

GRUH FIXED DEPOSITS

Individuals / Trusts

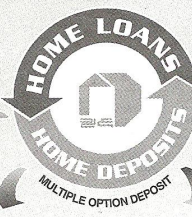
FAAA by CRISIL HIGH SAFETY

MAAA by ICRA HIGH SAFETY

**0.25% additional
on Deposits from
Senior Citizens and
Trusts**

MONTHLY
INCOME PLAN

QUARTERLY
INCOME PLAN



CUMULATIVE
GROWTH PLAN

ANNUAL
INCOME PLAN



Rate of Interest on Fixed Deposits

Effective from February 4, 2013

MONTHLY INCOME PLAN

Term in Months	ROI (% p.a.)	Tax Free Limits (Rs.)	
		Normal	Sr. Citizen
12-23	8.25%	60000	58000
24-84	8.50%	58000	57000

Minimum Amount in Rupees : 20,000/-

QUARTERLY INCOME PLAN

Term in Months	ROI (% p.a.)	Tax Free Limits (Rs.)	
		Normal	Sr. Citizen
12-23	8.50%	58000	57000
24-84	8.75%	57000	55000

Minimum Amount in Rupees : 2,000/-

ANNUAL INCOME PLAN

Term in Months	ROI (% p.a.)	Tax Free Limits (Rs.)	
		Normal	Sr. Citizen
12-23	8.75%	57000	55000
24-84	9.00%	55000	54000

Minimum Amount in Rupees : 2,000/-

CUMULATIVE GROWTH PLAN

(Interest Compounded Annually)

Term in Months	ROI (% p.a.)	Tax Free Limits (Rs.)	
		Normal	Sr. Citizen
12-23	8.75%	57000	55000
24-35	9.00%	50000	49000
36-47	9.00%	46000	45000
48-59	9.00%	42000	41000
60-71	9.00%	39000	37000
72-83	9.00%	36000	34000
84	9.00%	33000	31000

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 & 84. Kindly verify the latest ROI & Tax 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 Rs. 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
- Exempted from Wealth Tax
- 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
- Trust Deposit placed with GRUH qualifies under the category of specified investment as defined under section 11(5)(ix) of the Income Tax Act, 1961



**GRUH
FINANCE
LIMITED**

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) 32901222-23, Fax : (91) (79) 26560649.

Deposit Centralised Office :

Sakar -IV, 2nd Floor, Opp. M.J. Library, Ashram Road, Ahmedabad.

Ph. : 079-32519002, Fax : 079-26584421

Visit us at : www.gruh.com

Toll Free No. 1800 233 7923

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 Indians/Trusts/Minors through Guardians/Association of Persons (AOP) / Hindu Undivided Family (HUF) / Proprietary Concerns and Partnership firms.
- Account Payee cheque/DD should be drawn in favour of "GRUH FINANCE LTD." and be payable at any of the places where GRUH has an office.
- Outstation depositors can send DD net of bank charges. This facility is applicable for places where GRUH does not have an office. Outstation cheques and pay-at-par cheques not participating in the local clearing 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 Rs. 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 Rs. 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 exceeds Rs. 2,00,000/- 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 Rs. 2,50,000/- 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 during the nature of interest or 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 DEPOSIT

- For renewal, discharged FDR along with fresh application form duly filled in should be sent to the local branch.
- For repayment, duly discharged FDR should be sent 2 weeks before the date of maturity to the local branch.
- 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 cheque payable at place where GRUH has an office or by cheque payable at par or by DD in the name of the first named depositor.

GENERAL

- 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 depositors will continue to receive the services at GRUH's branch where the deposit was originally placed.
- 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 payment of interest on the Loan against Deposit (LAD) will have to be paid at the frequency similar to the servicing / accrual of the interest on the fixed deposit.
- 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:

Three months but before expiry of six months	No Interest
Six months but before the date of maturity	2% 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 3% 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 the National Housing Bank.
- Disclaimer under section 58AA(8) of the Companies Act, 1956: 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 of 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, 1956.
- In case of deposits of Rs.50,000/- and above it is mandatory to furnish PAN.
- 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 Cheque/DD. Outstation cheques and pay-at-par cheques not participating in the local clearing will not be accepted.
- Deposits with GRUH FINANCE Ltd. are not transferable. GRUH FINANCE Ltd. does not recognize or accept any lien on fixed deposits and /or interest.
- FDRs & cheque / 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/cheques 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, at select locations.
- 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 one 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.
- 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 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.
- Kindly confirm the latest rates of Interest and Tax free limits.

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.

PROVISIONAL RECEIPT

Received from

1. Cash / Cheque / Draft No. _____ for Rs. _____ dated _____ drawn on (Bank) _____

Branch _____

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

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

* Subject to Realisation of cheque/draft

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

APPLICATION
FORM NO.

543005

FOR GRUH FINANCE LIMITED

AUTHORISED SIGNATORY



GRUH FINANCE LIMITED

Application Form for Deposit

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 RELEVANT BOX ☐ INDIVIDUAL ☐ SR. CITIZEN ☐ TRUST ☐ OTHERS

(Please attach proof of age)

DEPOSIT PAYABLE TO

S T A T U S

C A T E G O R Y

First Depositor <input type="checkbox"/>	Resident Individual <input type="checkbox"/>	Association of Persons <input type="checkbox"/>	Public <input type="checkbox"/>
Anyone or Survivor <input type="checkbox"/>	Non-Resident Individual <input type="checkbox"/>	Co-operative Society <input type="checkbox"/>	GRUH'S Employee/Borrower <input type="checkbox"/>
Any Two Jointly <input type="checkbox"/>	Hindu Undivided Family <input type="checkbox"/>	Trust <input type="checkbox"/>	GRUH'S Shareholder <input type="checkbox"/>
	Partnership Firm <input type="checkbox"/>	Others (Pls. specify) <input type="checkbox"/>	Director/ Relative of GRUH's Director <input type="checkbox"/>

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. &			
Bldg. Name			
Road No/Name			
City		Pin Code	
State		Country	
Tel (R.)		STD Code	
e-mail		Mobile	

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)		

I / WE APPLY FOR A FRESH / RENEWAL OF DEPOSIT WITH THE COMPANY AND ENCLOSE HERewith THE FOLLOWING :

(A) CHEQUE / D.D. NO. DATED DRAWN ON Bank & Branch FOR Rs. (B) OLD DEPOSIT RECEIPT NO. PLACED ON MATURING ON MATURITY AMOUNT RS AND CHEQUE/DD NO. RS DATED DRAWN ON Bank & Branch FOR RENEWAL AMOUNT Rs.

FOR OFFICE USE ONLY

DATE OF DEPOSIT	PERIOD (MONTHS)	DATE OF MATURITY	ROI%	DEPOSIT AMOUNT	BANK VOUCHER NO.	AUTHORISED SIGNATORY	FDR NO.
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APPLICATION FORM NO.

543005

Remark

FORM 15H/15G FURNISHED : ☐ YES ☐ NO

(PAN is compulsory on Form 15G or Form 15H)

MANDATE FOR AVAILING ECS FACILITY

I/We am/are desirous of availing the ECS facility for receipt of interest on my/our Monthly, Quarterly & Annual Income Plans Deposits placed with GRUH. The details of my/our bank account to which the interest on my/our above deposit is to be credited is as under :

DETAILS OF BANK ACCOUNT :[illegible]

MICR Code : _____ Branch : _____

IFSC Code

Account : Savings Current

Payment of interest will be made through ECS only at the centres where this facility is being offered by RBI. Copy of cheque is enclosed. You are requested to credit the interest on my/our deposits directly into my/our saving/current account as mentioned above GRUH will be discharged of its responsibility on the payment of interest on deposit, being effected through ECS into my/our Savings/Current account as mentioned above.

I/We agree that in cases where the interest cannot be credited by GRUH, where the ECS credit is rejected by the bank, for technical reasons, or any error in the ECS mandate, GRUH will be discharged of its responsibility by issue of interest warrants.

*This facility is provided to depositors in select centres where this facility is being offered by RBI. Under this facility the interest payment will be credited directly to depositors' bank account. **Intimation of interest credited would be sent on annual basis.**

MODE OF COLLECTION OF FDR

Please send it by Courier ☐ Please give it to Agent ☐

Please send it to Servicing Branch ☐
 We will collect from Ahmedabad Office ☐
 Please send it by Post ☐

(*In the absence of specific instruction, FDR will be send by courier to the 1st Depositor's address.)

NOMINATION

Nomination under Section 36B of the National Housing Bank Act 1987 and rule 2(1) of the Banking Companies (Nomination) Rule 1985 in respect of GRUH deposits. I/We nominate the following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by GRUH Finance Ltd.

Name of Nominee

Flat No. &

[illegible][illegible]

City _____ Pin Code _____

State		Tel./Mobile	
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Relationship with Depositor (if any)

Age of Nominee

Date of Birth of Nominee (if minor)

Guardian's Name (In case of minor)

Address _____

DECLARATION : (1) I/WE HEREBY DECLARE THAT THE AMOUNT BEING DEPOSITED HERewith IS NOT OUT OF ANY FUNDS ACQUIRED BY ME/US BY BORROWING OR ACCEPTING FROM ANY OTHER PERSON. I / WE DECLARE THAT THE FIRST NAMED DEPOSITOR IS THE BENEFICIAL OWNER OF THIS SOLE / JOINT DEPOSIT AND IS TO BE TREATED AS THE PAYEE FOR THE PURPOSE OF DEDUCTION OF TAX UNDER SECTION 194(A) OF THE INCOME TAX ACT, 1961. I / WE HAVE READ THE TERMS AND CONDITIONS OF DEPOSIT AND AGREE TO ABIDE BY THE SAME. (2) I/WE HAVE GONE THROUGH THE FINANCIAL AND OTHER STATEMENTS / PARTICULARS / REPRESENTATION FURNISHED / MADE BY THE HOUSING FINANCE COMPANY (GRUH) AND AFTER CAREFUL CONSIDERATION, I/WE AM/ARE MAKING THE DEPOSIT WITH THE HOUSING FINANCE COMPANY (GRUH) AT MY/OUR OWN RISK AND VOLITION.

1. X 2. X 3. X

**SIGNATURE OF SOLE / FIRST DEPOSITOR
(GUARDIAN IN CASE OF MINOR)**

SIGNATURE OF SECOND DEPOSITOR

SIGNATURE OF THIRD DEPOSITOR



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Near. Mithakhali Six Roads,
Ellisbridge, Ahmedabad - 380 006.
Ph. : (91) (79) 32901222-23,
Fax : (91) (79) 26560649.

971664

Customer ID (For office use only)

CUSTOMER RELATIONSHIP FORM - INDIVIDUALS

(Please fill the form in **BLOCK LETTERS** only)

The information is sought under Prevention of Money Laundering Act, 2002, the Rules notified thereunder and NHB's guidelines on Anti Money Laundering. For existing Customer, the information furnished herein will supersede the information available in the records of GRUH.

Have you dealt with GRUH earlier Yes ☐ No ☐

Are you an existing customer Yes ☐ No ☐

If yes, for (please also mention the respective account number)

Availing Loans

Placing Deposit

GRUH Referral Associate

Deposit Referral Associate

Please Paste
Your Recent
Photograph
3.5 x 4.5 cm

1. Name of the Applicant (Mr./Mrs/Miss) (As appearing in supporting identification document)

First Name
Middle Name
Surname

2. Father's/Husband's/Guardian's Name (Mr./Mrs/Miss)

First Name
Middle Name
Surname

3. Status ☐ Resident Individual ☐ Non-Resident Individual ☐ Hindu Undivided Family ☐ Person of Indian Origin

If Non Resident

Passport Number

Country of Residence

Visa valid upto

4. Date of Birth

5. Nationality

Income Tax Permanent A/c No.
(Attach a copy of PAN card)

6. Proof of identity to be provided by Applicant. (Any one of the following documents)

☐ Driving License ☐ Voter's Identity Card ☐ Photo PAN Card ☐ Photo Debit/Credit Card issued by bank ☐ Photo Ration Card
☐ Passport ☐ Any other identification with photograph (Subject to satisfaction of GRUH)

7. Present Address of Applicant for all communications

Building Name & Flat No.
Road No./Name
City
State
Tel. (R) STD
Tel. (O) Code
E-mail
Mobile
Pin Code
Country
Fax
Ext. No.

8. Proof of address as provided by Applicant. (Any one of the following documents)

☐ Latest Telephone Bill of Land Line / Mobile ☐ Latest Electricity / Gas Bill ☐ Latest Bank Account Statement
☐ Latest Demat Account Statement ☐ Latest Credit Card Statement ☐ Ration Card
☐ Any Other (Subject to satisfaction of GRUH)

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Accomodation	Marital Status	Qualification	Occupation	Household Income
<input type="checkbox"/> Own	<input type="checkbox"/> Married	<input type="checkbox"/> SSC / HSC	<input type="checkbox"/> Service	<input type="checkbox"/> Less than Rs.1 lakh p.a.
<input type="checkbox"/> Rented	<input type="checkbox"/> Single	<input type="checkbox"/> Graduate	<input type="checkbox"/> Retired	<input type="checkbox"/> Rs. 1-3 lakhs p.a.
<input type="checkbox"/> Employer	No. of Children	<input type="checkbox"/> Post-Graduate	<input type="checkbox"/> Business	<input type="checkbox"/> Rs. 3-5 lakhs p.a.
<input type="checkbox"/> Family	Son/s	<input type="checkbox"/> Professional	<input type="checkbox"/> Professional	<input type="checkbox"/> Rs. 5-10 lakhs p.a.
<input type="checkbox"/> Other (please specify)	Daughter/s	<input type="checkbox"/> Others (Please specify)	<input type="checkbox"/> Housewife	<input type="checkbox"/> Above Rs. 10 lakhs p.a.
.....		<input type="checkbox"/> Student	Number of earning members
Number of years at current address			<input type="checkbox"/> Others (Please specify)	in the family :
.....			

11. If the following is additionally applicable to you please tick (✓) one or more as applicable

☐ Civil Servant ☐ Bureaucrat ☐ Current or Former MP / MLA or MLC ☐ Politician ☐ Current or Former Head of State

I/We hereby declare that above information is true to the best of my/our knowledge and belief.

I/We hereby declare that the amount invested in GRUH's Fixed Deposit and/or the amount that will be utilized for the repayment of the loans availed from GRUH is/will be through legitimate sources only and does not involve any proceeds of crime. The said funds or transactions is /will not be in contravention or evasion of the provisions of the Prevention of Money Laundering Act, Prevention of Corruption Act, Foreign and Regulation Act, The Income Tax Act, or any other applicable law in force and also any laws enacted by the Government of India. Housing Finance Companies (NHB) Directions 2001 from time to time or any rules, regulations, notifications of directions issued there under. I/We hereby further declare that I/We have not been convicted for any criminal offence and/or I/We are not Politically Exposed Person (means individuals who are or have been interested with prominent public functions in a foreign country) or related to them.

I/We further understand that in case if I/We fail to provide the documents/information within the period specified in the communication(s) sent, then if GRUH believes that the transaction is suspicious in nature within the purview of the Act/Rules thereof, shall have absolute discretion to report to FIU-IND and/or to freeze the account or reject the applications/withdrawal of the money or can call back the entire loan or take such steps as it may deem fit.

In case of falsification of the above declaration I/We understand that GRUH at its sole discretion will close/freeze my/our account(s).

GRUJH will also be entitled to report our transactions to the respective authorities as per requirements and as and when called for by the law enforcing agencies.

We shall not hold GRUH or its employees in any manner for any loss that may arise due to the legal action, including freezing of accounts, confiscation of the property/assets by the law enforcing agencies.

I/We confirm that I/We have read and understood the Declaration given above and confirm that all the details provided on the form or as supporting documents are correct.

Place :

Date : _____

Signature of Customer

FOR OFFICE USE ONLY

The customer wants to enter into relationship by

Availing Loan ☐ Placing Deposit ☐ Becoming an Associate ☐ Others (Specify) _____

Branch Code

Branch Name

Customer ID

Please enter the serial number of the document taken for IDENTITY PROOF

Please enter the Customer A/C no. of the document taken for ADDRESS PROOF

Driving License

Telephone Bill No.

Voter ID Card

Electricity / Gas Bill No.

PAN Card

Bank A/C Statement

Photo Debit/Credit Card

Demat A/C Statement

Ration Card

Credit Card A/C Statement

Passport

Ration Card

Any Others

Any Others

Date of Receipt

DD

M	M
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Y	Y
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Y

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