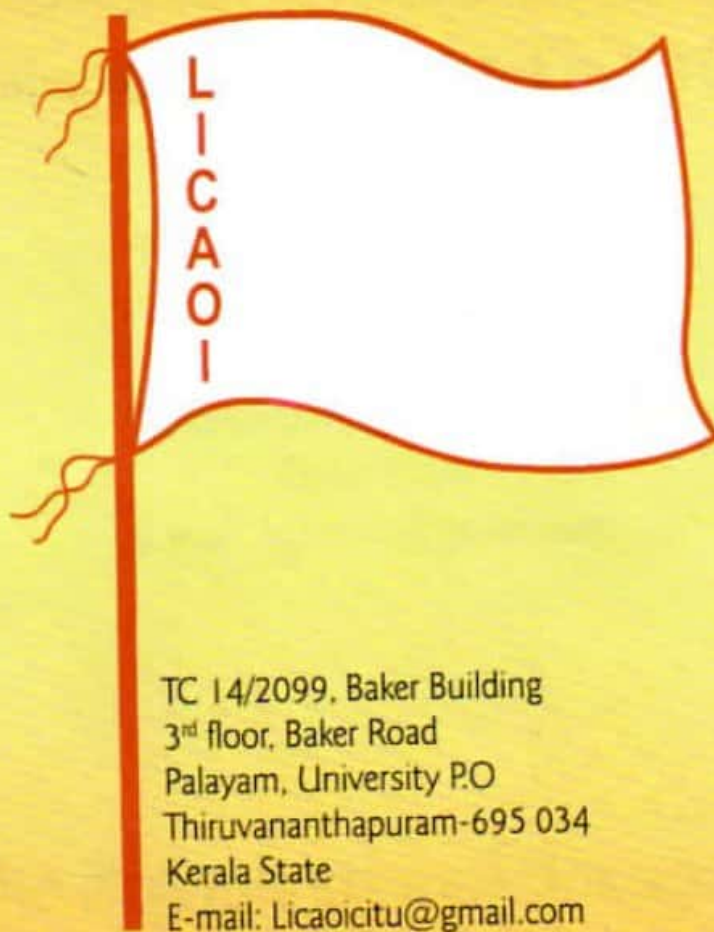




LIC AGENTS' ORGANISATIONS OF INDIA

Reg. No. 1-7/09 (Affiliated to CITU)



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The Organisational Document

P.G. Dileep
General Secretary

SAVE LIC

PROJECT AGENTS

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History

LICAOI was formed on 20th December 2003 at AKG Centre in Thiruvananthapuram. The aim and objective was to bring all the LIC Agents in India under one umbrella. The purpose was to unite the agents from top to bottom and instill in them the idea of working together to achieve the benefits which they deserve through negotiations and struggles. The organization has adopted the slogan "SAVE LIC and PROTECT AGENTS" to protect their rights and at the same time help the growth of LIC.

LICAOI is the only organization of LIC Agents at the national level which has been registered under the Trade Union Act (Reg. No.1-7/09) in 2009. It was affiliated to CITU during this year (No.K/1799). The organization has become a powerful one, of the LIC agents, who are a group of unorganized workers, only because of the confidence gained by it from the members and through strong strike and demonstrations.

Objectives & Guidelines

An organization should work to achieve its objectives. Since the objectives of our organization have been mentioned in the bye-law they need no repetition. The working of the organization itself has to be taken seriously and the functions have to be conducted in a systematic and disciplined manner. This only will ensure solidarity and unity among the agents and help protect their rights. The responsibility among the leaders, co-operation and team work among the committee members, integrity and punctuality among the members are some of the important pre-requisites in an organizational functioning. Ours is a fast growing national organization, and there is bound to be certain draw backs at all levels. These should be considered as learning points and identified then and there and corrected immediately by us Leaders.

The basic thing is that an awareness should be created among each and every member that their issues are seriously taken up and handled at all levels of functional leaders. It is not enough if a few selected office bearers are active in resolving issues related to lakhs of agents. What is required is each and every official of the organization should take it as their individual responsibility to solve the issue wherever possible, and where a

joint action is required, issues should be taken up jointly, and finally if the interference is required from the apex body, such issues only should be brought up to the Centre. This will ensure smooth functioning of the organization and the Office Bearers can utilize more time for the co-ordination, policy matters and future planning of the organization. For this, it is apex committee – the Office Bearers – who should be the role model and pass on the method of functioning to the lower committees.

The Working Committee is the executive committee which is responsible for implementing the decisions on a time bound basis. One of our weak points lies here. The Committee Members should be little more vigilant and should be a key point wherefrom the agents are able to get adequate education on various points and also whereupon they can rely to bring forth their issues. They should take it seriously to create awareness among the agents regarding the various details of the working of LIC and also the insurance industry in general and also to attend to the day-to-day complaints of the agents. They should remember that these things should be done at the appropriate time. First of all they have to equip themselves on these matters in order to be able to help the agents.

General Council is a body which should assist the working committee in the above matters. They are also responsible for the implementation of the decisions in an efficient manner at the grass-root level – again on a time-bound basis. They should keep themselves updated with the latest information and pass on to the branch committees then and there.

THE ORGANIZATIONAL SET UP

1. Central Committee

This is manned and managed by the General Secretary. He functions under the guidance of President and Working President. Records such as registration certificate, affiliation certificate, Membership Register and all the correspondence on organizational matters, correspondence with authorities, correspondence with WC/OB/GC, Reports, Circulars, Memoranda, Charter of Demands, Disciplinary matters etc. will be maintained in this office. Financial records such as day book, ledger, voucher, receipts, membership receipts, audited accounts etc. will be kept here. Treasurer is the custodian for these records.

Normally the General Secretary should organize the OB/WC/GC meetings and prepare the notices, reports, circulars, charter of demands, memoranda and do correspondence at the HQ level. The Central Office should renew the registration and CITU affiliation in time. All the other units should ensure that the records for this purpose reach the HQ before 20th January every year. The frequency of meetings is three months for Secretariat, six months for WC and one year for GC.

2. Zonal Committee

The Zonal General Secretary is the custodian of the Zonal Office. Membership Register, and files of correspondence with central office and zonal authorities, correspondence with EC/Secretariat/Zonal GC, Reports, Circulars, Memoranda, Charter of Demands, Disciplinary matters etc. will be maintained in this office. Financial records such as day book, ledger, voucher, receipts, membership receipts, internal audited accounts etc. will be kept here.

The Zonal General Secretary should organize the EC/Secretariat/Zonal GC meetings and prepare the notices, reports, circulars, and do correspondence at Zonal level. The frequency of meetings is three months for Secretariat, four months for EC and six months for Zonal GC. The reports of the meetings and any other relevant information on insurance industry should be sent to the HQ from time to time.

The subscription share should be remitted to the bank account as and when received from the State/Divisional Committees. The present system of yearly remittance should be changed to this mode. The internal audited accounts as on 31st December should be sent to the HQ before 15th of January every year. The list of members in each Zone containing name and address, code no. and receipt no. should reach HQ before 31st of January. The list from Branches marking the All India Working Committee Members and Office Bearers should be sent to HQ separately. Internally audited accounts should be presented in every committee meetings.

Any issues coming under the Zonal Manager of LIC should be discussed and settled then and there. Wherever the help of Central Office is required, it should be brought to the notice of HQ. The relevant press cuttings, circulars

and notices should be displayed prominently on the notice boards of the Zonal Office to give adequate publicity about the activities of LICA OI. Zonal Committee should take extra initiative to reach a copy of LICA OI VOICE to each and every Agent, and also to collect maximum advertisements.

TA/DA should be paid to the Leaders of the upper committee when they attend meetings and conferences.

3. State Committee

The State General Secretary is the custodian of the State Office. The State Unit has been established for the smooth functioning of our organization and also for better co-ordination with CITU State Committees, though there is no State level office for LIC. This office should prepare and maintain Membership Register, and files of correspondence with EC/Secretariat/State GC, Reports, Circulars, Memoranda, Charter of Demands, Disciplinary matters etc. Financial records such as day book, ledger, voucher, receipts, membership receipts, internal audited accounts etc. will be kept here. The verification of the Central Labour Department is done in Central Office and also in State Office. So this office should take utmost care in maintaining all the records meticulously.

The State General Secretary should organize the EC/Secretariat/State GC meetings and prepare the notices, reports, circulars, and do correspondence at State level. The reports of the meetings and any other relevant information on insurance industry should be sent to the ZO and HQ from time to time.

The subscription share should be remitted to the bank account as and when received from the Divisional/District Committees. The present system of yearly remittance should be changed to this mode. The internal audited accounts as on 31st December should be sent to the ZO before 10th of January every year. The list of members in each State containing name and address, code no. and receipt no. should reach ZO before 20th of January. A copy of the list from Branches marking the All India Working Committee Members and Office Bearers should be kept in the State Office for verification by Labour Dept. and CITU. Internally audited accounts should be presented in every committee meetings.

Any issues coming under the Divisional Manager of LIC should be discussed in co-ordination with the concerned Divisional Secretaries and settled then and there. Wherever the help of Zonal or Central Office is required, it should be brought to their notice.

State Committee should meet once every three months. State Secretariat should meet every month if possible; otherwise once in two months. GC should meet every six months. Leave of absence should be given only for genuine reasons on written request. The decisions of the meeting should be sent to Zonal and Central Offices. The date for the committee meeting should be fixed as per the convenience of the Zonal Secretary. CITU office bearers should also be invited for the committee meetings. This Committee is responsible to implement the decisions of the CITU State Committee.

State Committee should take extra initiative to reach a copy of LICA OI VOICE to each and every Agent and also to collect maximum advertisements.

TA/DA should be paid to the Leaders of the upper committee when they attend meetings and conferences.

5. Divisional Committee

The Divisional Secretary is the custodian of the Divisional Office. This office should prepare and maintain Membership Register, keep counterfoils of membership coupons, unused coupon books and maintain files of correspondence with EC/Secretariat/DC, Reports, Circulars, Memoranda, Charter of Demands, Disciplinary matters etc. Financial records such as day book, ledger, voucher, receipts, membership receipts, internal audited accounts etc. will be kept here.

The Divisional General Secretary should organize the EC/Secretariat/DC meetings and prepare the notices, reports, circulars, and do correspondence at State level. The reports of the meetings and any other relevant information on insurance industry should be sent to the State Office, ZO and HQ from time to time.

The subscription share should be remitted to the bank account every 15 days in co-ordination with the Branch/District Committees. The present system of yearly remittance should be changed to fortnightly mode. The

internal audited accounts as on 31st December should be sent to the State and ZO before 6th of January every year. The list of members in each State containing name and address, code no. and receipt no. should reach State Office/ZO before 15th of January. Internally audited accounts should be presented in every committee meetings.

Any issues coming under the Divisional Manager of LIC should be discussed and settled then and there. Wherever the help of State or Zonal Office is required, it should be brought to their notice.

The relevant press cuttings, circulars and notices should be displayed prominently on the notice boards of the Divisional Offices to give adequate publicity about the activities of LICA OI.

The Divisional Executive Committee should meet every three months. Secretariat should meet every month and GC should meet every four months. Leave of absence should be given only on genuine reasons, after getting leave letter. It is responsible to see that the Dist. Committees and Branch Committees meet regularly. Appropriate membership targets should be fixed for forming Branch Committees after assessing the potentiality. Wherever Branch Committees do not exist, action should be initiated to constitute Branch Committees either through District Committee or directly.

Divisional Committee should take extra initiative to reach a copy of LICA OI VOICE to each and every Agent and also policy holders and public, wherever possible. They should also collect maximum advertisements.

TA/DA should be paid to the Leaders of the upper committee when they attend meetings and conferences.

6. District Committee

There is no District level office for LIC. However, we have formed a District Committee for the smooth functioning of our units at the District level and for better co-ordination with CITU District Committees. The role of this office is to assist Divisional Committees in their work. This office can retain a copy of the membership list and audited accounts and maintain records of correspondence. This Committee is responsible to implement the decisions of the CITU District Committee. The Secretary should attend the meetings and discuss the decisions in the Branch Committees.

District Committee should meet once in every two months. Branch level activities should be evaluated at this meeting and get a report of the implementation of the decisions at the Branch level. The meeting should be convened seriously and attendance of the Branch office bearers should be ensured. Leave of absence should be sanctioned only for genuine reasons, that too on written leave letter. Divisional Committee should also check if the Branch Committees are meeting regularly, upper decisions are implemented properly and obtain the reports of their meetings. Membership quota for Branches should be fixed based on the potentiality and action should be taken to start Branch Units wherever such units are not functioning. The decisions of the District Committee should be sent in writing to the Divisional Committee and State Committee.

The subscription share should be remitted to the bank account every 15 days in co-ordination with the Branch Committees. The present system of yearly remittance should be changed to this mode. The internal audited accounts as on 31st December should be sent to the State Office before 5th of January every year. The list of members in each District containing name and address, code no. and receipt no. should reach State Office before 10th of January. A copy of the list from Branches marking the All India Working Committee Members and Office Bearers should be kept in the District Office for verification by Labour Dept. and CITU. Internally audited accounts should be presented in every committee meetings.

DC should take extra initiative to reach a copy of LICA OI VOICE to each and every Agent and also policy holders and public, wherever possible. They should also collect maximum advertisements.

TA/DA should be paid to the Leaders of the upper committee when they attend meetings and conferences.

7. Branch Committee

The Branch Secretary is the custodian of this office. The counterfoils of membership coupons, membership list and audited accounts should be kept in this office. Any issues coming at the Branch level should be discussed with the Manager and settled then there in consultation with the Div Secretary and Dist. Secretary.

This is the most important committee, being the basic unit, in that it is this committee which is responsible for implementing the decisions of the apex bodies and reaching the message to the agents and also convincing them and attracting them to our organization. The Branch Office is the lowest unit but the biggest tool to directly interact with the agents and educate them about the activities of our organization and also to create awareness among them about the duties and rights of LIC Agents. Any suggestions, opinions and complaints coming up during the discussions should be compiled and brought to the notice of the apex bodies for timely incorporation in the agenda of activities of the organization. Branch office is the model unit projecting the image of LICA OI before the Agents and LIC itself.

Every meeting of the Branch Office should evaluate their activities frequently and improve upon them continuously. The Branch Unit should be able to explain to the Agents the decisions taken by the apex bodies after considering the opinions and suggestions of the members. The relevant press cuttings, circulars and notices should be displayed prominently on the notice boards of the Branch Units to give adequate publicity about the activities of LICA OI. Branch Units should take extra initiative to reach a copy of LICA OI VOICE to each and every Agent and also policy holders and public, wherever possible. They should also collect maximum advertisements.

The Branch Committees should meet every month regularly, discuss the branch issues in detail, report the decisions of the upper committee and record decisions. The decisions of the committee should be sent to the District and Divisional Committees. Upper committee members should be invited for the branch meeting who will update the knowledge on the changes and happenings in LIC and the industry, which will help enhance the skill at the branch level. It should be ensured that each committee member is assigned tasks so that all the members should be active. A self-evaluation should also be done at every meeting which will help a better co-ordination among the committee members. All the members should involve in the activities of the organization and be empowered as prospective leaders. Branch Unit is the foundation of the organization and only the joint activity as a team will make the Branch a strong one. Committee

Members should go to the houses of Agents in teams and persuade them to join our organization. It will create an intimacy and will help making a platform for working together.

The subscription share should be remitted to the bank account every month. The present system of yearly remittance should be changed to monthly mode. The internal audited accounts as on 31st December should be sent to the Divisional and Dist. Committee before 3rd of January every year. The list of members in each Branch containing name and address, code no. and receipt no. should reach District and Divisional Office before 5th of January. Internally audited accounts should be presented in every committee meetings.

TA/DA should be paid to the Leaders of the upper committee when they attend meetings and conferences.

General guidelines

Agents should have trust in the organization and consider it as their protector. Similarly, the Leaders should appear to be the saviours of the Agents. So, we Leaders should give special attention to the following:

- First and foremost is the self-assessment of the capabilities of a person to rise as a Leader
- He should be acceptable by others
- Dedication, selflessness, studiousness, sincerity, honesty, integrity and diplomacy are some of the qualities that the aspiring leaders should have.
- He should be a good co-ordinator, listener and a good speaker.
- The lapse in the democratic activities of the leaders should be corrected.
- Leaders should find time to learn and react on issues by participating in committees and general bodies.
- Members should participate in the day-to-day working and also decision making.
- Leaders should be able to explain to the members the government policy, insurance sector, agents' problems etc. Any local issues should

- be taken up and settled forthwith after holding discussion with the concerned officials. If thought essential, protest actions also could be organized at all levels in consultation with upper committees.
- Remove the attitude of bossism.
 - The functioning of the committees should be centralized and never individualized. Every opinion should be duly considered, but the decisions should be common. Once the decision is arrived at, there is no weight for the individual opinions, but all should go with the decision.
 - It should be kept in mind that once a person takes the position of a leader others are bound to accept him. Whether it be the office bearers or higher committees the hierarchy should strictly be followed.
 - Make the activities of the Committees more democratic. Care should be taken in discussions to respect others and their views. A feeling of inferiority or ignorance should not be created in the other person. Wherever a disagreement occurs, it should be with the idea only and not with the person.
 - Ensure that the Committees are convened regularly and the attendance is monitored. Anyone who is absent for meetings continuously without genuine reasons should be removed from the committee.
 - Ensure that reports and accounts are presented in the meetings without fail.
 - Allow opportunities for members to express their views, but at the same time restrict unwanted dialogues/comments.
 - Be a good listener and be open for criticism.
 - Have open discussion and clear misunderstandings, but never keep vengeance.
 - Any complaints or allegations raised in a committee may be discussed and settled then and there. Avoid repeated discussion on the same subject to save time.
 - Sub-delegate responsibilities and monitor their execution.
 - Look out for full time cadres, train and promote them to leading positions. All committees at various levels can be expanded and

- strengthened only if good leaders come up. Give attention to identify women leaders also in various committees.
- Ensure that the offices are functioning systematically.
 - Conduct union conferences in the most democratic way. Most apt persons should be identified and selected as Leaders. Utmost care should be taken in this area, as they are the people who will go up in the ladder to the lead the organization.
 - The printed report of the conferences may be made effectively wherein international and national issues on economic, insurance, agents, labourers and current political scenario may be included.
 - The conference should be conducted in such a way so as to attract not only members but the whole labour class.
 - The purpose of the conference should be the expansion of our organization. It should help in publicizing our ideas and canvassing members. We should be able to conduct motivation classes, tour programs, sports and arts competitions for the members and their family. It should be a forum for spreading the working class culture. Publicity should be done against superstition, bad customs and alcoholism.
 - Co-operative Societies should be started at the District and State level for developing the self-help mentality and co-habitation.
 - Conferences should be conducted according to the by-law of the organization. It should be done in co-ordination with CITU units.
 - Units of the organization should be formed in the Satellite Branches and its President should be the Vice President of the Main Branch and the Secretary should be the Joint Secretary of the Main Branch.
 - The struggle for the trade union democracy should grow as a public issue. Democratic awareness should be created in the ordinary workers. We should be able to convince the workers regarding their right in the organization as also their role and duty.
 - We should realize that the class struggle is a process of conscious and active participation of the whole working class.

- > Publicity should be given in relation with the slogans raised by the organisation. Maximum participation of agents should be ensured in the demonstrations and the participants should be thoroughly educated on the demands raised by us. Then only every agent could be enrolled in our organization.
- > New ways for publicity should be invented.
- > There should be a system to visit the agent's families for canvassing membership.
- > Branch Notice Boards should invariably carry the activities of the organization as also any other information which is of interest to the agents.
- > We should be able to explain the need and purpose to the agents before conducting any demonstration.
- > Membership campaign is a continuous process. This work should be done continuously every day.
- > Membership records such as membership register, voucher, internal audited accounts etc. should be kept and maintained in the respective units and should be made available for inspection at any time. In addition to these records, Divisional Committees should keep the counterfoils also.
- > Any receipt book by any Committee should be printed only with the written permission of the Central Committee. Once such receipts are printed the details should be given to the Central Committee.
- > Participation of ladies should be made a key point, and for this purpose women sub-committees may be constituted in every unit.
- > Committees should take extra initiative to canvass more and more subscribers and collect maximum advertisements for LICA VOICE the mouthpiece of our organization.
- > All State and Divisional Committees should take initiative to conduct cadre training with a view to find full time cadres from among the Agents.

Though the view of the socialists is that all good people accept the good things we say, we in LICA VOICE do not fully accept this. Only through

continuous publicity and joint co-ordinated activities we could establish socialist principles among working class.

It is the working class who earn assets by using manpower which is the basis of social growth. Naturally, they should get a fair share of the benefits. This can be achieved only through their united power and force. In order to achieve this goal there should be a strong organization like LICA VOICE, which has a long vision.

We should change our lethargic attitude. We should be professionals in our activity and should realize the exploitation of multi-nationals using their scientific achievements. As a leaders you should approach every issue with due seriousness and deal with them on a time-bound basis.

Today, the trade unions face severe attack from all corners. In order to defend this attack we should work jointly with other trade unions. We should march ahead with strong agitations in co-ordination with all trade unions. Such agitations only will help resist the attack of multi-nationals and corporates and thus save the country's economy.

Any agitation has three faces – economic, political and theoretical. Economic struggles are the foundation of the working class agitations. This is the first step of the working class struggle. But only when the political and theoretical struggles are also added to this, it becomes the real class struggle.

We should bring up the working class from the mere class feeling to the socialist class feeling.

Socialist class feeling will not come from only economic struggles. An awareness should be created that from the present condition, a socialist state should be built.

The foregoing are some of the points for good conduct of a meeting and also good conduct of a Leader. Giving attention to these points will certainly improve the quality of Leaders and will help in the growth of the organization.

I wish all of you will take these guidelines seriously and show your understanding in future action.

SOME EASY STEPS TO BREAK THE UNION

1. Never attend the meetings. By chance if you attend, always come late.
2. If the climate is not favourable, never think of participating.
3. When you attend a meeting always find fault with the office bearers and other members.
4. Never take up any responsible positions. It is easier to find faults than taking up any responsibility.
5. Be restless if you are not selected for any position. But if you are selected for a position never be present in any meeting.
6. If the chair asks your opinion in any issue, evade by telling that you have nothing to say. When you come out of the meeting, go on telling everyone as to how things should have been handled.
7. Do only unavoidable things. When others take up and do any work blame them that it is a cliché.
8. Find excuses not to pay dues of the Union, If possible, do not give.
9. Don't try to enroll members. Avoid by saying that it is the work of the office bearers.

*(Taken from the July 1962 issue of the
Australian Building Workers Journal. Is it not relevant even today?)*