

SPIC to supply Urea under One Nation One Fertiliser Policy

Tuticorin, Dec 5: SPIC, the leading fertilizer manufacturer of Tamil Nadu, became the first company in Tamil Nadu on Thursday to begin supplying Urea under the Government of India's new 'One Nation One Fertilizer policy'.

SPIC is the first company to supply indigenously manufactured Urea from Tamil Nadu, as "Bharat Urea".

SPIC is also the first company in the country to supply "Bharat Urea" in Multi Coloured Logo as prescribed by the Department of Fertilizers.

The bags, with the new design prescribed under the 'One Nation One Fertilizer' policy, will carry information about the production cost, maximum selling



price including taxes and subsidy offered by the Government of India. As per the policy, SPIC

Urea will be known as "Bharat Urea" and will continue to maintain the same quality to nourish crops with the valuable nutrient for growth, NITROGEN.

Indian Constitution is feminist document: Chandrachud, CJI

Chennai, Dec 5: Our Constitution was a feminist document as well as an egalitarian and socially transformative document, it was a break from the colonial and pre-colonial legacy, Chief Justice of India (CJI) Dr Justice D.Y. Chandrachud said at the 8th Dr L M Singhvi Memorial Lecture hosted by the OP Jindal Global University (JGU), on the theme 'Universal Adult Franchise: Translating India's Political Transformation into a Social Transformation'.

Vice President of India Jagdeep Dhankhar was the chief guest of the event. Vice President of India Jagdeep Dhankhar also addressed the gathering at the Memorial Lecture and defined that power resides with the citizens in a true democracy through their electoral mandate.

The Lecture commemorated the life and work of diplomat, jurist, lawyer, and Parliamentarian L M Singhvi (1931-2007).

Justice Chandrachud said, "In India, we find a historic social system in which power was concentrated in the hands of the upper class of society. The rights which we now consider as universal were not universal all the time. The introduction of

universal adult franchise was truly a revolutionary idea at the time when such a right had recently been extended to women, people of color, working class in supposedly mature western democracies. In this regard, our Constitution was a feminist document as well as an egalitarian and socially transformative document, it was a break from the colonial and pre-colonial

legacy. The boldest move adopted by the Indian constitution that was a product of Indian imagination. Universal Adult Franchise was a solid determination of India's founding leaders to create a democratic state," he said.

Vice President of India Shri Jagdeep Dhankhar stated, "Power resides with our citizens through their mandate and re-

solve and this power is reflected through the most scientific mechanisms: legislation! I am delighted to be a part of the Singhvi Endowment lecture organised by O.P. Jindal Global University and their Vice Chancellor and Prof. C. Raj Kumar."

Professor (Dr.) C. Raj Kumar Founding Vice Chancellor, O.P. Jindal Global University spoke at the function.

Pre-owned car market to surge 2.5 times

Chennai, Dec 5: The pre-owned car market in India, which has historically outpaced the new car market, is expected to grow even more over the next five years as a result of low car penetration, the move to digital, new car launches, shortening replacement cycles and a supportive regulatory environment, a report by OLX Autos in partnership with CRISIL reveals.

In FY21, Covid-19's impact was noticeable in the used car market due to a lack of supply and nationwide lockdowns. However, the volume of the used car market reached pre-pandemic levels in FY22, and it has since expanded by

nine percent. Amit Kumar, CEO, OLX India said, "There is a clear preference for pre-owned cars among consumers in larger

towns, fuelled by an accelerated shift to digital channels — that offer higher convenience and build consumer trust."

Noise onboard Virat Kohli

Chennai, Dec 5: Noise, India's leading connected lifestyle tech brand, has roped in the youth icon, the King of Cricket in India, Virat Kohli as its new brand ambassador for their smartwatches.

A true representation of the synergy between Noise and Virat Kohli, the

partnership brings together the two established leaders of their respective domains that exemplify what it means to listen to the noise within.

The partnership along with the brand's ethos of co-creation will further help deepen consumer trust and allegiance.

Relooking Cosmetic Clinic now in Padur



Inaugurated by Dr. J. Radhakrishnan, IAS, (Principal, Sec. Cooperation, food & Consumer protection) & Mrs. Kirthika Radhakrishnan at Padur. Selvakumar, Founder and Chairman of

Relooking, announced the collaboration and stated that the clinic will continue to provide all reliable services by the team experts on customized treatments and services to our Chennaites.

Chennai, Dec 5: "Relooking, an advanced Slimming & Cosmetic Clinic" inaugurated by Dr. J. Radhakrishnan, Food Secretary, Kirthika Radhakrishnan, Sudharshan Rajan & Selvakumar at Padur. Chennai's top rated cosmetic clinic, "Relooking, an advanced slimming & cosmetic clinic", has opened its 3rd franchise business in Padur, OMR, in collaboration with Charlet Healthcare Pvt Ltd. For more than 7 years, Relooking has been a top-tier Unisex advanced cosmetic clinic dedicated

to providing a healthier lifestyle to all men and women.

Padur, OMR, branch has been set up as Another cutting-edge cosmetic clinic of Relooking, in partnership with Charlet Healthcare Pvt Ltd, Relooking will provide quality cosmetic care solutions for Chennai and neighboring regions.

The clinic will offer comprehensive and affordable treatments and services over 5 specialties...namely Skin, Hair, Dental, Slimming, & Semi - Permanent make-ups and Cosmetic surgery. The clinic was



GOVE FINANCE LIMITED

Regd. Office: No.199 (Old No.144) Anna Road, Chennai – 600 002
Admin. Office.: India Garage Building, 3rd Floor, Old No.184, New No.239, Anna Salai, Chennai-600 006.
Ph.: 9003033533/ 7299082053 E-mail: care@govefinance.in Website: www.govefinance.in

Credit rating by ICRA Ltd; "BBB-" (STABLE)

DEPOSIT SCHEMES (W.E.F 05.12.2022)

CUMULATIVE SCHEME				
Period	Minimum Deposit* Rs.	Interest % p.a.	Maturity Amount	Annual Yield**
12 Months	10,000	7.25	10,750	7.50
18 Months	10,000	7.50	11,187	7.91
24 Months	10,000	7.75	11,671	8.35
36 Months	10,000	8.00	12,702	9.01
***For Senior Citizen				
12 Months	10,000	7.75	10,803	8.03
18 Months	10,000	8.00	11,270	8.47
24 Months	10,000	8.25	11,787	8.94
36 Months	10,000	8.50	12,893	9.64

NON-CUMULATIVE SCHEME		
Period	Minimum Deposit* Rs	Interest % p.a.
12 Months	10,000	7.25
18 Months	10,000	7.50
24 Months	10,000	7.75
36 Months	10,000	8.00
***For Senior Citizen		
12 Months	10,000	7.75
18 Months	10,000	8.00
24 Months	10,000	8.25
36 Months	10,000	8.50

****Compounded monthly**
*****Completed the age of 60 years on the date of deposit**

HIGHLIGHTS:

- Outstanding 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 of 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, 1961 read with the relevant rules.
- Loans on deposits upto 75% of the Deposit amount carrying interest at 2% above the interest rates payable on such deposits will be permitted only after 3 months from the date of deposit.
- a) The Company reserves the right to accept deposit for 48 & 60 months terms.
 - 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) Voter's Identity card (4) Driving License (5) Aadhar (6) Ration Card (7) Bank Pass Book.
- In case the address mentioned in the above documents differs from the present address a copy of any of the following documents should be furnished (which shall not be more than 2 months old) 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.
- a. The total amount of exposure (aggregate dues) to Companies within same group or other entities in which Directors are holding substantial interest as on 31.03.2022 is Nil.
- Deposits solicited by the company are not "insured".
- The company is having a valid certificate of Registration No. A-07.00365 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 Rs.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 other 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 relative 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 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.

Queue/DD for PMP will be drawn only in favor of the first depositor.

- Repayment of deposit will be made only by Crossed Account Payee Cheques for depositors at Chennai and by Demand Drafts for outstation 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-repayment of the deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach the Regional Branch 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 administrative office.

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.
- 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 Company may be.

11) a) It is hereby informed that in case of any deficiency of the Company in servicing the deposit, the depositor may approach the National Consumer Disputes Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Disputes Redressal Forum, for relief.

b) 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.

*Additions in multiples of Rs.1,000/-

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 (ADVERTISMENT) RULES, 1977

A. Name of the Company
B. Date of incorporation of the Company
C. Business carried on by the company and its subsidiaries with the details of branches or units, if any

GOVE FINANCE LIMITED
12th May, 1983
NBFC - Investment & Credit Company (NBFC-ICC)

BANGALORE AND PONDICHERY
NIL
The Company is managed under the overall control and supervision of the Board of Directors.

D. Brief Particulars of the Management of the Company
E. Names, Addresses and Occupations of Director

Sl.No.	Full Name & Designation	Address	Occupation
1	Mr.Vellore Krishnamoorthy Surendra, Director DIN: 00459069	Govkulam, 2, Sankey Road, High Grounds, Bangalore - 560 052	Company Director
2	Mr.Mahendra Vellore Padmanabhan, Director DIN: 00033270	Lakshmi Vilas, 5, Sankey Road, High Grounds, Bangalore - 560 052	Company Director
3	Dr. Bangalore Sundaravadanam Santhavadanam, Director DIN: 00471486	9, Anusuya Avenue, Ormes Road, Kilpauk, Chennai - 600 010.	Company Director
4	Mr.Arun Vellore Surendra., Managing Director, DIN: 01517103	Govkulam, 2, Sankey Road, High Grounds, Bangalore - 560 052	Company Director
5	Mrs.Archana Rajkumar, Director, DIN: 09276863	No.81101, Radiance Mandarin, 200 Feet Road, Oggian, Thuraiyakkam, Chennai - 600 097.	Company Director

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.

Sl.No.	Year Ended	Profit before tax (Rs.)	Profit after tax (Rs.)	Dividend declared on equity shares %
1	31.03.2020	141.08	114.47	25
2	31.03.2021	131.66	113.98	NIL
3	31.03.2022	191.28	155.29	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.

Particulars	(Rs. In lakhs)	
	AS AT 31.03.2022	AS AT 31.03.2021
A.EQUITY AND LIABILITIES	AS AT 31.03.2022	AS AT 31.03.2021
1.Shareholders Funds	50.00	50.00
(a)Share Capital	3271.85	3116.56
(b)Reserves and Surplus	3,221.85	3166.56
2.Non-current liabilities	1175.62	1012.00
(a) Long term borrowings	27.29	29.53
(b) Other long term liabilities	42.70	59.66
(c) Long term provisions	1246.61	1101.19
3.Current Liabilities	1229.72	1668.57
(a) Short term borrowings	-	-
(b) Trade Payables	-	-
(i) Total outstanding dues to micro enterprises and Small enterprises	1.17	7.24
(ii) Total outstanding dues to creditors other than Micro enterprise and small enterprises	247.31	155.47
(c) Other current liabilities	1.31	3.91
(d) Short term provisions	1478.51	1835.19
TOTAL	6047.97	6102.94
B.ASSETS	AS AT 31.03.2022	AS AT 31.03.2021
1.Non Current Assets	114.47	114.47
(a) Property, Plant and Equipment and intangible assets	738.80	2755.08
(i) Property, Plant and Equipment	17.29	24.17
(b) Non-current investments	18.88	22.37
(c) Deferred Tax Assets (Net)	1671.20	767.68
(d) Long term receivables under financing activities	7.93	11.96
(e) Long term loans and advances	25.21	41.59
(f) Other non current assets	2479.31	3822.85
2.Current Assets	1525.69	-
(a) Current Investments	529.51	1218.54
(b) Cash and cash equivalents	1489.51	1243.90
(c) Short term receivables under financing activities	9.21	2.63
(d) Short term loans and advances	14.74	15.02
(e) Other current assets	3588.66	2480.09
TOTAL	6,047.97	6,102.94

Provision not made for taxes in respect of which appeals are pending
Commitments: Unclaimed liability on shares Partly paid

As at 31.03.2022 As at 31.03.2021

8.95 8.95
NIL NIL

- a) The amount which the Company can raise by way of deposits (1.5 times of its net owned fund) including the specified borrowings under the RBI directions: Rs. 4,951.92 Lakhs
- Aggregate of deposits accepted by the Company are unsecured and rank pari-passu with other unsecured liabilities and Public Deposits Rs. 2,029.97 lakhs Exempted Deposits Rs. 349.93 lakhs

j) The company has no over due 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
- That the deposits accepted by the Company are unsecured and rank pari-passu with other unsecured liabilities and
- 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 5th December, 2022 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: 5.12.2022

MARKET SIMPLIFIED INDIA LIMITED
CIN: U72900TN2000PLC045669
Regd. Office: 13th Floor, Zenith Building, Ascendas International Tech Park, CSIR Road, Taramani Chennai - 600113 | Phone: 044 - 61703090
Website: https://www.marketsimplified.com/

NOTICE OF ANNUAL GENERAL MEETING AND E-VOTING INFORMATION

NOTICE is hereby given that the 22nd (Twenty Second) Annual General Meeting (AGM) of the Members of the Company will be held on **Monday, 26th December, 2022 at 10.00 A.M. (IST)** through Video Conferencing (VC) / Other Audio Visual Means (OAVM) to transact the business as set out in the Notice convening AGM.

In compliance with the General Circulars issued by the Ministry of Corporate Affairs, Circular No.14/2020 dated 08 April 2020, Circular No. 17/2020 dated 13 April 2020, Circular No. 20/2020 dated 05 May 2020, Circular No. 02/2021 dated 13 January 2021, Circular No. 19/2021 dated 08 December 2021, Circular No. 21/2021 dated 14 December 2021 and Circular No. 2/2022 dated 05 May 2022, relevant provisions of the Companies Act 2013 and the rules made thereunder, the Company has sent Annual Report along with the Notice convening AGM for the financial year 2021-22 on Friday, 02nd December, 2022, through electronic mode to the Members whose email IDs are registered with the Company and/or Depositories. The copy of Annual Report with AGM Notice is available on the Company's website (https://www.marketsimplified.com/) and on website of Central Depository Services (India) Limited (CDSL) (www.evotingindia.com).

Notice of registering/updating email address:

- For Physical shareholders- please provide necessary details like Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) by email to Company (saraswathy.a@marketsimplified.com / RTA email id (rtaschennai@gmail.com).
- For Demat shareholders- please provide Demat account details (CDSL-16 digit beneficiary ID or NSDL-16 digit DPID + CLID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to Company (saraswathy.a@marketsimplified.com/RTA email id (rtaschennai@gmail.com).

Remote E-Voting Information: Company is pleased to provide the facility to its members to exercise their right to vote by electronic means on resolutions proposed to be passed at AGM. Members holding shares either in physical form/dematized form as on the cut-off date i.e. Monday, 19th December, 2022 may cast their vote electronically through remote e-voting of CDSL at www.evotingindia.com on all resolutions as set forth in the notice convening AGM as per Section 108 of Companies Act, 2013 and Rule 20 of Companies (Management and Administration) Rules, 2014. The voting rights of members shall be in proportion to the equity shares held by them in the paid up equity share capital of the company as on cut-off date. The remote e-voting shall commence from **Thursday, December 22, 2022 (9.00 a.m. IST) and ends on Sunday, December 25, 2022 (5.00 p.m. IST)**. During this period, members may cast their vote electronically as the e-voting module will be disabled by the CDSL thereafter. The instructions for remote e-voting process as well as the e-voting system on the date of the AGM are given in the Notice of AGM. A person whose name is recorded in the Register of Members or in the Register of Beneficial owners maintained by the Depositories as on cut-off date i.e. Monday, 19th December, 2022 only shall be entitled to avail the facility of remote e-voting as well as e-voting on the date of AGM. Those members, who shall be present in the AGM through VC/OAVM facility and had not cast their votes on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through e-voting system during AGM. Those members who have cast their votes through remote e-voting prior to the AGM may also attend/participate in the AGM through VC/OAVM but shall not be entitled to cast their votes again. Members are requested to carefully read all the instructions given in notes of AGM Notice and in particular, instructions for joining AGM and casting vote through remote e-voting and e-voting during AGM.

Any person who acquires shares and becomes member of the Company after the Notice has been sent electronically by the Company and holds shares as on Cut-off date: may obtain login id and password by sending request to helpdesk.evotingindia@cdslindia.com. However, if he/she is already registered with CDSL for remote e-voting, then he/she can use his/her existing USER ID and password for casting the votes.

In case you have any queries or issues regarding e-voting, you may refer the Frequently Asked Questions ("FAQs") and e-voting manual available at www.evotingindia.com, under help section. All grievances connected with the facility for voting by electronic means may be addressed to Mr. Rakesh Davli, Manager, (CDSL) Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futrex, Mafatal Mill Compounds, N. M. Joshi Marg, Lower Parel (East), Mumbai - 400013 or send an email to helpdesk.evoting@cdslindia.com or call 1800225533.

By order of the Board
For Market Simplified India Limited
Sd/-
Saraswathy
Company Secretary

Place: Chennai
Date: 05-12-2022