

Fixed Deposit Schemes:

| Period in Months | Interest Rate (%p.a.) | | | | | |
|------------------|-----------------------|-------|-----------|-------|-----------|------|
| | Min. Amt | Mthly | Min. Amt | Qtrly | Min. Amt | Yrly |
| 12-24 | Rs. 20,000 | 7.25 | Rs. 2,000 | 7.50 | Rs. 2,000 | 7.75 |
| 25-60 | | 7.50 | | 7.75 | | 8.00 |
| 61-120 | | 7.75 | | 8.00 | | 8.25 |

*0.25% extra interest for Senior Citizen, Trust Deposits & Female Depositors (GRUHINI BACHAT YOJANA)

Rating: CRISIL- FAAA, ICRA- MAAA

About Company:

GRUH is an established housing finance company [HFC] with a loan portfolio of Rs. 24.54 billion as on March 31, 2010. HDFC is the largest shareholder in GRUH with a stake of 61.36% as on March 31, 2010. While GRUH continues to operate as an independent entity, the high parental shareholding translates into strong management and strategic inputs from HDFC. The company's corporate office is located in Ahmedabad and the company has a distribution network of 95 retail offices across seven states.

Strengths:

- » Availability of funding and liquidity support from strong promoter HDFC besides inputs for formulation of overall strategy
- » Sound franchise and brand image in rural parts of western India (Gujarat and Maharashtra), which help to mobilise deposits and expand the home loan portfolio

Financials (Standalone):
(in Rs. Crores)

| | 31 st March, 2019 | 31 st March, 2018 |
|-------------------------|------------------------------|------------------------------|
| Revenue from Operations | 2,026.19 | 1,693.45 |
| Profit After Tax | 447.2 | 402.75 |

Fixed Deposit Accepted Under Exemption of Income Tax Act vide Section II (5) (vii)

| Who Can Invest | Resident Individuals | Corporate | Trust | NRI |
|----------------|----------------------|-----------|-------|-----|
| | Yes | No | Yes | No |

Crossed A/C payee Cheques/DD should be payable to **"Gruh Finance Ltd."** And be payable at any of the places where Gruh has an office. Outstation cheques shall not be accepted.

