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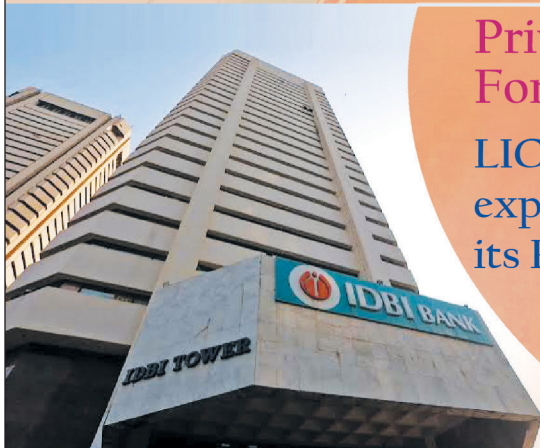


Veins that
can not
be Cut!

Restore credibility to Election process
Abandon
the SIR
Sack CEC



We the People shall push back
& Reclaim the Democratic space



Privatisation &
Foreignisation

LIC owes
explanation to
its Policyholders

From the
pages of
Insurance
Worker



AI and
Job
Market





Rakesh Ranjan, molitics.in, 15th October



R Prasad,
Economic
Times,
15th October



Sajith Kumar, Deccan Herald, 14th October

MOTHER OF DEMOCRACY as Cartoonists saw it in October 2026

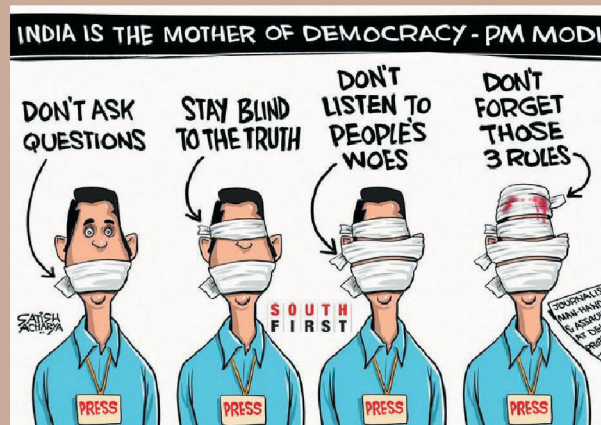


Nala Ponnappa
@ facebook,
14th October



Sandeep Adhwaryu, Times of India, 14th October

Satish Acharya, South First, 15th October



DEMOCRACY UNDER SIEGE Citizens are Fighting Back

The Prime Minister has once again claimed that India is the mother of democracy. Whether this statement is a simple political rhetoric is debatable. But what is certain is that this assertion sounds insincere and dishonest in the background of the massive crackdown on the peaceful protestors in the national capital in the past few weeks. The peaceful protests by the opposition political parties, student and civil society organizations and Cockroach Janata Party are to demand the abandoning of the revision of the electoral rolls in the name of SIR and the resignation of the Chief Election Commissioner Gyanesh Kumar. Amit Shah, the home minister has called these protests as an attempt to protect the infiltrators but refuses to tell the nation how many foreigners were found on the electoral rolls. By not listening to the genuine concerns of the protesting citizens, both the Prime Minister and Home Minister have shown the highest level of arrogance of power and have demonstrated without any ambiguity that they are not accountable to the people who elected them to be in the positions of power they occupy now.

It is now acknowledged that the entire

process of SIR is flawed. It intends to exclude rather than include. No revision of elector rolls in the past saw the reduction in the number of voters. These revisions had led to the increase in their number. The estimates suggest that nearly 13 crore Indians have been disenfranchised through SIR exercise so far. This huge number

is really disturbing. The right to vote is the fundamental right of every citizen and by denying this right, the election commission is raising

doubts over the citizenship of such large number of people. The SIR exercise has inconvenienced all citizens but it has placed huge burden on the poor and minorities. The BJP ruled States like Bihar and West Bengal are depriving the poor of the social subsidies on the plea that they are not found on the voters list. The SIR exercise does not look like an exercise to purify the electoral rolls but an effort to so create the rolls that would help the BJP to ever remain in power. It is seen in the last few years that democracy is being mocked at by splitting the political parties, encouraging defections, re-engineering the area of assembly constituencies; all to remain in power. The chief election commissioner has been functioning in an arbitrary manner in

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For our Field Force - Arivukkadal

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Cover design & Lay-out:
M Ramu, Kriya Prakashana
No.1, 1st Cross, CSI Compound,
Bengaluru-560027
Ph: 080-48529910
insuranceworker1957@gmail.com iw_2005@yahoo.com

the interests of the BJP has been proved by the expose of Indian Express. The objections of the other election commissioners to some of the decisions of the CEC were over-ruled. The powers of the Electoral Registration Officers are curtailed through centralization of technology. Voting rights have become hostage to the technology.

It was in this background that opposition parties levelled charges of vote chori and demanded accountability. The CJP, student organisations and civil society groups also gave the call for abandoning the SIR and resignation of CEC to uphold the principle of accountability in a democracy. However, instead of entering into a dialogue with these parties and organisations, the government chose to confront them violently. The call for a peaceful protest at Jantar Mantar on 10th October was handled with the government relying on excessive coercive state power. The government deployed more than 40000 security forces to prevent the protest. Not only the Delhi police, but other armed forces too were deployed. The national capital was converted into a garrison with the State waging war against its own citizens. In an unprecedented show of brutality, the police manhandled members of parliament, beat up women protestors and even the journalists were not spared. Thousands were detained and many youngsters were brutally assaulted in police stations and detention camps. The Tiranga lehrao program was also banned. The Jantar Mantar was denotified as a protest site. All these measures were taken to make the protests invisible. It is the legitimate right of any protest to be visible so as to attract attention of the policymakers and other citizens. But the present government to whom democratic norms are an anathema wants to make the protests invisible.

Despite these efforts and violence unleashed by the State against its own citizens, the citizens refused to back down. Through the continuation of the protests in various forms, they are showing the determination to reclaim the democratic space and demand the nation to live by the principles of the Constitution. The students and youth are in the forefront of this struggle. This is a very reassuring signal. The youth fighting for democratic rights have firmly said that they will not allow the ruling party of the government to continue to hoodwink the people through divisive and communal policies.

Is India on the verge of becoming a Police State? There are clear signs. The country has

been falling in democratic standards. Dissent is criminalized; restrictions are being placed on civil liberties and democratic freedom is under strain. Arrests and detentions without any trial for years under draconian laws are being used against persons who do not agree with the government. Anybody who disagrees with the government and its policy is branded as dimagi naxal and anti-national. Democratic institutions are broken; agencies like CBI and ED are being

बंधक लोकतन्त्र :

प्रधानमंत्री ने एक बार फिर दावा किया है कि भारत लोकतन्त्र की जननी है। यह बयान महज एक राजनीतिक जुमला है या नहीं, इस पर बहस हो सकती है। लेकिन एक बात तय है कि पिछले कुछ हफ्तों में राष्ट्रीय राजधानी में शांतिपूर्ण प्रदर्शनकारियों के खिलाफ की गई भारी कार्यवाही को देखते हुए, यह दावा बनावटी और बेईमानी भरा लगता है। विपक्षी राजनीतिक दलों, छात्र संगठनों, नागरिक समाज समूहों और काँकरोच जनता पार्टी के ये शांतिपूर्ण विरोध प्रदर्शन, एसआईआर के नाम पर मतदाता सूची में बदलाव को रोकने और मुख्य चुनाव आयुक्त ज्ञानेश कुमार के इस्तीफे की मांग को लेकर है। गृह मंत्री अमित शाह ने इन प्रदर्शनों को घुसपैठियों को बचाने की कोशिश बताया है, लेकिन वे देश को यह बताने से इन्कार कर रहे हैं कि मतदाता सूची में कितने विदेशी पाए गए। प्रदर्शन कर रहे नागरिकों की जायज चिन्ताओं को अनसुना करके, प्रधानमंत्री और गृह मंत्री दोनों ने सत्ता के घमण्ड की पराकष्टा दिखा दी है। उन्होंने साफ तौर पर यह साबित कर दिया है कि वे उन लोगों के प्रति जवाबदेह नहीं हैं, जिन्होंने उन्हें चुनकर सत्ता के उन पदों पर पहुँचाया है, जिन पर वे आज काबिज हैं।

अब यह माना जाने लगा है कि एसआईआर की पूरी प्रक्रिया ही दोषपूर्ण है। इसका उद्देश्य लोगों को शामिल करने के बजाय उन्हें बाहर करना है। अतीत में मतदाता सूचियों के किसी भी पुनरीक्षण में मतदाताओं की संख्या में कमी नहीं आई थी ; बल्कि इन पुनरीक्षणों में उनकी संख्या में वृद्धि ही हुई थी। अनुमान बताते हैं कि अब तक एसआईआर प्रक्रिया के कारण लगभग करोड़ भारतीय अपने मताधिकार से वंचित हो गए हैं। इतनी बड़ी संख्या वास्तव में चिन्ताजनक है। मतदान का अधिकार हर नागरिक का मौलिक अधिकार है, और इस अधिकार से वंचित करके, चुनाव आयोग इतने सारे लोगों की नागरिकता पर ही सवाल खड़े कर रहा है। एसआईआर प्रक्रिया ने सभी नागरिकों को परेशानी में डाला है, लेकिन इसने गरीबों और अल्पसंख्यकों पर बहुत बड़ा बोझ डाल दिया है। बिहार और पश्चिम बंगाल जैसे राज्यों में, जहाँ भाजपा का शासन है, गरीबों को सामाजिक सब्सिडी से वंचित किया जा रहा है ; इसका कारण यह बताया जा रहा है कि उनके नाम मतदाता सूची में नहीं हैं। ऐसा लगता है कि एसआईआर प्रक्रिया मतदाता सूची को शुद्ध करने के लिए नहीं, बल्कि सूचियों को इस तरह से तैयार करने के लिए है जिससे भाजपा को हमेशा सत्ता में

used for the political interests of the BJP. The political opponents, trade unionists and civil society activists are under State surveillance. May be India has not yet fallen as a full-fledge Police State; but there is clear evidence of authoritarian tendencies in governance.

The youth are fighting back. The future of India as a democratic and secular state is at stake. Even at this stage the government can take action to sack the CEC to restore credibility

to the process of elections and abandon the SIR. The working class movement, peasantry and others should join this struggle to save India from falling into a full fledge authoritarian state. It is the responsibility of "We – the People" to push back and reclaim the democratic space. This is the most important and urgent task before the people of India today.



वापस हासिल करने के लिए नागरिक संघर्षरत

बने रहने में मदद मिल सके। पिछले कुछ वर्षों में देखा गया है कि सत्ता में बने रहने के लिए राजनीतिक दलों को तोड़ना, दलबदल को बढ़ावा देना और विधानसभा क्षेत्रों की सीमाओं को फिर से तय करना— इन सब तरीकों से लोकतन्त्र का मजाक उड़ाया जा रहा है। इण्डियन एक्सप्रेस के खुलासे से यह साबित हो गया है कि मुख्य चुनाव आयुक्त भाजपा के हितों को साधने के लिए मनमाने ढंग से काम कर रहे हैं। सीईसी के कुछ फैसलों पर अन्य चुनाव आयुक्तों ने जो आपत्तियां जताई थीं, उन्हें खारिज कर दिया गया। तकनीक के केन्द्रीकरण के जरिए चुनाव पंजीकरण अधिकारियों की शक्तियों को सीमित कर दिया गया है। अब मतदान का अधिकार तकनीकी का बंधक बन गया है।

इसी पृष्ठभूमि में विपक्षी दलों ने वोट चोरी के आरोप लगाए और जवाबदेही की मांग की। लोकतन्त्र में जवाबदेही के सिद्धांत को बनाए रखने के लिए, सीजेपी, छात्र संगठनों और नागरिक समाज समूहों ने भी एसआईआर को रद्द करने और मुख्य चुनाव आयुक्त के इस्तीफे की मांग की। हालांकि, इन दलों और संगठनों के साथ बातचीत करने के बजाय, सरकार ने उनके खिलाफ हिंसक रूख अपनाया। 10 अक्टूबर को जन्तर-मन्तर पर शांति पूर्ण विरोध प्रदर्शन की योजना को रोकने के लिए सरकार ने अत्यधिक बल प्रयोग का सहारा लिया। विरोध को रोकने के लिए सरकार ने 40,000 से अधिक सुरक्षाकर्मियों को तैनात कर दिया। इसमें न केवल दिल्ली पुलिस, बल्कि अन्य सशस्त्र बलों को भी शामिल किया गया। राष्ट्रीय राजधानी को एक छावनी में बदल दिया गया, मानो सरकार अपने ही नागरिकों के खिलाफ युद्ध लड़ रही हो। पुलिस ने अभूतपूर्व क्रूरता दिखाते हुए सांसदों के साथ बदसलूकी की, महिला प्रदर्शनकारियों को पीटा और पत्रकारों को भी नहीं बर्खा। हजारों लोगों को हिरासत में ले लिया गया और कई युवाओं को पुलिस थानों तथा हिरासत केन्द्रों में बेरहमी से पीटा गया। तिरंगा लहराओ कार्यक्रम पर भी प्रतिबन्ध लगा दिया गया। जन्तर-मन्तर को विरोध प्रदर्शन स्थल के रूप में मान्यता देना बन्द कर दिया गया। ये सभी कदम इसलिए उठाए गए ताकि विरोध प्रदर्शन लोगों से ओझल हो जाए। किसी भी विरोध प्रदर्शन का यह जायज अधिकार है कि वह दिखाई दे, ताकि नीति-निर्माताओं और अन्य नागरिकों का ध्यान उस ओर आकर्षित हो सके। लेकिन मौजूदा सरकार, जिसे लोकतान्त्रिक मानदण्ड बिल्कुल भी पसन्द नहीं है, वह इन विरोध प्रदर्शनों को पूरी तरह से ओझल कर देना चाहती है।

इन कोशिशों और राज्य द्वारा अपने ही नागरिकों के खिलाफ की गई हिंसा के बावजूद, नागरिक पीछे हटने को तैयार नहीं हुए। अलग अलग रूपों में विरोध प्रदर्शन जारी रखकर, वे लोकतान्त्रिक जगह को वापस पाने का अपना पक्का इरादा दिखा रहे हैं और मांग कर रहे हैं कि देश संविधान के उसूलों के मुताबिक चले। इस संघर्ष में छात्र और युवा सबसे आगे हैं। यह एक बहुत ही उम्मीद जगाने वाला संकेत है। लोकतान्त्रिक अधिकारों के लिए लड़ रहे युवाओं ने साफ तौर पर कहा है कि वे सत्ताधारी पार्टी को अपनी बांटने वाली और सांप्रदायिक नीतियों के जरिए लोगों को और ज्यादा गुमराह नहीं करने देंगे।

क्या भारत एक पुलिसिया राज्य बनने की कगार पर है ? इसके स्पष्ट संकेत मिल रहे हैं। देश में लोकतान्त्रिक मानक लगातार गिर रहे हैं। असहमति को अपराध की तरह देखा जा रहा है; नागरिक स्वतंत्रताओं पर पाबंदियां लगाई जा रही हैं और लोकतान्त्रिक आजादी दबाव में है। सरकार से असहमत लोगों के खिलाफ कठोर कानूनों का इस्तेमाल करके, बिना किसी मुकदमे के उन्हें सालों तक गिरफ्तार करके रखा जा रहा है। जो कोई भी सरकार और उसकी नीतियों से असहमति जताता है, उसे दिमागी नक्सली और राष्ट्र-विरोधी करार दे दिया जाता है। लोकतान्त्रिक संस्थाएं टूट चुकी हैं ; सीबीआई और ईडी जैसे एजेंसीयों का इस्तेमाल बीजेपी के राजनीतिक हितों को साधने के लिए किया जा रहा है। राजनीतिक विरोधियों, ट्रेड यूनियन नेताओं और नागरिक समाज के कार्यकर्ताओं पर सरकारी निगरानी रखी जा रही है। हो सकता है कि भारत अभी पूरी तरह से एक पुलिसिया राज्य न बना हो, लेकिन शासन में तानाशाही प्रवृत्तियों के स्पष्ट प्रमाण मौजूद हैं।

ये युवा वापसी का संघर्ष कर रहा है। एक लोकतान्त्रिक और धर्मनिरपेक्ष राष्ट्र के रूप में भारत का भविष्य दांव पर लगा है। अभी भी सरकार सीईसी को हटाकर चुनाव प्रक्रिया की विश्वसनीयता बहाल कर सकती है और एसआईआर को त्याग सकती है। भारत को पूरी तरह से तानाशाही व्यवस्था में बदलने से बचाने के लिए मजदूर वर्ग, किसानों, और अन्य लोगों को इस संघर्ष में शामिल होना चाहिए। यह उन हम भारत के लोग.... की जिम्मेदारी है कि वे इसका विरोध करें और लोकतान्त्रिक जगह को वापस हासिल करें। आज भारत के लोगों के सामने यह सबसे महत्वपूर्ण और जरूरी काम है।

Privatisation & Foreignisation of IDBI Bank

The Cabinet Committee on Economic Affairs in its meeting of 14th October has approved the strategic sale of Industrial Development Bank of India (IDBI). The DIPAM Secretary has said that the transaction is expected to be completed before the end of the current financial year. This premier bank is being sold to Canada's Fairfax Financial Holdings for ¹ 52878 crore for a controlling stake of 60.72%. Of this, the government is selling 30.48% of its equity and the LIC 30.24%. It is unfortunate that the government went ahead with this deal despite large scale opposition from the financial sector workforce and progressive sections of the Indian society. This is yet another step towards allowing the foreign capital to control the Indian financial sector and the domestic savings, which in longer term would be very harmful to the political and economic sovereignty.

The AIIEA is opposed to the privatization and foreignization of one of the premier financial institutions. It is also concerned about the investments of LIC in the IDBI. The LIC has to clarify the reasons for the divestment of its holdings in IDBI; whether this serves the objectives of the investments made earlier and whether the interests of the policyholders are fully protected. After all, it was the policyholders' monies that were invested in this bank.

The IDBI is a classic example of how institutions were destroyed in the name of reforms in the financial sector following the total embracing of neoliberalism beginning from 1991. The IDBI was established in 1964 as a fully owned subsidiary of RBI to provide long term finance for projects in infrastructure development. It was to help the industrialization of the country. The ownership of this institution was transferred to the government in 1976. In the name of reforms initiated after 1991, this development finance bank was converted into a commercial bank. It is common knowledge that the functions of a development bank are different from that of a commercial bank. The legacy issues and the short-term borrowings for long term infrastructure funding found the IDBI in a terrible mess. In May 2017, the RBI placed IDBI Bank under prompt corrective action framework. In September 2018, its non-performing assets ratio rose to 31.78% and there was a negative rate of return on the assets.

It was in this background that LIC decided

to make an investment in IDBI. There were concerns expressed by many citizens relating to this decision with fears that LIC is putting to risk the policyholders' monies to bail out a distressed bank. There were accusations that LIC is prompted by the government to do this. In response, the LIC said that the investment in the IDBI is purely on commercial considerations and this will help LIC in expanding its distribution network and improving bancassurance channel. It also argued that it sees opportunities to create business synergies through this investment. This sounded logical as all big private insurance companies were promoted by the Banks and this helped them in securing nearly 65% of their business through bancassurance model. The LIC was asking the RBI to permit it to have a bank. This was not agreed and even the request to allow LIC Housing Finance to float a Bank was also disallowed. In this background the RBI, IRDAI and other regulators permitting LIC to have a controlling stake of 51% in IDBI was seen as a big opportunity. The LIC invested ¹ 21624 core to acquire a 51% stake in the IDBI Bank in 2019. Thereafter it invested another ¹ 4743 crore. Thus, the total investment of LIC which was from the policyholders' funds were ¹ 26367 crore.

The LIC nursed the IDBI Bank back to health by 2021. The Bank showed a remarkable turnaround. Its balance sheet reflected the health of the Bank. It returned to profit and was taken off by the RBI from its framework of prompt corrective action in March 2021. By 2026, its NPA came down to 2.3% and it has been sustaining the profits since then. If LIC's investments and guidance have brought this remarkable turnaround, why is LIC being asked to divest its holding and cede control of the Bank to a foreign entity now? It is true that LIC will hold 19% equity after this disinvestment but this does not answer the broader question; why should it cede control of this Bank? The objectives for which the LIC invested in this Bank in 2019 continue to remain valid even today. If the regulators could modify their policies to allow LIC to acquire 51% controlling stake in 2019, why should it not be allowed to retain control over this Bank now. Does this look like the government and regulators asking LIC to risk the policyholders' funds to bail out a distressed financial institution and cede control

after nursing it back to health?

The AIIEA had supported the decision of LIC to invest in IDBI Bank in 2019 as it saw merits in the reasons advanced by LIC. It is disappointed now with the decision of LIC to sell its stake to enable a foreign entity gain control over this premier bank. The LIC owes explanation to its policyholders. It must explain the rationale behind selling 30.24% stake to Fairfax. It should inform the policyholders what returns this investment generated and how the policyholders are benefitted. The LIC must reassure its clients that all its decisions are taken keeping in view

the interests of the policyholders and security of their policy monies. It is hoped that LIC would clear the air surrounding this deal early.

The AIIEA is strongly opposed to the policy of privatization of public sector undertakings. It regards financial sector as the most important component of the economy and foreignization of financial sector would harm the national interests. It will continue to oppose this and join the broader sections of the financial sector workforce and Indian society to demand a reversal of the disastrous economic policies being pursued by the government.

आईडीबीआई का निजीकरण और विदेशीकरण

आर्थिक मामलों की कैबिनेट समिति ने 14 अक्टूबर को हुई अपनी बैठक में इंडस्ट्रियल डेवलपमेंट बैंक ऑफ इण्डिया (आईडीबीआई) की मालिकाना बिक्री को मंजूरी दे दी है। डीआईपीएम सचिव ने कहा है कि यह सौदा चालू वित्त वर्ष के अन्त तक पूरा होने की उम्मीद है। इस प्रमुख बैंक को कनाडा की फेयरफैक्स फाइनेंशियल होल्डिंग्स को ,52878 करोड़ रुपये में बेचा जा रहा है, जिसके तहत उन्हें 60.72 प्रतिशत नियंत्रक हिस्सेदारी मिलेगी। इसमें से सरकार अपनी 30.48 प्रतिशत हिस्सेदारी बेच रही है और एलआईसी अपनी 30.24 प्रतिशत हिस्सेदारी बेच रही है। यह दुर्भाग्यपूर्ण है कि वित्तीय क्षेत्र के कर्मचारियों और भारतीय समाज के प्रगतिशील वर्गों के भारी विरोध के बावजूद सरकार इस सौदे को आगे बढ़ा रही है। यह भारत के वित्तीय क्षेत्र और घरेलू बचत पर विदेशी पूंजी का नियन्त्रण स्थापित करने की दिशा में एक और कदम है, जो लम्बे समय में देश की राजनीतिक और आर्थिक संप्रभुता के लिए बहुत हानिकारक साबित होगा।

एआईआईईए प्रमुख वित्तीय संस्थानों में से एक के निजीकरण और विदेशीकरण का विरोध करता है। इसे आईडीबीआई में एलआईसी के निवेश को लेकर भी चिन्ता है। एलआईसी को आईडीबीआई में अपनी हिस्सेदारी बेचने के कारणों को स्पष्ट करना चाहिए; क्या इससे पहले किए गए निवेश के उद्देश्यों की पूर्ति होती है और क्या पॉलिसीधारकों के हितों की पूरी तरह से रक्षा कर पाएंगे? आखिरकार, इस बैंक में जो पैसा निवेश किया गया था, वह पॉलिसीधारकों का ही था।

आईडीबीआई इस बात का एक बेहतरीन उदाहरण है कि कैसे 1991 से नव-उदारवाद को पूरी तरह अपनाने के बाद, वित्तीय क्षेत्र में सुधारों के नाम पर संस्थानों को बर्बाद कर दिया गया। आईडीबीआई की स्थापना 1964 में आरबीआई की पूर्ण स्वामित्व वाली सहायक कम्पनी के रूप में की गई थी, जिसका उद्देश्य बुनियादी ढांचे के विकास से जुड़ी परियोजनाओं के लिए दीर्घकालिक वित्त उपलब्ध कराना था। इसका मकसद देश के औद्योगीकरण में मदद करना था। में इस संस्थान का स्वामित्व सरकार को सौंप दिया गया। 1991 के बाद शुरू किए गए सुधारों के नाम पर, इस वित्त विकास बैंक को एक व्यापसायिक बैंक में बदल दिया गया। यह सर्वविदित है कि एक विकास बैंक के कार्य एक व्यावसायिक

बैंक से अलग होते हैं। पुरानी समस्याओं और बुनियादी ढांचे के दीर्घकालिक वित्तपोषण के लिए अल्पकालिक कर्ज लेने की वजह से आईडीबीआई बहुत बुरी स्थिति में फंस गया। मई 2017 में, आरबीआई ने आईडीबीआई बैंक को तत्काल सुधारात्मक कार्यवाही ढांचे के अन्तर्गत डाल दिया। सितम्बर 2018 तक, इसके नॉन-परफॉर्मिंग एसेट्स का अनुपात बढ़कर 31.78 प्रतिशत हो गया और निवेश पर मिलने वाला लाभ भी नकारात्मक हो गया।

इसी पृष्ठभूमि में एलआईसी ने आईडीबीआई में निवेश करने का फैसला किया। कई नागरिकों ने इस फैसले पर चिन्ता जताई कि एलआईसी एक संकटग्रस्त बैंक को उबारने के लिए पॉलिसीधारकों के पैसे को जोखिम में डाल रही है। यह आरोप भी लगाए गए कि एलआईसी ने सरकार के कहने पर ऐसा किया है। इसके जवाब में, एलआईसी ने कहा कि आईडीबीआई में यह निवेश पूरी तरह से व्यावसायिक कारणों से किया गया है, जिससे एलआईसी को अपने वितरण तन्त्र के विस्तार और बैंक इन्श्योरेंस माध्यम को बेहतर बनाने में मदद मिलेगी। एलआईसी ने यह भी तर्क दिया कि इस निवेश के जरिए उसे व्यवसाय को गुणात्मक रूप से बढ़ाने के मौके दिख रहे हैं। यह बात तार्किक लगी, क्योंकि सभी बड़ी निजी बीमा कम्पनियों को बैंकों द्वारा ही बढ़ावा दिया गया था, जिससे उन्हें अपने लगभग 65 प्रतिशत व्यवसाय को बैंक इन्श्योरेंस माध्यम के जरिए हासिल करने में मदद मिली। एलआईसी, आरबीआई से अपना स्वयं का एक बैंक बनाने की अनुमति मांग रही थी। लेकिन इसे मंजूरी नहीं मिली, और यहां तक कि एलआईसी हाउसिंग फाइनेन्स को भी बैंक शुरू करने की अनुमति नहीं दी गई। ऐसे में, आरबीआई, आईआरडीएआई और अन्य नियामकों द्वारा एलआईसी को आईडीबीआई में 51 प्रतिशत हिस्सेदारी रखने की अनुमति देना एक बड़े अवसर के रूप में देखा गया। 2019 में, एलआईसी ने आईडीबीआई बैंक में 51 प्रतिशत हिस्सेदारी हासिल करने के लिए , 21624 करोड़ रुपये का निवेश किया। इसके बाद, उसने , 4743 करोड़ रुपये का और निवेश किया। इस तरह, एलआईसी का निवेश जो पॉलिसीधारकों के पूंजीकोष से किया गया था कुल , 26367 करोड़ रुपये रहा।

एलआईसी ने 2021 तक आईडीबीआई बैंक की स्थिति को सुधार दिया। बैंक में एक शानदार बदलाव देखने को मिला।

बैंक की बैलेन्स शीट से उसकी बेहतर होती स्थिति का पता चलता है। बैंक फिर से मुनाफे में आ गया और मार्च 2021 में आरबीआई ने इसे अपने प्रॉम्प्ट करेक्टिव एक्शन फ्रेमवर्क से बाहर कर दिया। 2026 तक, इसका एनपीए घटकर 2.3 प्रतिशत रह गया और तब से बैंक लगातार मुनाफा कमा रहा है। अगर एलआईसी के निवेश और मार्गदर्शन से बैंक इतना बड़ा सकारात्मक बदलाव आया है, तो अब एलआईसी से अपनी हिस्सेदारी बेचने और बैंक का नियन्त्रण किसी विदेशी संस्था को सौंपने के लिए क्यों कहा जा रहा है ? यह सच है कि विनिवेश के बाद भी एलआईसी के पास 19 प्रतिशत हिस्साधारिता बनी रहेगी, लेकिन इससे मुख्य सवाल का जवाब नहीं मिलता कि आखिर उसे बैंक का नियन्त्रण क्यों छोड़ देना चाहिए ? जिन उद्देश्यों के लिए एलआईसी ने 2019 में इस बैंक में निवेश किया था, वे आज भी प्रासंगिक हैं। अगर 2019 में नियामक अपनी नीतियों में बदलाव करके एलआईसी को 51 प्रतिशत की नियंत्रक हिस्सेदारी लेने की अनुमति दे सकते थे, तो अब उसे बैंक पर अपना नियंत्रण बनाए रखने की अनुमति क्यों दी जानी चाहिए ? क्या ऐसा नहीं लगता कि सरकार और नियामक, एलआईसी से यह कह रहे हैं कि वह किसी संकटग्रस्त वित्तीय संस्थान को उबारने के लिए बीमाधारकों के पूंजीकोष को जोखिम में डाले, और जब वह संस्थान को वापस पटरी पर ले आए, तो उसका नियन्त्रण भी छोड़ दे ?

एआईआईईए ने 2019 में आईडीबीआई बैंक में निवेश

करने के एलआईसी के फैसले का समर्थन किया था, क्योंकि उसे एलआईसी द्वारा दिए गए तर्कों में दम लगा था। अब, एलआईसी के अपनी हिस्सेदारी बेचने के फैसले से वह निराश है, जिससे एक विदेशी कम्पनी को इस प्रमुख बैंक पर नियन्त्रण पाने का मौका मिल जाएगा। एलआईसी को अपने पॉलिसीधारकों को जवाब देना चाहिए। उसे यह स्पष्ट करना चाहिए कि फेयरफैक्स को 30.24 प्रतिशत हिस्सेदारी बेचने के पीछे क्या कारण था। उसे पॉलिसीधारकों को बताना चाहिए कि इस निवेश से कितना मुनाफा मिला और इससे पॉलिसीधारकों को क्या फायदा हुआ। एलआईसी को अपने ग्राहकों को भरोसा दिलाना चाहिए कि उसके सभी फैसले पॉलिसीधारकों के हितों और उनके पॉलिसी के पैसों की सुरक्षा को ध्यान में रखकर लिए जाते हैं। उम्मीद है कि एलआईसी जल्द ही इस सौदे को लेकर बनी उलझन को दूर करेगी।

एआईआईईए सार्वजनिक क्षेत्र के उपक्रमों के निजीकरण की नीति का कड़ा विरोध करता है। यह वित्तीय क्षेत्र को अर्थव्यवस्था का सबसे महत्वपूर्ण हिस्सा मानता है और वित्तीय क्षेत्र के विदेशीकरण से राष्ट्रीय हितों को नुकसान पहुंचेगा। यह इसका विरोध करना जारी रखेगा और सरकार द्वारा अपनाई जा रही विनाशकारी आर्थिक नीतियों को पलटने की मांग करने के लिए, वित्तीय क्षेत्र के कर्मचारियों और भारतीय समाज के व्यापक वर्गों के साथ मिलकर काम करेगा।

Central Committee Meeting of AIIPA finalises Agitational Program

The Central Committee of the All India Insurance Pensioners' Association met at Guwahati on 25th and 26th September, 2026. Fifty nine CC Members attended the meeting. Coms. Amanulla Khan, former President of AIIEA and K. Venu Gopal, former General Secretary of AIIEA attended the meeting as guests of honour at our invitation. The meeting began with two very inspiring inaugural songs sung by Com. Ganakanta Deka, a member of LICPA, Guwahati Division and the noted mass singer of Assam.

The General Secretary of AIIPA Com M Kunhikrisnan placed before the meeting a brief report on the current developments, both in the international and national arena as well as within the Public Sector Insurance Industry. The report noted that US imperialism has become very aggressive and raging continuous wars impacting the global economies. The Indian economy despite the claims of high growth has failed to create employment and is further increasing inequalities with unprecedented concentration of wealth. The government has been relentlessly attacking the rights of the

workers and the implementation of four labour codes intend to snatch away the hard won rights of the working class. Social security network lies in shambles. Through Validation Act included in the last year's Finance Bill the government, in utter violation of the Supreme Court judgment in DS Nakara v/s Union of India case, has acquired the right to divide the pensioners on the basis of dates retirement. This has been done with the ulterior motive to deny the central government pensioners the benefit of periodical pension revision, despite widespread protest. All sections of toiling masses including workers, peasants, students, youth, women, therefore, today have come out in the streets to emphatically raise their voice of opposition and resistance. These struggles have opened up some democratic space.

In such a backdrop, the report analysed the challenges posed to the LIC and PSGI Companies. The government has disinvested 10% shares of LIC and have kept the privatisation of PSGI Companies on its agenda. Different means are being adopted to weaken the Public Sector Insurance Industry.

On the issues confronting the insurance pensioners, the report expressed satisfaction at the fact that an important demand of family pension at a uniform rate of 30% of the last salary drawn sans any ceiling could be realised for PSGI pensioners also due to the untiring efforts of AIIPA. At the same time the report pointed out that another crucial and important demand of pension updation was facing a stalemate and uncertainty in the Supreme Court despite the best efforts of AIIPA. The report suggested that the legal battle should be combined with organisational struggle and mobilisation to realise this demand.

The report criticised the apathetic attitude of the LIC management, GIPSA and the government due to which many of the legitimate and long pending demands like 100% DA neutralisation for pre-August 1997 pensioners, substantial increase in ex-gratia for pre-1986 retirees, cash medical allowance and preventive health check up, further improvements in mediclaim scheme, increase in basic pension after pensioner reaches the age of 80 as is in vogue in case of central government pensioners, withdrawal of GST from group mediclaim premiums etc., still hang fire.

The report informed that two new units, viz., Bilaspur Division Insurance Pensioners' Association and LIC Pensioners' Association, Bongaigaon have been formed during the period under review. With these AIIPA has 88 units in the life sector and 26 units in GI sector.

Com KKC Pillai, Joint Secretary of AIIPA placed before the meeting a report on organisation. The report pointed out that though since December, 2024 more than 3000 members were enrolled in AIIPA till December, 2025 and its membership at present crossed 50,000 mark, there are areas of weaknesses that should be removed. Effort should be undertaken to further increase the membership of AIIPA.

Forty one CC members took part in the discussion on these two reports. They enriched the reports with their grass root level experiences and offered many valuable suggestions for moving ahead. The issues discussed mainly veered round the demand of pension updation. Other issues also came up for discussion. Everyone stressed the need of launching a programme of agitation to clinch the issues. All the speakers laid emphasis on strengthening and expanding the organisation further. They called for launching an 'intensive membership drive' and set a target to be fulfilled before

meeting in the next Conference of AIIPA.

Interventions of Com Amanulla Khan and Com. K. Venu Gopal

Coms Amanulla Khan and K. Venu Gopal, two senior leaders of insurance employees' and pensioners' movement intervened in the debate and guided the deliberations to a fruitful culmination. Both the speakers stressed the urgent need of uniting with other sections of the pensioners and working masses to defeat the anti-people policies of the government. They called upon AIIPA to step up the campaign for Universal Social Security and Pension and join the wider struggle on the demand of scrapping of NPS and restoration of OPS for all.

The General Secretary, AIIPA summed up the discussion and suggested before the CC meeting a programme of actions which are as follows:-

1. Holding of General Body meetings of Divisional/Regional Units of LIC/GI sector and explaining the decision of CC meeting within the month of October, 2026.
2. First week of November: Holding of demonstration before DOs/ROs and adoption of resolutions to be sent to LIC / GIPSA management. (Draft of the resolution will be sent from the AIIPA headquarters)
3. Launching of mass signature Campaign in a memorandum addressed to Prime Minister/ Finance Minister. (Draft will be provided by AIIPA HQrs)
4. Submission of memorandum with mass signatures to Prime Minister/ Finance Minister. (Date to be decided later) Dharna/ Demonstration to be held on the day before DOs/ROs of LIC/PSGI Cos.
5. A massive Dharna before LIC Central Office and main offices of GIPSA in the month of December, preferably on 17th December, 2026.
6. A letter will be addressed to other Pensioners' Organisations by AIIPA suggesting a meeting of representatives on an agreed date within October, 2026 for joint mobilisation. (The letter has already been sent on 28th September)
7. Organise Conventions/Seminars on following broader issues like universal social security in the form of pension, privatisation and other issues of importance.

This apart some decisions were taken to further consolidate the organisation and streamline its functioning.

The meeting unanimously adopted a resolution demanding adequate measures for

proper relief and rehabilitation flood-affected people of Assam, declaration of the calamity in the four districts of Upper Assam, viz., Sivasagar, Charaideo, Jorhat and Golaghat as a national calamity and announcement of special package for relief/rehabilitation of flood hit people and declaration of flood problem of Assam as a national problem and adoption of a comprehensive measures for its permanent solution.

Open General Meeting

In the afternoon of 26th September a largely attended Open General Meeting was held on the occasion of CC meeting at the auditorium of Institution of Engineers which was packed to

the capacity. Insurance pensioners came from different places of Assam to attend the meeting which was addressed by Coms Amanulla Khan, K. Venu Gopal and M Kunhikrishnan. The General Secretary of AIIPA in that meeting handed over a cheque for rupees two lakhs to the General Secretary of LICPA, Guwahati Division as contribution of AIIPA towards the relief of flood stricken people of Assam.

Com Satanjib Das, President, AIIPA presided over both CC meeting and Open General Meeting. The Central Committee meeting was organised very efficiently by LICPA, Guwahati and NERGIPA.

AIIEA condemns decision to sell majority stake in IDBI Bank Calls upon Government to abandon Privatisation Proposal

PRESS STATEMENT dated 15th Oct. 2026

The All India Insurance Employees' Association (AIIEA) unequivocally condemns the decision taken yesterday by the Cabinet Committee on Economic Affairs (CCEA) to sell 60.72% of the combined equity stake held by the Government of India and the LIC in IDBI Bank to Canada-based Fairfax Financial Holdings for Rs.52,878 crore. According to media reports, the stakes being sold comprises 30.48% held by the Government of India and 30.24% held by the LIC. Following the sale, the Government of India and LIC would retain only 15% and 19% equity stakes in the bank, respectively.

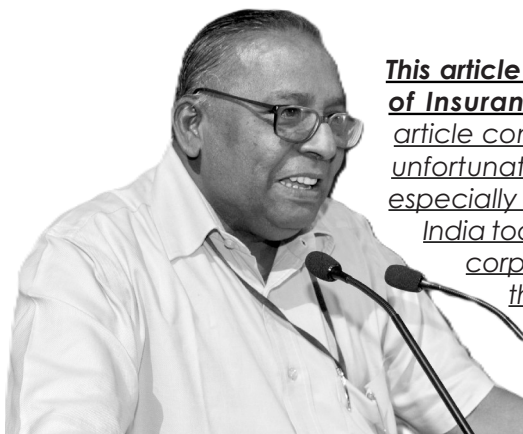
The decision is particularly unfortunate given that IDBI Bank has been registering consistent profitability and demonstrated significant improvement across key financial and operational parameters. The proposed privatisation also raises serious questions about the Government's commitment to its earlier assurance to Parliament. In 2003, the then Finance Minister of India had assured Parliament that the "Government shall at all times maintain not less than 51% equity holding in IDBI as a banking Company". The proposed sale represents a clear departure from the spirit of that assurance. The decision also appears to be driven by the government's determination to meet its disinvestment target of Rs.80,000 crore for the current financial year, rather than by any compelling economic or institutional

necessity. The transfer of majority ownership of a strategically important bank to a foreign financial entity is also difficult to reconcile with the ruling party's repeated assertion of economic nationalism.

AIIEA firmly believes that there was no compelling reason for LIC to reduce its stake in IDBI Bank through such a sale. LIC could have continued as a major shareholder, strengthening the existing partnership between the two institutions and leveraging the potential of bancassurance. Several major banks have successfully combined their banking operations with insurance businesses through subsidiary arrangements. Instead of exploring such possibilities, the Government has chosen to facilitate the transfer of control of a public sector bank to private ownership. This decision is part of the Government's wider agenda of privatising public sector enterprises and financial institutions, with potentially serious consequences for the interests of ordinary customers, employees and the economy.

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

THE ROLE OF MEDIA in the CONTEMPORARY WORLD



This article was published in the February 2007 issue of Insurance Worker. The issues discussed in the article continue to have relevance even today. It is unfortunate that the credibility of mainstream media, especially television is at an all time low. The media in India today has come under total control of the big corporate houses and to protect the interests of the owners has become a propaganda machine of the government. It is no wonder that this media is today called as Godi Media. But there are some exceptions in the print media and the emergence of the digital media and social media has been challenging the narrative of the Godi media.

**insurance
worker** @ 70
HELPING ARISE, BUILD & REFINISH
AS A HIGHLY POLICY-ORIENTED UNION

From the pages of
Insurance Worker

Com R. Govindarajan was the Joint Secretary of AIEA from 1988 to 2003.

The contemporary world is marked by globalization - a new phase of development of capitalist laws. This globalization is imperialist in character and has spread its tentacles far and wide ruthlessly, particularly after the fall of Soviet Union and setback in the socialist world. The United Nations Development Programme (UNDP) characterized this as "shrinking time, shrinking space and disappearance of borders" media, both print and electronic, have a role in advancing that process. Normally the objectives of the media have been explained in these terms: to inform the public truly and independently the happenings around, to educate, to entertain and cultivate human minds.

Whether the contemporary media fulfils these objectives remains to be a million dollar question. But the media has become a powerful tool to make you see what you cannot see, to hear what you cannot hear and to give space for endless

debate on Issues.

Media as instrument of Capital

But in the era of globalization, the media has been performing a dubious role. This does not mean there has been no space for honesty and integrity in the media; there are few journalists and anchors in the media who take the above objectives seriously and convert the time and space for better realization of the objectives. The mainstream media which has often been referred to as embodiment of public opinion providing direction to the policymakers, has been sucked into the vortex of globalization at the national and international levels. The imperialist globalization has set its own agenda resulting in pushing ahead an unregulated free market, free run for accumulated finance capital, entrusting the global economy with a few multi-national corporations, using of developed science and technology for maximizing their profit, generating inequalities among

the nations and within the nations and reducing the role of the state (but increasing its role as an engine of oppression and as a tool favouring capital and in handing over all economic affairs to the private sector. There is a need for the capital to create an ideological base to complete that agenda. The media is the best available instrument for them to complete that task.

Berlold Brecht writes: "If people were sharks the main question would be the moral education of the fish. They would be taught that the greatest and the most beautiful thing is to sacrifice oneself, and they must believe and trust in the sharks who determine their future. The small fish would have to understand that their future would be guaranteed only if they learned obedience" This is what the journalist Walter Liploman called as "manufacture of consent". The media's role in the context of globalization tends to move nearer to this concept.

From the perspective

of individual, the media is one that peddles news and information, reflect his/her anger, happiness, frustration, concern and expectations. Looked from the perspective of society, it is one that focuses people's needs, delineate the ways and means to realize the same, shape the public opinion and bridge the people living with diversities. How the media have gone through these perspective lines is a matter for deep study.

Losing its social objectives

In most of the countries in the world the media, though wearing a mask of independence, the mainstream of it falls under the tutelage of those who own it. It is not to suggest that media do not enter into the public space concerning the needs of the people. But in an atmosphere of free market where competition reigns, the media also would be subjected to the flexibility of the market which does not base itself in any specific moral code. The economics of scale in the media market always propel it to become a part of big corporate interests. For example, there is a state ownership of Doordarshan and Akashvani (All India Radio); but in that space, the presence of private ownership has been directing the whole system conforming to the commercial interests of corporates. Basing under the advertisement revenue catering to fast developing consumerism, the media, in general, tends to lose its social objectives and make itself a part of profit venture.

So the market dictates. To keep the people politically informed and raise their intellectual level and cultural standards, are some of the

Normally the objectives of the media have been explained in these terms: to inform the public truly and independently the happenings around, to educate, to entertain and cultivate human minds. Whether the contemporary media fulfils these objectives remains to be a million dollar question. But the media has become a powerful tool to make you see what you cannot see, to hear what you cannot hear and to give space for endless debate on issues. But in the era of globalization, the media has been performing a dubious role.

positive outcome of the media operations. But the "guided market system" propounds a line of approach for the media: i) the role of media is only to report what is there and not to seek any change, ii) as there is competition in the market, the media is obliged to give what the people want, iii) the media is independent, but its commercial relations is quite natural, iv) following that, there is nothing wrong in accepting advertisements from powerful economic conglomerates. These guidelines to the media explain everything.

Fashion shows given more space

If we say that "to report what is there" is the democratic task of the media, the media barons say 'not to report' is their democratic right. Sainath, a popular journalist, wrote in an article that the Lakme India Fashion week edition in the media produced "in one count, some 4,00,000 words in print. Over 1000 minutes in television coverage. Some 800 hours of TV and Video footage were shot and close to 10,000 rolls of films exposed". How many wear the designer clothes in our country - hardly 0.2% of the people; the per capita textile consumption in a year is 19 metres. But not much space is given to report farmers' suicides. Space being given to 5 star culture displayed in different forms, is not given to any deep analysis of unfair distribution of wealth. Not

much is written about the crisis in our country's agriculture and how globalization wreaks havoc in the rural economy. Some sections of the media give details of the disease, but do not go deep into the causes. In short, the life and living of the oppressed sections of the people do not occupy much time and space in our country's media

Market tagged to Capitalist Laws

The mainstream print media and also the electronic media have been glued to the concept of globalization and there has been consistent vilification of State (Public) Sector and singing paeans for private sector. With the structural adjustment programme under globalization taking deep roots, social needs of the people like food, education, health and social security are being structured to fit into a frame of commercialism and profit. Logical extension of the approach results not only in reduced investment of the State in these sectors but the destruction of public sector through privatization. There has been no media upsurge against this; instead there has been active marshalling of public opinion in favour of such 'reforms'. Further, there has been consistent propaganda on the virtues of market economy. "Market" is not a bad world. But its tagging to the capitalist laws of development leads to disastrous ends. The middle

class who scan through the media over the fluctuations in stock market and start breeding illusions of making money in a short period, tend to believe that economic and financial resources can be handled well by the market. The reports of financial disasters faced by the people of other countries through adoption of such market reforms do not appear in full in the media, but only sketchy reports are given out.

Consumerism, peddling sex and violence (under the garb of giving to the people what they want) debasement of social values, sowing seeds of despair and frustration - all have been the resource material for the print and electronic media and there can be no doubt of the fact that profit is the motivating factor in this exercise. People have the freedom to change the channel in TV; but they cannot have any say as to the context of channel programme. Decadent cultural values which place the women as the property of men in a regressive family system are deliberately projected. Advertisements appear in the media depicting women as objects of glamour with no relevance to the products concerned, but only to cater to the market vibrations.

Under Reporting

Films which have an innate quality to reach wider sections of the people and visual appeal could sway the people towards sex and violence. Some films do

appear in the screen projecting social causes and provide clean entertainment; but they do so rarely. In true sense, films and TV have been used to divert the attention of the people from the political, social and economic imperatives to resist globalization, by playing on their soft sentiments. Even indigenous culture is sought to be dovetailed or erased to give place to alien cultural invasion. We cannot forget the despicable level to which the media rank - particularly the language media fell prey to communalism during the Gujarat carnage. This is not to deny that there was no media exposure of that gross violation of human rights. Media did play, though in a limited way, a commendable role with social activism to the fore. Viewed through the democratic norms in reporting the truth, under-reporting is equally a criminal act as non-reporting of events. That is what we witness in our country.

We have already entered into the internet era. At the click of the mouse, the entire world comes to our hands. All the technological developments in the electronic world provide positive and negative reactions. Our knowledge gets widened and we learn to analyse events in a scientific manner and can draw plans for social progress on the basis of experiences of people living beyond borders. At the same time the electronic

media are being used for all illegal activities including smuggling and transfer of money.

Media to be a forward looking tool

What do we expect from the media? The media should turn itself as a true democratic tool speaking for the masses and get itself extricated from the bear-hug of globalization; its overturns to commercialism should be shunned; people should have a say in evolving a healthy media policy; the independent character of the media should be fully cherished, but it should be restored to needs, values and aspirations of the people to whom the media truly belong; the media should look upon the people as citizens, not consumers; the media should function as a hunting dog, not as a lap dog for the rich and powerful leaving no space for compromise; the media should be a forward looking tool, not an instrument of reaction; the finance capital is trying to take control of global media to serve its predatory interests - but it should generate a moral capital so that it can function as a keeper of people's conscience; it should not succumb to the wiles and caprices of competition and free market. In short, the media should ensure equality among the people and explore ways for fair distribution of country's wealth, should be humane, should help to nourish human relations for a better world, cleanse the cobwebs and raise the cultural level of the people and function as a champion for democratic and human rights. Is it a tall order? No. With proper ideological orientation, it can be ushered in.

What do we expect from the media? The media should turn itself as a true democratic tool speaking for the masses ; it should function as a hunting dog, not as a lap dog for the rich and powerful ; In short, the media should ensure equality among the people and explore ways for fair distribution of country's wealth, should be humane, should help to nourish human relations for a better world, cleanse the cobwebs and raise the cultural level of the people and function as a champion for democratic and human rights. Is it a tall order?



Let Us be the Veins of Cuba that Imperialism can not Cut!

Com D.R. Mahapatra, President, AIEA was a member of the delegation of Indian trade union, peasant, women's and political organisations that visited Cuba from 10 to 17 August 2026 to participate in the First International Colloquium: "Fidel, Legacy and Future", held in Havana to mark the birth centenary of revolutionary leader Fidel Castro. In addition to participating in the four-day colloquium, the delegation visited important historical sites, met Cuban workers and farmers, interacted with the Cuban Institute for Friendship with Peoples (ICAP), and delivered urgently needed medicines to major cancer and cardiac hospitals.

(This is the abridged version of the Report written collectively by the Delegation)



Cuba's struggle under the US blockade

The delegation's visit provided a direct opportunity to witness the severe economic and humanitarian difficulties confronting Cuba. These difficulties are primarily due to the **more than six-decade-long US economic blockade**, which deliberately restricted Cuba's access to fuel, food, medicines, medical equipment, technology, finance and international trade.

The delegation carried cartons of cancer and cardiac medicines from India, recognising that the contribution was small compared with Cuba's enormous requirements but considering it an important expression of international solidarity.

The US policy of economic pressure began soon after the Cuban Revolution. In

1960, US Deputy Assistant Secretary of State Lester Mallory advocated weakening Cuba's economy, reducing wages, creating hunger and desperation, and eventually encouraging the overthrow of the Cuban government. The subsequent measures, including the **Helms-Burton Act of 1996**, expanded and internationalised the effects of the embargo by threatening foreign companies that traded with Cuba.

The delegation noted that the present situation has become particularly serious because of restrictions on oil and fuel supplies. On reaching Havana, the delegates experienced power and water shortages. The city and airport were poorly lit, and the delegation was temporarily accommodated without electricity or running water. The ordinary Cubans have been facing power cuts

lasting 20 hours or more.

Although Cuba has restored around 1,400 MW of generating capacity, fuel shortages prevent its thermal power plants from operating at full capacity. The energy crisis demonstrates how shortages of fuel can affect every aspect of life, from hospitals and transport to water supply and food production.

Fidel's legacy and the international colloquium

Despite these difficulties, the delegation found Cuba continuing to celebrate and defend the legacy of Fidel Castro. The international colloquium brought together representatives from different countries and included discussions on the Cuban Revolution, Fidel's political legacy, youth, women, parliamentary questions and the future of socialism.

The opening session was addressed by **Miguel Díaz-**

The central message
of the delegation is:

Cuba is not alone.

International solidarity
must become the lifeline
through which the Cuban
people overcome
the blockade.

We must be the
“veins that imperialism
cannot cut.”

US Imperialism.
Hand Off Cuba!

Canel, First Secretary of the Communist Party of Cuba and President of Cuba. He explained Cuba's response to the severe conditions created by external pressure. Cuba has attempted to develop its own vaccines, expand ecological and urban agriculture, strengthen popular defence and rely on the scientific, technical and human resources of its own people.

Díaz-Canel emphasised that Cuba had not abandoned its internationalist commitments even during its own crisis. Cuban doctors and medical brigades continue to work in poorer countries and in areas affected by epidemics and natural disasters.

The Indian delegation also met **Gerardo Hernández**, one of the Cuban Five who spent 16 years imprisoned in the United States. He is now National Coordinator of the Committees for the Defence of the Revolution. The delegation also interacted with Aleida Guevara, daughter of revolutionary leader Che Guevara.

The programme included a concert at the National Theatre

of Cuba featuring pianist Frank Fernández and the National Symphony Orchestra. The closing ceremony was held at the Karl Marx Theatre on 13 August and was attended by former Cuban leader Raúl Castro.

Fidel's influence among the people

Visits to Cuba's historic sites strengthened the delegation's impression that Fidel Castro remains an important figure in the collective memory of the Cuban people.

At the Fidel Castro Museum, the delegation was particularly impressed by children between six and fourteen years of age who explained the exhibits and historical events with considerable clarity. The delegation also visited Revolution Square, the José Martí memorial, the Museum of the Revolution, the Granma boat associated with Fidel's revolutionary expedition and the Che Guevara Garrison.

Medicines and Cuba's healthcare system

A major part of the delegation's mission was to deliver medicines collected jointly by the CPI(M) and CPI to two leading Cuban medical institutions—the National Institute of Oncology and Radiobiology (INOR) and the National Institute of Cardiology and Cardiovascular Surgery (ICCC).

The INOR has provided specialised medical services to international patients since 1995 and has treated patients from more than 50 countries. It is known for research and treatment of cancer, including Cuban-developed therapeutic vaccines such as Cimavax and Vaxira.

The delegation witnessed both the strengths and serious difficulties of Cuba's healthcare system. The Cuban state continues to provide healthcare free of charge, but shortages of medicines, raw materials and medical equipment have created enormous problems.

Doctors at INOR told the delegation that childhood cancer survival rates, which had earlier reached around **85%**, had fallen to approximately **65%** because of shortages of essential drugs. The paediatric oncology section had 26 patients when the delegation visited.

The delegation had brought cancer medicines, including temperature-sensitive medicines that had to be transported in ice boxes. At the cardiac institute, the delegation was informed about shortages of pacemakers, medicines and specialised equipment. Medicines including blood thinners were handed over to the institute.

Despite these difficulties, Cuba's international medical



contribution, particularly through the Henry Reeve International Medical Brigade whose doctors have worked in countries affected by Ebola, COVID-19, malaria and natural disasters is praiseworthy.

ICAP and international solidarity

The delegation also visited the Cuban Institute for Friendship with Peoples (ICAP). The visit occurred amid US sanctions against ICAP leaders. The ICAP is an organisation that has spent more than six decades building international friendship, solidarity and cooperation. The delegation expressed solidarity with ICAP and the Cuban people. The Cuban representatives emphasised that despite the blockade, the Revolution continued to protect vulnerable sections of society. The delegation felt that internationalism was not merely a political slogan but something reflected in the attitudes of ordinary Cubans. Economic hardship, poverty and migration

The delegation noted the serious economic problems inside Cuba. Since 2021, Cuba has experienced severe shortages of food and fuel, inflation and a major increase in migration. It is estimated that more than 1.8 million people, or approximately 15–18% of Cuba's population, have left the country in recent years. Many have migrated to the United States, while others have gone to Spain and Latin America.

The delegation observed locked and abandoned houses in Havana and encountered visible poverty. Elderly people and children were seen asking for food or money in areas of Old Havana and near tourist

locations. Workers in the informal sector described very low incomes and situations in which they sometimes went hungry.

The state-subsidised **bodegas**, which distribute monthly food rations, were also facing shortages. The delegation observed people taking portions of food supplied at the international conference back home for their families.

This shows that Cuba is not free from internal problems. The present crisis is placing enormous pressure on ordinary people and that these difficulties must be understood alongside the effects of the US blockade.

The situation of Cuban farmers

The delegation had planned to meet the National Association of Small Farmers (ANAP) and the Federation of Cuban Women, but those meetings had to be cancelled. Instead, the delegation travelled to **Viñales Valley** in Pinar del Río province and met farmers associated with ANAP.

The region is famous for tobacco cultivation and traditional agriculture. A tobacco-growing family explained that the government supplies seeds through ANAP but that shortages of fuel and spare parts have made mechanised agriculture increasingly difficult.

Farmers have been forced in some cases to return to using draught animals. An attempt to obtain tractors through an initiative involving the Food and Agriculture Organization reportedly failed because manufacturers feared the consequences of US sanctions.

The difficulties in obtaining machinery, fertilisers, pesticides and modern agricultural technology have contributed

to a substantial decline in agricultural production, particularly food grains. The rural crisis, however, appeared somewhat less severe than that in Havana because agricultural communities remain directly connected to food production and rural livelihoods.

The human cost of the blockade

The human cost of the unjust economic blockade is enormous. According to Cuban government the economic damage caused in two hours estimated at around US\$1.4 million would correspond to the cost of medicines for psychiatric, neurological and cardiac patients as well as specialised food for vulnerable children. The estimated cost of 16 days of blockade around US\$339 million is presented as equivalent to the funds needed to meet Cuba's requirements for essential medicines. The cost of two months of blockade—around US\$1.6 billion is compared with the amount required to purchase fuel for Cuba's regular electricity requirements or provide the annual rationed food basket.

For March 2024–February 2025, the Cuban government reportedly estimated losses caused by the blockade at US\$7.556 billion, a 49% increase over the previous period. The shortages affect essential commodities including powdered milk, cooking oil, beans, sugar, coffee, meat and fuel.

Cuba's future and the call for solidarity

The delegation concludes that Cuba is experiencing one of the most difficult periods in its post-revolutionary history.

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Artificial Intelligence and the Pressure on the Job Market

Rabindranath Samaddar Chowdhury, KSDIEA, Barasat Base

Artificial intelligence is often presented as one of the greatest scientific and technological progress of the modern age. It can write, translate, analyse data, produce computer codes, answer questions and perform an ever-expanding range of human cognitive tasks. There are arguments that AI will increase productivity, create new jobs and free us from the boredom of repetitive works.

There is some truth in these claims. But a very serious question demands equal attention: Who will take the eventual advantage of increase in productive power? We do not advance our claims in the Luddite way.

Technology itself is not necessarily the enemy of working class. The problem arises when technological progress is organised primarily around private profit, cost reduction and the accumulation of wealth by those who own capital. Under such conditions, AI can become not merely a tool for improving human work but an instrument for weakening workers' bargaining power, reducing employment costs and transferring a greater share of economic wealth from labour to capital.

The ILO estimates about 25 percent workers globally are in occupations with some exposure to generative AI. The

ILO also stresses that transformation of jobs with reduction in labour force is currently on the anvil which may destroy the equilibrium of the already disturbed global market. There are strong reasons which presume that AI may transform the existing relationship between workers and employers in ways that will increase the deplorable inequality and diminish the minimum security that labour gets in this class divided society. An important question is who owns the technology?

An AI cannot determine how its benefits will be distributed. With neoliberalism and neofascism ruling the roost, this technological achievement will definitely make the society more vulnerable with large number of poor and a few rich men living on this planet. One may demand why increased productivity should automatically mean fewer jobs rather than shorter working hours, higher wages and better living standards. It is nothing, but of transfer of power from labour to capital. Karl Marx argued that technological development under capitalism can alter the balance of power between labour and capital. Machinery can increase the productivity of workers while simultaneously reducing the amount of labour required for production.

AI introduces a new di-



AI represents a profound technological transformation, but its consequences are not predetermined.

AI versus workforce is not the issue. It is how society chooses to organise AI. Under a system where the primary objective is private profit its application is anti labour.

If AI would have been the gift of socialism, it could reduce human drudgery; but under the existing system, it will end up making workers worse off. We need to note that AI IS NOT the threat, but the exercise of AI under capitalist conditions IS...



mension to his argument. The ILO's 2025 assessment identifies clerical works under serious threat due to the use of AI. Predictions about AI-related job losses vary considerably, and it would be misleading to present any single forecast as a certainty. The World Economic Forum's Future of Jobs Report 2025, based on employer expectations, projected that broader labour-market transformations could create 170 million jobs and displace 92 million by 2030, producing substantial occupational churn. These figures concern multiple technological, economic and demographic trends, not AI alone.

But from a worker's perspective, job transformation can itself be a serious problem. We have concerns over reduction of number of employees, lowering wage growth, intensifying performance monitoring, demand of continuous retraining, conversion of permanent jobs into temporary or contractual nature. Thus, the relevant question should not simply be, "Will AI eliminate this occupation?" We should also ask: What kind of job will remain after AI transforms it?

The Rise of the Algorithmic Workplace is another alarming issue

Employers now can increasingly monitor productivity, allocate tasks, evaluate workers, predict performance and make decisions about scheduling. All of these are heavily tilted in favour of the employers with system of hire and fire strengthening their whips.

This algorithm can change

the workplace fundamentally. A worker may technically remain employed but experience an algorithmically determined penalty. This will potentially destroy work place democracy. Workers must have a voice to determine how AI should be used and how the polarisation of the labour market be stopped. The IMF has warned that under the current scenario highly skilled or high-income workers are better positioned to benefit from AI than workers whose tasks are more easily substituted.

So the society becomes technologically richer while many workers become economically more insecure. This is a despondent paradox. The economic power blocks must learn the art of using machines to support labour, the art of increasing labour force, must earn the capacity to increase the real wage. There are talks of reskilling. Governments and corporations frequently respond to technological disruption by telling workers to "reskill". A worker who loses employment cannot, in most of the cases improve his skill to match the demand of the AI. Reskilling must be accompanied by public investment, income protection, universal education and employment guarantees rather than being treated as an individual's private responsibility. There must be arguments supporting the view that productivity gains produced by AI should be treated as a social dividend, not simply as private corporate gain.

The global pattern is that advanced economies have greater concentrations of highly

digitised and cognitive occupations and may therefore experience substantial AI transformation earlier. At the same time, developing countries may face a different problem: they could be left behind technologically while competing in a global economy increasingly dominated by companies possessing enormous computational resources and proprietary AI systems. This definitely favours further inequality. The democratic character of the production system is generally maintained by the Trade Unions. The AI generated future is a tremendous blow to this unputdownable culture.

Artificial intelligence represents a profound technological transformation, but its consequences are not predetermined. The AI versus work force is not the issue. It is how society chooses to organise AI. Under a system where the primary objective is private profit its application is anti labour. AI can become a powerful instrument for reducing labour costs, weakening bargaining power and concentrating wealth. If on the other hand AI is used in a way so that it can accommodate and also can increase the work force, it will serve the purpose of its discovery. In his legendary speech in the 1940 film *The Great Dictator*, alongside insights from his 1936 masterpiece *Modern Times*, Charlie Chaplin commented about the misuse of machines in modern civilization. He said, 'We have developed speed, but we have shut ourselves in. Machinery that gives abundance has left us in want. Our knowledge has made us cynical. Our cleverness hard and unkind. We think too much and feel

too little. More than machinery we need humanity. More than cleverness we need kindness and gentleness. Without these qualities, life will be violent and all will be lost.' He was clear that machinery should benefit mankind. It should not spell tragedy and throw work out of jobs. He further added, standardization is okay in factory, but it should not happen to human beings.' His words come back to us like an echo every now and then. In capitalism, a labour-saving innovation eventually cause reduction in employment. If AI would have been the gift of socialism, it could reduce human drudgery; but under the existing system, it will end up making workers worse off. We need to note that AI is not the threat, it is the exercise of AI under capitalist conditions that must be seen through the lens of knowledge and experience. The employment of working people becomes vulnerable with the

introduction of AI in fields of production. Any labour saving innovation would automatically reduce employment in economies which are dictated by a class divided order. The Luddites protested the use of new machines as they thought it would create unemployment. The Luddite argument was not wrong, but it could not judge that as an outcome arising because of capitalism. Prominent economists, David Ricardo among them, considered it fair to go for new machines because they saw it as being advantageous for employment. Yes, it would be so in a classless society where fruits of production are equally shared, but under capitalism, it could not be achieved. Within the social arrangement which we have in most part of the globe today, the introduction of AI will put a spanner in the works for common workers.

Working class must struggle

and raise their voice to prevent any unnecessary use of artificial intelligence. In search of knowledge, scientists are relentlessly busy, and it makes life easy; but how on earth, Einstein could realise that his famous equation involving energy and mass could produce atom bombs? The world must stop, take a deep breath, and then think why the use of AI should be restricted. It must be accepted to serve the world for its betterment, and should not get any opening that is harmful for us.

Science and technology must be used to develop the society, not to destroy it. The real value of this latest technology will be measured by whether it can transform this globe into a place of greater freedom, dignity, equality and justice for the people who constitute our abode or create greater inequalities and make the life of the majority more miserable.

Let Us be the Veins of Cuba ...

Continued from Page 14

The combination of the US blockade, fuel shortages, declining production, inflation, migration and shortages of medicines and food has created genuine suffering.

At the same time, the delegation believes that the Cuban people continue to demonstrate considerable resilience. This resilience is due to political consciousness, socialist organisation, free education and healthcare, subsidised food, international solidarity and the continuing influence of Fidel Castro's revolutionary legacy.

Cuba has survived more than six decades of US economic pressure and nearly four decades since the collapse of the Soviet Union, which had been its principal economic ally. The report notes that China and Russia are now providing assistance, particularly in food, fuel and energy.

The delegation's final message is that Cuba should not be left isolated during this crisis. It calls for greater international solidarity with the Cuban people, particularly in the fields of healthcare, food, energy and economic cooperation.

The delegation recognises

that Cuba's survival is far from assured and that the hardships facing ordinary people are real. But it concludes that the Cuban Revolution continues to command significant loyalty because it has provided healthcare, education and social protection as rights and because many Cubans continue to resist a return to dependence on the United States.

The central message of the delegation therefore is: Cuba is not alone. International solidarity must become the lifeline through which the Cuban people overcome the blockade. *We must be the "veins that imperialism cannot cut."*
US Imperialism, Hand Off Cuba!



लोक संस्थानों की घटी स्वायत्तता और मीडिया ने खोई साख

रामचंद्र शर्मा

आज की राजसत्ता में न 'लोक' की कोई सुध है और न "तंत्र" "लोक" के लिए रह गया है। सारा तंत्र राजसत्ता की निरन्तरता कैसे बनी रहे, इसमें झोंक दिया गया है। वोट से राज बनने – बिगड़ने की बात अब दूर की कौड़ी बन गयी है। सारा चुनावी प्रशासन केवल इस काम में लगा दिया गया है कि मतदाता शासक को नहीं, बल्कि शासक अपने पसंद का वोटर चुनेगा। जाहिर है कि यह चुनाव हुआ वोटर किसी और को क्यों? उसी को चुनेगा, जिसने उसे चुनने का अवसर दिया है। विशेष गहन मतदाता सूची समीक्षा (SIR) ने मतदाता कौन रहेगा, के अर्थ ही बदल डाले। इसको माध्यम बना मतदान का अधिकार ही नहीं छिना जा रहा है बल्कि इसके जरिये नागरिकता के सवाल भी उठाये जा रहे हैं। अधिकार क्षेत्र से बाहर जाकर नंगई से चुनाव आयोग का इस्तेमाल किया जा रहा है।

अन्य दो चुनाव आयुक्त की ओर से 10 महीने में 14 बार उठाई गई आपत्तियों के इंडियन एक्सप्रेस में हुए खुलासे के बाद निशाने पर आए मुख्य चुनाव आयुक्त ज्ञानेश कुमार के विरुद्ध विभिन्न जन संगठनों और विपक्ष के राजनैतिक दलों के सड़क पर उतरने, पूर्व नौकरशाहों द्वारा महाभियोग एवं आरोप पत्र जारी करने और सर्वोच्च न्यायालय की टिप्पणियों से केन्द्र की भाजपा सरकार भी सवालियों में घिर गई है। मुख्य चुनाव आयुक्त ज्ञानेश कुमार ने प्रेस कांफ्रेंस के बजाय दोनों

आयुक्त सुखबीर सिंह संधू और विवेक जोशी की संयुक्त बैठक की तस्वीर और "आयोग में सब कुछ ठीक" होने के दावे वाली प्रेस रिलीज ही जारी कर पाए। जिससे उठे सवालियों के जवाब तो मिले ही नहीं बल्कि संदेह को ज्यादा बल मिला।

सुप्रीम कोर्ट दो बार टिप्पणी कर चुका है कि चुनाव आयोग को स्वतंत्र और निष्पक्ष होना ही नहीं चाहिए बल्कि दिखना भी चाहिए। आपको याद होगा कि मुख्य चुनाव आयुक्त व अन्य चुनाव आयुक्तों की नियुक्ति, सेवा शर्तें और कार्यकाल अधिनियम, 2023 को चुनौती देने वाली याचिकाओं पर सुनवाई करते हुए सुप्रीम कोर्ट द्वारा की गई टिप्पणियां व सवाल चुनाव आयोग के साथ सरकार को भी कठघरे में खड़ा करते हैं।

चुनाव आयोग की निष्पक्षता बनी रहे इसलिए सुप्रीम कोर्ट ने भी कहा था कि चयन समिति में प्रधानमंत्री, नेता प्रतिपक्ष और मुख्य न्यायाधीश होने चाहिए परन्तु वर्तमान भाजपा सरकार ने इसे स्वीकार नहीं किया और मुख्य न्यायाधीश की जगह गृहमंत्री को चयन समिति में रखने हेतु कानून में कर दिया। ताकि सरकार बहुमत अपने चहेते मुख्य को बैठा सके। नेता प्रतिपक्ष के उठाये सवाल अर्थहीन कर ज्ञानेश कुमार कुमार जैसे सत्ता के अपने चहेते चुनाव आयुक्त बन गये हैं और उनके लिए निष्पक्षता और पारदर्शिता का कोई अर्थ नहीं रह गया है। उन्हें तो सरकार जो चाहे वही करना है। चुनाव

It is incomprehensible why Gyanesh Kumar and the other two Election Commissioners were hesitant to meet with the Opposition delegation on Oct 6, 2026. The fascist face of the BJP-RSS has been exposed, proving that they are willing to go to any lengths to remain in power. The anti-democratic nature of the SIR was already coming into the open. The government and the Election Commission must explain on what grounds more than 130 million voters have been deprived of their right to vote. Now, even the Supreme Court has exposed the lies of the Election Commission. If this is not the height of shamelessness by those in power, then what is it?

The writer, Ramachandra Sharma, is Vice President, AIIPA.

आयोग जैसे अन्य लोक संस्थानों की स्वायत्तता का लोप कर उसकी जगह सरकार की 'चाहना' ही उनके लिए आज सर्वोपरि बन गई है।

स्थापित मीडिया भी आज "लोक" से दूर उसी का ध्वजवाहक बन गया है। इसलिए सरकार और मीडिया में "जन की बात" नहीं होती, बल्कि प्रधानमंत्री के "मन की बात" ही प्रसारित होती

है। वहां न कोई समस्या की बात होती है और कोई शिक्षा, चिकित्सा, रोजगार आदि नीति नियोजन पर कोई चर्चा होती है। सवाल उठाने की तो कहीं गुजाईश ही नहीं होती है।

अपने को लोकतंत्र का चौथा स्तम्भ कहने वाला मीडिया विज्ञापनों से प्राप्त अर्थ के नीचे दबकर खबर नहीं, खरीद-बेच का इस्तेहार भर बनकर रह गया है।

यह दूसरी बात है कि आज सूचना तकनीक के नये विकास ने इन स्थापित मीडिया घरानों से उत्पादित होती खबरों के इतर आज मोबाईल से फोटो और वीडियो वायरल कर रहा चलते पत्रकारिता के उभरे नये दौर में अब जनता को सच से परिचित कराने के लिए स्थापित पुराने कथित चौथे स्तम्भ की जरूरत ही खत्म हो गयी है। वैसे भी बहुत समय से इस स्थापित मीडिया ने खोज खबर से सत्ता को सचेत और जनता को सच्चाई बताने के हेतु को भुला ही नहीं दिया है। वह खुद भी लोभ लालच का शिकार हो सत्ता की चरण वंदना करते हुए अपनी नैतिक सामाजिक जिम्मेदारी को भूल अपने आर्थिकी साम्राज्य को बनाने में खो गया है। वह सत्ता के तीनों अंग कार्यपालिका, विधायिका और न्यायपालिका का सहयोगी बन इस तकनीकी दौर के जन पत्रकारिता के उभरे नये सोशल मीडिया को “अनाधिकृत” का नाम देकर लांछित कर अपनी दुकानदारी चलाता रहा है। बावजूद इसके सत्ता के हाथों उपकृत होता रहा यह स्थापित मीडिया सच को सामने लेकर आ रहे सोशल मीडिया की सच्चाई को दबा नहीं सका है।

आज की वास्तविक यह है कि स्थापित मीडिया के कुछ हिस्से भी सामाजिकता और नैतिकता को भूल राजसत्ता में फैले चौतरफा भ्रष्ट अनाचारों में रम गये हैं। तकनीकी विकास के इस दौर में उभरे नये सोशल मीडिया ने अनैतिकता की कीच में कंठ तक धसे सत्ता के इन तीनों स्तम्भों की प्रकट सच्चाई को सामने लाने में अनुकरणीय भूमिका निभाई है। जिसका परिणाम है कि अब इस सोशल मीडिया के प्रभाव को इस स्थापित मीडिया को भी स्वीकार करना पड़ा है। यह बात रेखांकित करने वाली है कि आपातकाल के जिस दमनकारी दौर में भी बेबाक पत्रकारिता के लिए इंडियन एक्सप्रेस की खोजी पत्रकारिता के बेबाकीपन की चर्चा होती थी। उसी इंडियन एक्सप्रेस में हुए एक

ताजा खुलासे ने ज्ञानेश कुमार और भाजपा सरकार को कठघरे में खड़ा कर दिया है। उसने मुख्य चुनाव आयुक्त ज्ञानेश कुमार की मनमानी को पूरे देश के सामने बेपर्दा कर दिया है। पूरे देश को पता चल गया है कि वह कैसे नियम कायदों व अन्य दो समान अधिकार रखने वाले चुनाव आयुक्तों को दरकिनार कर सत्ता की सुविधा के लिए कौन वोटर रहेगा, कौन नहीं, का केन्द्रीयकृत निर्धारण की मशीनरी बन केन्द्रीय सत्ता दल भाजपा को लाभान्वित कर रहा था।

निचले स्तर पर मतदाता सूची बनाने वाले अधिकारी के काम को सादर केन्द्रीय अधिकृत अधिकारी के हाथ में देने जैसे देश के मुख्य चुनाव आयुक्त की मनमानियों के किस्सों के किए गए खुलासे के बाद अब स्थापित मीडिया के कुछ समूह भी सच कहने के लिए आगे आये हैं।

चुनाव आयोग के खुद के हाथों इन दिनों उसके पारदर्शी क्रियाकलापों व निष्पक्षता की हुई दुर्दशा के बीच पूरे देश वह के स्तर पर उभरे जनप्रतिरोधी हालातों पर टिप्पणी करते हुए वरिष्ठ पत्रकार उर्मिलेश ने कहा कि मैंने अपने पत्रकारिता जीवन में आज तक कभी ऐसा दृश्य नहीं देखा, जब 6 अक्टूबर 2026, को भारतीय संसद के विपक्षी सदस्य देश के चुनाव आयोग के उच्चाधिकारियों से मिलकर अपनी चुनावी धांधली को लेकर चिंता या शिकायत दर्ज कराने संसद भवन से जुलूस बनाकर निकले पर कुछ ही देर बाद संसद मार्ग पर आकाशवाणी भवन के आस-पास उन्हें कहीं रोक दिया गया और पुलिस द्वारा उन्हें हिरासत में लिया जाने लगा। क्या सांसदों के प्रतिनिधिमंडल को मुख्य निर्वाचन आयुक्त और आयुक्तों से मिलने की इजाजत नहीं दी जा सकती थी? लेकिन यहां तो चुनाव आयोग के दफ्तर की तरफ जाने वाली सारी सड़कों और चौराहों पर पुलिस और पैरामिलिट्री के सैकड़ों जवान खड़े कर दिये गये हैं। प्रधानमंत्री के बंगले से भी ज्यादा कड़े सुरक्षा बंदोबस्त ज्ञानेश कुमार के दफ्तर पर किये गये हैं। उर्मिलेश ने आगे कहा कि एक पत्रकार के तौर पर मैंने आतंकवाद के दिनों में कश्मीर जाकर वहां के

हालात की भी रिपोर्टिंग की है। पर उस भयानक दौर में भी मैंने जम्मू-कश्मीर के गवर्नर या मुख्यमंत्री के बंगलों के सामने सुरक्षा बलों की ऐसी तैनाती कभी नहीं देखी कि आस-पास की सारी सड़के बंद कर दी जाये। समझ में नहीं आ रहा, ज्ञानेश कुमार और दोनों आयुक्त विपक्ष के प्रतिनिधिमंडल से मिलने में क्यों संकोच कर रहे थे? आखिरकार वे सरकारी मुलाजिम हैं। चुनाव संपन्न कराते हैं। फिर चुनाव लड़ने वाली विपक्षी पार्टियों के एक-एक प्रतिनिधियों के साथ वे क्यों नहीं मिल सकते थे? ऐसा पहली बार हो रहा है कि चुनाव आयोग के आयुक्त विपक्ष के शीर्ष नेतृत्व मिलने तक को तैयार नहीं। आखिर, इसमें चुनाव आयुक्तों को या उन्हें नियुक्त करने वाली सरकार को क्या आपत्ति थी? इन विपक्षी सांसदों में ऐसे-ऐसे लोग हैं, जो अनेक बार केंद्रीय मंत्री और कुछ तो मुख्यमंत्री भी रह चुके हैं।

भाजपा-आर एस एस का फासीवादी चेहरा आज उजागर हो गया है और यह भी सिद्ध हो गया कि सत्ता में बने रहने के लिए वह किसी भी सीमा तक जा सकती है। चुनाव आयोग का लोकतंत्र-विरोधी स्वरूप तो पहले से ही पता था। सरकार और आयोग को बताना होगा कि तेरह करोड़ से अधिक मतदाताओं को मत देने के अधिकार से किस आधार पर वंचित कर दिया गया। अब तो चुनाव आयोग के झूठ को सर्वोच्च न्यायालय ने भी उजागर कर दिया है। यह सत्ता की बेशर्मी की पराकाष्ठा नहीं तो क्या है?



Cartoon courtesy:
Manjul @facebook

It doesn't matter if the people aren't
with us. Have faith in the ED, CBI, EC,
police, courts and media

Why the Protests against SIR have Completely Defied Coercion

What is it about citizenship, or more precisely the right to vote, that arouses such strong and combustible emotions?

Why should the people not be furious at

the exclusion of crores of people from the electoral rolls? Why should the people not be angry at this audacious attempt to 'dissolve the people'? Elections play a significant role in reiterating the political competence of the political public. They must be based on universal franchise. This justifies protest.



Prof. Neera Chandhoke

Former professor of Political Science, University of Delhi. (Courtesy: The Wire 11/10/2026)

I will never write my autobiography, simply because a singularly inconsequential life can hardly be written about. But I do remember with pride one significant moment in my life, when my generation, Midnight's Children, turned 21 in 1968. Free India also turned 21. As part of the wonderful celebrations the government gave us a certificate that validated our status as the first citizens of independent India. I can recollect but not properly articulate what I felt at that moment.

My heart swelled with pride because I now had political and moral status in my country. More importantly, I formed an integral part of the first political community of citizens in independent India. My fellow citizens belonged to me and I to them. I could now vote and reiterate my status as a citizen in a free country (the voting age then was 21 years).

That was also the moment I could fully grasp what the people of France must have felt in 1789. The Revolution transformed them from

subjects of King Louis XI to 'Citoyen' of the revolutionary republic. William Wordsworth wrote, 'Bliss was in that dawn to be alive. But to be young was very heaven'.

The poem was incorporated into his autobiography *The Prelude*. The French invocation of "liberty, equality, fraternity" gained fame and acquired universal status. It has been adopted by many constitutions including ours. Notably, France became a full democracy only in 1944 when women got the vote.

The early part of the 20th century was marked by hundreds of protest movements by women demanding the right to vote across Europe and the United Kingdom. A democracy without universal adult franchise is hollow, it only becomes substantive when all adults are given the right to vote.

India under the rule of the Bharatiya Janata Party (BJP) has gone into reverse gear. Consider how the Indian government has implemented the Special Intensive

Revision (SIR) Project. We, the first citizens of independent India, are being asked to prove our claim to citizenship! The very idea of asking us to prove that we are citizens of a country we love, work for and identify with is brazen. It is impertinent. But it is cynical and clever, too, and designed to fashion a constituency that would cater to the ruling party.

The outcome was predetermined. The countrywide application of SIR disenfranchised huge numbers of citizens including the Nobel Laureate Amartya Sen. Estimates hold that 13 crore Indians were struck off electoral rolls.

Denial, or fear of denial of the right to vote, which forms the core of the concept of democratic citizenship, set off tremors of anxiety and alienation. We witnessed this earlier when our courageous university students took out huge processions against the Citizenship Amendment Act in 2019/2020.

Today once again, people across

the country are up in arms because a deeply flawed election commission and an unbearably cynical and amoral government appear to have fixed elections to benefit the ruling party and disbenefit the Opposition. Or so it is alleged by several competent authorities on the constitution and on elections.

What is clear is that the SIR is a brazen effort to expel voters who do not belong to the religious constituency our ruling party caters for, and those Hindus who did not vote for the party in the last few elections. The electoral constituency had to be refashioned to include only supporters of the ruling party. Perhaps the ruling party did not foresee the upshot of this barefaced attempt to narrow down the electoral constituency. It underestimated the manner in which the franchise holds hearts and mind in a firm grip.

There is no right that is more prized in democratic hearts than the right to vote. Expectedly, protests erupted in waves over the past week and the massive meeting called on October 10 was to be a culmination of those protests. A panic-stricken government ran for cover. It sheltered behind policemen armed with lathis studded with nails and guns.

Trains to Delhi were halted, barricades erected and metro-stations closed. But a determined citizenry walked across the country to attend the 'Delhi Chalo' protest meeting. This was the biggest challenge to the legitimacy of the government launched by the people in 79 years of India's post-colonial history.

What is it about citizenship, or more precisely the right to vote, that arouses such strong and combustible emotions? What brings people together across class and community to fight for this valued right against a state that has added terrible dimensions to the notion of coercion? For one, Indians

understand that citizenship is intrinsic to democracy. Without rights, they will be once again reduced to subjects, this time not of the British Empire but of the 'Empire of Oligarchs' that the ruling party has fashioned out of a democracy that now lies in shreds.

Two, the right to vote enables membership of the political community. Members of the political community cluster around the sanctity of the Constitution of India. The constitution gives them the right to freedom of expression. This right includes the right to engage with the power of the state, to ask questions, to cast doubt about the political morality of a policy or an act, to protest, to challenge and to disobey. These modes of protest are always non-violent and peaceful. The means used by the government to counter them signify the high point of violence.

Our young people, who were peacefully demonstrating at Jantar Mantar on July 20, 2026 wanted to walk to Parliament. They were stopped not only by the police but by masked goons wielding lathis embedded with sharp iron nails. They singled out young women, and besides attacking them physically, touched them inappropriately. "Inappropriately" is a tame description of what our young women were forced to endure; nothing less than the playing out of sick sexual fantasies of these masked goons.

The narrowing down of the electoral constituency, the sheer brutal coercion launched against protestors, and the turning of Delhi into a city under occupation is meant to prevent political participation.

Notably, without the participation of citizens, through many modes, including protests, democratic institutions atrophy. The government slides into authoritarianism. Franchise rights, or the right to vote and the right to stand for elections, is the distinctive

feature of citizenship. An individual right (to vote) determines the future of a political community. Franchise rights recognise our political competence to choose who we wish be ruled by. This right is universal. It has to be universal for India because the Preamble of the Constitution promises equality.

It is difficult to believe that the right-wing reads Bertolt Brecht or reads anything; its members glory in their illiteracy and mediocrity. But we do, and we recognise that the SIR mirrors the concluding lines of the wonderfully satirical poem written by Brecht in 1953: 'The Historical Event'. He wrote this poem in the context of the uprising in East Germany in the same year. Brecht wrote:

'Would it not be easier in that case for the government to dissolve the people and elect another.'

But in India, the aftermath of dissolving and reconstituting the people has been nothing less than spectacular. Why should the people not be furious at the exclusion of crores of people from the electoral rolls? It is time for us to throw the SIR into the polluted waters of the Ganges, to be eaten up by big and small fish. Generations will remember the exercise in "voters' revision". It will go down in history as one of the blackest periods in our country.

Why should the people not be angry at this audacious attempt to 'dissolve the people'? Elections are a significant moment in the creation of a new political dispensation, the revitalisation of politics and the strengthening of the constitutional foundations of democracy. Above all, they play a significant role in reiterating the political competence of the political public. They must be based on universal franchise. This justifies protest.



Kerala State General Insurance Employees Union Golden Jubilee Conference

The Kerala State General Insurance Employees Union's Golden Jubilee Conference, held at Kochi, was a magnificent success in terms of participation, emotions, high standards of seminars and debates, offering perspectives and strategies to overcome the "serious crisis" facing the public sector general insurance industry.

The three-day Conference held from 24th September to 26th September, 2026, had participation of 400 pensioners and employees from all parts of the State; also women comrades and sizeable number of young comrades.

The Conference began on 24th with Seminar on Labour Codes and Work-place. CITU ALL India Secretary Com.K N Gopinath inaugurated the seminar and the seminar topic was presented by the CITU District Joint Secretary Com.M G Aji.

Com.Gopinath and Com. Aji said the four Labour Codes, introduced by the government, replacing and consolidating 29 central labour laws, adversely affected millions of employees and workers in India's organised and informal sectors. Com.Aji



stressed that Codes substantially changed the balance between workers protection and employer flexibility, with the most significant reductions in protection occurring around retrenchment safeguards, standing orders and collective Industrial action.

The second seminar on 25th September, on Insurance Industry – Challenges and Remedies, by Com.G Anand, Vice-President AIIEA, highlighted the "serious crisis" faced by PSGIC. The seminar was also addressed by the regional heads of four Insurance companies and representatives of officers' unions.

The Golden Jubilee Conference on 26th began with KSGIEU President Com E P Haridas on Chair. The dais was filled with KSGIEU founder Secretary Com. Kannan Menon and Senior leaders like Com.KG Prabhakaran, Com.M V Korah with a host of leaders from across a number of fraternal

organisations. The conference expressed deep gratitude for their contributions.

Com.G. Anand, inaugurating the Conference, congratulated veteran leaders and wished them well and for the successful conduct. He recalled the way KSGIEU was formed and it's courageous journey against formidable odds and various campaigns, especially jeep-jatha from Kasargode to Thiruvananthapuram, demanding fresh recruitment in the industry, facing serious staff shortage. Further highlighting the serious crisis confronting the PSGIC, he explained the impact of tariff deregulation, aggressive and manipulative competition from private players, the social mandate burden and negative impact on incurred claim ratio, policy ambiguity and stagnation, mounting losses among other issues.

Com.Anand said private companies use advanced analytics to screen-out high-risk applicants, steering high-risks or unprofitable cohorts towards public sector. This left PSGIC with adversely selected loss-making portfolio and capital draining pool of customers. Com. Anand categorically demanded that the government stop the privatisation of public sector general insurance companies. He said aggressive under-pricing of fire insurance by private insurers is hurting the earnings of the



public sector insurers. Com. Anand demanded merger of four PSGICs into a single, robust entity, which would eliminate internal competition and enhance market penetrative.

The first office bearers Com.N K Kannan Menon, Com.K G Prabhakaran, and Com.M V Kora were honoured at the function. They narrated the struggles during formative years of the Union and various challenges they faced in consolidating the organisation.

Com.P R Sasi, ex-President GIEA(SZ) presented 50 years organisational history prior to the commencement of the

main session. CITU District Joint Secretary Com.M G Aji, BEFI District President Com.K P Sunil Kumar, LIC Divisional Vice-President President Com.Sunil Njaliath, CITU State Committee Member Com.K Ali Akbar, NGO Union District Joint Secretary Com.P Jasmin, GIEA(SZ) Vice-President Com.Y Subbarao, Vice-President Com.K Rajesh and Com. MT Sivarajan spoke.

Com.P R Sasi chaired the concluding session titled "Fifty Years of Struggle" in which the struggles taken up by the union to protect the members' cause were presented. Com. Muthukumaran,

General Secretary, GIEA(SZ) spoke offering felicitations to the Conference.

The Conference approved Resolutions demanding merger of four public sector general insurance companies, resume recruitment, and withdrawal of Labour Codes.Com.V Rajesh, Vice-President, GIEA(SZ)presented the resolutions.

State Secretary Com.P K Selvaraj, summed up the sessions and Com.N.V. Baburaj proposed vote of thanks.

(Report:M.AJITH KUMAR)



67th Conference of Guwahati Division IEA

The 67th Annual General Conference Guwahati Division Insurance Employee Association was held on 27th September 2026 with over one hundred seventy delegates and observer attended the conference. The conference began with the hoisting of the Association's flag by Com. Ranjit Bhuyan, President, GDIEA and placing of wreaths on Martyrs' column. The conference commenced with a soulful chorus presented by cultural troops of GDIEA setting an inspiring and enthusiastic tone for the proceedings.

The conference was inaugurated by Comm Satanjib Das, President of AIIPA. He spoke about the challenges confronting LIC as a public sector institution as well as the issues faced by

insurance employee and working people as a whole. Com Das highlighted the policies of the present government which, according to him are aimed at weakening the public sector and gradually reducing its role in the economy as well as the social diversity of our society. He called upon the employees to prepare for united and broader struggles to defend constitution, democracy and all the noble values AIIEA stands for.

In the delegates session Com. Pitambar Rajbhandari, General Secretary, GDIEA placed the Report of the Working Committee while the Treasurer Com. Samiul Alam placed the audited accounts of the Association. 19 delegates including 3 women

took part in the discussion on the report. The discussion focused on various issues concerning the insurance industry and the prevailing political, economic and social situation of the country. The delegates also raised various problems relating to the branches.

Following the summing up of the discussion by the General Secretary, the report of the Working Committee was adopted unanimously. Audited accounts report of the Association was also similarly adopted.

Com. Bhabendra Kumar Kalita, former General secretary of GDIEA and Joint Convenor of JCTU Assam, Com. Dibyajyoti Baruah, Vice President. EZIEA and Ujjal Kr. Paul, Joint Secretary, EZIEA also addressed the delegate

session which was presided over by a presidium consisting of Com. Ranjit Bhuyan, Com. Samiran Sarkar, Com. Manoranjan Sarma and Com. Diganta Sarma.

The Conference gave a clarion call to strengthen GDIEA both numerically and ideologically,

further consolidate the organisation at the Base Committee level, and mobilise the membership to face the challenges confronting the insurance industry and the working class.

The Conference unanimously elected a forty nine member's

Working Committee with Com. Ranjit Bhuyan as President, Com. Pitambar Rajbhandari as General Secretary and Com. Samiul Alam as Treasurer. The 67th Annual General Conference concluded successfully with spirit of unity and struggle.

53rd Conference of IEA Jamshedpur Division



The 53rd Annual General Conference of the Insurance Employees' Association, Jamshedpur Division (IEAJD), was held on September 12, 2026. The conference commenced with a flag-hoisting ceremony led by IEAJD President Comrade Amit Maity. Subsequently, members paid floral tributes at the martyrs' column. During the conference, IEAJD General Secretary Comrade Subhash Karna presented the annual report for the year 2025-26, and Asst. Treasurer Comrade K.K. Sharma presented the accounts statements for the 2025-26 financial year; both reports were discussed in detail by the members.

Asst. Secretary Comrade Vikram Kumar initiated the discussion, expressing concern over the government's anti-labour policies and emphasizing the need for organizational activism.

The Chief Guest, Comrade Trinath Dora (General Secretary, ECZIEA), highlighted the organization's efforts to safeguard public sector industries and urged members to remain even more vigilant and active. Discussing the country's current economic situation, he noted that while the government is raising funds

through the disinvestment of LIC, it is simultaneously waiving loans worth thousands of crores for capitalists. He termed disinvestment as detrimental to LIC. He emphasized the urgent need for new recruitments in Class III and Class IV categories within LIC, apprised the gathering of the organization's efforts in this regard, and expressed hope that new recruitments would take place soon. He also called upon young members to step forward and participate in the organization's activities. Addressing the gathering, ECZIEA President Comrade Pradeep Mukherjee highlighted the 75-year-long journey of struggle undertaken

by the AIIEA. He stated that the LIC stands in its current form today thanks to the AIIEA, which fought for everything from the nationalization of LIC to thwarting attempts to fragment the institution. He also discussed the threats and challenges posed by the new labour codes and emphasized the need for fresh recruitment within LIC.

To mark the 75th anniversary of the AIIEA, a slogan competition was organized by IEAJD. The winners – Comrade Mahima Parmar (1st), Comrade Ranjay Ram (2nd), and Comrade Vivek Kumar (3rd)—were felicitated at the conference.

More than 140 delegates and observers participated in the conference. A total of 18 speakers presented their views during the delegate session. All speakers emphasized the importance of maintaining loyalty and faith in the organization amidst current circumstances, strengthening it



further, and increasing the active participation of fellow members.

Resolutions were passed at the conference opposing the disinvestment of LIC and any attempts to privatize the public sector banking and insurance industries. Resolutions also called for scrapping the New Pension Scheme and restoring the Old

Pension System, repealing the new labour codes, opposing the Insurance Laws (Amendment) Bill, ensuring social security for unorganized sector workers, conducting fresh recruitment for Class III and Class IV posts in LIC, and granting official recognition to the AIIEA. Comrades K.K. Shukla, K.K. Sharma, and Gautam

Patra, who get relinquished from their posts, were honored at the conference. Com. Amit Maity, Com. Subhash Karna and Com. Ashok Das were elected as President, General Secretary and Treasurer respectively for the ensuing term.

30th Conference of ICEU Karimnagar Division

The 30th General Conference of the Insurance Corporation Employees' Union (ICEU), Karimnagar Division, was held at the Comrade Chandrasekhar Bose Auditorium in Karimnagar on 26 September 2026.

Comrade P. Satish, President of the South Central Zonal Insurance Employees' Federation, and Comrade T.V.N.S. Ravindranath, General Secretary, attended the conference as chief guests. Members from all 14 units of ICEU Karimnagar Division accorded a warm welcome to the zonal leaders.

Comrade V. Vaman Rao, General Secretary, explained the prevailing political, economic and social situation, Comrade A. Rammohan Rao, Divisional President, hoisted the AIIEA flag amidst revolutionary slogans raised by the members. Floral tributes were paid to the martyrs' column.

The Open Session of the conference was presided over by Comrade A. Rammohan Rao. The conference commenced with the singing of a revolutionary song by the women's team of the Karimnagar Divisional Office.

Inaugurating the conference, Com T.V.N.S. Ravindranath, General Secretary SCZIEF spoke on a number of issues relating to the insurance industry and the Indian society. He criticised the government for aggressively

implementing the neoliberal policies and promoting divisive and communal tendencies. He said that Indian economy despite the claims of growth has failed to create any jobs. The government policy on employment is reflected from the fact that despite existence of massive vacancies, LIC is not taking any step towards recruitment. He cautioned that democracy is under siege and through SIR process, the government and the ECI is taking away the voting rights of tens of millions of India. It is therefore necessary to oppose these policies.

Comrade P. Satish, President of the SCZIEF said that whenever he comes to the Karimnagar conference, he feels enthused and a kind of renewed determination. Analysing the international developments, he exposed the games of imperialism. He criticised the economy direction of the government which is leading to concentration of wealth on one hand penury of the vast majority on the other. He said it is imperative to fight these policies to

save LIC and protect the national economic sovereignty.

The Open Session concluded with a vote of thanks proposed by Comrade R. Rajesham, Joint Secretary, Karimnagar Division.

In the Delegates' Session, Comrade V. Vaman Rao, General Secretary, presented the organisational report. He explained the international and national situation and incorporated the activities undertaken by the division.

Treasurer Comrade M. Srilatha presented the Statement of Accounts before the house.

Representatives from all 14 units participated and spoke on several issues. Comrades R. Rajesham and Basaveshwar, Joint Secretaries of Karimnagar Division; Comrade G. Vani, Women's Convenor; and Comrade N. Lakshmikantam, ICFA General Secretary, participated in the discussions. Comrade Rammohan Rao, Divisional President, explained the conditions prevailing among the working



class in India under the extremely difficult circumstances. Comrade V. Vaman Rao, General Secretary, summed up the discussions and clarified the doubts raised by

all the units. Both reports were unanimously adopted by the house.

The conference unanimously elected Com V. Vaman Rao as

President, Com A. Rammohan Rao as General Secretary and Com M. Srilatha as Treasurer for the ensuing term.

WWCC Convention at Visakhapatnam

The 28th Working Women Convention of Visakhapatnam Division was held on 02.10.2026 at 'Aikyatha' union office building. The convention started with women comrades rendering revolutionary songs. The convention was inaugurated by Com T Mounica, SFI Visakhapatnam District Convenor. Inaugurating the convention Com Mounica said that women have been struggling all along their lives in different phases, differently. The women are expected to balance their profession, work at home, care giving and also to be the so called well cultured wife, daughter, daughter-in-law. The Gen Z is now on the streets protesting against the paper leaks and also the larger issues, she said. Another guest speaker was Com P Pragathi, SFI, Joint Secretary, who said that the Government is now bent on selling public sector, closing down MSMEs, terminating huge number of employees from their jobs and if anyone questions



the Government he/she is either detained or killed. She very eloquently dealt on the ongoing Gen Z struggles and said that we are more Indian than any of the andhbhaktas. Com Pragathi spoke in an inspiring way, wherein our comrades were enthused and debated on the report and on the political developments in the country. The report of the convention was placed by Com G Suryaprabha, Convenor, and 12 comrades discussed on the report. Com M Kameshwari, Vice President, SCZIEF and Com G Varaprasad, General Secretary

also spoke.

A poetry writing competition was organized as a run up to the convention and prizes for the best three poems were given away. A one minute extempore speech competition for women, including class 1 & 2 was also organized in all the branch units and prizes were given for the best speech in each branch unit. An open quiz with tricky questions and games were organized for all women in the convention by Com S Harika, Com MVSL Komali and Com Rama.

The convention elected Com M Harijyothi as convenor and Com GL Prasanna, A Ramya, B Padmaja, B Ananda Bharathi, Jahera Bano and S Harika and com Indira as co-convenors for the ensuing year. Com M Swarnalatha invited the guests on to the dais and Com Harijyothi proposed vote of thanks. More than 80 comrades from across the division participated.

5th Women's Convention of WZIEA

The 5th Women's Convention of the Western Zone Insurance Employees' Association (WZIEA) was held on 26 September 2026 at Hotel Lake View, Saputara Hill Station. A total of 121 women comrades from various Divisions of the Western Zone participated in the Convention. Divisional office-bearers and leaders from several Divisions were also present. A beautiful Rangoli drawn by our Mahila Comrades and the posters inside the hall added attraction to

this grand function.

Com. Anju Dewase anchored the programme. Com. Harshad Popat, General Secretary, WZIEA, delivered the welcome address. The leadership on the dais inaugurated the programme by lighting the traditional lamp.

The Convention was inaugurated by Prof. Archana Prasad, renowned Professor at Jawaharlal Nehru University, New Delhi. She highlighted the economic and social conditions of

Indian women, particularly those engaged in the unorganised sector. She provided valuable insights into the prevailing political situation and analysed various policies of the Government and their adverse consequences for the working class and its livelihood. Her address was informative, thought-provoking and highly relevant to the issues confronting working women today.

Com. H. I. Bhatt, former Joint Secretary of AIIEA, gave a detailed



account of the historic struggles and achievements of the visionary organisation, AIIEA. He explained the organisation's long journey and the role played by generations of insurance employees in building and strengthening the movement.

Com. A. G. Dhokpande, former Vice President of AIIEA, also addressed the Convention and provided valuable guidance on organisational matters and the need to strengthen the organisation among women employees.

Com. Pragna Vasani and Com. Heena Jibhkate, Conveners of Gujarat and Maharashtra-Goa presented a comprehensive report covering a wide range of

issues, including the international and national situation, various struggles conducted by AIIEA, the role of women in modern India, the social status of women, and organisational responsibilities.

The report was thoroughly discussed by the delegates. Com. Lalita Khemani (Gandhinagar), Com. Bela Shah (Ahmedabad), Com. Sarita Kanade (Pune), Com. Kinjal Hariyani (Rajkot), Com. Hitarthi Talati (Surat), Com. Anagha Yardi (Nashik), Com. Megha Chougale (Thane), Com. Madhuri Somvanshi (Aurangabad), and Com. Gita Bhabhor (Nadiad) participated in the debate and contributed their

views and suggestions.

Com. Pragna Vasani, Convenor, Gujarat, replied to the points raised during the discussion. After a fruitful and constructive debate, the report was unanimously adopted by the House.

Com. S. Y. Bhujbal, President, WZIEA, also addressed the Convention and extended his guidance to the participants. He emphasised the importance of strengthening the organisation and ensuring greater participation of women comrades in organisational activities and struggles.

The Convention concluded with a vote of thanks proposed by Com. S. Y. Bhujbal, President.

The 5th Women's Convention was a meaningful and successful programme that provided an important platform for discussion on the social, economic and organisational issues concerning women employees and for further strengthening women's participation in the trade union movement.



Zonal-Level TU Class for Women Comrades at Delhi

The Northern Zone Insurance Employees' Association organized a trade union class for women in Delhi on 3rd October 2026. The class was conceived not merely as an educational exercise, but as a conscious effort to strengthen class consciousness, organisational commitment and the fighting spirit among the women cadre of the Zone.

The class was presided over by Comrade Raghunandan Prasad,

Vice-President, NZIEA, and conducted by Comrade Naveen Chand, General Secretary, NZIEA. A total of 93 comrades from almost all divisions of the Northern Zone participated, of whom 76 were women. The active presence of ten women comrades of the 2020 batch further enriched the deliberations and underlined the continuity of organisational tradition.

In the first session, Comrade Subhashini Ali, Former President,

AIDWA spoke on "The Challenges Confronting the Working-Class Movement and the Role of Women." She emphasised that trade union struggle cannot be confined to wages and service conditions alone; it is an integral part of the larger battle for equality, social justice, democratic rights and a better society. Referring to the ongoing attempts to dilute the public character of LIC through reduction of government stake

and privatisation, she underlined that only a strong and united organisation can safeguard the interests of employees. She reminded the gathering that maternity leave, special transfer provisions for women and several other hard-won benefits were the fruits of organised struggle and not of managerial benevolence. She called upon women to occupy the front ranks of organisational activity and remain vigilant against caste, communal and gender-based divisions that seek to weaken collective strength.

The second session was addressed by Comrade Anupma Sachdev, Chief Treasurer, NZIEA, on "The Challenges Before the Insurance Industry and Our Role." Recalling the historical circumstances that led to the birth of AIIEA and the nationalisation of

life insurance in 1956, she analysed the present threats-privatisation, reduction of government equity, dilution of sovereign guarantee, aggressive expansion of private players and the alarming decline in permanent staff strength. She stressed that while digitalisation is necessary, it can never be a substitute for adequate human resources, and that a strong trade union remains an indispensable condition for the defence of our existence and rights.

In the third session, Comrade Ritu Abaan, Convenor, Zonal Women's Sub-Committee, spoke on "The Organisation and Our Role." She pointed out that women now constitute nearly 50 per cent of LIC's workforce and that membership of NZIEA among women in the Northern Zone stands at approximately 89

per cent. She urged the younger comrades, particularly those of the 2020 batch, to take on greater responsibilities, study organisational literature regularly, participate actively in branch-level discussions and convert silent membership into conscious and militant participation.

In the concluding address, Comrade Naveen Chand, General Secretary, NZIEA, emphasised that the real strength of the organisation lies not merely in numbers but in the consciousness, activity and commitment of its members. The class clearly demonstrated that, beyond being an important component of membership, women comrades constitute a decisive force for the future leadership of the organisation.

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Women's Sub Committee Conference at Salem

The Women's Conference was held on 26th September. Com. S. Akila, Convenor, Women's Sub-Committee, Salem division hoisted the flag. Comrade Shenbagam, Joint Convenor, South Zone LIC Working Women's Co-ordination Committee, and Comrade T.R. Tara, Advocate, Madras High Court, participated as special guests. Com. S. Jayavidhya, Sub-committee member and Com. S.P. Prathipa, Convenor presided over the conference. Com. P. Pradeepa, Vice President, ICEU, Salem division, welcomed the gathering. A total of 80 comrades participated, including 18 male comrades. A story-writing competition was held in connection with the Conference. The Saroj Cultural Team presented programs excellently. A report was presented and thereafter a lively discussions on the report



encompassing various issues took place. Com. S. Vasavi, Joint Convenor, Women's Sub-Committee, Salem division, delivered the Vote of thanks.

"Angeekar 2026" organized by Women Subcommittee of KSDIEA

Every year, just before Sarodotsav, the Women's Sub-Committee of Kolkata Suburban Division Insurance Employees' Association observes a program called 'Angeekar' (Promise), by which the members try to reach

underprivileged children in a remote village under the servicing jurisdiction of KSDO and gift them new clothes along with school bags, water bottles, writing materials, etc. All members of KSDIEA contribute for this cause,

but the lady members pay the major part. They also organize the entire event and men only help in stray tasks.

This year Boaldaha Free Primary School (Bongaon) was chosen as the venue for Angeekar. About 60 KM from Kolkata, Boaldaha is quite close to the Bangladesh border and the inhabitants here are mostly

Muslims and Tribals. State of primary education in West Bengal has collapsed to such an extent that even in its villages only those having nothing send their children to Government-run schools. Boaldaha is no exception. Tragic, but true, that nothing seems more precious to the children of Boaldaha than a new shirt or frock for their festive days.

The Women's Sub-Committee of KSDIEA, on 11th October, 2026, presented about 70 children-aged between 3 and 12-with their new dress and other study materials. Com. Indrani Chakraborty and Com. Unnati Biswas, the President and Convener of the Sub-Committee, respectively, urged the children to take their



studies seriously and come out successfully. Com. Ayan Datta, the General Secretary of KSDIEA, stated that members of AIIEA are always being taught that a program like 'Angeekar' should never be termed 'Social Service'-this is too intimate an engagement and too deep a responsibility for

the members to be called that.

The Sub-Committee arranged lunch for all students, their guardians, teachers, and the members present. Ladies attached to the school as mid-day meal workers cooked and served.

As always, Angeekar 2026 also made us both happy and pensive.

31st Conference of Jalpaiguri Division LICPA

The 31st Annual General Conference of Jalpaiguri Division LIC Pensioners' Association was held on 27th September, 2026. The venue of the conference named as 'Chandrasekhar Basu Nagar', in the memory of legendary leader of the Insurance movement of our country Com. Chandrasekhar Basu and the stage of the conference named as 'Amarendra Nath Majumder Mancha', in the memory of Com. Amarendra Nath Majumder, the veteran leader of our Association. Before the formal beginning of the conference the President of the Association Com. Subrata Guha hoisted the flag of our association.

The conference began with the presentation of a beautiful song by the comrades of DIEA, Jalpaiguri. Three members presidium, consisting of Com. Subrata Guha, President of the association, Com. Pulak Ranjan Roy and Com. Tapas Das, vice president was formed to conduct the smooth running of the conference.

The conference was formally inaugurated by Com. Dhrubajyoti Ganguly, President of EZIEA. In his eloquent speech he spoke about the present critical situation of our country under the regime of present Central Govt. He described the historic role of AIIEA to strengthen the LIC during the last few decades. He expressed concern over the declining number of in service employees and the delaying tactics of LIC to initiate the process of recruitment.

Com. Timir Banerjee of GIC pensioners Association and Com. Mrinmoy De Sarkar also greeted the conference with their valuable speech. After conclusion of Inaugural session delegate session was started. Com. Joyprakash Nandy, Gen Sec of Association placed the annual report on behalf of working committee and Com. Jyotish Ch. Sarkar, Treasurer of the Association placed the annual audited

accounts. After placement of reports and accounts Com. M. Kunnikrishnan, General Secretary of AIIPA delivered his valuable speech.

He congratulated our association for the highest percentage of membership in the country which is 83 percent (out of 895 total Pensioners', our members come to 742). He dealt in detail the struggle waged which led to the achievement of pension by uniting the employees and officers of the financial sector and lauded the role of Com. N. M. Sundaram in this effort. He pointed out that the organization succeeded in securing enhancement of family pension in



both LIC and PSGIC. He said that the Central Committee meeting at Guwahati has decided to pursue the issue of updation of pension and uniform DA rate both through legal and organizational actions. He gave details of the deliberations and decisions of the Central Committee.

The conference was felicitated seven veteran pensioners from different part of our division for their completion of 80 years of age.

Com. Bikash Ch Roy, briefly narrated the report of recently held central committee meeting of our All India Association in Guwahati. The discussion of the reports summed up by Gen Secy Com. Joyprakash Nandy. 185 delegates participated in the conference from different parts of the division, which is historic one. The working committee report and audited accounts was accepted unanimously in the conference. The

31st Annual General Conference unanimously elected 51 working committee members with Com. Subrata Guha, Com. Joyprakash Nandy and Com. Jyotish Ch Sarkar as President, General Secretary and Treasurer respectively. The conference concluded with formal vote of thanks by Com. Manidipa Mukherjee, delegate of the conference.



Blood Donation Camp at KMD II

The Women's Sub-Committee of Insurance Employees' Association, KMD-II organised a Voluntary Blood Donation Camp on Thursday, 13 August 2026, at the Conference Hall, 3rd Floor, Jeevan Tara Building, Taratala, Kolkata-700053, from 11:00 A.M. onwards. The camp was inaugurated by Sri Saibal Bhattacharya,

Senior Divisional Manager, KMDO-II. Marketing Managers and other Divisional Managers were also present and extended their encouragement to the programme.

The programme was graced by Com. Amitava Ghosh, General Secretary, EZIEA; Com. Amitava Bhattacharya, Assistant Secretary,

EZIEA; and Com. Khana Chakraborty, Joint Convenor, Zonal Women's Sub-Committee, EZIEA. Their presence inspired the organisers, volunteers and donors.

The camp received an enthusiastic response. A total of 62 voluntary donors donated blood. Around 12 more willing donors could not be accommodated owing to the time taken for the mandatory haemoglobin test and the limited time available. Around 45 volunteers and members of the organisational leadership actively carried out registration, coordination with the Blood Bank, donor assistance, post-donation care and other arrangements.

The programme was a significant collective achievement, reflecting the humanitarian outlook, social responsibility and organisational unity of IEA, KMD-II.

Trade Union Classes at Salem

A two-day trade union class for Branch office bearers, Women's Sub-Committee members, and Divisional Executive Committee members was held successfully at a resort in Poolampatti, Edappadi Taluk, Salem District on 2-3 October 2026. Classes were organised on three subjects.

On the first day, Com Amanulla Khan, Former President, AIIEA, briefed the historic reasons which lead to the

nationalisation of Insurance Sector and the subsequent privatisation of the Insurance Sector. He also spoke about the issues in the insurance sector and the challenges facing LIC. He covered the long history of how this institution grew and AIIEA's contribution to its growth. He said, if LIC is a world class institution, it is because of the dedicated work of its employees. He spoke on

the struggles of AIIEA courting enormous sacrifices that could protect the monolithic character of



LIC. His explanation of the present political situation was very well received by the comrades.

The second class was conducted by Com Anand, Vice President, AIIEA. The topic was Labour Codes. Com Anand conducted the class excellently with PPT. He explained in a very simple manner, how each law was born, the sacrifice behind it, and

the compulsion of the government.

In the evening, there was a cultural evening. The participants celebrated the evening with songs, dance in true spirit of camaraderie.

The third class on Organisation was taken by Com V. Suresh, General Secretary, South Zone Union on 3rd October 2026. In an excellent manner, he explained branch unit functioning,

collective leadership and other matters. The feedback from comrades was good. The class ended with a vote of thanks by Comr Gnanavelan. After the three classes, a question-and-answer session was held. In general, comrades said the classes were conducted excellently. 72 people participated on the first day and 65 on the second day.

Trade Union Class at Jaipur Ideological Understanding to Organisational Strength

Comrade R.P. Manchanda Memorial Trade Union Class held at Jaipur on 19–20 September 2026, was much more than a two-day programme of lectures and discussions. It was a vibrant expression of the organisation's commitment to trade union education, ideological clarity and organisational renewal. With the enthusiastic participation of 147 comrades from different divisions of the Zone, including 10 women comrades, the Class became an important occasion for deepening the collective understanding, confidence and organisational commitment of insurance employees. The programme provided not only an opportunity to study important subjects but also a space to reflect upon our responsibilities as trade union workers and the challenges confronting the insurance industry and the working class.

For an insurance employee,

the workplace cannot be viewed in isolation from the larger economic and social environment. We are part of an industry that mobilises enormous financial resources, provides security to millions of families and plays an important role in the economic life of the country. Therefore, understanding the insurance industry, the forces shaping it and our own role as organised employees is essential for building a conscious, informed and effective trade union movement. The three sessions of the Jaipur Class were closely interconnected. The role of the working class, the importance of unity and the changing character of the insurance industry together provided a comprehensive framework for understanding the responsibilities of a trade union worker. The central message running through the Class was clear: we must know our history, understand the present

and prepare ourselves for the challenges of tomorrow.

The first session, "*Role of the Working Class in the Present Situation*," was addressed by Com. Dharmaraj Mahapatra, President, AIIEA, and presided over by Com. Jitendra Pareek, President, NZIEA. Com. Mahapatra explained the concept of the working class in a simple yet profound manner. He reminded participants that an employee cannot be viewed merely as an individual receiving a salary. We are part of a larger collective whose labour contributes to the functioning and growth of the institution and the economy. The journey from "my problem" to "our problem" and from "our problem" to collective action" lies at the heart of trade union consciousness.

This has particular relevance for insurance employees at a time when technology, digitisation, outsourcing, contractualisation,



restructuring and privatisation are transforming the nature of work. A trade union cannot remain confined to individual grievances or immediate service-condition issues. We must understand the larger forces behind these changes and their possible consequences for employees, policyholders and the institutions we serve. The session therefore carried a simple but powerful message: we must not remain merely employees; we must become conscious and informed trade union workers.

The second session, *"Role of AIIEA in Building Unity in Diversity,"* was again addressed by Com. Dharmaraj Mahapatra and presided over by Com. Raghunandan Prasad, Vice President, NZIEA. The strength of AIIEA has always rested on its ability to unite employees across geographical, linguistic, cultural and social differences around common interests and common objectives. Unity does not mean that everyone must be identical. It means standing together despite differences and placing collective interests above narrow or sectional considerations. The history of AIIEA demonstrates the importance of preserving this unity through democratic functioning, organisational discipline, collective decision-

making and mutual trust.

The third session, held on 20 September, was addressed by Com. Trinath Dora, Joint Secretary, AIIEA, on *"Changing Profile of the Insurance Industry – Challenges and Opportunities,"* and presided over by Com. Rajeev Sehgal, Vice President, NZIEA. Com. Dora's presentation, supported by facts and figures, provided an analytical picture of the forces transforming the insurance industry. Technological advancement, digitisation, competition, regulatory developments and changing customer expectations are reshaping the way insurance business is conducted.

On the subject of organization, Com Jitendra Parikh said that the AIIEA flag that we proudly carry today represents decades of struggle, sacrifice, commitment and dedication by generations of comrades. They built the organisation in difficult times and protected the collective interests of insurance employees through sustained struggles. Today, that flag is in our hands. We cannot merely preserve it; we have to carry it forward. For the younger generation, this is not simply a question of future leadership. The future of the organisation begins with the responsibilities they accept today. Leadership

is not a designation; it is the courage to take responsibility, the discipline to work collectively and the commitment to stand with comrades. At the same time, senior comrades have the invaluable responsibility of passing their experience, knowledge and organisational wisdom to the next generation. Organisations are not built by resolutions alone. They are built among people – through relationships, trust, dialogue, discipline, participation and collective struggle.

The Class was conducted by Com. Naveen Chand, General Secretary, NZIEA, who ensured that the proceedings moved in a well-coordinated, disciplined and purposeful manner. At the conclusion of the programme, Com. Jitendra Pareek, President, NZIEA, proposed the vote of thanks.

The true success of the Jaipur Trade Union Class will be reflected in how effectively its message is carried forward into our organisational life. Let the spirit of Jaipur reach every branch. Let the enthusiasm of Jaipur energise every comrade. Let its lessons strengthen our organisation. Let the AIIEA flag fly higher and stronger. This will also be our most meaningful tribute to the memory of Com. R. P. Manchanda.

Trade Union Workshop by ICEU Thanjavur

A trade union training program was successfully conducted by the ICEU-Thanjavur Division at Sirumalai (Dindigul) on September 26 and 27.

At the inaugural session, Divisional President Com V.Sethuraman presided, and Joint Secretary Com B.Saravanabaskar welcomed the gathering. Com T. Vanchunathan, Vice President of the South Zone Insurance Employees' Federation, delivered

the inaugural address and helped a lot in making this TU class a great success. Com L.Jones, former Vice President, General Secretary Com R.Vijayakumar spoke about the objectives of the trade union class, Com R. Venkatasamy, proposed the vote of thanks.

The two-day program featured sessions on the following topics: "Trade Unions from a Media Perspective" by Mr. S. Karthigaichelvan (Managing

Editor, News-18 Tamil Nadu); "Trade Unions and Cultural Activities" by TNPWAA General Secretary (Tamil Nadu Progressive Writers and Artists Association) Com Kalpiran; "People's Struggles and the Working Class" by Writer A. Muthukrishnan; "Globalization and the Protection of Public Sector Undertakings" by Com G. Sivasankar (State Joint Secretary, BEFI); and "Employee Benefits" by Com B.Saravanabaskar (Joint



Secretary, Divisional Unit). These sessions included question-and-answer interactions with the speakers.

Com V. Suresh, General Secretary of the South Zone

Insurance Employees' Federation, participated and delivered a special address at the extended Divisional Unit Executive Committee meeting held on the evening of September 26.

The valedictory function presided over by Divisional President Com V. Sethuraman, former Divisional Vice-President, Com V. Ganesan delivered a felicitation address, while former Divisional Association President Com S.R. Krishnamoorthy delivered the

concluding address. The two-day trade union training session concluded with great enthusiasm, following the vote of thanks proposed by General Secretary Com R. Vijayakumar.

The excellent manner in which the sessions were introduced, presided over, and coordinated by Divisional office-bearers — Comrades S.L. Sridhar, S. Senthilkumar, M. Dharmalingam, N. Perumal, A. Arivazhagi, N. Vijayalakshmi, J. Selvakumar, V. Palaniandi, A. Abdul Razak, G.K. Vasudevan, A. Malathi, G. Kalaimani, and A. Jayasankari — generated immense enthusiasm among the comrades.

Trade Union Class at Jalandhar

The NZIEA Divisional Committee Jalandhar organized a successful Trade Union Class at Jalandhar on 10th October 2026, in which more than 140 comrades participated. The Trade Union class focused on two key topics: Topic 1 "Challenges Before the Insurance Industry and Topic 2 "Role of Trade Unions in the Present Scenario." Comrades from the Amritsar, Ludhiana, Chandigarh and Shimla Divisional Committees also attended the class. Pensioners of Jalandhar Division participated under the banner of the All India Insurance Pensioners' Association,

Jalandhar. Senior leadership of AIIEA, Com. Shreekanth Mishra (General Secretary, AIIEA) and Com. Naveen Chand (General Secretary, NZIEA), were the chief speakers guiding the participants.

The class was conducted by Com. Pankaj Bhardwaj, Divisional Secretary - NZIEA Jalandhar, who welcomed all the participants. In his opening remarks, he emphasized the importance of ideological clarity and political awareness in preparing the working class to resist policies that threaten public sector undertakings. He stressed that trade union education plays

a vital role in strengthening our commitment, unity, and collective struggle to safeguard public sector insurance companies. He noted that such classes will strengthen the organization and prepare its members to face future challenges with greater confidence and determination.

Com. Naveen Chand, General Secretary, NZIEA, took the class on "Challenges before the Insurance Industry and AIIEA." He explained the major changes taking place in the insurance sector and underlined the need for a strong and united trade union movement to safeguard public sector insurance and protect employees' rights.

Com. Shreekanth Mishra, General Secretary, AIIEA, took the class on the topic "Role of Trade Unions in the Present Scenario." He presented a clear analysis of the prevailing socio-economic situation and highlighted the vital role of trade unions in defending workers' rights, promoting working-class unity, and resisting anti-worker policies. Recalling the struggles waged by AIIEA against the Government of India's privatization policies since 1991. He emphasized the



need to strengthen the trade union movement in the face of growing challenges. He drew attention to the serious problem of unemployment and questioned the contradiction between the large number of unemployed youth and the vacancies lying unfilled in government offices. In this context, he informed the gathering that recruitment in LIC was expected to take place shortly.

Both speakers examined the major issues confronting

the insurance industry and the working class. Their informative and thought-provoking addresses broadened the participants' understanding of the present situation and reinforced the importance of unity, ideological commitment, and organized struggle.

In his concluding remarks, Com. Harish Kumar, Divisional President, thanked all the participants for making the programme a success. He

expressed special gratitude to the senior leaders of AIIEA and NZIEA for their valuable guidance and insightful contributions.

The Trade Union Class concluded on a note of unity, ideological clarity, and renewed commitment to safeguarding LIC, strengthening AIIEA and NZIEA, defending the rights and interests of policyholders, employees, and pensioners, and carrying forward the struggle for the rights of the working class.

TU Seminar by IEA Kolkata Metro Division II

Insurance Employees' Association, KMD-II organised a Trade Union Seminar on 25th July, 2026 as part of its continuing endeavour to strengthen ideological understanding, trade-union consciousness and organisational commitment among members and activists. The seminar sought to connect the historic experiences of AIIEA with the contemporary responsibility of defending LIC and the public sector.

AIIEA: 75Years of a Glorious Journey

The first subject, "AIIEA: 75 Years of a Glorious Journey - A History of Unrelenting Struggles," was presented by Com. Dhrubajyoti Ganguly, President, Eastern Zonal Insurance Employees' Association (EZIEA).

In his deliberation, Com. Ganguly traced the historic development of AIIEA and highlighted the struggles and sacrifices through which the organisation established itself as a militant, democratic and progressive organisation of insurance employees. He explained that the achievements enjoyed by insurance employees today were not bestowed upon them automatically. They were secured through sustained

collective struggles, organisational unity, ideological conviction and the sacrifices of generations of employees and activists.

The presentation also underlined that AIIEA's role has never remained confined to the immediate economic demands of insurance employees. Throughout its history, the organisation has consistently defended the public-sector character of the insurance industry and associated itself with the wider democratic and working-class movement of the country. The history of AIIEA was therefore presented as a living history of struggle - one whose lessons remain relevant to the challenges of the present period.

Defending the Public Sector and LIC

The second subject, "Defending the Public Sector and LIC - Our Responsibilities in the Present Context," was presented by Com. Amitava Ghosh, General

Secretary, Eastern Zonal Insurance Employees' Association (EZIEA).

Com. Ghosh dealt extensively with the contemporary economic and policy environment and the challenges confronting public-sector institutions, particularly LIC. He emphasised the historic role played by LIC in mobilising the savings of millions of ordinary people and deploying these resources for national development and social and economic infrastructure. LIC has demonstrated that a publicly owned insurance institution can successfully combine commercial strength with wider social responsibilities.

The deliberation drew attention to the continuing policy thrust towards privatisation, disinvestment and increasing corporate participation in different sectors of the economy. In this context, defending LIC cannot be viewed merely as an issue



concerning LIC employees. It is inseparably connected with the larger struggle to defend public assets, social security and the economic interests of the people.

The speaker emphasised that the strength of AIIEA has historically rested upon the combination of organisational unity, ideological clarity, sustained mass contact and the ability to connect employees' issues with the larger concerns

of society. The responsibility of the organisation, therefore, is to deepen awareness among employees and policyholders regarding the importance of LIC and to strengthen collective resistance to policies that weaken the public sector.

Participation and Conclusion

The seminar received an overwhelming response, with around 145-150 members and activists participating. The

enthusiastic participation and serious deliberations made the programme highly successful and organisationally significant. The seminar reaffirmed the commitment of IEA, KMD-II to carry forward the glorious traditions of AIIEA and strengthen the collective struggle for the defence of LIC, the public sector and the interests of the working people.



AIIEA Platinum Jubilee Valedictory Celebrations at Coimbatore

A family get-together (Kudumba Sangamam) was organized at Coimbatore to celebrate the 75th Anniversary (Platinum Jubilee) of AIIEA on 19.09.2026. Com K Thulasitharan, General Secretary, ICEU, Coimbatore Division welcomed the gathering. The event was presided by Com B V Kumar, President, ICEU, Coimbatore Division.

An event was held to honour the veteran leaders (Former Office Bearers of ICEU, Coimbatore Division). It was a truly moving occasion attended by veteran leaders who played a pivotal role in transforming the Coimbatore Division into a strong entity at the national level. The presence of Senior Comrades like Com AR Kalyanasundaram and Com G Madhavan enthused the gathering.

The event included a felicitation ceremony for those employees who retired from the services of LIC after the last Conference. Additionally, agents who secured

the top three positions under both premium and policy basis in the New Business Day" floated by us on September 15th (as a part of Platinum Jubilee Celebrations) were honoured with cash awards in the event.

Com M Girija, Joint Secretary, AIIEA & Com V Suresh, General Secretary, AIIEA delivered the special address. Smt R Hemalatha,

Senior Divisional Manager, Coimbatore Division greeted the participants. Dr Bharathi Krishnakumar, Progressive film director and orator gave a keynote address which was captivating and held the audience attention. The event was made memorable with a fantastic mimicry performance by Kovai Kumar and a delightful light music concert by the Kovai Sahithya Orchestra. Com R S Shenbegaon one of the Convenor of the SZWWCC also participated in the event. The event came to a close with Com G Sudha, Joint Secretary proposing the vote of thanks.

More than 700 comrades including employees & their family members, Retired Employees, Former Office Bearers participated in the family gathering and made it a grand success.

Com Kannan Menon

Com. N. K. Kannan Menon, the veteran leader of AIIEA, early morning on 4/10/26 in his sleep at the age of 88. He was instrumental in the formation of Kerala State General Insurance Employees' Union (KSGIEU) defeating the split engineered by elements inimical to the ideals of AIIEA. He strengthened general insurance employees' movement under the banner of AIIEA. He came down from US to attend the Golden Jubilee Conference of KSGIEU held in September 2026.



The movement of insurance employees lost a great leader in his death. The Insurance Worker deeply condoles the unfortunate demise of Com Kannan Menon and shares the grief with his family members and thousands of his comrades.

INSURANCE NEWS IN BRIEF

● A.M. Khan,

- ⇒ According to Sigma – **Life insurance distribution Report:** "Distribution is central to the growth and competitiveness of life insurance, influencing customer access, product sales and long-term relationships. As populations age and retirement decisions become more complex, the demand for timely financial advice is increasing. Independent intermediaries are gaining importance in many markets, while banks and agency networks remain strong in others. Consolidation is strengthening distributors' bargaining power, while AI and digital technologies are improving customer engagement, underwriting and administration. Ultimately, insurers' success will depend on providing flexible products, faster services, simpler processes and effective advice to meet customers' evolving retirement and later-life needs".
- ⇒ Swiss Re, the second largest global reinsurer has established exclusive partnerships with Bajaj General Insurance, one of the top five general insurers, in India. The partnerships will provide insurance solutions to the growing number of large Indian – many of which are expanding internationally – while also supporting global clients with operations in India. India is currently a key growth market for Swiss Re, which has been operating in the country for more than over 163 years.
- ⇒ International rating agency AM Best has affirmed the Financial Strength Rating of A- (Excellent), the Long-Term Issuer Credit Rating of "a-" (Excellent) and the National Scale Rating of aaa.IN (Exceptional) of Indian Public Sector, GIC Re, the largest reinsurer in Indian market. The outlook of these Credit Ratings (ratings) is stable. The company is the 10th largest non-IFRS 17 reinsurers globally, according to AM Best's most recent annual ranking of the top 50 global reinsurers. AM Best views GIC Re's operating performance as adequate, supported by a five-year average return-on-equity (ROE) ratio of 9.5% (FY 2022-2026).
- ⇒ As at 30-09-2026 LIC recorded 19.29 per cent Y-o-Y growth in premium to ₹ 1,44,346.64 crore, while all private life insurers put together have recorded 23.2 per cent Y-o-Y growth to ₹ 1,01,257.09 crore. Market share of LIC in terms of New Business Premium is 58.77% and in terms of number of policies it is 60.83 %
- ⇒ IRDAI has proposed a phased reduction in the Expenses of Management (EoM) of insurance companies to bring down the cost of insurance and improve value for policyholders. Life insurers would be required to reduce EoM to 15% of gross direct premium income within two years and 12.5% within five years, with a long-term target of 10%

for those already below the proposed benchmark. For general insurers, the limit is proposed to be reduced from 30% to 20% over five years.

⇒ **Regulatory Commissions, IRDAI** has proposed a revised structure with different limits based on the type of insurance product, distribution channel and effort involved in selling and servicing policies. For individual life insurance products, proposed commissions vary according to the

premium payment term, while pure-term policies would carry higher first-year commissions than renewal commissions. In general insurance, commissions would vary across motor and health insurance products, with no commission proposed for distributors on motor third-party insurance, although agents and associates could receive 2.5%.

- ⇒ The proposed changes could have implications for banks, which are among the largest distributors of insurance products through the bancassurance channel. IRDAI in its consultation paper, says that banks accounted for nearly Rs 68,000 crore of the sampled corporate agency premium. The average commission paid by banks with multiple tie-ups was 33 per cent in FY25, compared with around 13 per cent for banks with a single tie-up.
- ⇒ For life insurance products, the average commission paid to agents and corporate agents, including banks and other entities, ranged from 27 per cent to 61 per cent of the first-year premium, while the highest commission ranged from 34 per cent to 92 per cent. These two distribution channels together account for around two-thirds of the total life insurance business.
- ⇒ Expenses of private life insurers have climbed to about 22% of total premiums from 16% in fiscal 2021. Those at private general insurers have risen to roughly 32% from 25% in fiscal 2019, according to IRDAI. Rewards paid to distributors have in some cases added 30% to 60% to base commissions.
- ⇒ The Insurance Brokers Association of India (IBAI), the official apex body of India's 798 licensed insurance brokers, today expressed serious concern over the sweeping proposals which are in the consultation paper on "Reforms for Recalibrating Economics of Insurance Distribution" released by the regulator IRDAI on 23 September 2026. Brokers are seeking an extension of a deadline for consultation on the proposals to late December from October 25, an independent impact assessment, as well as the removal of caps on commission. The proposals could lower broker revenues by nearly 70%. It further comments – "Within months of 100% FDI, a complete overhaul of distribution signals high regulatory uncertainty," The Insurance Brokers Association of India has warned that the changes could affect as many as 1 million jobs.

WORKING CLASS STRUGGLE

● S. SridhArA, Mysore

Karnataka garment workers protest pension and provident-fund restrictions: Thousands of Garment workers at Shahi Exports in Maddur stopped work on September 29, while workers at Laguna Clothing and other garment factories joined related protests across Karnataka. The workers were opposing new rules requiring employees with fewer than 10 years of eligible service to wait 36 months, instead of two months, to withdraw savings from the Employees' Pension Scheme. Workers who lose their jobs can initially withdraw only 75 per cent of their provident fund savings, with the remaining 25 per cent withheld for a year. The protesters demanded the immediate withdrawal of the restrictions and submitted a memorandum asserting their right to access their own savings.

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Tamil Nadu sanitation workers end four-day strike in Madurai: Around 3,000 sanitation workers, drivers and other municipal employees in Madurai began an indefinite strike on October 5, halting door-to-door waste collection and other civic services. Organised by the Centre of Indian Trade Unions and other sanitation-worker unions, the strikers demanded an end to privatisation, increased minimum wages and phased regularisation of employees with more than two years of service.

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New Zealand University and poly tech staff vote for unified strike: About 9,500 New Zealand university and polytechnic staff, including lecturers, tutors, professors and librarians, have voted to strike later this month. The strikes may include half-day or full-day walkouts and withholding of student grades or enrolments. It will be the first time that university and polytechnic staff have struck together. Tertiary Education Union (TEU) national secretary Amy Ross said university staff were being offered pay rises well below inflation, which is currently running at 4.1 per cent. The union is seeking a six per cent.

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Tens of thousands of teachers and students in Madrid, Spain strike and protest over educational funding, pay and conditions: Teachers and students across the Madrid region in Spain began an indefinite strike in public non-university education on 7th October demanding better pay and working conditions and increased funding for schools. The action involved around 65,000 teachers, with thousands of teachers, students and supporters blocking traffic and rallying at Madrid's Puerta del Sol. Members of Spain's two largest union confederations demand reduced class sizes and teaching hours, more staff, a cut in bureaucratic workloads, improved school facilities and salary increases of €600 a month.

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Transport, education and municipal workers in Belgium

went on one-day strike against government attacks on pay, conditions and public services: Thousands of public transport workers and other workers in Belgium held a nationwide strike on 5th October against government budget cuts and attacks on public services. The strike disrupted trains, buses, trams, the metro, schools, childcare, public broadcasting,

postal deliveries and municipal services. The action followed a mass demonstration in Brussels on October 9.

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Solar panel workers in İzmir, Turkey continue strike for pay and reinstatement after mass sackings: Workers at Smart Solar's solar-panel factory in Aliağa, İzmir, Turkey, are continuing their walkout and protest against mass dismissals, unpaid contractual entitlements and management's attempts to prevent workers choosing their own union. The dispute escalated after Smart Solar failed to honour agreements reached following a four-day production stoppage in September. The 83 dismissed workers demand reinstatement, payment of outstanding wages and inflation adjustments, recognition of their union rights and an end to workplace intimidation.

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London South Bank University workers strike against divisive contracts, staff at other universities take action over job cuts: Members of the University and College Union (UCU) at London South Bank University walked out all last week against management's attempt to tear up existing contracts and impose a two-tier workforce. The dispute has been running since March. Students have written letters to management in support of the strikers. Management is moving staff it believes can bring in research money onto a "teaching and research" contract and others onto a "teaching and scholarship" contract, while new hires are employed by a wholly owned subsidiary.

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Public sector and health workers in Portugal strike for improved pay and working conditions: On October 2, around 350,000 Portuguese central, regional and local public administration workers held a 24-hour stoppage. The action affected schools, social security offices, registry services, courts, councils and rubbish collection. In Lisbon, workers demonstrated and marched to the Finance Ministry, where negotiations over public sector pay are due to resume this week. The members of three unions affiliated to the General Confederation of Portuguese Workers demand higher wages, improved working conditions and an upgrading of career structures. Health workers also struck for 24 hours on the same day, affecting hospitals, local health centres and other services.

ECONOMIC NOTES

● J. SURESH, Mysore

- ☞ The rapid escalation of public debt in major economies, dominated the deliberations of the IMF Meeting held at Bangkok. Over the decades, the IMF had to deal with the sovereign debt crises of many countries, generally "emerging market economies" imposing brutal restructuring programmes which cut money for social facilities to pay debt and interest to global banks and financial institutions. But today the debt crisis is lodged firmly within the major capitalist and imperialist economies. Starting with the USA with a debt of more than \$40 trillion and an interest bill running more than \$1 trillion per year. The USA, Japan, Australia, France and many other countries in Euro Zone are faced with a situation in which interest rates on their bonds were kept at zero for much of the period, since global crises of 2008, have returned to levels of 5% and more, highest in the 30 years. In these conditions, governments should set aside more money just to pay for the interests on debts. In USA, it means 1\$ for every 5\$ of government's revenue, which is equivalent to 20% of income for interest payments on debts. The World Economic Outlook forecast global growth for this year would be 3.1% with inflation rising to 4.7%. The IMF also notes that loans to NBFIs in the US increased by 18%. This year, while exposures to private equity and private credit rose by 30% and while these exposures, "do not appear to pose systemic risks on their own, they could become a meaningful source of losses under severe stress", "Vulnerabilities also persist among institutional investors through rising liquidity mismatches and concentrated investments ". The Pension Funds and insurers are to invest more of their funds in longer term, but illiquid assets have over the past decade doubled to achieve a sufficient rate of return.
- ☞ Earning Rs 80,000 a month could place an Indian among the country's top 10%. The threshold highlights low living standards despite India's rapid reduction in extreme poverty. A comparison with fresh data from the World Bank's 2026 Poverty and Inequality Platform shows in some of the world's top economies, even the poorest 10% live on much more. There is no denying the significant progress India has made in reducing extreme poverty over the past decade. A person who just crosses into India's top 10% of consumers gets there on roughly \$10 (Rs 951) a day in 2021 purchasing-power

terms. In the United States, Canada, Germany and Australia, the poorest 10% already live on \$25 (Rs 2,377) to \$31 (Rs 2,948) a day. According to Chief economist at Bank of Baroda, Shri Madan Sabnavis, this comparison is valid, but has its limitations. This is because the same amount of money can buy different quantities of goods and services in different countries, making direct comparisons of income alone

an imperfect measure of living standards. "A McDonald's burger costs around \$5, or Rs 500, in the US, while in India, it costs Rs 150-200. So, a relatively well-off person may still have money left after buying a burger, while a poorer person may have nothing left. The weaker rupee also means that goods are often priced lower in India than in the US. Comparisons between countries run into such issues," according to him. At the other end of the scale, India's poorest decile starts at about \$3 (Rs 285) per person per day. Extreme poverty, measured at the \$3-a-day line, fell from 27.1% in 2011-12 to 2.6% in 2023-24. Poverty at the lower-middle-income threshold of \$4.2 (Rs 400) a day dropped from 57.7% to 16.1% over the same period, moving nearly 500 million people above that line. Yet, 23.3 crore Indians still live below it. The World Bank noted that changes in survey methods, including the shift to a Modified Mixed Reference Period (MMRP) that captures household spending more accurately, affect direct comparisons across years. The institution has revised historical estimates to improve consistency, but the decline cannot be explained by methodology alone. Converted into daily consumption terms, it aligns with the \$10 (Rs 951) threshold that the World Bank's platform identifies as the lower boundary of India's richest decile. In the United States of America, the corresponding threshold for the top 10% rises to \$173 (Rs 16,454) a day; in Canada and Australia it stands at \$129 (Rs 12,269), and in Germany at \$128 (Rs 12,174). Even those who rank among India's better-off households therefore experience living standards that remain well below those of the least affluent residents of high-income countries. This gap highlights how low-income levels remain across all sections of Indian society. The challenge is therefore to lift the entire income distribution rather than only compress the gap between the top and bottom within India.

FOR OUR FIELD FORCE

● **A. AriVUKKAdAL**
Thanjavur

Within Limits: LIC, SBI Life Insurance and New India Assurance are the only three companies that are already below the proposed FY29 EoM(Expenses of Management) ceiling. LIC reported gross commission of Rs.24,440 crore and total operating expenses of Rs.39,510 crore on gross premiums of Rs.5.37 lakh crore in FY26, resulting in an EoM ratio of 11.9%, against the proposed FY29 limit of 15%. New India Assurance, the only general insurer already within the proposed limit, reported gross commission of Rs.4,427 crore and total OPEX of Rs.5,566 crore on gross direct premium income of Rs.46,024 crore, resulting in an EoM ratio of 21.7%, against the proposed FY29 ceiling of 25%.

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Commission Ceiling: In 2023, IRDAI removed product-wise commission caps. Between FY23 and FY25, motor premiums grew 34%, while motor commissions grew 259%; in retail health, premiums rose 53% and commissions 118%. On health cover sold alongside loans, payouts to lenders run around 40% of the premium, and about 28% on credit life.

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Bank Commissions: According to the IRDAI data for FY2025, banks as corporate agents earned an average first-year commission of 27% on life insurance policies, with a maximum of 62%. On total premium, the average was 10%, with a maximum of 40%. The range of average commission across insurers was 3% to 37%. In general insurance, banks earned an average commission of 26%, with a maximum of 82%. **The range of average commission was 13% to 94%** Insurance commission contributes a considerable share in the profits of the private banks. This is around 7% for HDFC Bank, 9% for Axis Bank, 11% for AU Small Finance Bank, 17% for IDFC First Bank and 18% for IndusInd Bank.

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NBFC Commissions: Corporate agents' **new business premium rose 1.3x over FY2023-25 while remuneration rose 2.3x. Broker-led general insurance premium rose 1.4x while commission rose 2.7x.** Around 93% of the life-insurance business sourced through NBFCs is credit life. Credit-life insurance covers a borrower's outstanding loan if the insured person dies during the policy period. Among NBFCs, L&T Finance has the highest exposure, with insurance commission income accounting for nearly 26% of pre-tax profit. Chola follows at around 16%, while most other NBFCs are in the 10-15% range.

+

Human Agents: According to Capgemini's global life insurance report, 69% say they still prefer human agents over chatbots and virtual agents when they need help solving a problem. The preference for people is even stronger when money and buying decisions are involved. **67% want human agents when they need to understand pricing or decide whether to buy.**

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Female Agents: ICICI Life Insurance plans to recruit 20,000 women advisors across India by the end of FY2027. The company currently has over 78,000 women advisors, who constitute **around 32% of its total advisor base but contribute approximately 45% of its agency business.**

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Insured Population: According to the IRDAI, only 15% of Indian population and economic

enterprises have an effective insurance cover. The industry currently tracks the number of policies sold and premiums collected rather than the actual number of people and businesses adequately insured. Hence, growth in premium collections and policy sales does not necessarily mean that more people have adequate financial protection.

+

Declining Penetration: According to the Insurance Information Bureau of India's (IIB) analysis of life insurance business data for FY2021–FY2025, life insurance penetration has declined across several of India's leading states over the past five years (even though very high commissions were paid to the corporate agents & brokers), suggesting that growth in insurance premiums has not kept pace with the expansion of state economies.

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Households' Savings: Indian households are increasingly directing their savings towards market-linked financial assets. Inflows to life insurance decreased from Rs.6.5 lakh crore in FY2024 to Rs.5.3 lakh crore in FY2025.

+

Premium Financing: IRDAI is exploring formal channel to finance life insurance premiums to help policyholders avoid premature surrenders and retain policies until maturity. IRDAI is also examining financing for health insurance premiums, which can be difficult for households with limited monthly incomes to pay upfront.

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Compulsory Copayment: Non-life insurers are considering a 10% co-payment by policyholders on retail health policies from Jan 1, 2027, with the patient's contribution capped at Rs.5 lakh per claim. The arrangement would require even those with comprehensive health insurance to keep funds for medical emergencies, as they would have to pay 10% of admissible inpatient hospitalisation costs, including those arising from accidents, whether claims are settled through cashless procedure or reimbursement. Co-payment cannot be waived, reduced or modified through riders or endorsements, and the customer's 10% contribution cannot be recovered from another health insurance policy.

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Comrade B. Sanyal Memorial Bhavan in Raipur dedicated to People's Struggles

A memorial building constructed jointly by the All India Insurance Employees' Association (AIIEA) and the Central Zone Insurance Employees' Association (CZIEA) in memory of Comrade B. Sanyal was formally inaugurated in Raipur on 12 September.

Comrade B. Sanyal was a former Vice-President of the All India Insurance Employees' Association, the founder General Secretary of the Central Zone Insurance Employees' Association, a former Secretary of the Chhattisgarh State Committee of CITU, a former State Secretariat member of the Communist Party of India (Marxist) in Chhattisgarh, and one of the prominent leader of the democratic movement in the state.

The building was formally inaugurated by Com. Shrikant Mishra, General Secretary of AIIEA amidst loud slogans in the presence of hundreds of insurance employees and prominent personalities associated with the democratic movement. He declared that, in accordance with Comrade Sanyal's aspirations and ideals, the building was being dedicated from that day onwards to the people's struggles.

Following the inauguration, a public meeting was organised, presided over by Com. Ajit Ketkar, President of CZIEA. The presence of Comrade S. R. Urdhwarshie, the founder President of CZIEA and a veteran leader aged 92, greatly encouraged the gathering. Com. Shrikant Mishra, General Secretary of AIIEA, and Com. Dharmaraj Mahapatra, President of AIIEA and General Secretary of CZIEA, were also present on the dais. Amidst enthusiastic applause, Smt. Suchitra Sanyal, life partner of Com. B. Sanyal, was invited to the dais.

Coms Shreekant Mishra, S.R. Urdhwarshie,



D.R. Mahapatra addressed the audience and expressed confidence that the building dedicated to Com Sanyal would become the centre of trade union and democratic activities. Kum. Snigdha Mahapatra, grand daughter of Com. Sanyal, spoke about several aspects of her grandfather's family life.

Com. Ajit Ketkar, President of CZIEA, presided over the program and paid rich tributes to the selfless contributions made by Com Sanyal for the insurance employees movement and the greater democratic struggles.

Mrs. Suchitra Sanyal; Mrs. Anuradha Lal (life partner of late Com. A. K. Lal, former Vice-President of CZIEA), Com. N. C. Das; Com. D. C. Majumdar and Com. Maina Das were warmly felicitated by the gathering amid enthusiastic slogans and thunderous applause.

The proceedings concluded with a vote of thanks delivered by Com. Gajendra Patel, General Secretary of Raipur Division Insurance Employees' Union. The meeting concluded with a collective resolve to continue the struggle for keeping LIC in the public sector.

DONATIONS

INSURANCE WORKER

Com. Uday Gadagkar, Dharwad DO	Rs. 5,000
Com. A.S. Sarawate, pensioner	1,011
Com. Bidyent Chakraborty, Asansol,	5,000
Com. Lakshmi. G. Marar, Thrissur	5,000
Com. Narayan Pal, Kanpur	1,100
Com. K.P. Subramanian, Thrissur	5,000

AIIEA

Com. N.M.K. Prasad, Machilipatnam	10,000
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Insurance Worker heartily thanks these comrades for their love and affection.

CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
March 2026	149.1	429.41	9801.62
April	149.9	431.71	9854.21
May	150.8	434.30	9913.38
June	151.9	437.47	9985.69
July	153.2	441.22	10071.15
August	154.4	444.67	10150.04

Base 1960 = Base 2001 x 22.8259
Base 2001 = Base 2016 x 2.88



For Generations, **Hum Dekhenge** has stripped the cloak off Powerful Narcissists

TM Krishna (Courtesy: Scroll 11/10/2026)



In Iqbal Bano's rendition, a song of protest that seeks to unsettle the powerful and foretells their downfall is cased in a delicate, poised melody.

As protesters all over India demand the resignation of the chief election commissioner and the restoration of every citizen's voting rights, I offer this musical note of solidarity.

For generations, Faiz Ahmed Faiz's *Hum Dekhenge* has been an integral part of protests, a metaphor for resistance, justice and democracy, and since 2019 it has seeped into our wider national consciousness. While its history and lyrical depth is well known, the song's musical cadence is less discussed. The gold standard for this song is without doubt the rendition by Iqbal Bano in her stirring protest against Zia-ul-Haq, and that is the basis of this piece.

Hum Dekhenge is not an activist's chanting song, shrill in tonality, fast in tempo, with an un-decorative melody. It is simple, yet nuanced in its flow and melodic direction. Iqbal Bano's rendition is unusually slow, embedded with filigree work and subtle movements that allow the song to unfold evocatively.

The way Bano renders *Woh din ke jiskaa vaada hai*, with *jiskaa* meandering ever so slightly, followed by a stunning musical drop at *vaada hai* leading sharply to hum dekhenge is stunning. She follows that up with a tantalising glide across the octave, sensuously singing the phrase *jo lauh-e-azal me likha hai*.

The equanimity in Bano's rendition adds a political layer to the text. A song of protest that seeks to unsettle the powerful and foretells their downfall is cased in a delicate, poised melody. This aesthetically shifts agency from the bully to the determined protestor. The singer and listeners take control, dislodging the oppressor with understated surety and strength – a reminder most powerfully of Gandhi's satyagraha.

There is another breathtaking moment in the song.

*Hum mehkoomon ke paaon tale
jab dharti dhad-dhad dhadkegi*

(When the earth's beating, beating heart
will pulsate beneath our broken feet)

Iqbal Bano cradles the words *Hum mehkoomon ke* rocking them gently as she moves to dharti where she nonchalantly extends the vowel "i" only to settle at the melodic imagery of the heartbeat as she utters the words *dhad dhad dhadkegi*.

This is a thoughtful and reflective song that questions. The dissipation of oppression and the inner seeking of freedom coalesce in it. And the melody mirrors this perfectly, finely balancing the dream of the promised day with the oneness of humanity. In *Jana Gana Mana*, hope emerges at the very end of the song when Tagore speaks of the sun rising from behind the eastern hills. In *Hum Dekhenge*, it is actualised in every verse.

For long, patriarchy has had an ironclad grip on this nation. The protests of the past few months have been refreshing because of the creativity with which the young have targeted the powerful and their notions of machismo, with how they have met "chhappan inch" with "chhota bandar". Their humour and irreverence have caught these self-indulgent politicians off-guard.

Hum Dekhenge is not a meme, but for generations its musical assurance and playfulness has done the same job: stripping the cloak off powerful narcissists. By subverting the protest music template, the song forces the listener to pay attention, sway to its tune, smile, rejoice and be collectively touched by its profundity. In Iqbal Bano's voice *Hum Dekhenge* also becomes a feminist response.

The English translation of the song cited here is by *Mustansir Dalvi*.



TM Krishna is a leading vocalist in the Karnatik tradition and an author. His most recent book is *We, the People of India: Decoding a Nation's Symbols*.

insurance worker @70

HELPING AIEA BUILD A REPUTATION
AS A HIGHLY POLICY-LITERATE UNION



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