

**Functions:**

In furtherance of the above objects, the Bank may undertake any or all the following activities:

- (i) To organize survey and investigation for assessing the scope for the expansion of existing industries and establishment of new industries for the benefit of repatriates.
- (ii) To formulate plans for settlement of repatriates.
- (iii) To raise necessary funds for carrying out the objects of the Bank by borrowing or otherwise.
- (iv) To accept deposits from members, raising loans and refinance from the Banks/institutions.
- (v) To provide finance/extend loan facility to the members.
- (vi) To arrange for direct financing of the members by the commercial Banks and other financing agencies and provide necessary Bank Guarantees to them;
- (vii) To undertake such other activities as are conducive or incidental to the attainment of the main object of the Bank including all types of Banking activities, Merchant Banking, Hire Purchase, Leasing, Bills Discounting, Bridge Finance and marketing/distribution of insurance products (life & non-life) and services.
- (viii) To promote, establish and run subsidiary institutions, as prescribed.
- (ix) To undertake development of business by expansion of network of branches and takeovers/acquisitions/ amalgamations/mergers of other societies/institutions as decided by the Board.
- (x) To do and undertake any other activities and schemes as decided by Board of Directors from time to time.