



ALL INDIA INSURANCE PENSIONERS' ASSOCIATION

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President :
SATANJIB DAS

General Secretary :
M. KUNHIKRISHNAN

Circular No.09/2023.

14.10.2023.

To all affiliated Units.

Dear Comrades,

Re : Deliberations and decisions of the Secretariat meeting of AIIPA held at Chennai on 11th October, 2023.

The Secretariat meeting of All India Insurance Pensioners' Association (AIIPA) was held at Chennai on 11.10.2023 to review our activities since the last Central Committee meeting held at Hyderabad on 15th and 16th May, 2023. Seventeen out of twenty five Secretariat members attended the meeting. Senior leaders, Com. Amanullah Khan and Com. K. Natarajan attended the meeting as invitees and guided the deliberations.

The meeting adopted a condolence resolution moved by Com. Satanjib Das, President, paying homage to Sri. M.S Swaminathan, Com. Kanai Banerjee, Com. Anathalavattam Anandan, Sri. KML Asthana, victims of Manipur ethnic conflicts, Balasore train accident victims and those lost lives in natural calamities in Sikkim.

The General Secretary, Com. M. Kunhikrishnan, placed a brief report on the activities since last CC meeting in the context of prevailing situation in the International and National arena. The report mentioned about the significant achievements realised on the issue of increase in family pension for LIC pensioners, one time option for mediclaim etc. during the period under review.

The report indicated that neo liberal globalisation has reached a dead end. World capitalism has been going through a systemic crisis. The crisis is deepening. The global economic growth is steadily declining. Pronounced recessionary trends, runaway inflation and souring unemployment are severely plaguing the capitalist countries. Raising of interest rates as an antidote to inflation resulted in a turmoil in the financial sector leading to collapse of several banks in USA and European countries. It is crystal clear that neo liberalization has totally failed to provide any solution to capitalist crisis. Workers are faced with intensified exploitation following the ruthless shifting of burden of crisis on to their shoulders by the ruling classes. Though productivity of the workers increased manifold, their real wages have been coming down. In the name of austerity measures wages, pension and other social security measures are under severe attacks. Workers are organising themselves and are leading resistance movements in almost all the developed countries against the onslaughts on their lives and livings. The massive protest actions in France against the 'pension reforms' of the Macron Government is a classic example.

The national situation is also very similar. The aggressive pursual of the neo liberal economic policies helps, out and out, the big corporates, both indigenous and foreign, at the expense of the common people. The Prime Minister has been bragging of taking India to the position of the third largest economy in the world. But, the real condition of the people is evident from the per capita GDP than GDP growth rate. India's per capita income at 2600 US dollars is the lowest among the top 10 countries. Today one percent of the population who are super rich own 40.6% of the total national wealth while bottom 50% of the population who are the real wealth producers own only 3% of the total national wealth. The economic disparity has taken an unprecedented dimension during Modi regime. Corporates are given huge bonanzas in the form of massive

cut in direct taxes and by writing off their huge arrear taxes and bank loans. Massive tax burdens are being heaped on the shoulders of the common people by increasing indirect taxes like GST, excise duties and customs duties. Real wages have nose-dived. Families are increasingly resorting to borrowings for survival. House hold savings have declined to 5.1% in 2023, which is the lowest in the last 45 years according to RBI. Price rise is spiralling, unemployment is mounting and job security is in peril and the present day rulers fail to address the seissues of the citizens.

Instead of giving relief to the people, the ruling dispensation is engaged in diverting the attention of the people from these basic issues. They are sought to be divided on communallines. Atrocities on Dalits and minorities are increasing. Calculated attempts are made to vitiate socio political atmosphere of the country. Democracy and constitution are under siege today. All constitutional institutions right from Parliament, Election Commission to Judiciary are being systematically undermined. Right to dissent, the cardinal principle of democracy, is under severe attack. Criticism of the rulers are not tolerated. Freedom of press is under attack and entire media are tamed or gagged. Journalists are slapped with wild charges, criminal cases under UAPA. foisted and are put behind bars. Central agencies are let loose against opposition leaders and opposition led governments.

The report noted with satisfaction that the people of the country are not in a mood to accept all these attacks lying down. The Assembly election results of Karnataka and many of the recent Assembly and Lok Sabha bye elections in different states are a pointer to this. The working class and peasants are mobilising in intensifying the mass resistance struggles. Working people's resistance struggles will be of utmost importance in view of the approaching 2024 Lok Sabha elections.

The Secretariat strongly deplored the Prime Minister and his government's attitude of openly supporting Israel on the issue of Palestine-Israel conflict, deviating from age old conventions and spirit of UN resolution. India has to take the lead to end the war and restore peace in West Asia. The Secretariat met in such a backdrop to review the decisions taken in the last CC meeting, its implementation and results.

Enhancement of Family Pension

The meeting hailed the victory of achieving this benefit for LIC employees / pensioners. Though this benefit was sanctioned to all sections of pensioners of public sector financial institutions, the Government was unwilling to grant it to the Insurance Pensioners. Our decision to indulge in extensive campaign by approaching MPs to enlist their support to our cause fructified. More than 90 MPs including those in the ruling coalition, wrote to the Finance Minister. Many of them raised the issue on the floor of Parliament. Meeting with Hon'ble Finance Minister on 2nd August, 2023 accompanied by Com. John Brittas, MP was a turning point. The call given by the Joint Front of LIC employees and officers to go on two hours walk out strike on 12.09.2023 mounted pressure on the management and government. Finally, our efforts succeeded and the notification enhancing family pension for LIC pensioners was issued on 11.09.2023. Victory on this count was celebrated in many centres by holding gate meetings and get together by jubilant pensioners.

But, unfortunately the government chose to leave out Pensioners of PSGI Companies and denied this benefit to them. This issue was deliberated upon in detail by the Secretariat members present. The meeting recorded its appreciation for the successful observance of half a day protest Dharna on 04.10.2023 before the Offices of PSGI companies and HQ of GIPSA by the Joint Forum of Trade Unions in PSGI Companies. AIIPA members joined the movement in large numbers and made the program a thumping success. The Secretariat came to the conclusion that there is no reason or logic to single out employees / pensioners of PSGI Companies and discriminate them on this genuine issue. The Secretariat decided to approach JFTU and seek their help and cooperation for the implementation of campaign program chalked out by AIIPA to achieve this

legitimate right to PSGI pensioners. After threadbare discussions, it was decided to go ahead with following programme of action:

1. To achieve increased Family Pension to PSGI pensioners

- A resolution demanding of the government to sanction the increase in family pension was given to LIC Pensioners was adopted unanimously. The resolution would be sent to Finance Minister and Chairperson, GIPSA immediately.
- A campaign lasting for a month and half commencing from first week of November, 2023 by way of:
- Delegation of AIIPA to meet Chairperson, GIPSA and submit memorandum demanding enhancement of Family Pension.
- Demonstrations before all ROs and Dos of PSGI Companies on that day.
- Submission of memorandum to CMDs of individual Companies by delegation of AIIPA.
- Demonstration before ROs and DOs of that particular company on that day.
- AIIPA members must make these programmes huge success by mobilisation in large numbers.

2. Uniform DA for Pensioners and Family Pensioners.

- AIIPA to write to LIC and GIPSA for payment of uniform DA to all pensioners and family pensioners irrespective of their date of retirement, referring to the developments in banking sector in this regard.

3. Updation of pension

- AIIPA to write to LIC and GIPSA managements to consider the issue favourably without pleading inability on the ground of sub judice as this benefit is being considered in Public Sector Banks ignoring the fact that several cases on these are pending before Courts.

4. Increased ex-gratia for retirees prior to 01.01.1986

- To take up with the managements for payment of increased ex-gratia with immediate effect.

5. Seminars on Universal Pension for all

- Five Seminars have already been conducted as per the decision taken in last CC meeting. It was decided to advise Units to hold Statewide Conventions as early as possible.

6. Scrapping of GST on Health Insurance

- Online petition uploaded in Change. org platform did not evoke expected response. Decided to go ahead with the program of mass signature campaign and submission of memorandum to press the matter further.

7. Enroll all Family Pensioners as members of AIIPA

- The meeting noted that the victory achieved has been well received by Family Pensioners everywhere. Many of them have already come forward with voluntary donations to AIIPA Units in many centres.
- It was decided to advise Units to prepare a list of beneficiaries, address them letters with details of efforts put in by us to get this benefit and to enroll all of them as members of AIIPA.

8. One more option to join Group Mediclaim Scheme

- Units are to draw out list of non-optees, contact them individually and advise them to exercise option to join the scheme. The last date for joining the scheme is 30.11.2023. We have already taken up the issue of VRS optees. It shall be followed up.

9. Observe Pensioners Day

- All Units are advised to observe 17th December 2023 as 'Pensioners' Day' involving other Pensioners' Organisations and Sister Trade Unions.

10. Retirees under NPS

- A question was raised whether retirees under NPS could be enrolled as members of AIIPA.
- It was decided to advise Units to enroll such retirees also as our members. Necessary amendments to Bye Laws / Constitution of the Units may be made to facilitate this.

Earlier a review on Organisation was made on the basis of membership details presented by Com KKC Pillai, Joint Secretary.

We express our sincere thanks to Coms Amanulla Khan and K Natarajan for attending the Secretariat accepting our invitation. We are indebted to them for their valuable advices and guidance.

The Secretariat meeting was hosted this time by LICPA, Chennai and GIPA Chennai assisted by Divisional Units of ICEU, Chennai and South Zone Insurance Employees' Federation. We express our thanks to the host Units for the wonderful arrangements made by them for successful conduct of the meeting. The participants were in all praise for the care and attention given to them.

With Greetings

Comradely yours,



General Secretary.