



FEDERAL BANK RETIRED OFFICERS' FORUM



(FBROF)

**(An organizational wing of FBOA and constituent of AIBPARC)
Registered under the Travancore Cochin Literary,
Scientific and Charitable Societies
Registration Act 1955 (12) No. ER.702/2009
Regd. Office : FBOA Centre, FBOA Road, Aluva - 683 101
Phone : 0484 - 2628046 Email : fbrofmail@gmail.com**

BYE – LAWS

**(Amended up to 28th Nov 2021 incorporating the
Bye-Law amendments approved in the 26th Annual
General Body Meeting of FBROF held at
FISAT, Hormis Nagar, Mookkannoor on 28-11-2021)**

PREFACE

Federal Bank Retired Officers' Forum (FBROF) has been functioning commendably since its inception in the year 1994 for the welfare of its members who are increasing in number year after year, keeping the rich traditions, ethics and Federal Culture, based on the published Bye-Laws of the [Forum](#). As all are aware, like any other organisation, Bye-Laws of the [FORUM](#) are amended periodically to take care of the changing situation/needs. Last such amendment was made in the 24th Annual General Meeting held on 24th June 2018 at M G Town Hall, Aluva.

Due to the outbreak of Covid 19 pandemic, we were forced to conduct our meetings including AGM and Biennial Election through Online mode. Proper functioning of the Forum with increasing membership Pan India year after year, demands periodical amendments wherever required. The proposal to form a Benevolent Fund also necessitated some changes in our existing Bye-Laws.

Executive Committee, held on 20th November 2020 deliberated the matter in detail and decided to form a Sub-Committee 'FBROF Bye-law Amendment Committee' with Sri. T V Subba Rao (Vice President) as Convenor, and M/s. Sathyamoorthy S, Joy Sebastian E (Zonal Secretary, TCR), Adv. Mathew Jacob, Syed Mohammed P K (Area Secretary, EKM), Tom Thomas (President), K T Thomachan (General Secretary) and George Sam (Treasurer) as members. The Committee met online several times and the draft Bye-Law amendments were discussed and fine-tuned repeatedly in the various Office Bearers' meetings and Executive Committee meetings held subsequently. The

Bye-Law amendments were thus finalised in the Executive Committee Meeting of The Federal Bank Retired Officers' Forum held on 23rd October 2021 and approved / ratified in the 26th Annual General Body Meeting held in hybrid mode on 28th November 2021 at FISAT, Hormis Nagar, Mookkannoor, Kerala.

We take this opportunity to thank Com. Subbarao T V, Convenor and other Committee Members for the earnest efforts taken by them in codifying and redrafting the byelaws incorporating the amendments upto date. Special thanks are due to the strenuous efforts taken by Sri. Sathyamoorthy S for compiling the suggestions and codifying the amendments and Sri. Jagadeesan T S for giving his valuable suggestions and guidance.

We fervently hope that the Bye-Laws with its periodical amendments, including the latest ones codified together, will further boost the activities of the Forum to ensure a better bonding and camaraderie among the entire membership of the Forum.

With Warm Regards

Sd
Tom Thomas
President

Sd
K T Thomachan
General Secretary

1st December, 2021
Aluva

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BYE – LAWS

(Amended up to 28th Nov 2021)

1. NAME

The name of the Organization shall be Federal Bank Retired Officers' Forum (FBROF) and it shall hereinafter be referred to as "The Forum"

2. ADDRESS

The Registered Office of the Forum shall be at FBOA Centre, FBOA Road, Aluva-683101

3. AREA OF OPERATION

The area of operation of the Forum shall be all over India. The Forum will function from Aluva.

4. AIMS AND OBJECTIVES

The Forum shall be functioning without any profit motive, as per the Travancore Cochin Literary, Scientific and Charitable Societies Registration Act No.12 of 1955. Surplus, if any, generated out of the activities, shall be ploughed back and is not to be shared among the members.

The Aims and Objectives of the Forum, mainly, are: -

- a) To organize and unite all retired officers of the Federal Bank
- b) To take care of the members and their dependent family members. (*Family is defined as Spouse and Children only*)
- c) To coordinate its activities as an organizational wing of the Federal Bank Officers' Association (FBOA) affiliated to All India Bank Officers' Confederation (AIBOC) and as a constituent of All India Bank Pensioners' And Retirees' Confederation (AIBPARC) and to strive for the unity of Retired Bank Officers. The Forum shall aim at the welfare of the retired officers and work for it. Improvements in pension scheme, extension of medical aid facilities and other benefits as applicable to serving officers shall be given top priority.
- d) To enter into other activities which are beneficial to the members.
- e) To stand above the limitations of Caste, Religion, Economic status and Political inclinations of its members.
- f) To foster equality, brotherhood and comradeship among the members.
- g) To work for the economic, cultural and social development of the members.
- h) To try for organizing Reading rooms, Libraries, Publications and Discussion Forums.
- i) To do suitable charitable activities among the public for the benefit of economically and socially weak persons.

5. MEMBERSHIP

(a) Eligibility

All officers of The Federal Bank Limited who retired from service on superannuation/ who voluntarily retired from service/who were compulsorily retired/who resigned from service after

considerably long years of service /whose services were terminated after considerably long years of service by the Bank for any reason whatsoever and who are Associate Members of The Federal Bank Officers' Association are eligible to apply for membership of the Forum

(b) Admission

1. Persons eligible as per 5 (a) above shall apply for membership in the prescribed application form immediately on retirement/cessation from the service.
2. The Executive Committee of the Forum shall consider the applications for membership in its meeting held after the receipt of the application/s and shall have powers to accept or reject any application for membership or postpone a decision to the subsequent meeting. However, the decision shall be conveyed to the applicant within one month of such meeting/s.
3. Every retired officer eligible for membership and desirous of becoming a member of the Forum shall remit an Admission Fee of Rs.2000 and Associate Membership Fee of Rs.500 (payable to FBOA), thus making total fee payable at the time of admission to Rs.2500 and shall pay a monthly subscription of Rs.100/- w.e.f 1 August, 2017.

For existing members as on 31.07.2017, the monthly subscription will be applicable effective from 1 August 2018. Members on attaining 80 years of age are exempted from paying monthly subscription to the Forum. Monthly subscription of Members who are seriously ill / not opted/ not eligible for pension can be dispensed with by the Executive Committee, on request by the respective members duly recommended by the Area/ Zonal secretaries.

(c) Default in payment of subscription.

- (1) Arrears in monthly subscription due to the Forum for more than THREE Months at any point of time, will disentitle the

Member from all his Rights & Privileges, whatsoever from the Forum including, contesting Elections, claiming Travelling Allowance, etc., and the same shall be reinstated only when the arrears are cleared in full.

- (2) The List of Defaulters as on 31st March of every year and/or as on a date preceding the Annual General Body by 60 days, shall be published by the Executive Committee, in the respective Official Communication Groups.
- i) The Final List of Members as on the date preceding the Annual General Body by 60 Days and the Defaulters List as on the previous Day of the Date inviting nominations shall be handed over to the Chief Presiding Officer in the Election Year.

(d) Transfer of membership

The membership of the Forum cannot be transferred

(e) Termination of membership

The Executive Committee shall have powers to terminate the membership of any member after giving a 'show cause' notice giving 30 days' period for submission of reply by the member and after examining the explanations submitted by the member and after being convinced that the member committed any/all of the following:

- 1) The member has not been working in conformity with the rules and regulations of the Forum.
- 2) The member has been working against the ethics, policies and/or interests of the Forum.

In the instance of removal from the membership of the Forum, the admission fee, the membership fee and the membership fee for associate membership of FBOA paid by the member will not be refunded.

Such removal of a member from the Forum shall be placed in the ensuing General Meeting of the Forum.

(f) Sharing of subscription collected from members with Zone/ Area Committees

Monthly subscription collected by the Central office from members of each Zone/Area shall be earmarked up to 50% to meet the expenses that may be incurred to strengthen the activities at the Zonal/Area level in the following cases.

- i. Lunch/Tea meetings shall be arranged on a quarterly basis incurring a maximum of Rs.300/Rs.100 respectively per subscribing member participating in such meetings or 50% of the subscription collected from the total number of members in the zone/area, whichever is less shall be reimbursed.
- ii. Expenses in connection with visits of sick members, death/ other genuine expenses as approved by the EC shall be eligible for reimbursement.

6.A. MEETINGS

All Meetings of the Forum, including General Body Meetings, shall be generally convened as Physical Meetings. However, in exceptional circumstances, Executive Committee can decide to conduct any meeting as a Virtual Meeting or as a Hybrid Meeting, allowing both physical and on-line attendance.

A (i) The Virtual Meetings and the on-line part of the Hybrid Meetings shall be through Video Conferencing (VC) or Other Audio-Visual Means (OAVM). The Broad conditions for conducting such meetings shall be –

1. The Notice of meeting along with the stipulated enclosures, including Time, Date, Place & Agenda of the Meeting and the Format (Physical/Virtual/Hybrid) of the Meeting shall be sent to members with due notice as provided in Bye-Laws for such meetings, to the last registered email id and/or address (in the case of hard copies of letters) of the members.

2. The scheduled venue of the Meeting as mentioned in the Notice convening the Meeting will be deemed to be the place of the Meeting and all Registers/ Recordings of the proceedings at the Meeting will be deemed to be placed/ recorded at such Venue.
3. Attendance of Members participating in Physical Meeting shall be recorded through the Attendance Registers kept at the Venue and Attendance of those who participate online shall be recorded by the on-line system.
4. The Members who attend through VC or OAVM will also be counted for the purpose of reckoning quorum as per the Bye-Laws.
5. Arrangement for two-way communication through VC/ OAVM will be available for the ease of on-line participation by the members; the participants will be allowed to pose questions concurrently or at the given time, as permitted by the President; Chat Box will be available for members to convey/communicate their requirements. Members will be requested to keep their Microphones muted till President gives them permission/chance to speak.
6. Issues shall be decided as provided in the Bye-Laws; if President decides to have voting, members participating through VC or OAVM shall cast their votes through e mail to the pre-fixed email id of FBROF from their last registered email ids or through other Digital Modes as advised in the Notice convening the Meeting, within the time limit (15 minutes) prescribed by the President. Members who are physically present shall cast their votes at the venue.
7. The Executive Committee is empowered to introduce specific mobile/digital application to conduct the meetings including voting, rules of which shall be circulated along with the notice convening such meetings.
8. The Executive Committee is empowered to make suitable modifications to the above conditions.

9. All other provisions of Bye-laws shall be applicable for Virtual/Hybrid Meetings.

6.B GENERAL BODY

1. The General Body of the Forum shall be constituted by all members of the Forum whose names appear in the Membership Register.
2. Annual General Body Meeting of the Forum shall be convened within 6 (Six) months from the close of the financial year; however, the Executive Committee is authorized to extend this period up to 9 months under exceptional circumstances. The Meeting shall be convened by the General Secretary as per the decisions in the Executive Committee, giving not less than 30 days' notice to the members.
3. An Extraordinary General Body Meeting can be convened after giving 10 days' notice to the members, to take Decisions on any urgent matter, as decided by the Executive Committee.
4. The quorum for the General Body Meetings shall be 20% of the total members or a minimum of 200 members registered for the Meeting, whichever is less, as per the Membership Register as on the date of publication of the Membership List, i.e., 60 days prior to the date of the Annual General Body Meeting.
5. The agenda of Biennial General Body meeting shall, inter-alia, include the following:
 - (i) Passing of accounts of the preceding Financial Year (Income & Expenditure Account, Balance Sheet, etc.), along with Audit Reports
 - (ii) General Secretary's Report for the year.
 - (iii) Election of Office Bearers, Executive Committee Members and Zonal Secretaries for the ensuing Biennial Term (Applicable in the Election Years)

- (iv) Installation of New Office Bearers, Executive Committee Members and Zonal Secretaries (Applicable in the Election Years)
6. The President or in his absence Vice President, senior in age, shall preside over the General Body Meetings. If both President and Vice President are not available, the Executive Committee shall nominate a suitable Member from the Executive Committee to preside over the Meeting.
 7. Members are at liberty to move any resolution / raise any issue in the General Body Meeting at the prescribed time schedule, after serving a copy of the proposed resolution or description of the issue to the General Secretary at least *14 (Fourteen)* days before the proposed date of the Meeting and the Resolution can be treated as passed/ adopted only if 2/3rd majority of the members registered for the meeting votes in favour of the Resolution.
 8. Any issue raised in the General Body meeting without notice shall be permitted at the sole discretion of the President of the meeting.
 9. Every issue can be decided unanimously or by voting among members present. Decisions by way of official resolutions proposed by the Executive Committee shall be by simple majority of members present and voting except on matters pertaining to Winding up of the Forum as per Clause 15 or amendment of Bye-Laws as per Clause No.16.(3) of the Bye-Laws. Voting can be by show of hands and if demanded by a minimum of ten members, by secret ballot. The decisions of the President of the meeting on the conduct of the General Body meeting shall be final and binding on all members.

6.C. ELECTIONS

1. Election of the Office Bearers, Executive Committee Members and Zonal Secretaries shall be for a Biennial Term, in the Biennial General Body Meeting in the Election Years (alternate years), when elections are due.

2. The Executive Committee shall appoint a Chief Presiding Officer and a Team of up to 3 (Three) Presiding Officers for the smooth conduct of the Elections which shall be announced in the Notice convening the General Body Meeting in the Election Year.
3. The Chief Presiding Officer and his Team of Presiding Officers shall take charge of the Election Process immediately on receipt of the communication to that effect from the General Secretary and the entire process of Election shall be initiated and controlled by The Chief Presiding Officer and his Team of Presiding Officers.
4. The Elections will be held through a Digital App. established specifically for the purpose and approved by the Executive Committee.
 - 4.i The Entire Process of Election - viz., Announcement, Nomination, Withdrawal, Publication of List of Candidates and Voting - all shall be only through the Election App. approved by the Executive Committee.
5. The Chief Presiding Officer shall announce the Process of Election (Which will be referred to as the "Date of Announcement"), like Nomination (incl. Proposing, Seconding and Submission during Non-Online Election), Withdrawal, Publication of Final List, Voting & Time Frame for Voting and Announcement of Results, etc.
 - 5.i. The Chief Presiding Officer shall accept/ reject the nominations based on the eligibility of members as per clause 5.c(1), 5.c(2) and 5.c.(2i).
6. The Elections will be for the post of 1 (One) President, 3 (Three) Vice Presidents {of which 1 (One) Post of Vice President is reserved for outside Kerala Zones}, a General Secretary, 3 (Three) Deputy General Secretaries, a Treasurer, 15 (Fifteen) Executive Committee Members {of which 2 (Two) Posts are reserved for Women, 1 (One) Post for Zones - Chennai (MDS) & Bangalore (BGR) and

- 1 (One) for the remaining 3 (Three) Zones outside Kerala, viz. Mumbai (BBY), New Delhi (NDL) and Kolkata (CAL)} and Zonal Secretaries {1 (One) each for each of the Zones}.
7. The Time Frame for the Election Process will be:
- i) For Filing Nominations – Up to 7 days from the “Date of Announcement”.
 - ii) Publication of the List of Candidates - on the 8th day from the “Date of Announcement”.
 - iii) Withdrawal of Nominations - 4 Days from the Date of Publication of List.
 - iv) Publishing of Final List of Candidates - 13th Day from the “Date of Announcement”.
8. If there is only one candidate for a post, such candidate shall be declared elected unanimously. If there are more candidates than the number of posts, Elections shall be held through the App. established for the specific purpose & approved by the Executive Committee and the results shall be declared on the basis of majority of Votes.
- (i) The Members of the respective Zones shall be the Voters for the Election for the post of Zonal Secretaries of the respective Zones.
9. The decision/s of the Presiding Officer in the Election Proceedings shall be final and binding on all members.
10. In the Election Year, once the Other Agenda of the Annual General Body are completed, the Chief Presiding Officer and his Team of Presiding Officers shall, along with the outgoing Office Bearers, proceed to install the new Office Bearers, Physically and/or Online, as the case may be and conclude the Election Process.

7. ADMINISTRATION

- 1)a. In order to strengthen the activities of the Forum, the area of operations shall be divided into ten or more

Zones. For the time being there shall be 10 ... Zones (Five in Kerala and Five outside Kerala). The Five Zones in Kerala shall be Headquartered at Thiruvananthapuram, Ernakulam, Kottayam Kozhikode and Thrissur (new Zone comprising of members of Thrissur District carved out from Ernakulam Zone and members of Palakkad District carved out from Kozhikode Zone) and the Five Zones outside Kerala shall be Headquartered at New Delhi, Mumbai, Kolkata, Chennai and Bangalore.

The Zonal Secretary elected for each Zone through the Election Process, shall be in charge of their respective Zones and responsible for coordinating the activities of their Zones.

- b. In order to further strengthen the activities of the Forum and to be more effective in functioning, the Zones shall be further divided into Areas.
- bi. The election of Area Secretaries shall be completed preferably within 60 days of the Annual General Body, but in any case, not later than 90 days. If a vacancy of an Area Secretary arises, such vacancy shall be filled up by an election in the next Area Meeting.
- bii. The Area Secretaries elected in the Area Meetings for coordinating the activities of FBROF in their respective Areas shall be in charge of each of their Areas.
- biii. An Area Secretary shall hold Office till another Area Secretary is elected to the Office after the Annual General Body Meeting or on the incumbent vacating the Office.
- biv. The Notice for the Area Meeting, including the Meeting for the Election of Area Secretary shall be issued by the Incumbent Area Secretary in consultation with the Zonal Secretary of the respective Zone and General Secretary.
- c.i. The Executive Committee shall, from time to time, decide on the geographical composition of Zones/ Areas falling under each Zone/Area and effect changes in the functional

- assignment of the Zonal/Area Secretaries and shall report such changes/ modifications, if any, in the ensuing Annual General Body Meeting.
- cii. The Executive Committee shall consider and decide the requests of the members for formation of a new Area. There shall be a minimum of not less than 15 members for constituting a new Area outside Kerala State and not less than 25 members for a new Area within Kerala State.
 - ciii. Zonal Secretaries shall convene the meeting of the members in such centres for formation of new Area and for Election of Area Secretary.
- 2). The Administration of the Forum will vest on a 26 (Twenty-six) Member Executive Committee {(including the President, 3 (Three) Vice Presidents (of which 1 (One) post is reserved for Outside Kerala Zones), the General Secretary, 3 (Three) Deputy General Secretaries, the Treasurer, 15 (Fifteen) Executive Committee Members {(of which 2 (Two) posts are reserved for Women Candidates, 1 (One) for Chennai (MDS) & Bangalore (BGR) Zones and 1 (One) for the New Delhi (NDL), Mumbai (BBY) & Kolkata (CAL) Zones}}, duly elected in the Biennial General Body Meeting, and an Assistant Secretary & an Assistant Treasurer, {(both nominated from the 15 (Fifteen) Member Executive Committee)} and the 2 nominated/ co-opted Executive Committee Members}. The Executive Committee, at its discretion, may nominate up to a maximum of 2 (Two) Members to the Committee (as envisioned in this para) and such nomination shall be reported in the ensuing General Body Meeting. In addition to the 24 (Twenty Four) Members elected and 2 nominated Members {(Total 26 (Twenty-Six)}, the elected Zonal Secretaries (presently 10 Nos.) shall also be a part of the Executive Committee with voting rights. Further, the President and General Secretary of the Federal Bank Officers' Association (FBOA) shall be Ex-Officio members

of the Executive Committee.

a. The Executive Committee can, at their discretion, conduct the Committee Meetings in joint session with the Area Secretaries.

3). **Auditors:**

a. **External Auditor:** The Biennial General Body Meeting shall appoint a Chartered Accountant/ CA Firm as Statutory Auditor for the ensuing biennial term and shall fix the Audit Fee payable.

b. **Internal Auditor:** The Biennial General Body Meeting shall appoint an Internal Auditor for the Forum, for a biennial term, who shall be a member of the Forum. The Internal Auditor shall examine the books of accounts and vouchers and submit his report periodically specifically mentioning the details of extra-ordinary income and expenditure, if any, with reference to the approved budget.

- 4) The Executive Committee has the powers to appoint Sub - Committees according to necessity and such Sub-Committees shall be solely controlled by the Executive Committee.
- 5) Quorum for the Executive Committee shall be $\frac{1}{4}$ th of the total number subject to a minimum of Ten (10).
- 6) The President will use his voting right only in case of a tie to give his casting vote.
- 7) The term of the Executive Committee and Office Bearers shall be two years from the date they assume charge till the date the new Office Bearers and Executive Committee are installed. The President, General Secretary and Treasurer can hold the same post only for two consecutive terms (4 years). They can be elected to the same post only after a break of one full term (2 years).
- 8) In the case of vacancies arising in the Executive Committee during its tenure, the remaining Executive Committee

members shall have the right to co-opt members whose tenure shall be the remaining period of the original Executive Committee.

- 9) In the event of an Executive Committee Member being absent in official meetings consecutively three times without satisfactory reasons, such member can be removed from the Committee.
- 10) An Executive Committee Member shall not have any financial liability towards the Forum.
- 11) a. In the event of the President resigning, he shall submit the resignation letter to the General Secretary. An emergency Executive Committee Meeting, shall take a decision on the resignation of the President and shall make suitable arrangements for assignment of duties of the President.
b. In the event of the General Secretary resigning, he shall submit the resignation letter to the President. An emergency Executive Committee Meeting, shall take a decision on the resignation and shall make suitable arrangements for assignment of the duties of the General Secretary.
c. In the event of the Treasurer resigning, he shall submit the resignation letter to the General Secretary. An emergency Executive Committee Meeting, shall take a decision on the resignation and shall make suitable arrangements for assignment of duties of the Treasurer.
d. Vacancies in the Executive Committee, including those of Office Bearers and Zonal Secretaries, shall be filled up, by co-option, as per clause 7.8) above. Zonal Secretaries shall be co-opted from the Members of the respective Zones.
d (1) In case, no nominations are received for any of the post of Office Bearers during the election process, co-

- option to such offices by the Executive Committee shall be made from the elected Executive Committee including the Office Bearers.
- 12) Due to whatever reasons, if majority of the members of the Executive Committee submit their resignation, the General Secretary shall immediately convene a General Body Meeting and take necessary steps to fill up the vacancies.
 - 13) The Executive Committee shall meet at least once in three months in a format specified in clause 6. A read with relevant subclauses.
 - 14) The Executive Committee shall, in every meeting, examine the Income and Expenditure Account of the previous month/s and shall pass the same, if found reasonable and satisfactory. If any amount is found to be recovered from any Member, steps shall be taken to recover the amount immediately
 - 15) The Forum may borrow funds up to a maximum limit of Rs.10 L from Financial Institutions/Banks for the benefit of the Forum after getting due approval from the Executive Committee. In such cases, loan documents shall be signed jointly by the President, General Secretary and Treasurer.
 - 16) a) **Travelling Expenses:** Actual Expenses incurred for 3 AC Senior Citizen Rail Fare or the actual fare by any other mode of travel, whichever is less, shall be paid/ reimbursed to the Office Bearers, Executive Committee Members, Zonal and Area Secretaries for attending the Office Bearers'/Executive Committee Meetings of the Forum and Meetings/Conferences of AIBPARC at National/State level.
 - ai) Members who attend the Annual General Body Meetings of the Forum at places outside of their Home Zone Districts, are also eligible for reimbursement of Travelling Expenses at the above rates or the actual fare whichever is lower. The Executive Committee may consider sanction/

reimbursement of expenses in excess of the above ceilings on a case-to-case basis.

b) Members attending the Biennial Zonal Meetings (Once in Two Years) and/or the Annual Area Meetings (Once in a Year) at Centres beyond 50 Kms. inside Kerala /100 Kms. outside Kerala from their place of permanent residence are also eligible for reimbursement of Travelling Expenses, on claim. Zonal Meetings in Zones, viz. Mumbai (BBY), New Delhi (NDL) and Kolkata (CAL) where there are no Areas, shall be conducted every year, and the reimbursement/payment of Travelling Expenses shall be considered on an annual basis, accordingly.

c) Delegates / Observers attending State or National Level AIBPARC Meetings are also eligible to claim Travelling Expenses, subject to the rules above.

8. OFFICE BEARERS/ THEIR DUTIES AND POWERS

(1) President

- a) Oversee the administration of the Forum
- b) The records of all documents in favour of the Forum shall be in the name of the President in his official capacity as President of the Forum.
- c) Preside over the Executive Committee meetings and General Meetings
- d) In case the President is not able to be present or attend any meeting, the information shall be passed on to the Vice-President, Senior in age, and General Secretary and the Vice President, Senior in Age, shall assume the Office of the President in his absence, in the Meeting.

(2) Vice Presidents

- a) In the absence of the President, the Vice President, Senior in age or in his absence, the next Vice President

Senior in age, shall preside over the meetings and fulfil the duties of the President in the Meeting.

- b) To help the President in monitoring the general affairs of the Forum
- c) To do any other matters entrusted by the Executive Committee.
- d) Out of the three Vice-Presidents elected in the Biennial General Body Meeting, one Vice-President shall be in charge of Ernakulam Zone together with other southern Kerala Zones. Another Vice President shall be in charge of Northern Kerala Zones. The Vice-President from Outside Kerala Zones shall be in charge of all Outside Kerala Zones.

(3) General Secretary

- a) To carry out the day-to-day administration of the Forum under the supervision of the President
- b) To prepare, maintain and preserve all records and registers necessary for the smooth functioning of the Forum
- c) To take care of and administer all assets of the Forum.
- d) To manage necessary day to day correspondence / communication of the Forum by way of hard copies or through digital mode - (E Circular/SMS/E Mail/Voice Mail, etc. as per Clause 9)
- e) To convene Executive Committee Meetings and General Meetings in Physical Format or as a Virtual Event or both (Clause 6A) by issuing notice in hard form or digital/e-form (Clause 9), as directed by the President/Executive Committee.
- f) To prepare, present and preserve (1) Working reports, (2) Statements of Income & Expenditure, (3) Balance Sheet, (4) Reports of Executive Committee meetings and General Meetings and (5) Annual Budget

- g) Shall jointly with the Treasurer meet expenses for the administration of the Forum and for its day-to-day activities against proper vouchers, as per the budget or as per the approval of the Executive Committee
- h) Whenever any amount is spent exceeding the budget provisions, with the approval of the Executive Committee, the same shall be submitted as additional budget in the Annual General Meeting and approval obtained
- i) Shall do other things authorized by the Executive Committee and/ or General Body
- j) To engage anyone of the Deputy General Secretaries, at his discretion, to look after the assignments of the General Secretary in his absence due to leave, in consultation with the President.

(4) Deputy General Secretaries

- a) To Assist the General Secretary in administration
- b) To fulfil the duties of the General Secretary in his absence
- c). To do the specific Roles / Work Allotment assigned to each of the Deputy General Secretaries by the Executive Committee and also engage in other matters as entrusted by the Executive Committee.

(4) 1. Asst. Secretary

- a) To Assist the General Secretary in administration.
- b) To do other matters entrusted by the Executive Committee.

(5) Treasurer

- a) All responsibility with regard to Accounts / Money matters.

- b) Maintaining proper accounts and records of all money collected and spent by the Forum.
- c) Treasurer shall keep necessary vouchers for any amount spent.
- d) Official vouchers shall be signed by the Treasurer along with the General Secretary
- e) The Treasurer may keep Rs.10,000/- with him for any emergency day to day expenditure and any amount in excess of the same shall be deposited in the Bank Account of the Forum.
- f) Treasurer shall keep the Bank Pass Books and Cheque Books.
- g) All receipts issued by the Forum shall be affixed with the official stamp of the Forum.

(5)1 Asst. Treasurer

- a) To assist the Treasurer to maintain proper accounts of the Forum
- b) To perform the duties of the Treasurer in his absence
- c) To perform any other duty/duties assigned by the Executive Committee

(6) Zonal Secretary

- a) The Zonal Secretary shall take care of the welfare of the members of his Zone in terms of organisational set up & relations and shall maintain close liaison with the Central Office and act as the Zonal representative of the Central Office.
- b) He shall ensure that the decisions of the Central Office are properly conveyed to the members, implemented and feedbacks are reported to the Central Office. He shall work in close liaison with the Area Secretaries of his Zone and extend all support to them for the smooth running of the respective Zones/Areas.

- c) Zonal Secretaries shall take care of the smooth & proper conduct of the Zone/Area Meetings organised according to Clause 6A, in consultation with the General Secretary and the Vice President in charge of Zone. He shall issue due Notice for the Zonal Meetings. He, along with the Area Secretary/ies in his Zone shall form the official Area Communications Groups and the Zonal Secretary & the Area Secretary concerned shall be the Admns. of such Groups. The Group Admns. shall ensure that no messages other than messages of official nature are posted by any member of the group.
- d) The Zonal Secretary shall, along with the concerned Area Secretary/ies of his Zone, shall ensure that all official communications and all official messages/postings from Central Office are posted in their respective Area Communication Groups.
- e) As the Group Admin. the Zonal Secretary shall add the Office Bearers and the Executive Committee Member in charge of the Zone/Area to the Area Communication Groups of the Forum.

(7) Area Secretaries

- a) The Area Secretary shall take care of the welfare of the members in his Area in terms of the organisational Set Up & Relations and maintain close liaison with respective Zonal Secretary and the Executive Committee Member in Charge of the Area.
- b) He shall take care of the conduct of the quarterly Area Meetings in consultation with the Zonal Secretary/ Executive Committee Member and the Vice President in charge of the Area and the General Secretary. He shall form an Area Communications group jointly with the Zonal Secretary and shall be the admin. together

with the Zonal Secretary. He shall maintain a Register/ record of the Members of his Area, minutes and attendance of the Area Meeting for reporting to the General Secretary / Executive Committee.

- c) The Area Secretary shall form Helpdesk/s to take care of the wellbeing of the Members in his Area with focus on the ailing/sick Members, in consultation with the Members in his Area, the Zonal Secretary, the EC Member in charge of the Area and General Secretary and periodical reports on the activities of the Help Desk shall be sent to the Central Office.
- d) He should ensure deletion of unnecessary messages/ postings other than official matters made by the members in the respective Communication Group of his Area.
- e) As the Group Admin, the Area Secretaries jointly with their respective Zonal Secretary shall add the Office Bearers and the Executive Committee Member in charge of the Area to the Area Communication Groups of the Forum.

9. COMMUNICATIONS

- 1) The General Secretary shall be the Correspondent of the Forum and all Communications / Correspondence shall be in the name of the General Secretary, unless otherwise specified or notified.
- 2) The Communications/Correspondence can be in hard form or in e-form/Digital form, using SMS, e-Circulars, etc.

10. ACCOUNTS

- 1) Maintaining Proper Accounts of Receipts & Payments/ Income & Expenditure and Financial Position/ Balance.

- 2). Proper Vouchers shall be prepared for all the Expenses and the Vouchers shall be signed by the Treasurer and the General Secretary.
- 3) The Accounts of the Forum shall be maintained with Federal Bank or in a Scheduled Commercial Bank, as decided by the Executive Committee.
- 4) All Surpluses/Savings of the Forum shall be deposited/ invested in the name of the Forum in Bank Accounts/ Govt. Bonds/Post Office Deposits, etc., as decided by the Executive Committee.
- 5) All the accounts/deposits/investments shall be opened and operated by the Treasurer jointly with either President or General Secretary.
- 6) The Treasurer shall prepare an Annual Budget in consultation with the General Secretary and shall get the approval of the Executive Committee.
- 7) The income and expenses shall be monitored periodically vis a vis the budget and shall be placed to the Executive Committee quarterly, for review.
- 8) Any deviation from the budget shall be ratified by the Executive Committee and the ensuing General Body shall be apprised of such deviations.

10A. WORKING FUNDS.

- 1) Admission Fee, Monthly Subscription, contributions, if any received, grants, if any, received from the Government or any other source, loans, if any, raised, other income, if any, received from the functioning of the Forum, etc. will constitute the Working Fund of the Forum.
- 2) Subject to the approval of the Executive Committee, contributions can be accepted for any general purpose or for any special purpose, from other sources also.

- 3) Subject to the approval of the Executive Committee, the Forum can expand its Working Fund by exploring other sources of income.

11. FBROF BENEVOLENT FUND.

1. The Forum shall formulate and maintain a Fund, viz., "FBROF Benevolent Fund" for supporting its Members, their Spouses and dependent Children who are in distress and/or who need assistance/support.

The Fund will be created from the following Sources:

- a. Ten (10) percent of the total Subscription received/collected from the Members every year.
 - b. Unutilised portion of amount shared as envisaged in clause 5.(f) for any Zone/Area at the end of every Financial Year.
 - c. Any Special Contribution from any Member for the specific purpose of welfare of the Members
 - d. Contributions from the Members, Non-Members, our Parent Organisation, our Federal Bank, etc., for the specific purpose of the welfare of Members, subject to the approval of the Executive Committee
2. The Executive Committee shall formulate Rules and the Operating Procedure for management of the Fund.
 3. The Executive Committee shall frame broad norms for identification of beneficiaries, distribution of assistance/support, etc., from time to time.
 4. Executive Committee is authorized to take decisions on beneficiaries, quantum of assistance, etc., on a case-to-case basis, also.
 5. Any Modifications/Amendments taken by the Executive Committee shall be reported in the ensuing General Body Meeting.

12. RECORDS TO BE MAINTAINED

- 1) A file containing the bye-laws of the Forum and certificates
- 2) Minutes book
- 3) Register of members
- 4) Receipt books
- 5) Income and Expenditure register, Day book, General Ledger
- 6) Register of all assets of the Forum
- 7) Pass books and Cheque books
- 8) Statement of Income and Expenditure
- 9) Notice book
- 10) File of correspondence
- 11) Inward / Outward register
- 12) Other registers, if any, required
- 13) The Records/Registers above recited and/or other required, shall be maintained in physical form or in digital form or both, as decided by the Executive Committee.

13. LITIGATIONS OF THE FORUM

- 1) Any litigation, for or against the Forum, shall be conducted by the President/General Secretary of the Forum as decided by the Executive Committee
- 2) Any litigation connected with the Forum shall be under the jurisdiction of law courts in Ernakulam
- 3) The Executive Committee has the right to recover any money due to the Forum

14. DISCIPLINARY ACTIONS

Any member of the Executive committee of the Forum, any member of the Forum or any employee of the Forum can be prosecuted under civil law or criminal law or under both, if it is found that any money belonging to the Forum is misused, any loss is caused to the Forum, any damage is caused to the assets of the Forum intentionally, any fraudulent papers/records are made to cause financial loss to the Forum in which any of the above are suspected to be involved.

15. RULES AND PROCEDURES FOR WINDING UP OF THE FORUM

Members numbering not less than 75% of the total members can decide in the meeting to wind up the Forum. In the event of such a decision, the Forum shall be wound up immediately or on the particular date and time agreed upon for the same. The assets and liabilities of the Forum shall be decided upon and all liabilities shall be settled. Any surplus remaining shall not be divided among the members, but shall be entrusted with the Government or any similar organization in the territory.

16. OTHER MATTERS

- 1) The Federal Bank Retired Officers' Forum shall have a Registered Office, a name board and an official seal. For the sake of convenience, the Forum may conduct its day today affairs in any other place also with the approval of the Executive Committee.
- 2) In case of any doubt or dispute regarding any clause in the Bye-Laws, the decision of the Executive Committee shall be final.
- 3) The Bye-Laws can be amended in the Annual General Meeting or in an Extra Ordinary General Meeting which

has the required quorum, convened after giving due notice as per clause Nos. 6.B (3) and 6.B(7) informing the proposed amendment, provided the amendment is approved with 2/3rd majority of the members present.

- 4) The Forum will function as a Society under the Travancore Cochin Literary, Scientific and Charitable Societies Registration Act No.12 of 1955.

This Bye-Law was approved in the Executive Committee Meeting of The Federal Bank Retired Officers' Forum held on 23rd Oct 2021, subsequently adopted in the Annual General Meeting held on 28th Nov 2021.

Sd/-
Tom Thomas
President

Sd/-
K.T. Thomachan
General Secretary