

GOVE FINANCE LIMITED
VIGIL MECHANISM / WHISTLE-BLOWER POLICY
(Pursuant to the provisions of Companies Act, 2013

[Adopted by the Board of Directors on 05.04.2019 and revised on 23.11.2020*]

*(All Protected Disclosures shall be addressed to Mr.V.K.Surendra, earlier it was reported to Mr.K.V.Ramana Rao)

OBJECTIVE

To evolve the policy to conduct the business in an ethical and transparent manner with a commitment to compliance with law and no tolerance for misconduct. Code of Business Conduct and Ethics helps to ensure compliance with legal requirements and standards of business conduct. The Board of Directors ('the Board') has adopted a Code of Business Conduct and Ethics ('the Code') for all Board members and Senior Management personnel viz. all members of management one level below Executive Directors, including all functional heads. Director is the Compliance Officer for the purposes of the Code.

VIGIL MECHNISM

Section 177(9) of the Companies Act, 2013 mandates the company to establish a vigil mechanism for Directors and Employees to report genuine concerns in such manner as may be prescribed. The law requires the company to devise an effective vigil mechanism enabling stakeholders, including individual employees and their representative bodies, to freely communicate their concerns about illegal or unethical practices. The clause mandates that the company shall establish a vigil mechanism for Directors and Employees to report concerns about unethical behavior, actual or suspected fraud or violation of the company's code of conduct or ethics policy. The Companies Act, 2013 requires that such vigil mechanism shall provide for adequate safeguards against victimization of persons who use such mechanism and make provision for direct access to Mr.V.K.Surendra (Director) in appropriate or exceptional cases.

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Phone : 044-28884204-09 / 28884212-215 Customer Care : 90030 33533. Tamil Nadu.
Email : care@govefinance.in, Website : www.govefinance.in

Registered Office :

GOVE Building, 1st floor, Old No. 144, New No. 199, Anna Salai, Chennai – 600 002. Tamilnadu.
CIN No : U65921TN1983PLC010029 / GSTIN (TN) : 33AAACG2117P1ZQ.

It is also required to provide the details of establishment of such mechanism on the company's website, if any, and in the Board's report.

In view of the foregoing legal requirements, this vigil mechanism ("the Policy") has been formulated with a view to provide a mechanism for employees of the company to approach the Authorized Director of the Company.

OBJECTIVES OF VIGIL MECHANISM

The objectives of the company's vigil mechanism are to establish policies and procedures for the following:-

- To enable stakeholders, including individual employees, to freely communicate their concerns about illegal or unethical practices in the company, if any.
 - Reporting of concerns by Directors and Employees about unethical behaviour, actual or suspected fraud or violation of the company's code of conduct or ethics policy or any other genuine concerns or grievances.
 - To provide for adequate safeguards against victimisation of employees and directors who avail of the vigil mechanism and also provide for direct access to Mr.V.K.Surendra (Director).
1. "Employee" means every employee of the Company (whether working in India or abroad), and any other employee other employee such as Contractual, Apprentices, Trainees, etc. as long as they are engaged in any job / activity connected with the Company's operation. It also includes the Directors of the Company.
 2. "Code" means the company's Code of Business Conduct and Ethics.
 3. "Company" means GOVE FINANCE LIMITED and its branches.
 4. "Investigators" means those persons authorised, appointed, consulted or approached by the Director (Mr.V.K.Surendra) including the law enforcement authorities.

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5. "Protected Disclosure" means any communication made in good faith that raises concerns, discloses information about illegal or unethical practices, unethical behavior, actual or suspected fraud or violation of the company's code of conduct or any other genuine concerns or grievances in the company.
6. "Subject person" means a person against or in relation to whom a Protected Disclosure has been made or evidence gathered during the course of an investigation.
7. "Whistle Blower" means an employee or a group of employees or any person who makes a Protected Disclosure under this Policy and who is referred in this policy as Whistle Blower.

SCOPE AND PURPOSE OF THE POLICY

This Policy is an extension of the company's Code of Conduct.

- The purpose of this policy is to provide a formal mechanism to support responsible whistle blowing.
- It protects whistle blowers wishing to raise a concern about any serious irregularities within the company.
- Role of whistle blower is to raise concerns or report about the illegal or unethical practices, unethical behaviour, actual or suspected fraud or violation of the company's code of conduct or any other genuine concerns or grievances in the company.
- Whistle Blower is not expected to find facts or investigate and provide remedial measures required for a given case.
- Whistle Blower need not conduct any investigation nor do they have any right to participate in any investigative activities.
- This policy is not a channel for taking up a grievance about any personal grievance and / or complaint.
- In case of frivolous complaints, the Director concerned may take suitable action including reprimand against the concerned Employee or Director or any person.

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ELIGIBILITY

The following persons are eligible under this policy to report their concerns as specified below:-

Persons eligible	Matters which can be reported
All Employees of the company and their representative bodies, stakeholders and Directors are eligible to make Protected Disclosures under the Policy.	About illegal or unethical practices, unethical behaviour, actual or suspected fraud or violation of the company's code of conduct or ethics policy or any other genuine concerns or grievances in the company.

A whistle blower reporting a concern must act in good faith and have reasonable grounds for reporting.

PRODUCTION FOR WHISTLE BLOWER

The company understands that the success of this policy will depend on the company guaranteeing protection and confidentiality of the Whistle blower. Accordingly, the company provides for the following protection to the whistle blowers:-

1. This Vigil Mechanism / Whistle-Blower Policy is intended to encourage and enable the Whistle Blower to raise concerns within the organization for investigation and appropriate action. Thus, no whistle blower who reports in good faith shall be subject to any adverse employment consequences or any kind of retaliation.
2. No unfair treatment will be meted out to a Whistle Blower by virtue of his / her having reported a Protected Disclosure under this Policy. The company prohibits any kind of discrimination, harassment, victimization or any other unfair practice. The company treats victimization as a serious matter including initiating disciplinary action against such person(s) who victimize the whistle blower.

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Therefore, complete protection will be given to Whistle Blower against any unfair practice, attributable to the Whistle Blower lodging the Protected Disclosure, like retaliation, threat or intimidation of termination / suspension of service, disciplinary action, demotion, refusal of promotion, discrimination, any type of harassment, biased behaviour or the like including any direct or indirect use of authority to obstruct the Whistle Blower's right to continue to perform his duties / functions including making further Protected Disclosure. The Company will take steps to minimize difficulties, which the Whistle Blower may experience as a result of making the Protected Disclosure. No punitive action will be taken against any person on perceived reasons or suspicion of being a whistle blower.

3. Employees are assured that they will not be identified as the whistleblower and that the information received is truly confidential. The identity of the Whistle Blower shall always be kept confidential by the company, even after the matter is closed. Any other employee assisting in the said investigation or furnishing evidence shall also be protected to the same extent as the Whistle Blower.

MANNER OF REPORTING CONCERNS BY A WHISTLE BLOWER

The whistle blower shall ensure that the protected disclosure shall be factual and not speculative and should contain as much specific information as possible to allow for proper assessment of the nature and extent of the concern.

The Protected Disclosure should be submitted in a closed and sealed envelope and should be super scribed as "Protected disclosure under the Whistle Blower policy". The same can also be sent through email with the subject "Protected disclosure under the Whistle Blower policy". If the complaint is not super scribed and sealed as mentioned above, it will not be possible for the Concerned/Authorised Director to protect the whistle blower and the protected disclosure will be dealt with as if a normal disclosure.

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*All Protected Disclosures should be addressed to:-

*Mr. V.K.Surendra,
Director
Gove Finance Limited
184, Anna Salai, Chennai – 600 006.
Email Id : vksurendra@yahoo.com

Directors can submit their concerns in writing directly to Mr. V.K.Surendra, the Director in charge of this policy's mechanism.

e-mail id: vksurendra@yahoo.com

The Whistle Blower shall have right to access Concerned/Authorised Director directly in exceptional cases.

- All Protected Disclosures will be forwarded to the Concerned/Authorised Director in accordance with the procedures set forth in this policy.
- The Concerned/Authorised Director shall be responsible for investigating and making appropriate recommendations to the Board of Directors, with respect to all reported concerns.
- The Concerned/Authorised Director or Board of Directors will ensure that all reported concerns are taken seriously and investigated, addressed, and resolved.

MANNER OF HANDLING THE COMPLAINTS

Upon receipt of the complaint, the Director or any person authorized by shall confirm the receipt of the complaint to the whistle blower within 5 working days.

Investigation

1. All protected disclosures under this policy will be recorded and thoroughly investigated.

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2. The Concerned/ Authorised Director may investigate and may at its discretion consider involving any other Officer of the Company and/ or an outside agency for the purpose of investigation. The Concerned/Authorised Director has the authority to retain outside legal counsel, auditors, private investigators, or any other resource deemed necessary to conduct a full and complete investigation of the complaint.
3. Subject persons against whom any complaint is made may be informed in writing of the allegations at the outset of a formal investigation and have opportunities for providing their inputs during the investigation and will be given an opportunity of being heard.
4. The Concerned/Authorised Director shall make a detailed written record of the Protected Disclosure, which will include the following:-
 - a) Detailed facts of the matter
 - b) Whether the same Protected Disclosure was raised previously by anyone, and if so, the outcome thereof;
 - c) Whether any Protected Disclosure was raised previously against the same person or on the same subject;
 - d) The financial loss, which has been incurred / would have been incurred by the Company or any or any other impact on the company.
 - e) Investigation and findings thereon of the Concerned/Authorised Director ;
 - f) All the relevant papers / documents with respect to the matter raised in the complaint should be obtained by the Concerned/Authorised Director and investigation into the complaint should be commenced immediately.
5. The Concerned/Authorised Director shall complete its investigation and submit its findings, appropriate corrective action, recommendations on disciplinary / other actions and closure report within a reasonable period but not exceeding 90 days from the date of the receipt of the protected disclosure. The period of 90 days may be extended by such further period as the Concerned/Authorised Director may deem fit having regard to the nature of the complaint.

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RECORD OF COMPLAINTS

The Concerned/Authorised Director shall establish a system to monitor and track all reports from the initial stage to the closure.

REVIEW OF THE PROCESS

After implementation, the Concerned/Authorised Director monitor and review the process to ensure the mechanism is operating effectively. Such monitoring and evaluation of the mechanism may also be done by a person who is independent of the mechanism, if the Concerned/Authorised Director decides to do so. Reporting of deficiencies, if any and measures to address those deficiencies, will also be a part of monitoring and evaluation process.

The company may provide training to the employees with respect to the use of the whistle blowing mechanism, as and when it deems fit.

CONFIDENTIALITY

The Whistle Blower, the subject person against whom complaint is made, the Concerned/Authorised Director and such other persons involved in the process shall:

- (a) maintain complete confidentiality and secrecy of the complaint and matters relating thereto;
- (b) not discuss the matter in any informal meetings, gatherings – social or otherwise etc.
- (c) discuss only to the extent or with the persons required for the purpose of completing the process and investigations;
- (d) not keep the papers unattended anywhere at any time;
- (e) keep the emails, electronic files duly protected with password;

If anyone is found not complying with the above, he / she shall be held liable and can be subjected to such disciplinary action as the Concerned/Authorised Director may deem fit.

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RETENTION OF DOCUMENTS

All Protected disclosures along with the outcome of the investigation relating thereto, shall be retained by the Company for a period of 7 (seven) years or such other period as specified under any other law in force, whichever is longer.

REPORTING

A quarterly report with number of complaints received under the Policy and their outcome shall be placed before the Concerned/Authorised Director.

AMENDMENTS

The company will also evolve and amend this Policy in response to the changing business and regulatory requirements.

For Gove Finance Limited



V.K.Surendra
Director
DIN : 00459069

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