

The difference between a moral man and a man of honor is that the latter regrets a discreditable act even when it has no effect and he has not been caught.

H. L. Mencken

From bad to worse in Kashmir

Even as India agreed to have a meeting of External Affairs Minister Sushma Swaraj with her Pakistani counterpart Mahmood Qureshi on the sidelines of a UN General Assembly meeting in New York, the Pak supported terrorist outfit Hizb-ul-Mujahideen killed three policemen in Kashmir. The cold-blooded murder is a sequel to the threat recently issued by Hizb to all Kashmiris to resign from their jobs in Jammu and Kashmir police, paramilitary forces and the army, or get killed. This undoubtedly will queer the pitch for the Sushma-Qureshi talks in New York. As the Pak-based terrorist outfits are all controlled by the Pakistan army, the doubt will arise whether it is the brasshats of Rawalpindi who are trying to foil the efforts of Imran Khan to normalize relations with New Delhi.

Kashmir has been caught in a vicious circle. Every terrorist attack invites strong response from the security forces. And every action of the security forces help terrorists to exploit the sentiments of the Kashmiri people against India. It is only a mature and far-sighted political leadership both in Srinagar and New Delhi that can end the deadlock and stop the cycle of killings and counter-killings. Unfortunately, that leadership is missing and the situation in Kashmir is drifting. Unfortunately, that leadership is missing and the situation in the Kashmir valley drifts. There is no ray of hope that Kashmir will return to normalcy in the foreseeable future.

There can be no doubt that the process of alienation of the people of Kashmir is going on. This process can be stopped and reversed only by an imaginative leadership which will open talks with all in the Kashmir valley, regardless of their political position. But that will not be possible till the Union government and the ruling party accepts the fact that the Kashmir problem is not a law-and-order problem but a political problem which has to be settled at the political level. Intensifying anti-terror activities without trying to win over the Kashmiri people cannot break the vicious circle of violence and counter-violence. But a comprehensive dialogue with all stakeholders can begin only when violence has stopped and the climate for talks been created. It will be a thousand pities if eventually things come to such a pass that Kashmir has to be held in India by the Indian army.

Bank wage revision: Unions ready for showdown

REFLEX ACTION

B. Sivaraman

Nearly five lakh employees were stunned early this year when the Indian Banks' Association (IBA) responded to their demand of 25 percent wage increase with a counter offer of a mere 2 percent. It took a two-day strike on 30 & 31 May 2018 to push the management to come up with a revised offer of 6 percent. Even this was too low that it was summarily rejected by the employees.

The IBA was dilly-dallying and the bank employees had to go on a second 2-day strike on 22 & 23 August 2018 to force the managements to return to the negotiating table but they declared that they would discuss wage demands—20 percent increase in basic pay for clerks and officers and 25 percent for the sub-staff, merger of DA with wages, and other improvements in allowances etc.—in the first week of September only. But till 7 September 2018, the IBA had not even indicated a date for resumption of talks on wage demands. Hence, anger is brewing. The IBA is citing the problem of mounting NPAs as the main reason for their inability to offer anything more than 6 percent wage increase. The NPAs are due to mismanagement by the top bank officials and even their collusion with the big business barons. But now they conveniently try to transfer the burden of their own follies onto the shoulders of bank employees. Bank unions are, however, arguing that their demand for wage hike is quite justified if operating profits of the banks are taken into account and not the final book profits after provisioning for bad loans. For instance, in 2016 the operating profits of the public sector banks (PSBs) were Rs. 136,926 crore and the provisioning the banks made for NPAs was Rs. 153,713 crore. In the previous tenth bipartite wage settlement,

the bank employees got a 15 percent rise. Is the demand for 20-25 percent increase this time on the higher side? VSS Sastry, a state-level functionary of the bank employees union AIBEA in Canara Bank in Karnataka, is arguing that the bank employees' productivity has increased tremendously following the massive introduction of fintech. For instance, the total turnover of banks in 2012 was Rs. 84.87 lakh crore and it went up to Rs. 136.86 lakh crore. But the number of bank employees came down from 499,593 in 2014 to 479,000 in 2016. The number of branches went up by 23,000 in this period but the employees' strength came down by 21,000.

Besides operating crores of additional Jan Dhan accounts, many other tasks, like payment of wages for MGNREGS workers, payment of subsidies to farmers and pension to retired employees etc., which are to be otherwise performed by government departments, have been dumped on the bank employees". Asks Sastry: "Who had to bear the huge burden of misguided demonetisation or the additional GST work?" After every wage rise the pension of the retired employees has not been revised correspondingly and this is one of the major demands of the employees. The IBA was denying the pension update under the pretext that the Banking Regulation Act 1948 did not specifically provide for this; but

despite courts overruling this argument their pension has not been updated. Sastry rhetorically poses the question: "Even after PM himself announced that from the next day onwards Rs. 500 and Rs. 1000 notes would cease to be legal tender, the legality of RBI accepting these demonetised scraps of paper and returning valid note in lieu of them for the next two months in specified quantities per head itself is still open to question. It is strange that for the bank managements there is no place in the law for livelihood of retired employees. Bank managements neither respect the law nor fear the courts!"

After the wage revision, the salaries of sub-staff, clerk and the lowest grade bank officer's salary would go up from Rs. 9,560, Rs. 11,765 and Rs. 23,700 to Rs. 24,000, Rs. 30,000 and Rs. 54,000 respectively. Is it very high compared to a government officer getting Rs. 56,100 after the Seventh Pay Commission, an assistant professor Rs. 59,000, a professor Rs. 1,44,000 and an ONGC engineer Rs. 1,20,000? How long this deadlock would continue? Vasant Rai, chief of the Federation of AIBEA Unions in Karnataka, says, "The wage issue would not get settled easily. The government also had a proposal to liquidate insolvent banks and withdrew the FRDI Bill only after our protest. They are also planning to weaken banks with relatively more viable ones and bring down government's stake to below 50 percent to prepare for their privatisation, which we have opposed. Major challenges are ahead and we are preparing the employees to a major showdown like indefinite strike." Would the Modi government let an indefinite strike of bank employees cripple the economy in the election year? We will have to wait and see. (IPA)



A child visiting the Museum rose garden on the occasion of World Rose Day in Thiruvananthapuram on Saturday

Ayushman Bharat: Senior citizens' not included

A 'senior citizen' means any person being a citizen of India who has attained the age of sixty years or above. Population Census 2011 revealed that there are nearly 104 million elderly persons (aged 60 years or above) in India; the number of elderly persons is expected to grow to 173 million by 2026.

Growing age has several new challenges. Physical capacities come down; mental faculties too start facing a downward trend. The persons are more prone to fall prey to various types of diseases. The list of the risks, including illnesses, disorders, ailments, maladies, and diseases associated with old age, is quite long. Through various researches around 125 diseases have been identified to be directly connected with this age group. But some of the important and more challenging illnesses need to be taken care of on a priority basis. Diseases affecting heart, chest and nervous system are more common and incapacitating. A review of the common ailments of elderly age tells us about the level of the problem. Arthritis is a very common condition that

the older people suffer from. It can lead to pain in the joints and lower the quality of life, which seriously affects the physical and mental status of a person. Heart diseases are the leading killers of persons above the age of 65. Cancer is the second leading cause of death.

This incapacitates the person who has to pay repeated hospital visits requiring expensive investigations, monitoring and medical or surgical intervention for long periods of time. Respiratory diseases are the third common cause of death among elderly, who are more vulnerable to pneumonia and other infections. Cerebrovascular accidents occur as a result of leakage or clotting of blood in brain or tumors in the cranium. A person may develop paralysis. His quality of life becomes very poor, sometime miserable. The person becomes dependent on others. This becomes a cause of serious psychological disturbance and a matter of stress for the whole family. Parkinsonism hampers the person's capabilities and gradually cripples the physical capacities. Alzheimer's disease

occurs because of the degenerative process of the brain; the patient develops cognitive impairment and is unable to take care of himself. He is a concern to the family for safety and cost involved. Osteoporosis makes bones brittle and the person is more likely to develop fracture of any bone.

Incidence of diabetes is increasing in our country. Those who had developed diabetes at an early age develop several complications by the time they reach elderly age. Complications may be related to nervous system, heart, kidney, muscles and other body systems. Infections occur more commonly in this age group because of lowering of resistance. Sometimes these may prove to be fatal. Depression is an increasing problem in our country, which is occurring as a result of changing family relations, increase in cost of healthcare, physical incapacities, which

increase with the age, and a person's dependence on his siblings. Losing one's life partner causes loneliness and isolation leading to depression.

Poverty affects senior citizens' health. Older women are slightly more likely than men to be living in poverty, and that gap widens in those over 80. Most of the diseases that occur at this age are chronic in nature. They recover from one illness then fall prey to some other. This demands repeated visits to the doctors. At a time when the earnings have come down substantially or have become nil, it becomes difficult for them to bear with such expenses. Many a times the elderly persons do not talk of their illness in the initial stages, because they do not want to put the burden on children. But at a later stage when the disease has progressed, the agony of the disease and the cost of treatment increase. This adds to the problems and

humiliation. Most of these diseases need regular OPD care. It is important that the healthcare needs are met without burdening them financially. Ironically Ayushman Bharat talks of coverage of only 50 crore people. The rest of about 80 crore people are left out. Very few of this 80 crore population has resources enough to support their healthcare needs. As most of the healthcare expenditure is on the OPD care, even those who are covered under the scheme will not benefit much. Elderly have special nutritional needs, which need to be fulfilled. In Ayushman Bharat there is no such mention of these requirements.

Ayushman Bharat should take care all of these things if it wants to benefit the elderly. For the elderly it should be clear that all of them, irrespective of socio-economic status, must get comprehensive healthcare free of cost right from preventive care, OPD care and inpatient treatment up to tertiary level. This is the period of life when one needs maximum empathy and special care with no worry of the cost involved. (IPA)

FOCUS

Dr. Arun Mitra

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| 12 So be it | 6 Restaurant car |
| 13 Vibrations | 10 Printing measures |
| 15 Prosecute | 11 Pleasure trips |
| 16 Knight's title | 14 Harvests |
| 18 Tree | 15 Theatres |
| 19 Male sheep | 18 Top room |
| 21 Slander | 20 Encountered |
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