

GRUH FIXED DEPOSITS

For Resident Indian Depositors Only

FAAA by CRISIL HIGHEST SAFETY

MAAA by ICRA HIGHEST SAFETY

Introducing

0.25% additional on Deposits from FEMALE Depositors
GRUHINI BACHAT YOJANA



Fixed Deposit Schemes

Effective from June 25, 2018

0.25% additional on Deposits from Senior Citizens and Trusts

MONTHLY INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹)	
		Normal	Sr. Citizen
12-120	7.00%	71000	68000

Minimum Amount in Rupees : 20,000/-

QUARTERLY INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹)	
		Normal	Sr. Citizen
12-120	7.25%	68000	66000

Minimum Amount in Rupees : 2,000/-

ANNUAL INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹)	
		Normal	Sr. Citizen
12-120	7.50%	66000	64000

Minimum Amount in Rupees : 2,000/-

CUMULATIVE GROWTH PLAN

(Interest Compounded Annually)

Term in Months	ROI (% p.a.)	TDS Free Limits (₹)	
		Normal	Sr. Citizen
12	7.50%	66000	64000
13-23	7.50%	66000	59000
24-35	7.50%	62000	59000
36-47	7.50%	57000	54000
48-59	7.50%	53000	51000
60-71	7.50%	49000	47000
72-83	7.50%	46000	44000
84-95	7.50%	43000	41000
96-107	7.50%	40000	38000
108-119	7.50%	37000	35000
120	7.50%	34000	32000

Minimum Amount in Rupees : 1,000/-

- In case of Quarterly Income Plan, Interest will be paid every quarter on 1st July, 1st Oct., 1st Jan. & 31st March.
- In case of Annual Income Plan, Interest will be paid each year on 31st March
- In case of Cumulative Growth Plan, Interest will be Compounded Annually on 31st March and payable on maturity.

Deposits can be placed for any number of months between 12 & 120.
Kindly verify the latest ROI & TDS Free Limits.



1. Deposits for Sr. Citizens

Eligibility : Individuals who have completed 60 years of age should be the first depositor. Proof of age (any one of the following) to be submitted alongwith the application :

- Copy of Passport, Aadhar Card, Voter ID Card or IT PAN Card.
- Copy of Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority.
- GRUH offers 25 bps over and above the regular rate of interest applicable on the GRUH's Deposits to Sr. Citizens
- A female depositor cannot get dual benefit of a Sr. Citizen depositor and as a GRUHINI simultaneously.
- Acceptance of deposits under the "Sr. Citizens" category will be at the sole discretion of GRUH. GRUH reserves the right to discontinue acceptance of deposits under "Sr. Citizens" category at any time.

Please note that to claim tax benefits as senior citizen, the depositor should be of the age of 60 yrs. & above.

2. TRUST Deposits

GRUH accepts deposits from Registered TRUSTS, registered with the Charity Commissioner or a similar Authority or Regulator set up to monitor the activities of the TRUSTS. GRUH offers 25 bps over and above the regular rate of interest applicable on the GRUH's Deposits, to such TRUSTS who place their money in deposits with GRUH.

Kindly note that these TRUSTS shall be solely and directly responsible for the compliance of the regulation of the respective Governing Authority/Regulator governing such TRUSTS. GRUH shall in no way be held responsible for any non-compliance of any of the regulation by the TRUSTS. The Trustees of the depositor TRUSTS shall therefore take responsibility to comply with the rules and regulations as laid down by the respective Governing Authority/Regulator, in respect of the deposits placed at GRUH.

Acceptance of deposits under the "TRUST" category will be at the sole discretion of GRUH. GRUH reserves the right to discontinue acceptance of deposits under this category at any time.

3. GRUHINI Deposits

With a view to encourage small savings among women, GRUH has introduced the "GRUHINI Bachat Yojana". For the deposit to be eligible under the "GRUHINI Bachat Yojana", the first/sole depositor has to be a Female Depositor.

Any female depositor placing deposit under the "GRUHINI Bachat Yojana", is offered 25 bps over and above the regular rate of interest applicable on the GRUH's Deposits. However where a Female Depositor is a Senior Citizen, the depositor can either claim the benefit of additional 25 bps over the regular deposit rates as a Sr. Citizen or as a GRUHINI depositor. A female depositor cannot get dual benefit of a Sr. Citizen depositor and as a GRUHINI simultaneously.

Acceptance of deposits under the "GRUHINI Bachat Yojana" will be at the sole discretion of GRUH. GRUH reserves the right to discontinue acceptance of deposits under "GRUHINI Bachat Yojana" at any time.

4. Benefits of GRUH Deposits

- No TDS on Interest on deposit upto ₹ 5,000/-
- Loan against Individual Deposits
- Option to receive interest and principal through ECS/NACH/RTGS/NEFT
- Advance interest warrants for one financial year
- Premature repayments facility as per existing NHB directives
- Nomination facility
- Demand Draft facility
- GRUH is a recognised Housing Finance Company by the National Housing Bank (NHB)
- GRUH has network of retail offices in Gujarat, Karnataka, Madhya Pradesh, Maharashtra, Rajasthan, Chhattisgarh, Tamil Nadu, Uttar Pradesh, Bihar, Jharkhand & West Bengal
- Deposit placed with GRUH qualifies under the category of specified investment as defined under section 11(5)(ix) of the Income Tax Act, 1961



(A subsidiary of HDFC Ltd.)

Regd. Office

Deposit Centralised Office

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