

CONSTITUTION OF NATIONAL FEDERATION OF INSURANCE FIELD WORKERS OF INDIA

1. NAME

The Name of the organisation shall be "National Federation of Insurance Field workers of India" to be hereinafter called National Federation.

(a) Flag: The flag of the National Federation shall be in the proportion of 2:3 (width: length).

**The new colour & design of NFIFWI flag and the uniform colour of our emblem will be decided later on receipt of the suggestion from all members... Secretary General will co-ordinate on this matter.

2. HEAD QUARTERS

The headquarters of the National Federation shall be at the place of posting of the Secretary General. The headquarters of the Zonal Associations and the Divisional Associations shall be at the places of posting of the Zonal Secretary and the General Secretary of the respective associations.

3. ACCOUNTING YEAR

The accounting year of the National Federation shall be from 1st January to 31st December every year.

(a) Submission of Accounts: The submission of accounts of National Federation (Division/Zone/Central) and the accounts of the properties of NFIFWI (including NFIFWI Trust) should be submitted in all the General Council of Division/Zone/Central Federation after proper auditing by a qualified Chartered accountant.

4. AIMS AND OBJECTIVES

(a) To organise the whole body of the Development Officers of the Life insurance Corporation of India and to foster a spirit of cooperation and comradeship amongst them,

(b) To secure improvement of working and living conditions of its members and to safe guard their interests by all legitimate, peaceful and democratic means,

(c) To make proper representations to the Union and State Governments and to the Life Insurance Corporation of India and other bodies of management in matters affecting or relating to the interests of the Development Officers and the working class,

(d) To undertake prosecution of defence of any legal proceedings to which this National Federation and/or any of its member may be party, for the purpose of protecting their rights of the National Federation and/or such member or members arising out of his/her/their relations with his/ her/their employers,

(e) To conduct trade disputes on behalf of its members,

(f) To arrange meetings and lectures, to publish necessary literature, to develop their understanding of the advantages and facilities of organised life and also to prepare the members to play a legitimate role in their national, social and cultural life,

- (g) To secure equality of rights and privileges for employees doing work of the same nature, irrespective of race, colour, creed and sex,
- (h) To develop a healthy relationship between the employees and employers,
- (i) To secure effective participation of the Development Officers in the management of the Life Insurance Corporation of India and to do all such things required by law,
- (j) To foster a spirit of service to policy holders,
- (k) To compensate a member or members for loss arising out of trade disputes and for Trade Union activities to the extent deemed fit as decided by the respective Executive Committees,
- (l) To pay allowance to a member or members to his/their dependents during non-employment, sickness or accidents of such member or members,
- (m) To start for Members - Libraries, Reading Rooms, Classes, Clubs, Co-operative Credit Societies, Co-operative Stores, Canteens, Institutions etc., to render medical assistance in cash or kind, benefit funds providing financial assistance to member or members on terms and conditions that may be decided upon by the National Executive or by the respective Zonal and Divisional Associations,
- (n) To develop ways and means for the spread of insurance education helping the cause of advancement of insurance industry, with similar aims, objectives and ends in view and to co-operate and/or co-ordinate and/or associate with such institutions
- (o) Notwithstanding the activities of the National Federation being mainly confined to life insurance, it may render such help as is possible, to members of other Institutions constituted with similar aims, objectives and ends in view and to co-operate and/or coordinate and/or federate and/or associate with such institutions.
- (p) To protect the rights and interests of the retired members of our organisation

5. MEMBERSHIP AND DUTIES

- (a) All the Development Officers working in any Office of the Life Insurance Corporation of India who have enrolled as members of the Divisional Association shall be the members.

Fundamental duties and obligations as a member:

- (i) To abide by the Constitution and respect its ideals and objectives and does not engage in spreading unauthenticated messages and rumours against the organisation and the membership in any form of media and shall raise all issues of concern only in the available official forums of the Organisation.
- (ii) To uphold and protect the unity and integrity of National Federation of Insurance Field Workers of India.
- (iii) To promote harmony and the spirit of common brotherhood amongst all the members transcending religious, linguistic and regional or sectional diversities and to renounce practices derogatory to the Dignity of the organisation.
- (iv) To support maintenance & safeguard the Organisations properties.

(v) Strive towards excellence in all spheres of individual and collective activity so that the organisation constantly rises to higher levels of endeavour and achievement.

(b) It shall be obligatory on the part of members to follow the programs and directives of the Federation and faithfully abide by the rules and byelaws that are in force and that may be framed from time to time.

(c) Application for membership shall be made in the prescribed form to the General Secretary of the Divisional Association who may accept the same. Any application not accepted by the General Secretary shall be disposed of by the Divisional Executive Council. The decision of the Divisional Executive Council shall be final. No application shall be rejected without assigning reason. Rejection of the application shall not preclude any one from making a fresh application but not within six months from the date of such rejection.

(d) Members shall enjoy all the rights and privileges assured under the rules and shall be entitled to the benefits of the National Federation. Every member shall have the right to get elected to any position in the National Federation provided he/she has service in LIC for the full tenure on the day of election. However, no individual member will hold any two posts simultaneously.

(e) The membership automatically ceases at the death, resignation, retirement, termination from services or on promotion or on change of category to any class other than Development Officer or on cessation of membership as provided herein. Notwithstanding this, the victimized members of National Federation/Zonal Federation/Divisional/Branch Association at any level shall continue to be a member.

6. MEMBERSHIP FEE

(a) Each Divisional Association shall fix the entrance fee and monthly subscription for its members.

(b) Any member who fails to pay the subscription for three consecutive months and all dues shall cease to be a member. The Executive Council of the Divisional Association may, however, restore the membership of such persons on payment of arrears of such subscriptions and all dues of the organisation.

(c) The Divisional Association shall remit such amount of annual subscription to the Zonal Association and Central Federation as may be fixed by the respective Zonal and National Executive, within six months from the first day of the Accounting year for which it is due and remit full amount of other funds like levy, struggle funds, legal funds etc, within six months from the due date, failing which, such defaulting Division's right to represent in the Zonal Association and the Central Federation shall be forfeited and including debarring, till the arrears of subscription and all other dues are paid.

7. SPECIAL CONTRIBUTIONS

The Central Federation, Zonal Associations and the Divisional Associations shall collect any special contributions as may be fixed by the respective Executive Councils.

8. MAINTENANCE OF REGISTERS

(a) The Central Federation and the Zonal Associations shall maintain registers of the constituent associations with the official addresses of the said associations as well as the names, address and such other particulars as may be deemed necessary of the office bearers and the members of the National Executive, Federal Council, Zonal Executive and Zonal Council respectively.

(b) The books and register of the Central Federation shall be kept at the Headquarters of the Central Federation or at such other place or places as the Central Secretariat may determine from time to time.

(c) The Books and registers of the Zonal Association shall be kept at the Head Quarters of Zonal Secretary or at such place(s) as the Zonal EC/Zonal Secretary may determine from time to time.

The Books and registers of the Divisional Association shall be kept at the Head Quarters of Divisional Secretary or at such place(s) as the Divisional EC/Divisional Secretary may determine from time to time.

(d) The register of Members and other registers shall be maintained by the Divisional General Secretaries.

(e) Every Member of the Organisation has the right to verify/inspect the accounts of the current term, subject to a formal letter of request which should be submitted through proper channel viz., Branch Secretary/Divisional Secretary/Zonal Secretary.

The reason and the areas intended for inspection of accounts should be specified in particular. A notice period of not less than fifteen days should be given.

- (1) The Books of Accounts, Bills and Vouchers, Membership details List, Collection under various heads with Individual List, Fixed Deposits etc. Should be maintained by the Division/Zone and Central Federation in proper manner. Under any circumstances there should not be any removal/destruction of the records upto 7 years or as required by the law of the Land.
- (2) All the books of Accounts, registers, Bank Account details and deposits shall be handed over by the Division Secretary/Zonal Secretary/Secretary General who demits the office of the respective elected post for whatever reason within a period of not more than 30 days to the successor.
- (3) Under any circumstances the Bank Accounts should not be closed by the outgoing Office Bearers. The account can be transferred to the place of the new incumbent. In case of necessity the accounts can be closed with prior permission of DEC/ZEC/NEC respectively by new incumbent.

9. FUNDS

(a) The Funds of the Central Federation, Zonal Associations and the Divisional Associations shall be deposited in Scheduled Banks, Co-operative Banks and/or Public Sector Undertakings.

(b) On behalf of the Central Federation the cheques for withdrawals and other negotiable instruments shall be jointly signed by the President or Vice President or Secretary General and the Treasurer.

(c) The Central Federation, the Zonal Associations or the Divisional Associations may also set up Welfare Funds and also Relief Funds for providing immediate / long range monetary relief to the dependents of a Development Officer in the event of his death by accident or by illness or for the purpose of providing pecuniary help to a Development Officer in situations of distress. The respective Executive Councils will frame appropriate rules and regulations from time to time to give effect to this scheme of the said Fund.

(d) On behalf of the Zonal Associations and the Divisional Associations the Bank account etc. shall be operated by either the President or General Secretary and the Treasurer.

10. THE CONSTITUENT STRUCTURE OF NATIONAL FEDERATION

The constituent structure of the National Federation shall be

- (i) Central Federation
- (ii) Zonal Association
- (iii) Divisional Association and
- (iv) Branch Association

11. CENTRAL FEDERATION

The structure of the Central Federation shall be

- (i) Federal Council
- (ii) National Executive
- (iii) Central Secretariat and
- (iv) Office Bearers

12. FEDERAL COUNCIL

The Federal Council shall be the supreme body and repository of supreme power of the National Federation.

(a) The Federal Council consists of:

- (i) All the members of the National Executive
- (ii) Branch Secretary of the branch and in his absence Branch President and in his absence a delegate elected by the branch members
- (iii) Office Bearers of Zonal Associations who are not members of National Executive

(b) The Federal Council shall meet biennially or in special sessions or in requisition session. Such meeting shall be convened by the Secretary General.

(c) The Biennial Conference shall dispose off all matters affecting or relating to the interests of the members including:

- (i) Adoption of biennial audited Accounts and Report
- (ii) Amendment to the Constitution, if any
- (iii) Appointment of Auditors
- (iv) Election of Office Bearers
- (v) Formulation of overall and general policy of the National Federation
- (vi) Any other matter that may be brought before the Conference.

(d) All matters placed before the Federal Council shall be decided by a majority of votes.

(e) The Federal Council may meet in special sessions at any time in between two Biennial Federal Councils to transact all matters of vital importance, including amendments or variation of the Constitution. Requisition meetings shall transact only the specified agenda.

13. NATIONAL EXECUTIVE

A. There shall be a National Executive for the general management of the affairs of the National Federation. The National Executive shall consist of the following members:

- (i) The members of the Central Secretariat

- (ii) The General Secretaries of the Divisional Associations
- (iii) The Presidents of the Divisional Associations.

B. Powers and functions of the National Executive

Subject to overall control by the Federal Council the National Executive shall be collectively responsible to the Federal Council and carry on all affairs of administration and shall have powers to:

- (i) Adopt resolutions, frame rules and bye laws, form committees and sub committees, appoint employees,
- (ii) Take decisions on any issue affecting or relating to the interest of members, devise ways and means for implementation of the decisions taken in the Federal Council and take active and necessary steps for the betterment of the organisation. The National Executive shall have the right to waive or remit or forego contributions and/or any other fee and levies payable by the Divisional Associations and other members and to render financial assistance to any unit and/or other organisations having kinder aims and objectives or to any member of the National Federation, or to any member of the National Executive, if deemed necessary
- (iii) Ask for levies and give call for donations or contributions or raise funds for the National Federation in the manner deemed fit,
- (iv) Remove or suspend any of the office bearer of the Central Federation and remove or suspend any Divisional Federation from his position of Office Bearer/ Divisional Federation from the affiliation of Central Federation or from participation in NEC meetings provided such member/members/ Divisional Federation are/is found guilty of theft, corruption or of Violating the rules of the National Federation or violating any of the vital decision of the Federation or found indulging in anti-federation activity or acting in a way prejudicial to the interests of the members in general affecting or jeopardising the existence of the National Federation or hampering its progress, or found guilty of having allegiance to any other Trade Union Organisation.

The decision of the National Executive in this respect shall be taken by two-thirds majority of members present and voting in the meeting shall have to be ratified by the subsequent Federal Council meeting.

In any case, before the final decision is taken, proper procedure, caution and enquiry shall be made by the Central Secretariat to ensure the said allegations are true and not vindictive in nature.

- (v) Take decisions and implement those on matters not specified above in consonance with the declared aims and objectives of the Constitution, subject to subsequent ratification by the Federal Council,
- (vi) Decide all matters placed before the National Executive by majority of votes, except in case of removal or suspension of the office bearer/s
- (vii) The National Executive may authorise Secretary General to call Zonal Executive or Zonal Council to establish the Constitution, if they are convinced that the same is being violated by the concerned Zonal Association

14. CENTRAL SECRETARIAT

- (a) The Central Secretariat is responsible for the effective functioning of the Federation. The Central Secretariat shall be the principal executive body of the Federation.

(b) All the Office Bearers of the National Federation, the Zonal Secretaries, and Zonal Presidents shall constitute the Central Secretariat.

(c) The Central Secretariat shall meet at least thrice a year to discuss organizational matters, take review of the issues, and decide ways and means to achieve the goal and other important matters.

15. OFFICE BEARERS

The National Federation shall have the following Office Bearers who will be elected from among the members by the Federal Council at the Biennial Conference

- (i) President
- (ii) Vice President
- (iii) Secretary General
- (iv) Three (3) Joint Secretaries
- (v) Treasurer
- (vi) Three (3) Resident Secretaries, of whom one shall be from Mumbai/Thane Division where the Central Office of the Life Insurance Corporation of India is located, the other from Delhi/NCR which is the seat of the Government of India and one from Hyderabad (City branches of Hyderabad/Secunderabad Divisions) for Liaisoning with IRDAI situated at Hyderabad.

Note:

(i) Names of the Resident Secretaries and Treasurer will be proposed by the Secretary General and the names thus proposed shall be deemed to be elected by the Federal Council.

(ii)

(a) Any Office Bearer who applies for promotion should tender his resignation immediately at the time of applying for promotion. Any member after applying for promotion shall not contest in elections.

(b) The post of Office Bearers (at all levels) shall automatically cease once co-opted/elected to any other post. At no point of time an Office Bearer shall hold two posts. The Central Secretariat will co-opt another person to fill up the vacancy in its next meeting

(iii) No one who is not a Development Officer of the Corporation shall be elected as an office bearer of the Federation.

16. POWERS AND FUNCTIONS OF THE OFFICE BEARERS

(a) PRESIDENT

The President shall preside over all meetings, see to the proper conduct of the procedure, give interpretations, issue rulings if asked for, take votes for or against any motion in case of disagreement among members by show of hands or by ballot, shall have the casting vote in case of a tie, sign minutes book and perform such other Presidential functions connected with the organisation.

(b) VICE PRESIDENT

(i) The Vice President shall discharge all the Presidential functions in the absence of the President in a particular meeting,

(ii) In the absence of the both President and the Vice President, members present shall elect one among themselves to the Presidential chair, to conduct the meeting for the day.

(c) SECRETARY GENERAL

(i) Secretary General shall be responsible for proper execution of the decision, policies and programmes adopted in the National Executive/Federal Council, shall direct and co-ordinate movements of the National Federation, exercise general supervision over the affairs of the National Federation, see to the betterment, advance, growth and progress of the National Federation, and in the absence of a decision of the National Executive, shall devise ways and means for implementation and materialisation of the aims and objectives of the National Federation, subject to ratification by National Executive, pass bills for payments, maintain registers, minutes books, etc. submit biennial returns, call meetings of the National Executive, Federal Council and carry on such other duties as may be entrusted to him by the National Executive. Disciplinary power: In cases of violation of the constitution or anti-federation activities by an individual member or by a Division Association, The Central Secretariat will enquire and will take final decision and direct the concerned Zonal Secretary to further direct the respective Division Executive/Council to take appropriate action under Rule 27 (b) (v) of the constitution.

It shall be binding on the part of Zonal/Division Secretary to implement the directive of the Central Secretariat and direct the Division Executive accordingly. If the Division Executive fails to take appropriate action, the Secretary General on the advice of the Central Secretariat, shall take disciplinary action deemed fit subject to ratification by the National Executive Meeting which is the decision making body.

Secretary General shall be the custodian of all the documents of the properties of National Federation of Insurance Field Workers of India purchased and possessed by the Central Federation. Secretary General shall hand over all the said documents in his possession to the successor while demitting office with proper acknowledgment. If the property is purchased in the name of NFIFWI Trust, Secretary General should ensure proper compliance of all procedures as per trust laws.

(ii) The Secretary General may delegate some or any of his powers to any Joint Secretary, (during his absence he may authorise any Joint Secretary, as the case may be) to act on his behalf or to discharge any of the duties so entrusted to him in part or in full or he may divide his functions and responsibilities and distribute those among the Joint Secretaries, as the case may be.

(iii) The Secretary General may have a sum of not exceeding Rs.25,000/- (Rupees Twenty Five Thousand only) in cash in hand to meet incidental expenses.

(iv) The Secretary General shall convene the Zonal Executive or Zonal Council, in case the Zonal President fails to convene the meeting which has been duly requisitioned by the members of the respective Councils.

(d) RESIDENT SECRETARIES

Each Resident Secretary will attend to such work and carry out such responsibilities as may be entrusted to him from time to time by the Secretary General. The Resident Secretary from Mumbai will generally follow the affairs of the National Federation with the Central Office of the Life Insurance Corporation of India in consultation with the Secretary General. The Resident Secretary from Delhi will follow up the affairs of the Federation with the Government of India or with the Members of Parliament, as the case may be from time to time, in consultation with the Secretary General.

(e) JOINT SECRETARIES

The Joint Secretaries shall assist the Secretary General in the discharge of his duties and will carry out specific work and responsibilities entrusted to them from time to time by the Secretary General.

(f) TREASURER

The Treasurer shall receive all monies belonging to the National Federation and maintain proper accounts of all income and expenditure of the National Federation and the properties of National Federation under the possession of Central Federation, shall prepare the biennial return, get it audited by the appointed auditor, maintain vouchers and bills countersigned by the Secretary General, issue receipts, and orders of payment if passed by the Secretary General or person/persons duly authorised by him. All collections are to be deposited with the Bank/Banks as authorised within a week at the latest, retaining not more than a sum of Rs.20,000/- (Rupees Twenty Thousand only) at a time in cash in hand to meet incidental expenses.

The Treasurer shall be responsible to present the current statement of accounts of National Federation and all the properties of National Federation including the properties managed by NFIFWI Trust (under the possession of Central Federation) at every National Executive Committee Meeting.

17. MEETINGS

a)

(i) National Executive shall have to meet at least twice a year. Secretary General or in his absence any of the Joint Secretaries duly authorised by him, shall issue written notice of National Executive meeting, specifying date, venue and agenda in the notice. A clear fifteen days notice in case of ordinary meeting shall be required in all such cases. One third of total number of members shall form the "quorum" of the National Executive Meeting.

(ii) As per the direction of the National Executive the Secretary General or in his absence any of the Joint Secretaries, duly authorised by him, shall convene the Biennial Federal Council giving twenty one days notice specifying the date, venue and agenda. 40% of total number of members of the Federal Council shall form the "quorum" of the Biennial Federal Council.

(iii) The Secretary General or in his absence any of the Joint Secretaries, duly authorised by him may call a meeting of the Federal Council any time in between the two Biennial Federal Councils. Twenty one days notice with specific date, venue and agenda shall be required in case of ordinary meeting and fifteen days notice for an emergency meeting. One third of the total number of Federal Council members shall form the "quorum" in the ordinary meeting as well as in the emergency meeting.

(iv) If the meeting is adjourned for want of "quorum" the same shall be held on the following day at the same time and place and such adjourned meeting shall require no "quorum".

(b) REQUISITION MEETINGS

A demand by at least one third of the members of the total number of members shall be required to call a Requisition Meeting of either of the Federal Council or the National Executive with specific agenda. On receipt of such requisition the Secretary General shall then convene the meeting to discuss the agenda within twenty one days" from the date of receipt of such requisition, failing which the President or the first or any other requisitioner may convene such

meeting giving twenty one days" notice. Such meeting will discuss only the specified agenda. The presence of at least 55% of the total number of members shall form "quorum" in such meeting.

(c) THE QUORUM

The quorum of any meeting of the National Federation shall be one third of the total membership of the respective Council, unless otherwise stipulated in these articles.

18. TERM OF OFFICE

The term of office of the Office Bearers of the Central Federation, Zonal Association, Divisional Association and Branch Association shall be two years or till next election takes place.

19. RESIGNATION AND CO-OPTION OF OFFICE BEARERS

The Central Secretariat of the Central Federation, the Executive of the Zonal Associations, and Executive of the Divisional Associations shall have the powers to accept the resignation and to fill up the vacancies arising due to death, resignation, expulsion, promotion or removal of any of the office bearers by co-option from amongst the members of the respective Federation or Associations.

20. DISSOLUTION

The National Federation shall not be dissolved, except by the decision of the majority of Federal Council members assembled at a meeting specially called for the purpose, with a clear notice of thirty days. The „quorum" for the meeting shall be four-fifth of the total number of the Federal Council members of the National Federation. The meeting shall also decide in what manner the funds of the National Federation, after dissolution, if any, shall be disposed. At the time of dissolution, if the National Federation is registered under the Indian Trade Unions Act of 1926, then after the meeting dissolving the National Federation but within fourteen days from the date thereof, they shall be sent to the Registrar of Trade Unions a notice of dissolution in the form prescribed under the Indian Trade Unions Act 1926, and the dissolution shall not have effect until the same has been registered and a certificate of dissolution has been obtained from the Registrar of Trade Unions.

21. STRUCTURE OF ZONAL ASSOCIATION

The structure of the Zonal Association shall be:

- (i) Zonal Council
- (ii) Zonal Executive Council
- (iii) Office Bearers of the Zonal Association

(a):-Role of Zonal Association.

Zonal Association shall not approach Court of law, Government Institutions or the Central Management directly on any issue related to the members of NFIFWI or related to the matters of the Organisation without intimation and due permission from the Central Federation.

Zonal Secretary shall be the custodian of all the documents of all the properties of National Federation of Insurance Field Workers of India purchased and possessed by the Zonal Federation including the properties managed by NFIFWI Trust.

Zonal Secretary shall hand over all the said documents to the successor while demitting office with proper acknowledgment. If the property is purchased in the name of NFIFWI Trust, Zonal Secretary should ensure proper compliance of all procedures as per trust laws.

22. ZONAL COUNCIL

(a) The Zonal Council consists of

- (i) All the members of the Zonal Executive
- (ii) Office bearers of Divisional Associations who are not members of Zonal Executive
- (iii) Branch Secretaries of the branches and in his absence Branch President and in his absence a delegate elected by the branch members.
- (iv) The Zonal Council has to be intimated to the Central Federation

(b) Zonal Council Powers

The Zonal Council shall be held soon after 1st of April at least once in two years and shall transact the following business:

- (i) To adopt the report of the work done by the Association, consider and approve the audited statement of accounts up to the preceding accounting year and the report of the auditor thereon.
- (ii) To elect the office bearers and other members of the Executive Council whose term of office shall be for two years or till next election takes place.
- (iii) To appoint auditors.
- (iv) To transact such other matters as may be brought forward after due notice in the prescribed manner.
- (v) Every Zone should hold the Zonal Council immediately after expiry of the term. It is binding that the Zonal Council must be held within the period of one month from the due date. In unavoidable circumstances, with permission from Secretary General, the Zonal Council must be held within six months failing which the Secretary General will intervene and establish the constitution.

The President shall call for a special meeting of the members on the recommendation of the General Secretary or the Executive Council or on a requisition signed by one third of the total number of members within twenty days of such requisition or recommendation.

At least Twenty One (21) day's notice with agenda shall be given for a Zonal Council Meeting. The 'quorum' for any Zonal council meeting shall be one third of the number of members.

23. ZONAL EXECUTIVE COUNCIL

(a) The Zonal Executive shall consist of the following members

- (i) Office bearers of the Zonal Association.
- (ii) Presidents of the Divisional Associations.
- (iv) All members of Central Secretariat who are primary members of one of the Divisional Association within the Zone.

(b) Powers and functions of the Zonal Executive

Subject to overall control by the Zonal Council, the Zonal Executive Council shall carry on all affairs of the administration and shall have powers to:

- (i) Adopt resolutions, form committees and sub committees and delegate power to them, appoint employee or employees on salary or honorary basis.
- (ii) Take decisions and necessary actions to implement the decisions of the Zonal Council.
- (iii) Impose levies and call for donations, contributions and to raise funds for the Associations in any manner deemed fit.
- (iv) Waive any contributions, fees or levies payable by members and render financial assistance to any association with kindred aims and objectives or to any member deemed fit.
- (v) Remove or suspend any office bearers of the Zonal Association from his position as office bearer, if found guilty of theft, corrupt practices or of violation of the rules of the Federation or acting in a way prejudicial to interests of the members in general, or affecting or jeopardising the existence of the National Federation or hampering its progress or found guilty of having allegiance to any other Trade Union Organisation and approved by the National Federation. The decision of the Zonal Executive Council in this respect, taken by two-third majority of members present and voting in the meeting shall have to be ratified by the Zonal Council at its next meeting. However he/she can appeal first to the Zonal Executive for reconsideration and thereafter to the Zonal Council and no appeal shall lie against the decision of the Zonal Council, but in all cases the member/members concerned shall be first charge sheeted and be given an opportunity to defend, prior to taking decisions by the Zonal Executive
- (vi) The meeting of the Zonal Executive shall be held at least once in four months. Special meetings of the Council shall be held whenever the President and/or the General Secretary consider it necessary. On receipt of the written requisition from one third of the members of the Executive, the General Secretary shall convene special meetings of the Zonal Council within fifteen days of the receipt of such requisitions. The President shall convene such requisition meetings on failure by the General Secretary to do so. One-third of the number of members of the Council shall constitute the quorum. At least seven days notice shall be given for a meeting of the Council.
- (vii) The Zonal Executive may authorize General Secretary of the Zone to call Divisional Executive or Divisional Council of affiliated Divisional Associations to establish the Constitution, if they are convinced that the same is being violated by concerned Divisional Association.
- (viii) Decide all matters placed before the Zonal Executive by majority of votes except in case of removal or suspension of the office bearer/s.

24. OFFICE BEARERS

The Zonal Association shall have the following office bearers who shall be elected by the Zonal Council once in two years.

- (i) President
- (ii) Vice President
- (iii) General Secretary
- (iv) Two joint Secretaries (3 Joint Secretaries if the Zonal Federation has 16 and above Divisional Units).
- (v) Treasurer.
- (vi) Resident Secretary
- (vii) Additional Resident Secretary where RM (Mktg) is posted at other than Zonal Headquarter.

Note:

(a) The name of the Resident Secretary will be proposed by the General Secretary and the name thus proposed shall be deemed to be elected by the Zonal Council.

(b) No one who is not a Development Officer of the Life Insurance Corporation of India shall be elected as an office bearer of the Association.

(c)

(a) Any Office Bearer who applies for promotion should tender his resignation immediately at the time of applying for promotion. Any member after applying for promotion shall not contest in elections.

(b) The post of Office Bearers (at all levels) shall automatically cease once co-opted/elected to any other post. At no point of time an Office Bearer shall hold two posts. The Zonal Executive will co-opt another person to fill up the vacancy in its next meeting

POWERS AND FUNCTIONS OF THE OFFICEBEARERS

a) PRESIDENT

The President shall preside over all meetings, see to the proper conduct of the procedure, give interpretations, issue rulings, if asked for, take votes for and against any motion in case of disagreements among the members by show of hands or by ballot, shall have the casting vote in case of a tie, sign minutes books and perform such other Presidential functions.

(b) VICE PRESIDENT

The Vice President shall discharge all the Presidential functions in the absence of the President in a particular meeting. In the absence of both the President and the Vice President, members present shall elect one among themselves to the Presidential chair, provided he is not an office bearer, to conduct the meeting for the day.

(c) GENERAL SECRETARY

The General Secretary shall exercise general supervision and have control over the affairs of the Zonal Association, subject to overall control by the Executive Committee.

He shall be responsible for:

(i) Conducting all correspondence,

(ii) Recording the minutes of the meetings,

(iii) Convening the Zonal Council or the Zonal Executive Council and issuing notices and agenda.

(iv) The General Secretary may have a sum not exceeding Rs.20,000/- (Rupees Twenty Thousand only) in cash to meet incidental expenses.

(v) All expenses made by the General Secretary shall have to be placed in the next Zonal Executive for its approval.

(vi) The General Secretary shall convene the Divisional Executive Council or Divisional Council, in case the Divisional President fails to convene the special meeting which has been duly requisitioned by the members of the respective councils.

(d) RESIDENT SECRETARY

The Resident Secretary will attend to such work and carry out such responsibilities as may be entrusted to him, from time to time, by the General Secretary.

(e) JOINT SECRETARY

The Joint Secretary shall assist the General Secretary in his work and act for him under his instruction in his absence.

(f) TREASURER

The Treasurer shall receive all monies belonging to the Zonal Association and maintain proper accounts of all income and expenditure of the Zonal Association and the properties of National Federation under the possession of Zonal Association, shall prepare the biennial return, get it audited by the appointed auditor, maintain vouchers and bills countersigned by the Zonal Secretary, issue receipts, and orders of payment if passed by the Zonal Secretary or person/persons duly authorised by him. All collections are to be deposited with the Bank/Banks as authorised within a week at the latest, retaining not more than a sum of Rs.10,000/- (Rupees Ten Thousand only) at a time in cash on hand to meet incidental expenses. The Treasurer shall be responsible to present the current statement of accounts of Zonal Federation and all the properties of National Federation including the properties managed by NFIFWI Trust under the possession of Zonal Association at every Zonal Executive Committee Meeting.

25. STRUCTURE OF DIVISIONAL ASSOCIATIONS

The structure of the Divisional Association shall be:

- (i) Divisional Council.
- (ii) Divisional Executive Council.
- (iii) Office Bearers of the Divisional Association.

(A) Conduct/Duties of Divisional Association:

Divisional Association shall not approach Court of law, Government Institutions or the Central/Zonal Management directly on any issue related to the members of NFIFWI or related to the matters of the Organisation without prior intimation and due permission from the Zonal Federation.

Divisional Secretary shall be the custodian of all the documents of the properties of National Federation of Insurance Field Workers of India purchased and possessed by the Divisional Association including the properties managed by NFIFWI Trust.

Divisional Secretary shall hand over all the said documents to the successor while demitting office with proper acknowledgment. If the property is purchased in the name of NFIFWI Trust, Divisional Secretary shall ensure proper compliance of all the procedures as per trust laws.

The Divisional Association shall pay all the dues decided by ZEC/NEC to Zonal/Central Federation within a period of not more than 6 months from the due date, failing which the Divisional

Association shall automatically cease the privilege of representing the issues of the respective Division at the ZEC/NEC meetings.

26. DIVISIONAL COUNCIL

The Divisional Council consists of all members of the Divisional Association. The Divisional Council shall be held soon after 1st of April once in two years to transact the following business:

- (i) To adopt the report of the work done by the Association and consider the audited statement of accounts of National Federation and the properties of National Federation including the properties managed by NFIFWI trust for the previous term and the report of the Chartered Accountant thereon.
- (ii) To appoint auditors.
- (iii) To transact such other matter as may be brought forward after notice in prescribed manner.
- (iv) Every Division should hold the Divisional Council immediately after expiry of the term. It is binding that the Divisional Council must be held within the period of three months from the due date. In unavoidable circumstances, with permission from Zonal Secretary, the Divisional Council must be held within 6 months from due date failing which the Zonal Secretary will intervene and establish the constitution. The Divisional Council has to be intimated to the Zonal Federation.

The President shall call for a special meeting of the members on the recommendation of the General Secretary or the Executive Council or on a requisition signed by one third of the total number of members within twenty days of such requisition by the General Secretary to do so. At least Twenty one (21) days notice shall be given for a General Body meeting with agenda. The quorum for any General Body Meeting shall be one third of the number of members.

27. DIVISIONAL EXECUTIVE COUNCIL

(a) The Divisional Executive Council shall consist of the following members:

- (i) All the office bearers of the Divisional Association
- (ii) Presidents and Secretaries of all the Branch Associations
- (iii) All the members of the Central Secretariat and Office Bearers of the Zonal Association who are primary members of the Divisional Association.

(b) Powers and Functions of Divisional Executive Council

Subject to overall control by the Divisional Council, the Divisional Executive Council shall carry on all affairs of the administration and shall have powers to:

- (i) Adopt resolutions, form committees and subcommittees and delegate powers to them, to appoint employee or employees on salary or honorary basis
- (ii) Take decision and necessary actions to implement the decisions of the Divisional Council
- (iii) Impose levies and call for donations, contribution, raise subscription and to raise funds for the Federation in any manner deemed fit, Waive any contributions, fees or levies payable

by members and render financial assistance to any association with kindred aims and objectives or to any member deemed fit

(iv) Remove, expel, suspend any of its members or any office bearers of the Divisional Association, take any other disciplinary steps against any member, provided such member/members are found guilty of theft, corruption or of violating the rules of the National Federation or violating any of the vital decisions of the Federation or acting in a way prejudicial to the interest of the members in general or affecting or jeopardising the existence of the National Federation or hampering its progress or for indulging in anti-federation activity or found guilty of having allegiance to any other insurance trade union organisation.

In any case, before the final decision is taken, proper procedure, caution and enquiry shall be made by the Divisional Executive Committee to ensure the said allegations are true and not vindictive.

The decision of the Divisional Executive in this respect taken by two-third majority of members present and voting in the meeting shall have to be ratified by the subsequent Divisional Biennial Council meeting. However he/she can appeal first to the Divisional Executive for reconsideration and thereafter to the Divisional Council, but in all case the member/members concerned shall be first charge sheeted and be given an opportunity to defend prior to taking decisions by the Divisional Executive.

(v) The meeting of the Divisional Executive shall be held at least once in three months. Special meetings of the Executive Council shall be held whenever the President or Secretary considers it necessary. On receipt of the written requisition from one third of the members of the Executive, the President shall convene special meeting of the Divisional Executive Council within fifteen days of the receipt of such requisitions. One third of the number of members of the Council shall constitute the quorum. At least seven days notice shall be given for a meeting of the Council.

(vi) Decide all matters placed before the Divisional Executive by majority of votes except in case of removal or suspension of the office bearer/s.

28. OFFICE BEARERS

The Divisional Association shall have the following Office Bearers who shall be elected by the Divisional Council once in two years.

- (i) President
- (ii) Vice President
- (iii) General Secretary
- (iv) Two Joint Secretaries if the Division has 15 constituent Branch Units and Three (3) Joint Secretaries if the Division Association is having more than 15 constituent Branch Units.
- (v) Treasurer
- (vi) Resident Secretary (in case the place of posting of the General Secretary is other than the Divisional Headquarters)

Note:

(a) The names of the Resident Secretary and Treasurer will be proposed by the General Secretary and the names thus proposed shall be deemed to be elected by the Divisional Council.

(b) No one who is not Development Officer of the Life Insurance Corporation of India shall be elected as an Office Bearer of the Association.

(c)

(a) Any Office Bearer who applies for promotion should tender his resignation immediately at the time of applying for promotion. Any member after applying for promotion shall not contest in elections.

(b) The post of Office Bearers (at all levels) shall automatically cease once co-opted/elected to any other post. At no point of time an Office Bearer shall hold two posts. The Divisional Executive Council will co-opt another person to fill up the vacancy in its next meeting.

POWERS AND FUNCTIONS OF THE OFFICE BEARERS

(a) PRESIDENT

The President shall preside over all meetings, see to the proper conduct of the procedure, give interpretations, issue rulings, if asked for, take votes for and against any motion in case of disagreements among the members by show of hands or by ballot, shall have the casting vote in case of a tie, sign minutes books and perform such other Presidential functions connected with the organisation.

(b) VICE PRESIDENT

The Vice President shall discharge all the presidential functions in the absence of the President in a particular meeting. In the absence of both the President and the Vice President, members present shall elect one among themselves to the Presidential Chair, provided he is not an office bearer, to conduct the meeting for the day.

(c) GENERAL SECRETARY

The General Secretary shall exercise general supervision and have control over the affairs of the Association, subject, to overall control by the Executive Committee. He shall be responsible for:

(i) Conducting all correspondence,

(ii) Recording the minutes of the meetings,

(iii)

(a) Convening the ordinary Divisional Council or the Divisional Executive Council and issuing notices and agenda.

(b) The General Secretary shall convene the Branch Council Meeting after one year from the date of last meeting and if the Branch President fails to convene the same.

(iv) The General Secretary may have a sum not exceeding Rs.10,000/- (Rupees Ten thousand only) in cash to meet incidental expenses.

(v) All expenses made by the General Secretary shall have to be placed in the next Divisional Executive Council meeting for its approval.

(vi) The General Secretary shall convene the Branch Council meeting whenever he deems it to be in the interest of the Association.

(d) RESIDENT SECRETARY

The Resident Secretary will attend to such work and carry out such responsibilities as may be entrusted to him, from time to time, by the General Secretary.

(e) JOINT SECRETARY

The Joint Secretary shall assist the General Secretary in his work and act for him in his absence.

(f) TREASURER

The Treasurer shall receive all monies belonging to the National Federation and maintain proper accounts of all income and expenditure of the National Federation and the properties of National Federation and the NFIFWI Trust, shall prepare the biennial return, get it audited by the Chartered Accountant, maintain vouchers and bills countersigned by the Divisional General Secretary, issue receipts, and order of payment passed by the General Secretary to person/persons duly authorised by him. All collections are to be deposited with the Bank/Banks as authorised immediately, retaining not more than a sum of Rs 10,000/- (Rupees ten thousand only) at a time in cash in hand to meet incidental expenses.

The Treasurer shall be responsible to present the current statement of accounts of NFIFWI and the accounts of the properties of NFIFWI (including that of properties managed by NFIFWI Trust) at every Divisional Executive Meeting.

29. STRUCTURE OF THE BRANCH ASSOCIATION

All the members of the Branch Association shall form the Branch Council of the Branch Associations.

(a) OFFICE BEARERS

- (i) President
- (ii) Secretary
- (iii) Treasurer

(b) The President and the Secretary shall be elected by the Branch Council of the branch association once in two years or as soon as possible thereafter. Seven (7) days notice period is required for routine Branch Council meetings.

(c) PRESIDENT

The President shall preside over all the meetings of the Branch Association, and sign all minutes. He shall have power to convene special meetings whenever he considers it necessary.

(d) SECRETARY

The Secretary shall be responsible for:

- (i) Conducting correspondence on behalf of the Branch Association.

(ii) Record the minutes of the meetings of the Branch Association, Convening the meeting of the Branch Association and issuing notices and agenda therefore,

(iii) Maintaining the accounts of the Association.

(e) TREASURER

(i) The Treasurer shall receive all monies due to the Branch Association and maintain proper accounts of all income and expenses

(ii) He shall make payments after getting the vouchers passed by the Branch Secretary

(iii) He is authorized to keep an amount of Rs.1,000/- (Rupees One Thousand only) in cash for incidental expenses

(iv) The Treasurer shall be responsible to present the current statement of accounts to every branch meeting.

The Branch Council shall meet soon after 1st of April every year to transact.

(i) Adoption of Report and Accounts and

(ii) Any other matter that may be brought before the Council. All matters placed before the Council shall be decided by majority of votes

(f) OBSERVER

An observer authorised by the Divisional General Secretary shall be present in the Branch Council Meeting.

g) RESIGNATION OF OFFICE BEARERS OF BRANCH ASSOCIATION

The office bearers of the branch association shall submit their resignations, if so decided, to the General Secretary of the Divisional Association only. The General Secretary of the Divisional Association shall arrange for a branch council meeting within seven days from the receipt of such resignation and make alternative arrangements, if needed, until such time the office bearer who resigned shall continue to hold the office.

30. GENERAL REGISTRATION

Every Zonal and Divisional Association may get itself registered under the Trade Union Act in the name and style: The..... Divisional/Zonal Association of Insurance Field Workers (Affiliated to NFIFWI - National Federation of Insurance Field Workers of India)

31. APPEALS AND JURISDICTION FOR LITIGATIONS

For all litigations against National Federation and its leadership at Division/Zone/Central Federation, challenged in the court of law the jurisdiction of the courts for filing a case will be the jurisdiction of the Headquarters of the a) Divisional Secretary if the respondent is the Divisional Secretary (b) Zonal Secretary if the respondent is the Zonal Secretary (c) Secretary General if the respondent is the Secretary General and the headquarters of respective Office bearer if the respondent is the office bearer of the National Federation.

The legal cost of any case/suit filed against the office bearer(s) of National Federation on the issues related to the Organisation, while functioning as or while discharging the duties of an

office bearer of National Federation, shall be borne by National Federation of Insurance Field Workers of India by the respective Division/Zone/Central Federation after approval from DEC/ZEC/Central Secretariat.NFIFWI shall also extend the necessary legal assistance to the concerned,OfficeBearer(s).

32. ELECTION PROCESS

Election should be conducted democratically in a free, fair and transparent manner at Division/Zone and Central level. Photo Id proof of the Registered delegate shall be mandatory at the time of voting.