

GRUH Finance Limited

About the Company

GRUH Finance Ltd (GRUH Finance) was incorporated in 1986 and commenced its business operations in the year 1988. The company is a subsidiary of HDFC Ltd. The company is a housing finance company recognized by NHB. It is mainly engaged in housing finance business offering loans to individuals for construction, purchase, repair and renovation of dwelling units. The company also offers loans to professionals for purchase of office premises. Various home loan products offered by GRUH Finance include GRUH Suraksha, GRUH Suvidha, GRUH Sajavat and GRUH Samruddhi. The deposit plans offered by the company include monthly income, quarterly income, yearly income and cumulative growth. GRUH Finance operates through 179 offices across 10 states namely Gujarat, Maharashtra, Karnataka, Rajasthan, MP, Chhattisgarh, TN, UP, Jharkhand and Bihar. During FY15, the company disbursed loans worth ₹ 31.2 bn taking the cumulative disbursement to ₹ 152.2 bn as on Mar 31 2015. As on Mar 31 2015, total loan asset of the company stood at ₹ 89.2 bn.

Dun & Bradstreet D-U-N-S® No 85-806-2083

Top 500 Ranking

Income	474
Net Profit	212
Networth	355

Address

GRUH, Netaji Marg,
Near Mithakali Six Roads,
Ellisbridge, Ahmedabad - 380006, Gujarat
Website: www.gruh.com

Financial Snapshot (₹ mn)				Ratios (%)		
Total Income	Net Profit	Networth	EBIDTA	EBIDTA Margin	NPM	RONW
10,603.2	2,038.0	7,104.9	9,702.2	91.5	19.2	28.7

(As on Mar 31, 2015)