April 2009 that they would not use tariffs, recognizing

their disastrous consequences as seen in the 1930s. Some hopes are being expressed that negotiations with countries hit by the reciprocal tariffs during the 90-day pause on their implementation may ease the situation. IMF had concluded that "even if the duties were delayed indefinitely, it would not 'materially change' the outlook in its reference forecast. This is because of the magnitude of the trade barriers erected between the US and China—the world's two biggest economies."



## TRADE WAR & US ECONOMY

US Federal Reserve kept interest rates on hold at its latest meeting but expressed concern that the tariff hikes of the Trump administration will lead to both higher inflation and rising unemployment. The present situation is that tariff hikes, were "significantly larger than anticipated," have thrown investment planning and business decisions into disarray.

Companies are already reporting significant declines in their expected revenue. Ford has said it expects to take a \$1.5 billion hit and Apple expects one of almost \$1 billion. The supply chains of potentially thousands of companies have been thrown into chaos as firms face massive increases in their cost structure. With shipments at ports on the West Coast already showing a decline of as much as 30 percent, there have been warnings that empty shelves may well become a phenomenon, accompanied by sharp price rises.

The *Financial Times* noted that while demand in the US economy had broadly remained "robust" since the start of the year, "surveys have indicated that businesses and consumers are deeply concerned about how Trump's levies will affect their respective prospects." As far as the data are concerned, the GDP figures for the first quarter showed an annual contraction in the US economy of 0.3 percent. If the tariffs proceeded, the likelihood is that "the US and most of the world will fall into recession in 2025."

## FOR OUR FIELD FORCE

● **A. ARIVUKKADAL**  
Thanjavur

- ▶ **LIC Growth:** LIC reported a 9.91% year-on-year rise in new business premium (NBP) collections for April 2025, outpacing the overall industry growth rate of 8.43% and private life insurers' growth of 6.09%. Despite the strong overall growth, LIC's individual premium collections saw a slight dip of 0.46%. The number of total policies issued by LIC in April fell to 7.26 lakh from 8.56 lakh, with individual policies down to 7.24 lakh from 8.55 lakh and group policies at 1,169, down from 1,425 in April 2024.
- ▶ **LIC AUM:** LIC is managing around 70% of AUM of Life Insurance Industry and private players made up for the rest as of FY24, the latest year for which industry-wide data is available, as per IRDAI's annual handbook.
- ▶ **Whatsapp payment:** LIC has unveiled an online facility for paying LIC policy premium through its 'WhatsApp bot' service. This option will provide LIC customers one more alternate option to pay Premium online. Registered Customer portal users can use WhatsApp number 8976862090 to find out the policies which are due for payment and directly make the payment through UPI/Net banking/Cards within the WhatsApp bot. The full Customer journey of identifying policies due for premium till payment and receipt generation happens within the WhatsApp bot.
- ▶ **LIC supports:** Amid rising market volatility and persistent foreign investor selling during the March 2025 quarter, LIC provided crucial support to Indian equities. LIC has made net equity purchases of over Rs.47,000 crore, even as foreign institutional investors (FIIs) sold more than Rs.1.18 lakh crore worth of shares.
- ▶ **Indexation Benefit:** Life insurance industry leaders have urged the government to extend indexation benefits on savings-oriented life insurance policies with annual premiums exceeding Rs.5 lakh, to soften the tax burden imposed on such instruments. The demand was placed during a recent meeting between top executives from life insurance companies and the Department of Financial Services (DFS) Secretary.
- ▶ **Bancassurance:** Amid growing concerns about misselling through the bancassurance (banca) channel, public-sector banks (PSBs) have scaled back their insurance sales efforts, leading to a slowdown in growth through banca for life insurance companies in 2024-25 (FY25). In contrast, life insurance companies affiliated with private-sector banks have nearly doubled their growth through the banca channel in the same period.
- ▶ **Quick approval:** In a move aimed at improving health insurance penetration and public trust, Government is planning to mandate faster processing times for cashless claims. Insurers may soon be required to approve cashless authorisation requests within one hour and settle final claims within three hours.
- ▶ **Health Premium:** In January 2025, IRDAI issued a circular directing all health insurance companies to restrict annual premium revisions for senior citizens to a maximum of 10%. Some insurance providers have yet to incorporate the cap into their renewal pricing, citing confusion about the wording of the directive. Specifically, insurers are uncertain whether the cap applies to annual revisions or broader periodic revisions across the lifespan of the policy.
- ▶ **Higher premium:** Proposed rules linking traffic violations to higher insurance premiums are under consideration at present. Stricter rules for traffic violations are also being proposed. Experts anticipate that premium pricing might involve a tiered model based on pending challans, potentially using telematics for risk assessment. However, there are valid concerns regarding inflated premiums in cases where challans have been erroneously and wrongfully generated.
- ▶ **Premium responsibility:** The Supreme Court has ruled that the legal "representative" of an employer or "any person responsible for the supervision and control of the establishment" is liable for criminal prosecution in case of failure to remit deductions of the Employees' State Insurance (ESI) contributions to the Employees' State Insurance Corporation.
- ▶ **Insurer's responsibility:** The Jharkhand High Court has held that, "Merely providing a wrong policy number by the claimants, liability of the insurance company cannot be ruled out because the claimants are not supposed to know the exact policy number".
- ▶ **Star Life:** India's largest private health insurer Star Health & Allied Insurance Co. Ltd plans to venture into life insurance business by potentially acquiring a life insurance company once the government allows composite licence for insurers in India.
- ▶ **Apollo insurance:** Apollo 24|7, an omni-channel digital health platform, announced that it will soon begin distributing Health, Life, and General Insurance products on its platform for its customers. The company has already completed a successful pilot and plans to launch insurance products from 12 insurers within the next two months.
- ▶ **Axis Max:** Max Life Insurance Company Ltd. has officially changed its name as Axis Max Life Insurance Ltd. It also plans to list its stock directly as soon as the Government passes the relevant amendment bill. Axis Max Life, currently owned jointly by Axis Bank and Max Financial Services, operates under a quasi-listed structure, where the parent companies are publicly traded but the insurance business is not directly listed.

# Civil Warriors Contd from p.12

popularity with the people, his captors ordered him to make a public announcement that joining Pakistan was the best solution for Muslims. When he refused, he was lashed to the porch posts with ropes, his arms spread out in the shape of a cross, and he was told he must shout, 'Pakistan Zindabad: Sher-i-Kashmir Murdabad.' It was a curious thing that the tribesmen did next. I don't know why these savage nomads should have thought of such a thing unless their sight of the sacred figures in St. Joseph's Chapel on the hill just above had suggested it to them. They drove



nails through the palms of Sherwani's hands. On his forehead, they pressed a jagged piece of tin and wrote on it: 'The punishment of a traitor is death.' Once more, Sherwani cried out, 'Victory to Hindu-Muslim unity,' and fourteen tribesmen shot bullets into his body. Gandhi's diligent biographer Pyarelal writes in his biography of the Mahatma, *The Last Phase*, 'But within 48 hours of the cold-blooded murder, his dying prophecy was fulfilled, and the raiders were driven out of Baramulla with the Indian troops in hot pursuit.'

And with pride in every Indian soldier, diplomat and civilian who was engaged in the war for justice, and will, whenever called upon to do so, let us say with Sardar Patel that their patriotic duty that what is keeping our Union from collapse and keeping our ill-wishers in firm check.

# Beacon of Hope

Contd from p.19



unanimous support that Benjamin Netanyahu is getting from big capitalist powers and the obvious plan of imperialism to use Israel as its *gendarme* in the Middle-east. Even then, it is undeniable that the Left everywhere is the most consistent force standing up for the Palestinians. Its historical role for mankind's survival and for the preservation of sanity is unquestionable.

# Workers' Rights in Jeopardy

Contd from p16

undermined.

Many years ago, Dr Martin Luther King Jr. had famously asserted that the dignity of all work, which implies that the labour of everyone- farmers, workers, rickshaw pullers, grocers, drivers-was essential to all of our health and well-being. Dr King was not just making a moral observation. According to him, all types of work such as sanitation workers or who picks garbage are important. We cannot sustain our life without the help of anyone. He was calling for "genuine equality" through an increase in wages, health care, job safety and economic power.



CONSUMER PRICE INDEX			
Month Base	2016	2001	1960
Oct 2024	144.5	416.16	9499.23
Nov	144.5	416.16	9499.23
Dec	143.7	413.86	9446.64
Jan 2025	143.2	412.42	9413.77
Feb	142.8	411.26	9387.47
Mar	143.0	411.84	9400.62
Base 1960=Base 2001x22.8259			
Base 2001=Base 2016x2.88			

## DONATIONS

### TO INSURANCE WORKER

Com. K.Radha, Vellore DO	Rs.1000
Com. Shivasubramian, Chennai	50000
Com. Baburaj e s Ernakulam DO	5000
Com. S.Geetha Kumari,Trivandrum	5000

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

**STRONG**



**FOR  
STRONGER**



*With Best Wishes from*  
**Insurance Corporation Employees' Union  
Karimnagar Division**

*With Best Compliments from*  
**INSURANCE EMPLOYEES' UNION**  
**Dharwad Division, Dharwad**



**We demand Immediate  
Recruitment to  
Class III &  
IV cadre  
in LIC**

