

## **Information to Investors for various queries**

- **Investor has received the cheque on depositor's name. But depositor has expired.**

**Reply:** Please return the Cheque along with the KYC Documents – i.e. Identification Proofs, Pan Card Copy/s, Driving License, Passport Copy, Bank Cancelled Cheque- of Nominee or Legal Heir or Successor. Send the documents to Committee-GFIL, Chandigarh for verification and re-initiating the amount through NEFT or Electronic Mode.

- **Investor has received the cheque. But investor & nominee both have expired.**

**Reply:** In the event of death of the both the depositor/s and Nominee the Legal Heir(s) or Successor can claim the amount by submitting the Death Certificates of Investor's and Nominee.

- a) If the cheque amount is Rs.20,000/- or less Legal Heir Certificate from the Competent Authority and No Objection Certificate from other Legal Heirs should be sent to The Committee.
- b) If the cheque amount is Rs.20,000/- and above, Submitting the Succession Certificate is mandatory. Legal Heir or Successor should submit the KYC Documents – i.e. Identification Proofs, Pan Card Copy/s, Driving License, Passport Copy, Bank Cancelled Cheque.

- **Name Change - Depositor is alive but name as per cheque is not matching due to marriage/ surname change in due course of time.**

**Reply:** Investor should return the Cheque along with the Name Change Document/s (Paper Notification or Gazette) and KYC Documents – i.e. Identification Proofs, Pan Card Copy/s, Driving License, Passport Copy / Bank Cancelled Cheque / Marriage Registration Certificate / Study Certificate to Committee-GFIL, Chandigarh.

- **Name mismatch as per our record on the cheque and investor's bank account due to spelling mistakes.**

**Reply:** Investor should return the Cheque along with the KYC Documents – i.e. Identification Proofs, Pan Card Copy/s, Driving License, Passport Copy / Bank Cancelled Cheque. Proofs of Old Name and New Name should be submitted. (Marriage Certificate / Study Certificate / Ration Card Copy / Aadhar Card Copy / Family Certificate to be submitted to Committee-GFIL, Chandigarh.

- **Cheque has not been delivered due to investor's address change.**

**Reply:** Investors can send a Letter along with the KYC Documents - i.e. GFIL / GPL Investment Certificate Xerox Copy, Identification Proofs, Pan Card Copy/s, Driving License, Passport Copy / Bank Cancelled Cheque to Committee-GFIL, Chandigarh.

[Address to which the documents to be sent:](#)

Chairman, Committee-GFIL  
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