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ART. XIV. The Capital Stock of the Bank shall be paid in at such times and in such instalments as the Board of Directors may from time to time order and direct, they taking care to give at least thirty days notice of the payment of each instalment: provided always, that one moiety of the Capital Stock be paid in within two years from the date of the Royal Charter pursuant to the terms thereof.

ART. XV. In case any subscriber or holder of stock shall fail to pay any Instalment due on his subscription for fifteen days after the time prescribed for payment thereof shall expire, the Board of Directors may order the same to be sold at Public Auction to the highest bidder after ten days notice, and shall account for the proceeds of the sale of such share or shares to such subscriber or holder after deducting all monies due on any instalments, and the charges attending such sale.

ART. XVI. The Board of Directors shall have full power and authority to make such rules and regulations for the management of the concerns of the Bank, and the Government and direction of the several officers thereof not inconsistent with the Royal Charter and the Bye Laws and Regulations of the Stockholders, as they shall from time to time think fit and necessary.

ART. XVII. The President and Directors shall have power at all times to establish forms of powers of Attorney for receiving dividends, and for the sale and transfer of stock warrants of transfer, and such forms of stock certificates and of transfer, as may from time to time be found necessary.