

THE CANARA BANK RETIRED OFFICERS' ASSOCIATION (Regd)
RULES AND BYE LAWS

RULE I - NAME OF THE ASSOCIATION

The name of the Association shall be the **Canara Bank Retired Officers' Association**.

RULE II - REGISTERED OFFICE

The Registered Office of the Association situated in Bengaluru at 1 & 70, First Floor, 9th Main, III Block, Jayanagar, Post Box 1162, Bengaluru 560011, Karnataka.

Website: <https://cbroa.co.in> Email: cbroablr@gmail.com

RULE III - AIMS AND OBJECTIVES

The aims and objects of the Association shall be :

- a) To organise and unite the Retired Officers of Canara Bank (and erstwhile Syndicate Bank)
- b) To secure the members fair conditions of life.
- c) To redress their grievances.
- d) To ensure improvement in pensionary and other benefits to its members.
- e) To endeavour to settle disputes between management and members amicably.
- f) To endeavour to provide legal assistance to members in respect of matters arising out of or incidental to their retiral packages.
- g) To endeavour to obtain information with reference to Banking Industries in India and outside.
- h) To take such other steps as may be necessary to ameliorate the social, economic and civic conditions of its members and the society at large.
- i) To cooperate, coordinate and affiliate with organisations particularly those having similar objects in India and outside.
- j) To edit and publish a periodical, voicing, inter alia the grievances of members/officers and containing matters of the Bank and other persons interested in the Banking Industry.
- k) To encourage thrift and cooperation and to promote Cooperative Societies for the benefit of members.
- l) To invest the money of the Association and the Units, not immediately required, in such investments as may, from time to time, be determined by the Central Committee, as the case may be.

- m) To raise and acquire such money or monies, by subscriptions, levies, donations or loans from members/other persons and/or agencies as may be determined by the Central Committee and as may be necessary for the furtherance of the objects of the Association.
- n) To draw, make, accept, endorse and negotiate cheques, promissory notes, bills of exchange, hundies and other Negotiable Instruments in pursuance of the objects of the Association.
- o) To acquire, dispose off, lease and let out any moveable, or immoveable property in furtherance of the objects of the Association.
- p) To secure participation in the Management and to lay down a code of conduct for observance.
- q) To promote and foster the feeling of brotherhood amongst all members/officers of the Association with similar organisations relating to other Banks in India.
- r) To promote education, science, literature or fine arts etc., through effective participation or in collaboration with others or through sponsoring such institutions for furtherance of such causes.
- s) To enlist the cooperation and patronage of the employees of the bank, and
- t) Generally, to do all such acts, matters and things as may be necessary, incidental and conducive to the attainment of the above objects or any of them.
- u) To organise, assist and serve the spouse of Canara Bank Retired/deceased Officers in the area connected with Pension, Health Insurance and such other issues related to the Bank/members.

RULE IV - DEFINITIONS

In these Rules and Bye Laws unless there is anything repugnant to the subject or context:

- a) "The Association" means the Canara Bank Retired Officers' Association.
- b) "Bank" means Canara Bank.
- c) "Branch" means branch of Canara Bank.
- d) "Chairman" means Chairman of the Association.
- e) "President" means the President of the Association.
- f) "Vice President" means the Vice President of the Association.
- g) "General Secretary" means the General Secretary of the Association.
- h) "Joint General Secretary" means the Joint General Secretary of the Association.

- i) “Deputy General Secretary” means the Deputy General Secretary of the Association.
- j) “Assistant General Secretary” means the Assistant General Secretary of the Association.
- k) “Treasurer” means the Treasurer of the Association.
- l) “Deputy Treasurer” means the Deputy Treasurer of the Association.
- m) “Central Committee” means the Central Committee of the Association.
- n) “Regional Secretary” means the Regional Secretary of the Association.
- o) “General Body” means the General Body of the Association constituted by the delegates to the General Body, Office Bearers and Central Committee Members elected by the delegates in the previous General Meeting or coopted thereafter as provided by the Rules and Bye Laws of the Association.
- p) “Delegate” means **the Life Members of the Association attending the General Body/Conference of the Association.**
- q) “General Meeting” means the General Meeting of the delegates, office bearers and the Central Committee Members elected by the delegates in the previous General Meeting or coopted thereafter as provided by the Rules and Bye Laws of the Association.
- r) “Extra Ordinary General Meeting” means Extra Ordinary General Body Meeting of the Association.
- s) “Financial Year” means the year commencing with first day of April and ending with 31st March every Calendar Year.
- t) “Management” means Management of Canara Bank.
- u) “Member” means the Member of the Association whose name is found on the rolls of the Association.
- v) “Office” means office of Canara Bank.
- w) “Officer” means any officer of the Bank.
- x) “Prescribed” means prescribed under these rules as prescribed by the General Body or the Central Committee from time to time.
- y) “Quorum” means the quorum required for any meeting including General Body Meeting or Extra Ordinary Meeting as prescribed in these rules.
- z) “Office bearer of the Association” means an office-bearer of the Association.

- aa) “Retired Officer” includes officers retired on superannuation, on voluntary retirement, on special voluntary scheme, compulsorily retired and by any other provisions under the Service Regulations of the Bank.
- bb) “Year” means the financial year of the Association.

RULE V - MEMBERSHIP

a) **Eligibility:**

Any retired officer of the Bank shall be eligible to become a member of the Association.

b) **Admission of Member:**

Any retired officer desirous of becoming a member shall apply to the General Secretary in writing in such form as may be prescribed the Central Committee and shall remit the membership fee of Rs.500/- (Rupees Five Hundred only) and Rs.5,500/- (Rupees Five thousand Five hundred only), Total Rs.6,000 (Rupees six thousand only) onetime payment to become a Life Member, provided he agrees to be abide by the rules and bye laws that may be made by the Association from time to time.

The General Secretary may provisionally admit all the applicants for membership of the Association from time to time and place them before the following Central Committee all the applications to the membership of the Association or may reject the applications without assigning any reasons therefor. In the event of rejection of any application/s such decisions of the Central Committee shall be in 2/3 majority of the members present.

c) **Membership Fees:**

There will be two categories of Membership namely,

(1) **Life Membership** - Any Retired Officer of the bank who wishes to become a member of the Association shall pay a Membership Fee of Rs.500 and Life Membership fee of Rs.5,500 (Rs. Five Thousand five hundred only) Total Rs.6,000/- at the time of admission itself.

(a) The revised Life Membership fee shall be applicable to New Members enrolled on or after 01-07-2023.

(2) **Associate Membership** - Any spouse of Officer Pensioner of the Bank who wishes to become an Associate Member of the Association shall pay Associate Membership fee of Rs.1,000 (Rupees One Thousand only) at the time of admission.

There shall not be any enrolment of fresh Ordinary Membership. Existing ordinary members whose annual membership fee is not in arrears, may commute their

ordinary membership to Life Membership by paying the difference of Rs.4,500 and the total of annual membership fee paid, on or before 31.12.2023.

Ordinary members who fail to commute their ordinary membership to Life Membership by the said date (31-12-2023), shall cease to be members of the Association.

d) Cessation of Membership: The membership shall cease

- i By Death
- ii By resignation in writing to the General Secretary who shall place the same before the next Central Committee Meeting for record and on acceptance by the Central Committee.
- iii When he/is removed by the Association from membership of the Association as provided hereinafter.

e) Removal from Membership:

If the Central Committee on consideration of a report received from the General Secretary on the acts of commission and omission on the part of any member including failure to remit subscription and levy, except officers of the Association comes to the conclusion that it is prejudicial to the interest of the Association to permit such individual to continue his membership of the Association, the Central Committee may resolve to expel or remove such a member from the Association by 2/3 majority of the members of the Central Committee present, before taking such decision, shall give an opportunity to the member concerned to submit his explanation. If the member so expelled or removed feels aggrieved, he shall have a right to appeal to the General Body at its General Meeting provided he gives notice in writing to the General Secretary within 30 days from the date of expulsion or removal of his intention to do so. A member who is so expelled or removed shall not be readmitted up to a period of 2 years from the date of expulsion or removal.

f) Register of Membership to be maintained at the Registered Office:

The Association shall maintain at its Registered Office, a Register of Members including Office bearers of the Association wherein the full name and address of the member shall be entered including any other particulars which the Central Committee deems necessary.

A member of the Association may on obtaining prior permission from the General Secretary in writing inspect the Register of Members and Books of Accounts at the Registered Office of the Association on such day and at such time as may be prescribed by the General Secretary.

RULE VI - MINUTE BOOK

The Association shall maintain Minutes Books wherein shall be recorded in the minutes of the Central Committee and minutes of the Triennial and Extra Ordinary General Meetings of the Association.

RULE VII - MANAGEMENT OF THE AFFAIRS OF THE ASSOCIATION

The management of the Association shall vest in:

- 1) General Body
- 2) Central Committee

1) General Body:

- a) General Body shall meet once in three years and the interval between two meetings shall not exceed 39 months. 45 days clear notice shall be given for every Triennial Meeting specifying the place, the date and time of such meeting together with the agenda for the same. However, non-receipt of the notice by the delegates or others shall not by itself void the proceedings of the Meeting.
- b) **The Agenda for the Triennial General Meeting shall be:**
 - i. To adopt the Triennial reports on the working of the Association.
 - ii. To adopt annual audited statements of accounts.
 - iii. To appoint auditors and to fix their remuneration.
 - iv. To elect the Office bearers and the members of Central Committee and
 - v. To transact such other business as may be brought before it as provided by the Rules and Bye Laws or with the permission of the Chair.

2) Extra Ordinary General Meeting:

- a) The Central Committee Suo moto or may on a written requisition from not less than 1/3 of the members on the rolls of the Association shall call an Extra ordinary General Meeting of the Association to transact any business set out by the requisitionists in the notice of requisition for the Extra Ordinary General Meeting.
- b) If within 60 days of the receipt of the notice from the requisitionists, the General Secretary or the President fails to convene the Extra Ordinary General Meeting as demanded, the requisitionists shall give notice of not less than 30 (thirty) clear days of the proposed Extra Ordinary General Meeting to all the delegates of previous General Body Meeting **and** shall call and hold such meeting at such time and at such place as may be determined by the requisitionists and the proceedings of such meeting shall be binding on the Association. However, non-receipt of notice by any delegate or others by itself shall not void the proceedings of the meeting.

3) Quorum for General / Extra Ordinary General Meeting:

1/3 of Members on the rolls of the Association as on the date of the General Body Meeting or such other date as the Central Committee appoints shall constitute the Quorum of General/Extraordinary Meeting. If within an hour of the time fixed for the Meeting, no Quorum is present, the Meeting shall stand adjourned by one hour at the same Place and time and the numbers of members present in such adjourned meeting shall constitute quorum for the General / Extra Ordinary General Meeting. The agenda fixed for the original meeting shall be discussed and disposed of.

- 4) Business to be discussed at General/Extra Ordinary General Meeting:** At General Meeting no business other than what is set out in the notice calling for the meeting shall be transacted except the following:

Any business or resolution of which written notice has been given by any delegate so as to reach the General Secretary at least seven days before the date fixed for the meeting provided that delegate who has given such notice is personally present at the meeting.

At the Extra ordinary General Meeting no business other than what is stated in the notice given by the requisitionists shall be transacted.

- 5) Constitution of General Body:**

The General Body of the Association shall consist of the Central Committee Members including Office Bearers and delegates attending the Conference. A member who is a Life Member of the Association is entitled to attend the General Body Meeting.

- 6) Right to vote:**

Every delegate present at the meeting shall have one vote and all matters except for which special provision is made in the constitution shall be decided by simple majority. In case of equality of votes in any subject the President shall have the casting vote.

- 7) Removal of Office Bearers of the Association:**

Any Office Bearer of the Association may be removed by passing a vote of No Confidence by 2/3 majority of the General Body meeting provided that the Office Bearer is given an opportunity to defend his/her conduct. If the said office bearer demands a personal hearing, he/she shall be given an opportunity to address the meeting on the subject matter of the show cause notice served on him. The General Body shall also take the views of the General Secretary before a final decision is taken on the subject.

- 8) Constitution of the Central Committee:**

Central Committee Members to keep in touch with the members of their region/state and keep a track on the retirees from the bank from time to time and try to canvass and enrol their membership and/or seek the assistance of the General Secretary/Joint General Secretary/Deputy General Secretary/Assistant General Secretary or any other office bearer in the State/Region and bring to the notice of General Secretary/Assistant General Secretary or any other office bearer in the state region and bring to the notice of General Secretary/President/Deputy General Secretary/Joint General Secretary at

Registered Office any such developments affecting the members and seek guidance to redress their grievance.

- I. The Central Committee shall consist of the following duly elected by the General Body amongst the elected delegates present or not present (provided consent letter from delegates who are not present offering for election are produced)
 - i. One Chairman
 - ii. One President
 - iii. Ten Vice Presidents
 - iv. One General Secretary
 - v. Five Joint General Secretaries
 - vi. Fifteen Deputy General Secretaries
 - vii. Twenty Asst. General Secretaries
 - viii. One Treasurer
 - ix. One Deputy Treasurer
 - x. Twenty Central Committee Members
 - xi. Eighty Regional Secretaries
 - xii. (Regional Secretaries elected will be ex-officio Central Committee Members)
- II. A representative of Canara Bank Officers' Association nominated by the General Secretary of Canara Bank Officers' Association from time to time shall be ex-officio member of the Association.
- III. Three members from the primary members to be co-opted by the newly elected Central Committee Meeting subsequent to the General Meeting by not less than 3/4 majority of the Central Committee members present in the meeting, taking into consideration the additional qualifications, the need and usefulness of the members concerned.

9) Central Committee to meet once in six months:

The Central Committee will meet at least once in six months and in case of emergency at the direction of the President in consultation with the General Secretary be summoned to meet at such day and place and time as may be determined by the General Secretary in consultation with the President and dispose of all matters brought before it by the General Secretary and any other matter, the notice of which is given by a member of the Committee.

In either case, the General Secretary shall give to every member of Centra Committee 30 (thirty) days clear notice of the meeting.

10) Quorum for Central Committee

50 percent of members including Office Bearers personally present shall constitute the quorum for the Central Committee meeting. If within one hour of the time fixed for the meeting, no quorum is present, the meeting shall stand adjourned to the next one hour at the same place and time and the agenda fixed for the original meeting shall be discussed and disposed off.

11) All matters to be decide by the majority of votes

Every member shall have one vote. All matters brought before the Central Committee shall be decided by the Committee on the basis of simple majority except otherwise provided for in this Constitution. The President shall have one vote and in case of equality of votes, he shall have a casting vote.

12) The Central Committee to carry on the affairs of the Association.

Subject to these regulations and subject to the directions given by the General Body from time to time and the resolutions of the Central Committee passed from time to time the Central Committee shall carry on the affairs of the Association and shall have the power to be do the following among other things.

a) Admission of membership

To accept or reject without assigning any reason there for any application/s for membership/associate membership made by any retired officer/spouse of retired officer of the Bank as provided herein.

b) Authorisation to open bank accounts

To authorise opening of the savings or current or other deposit accounts with any branch of Canara Bank in India or with any other Bank scheduled or otherwise and to operate jointly on such accounts and to authorise to draw cheques or orders on such accounts or to endorse and negotiate cheques, drafts or orders drawn in favour of the Association or to sign all documents required by the bank/s.

c) Authorisation to invest moneys

To authorise investing the funds in fixed deposits or in government or other securities as may be determined by the Central Committee from time to time and to further authorise to sell, convert or realise or otherwise to deal with the said approved securities or to receive interest on government securities from time to time or to receive interest accrued on the fixed deposits from time to time.

d) Authorisation to incur expenditure

To incur expenses or to authorise any person or persons the Committee deems fit or to approve expense incurred by any such person or persons in connection with the affairs of the Association.

e) Authorisation to borrow

To authorise to borrow amount with or without security from Canara Bank in India or from any other Banks including scheduled banks, Cooperative Societies or other credit agencies and to execute all loan papers and other documents

required, subject to the specific prior sanction from the General Body for the reason and purpose placed before the General Body.

Note "A Report on such borrowing with full details of outstanding loan, position by borrowing, including securities offered, if any, pledged shall be placed before the next General Body".

f) Representing in Legal proceedings

To authorise any person or persons as the Committee deems fit and proper to file, prosecute, conduct or defend any suit, claim or any other legal proceedings before any Authority, Tribunal Judicial or Quasi-Judicial) or before any court or to apply to the said authority, Tribunal Judicial or Quasi-Judicial) or before any court for the review of any order of judgement pronounced by it or to prefer appeal or revision to the higher courts including the High Court of judicature or the Supreme Court of India and to sign and verify all pleadings, to swear, to affidavit and to execute vakalats.

g) Vacancy in Central Committee to be filled by co-option

To fill up any vacancy in the Central Committee including office bearers excluding those under Rule 8(ii) caused due to any reason whatsoever by co-option from amongst the Central Committee members for the post of office bearers and in case of Central Committee members by coopting any Life member from the rolls of the Association, whose subscription is upto date, duly proposed and seconded by members of Central Committee/Office bearers.

h) Leave of Absence

Any Office Bearer or member of Central Committee who absents himself, without leave of absence granted by the president in writing and in the case of President the leave of absence granted by Vice President, consecutively for three meeting of the Central Committee, shall cease to be an Office Bearer or a member of the Central Committee. The vacancy so caused shall be filled up by co-option as provided in these rules. Any emergency meeting called shall not be taken into account for this purpose.

i) Appointment of sub committee

To constitute or appoint subcommittee consisting of one or more members for any special purpose with or without powers of co-option to the Chairman of the said subcommittee/s so constituted and to give the necessary direction to the Chairman and the members of the sub committee/s.

j) Constitution of States, Zonal or Regional Units

To constitute suomoto or on a request received from members, State, Zonal or Regional units. While constituting the State Zone or Region, the Central Committee my, if necessary, group together one or more geographical states for the purpose.

k) The Central Committee to carry on the affairs of the Association.

Principal office bearers namely President, General Secretary and Treasurer shall always be available to attend to their duties and shall not abstain from duties for not more than 90 days continuously and if the absence is for more than stipulated 90 days and above, the office bearers should resign from the post

failing which the Central Committee may serve 30 days' notice in writing of their intention to remove from his/her/their post and co-opt from amongst the Central Committee Members.

RULE VIII - OFFICE BEARERS OF THE ASSOCIATION: POWERS, FUNCTIONS AND TERM OF OFFICE.

General:

Term of Office: All the Office Bearers of the Association shall hold their office for a period of THREE years from the date of their election or until new office bearer is elected in the next succeeding Triennial General Meeting, whichever is earlier.

2. Resignation from Office: Any Office Bearer of the Association, except the President, may resign from Office whenever he deems it necessary to do so, submit his resignation in writing addressed to the President and to the Central Committee.

A) The President may resign from Office, whenever he deems it necessary to do so, submit his resignation in writing addressed to the Vice President and to the Central Committee.

3. Cessation of Office: Office Bearer shall cease to hold Office:

- a) When he ceases to be a member of the Association.
- b) On his resignation and acceptance by the Central Committee or
- c) On his being removed from the Office in the manner provided herein above.

FUNCTIONS OF OFFICE BEARERS

CHAIRMAN	<ul style="list-style-type: none"> i. The Chairman shall preside over the Meeting of the Central Committee and the Triennial General Meeting or Extra Ordinary Meeting of the Association. ii. In case the President is absent in any of the above meetings, he will step into the shoes of the President and he shall have one vote and in case of equality votes, he shall have a casting vote. iii. The Chairman to guide the President and the General Secretary: The Chairman shall guide the President and the General Secretary in carrying out the affairs of the Association.
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PRESIDENT	<ul style="list-style-type: none"> <li data-bbox="634 182 1461 394">i. President to get a special meeting of the Central Committee Meeting convened: The President shall preside over the meeting of the Central Committee and the Triennial or Extra Ordinary Meeting of the Association. He shall have one vote and in case of equality of votes he shall have a casting vote. <li data-bbox="634 407 1461 989">ii. The President may whenever he deems necessary or on receipt of any written request signed by more than 50 percent of the members of the Central Committee and within 21 days of the receipt of such notice may require the General Secretary to call a special or an emergency meeting of the Central Committee. In case the President fails to get such a meeting convened within 21 days of the receipt of the notice, the requisitionists after the expiry of the receipt of their notice by the President shall call a meeting of the Central Committee but after giving due notice thereof to all members of the Central Committee including the President. The proceedings of such meeting shall be binding on the Association. <li data-bbox="634 1001 1461 1140">iii. President to sign the minutes: The President shall sign the minutes of the Central Committee and of the Triennial and Extra Ordinary General Meeting of the Association. <li data-bbox="634 1152 1461 1270">iv. President to guide the General Secretary: The President shall guide the General Secretary in carrying on the affairs of the Association.
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VICE PRESIDENTS	<ul style="list-style-type: none"> <li data-bbox="634 1365 1461 1640">i. In the absence of the Chairman and President, the Senior Vice President shall preside over the meeting: In the absence of the Chairman and the President or when the Chairman or the President are unable to preside over any meeting of the Central Committee or Triennial or the Extra Ordinary Meeting, the Senior Vice President shall preside over the same. <li data-bbox="634 1652 1461 1751">ii. Vice President to assist the President: The Vice President shall assist the President in carrying on the affairs of the Association.
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THE GENERAL SECRETARY	<p>The General Secretary shall:</p> <ol style="list-style-type: none"> i. Convene meeting of Central Committee The General Body both Triennial and Extra Ordinary ii. Keep a watch on the funds of the Association iii. Operate the accounts jointly iv. Keep the Accounts and get the accounts audited by the Auditors of the Association. v. Get the annual audited statement of accounts prepared showing clearly every item of receipt and expenditure. vi. Make reports to the General Body on the working of the Association. vii. Submit statutory return from time to time or send statutory notice to the Registrar of Trade Unions under the Trade Unions Act, 1926. viii. Record the minutes of the Central Committee and also of the Triennial and Extra Ordinary General Meeting. ix. Attend to (a) the day-to-day administration of the Association (b) the correspondence, issuance of circulars, etc. x. Keep all the books relating to membership and account, etc. records and files of the Association. xi. Keep all the securities and documents of title to the property of the Association. xii. Do all other acts as may be generally necessary for implementing the resolutions of the Central Committee, the General Body and also for successfully carrying out the objects of the Association. xiii. General Secretary is authorised to nominate Regional Secretaries from among the Life Members over and above the strength prescribed in Rule VII (8) keeping in view the need and requirement of the Association to give adequate representation to the Regions which have concentration of members, or which have the potential to grow by enrolling the retired/retiring officers in the respective regions. Such nominations shall be placed to the Central Committee in its Meetings to be held at periodical intervals for the approval/ratification.
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JOINT GENERAL SECRETARIES	<ul style="list-style-type: none"> i. Joint General Secretary shall assist the General Secretary in discharge of his functions. ii. In the absence of General Secretary or when the General Secretary is unable to discharge his/her functions, one among the Senior Joint General Secretary shall discharge the duties of General Secretary iii. The Joint General Secretary shall do such other work as may be assigned to them by the Central Committee or by the General Secretary.
DEPUTY GENERAL SECRETARIES	<p>It shall be the duty of the Deputy General Secretary to assist the General Secretary/Joint General Secretary in discharge of his functions.</p>
ASSISTANT GENERAL SECRETARIES	<ul style="list-style-type: none"> i. It shall be the duty of the Assistant General Secretaries to assist the General Secretary/ Joint General Secretary/Deputy General Secretary in discharge of their functions. ii. To coordinate between the Central Committee Members/members on issue of common interest in consultation with the General Secretary/Joint General Secretary/Deputy General Secretary. iii. Organise meetings of members at periodical intervals in consultation with the Central Committee Members available locally, for the purpose of interaction and follow up. iv. The Assistant General Secretaries shall do such other work as may be assigned by the General Secretary/Joint General Secretary/Deputy General Secretary

TREASURER	<p>The Treasurer shall be responsible for:</p> <ol style="list-style-type: none"> i. For all the funds of the Association. ii. To keep or cause to keep true and correct accounts of all receipts and payments. iii. To keep all the receipts, vouchers, and files of the Association so far as they relate to the Association. iv. He/she shall not have power to draw money from the Bank without first having cheques signed by the General Secretary or Deputy General Secretary or any other Office Bearer of the Association nominated by the General secretary. v. Not to keep more than Rs.10,000 at a time: The treasurer shall at no time keep with him/her imprest cash more than Rupees Ten Thousand only. He/she shall remit all the amount received on any account whatsoever to the Bank to the credit of the Association. vi. Responsible for the preparation of annual statement of receipts and expenditure: The treasurer shall be responsible to prepare Audited Statement of Accounts of the Association together with the Report.
DEPUTY TREASURER	<ol style="list-style-type: none"> i. It shall be the duty of the Deputy Treasurer to assist the Treasurer in discharge of his duties. ii. In the absence of Treasurer or when the Treasurer is unable to discharge his duties, the Deputy Treasurer shall discharge the duties of the Treasurer. iii. The Deputy Treasurer shall do such work as may be assigned to him by the Central Committee or by the General Secretary or by the Treasurer.
THE MEMBERS OF THE CENTRAL COMMITTEE	<ol style="list-style-type: none"> i. The Central Committee may fill up any vacancy of the members of the Central Committee by co-option. ii. The persons so coopted shall hold office for the rest of the years or until other are persons are elected to the office in the succeeding General Meeting

REGIONAL SECRETARIES	<ul style="list-style-type: none"> i. The Regional Secretary elected during the General Meeting or nominated by the General Secretary and approved by the Central Committee, shall represent the members of a state or a geographical region. ii. The Regional Secretary shall be the ex-officio member of the Central Committee and shall represent the members of a state or a geographical region. iii. The Regional Secretary shall enrol the retired/retiring officers/spouse of the officers in his/her region or state or the region allocated to him. iv. He shall be in touch with the members and represent their grievance, if any, to the General Secretary for redressal. iv. He shall organise meetings at various places where concentration of membership is there and keep the members abreast of the latest developments on the issue of pensioners and other developments in the banking sector. v. The Regional Secretary shall do such work as may be assigned to him/her by the General Secretary or the Central Committee. vi. vii.
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Residual Functions/Powers:

All those functions/powers that are not mentioned in the bye laws shall vest with the Central Committee of the Association and the General Secretary shall exercise such residual functions/powers subject to approval from the ensuing Central Executive Committee meeting later.

RULE IX - FUNDS OF THE ASSOCIATION:

a) Source

The funds of the Association shall consist of:

- i) Admission fee and Subscription fee received from the members.
- ii) Donations and borrowings

b) Amount to be deposited in Bank

All the amounts received from time to time on any account, whatsoever, shall be deposited with Canara Bank or with any other Bank Scheduled or otherwise in the name of the Association.

c) Operation of Bank Accounts

The accounts so opened shall be jointly operated by the Treasurer or Deputy Treasurer along with the General Secretary or Deputy General Secretary or any other Office Bearer nominated by the General Secretary.

d) Authorised persons not to keep more than Rs.10,000

The General Secretary or the Treasurer shall at no time keep with him more than Rs.10,000 for current expenses.

e) Amount should be spent only for fulfilling objects of the Association

The funds of the Association shall be spent for fulfilling the objects of the Association and to meet any expense incidental thereto. The funds of the Association shall be spent for the purposes such as:

- i) For payment of salaries and allowances to the Staff of the Association.
- ii) The payment of expenses for the administration of affairs of the Association and audit of the Accounts of the Association.
- iii) Legal expenses incurred for securing or protecting any rights of the Association and audit of accounts of the Association as such or rights of members or any right arising out of Pension Regulations.
- iv) The conduct of trade disputes on behalf of the Association or any other member thereof.
- v) The compensation to members for loss arising out of trade disputes.
- vi) Allowances to members or their dependents on account of death, sickness, accidents of such members.
- vii) The provision of education, social and cultural or religious benefits for members or for the dependents of members.
- viii) For upkeep and publishing of periodicals for members and issuing of circulars.
- ix) The payments in furtherance of any of the objects of the Association for which the general funds of the Association may be spent, by way of contribution to any cause intended to benefit retired bank officers in general provided that the expenditure in respect of contributions in excess of the combined total of gross income which has up to that time accrued to the general funds of the Association during that year and of the balance at the credit of the funds at the commencement of the year.
- x) Funds of the Association invested in 'TERM DEPOSITS' other than RD / CD monthly investment plan should be renewed on maturity and the same should not be prematurely closed / on maturity should not be taken to General / Welfare fund or no loan should be raised on the security of "Term Deposits" unless majority of the delegates present at the General Body vote for an amendment to that effect, where 30 days clear notice is given for such amendment to the members. However, premature closure to earn higher rate of interest is permitted. Interest earned on Term Deposits can be made available to the Association functions.

RULE X - AUDITORS

- a) The auditors appointed by the General Body Meeting shall hold office for a period of THREE Years from the date of their appointment or until fresh appointment is made in the next succeeding triennial General Meeting.
- b) Remuneration
The auditor so appointed may be paid such reasonable remuneration as may be determined by the said General Body Meeting.

RULE XI - ACCOUNTS

- a) **Financial Year**
The financial year of the Association shall be the financial year, that is, April to March.
- b) **Keeping of Accounts**
The Association shall keep true and faithful accounts of all the amount however received or borrowed or collected from time to time and also of all amounts howsoever spent from time to time. It shall be the duty of the General Secretary and Treasurer to maintain the books of accounts in such a manner as may be determined by the Central Committee and also to keep all receipts, vouchers, etc. regularly in a manner determined by the Central Committee.
- c) **Auditing of accounts:**
The Accounts of the Association shall be got audited every year by qualified auditors appointed by the General Body in accordance with the rules framed under Trade Unions Act, 1926.
- d) **Audited statements have to be kept before the General Body:**
The General Secretary and the Treasurer shall place before the General Body annual statements of accounts relating to the financial year that just ended together with their report.

RULE XII - BENEFIT TO MEMBERS

Every member including the office bearer of the Association who is not in arrears of subscription shall be entitled to receive such benefits as the Central Committee may decide from time to time to confer on the members.

Rule XIII - The Association shall have the power to frame rules for the purpose and proper conduct of its affairs. Such rules may be framed by the Central Committee, provided nothing contained therein shall be repugnant to the clauses already contained in this Constitution. Any amendments to the Constitution contrary to the existing provisions be made with the prior approval of the General Body. However, in so far as subscriptions, levies and other collections, as enumerated in these Rules and Bye Laws are concerned, the Central Committee will have the power to amend, alter, replace, rescind or add to the existing provisions, subject to the condition that the same has to be ratified at the immediate next General Body.

RULE XIII - DISSOLUTION OF THE ASSOCIATION

- a) The Association shall not be dissolved except by vote of majority of not less than $\frac{3}{4}$ of the delegates present at the General Meeting specially called for this purpose provided that the total number of votes cast is not less than $\frac{2}{3}$ of the total number of delegates elected.
- b) Disposal of Surplus fund:
Surplus funds left with the Association after meeting all its liabilities shall be disposed of in accordance with the directions given by the Dissolution Meeting specially called for the purpose of dissolving the Association.