UNITED INDIA INSURANCE OFFICERS’ ASSOCIATION
(Regd. No.1961/MDS Under Trade Union Act 1926)
(Federated to NATIONAL CONFEDERATION OF GENERAL INSURANCE OFFICERS’ ASSOCIATIONS, MUMBAI)

BYE-LAWS OF THE ASSOCIATION
(AS AMENDED UPTO 28.02.2011)

TITLE & NAME

1. The Name of the Association shall be ‘UNITED INDIA INSURANCE OFFICERS’ ASSOCIATION’. The abbreviated form of the Association shall be ‘U I I O A’.

REGISTERED OFFICE

2. The Registered Office of the Association shall be at Chennai and the Address shall be:

C/o UNITED INDIA INSURANCE CO. LTD.,
No.24, WHITES ROAD, CHENNAI – 600 014.

AIMS & OBJECTIVES

3. The following shall be the Aims & Objectives of the Association:

   a. To organize and unite Officers employed in the Company.
   b. To regulate relations between Members and the Company.
   c. To foster a spirit of comradeship, co-operation and mutual assistance and to bring about unity among Officers at all levels.
   d. To try to redress the grievances of the Members.
   e. To secure fair conditions of life and service to Members and safeguard their interests in relation to their employment.
   f. To try to prevent any reduction of wages and if possible, to obtain an advance / improvement whenever circumstances allow.
   g. To endeavour to settle disputes between the Company and the Members.
   h. To endeavour to provide financial support against sickness, unemployment, infirmity, accident and death.
   i. To provide all assistance, including monetary and legal, to Members in respect of matters arising out of or incidental to their employment as far as resources of Association permit and are allowed under the Act.
   j. To endeavour to render aid to Members during any strike / lock-out brought about within the limits stipulated under these bye-laws.
   k. To keep abreast with developments in Insurance Industry both in India and outside and use them in the best interest of members.
   l. To co-operate, federate and affiliate with organizations with similar objectives, with a right for withdrawal from such arrangements.
   m. To undertake social, cultural and other welfare schemes for benefit of members and general public.
   n. To promote social, economic, civic and educational interest of members.
   o. To provide any help and assistance to members through constitutional methods.
   p. To promote such activity as may be required in the interest of the country.
   q. To articulate view and comment upon issues of strategic importance to the Officers, to the Association, to the Company and to the Industry.
EXTENT AND AREA OF OPERATION

4. The Area of Operation of the Association shall be across the Country of India, as permitted in the Act.

ADMISSION OF ORDINARY MEMBERS

5. As per guidelines laid down below, any Class I Officer of the Company may be admitted as an ordinary member:

   a. Any Class I Officer, permanently employed in the Company, and who are not disqualified under these bye-laws, may become a member of the Association on submission of Enrollment Form in prescribed format.
   b. Any Class I Officer, who submits Enrollment Form, shall pay an amount of Rs.100/- towards Admission Fee along with the Enrollment Form.
   c. The Enrollment Form received from an Officer shall be placed before the Central Working Committee or Regional Working Committee, a body defined in these bye-laws, or any sub committee authorized by the CWC / RWC, for approval to admit him / her as a member. On such admission, he shall become a primary member of the Association.

PAYMENT OF SUBSCRIPTION

6. Subject to provisions under the Act, every primary member is liable to pay subscription to the Association as follows:

   a. Every primary member of the association shall pay an amount of Rs.500/- (Rupees five hundred only) per year towards Subscription for the Association.
   b. The Subscription shall be collected normally for the 12 months period from January to December every year. For this purpose, the 12 months period from January to December shall be referred to as “Subscription Period”.
   c. When a new member is admitted as prescribed above, a pro-rata subscription from the calendar month in which he / she is admitted up to the month of December, will be payable by him / her. He / She shall continue to pay regular annual subscription from the next Subscription Period onwards.
   d. The Association may approach the Company for deduction of subscription from the salary of members and payment to the Association, which shall be subscription payment by the members for that Subscription Period.
   e. In case of resignation of a member or exit of a member from the Association for whatsoever reason, no amount of subscription shall be refunded to the member.

EXPULSION OF A MEMBER

7. The CWC / RWC may expel a member on following principles:

   a. If a member or a section of members, is reported to have committed an act, which is in contravene to these bye-laws or which is detrimental to the Association, on a written complaint from any other member or members, the Central Working Committee or the Regional Working Committee may appoint a Disciplinary Committee to enquire the allegation.
b. The Disciplinary Committee constituted as above, will examine the written complaint made against the member or members and conduct inquiry in a semi-judicial manner. The Disciplinary committee may conduct proceedings and shall submit the findings by way of a report to the CWC / RWC, which constituted the Committee, within time limit prescribed by the CWC / RWC.

c. The CWC / RWC on receipt of report from the Disciplinary Committee, shall consider the report and give a fair opportunity to the member or members against whom the complaint is received, to explain his/her/their conduct by giving not more than 15 days time and take a decision on action to be taken against him/her/them, including expelling him / her / them, if deemed warranted. Such expulsion will be communicated to the member/members who is/are expelled, by way of a written order.

d. The Expelled member/members may file an appeal before Central Working Committee, if the expulsion was done by RWC or before the Central Managing Committee, if the expulsion was done by the CWC, within 15 days from date of receipt of the written order received from the CWC / RWC.

e. The CMC / CWC may consider the appeal and revoke the expulsion or confirm the written order of the CWC / RWC.

TERMINATION OF A MEMBER

8. The membership of a primary member shall stand terminated automatically when

a. the member ceases to be in the service of employment in the Company;

b. the member resigns or retires (on superannuation or voluntarily or under any scheme formulated by the Company), from the services of the Company;

c. the member is reverted to lower cadre under the CDA rules of the Company;

d. exit by what so ever means, of the member, from the services of the Company;

e. the member becomes a member of any other Association registered under Trade Union Act, operating in the Company;

f. A member, who fails to pay subscription or any other type of contribution (such contribution defined in these bye-laws) within 11 months from the date such payment is called for, or fails to pay the arrears for the earlier periods as called for. However, members who have exercised option in favour of Check off Exercise conducted by the Company, this provision shall not apply in respect of payment of subscription. The CWC / RWC may decide about his / her continuation or restoration after payment of arrears by him / her together with restoration fee equivalent to the amount of admission fee prescribed in these Bye-laws.

RESIGNATION OF A MEMBER

9. Any member may be allowed to resign from primary membership of the Association on any reason/s, at any time. However, the subscription amount paid by the member for the unexpired term, shall be forfeited.

FINE AND FORFEITURE

10. The CWC / RWC may impose fines and penalties to a member, if he / she are found to have acted against the guidelines or instructions of the Association. Such fine/penalty amounts collected shall form part of the Funds of the Central Unit / Regional Unit.
11. The fined member may appeal against the fine or penalty, before the CWC, if the fine or penalty was imposed by any RWC and before the CMC, if the fine or penalty was imposed by the CWC, on which appeal, the CMC/CWC may revoke the fine/penalty or confirm the same in writing.

12. The fine and other moneys including subscription already paid by an expelled member (such expulsion defined in these Bye-laws) or a member who ceases to be primary member of the Association (such termination as defined in these Bye-laws), shall be forfeited in full, by such member.

13. When a member resigns from the primary membership of the association (such resignation defined in these Bye-laws), shall forfeit fines and other contributions made by him/her to the Association except the entitled refund amount of subscription paid by him/her (as defined in these Bye-laws).

ENTITLEMENT OF BENEFITS

14. No member of the Association shall be entitled to any benefits that the Association may decide to give its members unless he/she has been a member of the Association for at least one year and has paid all dues and contributions. However, in case of new members enrolled immediately on promotion to the cadre of Class I Officer or directly recruited as Class I Officer, the waiting period of 1 year shall not apply.

15. Member expelled from or terminated from the Association, or resigned from primary membership of the Association, under the various clauses of these Bye-laws are not entitled for any benefits from the day they are expelled/terminated/resigned as the case may be.

REGISTER OF MEMBERS

16. The Association shall keep a Register of all its members containing their names, employee number as per the books of the Company, date of admission to the Association and updated position of payment of Subscription. The Central General Secretary or any person authorized by the Central Working Committee shall maintain this Register on All India basis. At Regional Level, the Regional Secretary or any person authorized by the Regional Working Committee shall maintain the Register in respect of members in their Region.

MANAGEMENT OF THE ASSOCIATION

17. The Association shall function on All India basis. At Regional levels, where the Regional Office of the Company is situated, Regional Units, defined here, will be formed. The Regional Units will manage the affairs of the Association at the Region level. The area of operation of the Regional Units shall be the jurisdiction of Regional Offices of the Company.

18. There shall be a Central Unit, as defined here, which shall manage the affairs of the Association at all India level.

19. For the purpose of managing the affairs of the Association at various levels the following committees are constituted.
20. FORMATION AND FUNCTIONS OF VARIOUS COMMITTEES

a. FORMATION OF REGIONAL UNITS

i. The Regional Unit shall consist of Regional General Council, Regional Working Committee and Regional Office Bearers.

ii. The Central Working Committee may constitute Regional Units at places where the Regional Offices of the Company are situated on need basis. The Regional Unit shall be called in the name of the place where it is constituted.

iii. The Regional Units can be formed clubbing 2 or more area of operations of Regional Offices of the Company. In such cases, the CWC shall suggest a name for the Regional Unit.

iv. While forming the Regional Units, the CWC may constitute an Adhoc Committee pending election to the Regional Unit. The Adhoc Committee will conduct elections to various forums of the Regional Unit and shall be abolished, once the elections are over.

b. CENTRAL GENERAL COUNCIL

i. Central General Council will be the supreme body of the Association, the decision taken by them shall be final.

ii. All primary members of the Association anywhere in India and who are not disqualified by any of the provisions of these bye-laws.

iii. The Central General Council Meeting shall ordinarily meet ONCE IN A YEAR, at place and time to be decided by the Central Working Committee (the forum defined in these Bye-laws). However, if such meeting is not convened once a year, the CWC may grant a further time not exceeding 12 months.

iv. The Central Working Committee (the forum defined in these Bye-laws) shall frame agenda for the Central General Council Meeting

v. TWENTY ONE days clear notice shall be given to the CGC members for the meeting of CGC. The notice shall contain the days, dates, venue, time of the meeting and agenda for the meeting. Non receipt of notice shall not be held against the Association.

vi. 1/3rd of members of CGC or a minimum of 100 members of the CGC shall be the required quorum for CGC Meeting. In case of absence of required quorum, the CGC meeting shall be adjourned and re-convened, at any time but not prior to expiry of 48 hours from the time adjournment. For such re-convened Meeting, no notice shall be required and no quorum shall be required. CGC members present at the re-convened CGC meeting shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association.
vii. The President of the Association shall normally preside over the CGC meeting and conduct the proceedings. In the absence of the President one of the Vice-Presidents as proposed and seconded by the members present, shall preside over the meeting and conduct the proceedings. If need be, any other member, who will be proposed and seconded by group of other members shall preside over the meeting and conduct the proceedings.

viii. Every member present shall have ONE vote. The President or the person presides over the CGC shall have Casting Vote also in addition to his ordinary vote.

ix. The CGC shall normally transact the following business:

1. To read and confirm minutes of the earlier meeting.
2. To present, discuss and adopt the Report of General Secretary.
3. To present and adopt the Accounts of the Association due from earlier CGC meeting to present meeting.
4. To discuss and adopt, in full or replace or redraft or rescind or expunge, Amendment to Bye-laws of the Association.
5. To affiliate, federate, amalgamate or merge the Association with any other Association / Forums having similar aims and objectives.
6. To withdraw the affiliation, federation, amalgamation or merger of the Association from any other Association / Forums due to compulsion and time and situation.
7. To transact any other business listed in the Agenda.
8. To move, discuss and adopt any resolution involving the affairs of the Company, the Insurance Industry, the Country, the Global scenario and the society of general public.
9. To elect members to the Central Working Committee and Central Office Bearers for the next term.
10. To appoint Auditors to audit accounts of the Association, who shall do the audit work till the next auditors are appointed, and fix remuneration payable to them.
11. To discuss any other matter with permission of chair.

x. All above transactions, except amendment to bye-laws, will be adopted with simple majority of members present and in case of amendment to bye-laws, it shall be adopted by 2/3rd majority of members present in the CGC.

xi. Any member of the CGC may move a resolution in the CGC, by giving in writing his / her desire to do so along with details of such resolution up to 24 hours prior to the time of commencement of the CGC. Such motion will be placed in the CGC under any other matter.

C. EMERGENCY / EXTRA-ORDINARY CENTRAL GENERAL COUNCIL

i. The President or General Secretary or one of the Organizing Secretaries along with any one of the Central Office Bearers, or atleast 12 Central Working Committee Members or atleast 2/3rd of Regional Presidents & Regional Secretaries, may convene Emergency / Extra-ordinary Central General Council Meeting.

ii. Atleast 500 primary members of the Association may insist the President or the General Secretary to convene an Emergency / Extra-Ordinary CGC
Meeting, by signing a petition in writing, duly certified by the Regional President / Regional Secretary.

iii. There shall be 7 clear days notice for such meeting.

iv. The Emergency / Extra-ordinary Central General Council Meeting may be convened any time during a year.

v. There shall be specific agendas for such meetings and no other issues will be taken up for discussion in the Emergency / Extra-ordinary General Council Meeting.

vi. The President of the Association shall preside over the Emergency / Extra-ordinary CGC meeting and conduct the proceedings. In the absence of the President one of the Vice-Presidents as proposed and seconded by the members present, shall preside over the meeting and conduct the proceedings. If need be, any other member, who will be proposed and seconded by group of other members shall preside over the meeting and conduct the proceedings.

vii. Every member present shall have ONE vote. The President or the person presides over the Emergency / Extra-ordinary CGC Meeting shall have Casting Vote also in addition to his normal vote.

viii. All decisions shall be taken by 2/3rd majority of members attending the meeting.

ix. There shall be no quorum required for the meeting.

x. There can be not more than 2 such meetings in between 2 regular CGC meetings.

d. CENTRAL WORKING COMMITTEE

i. There shall be a Central Working Committee consisting of 28 members from Chennai only, duly elected by the Central General Council, and 3 members from any where in India nominated by the CWC.

ii. The Central Working Committee shall be in Office till the next CWC is elected in the next CGC meeting.

iii. Subject to provisions of the Act, the CWC shall have full authority to carry out activities of the Association, not in contravene to the provisions of these bye-laws.

iv. Central Working Committee shall meet atleast ONCE IN A CALENDAR MONTH at a place and time to be decided by the General Secretary in consultation with the President.

v. SEVEN days clear notice shall be given to the CWC members for the meeting of CWC. The notice shall contain the day, date, venue, time of the meeting and agenda for the meeting. Non receipt of meeting shall not be held against the Association.

vi. 2/3rd of elected members of CWC or a minimum of 15 members shall be the required quorum for CWC Meeting. In case of absence of required quorum, the CWC Meeting shall be adjourned and re-convened. For such re-convened Meeting, no notice shall be required and no quorum shall be required. CWC members present at the re-convened CWC meeting shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association.

vii. The President of the Association shall preside over the CWC meeting and conduct the proceedings. In the absence of the President one of the Vice-
Presidents as proposed and seconded by the members present, shall preside over the meeting and conduct the proceedings. If need be, any other member, who will be proposed and seconded by group of other members shall preside over the meeting and conduct the proceedings.

viii. Every member present shall have ONE vote. The President or the person presides over the CWC shall have Casting Vote also in addition to his normal vote.

ix. A primary member, who has completed atleast TWO years of membership and is working in the Chennai Offices of the Company at the time of election of CWC, shall be eligible to become member of the CWC. For the purpose of this bye-law, “Chennai” shall mean the area defined under Transfer and Mobility Policy of Class I Officers of the United India Insurance Coo. Ltd.

x. A CWC member shall cease to be CWC member, if he / she is ceased to be a member of the Association by any of the provisions of these bye-laws.

xi. The interim vacancy in the Office Bearers shall be filled in by co-option from the CWC members.

xii. The interim vacancy of members of CWC shall remain un filled till next election.

xiii. The interim vacancy in the nominated membership to CWC may be filled in by way of co-option by the elected CWC members any time, for the un expired term of the CWC.

xiv. The CWC shall normally transact the following business:

1. To read and confirm minutes of the earlier meeting.
2. To discuss about the affairs of the Association.
3. To chalk out organizational activities.
4. To appoint Sub Committees for specific reasons or to carry out specific activity.
5. To frame guidelines and to define functions of various subcommittees including Central Audit Committee.
6. To appoint Central Advisory Committee and frame guidelines and to define functions of the Central Advisory Committee.
7. To perform other functions as mentioned in these Bye-laws.
8. To discuss any other matter with permission of chair.

xv. Any CWC member (including Central Office Bearer) who does not attend 2/3rd of the total number of CWC meetings convened between 2 CGC meetings, shall become in-eligible to contest in the next election for CWC. However, this requirement of minimum attendance to CWC meetings shall not be applicable to nominated CWC members.

xvi. All decisions in the CWC shall be arrived by simple majority.

xvii. The Central Working Committee may constitute Central Advisory Committee consisting of not more than 3 members.

1. Members for such committee shall be any member of the Association and is not disqualified by any of the provisions in these Bye-laws.
2. The term of the Central Advisory Committee shall co-terminus with the terms of CWC.
3. The CWC may frame guidelines as to the Roll of, Powers of and Functioning of the Advisory Committee.
4. Such Committee may discharge functions of CWC or that of Central Office Bearers, to the extent defined by the CWC.

xviii. The Central Working Committee may constitute Central Audit Committee consisting of not more than 3 members.

1. Members of such committee shall be from the members of CWC, out of them not more than 1 can be a Central Office Bearer.
2. While constituting the Committee the CWC may nominate one of the members as coordinator.
3. President, General Secretary, Treasurer and Assistant Treasurer shall not be a member in the Audit Committee.
4. The Audit Committee shall meet periodically and audit the accounts of the Central Working Committee.
5. The Coordinator shall submit the report of Audit Committee during every quarter while quarterly accounts are submitted by the Treasurer.

e. CENTRAL OFFICE BEARERS

i. Any member who is a member in CWC may be elected as Central Office Bearer, provided he / she has served as a member in CWC for at least 1 term during the past 6 years prior to election or he / she has served as an Office Bearer in any of the Regional Units prior to election and is not an Office Bearer in any other Association, operating in the Company

ii. There shall be TEN Central Office Bearers who shall constitute Central Office Bearers, as follows:

1. PRESIDENT  
2. VICE PRESIDENTS  
3. GENERAL SECRETARY  
4. ORGANISING SECRETARIES  
5. JOINT SECRETARIES  
6. TREASURER  
7. ASST. TREASURER  

iii. Out of the above not more than 2 shall be nominated member of CWC and one nominated member only be elected to the post of Principle Office Bearer (viz. President or General Secretary). The CMC may decide on the method of electing nominated member as Central Office Bearer.

iv. The Central Office Bearers shall be in Office till the next Central Office Bearers are elected in the CGC.

v. No member can be elected as President and/or General Secretary for not more than 4 years continuously. Such 4 continuous years for a member shall include his / her tenure as President or General Secretary or both.

vi. Central Office Bearers shall manage day to day affairs of the Association.

vii. Subject to provisions of the Act, the Central Office Bearers shall have full authority to carry out activities of the Association on day to day basis, not in contravene to the provisions of these bye-laws.
viii. Central Office Bearers shall meet at least TWICE IN A CALENDAR MONTH at a place and time to be decided by the General Secretary in consultation with the President.

ix. TWO days clear notice shall be given to the Central Office Bearers for their meeting. The notice issued verbally is sufficient.

x. Considering the need, the General Secretary, in consultation with the President may convene meeting of Central Office Bearers at any time without prior notice.

xi. 2/3rd of elected members of Central Office Bearers or a minimum of 4 members shall be the required quorum for the meeting. In case of absence of required quorum, the meeting shall be adjourned and re-convened. For such re-convening, no notice shall be required. No quorum shall be required for such re-convened meeting. Central Office Bearers present at the re-convened meeting shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association.

xii. In case of emergency meeting of Central Office Bearers convened by the General Secretary, as laid down here, no quorum is required and the members present shall present at the meeting shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association.

xiii. The President of the Association shall preside over the meeting of Central Office Bearers and conduct the proceedings. In the absence of the President one of the Vice-Presidents as proposed and seconded by the members present, shall preside over the meeting and conduct the proceedings. If need be, any other Central Office Bearer, who will be proposed and seconded by other Central Office Bearers may preside over the meeting and conduct the proceedings.

xiv. Any Central Office Bearer, who does not attend 2/3rd of the total number of normal meetings of the Central Office Bearers convened between 2 CGC meetings, shall become in-eligible to become Central Office Bearer in the next election.

xv. The decisions in the meeting of the Central Office Bearers shall be arrived by simple majority.

**f. CENTRAL MANAGING COMMITTEE**

i. The Central Managing Committee shall be constituted in CGC, with the following members:

   1. The Central Office Bearers  
   2. The CWC members  
   3. The Regional Presidents & Secretaries

ii. Members of CMC shall hold the office till the next CMC is constituted.

iii. In case of changes in the Regional Office Bearers, the existing Regional President and the existing Regional Secretary representing the Regional Unit shall be replaced with the new Regional President & Regional Secretary.
iv. Subject to provisions of the Act, the CMC shall have full authority to chalk out activities of the Association, not in contravene to the provisions of these Bye-laws.

v. The CMC shall have authority to decide upon the principles and polices of the Association, not in contravene to the provisions of these Bye-laws.

vi. The CMC may recommend amendment to these Bye-laws, to the CWC, for proposing amendments in these bye-laws for discussion and adoption in the next CGC.

vii. The CWC may convene meeting of CMC atleast ONCE IN 12 MONTHS at place, dates and time to be decided by the CWC, as recommended by the Central Office Bearers.

viii. FOURTEEN days clear notice shall be given to the CMC members for the meeting of CMC. The notice shall contain the day, date, venue, time of the meeting and agenda for the meeting. Non receipt of Notice shall not be held against the Association.

ix. 2/3rd of elected members of CMC or a minimum of 25 members shall be the required quorum for CMC Meeting. In case of absence of required quorum, the CMC Meeting shall be adjourned and re-convened. For such re-convened Meeting, no notice shall be required and no quorum shall be required. CMC members present at the re-convened CMC meeting shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association.

x. The President of the Association shall preside over the CMC meeting and conduct the proceedings. In the absence of the President one of the Vice-Presidents as proposed and seconded by the members present, shall preside over the meeting and conduct the proceedings. If need be, any other member, who will be proposed and seconded by group of other members may preside over the meeting and conduct the proceedings.

xi. Every member present shall have ONE vote. The President or the person presides over the meeting of the CMC shall have Casting Vote also in addition to normal vote.

xii. The CMC shall normally transact the following business:

   1. To read and confirm minutes of the earlier meeting.
   2. To discuss about the affairs of the Association.
   3. To chalk out organizational activities.
   4. To recommend amendment to bye-laws, if needed.
   5. To perform other functions as mentioned in these bye-laws.
   6. To discuss any other matter with permission of chair.

xiii. The decisions in the CMC shall be arrived by simple majority.

xiv. In case of emergency situations, the General Secretary in consultation with the President may convene emergency CMC meetings, for which atleast 7 days clear notice shall be given. No quorum shall be required for such Emergency CMC meeting. CMC members present at the re-convened CMC meeting shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association.
g. REGIONAL GENERAL COUNCIL

i. Regional General Council will be the supreme body for the Association at Regional level.

ii. All Primary Members working in the area of operation of the Regional Unit shall be the delegates for that Regional General Council.

iii. The Regional General Council Meeting shall meet at least ONCE IN A YEAR, at place and time to be decided by the Regional Working Committee (the forum defined in these bye-laws). However, if such meeting is not convened once a year, the RWC may grant a further time not exceeding 12 months.

iv. The Regional Working Committee shall frame agenda for the Regional General Council Meeting.

v. TWENTY ONE days clear notice shall be given to the RGC members for the meeting of RGC. The notice shall contain the days, dates, venue, time of the meeting and agenda for the meeting. Non-receipt of meeting shall not be held against the Association.

vi. 1/3rd of members of RGC or a minimum of 25 members shall be the required quorum for RGC Meeting. In case of absence of required quorum, the RGC meeting shall be adjourned and re-convened. For such re-convened Meeting, no notice shall be required and no quorum shall be required. RGC members present at the re-convened RGC meeting shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association.

vii. The Regional President shall preside over the RGC meeting and conduct the proceedings. In the absence of the Regional President one of the Regional Vice-Presidents as proposed and seconded by the members present, shall preside over the meeting and conduct the proceedings. If need be, any other member, who will be proposed and seconded by group of other members shall preside over the meeting and conduct the proceedings.

viii. Every member present shall have ONE vote. The Regional President or the person presides over the meeting of the RGC shall have Casting Vote also in addition to normal vote.

ix. The RGC shall normally transact the following business:

1. To read and confirm minutes of the earlier meeting.
2. To present, discuss and adopt the Report of Regional Secretary.
3. To transact any other business listed in the Agenda.
4. To move, discuss and adopt any resolution involving the affairs of the Company, the Insurance Industry, the Country, the Global scenario and the society of general public.
5. To elect members to the Regional Executive Council (Regional Office Bearers) and Regional Working Committee for the next term.
6. To discuss any other matter with permission of chair.

x. All above transactions will be adopted with simple majority of members present.

xi. Any member of the RGC may move a resolution in the RGC, by giving in writing his / her desire to do so along with details of such resolution up to
24 hours prior to the time of commencement of the RGC. Such motion will be
placed in the RGC under any other matter.

h. REGIONAL WORKING COMMITTEE

i. There shall be a Regional Working Committee for every Regional Unit
consisting of 28 members duly elected by the Regional General Council.

ii. The Regional Working Committee shall be in Office till the next RWC is
elected in the next RGC meeting.

iii. Regional Working Committee shall assist the Regional Executive Council for
managing day to day affairs of the Association, at Regional level.

iv. Subject to provisions of the Act, the RWC shall have full authority to carry
out activities of the Association, not in contravene to the provisions of these
bye-laws, as guided by the Central Unit, from time to time.

v. Regional Working Committee shall meet atleast ONCE IN TWO CALENDAR
MONTHS at a place and time to be decided by the Regional Secretary in
consultation with the Regional President.

vi. TWELVE days clear notice shall be given to the RWC members for the
meeting of RWC. The notice shall contain the day, date, venue, time of the
meeting and agenda for the meeting. Non receipt of meeting shall not be
held against the Association.

vii. 2/3rd of elected members of RWC or a minimum of 15 members shall be the
required quorum for RWC Meeting. In case of absence of required quorum,
the RWC meeting shall be adjourned and re-convened. For such re-
convened Meeting, no notice shall be required and no quorum shall be
required. RWC members present at the re-convened RWC meeting shall be
deemed to be required quorum and shall do all such business, which a full
quorum might have done, and decisions taken at such meeting shall be
binding on the Association.

viii. The Regional President of the Regional Unit shall preside over the RWC
meeting and conduct the proceedings. In the absence of the Regional
President one of the Regional Vice-Presidents as proposed and seconded by
the members present, shall preside over the meeting and conduct the
proceedings. If need be, any other member, who will be proposed and
seconded by group of other members shall preside over the meeting and
conduct the proceedings.

ix. Every member present shall have ONE vote. The Regional President or the
person presides over the meetings of RWC shall have Casting Vote also in
addition to his normal vote.

x. A primary member who has completed atleast TWO years of membership
and is working in the Offices of the Company in the area of operation of the
Regional Unit, at the time of election of RWC, shall be eligible to become
member of the RWC.

xi. A RWC member shall cease to be RWC member, if he/she is ceased to be a
member of the Association by any of the provisions of these Bye-laws.

xii. The interim vacancy in the Office Bearers shall be filled in by co-option from
the RWC members.

xiii. The interim vacancy of members of RWC shall remain unfilled till next
election.

xiv. The RWC shall normally transact the following business:
1. To read and confirm minutes of the earlier meeting.
2. To discuss about the affairs of the Association.
3. To chalk out organizational activities, as per guidelines from the Central Unit.
4. To appoint Sub-Committees for specific reasons or to carry out specific activity.
5. To perform other functions as mentioned in these Bye-laws.
6. To discuss any other matter with permission of Chair.

xv. Any RWC member (including Regional Office Bearer) who does not attend 3/5th of the total number of RWC meetings convened between 2 RGC meetings, shall become in-eligible to contest in the next election for RWC.

xvi. The decisions in the RWC shall be arrived by simple majority.

xvii. The Regional Working Committees may constitute Regional Audit Committee for their Regional Unit, consisting of not more than 3 members.

1. Members of such committee shall be from the members of RWC, out of them not more than 1 can be a Regional Office Bearer.
2. While constituting the Committee the RWC may nominate one of the members as co-ordinator.
3. Regional President, Regional Secretary, Regional Treasurer and Regional Assistant Treasurer shall not be a member in the Audit Committee.
4. The Audit Committee shall meet periodically and audit the accounts of the Regional Unit.
5. The Coordinator shall submit the report of Audit Committee during every quarter while quarterly accounts are submitted by the Regional Treasurer.

i. REGIONAL OFFICE BEARERS

i. Any member who is a member in RWC may be elected as Regional Office Bearer, provided he / she has served as a member in RWC for at least 1 term during the past 6 years prior to election or he / she has served as an Office Bearer in any of the Regional Units prior to election or he / she has served as a Central Office Bearer prior to election and is not an Office Bearer in any other Association, operating in the Company.

ii. There shall be TEN Regional Office Bearers who shall constitute Regional Office Bearers, as follows:

<table>
<thead>
<tr>
<th>Position</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>REGIONAL PRESIDENT</td>
<td>1</td>
</tr>
<tr>
<td>REGIONAL VICE PRESIDENTS</td>
<td>2</td>
</tr>
<tr>
<td>REGIONAL SECRETARY</td>
<td>1</td>
</tr>
<tr>
<td>REGIONAL ORGANISING SECRETARIES</td>
<td>2</td>
</tr>
<tr>
<td>REGIONAL JOINT SECRETARIES</td>
<td>2</td>
</tr>
<tr>
<td>REGIONAL TREASURER</td>
<td>1</td>
</tr>
<tr>
<td>REGIONAL ASST. TREASURER</td>
<td>1</td>
</tr>
</tbody>
</table>

iii. The Regional Office Bearers shall be in Office till the next Regional Office Bearers are elected in the RGC.
iv. No member can be elected as Regional President and/or Regional Secretary for not more than 4 years continuously. Such 4 continuous years for a member shall include his / her tenure as Regional President or Regional Secretary or both, in that Regional Unit.

v. Regional Office Bearers shall manage day to day affairs of the Association at their Regional Unit level.

vi. Subject to guidelines from the Central Unit, the Regional Office Bearers shall have full authority to carry out activities of the Association on day to day basis at Regional Level, not in contravene to the provisions of these Bye-laws.

vii. Regional Office Bearers shall meet atleast ONCE IN A CALENDAR MONTH at a place and time to be decided by the Regional Secretary in consultation with the Regional President.

viii. TWO days clear notice shall be given to the Regional Office Bearers for the meeting. The notice issued verbally is sufficient.

ix. Considering the need, the Regional Secretary, in consultation of the Regional President may convene meeting of Regional Office Bearers at any time without prior notice.

x. 2/3rd of Regional Office Bearers or a minimum of 4 members shall be the required quorum for REC Meeting. In case of absence of required quorum, the meeting shall be adjourned and re-convened. For such re-convened Meeting, no notice shall be required and no quorum shall be required. Regional Office Bearers present at the re-convened meeting shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association.

xi. In case of emergency meeting of Regional Office Bearers convened by the Regional Secretary, as laid down here, no quorum is required and the members present shall be deemed to be required quorum and shall do all such business, which a full quorum might have done, and decisions taken at such meeting shall be binding on the Association at Regional level.

xii. The Regional President shall preside over the meeting of Regional Office Bearers and conduct the proceedings. In the absence of the Regional President one of the Regional Vice-Presidents as proposed and seconded by the members present, shall preside over the meeting and conduct the proceedings. If need be, any other member, who will be proposed and seconded by group of other members shall preside over the meeting and conduct the proceedings.

xiii. The interim vacancy in the Regional Office Bearers shall be filled in by co-option from the RWC members.

xiv. Any Regional Office Bearer who does not attend 2/3rd of the total number of normal meetings of Regional Office Bearers convened between 2 RGC meetings, shall become in-eligible to become Regional Office Bearer in the next election.

xv. The decisions in the meetings of the Regional Office Bearers shall be arrived by simple majority.

j. **DISTRICT COMMITTEES**

i. Considering the need, the Regional Units may constitute District Committees at District Levels, as per guidelines below:
1. District Committees at Divisional Office (of the Company) Level or at Branch Office (of the Company) Level may be formed by the Regional Units.
2. Regional Working Committees may form such Committees by way of a resolution in RWC meetings.
3. The District Committees shall consist of 1 Convener and 2 District Committee Members.
4. The District Committees shall have no power to collect funds on behalf of the Association.
5. The District Committees shall function under the supervision of Regional Unit to which the committee belong and carry out the guidelines issued.
6. The District Committee Conveners shall be Ex-officio member in RWC and shall have no voting power in the RWC.

k. REMOVAL OF MEMBER FROM VARIOUS COMMITTEES

i. A member in any of the Committees / Forums described in this by-law, shall become liable for removal from such membership, when he / she is found to have violated the function / duties / guidelines provided / assigned to him / her.

ii. When a member is found to have acted in such a manner, the Central Unit or the Regional Unit may call for reasons / explanations for such activities. Such reply / explanation shall be submitted within 7 days from date of notice from the Central / Regional Unit, is received.

iii. On scrutiny of the reply, if it is found un-suitable or un-acceptable, the Central / Regional Unit may convene special meeting for initiating removal of the member.

iv. Such removal shall take place by way of 2/3rd voting in the forum in which he / she are a member.

v. When voting for such removal takes place, the member against whom the voting is called for, shall not take part in the voting.

vi. The removed member shall have no forum to appeal before.

vii. The Central Unit or Regional Unit, by provisions of this Bye-law, may constitute a subcommittee, to undertake the above actions, which shall be deemed to have initiated by the full forum.

viii. A member in any of the forum shall stand automatically removed, if he ceases to become a primary member by any provisions of these Bye-laws.

FUNCTIONS OF VARIOUS OFFICE BEARERS OF THE ASSOCIATION

21. THE PRESIDENT

a. He / She shall preside over all the meetings of Association.
b. He / She shall preserve order and discipline.
c. He / She shall sign all minutes after confirmation by meeting.
d. He / She shall sign Annual Audited Accounts.
e. In addition to his / her voting, he / she shall have casting vote also, when presides over a meeting.
f. He / She shall perform or discharge any other functions as provided in these Bye-laws.

22. THE VICE – PRESIDENTS

a. They shall perform or discharge all functions of the President, when he / she could not perform or discharge his functions.
b. They shall perform or discharge any other functions as provided in these Bye-laws.

23. THE GENERAL SECRETARY

a. He / She shall summon and attend all meetings of the Association under the provisions of these Bye-laws.
b. He / She shall record minutes of all meetings of the Association
c. He / She shall prepare such statements relating to business of the Association as the Central Unit may require.
d. He / She shall be in charge of and responsible for all documents, papers and properties of the Association.
e. He / She shall keep and maintain the register of all members.
f. He / She shall carry on correspondence of the Association, supervision of affairs of the Association and to carry on general management of Properties of the Association.
g. He / She shall engage and control salaried staff as may be considered necessary, in consultation with the President and subject to confirmation / ratification by the CWC.
h. He / She shall submit to Registrar of Trade Unions, all returns and send notices that should be sent to him, under the Trade Unions Act, 1926.
i. He / She shall retain Petty Cash up to a limit to be approved the CWC, at any one time.
j. He / She shall perform or discharge any other functions as provided in these Bye-laws.
k. He / She shall be the person to sue or to be sued on behalf of the Association, across the Country.

24. THE ORGANISING SECRETARIES

a. They shall perform or discharge all functions of the General Secretary, when he / she could not perform or discharge his functions.
b. They shall maintain liaison with the Central Managing Committee and all Regional Units on all matters of interest of the Association.
c. They shall initiate steps for successful conduct of meetings, seminars and conventions under directions of the CWC.
d. They shall perform or discharge any other functions as provided in these Bye-laws.

25. THE JOINT SECRETARIES

a. They shall generally assist the General Secretary.
b. They shall perform or discharge all functions of the Organizing Secretary, when he / she could not perform or discharge his functions.
c. They shall perform or discharge any other functions as provided in these Bye-laws.
26. THE TREASURER

a. He / She receive all amounts due to the Association and shall deposit the same into Bank(s) within next working day.
b. He / She shall operate the Bank account(s) jointly with the General Secretary or the President.
c. He / She shall maintain relevant accounts of all receipts and payments.
d. He / She shall prepare periodical financial statements and place the same before the CWC.
e. He / She shall keep safely any Fixed Deposit Receipt(s) / Share Certificate(s).
f. He / She shall make payment towards expenses sanctioned by the General Secretary or the President, as permitted by the CWC.
g. He / She shall be responsible for maintenance of documents of all receipts and expenditure.
h. He / She shall perform or discharge any other functions as provided in these Bye-laws.

27. THE ASSISTANT TREASURER

a. He / She generally assist the Treasurer.
b. He / She shall perform or discharge all functions of the Treasurer, when he / she could not perform or discharge his/her functions.

28. THE REGIONAL PRESIDENT

He / She shall perform the functions, as of the President of Central Unit, at Regional Level, applicable to Regional Units, as defined in these Bye-laws.

29. THE REGIONAL VICE – PRESIDENTS

They shall perform the functions, as of the Vice-President of Central Unit, at Regional Level, applicable to Regional Units, as defined in these Bye-laws.

30. THE REGIONAL SECRETARY

He / She shall perform the functions, as of the General Secretary of Central Unit, at Regional Level, applicable to Regional Units, as defined in these Bye-laws.

31. THE REGIONAL ORGANISING SECRETARY

They shall perform the functions, as of the Organizing Secretary of Central Unit, at Regional Level, applicable to Regional Units, as defined in these Bye-laws.

32. THE REGIONAL JOINT SECRETARIES

They shall perform the functions, as of the Joint Secretary of Central Unit, at Regional Level, applicable to Regional Units, as defined in these Bye-laws.
33. THE REGIONAL TREASURER

He / She shall perform the functions, as of the Treasurer of Central Unit, at Regional Level, applicable to Regional Units, as defined in these Bye-laws.

34. THE REGIONAL ASSISTANT TREASURER

He / She shall perform the functions, as of the Assistant Treasurer of Central Unit, at Regional Level, applicable to Regional Units, as defined in these Bye-laws.

ELECTION OF VARIOUS OFFICE BEARERS AND COMMITTEE MEMBERS

35. THE CENTRAL GENERAL COUNCIL

All primary members of the Association as on date of issuance of Notice for the CGC, and who are not disqualified by any of these provisions of these Bye-laws as on date of the meeting of CGC, shall be Members to the Central General Council.

36. THE CENTRAL OFFICE BEARERS & CENTRAL WORKING COMMITTEE MEMBERS

The 28 Central Working Committee Members including 10 Central Office Bearers shall be elected in the Central General Council Meetings, as per procedure laid down below:

a. One of the Agenda in the CGC meeting shall be Election of CWC Members and Central Officer Bearers.
b. The CWC, while convening the next CGC Meeting, shall appoint a Returning Officer, to conduct election of Central Office Bearer and other CWC Members.
c. The Returning Officer shall notify the election, schedule of election and call for nomination for the post of member to CWC.
d. The Returning Officer shall accept nomination form, in prescribed format, the format to be finalized by the CWC.
e. The Returning Officer shall scrutinize the nomination forms received, and shall furnish final list of candidates in the fray.
f. Scrutiny of nominations shall be done in accordance with the provisions of these Bye-laws.
g. The General Secretary shall provide the details required or called for, by the Returning Officer, for conduct of Elections.
h. The Returning Officer shall conduct elections as per following guidelines:

i. In case there is less number of nominations received, the Returning Officer may call for fresh nominations, from the members present in the CGC, subject to eligibility norms laid down in these bye-laws, for the uncontested seats only.
ii. In case of equal or less number of nominations received, than the required number of posts of CWC membership to be filled in, the eligible nominations received shall be declared as ELECTED.
iii. In case there are more nominations received than the required number of posts of CWC membership to be elected, the Returning Officer shall conduct the election under the Agenda listed for the CGC.
iv. Before proceeding with the election, the Returning Officer may grant further time for withdrawal of nomination forms.
v. In case the member who has filed nomination form for the election, cease to be an eligible member to contest at the time of election, his nomination form shall stand withdrawn automatically.

vi. Even after such withdrawals, if the number of persons in the fray exceeds the required number, the Returning Officer shall proceed with conduct of Election.

vii. The Election shall be conducted by way of secret ballot only.

viii. After the election, the Returning Officer shall count the ballots and declare the results.

ix. The Returning Officer can utilize the services of any other member / person, to assist him in conducting the Election proceedings.

i. After the election of CWC members, the elected CWC members shall assemble and nominate 3 members to the CWC, which has to be approved by the CGC. Such member shall be a primary member any where in India and not disqualified to be a member by any provisions of these Bye-laws.

j. The CMC including the nominated CWC members shall meet and elect Central Office Bearers among themselves, as provided in these Bye-laws.

k. In case there are more proposals / contestants for any post of Central Office Bearer, the Returning Officer shall conduct election of Central Office Bearers by secret Ballot, to which all CMC members including nominated CWC members will vote.

37. THE REGIONAL GENERAL COUNCIL

All primary members of the Association at the Regional Unit level, as on date of issuance of Notice for the RGC, and who are not disqualified by any of these provisions of these bye-laws as on date of the meeting of RGC, shall be Members to the Regional General Council.

38. THE REGIONAL OFFICE BEARERS & REGIONAL WORKING COMMITTEE MEMBERS

The 28 Regional Working Committee Members including 10 Regional Office Bearers shall be elected in the Regional General Council Meetings, as per procedure laid down below:

a. One of the Agenda in the RGC meeting shall be Election of RWC Members and Regional Office Bearers.

b. The RWC, while convening the next RGC Meeting, shall appoint a Returning Officer, to conduct election of Regional Office Bearer and other RWC Members.

c. The Returning Officer shall notify the election, schedule of election and call for nomination for the post of member to RWC.

d. The Returning Officer shall accept nomination form, in prescribed format, the format issued by the Central Unit.

e. The Returning Officer shall scrutinize the nomination forms received, and shall furnish final list of candidates in the fray.

f. Scrutiny of nominations shall be done in accordance with the provisions of these bye-laws.
g. The Regional Secretary shall provide the details required or called for, by the Returning Officer, for conduct of Elections.

h. The Returning Officer shall conduct elections as per following guidelines:
   
i. In case there is less number of nominations received, the Returning Officer may call for fresh nominations, from the members present in the RGC, subject to eligibility norms laid down in these bye-laws, for the uncontested seats only.
   
   ii. In case of equal or less number of nominations received, than the required number of posts of RWC membership to be filled in, the eligible nominations received shall be declared as ELECTED.
   
   iii. In case there are more nominations received than the required number of posts of RWC membership to be elected, the Returning Officer shall conduct the election under the Agenda listed for the RGC.
   
   iv. Before proceeding with the election, the Returning Officer may grant further time for withdrawal of nomination forms.
   
   v. In case the member who has filed nomination form for the election, cease to be an eligible member to contest at the time of election, his nomination form shall stand withdrawn automatically.
   
   vi. Even after such withdrawals, if the number of persons in the fray exceeds the required number, the Returning Officer shall proceed with conduct of Election.
   
   vii. The Election shall be conducted by way of secret ballot only.
   
   viii. After the election, the Returning Officer shall count the ballots and declare the results.
   
   ix. The Returning Officer can utilize the services of any other member / person, to assist him in conducting the Election proceedings.
   
   i. After the election of RWC members, the elected RWC shall meet and nominate 3 members to the RWC, such member shall be a primary member anywhere in India and not disqualified to be a member by any provisions of these Bye-laws.
   
   j. The RWC shall meet and elect Regional Office Bearers among themselves, as provided in these Bye-laws.
   
   k. In case there are more proposals / contestants for any post of Regional Office Bearer, the Returning Officer shall conduct election of Regional Office Bearers by secret Ballot, to which all RWC members will vote.

39. FILLING UP OF INTERIM VACANCIES IN VARIOUS FORUMS

a. There shall be no election for filling up of Interim Vacancies in various forums, as provided in these Bye-laws.

b. The Interim Vacancies shall be filled in by way of co-option only, as provided in these Bye-laws.

c. Such Co-option shall form part of the Agenda furnished along with Meeting Notice sent to members.

d. The President or the person who presides over such meetings shall move the co-option, which shall be seconded by the members.

e. In case of dispute by members for such co-option, any of the members may move co-option of any other eligible members, in which case, the co-option shall be decided by way of motion.
f. Such motion will be conducted as of any other motion, as per provisions in these Bye-laws.
g. The term of co-opted member shall be the unexpired term of the post to which he/she is elected.

ALLOWING PROXIES IN C.G.C. AND R.G.C. MEETINGS

40. Every member present in Central General Council Meetings and Regional General Council Meetings has one vote. President or Chairman of the CGC / RGC shall have casting vote also. Proxies shall be allowed.

41. A member who is not disqualified or is not ceased to be a member, under the Provisions of these Bye-laws, can nominate another member who is not disqualified or is not ceased to be a member, under the provisions of these bye-laws, to attend the CGC / RGC, to take part in the proceedings and vote in deliberations and resolutions and in elections on his/her behalf.

42. A member, who acts as proxy for another member as stated above, shall produce a proxy form certified by President / Regional President or General Secretary / Regional Secretary, to the General Secretary / Regional Secretary as the case may be, before commencement of the CGC / RGC, against acknowledgement.

43. In all decisions including that on Bye-law amendments proxies shall have powers to vote as that of members present.

MAINTENANCE AND USAGE OF GENERAL FUNDS

44. General Funds of the Association shall consist of Admission Fees, Subscription from Members, Donations, Grants, Loans and Levies etc.

45. Besides Subscriptions, the Regional Units may raise funds by way of Donations from any one within India, Levies from Members and Collections raised through any other activities of the Regional Unit.

46. The Funds of the Association shall be deposited in any Nationalised Bank/s and used to make advance/deposit/invest for formation of Cooperative Society/Societies, as approved by the CWC / RWC, in the name of the Association.

47. The Bank a/c shall be operated jointly by the President or the General Secretary along with the Treasurer. In case of Regional Units, the Bank a/c shall be operated jointly by the Regional President or the Regional Secretary along with the Regional Treasurer.

48. Subject to provisions of the Act, the General Funds shall be spent for the following purpose:

a. Payment of Expenses to Staff
b. Payment of Expenses for administration of the Association, including Audit Fees.
c. Expenses on Prosecution and Defence of any legal proceedings to which the Association or any member thereof is a party, when such prosecution or defence is undertaken for the purpose of securing or protecting any rights of the Association or any rights arising out of relation of any members with the Company.
d. Expenses to conduct trade disputes on behalf of the Association or any member thereof.
e. Payment of compensation to members for loss arising out of trade disputes.
f. Payment of allowance to members or their dependents on account of death, old age, sickness, accidents or unemployment of such members.
g. Payments on issue of or undertaking of liability under Policies of Assurance of life of members or under Policies insuring members against sickness, accident or unemployment.
h. Payments on providing Educational, Social or Religious benefits for members (including payment of expenses of general or religious ceremonies for deceased members) or for the dependents of the members.
i. Expenses on any activity of the Association, such activity carried out under the provisions of these Bye-laws.
j. Payment of any amount which becomes obligatory or statutory on the part of Association, to make such payments.
k. Any other payment / expenses as approved by the CWC, not in contravene to the provisions of these Bye-laws.

48.1. EXPENDITURE PROVISIONS:

All expenditure of the Association has to be incurred as provided below:

a. All expenses below Rs.1000/- shall be approved either by the President or by the General Secretary.
b. All expenses of Rs.1000/- and above shall be approved by the President and by the General Secretary jointly.
c. President and General Secretary shall be reimbursed Telephone Expenses (Fixed and Mobile Phone together) upto Rs.2000/- per month subject to production of Bills. However, the CWC may approve higher reimbursements based on merit of each case.
d. All expenses incurred have to be claimed within One month of the bill date. However, The CWC may condone delay upto another three months on merits of each case.
e. All reimbursements shall be made against proper bills only.

All these provisions shall apply to Regional Units at their Regional levels. The terms President, General Secretary and CWC shall be replaced by Regional President, Regional Secretary and RWC respectively.

49. Books of Accounts of the Association shall be open for inspection for any member at respective Offices of the Association during the hours during which, the Offices of the Association are open.

50. The Subscription collected from members shall be shared between the Central Unit and Regional Units in the ratio of 60% for Central Unit and 40% for Regional Units. In respect of other Collections, the Regional Unit shall cede 25% of such collections to the Central Unit.

51. The Central Committee and the Regional Units shall incur expenditure and shall make payments as per directions provided in annexure 1 forming part of these Bye-laws.
MAINTENANCE OF BOOKS OF ACCOUNTS AND AUDIT OF ACCOUNTS

52. The Treasurer shall prepare and maintain Accounts periodically and submit quarterly Statement of Receipts and Payments to the CWC. At Regional level, the Regional Treasurer shall prepare and maintain Accounts periodically and submit quarterly Statement of Receipts and Payments to the RWC.

53. The accounts of Central Unit shall be placed and adopted by the CWC. The Treasurer (Central Office Bearer) shall maintain the books of accounts of the Central Unit. The Books of Accounts of the Central Unit are to be placed at CWC and adopted by them. The Accounts of the Central Working Committee shall be audited annually by a Registered Chartered Accountant and submit the same in the next CGC Meeting.

54. At Regional Level, the Regional Units shall adhere to maintain of Funds and usage as laid down in his Bye-law, as applicable to them. The Regional Units shall maintain Books of accounts separately. Such Accounts are to be placed at respective RWC and adopted by the RWC. The Regional Treasurers shall maintain the books of Regional Unit.

55. The Regional Units have to prepare and audit accounts of their Unit every year preferably within two months from date of closure of accounts. Such accounts shall be placed in the Regional General Council Meetings for adoption by their Regional Members.

56. Regional Units shall submit the Audited accounts to Central Working Committee as soon as it is audited. Pending Audit of accounts, the Regional Units shall submit Provisional accounts every year to the Central Committee. The Central Working Committee shall release share of subscription and other amounts due to Regional Units only after receipt of provisional accounts for that unit.

57. The Accounting Year of the Association shall be JANUARY TO DECEMBER.

AFFILIATION TO OTHER BODIES / FORUMS

58. The Central Managing Committee shall have powers to affiliate / re-affiliate or federate / re-federate the Association with any other Association / Body / Forum operating within India, provided the Aims and Objectives of such Association / Body / Forum, is not in contravene to the provisions of these Bye-laws.

59. At any time, the Central Managing Committee may withdraw the affiliation / federation of the Association with any other Association, which action, in the opinion of the CMC, is necessitated.

AMENDMENT TO BYE-LAWS

60. The Central General Council shall be the authority to amend / remove or re-draft these Bye-laws.

61. Notice for such amendments / removal / redraft shall be given to members attending the CGC, along with the Agenda for the Meeting.

62. The Central Working Committee may recommend amendments / removal / re-draft of Bye-laws.
63. Any member of CGC may also bring any amendment / removal / re-draft of the Bye-laws, but notice for such amendment / removal / re-draft shall reach the General Secretary at least FOURTEEN days prior to date of Central General Council Meeting.

64. Members present at CGC may discuss and adopt the amendment / removal / re-draft, in fully or partly by way of motion, as per provisions in these Bye-laws.

**FRAMING OF RULES UNDER THESE BYE-LAWS**

65. The authority to frame / modify or remove Rules under these Bye-laws, which shall be guideline for day to day functioning of the Association, shall be vested with the Central Working Committee.

66. Such framing / modification / removal of Rules shall be by way of an Agenda and shall be included in the Notice for the CWC Meeting.

67. Members present at CWC may discuss and adopt the framing / modification / removal of the Rules, in fully or partly by way of motion with, as per provisions in these Bye-laws.

**DISSOLUTION OF THE ASSOCIATION AND DISTRIBUTION OF FUNDS**

68. The Association deemed to have been dissolved, by a vote of majority of 3/4th of total Members present in the Central General Council.

69. The motion for dissolution shall be an agenda in the Notice issued to the members. The dissolution motion shall be moved in an Emergency / Extra-Ordinary Central General Council Meeting only.

70. Funds of the Association, after dissolution, after meeting all liabilities, shall be disposed of, in accordance with the decision of the Central General Council Meeting, convened for the dissolution.

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