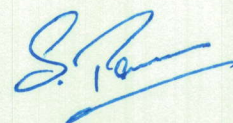

THE COMPANIES ACT, 2013
COMPANY LIMITED BY SHARES
^MEMORANDUM OF ASSOCIATION
OF
FINKURVE FINANCIAL SERVICES LIMITED

- I. The name of the Company is FINKURVE FINANCIAL SERVICES LIMITED.
- II. The Registered Office of the Company will be situated in the State of Maharashtra.
- III. The Objects for which the Company is established are:
 - A. **MAIN OBJECTS OF THE COMPANY TO BE PURSUED BY THE COMPANY ON ITS INCORPORATION:**
 1. To carry on the business as industrial finance, hire purchase, factoring, leasing and financing of all types of durables whether industrial, household or commercial, moveable or immoveable properties including land and buildings, plant and machinery, implements, instruments and other accessories required for in connection with industrial and other projects or enterprises of any description and to undertake all business activities of dealing in goods and services of all nature and to purchase and to act as issue brokers, underwriters, brokers, to finance industrial enterprises, to operate in short term money, and to do bill discounting business, to give inter corporate loans and deposits and to lend and borrow money, negotiate loans with or without security to any individual, firm, body corporate or any other entity, to provide any other financial services and activities, as may be permissible, to sell and deal (wholesale and retail) in bullion, to buy, underwrite, invest in, acquire, hold and deal in shares, stocks, debentures and other securities of all kinds and to purchase, take on lease or in exchange, hire or otherwise acquire and deal in any moveable and immoveable property, patents, licenses, rights or privileges and to develop and turn them to account, to finance, hire purchase and deferred payment agreements, discount and credit facilities in respect of any property, assets or gold and to carry on business as capitalist, financiers, concessionaires, commercial agents, mortgage brokers, financial agents and advisers.
 - B. **OBJECTS INCIDENTAL. OR ANCILLARY TO ATTAINMENT OF MAIN OBJECTS:**
 1. To invest the capital or other funds of the Company in the purchase of acquisition of or rights in moveable and immoveable property, to use the capital, funds and assets of the Company as security for borrowing and the acquisition of or rights in moveable or immoveable property, or shares, stocks, debentures, debenture stock, bonds, mortgages, obligations, securities, or to finance their acquisition or leasing or hire purchase.

^Adopt new set of Memorandum of Association vide Special Resolution passed by the members of the Company in Annual General Meeting held on 29th September, 2023.



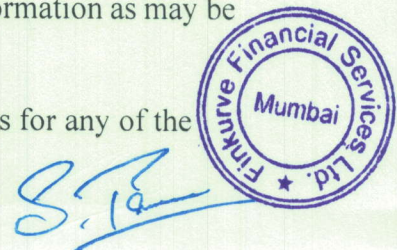
2. To lend moneys on pledge, hypothecation, mortgage or otherwise and on such terms and conditions, with or without security, as may seem expedient and, in particular to customers of and persons having dealings with the Company and to any other company or firm or person, as may be expedient and to guarantee the performance of contracts by any such persons, provided that the Company shall not carry on the business of banking as defined by the Banking Regulation Act, 1949.
3. To open current or savings or fixed deposit accounts with any bank and to pay into and draw money from these accounts.
4. To negotiate loans, borrow monies, issue secured or unsecured debentures, whether convertible or non-convertible, to negotiate indemnity contracts, mortgages, equity participation, cash credits, overdrafts and other financial facilities from banks, financial institutions, government or semi-government bodies and others, or on behalf of companies, firms, societies, associations and others.
5. To purchase, take on lease or in exchange, or otherwise acquire any lands and buildings and any estate or interest in, and any rights connected with any such lands and buildings and to develop and turn to account any land and/or buildings acquired by the Company and in particular by laying out and preparing the same for building purposes, constructing, altering, pulling down, decorating, maintaining, furnishing, fitting up and improving buildings, and by planting, paving, draining, cultivating, letting and/or selling and by advancing money to any entering into contracts and arrangements of all kinds with builders, tenants and others.
6. To form, promote, subsidize and assist companies having similar objects and partnerships, to promote and acquire any concern as a running business or otherwise or purchase any part of the assets of any concern or any Company or any interest or share thereto and to pay for the same including its goodwill either in cash/or by issue of shares or otherwise and invest the moneys of the Company for the said purposes.
7. To guarantee or become liable for payment of money or for performance of any obligation or undertaking or to undertake and execute any trust and/or appoint trustees thereof from time to time and vest funds or any property in the trustees and generally to transact all kinds of guarantee business or any business, undertaking transaction or operation commonly carried on or underwriters but not to carry on the business of the Banking Regulation Act or the Insurance Act.
8. To enter into agreements, contracts for, undertake or otherwise arrange for receiving, mailing or forwarding any circular, notice, report, material, brochure, article and thing belonging to any company, corporation, firm, institution or person or persons by means of delivery by hand, electronically or otherwise and to establish, hold or conduct competitions in respect of contribution or information suitable for insertion in any publications of the Company or otherwise for any of the purposes of the Company and to offer and grant prizes, rewards and premiums of such character and on such terms as may be expedient.
9. To act as agents for financial products such as deposits, units of mutual funds, insurance policies, government securities, shares, bonds, debentures and/or other financial instruments and to do the above in any part of the world and either as principals, agents, contractors, trustees, or otherwise and by or through trustees, agents or otherwise either alone or in conjunction with others.
10. To apply for and to obtain assistance (financial, technical or of any other type) from Government and other organisations, companies, firms or individuals, national or international, for developing the business or businesses of the Company.
11. To enter into any arrangements with any Government or authorities, municipal, local or otherwise or any person, firm, institution or company in India or abroad that may seem conducive to the objects of the Company or any of them and to obtain from any such Government, authority, person, firm, institution or company, rights, privileges, charters,

S. P. B.



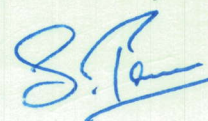
contracts, licenses and concessions, including in particular rights in respect of waters, waterways, roads, and highway which the Company may think it desirable and to carry out, exercise and comply therewith.

12. To acquire, purchase, takeover and /or amalgamate business or undertakings of companies or firms which under existing circumstances, from time to time, may conveniently or advantageously be combined with the business of the Company, to amalgamate or merge with companies whose business are so acquired, purchased or taken over and/or to enter into any agreement with the object of acquisition of such undertaking and/or business.
13. To acquire the whole or any part of the undertaking and assets of any business within the objects of the Company and any lands, privileges, rights, contracts, property or effects held or used in connection therewith, and upon any such purchase, to undertake the liabilities of any company, association, partnership or person, having similar objects.
14. To remunerate the employees of the Company and others, out of and in proportion to the profits of the Company, or otherwise apply, as the Company may from time to time think fit, any moneys received by way of premium on shares or debentures issued at a premium by the Company, and any moneys received in respect of forfeited shares, and also any moneys arising from the sale by the Company of forfeited shares.
15. To acquire by purchase, lease, exchange, hire, concessions, grant or otherwise either absolutely or conditionally and either alone or jointly with others, any patents, licences, concessions, patent rights, trade marks, privileges and other rights for the object and business of the Company or which the Company may think necessary or convenient to acquire or the acquisition of which in the opinion of the Company is likely to facilitate the realization of any securities held by the Company or to prevent or diminish any apprehended loss or liability or which may come into the possession of the Company in satisfaction or part satisfaction of any of its claims and to pay for all such property and rights purchased or acquired by the Company in any manner including by shares, debentures, debenture stock, or bonds or other securities held by the Company or otherwise and to manage, sell, develop, improve, exchange, let on lease, or otherwise dispose of or turn to account all such property and rights purchased or acquired by the Company and to acquire and hold and generally deal with in any manner whatsoever all or any property and rights, moveable or immovable and any right, title or interest therein which may form part of the security for any loans or advances made by the Company or which may be connected with any such security and all at such times and in such manner and for such manner and for such consideration as may be deemed proper or expedient.
16. To lend money, securities and property, or receive loans or grants or deposits.
17. To undertake and execute any trust, the undertaking of which may seem to the Company desirable and either gratuitously or otherwise and vest any real or personal property, right or interest acquired by or belonging to the Company in any person or company or companies on behalf of or for the benefit of the Company and with or without any declared trust in favor of the Company for the purpose of the business of the Company.
18. Subject to provisions of the Companies Act, 2013, to accept gifts and to give gifts and donations, to create trusts for the welfare of employees, members, directors and/or their dependents, heirs and children and for deserving objects and for other persons also and to act as trustees.
19. To communicate with the chambers of commerce and other mercantile and public bodies throughout the world and promote measures for the protection of trade, industry and persons engaged therein.
20. To subscribe for, become a member of, and co-operate with any other association, whether incorporated or not, whose objects are altogether or in part similar to those of the Company, and to procure from and communicate to any such association, such information as may be likely to further the objects of the Company.
21. To erect, construct, extend and maintain suitable building(s) or premises for any of the



purposes of the Company and to alter, add, modify, change to or remove or replace or substitute, or augment space in any such building or buildings.

22. To insure any or all of the properties, undertakings, contracts, risks or obligations of the Company in such manner as the Company may deem fit.
23. To appoint agents, representatives, commission agents, brokers, and to engage advisors, consultants, advocates, attorneys, and solicitors on commission, fees or otherwise and constitute agencies and sub-agencies of the Company in India and elsewhere and to grant them or any of them necessary power of attorney.
24. To employ or engage staff to carry out the objects and to acquire from any person, firm or body corporate whether in India or elsewhere technical information or other collaborations knowhow, grants or licenses.
25. To train or pay for the training in India or abroad of any of the Company's employees or any in the interest of and for the furtherance of the Company's objects.
26. To provide for the welfare of employees or ex-employees of the Company or its predecessors in business and the spouse, widow or widower, father (including step-father), mother (including step-mother), brother (including step-brother), sister (including step-sister), son (including stepson), daughter (including step-daughter), son's widow, daughters widower, deceased son's children, deceased daughter's children or dependants of such employees or ex-employees, by building or contributing to the building of houses or dwellings or by grant of money, pensions, allowances, bonus, ex-gratia or other payments or by creating and from time to time subscribing or contributing to provident funds and other associations, institutions, funds or trusts and by providing or subscribing or contributing towards places of instruction and recreation, hospitals and dispensaries, medical and other attendances and to subscribe or contribute to or otherwise assist charitable, benevolent, national or other institutions or objects.
27. To pay out of the funds of the Company, all costs, charges and expenses preliminary and incidental to the promotion, formation, establishment and registration of the Company.
28. To open bank accounts of all nature including overdraft accounts with any bank or financial institutions, multilateral agencies, either in India or abroad and operate such accounts.
29. To negotiate with banks, financial institutions, insurance companies, NBFCs, mutual funds and others for arranging loans, and underwriting of shares, debentures and to deal with them for further liberalization of the industry.
30. To adopt such means of making known the services, business interest of the Company as it may deem expedient and in particular by advertising in the press, radio, television, mobile devices, web, cinema, and through any such mass media by circulars, by purchase, construction and exhibitions of work or art or general interest, by publication of books and periodicals and by granting prizes, rewards, scholarships and donations subject to the provisions of the Companies Act, 2013.
31. In the event of winding up, to distribute all or any of the assets of the Company, amongst the members in specie or in kind of any proceeds or sales of disposal of any property of the Company subject to the provisions of the Companies Act, 2013.
32. To achieve greater growth of the national economy through increased productivity, effective utilization of materials and manpower resources, export promotion and continued application of modern techniques so as to discharge its social and moral responsibilities to the shareholders, employees, customers, local community and the society, and to undertake, carry out, promote and sponsor or assist any activity which the Directors consider likely to promote national welfare or social, economic or moral upliftment of the public or any section of the public and in such manner and by such means as the Directors may think fit and the Directors may without prejudice to the generality of the foregoing undertake, carry out, promote and sponsor any activity for publication of any book, literature, newspaper or for organising lectures or seminars likely to advance these objects



or for giving merit awards, or giving scholarships to any other person to enable them to pursue their studies, academic pursuits or researches and for establishing, conducting or assisting any institution, fund or trust having any one or more of the aforesaid objects as its objects, by giving donations or otherwise in any other manner as the Directors may at their discretion in order to implement any of the above mentioned objects or purpose transfer without consideration or at such value as the Directors may think fit and deliver the ownership of any property of the Company to or in favour of public or local body or authority or Central or state governments or any public institutions or trust or funds or organisation of persons as the Directors may approve.

33. To act as principals, agents, contractors, trustees or otherwise by or through trustees, attorneys, agents or otherwise and either alone or in conjunction with others and to own, establish offices, agencies, associate companies, subsidiaries, franchisees or branches for carrying on any of the aforesaid objects in India or elsewhere in the world.
34. To undertake designing, constructing and developing, management know-how, studies, development and evaluation of projects, expertise, data, information and/or dealing with technical know-how connected with the activities referred to in the main objects of the Company.
35. To establish, provide and perform engineering services, computing services, related technical and consultancy services, import technical know-how in the field of collateral management and develop technical expertise for providing technological and technical know-how.
36. To apply for, purchase or otherwise acquire, protect and renew in any part of the world any patents, patent rights, brevets d invention, trademarks, goodwill, contracts, designs, licenses, concessions, rights, privileges and the like conferring of any exclusive or limited right to use any secret or other information as to any invention which may seem capable of being used for any of the purposes of the company or may appear likely to be advantageous or useful to the Company and to use, exercise, develop or grant licences, privileges in respect of or otherwise turn to account the property rights or information so acquired and to assist, encourage and spend money in making experiments of all inventions, patents and rights which the Company may acquire or propose to acquire in connection with its business.
37. To borrow, raise loans (other than public deposits) in Indian or foreign currencies in any form, accept deposits, receive grants or take advances (whether interest free or not), procure equity loans or raise any monies required for the objects and purposes of the Company upon such terms and in such manner and with or without security as may from time to time be determined and in particular by the issue of debentures, debenture stock, bonds or other, provided always and it is hereby expressly declared as an original and fundamental condition of any such borrowing or raising of monies, that in all cases and under all circumstances any person claiming payment whether of principal or interest or otherwise howsoever in respect of the monies so borrowed or raised shall be entitled to claim such payment only out of the funds, properties and other assets of the Company which alone shall be deemed to be liable to answer and make good all claims and demands whatsoever under and in respect of the monies so borrowed or raised and not the personal funds, properties and other assets of all or any one or more of the members of the Board of Directors or Members of the Company, their or his heirs, executors, administrators, successors and assigns who shall not and shall not be deemed to in any way incur any personal liability or render themselves or himself personally subject or liable to any claims or demands or be charged under and in respect of the monies so borrowed or raised, and in the event of the funds, properties and other assets of the Company being insufficient to satisfy the claims of all persons claiming payment as aforesaid, the right of any such person shall be limited to and he shall not be entitled to claim anything more than his part or share of such funds, properties and other assets of the Company in accordance with the terms and conditions on which the monies have been so borrowed or raised.
38. To invest, lend or advance the monies of the Company not immediately required in or upon such security and with or without interest as may from time to time be determined by the Company.

S. J. [Signature]



39. To lend money and negotiate loans, to draw, accept, endorse, discount, buy, sell and deal in bills of exchange, promissory notes, bonds, debentures, hundies, coupons and other negotiable instruments, obligations of any Government, local authority or other interest in any other company.
40. For achievement of all or any of the purposes of the Company, to draw, make, accept, endorse, discount, execute, issue, negotiate and sell bills of exchange, promissory notes, cheques, bills of lading, warrants and other negotiable instruments with or without security upon such terms and conditions as the Company deems fit and also to advance any sum or sums of monies upon materials or other goods or any other things of the Company upon such terms as the Company may deem expedient.
41. To receive money on deposit or otherwise upon such terms and conditions as the Company may approve as per Companies Act 2013 and rules made thereunder.
42. To secure or discharge any debt or obligation or binding in such manner as may be thought fit and in particular by mortgages, hypothecation, pledge of or charges upon the undertaking and all or any of the assets and property (present and future) and the uncalled capital of the Company or by the creation and issue on such terms as may be thought expedient, of debentures, debenture-stock of any description or by the issue of shares credited as fully or partly paid-up as per provisions of Companies Act 2013.
43. Subject to the provisions of the Companies Act, 2013, to indemnify officers, directors, employees, promoters and servants of the Company or any persons otherwise concerned with the Company against proceedings, costs, 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 or damage or misfortune whatever that may happen in the execution of duties of their offices and/or in relation thereto.
44. 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 States and territories and in any or all foreign countries and for this purpose to have and maintain and to discontinue such number of offices and agencies therein as may be convenient.
- IV The liability of the Members is limited, and this liability is limited to the amount unpaid if any, on the shares held by them.
- V. ^^The Authorized Share Capital of the Company is Rs. 17,00,00,000 (Rupees Seventeen Crores Only) divided into 17,00,00,000 (Seventeen Crores) Equity Shares of Re. 1/- each (Rupee One Only) with the rights, privileges and conditions attached thereto as per the relevant provisions contained in that behalf in the Articles of Association of the Company and with power to increase or reduce the same and to divide the shares in several classes and to attach thereto respectively such preferential, qualified or special rights, privileges or conditions as may be determined by or in accordance with the Articles of Association of the Company for the time being in force, and to vary, modify, enlarge or abrogate any such rights, privileges or conditions in such manner as may be permitted by the Act or provided by the Articles of Association of the Company for the time being in force.

^^^ Altered vide Ordinary Resolution passed by the members of the Company in Annual General Meeting held on 08th January, 2025.



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

Name, Addresses, Description and Occupation of the Subscribers	Number of the equity shares taken by each subscribers	Signature of the subscribers	Signature of witnesses with address and occupation.
Ramesh C. Jagtiani S/o. Chandiram Jagtiani 15, Two Roses, 5, Pali Road, Bandra, Bombay – 400050. Occu: Chartered Accountant	1 (One)	Sd/-	
Chaitanya S. Mody S/o. Shamaldas P. Mody :Catch Castle” Derasar Lane, Ghatkopar, Bombay-400 077. Occu: Cost Accountant	1 (One)	Sd/-	
T. C. Sadasivan Nair S/o. K. G. Sankara Pillai, Type II, Building III, 69, Telecom Colony, Devner, Bombay - 400 088 Occu: Service	1 (One)	Sd/-	Sd/- Taizoon M. Khumri S/o. Mohammed A. Khumri T. M. KHUMRI & CO. COMPANY SECRETARIES 17, Raghunath Dadaji Street, Fort, Bombay – 400 001.
Anjali Narayan Parab D/o, Narayan V Parab 13/649, Prakjakata Co.op., Housing Society, Kher Nagar, Bandra, Bombay - 400 051 Occu: Service	1 (One)	Sd/-	
Pankaj J. Shah S/o. Chandulal M. Shah A-34, Aarti, Old Nagardas Road, Andheri (East), Bombay – 400 069. Occu: Business	1 (One)	Sd/-	
Dattaram Bhikaji Dabholkar S/o Bhikaji Dabholkar Chawl No. 106/2, Sewry, Koliwada, Bombay – 400 015 Occu: Service	1 (One)	Sd/-	
Bhagwanji Khandubhai Joshi S/o Khandubhai P. Joshi 19, Ratan Terrace, T.H. Kataria Marg, Mahim, Bombay – 400 016 Occu: Service	1 (One)	Sd/-	
TOTAL	7 (SEVEN)		

Bombay, Dated 8th March, 1984