

**ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION**  
**LIC BUILDINGS SECRETARIAT ROAD HYDERABAD 500 063**  
(E-mail: aiieahyd@gmail.com)

Cir.No.43 / 2020

30th November, 2020.

To  
All the Zonal /Divisional /State /Regional Units

Dear Comrade,

We reproduce hereunder a letter addressed to Chairman, LIC jointly by the major Unions/Associations in LIC requesting his intervention for resolution of certain issues concerning the employees. The contents are self-explanatory.

With Greetings,

Comradely Yours



General Secretary

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**FEDERATION OF LIC CLASS I OFFICERS' ASSOCIATIONS**  
**NATIONAL FEDERATION OF INSURANCE FIELD WORKERS OF INDIA**  
**ALL INDIA INSURANCE EMPLOYEES' ASSOCIATION**  
**ALL INDIA LIC EMPLOYEES' FEDERATION**

November 30, 2020.

The Chairman  
LIC of India  
Central Office  
Mumbai

Dear Sir,

**Re: Pending Issues Represented by Joint front of Unions/Associations.**

We invite your kind attention to our letters dated 21.04.2020, 28.05.2020, 21.07.2020, 29.07.2020, 19.11.2020 and also to the discussions we had with Executive Director (Personnel) and other officials of the department through video conference on 2<sup>nd</sup> September 2020 about various problems faced by the employees and officers of the Corporation.

At the outset, we express our strongest disapproval of the inordinate delay in favorably considering the genuine issues of the employees and officers represented by our Joint Front long since. We have already addressed a letter to you on 19th November regarding wage revision, revision in family pension and up-dation of pension for which no response has come as yet.

We once again wish to bring to your kind attention some of the common and important problems faced by the employees and officers for your immediate intervention and remedial action.

**Treatment of Leave of Absence During Lockdown:** We have already submitted two detailed letters to you, dated 28.05.2020 and 29.07.2020, on this issue considering the instructions of Government of India and that of other financial institutions. The matter was again represented in the video conference held with Personnel Department on 2<sup>nd</sup> September 2020. Unfortunately, even after six months no consideration has been given to our request.

The Management is well aware of the circumstances in which employees were stuck up at various places and those posted away from home were not in a position to stay in hotels and lodges as these were also closed down. Even restaurants were shut down and it was virtually impossible to stay away from family. In this situation, insisting the employees to stay at Headquarters and deducting leave on this count amounts to ignoring the prevailing situation then. When Central government departments and institutions analogous to LIC have given a fair treatment to their employees, we see no reason as to why our employees should have been meted out a harsh treatment.

**Quarantine Leave:** We have represented the issue of sanction of Quarantine leave umpteen number of times. Quarantine leave is not being sanctioned even when family members are affected. Many zones are taking a plea that quarantine leave cannot be granted because the Circular issued by Central Office on 26<sup>th</sup> of May 2020 directs Employees on suggested quarantine by the Office to seek Privilege Leave. This erroneous interpretation is a flagrant violation of LIC's own established procedures and rules. Regulation 68 of the Staff Regulations says "Quarantine leave is absence from duty necessitated by orders not to attend Office in consequence of the presence of infectious diseases in the household of a Corporation Employee." It is rather strange that issues as simple as this are pending unresolved for months together. We request your immediate intervention on this to release favorable instructions.

**Reduction in Rate of Interest of Housing Loans:** The housing loan interest rates have gone down considerably in the last five years in a declining interest rate regime. Accordingly, we have been demanding that LIC employees and officers should also be given that benefit. This has been discussed several times over in our joint platform as also in our individual discussions. Unfortunately, that has not materialised till now inspite of the concrete assurance from LIC management on 30<sup>th</sup> September during the information sharing session. We request your intervention to settle the issue at an early date.

**Recovery from Salary in the name of EWP:** We understand the Corporate concern on making EWP NIL and are ready to cooperate with it. In fact, already it is being done and even people pay from their pockets to get EWP free status. But if the amount involved is large and wrong payment is not due to any error on the part of employees, LIC Management should invoke suitable procedures to get it recovered from the recipient, rather than penalizing the employees. We express our strong protest on the letters issued in some Divisions, instructing even recovery from salary/ pension and demand that employees should be taken in to confidence, rather than taking vindictive steps.

**Revising the PLLI Formula:** The present criteria for calculating PLLI is very complicated and even areas where the employees do not have effective control are being included. This ultimately leads to the reduction in PLLI, in spite of excellent performance both in administration and marketing. We request for a reconsideration of the parameters and framing of a simple and practical formula which can be monitored on a monthly basis.

**Problems Related To DCPS:** We have already demanded scrapping of NPS and reintroduction of LIC Employees' Pension Scheme 1995 for all. Till then, all employees who are part of the DCPS scheme should be given a simple, easy-to-understand statement in line with the PF statement.

**Revising eligibility criteria of different allowances & fringe benefits to Dev Officers:** The Development Officers are now being deprived of certain fringe benefits for non-fulfillment of different performance norms. These norms were fixed during normal business environment. But due to the present pandemic situation, it is very difficult to fulfil these norms.

We strongly feel that all the performance norms should be relaxed favorably considering the present situation.

**One more option for joining Medclaim Scheme for some left out employees:** A small number of employees/retired employees could not join the Group Medclaim Scheme for various reasons. We have been continually requesting the LIC management to grant a final option to all such left out existing/retired employees to join the Group Medclaim Scheme. We request your favorable intervention in this regard.

LIC is doing extremely well in very trying situations. There is considerable improvement in market share even in the face of fierce competition. We are showing good growth in premium income and retaining nearly 70% of the market share. This would not have been possible but for the support and co-operation of all sections of the employees. Unfortunately, however genuine and long pending, the issues of the employees are remaining unresolved for abnormally long periods of time. This has the potential of giving rise to serious industrial unrest.

We would, therefore, request you to give personal attention for the resolution of the issues cited above. Representing, as we do, an overwhelmingly large section of the workforce, we feel that there should be a thorough discussion on the challenges confronting our institution so that we can further consolidate our position in the competitive scenario.

Thanking you,

Yours faithfully

Sd/-  
RAJKUMAR  
GENERAL SECRETARY,  
FEDERATION OF  
LIC CLASS-I OFFICERS'  
ASSOCIATIONS

Sd/-  
VIVEK SINGH  
SECRETARY GENERAL  
NFIFWI

Sd/-  
SHREEKANT MISHRA  
GENERAL SECRETARY  
AIIEA

Sd/-  
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