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Release of Com TKV Birth Centenary Commemorative Souvenir

All Kerala Bank Employees Federation organised year-long programme to commemorate the Centenary of Com TKV Nair, one of the veteran leaders of AIBEA and founder leader of All Kerala Bank Employees Federation. At the culmination, on 9th January, 2025, AKBEF released a Souvenir containing articles from various leaders about the contributions of Com TKV.



The function was held in VJT Hall in Trivandrum. This building is historic because it was in this hall that the AIBEA Conference was held in 1964 when the decision was taken to launch struggles demanding nationalisation of Banks and also demanding bipartite settlement in the Banks.

Com. G R Anil, Minister for Food and Civil Supplies, Government of Keralainaugurated the event and released the Souvenir. Com. C H Venkatachalam, General Secretary, AIBEA in his key note addressed recalled the great contributions of Com TKV in building a strong AIBEA movement in Kerala and exhorted our members to emulate the qualities of Com TKV to further strengthening our Unions to meet the emerging tough challenges. Various past leaders of our movement spoke on the occasion.





In the morning, bank employees in Trivandrum visited the Memorial of Com TKV and paid their respects and homage to Com TKV.

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EDITORIAL

Sahi Snan sent unknown numbers to their final abode. Authorities are shifting responsibilities for the catastrophe. Some are spreading, the age-old theory of conspiracy. Thanks to the Almighty, VVIPs are safe and had dips in the holy water. The tragedy has exposed the callous, indifferent attitude of the Government towards the common people. Today in India common men and women are in crisis. Crisis in every sphere of their lives. They are finding in difficult to meet their both ends need. The ill effect of de-monetization, hasty implementation of GST has made millions out of jobs. They are still struggling to survive. Overall economy is in totters. Trade gap is increasing. Declining rupee has increased the cost of imports which is a blow to the ex-checker. Overall impact of the faulty economic policy has made millions unemployed and numbers of unemployed educated youth are increasing day by day. As reported Government is mulling to offload its stake in the nationalized Banks. Instead of creating assets, Government is selling its assets. Virtually this Government is running on slogans. The huge gap between the rich and the poor is alarming. Major part of the nation's wealth is in the hands of few. It exposes the myth of “Sabka sath Sabka Vikash”. In effect the slogan is “Sabka Sath Kuchkavikas” Attack on the working people, attack on their hardearned rights can only be defeated through united organized actions.

We the Bank employees cannot remain an onlooker. While we fight in our own front against the Governments ill-advised policy of de-nationalisation, we as a part of the working people have to join the struggles of the workers against the Governments anti-people and anti-workers policy.

Clarion call for struggle – Get ready

In the background of continued challenges and increasing attacks, AIBEA has given the clarion call for struggle and strike actions. AIBEA office bearers met in Kolkata on 15-1-2025 and decided to unleash the struggle programme.

The major issue before us today is ofcourse the need for adequate recruitments in the Banks. More than two lacs vacancies in clerical and substaff cadre remain unfilled and consequently there is heavy work pressure in the Branches and employees are burdened with unbearable workload. Customer service is also getting impacted leading to more customer complaints. In our country where there is huge unemployment and educated youth are longing for jobs, it is totally unfair to keep these permanent vacancies in Banks unfilled.

Instead of filling up these vacancies with permanent employees through recruitment, there are attempts to outsource these regular jobs on contractual basis which is neither fair nor legal. Hence our demand to recruit permanent employees to fill up these large number of permanent vacancies.

There are also other demands and issues. 5 Days Working per Week is pending with Government for more than a year. This Government which talks of efficiency is keeping the issue pending. On the other hand, Government is now interfering in our service conditions which are bilaterally settled. Why should the Government want to review the efficiency of all employees reaching the age of 57 years. Is it their job? Similarly, they have given a new scheme on PLI for Scale IV officers and above thereby violating and distorting the bilaterally agreed scheme and creating huge disparity.

We also observe that there are increasing instances of physical attacks on bank staff in various places by unruly banking public. Managements and Government are ignoring these attacks but we cannot any long tolerate these attacks. Government and management should ensure safety of bank staff.

The residual issues are also remain without discussion and resolution which includes issues like updation of pension, NPS to OPS, etc.

Hence the clarion call for struggle. We have approached all other Unions. If they come, it will be a joint struggle. Otherwise, AIBEA will go it alone.

C.H. Venkatachalam

HOW TO SAY "HAPPY NEW YEAR" WHEN A YEAR OF TURBULENCE AND TENSION STARES AT YOU

P. S. Sundaresan
Former Vice-President of AIBEA

Somehow, positive industrial relations have always eluded India's Banking Industry, when it was totally in the private sector, and also when it is now mainly in the Public Sector, and the balance in the Private Sector.

Perhaps, the nature of banking business, like gathering savings of the people and lending it to good borrowers as well as duping cheating creditors, knowing that such defaulters will divert borrowed money to purposes other than for which, it was borrowed.

The bank owners and managements never envisaged that an agency called "Trade union Movement", named as AIBEA will interfere, probe, expose, such colossal fraud. They thought that a Trade Union will be concerned with getting some more wages and improvement in service conditions, transfers, promotions etc. They could not understand the true Trade Union dharma or ethics or our ethos.

A quick, brief look at the past 80 to 100 years will be revealing this trend. In the earliest stages around 80 years ago parents with eligible girls to marry never came near a Bank employee for the simple reason that people were aware that Bank employees will be absent from the house from 9 am to midnight on all the 6 days of the week. And some times on the 7th day also. What sort of a life a married girl can have with such a husband. This is not a joke. But that was the real situation.

Unable to break the bonds of slavery, and the need for a job, the Bank worker suffered silently. Even an editor of a leading news paper wrote that when animals have got a society to prevent cruelty to them by the owners (SPCA), why the bank employees did not have such a society to put an end to their own cruel treatment.

One day the frustrations and anger of the bank employees exploded in Calcutta and that resulted in the formation of AIBEA on the 20th April 1946.

In the second stage, many sacrificed their domestic happiness, risked their jobs and built brick by brick the AIBEA facing unimaginable attacks and loss of jobs, throughout the country.

In the third stage, Government interfered, Industrial Dispute Act became applicable all over India and Third-Party Adjudication by National, State and Bankwise Tribunals came up. Unfortunately, with perfect immunity, some Banks never bothered to implement the Awards and mal implementation, and non-implementation of the Awards were resorted to.

On one occasion, in 1954 even the Central Government under the leadership of Pandit Jawahar Lal Nehru acting under pressure by the then Private Bank managements, altered the Award to the detriment of the workers. Of course, it was pushed back after militant struggles.

In the next stage, in 1964 AIBEA decided to bring the Bankers to the negotiating table and start the bipartite culture to settle the demands instead of through Tribunals. AIBEA decided on bitter struggles to achieve this bilateralism. The result, AIBEA achieved the system of Bipartite settlement for the first time in any industry in our country. It was unique indeed.

From 1966 onwards, the Negotiating Table became the authority and means to settle our wage disputes. Unfortunately, here also Government interfered and created problems. The struggle for the third Bipartite Settlement can never be forgotten in view of the role played by the then Pime Minister Sri. Morarji Desai who was also eventually pushed back by the militant struggles launched by AIBEA.

Likewise, Prime Minister P V Narasimha Rao could not understand the duplicity of the Bankers regarding load factor between Officers and Workmen in the 6th Bipartite. Eventually, through

militant struggles he was also pushed back.

Broadly speaking every Bipartite settlement was clinched after inordinate delays, very tough bargaining and in the end, through militant struggles only, settlements were concluded. The only exception is the 12th Bipartite Settlement which was clinched in 3 sittings only and within 3 months.

Now in the current stage, perhaps the concerned authorities and some Bank Managements, not reconciled to such a peaceful settlement has started pin pricks and punctures in the otherwise prevailing Industrial peaceful relations.

The beginning of 2024 saw the extra-ordinary development of the 12th Bipartite getting clinched and the Bipartite culture blossomed in full colours. However, the last 3 months of 2024, is witnessing bank wise eruptions of such peaceful, productive, profitable atmosphere.

On a Bank wise basis, provocative treatments are being unleashed in banks like Bank of India, Central Bank of India, Bank of Maharashtra, Catholic Syrian Bank, Tamilnadu Mercantile Bank, Nainital Bank etc., necessitating the unleashing of militant struggles.

In a planned manner, the DFS, (Department of Financial Services), needlessly and in an unwarranted manner has started tampering and interfering in the service conditions of the Bank employees. Directions are being given to retire prematurely senior employees in all cadres for alleged inefficiency after 55 or 57 years of age. In fact, the Department has ordered all Banks to send the review report regarding performance of these senior employees in all cadres from Sub-staff to Officers cadre every month.

Further more, the Department has asked for information regarding Transfer Policy Agreements already in force and entered into between respective Managements and recognised Trade Unions.

Such interference is contrary to the assurance given by the Prime Minister himself in the year 2015 at Pune when he declared that Managements of Banks will be allowed to manage their banks and Government will not interfere.

Moreover, in the Board of Directors of all Banks a representative of the RBI and Finance Ministry are also there. Why then, this sort of the DFS interfering, tampering and trying to alter agreed settled service conditions in the Banking Industry?

One more direction has indirectly emerged from the DFS viz., eventual abolition of sub-staff and Part time employees. Perhaps, the Long-Term Plan would be to abolish the Clerical Cadre itself.

Perhaps, there is a game plan. Perhaps, some forces are conspiring to disturb the peaceful industrial relations that it at present otherwise prevailing in the industry. Perhaps after the consolidation exercise the Balance Sheets of the Banks does not glow with some special glitter as a result of mergers.

One thing the Bank employees while celebrating the New Year should never forget. It is through militant struggles only we began to be treated as human beings. Through militant struggles only, we forced the Bankers to implement the Awards correctly. Through militant struggles only we compelled the Banks to come to the Negotiating Table.

Through Militant struggles only every Bipartite Agreement was finally concluded. Trough Militant Struggles only Bankwise Unions could achieve many organisational advance like Agreements on Promotions, on Transfers, on various other benefits like, Canteen facility, Housing Loans, Vehicle Loans, News Paper supply and many more. Even Pension benefits also became a reality through militant struggles only.

Thus the History of AIBEA reflects one historical truth viz.,militant struggles are the only weapons or remedial measure to push back the never ending anti-lanour, anti worker attitude of all the Governments that have come to rule this country from 1947.

In such a situation, particularly the younger generation should note that their presence and participation and physical involvement in largest numbers is a must for every programme given by AIBEA. **The visible militancy of the movement must be made more visible to the eyes of the bureaucrats in the ministry and some bank managements who are deeply committed to pronounced anti-labour mentality.**

Eternal vigilance, everlasting loyalty, eagerness and anxiety to participate in all programmes should be the order of the day for every one under the banner of AIBEA.

Thus, merely wishing a Happy New Year has no meaning. All members of AIBEA have to make the new year as a Militant Year so that through sacrifices, struggles and strikes, we can preserve our legitimate rights and privileges and achieve new benefits.

[About the author: Com. P S Sundaresan is the senior most living veteran of our AIBEA movement. He was Vice President of AIBEA for 28 years from 1968 to 1996. He is now 96. Despite his age related ailments, he continues to evince keen interest in our organisational activities and is fully abreast of the developments. He authored the 650 paged book on history of AIBEA "Seven Splendid Decades" and has written number of articles on various occasions. He undertook tour to different cities and towns including remote areas and has given lecture on AIBEA's history at more than 700 places.]

WFTU'S MESSAGE

2025- New Year's Message From WFTU

As we welcome 2025, the World Federation of Trade Unions (WFTU) extends its militant and class greetings to workers, trade unionists, and progressive peoples around the world. The new year is an opportunity to renew our determination to continue the struggles for workers' rights, peace and social justice.

Approaching the end of 2024, the economic crises of capitalism succeed one another, global antagonisms are intensifying and imperialist wars and interventions are continuing and escalating. The ongoing genocide in Palestine and the aggression of the Israeli occupying forces with the support of the USA, EU and their allies, which have already caused a humanitarian crisis leading to the death of tens of thousands, reveal the inhuman, brutal and catastrophic nature of imperialism.

The imperialists continue their efforts to impose their political and economic control over the planet, and the peoples are paying the price with their dead, refugees, immigrants, impoverishment, and poverty.

Militantly, the international class-oriented trade union movement stands in solidarity with the victims of the economic wars, blockades and sanctions, and struggles for the right of the peoples to decide for themselves, freely and democratically, about their present and future, without the intervention of the imperialists.

We join our voice with the struggling people of Cuba, in their longstanding and just demand for an end to the murderous blockade and for the permanent removal of the country from the list of countries that "allegedly sponsor terrorism".

The WFTU with its action raises even higher the flag of the struggle against imperialist wars and interventions, for the dissolution of NATO and all military coalitions, for the destruction of nuclear weapons, for peace and social justice.

Coming towards the end of the year, the workers globally continue to face the devastating impacts of the capitalist crises: attacks on wages, social rights, and living conditions. The capitalists, huge multinational monopolies and governments are intensifying their attacks against workers' fundamental rights, including the right to strike and to secure dignified working and living conditions.

The workers are resisting and refusing to pay the bill of the capitalist crisis. Guided by the class unions, they choose the path of struggle, the only decent way to defend their trade union, social and political rights, the only decent way to achieve the satisfaction of their contemporary needs.

Our main demands for 2025 remain clear and uncompromising:

- **Substantial wage increases and stable employment with full rights.**
- **A 35-hour workweek without wage reductions.**
- **Universal access to public, quality healthcare, education, and social security systems.**

- **Safe and healthy workplaces for all.**

This year holds special significance, as it marks the **80th Anniversary of the founding of our Federation.** On October 3, 1945, in the ashes of the 2nd World War, in the Palais de Chaillot in Paris, trade unions from across the globe united to establish the World Federation of Trade Unions. This landmark moment remains engraved in the memory of the international trade union movement, marking the beginning of WFTU's enduring fight for workers' rights, dignity, and international solidarity. For a world without imperialist wars and interventions, without discriminations and exploitation.

Therefore, the year of 2025 will be a year full of various activities of every form carried out by the bodies, structures and affiliates of the WFTU, devoted to the anniversary of 80 years of our glorious history.

While commemorating our 80th Anniversary, we salute the countless struggles and sacrifices of our affiliates and the global working class. This historic milestone is not only a celebration, but also a call to action, reaffirming the role of the WFTU in the international class struggle.

As we get ready to welcome the year 2025, the WFTU continues to stand in militant solidarity with workers in every corner of the world. We extend our unwavering support to peoples resisting exploitation, oppression, and imperialist interventions. Internationalism is our strongest weapon, and we call on all class-oriented unions to strengthen solidarity and unity in the struggle against capitalist barbarity.

We are confident that the international class-oriented trade union movement is ready and well-prepared to pave the way for future struggles, for the defense of workers' interests and the satisfaction of their contemporary needs. For a world without imperialist wars and interventions, without any kind of discrimination and man-by-man exploitation.

On the occasion of the arrival of the new year 2025, the WFTU wishes to the working people all over the world, to all its affiliates and friends, a **happy and militant new year, full of struggles, full of victories!**

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AIBEA OFFICE BEARERS' MEETING
15TH JANUARY 2025 AT KOLKATA
















AIBEA
WE DEMAND
ADEQUATE RECRUITMENT
OF CLERKS & SUB-STAFF
REGULARISE

CLARION CALL FROM AIBEA OFFICE BEARERS DECIDE TO LAUNCH AGITATION AND STRIKES DEMANDING ADEQUATE RECRUITMENTS, TO OPPOSE OUTSOURCING, 5 DAYS BANKING, TO STOP ATTACKS ON BANK STAFF AND OTHER DEMANDS GET READY FOR THE ACTION PROGRAMME

Meeting of the Office bearers of AIBEA was held in Kolkata yesterday i.e. 15-1-2025 to discuss about the major issues and demands and to decide our course of action. Com. Rajen Nagar, President presided over the meeting.

The meeting paid its homage to Dr. Manmohan Singh, former Prime Minister and other personalities and leaders who had passed away in the recent period.

In terms of the decision taken in our Mumbai Conference, we had given the call for nationwide agitation demanding adequate recruitments in the Banks since there is acute shortage of staff in clerical and substaff cadre in many branches. However, due to the then ongoing negotiations for 12th Bipartite Settlement, we had deferred the programmes.

During the meeting before the CLC, the IBA agreed to discuss the issue of recruitments under Residual issues but so far there is no concrete discussions from their side. Hence, we had taken up the issue in UFBU meeting so that a common struggle can be launched on this and other important issues. Even though all the Unions were agreeable for the same, the call could not be given under the banner of UFBU.

Hence AIBEA held its Office Bearers meeting and having regard to the need, the meeting decided to give the call for agitational programmes on the following issues:

- **Adequate recruitment of permanent employees in all Banks in clerical and substaff cadre.**
- **Stop outsourcing the regular and perennial jobs in Banks.**
- **Introduce 5 Days Working per week.**
- **Ensure safety of bank employees against increasing attacks and abuses by customers**
- **Absorb temporary employees in the permanent vacancies**
- **Stop interference by DFS on bilateral service conditions and stop micro-management of Banks by DFS. Ensure autonomy of PSBs**
- **Fill up Workman/Officer Director posts in PSBs.**
- **Resolve Residual issues without further delay.**
- **Create a separate cadre for BC/Bank Mitras with uniform service conditions.**
- **Extend Old Pension Scheme to all employees covered by NPS.**
- **Amend Gratuity Act to increase the ceiling to Rs 25 lacs on the lines of Scheme for govt employees along with exemption from income tax.**
- **Do not recover income tax on staff benefits given on concessional terms**

The meeting decided that all these issues should be campaigned and explained amongst all our members so that their participation in the agitational programmes and strike actions will be maximised.

The meeting decided to finalise the agitational programmes and strike dates looking to

ensuing Budget Session of the Parliament in Feb.-March-April, 2025 and also in consultation with other Unions who are willing to forge a joint action on these issues. Meeting also decided that efforts to be taken to undertake the programme under the banner of UFBU.

All our Units are requested to hold their meetings at all levels and apprise our members about this clarion call of AIBEA and await the detailed programme to be announced shortly.

Other decisions taken in the Meeting:

- The meeting took a review of the present policies of the Government on banking industry. While the PSBs are earning impressive profits, it was observed that the bad loans/NPAs are increasing in the Banks even though the net NPA has decreased due to huge provisions year after year.

- Under the garb of Insolvency & Bankruptcy Code, huge haircuts and losses are foisted on the Banks. As on 31-3-2024, while the total Operating profits of PSBs was Rs. 2,66,065 crores, the Net Profit was only Rs. 1,41,203 crores which shows that huge profits of the Banks are diverted for provisions for bad loans.

- The meeting noted that the Government is continuing its policy of privatisation of Banks. There are moves of privatisation of IDBI Bank and selling Nainital Bank to some Corporate house. Hence the meeting exhorted all our units and members to remain prepared for struggles in defence of public sector banks.

- As a follow up of the decisions taken in the Conference of All India Gramin Bank Employees Association, a joint meeting of our Unions in the Sponsor Banks along with the leaders of AIGBEA will be held to further strengthen our Unions in the Regional Rural Banks.

- In the Co-op. banking sector also, having regard to the need to expand our membership in the co-op. banks in all the States, a joint meeting of AIBEA and leaders of All India Co-operative Bank Emp. Federation will be held.

- In all the Banks, new representatives of our Unions have been appointed as Trustees in the Provident Fund, Gratuity Fund and Pension Fund. In order to equip these new Trustees to discharge their role effectively, a workshop will be conducted for them.

- The last Conference of AIBEA was held in Mumbai in May, 2023. It was decided that the next Conference of AIBEA will be held in 2026 (preferably in April coinciding with the 80th Anniversary of AIBEA) in Bengaluru in Karnataka.

- The last Convention of Ex-servicemen employees was organised by AIBEA in Agra in June, 2019. It was decided to hold the next Convention of Ex-servicemen employees during the second half of this year.

- Centenaries of our leaders : Centenary and 100th Birthday of many of our stalwart leaders of yesteryears will be falling in this year including the 100th Birthday of our beloved leader Com. Tarakeswar Chakraborti. It was decided that all these important occasions should be observed befittingly by our Unions.

- Our State organisation in Himachal Pradesh has not been functioning properly in the last few years. It was decided to take steps to revive and ensure a functional unit in HP with new team of Office bearers.

- It was decided that efforts should be taken to ensure that regular trade union classes are conducted under the banner of our Prabhat Kar-Parvana Trade Union Training Institute in Nagpur.

80th Founding Day of AIBEA : 20th April, 2025 will mark the 80th Founding Day of AIBEA. It was decided that all our units and members should celebrate the occasion befittingly.

MASS MEETING ORGANISED BY BPBEA ON THE OCCASION OF OFFICE BEARERS' MEETING IN KOLKATA ON 15 JANUARY, 2025

BPBEA organised a mass meeting on the occasion of AIBEA office-bearers' meeting held in Kolkata on 15 January, 2025. The meeting was a grand success with massive presence of comrades , young and old from various parts of Kolkata and its neighbouring places. The meeting was presided over by by Com. Kamal Bhattacharyya, Chairman, BPBEA and Com. Partha Chanda, our President. All Office-Bearers of AIBEA, present in the Mass Meeting, were invited on dais, felicitated and honoured. After a brief speech by Com. Rajen Nagar, General Secretary, BPBEA, Com. C H Venkatachalam, General Secretary, AIBEA addressed the huge gathering and analysed the present-day challenges, attacks on bank employees by government and bankers combined and threat to our jobs and job security and our tasks.



Inaugural song by BPBEA Women's Council



Com. Kamal Bhattacharyya, Chairman, BPBEA presiding over the meeting



Com Rajen Nagar, President , AIBEA & General Secretary, BPBEA speaking on the occasion



Com. C. H.Venkatachalam, General Secretary, AIBEA speaking on 'Present day Challenges & our tasks'



A partial view of the audience

AIBEA's Letter to Finance Minister on DIC coverage

Smt Nirmala Sitharaman
Hon. Minister for Finance
Govt. of India
New Delhi

Respected Madam,

Reg: Need to exempt Public Sector Banks and other commercial Banks from the purview of the coverage under Deposit Insurance Corporation.

We learn from the media reports that the RBI and Government are toying with the idea of further increasing the insurance cover for Bank Deposits under the Deposit Insurance Scheme.

In this connection, we wish to draw your kind attention to the following:

In the wake of large-scale collapse and failure of many Banks in the late 1940s, particularly in Bengal and Kerala, the idea of introducing some insurance benefit for the Deposits of the customers was thought about, but it did not take any concrete shape.

However, after the crash of Palai Central Bank Ltd. and Laxmi Bank Ltd., in 1960, the urgency was felt and the Government introduced the Deposit Insurance Corporation Bill, 1961 and the same was approved by the Parliament in December, 1961. Accordingly, the Deposit Insurance Corporation Act came into being with effect from 1-1-1962.

We are very proud to record that this issue was vigorously taken up by **Shri. Prabhat Kar** in Parliament who was the General Secretary of All India Bank Employees Association and who was also a member of Lok Sabha from 1957 to 1967.

In fact, on 7th September, 1961, when the Bill was introduced in the Lok Sabha, Shri. Prabhat Kar made very important observations during his intervention and lengthy, detailed speech. At that time, the Government proposed was to cover the Bank Deposits upto Rs. 1500 and Shri Prabhat Kar argued that the coverage limit be increased to Rs. 3000 because the common people lost their precious savings when private banks collapsed and closed down in those days.

AIBEA conducted a big campaign on this issue. Finally the Act was passed by Parliament.

To begin with, only commercial banks were covered by the Act. Later, Co-op. banks, and Regional Rural Banks, were also extended for coverage.

To begin with the insurance cover against Bank Deposits were up to Rs. 1,500. In 1968, it was enhanced to Rs. 5000, in 1970 to Rs. 10,000, in 1976 to Rs. 20,000, in 1980 to Rs. 30,000 and in the year 1993, the cover was enhanced to Rs. 1 lac and from April, 2020 to Rs. 5 lacs.

Similarly, the premium payable for the Insurance of the Deposits was at 0.05 paise per Rs. 100 per year and in 1971 it was revised at 0.04 paise, increased to 0.05 paise in 1963, 0.08 paise in 2004 and to 0.10 paise in 2005. Now it is 0.12 paise per Rs.100 from1-4-2020.

As on 31-3-2024, the following 1857 Banks are covered by the Deposit Insurance Scheme:

Publicsectorbanks	**12**
Privatesectorbanks	**21**
Foreignbanks	**44**
PaymentBanks	**6**
SmallFinanceBanks	**12**
RegionalRuralBanks	**43**
LocalAreaBanks	**2**
Commercial Banks	**140**
UrbanCo-op.Banks	**1472**
DistrictCo-op.Banks	**352**
StateApexCo-op.Banks	**33**
Co-operativeBanks	**1857**
TotalnumberofBanks covered	**1997**

Premium paid by Banks for the year 2023-24:

By Commercial Banks- Rs. 22,543 crores

By Co-operative Banks- Rs. 1,336 crores

Total premium paid- Rs. 23,879 crores

Claims settled during the year 2023-24: Rs.1436crores Claims settled for commercial Banks : NIL

Total Deposits : Rs. 218 lac crores

Deposits covered by Insurance: Rs. 94 lac crores (43%)

DEPOSIT INSURANCE FUND at present: Rs. 198,700 crores

Claims settled since inception : Rs. 5,359 crores

Gap between premium paid and insurance cover: While the entire amount of Deposit is taken as Assessable Deposit and premium and collected on the total Deposits, the scheme covers insurance only upto Rs. Five lacs.

Thus Banks are paying premium even for the Deposits which are not insured also.

For example, premium paid for the year 2023-24 was on Rs. 218 lac crore of Deposits but Deposits covered by insurance is only 94 lac crore (43 % of the total Deposits)

Most importantly, in the background of the large number of bank failures, the issue of Depositors losing their money kept in the Banks was taken by the then General Secretary of All India Bank Employees Association Shri Prabhat Kar in the Parliament (He was a member of Lok Sabha at that time).

Consequent to the discussions in the Parliament, the Government agreed and accordingly amended **Section 45** of the Banking Regulations Act, 1947.

In terms of these amendments, the Government and the RBI derived the powers, in public interest, to amalgamate any Bank with another Bank and thus avert closure of Banks and consequent loss of deposits of the customers.

That is why, while hundreds of Banks were getting closed prior to 1960, after this amendment to Banking Regulations Act, **not a single commercial Bank has been liquidated or closed. All the ailing Banks were amalgamated with another Bank. Hence question of settling any claim on account of closure of Banks did not arise.**

Further, with the nationalisation of major Banks in 1969 and 1980, the public sector banks also enjoy the sovereign guarantee of the Government.

Hence there is no question or possibility or eventuality of any commercial Bank getting closed down or liquidated in view of the above provisions under Banking Regulations Act.

Hence we strongly feel and opine that the Deposits of commercial banks, importantly, the public sector banks, need not be covered by the Deposit Insurance Scheme at all.

Premium paid:

	Commercial Banks	Co-op. Banks	Total Rs.
2020-21	16,341 crores	1,176 crores	17,517 crores
2021-22	18,248 crores	1,243 crores	19,491 crores
2022-23	20,104 crores	1,277 crores	21,381 crores
2023-24	22,543 crores	1,336 crores	23,879 crores

Year after year, public sector banks and all commercial banks arerequired to pay huge premium to DICGC but the claim ratio is NIL because there is no possibility of any bank being liquidated and forcing the situation of claiming the insured amount.

Because of these reasons, as on 31-3-2024, the Deposit Insurance Fund of DICGC is **Rs. 1,98,753 crores**

The claims settled so far since 1962 is only Rs. 5,359 crores and that too for the co-op. banks.

Our submission:

In view of the above we submit to the Government that the Deposits of Public Sector Banks and Commercial Banks which are covered by Section

45 of the Banking Regulations Act beexempted from the cover age of DICGC cover.

Out of 1997 Banks covered by the DICGC, 1857 Banks are Co-operative Banks. Only these Banks are running the risk of facing problems of closure and liquidation and the Deposits of these Banks need to be covered by DICGC.

Even in the case of these Banks, **only to extent of Deposits covered by the insurance cover, premium should be charged** and not on the total assessable Deposits which is much higher.

Commercial Banks paid Rs.22,543 crores of premium to DICGC last year without any possibility of risk to the Deposits.

It is an unwarranted huge payout/expenditure for the Commerical Banks which otherwise would have gone to the profits of the Banks.

Thus,

1. In view of Section of 45 of Banking Regulations Act, Public Sector Banks / Commercial Banks are to be exempted from the purview of Deposit Insurance Scheme.

2. For Co-op. Banks, the premium should be charged only on the Deposit amount insured and not on the total assessable Deposits of the Bank.

We are sure that the Government would keep the above submissions and make suitable announcement in the ensuing Budget.

Thanking you,

Yours sincerely,

Sd/-

C. H.Venkatachalam

WORKING HOURS

Critique of L&T Chairman and Narayana Murthy's Views on Longer Working Hours

V. K. Singh
Former President, Canara Bank Employees Union

[In the Context of the Rs. 51 Crore Salary of L&T Chairman, Narayana Murthy's Wealth, and the Income of an Average Worker]

The advocacy by L&T Chairman S.N. Subrahmanyan and Infosys founder Narayana Murthy for longer working hours to boost productivity has stirred significant controversy. These remarks not only undermine the historical struggles for regulated working hours and modern labor laws but also raise pressing questions about economic inequality. Their views, juxtaposed with their own multimillion-dollar earnings and the meager income of average workers, highlight a troubling disconnect from the realities of labor.

Historical Struggles of the Working Class

1. The Fight for an Eight-Hour Workday:

During the Industrial Revolution, workers endured exploitative conditions, laboring for 12–16 hours a day. The global labor movement, epitomized by the slogan “Eight hours for work, eight hours for rest, and eight hours for what we will,” sought to protect workers' dignity. Events like the Haymarket Affair (1886) and the ILO's Hours of Work (Industry) Convention, 1919, were milestones in ensuring humane working conditions.

2. Present-Day Relevance:

Even today, many workers in India, particularly in the informal sector, face precarious working conditions, low wages, and a lack of social security. Proposals for longer working hours threaten to erode hard-won rights and exacerbate existing inequalities.

Economic Inequality: 51 Crore vs. an Average Worker's Income

1. The 51 Crore Salary of L&T Chairman:

S.N. Subrahmanyan's annual salary exceeds Rs. 51 crore, a stark contrast to the average Indian worker's earnings. For a chairman earning thousands of times more than the median worker to recommend 12-hour workdays reveals a glaring insensitivity to the realities of labor exploitation.

2. Narayana Murthy's Wealth:

Narayana Murthy, whose wealth is in the hundreds of crores, suggested a 70-hour workweek for

Indians. Such a statement from a billionaire overlooks the challenges faced by workers earning a fraction of his wealth.

3. The Perspective of an Average Worker:

The majority of Indian workers earn 10,000–15,000 per month, struggling to meet basic needs amidst rising inflation and lack of social safety nets. Imposing longer working hours would only deepen their hardships, reducing time for rest, family, and personal development.

4. Disparity in Contribution vs. Reward:

Those earning multimillion-dollar salaries do not directly contribute proportionally to the physical and mental labor that drives productivity. Shifting the burden of national productivity solely onto workers is unjust and ignores systemic inefficiencies in management and investment.

Modern Labor Standards and the Impact of Long Hours

1. Violation of International Standards:

The International Labour Organization (ILO) has long emphasized the importance of reasonable working hours to safeguard workers' health and ensure a work-life balance. The Decent Work Agenda explicitly promotes equitable working conditions, which are incompatible with the idea of excessive working hours.

2. Negative Effects of Long Hours:

Health Hazards: Extended working hours lead to burnout, chronic health issues, and mental stress.

Reduced Productivity: Studies consistently show that overwork decreases efficiency and creativity, leading to diminishing returns.

Exacerbation of Inequality: Proposals for longer hours disproportionately affect low-income workers, further marginalizing those with limited bargaining power.

Ethical and Practical Criticism

1. Why Should Workers Bear the Sacrifice?

It is deeply unethical for leaders with multimillion-dollar incomes to demand longer working hours from those who already struggle to make ends meet. Instead, the focus should be on improving wages, working conditions, and ensuring work-life balance.

2. Need for Managerial Reforms:

Productivity cannot be achieved merely by increasing working hours. Instead, businesses should address inefficiencies at the managerial level, invest in technology, and upskill workers.

3. Deepening Economic Inequality:

India already faces severe economic disparities. Extending working hours without addressing wage inequities will only widen the gap between the rich and the poor.

4. A Question of Fair Contribution:

Workers who earn the least are expected to work longer hours, while executives at the top enjoy enormous financial rewards without proportional labor contributions. This reflects a fundamental imbalance in the distribution of both labor and profits.

The Way Forward

1. Prioritize Worker Welfare:

Policies should focus on improving workers' quality of life by addressing wage gaps, ensuring adequate rest periods, and promoting mental and physical well-being.

2. Invest in Skills and Technology:

Instead of demanding more labor hours, companies should invest in upskilling workers, adopting technological solutions, and optimizing workflows.

3. Equitable Distribution of Benefits:

Profits and rewards should be distributed more equitably. Workers should share in the financial success of the businesses they help sustain.

4. Adherence to International Standards:

India must uphold ILO conventions and ensure that worker rights, including regulated hours and decent working conditions, are protected.

Conclusion

The advocacy for longer working hours by leaders like S.N. Subrahmanyan and Narayana Murthy reflects a regressive mindset that disregards historical labor struggles, modern international standards, and the stark economic inequalities that plague Indian society. For individuals earning millions to call for sacrifices from workers earning a fraction of their income is not only hypocritical but also exploitative. Sustainable productivity must be built on a foundation of equity, dignity, and respect for labor, not by further burdening the already overworked and underpaid.

AIBEA's

9th National Women Employees Convention
At Ahmedabad, Gujrat on 8th and 9th Feb. 2025

Public Session at 4-00 PM on 8th Feb. 2025

Venue : Dinesh Hall, Off. Ashram Road,
Near Income Tax Cross Road, Ahmedabad

Chief Guest

Com. Amarjeet Kaur

General Secretary, All India Trade Union Congress

Guest of Honour

Ms. Supriya Sule,

Hon. Member of Parliament

Special Guests

Dr. Jyotsna Yagnik,

Former Principal Judge, City Courts, Ahmedabad

***Ms. Poppy Sharma**, General Manager*
(Human Capital Management) Central Bank of India

Greetings by
Fraternal Delegates from

Greece, Malaysia, Sri Lanka, Nepal, Brazil, Egypt



Increase interest rate on Savings Bank deposits to 6 pc per annum: AIBEA urges Sitharaman

HYDERABAD, Jan 29 : Presenting the suggestions for the consideration of the government during the ensuing Union Budget 2025-26, All India Bank Employees' Association (AIBEA) on Wednesday urged Finance Minister Nirmala Sitharaman to increase the rate of interest on Savings Bank Deposits to 6 percent per annum and additional 2 percent should be given to the Savings and Fixed Deposits of senior citizens.

In a letter to Sitharaman, a copy of which was e-mailed to UNI, AIBEA General Secretary Ch Venkatachalam said Public Sector Banks should not be privatised and the Government holding shall always be 51% and above.

He said the decision to sell the IDBI Bank should be shelved. As per the assurance given in the Parliament, a minimum of 51% of the capital of IDBI Bank should be held by Government.

Venkatachalam said after the merger of Public Sector Banks, many branches stood closed due to rationalisation and such closed branches' licenses should be utilised to open more branches of PSBs in rural and unbanked areas. Private Banks are opening more Branches than public sector Banks. This is not desirable, he said.

The AIBEA General Secretary said the appointment of Workmen Employee and Officer Directors on the Boards of Public Sector Banks as per the scheme evolved under the Banking Companies (Acquisition and Transfer of Undertakings) Act, to be done. These posts are vacant for the past more than 10 years.

For MSME sector, he said a special package is to be given for their overall revival, which has been quite dormant since the Covid pandemic. Tax concessions shall also be extended to them, and loans should be given to small businesses at a simple rate of interest of 6% per annum.

Public Sector Banks have collected about Rs. 35,000 crores in the last three years as penalty for not maintaining minimum balance in their account. Banks should be advised to stop this fleecing of the customers.

On the Bad Loans, Venkatachalam said Willful default of bank loans should be termed as criminal offence and defaulters should be prohibited from contesting in all the elections viz., local body, legislative assembly or Parliament or to become Ministers.

To recover the huge Non-Performing Assets of the Banks, the Government should constitute more Debt Recovery Tribunals and Fast Track Courts with more powers for targeted recovery and this should be announced in the budget.

On Agriculture and Education Loans, the top Union leader said the Banks should extend agriculture loan at the rate of 2% (simple) per annum and education loan at concessional rate of interest to the poorer sections of the people at the rate of 5% (simple) with interest subvention.

On the Bank Mitras/Banking or Business Correspondents, he said, ”Bank Mitras” or “Banking Correspondents” or “Business Correspondents”, who bring the banking transactions to the doorsteps in villages, hamlets, and rural places, shall have to be engaged by the banks directly and they shall be treated as “workmen” of the banks.

On Regional Rural Banks, Venkatachalam urged Sitharaman to ensure proper credit to rural population and agricultural sector, and the infrastructure of Regional Rural Banks (RRBs) shall be better utilised by merging them with the sponsor banks.

On Microfinance, Venkatachalam said there should be a cap on rate of interest on loans extended by Microfinance institutions.

On the issues relating to Bank Employees and Retired Bank Employees, he said the tax deduction limit of income tax was increased from 10 per cent to 14 percent on employer's contribution to the NPS account for State Government Employees by bringing them on par with the Central Government employees. For bank employees and officers, the bank managements are contributing 14% to NPS and

hence, it is requested that the tax deduction limit of income tax upto 14% on employer's contribution to NPS be extended to bank employees and officers also.

The AIBEA General Secretary also urged the Finance Minister that Medical insurance premium being paid by the retired bank employees and officers as well as the premium being paid by bank managements in the case of in-service employees, be exempted from the purview of GST.

He said the ceiling on gratuity is to be enhanced to Rs 25 lakh under the Payment of Gratuity Act, 1972, in tune with the ceiling of the Government employees.

IDBI stake sale: Will politics trump economics?

As a last-ditch effort, IDBI Bank employees have presented details of two-decade-old parliamentary discussions on majority government stake to a cross section of MPs who are examining the records to understand if there has been a breach of privilege.

An 'assurance' made on the floor of Parliament 21 years ago by a finance minister in the Atal Bihari Vajpayee government is likely to be raked up in the upcoming Budget session.

The episode goes back to a statement made by the then finance minister Jaswant Singh with regard to the government shareholding in IDBI. The same has now been dug out by employee unions and taken to current parliamentarians.

Staff unions and some parliamentarians are planning to take this up as part of the issue of the strategic sale of IDBI bank, which has turned the corner and has been reporting profits for the last few years.

While a couple of foreign investors have shown interest, unions opposed to that are reaching out to MPs reminding them of the old promise and howthis has been brushed away by a passing remark in a Budget speech allegedly leading to breach of parliamentary privilege. Concerns have been raised around asset stripping, too, as the bank holds valuable real estate.

So, what assurance did Jaswant Singh give? Is the strategic sale proposal in contradiction to his assurance? Does it amount to breach of parliamentary privilege?

ET Prime dug into the parliamentary records, RTI replies, and Supreme Court judgments to understand the matter.



Discussions on an amendment

Under the NDA government headed by Vajpayee, the decision was made to convert IDBI into a commercial bank. A Bill, called Industrial Development Bank (Transfer of Undertaking and Repeal) Bill, 2002, was moved to repeal the IDBI Act.

On the afternoon of December 8, 2003, the Lok Sabha took up the Bill for discussion and members were putting forth their views in support and against the Bill. Some wanted amendments. One of them was senior CPI(M) leader and MP Basudeb Acharia.

Acharia, a fiery trade union leader who had fought for the rights of coal and railway workers, proposed an amendment to the Bill and became the floor leader after Somnath Chaterjee became the Lok Sabha speaker in 2004.

UnderClause4titled“GeneralEffectoftransferandvestingofundertaking”, Acharia wanted to introduce a line regarding the majority government holding.

“I beg to move: Page 2, — after line 38, insert — "Provided that the central government shall always remain the majority shareholder of the company and at no point of time its shareholding shall fall below 51%." (5),” Acharia said, adding “This is very important”.

2It is here that finance minister Jaswant Singh makes a submission.

“I appeal to all the hon. members. This Bill has received the most intensive scrutiny and consideration. In the Standing Committee, the question of 51% government holding was taken up and then the government there said that this is a step. ... (interruptions) I have just given an assurance in the House.

I will examine what happens in the IDBI and its progress every quarter. If I examine, the House can come back and ask me 'what did you do'. I have given assurance that I will maintain it as a development financial institution because I cannot not maintain.

Now, what the hon. Members say is that 'you please retain the government holding at 51%'. I would like to inform the hon. members that the government believes that this can be done without an amendment to the Act but through executive action and we will certainly consider it through [an] executive action to maintain this. If we find any difficulties, then I will come back to the House.”

To this, senior congress leader and the then deputy leader of Opposition Shivraj Patil said, “We are satisfied [with] 70%. What we are saying is that the 51% shareholding of the government in the bank should not be changed. This is the only thing. ... (interruptions)... If you say that we will consider it through rules and this and that as far as this bank is concerned, you give an assurance that it will not be reduced and if you have to reduce it, you come back again to the House. ...”

To this Singh replied: This was examined after the Standing Committee's report came and the government was of the view that we can do this if found necessary that it is through executive action alone that it can be maintained, and it does not require a legislative overriding provision. This has been conveyed. We will certainly consider the recommendations of the hon. members and the government will take appropriate action to have it considered. I assure the House that this can be done even through an executive action and an amendment is not necessary.”

Even though Patil said he was satisfied, much drama ensued as Acharia and CPI(M) floor leader Somnath Chatterjee insisted on a categorical assurance. The then parliamentary affairs minister Sushma Swaraj stepped in to say the minister had said it in so many words and the House had to move on.

But as CPI(M) MPs insisted on a division of votes. The House descends into a cacophony as results take a long time to be declared. Chatterjee and others protested the inordinate delay as it takes more than half an hour to complete counting and one member who initially did not vote was being included on the pretext that his “voting button” malfunctioned. Including this late vote, the results were tied at 38-38.

3As the deputy speaker said he was about to use his casting vote to decide, the parties arrived at an agreement that the minister's statement would be taken as an assurance, the parliamentary discussion records reviewed by ET Prime showed.

Submission to MPs

Unions have presented these details to several MPs, including BJP's Bhartruhari Mahtab, who heads the Standing Committee on Finance and its members NK Premachandran of Revolutionary Socialist Party and Lavu Srikrishna Devarayulu of Telugu Desam Party.

IDBI employees have submitted a memorandum urging them

to intervene in the process of strategic disinvestment. Highlighting the recent profits of the bank, the memorandum by United Forum of IDBI Officers and Employees said, “There is no reason why this profit-making entity should be sold to private entities more so to entities with foreign origin such as Emirates NBD from Dubai and Fairfax Financial Holdings Limited with foreign origin in Canada which as is learnt are main contenders in purchasing IDBI Bank. This is absurd, more particularly when the BJP-led NDA government is in power which always stands for Swadeshi and self-reliance. As is

perceived by the Unions, bidders are no more interested in extending financial services but are interested in various properties owned by IDBI Bank, including a 50 acre property in Hyderabad, Telangana."

Since the central government is anxious to complete the process early, it seems that the bidders are bargaining hard to obtain various concessions and relaxations from the Government of India as also regulators, the memorandum alleged. The members of the forum have also met some two dozen MPs cutting across party lines and from different states explaining their apprehension around the assurance of a finance minister on the floor of the House being violated.

Devidas Tuljapurkar, convenor of the forum, told ET Prime, "Legally, they have not followed the process. That is our issue. The matter of divesting government stake in excess of 51% should have been brought to Parliament for discussion. This is a clear breach of privilege. The members should take it up."

MPs acknowledged the spirit of the discussions on that December evening two decades ago.

"I have gone through the records of 2003. The spirit of the discussions clearly shows that the house wanted the 51% [stake] to be maintained. However, Jaswant Singh's reply was intelligent. We need to see if it actually amounted to an assurance and if there was any breach of privilege. We will have discussions among other members and raise it appropriately, if required," said a senior MP of a party, which is a part of the INDIA alliance.

4 Unions cite a 2011 Right To Information(RTI) response to say there was no

Ambiguity about the 'assurance'.

Statement of implementation

In 2011, Chennai-based K Satyanarayan filed an RTI query to the Lok Sabha secretariat. He wanted to specifically know whether assurances made by the then finance minister on December 8, 2003 in the Lok Sabha have been taken as part of the official records of the assurance committee.

The reply was eye opening. "As regard to assurance given in the Lok Sabha, it is submitted as per record of CGA (Controller General of Accounts), Lok Sabha assurance during discussion on the Industrial Development Bank of India (Transfer of Undertaking and Repeal) Bill 2003 was given on8.12.2003 and this assurance has been implemented vide SSI/20 on 13 July 2004. A copy of the implementation report is enclosed."

The implementation report said the following:

"As regards the assurance given by the finance minister that the government holding in IDBI will be maintained at 51%, the article of the draft articles of association of the company to be formed after the repeal of the Industrial Development Bank of India Act, 1964 has a provision that the government shall maintain not less than 51% of the issued capital of the company."

Thus, these records not only confirm that there was an assurance by the then finance minister but also show how this assurance was actually fulfilled by implementation.

The change of guardin 2004 should not be missed.

As NDA lost the elections in May 2004, the United Progressive Alliance government led by Manmohan Singh came to power with outside support from the Left parties led by CPI(M). Chatterjee, who was actively leading the 51% discussion, was elected speaker of the Lok Sabha, while Acharia took his place as floor leader of the CPI(M).

Ten years later when the BJP stormed back to power under prime minister Narendra Modi, IDBI Bank had completed 10 years as a commercial bank. But, as a repeat of the old cycle, non-performing assets (NPA) were looming large.

Due to budgetary restrictions, the government was unable to infuse significant capital. As a result, when presenting the Budget for the year 2016–17, the government stated in the Budget speech that it intends to dilute its stake in IDBI below 51%.

This was followed by an amendment to IDBI's articles of association, in which para 4 under the heading "authorized capital" was deleted in 2016, and as a result, a part of government's ownership in IDBI was transferred to LIC in 2018. The employees had challenged the decision at that stage itself. The Supreme Court in its December 2018 judgment dismissed the challenge but observed that, "If the government is in breach of any of its assurance to Parliament, it would be for the members of the House to take up the matter. It, certainly, does not create any right in favour of the petitioner." Following that, on March 14, 2019, the RBI released a press release announcing that IDBI had been reclassified as a private sector bank andthat the government had begun the privatisation of IDBI by selling its stake as

well as the stake in government-owned LIC.

Even though government stake fell below the 51% mark at this point, it still remained a high 47% and there was the additional comfort of LIC being a state-controlled organisation, the assurance was maintained in spirit. But selling majority stake and transferring control would take away that fig leaf.

Oppose an dagitate-AIBEA

Employees and union leaders argue that this process is an abuse of parliamentary privilege. "They are ignoring the procedures. Maybe they have forgotten. They are said to have begun the process of sale, if they do it, it will be in violation of what was assured in Parliament," said C.H Venkatachalam, general secretary of All India Bank Employees Association. "If they bring anything in Parliament, we will oppose it. We are contacting political leaders. If they bypass Parliament, we will agitate," Venkatachalam added.

Tuljapurkar said the unions have spoken to Left MPs. "In the coming days, we will provide them with all records, they will escalate," he said. The Leftis not the force it was after the 2004 elections. CPI(M) and CPI have two members each. And the BJP looks all powerful, despite a reduced mandate in 2024. An e-mail seeking comments sent to the DIPAM (Department of Investment and Public Asset Management) secretary remained unanswered.

Employees seem undeterred and set to be on a warpath. Will they get support of enough MPs to make their voices heard?

As Parliament gathers for the Budget Session next week, the spirits of Chatterjee, Acharia and Singh would be watching what their respective camps do with that little assurance they spiritedly fought over all those years ago.

केंद्रीय ट्रेड यूनियनों की खबरे

बजट पूर्व वार्ता को खानापूर्ति बताकर 5 मार्च को राष्ट्रव्यापी विरोध का फैसला
अगर लेबर कोड लागू हुआ तो फैसलाकून संघर्ष और हड़ताल होगी

विद्यासागर गिरि

वित्त मंत्री द्वारा 6 जनवरी को बजट पूर्व वार्ता के लिए बुलाये गये बैठक में ट्रेड यूनियनों ने इसे रस्मी और खानापूर्ति बताते हुए कहा है कि वित्त मंत्री वार्ता तो करती है पर कभी भी दिये गये मजदूर–किसान एवं जनपक्षी सुझावों को शामिल करना तो दूर इस पर संज्ञान तक नहीं लेती है। इसलिए सीटीयू ने जनविरोधी बजट प्रस्तुति के बाद 5 मार्च को राष्ट्रव्यापी विरोध आयोजन का फैसला लिया है।

बजट पूर्व विमर्श बैठक में एटक की ओर से महासचिव अमरजीत कौर ने अपना मंतव्य रखते हुए वित्त मंत्री को नसीहत देते हुए कहा कि सरकार श्रम हित में कोई काम नहीं करती बल्कि सिर्फ व्यापार में आसानी एवं कार्पोरेटों के हित में देश की संपदा लुटा रही है। उच्च एवं उच्चतम कोर्ट के श्रमपक्षी फैसलों का भी सम्मान नहीं करती।

बजट पूर्व वार्ता के बाद केंद्रीय श्रम संघों के नेताओं की बैठक हुई एवं प्रेस बयान जारी कर कहा गया कि दस केंद्रीय ट्रेड यूनियनों के संयुक्त मंच द्वारा 7 जनवरी 2025 को प्रेस को जारी बयान में स्पष्ट कहा गया है कि "जन–विरोधी, मजदूर–विरोधी, किसान–विरोधी नीतियों के खिलाफ एकजुट होकर लड़ें। श्रम संहिताओं के खिलाफ देशव्यापी हड़ताल सहित देशव्यापी जुझारू विरोध कार्रवाई की तैयारी करें।"

केंद्रीय ट्रेड यूनियनों और स्वतंत्र फेडरेशनों और एसोसिएशनों के संयुक्त मंच की 6 जनवरी 2025 को नई दिल्ली में हुई बैठक में वर्तमान कॉर्पोरेट–सांप्रदायिक शासन की जन–विरोधी, मजदूर–विरोधी नीतियों के अहंकारी और अत्याचारी नीति जारी रहने पर गंभीर चिंता व्यक्त की गई, जिसने एक तरफ दुखों, नौकरियों और बेरोजगारी का असहनीय बोझ डाला है और गरीबी को और गहरा किया है। दूसरी तरफ लोगों के विरोध और असहमति के संवैधानिक और लोकतांत्रिक अधिकारों पर बर्बरतापूर्वक अंकुश लगाया है। इस प्रकार, वर्तमान केंद्र सरकार द्वारा लगातार संविधान और संवैधानिक संस्थाएँ और संवैधानिक, न्यायिक मूल्यों पर हमले किये जा रहे हैं।

सरकार सार्वजनिक क्षेत्र के उपक्रमों और सरकारी सेवाओं जैसे भारतीय रेलवे, रक्षा, कोयला खदानें (एमओडी), गैर–कोयला खदानें, इस्पात, बंदरगाह और गोदी, हवाई अड्डे, सड़क मार्ग, बिजली, दूरसंचार, बैंक, बीमा आदि के निजीकरण/विनिवेश और बिक्री की देशहित विरोधी अपनी नीतियों को जारी रखे हुए है। यह पुरानी पेंशन योजना (ओपीएस) को बहाल करने और 8वें वेतन आयोग की स्थापना से इनकार कर रही है। सीटीयू ने मेहनतकश लोगों के एकजुट संघर्ष को पूरी ताकत से जुझारू प्रतिरोध की एक और ऊंचाई तक ले जाने का फैसला किया है।

सीटीयू का संयुक्त मंच किसानों और कृषि श्रमिकों के चल रहे संघर्षों को केंद्र सरकार द्वारा विश्वासघात के खिलाफ पूरा समर्थन देता है। यहां तक कि वैधानिक एमएसपी और अन्य मुद्दों पर सरकार की लिखित प्रतिबद्धताओं को जो सभी रिकॉर्ड के मामले हैं, लागू करने के लिए भी तैयार नहीं हैं। (पिछले 40 दिनों से अधिक समय से अनशन पर बैठे श्री जगजीत सिंह दल्लेवाल के साथ किसी भी अप्रिय घटना के लिए केंद्र सरकार पूरी तरह से जिम्मेदार होगी, क्योंकि उसने लिखित आश्वासनों से पीछे हटना शुरू कर दिया है।) आने वाले दिनों में मजदूर–किसान संयुक्त कार्रवाई कार्यक्रमों के लिए सीटीयू संयुक्त किसान मोर्चा (एसकेएम) के साथ लगातार बातचीत कर रहा है। सीटीयू के

पिछले पृष्ठ का शेष: ...5 मार्च को राष्ट्रव्यापी विरोध का फैसला

संयुक्त मंच ने सत्तारूढ़ शासन द्वारा अपने तीसरे कार्यकाल में मजदूर एवं ट्रेड यूनियन विरोधी सभी चार श्रम संहिताओं को अधिसूचित करने के लिए कॉर्पोरेट की गुलाम सरकार के हताश प्रयास पर गंभीर ध्यान दिया है, जिन्हें 2020 में उनके अधिनियमित होने के बाद भी कामकाजी लोगों के एकजुट संघर्ष के माध्यम से इतने लंबे समय तक रोका जा सका है। श्रम संघों का मानना है कि श्रम संहिताओं को और अधिक श्रम केंद्रित होना चाहिए।

साथ ही, आगामी केंद्रीय बजट में भी कॉर्पोरेटों की उन्हीं गुलामी वाली नीतियों और मेहनतकश लोगों की लूट जारी रहने की उम्मीद है। **विस्तृत विचार–विमर्श के बाद, सीटीयू की बैठक में आगामी संघर्षों के कार्यक्रम तय किए गए। फैसले में 5 फरवरी 2025 को आने वाले प्रस्तावित बजट में जन–विरोधी उपायों के खिलाफ जिला/क्षेत्रीय स्तर पर देश भर में बड़े पैमाने पर संयुक्त विरोध प्रदर्शन, जिसमें बजट का पुतला जलाना भी शामिल है।**

सरकार द्वारा श्रम संहिताओं के कार्यान्वयन की की अधिसूचना जारी होने की स्थिति में, किसी भी पहल पर ट्रेड यूनियन आंदोलन को तुरंत प्रतिक्रिया देनी होगी और पूरे देश में श्रम संहिताओं को जलाकर बड़े पैमाने पर विरोध प्रदर्शन करना और आंदोलन/लामबंदी की श्रृंखला शुरू करने, इसकी निरंतरता में देशव्यापी आम हड़ताल से करने पर सहमति बनी। आम हड़ताल की तारीख उचित समय पर घोषित की जाएगी। लेकिन तैयारी तुरंत शुरू होनी चाहिए।

केंद्रीय ट्रेड यूनियनों और क्षेत्रीय महासंघों/एसोसिएशनों का संयुक्त मंच सामान्य रूप से देश भर के कामकाजी मेहनतकश मजदूरों, कर्मचारियों और आम लोगों से और विशेष रूप से राज्यों और क्षेत्रीय स्तर पर अपने सभी घटक संगठनों से आह्वान करता है कि वे श्रम संहिताओं की अधिसूचना के खिलाफ चरणबद्ध आंदोलन से पहले देशव्यापी आम हड़ताल की तत्काल प्रतिक्रिया के साथ एक दृढ़ प्रतिरोध की तैयारी करें। श्रम संहिताओं और संबंधित नीतिगत मुद्दों के खिलाफ जमीनी स्तर पर गहन अभियान की योजना बनाने के लिए सी.टी.यू., क्षेत्रीय महासंघों/एसोसिएशनों के संयुक्त मंच के घटक संगठनों की संयुक्त बैठक मार्च तक यथाशीघ्र आयोजित की जानी चाहिए, जिसमें श्रम संहिताओं की अधिसूचना के तुरंत बाद देशव्यापी आम हड़ताल के आह्वान पर ध्यान केंद्रित किया जाना चाहिए।

इस बीच, संयुक्त गतिविधियों की योजना बनाने के लिए सी.टी.यू. और एस.के.एम. की बैठक 15 जनवरी को निर्धारित है। सी.टी.यू., क्षेत्रीय महासंघों/एसोसिएशनों का संयुक्त मंच कामकाजी लोगों से आह्वान करता है कि वे सत्तारूढ़ शासन के अत्याचारी अहंकार के खिलाफ दृढ़ प्रतिरोध के लिए तैयार रहें, जो श्रम संहिताओं के माध्यम से उन पर गुलामी की स्थिति थोप रहा है। बैठक में इंटक एटक एचएमएस सीटू एआईयूटीयूसी टीयूसीसी सेवा एआईसीसीटीयू एलपीएफ यूटीयूसी के नेता शामिल थे।

बैठक के बाद 7 जनवरी को सहारा इंडिया दैनिक में छपे खबर के अनुसार सभी ट्रेड यूनियनें श्रम संहिता लागू करने का विरोध कर रही है, वहीं आरएसएस का संगठन बीएमएस ने वित्त मंत्री की बैठक में वेज कोड और सोशल सिक्युरिटी कोड लागू करने की मांग की थी। छपी खबर के अनुसार अगर सरकार ने चार में से एक भी लेबर कोड लागू किया तो विरोध स्वरुप ट्रेड यूनियन देशव्यापी हड़ताल करेंगी। वित्त मंत्री निर्मला सीतारमन के साथ बजट पूर्व बैठक के बाद दस प्रमुख ट्रेड यूनियन की इंटक के दफ्तर में हुई बैठक में यह निर्णय लिया गया। इसमें कहा गया है कि संयुक्त किसान मोर्चा समेत अन्य प्रमुख संगठनों को भी हड़ताल में शामिल किया जा सकता है। संसद से पूर्व में पारित चारों लेबर कोड को वापस लेने की मांग कर रही ट्रेड यूनियनें इन खबरों से खफा है कि सरकार मार्च के बाद कुछ लेबर कोड लागू कर सकती है। राष्ट्रीय सहारा लिखता है कि दरअसल सोमवार को वित्त मंत्री के यहां बैठक में आरएसएस की ट्रेड यूनियन बीएमएस ने दो लेबर कोड वेज कोड (वेतन संहिता) और सोशल सिक्युरिटी कोड (सामाजिक सुरक्षा संहिता) को जल्द लागू करने की मांग की। वही एचएमएस, एटक, सीटू जैसी आठ ट्रेड यूनियनों ने कहा कि उन्हें सभी चारों लेबर कोड अस्वीकार्य हैं क्योंकि ये श्रमिक का अहित करने वाले है। उन्होंने वित्त मंत्री से यह भी कहा कि लेबर कोड की खामियों पर चर्चा इंडियन लेबर कांफ्रेस में की जा सकती है, लिहाजा सालों से बंद इस कांफ्रेस को फिर से शुरु कराएं। एकजुट दस ट्रेड यूनियन का कहना है कि वेज कोड में काम की परिभाषा, काम के घंटे और इसका सिर्फ 15000 रुपए तक वेतन वालों पर लागू होना विवादित है। उनका कहना है कि सोशल सिक्युरिटी कोड में भी भारी विसंगतियां हैं।

राष्ट्रीय सहारा ने लिखा है कि एटक की महासचिव अमरजीत कौर ने बैठक में बेहद पुराने संगठन इंटक और वास्तविक टीयूसीसी को नहीं बुलाए जाने का मुद्दा उठाया।

उन्होंने वित्त मंत्री के संज्ञान में यह भी लाया कि सरकार की योजनाओं में काम करने वाली आंगनवाड़ी, आशा और स्कूलों में दोपहर का भोजन बनाने वाले कार्यकर्ताओं को सुप्रीमकोर्ट और हाईकोर्ट के फैसलों के बाद भी न तो स्थाई किया जा रहा है और न उन्हें ग्रेच्युटी जैसे लाभ दिए जा रहे हैं। बैठक में उपस्थित श्रम सचिव से वित्त मंत्री ने इस संबंध में कार्यकर्ताओं को स्थाई किए जाने संबंधी गुजरात हाईकोर्ट के और ग्रेच्युटी संबंधी सुप्रीम कोर्ट के फैसले पर नोट मांगा है। इस मुद्दे पर बैठक में उपस्थित सभी ट्रेड यूनियन एकमत थी। बीएमएस ने भी इसकी मांग की।

वास्तव में सरकार की मजदूर विरोधी, किसान विरोधी, जन विरोधी नीतियों के साथ संविधान एवं जनतंत्र विरोधी अक्रामक कार्रवाइयां, देश के समक्ष गंभीर चुनौती जैसा है। आजादी के बाद आजाद भारत को वर्तमान उच्च अवस्था तक पहुंचाने वाले दूरदर्शी महान नेताओं, गांधी, नेहरू, अम्बेडकर, शहीद भगत सिंह, सरीखे महान विभूतियों के न सिर्फ विचारों पर सरकार एवं उसका संघ परिवार बल्कि उनके व्यक्तित्व के विरूद्ध नृशंस हमला कर रही है, जन सम्मान सृजन के बदले अपमानजनक टिप्पणियों और कुकृत्यों से देश के समृद्ध एवं सनेहितम विरासत तक को ध्वस्त कर रही है। बाबा साहेब भीमराव अम्बेडकर के विरूद्ध अमित शाह की संसद में अपमानजनक टिप्पणी और कानपुर में हिन्दू महासभा द्वारा शहीद–ए–आजम भगत सिंह को नीचतापूर्ण ढंग से बहुरूपिया बताने जैसे मुद्दों के विरूद्ध देशव्यापी आक्रोश 2025 वर्ष के लिए शुभ संकेत है।

नववर्ष 2025 को स्क्वायर वर्ष कहा जा रहा है। इसके पूर्व आजादी के संघर्षों के दौरान 1936 में यह आया था। उस वर्ष में देशभर में अंग्रेजों के खिलाफ जनाक्रोश की पृष्ठभूमि में बुद्धिजीवियों, कलाकारों, छात्रों, युवकों, महिलाओं, किसानों का संघर्ष और संगठनों का अभ्युदय हुआ था जो अंग्रेजी राज के समाप्ति का प्रेरक आधार सृजित किया। वर्ष 2025 स्क्वायर वर्ष में भी आजाद भारत की उपलब्धियों को मिटाने वाले साम्राज्यवादी एवं कार्पोरेट एजेंटों की साम्प्रदायिक सरकार के खिलाफ संघर्षों के उच्चतम शिखर तक पहुंचाने का संकेत मिल रहा है। किसान, मजदूर, छात्र, नौजवान अपना अस्तित्व एवं अधिकारों के साथ भारत का संविधान और मानवाधिकार की रक्षा के लिए एकजुट हो रहे हैं। आइए, नववर्ष यानी स्कवायर वर्ष 2025 में साम्राज्यवादी एवं कार्पोरेट के एजेंटों और छद्मी धार्मिक चोला पहने सत्ता में बैठी घृणित साम्प्रदायिक राजनीति की सत्ता समाप्ति का आधार वर्ष बनाने का संकल्प लें।

BPBEA'S SCHOLARSHIP

BPBEA'S YEARLY SCHOLARSHIP AWARD FOR POST GRADUATE STUDENTS IN MEMORY OF COM. PRABHAT KAR / COM. H.L. PARVANA / COM. TARAKESWAR CHAKRABORTI



Com. H.L. Parvana Memorial Scholarship to Sri Rohan Chakraborty, M.sc in Physics, Presidency College Calcutta.

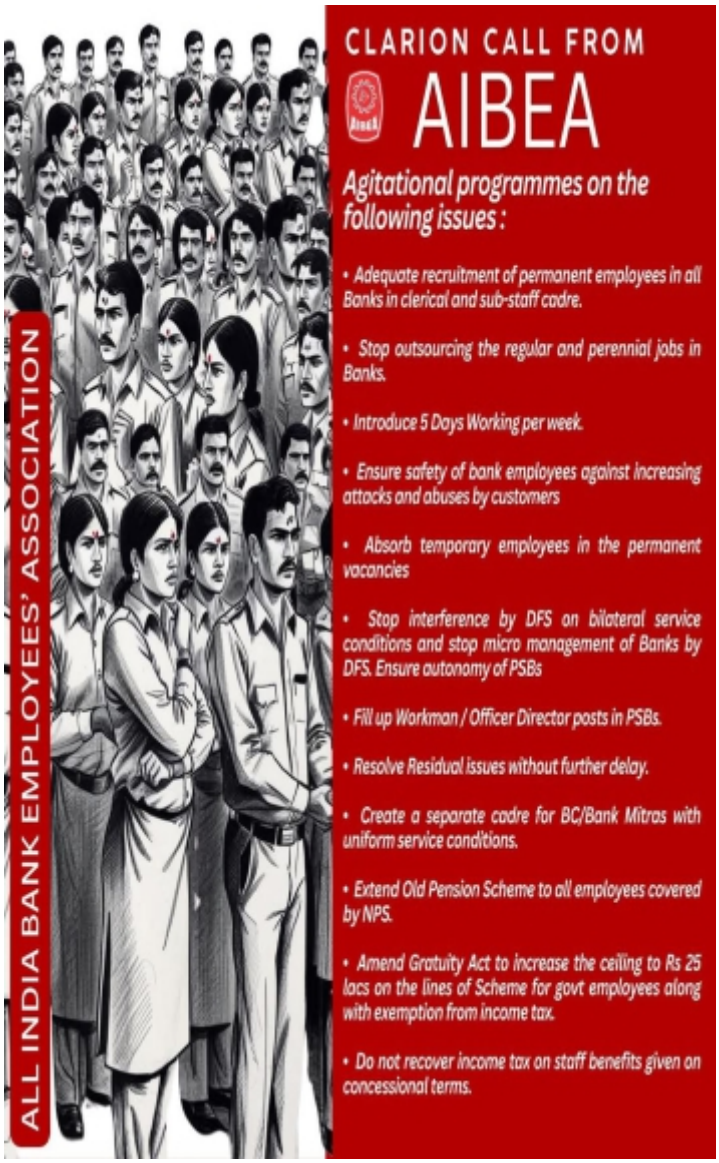
Com. TarakeswarChakraborti Memorial Scholarship to Ms. Sudeshna Khan, M.A in Bengali, University of Calcutta





A Partial View of the Audience

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