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# VIMASATHI WISHES YOU

# Merry Christmas

## GIEAIA GENERAL SECRETARY VISITS NORTH EAST



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# GLIMPSES OF CHECK OFF CANVASSING ACROSS INDIA



## RE-FLECT, RE-PRESENT, RE-INTEGRATE AND RE-SHAPE THE ORGANISATION

By Com. GURURAJ K R., Vice President, GIEUSZ, Bangalore

Leader is a very important person in any setup, be it a family, an organization and a country. It is he who takes the entity forward or backward. He should work on realistic basis, based on the facts available, and coupled with his experience, seeing ahead of time into the future to take the family, the organization, the country forward. At times the lack of the leadership-traits culminates in not forward movement but a digressive backward fall into abyss.

A leader is assisted by many people with knowledge in specialized fields to make the job of the leader somewhat easier. He should take along with him the followers. Followers are those people who believe in the leadership of the leader. They believe that the leader will get them a better life. Sometimes the leaders abuse their position leading the followers' ashtray. Secretive acts, bias, hegemony, authority abuse, exploitation besides clinging to power where he lacks the capacity and caliber, will derail the leadership process. Many times the followers will lose their identity and work for the leader. The leader will take a lot of benefits from the followers.

What one cannot do he expects followers to do, many a time the leader thrives on intelligence of the followers, he never acknowledges the help rendered by the followers he come to the conclusion that the very existence of the followers is to serve the leader and it is a holy duty. When this happens that is the end of the progress and the beginning of digress.

He should work from ground reality and have all the data relevant to take an appropriate decision. He should know where he is and where he wants to go, take the team which will help him to reach the desired destination; he should set a timeframe within which his task will be accomplished.

To accomplish his goal, he uses his subordinates. In a way the subordinates are his extended arms aiding and assisting him in the realization of his goal. Most of the times the subordinate slogs and stagnates in the same place, year after year. A progressive organization has to devise policies to promote every employee by training and empowering him to a higher post. Suitable policy amendments should be in place to ensure timely promotion of the right person to the right post. This demands assessing the personal traits of an employee and matching such personal traits to better suit the organization which should be taken up immediately.

There are many ill-conceived policies. Policies like transfer and mobility policy should be revisited to ascertain the merits versus demerits and in the right perspective;

it should be amended or scrapped. Transfer of a person from one place to another place, results in emotional distress, physical separation from the family, increased health hazards to the employee, additional financial burden, avoidable and unnecessary travelling, change your food habits which may further deteriorate health.

Some organizations insist on compliance of borrowed strategies of western countries like biometric attendance to ensure timely attendance. It never occurs to them that timely attendance is possible if is supported by providing transport facility. They often quote the working standards elsewhere, but they are oblivious of such facilities like entertainment - paid cinema tickets, paid trip, food coupons, arranging health check-ups and at times, psychological counselling to combat stress, providing crèche facility for the kids of the employees and plethora of such beneficial measures provided by the organizations not only to the employees but even to his/her family members.

Most of the so-called leaders are mere followers. They simply implement what is handed down by the hierarchy. They never think out of the box. Innovation is absent. Some leaders are authoritative, they operate from the authority given to them unmindful of the consequences, some are dictatorial they behave as if they own the organization, but the plain truth is they are also paid coolies like anybody else in the organization. The false senses of superiority in some of the so-called leaders often give knee-jolt to the organization they are working in. Most of the cabin-caged bosses live within the confines of the cage - physically and metaphorically. They never venture out to know their fellow-beings employees, let alone solving by giving them a patient listening. Employee resentment is widespread.

The policy makers are bereft of ideas in many organizations. Exploitation is rampant. There are attempts to thwart the trade unions which try to ameliorate the conditions the employees. The false sense of superiority, supporting an endearing sub-ordinate to promote selfish interest, clinging on to the worn-out policies, stubborn refusal to learn from the facts or from the past experience, attempting to solve the serious issues piecemeal are some of the maladies that has intricately woven in the very fabric of many organizations.

Employee's identity has undergone subjugation. His personal time is annexed. Rules, regulations and culture of the office shape (read distort) his personality. His freedom is surrendered. His best part of life is dedicated

to the organization. There is no work-life balance. Because of the parochial attitude of some of the executives, the entire employees suffer forever.

An open mind, an intension to resolve, spirit of seeing the solution to problem instead of punishing the employees, treating the employees with respect are some of the methods which will iron out many problems.

Ironing out ill-conceived policies, devising better

policies, placing the right person in the right place are all possible, if there is solidifying unity instead of divisive multiplicity. It requires Reflecting on where we are, Re-Presenting with a perspective where we want to reach, Re-Integrating all our strengths in the right earnest and Re-Shaping the organization into solid single entity beneficial to all. Let us resolve to realize our lofty goal of One Single Corporation. □□□

## CONTROLLING BLACK VIA DEMONETIZATION OF HIGH DENOMINATION CURRENCY

Arun Kumar, Retd. Prof of Economics, JNU.

The PM's announcement that high denomination currency notes will soon be worthless paper caught everyone unawares. Even the government departments did not know of it and would have to prepare for its implementation after the TV announcement. It is an attack against the black economy no doubt but questions will be asked about how effective it would be and at what cost to the economy? There will be an immediate impact and also over time as many unforeseen consequences emerge. It is so complex that analysts in the government or outside will be discovering new aspects of it for some time.

Do we have any experience of such a move in the past from which we can learn? In 1978, the Rs 5,000 and Rs 10,000 currency notes were demonetized. Of the Rs 165 crores of such notes that had been issued, Rs 135 crores were returned with little impact on the black economy. Not only that, the black economy continued to grow after that. The move did not touch the lives of the average citizens. The economy was small and the income of the average citizen was tiny compared to now. People carried mostly Rs.10 notes and hardly any Rs 100 notes. So, trade was not affected. So, it did not touch the lives of the average person. There were no queues at the banks.

The high denomination notes now constitute around 80% of the Rs. 16 lakh crore currency in circulation. Most of this is with business and not individuals. Even if it is held mostly by the well off with black incomes, say, the top 3% of the population, it would not amount to more than Rs.3 lakh per person and if businesses hold most of it then the average amount may not be more than Rs 1 lakh per person. Only a part of this would be black money saved out of the black incomes which cannot be accounted for. These are averages but some may hold crores in black money. But, black savings in cash may not be more than a few lakh crores.

Of the current size of the black economy of about Rs.90 lakh crores this may be only a few per cent. But clever rich and businessmen will find ways to circumvent the new regulations and convert a part of their black into

white. The black economy in India is not parallel but intertwined with the white economy. So, just as in 1978, a very tiny part of the black economy would be demolished. The real worry ought to be that the mechanisms of generation of black incomes in different sectors would be unaffected by this move and black income generation would continue as before.

At what cost to the economy? Household, business and industry would be adversely affected as transactions would become difficult in the coming months. Large part of the economy does not use plastic money or cheques. Small businesses will be hit hard and that is the BJP's core constituency. There would be long queues at banks and a black market may emerge in the currency notes for exchange and for smaller currency notes. There would be premium for gold and foreign currency - this was the case in the 1980s with the Bearer Bonds. Jan Dhan accounts are likely to be used for converting black into white. Havalas may become more active. Demand for discretionary items would drop sharply in the coming months. But sales in Malls and from e-commerce based on plastic money may rise. However, in the net, dislocation of trade and commerce is likely leading to a hit for industry which has hardly been growing recently.

Our poorly performing and leaky bureaucracy would be unable to handle such a complex operation at such a short notice. Remember the wheat trade nationalization in early 1970s which had to be reversed in a few months time because of the havoc it created. But the present move cannot now be reversed even if it fails. The government has taken a big risk. Why? Recent steps to control it via the foreign money bill and the Income Declaration Schemes failed. It wants to show that it is serious about the black economy after its promises during the 2014 election. In conclusion, it is unclear that the likely impact on the black economy would justify the costs that the economy would have to pay.

*Author of 'The Black Economy in India', Penguin (India)*

□□□

## Communications

To, Date: 23/11/2016

**Chairman-Cum-Managing Director,**  
New India Assurance Co.Ltd./  
National Insurance Co.Ltd./  
Oriental Insurance Co. Ltd./  
United India Insurance Co.Ltd.,  
Head Office,  
Mumbai/Kolkata/Delhi/Chennai.

Dear Sir,

### Result of Check Off exercise 2016.

As per the notice issued by your office you had conducted the check off exercise on 16th November 2016 and the result of this exercise was declared by your office on 21st November 2016 at 6.00 PM. It was expected that before uploading these results in the company website the same should have been communicated to the Unions/Associations on their given address/email id which were given at the time of submission of application forms & also available with the companies.

We are sorry to write here that your office has not shown any courtesy to send the result to the Organisations who participated in this exercise. In earlier exercise the result was communicated officially to all the organisations. We awaited for a day and are now compelled to write this letter to you.

We strongly protest against your casual approach. We believe that, to maintain good employee, employer relation as well as to maintain good working atmosphere mutual trust and understanding is necessary. Such casual approach on your part has created a feeling of mistrust on the part of management towards unions.

Keeping in mind the spirit of cordial employee employer relation, we are confident you will take our writing in true spirit and ensure that such lapses do not occur in future. We also request you to advise concerned department to provide the list of employees who exercised their Letter of Authorisation.

Thanking you,

Yours faithfully,  
(P.K. Dharamthok)  
General Secretary.

Copy to: General Manager (P),  
New India / National / Oriental /  
United India Insurance Co. Ltd.,

### ALL INDIA CONSUMER PRICE INDEX FOR INDUSTRIAL WORKERS

	BASE YEAR		M
	2001=100	1960=100	
<b>2015</b>			
<b>JANUARY</b>	<b>254</b>	<b>5797.77</b>	
<b>FEBRUARY</b>	<b>253</b>	<b>5774.95</b>	
<b>MARCH</b>	<b>254</b>	<b>5797.77</b>	
<b>AVERAGE = 5790.16</b>			<b>711</b>
<b>APRIL</b>	<b>256</b>	<b>5843.43</b>	
<b>MAY</b>	<b>258</b>	<b>5889.08</b>	
<b>JUNE</b>	<b>261</b>	<b>5957.55</b>	
<b>AVERAGE = 5896.68</b>			<b>738</b>
<b>JULY</b>	<b>263</b>	<b>6003.21</b>	
<b>AUGUST</b>	<b>264</b>	<b>6026.03</b>	
<b>SEPTEMBER</b>	<b>266</b>	<b>6071.68</b>	
<b>AVERAGE = 6033.64</b>			<b>772</b>
<b>OCTOBER</b>	<b>269</b>	<b>6140.16</b>	
<b>NOVEMBER</b>	<b>270</b>	<b>6162.99</b>	
<b>DECEMBER</b>	<b>269</b>	<b>6140.16</b>	
<b>AVERAGE = 6147.77</b>			<b>800</b>
<b>2016</b>			
<b>JANUARY</b>	<b>269</b>	<b>6140.16</b>	
<b>FEBRUARY</b>	<b>267</b>	<b>6094.51</b>	
<b>MARCH</b>	<b>268</b>	<b>6117.34</b>	
<b>AVERAGE = 6117.34</b>			<b>352</b>
<b>APRIL</b>	<b>271</b>	<b>6185.81</b>	
<b>MAY</b>	<b>275</b>	<b>6277.12</b>	
<b>JUNE</b>	<b>277</b>	<b>6322.77</b>	
<b>AVERAGE = 6261.90</b>			<b>388</b>
<b>JULY</b>	<b>280</b>	<b>6391.25</b>	
<b>AUGUST</b>	<b>278</b>	<b>6345.60</b>	
<b>SEPTEMBER</b>	<b>277</b>	<b>6333.77</b>	
<b>AVERAGE = 6353.20</b>			<b>411</b>

The new series of the Consumer Price Index Nos. for industrial workers on base 2001=100 has been released with effect from January 2006 by the labour bureau. The linking factor for the conversion of new series index to previous series of 1982=100 is 4.63. Further the linking factor for conversion from 1982=100 to previous series of 1960=100 is 4.93.

Consequent upon increase in consumer price index nos. For the quarter ended September 2016 D.A. to all employees have been increased by 23 Slabs w.e.f 1st November 2016.

## GIEAIA GENERAL SECRETARY VISITED NORTH EAST REGION

After a gap of more than two decades General Secretary of GIEAIA visited at least two states of North East part of our country on 3rd and 4th November, 2016.

Com. P.K.Dharamthok, General Secretary along with Com. Tridip Mukherjee, Jt. Secretary - GIEAIA along with Senior leader Com. U. Banerjee undertook the visit at a crucial time when check off - exercise was about to take off. Com. Sushen Chakraborty W.C. member and Jt. Secretary E.Z. GIEU organised the programme.

At Shilong there was a very meaningful meeting addressed by Com. Sushen Chakraborty and Com P.K.Dharamthok immediately after two addressees were over some queries were raised by members which were explained by General Secretary and Com. U. Banerjee members expressed their happiness for 1st visit of office bearers of GIEAIA and assured that they would campaign for GIEAIA for the forthcoming Check - off exercise.

Next day visit was at Dibrugarh a distance of about 500 Kms. General Body Meeting was arranged at National Insurance office during lunch time. Gathering in the meeting was encouraging as the Local Branch secretary Com. Shilpanik took the trouble to see that members from Jorahat and Tinsukhia centers joined the meeting.

Com. Sushen Chakraborty introduced the GIEAIA officer bearers with the members and then Com. Tridip Mukherjee spoke and appealed all to give LOA in favor

of GIEAIA and assured to extend all help from Eastern Zone Head Quarter, Com. U. Banerjee on this elaborated how GIEAIA was born in 1971 and what were the role played by the largest union especially by the earlier leaders like Com. K.S.B. Pillai, Com Madan Mohan, Com J.G. Kothare, Com. P.P.Ravindranathan, Com. Kaka Samant, Com. M.S. Upadhyay and many other leaders who have sacrificed their lives to see that this industry is brought under Public Sector and play a pivotal role for the development of our country. Com. P.K.Dharamthok highlighted the achievements of GIEAIA during the last 45 years. He said the last Charter was definitely the best and better than banks. GIEAIA have now achieved better promotion policy. When new recruited members raised query why graduation increments were not given in this industry when banking industry it is prevailing, he assured that matter is taken up by the organisation and hope with our struggle and persuasion we could achieve the same.

Though it was a short and hectic tour but definitely an impression was created into minds of member that GIEAIA is the only union in the industry who takes care of the industry as well as members. In future such regular visit is required in North East Region of our country as there are eight states though small in size but have our offices and members who are eager to see that Union Office bearers visit them. □□□

## DONATIONS

VIMASATHI acknowledge the following donations received from our members. We take due note of love and affection of the Comrades for GIEAIA. The donation will go long way to serve the cause of General insurance Employees and the working class.

Sr.No.	Name	Company	Amount
1	Mrs. A. Sheelakumari	AO NIC, BO 2 SALEM	Rs. 5,000/-
2	Mr. T. Natrajan	AO NIC, BO 1 SALEM	Rs. 5,000/-

## GIEAIA SECURES HIGHEST LOA'S IN ORIENTAL, UNITED AND NATIONAL INSURANCE

As notified by the PSGI companies all classes of employees of our Industry exercised their Letter of authority on 16/11/2016 to select their Union/welfare organization and the exercise was successfully concluded by the member companies for the first time in online mode. As scheduled on 21st November 2016 at 6.00 pm. Management of all four PSGI companies has declared the result of this Check off exercise of 2016.

We are happy to inform you that in The Oriental Insurance Company GIEAIA has secured highest number of LOA, s and thus has repeated the previous history of becoming the only Check off qualified Union in Oriental. In United India and National Insurance Company also GIEAIA secured highest number of letter of authorisation and has become check off qualified to represent Class III and IV employees. However in New India we could not

reach the required benchmark.

As per the last four Check Off exercises, this time also these results have proved our supremacy and shows unstinted faith of the members in GIEAIA. GIEAIA could register this glorious victory with your rock like unity and absolute faith. While we convey our sincere thanks to all our members, We express our gratitude towards all the leaders, well wishers and activists of all units of GIEAIA throughout the country who made this possible.

We assure to all the General Insurance Employees that we stand committed to cater to the needs of all members with all sincerity, confidence, determination and dedication. GIEAIA will endeavour to take up all unfinished tasks to further improve the service condition of the employees.

As a responsive & responsible trade union, GIEAIA

will march ahead with more vibrancy, devotion and dedication to promote and protect the interest of Public Sector General Insurance Companies as well as its Employees. Detailed results are reproduced below.

<b>The Oriental Insurance Company Ltd. Results of Class - III/IV/FTS/PTE</b>					
Sr. No.	Name of Union/Association	Union Code	No. of LOAs exercised in favour	Percentage	Whether qualified
1	All India Insurance Employee's Association	27	1601	24.35	NO
2	All India Oriental Insurance Employee's	22	99	1.51	NO
3	All Insurance Employee's Organization	201	70	1.07	NO
4	Bhartiya Vima Karmachari Sena	29	388	5.91	NO
5	General Insurance Employee's All India Association	26	3816	58.15	<b>YES</b>
6	General Insurance Employee's Congress	25	215	3.28	NO
7	National Federation of General Insurance	21	375	5.71	NO
8	Rashtriya Bima Karmachari Union	20	1	0.02	NO
	<b>Total</b>		<b>6565</b>	<b>100.00</b>	

<b>United India Insurance Company Ltd. Results of Class - III/IV/FTS/PTE</b>					
Sr. No.	Name of Union/Association	Union Code	No. of LOAs exercised in favour	Percentage	Whether qualified
1	Rahtriya Bima Karmachari Union	20	5	0.06	NO
2	National Federation of General Insurance	21	4	0.05	NO
3	General Insurance Employee's Congress	25	25	0.32	NO
4	General Insurance Employee's All India Association	26	4586	57.89	<b>YES</b>
5	All India Insurance Employee's Association	27	2659	33.56	YES
6	Bhartiya Vima Karmachari Sena	29	520	6.56	NO
7	All Insurance Employee's Organization	201	123	1.55	NO
	<b>Total</b>		<b>7922</b>	<b>100.00</b>	

<b>National Insurance Company Limited Results of Class - III/IV/FTS/PTE</b>					
Sr. No.	Name of Union/Association	Union Code	No. of LOAs exercised in favour	Percentage	Whether qualified
1	Rahtriya Bima Karmachari Union	20	10	0.14%	NO
2	National Federation of General Insurance Employee's	21	31	0.45%	NO
3	General Insurance Employee's Congress	25	5	0.07%	NO
4	General Insurance Employee's All India Association	26	3667	53.08%	<b>YES</b>
5	All India Insurance Employee's Association (AIIEA)	27	2725	39.44%	YES
6	Bhartiya Vima Karmachari Sena	29	390	5.64%	NO
7	All Insurance Employee's Organization	201	81	1.17%	NO
	<b>Total</b>		<b>6909</b>	<b>100.00</b>	

<b>The New India Assurance Co. Ltd. Mumbai (H.O.) Results of Class - III/IV/FTS/PTE</b>					
Sr. No.	Name of Union/Association	Union Code	No. of LOAs exercised in favour	Percentage	Whether qualified
1	National Federation of General Insurance Employee's	21	4184	47.39	YES
2	Bhartiya Vima Karmachari Sena	29	3341	37.84	YES
3	All India Insurance Employee's Association	27	978	11.08	NO
4	General Insurance Employee's All India Association	26	295	03.34	NO
5	Rashtriya Bima Karmachari Union	20	23	00.26	NO
6	General Insurance Employee's Congress	25	8	00.09	NO
	<b>Total</b>		<b>8829</b>	<b>100.00</b>	

## RECOVERIES BY THE EMPLOYERS WOULD BE IMPERMISSIBLE IN LAW

GIEAIA has taken up the issue of wrong recovery made by United India from re-employed Ex-Servicemen and Fixed Personal Allowance by National. We have quoted the Supreme Court judgement pronounced by judges S/Sri. Jagdish Singh Khehar and Arun Mishra on 18th December, 2014 and successfully stalled the recovery. For the benefit of all our comrades, We would like to bring to the knowledge of all our comrades the operational portion of the judgement.

In the Civil Appeal No.11527 of 2014 (Arising out of SLP(C) No.11684 of 2012 the employees have been paid salary and they are not entitled to receive a portion of the salary and the same was paid to them wrongfully for quite some time. The relevant portion reads as follows:

"All the private respondents in the present bunch of cases, were given monetary benefits, which were in excess of their entitlement. These benefits flowed to them, consequent upon a mistake committed by the concerned competent authority, in determining the emoluments payable to them. The mistake could have occurred on account of a variety of reasons; including the grant of a status, which the concerned employee was not entitled to; or payment of salary in a higher scale, than in consonance of the right of the concerned employee; or because of a wrongful fixation of salary of the employee, consequent upon the upward revision of pay scales; or for having been granted allowances, for which the concerned employee was not authorized. The long and short of the matter is, that all the private respondents were beneficiaries of a mistake committed by the employer, and on account of the said unintentional mistake, employees were in receipt of monetary benefits, beyond their due.

Another essential factual component in this bunch of cases is, that the respondent-employees were not guilty of furnishing any incorrect information, which had led the concerned competent authority, to commit the mistake of making the higher payment to the employees. The payment of higher dues to the private respondents,

in all these cases, was not on account of any misrepresentation made by them, nor was it on account of any fraud committed by them.....

The issue that we have been required to adjudicate is, whether all the private respondents, against whom an order of recovery (of the excess amount) has been made, should be exempted in law, from the reimbursement of the same to the employer....."

In the above appeal following judgment had been pronounced:

"It is not possible to postulate all situations of hardship, which would govern employees on the issue of recovery, where payments have mistakenly been made by the employer, in excess of their entitlement. Be that as it may, based on the decisions referred to herein above, we may, as a ready reference, summarise the following few situations, wherein recoveries by the employers, would be impermissible in law:

(i) Recovery from employees belonging to Class-III and Class-IV service (or Group 'C' and Group 'D' service).

(ii) Recovery from retired employees, or employees who are due to retire within one year, of the order of recovery.

(iii) Recovery from employees, when the excess payment has been made for a period in excess of five years, before the order of recovery is issued.

(iv) Recovery in cases where an employee has wrongfully been required to discharge duties of a higher post, and has been paid accordingly, even though he should have rightfully been required to work against an inferior post.

(v) In any other case, where the Court arrives at the conclusion, that recovery if made from the employee, would be iniquitous or harsh or arbitrary to such an extent, as would far outweigh the equitable balance of the employer's right to recover."

□□□

## RESERVATION TO PERSONS WITH DISABILITY (PWD) IN AO PROMOTION

GIEAIA has taken up the issue of declaring PWD vacancies for promotion to the cadre of AO. We brought to the attention of PSGI Companies the relevant Supreme Court judgment.

The Judges of Supreme Court Bench, Hon'ble. J.Chelameswar and Abhay Manohar Sapre, have pronounced a historical judgment on 30<sup>th</sup> June, 2016 in the petition of Sri.Rajeev Kumar Gupta & Ors Vs Union of India & Ors in the Civil Appeal No.5389 of 2016 (Arising out of SLP (Civil) No.244 of 2016) and the same is read as follows:

"In the light of the preceding analysis, we declare the impugned memoranda as illegal and inconsistent with the 1995 Act. We further direct the Government to extend three

percent reservation to PWD in all IDENTIFIED POSTS in Group A and Group B, irrespective of the mode of filling up of such posts. This petition is accordingly allowed.

CIVIL APPEAL NO.5389 OF 2016 (Arising out of SLP (C) No.244 of 2016), in view of the decision in Writ Petition (Civil) No.521 of 2008, this Civil Appeal is also disposed of, with no order as to costs."

We learnt, the management is in the process of amending the Promotion Policy in the ensuing Board Meeting scheduled on 10<sup>th</sup> August, 2016. Hence, we requested management to suitably incorporate the provision for reservation of 3% to Persons with Disability for promotion to the cadre of Scale I."

□□□



## **BLOODY MARY - OPPN MAY BE A PUSHOVER, BUT MODI SHOULDN'T TAKE THE PEOPLE FOR GRANTED - SAGARIKA GHOSE**

It should be a Jayaprakash Narayan moment for India's opposition. Widespread economic instability evokes the early 1970s, when a reclusive septua genarian had stepped into the melee declaring `sampurna kranti' (total revolution) against an all-powerful prime minister.

JP's voice had galvanised people; the Mamata Kejriwal front, however energetic, lacks national heft and bandwidth. Without the participation of Congress, Left or other mainstream parties, a pressure group cannot seriously threaten Narendra Modi armed with a massive mandate.

The opposition moment is shot through with disunity. The Congress will not join any movement with Kejriwal as its leader. Mulayam and Mayawati are unlikely to share a stage, however much they may dislike Modi. In fact, the politics of `Modi vs the rest' suits the prime minister well, given his image of a battling Arnold Schwarzenegger jousting against a range of foes, including within his own party.

The BJP has already dubbed the opposition front a coalition of the corrupt.' And indeed, the political opposition seems weak even in this crisis chiefly because of the moral fallibility of so many of its members. There is the ever-ready perception that many opposition parties are simply running scared, that Modi's decisive move has hit them where it hurts, namely their cash-rich election war chests.

Both Mayawati and Mulayam still have disproportionate asset cases against them; Mamata Banerjee has not fully extricated herself from the Sarada chit fund scam, while the Congress having ruled for much of the last 70 years, is still perceived as wallowing in graft. Even the BJP must answer why it doesn't disclose the source of all its political funds or agree to subject its accounts to RTI scrutiny . As an ADR report has pointed out, almost all major political parties have failed to disclose as much as 75 per cent of their funding sources. The Left, and to some extent the AAP, could claim the moral high ground on political funding, but all others are governed by the adage, `hamaam mein sab nange hain'.

Lacking JP's moral stature, the opposition today is unable to readily capture the public imagination. No wonder Modi believes that he can bypass the political system entirely , go directly to the people and declare that it's the opposition that is preventing him from cracking down on black money . Evidently Modi doesn't feel in the least threatened or intimidated by his political rivals. His self-

confidence is understandable. Not only does the opposition lack an emotive marketable issue, but there's no national opposition leader who can match Modi's communication and event management skills. Grand coalitions or mahagathbandhans remain Modi's only threat, as Bihar 2015 showed.

So where is Jayaprakash Narayan 2.0? Rahul Gandhi is still lurching from one outburst to an other. Arvind Kejriwal is a determined Modibaiter but AAP is not yet an all-India force. No one would take either Mayawati or Mulayam or Lalu seriously on an anti-corruption crusade, while Mamata and Nitish remain largely confined to their own states. Nitish, in any case, has made it clear he supports demonetisation. Where then is the national opposition that can actually offer an alternative to what feels like the Modi juggernaut, even at a time of acute voter restlessness?

Yet Modi has cause for worry . The conviction that he's invincible could become his Achilles heel. When a government undertaking harsh measures does not come across as compassionate, when the father of a prospective bride dies of a heart attack brought on by a desperate lack of cash, when parents are left with a dead infant because they couldn't pay medical bills, when senior citizens lose their lives while standing in queue, and when they do not receive open-hearted, generous sympathy, there is a danger that the people are being taken for granted. A bit like Amitabh Bachchan in late '70s Bollywood, Modi towers over his opponents. But prime ministers who believe they tower over the people become a victim of their delusions, as Indira did.

The divided opposition is Modi's biggest strength but when politicians fail, the people become the opposition. Underestimating the opposition is okay , but it is never okay to underestimate the public. So when BJP leaders call anyone questioning demonetisation a terrorist, when a government mocks the queueing middle class as black money scamsters, when ministers ask why the poor don't use plastic, then real anger begins. And when that happens it ceases to matter whether there's an opposition or not. Then there's only a tidal wave that no leader, however powerful, can hope to conquer, when JP's shout quoting the poet Dinkar is once again heard: "Singhasan khali karo, ki janata aati hai." (Vacate the throne, the people have come)..

Courtesy - Times of India, 20.11.16

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