

VIJAYA BANK GENERAL REGULATIONS, 2003

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shareholders kept in computer floppies or diskettes under sub-section (2G) of section 3 of the Act and register of beneficial owners maintained by and depository under section 11 of the Depository Act, 1996 (22 of 1996). k) "Registrar" means the person appointed by the Bank for- 11) 111) iv) collecting applications from Investors In respect of an issue, Keeping a proper record of applications and monies received from Investors or paid to the seller of the securities. Assisting the Bank in- a) determining the basis of allotment of securities in consultation with the stock exchange, b) finalizing the list of persons entitled to allotment of securities, c) processing and dispatching allotment letters, refund orders or certificates and other related documents in respect of the issue, and such other function as assigned from time to time by the Bank. means Nationalised Banks (Management and Miscellaneous Provisions) Scheme, 1970/80. m) "Share" means share in the Share Capital of the Bank. Transfer Agent" includes: l) any person, who on behalf of the Bank maintains the record of the holders of securities issued by the Bank deals with all matters connected with the transfer and redemption of its securities, or 36 THE GAZETTE OF INDIA : EXTRAORDINARY [PART 41 a department or division (by whatever name called) of the Bank performing the activities referred in sub-clause (l) o) words and expressions used in Chapter III and not defined in these regulations but defined in the Depositories Act, 1996 (Act 22 of 1966), shall have the meaning respectively assigned to them in the Act or the Scheme. "2A(i) Except as provided in Clause (11) of regulation 67, the Board may constitute, as and when necessary, a committee consisting of the Chairman and Managing Director or in his absence Executive Director and two other directors as it may deem fit, for the purposes of these regulations: (ii) The Committee constituted under this regulation shall observe such rules of procedure as may be specified by the Board" CHAPTER 11 SHARES AND SHARE REGISTER 3. Nature of shares- The shares of Vijaya Bank, shall be movable property, transferable in the manner provided under these regulations* 4. Kinds of share capital: Preference Share Capital means that part of share capital i) of VIJAYA BANK which fulfills both the following conditions: A) as respects dividends, it carries a preferential right to be paid a fixed amount calculated at fixed rate, which may be either free of or subject to income tax and or will repayment of capital if a preferential right to be repaid the amount of the capital paid up or deemed to have been paid up, whether or not there is a Preferential right to the payment of either or both of the following amounts, namely:- a) any money remaining unpaid, in respect of amounts specified in clause (A) up to the date of winding up or repayment of capital b) any fixed premium or premium on any fixed scale; specified by the Board With the previous consent of the Central Government. "Equity Share Capital" means all share capital, which is not preference share capital "i) The expressions "Preference Share" and "Equity Share" will have the following meanings:- 37 5. Particulars to be entered in the register: i) iv) A share register shall be kept, maintained and updated in accordance with Sub-Section 2(F) of Section 3 of the Act. In addition to the particulars specified in sub-section 2(F) of Section 3 of the Act, such other particulars as the Board may specify shall be entered in the register. In the case of joint holders of any share, their names and other particulars required by sub-regulation - (i) Shall be grouped under the name of the first of such joint holders. Subject to the proviso of sub-section 2(D) of Sec.3 of the Act, a shareholder resident outside India may furnish to the Bank an address in India, and any such address shall be entered in the register and be deemed to be his registered address for the purposes of the Act and these regulations. 5A(l) The Bank shall, unless the register is in such form as in itself to constitute an index, keep an index, which may be in form of a card index of the names of shareholders and shall, within fourteen days after the date on which any alteration is made in the register of shareholders make the necessary alteration in the index, (ii) The index shall be kept with the register of shareholders

6. Control over shares and registers- Subject to the provisions of the Act and these regulations and such directions as the Board may issue from time to time, the register shall be kept and maintained at the Head Office of Vijaya Bank and be under control of the Board and the decision of the Board as to whether or not a person is entitled to be registered as a shareholder in respect of any share shall be final.

8. Parties who may not be registered as shareholders:- Except as otherwise provided by these regulations, a) persons who are not competent to contract shall not be entitled to be registered as a shareholder and the decision of the Board in this regard shall be conclusive and final. In case of partnership firms, shares may be registered in the names of the individual partners and no firm, as such, shall be entitled to be registered as a shareholder. Maintenance of share register in computer system, etc. i)

The particulars required to be entered in the share register under sub-section 2(F) of section 3 of the Act, read with those mentioned in regulation 5, shall be maintained under sub-section 2(G) of Section 3 of the data stored form of in the 38 ii) GAZETTE OF INDIA : EXTRAORDINARY

magneto-optical media by way of diskettes, floppies, cartridges or otherwise (hereinafter referred to as the "Media") In computers to be maintained at the Head Office and the back up at such location as may be decided from time to time by the Chairman and Managing Director Or any other official not below the rank of a General Manager designated in this behalf by the Chairman and Managing Director (hereinafter referred to as "the designated official") Particulars required to be entered in the share register under Sec.3(B) of the Act read with section 11 of the Depositories Act, 1996 shall be in the electronic



form in the manner and In the form as prescribed therein. The register 'n electronic form be maintained subject to such safeguards as stipulated fgr securing electronic records under Information Technology Act, 2000 (21 of 2000 Safeguards for protection of computer system; i) 11) The access to the system set out in Regulation 8(1) in which data Is stored shall be restricted to such persons including Registrars to an issue and/or share transfer agents as may be authorized in this behalf by the cnairman and Managing Director or the designated official and the passwords. If any , and the electronic security control systems snati De Kept connaential unaer the custody of the said persons. The access by the authorized persons shall be recorded

In logs by the computer system and such logs shall be preserved wth the omclals/persons designated in this behalf by the Chairman and Managing Director or the deslgneEed official. O' back-ups e Oft media at Intervals as may be specfled• from time to time by the Chairman and Managing Director or the designated official Incorporating the changes made In the register of shareholders. At least one of these copies -halt be

stored in a location other than the premises In wmcH the processing Is being done. This copy shall be stored in a fire proof environment with locking arrangement and at the requisite temperature. The access to the back ups In both the locations shall De restricted to persons authoi•lized In this behalf by the Chairman

and Managing Director or the designated official. The person so authorized shall record the access in a manual register kept at the locat10n. v) It shall be the duty of -the authorized persons to corhpore the data on, the back-ups With that on the computer system by using appropriate software to ensure corructness of the back-up. The result of this operation shall be recorded In the register maintained for the purpose. It shall be competent for the Chairman and Managing Director, by special or general order, to add or modify the Instructions, stipulations In regard to the safeguards to be observed In maintaining the register of the shareholders in the computer system wth due regard to the advancement of technology, and / or In the exigencies of situation or for any other relevant constderatton

10. Exercise of rights of joint holders:- if any share stands In the name of two or more persons, the person first named In the register shall, as regards voting, receipt of dividends, service of notices and ail or any other matters connected with "Vijaya Bank" except the transfer of shares, be deemed to be the•sole holder thereof

11. Inspection ot register: 1) The register shall, except when closed under Regulation 12, be open to Inspection of any shareholder, free of charge at the place where It is maintained during business hours subject to such reasonable restrictions as the Board may Impose, but so that not less than two hours in each working day shall be allowed for Inspection. Any shareholder may make extracts of any entry or computer prints free of charge or if he requires a copy of any part thereof, the s.me WII) be supplied to hjm on prepayments at the rate of Rs.S/• or at such rate as the Board may decide for every 1000 words or fractional part there of required to be. copied. Notwithstanding anything contained any duly authorized officer of the Government shall have IHE GAZETÆOFINDIA : EXTRAORDINARY the right to make a copy of any entry in the register or be furnished a copy of the register or any part thereof.

12.closlng of the Register: The Bank mat' after ensurine• compllance of the.appllcable guidelines and the listing agreement with the Stock Exchanges, and after giving not less than seven days previous notice by advertisement In at least two news papers arcuiatlng tn India, close the reolster of sharehoiaers for any period or periods not exceeding In 'the aggregate forty five days in each year, but not exceeding thirty days at any one time as shall, In its opinion, be necessary. 13.Share Certificates: i) iii) Each share certificate shall bear share certificate number, a distinctlve number, the number of shares in respect of which It Is Issued and the name of the shareholder Ro whom it is issued and It shall be in such form as may be specified by the Board. Every share certificate shall be under the common seal of the Bank in pursuance of a resolution ot the Board and be signed by two directors and some other offlcer not below the rank of scale 11 or the Company secretary. Provided that the signature of . the directors may be printed; engraved, Ilthographed or Impressed by such other mechanical process as the Board may direct. A signature so printed, engraved, lithographed or otherwise impressed shall be as valid as a signature in the proper handwriting of the signatory himself. No share certificate shall be valid unless and until It so signed. Share Certificates so signed shall be .valld and binding notwithstanding that, before the issue thereof, any person whose signature appears thereon may have ceased to be a person authorized to sign share certificates on behalf of the Bank

14. Issue of Share Certificates: i5Süii7y LO i' •nail be competent for the Board to issue the certificates on the basis of one certificate for every hundred shares or multiples thereof registered in

his name on any one occasion and one additional share certificate for the number of shares in excess there of but which are less than hundred.ii) If the number of shares to be registered is less than hundred, one certificate shall be Issued for all the holders. Iv) In respect of any share or share held jointly by several persons, the Bank shall not be bound to Issue more than one certificate and delivery of a certificate for a share to one of several joint holders shall be sufficient delivery to all such holders

15. Issue of new or duplicate Share Certificates: If any share certificate is worn out defaced, the Board or the Committee designated by it on production of such certificate may order the same to be cancelled and have a new certificate issued in lieu thereof. If any share certificate is alleged to be lost or destroyed, the Board or the Committee designated by it on such Indemnity with or without surety as the Board or the Committee thinks fit, and on publication in two news papers and on payment to Vijaya Bank, of its costs, charges and expenses: a duplicate certificate in lieu thereof may be given to the person entitled to such, lost or destroyed certificate

16. Consolidation and Sub-Division of shares: On a written application made by the share holder (s), the Board or the Committee designated by it may consolidate or sub divide the shares submitted to it for consolidation/ subdivision as the case may be and Issue a new certificate (s) in lieu thereof on payment to the Bank of its costs, charges and expenses of and incidental to the matter

17. Transfer of Shares: (i) Every transfer of shares of the Bank shall be by an Instrument Of transfer in form 'A' annexed hereto or in such other form as may be approved by the Bank from time to time and shall be duly stamped, dated and executed by or on behalf of the transferor and the transferee along with the relative share certificate.The instrument of transfer along with the share certificate shall be submitted to the Bank at its Head Office and the transferor shall be deemed to remain the holder of such shares until the name of the transferee is entered in the share register in respect thereof. Upon receipt by the Bank of an instrument of transfer along with a share certificate with a request to register the transfer, the Board or the committee designated by the Extraordinary Board shall forward the said instrument of transfer along with the share certificate to the and / or Share Transfer Agents for, purposes of verification that the technical requirements are complied with in their entirety. The Registrar and / or Share Transfer Agent shall return the instrument of transfer along with the Share certificate if any to the Transferee for resubmission unless the instrument of transfer is presented to the Bank, duly stamped and properly executed for registration and is accompanied by the certificate of the shares to which it relates and such other evidence the Board may require to show the title of the transferor to make such transfer. Explanation:- "Technical requirements means (a) Transfer deed shall be duly (b) Certificate number or distinctive number mentioned in the transfer deed shall tally with the share certificate; (c) Transferor's signature shall tally; (d) Transfer deed shall be witnessed" (iv) The Board or the committee designated by the Board shall, unless it refuses to register the transfer under regulation 19 hereinafter, cause the transfer to be registered. (v) Unless the transfer of shares is refused under regulation 19, the share certificate duly transferred shall be delivered to the transferee within sixty days from the date of lodging of the Instrument of transfer. 18. Power to suspend transfers: The Board or the Committee designated by the Board shall not register any transfer during any period in which the register is closed. 19. Board's right to refuse registration of transfer of shares: i). The Board may refuse transfer of any shares in the name of the transferee on any one or more of the following grounds, and on no other grounds: a) the transfer of shares is in contravention of the provisions of the Act or regulations made there under or any other law or that any other requirement under the law to registration of such transfer has not been complied with; b) the transfer of shares, in the opinion of the Board, is prejudicial to the interest of the Bank or to the public interest; c) the transfer of shares is prohibited by an order of court, Tribunal or any other authority under any law for the time being in force; d) an individual or company resident outside India or any company incorporated under any law not in force in India, or any branch of such company whether resident outside India, or not will on the transfer being allowed hold or acquire as a result thereof, shares of the Bank and such investment in the aggregate will exceed the percentage being more than 20% (twenty) of the paid up capital or as may be specified by the Central Government by notification in the Official Gazette. 11) The Board or Committee shall, after the instrument of transfer of shares of the Bank is lodged with it for the purpose of registration of such transfer form its opinion as to whether such registration ought or ought not to be refused on any of the grounds referred to in sub-regulation (D a) If it has formed the opinion that such registration ought to be so refused, effect such registration; and b) If it

has formed the opinion that such registration ought to be refused on any of the grounds mentioned in sub-regulation (i), intimate the same to the transferor and the transferee by notice in writing reasons for such refusal within 30 days from the receipt of the Transfer Form or within such period as may be laid down in the Listing Agreement with the concerned Stock Exchange

20. Transmission of shares in the event of death of insolvent etc.: i) The executors or administrators of a deceased shareholder in respect of a share or the holder of letter of probate or letters of administration with or without the will annexed or a succession certificate issued under part X of the Indian Succession Act, 1925, or the holder of any legal representation or a person in whose favour a valid instrument of transfer was executed by the deceased sole holder during the latter's lifetime shall be the only person who may be recognized by Vijaya Bank as having any title to such share. In the case of shares registered in the name of two or more shareholders, the survivor or survivors and on the death of the last survivor, his executors or administrators or any person who is the holder of letters of probate or letters of administration with or without will annexed or a succession certificate or any other legal representation in respect of such survivor's interest in the share or a person in whose favor a valid instrument of transfer of share was executed by such person and such last survivor during the latter's lifetime, shall be the only person who may be recognized by Vijaya Bank as having any title to such share. Vijaya Bank shall not be bound to recognize such executors or administrators unless they shall have obtained probate or letters of administration or succession certificate, as the case may be, from a court of competent jurisdiction. Provided, however, that in a case where the Board in its discretion thinks fit, it shall be lawful for the Board to dispense with the production of letters of probate or letters of administration or succession certificate or such other legal representation, upon such terms as to indemnify or otherwise as it may think fit. Any such person becoming entitled to a share in consequence of death of a shareholder and any person becoming entitled to a share in consequence of the insolvency, bankruptcy or liquidation of a shareholder shall upon production of such evidence as the Board may have the right: a) To be registered as a shareholder in respect of such shares. b) To make such transfer of such share as the person from whom he derived title could have made.

21. Shareholder ceasing to be qualified for registration— It shall be the duty of any person registered as shareholder, whether solely or jointly with another or others forthwith upon ceasing to be qualified to be so registered in respect of any share to give intimation thereof to the Board of Directors in this regard. "Explanation - For the purpose of this regulation, a shareholder may cease to be qualified for registration- (a) If he is a guardian of minor, on the minor attaining the majority: (b) If he is holding shares as a Kartha, on his ceasing to be Kartha"

22. Call Shares- The Board may, from time to time, make such calls as it thinks fit upon the shareholders in respect of the moneys remaining unpaid on the shares held by them, which are by the conditions of allotment not made payable at fixed times, and each shareholder shall pay the amount of every call so made on him to the person and at the time and place appointed by the Board. A call may be payable by installments.

23. Calls to date from resolution: A call shall be deemed to have been made at the time when the resolution of the Board authorizing such call was and may be made payable by the shareholders on the register on such date or at the discretion of the Board on such subsequent date as may be fixed by the Board.

24. Notice of Call- A notice of not less than thirty days of every call shall be given specifying the time of payment provided that before the time for payment of such call the Board may by notice in writing to the shareholders revoke the same.

25. Extension Of time for payment of call- The Board may from time to time and at its discretion, extend the time fixed for the payment of any call to all or any of the shareholders having regard to distance of their residence or some other sufficient cause, but no shareholder shall be entitled to such extension as a matter of right.

26. Liabilities of joint holders- The joint holders of a share shall be jointly and severally liable to pay all calls in respect thereof.

27. Amount payable at fixed time or by installments as calls, if by the terms issue of any share or otherwise any amount is payable at any fixed time or by installments at fixed times, every such amount or installment shall be payable as if it were a call duly made by the Board and of which due notice had been given and all the provisions herein contained in respect of the calls shall relate to such amount or installment accordingly

20. When interest on or installment payable- if the sum in respect of any call or installment is not paid on or before the day appointed for payment thereof, the holder for the time being or allottee of the share in respect of which a call or installment has been made, or the installment shall be due, shall pay interest on such sum at such rate as the Board may fix from the day from which the payment thereof,

to the time of actual payment, but the Board may at its discretion, waive payment of such Interest, wholly or in part. 29. Non payment of calls by shareholders- No shareholder shall be entitled to receive any dividend or to exercise any right of a shareholder until he shall have paid all calls for the time being due and payable on every share held by him, whether 'Jugly or jointly, with any person, together with interest and expenses as may be levied or charged

30. Notice on non-payment of call or Installment- If any shareholder fails to pay the whole or any part of any call or 'Installment- or any money due In respect of any shares either by way of principal or interest on or before the day appointed for the payment of the same, Vijay Bank may at any time there after during such time, as the call or Installment or any part thereof or other moneys remain unpaid or a judgement or decree in respect of there of* remains unsatisfied in whole or in part, serve a notice on such shareholder or on the person (if any) entitled to the share by transmission, requiring him to pay such call or installment or such part thereof or other moneys as remain unpaid together with any Interest that may have accrued and all expenses (legal or otherwise) that may have been paid or Incurred by Vijaya Bank by reason of such non-payment. 31. Notice of Forfeiture- The notice of forfeiture shall name a day not being less than fourteen days from the date of the notice and the place or places on and at which such' claim may be satisfied or such or other monies and such' interest and are to be paid. The notice, shall state that it is due on or before the time and at the place appointed for the share In respect of which the call was made or installment is payable will be liable to be forfeited

32. Share to be forfeited on default- If the requirements of any such as aforesaid are not complied with, any of the shares in respect of which such notice has been given may at any time thereafter for non-payment of all calls or installments, interest and expenses or the money due in respect thereof, be forfeited by resolution of the Board to that effect at its next meeting to be held after the expiry of the notice of forfeiture under regulation 31. Such forfeiture shall include all dividends declared in respect of the forfeited shares and not actually paid before the forfeiture. 33. Entry of forfeiture. in the register- When any share has been forfeited under regulation 32, any entry with the date thereof shall be made in the register. 34. Forfeited shares to be of Vijaya Bank and may be sold- Any share so forfeited shall be deemed to be the property of Vijaya Bank and may be sold, re allotted or otherwise disposed of to any person upon such terms and in such manner as the Board may decide. 35. Power to annul forfeiture- The Board may, at any time, before any share so forfeited under regulation 32 shall have been sold, reallocated or otherwise disposed of, annul the forfeiture thereof upon such conditions as it may think fit. 36. Shareholder liable to pay money owing at the time of forfeiture and interest- Any shareholder whose share have been forfeited shall, notwithstanding the forfeiture, be liable to pay and shall forthwith pay to Vijaya Bank, all calls, Installments, interest, expenses and other moneys owing upon or in, respect of such shares at the time for forfeiture with interest thereon from the time of forfeiture until payment at such rate as may be specified by the Board, and the Board may enforce the payment of the portion thereof. 37. Partial payment not to preclude forfeiture- Neither a judgement nor a decree in favor of Vijaya Bank for calls or monies due in respect of any shares nor any payment or satisfaction thereunder nor the receipt by Vijaya Bank of a portion of any money which shall be due from any shareholder from time to time in respect of any shares either by way of principal or interest nor any indulgence granted by Vijaya Bank in respect of payment of any money shall preclude the forfeiture of such shares under these regulations. 38. Forfeiture of share extinguishes all claims against the Bank - The forfeiture of a share shall involve extinction, at the time of forfeiture of all Interest In and all claims and demands against the Bank, in respect of the share and all other rights incidental to the share except only such of those rights as by these presents expressly waived. 39. Original shares null and void on sale, reissue, re allotment or disposal on being forfeited - Upon any sale, reissue, re allotment or other disposal, under the provisions of the regulations, the certificate(s) originally issued in respect of the relative shares shall unless the same shall on demand by the Bank have been previously surrendered to it by the defaulting member) Stand cancelled and become null and void and of no effect, the Board shall be entitled to issue a new certificate or certificates in respect of the shares to the person or persons entitled thereto. 40. Application of forfeiture provisions- The provisions of these regulations as to the forfeiture shall apply in the case of non-payment of any sum which by terms of issue of share become payable at a fixed time, whether on account of nominal value of the shares or by way of premium as if the same had been payable by virtue of a call duly made. 41. Lien on shares- i) The Bank shall have a first and paramount lien- a) On every

share (not being a fully paid share for all moneys (whether presently Payable or not) caned. or payable at a fixed time, In respect of that share; b) On all shares. (not being fully paid share) standing registered In the name of a single person, for all moneys presently payable by him or his estate to the Bank. c) Upon all the shares registered In the name of each person (whether solely or jointly with others) and upon the proceeds of sale thereof for his debts, liabilities and engagements, solely or jointly with any other person to or with the Bank, whether the period for the payment, fulfillment or discharge thereof shall have actually arrived or not and no equitable interest in any share shall be recognized by the Bank over its lien. Provided that the Board of Directors may at any time declare any share to be wholly or in part exempt from the provisions of this clause. on a share shall extend to all the Bank's lien, if any ii) dividends payable thereon.

42.Enforcing Lien by sale of shares- i) The Bank may sell, in such manner as the Board think fit any shares on which the company has a lien; a) if the sum In respect of which the lien exists is presently payable and b) After the expiration of fourteen days after a notice in writing stating and demanding payment of such part of the amount In respect of which the lien exists and is presently payable, has been given to registered 'hereholder the time being Of the share or the person entitled thereto by reason of his death or Insolvency. 11) To give effect to any such sale, 'the Board may authorize some officer to transfer the shares sold to the purchaser thereof. 43.Application of proceeds of sale of shares- The net proceeds of any sale of shares under regulation 42 after deduction of costs of such sale, shall be applied In or towards the satisfaction of the debt or 'liability In respect whereof the lien exists so far as the same is presently payable and the residue, If any, be paid to the shareholders or the person, If any, entitled by the transmission to the shares so sold. 44.Certificate of forfeiture: A certificate in writing under the hands Of any director, or Company Secretary or any other officer of the Bank not below the rank of Scale 11, duly authorized in this behalf, that the call In respect of a share was made and that the forfeiture of the share was made by a resolution of the Board to that effect, shall be conclusive evidence of the fact stated therein as against all the persons entitled to such shares. 45.Title of purchaser and allottee of forfeited share- Vijaya Bank may receive the consideration, if any given for the share any sale, re allotment or disposition thereof and the person to whom such share is sold, re allotted or disposed of may be registered as the holder of the share and shall not be bound to see the application of the consideration, If any nor shall his title to the share be affected by any irregularity or invalidity . In the proceedings in reference to the forfeiture, sale , re allotment or Other disposal of the share and the remedy of any person aggrieved by the sale shall be in damages only and against Vijaya Bank exclusively. 46.Service of a notice or document to shareholders: 1) Bank may serve- a -notice or a. document on any shareholder either personally or by ordinary post his registered address or If he has no registered address In India, at the address, if any, within India supplied by him to the Bank for giving of notice to him. 1i) Where a document or a notice is sent by post, the service of such document or notice shall be deemed to be effected by properly addressing, prepaying and posting a letter containing the document or notice; Provided that a shareholder has intimated to the Bank In advance that documents should be sent to him under a certificate of posting or by registered post, with or without acknowledgement due or by courier service or In an electronic mode and has deposited With the Bank a sum sufficient to defray the expenses of doing so, service of document or notice shall not be deemed to be effected unless it is sent In the manner intimated by the shareholder. And such service shall be deemed to have been effected in the case of a notice of a meeting at the expiration of forty eight hours after the letter containing the same is posted, and In any other case, at the time at which it would have been delivered in the ordinary course of post or electronic media as the case may be. A Of document news paper circulated in India shall be deemed to be duly served on the day on which the advertisement appears on every shareholder of the Bank who has no registered address in India. 2) [Pwm.—Sæ4] India has not supplied to the Bank an address-within India for giving of notice to him. A notice or document may be served by the Bank on the joint holder of a share by effecting service on the joint holder named first in the register In respect of the share and notice so' given shall be sufficient notice to all the holders of the said shares. A notice or a document may be served by the Bank on the persons entitled to a share upon death or in consequence of the insolvency of a shareholder by sending it through post In a prepaid letter addressed to them by name, or by the title of the representatives of the deceased, or assignees of the insolvent, or by any like description, at the address, if any, in India supplied for this purpose by the persons, claiming to be so entitled, or until such an address has been so supplied. , by serving the document

in any manner • In which it might have been served If the death or insolvency had not The signature to any notice to be given by VIJAYA BANK may be written or printed

CHAPTER 111 SECURITIES A QEEQSITORY 47 Agreement between a depository and the Bank - The Bank may enter into an agreement with one or more depository as defined In section 2(e) of the Depositories Act, 1996, to avail of the Its services in respect of securities Issued by the Bank

CHAPTER MEETING OF SHAREHOLDERS 56. Notice convening an Annual General Meeting: A notice convening an annual general meeting of the share holder signed by the Chairman & Managing Director or Executive Director or any officer of Vijaya Bank not below the rank of Scale VII or Company Secretary, shall be published at least twenty one clear days before the meeting in not less than two daily newspapers having wide circulation In India. Every such notice shall state the time, date and place of such meeting and also the business that shall be transacted at that meeting, and of such meeting be as specified by the Board, The meeting shall be held at the place of Head Office Vijaya Bank. 4] 57 .Extraordinary General Meeting: .1) The Chairman & Managing Director or In his absence the Executive Director of the Bank or in his absence any one of the directors of the Bank may convene an Extra Ordinary General Meeting of share holders if so directed by the Board, or on a requisition for such a meeting having been received either from the Central Government or from other share holders holding shares, carrying the aggregate, not less than ten percent of the total voting rights of all the share holders. li) The requisition referred In sub-regulation (i) shall state the purpose for which the Extra Ordinary General Meeting is required to be convened, but may consist of several documents like form each signed by gr more of requisitionists. iii) Where two or more persons hold any shares jointly, the requisition or notice calling a meeting, signed by one or some of them shall, for the purpose of this regulation have the same force and effect - it has been signed by all of them. Iv) The date, time and place of Extra Ordinary General Meeting shall be decided by the Board. Provided that the Extra Ordinary General Meeting convened on the requisition by . the Central Government or other Shareholder shall be convened not later than 45 days of the receipt of the requisition. v) If the Chairman & Managing Director or In his absence the Executive Director, as the case may be, does not convene a meeting required by sub-regulation (i) within the period stipulated in the proviso to sub-regulation (iv) the meeting may be called by the requisitionist themselves within three months from the date of the requisition, Provided that In this sub-regulation be deemed to prevent a meeting duly before the expiry Of period of three months aforesaid, from being adjourned to some day after the expiry of that period. Yi) A meeting called under sub-regulation (v) by the requisitionist shall be called in the same manner, as nearly as possible as that in which the other general meetings are called by the Board. 58. Quorum of General Meeting:- i) No business shall be transacted at any meeting of the share holders unless a Quorum of at least five share holders entitled to vote at such meeting In person are present at the commencement of such business. ii) If within half an hour after the time appointed for the holding of a meeting, a quorum is not present, in the case [PART II—SEC. 41 of a meeting called by a requisition of Shareholders other than the Central Government, the meeting shall stand dissolved. ili) In any other case if within half an hour after the time appointed for the holding of a meeting, a quorum is not present, the meeting shall stand adjourned to the same day in the next week, at the same time and place or to such other day and such other time and place as the Chairman may determine. If at the adjourned meeting a quorum is not present within half an hour from the time appointed for holding the meeting, the share holders who are present in person or by proxy or by duly authorized representative at such adjourned meeting shall be quorum and may transact the business for which the meeting was called. Provided that no annual general meeting shall be adjourned to a date later than the date Within which such annual general meeting shall be held in terms of Section 10A (1) of the Act and if adjournment of the meeting to the same day in the following week would have this effect, the annual general meeting shall not be adjourned but the business of the meeting shall be commenced within one hour, from the time appointed for the meeting if the quorum is present or immediately after the expiry of hour From that time and those share holders who are present in person or by proxy or by duly authorized at such form the quorum. i) b) Chairman at General Meeting: The Chairman & Managing Director or in his absence, the Executive Director or in his absence such one Of the Directors as may be generally or in relation to a particular meeting be authorized by the Chairman & Managing Director or in his absence, the Executive Director in this behalf, shall be the Chairman of the meeting and If the Chairman Managing Director or the Executive Director or any other Director authorized in this behalf is not present, the meeting may elect any other Director present to the

Chairman of the meeting. The Chairman of the general meeting shall regulate the procedure at general meetings and in particular shall have power to decide the order in which the share holders may address the meeting to fix a time limit for speeches, to apply the closure, when in his opinion, any matter has been sufficiently discussed and to adjourn the meeting. 60. 1) 61. i) 11) iii) iv) v) Persons entitled to attend general meetings: All Directors and Shareholders of Vijaya Bank, subject to the provisions of Sub-regulation (ii), be entitled to attend a general meeting. A share holder (not being the Central Government) or a Director, attending a general meeting shall for the purpose of identification and to determine his voting rights, be required to sign and deliver to the Bank a form to be specified by the Chairman containing particulars relating to: a) his full name and registered address b) the distinctive numbers of his shares c) where he is entitled to vote and the number of votes to which he is entitled in person or by proxy or as a duly authorized representative. Voting at General Meetings: At any general meeting, a resolution put to the vote of the meeting shall, unless a poll is demanded, be decided on a show of hands. Save as otherwise provided in the Act every matter submitted to a general meeting shall be decided by a majority of votes. Unless a poll is demanded under sub-regulation (i), a declaration by the Chairman of the meeting that a resolution on show of hands has or has not been carried either unanimously or by particular majority and an entry to that effect in the books containing the minutes of the proceedings, shall be conclusive evidence of the fact, without proof of the number or proportion of the votes cast in favour of, or against, such resolution. Before or on the declaration of the result of the voting on any resolution on a show of hands, a poll may be ordered to be taken by the chairman of the meeting of his own motion and shall be ordered to be taken by him on a demand made in that behalf by any share holder or share holders present in person or by proxy and holding shares in Vijaya Bank, which confer a power to vote on the resolution not being less than one fifth of the total voting power in respect of the resolution. The demand for a poll may be withdrawn at any time by the person or persons who made the demand. vi) viii) A poll demanded on a question of adjournment or election of chairman of the meeting shall be taken forthwith. A poll demanded on any other question shall be taken at such time not being later than forty eight hours from the time when the demand was made, as the Chairman of the meeting may direct. The decision of the Chairman of the meeting as to the qualification of any person to vote, and also in the case of poll, as to number of votes any person is competent to exercise shall be final. 61A Scrutineers at Poll. (1) where a poll is to be taken, the Chairman of the meeting shall appoint two scrutineers to conduct the vote, the poll and report thereon to him. (11) The Chairman of the meeting shall have the power; at any time before the result of the poll is declared, to remove a scrutineer from the office and to fill the vacancy in the office of the scrutineers arising from such removal or from any other (iii). Of the two scrutineers appointed under this regulation one shall always be shareholder (not being an officer or employee of the Bank) present at the meeting; provided that such a shareholder is available and willing to be appointed. 61B. Manner of taking poll and result thereof. (i) The Chairman of the meeting shall have power to regulate the manner in which a poll shall be taken. The result of the poll shall be deemed to be the decision of the meeting on the resolution on which the poll was taken.

62. Minutes of General Meetings: i) In Vijaya Bank shall cause the minutes of all proceedings to be in the books kept for the purpose. Any such minutes, if purporting to be signed by the chairman of the meeting at which the proceedings were held or by the chairman of the next meeting, shall be evidence of the proceedings. Until the contrary is proved, every general meeting in respect of the proceedings hereof minutes have been so made shall be deemed to have been duly called and held and all proceedings held thereat to have been duly held. On written request made by a shareholder for inspection of the minute book or for a copy of the minute of a specified meeting, the Bank shall allow the inspection or furnish the copy of the minute, as the case may be, to the shareholder.

CHAPTER V LIST OF DIRECTORS 63. Directors to be elected at General Meeting: A Director under clause (D of sub-section) (3) of Section 9 of the Act shall be elected by the shareholders on the register, other than the Central Government, from amongst themselves in the general meeting of Vijaya Bank. Where an election of a Director is to be held at any general meeting, the notice thereof shall be included in every such notice the notice convening the meeting. It shall specify the number of Directors to be elected and the particulars of vacancies in respect of which the election is to be held. 64. List of Shareholders: i) For the purpose of election of a Director under sub-regulation (i) of Regulation 63 of these regulations, a list shall be prepared of shareholders on the register by whom the Director is to be elected: ii) The list shall contain the

names of the shareholders, their registered addresses, the number and denoting numbers of shares held by them with the dates on which the shares were registered and the number of votes to which they will be entitled on the date fixed for the meeting or which the election will take place and copies of the list shall be available for purchase of at least three weeks before the date fixed for the meeting at a price to be fixed by the Board or the Management Committee, on application at the Head Office.

S5. Nomination of candidates for election: No nomination of a candidate for election as a Director shall be valid unless, (a) He is a shareholder holding not less than 100 (one hundred) shares in Vijaya Bank. (b) He is, on the last date for receipt of nomination, not disqualified to be a Director under the Act or under the Scheme. (c) He has paid all calls in respect of the shares of the Bank held by him, whether alone or jointly with others, on or before the last date fixed for the payment of the call. (d) The nomination is in writing signed by at least one hundred shareholders entitled to elect directors under the Act or by their duly constituted attorney, provided that a nomination by a shareholder who is a company may be made by a resolution of the Directors of the said company and where it is so made, a copy of the resolution certified to be a true copy by the Chairman of the meeting at which it was passed shall be dispatched to the Head Office of Vijaya Bank and such copy shall be deemed to be nomination on behalf of such company. (e) The nomination accompanies or contains a declaration signed by the candidate before a Judge, Magistrate, Registrar or Sub-Registrar of Assurances or other Gazetted Officer or an Officer of the Reserve Bank of India or any nationalized bank, that he accepts the nomination and is willing to stand for election, and that he is not disqualified either under the Act or the Scheme or these regulations from being a Director.

ii) No nomination shall be valid unless it is received with all the connected documents complete in all respects and received, at the Head Office of Vijaya Bank on a working day not less than fourteen days before the date fixed for the meeting.

SS. Scrutiny of nominations: Nominations shall be scrutinized on the first working day following the date fixed for receipt of the nominations and in case any nomination is not found to be valid, the same shall be rejected after recording the reason therefore. If there is only one valid nomination for any particular vacancy to be filled by election the candidate so nominated shall be deemed to be elected forthwith and his name and address shall be published as so elected. In such an event there shall not be any election at the meeting convened for the purpose and if the meeting had been called solely for the purpose of the aforesaid election, it shall stand cancelled.

\$7 11. III. In the event of an election being held, if valid nominations are more than the number of directors to be elected, the candidates polling the majority of votes shall be deemed to have been elected. A Director elected to fill an existing vacancy shall be deemed to have assumed office from the date following that on which he is, or is deemed to be elected.

67. Election Disputes: **u.iii.** If any doubt, or dispute shall arise as to the qualification or disqualification of a person deemed, or declared to be elected or as to the validity of the election of a Director, any person interested, being a candidate or shareholder entitled to vote at such election, may, within seven days of the date of the declaration of the result of such election, give intimation in writing thereof to the Chairman & Managing Director of Vijaya Bank and shall in the said intimation give full particulars of the grounds upon which he doubts or disputes the validity of the election. Or, receipt of an intimation under sub-regulation (i), the Chairman and Managing Director or in his absence, the Executive Director of Vijaya Bank shall forthwith refer such doubt or dispute for the decision of a Committee consisting of the Chairman and Managing Director or in his absence, the Executive Director and any two of the Directors nominated under clauses (b) and (c) of sub-section (3) of Section 9 of the Act. The Committee referred to in sub-regulation (ii) shall make such enquiry as it deems necessary and if it finds that the election was a valid election, it shall confirm the declared result of the election or if it finds that the election was not a valid election, it shall, within 30 days of the commencement of the enquiry, make such order and give such directions including the holding of a fresh election as shall in the circumstances appear just to the Committee. An order and direction of such committee in pursuance of this regulation shall be conclusive.

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68. Determination of voting rights; [PART III—Sec 4] subject to the provisions contained in section 3 (2E) of the Act, each shareholder who has been registered as a shareholder on the date of closure of the register prior to the date of a general meeting shall, at such meeting have one vote, on show of hands and in case of a poll shall have one vote for each share held by him. Subject to the provisions contained in Section 3(2E) of the Act, every shareholder entitled to vote as aforesaid, who not being a company, is present in person or by proxy or who being a company is present by a duly authorized representative, or by proxy shall have one vote on

a show of hands and In case of a POI! shall have one vote for each share held by him as stated herein above In sub-regulations (i). Explanation - For this chapter "Company" means anybody corporate. Shareholders of the Bank entitled to attend and vote at a general meeting shall be entitled to appoint another person (whether a shareholder or not) as his proxy to attend and vote instead of himself, but a proxy so appointed shall not have any right to speak at the meeting

69. Voting by duly authorized representative: A shareholder, being the Central Government or a Company, may by a resolution, as the case may be, authorize any of its officers or any other person to act as its representative at any general meeting of the shareholders and the person so authorised (referred to as a "duly authorized representative" in these regulations) shall be entitled to exercise the same powers on behalf of the Central Government or Company which he represents, as if he were an individual shareholder of Vijaya Bank. The authorization so given may be in favour of two persons in the alternative and in such a case any one of such persons may act as the duly authorized representative of the Central Government / Company. No person shall attend or vote at any meeting of the shareholders of Vijaya Bank as the duly authorized representative of a company unless a copy of resolution, appointing him as a duly authorized representative certified to be a true copy by the Chairman of the Meeting at which it was passed shall have been deposited at the Head Office of Vijaya Bank not less than four days before the date fixed for the meeting. 70. Proxies: iv, VI. vii. No Instrument of a proxy shall be valid unless, in the case of an individual shareholder, it is signed by him or by his attorney duly authorized in writing or in the case of joint holders, it is signed by the shareholder first named in the register or his attorney duly authorized in writing or in the case of the body corporate signed by its officer or an attorney duly authorized in writing. Provided that an instrument of proxy shall be sufficiently signed by any shareholder, who is, for any reasons, unable to write his name, if his mark is affixed thereto and attested by a Judge Magistrate, Registrar or Sub-Registrar of Assurances or other Government Gazetted Officer or an Officer of Vijaya Bank. No proxy shall be valid unless it is duly stamped and a copy thereof deposited at the Head Office of Vijaya Bank not less than four days before the date fixed for the meeting, together with the power of attorney or other authority (if any) under which it is signed or a copy of that power of attorney or other authority certified as a true copy by a Notary Public or a Magistrate unless such a power of attorney or the other authority is previously deposited and registered with Vijaya Bank. No instrument of proxy shall be valid unless it is in Form An Instrument of proxy deposited with Vijaya Bank shall be irrevocable and final. In the case of an instrument of proxy granted in favour of two grantees in the alternative, not more than one form shall be executed. The grantor of an instrument of proxy under this regulation shall not be entitled to vote in person at the meeting to which such instrument relates. No person shall be appointed as duly authorized representative or a proxy who is an officer or an employee of Vijaya Bank. : EXTRAORDINARY VIJAYA BANK FORM 'A' SHARE TRANSFER FORM (See sub regulation (i) of regulation 17) FOR THE CONSIDERATION stated below the the Transferor(s)" named do hereby transfer to the "Transferee(s)" named the shares specified below subject to the conditions on which the said shares are now held by the Transferor(s) and the Transferee(s) do hereby agree to accept and hold the said shares subject the condition aforesaid. Full name of the Company Name of the recognized stock Exchange where dealt in, if any. Description of Equity shares NO. in figures No. in words consideration (In Distinctive Nos. From To Corresponding Certificate Nos. Transferor(s) [Seiler(s)] Particulars Name(s) in full Regd. Folio No. Words) Signature(s) [Signature(s)] ATTESTATION I hereby attest the signature of the transferor(s) herein mentioned. Signature Name Address / Seal Signature of witness: Name and address Of the witness Transferee(s) Name(s) full [Buyer's Particulars: SIGNATURES Occupation 1

2. Address Transferee (s) existing Folio, if any, in same order of names----- ----- Dated this day of - Office Folio Specimen Signatures Of Transferor(s) Checked by:----- Signature tallied by: Entered in register of: Transfer No.-----, Approval date----- : EXTRAORDINARY Father's/Husband's name Value of stamps affixed Two thousand - Company Code 2, 3. -for Attestation: Attestation, where required, (Thumb impressions, marks, signature difference etc.) should be done by a Magistrate, Notary Public or special; executive Magistrate or a similar authority holding a public office and authorized to use the seal of his office or a member of a recognized Stock Exchange through whom the shares are introduced or manager of the transferor's Bank. NOTE: Names must be rubber stamped preferably in a straight line. Chronological order should be maintained. Broker's Clearing Number should

be stated when delivery is given by a Clearing Member Bank. Name of delivering Broker or Clearing Member----- POWER OF ATTORNEY/PROBATE/DEATH CERTIFICATE LETTERS OF ADMINISTRATION Registered with the Company (Signature (Not initials) of broker, Bank, Company or Stock Exchange Clearing House LODGED BY: FULL ADDRESS: SHARE CERTIFICATE TO BE RETURNED TO; (Fill in the name and address to which the certificates are required to be returned) Name & Address: Share of Transfer stamps: : EXTRAORDINARY VIJAYA BANK FORM OF PROXY L See sub-regulation (ii) of regulation 70) Folio tPARTU1—Sæ.41 (to be filled in by the shareholder) I/We resident of In the district of ----- in the state of being a shareholder/ shareholders of VIJAYA BANK hereby appoint resident In the district of In the state of or failing him, --in the state of - my/our proxy to vote for me/us and on my/our behalf at the of the shareholders of VIJAYA BANK to be held on the day of and at any adjournment thereof. Signed this-----day of---,,----- 20---- as Revenue Stamp K. JAYAKAR SHETTY , General Manager Prir*d M—r, or N" Demi-110064 PuN&d by of 100%.

