

**MEMORANDUM OF ASSOCIATION
OF
THE FEDERAL BANK LIMITED**

Adopted as the Memorandum of Association by the following Special Resolution passed at the extra ordinary General Meeting of the Bank held on 20th October 1951 with modifications approved by shareholders through special resolutions on 27.09.2004 and 11.08.2016.

"Resolved that the present Memorandum of Association, of the Bank be replaced by the Memorandum of Association, as amended, which is appended as part of this resolution".

- 1) The name of the Company shall be "The Federal Bank Ltd".
- 2) The Registered office of the Company shall be situated in the State of Travancore - Cochin.
- 3) The objects for which the Company is established are:

(A) OBJECTS OF THE COMPANY TO BE PURSUED BY THE BANK IMMEDIATELY ON ITS INCORPORATION: ##

- a) To establish and carry on business of banking at the registered office of the company and at such branches, agencies, or offices in the State of Travancore Cochin, and any other part of India or elsewhere, as may from time to time be determined by the Directors of the Company.
- b) Carrying on the business of accepting for the purpose of lending or investment of deposits of money, repayable on demand or otherwise, and withdrawable by cheque, draft, or otherwise and to carry on the business of banking in all its branches and departments.
- c) The borrowing, raising or taking up of money, the lending or advancing of money either upon or without security, the drawing, making, accepting, discounting, buying, selling, collecting and dealing in bills of exchange, hundies, promissory notes, coupons, drafts, bills of lading, railway receipts, warrants, debentures, certificates, scrips and other instruments, and securities whether transferable or negotiable or not; the granting and issuing of letters of credit, traveller's cheques and circular notes; the buying selling and dealing in bullion and specie; the buying and selling of foreign exchange including foreign bank notes; the acquiring, holding, issuing on commission, underwriting and dealing in stock, funds, shares, debentures, debenture stock, bonds, obligations, securities and investments of all kinds; the purchasing and selling of bonds, scrips or other forms of securities on behalf of constituents or others; the negotiating of loans and advances; the receiving of all kinds of bonds, scrips or valuables on deposit or for safe custody or otherwise; the providing of safe deposit vaults; the collecting and transmitting of money and securities;
- d) Acting as agents for any Government or local authority or any other person or persons; the carrying on of agency business of any description including the clearing and forwarding of goods, giving of receipts and discharges and otherwise acting as an attorney on behalf of customers, but excluding the business of a managing agent of a company;
- e) Contracting for public and private loans and negotiating and issuing the same;



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For THE FEDERAL BANK LTD.

S.P. Rajdev
SAMIR P RAJDEV
Company Secretary