

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

0.25% additional on Deposits from Senior Citizens and Trusts

Effective from April 01, 2016

MONTHLY INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹) Normal	Sr. Citizen
12-23	7.00%	71000	68000
24-35	7.25%	68000	66000
36-120	7.50%	66000	64000

Minimum Amount in Rupees : 20,000/-

QUARTERLY INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹) Normal	Sr. Citizen
12-23	7.25%	68000	66000
24-35	7.50%	66000	64000
36-120	7.75%	64000	62000

Minimum Amount in Rupees : 2,000/-

ANNUAL INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹) Normal	Sr. Citizen
12-23	7.50%	66000	64000
24-35	7.75%	64000	62000
36-120	8.00%	62000	60000

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%	62000	59000
24-35	7.75%	59000	57000
36-47	8.00%	53000	51000
48-59	8.00%	49000	47000
60-71	8.00%	45000	44000
72-83	8.00%	42000	40000
84-95	8.00%	39000	37000
96-107	8.00%	36000	34000
108-119	8.00%	33000	32000
120	8.00%	31000	29000

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.



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, Voter ID Card or IT PAN Card.
- Copy of Secondary School Leaving Certificate, Life Insurance Policy, Birth Certificate issued by the competent authority.

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

Benefits of GRUH Deposits

- No TDS on Interest on deposit upto ₹ 5,000/-
- Loan against Individual Deposits
- ECS facility available for payment of interest on non-cumulative deposits
- Advance interest warrants for one financial year
- Premature repayments facility as per existing RBI 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
- Deposit placed with GRUH qualifies under the category of specified investment as defined under section 115(i)(ix) of the Income Tax Act, 1961



We help you build homes

(A subsidiary of HDFC Ltd.)

Regd. Office

: "GRUH", Netaji Marg, Near. Mithakhali Six Roads, Ellisbridge, Ahmedabad-380 006. Ph. : 7817901223 / 7819911539, Fax : (91) (79) 26560649.

Deposit Centralised Office

: Sakar-IV, 2nd Floor, Opp. M. J. Library, Ashram Road, Ahmedabad-380 006. Ph. : 7878082040. Fax : 079-26584421

Visit us at : www.gruh.com

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