(THE COMPANIES ACT, 1956)
COMPANY LIMITED BY SHARES

MEMORANDUM OF ASSOCIATION
OF
REGENCY FINCORP LIMITED

I. The name of the Company is REGENCY FINCORP LIMITED

II. The Registered Office of the Company is situated In the State of Punjab.

lll. The objects for which the company is established are :

(A) THE MAIN OBJECTS TO BE PURSUED BY THE COMPANY ON ITS INCORPORATION ARE

1. To carry on the business of an Investment company and to underwrite, sub-underwrite, Invest, hold, buy, sell or otherwise deal in bonds, stocks, units, shares, debentures, debentures stocks, mortgages, obligations and securities issued or guaranteed by any government, sovereign ruler, commissioner, public body or authority, municipality, company, corporation, firm or person whether incorporated or established In India or elsewhere and for the purpose and to manage Investment pools, mutual funds, asset management companies, syndicate in share, stocks, securities and to take part In formation, supervision or control of the business or operations of any company of undertaking and to act as Issue House, Registrars and share transfer agents.

2. To borrow or receive money on deposits with or without security, to advance, deposit, lend or invest money, securities and properties to or with any company, body corporate, firm, person or association whether falling under the same management or otherwise In accordance with and to the extent permissible under the provisions contained in section 370 and 372 of the Companies Act, 1956 with or without security and on such terms as may be determined from time to time. However, the company shall not carry on the business of banking as defined under the Banking Regulations Act, 1949.

3. To purchase for investment or resale and deal In land, house and other property of any tenure and any Interest therein, and to create, sell and deal in freehold and leasehold ground rents:.

4. *To carry on in India or elsewhere In all Its branches, the business of Prepaid Payment Instruments (PPIs), general finance, housing finance, investment and leasing and to provide advisory/consultancy services (or leasing, hire purchase, finance and investment.

(*This Clause has been altered vide Special Resolution passed at Extra-ordinary General Meeting held on 30th October, 2024)

Regency Fincorp Ltd.
Director

B. THE OBJECTS ANCILLARY OR INCIDENTAL TO THE ATTAINMENT OF THE MAIN OBJECTS:-

1. To advance money the security of goods lying with or under the control of the company, to receive: goods for sale on consignment basis and to do all other acts that may be usual or necessary in other to market the same.

2. To act as forwarding agents, to Insure and underwrite and deal with goods, merchandise or other properties for the purpose of or Import thereof.

3. To purchase, take on lease, or otherwise acquire all or any part of the main business or undertaking or property and assets of any other person, firm company, or corporation carrying on similar business: and agree to discharge their liabilities and to conduct, carry on or liquidate all or any of such business:.

4. To take on lease, hire purchase or acquire licence or otherwise any lands, plantations, rights over nr connected with lands, mills factories, plants, building, lorries cars, wagons, carts machinery, apparatus, stock-in trade, rights, privileges and moveable or Immoveable property of any description. which may be deemed necessary or convenient for the main business of the company to carry on and to pay for the same either In shares of the Company or party In shares and partly in cash or otherwise.

5. To insure all or any of the goods lying with the company against damage fire or loss.

6. To build, assemble, erect, maintain, run and establish factories for making pre-fabricated houses apartments or structure and all other requisites there for Including glassware, plasterware, furniture furnishing and other materials of all kinds for the attainment of the main object of the company.

7. To make, draw Issue, accept endorse, discount, buy, promissory notes, bills of exchange, hundies, cheques debentures, bonds coupons, and other negotiable Instrument and securities.

8. Subject to section 58A and 292 of the Act and the regulations made there under and the direction: Issued by the Reserve Bank of India to receive money on deposit account or current or otherwise, with or without interest and to receive in deposit or safe custody, and title-deeds or other securities.

9. To enter into any other arrangements with persons or companies in such manner as may be lawful and for such period as may be expedient to further the interest of the Company.

10. To indemnify members, officers, directors, securities and servants of the Company against proceedings, damages, claims and demands in respect of anything done or ordered to be done by them for and in the interest of the company or for any loss, damages or misfortunes whatsoever which shall happen in the execution of the duties of their office in relation thereto.

11. To enter Into arrangements collaboration with other manufacturers or suppliers in India or abroad!, to acquire know)how, patents, trademarks, Inventions, licences, In respect of or otherwise account the property, rights or information so acquired.

12. To acquire by purchase, contract, concessional licence, lease or otherwise any land mines, quarries, building factories, workshops, godowns, for raising, for sale for and for manufacturing purpose as may considered necessary for the attainment of the main objects of the company.

Regency Fincorp Ltd.

Director

13. To pay out of the company's fund all costs and expenses incurred in connection with all matters preliminary and incidental to the formation, promotion and incorporation of this company and the costs and expenses, Incurred in connection with all matters preliminary and Incidental to the formation and incorporation of any company which may be promoted by this Company.

14. To establish agencies or branches in India or elsewhere and to regulate or to discontinue the same and to do as all things which the Directors lawfully may do as trustee, contractors or others.

15. To take or otherwise acquire and hold shares in any other Company having objects altogether or in part similar to those of this Company.

16. To enter-into partnership or into any arrangement with other firms for manufacture for sharing profits, union of interest, cooperation, joint ventures, reciprocal concession or with any person, firm or company carrying on or engaged in any business, which this company is authorised to carry on and to lend money to guarantee the contracts of or otherwise acquire and hold shares or securities of any such person, and hold shares or securities or any such person, firm or company and outsell, hold, reissue with or without guarantee or otherwise deal with the same, provided that the company shall not to do any banking business.

17. To promote any Company or Companies for the purpose of acquiring all or any of the properly and liability of this Company or for any other purpose connected with the business of the Company carried on in pursuance of Its main objects.

18. To enter into contract with the Government, Central or State, Railways. Supreme, Municipal, Local or other authorities for the supply of any material or goods for the attainment of the main objects of the Company.

19. To enter into any arrangement with the Government or authorities, Supreme, Municipal, Port Trust, Railways, District of Local Boards, Civil and Military authorities that may seem conductive to the Company's objects or any of them and to obtain from any such Government of authorities any rights privileges and concessions which the company may think it desirable to obtain and to carry out, exercise or comply with the any such arrangements, rights, privileges and Concessions with which the Company may think it desirable to obtain and to carry out, exercise and comply with any such arrangements, rights, privileges and concessions which the Company may think it desirable to obtain and to carry out exercise and comply with any such arrangements, rights, privileges, and concessions.

20. To establish and support or aid in the establishment and support of associations, institutions, funds, trusts and conveniences, calculated to benefit the employees or ex-employees of the Company (or its predecessors in business) or the dependents or connections of such persons and to greet pensions and allowances and to make payments towards Provident Funds and Insurance and to subscribe or guarantee money for charitable or benevolent objects of for any exhibition, or for any public, general or useful objects.

21. To float, promote, form subsidise and assist limited companies or other companies, syndicates or firms or associations for the prosecution or execution of undertakings, words, projects or enterprises of any description.

Regency Finecorp Ltd.

Director

22. To open any-kind of account in any bank and to; make, accept and endorse and execute promissory notes, bill of exchange and other negotiable Instruments.

23. Subject to section 58A and 292 of the Act. to borrow or raise or secure the payment of money in such other manner as the company shall think, fit, and in particular by the issue of mortgage or debenture stock, perpetual stock, perpetual or otherwise charged upon all or any of the Company's property (both present and future), including Its uncalled capital and to redeem or pay off such securities.

24. To establish, provide, maintain and conduct or otherwise subsidise in India or in any part of the world, education and training institutions, research laboratories and experimental workshops for. scientific and technical researches, experiment and test of all kind, to promote studies and researches, both scientific and technical investigations by providing, subsidising endowing or assisting Laboratories workshops, libraries, lectures*, meetings and conferences and by providing or contributing to the remuneration of scientists and technical professors or teachers and by providing or contributing to the award of scholarships, prizes, grants to students or otherwise and generally to encourage, promote and reward studies, researches, investigation, experiments, test and inventions of any kind that may be considered likely to assist any business which the company is authorised to carry on and to enter into any arrangements with Government to any other party for the purpose aforesaid.

25. To buy or generate for the purpose of the business of the Company, steam, heat, light, electricity, gas or other power, to process all products resulting from or ancillary to such business and making of gas to convert the same into saleable materials, like coke, road-tar, creosole, oil-phenols, carbolic acid and other chemical or detailed products and by-products and to otherwise deal with and to dispose of the same and to take all steps incidental or necessary In respect of the same.

26. To acquire, from any person or any source, technical information, know-how data, processes, formulas, techniques and methods, engineering, manufacturing and operating data, plans, layouts, blue prints and other data for the design, Installation, erection and consultancy and maintenance operation of the plant, machinery equipment and facilities whatsoever required for attaining the main objects of the Company and object ancillary to the attainment the main objects and to acquire any grant or licence and other rights and benefits in connection therewith.

27. To carry on business as consultants in order to provide technical information, know-how, data, processes, formulas, techniques and methods, engineering services, manufacturing data, plans, layouts, blue prints and other data for the design. Installation, erection. and consultancy, maintenance and operation of any plant, machinery, equipment and facilities whatsoever required and to sub-licence any person, party, company, corporation, Govt. or Semi-Government institutions or anybody else in connection with the business of the Company ,

28. To purchase, take on lease, or otherwise acquire, the undertakings, business and property or any part thereof any company or companies, carrying on the main business in India or elsewhere of this Company.

29. To enter Into contracts agreements and arrangements with any other company, film or person on behalf of the company of the main objects for which the Company is formed.

Regency Finedrip Ltd.

Director

30. To take on lease, hire purchase or acquire licence or otherwise, any land(s), plantation(s), right(s), over or connected with lands, mines, quarries, mills, factories, plants, buildings, works godowns vessels, boats, launches, lorries cars, wagons, carts, machinery, apparatus stock-in-trade, rights, privileges and movable or immovable properly of any description which may be deemed necessary or convenient for any business which the company is authorised to carry on and pay for the same either in shares of the company or partly in cash or otherwise.

31. To import, deal in or prepare for market, revise, clean restore, recondition, treat and otherwise manipulate and turn to account by any process or Means whatsoever by products, rp-use and waste, and other products capable of being manufactured or produced out of or with the use of all or any raw materials, ingredients, substances or commodities used in the manufacture of all or any of the products which the Company is entitled to manufacture or deaf In and to make such other use of the same as may be thought fit for the attainment of the main object of the company.

32. To procure the Company to be registered or recognised in any country or place outside India.

33. To employ experts to Investigate and examine Into the conditions, prospects, value, character and circumstances of any business concerns and undertakings and generally of any assets, property or rights.

34. To carry on any business or branch of a business which this Company is authorised to carry on by means, or through the agency of any subsidiary Company or companies and to enter into any arrangement with such subsidiary Company for taking the profits and bearing the losses of any business of branch so carried out, or for financing any such subsidiary company or guaranteeing its liabilities, or to make any business or branch so carried on including power at any time and either temporarily or permanently to close any such branch or business.

35. To let on lease on hire purchase system or to sell or otherwise dispose of any property belonging to the Company and to finance the purchase of any article, whether made by the Company or not by way of loans or by the purchase of any such articles or article and the letting thereof of on the hire-purchase system or otherwise howsoever.

36. To buy and sell foreign exchange in all lawful ways in compliance with the relevant laws of India and of the foreign country concerned in that behalf.

37. To tease, grant, licences, easements and other rights over, and in any other manner deal with or dispose of the undertaking, property, assets rights and effects of the Company, or any part thereof for such consideration as the Company may think fit, and in particular, for shares, debentures, or securities of any other Company.

38. To amalgamate with any other Company whose objects are similar to those of the Company whether by sale or purchase for fully or partly paid up shares or otherwise of the undertaking subjects to the liabilities of the Company or any such other Company as aforesaid, with or without winding up or by sale or purchase(for fully or partly paid up shares or otherwise) of all or a controlling interest in the Shares or stock of the other Company as aforesaid or in any other manner.

Regency Fincorp Ltd.

Director

39. Subject to the provisions of Section 78 of the Companies Act. 1956 to place, to reserve or to distribute as dividend or bonus or bonus shares among the members or otherwise to apply as the Company may from time to time think fit any moneys belonging to the Company including those received by way of premium on shares or debentures issued by the Company at a premium and any moneys received in respect of dividends occurred on forfeited shares and moneys arising from the reissued by the company of forfeited shares or by appropriation of unclaimed dividends.

40. To apply for purchase or otherwise acquire project and renew in any part of the world any patents, patent right brevets invention, trademarks, designs, licences, concessions and the like conferring any exclusive or non-exclusive or limited right to their use or any secret or other information as to any invention which may seem capable or being used for any of the purpose 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 our otherwise turn to account the property right, or information as acquired and to patents, inventions or rights.

41. To make donations to such persons or institutions and in such cases and either of cash or any other assets as may be thought directly or Indirectly conducive to any of the Company's objects or otherwise expedient and in particular to remunerate any person or corporation introducing business to the company and also to subscribe, contribute to otherwise assist or guarantee money for charitable, scientific, religious or benevolent, national, public, cultural, educational or other institutions or objects and to establish and support or aid in the establishment and support of association, institutions, funds, trusts and conveniences for the benefit of the employees or ex-employees (Including Directors) of the Company or Its predecessors in business or of persons having dealings with the Company or the dependents, relatives or connections of ouch persons and, in particulars, friendly or other benefit societies and to grant pensions, allowances, gratuities and bonuses either by way of annual payments or a lump sum and to make payments towards insurance and to form and contribute to provident benefit funds and other welfare funds of or for such persons.

42. To refer or agree any claim, demand, dispute or any other question by or against the Company or in which the Company is interested or concerned and whether between the Company and the member or members or his or their representatives, or between the company and third parties, to arbitration in India or at any place outside India and to observe and perform and to do all acts, deeds, matters and things to carry out or enforce the award.

43. To pay for any rights the property acquired by the company and to remunerate any person or company for service rendered or to be rendered in or about the formation or promotion of the Company, or the acquisition or property by the Company or the conduct of its business whether by cash payment or by the allotment of shares, debentures, or other securities of the Company, credited as paid up in full or in part or otherwise.

44. To adopt such means of making known the business of the Company as may seem expedient, and in particular, by advertising in the press, by circulars. By purchase and exhibition of works of art or interest by publication of books, and periodicals, and by granting prizes, rewards and donations.

Regency Fincorp Ltd.

Director

45. To advance with the moneys of the Company not immediately required in such manner as may from time to be determined and to lend money on mortgage of immovable property, or on hypothecation or pledge of movable property or without security.

46. To undertake and execute any trust (including the office of executor, administrator receiver or liquidator) the under taking of which may seem to the Company desirable and either gratuitously or otherwise and vest any real or personal property, rights or interest acquired by or belonging to the Company on behalf of or for the benefit of the Company and with or without any declared trust in favour of the Company.

47. To distribute among the members in the event of winding up, in specie or in kind any properly of the company, or any proceeds of sale or disposal of any property of the company but so that no distribution amounting to a reduction of capital be made except with sanction (if any) for the time being required by law.

48. To insure the whole or any part of the property of the Company either fully or partially protect and indemnify the Company from liability or loss in any respect, either fully partially and also to insure and to project and indemnify any part or portion thereof, either on mutual principles or otherwise.

49. To exercise all or any of Its corporate powers, rights and privileges and to conduct its business in all or any of its branches in the Union of India and In any or all slates, territories, possessions, colonies and dependencies thereof and In any or all foreign countries and for this purpose to have and maintain and to discontinue such number of office and agencies therein as may be convenient.

50. To procure the Company to be registered or recognised in any part of the world.

51. To make donations to an, national, memorial fund or any other fund constituted for charitable or national purpose, subject to Section 293-A of the Companies Act,1956.

52. To create any depreciation fund, reserve fund, sinking fund, insurance fund or any special or other fund whether for depreciation or for repairing, Improving or maintaining any of the property of the Company or for redemption of debentures or redeemable preference shares or for special dividends or equalizing dividends or for any other purpose whatsoever, and to transfer any such fund or pall thereof to any of the other funds herein mentioned.

53. Without prejudice to the generality of the foregoing, to undertake, carry out, promote and sponsor any activity for publication of any book, literature, newspapers or for organising lectures, conferences or seminars workshops, training programmes likely to advance the aforesaid objects or for giving merit awards, scholarships, loans or any other assistance to Institutes, deserving students or other scholars or consultants or persons or enable there to pursue their studies or academic pursuits and for establishing or asserting any institutions, funds, trust, etc. having any one of the aforesaid objects as one of its objects.

54. To carry out research in design, develop, engineer, alter, exchange or process in any manner, manufacture, deal either as principal or agents, import and export know-how, machinery and equipment, including subassemblies and other parts and components thereof relating to all kinds of Electronics, Electrical and are company supplied by. in case of such business which may

Regency Fincorp Ltd.

Director

seem capable of being profitably dealt with by the company including stationery, accessories, ancillaries, thereof.

55. To expend money on research and development of new or existing products and improving or seeking to improve any patents, rights, inventions, discoveries, processes or information of the Company or which the Company may acquire or propose to acquire.

56. To grant moneys pensions, gratuities, allowances, bonuses, profit sharing bonus, or benefits or any other payments to any persons (including Directors and other Officers) who may be or have been in the employment or service of the Company in any capacity or the relations, connections or dependents of any such persons; and to provide for the welfare of such persons by building or contributing to the- building of houses, dewelling or quarters and to create and from time to time subscribe or contribute to provident, insurance, medical relief and other schemes for the benefit or such persons or their relations, connections or dependents.

57. To apply the assets of the Company in any way in or towards the establishment, maintenance or extension of any association, institution or kind in any way connected with any particular industry, trade or commerce generally including any association, institution or fund for the protection of the interests of masters, owners and employers against losses resulting from bad debts, strikes, combinations fir, accidents, or otherwise or for the benefit ol any officers, managers, foremen clerks, workmen or others at any time employed by the Company.

58. To establish, provide, maintain and conduct or otherwise subsidise research laboratories and experimental workshops, for scientific and technical research and experiments, to undertake and carry on scientific and technical researches, to promote studies and researches, both scientific and technical, investigation by providing, subsidising, endowing or assisting laboratories, workshops, Libraries lectures, meetings and conferences.

59. To adopt such means of making known the products of the Company as may seem expedient and in particular by all kinds of advertising, by purchase and exhibition of work of art, by publication of books and periodicals, and by granting prizes and donations.

(C).OTHER OBJECTS FOR WHICH THE COMPANY IS ESTABLISHED:

1. To carry on the business of broker, Agent and Manufacturer's representative and indenting agents for Indian Foreign Customers.

2. To carry on the business as dealers in and purchase of dairy farm garden and produce of all kinds and in particular milk, cream, butter, ghee, cheese, poultry, eggs, fruits, vegetable oils, vegetable ghee, artificial ghee, porkpies, sausages, prawns potted meat, table delicacies. and to purchase, acquire. keep, maintain, breed, sell or otherwise dispose of all kinds of cattle, cows, buffaloes, pigs, poultry, game and live or dead stock of all description.

3. To carry on the business of manufacturing and selling carbonated or other waters, suppliers of heat, light, waters, gas or brine for refrigerating purposes. To keep. maintain and equip service stations for the said purpose.

4. To carry on the business of manufacturers of all kinds of condensed milk, jam, pickles, ciders, preserved foods of all kinds and of such other articles as may conveniently be produced or manufactured.

Regency Fincorp Ltd.

Director

5. To engage and carry on the business of raising, packing, grading, preparing for market eggs, butter cream, milk, farm and poultry products of all description. To hatch, breed and raise either by natural means, or Incubators or otherwise Poultry of all kinds and to buy, sell, rear and deal In chickens, chicken taxi incubators or otherwise poultry of all kinds and to buy, sell, rear and deal in chicken, chicken food, incubators, ducks, turkey geese and guinea fowls, partridges and other birds, to carry on the business of slaughtering cattle, pigs, hogs, sheep's, lamb and other animals for food purposes as may be permitted by law and to manufacture bides, oils fat horn, glue, feathers, fertilizers and other by-products.

6. To erect, construct, establish and provide all kinds of conveniences, improvements, entertainment in particular reading, writing, bioscope and cinema show, lockers, safe deposits, establish, telephone, telegraph, clubs, store, provisions shop, bath, swimming tanks, pools and lavatories.

7. To subscribe, buy, keep, self, give on hire or otherwise deal in books, magazines, periodicals, journals, pictures and all kinds of readable material. To establish maintain, equip and furnish a reading and circulatory library for use of the subscribers of customers or visitors either gratuitously or on such terms and in accordance with such regulations as may be deemed proper.

8. To carry on the business of film manufacturers, film apparatus manufacturers, film producers, both sounds and silent, hippodrome and circus proprietors, proprietors managers of cinema house, theatres, concert halls, picture place, studios. To carry on the business of letting or subletting the use of cinema half, theatres, picture places studios or other machinery, apparatus, building or structure of the Company for purposes of use, exhibition, display, or films, dramatic or the article performances, concerts or other entertainments or objects allied to or of similar kind as that of the Company and provide for the production director exhibition, representation, display, whether by mechanical means or otherwise or plays, open air or other theatrical performances, operas, burlesque, vaudevils, ballets, pentomines, jugglery mesmeric yogic, hypnotic, spectacular pieces, mushairas symposiums and other musical and dramatic, athletic and other similar performances for amusement or entertainment both in public and private.

9. To carry on the business of manufacture, of or dealers in all types of glass products, including sheets and plate glass' optical glass wool and laboratory ware.

10. To undertake to manufacture, process, import, export and sale of calcined petroleum petrochemical and its by-products coal and coaltar products, dyes, drugs medicines and pharmaceutical and derivatives, paints pigments and varnishes, explosives and ammunition, all types of heavy chemicals, textiles, chemicals, photographic chemicals, clay and boards, soaps, glycerine, fertilizers pesticides, manures, fungicides and allied products, fats and waxes.

11. To carry on the business of financiers, investors, goldsmiths, silversmiths, jewellery and gem merchants, watch and clock repairers, importers and exporters of bullion and any other articles.

12. To carry on the business of manufacturers of or dealers in type-writes, calculating machines, cleaners, sewing, printing machines, ice-cream manufacturing machinery and Diary Equipment.

13. To acquired or set up and run hospitals, clinics, nursing homes, maternity and family planning units or pathological laboratories and optician shops.

Regency Fincorp Ltd.

Director

14. To carry on the business of manufacturers or dealers of tractors, tractor parts, automobile, ships, Aeroplanes, earth moving equipments, internal combustion engineers, boilers, locomotives, cranes and compressors.

15. To manufacture and or deal in automobile parts, spare parts, and components or machineries.

16. To carry on the business of machinists, manufacturers of pressed bowls, marine engineers, iron founders, brass founders, iron and steel converters, metallurgists, smiths iron masters, steel masters, blast furnace proprietors consulting engineers, asbestos manufacturers, japanners, annealers, enamellers, electric and chromium platers, polishers, palnters, tinsmith-locksmiths, ironmongers, wire weavers, and to buy, sell, manufacture, repair alter, ;convert,. let on hire and deal In .plant, machinery, tools Implements, utensils and rolling stock.

17. To carry on business as manufacturers and dealers in all types of celluloid, bakelite, industrial rollers, sheets, belting, tyres, tubes, scientific industrial and surgical instrument and agricultural equipments.

18. To carry on business as manufacturers and dealers in plywood, hardwood, blocks for flooring and other purposes, windows, doors, wood-pulp, wood wool, masts, spares, derricks, sleepers, tool handles, panelling, wood-work, furniture and articles of all description wholly or partly made from wood, bricks, cement or stone.

19. To carry on business as manufacturers or dealers in or as stockists importers and exporters of packing material, cartons, conarners, boxes and cases made of paper, board, wood, glass, plastic, pulp, cellulose, films, polythene, rubber, metal foils, gelatine, tin, flexible, treated, laminated or other materials.

20. To undertake or promote research in economic, fiscal, commercial financial technical and scientific problems.

21. To carry on the business of timber and lumber merchants, lumber yard and sawmill proprietors and to buy, sell, prepare for market, and deal in timber and wood of all kinds, to carry on the business of logging and lumbering, purchasing acquiring and leasing timber berths.

22. To carry on the business of manufacturers, buyers sellers, exporters and importers of pulp, paper boards and paper products of all types and kinds all in all kelps and to process and re-pack paper and paper products and to carry on the business of stationers, printers, lithographer, stereotypers, electrotypers, photographic printers, block makers, photolithographers, engravers, die-sinkers, account book manufacturers, book sellers and publishers.

23. To carry on the business of spinners, weavers manufacturers, cotton textile and other fibrous (natural & chemical) materials, balers and pressers of jute cutting, jute rejections, hemp and cultivations thereof and the business of buyers sellers and dealers of jute, jute cutting, jute rejections, jute manufacturing hemp and other fibrous material, oil seed and any other seeds and products and of goods or merchandise made thereof and to transact all manufacturing or cutting or preparing process and mercantile business that may be necessary or expedient and to purchase and vend raw materials and manufactured articles.

24. To carry on business of manufacture of and dealer in sports goods.

Regency Fincorp Ltd.

Director

25. To sink wells and shafts, lay down pipes, construct, improve, maintain, develop, work. manage, carry out or control any roadways, tramways, runways, branches or sidings, telegraphs lines, canal reservoirs, water courses sharves, sheds, hydraulic works, electric works and factory, power houses, cooly lines and houses and villages.

26. To carry on business of manufacturers and dealers of all kinds of electrical machinery and electrical apparatus for any purpose whatsoever and to manufacture, sell, supply and deal In accumulators, lamps, meters, engine dynamos, batteries, telephonic or telegraphic apparatus of :any kind and manufacturers of and dealers in scientific instruments of any kind.

27. To carry on the business of fabricators and re-rollers of all types of ferrous and non-ferrous metals, manufacturers of steel strips, steel pressed sections, tubes, pipes and bolts, hinges, eldrops, lower bolts, roofing nails, pad bolts, door shutters, nuts, buckets, karais, gate channels, sanitary fittings, wire, wire knitting, wire ropes, hardware fittings of all kinds, cutting and hand tools:

28. To carry on the business of water works engineers and manufacturers and suppliers of atomic powers and gas generators.

29. To manufacture railway wagons, passenger coach (Railway or Roadways) Bus Body Builders, Tramway and their components, jigs and fixtures precision instruments, gas welding plants, paper and cement plants, general purpose and tool room machinery, hardening, annealing and tempering furnaces, motor boats, cable and conductors.

30. To manufacture, buy, sell, import and export cement, rayon, pulp, glass wool and other sound that water proofing material.

31. To carry on Research and Development to manufacture, buy, sell, Import and export to act as distributing agents, developers, processors, consultants, repairs and dealers in the field of all kinds and sources of energy i.e. mechanical, electrical heat, sound and light derived from natural and other sources including in particular, but, without limitation, from the use of oil, gas, cool, water and other sources of energy such as solar, geothermal wind, tisen, biogas, gobar gas, waste and other residual products and to supply, user, purchase, acquire, distribute, use and apply the same for industrial, commercial, agricultural and domestic or other purpose providing motive power, electric power, thermal power and other types of power for lighting, heating, cooling, refrigeration, dyeing, seasoning, evaporation, distilling and develop processes, equipments, instruments, apparatuses, appliances and accessories for conversion of one type of energy' to other and in connection with all the aforementioned objects. To acquire, construct, manufacture, erect, lay down, alter, work, all equipments, instruments, apparatuses, appliances and other plant and machinery and to supply such materials, products and things as may be necessary or convenient In connection with the production, use. storage, regulation, measurement, supply and distribution of such products by the company.

32. To carry on all of any of the business of manufacturers, merchants, Importers, exporters, maintainers, hires, processors, engineers, consultants, dealers and agents in all kinds of electronic, mechanical and optical appliances and apparatuses of every descriptions, Including lighting, radio, television, telecommunications requisites, radars, computers, business machinery and their components including valves, transistors, resistors, condensers, coils, motors, generators and their requisites, components and stores of all kinds and descriptions.

Regency Fincorp Ltd.

Director

33. To buy, sell, process, improve, alter, exchange, option or let on hire, import, export and deal in all kinds of metallic alloys, iron, steel, ingots, billets, rods, wires and all other types of wires, ferrous and non-ferrous metals, all other material and articles.

34. To carry on the business of purchase and sale of Kapas, Cotton and Cotton seed and Manmade fibres and Plastic business.

35. To buy, sell, improve, alter, deal in Handicrafts, Brass Wares, China Wares, Cutlery, Crockery, Dry fruits, Perfumes and other material that can be conveniently dealt with by the Company and export of any other possible Item from time to time and to carry on in India or elsewhere the business or business of importer, exporter of and dealers in all kinds of Industrial, personal and household goods, materials, commodities, products, articles, chattels, merchandise, five and dead stock and movable property and rights of every kinds, general traders and merchants, contractors, sub-contractors, factors, concessionaries, storekeepers, carriers, packing, freights and forwarding and travel agents and ware-houseman, trustee, brokers and generally to carry on trading in all branches of business. and to carry on the said business either as principals, or otherwise.

36. To carry on business as manufacturers of and dealers in building components including light weight cellulose re-enforced autoclaved concrete slabs and blocks for floor walls and roofs and pre stressed, precast, re-enforced concrete building components and any other materials.

37. To carry on all or any of the business of quarry proprietors, stone and granite merchants, dealers, exporters and contractors and to search for mine, win, raise, make marketable use, sell and dispose of granite stone, coal, minerals and mineral substances and products and to prepare and manufacture cement paving blocks tax Macadam, bituminous and road materials.

38. To carry on business as. manufacturers of and dealers in marble, alabasters, steel, iron, metal, wood, timber, stone, bricks, clay, china, proclain, terracotta, earthwares, pipes, mosaics, slates, windows, doors, shutters, basins, chimney pieces, stoves, baths, sanitary ware, household fittings, dampcourse. materials, paints, varnish, rope cord and builders and decorators, plant, material and requisites and fitting of every description.

39. To carry on the business licensed victuallers, purveyors, caterers for public amusement or entertainment generally, coach, cab, carriage and motor car proprietor, livery stable and garage keeper, job masters. live and dead stock, colonial and foreign produce of all descriptions, sports, tennis courts, swimming pools. entertainment and instructions of all kinds. •tobacco and cicor merchants.

40. To manufacture, produce, compress, liquify, supply, purchase, sell, trade, Import, export, distribute as agents, all types of industrial, domestic, medical and commercial gases including oxygen, hydrogen, acetylene, nitrogen, argon, carbon dioxide, freon, dissolved acetylene, freon carbonic acids, in gas and liquid form.

41. To buy, sell, manufacture, fabricate, repair, alter, convert, recondition, improve, exchange, baiter, import, export. let on hire and deal in all types of gas cylinders, bottles, containers, receivers, corks. valves, scales. liberations, gas marks, regulators, compressors, engines. machines, laboratory equipments, tools and other appliances, equipments, apparatus conveniences and accessories connected therewith.

Regency Fincorp Ltd.

Director

42. To act as consulting engineers and management consultants and to prepare project reports and plan layouts and provide technical advice guidance and supervision in the erection, installation, commissioning of any project industrial or otherwise.

43. To carry on the business as seed merchants, oil merchants, cotton groundnuts, mowra and castor merchant, cake and corn merchants, millers flour merchants, bakers, biscuit makers and confectioners.

44. To carry on business in securities, and deals in stock and shares.

45. To carry on the business as steel furniture, iron safer, rolling shutters, office equipments and other steel structural products.

46. To carry on business of petrol pumps and service stations.

47. To grow, raise, tend, cultivate tea, coffee, cinchona rubber and other produce and to carry on the business of tea planters in all its branches and to carry on and work the business of cultivators, buyers of every kind of vegetable, mineral or other produce and to sell, dispose off and deal in any such produce, either in its prepared, manufactured or raw state and either by wholesale or retail.

48. To carry on the business of helicopter spraying on farms, groveland, cultivation, products and other allied business of eradication of diseases, virus and insecticides.

49. To deal ini supply, manufacture, import, all kinds of cosmetic, perfumes and beauty aids.

50. To carry on the business of buying, selling, exporting, importing, manufacturing, constructing, devising and preparing all kinds of advertising novelties, materials, aids, complimentary gifts, devices, designs and any other media used for the purpose Of audio-visual publicity and advertisement.

51. To carry on the business of advertising agents both outdoor and through news papers, magazines, books, periodicals, directories, screens, walls, buses, railway carriages or through any other media of advertisement.

52. To carry on the business of manufacturers or processors and/or importers, exporters, buyers, stockiest and distributors and/or dealers in all or any of the followings:

a) Elastomers, synthetic resins, carbon blanch, plastics latexes, and formulations thereof and other kinds of resins and plastic product goods.

b) All types of compounds. drugs, dyewares, disinfectants and of electrical, photographical, surgical and scientific apparatus and materials.

c) Colours, paints, cherishers, varnishers, lacquers, pigments and chemicals.

d) pesticides and vidicides and their formulations, fertilizers of all types and kinds..

53. To establish, purchase, sell, take or lease, hire or otherwise acquire and work any textile mill, handlooms, powerlooms, cotton ginning and pressing factory, jute hemp or other fibre, presses, spinning mills, weaving mills. waste plant process, for pressing merchandise into bales

Regency Fincorp Ltd.

Director

process, buy, sell, import, export, pledge, speculate enter into forward transaction or otherwise deal in Jute cotton, kapas, cotton seed, flex, hemp silk and products made thereof.

54. To carry on the business of millers in all its branches, to set up mills for milling Wheat, Gram, Cereals, Dal, Basin, Maida, Atta, Suji, and other allied products, to manufacture any bye-products and to manufacture food products such as Biscuits, Flakes, Delia and confectionery from flours of all kinds and description and to set up factories of mills for the manufacture thereof.

55. To manufacture, process, fabricate, design, buy, sell, import, export or otherwise deal in all kinds of electrical wires and cables, insulated cables, welding cables, D.C.C. wires, Super Enamelled Wires (bare or covered by plastic, Rubber, Cotton, Paper and PVC) conductors, low medium and high tension insulators, switch gears made of ferrous or non-ferrous metal including silver or any other substance.

56. To manufacture, process, formulate and to draw wires, of all kind and description whether of copper and aluminium or any other metal by and process or method being employed or by researcher on any metal or non-metal or any other type material required or may be innovated in future.

57. To manufacture sewing machines, reaping machines, threshing machines, tractors and all other kinds of farm implements and machinery, dairy machines, elevating machines, conveying machines, transmission machines incubators, parts and tools and accessories requisites thereof.

58. To carry on the business of manufacturers of and dealers in readymade garments in all its kinds.

59. To assist any company or other enterprise in its dealing with any Governmental, local, statutory and . other authority whether in India or abroad in the legitimate pursuit of its activities and to produce capital for any company or enterprise.

60. To carry on the business of manufacturers and dealers of hosiery goods of every kind, nature and description for men, women and children. -

61. To carry on all or any of business of manufacturers of and dealers in all kinds of carpets, duries, mats, rugs, blankets and other similar articles of woollen and worsted materials.

62. To carry on the business of steam and general laundry and to wash, clean, purify, bleach, wring, dry, iron, colour, dye, disinfect, renovate and prepare for use all articles of wearing apparels, household, domestic and other linen and cotton and woollen goods and clothing and fabrics of all kinds and to buy, sell, hire, manufacture, repair, let on hire, alter, improve, treat and deal in all apparatus, machines materials and articles of all kinds which are capable of being used for any such purposes.

63. To carry on all or any of the business of importer and exporters, ship owners, ship builders, charterers of ships and other vessels, ware housemen, ships and Insurance brokers, carriers, forwarding agents, wharfingers.

Regency Fincorp Ltd.

Director

64. To carry on business as manufacturers of and dealers In leather and leather goods of all descriptions, and of leather dresses tanners, hides skins and all things and material connected therewith.

65. To. carry on the business of advisors on problems relating to administration and organisation of industry and business and to advise upon the means and methods for extending, developing and Improving all types of business or Industries and all systems and processes relating to the production, storage, distribution, marketing and sale of goods and or relating to the rendering of the services.

66. To purchase or otherwise acquire or carry on the business of manufacturers of al id dealers in bricks, dies, stones, pipes, potteries, earthen and china and similar goods and many substitutes thereof or building material of any kinds spare parts, accessories and all things used by civil, mechanical, electrical (including electric) and refrigeration contractors.

67. To undertake, carry out, promote and sponsor programmes for rural development, Including any programmes for promoting social and academic welfare or the upliftment of the people in any rural area and to incur any expenditure on any such programme of rural development and to assist execution and promotion thereof either directly or through any agency or in any other manner. Without prejudice to the generality of the foregoing Programme for Rural Development shall not Include any programme for. promoting the social and economic welfare or the uplifting or the people In any rural areas which the director may consider likely to promote and assist rural development and that the words 'Rural Area' shall include such areas as may be regarded as rural areas under section 35-CC of the Income-Tax Act,1961 or any other law relating to rural development for time being In force or as may be required by the Directors as rural areas and In other to implement any of the above mentioned objects or purposes the Directors may at their discretion transfer without consideration or as such full or concessional value as the Directors may think fit, and divert the ownership of any property of the company to or in favour of any public or local body or authority of Central or State Government or any public institutions, Trusts or Fund or any other agency devoted to the work of rural developments as approved by the Central Govt. or State Govt. or any other appropriate authority.

68. To erect, construct, establish-and provide all kinds of conveniences, Improvements, for customers and others and in particular lockers, .safe deposits, stables, telephones, telegraph, clubs, stores, provisions, shops, bath, swimming, tanks, pools and laboratories.

69. To carry on the business of ice makers, Ice dealers, refrigerating storekeeper, makers manufacturers, dealers of and in freezing and refrigerating agents, mixture and medicines of all descriptions. both natural and artificial.

70. To carry on the business of stock and share broker and to deal (purchase and sale) of share securities, debentures of private and public sector companies reprinted under companies Act and to deal in Government Securities, Trust Securities and all other types of securities and actionable claim and to hold them as investment for earning profits.

71. To acquire, lake up and hold shares, stocks, debentures, debenture-stock, bonds, obligations and securities Issued or guaranteed by any company Corporation or authority constituted for carrying on business in India or in any foreign country and debentures, debenture-stocks, bonds, obligations and securities issued or guarantee by any Government Sovereign Rulers,

Regency Eincorp Ltd.

Director

Commissioner, Public Body or authority supreme, Municipal, local or otherwise, whether in India or any foreign country.

72. To sell, export or otherwise by themselves or through agents to carry on business in like mannars as brewers,- mallsters, hop- growers and merchants, manufacturers of and dealers in yeast, finings, Isinglass, ale stout and porter merchants, bottlers, agents and distributors, barley and general grain flowers, raisers, importers, processors, driers and others, requisites drawers, manufacturers of and dealers in all kinds of aerated, mineral and medical and medicated waters, spirits, alcohol and general -temperance and other drinks, beverages cordials and the like, bottle stopper maker, coopers, manufacturers of boxes, cartoons, paper and other bags and packing receptacles and labels.

73. To purchase, manufacture, produce, boil, refine, prepare, import, export, sell and to deal in sugar, sugar candy jaggery, sugarbeet, sugarcane, molasses, syrups, mealda and all sugar products such as confectioneries, glucose, sugarcandy, golden syrup, alcohol and their by-products.

74. To carry on in India or elsewhere the business of importers and exporters of and dealers in all such items that are permissible under Import and Export of Trade Policy of the Government of India, and also to buy and sell either as principal to principal or as broker, Import Replenishment Licence as per the policy of the Government of India.

75. To Guarantee the performance of any contract or obligations of and the payments of many unsecured of and interest on, any debenture, debenture stocks or securities of any company, corporations, firm or person in any case in which such guarantee may be considered likely directly or indirectly.

76. The objects of the Company shall extend to whole of India or abroad.

IV. The liability of the members Is limited.

V. *The Authorised Share Capital of the Company is Rs 95,00,00,000/- (Rupees Ninety-Five Crores Only) divided into 9,50,00,000 (Nine Crore Fifty Lac) Equity Shares of Rs 10/- (Rupees Ten Only) each ranking pari- passu in all respect with the existing Equity Shares."

(*This Clause has been altered vide Ordinary Resolution passed at Extra-ordinary General Meeting held on 30th October, 2024)

We the several person, whose names and addresses are subscribed, hereto 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 :

S.No	Name Address & Description of Occupation Subscribers	Number of Equity Shares taken by each Subscribers	Signature of the Subscribers	Name, Addresses, Description and Occupation and Signature of the witness
1	Ramesh Chander Gupta, S/o Sh. R.P. Gupta, 69, Kidwal Nagar, Ludhiana Occupation: Business	100	Sd/-	Sd/- Rakesh Kumar Chartered Accountant 364/10, Ghumar Mandi, Ludhiana
2	Surinder Gupta S/o Sh. R.C. Gupta 69, Kidwal Nagar, Ludhiana Occupation: Business	100	Sd/-	
	Total	(200)		

PLACE: LUDHIANA

DATED: 29-03-1993

Regency Fincorp Ltd.

Director