



Notice of the Extra-ordinary General Meeting

Notice is hereby given that 02/2024-25 Extra Ordinary General Meeting of Members of IKF Finance Limited will be held on Friday, the 20th day of December, 2024 at the Registered Office of the Company situated at #40-1-144, 3rd Floor, Corporate Centre, M.G.Road, Vijaywada-520010, Andhra Pradesh, at 4.00 P.M., to transact the following special business:

Item No. 1: To alter Memorandum of Association of the Company

To consider and if thought fit, to pass with or without modification(s), the following resolution as a Special Resolution:

“RESOLVED THAT pursuant to the provisions of Sections 4, 13 and other applicable provisions of the Companies Act, 2013, read with the Companies (Incorporation) Rules, 2014 and other applicable rules and regulations made thereunder (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), (collectively referred to as, the “Companies Act”), subject to the approval of the Ministry of Corporate Affairs, the approval of the members of the Company be and is hereby accorded to amend the Objects Clause of the Memorandum of Association of the Company (“MOA”) by adding the following clause as sub-clause 4 of Clause III(A) in the main object clause of the MOA:

“4. To act as corporate agents, representatives, sub-insurance agents, franchisees, consultants, advisors, collaborators, and group insurance holders for life, general and health insurance and engage in the activity of promotion, distribution, sales, advertising, marketing of insurance products and also facilitate the customer in the claim settlements.”

RESOLVED FURTHER THAT any of the Director or Company Secretary of the Company, be and is hereby authorized severally or jointly to take necessary steps to obtain confirmation of the concerned Registrar of Companies, Ministry of Corporate Affairs under Section 13(9) of the Companies Act, 2013 in respect of the aforesaid alteration of Clause III of the Memorandum of Association and to agree to such modifications, terms & conditions in the new proposed sub-clause as may be directed by the Registrar of Companies and to modify the same accordingly.

RESOLVED FURTHER THAT the Board of Directors of the Company be and is hereby authorised to delegate all or any of the powers herein conferred to any Committee, Director(s) or Officer(s) of the Company and to generally do all such acts, deeds, matters, and things as may be required in connection with the aforesaid resolutions, including but not limited to making necessary filings/correspondences with the Ministry of Corporate Affairs, Stock Exchange(s), RBI / NHB / IRDA and other Statutory / Regulatory Authorities as may be required or considered necessary or incidental thereto, for giving effect to this resolution.

“RESOLVED FURTHER THAT the Board of Directors be and are hereby severally authorized to do all such acts, deeds, steps and things and execute all documents or writings which are necessary, proper or expedient for the purpose of alternation of Memorandum of the Company and giving effect to the aforesaid resolution, including filing of the necessary forms with the Registrar of Companies and intimating and filing the necessary documents with any other concerned authority or such other regulatory body and for matters connected therewith or incidental thereto.”



“RESOLVED FURTHER THAT a copy of the above resolution certified to be true by any of the Directors and/ or Key Managerial Personnel of the Company be forwarded to the concerned authorities for necessary action.”

By Order of the Board of Directors
For IKF Finance Limited

Sd/-

(ChSreenivasa Rao)
Company Secretary

Place : Vijayawada
Date: 05.11.2024



NOTES

1. An Explanatory Statement pursuant to Section 102 of the Companies Act, 2013, ('the Act') relating to the Special Business to be transacted at the Extraordinary General Meeting ('EGM') is annexed hereto. The Board of Directors have considered and decided to include the Item No. 1 above as Special Businesses in the forthcoming EGM, as it is unavoidable in nature.
2. Pursuant to the provisions of Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (as amended) and MCA Circulars dated January 13, 2021, April 08, 2020, April 13, 2020 and May 05, 2020 and the Company is providing facility of remote e-voting to its Members in respect of the business to be transacted at the EGM. For this purpose, the Company has entered into an agreement with Central Depository Services (India) Limited (CDSL) for facilitating voting through electronic means, as the authorized e-Voting's agency. The Company is providing remote e-Voting facility to its Members in respect of the business to be transacted at the EGM and facility for those Members participating in the EGM to cast vote through e-Voting system during the EGM.

The facility for voting, through polling paper shall also be made available at the EGM and the Members attending the meeting who have not already cast their vote by remote e-voting shall be able to exercise their right to vote either by polling paper or by e-voting at the EGM. Poll is conducted under the supervision of the Scrutinizer appointed for e-voting and poll. Scrutinizer decision on validity of vote will be final.

3. Pursuant to the provisions of the Act, normally, a Member entitled to attend and vote at the EGM is entitled to appoint a proxy to attend and vote on his/her behalf who may or may not be a Member of the Company.

Proxies, in order to be effective, should be duly stamped, completed, signed and deposited at the Registered Office of the Company not less than 48 hours before the meeting. Pursuant to Section 105 of the Companies Act, 2013, a person can act as proxy on behalf of not more than fifty members holding in aggregate, not more than ten percent of the total share capital of the Company. Members holding more than ten percent of the total share capital of the Company may appoint a single person as a proxy who shall not act as a proxy for any other member. A Proxy form is sent herewith. Proxies submitted on behalf of the companies, societies etc., must be supported by an appropriate resolution/authority, as applicable.

4. The route map showing directions to reach the venue of the meeting is annexed.
5. In accordance with, the General Circular No. 20/2020 dated 5th May, 2020 issued by MCA, owing to the difficulties involved in dispatching of physical copy of Notice of EGM is being sent in electronic mode to Members whose e-mail address is registered with the Company or the Depository Participant(s).
6. The Company has fixed 13th December, 2024 as the cut-off date for identifying the Members who shall be eligible to vote through remote e-voting facility or for participation and e-voting in the EGM. A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the depositories as on the cut-off date shall be entitled to vote on the resolution through the facility of Remote e-Voting or participate and vote in the EGM.
7. The Register of Members and Transfer Book of the Company will be closed from 15th December 2024, to 20th December, 2024 (both days inclusive).
8. In line with the Ministry of Corporate Affairs (MCA) Circular No. 17/2020 dated April 13, 2020, the Notice calling the EGM has been uploaded on the website of the Company at www.ikffinance.com. The



Notice can also be accessed from the websites of the Stock Exchange i.e. BSE Limited at www.bseindia.com. The EGM Notice is also disseminated on the website of CDSL (agency for providing the Remote e-Voting facility and e-voting system during the EGM) i.e. www.evotingindia.com.

9. Pursuant to the provisions of Section 72 of the Companies Act, 2013, the member(s) holding shares in physical form may nominate, in the prescribed manner, a person to whom all the rights in the shares shall vest in the event of death of the sole holder or all the joint holders. Member(s) holding shares in demat form may contact their respective Depository Participant for availing this facility.
10. The Register of Directors and Key Managerial Personnel and their shareholding maintained under Section 170 of the Act, the Register of Contracts or Arrangements in which the directors are interested, maintained under Section 189 of the Act, and the relevant documents referred to in the Notice will be available for inspection by the members at the registered office during business hours from 9:30 A.M. to 6:30 P.M. on any working day and during the EGM. Members seeking to inspect such documents can send an email to sreenivas@ikffinance.com.
11. Members whose shareholding is in electronic mode are requested to update the change of address, with a view to using natural resources responsibly, we request the shareholders to update respective email addresses with your Depository Participants, if not already done, to enable the Company to send communications electronically.
12. Members holding shares in physical form, in identical order of names, in more than one folio are requested to send to the Company or RTA, the details of such folios together with the share certificates for consolidating their holdings in one folio. A consolidated share certificate will be issued to such Members after making requisite changes.
13. In case of joint holders, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company will be entitled to vote at the EGM.
14. The Members who have casted their vote by remote e-voting prior to the EGM may also attend the EGM but shall not be entitled to cast their vote again.

THE INSTRUCTIONS FOR SHAREHOLDERS FOR REMOTE E-VOTING ARE AS UNDER:

Step 1 : Access through Depositories CDSL/NSDL e-Voting system in case of individual shareholders holding shares in demat mode.

- (i) The voting period begins on Tuesday, the 17th day of December, 2024 at 9.00 a.m. IST and ends on Thursday, the 19th day of December, 2024 at 5.00 p.m. IST. During this period shareholders' of the Company, holding shares either in physical form or in dematerialized form, as on the cut-off date Friday, the 13th day of December, 2024 may cast their vote electronically. The e-voting module shall be disabled by CDSL for voting thereafter.
- (ii) Shareholders who have already voted prior to the meeting date would not be entitled to vote at the meeting venue.
- (iii) The shareholders should log on to the e-voting website www.evotingindia.com.

Pursuant to SEBI Circular SEBI/HO/CFD/CMD/CIR/P/2020/242 dated December 9, 2020, Login method for e-Voting for Individual shareholders holding securities in Demat mode CDSL/NSDL is given below:

Type of shareholders	Login Method
Individual Shareholders holding securities in Demat mode with CDSL Depository	<ol style="list-style-type: none"> 1) Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The URL for users to login to Easi / Easiest are https://web.cdslindia.com/myeasi/home/login or visit www.cdslindia.com and click on Login icon and select New System Myeasi. 2) After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period & voting during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers i.e. CDSL/NSDL/KARVY/LINKINTIME, so that the user can visit the e-Voting service providers' website directly. 3) If the user is not registered for Easi/Easiest, option to register is available at https://web.cdslindia.com/myeasi/Registration/EasiRegistration 4) Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page or click on https://evoting.cdslindia.com/Evoting/EvotingLogin The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.
Individual Shareholders holding securities in demat mode with NSDL Depository	<ol style="list-style-type: none"> 1) If you are already registered for NSDL IDeAS facility, please visit the e-Services website of NSDL. Open web browser by typing the following URL: https://eservices.nsdl.com either on a Personal Computer or on a mobile. Once the home page of e-Services is launched, click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section. A new screen will open. You will have to enter your User ID and Password. After successful authentication, you will be able to see e-Voting services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider name and you will be re-directed to e-Voting service provider website for casting your vote during the remote e-Voting period & voting during the meeting. 2) If the user is not registered for IDeAS e-Services, option to register is available at https://eservices.nsdl.com. Select "Register Online for IDeAS "Portal or click at https://eservices.nsdl.com/SecureWeb/IdeasDirectReg.jsp 3) Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsdl.com/ either on a Personal Computer or on a mobile. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Shareholder/Member' section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period & voting during the meeting
Individual Shareholders (holding securities in	You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. After Successful login, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful



demat mode)
login through
their
**Depository
Participants
(DP)**

authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider name and you will be redirected to e-Voting service provider website for casting your vote during the remote e-Voting period & voting during the meeting.

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Shareholders holding securities in demat mode for any technical issues related to login through Depository i.e. CDSL and NSDL

Login type	Helpdesk details
Individual Shareholders holding securities in Demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800 22 55 33
Individual Shareholders holding securities in Demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.co.in or call at toll free no.: 1800 1020 990 and 1800 22 44 30

Step 2 : Access through CDSL e-Voting system in case of shareholders holding shares in physical mode and non-individual shareholders in demat mode.

(iv) Login method for e-Voting for **Physical shareholders and shareholders other than individual holding in Demat form.**

- 1) The shareholders should log on to the e-voting website www.evotingindia.com.
- 2) Click on “Shareholders” module.
- 3) Now enter your User ID
 - a. For CDSL: 16 digits beneficiary ID,
 - b. For NSDL: 8 Character DP ID followed by 8 Digits Client ID,
 - c. Shareholders holding shares in Physical Form should enter Folio Number registered with the Company.
- 4) Next enter the Image Verification as displayed and Click on Login.
- 5) If you are holding shares in demat form and had logged on to www.evotingindia.com and voted on an earlier e-voting of any company, then your existing password is to be used.
- 6) If you are a first-time user follow the steps given below:

	For Physical shareholders and other than individual shareholders holding shares in Demat.
PAN	Enter your 10 digit alpha-numeric *PAN issued by Income Tax Department (Applicable for both demat shareholders as well as physical shareholders) <ul style="list-style-type: none"> Shareholders who have not updated their PAN with the Company/Depository Participant are requested to use the sequence number sent by Company/RTA or contact Company/RTA.
Dividend Bank Details OR Date of Birth (DOB)	Enter the Dividend Bank Details or Date of Birth (in dd/mm/yyyy format) as recorded in your demat account or in the company records in order to login. <ul style="list-style-type: none"> If both the details are not recorded with the depository or company, please enter the member id / folio number in the Dividend Bank details field.



- (v) After entering these details appropriately, click on “SUBMIT” tab.
- (vi) Shareholders holding shares in physical form will then directly reach the Company selection screen. However, shareholders holding shares in demat form will now reach ‘Password Creation’ menu wherein they are required to mandatorily enter their login password in the new password field. Kindly note that this password is to be also used by the demat holders for voting for resolution of any other company on which they are eligible to vote, provided that company opts for e-voting through CDSL platform. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential.
- (vii) For shareholders holding shares in physical form, the details can be used only for e-voting on the resolution contained in this Notice.
- (viii) Click on the **EVSN 241121010** for the relevant **IKF FINANCE LIMITED** on which you choose to vote.
- (ix) On the voting page, you will see “RESOLUTION DESCRIPTION” and against the same the option “YES/NO” for voting. Select the option YES or NO as desired. The option YES implies that you assent to the Resolution and option NO implies that you dissent to the Resolution.
- (x) Click on the “RESOLUTIONS FILE LINK” if you wish to view the entire Resolution details.
- (xi) After selecting the resolution, you have decided to vote on, click on “SUBMIT”. A confirmation box will be displayed. If you wish to confirm your vote, click on “OK”, else to change your vote, click on “CANCEL” and accordingly modify your vote.
- (xii) Once you “CONFIRM” your vote on the resolution, you will not be allowed to modify your vote.
- (xiii) You can also take a print of the votes cast by clicking on “Click here to print” option on the Voting page.
- (xiv) If a demat account holder has forgotten the login password then Enter the User ID and the image verification code and click on Forgot Password & enter the details as prompted by the system.
- (xv) There is also an optional provision to upload BR/POA if any uploaded, which will be made available to scrutinizer for verification.
- (xvi) **Additional Facility for Non – Individual Shareholders and Custodians –For Remote Voting only.**
 - Non-Individual shareholders (i.e. other than Individuals, HUF, NRI etc.) and Custodians are required to log on to www.evotingindia.com and register themselves in the “Corporates” module.
 - A scanned copy of the Registration Form bearing the stamp and sign of the entity should be emailed to helpdesk.evoting@cdslindia.com.
 - After receiving the login details a Compliance User should be created using the admin login and password. The Compliance User would be able to link the account(s) for which they wish to vote on.
 - The list of accounts linked in the login will be mapped automatically & can be delink in case of any wrong mapping.
 - It is Mandatory that, a scanned copy of the Board Resolution and Power of Attorney (POA) which they have issued in favour of the Custodian, if any, should be uploaded in PDF format in the system for the scrutinizer to verify the same.
 - Alternatively Non Individual shareholders are required mandatory to send the relevant Board Resolution/ Authority letter etc. together with attested specimen signature of the duly authorized signatory who are authorized to vote, to the Scrutinizer and to the Company at the email address viz. cs@bssandassociates.com with a copy marked to sreenivas@ikffinance.com, if they have voted from individual tab & not uploaded same in the CDSL e-voting system for the scrutinizer to verify the same.

PROCESS FOR THOSE SHAREHOLDERS WHOSE EMAIL ADDRESSES ARE NOT REGISTERED WITH THE DEPOSITORIES FOR OBTAINING LOGIN CREDENTIALS FOR E-VOTING FOR THE RESOLUTION PROPOSED IN THIS NOTICE:



1. For Physical shareholders- please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) by email to bsshyd@bigshareonline.com.

2. For Demat shareholders - please provide Demat account details (CDSL-16 digit beneficiary ID or NSDL-16 digit DPID + CLID), Name, client master or copy of Consolidated Account statement, PAN (self attested scanned copy of PAN card), AADHAR (self attested scanned copy of Aadhar Card) to bsshyd@bigshareonline.com

3. The RTA shall co-ordinate with CDSL and provide the login credentials to the above mentioned shareholders.

If you have any queries or issues regarding e-Voting from the CDSL e-Voting System, you can write an email to helpdesk.evoting@cdslindia.com or contact attoll free no. 1800 22 55 33

All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Dalvi, Sr. Manager, (CDSL,) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futorex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call at toll free no. 1800 22 55 33

GENERAL INSTRUCTIONS AND INFORMATION FOR SHAREHOLDERS

- 1 Details of Scrutinizer: B S S & Associates, Practicing Company Secretaries (Unique Code of Partnership Firm: P2012AP02600) has been appointed as the Scrutinizers to scrutinize the e-voting process in a fair and transparent manner.
- 2 The Scrutinizer's decision on the validity of the vote shall be final.
- 3 The Scrutinizer after scrutinizing the votes cast by remote e-voting and e-voting during the EGM will make a consolidated Scrutinizer's Report and submit the same forthwith within three working days conclusion of the EGM to the Chairman of the Company/meeting or a person authorised by him in writing, who shall countersign the same.
- 4 The Results declared along with the consolidated Scrutinizer's Report shall be hosted on the website of the Company i.e. www.ikffinance.com and on the website of BSE Limited at www.bseindia.com immediately after the declaration of results by the Chairman or a person authorized by him. The result shall also be displayed on the Notice Board at the Registered Office of the Company.
- 5 The Resolution shall be deemed to be passed at the registered office of the Company on the date of the EGM, subject to receipt of the requisite number of votes in favour of the Resolution.

By Order of the Board of Directors of
IKF Finance Limited

Sd/-
Ch Sreenivasa Rao
Company Secretary
M No. A14723

Place: Vijayawada
Date : 05.11.2024



Explanatory Statement and disclosures
[Pursuant to Section 102 & other applicable provisions of the Companies Act, 2013]

Item No. 1

The Board of Directors at the meeting held on 05.11.2024 approved an amendment to the Objects Clause in the Memorandum of Association, as outlined in the Resolution, aims to enable the Company to operate as a ***Corporate Agent*** with the Insurance Regulatory and Development Authority of India (IRDAI) to solicit life, general, and health insurance business under the IRDAI (Registration of Corporate Agents) Regulations, 2015.

To support the Company's future growth and allow it to undertake new projects, the specific Objects Clause needs to be added in the MOA. This expansion will facilitate a wider range of activities, enabling the Company to operate more effectively and efficiently and to enhance its business prospects.

The "Main Object" clause of the Memorandum of Association of the Company is being amended by appending the afore-said sub-clause (4) after sub-clause (3) of clause III (A) of the Memorandum of Association of Company.

None of the Directors / Key Managerial Personnel of the Company / their relatives are, in any way, concerned or interested, financially or otherwise, in the resolution set out at Item No. 1 of the Notice.

The Board recommends the Special Resolution set out at Item No. 1 of the Notice for approval by the members.

By Order of the Board of Directors
For IKF Finance Limited

Sd/-

(Ch Sreenivasa Rao)
Company Secretary

Place : Vijayawada
Date: 05.11.2024



IKF FINANCE LIMITED

Regd. Office: 40-1-144,3rd FLOOR, Corporate Centre, M.G.Road, Vijayawada, Andhra Pradesh-520010

Form No. MGT- 11

PROXY FORM

[Pursuant to Section 105(6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management and Administration) Rules, 2014]

Name of the member(s):

Registered address:

E-mail Id:

Folio No/ Client Id:

DP ID:

I/ We, being the member (s) of shares of the above named company, hereby appoint

Name:.....

E-mail Id:

Address:.....

Signature: or failing him

Signature: or failing him as my/ our proxy to attend and vote (on a poll) for me/ us and on my/ our behalf at the Extraordinary General Meeting of the Company, to be held on 20th December, 2024 at 4.00 P.M., at the registered office of the Company situated at Office 40-1-144,3rd Floor, Corporate Centre, M.G.Road, Vijayawada, Andhra Pradesh-520010 and at any adjournment thereof in respect of such resolution as are indicated below:

Sl No	Special Business	For	Against	Abstain
1	Alternation of Memorandum of Association			

Signed this..... day of December 2024

Signature of shareholder..... Signature of Proxy holder(s)

.....

Affix
Revenue
Stamp

Note:

This form of proxy in order to be effective should be duly completed and deposited at Registered Office of the Company, not less than 48hours before the commencement of the Meeting.



IKF FINANCE LIMITED

Regd. Office: 40-1-144,3rd FLOOR, Corporate Centre, M.G.Road, Vijayawada, Andhra Pradesh-520010
(To be handed over at entrance of the Meeting Venue)

ATTENDANCE SLIP

Folio No. DP. ID No./ Client ID

.....

Name of the Member Signature

.....

Name of Proxy Holder Signature

.....

No. of share held

.E-mail ID

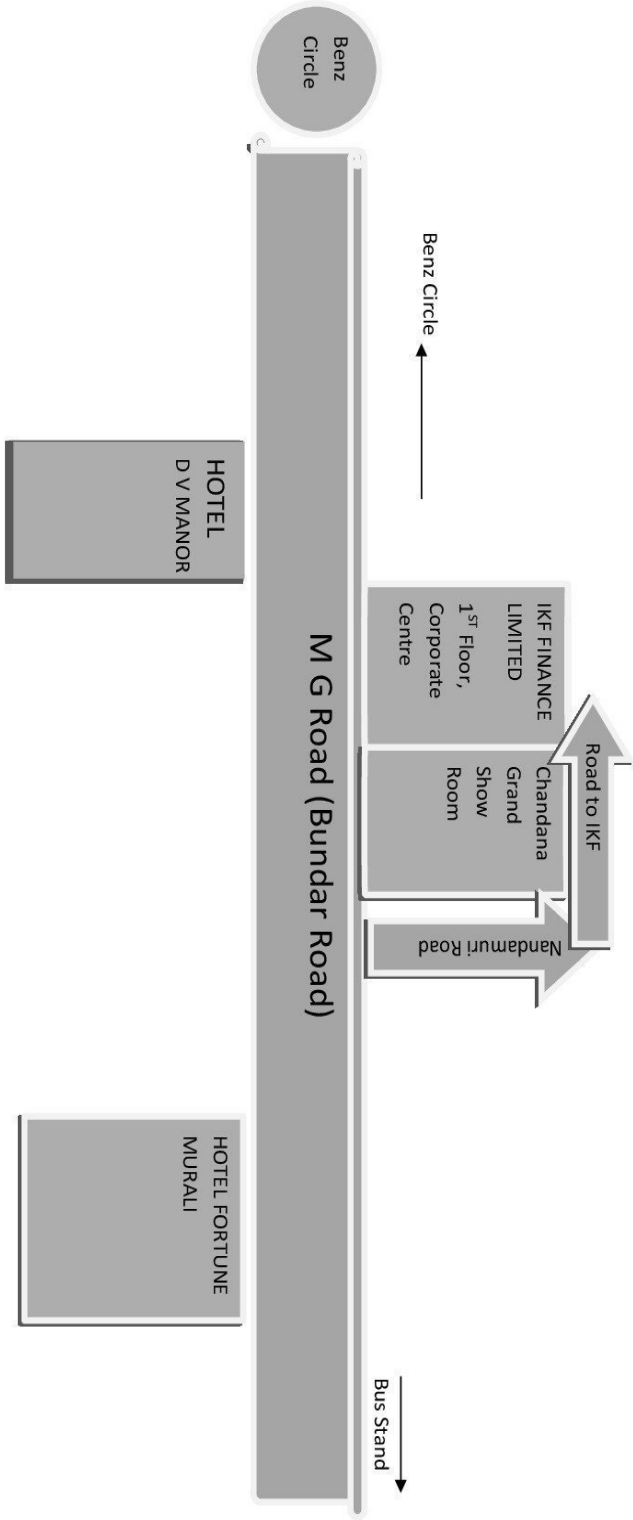
I certify that I am a registered shareholder/proxy for the registered shareholder of the Company. I hereby record my presence at the Extraordinary General Meeting of the Company to be held on 20th December, 2024 at 4.00 P.M., at the registered office of the Company situated at Office 40-1-144,3rd Floor, Corporate Centre, M.G.Road, Vijayawada, Andhra Pradesh-520010

1. Only Member/Proxy holder can attend the Meeting.
2. Member/Proxy holder should bring his/her copy of the Notice of EGM for reference at the Meeting.

Note: Please fill this Admission Slip and hand it over at the entrance. Shareholders who come to attend the meeting are requested to bring the copies of the Notice of EGM also with them.

IKF Finance Limited
Address :#40-1-144, Corporate Centre, M.G.Road, Vijayawada-520010.

Route Map



UNDER THE COMPANIES ACT, 1956
(I OF 1956)
COMPANY LIMITED BY SHARES
MEMORANDUM OF ASSOCIATION
OF
IKF FINANCE LIMITED

- I.** The name of the Company is IKF FINANCE LIMITED
- II.** The Registered office of the Company will be situated in the state of **Andhra Pradesh**
- III.** The objects for which the Company is established are:
 - (A) THE MAIN OBJECTS TO BE PURSUED BY THE COMPANY ON ITS INCORPORATION ARE AS UNDER:**
 1. To finance automobiles on hire purchase and leasing.
 2. To carry on and undertake as its principal business, the business of providing finance, as financiers, lenders, creditors, merchants and investors and to finance advance, lend, invest, credit, assist, make loans or deposit money on any goods, articles commodities, produce, assets, securities, vehicles, vessels, gold and properties of all and every kind either movable or immovable and either indigenous or foreign, against pledge, hypothecation, mortgage, assignment, transfer, lien or any other charge and to draw, make, accept, endorse, discount, buy sell negotiate, execute, guarantee, finance, lend on, advance against or deal in cheques bills of exchange, promissory notes, bills of lading, receipts, claims, warrants, coupons, book debts, receivables and other negotiable or transferable or mercantile instruments, documents, titles or securities to or with any company, body corporate, firm, person, registered co-op. Society, or association or association. However, the company shall not carry on the business of banking as defined under the Banking Regulation Act, 1949.
 3. To carry on and to undertake business as financiers and capitalists, to finance operations of all kinds such as managing, purchasing, selling, hiring, letting on hire, giving on lease and dealing in all kinds of movable property and financing of hire purchase and leasing contracts relating to cars, lorries, buses, vans tractors, motorcycles, scooters, cycles, wagons, locomotives, earthmoving equipments, ships, boats, barges, trawlers and vehicles of all other kinds and descriptions.
 4. ***To act as corporate agents, representatives, sub-insurance agents, franchisees, consultants, advisors, collaborators, and group insurance holders for life, general and health insurance and engage in the activity of promotion, distribution, sales, advertising,*

*marketing of insurance products and also facilitate the customer in the claim settlements***

THE OBJECTS INCIDENTAL OR ANCILALARY TO THE ATTAINMENT OF THE ABOVE MAIN OBJECTS ARE:

1. To purchase, construct, take on tenancy or in exchange, take option, over or otherwise acquire any estate, buildings, apartment houses, flats, townships, markets, office complexes, theatres, hereditaments, easements or other interests, rights etc., in immovable properties and to hold, develop, work, cultivate, deal, grant, concessions, licenses, privileges, claims, options which may appear to be convenient or necessary for any of the business of the company and sell, mortgage, or otherwise dispose of or grant rights over any immovable property belonging to the Company.
2. To receive money on deposit or loan and borrow or raise in such manner as the company shall think fit and in particular by the issue of debenture or debentures stock (perpetual or otherwise) and secure the repayment of any money borrowed, raised or owing by mortgage, charge or lien upon all or any of the property or assets of the company (both present and future) including its uncalled capital and also by a person or company as the case may be but shall not carry on the business of banking as defined in the Banking Regulation Act, 1949.
3. To act as agents for any firm accident, indemnity and general insurance company and especially, in relation to motor vehicles and motorists and to grant or effect assurances against or upon the contingency or injury, damage or loss by reason of any accident.
4. To establish and maintain agencies or appoint representatives, agents, anvassers, sellers and buying agents in India or abroad for the sale purchase, exchange, hire, distribution for any one or more of the objects of the Company and to pay such agents, representatives, canvassers, selling arid buying agents such commission, brokerage or other compensation as deemed necessary arid to regulate and discontinue the same.
5. To invest arid deal with the moneys of the Company not immediately required in any manner.
6. To guarantee the payment of money secured by or under, or in respect of debentures, bonds, contracts, mortgages, charges, obligations and securities of any company or any authority, supreme, municipal, local or otherwise, or of any

persons whomsoever, whether corporate or unincorporated and to guarantee the payment of any interest or dividends thereon.

7. To accumulate funds, lend, invest, or otherwise employ moneys belonging to the company to individuals, firms, companies, Government or quasi-government authorities or to whomsoever as the company may choose, with such securities or without securities, upon such terms and conditions as may be determined from time to time.
8. To invest in, acquire, hold and deal in shares, stocks, debentures bonds, negotiable instruments obligations and securities issued or guaranteed by any government, sovereign ruler, commissioners, public body or authority supreme, municipal, local or otherwise in India or abroad.
9. To engage, employ maintain and dismiss agents, managers, superintends, assistants, clerks, coolies and other servants and laborer's and to remunerate any such persons or individuals at such rate as shall be thought fit and to grant pensions or gratuities to any such persons or individuals or the widows or children of any such persons or individuals and generally to provide for the welfare of employees.
10. To enter into any arrangement with any Government or Authorities, municipal, local or otherwise, that may seem conducive to the Company's objects or any of them and to obtain from any such Government or Authorities, any rights, privileges and concessions,
11. To undertake and execute any trusts the undertaking whereof may seem desirable, and also to undertake the office executor, administrator, receiver, treasurer, registrar and to keep for any company, Government, authority or body any register relating to any stocks, funds or shares or securities or to undertake any duties in relation to the registration of transfers, the issue of certificates or otherwise.
12. To provide for the welfare of the employees or ex-employees officers or ex-officers. Directors or ex-directors of the company and wives, widows and families or the dependents or connections of such persons, by building or contributing to the building of houses, dwellings or chawls or by grants of money, pensions, allowances, bonus or other payments or by creating and from time to time subscribing or contributing towards places of instruction and recreation, hospitals and dispensaries medical and other attendance and other assistance as the company shall think fit, and to subscribe or contribute or otherwise to assist or to guarantee money to charitable, benevolent, religious, scientific, national or

other institutions, associations, parties or persons and objects which shall have any moral or other claim to support or aid by the Company either by reasons of locality of operation or of public and general utility subject to the provisions of the Companies Act, 1956.

13. To appoint trustees to hold securities on behalf of and to protect the interest of the company.
14. To pay for any property or rights acquired by the Company either in cash or fully or partly paid-up shares or by the issue of security partly in one manner and partly another and generally on such terms as may be deemed expedient by the Company.
15. To sell, let on hire or dispose of the undertaking, property and assets of the Company or any part thereof; in such manner and for such consideration as the company may think fit and in particular, for shares (whether fully or partly paid up) debentures or securities of any other company having objects altogether or in part similar to those of this Company.
16. To take or concur in taking all such steps and proceedings as may seem best calculated to uphold and support the credit of the Company and to obtain and justify public confidence and to avert or minimise financial disturbances which might affect the company.
17. To remunerate any person or company for services rendered or to be rendered, in placing or assisting to place or guaranteeing the placing of any of the shares in the Company's capital or any debentures or other securities of the Company or in or about the formation of the company or the conduct of its business.
18. To pay, satisfy or compromise, claims made against the Company which it may be necessary or seem expedient to pay, satisfy or compromise.
19. Subject to the provisions of Banking Regulation Act, 1949, to draw, make accept, endorse, discount execute and issue promissory notes, cheques, bills of exchange, bills of lading, warrants, debentures and other negotiable or transferable instruments.
20. To open bank accounts of all nature including overdraft accounts and to operate the same.

21. To adopt such means of making known and advertising the business and products of the Company as may seem expedient.
22. To procure the company to be registered or recognised in any state or place in India, foreign country or place in the world.
23. To amalgamate with any other company having objects altogether or in part similar to those of this Company.
24. To distribute any of the Company in specie among the members in the event of its being wound up.
25. If thought fit, to take steps for dissolving, the Company and incorporating its members as a new Company for any of the objects specified in this memorandum or for effecting any other modification in the Company's constitution.
26. To pay either in cash or by allotment of shares or otherwise as the Company deems fit, all costs, expenses and charges incurred or sustained in or about the promotion and establishment of the company which the Company shall consider to be in the nature of preliminary expenses.
27. To employ experts to investigate and examine into condition, prospects, value, character and circumstances of any business concerns and under taking generally of any assets, property or rights.
28. To place, to receive or to distribute bonus shares among the members or otherwise to apply any moneys received by way of premium on shares or debentures issued at a premium by the Company and any money received; in respect of dividends secured on forfeited shares and moneys arising from the sale by the Company of forfeited shares.
29. To facilitate and encourage and assist the creation, issue or conversion of debentures, bonds obligations, shares, shares, stocks and securities, and to act as trustees in connection with any such securities and take part in the conversion of business concerns and undertaking into companies, to carry on all kinds of promotion of business, and in particular, to form constitute, float assist and control any companies, association or undertakings whatsoever.
30. To acquire, build, make construct, equip, hire, let on hire, lease, maintain, improve, alter and work factories, building roads, water courses and other works and conveniences which may be necessary or convenient for the purpose of the Company, or may seem calculated directly or indirectly to advance the

Company's interests, and to contribute to, subsidise or otherwise assist or take part in; the construction, improvement, maintenance, working management, carrying out or control thereof.

31. To constitute any trust with a view to the issue of preferred and deferred or any other special stocks, securities or certificates based on or representing any share stock or other assets specifically appropriated for the purpose of any such trust, and to settle and regulate and if thought fit, to undertake and execute any such preferred, deferred or other special stocks, securities or certificates.
32. To acquire, undertake or have an interest in the whole or any part of the business property and liabilities of any person, firm or company carrying on business or undertaking which the company is authorised to carry on, or is capable of being conducted so as to be of benefit and advantage to the Company or possessed of the property suitable for the purpose of this Company.
33. To promote any company or companies for the purpose of acquiring all or any of the property, rights and liabilities of this company or for any other purpose, which may seem directly or indirectly calculated to benefit this company.
34. To apply for, purchase or otherwise acquire any patents, brevetd-invention, licences, concessions and the like, conferring any exclusive or non- exclusive or limited rights to use, any secretor information as to any invention which may seem capable of being used for any of the purposes of the company or the acquisition of which may; seem calculated directly or indirectly to benefit the Company and to use, exercise, develop or grant licences in respect of or otherwise turn to account the property, rights or information so acquired.
35. To carry on any scientific research or other research which may be of benefit to the company to establish, conduct and carry on any educational or other institution and research or such other activities for the attainment of the above objects.
36. To create any Depreciation fund, Reserve fund, Sinking fund, Insurance fund or any other Special fund whether for depreciation or fir repairing, improving, extending or maintaining any the property of the company or for any other purpose conducive to the interests of the company, subject to the provisions of the Companies (Transfer of Profits to Reserves) rules, 1975.

37. To do all or any of the above things in any part of the world as principals, agents, contractors, agents or otherwise and by or through trustees, agents or otherwise and either alone or in conjunction with others.

(B) THE OTHER OBJECTS:

1. To manage, or let the same or any part thereof for any period, whether belonging to the company or not and sit such rent and on such conditions as the company shall think fit, to collect rents and income and to supply to tenants and occupiers and others light, heat, refreshments, attendants, messengers, waiting-rooms, meeting rooms, lavatories, bath houses, laundry conveniences, electric conveniences, garages, recreation facilities and other, advantages which from time to time the Company shall consider desirable or to carry out or supply the same on such terms as the Company may think fit.
2. To carry on the business as, agriculturists, planters, cultivators, of groundnut, paddy, tobacco castor and or any other kind of produce.
3. To carry on the business of general carriers, forwarding agents, establish and maintain transport services and so on and make transport facilities to the public and for merchandise of every description what so ever.
4. To carry on business as manufactures, dealers and traders in all types of packing material of every description including paper, jute, cotton, fibre, hessian, wood, rubber, polythene, metal foils and of synthetic nature.
5. To carry on the business of manufacturers and producers of fats, fertilizers, cattle food, poultry feed, insecticides, manures, fungicides, weedlcides, sprayers and remedies, of all kinds of agriculture produce growing or other purpose or remedies for men or animals and whether produced from vegetable or animal matter or by nay chemical process.
6. To establish. Erect, build, manager and run rice mills and /or oil mills for the manufacturer of rice different oils and their by-products including decortication expelling of groundnuts, tobacco, castor and any other products.
7. To carry on business as selling and/or purchasing agents, distributors, manufacturers, dealers, merchants, importers, exporters, traders, contractors, ware housemen.
8. To carry on the on the business of insurance agents or claim settling agents or surveyors for all or any kinds of insurance for merchandise of every description whatsoever of the company.

9. To carry on the business as manufacturers of and dealers in PVC (Plastic) compound useful as raw material in plastic industry and for other industrial purposes and to manufacture plastic moulds, fabrication, PVC transplant, tubings, pumps and all other kinds of plastic goods for industrial, trade and domestic purpose
10. To carry on the business of manufacturers of and dealers in Caustic Soda, Chlorine, synthetic hydrochloric acid, phosphoric acid, urea rock phosphate, super phosphate, tripte, super phosphate and fertilizers including mixed fertilizers of all kinds and descriptions including nitrogenous mixed fertilizers and alkalies, chemical fertilizer, insecticides and pesticides
11. To carry on the business of manufacturers of and dealers in bleaching powder, Sodaash, basic acid, Formic acid, Acetic acid, sulphuric and othe acids, ammonia, ammonium sulphate and other salts of ammoniflne chemicals, pesticides and by products
12. To carry on the business of manufacturers and dealers in all kind of organic heavy chemicals

IV. THE LIABILITY OF THE MEMBERS OF THE COMPANY IS LIMITED

- V. *The Authorized Share Capital of the company is Rs.105,00,00,000/- (Rupees One Hundred and Five Cores only) divided into 8,00,00,000 (Eight Crore only) Equity Shares of Rs.10/- (Rupees Ten only) each and 25,00,000 (Twenty Five Lac only) Preference Shares of Rs.100/- (Rupees One Hundred only) with rights, privileges and conditions attaching thereto as are provided by the regulation of the Company for the time being. The company has power from time to time to increase or reduce its capital and to divide the shares in the original or increased capital for the time into several classes and to attach thereto respectively such preferential rights, privileges or conditions as may be determined by or in accordance with the regulations of the Company and to vary, modify or abrogate any such rights, privileges or conditions in such manner as many be permitted by the Companies Act, 2013 or provided by the regulations of the company for the time being.

*** (The main Objects of the company altered in the Extra ordinary General Meeting of the Company held on 20th day of December 2024) ***

We, the several persons, whose names and addresses are subscribed hereunder are desirous of being formed into a company in pursuance of the memorandum of Association and we respectively agree to take the number of shares in the capital of the Company set opposite our respective names.

SL. No.	NAME, ADDRESS, OCCUPATION AND DESCRIPTION OF SUBSCRIBERS & SIGNATURES	NO. OF EQUITY SHARES TAKEN BY EACH SUBSCRIBER	NAME OCCUPATION, ADDRESS, DESCRIPTION OF WITNESS WITH SIGNATURE
1.	V.G.K. PRASAD D NO.27-6-114, Prakasam Road Vijayawada-520 002 Business (sd)	100 (Hundred)	(SD) M PURUSHOTHAMA RAO S/o. Bhaskara Rao Chartered Accountant D.No.27-21-6, Kaleswara Rao Road Vijayawada- 520 002
2.	V INDIRA DEVI 3 rd road R.T.C. Colony Vijayawada- 520 008 House Wife (Sd)	100 (Hundred)	
3.	U.P.CHANDRA SEKHAR D.NO. 3-30-10, Lalitananda Nagar Guntur- 5220 06 Business (Sd)	5 (Five)	
		5 (Five)	
4.	U MAMATHA DEVI D.No.3-30-10 Lalitananda Nagar Guntur-520 006		
	Total no of Equity Shares taken	210 (Two Hundred and ten Only)	

Place: Vijayawada

Date: 10.04.1991