

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



0.25% additional on Deposits from Senior Citizens and Trusts

Fixed Deposit Schemes

Effective from MAY 25, 2017

MONTHLY INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹)	
		Normal	Sr. Citizen
12-60	6.75%	74000	71000
61-120	6.50%	76000	73000

Minimum Amount in Rupees : 20,000/-

QUARTERLY INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹)	
		Normal	Sr. Citizen
12-60	7.00%	71000	68000
61-120	6.75%	74000	71000

Minimum Amount in Rupees : 2,000/-

ANNUAL INCOME PLAN

Term in Months	ROI (% p.a.)	TDS Free Limits (₹)	
		Normal	Sr. Citizen
12-60	7.25%	68000	66000
61-120	7.00%	71000	68000

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	7.25%	68000	66000
13-23	7.25%	64000	62000
24-35	7.25%	64000	62000
36-47	7.25%	59000	57000
48-60	7.25%	55000	53000
61-71	7.00%	54000	52000
72-83	7.00%	50000	48000
84-95	7.00%	47000	45000
96-107	7.00%	44000	42000
108-119	7.00%	41000	39000
120	7.00%	38000	36000

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, 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
- ECS facility available for payment of interest on non-cumulative deposits
- 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



We help you build homes

(A subsidiary of HDFC Ltd.)

Regd. Office

: "GRUH", Netaji Marg, Near. Mithakhali Six Roads, Ellisbridge, Ahmedabad-380 006. Ph. : (91) (79) 26421671-74, 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

Toll Free No. 1800 233 7923 | CIN : L65923GJ1986PLC008809

PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES, 1977

- a) NAME OF THE COMPANY : GRUH FINANCE LIMITED. (A subsidiary of HDFC Ltd.)
 b) DATE OF INCORPORATION : July 21, 1986.
 c) BUSINESS CARRIED ON BY THE COMPANY AND ITS SUBSIDIARIES WITH DETAILS OF BRANCHES OR UNITS, IF ANY : The Company is engaged in the business of providing long term housing finance to Individuals / Company / Corporation / Society / Association of persons for construction / Purchase / Enlargement of residential houses / dwelling units anywhere in India. The Company has neither any subsidiary nor any unit.

The Company has its branches at the following places :

Branch Locations In Gujarat : Corporate Office : 079-26421671, 72 / 74, 7819911539, 7817901223 **Deposit Centralised Office :** 079-26584421, 8002233723, 7878082040 **AHMEDABAD AREA :** Ellisbridge : 079-26581043, 26581040 / 42, Naveli : 079-25735814, 7878993059 **NARODA :** 079-22970059, 22970052, 7878998061 **CHANDKHEDA :** 079-27504852, 27504853, 8890867698 **Ghatodiya :** 079-27661005, 27661006, 8306850813 **Bogal :** 02717-230079, 230074, 7878991782 **Bavla :** 02714-231024, 231025, 7878953286 **PALANPUR AREA :** Palanpur : 02742-260135, 257135, 254135, 265210, 7878988470 **Mehsana :** 027862-251571, 250570 / 71, 250429, 7878987675 **Patan :** 02786-224333, 225029, 221729, 7878953096 **Kalol :** 027864-222499, 222570/590, 7878734029 **Kadi :** 02764-265266, 265265, 265266, 265267, 265268, 265269, 265270, 265271, 265272, 265273, 265274, 265275, 265276, 265277, 265278, 265279, 265280, 265281, 265282, 265283, 265284, 265285, 265286, 265287, 265288, 265289, 265290, 265291, 265292, 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ACCEPTANCE

- Application for deposits should be made in a prescribed form only. **Please use the latest Deposit Application Form.** Fixed Deposits can be placed by Resident Individual/Trusts/Minors through Guardians/Association of Persons (AOP) / Hindu Undivided Family (HUF) / Proprietary Concerns and Partnership firms.
- Account Payee cheque should be drawn in favour of "GRUH FINANCE LTD." **Non CTS cheques will not be accepted.**
- Thumb impression (Left thumb for male and right thumb for female) of the depositor/s, if any, should be witnessed by another person and application form should be accompanied by a photograph of the depositor/s.
- Deposit shall be accepted in multiple of ₹ 1,000/- for all schemes.
- Application received from Trusts, AOP and partnership firms should be submitted along with relevant resolution, list of authorised signatories and specimen signature.

TAX DEDUCTION AT SOURCE

- Deduction of Income Tax at Source on interest shall be made in accordance with section 194A, of the Income Tax Act, 1961. Tax is deductible at source if the aggregate amount of interest paid or credited on all the deposits placed under the various schemes by the first depositor exceeds ₹ 5,000/- during a financial year. As per section 206AA of the Income Tax Act, 1961, where the depositor fails to furnish the PAN and interest on the deposits is subject to TDS as per applicable provision, the tax will be deducted at the rate in force or 20%, whichever is higher.
- Declaration in Form 15G/15H or any other form or certificate for non-deduction of tax or deduction of tax at lower rate needs to be submitted by the depositor for each financial year. All such declarations for tax concessions should be accompanied with a proof of the PAN of the depositor. Please note that requests for tax concessions received without proof of the PAN will be rejected and TDS in accordance with Para 1 above will be deducted at normal rate or higher rate as applicable.
- Generally no tax is deducted at source, if the depositor submits declaration in form 15G (in duplicate along with proof of PAN). However, in case of fixed deposits from individuals, below 60 years of age, tax shall be deducted if the aggregate interest paid/credited to the depositors exceed ₹ 2,50,000/- for the financial year even if the depositor submits form 15G.
- A depositor can be considered a Senior Citizen if the first depositor is of 60 years of age and above. A senior citizen is required to submit declaration in form 15H (in duplicate along with proof of PAN). In case of a Senior Citizen the tax shall be deducted at source if the aggregate interest paid/credited to the depositor exceeds ₹ 3,00,000/- for the financial year, even if the depositor submits form 15H.
- For deposits placed during the year, form 15G/15H should be submitted with the application form along with the proof of PAN. The depositors are also required to submit a declaration to the fact that the aggregate income earned by the depositor(s) in the nature of interest on securities, interest other than "Interest on Securities" and income in respect of units is not likely to exceed the maximum amount which is not chargeable to income tax during the current financial year.
- Where the depositor submits declaration form 15G/15H or a certificate for TDS at lower rate (along with the proof of PAN), after the beginning of the financial year, the tax concession can be considered only from date of receipt of the declarations/certificates as aforementioned. Interest will not be recalculated for the tax that has already been deducted till date of receipt of the declaration form 15G/15H or a certificate for TDS at lower rate.
- For the Cumulative Deposit Scheme, interest will be deemed to accrue every year on a net of tax basis and tax will be debited for each financial year as per the Income Tax laws in Force.
- Tax will not be deducted at source when deposit amount does not exceed the limits as specified in ROI Chart, (subject to Para 1 as stated above). Wherever Tax is deducted at source 16A form certifying the TDS will be issued, only if the depositor has furnished the proof of PAN. In the absence of proof of PAN form 16A will not be issued.
- The tax once deducted at source is non-refundable in any circumstances.

RENEWAL/REPAYMENT OF DEPOSIT

- The depositor(s) are required to submit the discharged FDR along with an application form for renewal of the deposit.
- The depositor(s) who want to withdraw the deposit on maturity are required to submit the FDR, duly discharged, 2 weeks before the due date of maturity.
- Interest will normally cease on the date of maturity. However, interest on a matured deposit beyond maturity will be paid, provided the deposit is renewed in accordance with terms of acceptance from the date of maturity.
- No interest beyond maturity date will be paid if the depositor exercises repayment option at any time after the date of the maturity.
- If the company fails to repay deposit along with interest on maturity on the claim made by the depositor, interest shall be paid from the date of claim till the date of repayment, at the rate applicable to the deposit.
- When the date of maturity falls on any day on which GRUH's office remains closed repayment will be made on the next working date.
- Repayment will be made by A/c Payee, Pay-at-Par cheque or by DD in the name of the First Depositor.

GENERAL

- The NHB has granted a certificate of registration to GRUH for carrying on the business of a housing finance institution vide Certificate No. 01.0015.01, dated July 31, 2001 under Section 29 A of the National Housing Bank Act, 1987.
- The deposit acceptance activities of GRUH are regulated by NHB. It must, however, be distinctly understood that the National Housing Bank does not undertake any responsibility for the financial soundness of GRUH, or for the correctness of any statements or representations made or opinions expressed by GRUH, and for repayment of deposits/discharge of liabilities by GRUH. GRUH deposits programme is designed in accordance with NHB regulations with the objective to channelize resources for housing.
- The Data Processing of GRUH's Fixed Deposits is centralised at Ahmedabad. Hence processing of the data including issue of Fixed Deposit Receipts, interest warrants, Payment of Brokerage, Premature withdrawal of deposits and Loan against deposits will be processed at the centralised office for fixed deposits. The centralised processing is introduced to provide speedier services. The centralised deposit cell will extend services directly to the depositors.
- Loan Against Deposit** : Loan facility upto 75% of the deposit amount can be availed by the depositor under any of the deposit schemes after three months from the date of deposit. The

interest rate, chargeable on the loan would be two percentage points above the interest rate payable on the deposit. For availing loan, necessary documents will have to be executed by the depositor. Such Loans shall be subject to other Terms & Conditions framed by GRUH.

- The Loan against Deposit (LAD) along with interest is payable on maturity of the deposit. Prepayment of the LAD will be accepted without prepayment charges.
- Premature withdrawal is not permitted before the expiry of three months from the date of deposit.** After the expiry of three months from the date of deposit, the company at its sole discretion may permit premature withdrawal of the deposit at the request of the depositors. Premature withdrawal of deposits however cannot be claimed as a matter of right by the depositors. The interest on such premature withdrawal of deposits will be paid at the following rates:

Premature withdrawal effected	Individual Depositors	Non Individual Depositors
After three months but before expiry of six months	Maximum 4% p.a.	No interest on premature withdrawal of deposits
After six months but before the date of maturity	1% less than the rate at which interest would have been ordinarily paid had the deposit been accepted for the period for which such deposit had run or if no rate is specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by GRUH.	1% less than the rate at which interest would have been ordinarily paid had the deposit been accepted for the period for which such deposit had run or if no rate is specified for that period, then 2% lower than the minimum rate at which the public deposits are accepted by GRUH.

Provided further that in the event of death of depositor, the deposit may be repaid prematurely to the surviving depositor/s in the case of joint holding with survivor clause, or to the Nominee or to the legal heir/s with interest at the contracted rate upto the date of repayment.

- All outstanding post-dated interest warrants should be surrendered at the time of premature withdrawal failing which an equivalent amount will be deducted from deposit amount.
- The brokerage is paid upfront for the entire period of deposit to GRUH's authorised agent. In case of premature withdrawal the brokerage is payable for the period completed and excess brokerage paid will be recovered from the deposit amount.
- In case of any deficiency in servicing the deposits, the depositor may approach the National Consumers Redressal Forum, the State Level Consumers Disputes Redressal Forum or the District Level Consumers Dispute Redressal Forum for relief.
- In case of non-repayment of the deposit or part thereof in accordance with the terms and conditions of the deposit, the depositor may make an application to an authorised officer of the National Housing Bank.
- Attention of the applicant is drawn to the effect that the Company has not made any default in the repayment of deposit or interest thereon, nor any waiver of interest is made by the Company in the past.
- All depositors are required to submit the proof of identity and address to comply with the norms of Know Your Customer (KYC). The recent photograph of the depositors along with a copy of photo identification is required to be submitted for proof of identity. A proof of address is to be submitted for verification of the residential address of the depositor(s). As a one time exercise the depositor(s) are requested to fill in the Customer Relationship Form (CRF) and obtain a Customer Identification Number (CIN). Kindly refer to the section on KYC at GRUH for more information.
- Depositor who is a relative of a Director should give a declaration that he is related to the specific Director in the capacity of a relative as defined in the Companies Act, 2013.
- It is mandatory to furnish PAN of all depositors irrespective of the amount of deposit placed with GRUH.
- Individuals who have completed 60 years of age should be the first depositor for purpose of eligibility under the Senior Citizen Scheme. Proof of age should be submitted along with the deposit application form.
- Each deposit application form shall be accompanied by not more than one pay-at-par Cheque/DD. **Non CTS cheques will not be accepted.**
- Deposits with GRUH FINANCE Ltd. are non transferable. GRUH FINANCE Ltd. does not recognize or accept any lien on fixed deposits and/or interest.
- FDRs, Cheques & Interest Warrants will be sent to the first depositor by registered post/courier within 2 weeks. GRUH will not be responsible for non-receipt/loss or any delay in transit.
- In case of loss/misplacement of FDR/Cheque/Interest Warrants by the depositor, relevant legal procedures will have to be followed.
- Change of address of first depositor should be intimated to GRUH, along with the proof of address.
- Interest will be payable on basis of month from the date of receipt of cheque / DD along with completed application form. Depositors have an option to receive the interest on Non Cumulative deposits through ECS.
- Interest payment amount will be rounded off to the next higher rupee.
- In the event of death of the first depositor, the repayment of deposit and payment of interest at the contracted rate will be made to the person first in order of survivor/s, nominee on submission of death certificate.
- Any discharge given by the first named depositor for principal and/or interest will be valid and binding on all joint depositors irrespective of the option for repayment exercised by the depositors.
- GRUH reserves the right to change/amend/alter/vary any of the terms/rules for acceptance/repayment of deposits including interest payable thereon, in accordance with Housing Finance Companies (NHB) Directions, 2010.
- Acceptance of deposits is subject to Ahmedabad jurisdiction.
- Kindly confirm the latest rates of interest and Tax free limits.
- Deposits solicited by GRUH are not insured.
- Deposit placed with GRUH qualifies under the category of specified investment as defined under section 115(i)(x) of the Income Tax Act, 1961

AUTHORIZED AGENTS

- Agents are not authorized to accept cash from depositors or issue a receipt on behalf of GRUH.
- Agents must ensure that their name and new code number are clearly written in the application form.
- Brokerage will be paid at the rates decided by the management from time to time.

Know Your Customer (KYC) at GRUH

The Government of India has framed the Prevention of Money Laundering Act, 2002 (PMLA) to prevent money laundering and to provide for confiscation of property derived from or involved in money laundering and for matters connected therewith or incidental thereto.

National Housing Bank (NHB), the regulatory authority for Housing Finance Companies (HFCs), has advised HFCs to ensure that a proper policy framework on "Know Your Customer" and Anti-Money Laundering measures are formulated and put in place by all HFCs with the approval of the Board. NHB has also advised that HFCs must ensure on a continuous basis that they are fully compliant with the provisions of the NHB circular.

Accordingly GRUH has implemented the KYC norms based on the guidelines issued by NHB in this regards. Every customer is thereby required to submit proof of identity and residence, in compliance with the requirement of the PMLA. With a view to make the process customer friendly GRUH has devised a Customer Relationship Form (CRF) to be submitted by every customer, as a one time exercise. The customer is required to submit the CRF forms along with the necessary proofs of identity and residence, as mentioned in the CRF. On receipt of the completed CRF along with proof of identity and residence, GRUH will issue a unique Customer Identification Number (CIN). The customer can quote the CIN for all dealings with GRUH and need not submit the proofs of identification and residence until there is any change in the details submitted. Please note that change in the name or address or change in any other information submitted along with the CRF will be entertained only if the request for change is received with the necessary documentary evidence.

Financial Intelligence Unit India (FIU-IND), is a central national agency responsible for receiving, processing, analyzing and disseminating information related to suspected financial transactions. Every banking company, financial institution and intermediary is required to designate an officer as Principal Officer for the purpose of PMLA, who will be responsible to furnish the information to the Director, FIU-IND on the basis of information available with the banking company financial institution and intermediary.

Accordingly GRUH will be reporting suspicious transactions to the FIU-IND. GRUH or its employees will not be personally liable for any loss that might arise to the customer for any action initiated by NHB or FIU-IND or any regulatory authority, due to the misrepresentation, suppression or concealment of information. The customers are requested to contact GRUH's nearest office or visit the company's website www.gruh.com for further information on GRUH's policy on KYC.

Fair Practice Code

The National Housing Bank has issued directives to HFCs to formulate a policy on Fair Practice Code (FPC). The objective of this code is to foster confidence in the housing finance system through fair practices, increased transparency and competition aimed at achieving higher operating standards; leading to fair and cordial relationship between the customer and the HFCs. GRUH has accordingly formulated the FPC applicable to all dealings, products, services and other offerings by GRUH. The FPC has been implemented across all the branches of GRUH and a copy of the FPC is available at all GRUH offices. Customers desirous of knowing more on GRUH's FPC can visit the company's website www.gruh.com

PROVISIONAL RECEIPT

Received from

1. Cheque No. _____ for ₹ _____ dated _____ drawn on (Bank) _____

Branch _____

2. GRUH FDR No. _____ of ₹ _____ with maturity amount of ₹ _____

maturing on _____ as a deposit of ₹ _____ under MIP/FIP/AIP/CGP for a period of _____ months @ _____ % p.a.

* Subject to Realisation of cheque

Note : FDRs will be sent to the first depositor within 15 days.

APPLICATION FORM NO.**FOR GRUH FINANCE LIMITED****AUTHORISED SIGNATORY**



GRUH FINANCE LIMITED

Deposit Application Form for Resident Indians only

AGENT'S NAME CODE NO. BRANCH CODE BRANCH NAME FD RECEIPT NO. I/we apply for placement/renewal of fixed deposits for a period of months in the following plan : MONTHLY INCOME PLAN QUARTERLY INCOME PLAN ANNUAL INCOME PLAN CUMULATIVE GROWTH PLANPLEASE MARK IN ONE RELEVANT BOX INDIVIDUAL GRUHINI SR. CITIZEN (Please attach proof of age) TRUST OTHERS
Nationality - IndianDEPOSIT PAYABLE TO First Depositor Either or SurvivorSTATUS Individual HUF Partnership Firm Association of Persons Co-operative Society
 Trust Others (Pls. specify) _____**CATEGORY**Public
GRUH's Employee
GRUH's Borrower
GRUH's Shareholder
Director/ Relative of GRUH's Director

GRUH's Shareholder (*)
DP No./Client No. <input type="text"/>
Folio No. <input type="text"/>
Name of the Director and depositor(s) relation with the Director
<input type="text"/>
<input type="text"/>

(*) If the first/sole depositor is GRUH's shareholder on the date of placing the deposit

PARTICULARS OF DEPOSITOR(S) (Please write in order of Name / Middle Name / Surname)**CUSTOMER ID**1st Depositor/Trust (Mr./Ms.) _____ Guardian's Name (Mr./Ms.) _____
(In case of minor)2nd Depositor (Mr./Ms.) _____ 3rd Depositor (Mr./Ms.) _____

Kindly fill in the Customer Relationship Form for each depositor. If already submitted please mention Customer ID. The Deposit receipt will be issued on the basis of name mentioned in Customer Relationship Form.

ADDRESS OF FIRST / SOLE DEPOSITOR (To be filled in only if there is a change in address provided to GRUH)

Flat No. &	<input type="text"/>		
Bldg. Name	<input type="text"/>		
Road No./Name	<input type="text"/>		
City	<input type="text"/>	Pin Code	<input type="text"/>
State	<input type="text"/>		
Country	<input type="text"/>		
Tel. (R.)	<input type="text"/>	STD Code	<input type="text"/>
Mobile	<input type="text"/>		
E-mail	<input type="text"/>		

Proof of address to be provided by Applicant. (Please submit ANY ONE of the following certified documents)

- | | |
|---|--|
| <input type="checkbox"/> Latest Telephone Bill of Landline/Mobile | <input type="checkbox"/> Latest Electricity/ Gas Bill |
| <input type="checkbox"/> Latest Bank Account Statement | <input type="checkbox"/> Ration Card |
| <input type="checkbox"/> Latest Demat Account Statement | <input type="checkbox"/> Any other address proof (Subject to satisfaction of GRUH Finance Ltd) |

Tax to be deducted : YES NO If No, Please submit Form 15G OR Form 15H (for 60 years of age and above) (PAN is compulsory on Form 15G or Form 15H)**I / WE APPLY FOR A FRESH / RENEWAL OF DEPOSIT WITH THE COMPANY AND ENCLOSE HERewith THE FOLLOWING :**(A) CHEQUE NO. DATED DRAWN ON Bank & Branch FOR ₹ (B) OLD DEPOSIT RECEIPT NO. PLACED ON MATURING ON MATURITY AMOUNT ₹ AND CHEQUE NO. ₹ DATED DRAWN ON Bank & Branch FOR RENEWAL AMOUNT ₹ **FOR OFFICE USE ONLY**

DATE OF DEPOSIT	PERIOD (MONTHS)	DATE OF MATURITY	ROI%	DEPOSIT AMOUNT	BANK VOUCHER NO.	AUTHORISED SIGNATORY	FDR NO.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

APPLICATION FORM NO. Remark

