

## APPLICATION FORM FOR DEPOSITS



# GOVE FINANCE LIMITED

CIN : U65921TN1983PLC010029

Regd. Off : "Gove Building", 199, (Old No.144), Anna Road, Chennai - 600 002.

A.O. : India Garage Building, 3rd Floor, Old. 184, New.239, Anna Road, Chennai - 600 006.

Tel : 90030 33533 / 72990 82053, E-mail : pramila@vstmotors.com, website : www.govefinance.in



**Please Write in Block Letters & Tick in Appropriate Places**

Place :

Date :

1st Applicant's Name : Mr./Ms./Minor.....	D.O.B.....	M/F	Affix a latest Photograph with Signature (DO NOT STAPLE) Ignore if already submitted earlier
Father's Name : Mr./Ms./Minor.....	D.O.B.....		
2nd Applicant's Name : Mr./Ms./Minor.....	D.O.B.....	M/F	
Father's Name : Mr./Ms./Minor.....	D.O.B.....		
3rd Applicant's Name : Mr./Ms./Minor.....	D.O.B.....	M/F	
Father's Name : Mr./Ms./Minor.....	D.O.B.....		
Nominee : Mr./Ms./Minor.....	D.O.B.....	M/F	
NRI : Mr./Ms./Minor.....	D.O.B.....	M/F	

**ADDRESS OF THE APPLICANT**

.....

.....

.....

Mobile : ..... Pin Code.....

E-mail : .....

Amount of Deposit Rs. ....

Rupees (in words) .....

Amount Paid by  Cheque  Draft  Cash

Cheque Draft No. .... Date.....

Drawn on Bank ..... Branch.....

If Renewal, FDR/CDR No. .... Date .....

Referral Emp. Code ..... Name .....

TYPE OF DEPOSIT	FIXED	CUMULATIVE
12 Months	<input type="checkbox"/>	<input type="checkbox"/>
18 Months	<input type="checkbox"/>	<input type="checkbox"/>
24 Months	<input type="checkbox"/>	<input type="checkbox"/>
36 Months	<input type="checkbox"/>	<input type="checkbox"/>
48 Months	<input type="checkbox"/>	<input type="checkbox"/>

**PAYMENT OF INTEREST\***

Monthly  Direct

Tax not to be deducted  Tax to be deducted

PAN No..... Aadhaar No.....

Form 15G/15H enclosed  Yes  No  Not Applicable

**STATUS OF FIRST DEPOSITOR**

Resident Individual  Relative of Director

Director  Others

Shareholder  Non Resident Individual

Domestic Company  Foreign Company

**Occupation (Please tick correct box)**

Professional  Repayment of Deposit

Service  Sole / First Depositor

Business  Either or Survivor

Others  Former or Survivor

**KYC Documents:**

Ration Card  Bank Pass Book

Telephone Bill  Aadhaar Card

Passport  Voter ID

Driving Licence  Pan Card (Mandatory)

**DECLARATION**

- I/We declare that I/We have read the terms and conditions governing the acceptance of deposits by the company and I/We accept the same.
- I/We hereby declare that this amount of deposit with the Company is not out of funds acquired by me/us by borrowing or accepting deposits from any person.
- I/We declare that the first named depositor mentioned in our application is the beneficial owner of this deposit and he / she should be treated as payee for the purpose of deduction of tax under Section 194-A of the Income tax Act, 1961 and in case of non resident and under Section 195 of the income tax 1961.
- I/We have gone through the financial and other statements/particulars/representation furnished/made by the Company and after careful consideration I/we/am/are making deposit with the company at my own risk and violation

**Depositor Bank Particulars (Sole First Applicant)**

- Name of the Bank : .....
- Name of the Branch : .....
- Address of the Bank : .....
- IFSC Code : .....
- Bank A/c. No. : .....

\*Copy of the cancelled cheque need to be enclosed

**FOR OFFICE USE ONLY**

FDR / CDR No / Date .....

Rate of Interest .....

Maturity Date / Value .....

Temp. Receipt No. / Date.....

Verified by .....

**SIGNATURE OF APPLICANT/S**

(In case of Minor, Guardian to Sign)

(For deposit in Joint names both should sign here)

- .....
- .....
- .....

Depositors are strongly advised to have their accounts in joint names or use nomination  
 \* Tax will be deducted if the interest income exceeds Rs.5,000/- P.A.  
 Copy of PAN Card and KYC Proof (Duly Self Attested) of all Depositors are required for fresh deposits.

## TERMS AND CONDITIONS GOVERNING ACCEPTANCE OF DEPOSITS

- 1. MINIMUM DEPOSIT/ADDITIONAL DEPOSIT :**

All deposits (irrespective of the Schemes) received in same name or same order of names (in case of joint deposits) would be controlled in one deposit account. Deposit will be accepted/renewed in multiple of Rs.1,000/-subject to a minimum amount of Rs. 10,000/- per account.
- 2. FIXED DEPOSIT (Under Non-Cumulative Scheme)**
  - a. The minimum amount of fixed deposit is Rs.10,000/- with additions in multiples of Rs.1,000/-
  - b. Fixed deposit are accepted for a period of 12 months, 18 months, 24 months, 36 Months & 48 Months as detailed overleaf.
  - c. Monthly interest will be credited to Bank account every month
- 3. CUMULATIVE DEPOSIT (Under Cumulative Scheme)**
  - a. The minimum amount of Cumulative Deposit is Rs. 10,000/- with additions in multiples of Rs.1,000/-
  - b. Cumulative Deposit are accepted for a period of 12 months, 18 months 24 months, 36 Months & 48 Months as detailed overleaf.
  - c. The Company reserves the right to accept deposit under both schemes for 60 months terms
  - d. The actual rate of return under both the schemes are mentioned overleaf.
  - e. Interest rates are subject to change and the rate applicable will be the prevalent rate on the date of deposit.
- 4. SENIOR CITIZEN DEPOSIT SCHEME:**

To avail the benefit of additional rate of interest, the first depositor should have completed 60 years of age on the date of deposit/renewal. Proof of date of birth, must be submitted along with the application form
- 5. IDENTIFICATION OF DEPOSITORS :**

To comply with KYC (Know Your Customer) guidelines for NBFCs prescribed by the RBI (Reserve Bank of India), new depositors should provide a copy of any one of the following documents (which contains the photograph of the concerned depositor/s) for identification and proof of residential address (not more than 2 months old)

(i) Passport	(ii) Voters Identity Card
(iii) Driving Licence	(iv) Aadhaar Card

In case the address mentioned in the above documents differs from the present address a copy of anyone of the following documents should be furnished for proof of residential address which is not more than 2 months old.

(a) Telephone bill	(b) Bank account statement
(c) Letter from any recognised public authority	
(d) Electricity Card	(e) Letter from employer

Photograph needs to be submitted at the time of placing of fresh deposit by the new depositors. In case the depositor has already submitted the same, then it need not be provided again.
- 6. NON-RESIDENT DEPOSITS:**

Deposits from Non-Resident Indians are accepted by cheques issued from their Non Resident Ordinary(NRO) bank account on non-repatriation basis provided that the amount deposited with the company does not represent inward remittance or transfer from NRE/FCNR(B) accounts in to the NRO account A declaration as above from the depositor as provided on page 5 and other documents have to be produced to the company, each time a deposit is made, together with the application for the deposit.
- 7. FATCA-CRS INSTRUCTIONS:**

(Foreign Account Tax Compliance Act-Common Reporting Standards): In compliance with the regulations of Government of India, depositors are required to provide their additional information / certification/documentation as and when sought by the company. Depositors (including joint holders/guardian/POA holders) are required to refer and mandatorily fill FATCA-CRS details which are part of this application form.

In certain circumstances the company may be obliged to share information on the Depositor's account with the relevant authorities. Depositors are required to inform the company promptly whenever there is a change in the status/information already provided to the company.
- 8. CENTRAL KYC REGISTRY :**

Depositor(s) are requested to share the CKYC number if already allotted, for us share the information to Central KYC Registry as per RBI Guidelines.
- 9. HUF DEPOSITS :**

HUF Deposits will be accepted subject to production of necessary documents as required under the procedure laid down by the Company.
- 10. PAYMENTS**

Cheques / Drafts crossed \*AC Payee\* shall be drawn separately for fixed deposit and cumulative deposit in favour of "Gove Finance Limited". Drafts should be payable at any Bank in Chennai / Bangalore.
- 11. JOINT DEPOSIT**

In the case of deposit in joint names, all correspondence will be addressed to the person whose name appears first on the application form. All cheques for interest payment and repayment of deposits will be drawn in favour of the first named depositor.
- 12. INCOME-TAX**
  - a. Income-tax in terms of the provision of the Income Tax Act 1961 will be deducted from the interest payable / credited in account.
  - b. In the case of Cumulative Deposit the maturity value may vary if tax is deducted at source.
  - c. Non-Assessee are requested, to furnish Form 15G/15H in prescribed form along with their PAN No for non-deduction of tax at source. The depositor is presumed to be aware of the penal provisions of the said act in case false declaration and the company will in no way be responsible for such false declarations made by the depositors.
- 13. RENEWALS**
  - a. Deposit can be renewed by discharging the deposit receipt on the reverse (without revenue stamp) and accompanied by Renewal application form duly filled in and signed by sole/joint depositor(s) which should be submitted to the Company on or before the maturity date.
- b. A deposit can also be renewed for a higher multiple of Rs. 1,000/- by adding the difference amount. Such consolidation can be done only on the date of maturity. Therefore, the necessary remittance should reach the company atleast one day before the date of maturity.
  - c. A deposit can also be renewed for lower multiple of Rs.1,000/- and in that case balance amount will be repaid by way of cheque / DD as the case maybe.
- 14. LOAN ON DEPOSIT**

Loan will be permitted on deposit upto 75% of the deposit amount after a period of 3 months from the date of deposit carrying interest 2% above the interest payable on such deposit. Interest on loans will be recovered monthly in the case of Fixed Deposit and recovered out of the maturity value in the case of cumulative deposit.
- 15. REPAYMENTS**
  - a. For repayment of deposit on maturity, the Deposit Receipt has to be surrendered duly discharged on Re.1/- revenue stamp. In the case of Former or Survivor deposit, discharge has to be made by 1<sup>st</sup> depositor. However, in the case of Either or Survivor deposit, either depositor can give the discharge.
  - b. Withdrawal before maturity will be permitted under special circumstances and rates of interest allowed in such cases will be as per the Rules and Directives of the Reserve Bank of India in force (refer the current RBI Directions overleaf.) Where a deposit held in joint names is sought to be prematurely withdrawn, the relative Term Deposit Receipt should be discharged by both depositors.
  - b. Repayment of deposits will be made by 'Crossed Account Payee Cheques' for depositors at Chennai and by Demand Drafts for outstation depositors & through electronic mode.
  - d. Payment of interest / repayment of deposits falling due on a day when the Company is not working due to holiday or otherwise will be made on the next working day
  - e. In case of non-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositors may approach the Southern Region Bench of Company Law Board, whose full address is 3rd floor, Corporate Bhawan (UTI Building) No.29, Rajaji Salai, Chennai - 600001.
  - f. Any deposit which remains unclaimed and unpaid for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" established by the Central Government under Section 125 of the Companies Act, 2013.
- 16. GENERAL**
  - a. Interest will cease from the due date of the deposit if withdrawals is made after that date or if the deposit is not renewed on or before the date of maturity.
  - b. In the event of the death of the first joint depositor, on receipt of death certificate, the survivor will be recognised as the sole depositor for all purposes and all correspondence, payment of interest and repayment of deposit will be made to him/her. The company shall be discharged from all liabilities by transferring the deposit absolutely in favour of the survivor.
  - c. Deposit receipts are not transferable.
  - d. The Company will not recognize any lien, charge or other encumbrance on the deposit.
  - e. Depositors are requested to intimate any change of address and instructions regarding interest remittance to reach us at least 15 days before the next interest payment is due.
  - f. In the event of loss of deposit receipt, and / or cheques, the Company may, at its discretion issue a duplicate receipt/cheques subject to compliance by the depositor with such terms and conditions including indemnity as the Company may stipulate. All expenses incurred by the Company in the connection will be borne by the depositors).
  - g. Application can be had from the Registered Office of the Company and Administrative Office.
  - h. All correspondence with regard to Deposits should be made to the Registered Office of the Company at No. New No. 199, Old No. 144, Anna Road, Chennai - 600 002.
  - i. The financial position of the company as disclosed and the representations made in application form are true and correct and the company and its Board of Directors are responsible for the correctness and veracity thereof.
  - j. The company is having a valid certificate of Registration No.A-07.00365 dt. 23.03.2016 issued by the Reserve Bank of India under Sec 45-1A of the Reserve Bank of India Act, 1934, However, the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits / discharge of liabilities by the company.
  - k. In case of deficiency of the Company in servicing its deposit the depositor may approach the District level Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the National Consumers Disputes Redressal Forum for relief.
  - l. The total amount of exposure (aggregate dues) to company with same group or other entities-in which Directors are holding substantial interest as on 31.3.2023 is NIL.
  - m. The Company reserves the right to alter or amend without notice any or all the terms and conditions stipulated above without assigning any reason thereof.
  - n. The acceptance, renewal and repayment of deposit and interest payment are subject to directions of Reserve Bank of India issued from time to time and are subject to jurisdiction of Chennai only.
  - o. **The public deposit solicited by the company are not" Insured"**



# GOVE FINANCE LIMITED

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A.O. : India Garage Building, 3rd Floor, Old. 184, New.239, Anna Road, Chennai - 600 006.

Tel : 90030 33533 / 72990 82053, E-mail : pramila@vstmotors.com, website : www.govefinance.in



## DEPOSIT SCHEMES ( as on 13.09.2023)

CUMULATIVE SCHEME					NON CUMULATIVE SCHEME		
PERIOD	MINIMUM DEPOSIT* Rs.	INTEREST % PA	MATURITY AMOUNT	ANNUAL YIELD**	PERIOD	MINIMUM DEPOSIT* Rs.	INTEREST % PA
12 Months	10,000	8.25	10,857	8.57	12 Months	10,000	8.25
18 Months	10,000	8.50	11,355	9.03	18 Months	10,000	8.50
24 Months	10,000	8.75	11,905	9.52	24 Months	10,000	8.75
36 Months	10,000	9.00	13,086	10.29	36 Months	10,000	9.00
48 Months	10,000	9.25	14,457	11.14	48 Months	10,000	9.25
***For Senior Citizen					***For Senior Citizen		
12 Months	10,000	8.75	10,911	9.11	12 Months	10,000	8.75
18 Months	10,000	9.00	11,440	9.60	18 Months	10,000	9.00
24 Months	10,000	9.25	12,024	10.12	24 Months	10,000	9.25
36 Months	10,000	9.50	13,283	10.94	36 Months	10,000	9.50
48 Months	10,000	9.75	14,747	11.87	48 Months	10,000	9.75

\*\* COMPOUNDED MONTHLY

\*ADDITIONS IN MULTIPLES OF Rs.1,000/-

\*\*\* Completed the age of 60 years on the date of deposit

### HIGHLIGHTS :

- Outstation cheques will be accepted AT PAR
- Under Cumulative Scheme, interest compounded monthly at the above rates per annum and will be credited to the depositor's ledger on 31st March every year.
- Under Non-Cumulative Scheme, monthly interest will be credited to the bank accounts through National Electronic Fund Transfer (NEFT).
- Nomination: In terms of the provisions of Sec.45QB of Reserve Bank of India Act, 1934, depositors may nominate one person to whom, in the event of death of the depositor/s, the amount of deposit may be returned. Prescribed Rules and Forms can be had on request.
- Interest exceeding Rs.5,000/- per annum will be subject to deduction of tax at source in accordance with the Income Tax Act read with the relevant rules.
- Loans on deposits upto 75% of the Deposit amount carrying interest at 2% above the interest rate payable on such deposits will be permitted only after 3 months from the date of deposits.
- The Company reserves the right to accept deposit for 60 months tenure
  - Identification of Depositors  
To comply with "Know your customer" guidelines for NBFC's prescribed by the Reserve Bank of India, new depositors should provide a copy of any one of the following documents for identification and proof of residential address.  
(1) Passport (2) PAN Card with address proof (3) Voters Identity card (4) Driving License (5) Ration Card (6) Aadhaar Card In case the address mentioned in the above documents differs from the present address a copy of any one of the following documents should be furnished for proof of residential address.  
(1) Telephone Bill (2) Bank a/c statement (3) Letter from any recognized public authority (4) Electricity Card (5) Letter from employer  
The above requirement will also be applicable for an existing first named depositor who has still not complied with the above requirement. In the absence of the above, the company will not be able to process the application for deposit / renewal.
- The total amount of exposure (aggregate dues) to Companies within same group or other entities in which Directors are holding substantial interest as on 31.03.2023 is 500.00 Lakhs
  - Deposits solicited are not insured.
  - The Company is having a valid certificate of Registration dated March 23, 2016 issued by the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. However, RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayments of deposits/ discharge of the liabilities by the company.
- Repayments :
  - For repayment of deposit on maturity the Deposit Receipt has to be surrendered duly discharged on Re.1/- revenue stamp with instructions for repayment. In the case of Former or Survivor deposit, the discharge has to be made by the first named depositor only, during his life time. However, in the case of either or Survivor Deposit, either depositor can give the discharge.
  - Prematurity Payment (PMP)  
The Company reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. Where a deposit is so allowed to be prematurely withdrawn the related deposit receipt must be discharged by all the depositors. As per the Directions of the Reserve Bank of India, currently in force for prematurity payment (PMP):

Upto 3 months from the date of deposit /renewal (Lock-in-period)	No repayment (Not applicable in case of premature repayment in the event of death of the depositor**)
After 3 months but before 6 months	No Interest*
After 6 months but before the date of maturity	The interest payable shall be 2 percent lower than the interest rate applicable to a deposit for the period for which the deposit has run or if no rate has been specified for that period, then 3 percent lower than the minimum rate at which deposits are accepted by the Company*

\*\* Premature payment can be made without interest in the case of death of a depositor.

\* The above Rates are also applicable for Prematurity Payment (PMP) in the case of death of a depositor.

Electronic mode for PMP will be drawn only in favor of the first depositor.

- Repayment of deposit will be made by electronic mode for depositors.
- Payment of Interest/repayment of deposit falling due on a day when company is not working due to holiday or otherwise will be made on the next working day.
- In case of non-re-payment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Southern Regional Bench of Company Law Board whose full address is 3rd Floor, Corporate Bhawan (UTI Building) No.29, Rajaji Salai, Chennai – 600 001.
- Any deposit which remains unclaimed and unpaid for a period of seven years from the date it becomes due for payment will be transferred to "The Investor Education and Protection Fund" established by the Central Government under Section 125 of the Companies Act, 2013.

Application can be had from the Registered Office of the Company and its branches. Deposits are accepted subject to the directions issued by the Reserve Bank of India under Non-Banking Financial Companies (RBI) Directions, 1977 as amended from time to time.

### 10. RENEWALS

- Deposit can be renewed by discharging the deposit receipt on the reverse (without revenue stamp) and accompanied by Renewal application form duly filled in and signed by sole/joint depositor(s) which should be submitted to the Company on or before the maturity date.
  - A deposit can be renewed for a higher multiple of Rs.1,000/- by adding the differential amount. Such consolidation can be done only on the date of maturity.
  - A deposit can also be renewed for lower multiple of Rs.1,000/- and in that case balance amount will be repaid by way of Cheque/DD as the case may be.
- It is hereby informed that in case of any deficiency of the Company in servicing the deposit, the depositor may approach the National Consumers Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum, for relief.
  - The financial position of the company as disclosed and the statements made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof.

**PARTICULARS REQUIRED TO BE SPECIFIED AS PER THE PROVISIONS OF NON-BANKING FINANCIAL COMPANIES ACCEPTANCE OF PUBLIC DEPOSITS (RESERVE BANK DIRECTIONS, 2016 AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977**

A. Name of the Company	GOVE FINANCE LIMITED
B. Date of incorporation of the Company	12th May, 1983
C. Business carried on by the company and its subsidiaries with the details of branches or units, if any	NBFC - Investment & Credit Company (NBFC- ICC)
BRANCHES	BANGALORE AND PONDICHERRY
SUBSIDIARY	NIL
D. Brief Particulars of the Management of the Company	The Company is managed under the overall control and supervision of the Board of Directors.
E. Names, Addresses and Occupations of Director	

Name	Address	Occupation
Mr.V.K.Surendra Director DIN: 00459069	Gowkulam,2, Sankey Road, High Grounds, Bangalore - 560 052	Company Director
Dr.B.S.Santhavadanan Director, DIN: 00471486	9, Anusuya Avenue, Ormes Road, Kilpauk, Chennai – 600 010.	Company Director
Mr.V.S.Arun Managing Director DIN: 01617103	Gowkulam, 2, Sankey Road, High Grounds, Bangalore – 560 052	Company Director
Mrs.Archana Rajkumar Director DIN: 09276863	No.B1101, Radiance Mandarin, 200 Feet Road, Oggiam, Thuraipakkam, Chennai – 600 097.	Company Director

f & g) F & G. Profits of the Company before and after making provisions for tax and dividends declared by the company for the three financial years immediately preceding the date of the advertisement.

Year Ended	Profit before tax Rs.	Profit After tax Rs.	Divided declared on equity shares %
31.03.2021	131.66	113.98	NIL
31.03.2022	191.28	155.29	25
31.03.2023	528.89	417.45	25

f & g) Profits of the Company before and after making provisions for tax and dividends declared by the company for the three financial years immediately preceding the date of the advertisement.

(Rs. in lakhs)

Particulars	AS AT 31.03.2023	AS AT 31.03.2022
<b>A. EQUITY AND LIABILITIES</b>		
<b>1. Shareholders Funds</b>		
(a) Share Capital	50.00	50.00
(b) Reserves and Surplus	3,676.80	3,271.85
	<u>3,726.80</u>	<u>3,321.85</u>
<b>2. Non-current Liabilities</b>		
(a) Long term borrowings	1,830.10	1,175.62
(b) Other long term liabilities	32.51	27.29
(c) Long term provisions	42.70	43.70
	<u>1905.31</u>	<u>1246.61</u>
<b>3. Current Liabilities</b>		
(a) Short term borrowings	1,248.82	1,229.72
(b) Trade Payables		
(i) Total outstanding dues to micro enterprise and Small enterprise	-	-
(ii) Total outstanding dues of creditors other than Micro enterprise and small enterprises	29.53	1.17
(c) Other current liabilities	174.73	247.31
(d) Short term provisions	1.73	1.31
	<u>1,454.81</u>	<u>1,479.51</u>
<b>TOTAL</b>	<u>7,086.92</u>	<u>6,047.97</u>

**B. ASSETS**

<b>1. Non Current Assets</b>		
(a) Property, Plant and Equipment and intangible assets		
(i) Property, Plant and Equipment	11.72	17.29
(b) Non-current investments	604.73	738.80
(c) Deferred Tax Assets (Net)	17.87	18.88
(d) Long term receivables under financing activities	3383.50	1671.20
(e) Long term loans and advances	21.72	7.93
(f) Other non current assets	46.29	25.21
	<u>4085.83</u>	<u>2479.31</u>
<b>2. Current Assets</b>		
(a) Current Investments	-	1525.69
(b) Cash and cash equivalents	344.58	529.51
(c) Short term receivables under financing activities	2654.34	1489.51
(d) Short term loans and advances	3.30	9.20
(e) Other current assets	7.87	14.75
	<u>3001.09</u>	<u>3568.66</u>
<b>TOTAL</b>	<u>7086.92</u>	<u>6047.97</u>

Brief particulars of Contingent Liabilities	As at 31.03.2023 (Rs. in Lakhs)	As at 31.03.2022 (Rs. in Lakhs)
Provision not made for taxes in respect of which appeals are pending	8.95	8.95
Commitment : Uncalled liability on shares partly paid	NIL	2.56

- i) a) The amount which the Company can raise by way of deposits including the specified borrowings under the RBI directions: Rs 5,561.71 Lakhs as per latest audited balance sheet.  
b) Aggregate of deposits actually held by the Company as on 31.03.2023 is Rs.2,580.92 Lakhs

Public Deposits Rs.2,488.48 lakhs  
Exempted Deposits Rs.92.44 lakhs

j) The company has no overdue deposits other than unclaimed deposits

k) The Company hereby declares:

- That it has complied with applicable provisions of RBI Directions.
- That the compliance with the directives does not imply that repayment of deposits is guaranteed by the Reserve Bank of India and
- That the deposits accepted by the Company are unsecured and rank paripassu with other unsecured liabilities.
- The company is not in default in the repayment of deposits or interest thereon.

This advertisement is issued under the authority and in the name of Board of Directors of the Company, the text of which was approved by them on 13th September, 2023 and a copy of it has been submitted to Reserve Bank of India, Chennai.

By Order of the Board  
For **Gove Finance Limited**  
**Arun Vellore Surendra**  
Managing Director  
DIN: 01617103

Place : Chennai  
Date : 13.09.2023

**FATCA-CRS DETAILS**

Mandatory for all Transactions - Fresh / Renewals / Payments

Deposit A/C No :

**PART I - Please fill up the following information (by all applicant(s) / Guardian / POA holder)**

Category	First Applicant		Second Applicant		Third Applicant	
	Yes	No	Yes	No	Yes	No
1. Are you a Tax Resident of a Country other than India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Is your Country of Birth / Citizenship other than India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Is your Residential address / Mailing address other than in India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Is your Telephone / Mobile No. other than in India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Is the PoA holder I person to whom signatory authority is given covered under any of the categories 1,2,3 or 4 above?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Is any Hold mail / In Care of address given having indication of any country other than India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Is there any Standing instruction given having indication of any country other than India?*	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
* If "YES" please provide the Country Name						

**PART II**

**Please Note :**

- a. In case, for all the parameters in Part I above, the option marked is "NO" (i.e., country mentioned by you is India), please proceed to Part III for signature.
- b. In case, for any of the Parameters in Part I above the option marked is "YES" (i.e., the country mentioned by you is not india) please provide the Tax Payer Identification Number (TIN) of functional equivalent as issued in the specific country in the table below:

Category	First Applicant	Second Applicant	Third Applicant
Tax Payer Identification Number (TIN or Functional equivalent ##)			
Identification Type			
Country of Issue			

## Mandatory with documentary proof.

- c. In case, for any of the parameters in Part I above the option marked is "YES" (i.e., the country mentioned by you is not India) and you do not have Taxpayer Identification Numbers I functional equivalent, please provide documentary proof in support of your residency or Citizenship in India.

Document proof submitted (please tick document being submitted)

- Passport  
  Election Id Card  
  PAN Card  
  Driving License  
  UDAI  
  Letter NREGA Job Card  
  Govt. Issued ID Card

**Part III - Depositors Declaration (Applicable for all Depositors)**

I/We certify that :

- (i) I/We have read and understood the FATCA-CRS Terms and Conditions and here by accept the same
- (ii) All the particulars (including Taxpayer identification Number) given hereby are true, correct and complete to the best of My/Our knowledge and belief.
- (iii) I/We shall submit a new form to Gove Finance Ltd. within 30 days if any information or certification in this form becomes incorrect/changed.
- (iv) I/We agree that as may be required by regulators Gove Finance Ltd. may be required to report, My/Our details to such regulators or close or suspend my/Our account without any obligation of advising me/us of the same.
- (v) I/We understand that Gove Finance Ltd. is relying on this information for the compliance of FATCA/CRS and agree not to hold Gove Finance Ltd., their employees, authorised agents, service providers, liable for any consequences/losses/costs/damaged in case of any of the above particulars being false, incorrect of incomplete or in case of my/our not intimating /delay in intimating any changes to the above particulars.
- (vi) I/We agree to indemnify Gove Finance Ltd. in respect of any false, misleading, inaccurate and incomplete information regarding my/our "U.S. person" status I or other Country Residential status or in respect of any other information as may be required under applicable tax laws.
- (vii) I/We certify that: a. I/We is (i) an applicant taxable as a US Person under the laws of the United States of America ("U.S.") or any state or political subdivision thereof or therein, including the District of Columbia of any other states of the U.S., (ii) an estate the income of which is subject to U.S. federal income tax regardless of the source thereof. (This clause is applicable only if the depositors is a US Person/Citizen) b. I/We is an applicant taxable as a tax resident under the laws of country outside india. (This clause is applicable only if the depositors is a Tax resident outside India.)

First Depositor Signature

Second Depositor Signature

Third Depositor Signature

Date :

Place :

## FIRST DEPOSITOR (KYC Form)

Mr/Mrs/Miss/M/s. Name

Gender M/F/T  Date of Birth (Mandatory)

Father's  Spouse's  Guardian's Name

Age :

Mother's Name

Place of Birth  Country of Birth :

PAN :  Pl. Provide self-Attested copy)

Annual Income Below 2 lacs  2 Lacs < 5 Lacs  5 Lacs < 10 Lacs  10 Lacs < 25 Lacs  25 Lacs < 50 Lacs  
 50 Lacs < 1 Crore  1Crore & Above

Occupation : Service ( Private Sector  Public Sector  Govt. Sector) Others(  Professional  Self Employed  
 Retired  Housewife  Student)  Business  Not Categorised

Qualification : \_\_\_\_\_ Nature of Business : \_\_\_\_\_ Marital Status :  Unmarried  Married  Others

Please tick  if applicable to you  Politically Exposed Person (PEP)  Relative of PEP  Not applicable

Proof of Identity & Permanent Address (Please attach self-attested copy of any one of the following Officially Valid Documents(OVD) and carry original document for verification)

a) Aadhaar No :  d) Voter ID Card No.

b) Passport No :  Expiry Date :  e) NPR Card No.

c) Driving Licence No.  Expiry Date :  f) NREGA Job Card.

Permanent Address

City :  District :  State :  Pin code

Mobile :  E-mail :

Correspondence Address: Please submit self-attested copy of Utility Bills (Electricity, Gas, Telephone, Post- paid Mobile) which is not more than 2 months old or any other document acceptable.

Overseas Address (Mandatory in case of Non-Resident Individuals)

CKYC NUMBER:

I have gone through declaration in page 5 & agree for the same.\*

First Depositor Signature

## SECOND DEPOSITOR (KYC Form)

Mr/Mrs/Miss/M/s. Name

Gender M/F/T  Date of Birth (Mandatory)

Father's  Spouse's  Guardian's Name

Age :

Mother's Name

Place of Birth  Country of Birth :

PAN :  Pl. Provide self-Attested copy)

Annual Income Below 2 lacs  2 Lacs < 5 Lacs  5 Lacs < 10 Lacs  10 Lacs < 25 Lacs  25 Lacs < 50 Lacs  
 50 Lacs < 1 Crore  1Crore & Above

Occupation : Service ( Private Sector  Public Sector  Govt. Sector) Others(  Professional  Self Employed  
 Retired  Housewife  Student)  Business  Not Categorised

Qualification : \_\_\_\_\_ Nature of Business : \_\_\_\_\_ Marital Status :  Unmarried  Married  Others

Please tick  if applicable to you  Politically Exposed Person (PEP)  Relative of PEP  Not applicable

Proof of Identity & Permanent Address (Please attach self-attested copy of any one of the following Officially Valid Documents(OVD) and carry original document for verification)

a) Aadhaar No :  d) Voter ID Card No.

b) Passport No :  Expiry Date :  e) NPR Card No.

c) Driving Licence No.  Expiry Date :  f) NREGA Job Card.

Permanent Address

City :  District :  State :  Pin code

Mobile :  E-mail :

Correspondence Address: Please submit self-attested copy of Utility Bills (Electricity, Gas, Telephone, Post- paid Mobile) which is not more than 2 months old or any other document acceptable.

Overseas Address (Mandatory in case of Non-Resident Individuals)

CKYC NUMBER:

I have gone through declaration in page 5 & agree for the same.\*

Second Depositor Signature

## THIRD DEPOSITOR (KYC Form)

Gender M/F/T Date of Birth (Mandatory)

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Age :

Mr/Mrs/Miss/M/s.

Name

Father's  Spouse's  Guardian's Name

Mother's Name

Place of Birth 



 Country of Birth :

PAN : 



 Pl. Provide self-Attested copy)

Annual Income Below 2 lacs  2 Lacs < 5 Lacs  5 Lacs < 10 Lacs  10 Lacs < 25 Lacs  25 Lacs < 50 Lacs  50 Lacs < 1 Crore  1Crore & Above

Occupation : Service ( Private Sector  Public Sector  Govt. Sector) Others(  Professional  Self Employed  Retired  Housewife  Student)  Business  Not Categorised

Qualification : \_\_\_\_\_ Nature of Business : \_\_\_\_\_ Marital Status :  Unmarried  Married  Others

Please tick  if applicable to you  Politically Exposed Person (PEP)  Relative of PEP  Not applicable

Proof of Identity & Permanent Address (Please attach self-attested copy of any one of the following Officially Valid Documents(OVD) and carry original document for verification)

a) Aadhaar No. : <table border="1" style="display: inline-table; width: 280px; height: 20px;"></table>	d) Voter ID Card No. <table border="1" style="display: inline-table; width: 280px; height: 20px;"></table>
b) Passport No. : <table border="1" style="display: inline-table; width: 280px; height: 20px;"></table> Expiry Date : <table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>	e) NPR Card No. <table border="1" style="display: inline-table; width: 280px; height: 20px;"></table>
c) Driving Licence No. <table border="1" style="display: inline-table; width: 280px; height: 20px;"></table> Expiry Date : <table border="1" style="display: inline-table; width: 100px; height: 20px;"></table>	f) NREGA Job Card. <table border="1" style="display: inline-table; width: 280px; height: 20px;"></table>

Permanent Address

City : 



 District : 



 State : 



 Pin code

Mobile : 



 E-mail :

Correspondence Address: Please submit self-attested copy of Utility Bills (Electricity, Gas, Telephone, Post- paid Mobile) which is not more than 2 months old or any other document acceptable.

Overseas Address (Mandatory in case of Non-Resident Individuals)

CKYC NUMBER:

**\*DECLARATION**

I hereby submit voluntarily at my own discretion, the proof of possession of Aadhaar to Gove Finance Ltd. for the purpose of establishing my identity/address. I voluntarily give my consent for verification of my Aadhaar (wherever submitted) to establish its genuineness through such acceptable manner as stipulated by UIDAI in connection with customer identification and acceptance for Gove Finance Ltd. The consent and purpose of collecting Aadhaar has been explained to me in local language. Gove Finance Ltd. has informed me that my Aadhaar submitted herewith shall not be used for any purpose other than mentioned above, or as per requirements of law. Gove Finance Ltd. has informed me that this consent and my Aadhaar will be stored with Gove Finance Ltd.

I hereby authorise Gove Finance Ltd. to search, download and store my KYC details from CERSAI Registry for the purpose of KYC compliance. I hereby declare that the details furnished above are true and correct to the best of my knowledge and belief and I undertake to inform you any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I am aware that I may be held liable for it.

I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. I hereby give my consent to Gove Finance Ltd. for sending OTP (One Time Password) on my mobile number and email id to facilitate processing of my deposit transactions using OTP authentication. I also agree to furnish such information and/or documents as Gove Finance Ltd. may require from time to time to comply with regulations.

\_\_\_\_\_  
Third Depositor Signature

### KYC Verification Carried out by

Emp. Name : _____	Emp. Branch : _____
Emp. Code : _____	Date : _____
Designation : _____	

### PARTICULARS OF NOMINEE AND DECLARATION (FORM DA-1)

Name

Address

Telephone 



 E-mail

Occupation 



 Father's / Husband's Name :

Residential Status : Residential Individuals  Non-Resident Individuals

DOB / Age 



 Relationship with the first depositor :

As the nominee is a minor on this date, I / We appoint Mr / Mrs / Miss

to receive the amount of the deposit on behalf of the nomination in the event of my / our / minor's death during the minority of the nominee.

Please enclose a copy of any one of the following documents for identification of the nominee (Tick the appropriate box )

- |                                   |  |  |
|-----------------------------------|--|--|
| <input type="checkbox"/> Passport | <input type="checkbox"/> Driving Licence   | <input type="checkbox"/> Voter ID Card             |
| <input type="checkbox"/> PAN Card | <input type="checkbox"/> Photo Credit Card | <input type="checkbox"/> Bank Pass Book with Photo |

DECLARATION: I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedures / terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me / us.

First Depositor Signature

Second Depositor Signature

Third Depositor Signature

Date : 



 Place :

Depositor are strongly advised to have their accounts in joint names or use nomination