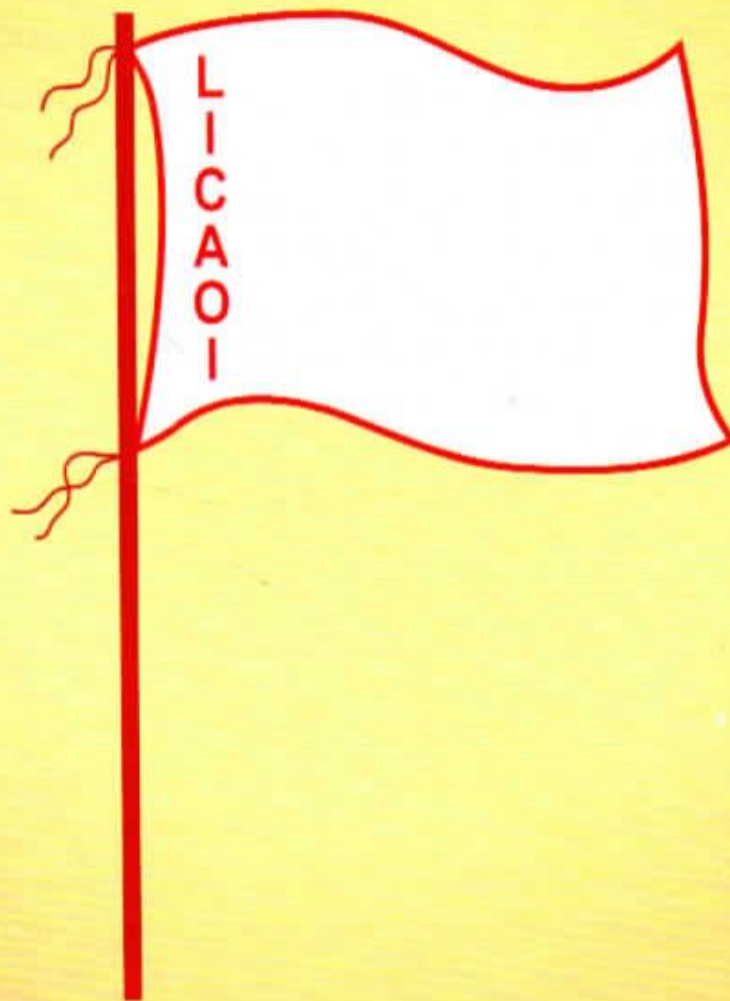




LIC AGENTS' ORGANISATION OF INDIA

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



CONSTITUTION

SAVE LIC

PROTECT AGENTS

LIC AGENTS' ORGNISATION OF INDIA

(REG. NO.01-7 OF 2009)

CONSTITUTION

1. Name

The name of the Organisation shall be **LIC Agents' Organisation of India** to be designated in abbreviated form as hereinafter called as "**LICAOI**" or "the organisation".

2. Head Quarters

The Head Quarters of the LICAOI shall be at Thiruvananthapuram the work place of the General Secretary. The address is FLAT NO.506, WOODLAND APARTMENT,JAGATHY,THYCAUD.P.O.THIRUVANANTHAPURAM. The Head quarter shall be shifted , if necessary only as per the decision of the General Conference.

3. Flag

The Flag of the organisation shall be in white colour depicting short name of the organisation (LICAOI) in red colour on the left side vertical of the flag. Size will be 3 : 2.

4. Emblem

Hands covering LICAOI (lettering in darker blue color) symbolizing save LIC and protect agents. Hands shall be in red symbolising revolutionary change and denotes purity, joy, happiness and prosperity. Lettering of LICAOI in darker blue color shall be symbolising with intelligence, stability and unity.

5. Agent/Advisor

Any person with an IRDA licence controlled by Agents Regulations Act is an Agent/Advisor. Agent and Advisor are the same.

6. Aims and objectives

The aims and objectives of the LICAOI shall be:-

- (a) to organise the whole body of insurance Agents all over India and foster a spirit of co-operation, friendship and comradeship among all Insurance Agents in Insurance Institutions;
- (b) to co-ordinate and to guide the activities of Insurance Agents organisations, all over India;
- (c) to secure by all means including strike options;
 - i) Improvement in status and position of every member of the organisation with regard to pay commission, allowance, Security of services, gratuity and all other benefits;
 - ii) Equality of rights and benefits and privileges for the same work or office to any member of the organisation as any other agent is entitled to;
 - iii) Proper representation of the grievance of the members of the organisation to the appropriate authorities.
 - iv) Amelioration of economic and social conditions of Insurance agents; and
 - v) Safeguarding rights and privileges of Insurance agents in all relating conditions of agency and services;
- (d) to provide funds for:-
 - i) relief to the needy or distressed members belonging to the organisation / who are unable to help such members or family of such members financially in case of termination, sickness, accident or death of such member or members;
 - ii) the compensation to all members of the organisation whose interests have been damaged by reasons of their services to the organisation and for relief to the members belonging to the family of such members; AND
 - iii) legal assistance to the members of the organisation in respect of matters arising out of or incidental to agents or IRDA rule / Agents rule conditions of any members belonging to the organisation.
- (e) establishment of co-operative stores and credit societies, clubs, libraries, night classes, reading rooms for the benefit of Insurance agents in general and

- organising occasional lectures and social gatherings with a view to develop the understanding of the advantages and facilities of organised life;
 - (f) to publish and maintain journals, bulletins or any other periodicals conducive to the realisation of the objects of the organisations;
 - (g) to purchase, to take on lease or otherwise acquire and to lease hold and manage, sell or change, mortgage and otherwise dispose of both movable and immovable properties of every description including shares in joint stock companies, debentures and government papers and all rights and privileges necessary or convenient for the purpose of management of its affairs or investing its funds;
 - (h) to raise and establish separate funds as and when necessary for furtherance of the growth of organisations in Insurance Institutions in India, who are unable to finance such organisations;
 - (i) to federate with or affiliate itself to any other associations, Federations, Organisations, Unions or Societies in India and abroad having similar aims and objectives; and
 - (j) to forge link with working class and democratic movement in the country in furtherance of the interests of the working class and the working people.
7. The LICA OI shall assist Insurance Agents all over India to form organisations and endeavour to further the aforesaid aims and objectives by all legitimate and democratic methods as the LICA OI may from time to time decide.
8. **AFFILIATION (Membership)**
- a) LICA OI may by a resolution adopted by its working committee affiliate to itself any Zonal or Regional Associations / Federations, organisations and / or Unions unitary and / or otherwise of the agents of LIC having its office in any place in India and satisfying the following requirements.
 - ii) the Association, Federation, organisation and/or union

seeking affiliation agrees to abide by the aim, objectives and rules of the Agency and those that may be adopted by its General Council or its working Committee from time to time.

- iii) the Association, Federation, organisation and / or Union seeking affiliation makes an application according to the form prescribed for the purpose by the working committee of LICAOL.
- iv) It pays an admission fee, affiliation fee and such special levy as subscription provided for in these clauses.
- b) The Working Committee of the LICAOL shall have the authority of accepting or rejecting any application of any Association, Federation, organisation and / or Union provided, however, in the latter case it shall be open to the aggrieved party to appeal to the General Council.
- c) The Working Committee shall have the power to cancel affiliation of any Association, Federation, organisation and / or Union, actions of which in its opinion, are detrimental to the aims, objects and interests of LICAOL which fail to comply with any requisition issued by the working committee provided that the said Association, Federation, organisation and / or Union shall have a right to appeal to the General Council.

9. FEES :- (Membership Fee & Affiliation Fee)

Should organise and collect the affiliation fee from the branch at the first instance. Later, this branch will form a part of the organization and pay membership subscription as defined. Each affiliated Association, Federation, organisation and / or Union shall pay to the LICAOL :-

- a) an admission fee of Rs. 100
- b) an affiliation fee of Rs. 500 for each Branch.
- c) Such other levies as may be fixed by the working committee of the LICAOL. AND
- d) Admission fee of Rs. 20 per member. (for branch)

- e) Subscription fee Rs. 15 per member each month.
- f) 40% of subscription fee to be retained at branch committee 5% at district committee, 15% at divisional committee 15% at state, 10% at zonal committees and 15% at central committee. Wherever there are no district committees such subscription shall go to the divisional committee, same as all levels.
- g) The subscription fee shall be paid within the official year together with all other levies that may be made from time to time. Non-payment of any subscription and delegate fee, shall disqualify the defaulting organisation from voting at any meeting of the LICAOL or at the General Conference, provided, however, that the time limit may be extended by one year on a written request from the concerned unit, by the working committee.
- h) A member when disqualified for non-payment of subscription, may be readmitted on payment of all arrears and current fees with 2% fine and such other levies as may be imposed by the working committee, which may, however, at its discretion condone the subscription fee and other levies in the case of the defaulting member.

10. The LICAOL shall consist of:-

the central, zonal, state-divisional-district and branch organisations.

- a) The General Conference;
- b) the General Council;
- c) the Working Committee; and
- d) the Secretariat;

11. THE OFFICIAL YEAR

The official year of the organisation shall commence from first day of January.

12. GENERAL CONFERENCE

- i) the supreme authority of the organisation shall vest in the General Conference. All powers defined and not

defined in these clauses shall vest in the General Conference,

- ii) The General Conference of the organisation shall be held once in every three years at All India, Zonal, State and Divisional levels. But the district and Branch Conference shall be held every year.
- iii) One calendar month's notice shall be issued by the General Secretary for convening the General Conference stating therein the date, venue and agenda of the General Conference
- iv) The General Conference shall consist of the members elected as delegates from the Organisation on the basis of number of participants. The number will be decided by the All India working committee from time to time
- v) Quorum at the General Conference shall be one third of the total delegates elected or minimum 30 delegates.
- vi) The General Conference of the organisation shall transact the following business among other things;
 - a) Consideration and adoption of the report of the working committee and audited statements of accounts,
 - b) Consideration and adoption of resolution / resolutions, notice of which has / have been received by the working committee at least two weeks prior to the date of the Conference or any other resolution/matter recommended for consideration by the working committee,
 - c) Appointment of Internal Auditor - auditing of all accounts including conference .
 - d) Chalking out the principle and programme of activities of the LICAOI.
 - e) Amendment, rescission or alteration, addition to the clause or clauses of the Constitution that may be recommended by the working committee to the conference or any other amendment / rescission/ addition or alteration that may be moved by any other delegate, notice of which has/have been received by

the working committee at least 15 days prior to the date of conference.

- f) Election of honorary members not more than four if necessary, from persons having sympathy and support for the aims and objects of the LICAOI.
- g) Election of the Office bearers and the members of the working committee.
- h) Any other matter that may be raised with the permission of the chair,

13. GENERAL COUNCIL

- a) Delegates elected to the General conference and the honorary members elected by the General Conference, if any, shall be the general council members of the Organisation. All the central / zonal / state / divisional secretaries and presidents and All India Working Committee members are the General Council Members. But the members shall not exceed 300.
- b) The General Council shall be depository of supreme authority in between the two conferences.
- c) Meeting of the all India General Council may be convened by the General Secretary, once a year. A notice of clear 21 days (3 weeks) shall be necessary for such meetings. Provided however, that an emergent meeting of the general council may be convened by the General Secretary at clear notice of 10 days (Ten).
- d) The quorum at the meeting of the General Council shall be one third of the total members of the General Council or minimum 30 members.
- e) The general Council shall have full powers to add, amend, alter or delete any of the clauses contained here in at a meeting specially called for that purpose.

14. WORKING COMMITTEE, (ONLY CENTRAL) AND EXECUTIVE COMMITTEE AT (ZONE / STATE / DIVISION / DISTRICT AND BRANCH LEVEL.)

1. There shall be a working committee of the organisation for the general management of the affairs of the organisation elected by the general conference from

amongst the elected delegates and honorary members, if any, including the following office bearers.

- a. The President
 - b. Working President (Only at Central, Zone and State levels)
 - c. Vice-Presidents(one from each zonal organisation) not exceeding nine.
 - d. One General Secretary
 - e. Secretaries.(One from each zonal organisation) not exceeding nine.
 - f. One treasurer.
 - g. There shall be one representative from each of the organisation as a member of the working committee. There shall be minimum one representative from each divisional organisation of the agents in the LICAOI as members of the working committee and any other members co-opted to the working committee in between the conferences are decided by All India Working Committee Meeting. Over and above 1500 membership for every increase of 1500 one more Working Committee member shall be allowed. All state presidents and General Secretaries shall be included in the All India Working committee.
- 2 a) The Working Committee or the Executive Committee shall be the depository of all authority in between the two meetings of the General Council except the powers of amending, rescinding, adding to or altering any of the clauses of this constitution. The Zonal, State, Division, District and branches meeting- The observers from the higher committee shall have the right to decide on formation of Executive Committees members and office bearers and numbers.
- b) Meeting of the Working Committee, executive committee, zone or state committee shall be ordinarily called by the General Secretary at a clear notice of 14 days (two weeks) provided however that an emergent meeting of the working committee or Executive Committee may be called by the General Secretary at

a clear notice of 10 days. For Zonal, State, Divisional level, time frame is 7 days, 5 days and 3 days respectively. Ordinary meeting of the division, district and branch committees shall be called at a notice of 7 days and emergent meeting at notice of 3, 2 and 1 days respectively.

- c) The quorum of the Working Committee / Executive Committee shall be one third of the total number of its members.
- d) Subject to overall control of the General Council, the working committee shall,
 - i) Carry on the administration of the organisation, take decisions on all issues arising in the industry, device ways and means to deal and cope with these problems and issues, and decide upon any course of action for that purpose, and take steps to implement those decisions with the permission of the observers.
 - ii) Devise ways and means for implementing the decisions adopted by the General Council / General Conference. General Secretaries only in central, zonal, state and Divisional levels. In district and branch level it is Secretaries and Joint Secretaries.
 - iii) Take active and necessary steps for betterment of the organisation, promote the cause of insurance agents and of the industry.
 - iv) Frame rules / byelaws, form sub committee / committees for general or specific purpose, and assign such functions to them as may be deemed fit.
 - v) Shall have power to co-opt honorary members not more than four, if necessary, in the working committee or executive committee from the persons having sympathy and support for the aims and objectives of the LICAOI.
 - vi) Fill up vacancies in the working committee or executive committee from amongst the members of the general council. Co-option can be done by working committee.
 - vii) Shall co-opt member/s in the working committee or executive committee from the new divisional or state

organisation of the agents in the life insurance sector when the same are formed in accordance with the clause 10 above.

- viii) Grant extension of time for payment of subscription and other dues to the organisation and grant reduction in the subscription due from any organisation for a period not exceeding a year, Grant relief to any insurance agent or member of the General Council and discharge such other duties as may be found in the declaration of the aims and objectives of the organisation or for purpose conducive in the promotion of the aims and objectives of the organisation
- (ix) Render financial aid and assistance to Secretariat / working committee member(s) / General Council Member(s) or any member of its organisation; to any sister trade union, on receipt of an application from such trade union during their struggle;
- (x) maintain registers containing names, addresses and all other particulars required of the members of the General Council, working committee or executive committee.
- (xi) advise and guide the units in times of their need. Issue direction to the units from time to time, and call for any document deemed necessary from any of the unit from time to time. General Secretaries at Central, Zonal and State committees and Secretaries and Joint Secretaries at district, division and branch committees.
- (xii) Ask for levies and call for donation or contribution or raise fund for the Organisation, sanction all expenses of the Organisation.
- (xiii) remove, expel, or suspend any member/members, of the office bearers, working committee, Executive Committee or General Council or take any other disciplinary steps against any such member/members provided such member/members are found guilty of theft, corrupt practices like printing receipts without permission to receive funds without issuing receipts

or violating the rules of the Organisation or violating any of the vital decisions of the Organisation or acting in any way prejudicial to the interest of the members in general or affecting or jeopardizing the existence of the Organisation or hampering its progress or found guilty of having allegiance to any Insurance Trade Union Organisation not approved by this Organisation. The decision of the working committee in this respect shall have to be ratified by the next meeting of the General Council. But in all such clauses the member/members concerned shall have the right to appeal first to the working Committee for reconsideration and thereafter to the General Council and no appeal shall lie against the decision of the General Council. In all such cases the member/members concerned shall be first charge - sheeted and be given an opportunity to defend himself/themselves prior to taking decision by the working committee or Executive Committee. A 15 days show cause notice will be issued before suspension, removal or expulsion.

- (xiv) be collectively responsible to the General Council.
- (e) A member of the working committee / Executive Committee or a member of the General Council who ceases to be a member of Organisation shall forth with cease to be a member of the committees/councils.
- (f) A member of the working committee or Executive Committee or a member of the General Council who ceases to be an Insurance agent due to termination of service by the LIC shall continue to be a member till the working committee or the General Council as the case may be decides.

15. SECRETARIAT

The Secretariat consists of the President, Working President, Vice-Presidents, General Secretary, Secretaries and Treasurer for the Central Committee. Other Committees have the same Secretariat except the Working President.

16. TENURE

The Office bearers and members of the working committee or Executive Committee or council shall hold office for the

full period in between the two general conferences whereas, branch committee every month, district once in two months, divisional committee every quarter, state and zone once in every 4 months and office bearers can hold meetings any time as the need arises.

17. REQUISITION MEETING:

Members of the working committee or Executive Committee or the General Council shall have the right to requisition meeting of the working committee or the General Council respectively. All such requisition notice must be signed by at least one third of the existing members of the working committee or General Council, as the case may be stating therein the specific purpose for which the meeting is requisitioned. The requisition in all cases must reach the General Secretary at the Head Quarters at least two months prior to the intended date of the meeting. The General Secretary shall, on receipt of such a requisition, Call a meeting of the Working Committee or Executive Committee or the General Council as the requisition may be, giving one month's notice mentioning the date, venue, and time of the meeting. Should the General Secretary fail to call such a requisition meeting within one month, the requisition shall have the power to call the meeting for which 21 day's clear notice should be given in the case of Working Committee or Executive Committee and one month's clear notice in the case of General Council. 51% of the total members of the Working Committee or General Council, as the case may be, shall form the quorum of such requisition meeting.

18. CENTRAL SECRETARIAT

There shall be a Secretariat of the Organisation which shall consist of the Office bearers of the Organisation who are elected at the conference.

- a) The Secretariat will meet from time to time and will take decisions in any emergent situation that may arise in between the two meetings of the Working Committee.

- b) The meetings of the Secretariat will be called by the General Secretary of the Organisation.
- c) The maximum number of the Central Secretariat will be Twenty two only.

19. PRESIDENT / WORKING PRESIDENT AND VICE – PRESIDENTS:-

The President shall preside over and conduct all meetings of the LICAOI including its Committees and sign all minutes. In the absence of the President, Working President shall preside over the meeting. In the absence of both President and Working President one of the Vice-Presidents shall preside over and conduct meetings and sign minutes..

20. GENERAL SECRETARY:-

The General Secretary shall be responsible for proper execution of the decisions, policies and programmes adopted in the General Conference/General Council / Working Committee/ Secretariat / Executive Committee. Shall direct and coordinate movements of the Organisation, see to the betterment, advance, growth and progress of the Organisation and in the absence of a decision of the General Conference / General Council / Working Committee / Secretariat & Executive Committee shall devise ways and means for implementation and materialisation of the aims and objectives of the Organisation subject to ratification by the Working Committee or Executive Committee. Pass bills for payments, maintain Registers, Minute Book etc. Submit annual returns, call meetings of the General Council / Working Committee / Executive Committee. Secretariat including emergent meetings and carry on such other duties as may be entrusted to him by the Working Committee or Executive Committee. The General Secretary may delegate some or any of his powers to any Secretaries. During his absence he may authorise one of the Secretaries 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 Secretaries, provided however, such authorisation by the General

Secretary shall be placed before the next meeting of the Working Committee or Executive Committee for approval. The General Secretary shall also take in to account the activities and duties of the Secretaries entrusted to them by the General Secretary or Secretariat / Working Committee or Executive Committee. The General Secretary shall have the power to meet expenditure in connection with the affairs of the Union. He must have the formal approval of the Central Secretariat/ Working Committee at the earliest opportunity for the amounts spent.

21. SECRETARIES:-

Whereas the General Secretary will be in charge of the office, the Secretaries will assist the General Secretary in his work. The Secretaries shall have power to spend an amount up to Rs.5000/- at a time. They must have formal approval of the Working Committee for the amount spent at the earliest opportunity.

22. TREASURER:-

The Treasurer shall be responsible for the money which may received from time to time into the fund of the LICAOI for duly banking them to the LICAOI's Bank Account. He shall make payment or payments towards all expenditure sanctioned by the Working Committee / Executive Committee or the General Secretary. He shall not withdraw any money from the fund of the LICAOI without the previous sanction of the Working Committee / Executive Committee or the General Secretary. He shall keep an account of all receipts and expenditure against the respective vouchers etc., should be passed and signed before payment is made either by the General Secretary or any one of the Secretaries duly authorised by the General Secretary for the purpose.

23. Zonal Organisation

Unions of the insurance Agents existing in a Zone as mentioned in the LIC of India Act 1956 or IRDA act 1999 or Insurance Act 1938 should form their own Zonal Organisations. The Zonal Organisations should elect

members to the General Conference of the LICAOI on the basis of rule 8 a (1). The Zonal Organisation shall endeavour to coordinate the activities of different unions within their territorial jurisdiction and allot funds as and when necessary for the furtherance of the objectives of the LICAOI.

24. FUNDS

- a) The General Fund of the LICAOI shall comprise of subscriptions, donations and delegate fees received from the affiliated Organisations together with the admission fee and made by the general conference / general council / working committee / executive committee, as the case may be, and profits or interests on deposits and investments and receipts of the like nature.
- b) The fund of the LICAOI shall be kept in scheduled Bank or Banks or as the Working Committee may think proper and collections shall be deposited in the Bank to the credit of LICAOI by the Treasurer.
- c) The Working Committee or Executive Committee shall be responsible for the protection and proper application of the fund, properties and assets of LICAOI which shall upon a resolution duly adopted at its meeting, be operated by the Treasurer jointly with either the President or Working President and the General Secretary. The fund will be spent under trade union act 1926 section 15.

25. ANNUAL AUDIT

The LICAOI shall make provision for the annual audit of its accounts by a Chartered Accountant appointed by the general conference / general council or working committee / secretariat or general secretary.

26. MEMBERSHIP REGISTER

The LICAOI shall keep a register of all its members at the divisional level together with particulars of their code, place of work, attached branch etc. The register shall be open for inspection to any general council member or office-bearer

or member of the working committee or trade union officials or executive committee during the LICAOI office hours, provided, at least two clear working 'days' notice of such inspection is previously given to the general secretary.

27. INSPECTION OF BOOKS etc.

The books of accounts of the LICAOI and all other books, documents, correspondence, bills, vouchers etc., shall be open to inspection by any delegate or trade union officials duly elected for the purpose by the general council. At least 4 clear days' prior notice of such inspection shall be given to the general secretary.

28. DISSOLUTION

The general council at a special meeting called for this purpose shall have full powers to dissolve the organisation, with the consent of the three-fourth of the total number of members of the general council. The disposal of the assets and the liabilities of the organisation, if dissolved, shall be made as decided in the special session of the General Council convened for the purpose of dissolution under article 15 of Indian Labour Act 1926 and distributed equally among all the members.

29. ANNUAL GENERAL MEETING AND EMERGENCY GENERAL MEETING.

In the preceding year of general conference an AGM is to be held to evaluate the programmes taken up on the previous General Conference and no body will be formed from there in accordance with General Conference. An emergency general meeting may be called upon in case of exigency where the opinion of all members is sought for through its delegates.

30. In all cases not covered by the preceding rules/ Clauses, the Working Committee shall have the rights and powers to take decisions subject to the ratifications of the same, by the General Council at the earliest opportunity.