
MEMORANDUM
OF
ASSOCIATION OF
JMJ FINTECH LIMITED
(Formerly Known as MEENAKSHI ENTERPRISES LIMITED)

The Companies Act, 1956
COMPANY LIMITED BY SHARES
MEMORANDUM OF ASSOCIATION
OF
JMJ FINTECH LIMITED

(Formerly Known as MEENAKSHI ENTERPRISES LIMITED)

- I. **The name of the Company is "**JMJ FINTECH LIMITED**" (Formerly Known as MEENAKSHI ENTERPRISES LIMITED)
- II. The Registered Office of the Company will be situated in the State of Tamilnadu.
- III. The objects for which the Company is established are:-

A. Main Objects to be pursued by the Company on its incorporation :—

1. ***To carry on the business of an investment company, in all its branches and without prejudice to the generality of the foregoing to buy, underwrite, invest in and acquire and hold, sell and deal in shares, stocks, debenture-stock, bonds, obligations and securities issued or guaranteed by any Government, State, dominions, commissioners, public body or authority, municipal, local or otherwise, firm, company, association or person in India or elsewhere and to act as financial consultants, investment advisers and to render any kind of management and consultancy services concerning forgoing matters and things, but not to carry on Banking business as defined under Banking Regulation Act , 1949.
2. ***To carry on financing operations and perform financing services including factoring, making loans, both short term and long term, underwriters and brokers of stocks, shares, debenture-stock, Government Bonds, Unit Trust, National Saving Certificate etc.
3. ***To carry on the business of rendering consultancy service related to finance, investment, corporate affairs in all its aspects.
4. To carry on business as traders, exporters, agents representatives, dealers, producers, stockists, importers or distributors of Industrial, commercial, agricultural, scientific, household, domestic, automobile, farm and forest products, goods plants, machineries equipments, apparatus, gadgets, appliances, accessories, spare parts or other merchandise including tea, coffee, jute and jute Goods, Textiles, cotton, cellulosic or synthetic fibre, silk, yarn, wool and woollen goods, leather and leather goods, handicrafts, piece of arts, jewellery, ornaments, precious and semiprecious stones, marble and other stones, steel, plastic, rubber, chemicals, engineering goods, metals, minerals, electronic, musical and sport goods, cloth, dresses, garments, transport vehicles , food products, livestocks , books, reading and educative materials, paper and paper products, tobacco and tobacco products, safety matches, cement, sugar and scrap iron steel.



For MJM FINTECH LIMITED

Managing Director

5. To acquire by purchase, lease, exchange, hire or otherwise develop or operate land, buildings and hereditaments of any tenure or description including agricultural land, mines, quarries, tea or coffee gardens, farms, gardens, orchards, groves, plantations and any estate or interest therein, and any right over or connected with land and buildings so situated and develop or to turn the same to account as may seem expedient and in particular by preparing building sites and by constructing, reconstructing, altering, improving, decorating, furnishing and maintaining hotels, rooms, flats, houses, restaurants, markets, shops, workshops, mills, factories, warehouses, cold storages, wharves, godowns, offices, hostels, gardens, swimming pools, play-grounds, buildings, works and conveniences of all kinds and by leasing, hiring or disposing of the same.
6. To purchase, acquire hold and dispose of or otherwise deal and invest in any shares, debentures and other securities in or of any company or companies, real estates or properties either out of its own funds or out of funds that the company might borrow by issue of debentures or from bankers or otherwise howsoever in any other manner whatsoever.
7. *To carry on the business of letting on hire or selling under hire purchase system or otherwise, on such terms and conditions as may be decided by the board from time to time, automobiles and other vehicles of every kind and description, material handling equipment and devices, plant, machinery, electrical equipment, tools, jigs and fixtures, office equipments like typewriters, adding machines and calculators, computers, televisions, radios, transistors, electronic equipment of all kinds, fans, meters, coolers, air conditioners, refrigerators and other electrical appliances, telephones and intercom systems in any part of India or abroad.
8. *To carry on the business of purchasing and letting on lease or hire in any part of India or abroad all kinds of machinery, plants, tools, jigs and fixtures, agricultural machinery, ships, trawlers, vessels, barges, automobiles and vehicles of every kind and description, computers, office equipment of every kind, construction machinery of all types and descriptions, air conditioners, air conditioning plants, and electronic equipments of all kinds and description.
9. *To carry on business as travel, tourist and booking agents or contractors and to arrange or provide for space, bookings, tickets, reservations to tourists and travelling public or for goods and live-stocks for travel or carriage by roadways, ropeways, railways, airways, waterways and make arrangements with airlines, shipping or other concerns engaged in carriage or transport of passengers, live-stocks or goods in any manner and to arrange for boarding, lodging, guides, cars and other transport carriers and various facilities needed by tourists, travelling public, passengers and other persons and concerns engaged in or desiring transport of goods, live-stocks or passengers.

** Altered via Special Resolution passed on 16th July, 2022 through Postal Ballot

*Inserted vide AGM dated 09-09-1997

*** Inserted via Special resolution passed on 11th February 2024 through Postal Ballot.



For JM J FINTECH LIMITED

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Managing Director

B. Objects incidental or ancillary to the attainment of main objects :—

1. To act as investors, guarantors, underwriters, financiers and, to lend invest or deal with the money either with or without interest or security, including in current or deposit account with any Bank or Banks, other person or persons upon such terms, conditions and manner as may from time to time be determined and to receive money on deposit or loan upon such terms and conditions as the Company may approved subject to the provisions of the Companies Act. Provided the Company shall not do any banking business as defined under the Banking Regulation Act, 1949.
2. To borrow or raise or secure the payment of money from any Bank or Banks or any financial institution or any other person or persons for the purpose of the Company's business in such manner and on such terms and with such rights, powers and privileges as the Company may think fit and particularly by issue of or upon bonds, debentures, bills of exchange, promissory notes or other obligation or securities of the Company and with a view to hypothecate and/or in any way encumber or create charge on the undertaking and all or any of the immovable and movable properties, present or future, and all or any of the uncalled capital for the time being of the Company and to purchase, redeem or pay off any such securities.
3. To enter into partnership or arrangements for sharing the profits or joint venture with any person, persons of company carrying on or about to carry on any business cable of being conducted so as directly or indirectly of benefit this Company and to acquire or join in acquiring any such business, as covered by the object clause A above.
4. To sell, improve, manage, develop, exchange, lease, mortgage ,dispose of, turn to account or otherwise deal with all or any part of the undertaking, property, investments and rights of the Company.
5. To apply for, purchase or otherwise acquire, any patent, trademark, brevets d'invention, licences, concessions, protections, rights, privileges, and the like conferring any exclusive or non-exclusive or limited rights to 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 the acquisition of which may seem directly or indirectly of use or benefit to the Company or may appear likely to be advantageous or useful to the Company and to use, exercise, develop or grant license, privileges in that respect or otherwise turn to account the property, right or information so acquired and to assist, encourage, and spend money in making experiments, tests, improvements of any invention, patent and right, which the Company may acquire or propose to acquire.
6. To establish and support or aid in the establishment and support of associations, institutions, clubs, societies, funds, trusts, and conveniences calculated to benefit employees or ex-employees of the Company or the dependants or the connections of such persons; or subject to the provisions of the Companies Act



For JMJ FINTECH LIMITED

Managing Director

to subscribe or grant, money for any charitable, national, religious, benevolent, general or useful object or fund; or for any purpose which may likely, directly or indirectly, further the objects of Company or the interest of its members or business subject to Section 293A of the Companies Act, 1956.

7. To distribute among the members of the Company dividends including bonus shares (including fractional share certificates) out of profits, accumulated profits, or funds and resources of the Company in any manner permissible under Law in the event of the winding up.
8. To allot shares in this Company to be considered as fully or partly paid-up in payment or consideration of any service or property of whatever description which the Company may acquire.
9. To amalgamate with any company or companies having object altogether or in part similar to those of this Company or any other Company, subject to the provisions of Sections 391 to 394 of the Companies Act 1956.
10. To open branches in India and elsewhere and to get the company registered in any foreign country and adopt such means of making known to the public the business or the products of the Company as may seem expedient and in particular by advertising in the press, by circulars and publication of books and periodicals.
11. 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.
12. To provide for the welfare of employees or ex-employees (including Directors and ex-Directors) of the Company and the wives and families or the dependants or connections of such persons by building or contributing to the building of dwelling houses or quarters, to grant money pensions, gratuities, allowances, bonuses, profit sharing bonuses or benefits or any other payments, by creating and from time to time subscribing or contributing to provident fund, institutions, funds, profits sharing or other schemes, or trusts and by providing or subscribing or contributing towards place of instruction and recreation, hospitals and dispensaries, medical and other attendance or assistance as the Company shall think fit.
13. To guarantee the payment of money, unsecured or secured by or payable under or in respect of bonds, debentures, contracts, mortgages, charges, obligations and other securities of any Company or of any Authority Central, State, Municipal, local or otherwise, or of any person whomsoever, whether incorporated or not and generally to transact all kinds of guarantee business.
14. To promote, form or acquire any company and to take, purchase, or acquire shares or interest in any company and to transfer to any such company any property of this Company and to take or otherwise acquire, hold and dispose of or otherwise deal in and invest in any shares, debentures and other securities in or of any company or companies either out of its own funds or out of funds that



For JM J FINTECH LIMITED

Managing Director

it might borrow by issue of debentures or from bankers or otherwise howsoever or in any other manner whatsoever and to subsidise or otherwise assist any such company.

15. To undertake, carry out, promote and sponsor rural development including any programme for promoting and economic welfare of or the upliftment of the public in any rural area and to incur any expenditure on any programme of rural development and to assist execution and promotion thereof either directly or through an independent agency or in any other manner and divest the ownership of any property of the Company to or in favour of any public or local Body or Authority or State Government or any Public Institution or Trust recognised or approved by the central or state government or any authority, authorised in that behalf or established under any law for the time being in force or Fund or Organisation or Person as the Directors may approve and to establish and support or aid in the establishment and support of associations, institutions, clubs, sock ties, funds, trusts and conveniences constituted to benefit employees or ex-employees of the Company or the dependents or the connections of such persons or subject to the provisions of Companies Act to subscribe or guarantee money for any charitable, national religious, benevolent, general or useful object or fund, or for any purpose which may likely ,directly or indirectly, further the objects of Company or the interest of its members or business.

C. Other objects :—

1. To carry on business as manufacturers; dealers, importers, exporters, agents, spinner, weavers, finishers and designers of rafia tapes, films, woven sacks, fishing nets, ropes, carpets, clothes and other products required in or used for industrial, commercial, agricultural and domestic purposes and made from polypropylene, polyethylene, jute, cotton, coir and other natural and synthetic fibres or strips or materials.
2. To carry on business as producers, manufacturers, processors, converters, refiners, makers, bottlers, stockists, dealers, importers, exporters, traders, retailers, agents, buyers or sellers of oxygen, acetylene, ammonia, carbon di oxide, nitrogen, hydrogen, helium and other types and kind of gases required for or used in industries ,agriculture, clinics, hospitals, refrigeration, aviation, transport vehicles, space rockets and crafts, communication, objects and media, power plants, domestic or public lighting, heating, cooling or cooking purposes, lighters, plants producing water, chemicals or fuels, pesticide, defence or warfare establishments, horticulture, forest or plant protection and growth and other allied purposes and to service repair, manufacture, market or deal in machinery, plants, spares, cylinders, containers, gadgets, appliances, and accessories required for, working on, using or producing any of such gases and products.
3. To carry on the business of printers, publishers, stationers, lithographers, stereotypers, electrotypers, phonographers, printers, lithographers and engravers, die-sinkers, book binders, designers draftsman, paper and ink manufacturers, envelope manufacturers, account-book manufacturers, machine rulers, numerical printers, bag-makers, cardboard manufacturers, ticket



For JMJ FINTECH LIMITED


Managing Director

manufacturers, calendars and book-sellers, diary printers, dealers in playing, visiting, railway, festive, complimentary, wedding or other ceremonial cards or fancy cards or valentines, dealers in stamps, parchment and agents for the payment of stamp and other duties.

4. To manufacture, process, import, export, buy, sell and deal in chemicals, vanaspati oils, de-hydrated vegetable oils, oils made or processed from seeds, cotton seeds, coconuts, products of plantations, horticulture, agriculture and forest produce and oil cakes, and soaps and lubricants made from such oils or as by-products thereof.
5. To produce manufacture, purchase, refine, prepare, process, import, export, sell and generally deal in cement, Portland cement, alumina cement, lime and lime-stone and by products thereof, cement – pipes, sheets and other building materials, refractories and bricks.
6. To carry on business as timber merchants, saw mill proprietors and timber growers, and to buy, sell, grow, prepare for market, manipulate, import, export and deal in timber, teak, ply-wood, fire wood and wood of all kinds and to manufacture and deal in articles of all kinds and to manufacture and deal in articles of all kinds in the manufacture of which timber, ply wood, or other wood is used and to buy clear, plant and work timber estates.
7. To produce, manufacture, refine, prepare, process,, purchase, sell, import, export or generally deal in bricks, sand, stone, marble, tiles, refractories, china wares, sanitary materials, pipes, tubes, tubular structures, cement, paints, adhesives, sheets, roofings, glass, furniture, fittings, electrical goods, water supply or storage equipments, floor polish, door closers, concrete mixers, elevators, paints, hardware, pipe fittings, lubricant oils, building materials, forest products and any other building or decorative materials made of cement, stone, clay, timber, teak, board, fibre, paper, glass, rubber, plastic or other natural or synthetic substance or chemical.
8. To manufacture, produce, assemble, repairs, buy, sell, import, export, stock and deal in electronic, electrical, and engineering gadgets, instruments, appliances and apparatus of every descriptions, machine tools, grinding machines, automatic lathes, drilling machines, planing machines, plano-grinders, machinery of every description, precision tools, cutting and small tools, electric motors, electrical equipments, electric meters, cables, wires, switch-gears, flame and drip proof motors, electric fans, regulator of all types, electric, kilowatt hour meters, magnets, industrial jewels, ammeters, volt-meters, and other types of measuring instruments, electrical or non-electric, die castings, screws, nut and bolts, transformers of all types, circuit brakers, hoists, elevators, gears, trolleys and coaches, winches, air compressors, welders, refrigerators, switches, electric transmission towers, poles, tubes, insulating materials, conductors, fuse and fuse wires, adopter, domestic washing machines, television and wireless apparatus including radio receivers and transmitters, microwave components, radar equipments, valves, resistors, fuel control systems products, electronic toys, microprocessor modules,



For JMJ FINTECH LIMITED

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Managing Director

computers, diodes, integrated circuits, integrated chips, printed circuit boards, conductors, magnetic materials, transistors and allied items, sewing machines, watches and clocks, tape- recorders, household appliances and all components and parts thereof.

9. To carry on business as producers, growers, manufacturers, fabricators, processors, converters, refiners, makers, stockists, agents, importers, exporters, traders, retailers, suppliers, buyers, sellers, merchants, distributors and concessionaries of and dealers in rubber plantations and plants producing elastic or adhesive substance, natural or synthetic rubber , elastomers , adhesives, wax, rubber, latex, plastics, p.v.c. and other synthetic resins, compounds, latexes or formulations including reclaimed from scrap materials and containers, packages, goods, parts, accessories, machineries and other materials and items made partly or fully or any of the product s mentioned herein and used in or required for industries, transport vehicles, railways, air crafts, space crafts and rockets, sports, education, house-hold, decorative, furnishing, scientific, commercial, electrical, medical, agricultural or plantation purposes or for extraction, transport or distribution of mineral, mineral oils, water and chemicals.
10. To carry on the business of manufacturers, fabricators, processors, producers, growers, makers, importers, exporters, buyers, sellers, suppliers, stockists, agents, merchants, distributors and concessionnaires of and dealers in commodities of all or any of the following kinds :-
 - a) Flour, cakes, pastry, cornflakes, bread, biscuits, chocolates, confectionery, sweets, fruit drops, sugar, glucose, chewing gums, milk, cream, butter, ghee, cheese and other dairy products , pickles, jams, jellies, sausages, cider, poultry and eggs, pulses, spices, oils, powder and condensed milk, honey, vegetables, coffee, tea, cocoa and all kinds of materials required or used for preparation of food articles.
 - b) Ammonium sulphate, nitrate (double salt), ammonium chloride, super phosphate, urea and other types of fertilisers of synthetic or natural origin containing nitrogen, phosphorus or other compounds, soda ash, pesticides, d.d.t ., seeds, processed seeds, concentrate for cattle or poultry feed.
 - c) Drugs, medicines, chemicals, mixtures, powder, tablets ,capsules , injections , oils, compounds, cements, paints, creams, scents, soaps, lotions, toilet goods, pigments and all kinds of pharmaceutical, cosmetics and medicinal preparations required or used for beauty aid or personal hygiene or in allopathic, ayurvedic, unani or nature cure methods or systems of treatments, bandages, cotton, gauzes, crutches, stretches, and all kinds of anatomical, orthopaedic and surgical appliances and stores.
 - d) Boots, shoes and footwear of all kinds made of leather, rubber, canvas, plastic or any other synthetic or natural product, waterproof cloth or compound, leather, hides, skins, rexine, rubber, plastic or synthetic



For JMJ FINTECH LIMITED

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Managing Director

cloth, compounds or granules, lasts, boot-trees, buckles, legging, gaiters, heels, laces, boot polishes, protectors, accessories and fittings, used in or required for footwears.

- e) Writing pen, pencils, fountain pen, ball point pen, sign pen, colour pencils, tubes and tablets, pins, erasers, ink, clips, rulers, paper, pulp, newsprint, board, envelopes, cards, dies, letter-heads, forms, files, stamps, books, bags, cases, covers, racks, cabinets, numerical printers, adhesive tapes, gums, duplicators, typewriters, computers, calculators, accounting and inter-communication machines, and all kinds of office, domestic, industrial and educational stationery, equipments, appliances, furniture, instruments, gadgets, devices and stores.
- f) Sports goods, toys, petrochemicals, calcium carbide, styrene, butaniene, ethylene, ethyl alcohol, hydrocarbon, petroleum fractions and other synthetic chemicals and chemical substances—basic, intermediate or otherwise.
11. To carry on business as manufacturers, producers, dealers, traders, importers, exporters, stockists, distributors or agents of GLS lamps, electric bulbs, miniature bulbs, tube lights, flood lights, flash lights, mercury vapour bulbs, and other type or types of bulbs, lamps or tubes required or used for lighting or for industrial, domestic, electronics, transport vehicles or commercial purposes and glass shells, fittings, tubes, filaments, tungsten and molybendurn wires, caps and other materials, machineries, accessories and spares required or used for manufacture of bulbs, lamps or tubes.
12. To manufacture, export, import, buy, sell and deal in bags, containers, cans, boxes, drums, cylinders bottle, tops, crown corks, packages, packing materials, pressed metwares, utensils, cutlery, table wares and articles made of hessian, tin, metal, aluminium, plates, sheets, glass, fibre, paper, board, cloth, leather, plastic, or other synthetic compound or materials, timber or plywood and to deal in tinplates, wire, aluminium sheets and to undertake either on own account or on commission basisor otherwise printing, painting, designing, enamelling, electroplating, engraving or otherwise decorating the aforesaid products or any of such products or articles and to act as packers.
13. To establish, maintain and operate shipping, air transport, and road transport services and all ancillary services and, for these purposes or as independent undertakings, to purchase, take in exchange, charter, hire, build, construct or otherwise acquire and to own, work, manage, and trade with steam, sailing, motor and other ships, trawlers, drifters, tugs and vessels, and motor and other vehicles with all necessary and convenient equipment, engines, tackle, gear, furniture and stores and to maintain, repair, fit out, refit, improve, insure, alter, sell, exchange, or let out on hire or hire-purchase or charter or otherwise deal with and dispose of any of the ships, vessels, and vehicles or any of the engines tackle, gear, furniture, equipment and stores of the company.



For JM J FINTECH LIMITED


Managing Director

14. To carry on business as manufacturers, processors refiners, converters, producers, exporters, importers, traders, sellers, agents in various kinds and forms precipitated and/or activated calcium carbonate, hydrated lime and other allied products made or manufactured partly or fully from calcium carbonate, hydrated lime, limestone or lime, calcium carbide and other products, chemicals or gases made from or based on one or more of the products mentioned herein.
15. To carry on business as producers, importers, exporters, buyers, sellers, distributors, stockists, agents and brokers of coal, coke, charcoal, petroleum-coke, copper, iron ore, bauxite, kyanite, fire clay, china- clay, salt, sodium chloride, calcium phosphate, nickle, beryllium, uranium, zinc , lead, asbestos, tin, alumina, murcury, silicon, sulphur, graphite, brass, aluminium, silica sand, bentonite, quartz, dextrine, magnesite, dolomite, ferro- alloys, corundum, manganese, mica, silver, gold platinum, diamond, sapphire, ruby, garnet ,emerald, pearl and other precious, semi precious or commercial minerals and stones and to act as metal founders, manufacturers, agents and dealers of metals, sheets, wires, rods, squares, plates, metal foils, pipes, tubes, ingots, billets, circles, parts, coils, utensils, ornaments, decorative and art materials and jewellery made wholly or partly from any one or more of the metals and materials mentioned herein.
16. To manufacture, export, import, buy, sell and deal in voltaic battery cells, power pack or storage batteries and battery containers and battery eliminators of different types required for or used in domestic, household, industrial, commercial, agricultural , mining, hospital, surgical or scientific appliances, machinery, apparatus or accessories and railways, tramways, automobile and other vehicles, air crafts, boats, ships, defence establishments, army, navy and air force for wireless, radios, torches, toys, electronic equipments or otherwise and also to carry on business as manufacturers of and dealers in torches, toys, personal aids, and other appliances working on such batteries and such items and goods, which may be useful, akin or otherwise connected with any one or more of the aforesaid items or products.
17. To carry on business as agents, brokers, distributors, traders, stockists, buyers, sellers, dealers, importers, exporters, whole-sellers, retailers, preservators, processors, refiners, producers and manufacturers of sugar, sugar candy, gur, molasses, sweets, sweet meats, synthetic sweetening agents and materials, toffee, lozenges, chocolates and products made partly or wholly of sugar or any sweet product.
18. To carry on business of running nursing homes, clinic's pharmacies, indoor or out-door hospitals, medical, anatomical, orthopaedic, surgical and X'ray units, laboratories, research establishments, nature cure centres and to acquire land, buildings, plants, equipments, accessories, instruments, gadgets, furniture and fittings and other facilities for treatment and nursing of patients of various types of diseases, ailments, sickness, illness and other body or mental troubles.



For JM J FINTECH LIMITED

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Managing Director

19. ~~*To carry on business as travel, tourist and booking agents or contractors and to arrange or provide for space, bookings, tickets, reservations to tourists and travelling public or for goods and live-stocks for travel or carriage by roadways, ropeways, railways, airways, waterways and make arrangements with airlines, shipping or other concerns engaged in carriage or transport of passengers, live-stocks or goods in any manner and to arrange for boarding, lodging, guides, cars and other transport carriers and various facilities needed by tourists, travelling public, passengers and other persons and concerns engaged in or desiring transport of goods, live-stocks or passengers.~~
20. To carry on business as manufacturers, producers, dealers, importers, exporters, stockists, agents, brokers, traders, retailers of all kinds of paper and packages, board, sheets, packing materials, stationery goods and articles made fully or partly of paper for domestic, household, educational, commercial, industrial, Government or public use and to own, acquire, take on lease, rent, hire, purchase, build, construct, develop or arrange land, building, godown, shops, plant, machinery, equipments, stores or stocks, or services required in connect ion with or in relation to any of the forgoing business.
21. To carry on business as manufacturers, fabricator producers, importers, exporters, dealers, agents, stockists, retailers, traders or brokers of foundry equipments, mould boxes, ingot mould, material handling equipments, tools, gadgets, accessories, spares, chemicals, raw materials, fuel, stores, parts, apparatus and goods used in or required by the foundries and producers of steel or metal and to purchase, sell or otherwise deal in all sorts of iron and steel goods new and old.
22. To carry on the business as producers, makers, dealers, analysers, investigators and consultants in public health, and environmental engineering, water, sewage and effluent treatment, water, air and land pollution control, industrial engineering and for the purpose to carry on civil, structural, mechanical, chemical, electrical, metallurgical, hydraulic, ecological or any other branches of engineering and science and to develop and/or provide technical or industrial knowhow, formulas process and applied technology and to act as engineers, architects, planners, designers, technical advisers, analysers, investigators, consultants, contractors, builders, fabricators, founders, manufacturers and suppliers of all kinds of plants, machineries, apparatuses, implements, rolling stocks, chemicals and their derivative products or substances necessary, allied, auxiliary or ancillary thereto and to undertake and execute any contract in connection with the main objects and to buy, sell, import, export, build, process, manufacture, fabricate, alter, repair, convert, let on hire and deal in all or any of them.

*Shifted to Main Objects vide AGM dated 09-09-1997



For JMJ FINTECH LIMITED

A handwritten signature in blue ink, appearing to be 'J. J. J.', written over the printed name of the Managing Director.

Managing Director

23. To carry on business as producers, distributors, importers, exporters, exhibitors and financiers of cinematograph films, and to manufacture own, acquire, provide secure, arrange or deal in films and photographic, sound recording, musical, lighting appliances, instruments, equipments and machines, and to construct, establish, own, hire or otherwise acquire and to manage, let out for rent, fee, monetary gain or otherwise studios, laboratories, theatres, buildings, halls, open air theatres, bars, restaurants and other buildings or work required for the purposes of production, distribution or exhibition of the films, operas, stageplays, dances, operettas, burlesque; vaudeville, revue, ballets, pantomimes, spectacular pieces, promenade, concerts, circus or other performances and entertainments, and to act as dealers, importers, exporters of musical instruments and records, tapes, cinema and film projectors and cameras, wigs and other products or materials related or connected with the aforesaid objects and business; and to acquire exclusive or limited rights to any play, story, script, musical songs and lyric, book, article or any technique by producing, purchasing or otherwise acquiring and to use exercise, develop or exploit or turn to account such rights for the business of the Company ; and to act as agents for training, retaining, arranging and supplying artists, stars, art directors, script or story-writers, technicians, extras and other personnel required by the Company or others for film, cinema or show business.
24. To carry on business as manufacturers, dealers, importers, exporters, stockists or distributors of razors, safety razors, blades, shaving sets, lotions, creams, soaps, soap-sticks or other materials and utilities.
25. To carry on business as dealers, distributors stockists, buyers, sellers, repairers, cleaners, storers, importers, exporters or agents of motor cars, trucks, lorries and carriages, motor cycles, scooters, bicycles, tractors, earth moving equipments, trailers and other vehicles, agricultural implements, pumps and machineries and spare parts, engines, motors, accessories, components, tools, batteries, glass panels and sheets, apparatus, fittings, furnishing materials, tyres, tubes, paints, lubricants, fuel, oils, gas or other materials used or required for such vehicles, implements or machines and to act as transporters of goods and, passengers, travelling or clearing agents and to let out , hire or finance on hire-purchase system or otherwise automobile and other vehicles, implements, machines and any of the aforementioned products or things.



For JMJ FINTECH LIMITED

A handwritten signature in blue ink, appearing to be "J. J. J.", written over the printed name.

Managing Director

26. To carry on business of advertisement and publicity agents and contractors in various ways and manners including outdoor and in newspapers, magazines, books, screens, slides, walls, buses, railways, other transport vehicles and public places audio visual display and to prepare, advise, manufacture and construct advertising devices and to publish or advertise the same through any media whatsoever.
27. To carry on business as manufacturers, dealers, importers, exporters, stockists, agents, contractors, distributors, buyers, or sellers of paper and packages, boxes, wrappers, tapes, films, sheets, laminates and other packing materials made of paper, card-board, corrugated sheets, cloth, hessian, timber, teak, ply-wood, metal , plastic, p. v. c. or other synthetic, chemical, fibrous or natural products.
28. To carry on the business as traders, dealers, wholesalers retailers, makers, designers, combbers, scourers, spinners, weavers, finishers, dyers and manufacturers of readymade garments, yarns and fabrics of wool, cotton jute, silk, rayon, nylon, terylene and other natural synthetic and/or fibrous substances and/or manufactures of materials from the waste realized from the above mentioned products either on its own account or on commission and to carry on the business as drapers and dealers of furnishing fabrics in all its branches, as costumiers, readymade dress and mantle makers, silk mercers, makers and suppliers of clothing, lingerie and trimmings of every kind, furriers, drapers, haberdashers, milliners, hosiers, gloves, lace makers, feather, dressers, felt makers, dealers in and manufacturers of yarns, fabrics and also to manufacture, deal in or process natural starch and other sizing materials, substances of all kinds and compounds and other substances, either basic or intermediate required for the above mentioned product or products.



For JM J FINTECH LIMITED

A handwritten signature in blue ink, appearing to be "J. J. J.", written over the printed name of the Managing Director.

Managing Director

29. To carry on business as manufacturers, producers, growers, fabricators, processors, refiners, stockists, agents, importers, exporters, traders, wholesalers, retailers, distributors, concessioneries or dealers of drugs, medicines, chemicals, spirits, mixtures, tonics, pigments, powders, tablets, pills, capsules, injections, oils, compounds, mother tinctures, triturations, globules, creams, scents, soaps, lotions, toilet goods and all kinds of pharmaceutical, cosmetics and medicinal preparations required or used in Homoeopathic, Allopathic, Ayurvedic, Unani, Bio-chemic or nature cure or any other medicinal system or branch of medicine or as beauty aid or personal hygiene, juices , squash, sarabat, nourishment foods and concentrates, bandages, Cotton, gauze, crutches and various types of anatomical, orthopaedic or surgical instruments, implements or stores and books, journals and publications and all sorts or storage or packaging materials connected with or required for any one or more of the above mentioned items and products.
30. To carry on the business of manufacturers, producers, processors, importers, exporters, buyers, sellers and dealers of all kinds of abrasive grits and micro grits of white and brown aluminium oxide, silicon carbide, emery , natural corundum, alumina and all kinds or abrasives including bonded and coated abrasives, grinding wheels, sharpening stones, hones, paper and cloth, and all types of refractories based on alumina or on any other material of any other kind, and all materials, goods and ingredients used or that could be used in the manufacture of processing of abrasives of any kind and all other products, allied products by-products and substitutes for all or any of them and to treat and utilise any waste arising from any such manufacture, production or process whether carried on by the Company or otherwise.
31. To carry on research and developments work for industrial , agricultural and minerals, productivity and methods of production, matters and problems relating to accountancy, business management, distribution, marketing and selling and to collect, analyse, examine, prepare, formulate, publish, distribute and circulate data, statistics, reports, journals, books, magazines, newspapers, literature and information relating to any type of business, trade, industry, sports, education, society, cinema or real estates and to promote or propose such methods, procedures and measures as may be considered desirable or beneficial For all or any of the objects of the company and for extending, developing and/or improving any type of business, trade, estate, industry, commerce, organization, methods, techniques, technical know how, patents, trade makers and procedures to consider and evaluate problems relating to administration, management, manufacture, production, storage, distribution, finance, marketing and sale and/or relating to the rendering of any service.
32. To carry on the business of manufacturers, dealers and importers, exporters, merchants, distributors and stockists of all kinds of polishes and polishing compounds based on micro abrasives and similar materials.
33. To carry on business as agents, importers, exporters, dealers, traders, stockists, brokers, buyers, sellers, manufacturers, repairers, assemblers or hirers of plants, machinery, equipments, machine tools, apparatus component



For JMJ FINTECH LIMITED


Managing Director

parts, fittings, implements, accessories or raw materials required by workshops, transporters, railways or for agricultural, plantations, handling, excavation, domestic, fabrication, or irrigation purposes and to acquire, construct, hire, decorate, maintain or own land, workshops, factories, shops, show rooms, office, rights or agencies required for or in connection with any such business.

34. To carry on business as transporters of goods, passengers, live-stock and materials by road, rail, waterways, sea or air and to own, purchase, take or give on lease, charter or hire or otherwise run, use or acquire transport vehicles, and carriers of all kinds required for the transport business and to act as forwarding agents, clearing agents, work - house - men and booking agents.
35. To carry on business as advisers and/or consultants on matters and problems relating to the industries, administration, management, organisation, accountancy, costing, financial, marketing, import, export, commercial or economic activities, labour, statistical organization, methods, quality control and data processing, technical "Know-how", operation, manufacture, production, storage, distribution, sale and purchase of goods, property and other activities of and in relation to any business, trade, commerce, industry, mine, agriculture, housing or real estate and upon the means, methods and procedure for the establishment, construction, development, improvement and expansion of business, trade, commerce, industry, agriculture, buildings, real estates, plant or machineries and all systems, methods, techniques, processes, principles in relation to the foregoing and to carry on business of rendering services on any one or more of aforesaid matters to any person, firm, company, trust, association institution, society, body corporate, government or government department, public or local authority or any other organisation whatsoever, to act as intermediaries in the introduction of collaborators, sellers, purchasers, partners, tenants, agents, consumers, and employees.
36. To carry on business as agents, brokers, traders, importers, exporters, dealers, stockists, distributors and/or dealers of merchandise, agricultural and forest produce, engineering goods, pipes and tubes, machineries, spare parts, accessories, equipments and materials and to purchase, take on lease or rent or otherwise acquire any establishment marketing any of the goods and products mentioned here-in-before.
37. To purchase or otherwise acquire any land, building or premises and to turn into account development, improve, alter, demolisher, let out for the purpose of carrying on the business of hotel, restaurants, refreshment and tea rooms, cafes and milk and snack bars, and as caterers and contractors in all its respective branches, bakers, confectioners, tobacconists, milk sellers, butter sellers, dairyman, grocers, poulterers, greengrocers, farmers, ice merchants, and ice cream manufacturers, to manufacture, buy, sell, refine, prepare, grow, import, export and deal in provisions of all kinds, both wholesale and retail and whether solid or liquid, and to establish and provide all kinds of conveniences and attractions for customers and others, and in particulars reading, writing and smoke rooms, lockers and safe deposits, telephones and telegraphs, stores, shops and lavatories.



For JM J FINTECH LIMITED


Managing Director

38. To carry on business as manufacturers, producers or growers of; dealers in, exporters, importers, stockists, agents, distributors of ice, ice-candy, ice-cream and other ice products, carbonated, aerated or mineral waters, fruit juice, wines, liquors and other alcoholic, non-alcoholic or synthetic drink, dairy products, fresh, dehydrated, preserved or processed vegetables, fruits, oils, seeds, and other farm, agricultural or food products and to provide for cold storage or preservation of such products, medicines for own business or for hire by others and to own, establish, purchase, take on lease, rent or hire, build, construct, develop or otherwise acquire and arrange land, building, cold-storage space or ware-houses, godowns, containers, shops, show-rooms, workshops, vehicles, plants, machineries, equipments, apparatus, appliances, stores or services required in connection with or in relation to cold storage or any of the business or objects mentioned herein.
39. To carry on business as manufacturers, processors, re-rollers, refiners, forgers, smelters, converters, producers, exporters, importers, traders, dealers, distributors, stockists, buyers, sellers, agents or merchants in all kinds and forms of steel and iron casting, steel including mild, high carbon, spring, high speed, tool, alloy, stainless and special steel, iron, metals and alloys, ingots, billets, bars, joists, rods, squares, structurals, tubes, poles, pipes, sheets, wires, rails, rolling materials, rollers, other materials made wholly or partly of iron steel, alloys and metals required in or used for industrial agricultural, transport, commercial, domestic, building, power transmission and/or construction purposes.
40. To carry on business as goldsmiths, silversmiths, jewellers, gem merchants, dressing bag and material makers, hirers, dealers, stockists, agents, importers and exporters of bullion, diamond and other precious stones , jewels , gold, silver , platinum and other precious or semi precious metals, ornaments, jewellery, articles of vertu and such other articles and goods made partly or fully of above mentioned materials, stones or metals or as the company may consider capable of being conveniently dealt with in relation to its said business and to establish factories, show rooms, strong rooms and agencies for the above business.
41. To own, purchase, take on lease, hire, exchange or otherwise acquire, sell, transfer and deal with any mines, mining rights and metalliferous land and to explore, work, exercise, develop, turn to account, produce, process, manufacture, crush, quarry, smelt, refine, dress, amalgamate, prepare for market, import, export, buy sell precious, semi precious and other stones including marble, granite, sandstone, lime stone, gneiss, schist, basalt, shale, slate, flour-spar, malachite, agate, cernelian, onyx, opal, quartz, garnet, chrusopraxe, ruby, sapphire, topaz, olivine, beryl, emerald, aquamarine, zircon, diamond, gold, platinum, silver and other mineral, metal and ore and to make, manufacture, process, import, export and deal with either on own account or on account of others as agents or otherwise decorative, household, domestic, construction, industrial, electronic or electrical goods, materials and products, statues, art pieces, ornaments and jewellery by applying or using



For JM J FINTECH LIMITED

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Managing Director

fully or partly one or more of stones, metals, minerals and things mentioned here-in-before.

42. To carry on business as manufacturers, producers, refiners, processors, converters, dealers, traders, importers, exporters, retailers, stockists, buyers or sellers of para nitro chloro benzene, ortho nitro chloro benzene, di-nitro chloro benzene, paracetamol, aluminium sulphate, manganese sulphate, acids, rubber chemicals, dyestuffs, fertilizers, organic or inorganic and or/mixed chemicals including fine and heavy chemicals synthetic resins, plastics or p.v.c. materials and such products, machineries and parts required for use in or based on partly or fully one or more of the afore-mentioned materials or products.
43. To carry on business as producers, processors, manufacturers, refiners, distillers, developers, dealers, importers, exporters, buyers, sellers, suppliers, agents, stockists, and merchant of fuel, gases, coke, coal, alcohol, petrochemicals, and other substances, minerals, chemicals and products made, processed or derived from natural, synthetic, forest, agricultural atmosphere or underground gases or mineral bases, products or resources, required for or used in industries, energy in the form of electricity or other-wise, lighting, heating, cooking, transport and communication, forestry, agricultural, domestic, aviation, space crafts, rockets, defence warfare and research purposes and machinery, plants, equipments, spares, cylinders, containers, gadgets, appliances, packing materials and accessories required for or used in one or more of the products, substances and gases mentioned hereinbefore.
44. To manage land, building and other properties, whether belonging to the Company or not, and to collect rents and income, and to supply tenants and occupiers and others refreshments, attendance, light, waiting rooms, reading rooms, meeting rooms, electric conveniences and other advantages.
45. To own, purchase, take on lease, hire or exchange or otherwise acquire any estate, land, tea garden, orchards; groves, plantations and farms and to carry on business as cultivators, growers, producers, planters, manufacturers, buyers, sellers, dealers, importers, exporters, agents, brokers, traders or stockists of tea, coffee, co-coa, cinchona, rubber, bamboo, timber, fruits, vegetables, co-coanut, spices, cardamom, jute, hemp, cotton, sugarcane, linseed, oil-seeds, wheat and other grains and any kind of horticulture, agricultural, food or beverage product or products.
46. To carry on business as manufacturers, producers, convertors, processors, founders, moulders, casters, forgers, makers, fabricators, formers, extruders, re-conditioners, machinists, finishers, exporters, Importers traders, dealers, distributors, stockists, buyers, sellers, agents or merchants in all kinds of pipes, tubes including conduit pipes, lancing tubes, stay tubes, hydraulic tubes, steel pressure tubes, super heater tubes, heat exchanger tubes, RCC spun pipes, Home pipes Oxygen lancing pipes, steel tubular poles, fittings including valves, cokes, flanges, couplings, clamps, elbows, tees, reducers, union, sockets, bends, nipples of ERW, black G. I., mild steel, carbon steel, stainless-steel, seamless, boiler, galvanised of all ferrous and non-ferrous material,



For JMJ FINTECH LIMITED

A handwritten signature in blue ink, appearing to be 'J. J. J.', written over the typed name of the Managing Director.

Managing Director

iron, steel, malleable, brass, copper, aluminium, bronze, lead, stainless steel, cast iron, carbon steel , mild steel , P.V.C. plastic allied chemical, compound, asbestos, cement for gas, water, oil, precision, electric sanitary, structure, mechanic, furniture, pneumatic transformer through electric resistance welding process, extrusion process, casting process, forging process, butt welding type or any other process.

47. To carry on business as manufacturers, producers, dealers, traders, importers, exporters, stockists, distributors or agents of filter and filtration devices, equipments, accessories and components made of paper, plastic, steel and other materials.

IV. The liability of the members is limited,

V. ****^^** The Authorised Share Capital of the Company is Rs. 40,00,00,000/- (Rupees Forty Crores Only) divided into 4,00,00,000 (Four Crores Only) Equity Shares of Rs.10/- each.

** Altered via Ordinary Resolution passed on 3rd February, 2022 through Postal Ballot

^^ Altered via Ordinary Resolution passed on 08th January, 2025 through Postal Ballot



For JMJ FINTECH LIMITED

A handwritten signature in blue ink, appearing to be "J. J.", written over the text "For JMJ FINTECH LIMITED".

Managing Director

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

Names, Addresses, Description & Occupations of Subscribers	Number of equity shares taken by each subscriber	Names, Addresses, Description & Occupations of witnesses
1. SURESH KU MAR GUPTA S/o. Shri P. L. Gupta, 5,Rutland Gate, Vth Street, MADRAS-600006 BUSINESS	50 (Fifty)	
2. SATYANARAIN JINDGER S/o. Laxmichand Jindger, 167,Govindappa Naick St., MADRAS-600001 BUSINESS	50 (Fifty)	
3. MAHENDRA KUMAR TIKMANI S/o. Chhaganlal Tikmani, 3,Sylvon Lodge Colony 1st Street, MADRAS-600 010 BUSINESS	50 (Fifty)	
4. S. RAMASAMY S/o. Sourirajan, 1,Bhaktavatsalam Street, MADRAS-600 033 SERVICE	5 (Five)	WITNESS FOR ALL K.R. RAJAGOPALA KRISHNAN S/o. K.S. Ramaswamy No.9, Andersion Road, Madras - 600006.
5. SHANTHI S. GUPTA W/o Suresh Kumar Gupta, 5,Rutland Gate Vth St., MADRAS-600 006 BUSINESS	5 (Five)	<i>Chartered Accountant.</i>
6. RATAN CHAND S/o. BhabutMalji, 3,KasiChetty Street, MADRAS-600 001 SERVICE	5 (Five)	
7. RAMKRISHNA SARAWAGI S/o. BishwanathSarawagi, 67,Butchmal Street. MADRAS-600 081 SERVICE	5 (Five)	
Total shares taken	170 (One Seventy)	

Dated this 6th Day of November 1982



For JM J FINTECH LIMITED

[Signature]
Managing Director