

[Pursuant to Schedule I (see Sections 4 and 5) to the Companies Act, 2013)] FORM NO. INC-33

SPICE MOA

(e-Memorandum of Association)

MOA language: English Hindi

SRN of form INC-1

G42921221

Pre-fill

* Table applicable to company as notified under schedule I of the companies Act, 2013

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Table A- MEMORANDUM OF ASSOCIATION OF A COMPANY LIMITED BY SHARES

1. The Name of the Company is

VIVARDHANA MICROFINANCE LIMITED

2. The Registered office of the company will be situated in the state of

Tamil Nadu-TN

3.(a)The objects to be pursued by the company on its incorporation are

To carry on the business of microfinance services (mainly Non Banking Financial services as permitted by the Reserve bank of India) exclusively to large number of poor men and women directly or indirectly, either through SHG/JLG Groups or individually and thus to help them and their families out of the poverty. To carry on the business of financing development activities through long term loans and other means of financing upon such terms and conditions as the company may think fit for the purposes of (i) agricultural development, (ii) industrial development, (iii) market linkage development and (iv) habitat development. To provide collateral free credit to poor men and women, deliver credits, insurance and other financial services to them in cities, towns, villages of India with a view to provide them sustainable livelihood enhancement of their living conditions based on their needs, skills and traditional livelihood occupations and to carry on the business of microfinance.

To lend and advance money and assets of all kinds or give credit on any terms or mode and with or without security to any individual, firm, body corporate or any other entity (including without prejudice to the generality of the foregoing any holding company, subsidiary or fellow subsidiary of , or any other company whether or not associated in any way with, the company), to enter into guarantees, contracts of indemnity and suretyship of all kinds, to receive money on deposits or loan upon any terms, and to secure or guarantee in any manner and upon any terms the payment of any sum of money or the performance of any obligation by any person, firm or company (including without prejudice to the generality of the foregoing any holding company, subsidiary or fellow subsidiary of , or any other company associated in any way with, the company).

3.(b)Matters which are necessary for furtherance of the objects specified in clause 3(a) are

1. 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 and also in investment in shares, securities, bonds and debentures, upon such terms conditions as the company may approve subject to the provisions of the act and the Directives issued by the Reserve Bank of India. Provided the company shall not do any banking business as defined under Banking Regulation Act, 1949.

2. To borrow or raise or secure the payment of money from any bank or banks or any other person or persons for the company's business in such manner and on such terms 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 thereto mortgage or charge 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 arrangement for sharing the profits or joint venture with any person or persons or company carrying or about to carry on any business capable of being conducted so as directly or indirectly to benefit this company and to acquire or join in acquiring any such business as covered by the objects clauses.

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, invention, licenses, concessions, protections, rights,

privileges and the like conferring any exclusive or non-exclusive or limited rights to any sector or other information as to any invention which may seem capable of being used for any purpose 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 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.
7. To amalgamate with any company or companies having objects altogether or in part similar to those of this company or any company.
8. To open branches in India and elsewhere and to get the company registered in 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 press, by circulars and publication of books and periodicals.
9. To subscribe to, become a member of, subsidies 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 forward the objects of the company.
10. To vest any real or Personal property, rights or interest acquired by or belonging to the company in any person or company on behalf of or for the benefit of the company with or without any declared trust in favor of the company.
11. To enter into any arrangements with any Government or any authority, supreme, municipal local or otherwise that may seem beneficial to any of the company's objects and to apply for, procure and obtain any act of parliament, privilege, concessions, licence, or authorization from the Government or any other authority local or otherwise for enabling the company to carry any of its objects into effect or for extending any of the powers of the company and to carry out, exercise and comply with any such act privilege, concession, licence or authorization and to carry out and implement the provisions of the Foreign Exchange Regulation Act, 1973.
12. To pay any premiums of salamis and to pay for any property, right or privileges acquired by the company or for services rendered or to be rendered in connection with the promotion, formation of or the business of the company or for services rendered or to be rendered by any person, firm or body corporate in placing or assisting to place or guaranteeing the placing of, any of the shares of the company or any debentures debenture stock or other securities of the company or otherwise either wholly or partly in cash or in shares, bond, debentures or other securities of the company and to issue any such shares either as fully paid up or with such amount credited as paid up there on as may be agreed upon and to charge any such bond, debenture or other securities upon all or any part of the property of the company.
13. In the event of winding up to distribute all or any of the property of the company amongst the members in specie or kind 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 the sanction (if any) for the time being required by law.
14. To do all or any of the above things in any part of the world as principals, agents, contractors, trustees or otherwise by or through trustees, attorneys, agents or otherwise and either alone or in conjunction with other and to establish offices, agencies or branches for carrying for any of the aforesaid objects in India or elsewhere in the world and to under take the management of any company or companies having objects altogether or in part similar to those of the company.
15. To do all such other things as may be deemed incidental or conducive to the attainment of the above objects or any of them.
16. To raise loans from nationalized and private banks and other financial agencies, institutions and donors for the microfinance lending activities with or without security and to keep security deposits in such banks and institutions for raising such loans.

4. The liability of the member(s) is limited and this liability is limited to the amount unpaid, if any, on the shares held by them.

5. The share capital of the company is rupees, divided into,


5,000,000.00	Equity	shares of	10.00	rupees each	
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- 6 We, the several persons, whose names and addresses are subscribed, 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 against our respective names:

S.No.	Subscriber Details					
	Name, Address, Description and Occupation	DIN/PAN/Passport Number	No. of shares taken	DSC	Dated	
1	R SUDHA , 3/8 WITHYPOOL, 3 COMPLEX, BOAT CLUB ROAD, RAJA ANNAMALAI PURAM, CHENNAI - 600028 HOME MAKER	07812004	1179000	Equity	SUDHA RAVIC HANDRAN <small>Digitally signed by SUDHA RAVIC HANDRAN, DN: cn=SUDHA RAVIC HANDRAN, o=, ou=, email=SUDHA.RAVIC.HANDRAN@, c=IN, Date: 2017.05.18 10:31:17 +05'30'</small>	18/05/17
2	N ESWARAN, FLAT NO E-7, SHANTHI APARTMENTS, DOOR NO 4 APPU MUDALI STREET, MYLAPORE, CHENNAI - 600004 BUSINESS	03519077	500000	Equity	NATESA SASTRY ESWARAN <small>Digitally signed by NATESA SASTRY ESWARAN, DN: cn=NATESA SASTRY ESWARAN, o=, ou=, email=NATESA.SASTRY.ESWARAN@, c=IN, Date: 2017.05.18 10:31:34 +05'30'</small>	18/05/17
3	N RAMAKRISHNAN, NO.5/8, PAURNAMI APARTMENT DEVADI STREET, MYLAPORE, CHENNAI - 600004, SERVICE	07812007	150000	Equity	NATARAJAN RAMAKRISHNAN <small>Digitally signed by NATARAJAN RAMAKRISHNAN, DN: cn=NATARAJAN RAMAKRISHNAN, o=, ou=, email=NATARAJAN.RAMAKRISHNAN@, c=IN, Date: 2017.05.18 10:31:54 +05'30'</small>	18/05/17
4	R SUBHAMANGALAM, NO.1, 8TH STREET, THILLAI GANGA NAGAR, NANGANALLUR, CHENNAI - 600061 HOMEMAKER	07811999	100000	Equity	R SUBHAMANGALAM <small>Digitally signed by R SUBHAMANGALAM, DN: cn=R SUBHAMANGALAM, o=, ou=, email=R.SUBHAMANGALAM@, c=IN, Date: 2017.05.18 10:32:14 +05'30'</small>	18/05/17
5	M R BALASUBRAMANIAN, OLD NO 25 NEW NO 57, ST. MARYS ROAD, RAJA ANNAMALAI PURAM, CHENNAI - 600028 BUSINESS	07811997	50000	Equity	MAYAVARAM RAJAGOPALAN BALASUBRAMANIAN <small>Digitally signed by MAYAVARAM RAJAGOPALAN BALASUBRAMANIAN, DN: cn=MAYAVARAM RAJAGOPALAN BALASUBRAMANIAN, o=, ou=, email=MAYAVARAM.RAJAGOPALAN.BALASUBRAMANIAN@, c=IN, Date: 2017.05.18 10:32:34 +05'30'</small>	18/05/17
6	N RAMAMURTHY, 783/34, THIRUVALLUR, TAMILNADU -600080 BUSINESS	07811998	20000	Equity	N RAMAMURTHY <small>Digitally signed by N RAMAMURTHY, DN: cn=N RAMAMURTHY, o=, ou=, email=N.RAMAMURTHY@, c=IN, Date: 2017.05.18 10:32:54 +05'30'</small>	18/05/17
7	B PRIYADHARSINI, O NO 29 N NO 40 FLAT F 2ND FLOOR, CHAKRAPANI STREET, WEST MAMBALAM, CHENNAI - 600033 HOUSEWIFE	07813657	1000	Equity	B PRIYADHARSINI <small>Digitally signed by B PRIYADHARSINI, DN: cn=B PRIYADHARSINI, o=, ou=, email=B.PRIYADHARSINI@, c=IN, Date: 2017.05.18 10:33:14 +05'30'</small>	18/05/17
Total Shares taken			2,00,000.00	Equity		

Signed before Me

Name	Address, Description and Occupation	DIN/PAN/Passport Number/ Membership Number	DSC	Dated

FCS	R SRIDHARAN	NEW NO 5 OLD NO 12 SIVASAILAM STREET, T NAGAR CHENNAI - 600017 BUSINESS	4775	 <small>Digital signed by SRIDHARAN R DN: cn=SRIDHARAN R, o=SRIDHARAN R, ou=SRIDHARAN R, c=IN</small>	18/05/17
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