

BANKERS' CLUB GREATER KOCHI

Reg No. ER318/08

T4, Clearway Apartments, Sreekandath Road, Ravipuram, Kochi – 682015,

Phone : 0484 2358236, Mobile : 98473 07701

E-mail : bankersclubkochi@gmail.com www.bankersclubkerala.org

BYE-LAW

(As approved in the General Body Meeting dated 17.08.2007
and with all subsequent amendments)

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1. Name:

The name of the organisation shall be **BANKERS' CLUB GREATER KOCHI**

2. Objectives:

- a. To bring together Bank Officers, Managers and Executives working in and around Ernakulam with **jurisdiction of Greater Kochi viz within Banks' Clearing Zone.**
- b. To unite members in bond of friendship, good fellowship and mutual understanding.
- c. To help the members in distress or otherwise in all possible ways.
- d. To discuss all the banking matters in common interest especially NPA, Banking frauds, sharing of information of clients who are trying to defraud various banks.
- e. To arrange meetings, get together, picnics, cultural programmes to enable members and their families to come closer.
- f. To represent and bring to the attention of the Govt. authorities, financial and other organisations, banking matters and problems of common nature faced by member bankers.

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- g. To provide usual assistance, encouragement, support, honour etc to members/families to enlarge their knowledge/technical skills, talents and expertise etc in various fields of banking.
 - h. To do all such things as may be incidental or conducive to the attainment of the aforesaid objectives.

3. Rules:

- a. Wherever the word “Club” appears in these rules, it means **BANKERS' CLUB OF GREATER KOCHI.**
- b. The word bankers would mean Officers, Managers, and Executives , of all scheduled banks including NABARD, RBI , ECGC , SIDBI, and newly created Small Finance Banks , Payment Banks, and other similar financial institutions of equivalent status functioning within the territory of the club (amended and updated)
- c. The word “committee” means the Executive Committee of the Club.
- d. The word “Member “means a banker who is a member of the club.
- e. The “Club Year “means 12 months period between July to June
- f. The accounting year of the Club shall be from 1st April to 30th March * (as amended subsequently)

4. Office:

- a. The office of the club shall the office of the Secretary or such other place as may be determined by the committee.

5. Registration:

The club should be function as registered Club, registered under Kerala State Charitable Societies Act.

6. Membership:

- a. Any Banker who is/was in the Officer cadre and above, either in service or retired , of the bank as referred ion Section 3(b) is eligible for becoming a member of the Club.
- b. Every member shall abide by the rules and regulations of the Club prescribed by the bye-law.
- c. A Banker who wishes to become a member shall apply in writing to the Club. The Executive Committee shall have the sole discretion to accept or reject the application.

Life Member:

- d. **1) Every member of the club, who is in Bank's service shall pay a subscription of Rs.1500/- per annum**
 - (2) and those who wish to continue BCGK membership after retirement have to pay a lump sum of Rs 7000/-*as life time membership fee. Henceforth there will be no annual subscription for them.(*or such other amount as may be decided by the Annual General Body Meeting of the Club through a suitable resolution). The executive committee shall have the sole discretion to accept or reject such application. The life membership scheme is not applicable to serving officers of the bank.(as amended in the Annual General Body Meeting of the Club held on 09.07.2017).**
- e. The membership of the club will cease on the death / resignation / or transfer outside the jurisdiction or as otherwise provided in the rules. On transfer, he /she may continue to enjoy the membership of similar Bankers Club within the jurisdiction of the state provided such Bankers Club is affiliated to the STATE FORUM OF BANKERS' CLUBS OF KERALA. If otherwise, the

successor/s of such member can continue the membership for the unexpired period, provided he/she has to apply for the membership.

f. Corporate Membership

A Corporate membership can be accepted from Banks considering the number of officials in the category of officers of scale 1 and above in the jurisdiction of the club on mutual agreement subject to review annually

7. Executive Committee:

- a. The management of the club shall vest in the Executive Committee consists of : President
Vice Presidents (4 Numbers) Secretary
Joint Secretary (4 numbers) Treasurer
Joint Treasurer
Committee Members (25 Numbers)
- b. The tenure of the office of the Office Bearers and the Executive Committee is one year or as decided otherwise by the General Body meeting of the club.
- c. All the members of the Executive Committee are to be elected in the Annual General Body meeting of the Club except those co-opted by the Executive Committee. The Executive Committee shall have the power to co-opt not more than 5 members to the Executive Committee. They can also invite not more than 5 members, as special observers to the Executive Committee meeting. Such observers have no power to vote in the proceedings of the Committee.
- d. NOMINATION OF PATRONS (Subsequent amendment)
It is decided to create a new position in the club designated as "Patron". A patron shall be a nominated position. A person so

nominated should be or should have been a member of the club and has contributed substantially for the growth of the club . He or she may currently be in service or could even be a retired person

The idea is to use the experience and wisdom of the person for furtherance of the activities of the club. The numbers may be restricted to a maximum of two in a year. The term of office shall be 1 year and the incumbent shall be eligible for re-nomination at the end of the term . The nomination shall be done by the General Body over-riding the other references to the point elsewhere in the by-law. One patron may be designated as Chief Patron if the club chooses to have 2 patrons during the period . Patrons so nominated can enjoy the status and privileges applicable to an executive committee member of the Club

8. Election:

The following shall be the rules for the election of office bearers of the Club:

- a. The executive Committee shall constitute two Electoral Officers for the conduct of the annual elections of the club.
- b. The members shall be advised in writing by the Secretary by order of the committee 15 days before the annual general body meeting, that nominations are called for, for the election of President, Vice- Presidents, Secretary, Joint Secretaries, Treasurer, Joint Treasurer and 25 committee members.
- c. The nomination shall be in writing under the signature of the member with good standing his/her full details and such nominations are to be proposed and seconded by other

members with good standing of the club as prescribed in the format.

- d. The nominations shall be sent to the electoral office in a sealed cover so as to reach him/her within 15 days from the date of notification of the election.
- e. After submitting the nomination, the candidate should physically attend the Annual General Body Meeting where the election is being conducted and the electoral officers appointed for the purpose should invariably ensure the presence of the candidate in the meeting.
- f. The electoral office, after scrutiny of the nominations and the rejections of the defective/invalid ones, declare the valid nominations, at the Annual General Body Meeting of the club. Withdrawal of candidature, if any shall be made in writing by the concerned member, before the commencement of the elections.
- g. Notwithstanding the fact that nominations are called for in writing as per section 7(c) mentioned above the members have right to nominate on the floor of Annual General Body Meeting any member/members with good standing. Such nominations should be seconded by another member with good standing present in the meeting.
- h. If there is only one valid nomination for each of the offices for which election is to be held, the person so nominated shall be declared elected. If however, more than one nomination is received for the same office, election by a secret ballot shall be held and the person securing the maximum number of votes shall be declared duly elected to the office for which he/she is nominated.

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- i. In the event of any two persons securing same number of votes for any of the offices for which election by the secret ballot is ordered, the successful candidate shall be determined by the draw of lots by the electoral officer in the Annual General Body Meeting.
 - j. **Besides conducting the meeting in the usual form the Executive Committee is empowered to conduct all its meeting including general body in virtual mode also.** The circumstances arising from COVID-19 have focused attention on the option of convening virtual meeting, Virtual meetings allow our members to attend the meeting via online platform, and vote if needed thro'online. Notice for the same will also be sent Online, a Video Conferencing Tool will be utilised, Minutes of the Meetings will be Recorded and Published online. **The Annual General Body of Bankers' Club Greater Kochi held on 11.07.2021 approved unanimously and now the Bye-law of Bankers' Club Greater Kochi got amended as per the above.**

9. Power, Authority & Duties

- a. The President shall be the administrative head of the club and the Vice President in the absence of President.
- b. In the absence of President any one of the Vice Presidents decided by the Executive Committee shall preside over the meetings of the Executive Committee/General Body.
- c. The Executive Committee shall have power to make temporary arrangements to appoint any member as an Office bearer in the place of absentee office bearer, pending his/her return or the general body election whichever may occur earlier.
- d. The Executive Committee shall have the power to invite and enrol dignitaries as Patrons of the club.

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- e. Any vacancy in the Executive Committee shall be filled up by the other Executive Committee members by co-option. But the period for which such member/s will hold office shall not exceed the unexpired period of office of the committee member in whose vacancy he/she was co-opted.
 - f. The Executive Committee shall carry on any or all duties as may be necessary for the attainment of the objectives specified in the memorandum. The Executive Committee shall meet at least once in a month or often if necessary.
 - g. The proceedings of the Executive Committee meeting and of the General Body meeting should be recorded in the minutes book kept for purpose by the Secretary and in his absence joint secretary authorised by the committee. Such minutes shall be read in the next meeting of the committee/General Body and shall be adopted under the signature of the President, the Secretary or the authorised secretary.
 - h. The Committee shall the power to deposit the money of the club and open account in any bank or banks as may be determined by the committee at its meeting.
 - i. The Secretary is authorised on behalf of the club to represent the club in all legal proceedings of the club.
 - j. The Secretary shall maintain a membership register and the minutes book of the Executive Committee/General Body.
 - k. The Secretary shall be custodian of all properties of the club.
 - l. The Treasurer or in his absence Joint Treasurer is authorised :
 - i) To accept donations with the approval of the committee.
 - ii) To receive and give effectual receipts and discharges for all monies which shall come into her/his hands in connection with activities of the club.

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- iii) To operate the accounts of the club jointly with the President or Secretary.
 - iv) To endorse and discharge cheques , bills and other negotiable instruments on behalf of the club.
 - m. The Treasurer shall maintain proper account of the income and expenditure of the club and shall be the custodian of all the funds of the club.
 - n. The committee shall meet at least once in a month or often, if necessary.
 - o. The Executive Committee can incur a maximum amount of Rs10000/- per meeting towards the meeting expenses.

10. Accounts.

- i) The accounts of the club shall be made up as on 31st March of each year and its balance sheet and income and expenditure statement duly audited by Chartered Accountant (authorized and approved in the General Body) or audited by any two of the members so nominated by the Executive Committee for the purpose and the same shall be placed in the committee meeting for adoption. The balance sheet and income and expenditure statement prepared for the purpose shall be signed by the following authorized persons and placed before the general body for approval.
 - a) The President, in his/her absence one of the Vice President decided by the Committee
 - b) The Secretary c) The Treasurer d) The Auditor/Auditors appointed for the purpose

11. General

- a. The Quorum of the Executive Committee shall be one fourth of the total strength of the Executive Committee.

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- b. Any Office bearer of member can be removed from the office he/she holds or from membership of the club as the case may be at any time by two third majority of the members present in the General Body specially convened for the purpose.
 - c. The members present at any General Body Meeting may after, add to or modify the existing objectives and or rules or dissolve the club and decide about the disposal of its assets in the meeting specially convened for the purpose provided the said alteration, addition, modification or dissolution is approved by two third of the majority of the members on the rolls. In case there is not sufficient attendance of two third majority of members on the rolls for such a meeting, a second meeting shall ne called with due notice in writing about the purpose to all the members not later than a fortnight. In such a meeting convened as aforesaid , the decision of the two third majority of the members present shall prevail.
 - d. The President or Secretary in consultation with the President or one third members of the club are authorised to call for a meeting of the members of the Club by giving seven days clear notice to all members indicating the nature of the business proposed to be transacted there at.
 - e. The club if deemed fit, shall decide by the committee, own proper ties movable and /or immovable and administration of the properties shall vest with the committee.

