

# Insurance Worker



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CONTINUUM  
OF VIOLENCE

जनता. हरियाणा और मणिपुर

India  
@ 76



"....today, LIC is consistently growing stronger. Even in the stock market, this advice holds true ....."

- Prime Minister in Lok Sabha



**THEN, WHY DENY  
EMPLOYEES THEIR DUE**  
MOTHER OF ALL DEMOCRACIES  
SHOULD ALSO RESPECT  
INDUSTRIAL DEMOCRACY IN LIC...



LIC steps into 68thth year  
of its journey that has been  
an unmitigated success story;

**PROTECT IT IN PUBLIC SECTOR**

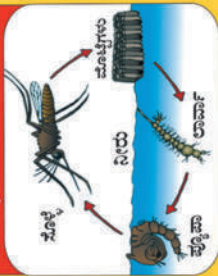


# ಸಾರ್ವಜನಿಕರೇ ಗಮನಿಸಿ ಡೆಂಗಿಲ ಹಾಗೂ ಚಿಕೂನ್‌ಗುನ್ಯ ನಿಯಂತ್ರಣಕ್ಕೆ ಸಹಕರಿಸಿ



ನೀರು ನಿಲ್ಲದಂತೆ ಸಹಕರಿಸಿ - ಸೊಳ್ಳೆ ಉತ್ಪತ್ತಿ ತಡೆಗಟ್ಟಿ

## ಸೊಳ್ಳೆಗಳ ಜೀವನ ಚಕ್ರ



**ಡೆಂಗಿಲ ಹಾಗೂ ಚಿಕೂನ್‌ಗುನ್ಯ** ಜ್ವರಗಳು ಸೋಂಕು ಹೊಂದಿದ ಸೊಳ್ಳೆಯ ಕಡಿತದಿಂದ ಬರುತ್ತವೆ. ನಿಂತ ಸ್ವಚ್ಛ ನೀರಿನಲ್ಲಿ ಹುಟ್ಟುವ ಈ ಸೊಳ್ಳೆ ಸಾಧಾರಣವಾಗಿ ಹಗಲಿನಲ್ಲಿ ಕಚ್ಚುತ್ತವೆ.

**ಲಕ್ಷಣಗಳು** : ಹಠಾತ್ತನೆ ಬರುವ ಅಧಿಕ ಜ್ವರ, ತೀವ್ರ ತಲಸೋಲು, ಕಣ್ಣುಗಳ ಹಿಂಭಾಗದಲ್ಲಿ ತೀವ್ರತರ ಸೋಲು, ಮೈ ಸೋಲು, ಕೀಲುಗಳಲ್ಲಿ ಸೋಲು, ವಾಕರಿಕೆ ಮತ್ತು ವಾಂತಿ.

**ವೈದ್ಯಕೀಯ ಉಪಚಾರ** : ರೋಗದ ಲಕ್ಷಣ ಕಂಡೊಡನೆ ಉಚಿತ ಚಿಕಿತ್ಸೆಗಾಗಿ ಹತ್ತಿರದ ಬಬಿಎಂಪಿ ಆಸ್ಪತ್ರೆಯನ್ನು ಸಂಪರ್ಕಿಸಿ, ವೈದ್ಯರಿಂದ ಪರಿಶೀಲನೆ ಮಾಡಿಸಿ, ಸೂಕ್ತ ಚಿಕಿತ್ಸೆ ಪಡೆಯಿರಿ. **ಮುನ್ನೆಚ್ಚರಿಕೆ** : ಸಿಮೆಂಟ್ ತೊಟ್ಟಗಳು, ಪ್ಲಾಸ್ಟಿಕ್ ತೊಟ್ಟಗಳು, ಏಕೆಟ್‌ಗಳು, ಡ್ರಂಗಳು, ಬ್ಯಾರಲ್‌ಗಳು, ಪಾಲಿ ಡಬ್ಬಗಳು, ಏರ್‌ಕೂಲರ್‌ಗಳು, ಗಡಿಗೆ, ಗಡಿಗೆ ತುಂಡುಗಳು, ತೆಂಗಿನ ಚಿಪ್ಪುಗಳು, ಹಳೆಯ/ಒಡೆದ ಟೈರುಗಳು, ಹಿಗ್ಗೆ ಎಲ್ಲೆಲ್ಲಿ ಸ್ವಚ್ಛ ನೀರು ನಿಲ್ಲಬಹುದೋ ಅಲ್ಲೆಲ್ಲಾ ಈ ಸೊಳ್ಳೆಗಳು ಹೇರಳವಾಗಿ ಉತ್ಪತ್ತಿಯಾಗುತ್ತವೆ.

ಎಲ್ಲಾ ನೀರಿನ ತೊಟ್ಟಗಳು, ಡ್ರಂ, ಬ್ಯಾರಲ್‌ಗಳು, ಏರ್ ಕೂಲರ್ ಇತ್ಯಾದಿಗಳನ್ನು ವಾರಕ್ಕೊಮ್ಮೆ ಪಾಲಿ ಮಾಡಿ ಸ್ವಚ್ಛಪಡಿಸಿ, ಮತ್ತೆ ಫರ್ತಿ ಮಾಡಿಕೊಳ್ಳುವುದು / ಮುಚ್ಚಿಟ್ಟಿಂದ ಮುಚ್ಚಿಟ್ಟುದು, ಬಯಲಿನಲ್ಲಿರುವ ತ್ಯಾಜ್ಯ ವಸ್ತುಗಳಾದ ಒಡೆದ ಬಾಟಲಿ ಮುಂತಾದುವುಗಳಲ್ಲಿ ಮಳೆ ನೀರು ಸಂಗ್ರಹವಾಗದಂತೆ ಎಚ್ಚರಿಕೆಯಿರುವುದು ಅಥವಾ ಸೂಕ್ತ ವಿಲೇವಾರಿ ಮಾಡುವುದು ಅತ್ಯಗತ್ಯ.

ಆರೋಗ್ಯ ಇಲಾಖೆಯಲ್ಲಿ ಹಮ್ಮಿಕೊಂಡ ಸೊಳ್ಳೆ ನಿಯಂತ್ರಣ ಕ್ರಮಗಳಿಗೆ ಸಹಕಾರ ನೀಡುವುದು.

ಸ್ವಯಂ ರಕ್ಷಣಾ ವಿಧಾನಗಳಾದ ಸೊಳ್ಳೆ ನಿರೋಧಕಗಳನ್ನು ಹಾಗೂ ಸೊಳ್ಳೆ ಪರದೆಯನ್ನು ಬಳಸುವುದು ಹಾಗೂ ಹಗಲಿನಲ್ಲಿ ಸೊಳ್ಳೆಗಳ ಕಚ್ಚುವಿಕೆಯಿಂದ ದೂರವಿರುವುದು.

ಸೊಳ್ಳೆ ಉತ್ಪತ್ತಿ ತಾಣಗಳು

- ಒಡೆದ ಟೈರ್‌ಗಳು
- ತೆಂಗಿನ ಚಿಪ್ಪುಗಳು
- ಸಿಮೆಂಟ್ ತೊಟ್ಟಗಳು
- ತೆರದ ಪ್ಲಾಸ್ಟಿಕ್ ತೊಟ್ಟಗಳು
- ಏಕೆಟ್‌ಗಳು
- ನೀರಿನ ತೊಟ್ಟಗಳು
- ಏರ್‌ಕೂಲರ್‌ಗಳು
- ಹೂವಿನ ಕುಂಡಗಳ ತಟ್ಟೆಗಳು
- ಇತ್ಯಾದಿಗಳು



## ಬಿಬಿಎಂಪಿ ಆಸ್ಪತ್ರೆಗಳಲ್ಲಿ ಉಚಿತವಾಗಿ ಚಿಕಿತ್ಸೆ ದೊರೆಯುತ್ತದೆ.

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗೆ ಸಂಪರ್ಕಿಸಬೇಕಾದ ದೂರವಾಣಿ ಸಂಖ್ಯೆ :

ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಪೂರ್ವ)	080 22975850	ನಿಯಂತ್ರಣ ಕೋಶದಿ	
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ದಕ್ಷಿಣ)	080 22975750	080-22660000	
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಪಶ್ಚಿಮ)	080 22975650	24x7 ಉಚಿತ ಸಹಾಯವಾಣಿ	1533
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಮಹದೇವಪುರ)	080 28510864		
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಬೊಮ್ಮನಹಳ್ಳಿ)	080 25736702		
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ರಾಜರಾಜೇಂದ್ರನಗರ)	080 28600208		
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಯಲಹಂಕ)	080 23626443		
ಆರೋಗ್ಯಾಧಿಕಾರಿ (ದಾಸರಹಳ್ಳಿ)	080 28394909		

ರಾಕೇಶ್ ಸಿಂಗ್, ಡಾ.ಆ.ಸೇ. ತುಷಾರ್ ಗಿರಿ ನಾಥ್, ಡಾ.ಆ.ಸೇ. ಡಾ|| ಕೆ.ವಿ. ತ್ರಿಲೋಕ್‌ಚಂದ್ರ, ಡಾ.ಆ.ಸೇ. ಅಡಳಿತಗಾರರು, ಬಿಬಿಎಂಪಿ ಮುಖ್ಯ ಅಯುಕ್ತರು, ಬಿಬಿಎಂಪಿ ವಿಶೇಷ ಅಯುಕ್ತರು (ಆರೋಗ್ಯ) ಬಿಬಿಎಂಪಿ



ಬೃಹತ್ ಬೆಂಗಳೂರು ಮಹಾನಗರ ಪಾಲಿಕೆ

## IF INSTITUTION IS PROGRESSING WHY DENY EMPLOYEES THEIR DUE

The Prime Minister said that LIC proved all doomsayers wrong and is continuing to register impressive progress. He was responding to the No Confidence debate in the Lok Sabha. The reference to LIC in his speech was to answer the criticism leveled against LIC investments in Adani Group of Companies in the wake of Hindenburg Report released on 24<sup>th</sup> January, 2023. Why it took the Prime Minister seven months to answer the critics and assure the nation about the strength of LIC is still not understandable. Had he done this when the controversy broke out, it would have been possible for LIC to avert the negative growth it registered in February and March this year. It was entirely left to the insurance employees and their trade union, AIIEA to defend LIC and assure the nation and policyholders about the safety of the investments and policy monies. Though late, we still welcome the statement of the Prime Minister.

There is no argument that LIC today is the finest financial institution in the country. It has earned the confidence and admiration of the insuring public through dedicated services. It has made the single

biggest contribution to the nation building ever since its birth on 1<sup>st</sup> September 1956. It started the journey with a capital of Rs.5 crore invested by the government. Today the embedded value, even with huge conservative estimates, stand at Rs.5,82,242 crore as on 31<sup>st</sup> March 2023. Its market capitalization as on 14<sup>th</sup> August 2023 is Rs.4,15,000 crore. Globally it is the fourth strongest insurance brand and tenth most valuable insurance company. It is one of the eight Indian companies which figure in the 2023 list of Fortune 500 companies. There is no sector of the Indian economy where LIC's presence is not there.

There is absolutely no doubt that LIC today is a world class financial institution. The Prime Minister is aware that in the making of this institution, generations of employees since 1956 have made contributions through their sweat and toil. The hard work of all sections of employees and the agency force made the Rs 5 crore investments grow to an amazing value of Rs.582242 crore. Why then, this contribution is not recognized and the genuine demands of the employees



### In this issue

14 67<sup>th</sup> Anniversary of Life Insurance Nationalisation - The Road Ahead  
Shreekant Mishra

India @ 76  
17 T.V.N.S Ravindranath

20 Continuum of Sexual Violence  
M.Girija

22 जनता की जागरूकता ने  
हरियाणा को नहीं बनने दिया मणिपुर  
रामचंद्र शर्मा

Insurance News-A M Khan  
Working Class Struggles-S Sridhar  
Economic Tid-bits-J Suresh  
For our Field Force-Arivukkadal

Cover design & Lay-out:  
M Ramu, Kriya Prakashana

gather dust in the files of the government department. The demand for restoration of collective bargaining which was arbitrarily withdrawn by the Congress government and recognition of the trade union on the basis of majority support of the employees is not even in the consideration despite representations to successive governments. It is needless to say that these two demands are fundamental to industrial democracy.

The Prime Minister was informed through numerous representations that the issue of Family Pension for insurance employees is pending for a very long time and there is an urgent need to consider updating the pension and ending of the discriminatory dearness allowance formula. More than 85 Members of Parliament cutting across party lines have requested the Finance Minister to approve the recommendations of LIC Board sent in September 2019 on increase in Family Pension. A delegation of AIIPA met the Finance Minister in person to explain the precarious living conditions of the family pensioners and requested her intervention. Yet the government remains unmoved and there is no forward movement on this issue. No reasons have been given for this delay or denial. This is really intriguing in the background of the increase in family pension in the Banks, updation of Pension in RBI and now the decision in the banks to end the discriminatory DA formula.

Is the government miffed over the resistance of LIC employees to the privatization of their institution? The opposition of the employees to privatization and IPO were on well founded reasons. The LIC employees were convinced that privatization of this fine institution is not in interests of nation's economic well being. The AIIEA also warned that the timing of the IPO in times of war and global economic downturn will not fetch the true value of LIC. The events have proved correct the apprehensions of the LIC employees. There is also a new trend developing post IPO. The entire focus is on generating greater value for the shareholders while ignoring the interests of the other stakeholders.

How could one explain that LIC which promises to wipe tears of every eye has so crudely dealt the demand for increase in ex-gratia to a very small number of pre-1986 surviving retirees? A number of demands raised in the last three-four years still remain pending unresolved. There is no discussion on the wide ranging changes that are taking place in LIC in terms of business model and application of higher technology with the employee unions. Such a situation is not conducive for industrial peace.

There is no doubt that LIC would continue to grow and make immense contribution to the national development. The government must also help by creating such an environment. It must revisit some of its policies and those of the IRDAI which is hurting the public sector insurance industry. The government must also give functional autonomy to LIC Board. How can one expect bold decisions, when the administration has to wait for approval of the

प्रधानमंत्री ने कहा कि एलआईसी ने सभी निराशावादियों को गलत साबित कर दिया है और प्रभावशाली प्रगति को दर्ज करना जारी रखा है। वह लोकसभा में अविश्वास बहस पर जवाब दे रहे थे। उनके भाषण में एलआईसी का सन्दर्भ 24 जनवरी, 2023 को जारी हिंडनबर्ग रिपोर्ट के महेनजर अडानी समूह की कम्पनियों में एलआईसी के निवेश के खिलाफ की गई आलोचना का जवाब देने के लिए था। आलोचकों को जवाब देने और एलआईसी की ताकत के बारे में देश को आश्वस्त करने में प्रधानमंत्री को सात महीने क्यों लग गए, अभी भी समझ से परे है। जब विवाद छिडा था तब उन्होंने ऐसा किया होता तो एलआईसी के लिए इस साल फरवरी और मार्च में दर्ज की गई नकारात्मक वृद्धि को टालना सम्भव होता। एलआईसी की रक्षा करने तथा देश और पॉलिसीधारकों को निवेश एवं पॉलिसी धन की सुरक्षा के बारे में आश्वस्त करने की जिम्मेदारी पूरी तरह से बीमा कर्मचारियों और उनके ट्रेड यूनियन, एआईआईईए पर छोड़ दी गई थी। देर से ही सही, हम अब भी प्रधानमंत्री के बयान का स्वागत करते हैं।

इसमें कोई दूसरी बात ही नहीं है कि एलआईसी आज देश का सबसे बेहतरीन वित्तीय संस्थान है। इसने समर्पित सेवाओं के माध्यम से बीमा कराने वाली जनता का विश्वास और प्रशंसा अर्जित की है। 1 सितम्बर 1956 को अपने जन्म के बाद से इसने राष्ट्र निर्माण में अब तक का सबसे बड़ा योगदान दिया है। इसने सरकार द्वारा निवेशित 5 करोड़ रुपये की पूंजी के साथ यात्रा शुरू की। विशाल रूढ़िवादी अनुमानों के बावजूद भी, आज इसकी एम्बेडेड वेल्यू 31 मार्च 2023 तक 5,82,242 करोड़ रुपये है। 14 अगस्त 2023 को इसका बाजार पूंजीकरण 4,15,000 करोड़ रुपये है। विश्व स्तर पर यह चौथा सबसे मजबूत बीमा ब्राण्ड और दसवीं सबसे मूल्यवान बीमा कम्पनी है। यह उन आठ भारतीय कम्पनियों में से एक है जो फॉर्च्यून 500 कम्पनियों की सूची में शामिल है। भारतीय अर्थव्यवस्था का कोई भी क्षेत्र ऐसा नहीं है जहां एलआईसी की मौजूदगी न हो।

इसमें कोई संदेह नहीं है कि एलआईसी आज एक विश्वस्तरीय वित्तीय संस्थान है। प्रधानमंत्री जानते हैं कि इस संस्था को बनाने में से लेकर अब तक कर्मचारियों की कई पीढ़ियां लगी हैं जिन्होंने अपने खून-पसीने से योगदान दिया है। सभी वर्गों के कर्मचारियों और एजेन्सी बल की कड़ी मेहनत ने करोड़ रुपये के निवेश को आश्चर्यजनक रूप से 5,82,242 करोड़ रुपये कर दिया। फिर क्यों इस योगदान

bureaucracy? The LIC Board should be empowered to take decisions both on business front as well as those relating to the employees without undue interference and control of the bureaucracy. The Mother of all Democracies should also respect industrial democracy in LIC by restoring the right to collective bargaining and recognition of the representative trade union.

In the meantime, there is no escape for the

insurance employees from struggle. They must launch a sustained struggle for resolution of the demands on pension and for commencement of wage negotiations. They must continue to mobilize opinion against privatization of this great institution. They should engage in these struggles with the conviction that determined and united actions have always proved fruitful and capable of achieving these objectives.

## यदि संस्थान प्रगति कर रहा है तो कर्मचारियों को उनका हक क्यों न दिया जाए?

को मान्यता नहीं मिल रही और कर्मचारियों की जायज मांगों सरकारी विभाग की फाइलों में धूल फांक रही हैं। सामूहिक सौदेबाजी की बहाली की मांग, जिसे कांग्रेस सरकार ने मनमाने ढंग से वापस ले लिया था और कर्मचारियों के बहुमत के समर्थन के आधार पर टेड यूनियन की मान्यता, क्रमिक सरकारों के समक्ष मौजूद रहने के बावजूद भी विचार में नहीं है। यह कहने की आवश्यकता नहीं है कि ये दो मांगों औद्योगिक लोकतन्त्र के लिए मौलिक हैं।

प्रधानमंत्री को विभिन्न एवं अनेक माध्यमों से जानकारी में लाया गया कि बीमा कर्मचारियों के लिए पारिवारिक पेन्शन का मुद्दा बहुत लम्बे समय से लम्बित है और पेन्शन को अद्यतन करने और भेदभावपूर्ण मंहगाई भत्ता फॉर्मूले को समाप्त करने पर विचार करने की तत्काल आवश्यकता है। 85 से अधिक संसद सदस्यों ने पार्टी लाइन से ऊपर उठकर वित्त मंत्री से पारिवारिक पेन्शन में वृद्धि पर सितम्बर 2019 में भेजी गई एलआईसी बोर्ड की सिफारिशों को मन्जूरी देने का अनुरोध किया है। एआईआईपीए के एक प्रतिनिधिमण्डल ने पारिवारिक पेन्शनभोगियों की अनिश्चित जीवन स्थितियों को समझाने के लिए वित्त मंत्री से व्यक्तिगत रूप से मुलाकात की और उनसे हस्तक्षेप का अनुरोध किया। फिर भी सरकार अडिग बनी हुई है और इस मुद्दे पर कोई प्रगति नहीं हो रही है। इस देरी या इन्कार का कोई कारण नहीं बताया गया है। बैंकों में पारिवारिक पेन्शन में बढ़ोत्तरी, आरबीआई में पेन्शन के अपडेशन और अब बैंकों में भेदभावपूर्ण डीए फॉर्मूले को खत्म करने के फैसले की पृष्ठभूमि में यह वाकई ध्यान देने योग्य है।

क्या सरकार एलआईसी कर्मचारियों द्वारा अपने संस्थान के निजीकरण के विरोध से नाराज है? कर्मचारियों द्वारा निजीकरण और आईपीओ का विरोध सुस्थापित कारणों पर आधारित था। एलआईसी कर्मचारी आश्वस्त थे कि इस बेहतरीन संस्थान का निजीकरण देश की आर्थिक भलाई के हित में नहीं है। एआईआईईए ने यह भी चेतावनी दी कि युद्ध और वैश्विक आर्थिक मन्दी के समय में आईपीओ के आने से एलआईसी को वास्तविक मूल्य नहीं मिलेगा। इस घटनाक्रम ने एलआईसी कर्मचारियों की आशंकाओं को सही साबित कर दिया है। आईपीओ के बाद एक नया चलन भी

विकसित हो रहा है। पूरा ध्यान अन्य हितधारकों के हितों की अनदेखी करते हुए शेयरधारकों के लिए अधिक मूल्य उत्पन्न करने पर है।

कोई यह कैसे समझा सकता है कि एलआईसी जो हर आंख के आंसू पोंछने का वादा करती है, उसने 1986 से पहले के बहुत थोड़े से जीवित सेवानिवृत्त लोगों की अनुग्रह राशि में वृद्धि की मांग को इतनी बेरहमी से निपटया है ? पिछले तीन-चार वर्षों में उठाई गई कई मांगों अभी भी अनसुलझी हैं। एलआईसी में बिजनेस मॉडल और उच्च प्रौद्योगिकी के अनुप्रयोग के सन्दर्भ में होने वाले व्यापक बदलावों पर कर्मचारी संगठनों के साथ कोई चर्चा नहीं हुई है। ऐसी स्थिति औद्योगिक शान्ति के लिए अनुकूल नहीं है।

इसमें कोई संदेह नहीं है कि एलआईसी आगे बढ़ती रहेगी और राष्ट्रीय विकास में जबरदस्त योगदान देगी भी। सरकार को भी ऐसा माहौल बनाकर मदद करनी चाहिए। इसे अपनी और आईआरडीएआई की कुछ नीतियों पर फिर से विचार करना चाहिए जो सार्वजनिक क्षेत्र के बीमा उद्योग को नुकसान पहुंचा रही है। सरकार को एलआईसी बोर्ड को कार्यात्मक स्वायत्तता भी देनी चाहिए। जब प्रशासन को नौकरशाही की मन्जूरी का इन्तजार करना पड़ता रहता है तो साहसिक निर्णय की उम्मीद कोई कैसे कर सकता है ? एलआईसी बोर्ड को व्यावसायिक मोर्च पर और साथ ही नौकरशाही के अनुचित हस्तक्षेप और नियन्त्रण के बिना कर्मचारियों से सम्बन्धित मुद्दों पर भी निर्णय लेने का अधिकार दिया जाना चाहिए। सभी लोकतन्त्रों की जननी को भी सामूहिक सौदेबाजी के अधिकार और प्रतिनिधि टेड यूनियन की मान्यता को बहाल करके एलआईसी में औद्योगिक लोकतन्त्र का सम्मान करना चाहिए।

इस बीच, बीमा कर्मचारियों के लिए संघर्ष से बचने का कोई रास्ता नहीं है। उन्हें पेन्शन सम्बन्धी मांगों के समाधान और वेतन वार्ता की शुरूआत के लिए निरन्तर संघर्ष करना होगा। उन्हें इस बेहतरीन संस्था के निजीकरण के खिलाफ जनमत जुटाना जारी रखना चाहिए। उन्हें इस दृढ़ विश्वास के साथ इन संघर्षों में शामिल होना चाहिए कि दृढ़ और एकजुट कार्यवाही हमेशा फलदायी साबित हुई है और इन उद्देश्यों को प्राप्त करने में वे सक्षम हैं।

# AIIEA Secretariat Meeting at Jodhpur Decides:

- To Intensify Campaign and Struggle in defence of Public Sector Insurance Industry*
- To Step up Struggle for Realisation of Pending Demands of the Employees*
- To work for further Consolidation of the Organisation*

The Secretariat of the AIIEA met at Jodhpur on 28-29 July 2023. The primary agenda of the secretariat was to discuss the latest developments in the insurance industry and decide the future contour of campaign and struggle. Drawing a roadmap of struggle for realisation of the pending issues of the employees and organisational consolidation in the wake of the enormous success of the 26<sup>th</sup> General Conference of the AIIEA at Kolkata were the two other important issues. The secretariat had a dispassionate analysis of the entire gamut of issues and finally came out with some concrete programmes of action.

## **Economy in turmoil:**

The secretariat noted that the world economy was yet to come out of the woods. Global supply chain disruptions caused by the Russia Ukraine war, high inflation, rising interest rates and declining bond prices had roiled the world economy. The failures of the Silicon Valley Bank (SVB), the Signature Bank, the First Republican Bank in the US and the crisis unfolding in Credit Suisse were only reflective of the crisis of world capitalism, felt the Secretariat. The two major economies of the world, US and China, have suffered huge decline in growth. The two major economies in the euro area, Germany and France, are also in serious trouble. According to the latest update of the IMF's world economic outlook, "many challenges still cloud the horizon". The secretariat was of the opinion that despite the tall claims of the ruling classes in India about India being the fastest growing major economy in the world, the Indian economy was still in the grip of recession. An investment rate of hardly 30%, tax-to-GDP ratio of barely 11%, a meagre labour force participation rate of 40% (as against over 70% of China and Vietnam), unemployment rate hovering around 6-7%, share of manufacturing in GDP declining from 16% (before "Make in India") to 13% today, passenger vehicle sales stagnating at

around 3.4 million units during the last few years are all indicative of the crisis the economy is in.

## **Admirable performance-LIC:**

The secretariat noted with satisfaction that public sector insurance industry performed remarkably well in this otherwise gloomy economic scenario. The meeting appreciated that LIC mobilised a record first year premium income of Rs.2,31,893 crore with a growth of 16.75% in the last financial year. The secretariat felt that LIC's performance would have been better had it not faced the headwinds over its investments in the Adani group of companies, no BOC call of a section of the agency force and the budgetary proposal relating to taxing maturity proceeds where premium exceeds Rs.5 lakhs. The secretariat expressed its serious concern over the negative publicity being given to LIC because of the relatively unimpressive performance of its stock in the equity markets and noted that the apprehensions of the AIIEA had come true insofar as confusing the performance of the LIC stock with its business performance was concerned. The Secretariat resolved that an educative campaign had to be taken up by involving various stake holders of the institution to arrest the decline in public perception about LIC.

## **PSGI Companies doing well against heavy odds:**

The secretariat noted that public sector general insurance companies also performed fairly well by generating premium income of Rs. 82,895 crore and registering a growth rate of 10.33% over the last year. The meeting was critical that the GIPSA management was unnecessarily vitiating the industrial atmosphere by resorting to the KPI and other restructuring initiatives at the instance of the government. The secretariat decried the moves of the government to privatise the PSGI companies rather than working towards merger of the PSGI companies as announced in the Budget proposals of the year 2018. The meeting



lauded the efforts of the Standing Committee (GI) in bringing about unity of the trade unions on major issues of the employees and industry and resolved to fight for the strengthening of PSGI companies under the united platform of the unions. The secretariat decided to step up the campaign and struggle on the demand of merger of PSGI companies.

#### **Ruinination, not Reforms:**

The secretariat of AIIEA took strong exception to the reform measures being mooted by the IRDA in the name of ensuring 'Insurance for All' by the year 2047. The meeting noted that the ostensible attempts of the IRDA to ensure Accessibility, Affordability and Availability of insurance for all had some diabolical designs behind it. As reported in the media, the proposed amendments in the Insurance Bill 2023 to be tabled in Parliament include proposals like composite license, reduction in solvency norms, issuing captive license, change in investment regulations and allowing insurers to distribute other financial products. The proposed amendments also include a clause suggesting that the minimum paid-up capital required to start an insurance business can be different and specified by IRDAI considering the size and scale of operations, class or subclass of insurance business and the category or type of insurer. The secretariat observed that these measures are aimed at ruination of public sector insurance industry under the garb of reforms. Viewed with the initiatives like Bima Sugam which entails not only buying of policies and settlement of claims but agent and policy portability as well, the meeting felt that these so-called reform measures will push the insurance industry to pre-nationalisation days. The meeting resolved to study these developments in

greater detail and come out with campaign materials for an awareness campaign.

#### **Manipur-emblematic of the larger malaise in society:**

The secretariat of the AIIEA was deeply disturbed over the fast erosion of democratic and societal values in Indian society. The meeting was of the opinion that the foundational values of our constitutional republic-justice, equality and fraternity- were under severe attack. Diversity, which is the essence of the idea of India, has come under increasing attack precisely from those who are supposed to uphold the rule of law. The meeting felt that promotion of a personality cult around the persona of the Prime Minister is the surest way to supplanting of democracy by an authoritarian rule. The meeting was of the considered opinion that strife torn Manipur was emblematic of the degeneration that has crept into Indian society following blind adherence to majoritarian politics. While Manipur offers a classic example of governance ineptitude which is the hallmark of the government at the centre, it also demolishes to pieces the carefully cultivated myth of a double-engine sarkar. The meeting deplored the fact that even after the loss of over hundred lives and displacement of over 60,000 innocent people including women and children, the government was maintaining a stoic silence. The meeting noted with dismay that the Prime Minister of the country has maintained a conspicuous and unexplained silence for almost three months on the raging violence in the state. The meeting made a fervent appeal to the people of the state to restore peace and amity.

Organisation: The secretariat of the AIIEA felt that extreme polarisation in the society has

a propensity to weaken the class struggle of the working class. The meeting concluded that there was an urgent need to sharpen the ideological understanding of the members to maintain our class unity intact. The secretariat made a detailed review of the programmes undertaken by our units across the country and came to the conclusion that almost all units in the country had sincerely taken up the task assigned by the 26<sup>th</sup> Conference of AIIEA. It was quite reassuring to note that almost all zonal units had organised trade union workshops for the activists with a particular emphasis on grooming young cadres. The secretariat called upon the units to organise seminars/ conventions on issues identified by the 26<sup>th</sup> Conference of AIIEA by mobilising the broadest spectrum of the people.

**Settlement of Pending Issues cannot brook any Delay:**

The secretariat felt that settlement of the pending issues like enhancement of family pension to a uniform rate of 30 per cent, enhancement of management's contribution to DCPS beneficiaries (now part of NPS) from the existing 10 per cent to 14 per cent, commencement of wage negotiations, recruitment in class III and IV cadres, improvement in leaves especially giving fair treatment to intervening holidays by doing away with prefix suffix etc. cannot brook any delay. The meeting therefore decided to escalate the campaign programme and go for struggle on pressing issues of the employees. The meeting also appreciated the need for joint struggle on these issues and decided to carry forward the joint movement in the days to come.

**Decisions:** The secretariat of the AIIEA took the following decisions keeping the challenges, as described above, in mind:

1. Launch Hour Demonstrations across the country on 01.08.2023 demanding immediate notification of LIC and GIPSA Board recommendation on payment of family pension at a uniform rate of 30%, enhancement of management's contribution to NPS beneficiaries from the present 10 to 14% without prejudice to our demand of scrapping of the NPS and its replacement with the OPS and immediate commencement of negotiations for wage revision. The meeting expressed happiness that the Federation of LIC Class I Officers' Associations and the AILICEF in LIC have also decided to go for synchronised action programme on the same day. The meeting requested our
2. general insurance leadership to explore the possibility of going for demonstrations with other constituents of the Joint Front.
3. To prepare for a two-hour walk out strike in the third week of August; efforts will be made to go for the strike action under the banner of the Joint Front in LIC. The Secretariat asked the Standing Committee (GI) to decide on programs of action in PSGI companies on the said issues in consultation with JFTU constituents.
4. A committee was formed with Coms. H.I. Bhatt, Rajeev Nigam, T. Senthil Kumar and Trinath Dora; Joint Secretaries of AIIEA, to study the developments in the insurance industry especially with regard to the regulatory changes and help the organisation in preparing campaign materials and projecting our issues before the authorities. The committee has been requested to submit its report latest by 31<sup>st</sup> of August 2023. In the meanwhile, units are requested to work for improvement in our claims settlement and launch a campaign that the intrinsic worth of the LIC is much more than the value reflected in the share prices in the stock market. The secretariat decided to step up the campaign and struggle on the demand of merger of PSGI companies.
5. A committee was formed with Coms. M. Girija, Dharmaraj Mohapatra, P. Satish and G. Anand to examine the feasibility and practicability of the AIIEA's intervention through social media platforms to make our responses faster and expand our reach. This committee has also been requested to submit its report to the AIIEA by 31<sup>st</sup> of August 2023.
6. The secretariat reiterated the call of the 26<sup>th</sup> Conference of the AIIEA to hold seminars/ convention at all important centres on the issues of Role of Public Sector in national development, the syncretic/pluralistic culture of India, Impact of the destructive economic policies on the lives of the working people especially with reference to price rise and Growing Unemployment in the economy.
7. The Secretariat reiterated the call to activate the Insurance Worker Readers' Forum across the country to raise awareness on the important issues of the times and develop cadres for the future. NZIEA Jodhpur Divisional Committee organized the Secretariat meeting very well. Right from receiving the secretariat members to giving them a warm send-





off after the meeting, everything was planned and executed perfectly well. The meeting of the Secretariat was followed by an employees' meeting which was attended by a large number of employees, pensioners, officers, agents, development officers, representatives of fraternal organisations and members of the Press. AIIEA profusely thanks Jodhpur Divisional Committee of NZIEA for the excellent arrangements and remarkable show of unity and camaraderie.

## AIIEA Delegation Meets LIC Chairperson

A delegation of AIIEA consisting of Com. V. Ramesh, President; Com. Shreekant Mishra, General Secretary; Com. H. I. Bhatt and Com. T.V.N.S. Ravindranath, Joint Secretaries met Sri Siddhartha Mohanty, Chairperson LIC in the presence of Sri R. K. Dubey, Executive Director (Personnel) on 27<sup>th</sup> July 2023 and discussed a number of issues of the employees and the institution. Some of the issues that were discussed are given below.

### **Inordinate delay in the Notification of Board approved Family Pension:**

The delegation expressed its unhappiness over the inordinate delay of more than 4 years in Notification of Board Approved enhancement of Family Pension. Our delegation pointed out that for the last four years the constant refrain of the management has been that LIC has given all clarifications sought by the Ministry. Our delegation was critical that when the same benefit has already been extended to pensioners of public sector banks, RBI, RRBs and NABARD it was utterly unjust to delay the matter for LIC pensioners. It was pointed out that many pensioners have passed away in the interregnum leaving their families in dire financial straits. The delegation was critical that the inordinate delay has not only amounted to denial of a legitimate demand of the employees and pensioners but it also raises some fundamental questions about the autonomy of a systemically important institution like the LIC. It was pointed out that LIC should not abdicate its responsibility towards its employees citing delay on the part of the government; the LIC should take up the matter with all seriousness.

**The delegation also expressed its unhappiness**

**over the long pending issue of increasing management's contribution to DCPS beneficiaries from 10 to 14 percent**, as is applicable to central government employees and those of public sector banks. The delegation was critical that the recommendation of LIC Board on this important issue was hanging fire since long. The delegation sought the personal intervention of the Chairperson on the two important issues to settle the long pending demands.

The Chairperson appreciated our concerns on the issues and informed that regular follow-up was being done while clarifying the details sought by the Ministry. He assured to take up the matter afresh and try for an early resolution.

The delegation brought to the notice of the management the recent government approval for revision of pension of those RBI employees who retired from the services before 01.11.2017. It was also informed that the benefit has also been extended to NABARD pensioners. The delegation demanded that LIC should also seriously consider, as a model employer, revision of pension of the senior citizens who have immensely contributed to the growth and prosperity of the institution.

### **Restoration of the Increments postponed due to participation in the two-day strike action on 28-29 March 2022:**

The delegation was critical that LIC was unnecessarily delaying decisions on trivial matters which are well within the administrative powers of the management. Citing the example of the long delayed restoration of Normal Grade Increment which was postponed for participating in 2-Day

strike on 28<sup>th</sup> & 29<sup>th</sup> March, 2022 the delegation said that unrest was brewing over the issue which was not in the interest of the institution. The management assured that the instructions will be released soon.\*

**Treatment of Intervening Holidays during the Period of Casual Leave:**

The delegation decried the inordinate delay in giving relief to the employees by giving a fair treatment to the intervening holidays during a period of casual leave. It was pointed out that the issue was giving rise to much consternation amongst the employees especially after the implementation of the five day week. The management appreciated our concern and assured to follow up the matter for its early resolution.

**Recruitment:**

Our delegation demanded recruitment to Class III & IV cadres. Given the growing customer expectations and fiercely competitive environment, recruitment was an imperative need to improve customer servicing, the delegation argued. Citing the example of the pitiable conditions of Satellite Offices, the AIEA delegation reasoned that Class III & IV employees should be posted in satellite offices to augment customer servicing and increase the footprints of LIC in rural areas. The delegation demanded that LIC should immediately go ahead with filling up the more than 2600 Class III vacancies existing from the last recruitment round. The management sounded positive on recruitment to Class III cadres and informed that a call would be taken once the contemplated reorientation of work processes was firmed up. The delegation demanded recruitment to Class IV cadre also by giving a onetime solution to the problem of temporary employees who have been working since long.

**GST on Mediclaim:**

The AIEA delegation expressed its dissatisfaction over the LIC management's decision to make the insured pay the GST on their share of premium. The delegation pointed out that the increase in basic sum assured brought no real relief to the employees as the amount of premium had increased following imposition of GST. The delegation observed that recovery of GST from the insured had become

particularly harsh for the pensioners. It was also pointed out that this measure violated the understanding between the LIC and the Unions on this important issue. The delegation requested the Chairperson to reconsider the issue and continue with the earlier practice of the Corporation bearing the GST. The management sought some time to examine the issue.

**Ex-gratia Relief to Pre-1986 Retirees and their surviving spouses:**

The AIEA delegation expressed its unhappiness over the paltry increase in the ex-gratia relief to pre-1986 retirees and their surviving spouses. The delegation observed that rather than bringing any cheer to this section of the retirees, the enhancement has become a subject of public ridicule. Our delegation demanded substantial enhancement in the quantum of the relief in the light of developments in analogous institutions. The Chairperson appreciated our concerns and assured to examine the matter afresh in the light of our contestations.

**Wage Revision:**

The delegation of AIEA took strong exception to the fact that discussions on revision of wages had not yet commenced even one year after the submission of Charter of Demands. Pointing out that the Ministry had already given the go-ahead signal to commence wage talks in public sector banking industry, the delegation said that there should be no reason why the process cannot start in LIC. The Chairperson agreed to take up the matter at the appropriate level and start the discussions early.

**Post IPO Challenges and the need for Constructive Dialogue:**

Our delegation expressed its serious concern over the multifarious challenges confronting the institution in the post IPO period. Taking strong exceptions to some of the regulatory changes being mooted by the industry regulator, the delegation averred that these were intended to take the insurance industry back to the pre-nationalisation days. Our delegation observed that at a time when LIC should be harnessing the goodwill and support of all sections of the workforce to meet the challenges head on, there was no structured dialogue with the stakeholders in the post IPO period. Without disputing the need for business process reengineering in the context of the changing times, the delegation demanded that there should be constructive dialogue at each tier of the organisation and there should not

**\* DEFERRED INCREMENTS RESTORED**

Due to persistent efforts of AIEA, the increments postponed for participation in two day nationwide strike on 28-29 March 2022 have now been restored by LIC.

be any unilateralism. The Chairperson responded positively to this issue and said that LIC's spectacular journey over the years has been possible because of its dedicated and committed workforce. He assured that LIC will continuously engage in dialogue and discussion to thrash out whatever minor irritants are there and march ahead by leveraging the synergies of all stake holders.

The discussion with the Chairperson in the forenoon session was followed by a **discussion with the Executive Director (Personnel)** and his team of officials in the afternoon session. **Apart from broader issues like Recognition to AIIEA, amenities**

**to the employees like mobile handsets, provision of furniture, reimbursement of Tea/ Coffee, improvement and encashment of LTC, one more option to Ex-Servicemen employees to join the 1995 pension scheme, issues relating to re-fixation of pay of ex-servicemen employees etc. were discussed at length.**

Issues pertaining to some individual zones were also discussed and these will be communicated to them in due course.

AIIEA shall pursue these issues till their logical conclusion.

## AIIPA meets the Finance Minister

A delegation of the AIIPA consisting of Com Satanjib Das, President and Com M.Kunhikrishnan, General Secretary met Smt Nirmala Sitharaman, Hon'ble Minister for Finance on August, 2023, in her Parliament House Chamber. Com John Brittas, MP, CPI (M) accompanied the delegation.

The delegation informed the Finance Minister that some issues relating to Pensioners of LIC and PSGI companies have been pending for approval of the Finance Ministry for a very long time. It was informed that the LIC Board 4 years back and GIPSA nearly two years back had recommended for increase in Family Pension to 30% without ceiling. We were informed by the managements that all clarifications sought by the DFS on this issue have already been sent. Yet approval of these recommendations is pending. We brought to the attention of the Finance Minister the precarious living standards of the Family Pensioners due to paltry Family Pension. We also pointed out that the period since these recommendations; significant numbers of family

pensioners have passed away.

The delegation said that the benefit of increase in Family Pension has been extended to RBI, Public Sector Banks, NABARD and RRB employees. It is only the employees of LIC and PSGI companies who have not been extended this benefit. We requested the Finance Minister to approve the recommendations early.

The Finance Minister was very receptive. She said if Boards of these institutions have recommended for increase in Family Pension, there is no reason why it should not be implemented. The delegation urged her to convey this to LIC and GIPSA. The Finance Minister agreed to consider this issue early.

The AIIPA delegation also brought to her notice the issue of full dearness allowance neutralization to those pensioners who retired earlier to 1.8.1997. The Finance Minister was informed that the Public Sector Banks have decided to extend this benefit to their pensioners. The delegation handed over a detailed memorandum to the Finance Minister in this regard.

The meeting was cordial and the Finance Minister assured to look into our demands early. The AIIPA will continue its efforts to secure the demand of increase in family pension early. The AIIPA will also pursue these issues vigorously with LIC and GIPSA in the background of the discussions with the Finance Minister.

The AIIPA records its appreciation for the efforts put in by Com John Brittas, MP in arranging the meeting and forcefully projecting the demand of insurance pensioners for positive consideration by the Finance Minister.



## AIIPA writes to LIC & GIPSA Chairpersons on meeting with FM on enhancement of Family Pension

"We would like to inform you that a delegation of AIIPA met Smt Nirmala Sitharaman, Hon'ble Finance Minister in Parliament house on 2<sup>nd</sup> August 2023. We represented to her some of the issues relating to pension with specific focus on enhancement of Family Pension. We have mailed you a copy of our circular dated 2/8/2023 detailing the discussions with the Finance Minister.

During the course of the discussion, Finance Minister said that LIC is a Board managed company and if the LIC Board has made recommendations for enhancement of Family Pension, there should not be any difficulty in implementation of the same. This stand of the Finance Minister makes it clear that a serious persuasion of the issue with the DFS can bring the issue of increase in Family Pension to finality. We have on a number of occasions brought to your notice the continued sufferings of the Family Pensioners due to the inordinate and inexplicable delay in implementation of the Board recommendations. We, therefore, request

your personal intervention in the matter for the settlement of this issue without further loss of time.

We also took the opportunity to explain to the Finance Minister the discrimination in the payment of dearness allowance to the pensioners retired prior to 1.8.1997. We also informed her about the latest development on this issue in the banking industry where an agreement has been reached between the IBA and Unions for extending the benefit of full neutralisation of dearness allowance to all pensioners irrespective of the date of retirement. The Finance Minister appreciated our demand. We, therefore, request you to send your recommendations to the Ministry on this issue.

The issues mentioned above are pending for a long time. An early resolution of these issues is necessary to meet the legitimate aspirations of the pensioners who gave their best in making LIC a world class institution. We once again request your personal intervention."

## Gist of Amendments to Staff Matters

– vide Gazette notifications on 17.8.2023 Gazette Ref No. GSR No. 608( E )

Effective Date = Date of publication in Gazette i.e., 17.8.2023.

### 1. Daily Allowance on Tour:

Rates For Class – 3 & 4 employees:

Cadre	'A' Class		'B' Class		C' Class	
	Metro City Rs.	City Rs.	Metro City Rs.	City Rs.	Metro City Rs.	City Rs.
HGA	1050(700)	1050(700)	900(600)	900(600)	675(450)	675(450)
Other CI-3	900(600)	900(600)	780(520)	780(520)	510(340)	510(340)
CI 4 Empl.	750(500)	750(500)	600(400)	600(400)	375(250)	375(250)

\*Figures in brackets indicate pre amended rates

**2. Officiating Cashier Allowance:** Enhanced to Rs. 140/- per day to Class-3 Employee and Cash Handling Allowance to Officer in Satellite Offices to Rs. 170/-

(The earlier limits were Rs. 100/- and Rs.120/- respectively for class-3 & class-1 which were last effective from 8.7.2015).

### 3. Leave Matters:

Ø A Provision is added to Rule 61(j) – where Saturdays, Sundays, Restricted Holidays and Holidays, whether intervening, prefixed or suffixed, shall not be counted as CASUAL LEAVE.

**Meaning:** When an employee avails Casual Leave, the intervening holidays are now not counted as CLs which were counted as CLs before this amendment.

Ø Rule 62(1) is amended – where an Employee can be granted Casual Leaves upto 12 days in a CALENDAR YEAR.

**Meaning:** The no. of CLs has been reduced to 12 from the present 15 and the earlier Leave Year which

starts from 1<sup>st</sup> July to next 30<sup>th</sup> June is changed to 1<sup>st</sup> January to 31<sup>st</sup> December.

Ø Rule 62(2) is amended – where the facility of Additional Casual Leave is withdrawn.

Ø Rule 62(3) is amended – where Casual Leave can be availed for a maximum of 6 days at a time.

**Meaning:** Earlier also CLs could be availed for 6 days at a time. But with this amendment an employee can avail at a time 6 CLs with additional advantage where intervening holidays are not counted as CLs.

Ø Rule 62(4) amended – where in addition to holidays declared under NI Act 1881, an employee may be allowed to avail not more than TWO RESTRICTED HOLIDAYS in a CALENDAR YEAR as per his choice. An employee has to choose these days from the list of Restricted Holidays declared by the Central Government each year. Employee has to intimate the Corporation about his days of choice before the commencement of the calendar year concerned.

**This is a new inclusion.**

Ø Rule 64 amended – The conversion to Sick Leave is now applicable to unutilized Casual Leaves only whereas earlier Unavailed ACLs were also converted to Sick Leave (since ACL facility is withdrawn).

Compiled by B.S.Ravi

# Message of 77<sup>th</sup> Independence Day

## **Peace & Unity Essential for Development**

AIIEA Cir. 17/2023dt 12/8/2023

India is set to celebrate its 77<sup>th</sup> Independence Day on 15<sup>th</sup> August 2023. We convey our revolutionary greetings to all insurance employees and fellow citizens on this occasion. The country made significant progress in the 76 years of independence in every sphere of life. But its greatest achievement is to remain united which many had doubted considering its huge diversities. We have also learnt that for the country to make fast progress in improving the life and living of the country, peace and unity is essential.

Independence came to us with the partition of the Indian Sub-continent into two different nation-states. This unfortunate partition not only divided the territory but also destroyed the unity and diversity of our national movement. The partition resulted in unimaginable sufferings for the people across the newly drawn boundaries. The partition marked the unimaginable scale of loot, plundering and killings the world had ever seen. The government document suggests that nearly a million people died in senseless sectarian violence. The Partition also saw arguably the largest human migration and forcible dislocation. The government records show that 6 million non-Muslims migrated from West Pakistan to Indian territories and 6.5 million Muslims moved out of Indian part of Punjab, Delhi and Uttar Pradesh to West Pakistan. Similarly 4 million non-Muslims migrated from East Pakistan to West Bengal and over 1 million Muslims migrated from West Bengal to East Pakistan. Three communities, Hindu, Sikh and Muslim equally suffered.

It is necessary to remember the disaster sectarian violence and hate can create. It turns human beings into beasts and what was witnessed during Partition was bestiality at its worst. It is important to draw lessons from the disaster of Partition in order not to allow such a situation to emerge again. The Government of India has decided to observe 14<sup>th</sup> August as Partition Horrors Remembrance Day. If this is to sensitize the citizens about the dangers of religious violence and work for a country free from the politics of hate, it is a welcome step. But

unfortunately, it is not so. The entire idea is to blame one community for Partition and its fall out in order to further polarize the society for political gains. It is in this background, we are alarmed with the enthusiastic manner in which LIC is organizing exhibitions on 14<sup>th</sup> August at the directive of the government to observe the day as Partition Horrors Remembrance Day. The LIC is a secular institution which secures business and serves all communities. Therefore, for LIC to become a part of this political game is really unfortunate.

The role of British, Muslim League, Hindu Mahasabha and the Indian National Congress in the Partition is well documented in history. It is another matter that today history itself is being re-written. It is not the intention to discuss in detail the role of all these players, so the analysis is brief. It is a fact that in the early years of the 20<sup>th</sup> century, deep divisions developed between Hindus and Muslims. But this did not prevent the Muslim League and Hindu Mahasabha to enter into alliance to jointly run provincial governments in Bengal, Sindh and North West Frontier Province. Both Muslim League and Mahasabha had identical ideologies and they converted communities into nationalities. Both stayed away from the national independence movement and collaborated with British Imperialism. Both were of the view that Hindus and Muslims are two different nationalities and they cannot peacefully co-exist. While Jinnah's Muslim League demanded a separate state for Muslims, the Hindu Mahasabha wanted to establish a Hindu Rashtra. They were both manipulated by the colonial power to its own advantage. These were the factors that led to partition. The role played by each of these actors has to be explained to the citizens while observing the partition horrors remembrance day.

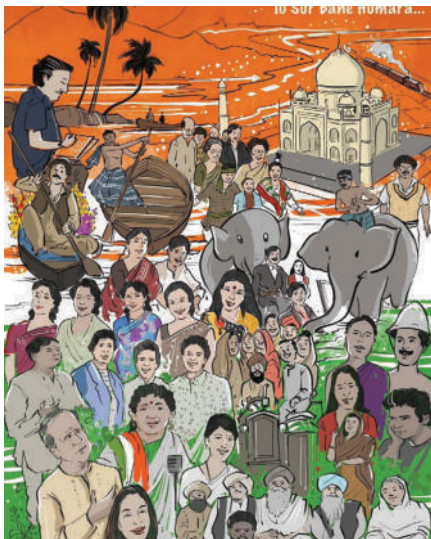
While Pakistan became a theocratic State, the leaders of our national movement committed India to be secular democracy. It is a fact that majority of the people in both communities were against partition and they played a glorious role in securing independence from the British colonial rule. The

events since then have demonstrated that religion is not a unifier and the State which was carved out on the basis of religion disintegrated within 25 years with East Pakistan becoming an independent nation-state and naming itself Bangla Desh.

Today, India is once again witnessing large scale violence. Manipur is virtually in a civil war. The communal violence has torn apart the Haryana society. In both these places, State if not complicit is absent. The Supreme Court had to forcefully say that it has no confidence in the Manipur government and the Police. The Manipur Police and Assam Rifles are on loggerhead. The atmosphere in the entire country is filled with politics of hate. Caste and gender atrocities continue unabated. The diversity of India is sought to be converted into uniformity. Let us not forget that the recognition and respect for multi-religious, multi-linguistic identities and pluralities of culture had kept India united. The attack on these pluralities will harm the unity and integrity of the country. The lessons of Partition have taught us that hate and sectarian violence creates divisions and breeds separatism. Therefore, the Indian people have to remain vigilant to defend the unity of the country by fighting against divisive forces as well as hate politics.

On the 77<sup>th</sup> Independence Day, let us work to unite all communities to build India as a great nation. Let us pay our tributes to the martyrs of the national liberation and those millions who suffered the pangs of partition. Let us rededicate to work to reduce inequalities and create conditions for all Indians to lead a dignified life.

Courtesy: MAli, Facebook



## *AIIEA expresses concern over the situation in MANIPUR*

**CIRCULAR OF AIIEA DATED 11/8/2023**

The State of Manipur is on the boil since May 3. The internecine ethnic conflict that started with a protest by the Kuki-Zo community against the decision of the Manipur High Court directing the State government to recommend to the Government of India grant of ST status to the majority Meiti community is slowly gravitating towards a civil war. The violence shows no sign of abating even after more than three months. More than hundred people have already lost their lives, thousands have been injured and over sixty thousand have been displaced from their homes. While hundreds of houses have been razed to the ground, more than 300 Churches and over two dozen temples have been burnt. Despite the deployment of over forty-five thousand security personnel, peace continues to elude the state. The absolute state of lawlessness can be gauged from the fact that the perpetrators of violence have raided even police armouries and have reportedly looted more than 4,500 weapons and over 5 lakh rounds of ammunition. There is a sharp division between the Kukis and Meitis. The situation has deteriorated to such an extent that the society in Manipur has been left completely bruised and divided.

What is deeply troubling in this entire episode is the indifference of the central and state governments. Let alone showing intent to resolve the vexed issue, the Prime Minister has maintained a stubborn silence and has refused to speak. It is only after the video of indescribable bestiality showing two Kuki-Zomi women being paraded naked and sexually molested by a mob shocked the nation that he felt compelled to speak. The feral manner in which the women were treated sent shivers down the spine of every sensible person. The crime was so horrific that the Supreme Court of India took suo moto cognisance of the issue and commented that there was an absolute breakdown of the constitutional machinery and law and order in Manipur. The brief statement of the Prime Minister was however sickeningly insensitive inasmuch as he resorted to the worst forms of whataboutery by comparing the developments in Manipur to some opposition ruled states. While it is irrefutable that violence against women and minorities are routinely taking place

# MANIPUR ON THE BOIL

in many states in the country, the mass rapes and sexual assault of women in full public view taking place in Manipur are emblematic of war crimes and ethnic cleansing. Rather than making a clumsy attempt at deflection, the Prime Minister should have decisively intervened for a resolution of the issue.

Similarly, being a high constitutional functionary, the Chief Minister should have taken steps to cool inflamed passions and restore law and order. Instead, he was reported to be acting in a partisan manner by branding one particular community as 'illegal migrants', 'poppy cultivators', 'narco-terrorists' and 'terrorists'. Moreover, there are accusations that the Chief Minister and the state police are openly siding with one particular community. The police themselves appear to be engaged in a conflict; the Manipur police have reportedly filed an FIR against the Assam Rifles. The state of lawlessness can be ascertained from the fact that as per data submitted by the police to the Supreme Court, more than 6,500 FIRs have been filed till now.

The developments in Manipur have not only eroded the credibility of the ruling party but also debunked the carefully crafted myth of a "double engine Sarkar" being in the interest of the people. These developments also go on to establish conclusively that the present government is either

unwilling to or incapable of finding solutions when confronted with a crisis. This happened during demonetisation, Covid phase I, Covid induced lockdown and more tellingly during the acute oxygen shortage during Covid phase II. People in crisis are invariably left to fend for themselves.

Manipur needed a careful handling. It is a sensitive border state. With 36 ethnic and religious communities, it is well known for its diversity. Manipur has suffered from the insurgency of armed groups belonging to various ethnic communities. The sharp communal polarisation that has been taking place in India of late has vitiated the atmosphere to such an extent that the Meitei-Kuki conflict has degenerated into a Hindu-Christian conflict. Women and children have been the worst sufferers in the prevailing atmosphere of hate and violence. There is an urgent need to restore peace and normalcy.

The Secretariat of the AIIEA that recently met at Jodhpur on 28-29 July 2023 felt that the arson and violence in Manipur has not only torn apart the social fabric of Manipur but it has the potentiality to destroy the very spirit of harmony and fraternity that is the bedrock of India's 'unity in diversity'. **The meeting of the Secretariat expressed concern that normal functioning of LIC and PSGI offices have been badly affected having a deleterious impact on business performance. The meeting placed on record its appreciation for the tremendous display of unity by insurance employees of Manipur under**

**the banner of AIIEA even in these troubled times.** The Secretariat expressed its solidarity with the suffering people of Manipur and called upon them



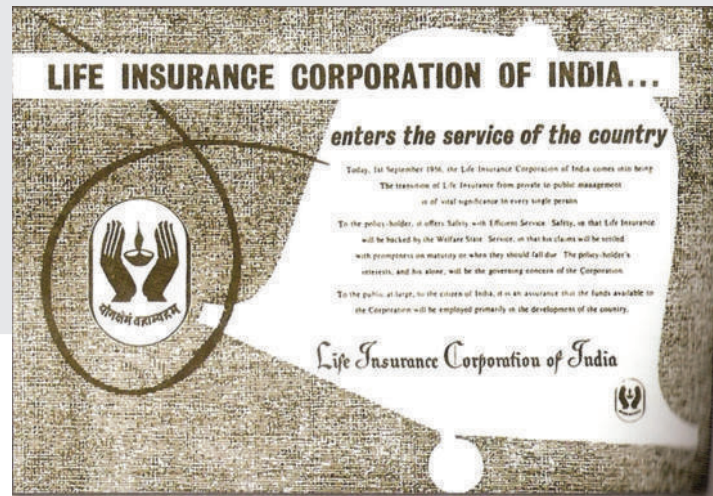
Demonstrations for Peace in front of CAB Imphal



Human chain at Kolkata for Peace

# 67<sup>th</sup> Anniversary of Life Insurance Nationalisation The Road Ahead

Shreekant Mishra



The 67<sup>th</sup> anniversary of life insurance nationalization and formation of LIC will be celebrated all over the country on 1<sup>st</sup> of September 2023. As LIC steps into its 68<sup>th</sup> year, one can proudly say that its journey for over six and a half decades has been an unmitigated success story. LIC's contribution in providing security to the hard-earned savings of the policy holders while fetching decent returns for them is acknowledged by one and all. Similarly, LIC's contribution to the overall economic development of the country has been phenomenal. LIC has eminently fulfilled each of its foundational objectives. That is why it is regarded as the finest public sector financial institution in the country.

Nationalization of life insurance business was an important component of the economic ideology of our freedom movement. India's struggle for independence was also a struggle for economic development. The economic ideology that developed during the course of the freedom movement therefore went on to dominate the views of independent India. Self-reliant economic development independent of foreign capital was the cornerstone of that economic ideology. It is well known that ever since the 1840s, British economists and administrators had been pitching for foreign capital as the only way to ensure India's development. The Indian nationalists like Dadabhai Naoroji, Tilak, Gandhi and Nehru however opposed it tooth and nail. They argued that the best course for India would be to develop independent of foreign capital. The concept of economic planning began to gain traction in the 1930s. The Congress

under the presidency of Subhash Chandra Bose set up the National Planning Committee in 1938 under the Chairmanship of Pandit Nehru. It is also noteworthy that the Constituent Assembly which framed independent India's Constitution was also of the opinion that the business of insurance should be owned and managed by the State. That is how a crucial role was assigned to the public sector and the business of life insurance was nationalized.

LIC's IPO despite a stout opposition from a large section of the people was therefore not only immoral; it was antithetical to the spirit of India's national movement for independence. But then nothing more can be expected from an ideological formation that neither participated in the freedom movement nor did it believe in the lofty ideals of the movement but actively collaborated with British imperialism. Through the disinvestment of LIC, the government not only wanted to raise resources for meeting its fiscal deficit; it also wanted to send a message to the global investors that its commitment to neoliberalism was unqualified. The IPO succeeded, in spite of the global headwinds, only because of the respect and admiration the LIC commands from the people of the entire country. There is a huge negative campaign over LIC shares losing substantial value since listing in the stock market. The insuring public seems to be confusing the performance of LIC stock with that of its real business performance. We have to join this battle of perception through an educative campaign so as to instil confidence in the



LIC's IPO was antithetical to the spirit of India's national movement for independence. But then nothing more can be expected from an ideological formation that neither participated in the freedom movement nor did it believe in the lofty ideals of the movement but actively collaborated with British imperialism. While drawing inspiration from the 67<sup>th</sup> anniversary of the LIC, we must sharpen our struggle to convert our movement into a political movement for protection of LIC in the public sector. Our struggle has to be an all-encompassing struggle against privatisation of public sector at large and the policy of neo-liberalism itself.

insuring public.

One redeeming feature is that LIC has been performing admirably well despite the negative campaign. The LIC collected a record first year premium income of Rs.2.32 lakh crore recording a growth of 16.75% in the financial year 2022-23. It sold 2.04 crore policies during the year as against 2.17 crore in the last financial year. As on 31.03.2023, the Asset Under Management (AUM) of the LIC was Rs.43.97 lakh crore. It has reached Rs.46.11 lakh crore as on 30<sup>th</sup> June 2023. LIC's claim settlement performance continues to remain among the best in the industry. During the financial year 2022-23, LIC settled over 214.80 lakh maturity claims amounting to Rs.1, 85,927 crore and over 10.71 lakh death claims for an amount of Rs.24,000 crore. LIC recorded a 14-fold year on year jump in net profit at Rs.9,543.71 crore for the first quarter of the current financial year.

In the post IPO period, however, LIC is being judged by the market with an entirely new set of metrics. One such metric is the Value of New Business Margin (VNB Margin). It indicates the profit margin of a life insurance company on policies issued during a period, generally within the last one year. LIC's VNB margin at 13.7 per cent as on 30<sup>th</sup> June 2023 does not compare favourably with 28 per cent of ICICI Pru, 30.4 per cent of SBI Life and 26.7 per cent of HDFC Life. The business model of LIC has started undergoing a change in the post IPO period. AIIEA's prediction that shareholders will be privileged over the policyholders after IPO has proved to be true. LIC has started giving more importance to the sale of non-participating policies as these are more profitable for the shareholders. According to a press statement issued by LIC, the non-par Annualised

Premium Equivalent has increased from Rs.500 crore for the quarter ended June 30<sup>th</sup> 2022 to Rs.608 crore for the quarter ended June 30<sup>th</sup> 2023 registering a growth of 21.6 per cent.

LIC's premium growth appears somewhat muted in the first quarter of the current financial year. The adversaries of LIC and public sector are going gung-ho over this, even going to the extent of suggesting that LIC is unable to face the heat of competition from the niche private players. One has to understand that this subdued growth has come after a strong top-line growth of LIC in the last financial year, as mentioned in the earlier paragraphs. The government's decision to withdraw tax exemptions on maturity proceeds of non-ULIP plans with an annual premium exceeding Rs. 5 lakhs led to a surge in the sale of high-value non-linked policies before 31 March 2023 and followed up by a muted growth in the quarter ended June 30, 2023. Moreover, the falling disposable income in the hands of the people due to huge increase in inflation particularly of food items and rising interest rates has also affected the propensity to save at large. This has adversely affected our premium mobilisation also. While there is no denying the fact that GDP is increasing, the benefits of the high growth has been cornered by a miniscule minority giving rise to unimaginable levels of inequality in India today. Another area of concern is that lately there is a dip in the number of policies procured by LIC. With fixed costs remaining unchanged, decline in number of policies means that per policy cost of LIC products is increasing. This has the potentiality not only to make our products less attractive compared to those of the private sector, but this may also prompt the management to resort to cost cutting measures to maintain the margins.



There is a need now for LIC to develop new products in tune with the flavour of the market. These products will have to be tailored to the needs of specific target groups. For example, one company has launched a life insurance cover tailored to the needs of surrogate mothers and egg donors. A new concept of 'Embedded Insurance' is slowly becoming popular amongst the young clientele. Embedded insurance involves integrating insurance products into digital platforms and fintech solutions. Here insurance is embedded into the product at the point of sale itself. It is estimated that India's embedded finance industry can grow by 46 per cent to reach Rs.1,61,442 crore by 2029. India's population is close to 140 crores now. It is estimated that around 67 per cent of them are in the 15-64 age group. A majority of Indian population is young with the median age at 28.7 years. This is a huge demographic dividend and suggests a huge potential for the insurance industry.

India has witnessed a huge increase in healthcare costs, especially in the post pandemic period. According to a report by PwC (Price Waterhouse Coopers), healthcare expenses in India have grown at a compound annual growth rate of 11 per cent from 2019 to 2023. With rising cost of medical treatment, hospitalization and prescription drugs, millennials are increasingly taking recourse to health insurance. According to a report by the IRDA, the age group 26-35 years has witnessed the highest growth rate in terms of health insurance purchases. Considering the low penetration of health insurance, this sector offers huge possibilities.



Life Insurance thus becomes one of the major State undertakings in India. It is an important step in our march towards

a socialist society. Its objective will be to serve the individual as well as the State. The profit motive goes out of it and the service motive becomes much more dominant .

-Jawaharlal Nehru  
August 24, 1956

According to the National Statistical Office (NSO)'s "Elderly in India 2021" report, India's elderly population (aged 60 and above) is expected to touch 194 million in 2031 from 138 million in 2021, a 41 per cent increase over a decade. This segment of the population is bound to increase and the risk of living longer is a matter of great concern to them. This offers a huge market for the pensions. LIC has to tap this market in its own interest and that of the people.

Technology has become the prime mover of the insurance industry today. While insurance penetration in India is around 4.2%, penetration of the internet in India is at 47%. Almost half of the 1.4 billion people in India have access to the internet. Online insurance market in India is expected to grow to Rs.22,000 crore by 2024. Insurtech - the use of technology in the sale of insurance products – has become the new buzzword today. According to the Standard and Poor Global Market Intelligence Data 2021, India is the second largest insurance technology market in Asia-Pacific. Insurance companies are capturing customers with the aid of technology. Using improved data analytics and Artificial Intelligence (AI), insurance companies are developing products and rendering servicing according to the needs of the customers. The recent pronouncement of LIC management to go for a complete digitisation of the work processes has to be understood in this context. We have to bring about a perfect balance between the interest of the employees and that of the institution so that the institution continues to prosper and the job potentiality of LIC also remains intact.

The biggest threat to public sector insurance industry is however coming from the industry regulator IRDAI. There are proposals to change the minimum capital requirements, solvency margin requirements, commission structure and allow issue of composite licenses. Other dangerous proposals being mooted by IRDAI are the portability of agents (much like portability in mobile telephony) and allowing agents to sell policies of 3 life, 3 non-life and 3 health insurance companies. There are also proposals to introduce dematerializing of policies which will increase the cost of companies, especially that of LIC which has around 30 crores in service policies. Dematerialising of policies will also be extremely inconvenient to the rural policy holders because technology is still unaffordable and unreachable in rural areas. The IRDA has

▷ Continued on page 21



# India @ 76

As we celebrate 77th Independence Day, the values of our national liberation movement and all the foundational

pillars of our Constitution – secular democracy, economic sovereignty, and social justice are under assault. But We shall not allow for any Twist to take place, in our Tryst with Destiny.

T.V.N.S Ravindranath



India celebrated its 77<sup>th</sup> Independence Day on 15<sup>th</sup> of August, 2023 with traditional gaiety and patriotic fervor. As the country enters into its 77<sup>th</sup> year of Independent existence, it is important to explore how far the country has progressed in fulfilling the objectives of the freedom struggle and how should it look up on itself?

It is worthwhile to recall, here, excerpts from the famous speech made by Pandit JawaharLal Nehru, “Tryst with Destiny”, to the Constituent Assembly, on the eve of Independence on 14<sup>th</sup> August, 1947 night. He called upon the countrymen to work together to “...bring freedom and opportunity to the common man, to the peasants and workers of India; to fight and end poverty and ignorance and disease; to build up a prosperous, democratic and progressive nation, and to create social, economic and political institutions which will ensure justice and fullness of life to every man and woman.” The declaration ended with an exhortation to work together in the common weal and cautions against narrow sectarian or religious divisiveness: “All of us, to whatever religion we may belong, are equally the children of India with equal rights, privileges and obligations. We cannot encourage communalism or narrow-mindedness, for no nation can be great whose people are narrow in thought or in action.” How far are we from attaining these noble objectives?

The Prime Minister exhorted from the ramparts of the Red Fort, on 15<sup>th</sup> August, 2023 that the Indian Economy is now the 5<sup>th</sup> largest economy in the world. He went on to state that India has emerged as the leader of the South Asian countries and the World is looking at India with a new respect, as never before. He went on to add that India is all set to become the 3<sup>rd</sup> largest economy in the world by 2027 and will attain the status of a Developed nation by 2047. It certainly is a matter of pride for every Indian, to listen to this oft repeated rhetoric. And, there certainly is no denying the fact that India has progressed outstandingly well, on all fronts, during the last 76 years of Independence and not just during the last 9 years, as the Prime Minister attempts to make us believe. The million dollar question is whether the fruits of growth have reached the common man and the deprived sections of the people of the country.

Today, the country’s economy is in a fix, with no signs of recovery in the near future. The IMF has forecast a 6.1% GDP growth rate for India, in 2023. This can be far from the reality because the actual prosperity of the people is better captured by the per capita GDP numbers and India stands at 142 in the global rankings, on this score. Living conditions of the vast majority of people are sharply deteriorating with unemployment at a record level of 6.8% - 7.0%. The rural distress is reflected in the ever growing

demand for MNGREGA work. The continuing high inflation rate of 7.44%, fuelled with food inflation of over 11%, is leading to soaring prices of essential commodities. With the growth in the manufacturing sector getting stagnated around 1%, job losses, wage stagnation, and lack of social security measures for the majority of the population have become the prevailing reality. Over 25% of the population continues to live in poverty and India ranks 107 out of 121, in the Global Hunger Index.

The country is now host to a most unequal society in the world. Over 40% of the wealth of the country is controlled by 1% of the population while the bottom half share only 3%. National assets and resources, as well as public sector undertakings, including those in strategic sectors are being offered for sale on a platter, to domestic and foreign capital. The Prime Minister's official state visit to the USA has further cemented India as the subordinate junior partner of US imperialism.

It is a matter of shame that even after 76 years of Independence, crimes against Women, Girl Children and Dalits continue unabated. The NCRB data reveals that 10, 61,648 women above 18 years and 2,51,430 girls went missing between 2019 and 2021, in the country. The NCRB data also shows that on an average 86 rape cases were lodged daily with 49 offenses against women per hour, in 2021. The number of rape cases went up from 28,046 in 2020 to 31,677 in 2021. The number of crimes against women rose from 3,71,503 in 2020 to 428,278 in 2021. Parliament was informed recently that as many as 1,89,945 cases of crimes against Dalits community were registered in the last four years according to the National Crimes Records Bureau. The huge numbers of cases that go unregistered, make these crimes even more atrocious.

The Medal winning women wrestlers were on agitation seeking justice, after registering a complaint of sexual harassment against BJP MP and former Chief of Wrestling Federation, Brijbhushan Sharan Singh. The BJP government's blatant defence of the accused MP, despite prima facie evidence against him in the case, is a clear reflection of its determination to protect the henchman. This has serious implications for all cases of complaints by minor victims of sexual harassment.

There is a conscious effort to undermine the authority of the Judiciary. In a brazen authoritarian

move, the government got the Supreme Court judgment upholding the rights of the elected government of Delhi, over major areas of governance including control of the bureaucracy, nullified through passage of a bill to that effect in the parliament. It is a direct assault on the federal character of the Constitution and the norms of accountability and democratic governance, as defined by the Supreme Court. Similarly, the government is trying to bypass the Supreme Court directions for constitution of a three member committee consisting of the Prime Minister, Leader of Opposition in Parliament and Chief Justice of India to undertake the selection of Chief Election Commissioner and Election Commissioners by proposing to replace the Chief Justice with a Cabinet Minister, in the committee, through a bill to that effect. This is to exercise total control over the Election Commission, overshadowing its Independent Character.

The country is witness to deepening communal polarization. In various parts of Maharashtra, communal violence and riots have taken place in the recent past, targeting the minorities as glorifiers of Aurangzeb and Tipu Sultan. Incidents of lynching, by self-styled 'Gowrakshaks', are reported from various parts. A communal conflagration was engineered at Nuh in the Mewat region of Haryana leading to the death of six persons and incidents of arson. Communal tensions are now spreading to Gurugram where a mosque was attacked and its Naib Imam was killed. Tensions are growing in the National Capital Territory of Delhi and other places. The poisonous campaign of hate and incendiary hate speeches have created an atmosphere where hate crimes against Muslims are growing alarmingly. A Railway



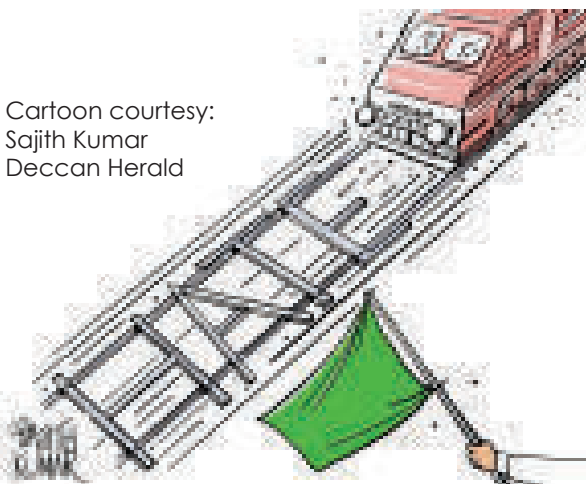
Cartoon courtesy: Satish Acharya, Facebook

Protection Force constable shot dead his superior and killed three Muslim passengers. The degree of dehumanization of our society and contempt for the 'other' is sharply escalating.

The mayhem in Manipur continues unabated for over three months now. But, the double engine BJP government is sharpening polarization through ethnic identity politics. This ethnic conflict between the Meitei and Kuki tribes has left over 180 people dead (official figures), with hundreds of thousands displaced and tens of thousands surviving in relief camps. Many churches and temples have been destroyed and vandalized. There are casualties on both sides. The Meitei – Kuki conflict is also being given a communal color by merging ethnic with religious identities. There are also corporate interests seeking control of lands that reportedly are rich in mineral deposits. There was a complete collapse of governance in Manipur, a fact underlined even by the Supreme Court. The sharpening of polarization across the North East, particularly the communal polarization in Assam, has made the situation in the North East dangerously tense.

The Prime Minister's deafening silence for months over this mayhem in Manipur was broken, only after a horrendous video of atrocities against two women surfaced. It is a sorry state of affairs that the opposition has to move a motion of no confidence in parliament, to make the Prime Minister reply on this issue. The blatant arrogance and neglect exhibited by the Government, in responding to this burning issue betrays not only the insincerity of the commitment to uphold the rule of law in Manipur but also the refusal to be accountable to Parliament, amounting to an endorsement of the engineered ethnic violence and to continue the violent polarization.

Cartoon courtesy:  
Sajith Kumar  
Deccan Herald



The Prime Minister has once again launched the propaganda for a Uniform Civil Code, with an eye on the forthcoming elections in 2024. He said that in a family, one son following one personal law and the other following another cannot coexist. Various communities in India have their own personal and customary laws. In many cases within one religious grouping different customs and practices are followed by different sections. It is clear that in the name of Uniform Civil Code the effort is to target the minority community and sharpen communal polarization. The previous Law Commission, appointed by the government in 2018, after conducting a thorough study on this issue, came to the conclusion that, a uniform civil code is neither necessary nor desirable at this stage. Uniformity cannot be equated with equality. This can be best advanced through reform of personal/customary laws applicable to different communities with active democratic participation of all men and women of these communities.

All the foundational pillars of our Constitution – secular democracy, economic sovereignty, and social justice are under assault. There is a deliberate attempt to weaken the federal structure and the Constitutional rights of democratically elected state governments. The misuse of Central agencies against the leaders of the opposition and the opposition state governments continues to intensify.

The basic structure of the constitution is being questioned and challenged repeatedly by persons of no less stature than the Vice-President, former Law Minister, former Chief Justice and others. Hate is being propagated and weaponised to divide the people and tear the secular fabric of the nation. The country has paid a heavy price to defeat the two-nation theory in the past and could succeed in building a sovereign, democratic, socialist, secular republic. Should we allow ourselves to fall prey to the 'hate propaganda' of the perpetrators, which aims to turn the clock – back and try to divide the people? In response, the only recourse is to mobilise the masses to counter the pro-corporate, anti-people and anti-national policies of the government. We shall not allow for any **Twist** to take place, in our **Tryst with Destiny**.

(Writer is General Secretary, SCZIEF)



All conflict situations exacerbate the possibility of women being used as targets of sexual and other forms of violence. Yet the physical and psychological trauma cannot be measured only in the context of the situation. These crimes can be prevented by ensuring that women’s rights to life and dignity are protected sincerely.

M.Girija

## CONTINUUM OF SEXUAL VIOLENCE

Don't tell me to have some shame  
 Don't tell me to reign my tongue  
 I am stripping off all your poetic conventions  
 One by one.. lines, hemistich, caesura, stanza,  
                                 rhythm, meter, rhyme,  
 alliteration, enjambment...  
 I am tearing off your bloody Alphabet  
 from my chest  
 I am pulling away the cursed metaphors  
 covering the wounds between my thighs  
 Yes, i am roaming your civilized streets  
 shameless and naked, bleeding....  
 Oh, shut up!  
 Don't tell me to keep my voice down.  
 Hear me...  
 Hear me scream, howl, roar, explode,  
 ululate in high pitched trills  
 Watch me  
 make these raw, wounded,  
 mangled words lie stretched out  
 on this pristine ground  
 like naked bodies of raped women  
                                 — kuki-zomi, meitei,  
 dalit, christian, adivasi, hindu, muslim..  
 all next to each other.  
 Don't teach me  
 how to write poetry today.

*-Pratishtha Pandey*

Courtesy: [Indian Cultural Forum](#)

India is perceived as one of the world's most dangerous country for sexual violence against women. Rape is one of the most common crimes in India and according to the National Crime Records Bureau, every 20 minutes one woman is raped here. Violence against women cannot and should not be tolerated in any civilised society. It is tragic that violence is deeply rooted in patriarchal values that objectify women. In India millions of women's lives are negatively impacted by sexual violence. Gender and caste discrimination combine to make marginalized women most likely to be affected by sexual violence. India has witnessed rape as an instrument in communal riots to teach the "other" community a lesson in humiliation and subordination.

The lyrics of the poem by Pratishtha Pandey speaks volume of the agony, anguish, pain, resentment and anger over the sexual violence that are meted out to the Indian women. The sexual violence against women continuously seeps from public spaces to private spaces. Over and above systemic injustices, it exists in work places, public spaces and at homes. Sexual harassment needs to be seen as a systemic issue and not merely as a matter of action by a few aberrant individuals.

Any violence against women is equally heinous and unacceptable and should be treated as such. All conflict situations exacerbate the possibility of women being used as targets of sexual and other forms of violence. Yet the physical and psychological trauma cannot be measured only in the context of the situation. These crimes can be prevented by ensuring that women's rights to life and dignity are protected sincerely. For this, it is important to ensure



that adequate social protection measures are put in place by the Government.

Incident of Nirbhaya sparked a national conversation about gender inequality and sexual violence that continues even today. All such incidents shook the collective conscience of the people of the country and such incidents must have awakened the government machinery. After the Nirbhaya incident, the Prevention of Sexual Harassment Act came into force in India. It makes it compulsory for all higher education institutions and work places to have an Internal Complaints Committee (ICC) to address abuse on campus and work place. But it was not formed in many places and wherever formed also, they are not effectively functioning. We could see that the implementation of laws that have been enacted to protect the life and dignity of women remain poor and the victims, particularly those from communities marginalised based on caste, class and ethnicity face many obstacles in accessing justice. The sequence of events in the wrestlers' struggle on the sexual harassment complaints against former WFI President and BJP MP Brijbhushan Sharan Singh shows that the State and its agencies are the biggest violators of the law. The result is that perpetrators of violence against women are never punished, nor are those responsible for implementing the law held accountable for their actions and inactions. So, it is time to realise that the struggle for women to live and work in dignity is to be carried forward with much vigour. Only when this struggle succeeds, our ultimate objective to work toward a society where women can live without fear and do not need to be 'protected' could be achieved. And for this, we must work today to change patriarchal and social norms perpetuating false notions of masculinity to prevent all forms of crime against women.

(Writer is Joint Secretary, AIIEA)

## Life Insurance Nationalisation : The Road Ahead



Contd from P.16

also mooted the idea of 'captive insurance' whereby each corporate house will have its own insurance company. It is interesting to note that the IRDA is pitching for all these reforms by taking the specious plea that India is a grossly underpenetrated insurance market. The IRDA has given a call of "Insurance for All by 2047" and feels that the only way to realise this dream as also to augment insurance penetration is to crowd the insurance market with a large number of players. The reforms proposed by the IRDA are sought to be implemented through the 'Bima Trinity'- Bima Sugam, Bima Vistar and Bima Vahak. Bima Sugam is to be a one stop platform for all insurance needs, right from buying the policy to settlement of claims, agent portability and policy portability. Bima Vistar is being developed as a social safety net product meant for the rural population. Bima Vahak intends to form a women centric distribution channel somewhat like the banking correspondents engaged in rural banking. The ruling class in India seems to have forgotten that life insurance penetration (insurance premium as a percentage of GDP) in India at 3.2% is much higher than that in Germany, Canada, Brazil, China and many other developed and developing economies. The real intention behind the proposals of the government and IRDA are therefore to take the insurance industry back to the pre-nationalisation days making this sector vulnerable to fraudulent practices and endangering the savings of the people.

We have got a breather because the proposed amendments in Insurance Bill 2023 were not tabled in the last monsoon session of Parliament. While drawing inspiration from the 67<sup>th</sup> anniversary of the LIC, we must utilise the opportunity and sharpen our struggle to convert our movement into a political movement for protection of LIC in the public sector. Our struggle has to be an all-encompassing struggle against privatisation of public sector at large and the policy of neo-liberalism itself.



# जनता की जागरूकता ने हरियाणा को नहीं बनने दिया मणिपुर

रामचंद्र शर्मा

हरियाणा में 31 जुलाई और 1 अगस्त के दरम्यान कुछ समाज के दुश्मनों ने मेवात क्षेत्र के नूंह में दंगा किया है, हत्याएं की हैं, शांति भंग की है, पत्थर और गोलियां चलाई हैं। ये जघन्य अपराध है। कुछ लोगों ने धार्मिक यात्रा की आड़ लेकर लोगों को उकसाया। दूसरे पक्ष ने भी उनकी ही तरह हथियार उठाया। इसका अंजाम हुआ कि बस्तियां जल उठीं। हत्याएं हुईं। त्वरित न्याय का यह मध्ययुगीन और बर्बर तरीका कानून, अदालत, प्रशासन और लोकतंत्र सभी को रौंद रहा है। यह बर्बरता और अन्याय कब बंद होगा? ऐसे सवाल हर दंगे की खबर के बाद जनमानस के मन-मस्तिष्क में कौंधने लगते हैं। गौरतलब है कि चेतना सम्पन्न हरियाणा की जनता साम्प्रदायिक शक्ति के मनसूबों को फलीभूत नहीं होने दिया। 8 अगस्त को विपक्षी गठबंधन INDIA की ओर से संसद में प्रस्तुत अविश्वास प्रस्ताव पर बात रखते हुए कांग्रेस के उपनेता ने कहा कि प्रधानमंत्री ने देश के मुद्दों पर मौन साध रखा है। इसे तुड़वाने के लिए विपक्षी गठबंधन इंडिया में शामिल दल मजबूरी अविश्वास प्रस्ताव लेकर आये हैं। आज मणिपुर को महज एक कोना न समझें, देश जल रहा है। मणिपुर की घटना हो या मेवात क्षेत्र के झगड़े की जड़ में नफरत है। उसका जवाब आपसी सद्भाव और शांति स्थापना के साझा प्रयासों से ही दिया जा सकता है। लेकिन दुर्भाग्य से ऐसे कोई प्रयास या सोच भाजपा शासित केंद्र सरकार के एजेंडे में ही नहीं हैं।

मणिपुर तीन महीनों से गृहयुद्ध की हालतों से दो-चार हो रहा है। राज्य और केन्द्र की भाजपा सरकार हाथ पर हाथ धरे बैठी रही हैं। इस बीच 800 लोगों की भीड़ द्वारा दो मणिपुरी महिलाओं को नग्न कर घुमाते वायरल हुए वीडियो ने सच को 70 दिन से छिपाये बैठी रही सरकार की सारी पोल खोलकर रख दी।

19 जुलाई को सोशल मीडिया पर मणिपुर की 3 मई की मानव जाति को शर्मसार करने वाली घटना का एक वीडियो

वायरल हुआ जिसने सरकार और कुत्सित हो रही सामाजिक-राजनीतिक सोच के घोर अमानुषी कृत्यों को बेपर्दा कर दिया। परिणामस्वरूप जानकर भी अनजान बन मौन साधे प्रधानमंत्री को भी मौन तोड़ने पर मजबूर होना पड़ा और शीर्ष अदालत ने भी स्वतः संज्ञान लिया। इस वायरल हुए वीडियो में भीड़ द्वारा दो कुकी महिलाओं को नग्न अवस्था में घुमाते हुए पूरी दुनिया ने देखा और एक पूर्व सैनिक जिसने कारगिल युद्ध में जान लड़ा देश को विजय दिलाई थी, को बिलख बिलख रोते हुए सुना कि "मैंने भारत माता की रक्षा तो कर ली परन्तु अपनी पत्नी का सम्मान नहीं बचा पाया।" महिलाओं का यौन उत्पीड़न किया गया, उनमें से एक महिला के साथ कथित तौर पर सामूहिक बलात्कार किया गया था। यह वाक्या 3-4 मई का है। इसके बाद बहुत तेजी से राजनीतिक प्रतिक्रियाएं आईं लगभग ढाई महीने से जारी मणिपुर हिंसा पर चुप्पी साधे प्रधानमंत्री नरेंद्र मोदी ने पहली बार अपना चीर-परिचीत अंदाज वाला घीसा-पीटा बयान दिया कि इस घटना को देखकर उन्हें बहुत पीड़ा हुई है। इससे पूर्व सुप्रीम कोर्ट ने स्वतः संज्ञान लेते हुए कहा कि अगर सरकार कार्रवाई नहीं करेगी तो अदालत कार्रवाई करेगी। राष्ट्रीय महिला आयोग ने भी इस मामले का स्वतः संज्ञान लेने की घोषणा की। हालांकि इस मामले की रिपोर्ट राष्ट्रीय महिला आयोग के पास इस घटना की लिखित शिकायत वीडियो सामने आने के 38 दिन पहले यानी 12 जून को ही कर दी गई थी लेकिन इन दिनों में राष्ट्रीय महिला आयोग ने कोई कार्रवाई नहीं की, न ही कोई प्रतिक्रिया दी। उनकी तरह केंद्र सरकार भी मौन धारण किए रही। हालांकि केन्द्र के साथ साथ मणिपुर के मुख्यमंत्री की अकरमण्यता बराबर की जिम्मेदार है परंतु वीडियो वायरल होने की घटना पर प्रतिक्रिया देते हुए उन्होंने स्वीकार किया कि यह एक घटना नहीं बल्कि ऐसी 200 घटनाओं की रिपोर्ट दर्ज हैं।

महिला आयोग को एक गैर सरकारी संगठन की ओर से भेजी गई शिकायत में स्पष्ट रूप से कहा गया है कि 4



As Manipur was burning for nearly three months, towards the end of July & beginning of August, we saw another flare-up taking a toll of the lives and livelihoods of people in Nuh & Gurugram in Haryana and near Mumbai a RPF constable killing in cold-blood 3 passengers of a super-fast train, and then delivering a hate-speech. Fortunately, people of Haryana could see through the game and the communal forces were unmasked. Even the ruling party's MP from Gurugram had to say, it was not proper for the participants in a religious process to wield swords and lathis. Yes, truth can not be hidden for long, but if the conspirators themselves are in power, who will protect the common citizens?

मई को, कांगपोकपी जिले के एक गांव की दो महिलाओं को निर्वस्त्र किया गया, उन्हें नंगा कर घुमाया गया, पीटा गया और फिर दंगाई मैतेई भीड़ ने सार्वजनिक रूप से सामूहिक बलात्कार किया। शिकायत में पीड़ितों और बचे लोगों का आरोप है कि मैतेई महिलाओं ने कुकी-ज़ोमी महिलाओं व बच्चों पर हमलों और उनके उत्पीड़न में सक्रिय रूप से हिस्सा लिया। शिकायत में यह भी कहा गया कि, कई कुकी-ज़ोमी महिलाओं को गर्भावस्था के पूरे होने के करीब या सी-सेक्शन सर्जरी से उबरने के दौरान अपनी जान बचाने के लिए भागने को मजबूर किया गया। कुछ ने अस्थायी शरणार्थी शिविरों में बच्चे को जन्म दिया है

शिकायत में आरोप लगाया गया कि 3 मई को एक विश्वविद्यालय में छात्राओं को 'भीड़ के द्वारा उनके हॉस्टल से बाहर निकाला गया, उनके साथ दुर्व्यवहार और गाली-गलौज की गई।' एक छात्रा ने बाथरूम में छिपकर जान बचाई। इस दौरान कथित तौर पर भीड़ 'कुकी महिलाओं को मार डालो' जैसे नारे लगा रही थी। शिकायत में कहा गया कि 'असम राइफल्स ने सुबह 3.15 बजे छात्रों को बचाया।' 4 मई को, राज्य के एक नर्सिंग संस्थान की 22 वर्षीय छात्रा को 'लगभग 40 लोगों की मैतेई भीड़ ने परेशान किया और उस पर हमला किया।' हमलावरों के प्रहार से छात्रा के आगे के दांत टूट गए, तब मैतेई महिलाएं चिल्लाने लगीं 'उसका बलात्कार करो। इसे यातना दो! इसके टुकड़े-टुकड़े कर दो!

शिकायत में कहा गया कि 5 मई को 20 साल की दो महिलाओं को मैतेई बदमाशों ने मुंह बंद करके, घसीटा और दो घंटे तक एक बंद कमरे में कैद रखा। इसके बाद उनके साथ बलात्कार किया गया और उनकी हत्या कर दी गई। 6 मई को, एक 45 वर्षीय विधवा को 'मैतेई भीड़ द्वारा बेरहमी से काटा गया, गोली मारी गई और जला दिया गया।'

शिकायत में यह आरोप भी लगाया गया कि एक 15 वर्षीय लड़की का अपहरण कर लिया गया था और मेडिकल जांच रिपोर्ट में उस लड़की के साथ 'बलात्कार की पुष्टि हुई।'

शिकायत में कहा गया है कि ये उदाहरण 'लिंग आधारित हिंसा की गंभीर परिस्थिति, महिलाओं के अधिकारों के उल्लंघन के भयावह स्तर और कुकी-ज़ोमी महिलाओं की शारीरिक सुरक्षा और मनोवैज्ञानिक हाल-चाल के लिए लगातार बने खतरों' को रेखांकित करते हैं।

दृष्टांतों के प्रस्तुति करण के साथ शिकायतकर्ता द्वारा इसमें महिला आयोग से कहा गया था : इसलिए, हम विनम्रतापूर्वक

और तत्काल आपसे मामले का स्वतःसंज्ञान लेने और यदि संभव हो तो एक जांच समिति गठित करने का अनुरोध करते हैं। दुर्भाग्य से विडियो के वायरल होने तक शिकायतकर्ताओं को आयोग से कोई प्रतिक्रिया या किसी प्रकार का जवाब नहीं मिला था। दिन बाद, शिकायतकर्ता द्वारा लिखे गए उदाहरणों में से एक का वीडियो सोशल मीडिया पर वायरल हो गया और उसके बाद ही राष्ट्रीय महिला आयोग ने अपनी प्रतिक्रिया ट्वीट की।

इसी कड़ी में 20 जुलाई को मुख्य न्यायाधीश (CJI) ने मणिपुर की शर्मनाक घटना का स्वतः संज्ञान ले निम्नलिखित आदेश दिया :-

'न्यायालय मणिपुर में महिलाओं पर यौन उत्पीड़न और हिंसा के अपराध के बारे में कल से मीडिया में आए वीडियो के दृश्यों से बहुत परेशान है। हमारा विचार है कि न्यायालय को उठाए गए कदमों से अवगत कराया जाना चाहिए।' सरकार अपनी जवाबदेही की पालना करते हुए अपराधियों पर प्रभावी कार्रवाई करेगी और यह भी सुनिश्चित करेगी कि मणिपुर में संघर्ष में ऐसी घटनाएं दोहराई न जाएं। मीडिया में दिखाए गए दृश्य गंभीर संवैधानिक उल्लंघन और मानवाधिकारों के उल्लंघन को दर्शाते हैं। हिंसा को अंजाम देने के लिए महिलाओं को साधन के रूप में इस्तेमाल करना संवैधानिक लोकतंत्र में तनावपूर्ण माहौल बनाने जैसे कृत्य बिल्कुल अस्वीकार्य हैं। हम केंद्र और राज्य सरकार को निर्देश देते हैं कि वे अदालत को यह बताने के लिए तत्काल कदम उठाएं कि क्या कार्रवाई की गई है। यदि सरकार से कार्रवाई नहीं हुई तो हम करेंगे।

इस वीडियो के वायरल होने के बाद सर्वत्र हो रही थू-थू से कोई सबक लेकर आरोपियों के खिलाफ कोई कारगर कार्रवाई के करने और सद्भावना बढ़ाने के लिए ठोस कदम उठाने के विपरीत भाजपा और उसकी सरकार अपने सांगठनिक कारकूनों के जरिये मसले से ध्यान भटकाने के लिए सोशल मीडिया साइट पर 'चयनात्मक विरोध लोकतंत्र का सबसे बड़ा भक्षक हैं, नागरिकों की इसी प्रवृत्ति ने राजनीति और व्यवस्था को यहां लाकर खड़ा कर दिया है, सत्य तुम्हारी सुविधा के अनुसार नहीं बदलता है वो हमेशा अपनी जगह पर रहता है लेकिन लोगों का आचरण सुविधा के अनुसार बदल जाता है' जैसे टैग लगाकर देश के दूसरे राज्यों में बलात्कार या यौनाचार की अन्य घटनाओं की तुलना की जाने लगी। जब स्वयं प्रधानमंत्री ने इस मुद्दे पर लम्बी चुप्पी तोड़ अपनी कथित पीड़ा की अभिव्यक्ति के साथ राजस्थान, छत्तीसगढ़ और प.बंगाल की घटनाओं को जोड़ने का छिछोरेपन दिखाया

तो उनके पीठू कारकूनी प्रवक्ताओं को तो इस प्रतिस्पर्धा में उतरना ही था। कुछ कथित लेखकों को भी यह जिम्मेदारी उठाने के लिए तैयार किया गया। बौद्धिकता और निरपेक्षता का स्वांग रचा गया। निश्चित तौर पर इन लेखों की जवाबी प्रतिक्रियाएं भी खूब हुईं।

केवल बौद्धिकता और अपनी निरपेक्षता साबित करने के लिए लेख लिखना भर न्यायपूर्ण नहीं है। घटित अपराध के लक्षण और उद्देश्य को समझना भी जरूरी है। प्रशासन की अनदेखी या लचर व्यवस्था में अपराध होना और एक सत्ता प्रेरित अपराध करने में अन्तर को समझना भी जरूरी है। हर अमानुषी घटना निंदनीय है और अपराधियों को दंडित करवाना सरकार की जिम्मेदारी है। लेकिन मणिपुर की घटना के बचाव में राजस्थान या किसी और प्रदेश की घटनाओं से तुलना नहीं की जा सकती है। एक तरफ अपराध हुआ और अपराधी कौन है, यह जानकारी में होने के बावजूद भी सरकार का मौन और हाथ पर हाथ धरे बैठे रहने में और दूसरी तरफ घटना का संज्ञान लेते हुए कार्रवाई करने में अन्तर को तो समझना होगा।

हम आम नागरिकों का कर्तव्य है कि मानवीय मूल्यों को शर्मसार करने वाली हर घटना पर यदि सरकार द्वारा कोई कार्रवाई नहीं होती है, तो उस पर कार्रवाई का दबाव बनाये और दूसरे मामले में जहां कार्रवाई हुई है, वह सही हो रही है या नहीं, इस पर निगरानी रखें। गलत हो रहा है तो उसका विरोध करें। इस अंतर को समझना जरूरी है। परन्तु मणिपुर के मानवता को शर्मसार करने वाले मामले और मूल घटना पर से ध्यान हटा कर उसके दूसरी घटना पर ध्यान केंद्रित करने के कुत्सित इरादों को फैलाने में अगर मीडिया साथ हो तो ऐसा करना आसान हो जाता है। भारतीय जनता पार्टी हर समय इस तरह के काम करती है।

पहला काम खुद प्रधानमंत्री नरेंद्र मोदी ने किया। वे संसद के मानसून सत्र में हिस्सा लेने पहुंचे तो पारंपरिक मीडिया सम्बोधन में उन्होंने पहली बार मणिपुर का जिक्र किया, जहां पिछले करीब दिन से हिंसा चल रही है। लेकिन साथ ही उन्होंने छत्तीसगढ़ और राजस्थान सरकार का भी जिक्र किया और कहा कि वे सभी राज्यों के मुख्यमंत्रियों से आग्रह करते हैं कि वे अपने राज्य में कानून व्यवस्था को पुख्ता बनाएं। यह विशुद्ध रूप से राजनीतिक बयान था, जिसकी कम से कम उस समय जरूरत नहीं थी।

मणिपुर का वीडियो सामने आने के बाद पूरा देश उद्बेलित था। उस समय उस मामले के साथ विपक्ष के शासन वाले चुनावी राज्य का जिक्र करके राजनीति करने की जरूरत नहीं थी। लेकिन प्रधानमंत्री ने किया। उसके बाद भाजपा ने इस बात को हाथों हाथ लिया। पूरे दिन भाजपा के नेता इस बात पर बयान देते रहे। भाजपा के वरिष्ठ नेता रविशंकर प्रसाद ने कहा कि सोनिया गांधी मणिपुर पर बोल रही हैं लेकिन राजस्थान पर चुप हैं। सोचें, क्या यह राजस्थान और मणिपुर की तुलना का समय है? राजस्थान के जोधपुर में बलात्कार की घटना के दो घंटे के भीतर आरोपी गिरफ्तार कर लिए गए, जबकि मणिपुर की घटना के बारे में जानकारी होने के बावजूद 77 दिन तक कोई कार्रवाई नहीं की गई। फिर भी भाजपा के नेता मणिपुर से ज्यादा छत्तीसगढ़ और राजस्थान पर चर्चा करते रहे। जब संसद में इस बात को लेकर विवाद हुआ कि

मणिपुर पर चर्चा नियम 176 के तहत हो या 267 के तहत, तब भी भाजपा ने विपक्ष पर ही आरोप लगाया कि वह चर्चा से भाग रहा है। राज्यसभा में सदन के नेता पीयूष गोयल ने कहा कि विपक्ष इसलिए चर्चा से भाग रहा है ताकि पश्चिम बंगाल की हिंसा पर जवाब नहीं देना पड़े। सोचें, मणिपुर में हुए एक भयानक अपराध और सिस्टम की विफलता का वीडियो वायरल हो रहा है और खुद प्रधानमंत्री कह रहे हैं कि 140 करोड़ लोगों को दुनिया के सामने शर्मिंदा होना पड़ रहा है और भाजपा के नेता कह रहे हैं कि मणिपुर पर चर्चा होगी तो उसमें पश्चिम बंगाल की हिंसा की भी बात उठेगी! राजस्थान और छत्तीसगढ़ की घटनाओं को भी लाया जाएगा। यह क्या तर्क है? क्या सरकार विपक्ष को यह कह रही है कि तुम्हारे शासन वाले राज्यों में भी अपराध हुए हैं, तुम मणिपुर पर चुप रहो नहीं तो हम तुम्हारे राज्य का मामला उठाएंगे? क्या किसी सभ्य लोकतांत्रिक शासन व्यवस्था में इस तरह की बात सोची भी जा सकती है? इतना ही नहीं भाजपा के आधिकारिक ट्विटर हैंडल से ट्विट करके वीडियो की टाइमिंग पर भी सवाल उठाया गया। कहा गया कि घटना इतने दिन पहले की है तो संसद के मानसून सत्र के ठीक एक दिन पहले कैसे सामने आया है? यहां टाइमिंग के नाम पर घटना को फिर घुमाव देने में भाजपा खुद ही फंस गई। सोशल मीडिया में स्वयंस्फूर्त तरीके से लोगों ने जवाब दिया। उन्होंने कहा कि तीन मई से मणिपुर में इंटरनेट बंद है। 18 मई को एफआईआर दर्ज हुई है तो अभी तक सरकार ने कोई कार्रवाई क्यों नहीं की थी? वीडियो इतना भयावह है, जिस पर सारी दुनिया थू थू कर रही है और भाजपा को इस बात की चिंता है कि वीडियो अभी क्यों लीक हुआ, जब संसद का मानसून सत्र शुरू होने जा रहा था। टाइमिंग पर सवाल उठाने के साथ साथ सरकार का फोकस इस बात पर है किसी तरह से ट्विटर, फेसबुक आदि से यह वीडियो हटवाया जाए। बताया जा रहा है कि सरकार की ओर से सोशल मीडिया कंपनियों को वीडियो हटाने के लिए कहा गया है।

मणिपुर की घटना के वीडियो वायरल होने के बाद 20 जुलाई को स्वतः संज्ञान के पश्चात 1 अगस्त, को सुप्रीम कोर्ट ने केंद्र व राज्य सरकार की ओर से आई हल्की प्रतिक्रियाओं के बाद पुनः कार्रवाई की प्रगति रिपोर्ट पर पूछा :- 'मणिपुर में जो कुछ हुआ, उस पर ये तर्क नहीं दिया जा सकता कि देश के अन्य हिस्सों में भी ऐसा हो रहा है। हम मणिपुर में जातीय संघर्ष के दौरान महिलाओं के खिलाफ अप्रत्याशित तौर पर हिंसा देख रहे हैं। इस मामले में बंगाल और दूसरे राज्यों में महिलाओं के खिलाफ हिंसा का उदाहरण दिया जा रहा है लेकिन ये मामला अलग है। आप ये बताइए कि मणिपुर के हालात सुधारने के लिए क्या किया जा सकता है? कहीं दूसरी जगह महिलाओं पर हो रही हिंसा का हवाला देकर मणिपुर के मामले को सही नहीं ठहराया जा सकता। घटना चार मई की है और जीरो एफआईआर 18 मई को हो रही है। पुलिस को 14 दिन क्यों लगे एफआईआर करने में? पुलिस चार मई से 18 मई के बीच क्या कर रही थी? कुल 6000 एफआईआर दर्ज हुई हैं। इसमें अलग-अलग मामले क्या हैं? कितने एफआईआर में महिलाओं के खिलाफ अपराध शामिल हैं? कितने में हत्या, आगजनी, घरों को जलाने जैसे अन्य गंभीर अपराध शामिल हैं? व्यक्ति के खिलाफ अपराधों के बीच विभाजन क्या है? संपत्तियों के खिलाफ अपराध, पूजा स्थलों के खिलाफ

अपराध? हम सिर्फ एक वीडियो को लेकर चिंतित नहीं हैं बल्कि हम राज्य में जिस तरह की हिंसा हुई और वहां जो हो रहा है, उसको लेकर पूरी तरह चिंतित हैं।

दंगों पर राजनीति रूकने का नाम नहीं ले रही। रूकेगी कैसे जब यह सत्ताशाहों द्वारा प्रायोजित की जा रही हो। ब्रज मंडल यात्रा में हथियार बंद श्रद्धालुओं की भीड़ और भड़काऊ नारे और हरियाणा के नूंह में हुए दंगों के बाद गुडगांव में मौलवी की हत्या सहित 6 जनों की हुई मौत और जयपुर से मुंबई रेल में रेलवे सुरक्षा बल के सिपाही द्वारा टोकने पर पहले अपने एक अधिकारी सहित तीन चिन्हित यात्रियों की हत्या रोज फैलाये जा रहे साम्प्रदायिक जहर का विस्तार है। जुलाई माह के आखिरी और अगस्त माह के शुरुआती में साम्प्रदायिक ध्रुवीकरण को गति देने के ये ताजा उदाहरण हैं। इस पर कोई और नहीं भाजपा के ही गुडगांव के सांसद और केंद्रीय राज्य मंत्री (स्वतंत्र प्रभार) राव इंद्रजीत सिंह ने कहा कि धार्मिक यात्रा में भाग लेने वालों का तलवारों और लाठियां लेकर चलना सही नहीं था। इस जुलूस में ले जाने के लिए उनको किसने हथियार दिए? जुलूस में कोई तलवार लेके जाता है? लाठी-डंडे लेके जाता है? यह गलत है। इस तरफ से भी उकसावे की कार्रवाई हुई। मैं यह नहीं कह रहा हूं कि दूसरी तरफ से कोई उकसावे की कार्रवाई नहीं हुई, सिंह ने द इंडियन एक्सप्रेस से बात करते हुए कहा। बजरंग दल के कारकुनों की साम्प्रदायिक सद्भाव को बिगाड़ने की योजना किसान मजदूरों और स्थानीय निवासियों ने विफल कर दिया और मेवात के 419 गांवों में रक्षा पंक्तियां तैयार कर आपसी भाई-चारे को बनाए रखा। माहौल बिगाड़ने के जिम्मेदार बिट्टू बजरंगी और मोनू मानेसर दंगों के पहले वीडियो जारी करके हथियारों के साथ यात्रा में शामिल होने की ताल ठोक रहे थे और फूहड़भरी बयान बाजी कर रहे थे, गिरफ्तार के डर से मिमियाते नजर आये। हरियाणा की जनता ने समझदारी से काम लिया और साम्प्रदायिक ताकतों के मनसूबे धरे रह गये और भाजपा की राजनीति बेपर्दा हो गयी। भीष्म साहनी ने सही कहा है कि जो इतिहास को भुला देते हैं वो उसे दोहराने का अभिशाप भुगतते हैं। तमस फिल्म में एक जगह भीष्म साहनी ने बताया है कि समुद्र के घटते ज्वार की तरह दंगों का ज्वार भी शांत हो जाता है, पर वह अपने पीछे सभी प्रकार का कूड़ा-कचरा छोड़ जाता है। दंगे मानवता को बौना करने के ऐसे प्रयास हैं जिनके चलते मानवीय संवेदना मुंदित हो जाये। जो लोग अंधेरो को क्लायम रखकर अपनी सत्ता चलाते रहना चाहते हैं, वे ऐसा ही परिवेश बनाते हैं। किसी शायर का कहा एक मक्ता याद आता है- रेशा-रेशा उधेड़ कर देखो, रोशनी कहाँ से काली है।

सच को कुछ दिन छुपाया जरूर जा सकता है, पर वो एक दिन बाहर आकर ही रहता है। जब साजिशकर्ता ही सत्ता में आ बैठे तो आम नागरिकों के जीवन की रक्षा खुद एक पहली बन जाती है। रक्षा पंक्तियां बनाकर सत्ता के साम्प्रदायिक कुत्सित इरादों को सद्भावी प्रयासों के जरिये विफल करना होगा।



Writer is President NZIEA

## ‘Mahapadav’ in New Delhi

Jointly observed by  
Central Trade Unions



On 9th August 2023, the Mahapadav jointly organised by the platform of Central Trade Unions (CTU) and Independent Federations/Associations at Jantar Mantar New Delhi was a spectacular success. A large number of employees and workers attended this dharna. Insurance employees from Delhi under the leadership of Com. Naveen Chand, General Secretary NZIEA also participated in this dharna. Com. Tapan Sen, General Secretary CITU, addressed this Mahapadav on behalf of CITU. While addressing the meeting, Com. Tapan Sen said that this day has special significance in the history of our struggle for freedom. It is the “Quit India” day, the 9th August 1942, when an ultimatum was given to the colonial rule to pack their bags and quit India. Today, Com. Sen said, the living condition for a worker has become worse than ever, very difficult to survive, particularly under the present-day pro-capitalist regime. National resources and the public sector undertakings, the backbone of the economy of this country, including strategic sectors have been put on sale for the private capital. Inequalities are getting deeper due to which it is becoming difficult for the common people to survive. We are faced with a scenario of rising prices of essential commodities, unemployment, stagnant wages, no social security for most of our fellow citizen etc. Today to overcome the situation, there is no other way but to make the public aware and fight back the pro-corporate and anti-people policies of the government. He also exhorted the gathering to come forward & protect our cultural diversity and the Idea of India. The working class will have to intensify its struggle in the days to come to achieve the goals, he said.

This joint protest was also addressed by Coms. Shahnaz-INTUC, Amarjit Kaur-AITUC, Harbhajan Singh-HMS, Harish Tyagi-AIUTC, Lata Ben-Seva, Rajeev Dimri-AICCTU, Rashid Khan-LPF & Shatruijit Singh-UTUC.



## Com.K.Swaminathan Felicitated on his Retirement

Com.K.Swaminathan, former General Secretary, SZIEF, retired from the services of Life Insurance Corporation of India on 31st July, 2023 after having served the Corporation for 38 years. He is an excellent leader who can influence and inspire others to perform their best. He has implemented positive changes in the organization to help improve functionality and adaptability of changes and ensured its growth. He is the source of inspiration to people around. His immense contribution will never be forgotten, and his commitment, diligence, and attainment may never be equalized. The quality that impresses the most is that he knows very well how to manage the toughest tasks in a competitive, challenging environment and how to solve any major problem.

A felicitation function was held at Sir Pitti Thiagarayar Hall, T.nagar, Chennai on 5<sup>th</sup> August, 2023. It was organized to recognize his work and contribution to the Organization. This occasion is an emotional moment for all.

The felicitation function was presided by Com.S.Ramesh Kumar, General Secretary, ICEU, Chennai Division 1. Com. G.Jayaraman, President, ICEU, Chennai Division 1, welcomed the gathering.

Speaking on the occasion, Com. Amanulla Khan, former President, AIIEA remembered the services rendered by Com.Swaminathan to the society at large and to the oppressed section in particular. Com.Shreekant Mishra, General Secretary, AIIEA, felicitated Com.Swaminathan complimenting his

ideological outlook and service.

Other leaders who spoke on the occasion were Com.Su.Venkatesan, MP, Com.K.Kanagaraj, TN State Secretariat Member, CPI(M), Com.P.P.Krishnan, President, SZIEF, Com.T.Senthil Kumar, General Secretary, SZIEF, Com.M.Kunhikrishnan, General Secretary, AIIPA, Com.K.Samuelraj, General Secretary, TNUEF, Com.S.Valentina, President, AIDWA TN, Com.B.Venkatesh Athreya, former Vice Chancellor, Bharathidasan University, Com.G.Anand, General Secretary, GIEA (SZ), Com.S.K.Geetha, Vice President, SCZIEF, Com.R.K.Gopinath, Joint Secretary, SZIEF and Com.N.P.Ramesh Kannan, General Secretary, ICEU, Madurai.

In his acceptance speech, Com.Swaminathan glorified the organization, AIIEA, which nurtured him as a person with social conscience. AIIEA made him more courageous, kinder, and enthusiastic. It has been an incredible journey, and he had had the pleasure of working with so many amazing leaders over the years. He thanked all for making him what he is today. Com.Swaminathan donated a sum of Rs.1 lakh towards the TNUEF.

The felicitation function was attended by Comrades from all the Divisions in South Zone. Number of Comrades has attended the function with their family members. Leaders of various sister Trade Unions have also graced the function. The family members of Com.Swaminathan including his 90 year old mother participated in the function.

The felicitation function came to a close with the vote of thanks by Com.R.Sarvamangala, ICEU, Chennai Division 2.





## Annual General Body Meeting of RAJKOT DIVISION

The Annual General Meeting of Rajkot Division was held on 12.08.2023. About 100 comrades from the entire division attended the meeting including 35 lady comrades. The committee of Rajkot Unit welcomed leaders and participants. The function started with homage to departed souls between last AGM and this AGM. WZ GS Com. H I Bhatt and Com. Prakash - Secretary Nadiad Unit were present in the AGM.

Com. Prakash gave the inaugural speech. He covered various aspects of insurance industry and also appealed to strengthen all Units of AIIEA. Com. H I Bhatt, threw light on the various issues like Indian Politics, Indian economy and insurance sector, past struggle and success of AIIEA and many other matters. He also threw light on various challenges

faced by LIC at present.

Com. Harshad Popat General Secretary thanked AIIEA General Conference for the opportunity to work as Vice President of AIIEA. He assured that he will fulfill the expectations of All India committee. He also informed that Rajkot Unit has strongly come back again and gave commitment that the Rajkot Unit will obey all the calls/ programmes given by WZIEA.

Branch Representatives have also participated actively & interacted. Treasurer Com. Jasminbhai read the Accounts which were accepted by the house. The General Body unanimously elected Com. Dinesh Badarshahi as President, Com. Harshad Popat as General Secretary Com. Jasmin Shah as treasurer. The meeting concluded with a vote of thanks.

## Thrissur Divisional Conference of LIC Employees' Union

The 14<sup>th</sup> Divisional Conference of LIC Employees' Union, Thrissur Division was held at Thrissur on 12<sup>th</sup> & 13<sup>th</sup> August, 2023. The proceedings of the event started when Vice President Com K R Vini hoisted the flag amid vociferous slogans. Com Vini herself was the President of the inaugural session for which General Secretary Com. Deepak Viswanath welcomed the gathering.

**Former Education Minister of Kerala, Prof. C Raveendranath** inaugurated the open session. He made a thought provoking presentation in which he urged the employees to be secular and democratic always as the social environment that had been invaded by the fascist wanted us to be the obverse. "The present Government of India is trying to stifle critical thinking by deleting

the subjects that encourage logical reasoning like the Theory of Evolution and Periodic Table from the High School curriculum. They are promoting 'elite rationality' to obviate class consciousness from us", he opined.





In the key-note address, **Com. K Venugopal**, former **General Secretary AIEA** condemned the move of LIC, at the instance of Central Government, to commemorate August 14<sup>th</sup> as ‘Horror of Partition Remembrance day’. What is expected of a Public Sector LIC was to honour Independence Day instead. He extolled LIC for its spectacular growth and congratulated the employees for contributing to it. He said that the media-corporate unholy nexus was evident when Adani’s share manipulations and accounts frauds were exposed by Hindenburg as they flagged the notional loss of LIC /SBI shares brushing under carpet the misdeeds of Adani group.

SZIEF Jt. Secretary, **Com S Ramesh Kumar**, Confederation of Central Government and Workers, State General Secretary, **Com V Sreekumar**, FSETO District Secretary, **Com. E Nandakumar**, NFIFWI Divisional General Secretary, **Sri V A Balu**, LICAOL Divisional General Secretary **Com T S Shenil** and LIC Pensioners’ Association General Secretary **Com M Rajeev** greeted the open session of the Conference. The meeting concluded with a vote of thanks by

**Com Rekha R Prabhu** Vice President LIC Employees Union, Thrissur Division.

The General Council meeting commenced thereafter under the Presidentship of Vice President **Com.K R Vini**. After the welcome speech by **Com.Deepak Viswanath**, General Secretary, **Com.V Suresh**, Vice President **SZIEF** inaugurated General Council meeting. The main thrust of his speech evolved around the need for preservation of unity in an ecosystem of divisive propaganda. **Deepak Viswanath**, General Secretary presented the report and **Com K Vinod**, Treasurer, the Statement of Accounts. The

ensuing discussion on the report was initiated by **Com P Pradeep Sankar**. 17 comrades including 6 women comrades participated in the discussion. **Com.P.P.Krishnan**, President **SZIEF** intervened in the discussion and made an inspiring presentation – “Belief is a personal matter but now it is employed in politics for electoral gains. We must foster class consciousness so as to insulate ourselves from the menace of communalism. Recruitment is the need of the hour to cater to the challenges resulting from the advancement of technology. National Pension Scheme must be replaced by Old Pension Scheme”.

After the reply to the discussion by the General Secretary, the Report and Statement of Accounts was unanimously adopted. The General Council elected **Com K R Vini**, **Com Deepak Viswanath** and **Com .K.Vinod** as President, General Secretary and Treasurer respectively. It is a proud moment for us that out of 13 elected office bearers, 6 are women comrades.

## Ludhiana Division takes various steps to motivate Agents

As a part of the celebration of AIEA Day on 1<sup>st</sup> July, Ludhiana Divisional Committee of NZIEA undertook various programs to motivate agency force and better policy servicing. Competitions were floated for the agency force between 1<sup>st</sup> to 7<sup>th</sup> July.. Through these efforts 239 new policies with first premium income of Rs.56,21,646 were procured.

The Unit also took up with right earnest the job of settling of survival benefit and maturity claims. 1815 such cases were followed up with the help of 561 agents. It is a matter of pride that 1291 claims were settled through these efforts.

It is worth mentioning that in one branch where 25 applications were received for surrender, our employees contacted the policyholder and educated them about the need to have a policy in force rather than giving up the precious risk cover by surrendering the same. It is a great that all policyholders were convinced and these policies were revived.

The employees across the divisional area participated in these programs with great deal of zeal and enthusiasm.

## 27<sup>th</sup> Women's Convention of Chennai- 2

27th Women's convention of Chennai division 2 was held on 10th June 2023. The convention took a start with a cultural programme. Selvi Illakiya daughter of Com Indira from Ambattur branch performed a mono acting skit focusing on women's health. The convention was inaugurated by Com S.Valentina, State President AIDWA. She spoke in detail on the role of women social activists in socio cultural reforms quoting examples like Savithri bai Phule who was the pioneer of women's movement for education. She appealed to the house to maintain unity irrespective of the caste, creed and sex and fight against the fascist government at the centre.

Com K.Thulasi, Convenor of the Women's sub-committee presented the report. Com Anila, Com Jenith Metilda and Com Kavitha who are the new appointees in LIC took part in the discussions. Com S.Manjula, Convenor Chennai division 1 and Com K.Valarmathi, Convenor of women's sub committee, LICAOL greeted the convention. Com R.Sarvamangala



General Secretary, Chennai Division 2 summed up the discussions. Women agents who were toppers in NOP and FPI as at the end of March 31, 2023 were honoured in the convention.

Com K.Swaminathan, former General Secretary, SZIEF gave the concluding speech and was felicitated in the convention. Com K.Mohana, Branch Secretary, CBO 12, was retiring on 30th June 2023 was honoured. 9 resolutions were passed in the convention. Com S.S.Geetha Jt Convenor welcomed the gathering and Com D.Latha Maheswari Jt Convenor gave the vote of thanks. More than 125 women, 75 men comrades and around 20 agents including 12 women agents took part in the convention.

## 37<sup>th</sup> Women's Conference of Madurai Division

The 37th Women Conference of ICEU, Madurai Division was held on 2<sup>nd</sup> of July 2023 at Madurai in a very grand manner. The Conference was well attended by around 125 women from across the branch units of Madurai Division.

The Conference started with an array of Cultural Programmes... bharathiyar song by Com. Meenakshi of Claims Department of Divisional Office... followed by a dance depicting the present day scenario on the attacks on women, by "*Kayal Kalai Kuzhu*" members which got overwhelming appreciation from the audience.

The Conference was presided over by Com. **D. Chitra**, Convener of Women Sub-Committee. Com. **S. Yuvarani**, President, CBO 4, welcomed the gathering. Com. Chitra introduced the report in the house, five

comrades, including two young new recruits, took part in the debate and enriched the report in various angles. Com. **Dr. Narayani Subramaniam**, Researcher of Marine Biology, delivered the Special Address. While appreciating the field work and the report of WWSC she highlighted that how the society has forced a social construction on women by stereotyping them as caretakers of home and baby sitters and she insisted that efforts be taken in order to create a gender equal society right from home.

Com. N. **Muthamizhselvi**, the first woman from Tamilnadu, who recently climbed Mt. Everest was felicitated in the Conference. She shared her exhilarating experience right from planning and execution of mountaineering which made the audience spellbound.

Com. **J. Vijaya**, AIIPA, Com. **S. Subhashini**, NFIFWI, Com. **N.D. Amudhamai**, LI Cl.I Federation, Com. **D. Raji**, TNGEA greeted on the occasion. Com. **N.P. Rameshkannan**, General Secretary, summed up the debate and announced the decisions of the Conference to hold TU Classes for women,



to activate Media Response Committee, and to conduct awareness programs in schools / colleges on gender equality and to conduct a survey by GWECA in Govt and Public sector institutions whether they have Internal Complaints Committee against Sexual Harassment and how do they function.

Com. **K. Swaminathan**, former General Secretary delivered valedictory address. He narrated the growth of Working Women Sub-Committee of Madurai Division in all the 37 years and he asserted that the highlight of the growth is the performance of Kayal Kalai kuzhu. He remembered the contributions of our comrades and the movement of the sub-committees as a whole. He pointed out that the functioning of GWECA committee has got appreciation from all

over the country in the recently held conference of AIIEA at Kolkatta. He greeted the conference with confidence that working women sub-committee of Madurai Division will continue to remain as a stunning landmark in the history of women movement in insurance industry.

Com. **D. Chitra** as Convener and a team comprising of 13 office bearers for the ensuing term were elected in the Conference. The Conference came to an end with vote of thanks proposed by Com. **M.Mallika**, Joint Convener. Madurai City branch 4 made wonderful arrangements for the conference. The conference message was reported in all major newspapers.

## 26<sup>th</sup> Conference of LICPA Kozhikode Division



26<sup>th</sup> Annual General Conference of LIC Pensioners Association, Kozhikode Division was held on 26<sup>th</sup> July 2023 at Saroj Bhavan, Kozhikode. The meeting commenced with Cm C.A.Mammen, President hoisting the flag.

Com. M.Kunhikrishnan General Secretary AIIPA, inaugurating the conference narrated various organisational actions, including Dharna at Janthar Mandar, New Delhi demanding updation of pension which was never revised since the introduction of pension scheme in LIC in 1995, our long pending demand of uniform rate of family pension at the rate of 30%, cash medical allowance for domiciliary treatment etc..

Inspite of letters written by more than 75 Members of Parliament of both houses of parliament, asking the Finance Minister Smt. Nirmala Seetharaman to resolve family pension issue of LIC pensioners, the govt. is very adamant. The General Secretary appeals to the members of LICPA to be ready for more actions and sacrifices then only our demands can be realised.

Com.P.P.Krishnan Vice President AIIEA presented his special address to the conference explaining the dangerous turn of events in the field of political situation of the country. He pointed out that central govt. is totally anti-working class and anti-farmers. Unless the people are prepared to

meet these challenges by trade union actions as well as electoral battles, the countries future will be in danger. He was talking on the subject "Changes in the insurance field and future of public sector".

Com.Sujithkumar (NFIFWI) Com.I.K.Biju (LICEU) Com.K.Pradeep (GIPA(K) greeted the conference. Com.T.V.Venugopalan (Vice President) LICPA welcomed the special invitees and delegates of the conference Com.T.C.Jagadeesh Joint Secretary made vote of thanks. Com. C.A.Mammen the president of LICPA was on the chair.

Com.K.K.C.Pillai, General Secretary LICPA presented the report and Com.A.P.Sunil Sadanandan, Treasurer presented the statement of accounts for the year ended 31<sup>st</sup> December 2022.

Comrades K.B.Rajendran, A.K.Chandran, P.Bhaskaran, P.Rajendran, N.P.Kasmi, P.V.Ravindran, Abdul Samd, Jayarajan, Padmanabhan have participated in the discussion of the reports and gave their suggestions.

After the reply by General Secretary and Treasurer, the reports were unanimously adopted.

The Bye law – amendment for which due notice was given, moved by president and adopted with some changes.

The following resolutions were adopted in the conference. (1) updation of pension, (2) 30% Family pension, (3) Cash Medical allowance, (4) Situation in Manipur, (5) Restoration of Railway concession to Senior Citizens were passed unanimously.

The conference unanimously elected Com K>B>Rajendran, KKC Pillai and A.P.Sunil Sadanandan as President, General Secretary and Treasurer respectively for the ensuing term.

Com.A.Bhaskaran proposed the vote of thanks bringing the conference to a successful close.



## Com. Clement Das Memorial Lecture



ICEU Hyderabad and Secunderabad Divisions, jointly organised Com. Clement Das memorial lecture on his 2<sup>nd</sup> death anniversary on 19<sup>th</sup> July, 2023 at Hyderabad Divisional Office. Com. V. Ramesh, President, AIIEA, gave the lecture on 'The Need for Working Class United Struggles in the Present Scenario'. Good number of targeted activists and units' leadership attended the programme. Com. Shreekanta Mishra, General Secretary, AIIEA and other leadership of AIIEA, SCZIEF were present in the meeting.



Recollecting the time spent together with Com. Clement in the organisational activities, Com. Ramesh spoke elaborately on the subject. Referring to the history of AIIEA,

he informed that the tribal groups, belonging to trade unions in West Bengal, came to the rescue of agitating employees and displayed the united strength of working class during 'Ilaco Vigil' and automation struggle in 1969. He brought to the notice of the house that it was the united strength of Banking and Insurance employees that had achieved

pension for all of us. Speaking about Clement's activities, he informed that Com. Clement used to have close coordination with central and local trade unions to implement national level united activities in befitting manner. Ramesh also informed that Com. Clement used to float periodical New Business competitions across the zone, involving the administrative employees, to strengthen LIC. Narrating the prevailing political situation, he said that if working class was not united, it would be extremely difficult to fight the onslaught from none other than the Govt at the centre. He informed the house that it was the united opposition, from all the unions like CITU that halted implementation of four labour codes which have been looming very large on the working class. Congratulating both the Divisions on good attendance, he requested all the participants to involve themselves seriously in the activities to defend the public sectors, which are being put for privatisation by the dispensation.

The meeting that was chaired by Com. Maddileti and Com. M.N. Srinivas, Presidents of ICEU Hyderabad and Secunderabad, respectively, came to an end with vote of thanks proposed by Com. D.S. Raghu, General Secretary, ICEU, Secunderabad.

## Coms Mukesh Singh Bhadoriya & Rajnee Bharti Retire

Two important leaders of Bhopal Division Insurance Employees' Union Comrade M S Bhadoriya, General Secretary and Com Rajni Bharati, Joint Secretary and Convenor, Women's Sub-Committee took voluntary retirement from the services of LIC.

A felicitation function was organized on 22<sup>nd</sup> JULY, to felicitate both these leaders. The program was largely attended and important trade union leaders of the city Com Pramod Pradhan, General Secretary, CITU MP, Com. Sadhna Karnik, Bhopal Gas Relief Front, Ex-President, BDIEU SS SOLANKI, RN BATHAM, GS, BDIPA, office bearers of Agents Associations etc. Comrades of local & outside branches were also present.

Com. Pushan Bhattacharya, Joint Secretary, CZIEA, greeted both the leaders and wished them a happy, prosperous, meaningful & purposeful life. CZIEA, Joint Secretary, in his address said that both the leaders have shoulder their responsibilities with total dedication and with ideological commitment.

Com Mukesh is also deeply involved in the activities of CITU and other progressive movement. Com Mukesh is also the Vice President of CZIEA and Treasurer of CITU MP.

Comrade Pramod Pradhan, CITU, in his speech said that Com Mukesh in not only a leader of insurance employees but he has also been shouldering greater responsibilities for the



betterment of the workers of un-organized sectors. Comrade Pradhan expressed confidence that both the leaders will continue to play important roles in the day to day organizational activities of AIIEA. He wished both the leaders a healthy and purposeful life.

Com Mukesh in his speech said that AIIEA is a great organization and as a disciplined soldier he learnt all nuances due to which he could contribute in strengthening the great Organization

AIIEA.

Comrade Rajnee Bharti who made immense contribution to the growth and consolidation of the organization assured to continue to work for BDIEU and other progressive movements in the city.

Comrade Om Prakash Dongriwal, Vice President, BDIEU conducted the proceedings and Comrade Sandeep Belekar, President, BDIEU presided over the function.

## TRADE UNION CLASSES

### Silchar Division

A Trade Union Class on the topic “ The Achievements of the struggles of AIIEA and our present task” was organised on the occasion of 73<sup>rd</sup> year of AIIEA by Silchar Division Insurance Employees’ Association on 5th August 2023 at LIC, Silchar Divisional Office premises. The teacher was Com. Satanjib Das, President of the AIIPA. The class was attended by huge gathering of employees and retirees of Silchar Headquarter, Hailakandi and Karimganj.

Com. Satanjib Das elaborately discussed on the topic right from the pre - nationalization days of insurance industry to the present days of critical situation when the nationalised LIC and General Insurance companies are on real threat of disinvestment and privatisation. He said the real history of AIIEA is the history of victory one after another. The every small or big amenity being enjoyed by the employee is but the result of struggle, may it be employee benefits or the Pension Scheme 1995. He dealt at length everything about the LIC employees’ struggle to safeguard the interests of the employees and policyholders and also the

threat and challenges before the employees in days to come. He also discussed the ongoing struggle of AIIEA and AIIPA for realisation of pension updation and improvement of family pension at the uniform rate of thirty percent. He reminds the employees and retirees that the pension is guaranteed on the sound financial health of the LIC. He calls upon everyone to be vigilant and active in every struggle to safeguard the nationalised LIC. The TU Class was conducted by the presidium consisting of Com Ranjan Kr Das General Secretry, Com. Atin Deb Choudhury President and Com Abhijit Roy Choudhury General Secretary LIC PA Silchar Division

The class was over with a brief presidential speech by Com. Atin Deb Choudhary, the President of the SDIEA .



### Warangal Division

The ICEU, Warangal Division conducted One day Trade Union Classes at Khammam on 2<sup>nd</sup> July 2023.

Com. K. Venugopal, Former AIIEA General Secretary, and Com.G. Thirupathaiah, Joint

Secretary, SCZIEF, the distinguished Leaders, graced the Classes, whose Key note address enthused and enthralled the entire audience. Cutting across the lines, Development Officers, Agents and Agents Association Leaders, made it convenient to listen to the key note address .

Com. M. Prabhakar, General Secretary, ICEU, Warangal Division, while delivering the inaugural address, said that in order to re-energize the comrades of Khammam District Branches, the venue of the classes was purposefully chosen to be Khammam.

Com. V Kalyani, President, ICEU, Warangal Division was Principal for the Trade Union Classes. In all, 110 Leaders from different Branch Units of ICEU



Warangal Division attended the classes.

Com. K Venugopal delivered his key note address on the Topic "Present Politico-Economic conditions—Impact on Workers". He said that as a result of policies adapted by BJP Led Government, Democracy is being pushed & put into danger. Rights of the people are being denied. As a result of the Economic, Social and Cultural policies adapted by the central government, there is a spurt in the economic disparities of the people. Added to this, religious fundamentalism in its extreme form, is leading to social unrest. He spoke in detail on Manipur situation. He harped on the importance of building agitations, to protect the unity in diversity of people, while defeating such bad political designs. With suitable examples, he narrated the incessant struggle of AIEEA for the past 26 years, and reminded the audience of their bounden duty to continue the same to protect and defend the public sector.

Com. G Thirupathaiah, delivered key note address on the Topic "Challenges before Insurance Sector—Mission Ahead". He said that in order to encash the trust of the people gained by LIC

in the past 66 years, the central government has disinvested 3.5% of shares by going for Initial Public Offer. LIC brand image helped in the success of the IPO. The number of shares registered between 4.5.22 to 9.5.22 was 221,374,920 and the number of shareholders is 4007528 & the income gained is Rs.21008.48 crores. He emphasized on continuing struggles against privatization and to thwart efforts of further disinvestment in LIC.

He said that there is an immediate and imminent need to protect the interests of the policyholders and to assure them that their funds are safe in LIC. AIEEA members shall strive not only for our unity but also for the entire working class unity.

Com. IV Koteswar Rao, ICEU BO., Unit Secretary Khammam profoundly thanked Com. M. Prabahakar for taking the initiative to arrange the trade union classes at Khammam. He thanked ICEU Divisional Leadership for the same.

The Trade Union Classes ended with the proposing of Vote of Thanks by Com. Mohd. Sadath Ali, Vice President, ICEU, Warangal Division.



## Udupi Division

The IEU, Udupi Division organised Trade Union Classes at Udupi on 22.07.2023 for new recruits and base unit leadership of the Union.

The class on 'History of AIEEA' was taken by Com. S.K. Geetha, Vice President, SCZIEF.

Com. S.K. Geetha prefaced AIEEA, as a movement of working class, a pole star among other stars and said AIEEA tries to change the life of people, when there are attempts to change the history.

Unfolding the history of life insurance, she said in initial days, life insurance was meant for British soldiers who risk to die in war and not for common people and atrocious private insurers in those days exploit the workers with no fixed pay and regular working hours. Any dissent voice of workers was gagged with punitive actions. She said, stalwart leaders like P.T. Donde, Rajani Patel and followers

rose to the occasion, challenged the anarchy of management and formed AIEEA in 1951. After nationalisation, AIEEA led series of struggles for improving the living standards of workers and ensuring dignity to workforce. She listed the major struggles as, struggle for standardisation of wages in 1956, strike for bonus in 1959, strike against automation in 1964, ILAKO VIGIL (1963 to 1964), struggle against new-economic policies from 1990, struggle for pension till realisation in 1995. She said years of experiment transformed AIEEA into a mass organisation of working class and called on comrades to march along the ideological path pursued by AIEEA towards the end of the road of its imagination.

Com. Nirmala acted as the Principal to the session.

Com. J. Suresh, Joint Secretary SCZIEF took the second class on the subject 'Present scenario and challenges before the public sector insurance'.

Com. J. Suresh viewed that the Govt.' driven IRDA strictures have tremendous impact on LIC and feared that would be counterproductive to the future growth of LIC. He said, the relaxed norms prescribed by IRDA would encourage private players to open up their ventures in insurance and on the contrary, LIC agents are burdened with fulfilment of additional norms for business procurement. He expressed anguish over declining workforce on account of retirements and recruitment process in standstill would negate the progress of LIC.

He expressed concern over Manipur riots and said no measures were taken to establish peace and tranquillity in the region. He also commented on the much talked, Uniform Civil Code proposed by the government and discussed its consequences.

Com. Deric A Rebello acted as a Principal to

the session.

Com. K. Vishwanatha, President, Com. Prabhakara B Kunder, General Secretary and Office Bearers of the Union were present on the occasion. 75 members participated in the session.

## Chennai 2

One day Trade union class for the Branch level office bearers and active cadres in Chennai division 2 was organised on 20th May 2023 on three topics. The first class was on the subject "The condition of the Indian Working class today and the future" and the class was taken by Com E.Muthukumar, TN state Vice President, CITU. He gave a very broad analysis of the working conditions prevailing in our country. Whatever the working class achieved in terms of wages, bonus, holidays etc was through extremely hard fought battles and great sacrifices and it is necessary to safeguard them against present day attacks. He also explained that the present government at the centre is more inclined to the capitalist group rather than adhering to the constitutional duty.

The second class was on the topic "The major shift of LIC post IPO and the role of employees" and this subject was dealt by Sri P.Senthil Kumaran, General Secretary, South Zone LIC Class I officers' Federation. He gave a briefing on the history of LIC since 1956, its growth and Investments despite so many challenges. He focused on LIC 3.O, the new challenges confronting us, major shift of LIC on shareholders, the technological changes especially the artificial intelligence used in LIC and suggested innovative ways to service the policy holders and the agents.

The third class was on the topic "The role of branch office bearers in the changing scenario" which was taken by Com T.Senthil kumar, General



Secretary, SZIEF. He dealt in detail the responsibilities of the branch office bearers in dealing with the issues at the branch level and also elaborated the IRDA proposals against the interest of LIC. He emphasised upon the need for unity amongst our comrades and to prepare ourselves for the struggles to protect the industry in public sector.

During the course of the classes, comrades actively participated in the question answer session. More than 77 comrades including 23 women attended the class.

Com Girija ,Jt Secretary, AIIEA gave a pleasant surprise with her presence and greeted the comrades. Com R.Sarvamangala General Secretary, Chennai II gave a concluding speech consolidating all the three classes and stressed the need for taking forward our movement with the inputs from the classes.

Com V.Anuja, Jt Secretary welcomed the participants and Com N.Viswanathan proposed the vote of thanks. The Trade union classes were very successful both in terms of physical participation and also active participation.

## Com. Tilak Raj Birla No More

Com Tilak Raj Birla, the Divisional Secretary, NZIEA, Karnal Divisional Committee & leader of the workers movement in Haryana passed away in the wee hours on 10<sup>th</sup> August 2023 in a hospital at Chandigarh. He had massive cardiac arrests in a heap which proved to be fatal. He was of 55.

Com. Birla's journey in the organization was exemplary. He discharged various organizational duties assigned to him with full enthusiasm and courage. He started his journey in Karnal Divisional Committee as an Auditor and graduated to become Divisional Secretary. He took charge as Divisional Secretary of Karnal Division on June 1, 2023. He made enormous contribution to the growth and consolidation of the Karnal Divisional Committee.

Insurance Worker dips its banner in his memory and deeply condoles his untimely demise and shares the grief with the bereaved family.



## UNITED AGITATION AGAINST NPS

As a part of significant united movement being built against National Pension System (NPS) across all sections and sectors in the country, a State level convention, “Scrap NPS-Restore OPS”, was held in Telangana State on 23<sup>rd</sup> July, 2023, under the banner of JOINT FORUM FOR RESTORATION OF OLD PENSION SCHEME (JFROPS). The convention that was held at SVK, Hyderabad, witnessed overwhelming participation of more than thousand employees and workers. Com. Shreekanta Mishra, General Secretary, AIIEA was one of the important guests for the convention. Insurance employees working in Telangana State, under the banner of AIIEA, took active participation in making the convention a grand success.

Com. Shreekanta Mishra, speaking in the convention, impressed upon all the participants about the need for united struggles in the country. “Along with sectoral agitations a united platform can only clinch the just demand of the workers from the unwilling hands of the present government”, he expressed. He informed the house about the inordinate delay in enhancing management NPS



contribution from 10% to 14% for LIC employees. He assured all the joint front partners and the participants, of the unstinted support and participation from AIIEA in the days to come.

Different organisations viz., SCMURU, HMS, SCZIEF, BEFI, AIRRBEA, BEFI, CCGWE, and major unions teaching department have jointly formed a forum – JFROPS – to take up continuous agitations against NPS. Prelude to the State level convention, almost a month long District level seminars were held across the Telangana State, involving the working class. ICEU Hyderabad and Secunderabad Divisions have successfully organised joint seminars against NPS at Nalgonda, Nizamabad and Mahabubnagar. The State level convention resolved to unleash relentless agitations till the OPS is restored for all.

## Medical Advisory Meeting at Tirunelveli

A Medical Advisory Meeting was organised by GIPA, Madurai on 2nd August 2023 at Tirunelveli, under the auspices of Shifa Hospital and Eye Foundation, Tirunelveli. The meeting aimed to provide valuable insights into cardiac care and evaluate the health of the participating pensioners of our association through various medical tests.

The event witnessed the active participation of esteemed medical professionals, including



the renowned cardiologist, Dr. Arunachalam, who imparted invaluable knowledge and expertise in the field of cardiac care. During the meeting, various medical tests, such as RBS II, ECG, Dental and Eye checkup, were

conducted to assess the health status of the pensioners.

Comrades Sirajuddin, Ramasamy, and Muthusamy from the local unit dedicatedly prepared for the meeting, ensuring its success. Comrade Muthusamy took charge of coordinating the event, streamlining the proceedings efficiently.

The gathering was graced by the presence of Com. Ramanarayanan, President of GIPA, Madurai Region, who warmly welcomed all attendees. Furthermore, Com. D. Gopalraj, GS of GIPA, MR & EC member of AIIPA, expressed heartfelt gratitude to the doctors and the entire medical team for their relentless support, which played a significant role in the meeting's success. As a token of appreciation, the medical team was duly honored during the event.

Comrade Ramasamy delivered the vote of thanks, expressing gratitude to all participants for their active involvement and support in making the Medical Advisory Meeting a resounding success.

**INSURANCE NEWS in brief**

■ A.M. Khan, Dharwad

- ▶ LIC has registered a jump in its April-June quarter net profit to Rs 9,544 crore. Its profit after tax (PAT) for the Q1FY24 is Rs. 9,543.71 crore which comprises of an amount of Rs. 7,491.53 crore (Net of Tax) pertaining to the accretion on the Available Solvency Margin (ASM), transferred from non par fund to shareholders' account. For the quarter ended June 30th, 2022, LIC's PAT was Rs. 682.88 crore in which an amount of Rs 4,148.77 crore (Net of Tax) pertaining to the accretion on the Available Solvency Margin was not included as this amount was transferred from non par fund to shareholders account on September 30th 2022. Therefore, LIC's comparable profit figure for quarter ended June 30th, 2022 is Rs. 4,831.65 crore (net of tax). LIC has invested around Rs 26,000 crore in equity in Q1FY24 and had made a profit of Rs 14,000 crore from its equity portfolio. LIC's total income has increased to Rs 1,88,749 crore for the June quarter as against Rs 1,68,881 crore in the year-ago period. Its Net income from investments during the quarter rose to Rs 90,309 crore as compared to Rs 69,571 crore in the April-June period of 2022-23. LIC's average yield has improved to 8.78 per cent in Q1 FY24 from 7.74 per cent in the corresponding quarter of the FY23. Total assets of LIC have soared by 12 per cent year on year (Y-O-Y) to Rs 46.16 trillion in the reporting quarter. Solvency margin of LIC increased to 1.89 per cent as compared to 1.88 per cent in the same quarter a year ago.
- ▶ ICICI Lombard has received a show cause notice, dated July 26, alleging a tax demand of Rs 273,44,50,284 under the GST Act along with interest and penalty. The matter relates to an industry-wide issue on applicability of GST on salvage adjusted and ineligible input tax credit, on motor claims settled. The company has deposited Rs 104,13,18,970 under protest, without accepting any liability in this regard.
- ▶ General insurance companies in India witnessed an 18.3 per cent increase in premiums in July, amounting to Rs 23,259 crore. In the first four months of the current financial year, these firms saw a growth of 17 per cent, collecting premiums totalling Rs 80,177 crore. Stand-alone health insurers reported a growth of 24 per cent to Rs 2,665 crore in July, and a 25.8 per cent rise to Rs 9,322 crore in the first four months.

Non-life insurers (excluding specialised insurers) reported a premium growth of 18.9 per cent to Rs 25,924 crore in July 2023. These insurers experienced a growth of 17.9 per cent in the first four months. Public Sector insurer New India Assurance, the market leader in the non-life insurance space, saw an 8.88% YoY increase in its

premium underwritten to Rs 3,254.69 crore while for United India Insurance, premium was up 14.04% to Rs 2,053.58 crore.

- ▶ Public Sector General insurer, New India Assurance (NIA), with larger investment income, has more than doubled its net profit to Rs 260 crore in the first quarter of FY 24 as compared to Rs 119 in the year-ago period. It has maintained its market leadership in India with a market share of 16.2 per cent. The company's investment income, with investment assets of Rs 90,152 crore, has surged 42 per cent y-o-y to Rs 1906 crore during the reporting quarter. The insurer's underwriting losses have risen by almost 34 per cent year on year (Y-O-Y) to Rs 1,466 crore along with a higher combined ratio of 115.35 per cent during the June quarter. NIA's combined ratio was at 112.73 per cent during Q1 FY23. However, sequentially, the company's combined ratio has improved as it was 117.2 per cent in the fourth quarter of FY 23. The underwriting results for the quarter were adversely impacted due to higher claim ratio in the foreign operations. The loss ratios in the domestic health and motor lines of business also remain elevated. NIA, the country's largest non-life multinational company, with presence in 28 countries, currently, is growing its top line cautiously and its gross written premium increased by 9.8 per cent y-o-y to Rs 11,362 crore during the June quarter. The premium growth was driven by the Motor line of business which grew by 21.8 per cent. After several years of muted growth, it is heartening to see the segment reporting a healthy premium growth. Its total income rose to Rs 9,274 crore in the first quarter of the current fiscal, as against Rs 8,143 crore. The gross NPA of the insurer came down to 0.85 per cent from 1.19 per cent in the first quarter of the previous fiscal. NIA witnessed an improvement in solvency margin to 1.85 per cent as against 1.72 per cent in the June quarter last year.

## ANDHRA PRADESH POWER UNION CALLS OFF STRIKE AFTER PARTIAL RESOLUTION OF WORKERS DEMANDS:

The Andhra Pradesh State Power employee's joint action committee (APSPEJAC) called off a planned indefinite strike by over 70000 power utility workers within seven hours of its commencing on midnight on 9<sup>th</sup> August. The JAC claimed it has reached agreement with Government on major issues, such as pay revision and other demands. A committee is to be formed to finalise the pay revision, which was effect from 1<sup>st</sup> April 2022. The JAC represents 37000 permanent workers, 23500 contract workers and 4500 piece workers. Workers want salary increase, an end to privatisation and the installation of prepaid smart meters, equal pay for equal work and permanency of contract workers. JAC claim these issues will be dealt with the newly formed committee.

## WORKING CLASS Struggle

■ S. Sridhara, Mysore

## PUNJAB POWER UTILITY WORKERS DEMAND JOB PERMANENCY:

Contract Workers from Powercom and Tranco demonstrated outside the office of Cabinet Minister in MUNDE KHARAR PUNJAB STATE on 7<sup>th</sup> August 2023 over several long outstanding demands. These include permanent jobs and compensation for relatives of deceased linemen. The protest was organised by Powercom and Tranco Contract workers Union.

## TEXTILE MACHINERY MANUFACTURING WORKERS IN MAHARASHTRA STRIKE:

For the second time this year workers at the Switzerland based Rieter India Textile Machinery manufacturing plant wing, Maharashtra State, walked out on 8<sup>th</sup> August to protest unfair labor practices including unlawful employment of Contract workers. Hundreds of workers walked out in January over same issues. According to workers including the General Secretary and President, have been transferred to try to weaken the Union and 20 workers are suspended and several Union members were abruptly dismissed from services, when the Union issued strike notice.

## DENGUE BREEDING CONTROL WORKERS STRIKE IN DELHI:

Thousands of Dengue Breeding Checking (DBC) workers from the Delhi Municipal Corporation have been on strike since July 31<sup>st</sup> over long pending demands. The strike was called by the Anti-malaria Ekta Karmachari Union with about 2800 members, 2000 of whom are field workers. Their demand include permanent jobs, better working

conditions, increased health benefits such as health cards and support for the family of deceased workers. Despite heavy work load the workers only get one day a month casual leave and no health cover. The Dengue Workers were hired in 1996 when the city faced a massive Dengue outbreak with over 10200 cases and more than 430 deaths. Delhi has subsequently experienced severe dengue outbreaks including in 2015.

## NLC INDIA LIMITED CONTRACT WORKERS DEMAND PERMANENT JOBS(TN):

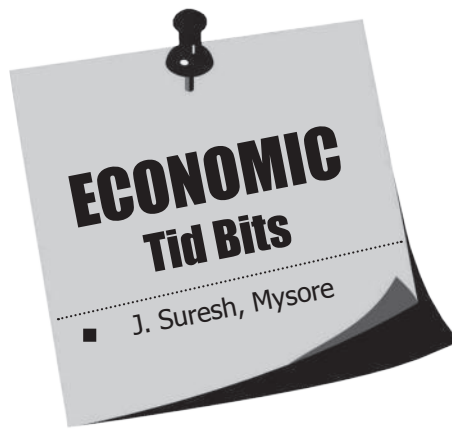
Over 6400 contract workers from the Government owned Coal mining and electricity generating company, NLC India Limited have been on strike since 26<sup>th</sup> July to demand permanent jobs. They also want restoration of the 26 day working month instead of 19 days and immediate payment of 50000 rupees per month until they made permanent. The workers are demonstrating day and night outside the NLC Office in Neyveli, Tamilnadu. Many of the employees are on contract for 3 decades.

## GOVERNMENT STAFF SEEK RESTORATION OF OLD PENSION SCHEME:

Thousands of employees of the Union Government and Central Public Sector undertakings including the Defence Establishments marched to Ramlila Maidan, Delhi on 10<sup>th</sup> August demanding the restoration of the Old Pension Scheme (OPS). After protest rally organised by the Joint forum for restoration of OPS, a platform of some 60 Unions, the employees sent a memorandum to Prime Minister stating that if the existing NPS is allowed to continue for employees recruited after 01.01.2014 will be left in the lurch after retirement.

## TAMILNADU GIG WORKERS WELCOME GOVERNMENT'S ANNOUNCEMENT TO SET UP SEPERATE WELFARE BOARD:

The workers often complain that even after an increase in fuel prices that they are not offered higher commission. The Company denied them orders if they fail to meet the daily targets and other benefits including the weekly and monthly incentives. The Unions and workers, who are often on strike to demand better pay and working conditions have welcomed the decision to constitute a seperate welfare board for GIG workers, as it will guarantee social security. In all cities one scene which we witness frequently is workers of OLA, UBER, SWIGGY and ZOMATO travelling with an aim to provide their services quickly. The lives of these employees who work against the clock are important. In order to safeguard their overall welfare, a seperate board will be set up in Tamilnadu.



- The rating agency Fitch has downgraded the long-term credit rating of the USA from AAA to AA+, reflecting the massive surge in the US Federal debt and signifying the economic and financial decline together with the deepening crisis in the US economy. The massive surge in the US federal debt, which has been driven by a series of bank and corporate bail outs accompanied by huge military spending to finance endless wars. While bank bail outs and military spending may have caused the crisis, the greedy capital is demanding for cut in rising social security and Medicare costs due to an aging population, in 2007, the Congressional Budget office predicted that the federal debt held by the public would fall to 22% of GDP in a decade. It is now around 100% with the CBO predicting that it will rise to 107% in 2031. Announcing the decision, Fitch said it had been made because of a "steady deterioration in the standards of governance of the past 20 years".
- Moody's downgraded the ratings for 10 medium-sized banks of USA, named six banks for a possible review, including some larger ones, and changed the outlook on 11 others from stable to negative. The banks whose ratings were downgraded comprised middle-sized banks hit by the rise in interest rates by the Fed which has led to a cut in the market value of their financial assets and commercial and real estate loans. The Moody's statement pointed to the existence of unrealised losses on the banks' books – the issue which led to the downfall of Silicon Valley Bank, First Republic and Signature in March, three of the four largest bank failures in US history. Moody's also expected a US recession in early 2024, which will worsen banks' asset quality and increase the potential for capital erosion. According to a research, it has been estimated that the full extent resulting from the fall in the value of Treasury bonds they piled into during the era of virtually free money under the Fed's quantitative easing programme could be as high as \$ 2 trillion.
- According to the latest official data released by the government authorities, Chinese exports slump amid global downturn and US trade war, precipitously in July by 14.5% year-on-year. The fall, the steepest since the onset of Covid-19 pandemic in early 2020, is just one of the economic indices confirming a

slump in the world's second largest economy and largest exporter, as global inflation, high interest rates and slowing economies impact on trade. Chinese exports have declined year-on-year in each of the past three months, dropping by 12.4% in July and 6.8% in June, reflecting both a decline in consumer spending and contracting demand

among manufacturers for inputs. Washington's economic sanctions have not only affected Chinese exports, but also impacted foreign direct investment. Net foreign direct investment in the Chinese mainland in the June quarter plummeted to its lowest level in more than two decades – down 87% year-on-year to just \$ 4.9 billion.

- India's goods exports shrank 15.9% in July to \$ 32.25 billion, while imports fell 17% to \$ 52.9 billion according to an estimate of Commerce ministry. Slowing demands in major markets such as US and European Union continued to take a toll on shipments. This is the eighth time in ten months that merchandise exports have dropped, with 19 of top 30 export items clocking a decline, led by petroleum (-43.7%), gem and jewellery (-29.7%), handicrafts (-21.2%) and readymade textile garments (-47.4%). At \$ 20.67 billion, the goods trade deficit in July was 18.7% lower than last year. The government is eyeing 5 – 5.5% exports growth in 2023-24 with services exports expected to expand 7%.
- According to the latest data released by Controller General of Accounts (CGA), India's fiscal deficit for April – June period stood at 25.3% of the full-year target. The fiscal deficit, which is the gap between expenditure and revenue, was Rs.4,51,370 Crores as of end – June from Rs.2.10 lakh crores in April – May. The government, during the union budget, had announced that it plans to cut down the fiscal deficit to 5.9% of the GDP in 2023-24. The deficit was 6.4% of the GDP in 2022-23 against the earlier estimate of 6.71%.
- The recent survey carried out by the consultancy firm, The Research Agency (TRA), 55% of New Zealanders are struggling with their financial situation – up 17% compared with February 2021. Out of those surveyed, 51% said they are "started to sink" or are "treading water" and a further 3.5% are "sinking badly". The survey found 61% of women, 60% of Māori and 58% of Pacific Islands peoples were struggling.



## For our FIELD FORCES

■ Arivukkadal, Thanjavur

**Investment profit:** LIC has booked a profit of Rs.30,000 crore, through share sales, in the first quarter alone, surpassing all past records for the first quarter of a fiscal year.

**Profit Jump:** LIC recorded a 14-fold year-on-year jump in net profit at Rs.9,543.7 crore for the first quarter of FY24.

**ITC Dividend :** LIC is receiving more than Rs.1,800 cr as dividend for its investments in ITC alone.

**Market Share:** "A few years ago, LIC's market share was much below 60% and then we regained ground. There is some directional change. Our sales force has to be aligned with that. So, some change in the market share is happening. We will definitely sustain the market share", said Siddhartha Mohanty, Chairperson, LIC.

**Investment Growth:** The market value of LIC's investments saw a Rs.1.04-trillion, or a 11.29%, jump from Rs.9.16 trillion in Q4FY23 to Rs.10.20 trillion in Q1FY24. It holds stakes in 185 companies in the NSE 500 universe, and has stake in 43 firms of the Nifty-50 bucket.

**16.92% of GDP:** LIC's total assets under management(AUM) increased by Rs.5.09 trillion to Rs.46.11 trillion as on 30 June 2023, as compared to Rs.41.02 trillion on 30 June last year. India's GDP, as estimated by the Government was Rs.272.41 Cr. Hence, the size of LIC's AUM is 16.92% of India's GDP.

**Towards Digital:** LIC has undertaken significant initiatives on the technology front. A comprehensive digital transformation project is underway, aiming to transition all processes to a digital mode. Additionally, a customer onboarding project is scheduled to take effect from December to January. At present, LIC collects 52% of premiums digitally.

**Mobile preferred:** Mobile apps, hitherto favoured for regular transactions such as banking and stock trading, are now the preferred medium for even occasional transactions like purchasing health or motor insurance. A survey shows that 59% of respondents prefer using a mobile app to buy general insurance. Among customers of new-age (online only) insurers, this preference is even higher at 70%.

**Mandatory Insurance:** Maharashtra will become the first state in the country to have mandatory insurance coverage for shops and establishments registrations. The proposed insurance would be similar to third-party vehicle insurance. Insurance coverage for fire and allied perils would be mandatory for every shop and establishment. The

insurance would also be expected to cover damage or destruction caused by fire, lightning or explosion.

**New intermediary:** The government-backed Open Network for Digital Commerce(ONDC) is planning to introduce financial services, including credit and insurance products, over the next few months.

**Jio insurance:** Jio Financial Services is all set to apply for insurance licence and is looking forward to offer insurance services from 2024. Jio Financial Services

plans to enter both general and life insurance businesses.

**Forceful selling:** A State Bank of India customer complained to the bank on social media, saying customers should not be forced to take insurance products. "If you have come across any such instance, please register a complaint in this regard at this link <https://crcf.sbi.co.in/ccf> as Personal Segment/Individual Customer under category- General Banking>>Operation of Accounts>Disputed Debit/Credit Transaction and mention the brief details of the issue in the last column. Our concerned team will look into this," the bank replied.

**Lead Insurer:** IRDAI has selected Tata AIG General Insurance as the lead non-life insurer for the State of Maharashtra. The lead insurer will collaborate with all non-life and health insurance companies working in the state, the IRDAI and the State Government to create awareness of existing government schemes, enhancing insurance reach and accessibility across the state at the Gram Panchayat, district and state levels in line with its vision "Insurance for all by 2047". IRDAI has also selected Liberty General Insurance for Delhi and Max Life for the State of Uttar Pradesh(UP) as lead insurers.

**Gig insurance:** Government of India plans to roll out welfare measures for "gig" workers employed through platforms like Amazon, Uber and India's Zomato. The plan, part of the Social Security Code enacted in 2020, could include accident, health insurance and retirement benefits.

**Women Insurance:** Union Minister of State for Health S.P.Singh Baghel said women account for approximately 49% of Ayushman card recipients. Further, 141 health benefit packages under the health insurance scheme are exclusively earmarked for women, he said. Correspondingly, utilisation of scheme services by women stands at approximately 48% of the total authorised hospital admissions, he said.

**Tax evasion:** The income tax(I-T) department has uncovered evasion of more than Rs.15,000 crore as it completed its investigation into alleged malpractices in the payment of commissions by (Private) insurance companies.



## HUTS TURNED INTO PUCCA HOUSES Tribal leader recalls the role of AIIEA

Pazhalveli is a village near Chengalpattu where tribal association has been formed at the initiative of AIIEA.

Three years back during Covid lockdown AIIEA cadres led by Com G Anand, AIIEA Vice President and other comrades including Coms D Venkatesh and Subash visited this village four times and donated 1 lakh worth relief materials as part of AIIEA's 100 day relief work carried out risking their health. Though some got infected with Covid, the relief work was continued without let up.

Seeing the plight and living conditions of tribals at Pazhalveli, AIIEA leaders suggested them to form a branch of Tamilnadu Tribal Association and helped them in this respect by introducing leaders of the Tribal Association. The unit of Tribal association was inaugurated in that village and the same took

up the cause of poor tribals with Government and due to its continuous struggles tribal villagers now got pucca houses.

Through a social media post which has attracted the wide attention of Progressive sections, the popular tribal leader Com P Shanmugam profusely thanked AIIEA for introducing their association to the villagers which has led to transformation of life of the Tribal people. Com P Shanmugam is a hero of "Vachathi" tribals who won the legal battle against gang rape and atrocities of Forest officials.

The AIIEA know that sympathy will stop with providing immediate assistance, but Fraternity will go a long way in building struggles for emancipation of the marginalised. AIIEA is a symbol of such fraternity.

(Report: Com K Swaminathan)

### DONATIONS to INSURANCE WORKER & AIIEA

Com Asha Gupta, HGA, BO-VI, Ludhiana	Rs.1100
Com Krishna K, Udupi Division	5000
Com Tapashi Mishra, WBGIEA	25000
Com Sugatha Kumari, Mattannur Branch	2500
Com MAF Banerjee, Rajahmundry Do	10000
Com Annie Sunny Thrissur	2000
Com K Anitha Thrissur	5000
Com Iswar Naik Sambhalpur	5000
Com Sanjay Behra Cuttack	5000
Com R Janardhan, Machlipatnam	30000
Com K S Rajasekhar, Hyderabad	15000
Com Hemanta kr Guru Sambhalpur	8000
Com Daharu Munda, Sambhalpur	2000
Com V Krishnan, Thrissur	5000
Com Tessy George, Thrissur	5000

Insurance Worker heartily thanks these comrades for their love and affection

August issue is very rich in content. The articles and Editorial are very educative. The Editorials clearly warns of the disastrous consequences of divisive and politics of hate. It is necessary for insurance employees to fight against these forces and strengthen the principles enshrined in the Constitution..

Response



- P. Muthukumar,

Tiruvannamalai Br., Vellore Div.

### CONSUMER PRICE INDEX

Month	Base 2016	2001	1960
Nov	132.5	381.60	8710.36
Dec	132.3	381.02	8697.22
Jan 2023	132.8	382.46	8730.09
Feb	132.7	382.18	8723.51
Mar	133.3	383.90	8762.95
Apr	134.2	386.50	8822.12
May	134.7	387.94	8854.99
June	136.4	392.83	8966.74

Base 1960=Base 2001x22.8259

Base 2001=Base 2016x2.88



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**INSURANCE CORPORATION  
EMPLOYEES' UNION  
GOA DIVISION**

**KOLHAPUR DIVISION INSURANCE  
EMPLOYEES' UNION**

**VIMA KARMACHARI SANGHATANA  
PUNE DIVISION 2**

**INSURANCE EMPLOYEES' UNION,  
PUNE DIVISION I**

**INSURANCE EMPLOYEES' ASSOCIATION  
THANE DIVISION**



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## **WESTERN ZONE INSURANCE EMPLOYEES' ASSOCIATION**

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