



**GRUH
FINANCE
LIMITED**

We help you build homes

SEC: 2019:
May 30, 2019

The BSE Limited.
Phiroze Jeejeebhoy Towers,
26th Floor, Dalal Street,
Mumbai - 400 001

BSE Security Code No: 511288

Kind Attn.: General Manager - DCS

National Stock Exchange of India Ltd.
"Exchange Plaza",
Bandra-Kurla, Complex,
Bandra (E), Mumbai- 400 051

Symbol : GRUH

Kind Attn.: Head – Listing

Dear Sir,

**Sub : Submission of Disclosure on Related Party Transactions pursuant to Regulation 23(9) of SEBI
(Listing Obligations & Disclosure Requirements) Regulations, 2015**

Pursuant to Regulation 23(9) of SEBI LODR, we hereby submit the attached disclosure on Related Party Transactions of the Company for the financial year ended March 31, 2019, in accordance with applicable accounting standards.

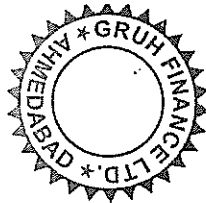
This intimation will be uploaded simultaneously on the Company's website www.gruh.com.

This is for your information and records.

Yours sincerely,

For **GRUH FINANCE LIMITED**

**Marcus Lobo
Company Secretary**



Encl: As above

A subsidiary of HDFC Ltd

Registered Office: "GRUH", Netaji Marg, Near Mithakhali Six Roads, Ellisbridge, Ahmedabad-380 006.

Tel. : (91) (79) 2642 1671-75, 2656 0649

CIN : L65923GJ1986PLC008809 - Website : www.gruh.com

Disclosure of Related Party Transactions and balances on consolidated basis as per the Indian Accounting Standard on 'Related Party Disclosures' (Ind AS 24) for the year ended March 31, 2019 pursuant to requirement of Regulation 23(9) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) (Amendments) Regulations, 2018 ("Listing regulations")

List of Related Parties along with nature of relationship with whom Company has entered transactions for the year ended March 31, 2019 are as under. All transactions with all related parties were carried out in ordinary course of business and on arm's length basis.

Holding Company

- Housing Development Finance Corporation Limited (HDFC)

Fellow Subsidiary Companies

- HDFC Life Insurance Co. Limited
- HDFC ERGO General Insurance Co. Limited

Fellow Associate Company

- HDFC Bank Limited

Non-Executive and Non-Independent Directors

- Mr. Keki M. Mistry
- Mr. K. G. Krishnamurthy
- Ms. Renu S. Karnad (up to March 8, 2019)

Independent Directors

- Mr. Prafull Anubhai (up to March 31, 2019)
- Mr. S. G. Mankad
- Mr. Biswamohan Mahapatra
- Mr. Pankaj Patel
- Mr. Rajesh Gupta
- Ms. Bhavna Doshi

Key Management Personnel

- Mr. Sudhin Choksey, Managing Director
- Mr. Kamlesh Shah, Executive Director
- Mr. Marcus Lobo, Company Secretary
- Mr. Hitesh Agrawal, Chief Financial Officer

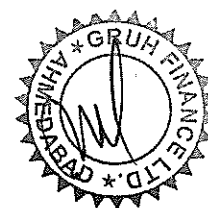
Entity in which Director exercise significant influence

- M/s SNG & Partners, Advocates & Solicitors

Entities in which Key Management Personnel exercise significant influence

- GRUH Finance Limited Employees' Provident Fund Trust
- GRUH Finance Limited Employees Gratuity Trust Fund
- GRUH Finance Limited Officers' Superannuation Fund

Hitesh



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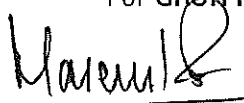
Transactions and balances with the related parties for the year ended March 31, 2019 are as follows :

(₹ in crore)

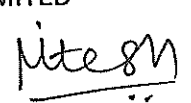
Nature of Relationship with Related Parties	Nature of transaction	Transactions for the year ended March 31, 2019	Receivable/ (Payable) as at March 31, 2019
Holding Company - HDFC Limited	Dividend paid	69.92	Nil
Fellow Subsidiary Companies	Security Deposit	Nil	0.05
	Insurance premium paid	0.07	Nil
	Prepaid Insu prem Exp	Nil	0.04
	Interest on Subordinated Debt*	1.17	(0.02)
	Subordinated Debt*	Nil	(12.00)
Fellow Associate Company – HDFC Bank Limited	Deposit Placed	600.00	Nil
	Deposit Matured	600.00	Nil
	Interest on Deposit	1.26	Nil
	Bank Charges	1.31	Nil
	Book Balance of current accounts	Nil	126.33
	NCDs*	Nil	(1,315.00)
	Interest on NCDs*	99.94	Nil
Key Management Personnel	Remunerations	8.05	(1.59)
	Amount received on exercise of Stock Options	6.50	Nil
	Repayment of Loan	0.02	Nil
	Interest Income	0.01	Nil
	Loan (Secured)	Nil	0.23
Non-Executive and Non-Independent Directors	Sitting Fees	0.18	Nil
Independent Directors	Sitting Fees and Commission	1.22	Nil
Entity in which Director exercise significant influence - M/s SNG & Partners	Professional Service	0.04	Nil
Entities in which Key Management Personnel exercise significant influence - Employees' Provident Fund Trust, Gratuity trust Fund, Officers' Superannuation Fund	Contribution	4.07	Nil
	Advance Given	3.23	Nil
	Advance Received back	(3.23)	Nil
	Amount Payable	Nil	(1.37)

* Without Ind AS adjustments

For GRUH FINANCE LIMITED



Marcus Lobo
Company Secretary



Hitesh Agrawal
Chief Financial Officer

Date: May 30, 2019
Place: Ahmedabad

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