

- m. to establish and support or aid in the establishment and support of associations, institutions, funds, trusts and conveniences calculated to benefit employees or ex-employees of the company or the dependants or connections of such persons, granting pensions and allowances and making payments towards Insurance; subscribing to or guaranteeing moneys for charitable or benevolent object or for any exhibition or for any public, general or useful object; ##
- n. organising and conducting chit funds and kuries under the kuri regulations in force in the State; \$
- o. to offer various treasury services including sophisticated risk management products and solutions; ***
- p. to adopt measures for the promotion of thrift and banking habits among the middle and poor class;
- q. to open, establish, maintain and operate Currency Chests and small coin depots on such terms and conditions as may be required by the Reserve Bank of India established under the Reserve Bank of India Act, 1934 and enter into all administrative or other arrangements for undertaking such functions with the Reserve Bank of India; *
- r. to promote, set-up, establish and administer mutual funds of all types as may be permitted by the Reserve Bank of India, either singly or in association with other Bank/Financial Institutions and/or to promote, set-up, establish, incorporate, register or otherwise bring into existence wholly owned or partly owned or partly owned subsidiary companies, firms, trusts or any other form of organization for the purpose of undertaking and carrying on such mutual fund business; **
- s. to undertake dealings in Foreign Exchange Transactions involving maintenance of Foreign Currency Deposits, Export Credits, Import Credits, Negotiation of Bill of Lading, Foreign Letters of Credit, correspondence arrangements with other banks and all other ancillary business where Foreign Currency transactions are involved and all other types of businesses permitted by the Reserve Bank of India and in accordance with the Exchange Control regulations; **
- t. to engage in or carry on any activity of Leasing, Hire Purchase, or Factoring either singly or in association with other Banks / Financial Institutions; #
- u. to undertake credit card, debit card, pre-paid card, smart card or any other card business and business of similar or identical nature either alone or in association with other Banks or business organizations or entities specialized in the business of this kind and to establish and maintain card acceptance network (including physical, electronic, computer or automated machines network); ***
- v. to act as agents for any Government or local authority or any other person or persons and to carry on agency business of any description including clearing and forwarding of goods, give receipts and discharges and otherwise act as an attorney on behalf of customers, but excluding the business of a managing agent or secretary and treasurer of a company; ***
- w. to provide custodial, depository participant services and to do all such other things as may be advantageous, permitted or required for the said purposes; ***

\$	Deleted on 11.07.2009
##	Substituted on 05-10-2002
***	Inserted on 05-10-2002
*	Inserted on 20-09-1991
**	Inserted on 26-07-1993
#	Inserted on 28-09-1994

TRUE COPY



- x. to assist in creation, promotion, expansion and modernization, participate in the capital, render advisory services and offer solutions in various fields such as foreign exchange, management, finance, investment, commerce, law, economics, accountancy, taxation, human resources, public relations, electronics, computers, information technology, infrastructure, telecommunication, quality control, strategic restructuring, valuation and appraisal; ***
 - y. to issue, subscribe, acquire, trade or deal in bullion and specie and to carry on the business of providing various services and schemes with regard to futures, options, derivatives, hybrid instruments including various Money Market and Capital Market Instruments; ***
 - z. to provide cash management and transactional banking solutions to customers; ***
 - aa. to provide various products and banking services of any kind including money transfers, payment of bills, taxes and deposits and offer B2B and B2C services through internet / phone / mobile / mail / and other telecom innovative channels, information technology channels and to provide alternate delivery channels like ATMs and POS Terminals, tele-banking, net-banking and mobile-banking; ***
 - ab. to carry on and render investment and advisory services and programs and provide financial solutions, information, data, rating and give advice on various investment avenues; ***
 - ac. to provide trust services for efficient administration of securities of various persons to help those persons maximize returns, meet their fiduciary responsibilities and improve their liquidity and return on their investments; ***
 - ad. to undertake Insurance or Assurance business of all kinds as agents or franchisees or brokers of insurance or assurance companies and to sell, market, distribute and deal in insurance products; ***
 - ae. to undertake distribution of insurance products and/or to form joint venture companies for undertaking insurance business with risk participation and/or to invest in the capital of insurance companies and provide infrastructure and other support services; ***
 - af. to securitise, purchase, acquire, invest in, transfer, sell, dispose of or trade in any financial asset whatsoever, movable or immovable properties, tangible or intangible properties, receivables, debts, whether unsecured or secured by mortgage or charge or otherwise, securitised debts, assets or mortgage backed securities or mortgage backed securitised debts and to manage, service or collect the same and to appoint managing, servicing or collection agents therefor and to issue certificates or other instruments in respect thereof to public or private investors and to guarantee and insure the due payment, fulfillment and performance of obligations in respect thereof or in connection therewith and to promote, establish, undertake, organize, manage, hold or dispose of any special purpose entity, body corporate or vehicle for carrying on all or any such activities. ***
2. To carry on any other business, which the Central Government may specify as a form of business in which a banking company may engage. ***
 3. To establish branch offices, agencies and subsidiaries to attain the above objects. ***

Inserted on 05.10.2002

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DhanlaxmiBank

4. To do all such things, deeds, acts and to carry on any other business either alone or in conjunction with others as are incidental or conducive to the attainment of the above objects either as principals, agents, trustees, contractors or otherwise. * * *

It is hereby declared that in the construction of the above objects each clause shall be construed in such a way as not to restrict the power of the Company in spite of any clause before or after.

- IV. The liability of members is limited.
- V. The Authorized capital of the Company shall be 'Rs.500,00,00,000 (Rupees Five Hundred Crore only) divided into 50,00,00,000 equity shares of Rs.10/- (Rupees Ten Only) each". #

*** Inserted on 05.10.2002

Amended vide resolution passed in the AGM held on on 30-09-2023

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[Handwritten signature]

VI. We, the members whose names and addresses are shown hereunder are desirous of forming ourselves into a company in pursuance of this Memorandum of Association and we respectively agree to take the number of shares in the capital of the company set opposite our name.

Sl. No.	Name of the subscribers	Signature	No. of shares	Amount (Rs. P.)
1.	P.Suryanarayana Iyer	(Sd/-)	1	500.00
2.	A.S.Krishna Iyer	(Sd/-)	1	500.00
3.	P.N.Vaidyanatha Iyer	(Sd/-)	1	500.00
4.	T.R.Rama Iyer	(Sd/-)	1	500.00
5.	S.K.Narasimha Iyer	(Sd/-)	1	500.00
6.	S.V.Venkatarama Iyer	(Sd/-)	2	1000.00
7.	A.S.Mahadeva Iyer	(Sd/-)	2	1000.00
8.	I.A.Mahadeva Iyer	(Sd/-)	1	500.00
9.	T.K.Viswanatha Iyer	(Sd/-)	1	500.00
10.	A.N.Venkateswara Iyer	(Sd/-)	1	500.00

Dated this 14th November 1927.

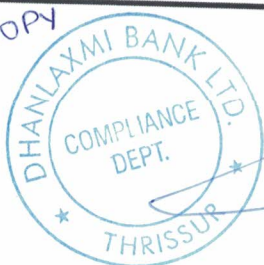
Witnesses:

1. Viswanatha Iyer (Sd/-)
2. P.R. Krishna Iyer (Sd/-)

TRUE COPY



TRUE COPY



[Handwritten signature]