## mahindra finance

## Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

4th Floor, Asv Ramana Towers At No.37 & 38, Venkat Narayana Road, T Nagar, Chennai, Tamil Nadu-600017

• Toll Free No: 18002669266 • Whatsapp @70663 31234 • Boardline No: 022-66523500 (Monday to Friday between 10.00 am to 5.00 pm) • Email: mfinfd@mahindra.com

# CRISIL RATINGS AAA/STABLE INDICATES HIGHEST SAFETY



# INDIA RATINGS IND AAA/STABLE INDICATES HIGHEST SAFETY

## SAMRUDDHI DEPOSIT UP TO Rs.5 Crore

## **SAMRUDDHI CUMULATIVE SCHEME \$**

## **SAMRUDDHI NON-CUMULATIVE SCHEME \$**

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest p.a.*‡	Effective Yield p.a.**	Period (Months)	Interest p.a.*#/‡ (Monthly)	Interest p.a.*#/‡ (Quarterly)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Yearly)
	12	5380	7.60%	7.60%	12	7.20%	7.25%	7.35%	7.60%
	24	5805	7.75%	8.05%	24	7.25%	7.35%	7.50%	7.75%
					36	7.50%	7.60%	7.80%	8.05%
Rs. 5,000†	36	6307	8.05%	8.72%	48	7.50%	7.60%	7.80%	8.05%
	48	6815	8.05%	9.08%	60	7.50%	7.60%	7.80%	8.05%
	60	7364	8.05%	9.45%	Minimum Amount	Rs. 50	),000†	Rs. 2	5,000†

Rates w.e.f. 19<sup>th</sup> September 2023. Note:-

- \* Senior citizens will get an additional interest rate of 0.25% p.a. for deposits upto Rs. 5 Crore.
- ‡ Employees / Employees' relatives and Retired Employees / Retired Employees' relatives will get an additional rate of 0.35% p.a. for deposits upto Rs.5 Crore. (All Mahindra Group Company Employees). Government approved relationship proof documents to be furnished. Employee must be the second applicant.

The Additional rate of 0.25% and 0.35% is not applicable for deposits above Rs. 5 Crore.

- ‡ Additional amount will be accepted in multiples of Rs. 1,000/- and thereafter.
- # The Non- Cumulative interest will be paid through NACH/NEFT. The date for interest payment will be, for Half yearly on 30th September and 31st March, for the Quartely on 30th June, 30th September,
- 31st December & 31st March, for Yearly on 31st March and for Monthly on the last working day of the Month.

  If the Deposit is made within a period of 1 month prior to any of the payment date, the interest for the part period will be paid on the next interest payment date without any deferral interest for the broken period
- \*\*Compounded Annually-In case of Cumulative Deposits, interest is compounded before deduction of Tax.
  \$ Samruddhi- Cumulative and Non-Cumulative Deposits: Application can be submitted physically or through online mode.

Interest rates/Credit rating are subject to change and the Interest rates/Credit rating applicable will be the prevailing Interest rates/Credit rating as on the date of Deposit

Please Note: • Renewals will be accepted in the Scheme prevailing on date of maturity. Principal/ Principal with interest amount will be renewed in case of renewal

## Forms can also be downloaded from Company's Website: www.mahindrafinance.com

## Application Forms can be submitted at the designated offices of MMFSL / Collection Banks as mentioned below:

## **MMFSL REGIONAL OFFICES**

HEAD OFFICE Ground and 2nd Floor, Sadhana House & 4th Floor Mahindra Towe	rs, 570, P.B. Marg, Worli, Mumbai. Maharashtra - 400018. Ph;- 022 - 66523500								
AHMEDABAD REGIONAL OFFICE 11/1, 11/2, 11/3, FIRST FLOOR CITY MALL COMPLEX, S G HIGH WAY, BESIDE RAJPATH CLUB, ABOVE ASHRAY RESTAURANT, AHMADABAD M CORP. AHMADABAD M CORP. TLK, AHMEDABAD DIST, GUJARAT - 380059	DIBRUGARH REGIONAL OFFICE : 2nd Floor, BACK SIDE OF THE BUILDING, AMOLAPATTY, NH 37, OPP GOVT GIRLS HIGER SECOUNDARY SCHOOL, DIBRUGARH, ASSAM, 786001.								
ALLAHABAD REGIONAL OFFICE : FIRST FLOOR, 52/E42, TASHKAND MARG, CIVIL LINE, ALLAHABAD CB, ALLAHABAD CB TLK, ALLAHBAD DIST, UTTAR PRADESH - 211001.	FAIZABAD REGIONAL OFFICE : GROUND FLOOR, PLOT NO-282, LAXMAN DAS COMPLEX, DEVKALI BY PASS, OPP-SHASHI GAS SERVICE, FAIZABAD MB, FAIZABAD MB TLK, FAIZABAD DIST. UTTAR PRADESH-224011.								
AURANGABAD REGIONAL OFFICE : SECOND FLOOR, RATNAPRABHA BUILDING, OFF NO. 02, ADALAT ROAD, OPP. LIC OFFICE, AURANGABAD M CORP., AURANGABAD M CORP., TLK.AURANGABAD DIST, MAHARASHTRA-431001.	GUWAHATI REGIONAL OFFICE : THIRD FLOOR, KUSHAN PLAZA, G.S.ROAD OPP. DISTUR PETROL PUMP, GANESHGURI DISPUR, GUWAHATI, GUWAHATI MUNICIPAL CORP, GUWAHATI, ASSAM - 781.006.								
BANGALORE REGIONAL OFFICE : 4TH FLOOR ,PRESTIGE TOWERS ,JAYANAGAR 4TH BLOCK,RESIDENCY ROAD ,OPP VIJAYA COLLEGE,BANGALORE,KARNATAKA-560025	HYDERABAD REGIONAL OFFICE : 1. ST FLOOR, VV. TOWERS, KHARKHANA, TIRUMALGHERY ROAD, BESIDES MC DONALDS, SECUNDERABAD, SECUNDERABAD TLK, HYDERABAD DIST, TELANGANA - 500009.								
BHOPAL REGIONAL OFFICE : 4TH FLOOR, SHOP NO. 5 & 6, MAPLE HIGHT STREET,PLOT NO.46, CODESO, VIDYANAGAR PHASE II SCHEME BAWARIYA KALAN, NH 12 HOSHANGABAD ROAD, OPP: AASHIMA MALL, BHOPAL, MADHYA PRADESH - 462026.	INDORE REGIONAL OFFICE : FIFTH FLOOR, SHAGUN ARCADE. 503. A B ROAD, RASOMA CIRCLE ABOVE APNA SWEET, INDORE M CORP. TLK, INDORE DIST, MADHYA PRADESH-452010.								
BHUBANESHWAR REGIONAL OFFICE : FIRST FLOOR, PLOT NO. 511, CUTTACK PURI ROAD, BESIDE PUNJAB NATION BANK, MANCHESWAR INDUSTRIAL ESTATE, BHUBANESHWAR M - 10 TLK, KHURDA DIST, ORISA-751010.	JABALPUR REGIONAL OFFICE : FIRST FLOOR, PANCHRATAN TOWERS, 1700 MODELROAD, ABOVE AXIS BANK NEAR BUS STAND, JABLPUR CANTT. (CB), JABALPUR TLK, JABALPUR DIST, MADHYA PRADESH- <b>482001</b> .								
CHANDIGARH REGIONAL OFFICE: SCF-33 34 AND 35, SECOTR 344, 4TH FLOOR, NEAR REGIONAL PASSPORT OFFICE, CHANDIGARH, CH									
CHENNAI REGIONAL OFFICE: 4TH FLOOR ,ASV RAMANA TOWERS AT NO.37 & 38 , VENKAT NARAYANA ROAD ,T NAGAR ,CHENNAI, TAMIL NADU-600017	KOLHAPUR REGIONAL OFFICE : 2ND FLOOR, OFFICE NO. 1.3-A-2, GEMSTONE COMMERCIAL BUILDING, 'E' WARD, CTS NO. 517/2 NEW SAHUPURI, NEAR CENTAL BUS STAND, KOLHAPUR (M CORP.), KARVIR TLK, KOLHAPUR DIST, MAHARASHTRA - 416003								
COCHIN REGIONAL OFFICE : 2ND & 3RD FLOOR, NOEL HOUSE, PALARIVATTOM-KAKKANAD ROAD, THRIKKAKARA NORTH PART, KANAYANNUR TLK, ERNAKULAM DIST, KERALA - 682021.	KOLKATA REGIONAL OFFICE : 06, DOVER LANE, FIRST FLOOR, P.O. DESHPRIYA PARK, PLOT-G 1 BLOCK-EP & GP SECTOR-V SALT L, P.S. GARIAHAT, KOLKATA, WEST BENGAL, 700029.								
COIMBATORE REGIONAL OFFICE : SECOND FLOOR, SHREE LAKSHMI NARASHIMHAR TOWERS, AVINASHI ROAD, PAPPANAICKENPALAYAM, COIMBATORE MCORP., COIMBATORE MCORP. TLK, COIMBATORE DIST, TAMIL NADU-641037.	LUCKNOW REGIONAL OFFICE : 5TH FLOOR, MILLENIUM SQUAREPLOT NO-2, IBB-2, SUSHANT GOLF CITY - LUCKNOW, INDIRA NAGAR, SHAHEED PATH, NEAR GD GOENKA PUBLIC SCHOOL, LUCKNOW-UTTAR PRADESH, 226030.								
DEHRADUN REGIONAL OFFICE : 3RD FLOORE, SOSHIL TOWER, CURZON ROAD, NEAR DALANWALA THANA, DEHRADUN, DEHRADUN, UTTARACHAL, 248001.	MEERUT REGIONAL OFFICE : 1ST FLOOR, PARSAR TRADE TOWER, BC 2/3, DELHI ROAD, NEAR TATA MOTORS, SHATABDI NAGAR, MEERUT. UTTAR PRADESH, 250103.								
DELHI REGIONAL OFFICE : 3RD & 4TH FLOOR, UNIT NO 301-304/ 404-405, PLOT NO 23, AGARWAL CORPORATE TOWER, RAJENDRA PLACE, NEW DELHI, DELHI, 110008.	MUZAFFARPUR REGIONAL OFFICE : THIRD FLOOR, OM SHANTI COMPLEX, ZILA SCHOOL ROAD, OPP. ZILA SCHOOL, ABOVE ALLAHABAD BANK, MUZAFFARPUR M CORP. MUZAFFARPUR M CORP. TLK, MUZAFFARPUR DIST, BIHAR-842002.								
NASHIK REGIONAL OFFICE : S-7 TO S-11 II FLR SUYOJIT CITY CENTRE, MUMBAI NAKA NEAR NEAR SHATABDI HOSPITAL, OPP MUMBAI MAHAMARG BUS STAND, NASHIK (M. CORP.) NASHIK TLK, NASHIK DIST, MAHARASHTRA-422011.	NAGPUR REGIONAL OFFICE : GROUND FLOOR,KH. NO. 414, GANESH PETH,CIVIL LINES,RAMBAGH ROAD,NEAR ST STAND,NAGPUR M CORP., NAGPUR M CORP. TLK,NAGPUR DIST,MAHARASHTRA-440018								
PATNA REGIONAL OFFICE : 15T FLOOR, MOHALLA, S K PURI, NO 3031/1495A WARD NO 21, NCC 229, PATNA M CORP., PATNA M CORP., PATNA, BIHAR-800001.	SIMLA REGIONAL OFFICE : SECOND FLOOR, DYERTON ESTATE, NH-22, DYERTON BIZ HUB, SHIMLA, HIMACHAL PRADESH-171002.								
PUNE REGIONAL OFFICE : 05TH FLOOR MISEM BUILDING 19/12 PLOT NO 15. OFF KARVE ROAD. NEAR SHARDA CENTRE, PUNE, HAVELI TLK, PUNE DIST, MAHARASHTRA-411004.	THANE REGIONAL OFFICE: FIRST FLOOR, PREMISES NO 101, SAI PLAZA, KAPURBAWDI, GHODBUNDER ROAD, ABOVE VIJAY SALES SHOWROOM, THANE, THANE TLK, THANE DIST, MAHARASHTRA-400607.								
RAIPUR REGIONAL OFFICE : THIRD FLOOR, ALASKA CORPORATES, G E ROAD, OPP. VIP ROAD NEAR MAGNETO MALL, RAIPUR M CORP., RAIPUR M CORP. TLK, RAIPUR DIST, CIHHATTISGARH-492001.	UDAIPUR REGIONAL OFFICE: 2ND FLOOR, 29, MEERA BHAVAN, HIRAM MAG, SECTOR 08, MAIN ROAD, OPP. SIDDHI VINAYAK HOSPITAL, UDAIPUR RAJASTHAN, 313002.								
RANCHI REGIONAL OFFICE : GROUND FLOOR, FLAT NO. 301, SHREE MOHAN COMPLEX, SITA COMPOUND, GPO, MAIN ROAD, BEHIND MAXX SHOW ROOM, RANCHI, RANCHI M CORP TLK, RANCHI, JHARKHAND, 834001.	UPPER ASSAM REGIONAL OFFICE : FOURTH FLOOR, STAR CITY ULUBARI, G.S. ROAD, NEAR HANUMAN MANDIR, GUWAHATI, PALTAN BAZAR TALUK, KAMRUP, ASSAM-781007.								
SATNA REGIONAL OFFICE : FIRST FLOOR, MAIN ROAD, LANE NO 2, OPP: BHARUT HOTEL, RAJENDRA NAGAR, SATNA, MADHYA PRADESH, 485001.	VARANASI REGIONAL OFFICE : FIRST FLOOR, SRI DASS FOUNDATION BUILDING, S 20/51- 5 & SB 20/52- 4, MALL ROAD, ABOVE UBI BANK, VARANASI M CORP. TLK, VARANASI, UTTAR PRADESH - 221002								
SILIGURI REGIONAL OFFICE : SILIGURI REGIONAL OFFICE 3RD F SILIGURI,DARJEELING,WEST BENG	FLOOR PARAGANA BAIKANTHAPUR, WARD NO.42, SEVOKE ROAD, OPP OF SBI ZONAL OFFICE, SILIGURI MUNICIPAL CORPORATION, AL.734008.								

Collection Bank: \*\* IDFC BANK\* Application forms can also be submitted at designated branches all over india as indicated on the Company's website

All communications with regards to Fixed Deposit should be addressed to the office of the Fixed Deposit Processing Centre at the address mentioned above.

## 101349

# Mahindra & Mahindra Financial Services Limited CIN: L65921MH1991PLC059642 APPLICATION FORM FOR FIXED DEPOSIT UPTO 2 CRORE

(Please write in BLOCK LETTERS and [  $\checkmark$  ] the appropriate box)

APPL. No.

Agents are not permitted to accept cash with application form & issue receipt. Mahindra and Mahindra Financial Services Limited

will in no way be responsible for such or other wrong tenders.

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Applicant Name:  (Control of the Country (les)  Father's Name:  Mother's Name:  Spouse Name:  Guardian's Name:  'Pan No.:  Minor Pan( If App 'Nationality: (if national of more than country please mention countries separated by Occupation:  Address Type:  *Permanent Address (Refer to Clause (Ref	Mr. Mrs. Mr./Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs.	* No Approximately Approximate	But A A But A A A A A A A A A A A A A A A A A A A	sid esid esid esid esid esid esid esid e	section dentities able to the section on section of section on section of section on section on section on section on section on section on section on section on section on section on section on section on section on section on section on section on section on section of section on sec	ial ess )	R R R A A A A A A A A A A A A A A A A A	male S	Proceedings of the state of the	R R R R R R R R R R R R R R R R R R R	N N N N N N N N N N N N N N N N N N N	A A A A A A A A A A A A A A A A A A A	M M M M M M M M M M M M M M M M M M M	Sel Pro	giste giste	*Conploetors	oer (duntryed ship Offin	Cent	M M M M M M M M M M M M M M M M M M M	Marrian Marria	Reg M A Reg M	A	U	nma	A	d   N   N   N   N   N   N   N   N   N	A   A   A   A   A   A   A   A   A   A	M M M M M M M M M M M M M M M M M M M	E	dent	fica	y of	SISSI	Pub	IIN O	r Ot	her	M M Pin	Y	se S	5pec	ify)	Y	
Applicant Name:  (C)  Father's Name:  Mother's Name:  Spouse Name:  Guardian's Name:  *Pan No.:  Minor Pan( If App  *Nationality: (if national of mer the country please methor countries separated by Occupation:  Address Type:  *Permanent Addr (Refer to Clause City Address Type:  Mailing Address (Refer to Clause City Tel M A N  Tax Residenc (Please indicate A Country (ies)	Mr. Mrs. Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mr./Mrs Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. Mrs. M	* A Reerrms  Ls aa Counting Side	Bu A A A Bu Bu Bu Bu Bu Bu Bu Bu Bu Bu Bu Bu Bu	sid and ti	entidaddra inot	cttorial ial	Fent R R R R R R R R R R R R R R R R R R R	S S S S S S S S S S S S S S S S S S S	Pro Bussides	R R R R R R R R R R R R R R R R R R R	N N N Y Y Y Y Sior tax	A A A A A A A A A A A A A A A A A A A	M M M M M M M M M M M M M M M M M M M	Sel Process and Region Tax I	df En	wmb**Conplo	oer (duntryed ship Offi	Cent y of Single Control of the Cont	M M M M M M M M M M M M M M M M M M M	Marrian Marria	Reg  M  Arred  Port N  For N	BFCs	U L L L L L L L L L L L L L L L L L L L	nma lous	A Sewii	d N N N N N N N N N N N N N N N N N N N	A A A A A A A A A A A A A A A A A A A	M M M M M M M M M M M M M M M M M M M	E	dent	fica	y of	SISSI	Pub	IIN O	r Ot	her	M M Pin	Y	se S	5pec	ify)	Y	

In case, KYC Document address differs fro

Refer to Clause 2 of Terms & Conditions.

	No	minatio	n													
I / we above named depositor/s  do not wish to nominate /  donot wish to not w		te following p	erson to	whom	in th	e event	of my	our /	min	or's	deat	h the	amo	unt	of t	his
deposit may be returned by Mahindra & Mahindra Financial Servic  *Name of the Nominee Mr. / Mrs. / Mrs.	es Limited.							*Date C	of Birth	D	D	M	1 Y	Υ	Υ	Υ
*Relation of Nominee with 1st Depositor									$\perp$							
Guardian's Name Mr. / Ms. / Mrs.																
Address of Nominee									Ţ							$\Box$
Tel M A N D A T O R Y *Fmail			Country			** 4 - 1-11 -			-	Н	Pin	+	╀		-	$\dashv$
Tet M A N D A T O R Y *Emait						*Mobile										
Depositors are strongly advised to have their accounts	•															
1st Applicant Signature2ndAp, Witness 1 SignatureWitness	plicant Signatur ess 2 Signature				3rd A <sub>l</sub>	oplicant	Siganti	ure					-			
I/We have read and understood the nomination rules prescribed by Reser					condi	tions laid	d down	by the	Com	pany	gove	erning	the	nom	inati	on
facility and accept that they are binding on me/us																
I. CHA	ANGE /CAN	ICELLATIC	N OF	NON	1INA	TION										
Depositor(s) can change / cancel the nomination at any point of time by fi	lling with the co	mpany the pre	scribed f	orm. Tr	e pres	scribed f	orm is a	availab	le on	the	Comp	any's	web	site.		
II. CHANGE /CA	NCELLATIO	ON/ADDIT	ON O	FHC	LDE	ER(S)										
Depositor(s) are allowed to change/cancel/add the joint holder(s) only at t	the time of renev	wal. In case of t	he death	of the	holde	er(s), sec	ond/thi	rd (if a	ny) tl	ne ho	olding	is ca	ncell	ed		
automatically on submission of the certified copy of death certificate.	I TRANSMISS	NON BROOF	UDE0													
	II. TRANSMISS			/->												
Deposit(s) cannot be transmitted in favour of nominee, the default option is For Transmission of deposit(s), the joint holder(s) should submit the follo	•	ase of death of	ine noid	er(s).												
Deposit Receipt(s), duly discharged by all the holders with revenue s	-	d copy of Deatl	Certific	ate of t	he de	ceased h	older(s	) (iii) A	ny do	cum	entai	y				
evidence that may be called for by the company at that time.																
ii) Transfer of deposti(s) in favour of holder(s) shall be a valid discharge			-													
<ul> <li>Deposit(s) that is/are preclosed/transmitted in favour of holder(s) nor thereon will be repatriable.</li> </ul>	ninee who is a N	on-Resident wi	ll be only	y on No	n-Rep	atriable	basis.(i	.e.neit	her th	ne pri	incipa	al noi	the i	nter	est	
*FOR NRI DEPOSITORS ONLY																
a) I/We hereby declare that the amount deposited with Mahindra	a and Mahindra F	inancial Service	es Ltd.	represe	nts ar	nounts t	ransfer	red fro	m Ni	RO A	ccou	nt. Fu	ırtheı	this	am	oun
does not represent inward remittance from Overseas to NRO	account or trans	sfer of funds fr	om NRE/	FCNR	(B) ac	counts to	NRO a	accour	ıt"							
b) I/We hereby declare that my stay in India during the financial	year	does not	exceed/v	vill not	excee	d 182 da	ys & he	nce I v	vill b	e a n	on-re	side	nt du	ing	the s	aid
financial year.		ariad of 2 v														
Note: NRI's & PIO's Deposits will be accepted for a r FATCA DECLARATION:-	naximum pe	eriod or 3 y	ears.													
Certification: I/We have understood the information requirements of the Form as per th this form is true correct and complete. I/We also confirm that I/We have read understo											ı					
details as provided / available in the records of Mahindra & Mahindra Financial Services for more details)																
I/We hereby expressly consent to MMFSL to search, download, Upload/share with Centro	al KYC registry & red	ceive information	through S	MS/e-mo	iil on th	ie above ri	egistered	mobile	numb	er/e-n	nail id	for th	e pur	ose (	of KY	C
compliance. I/We hereby provide our consent to MMFSL to obtain and/or submit my / our information	n from/to Credit Info	ormation Compan	y and/or ii	nformati	on utili	ty and/ or	such ins	titution	set up	unde	er the	provis	ons o	law	from	time
to time, as and when required. I/We hereby expressly consent and authorize MMFSL to make telephone calls, send SMS	s, WhatsApp messa	aging & services, E	mails, USS	SD, Voice	service	s, Push N	otificatio	ns, Cell	Broad	lcast, I	MMS, I	Locatio	on-bas	ed S	ervice	?S,
and to enable mobile Solutions to inform/benefit me on any given options.  Vernacular Declaration:																
I/We confirm that the terms and conditions are explained by conditions mentioned on AOF.:	( Ad	dvisor) in				lang	guage, I	have u	nders	stood	and (	agree	to th	e tei	ms c	ınd
DECLARATION: I/We hearby declare that the amount being deposited herewith is not out of any funds acquired by me/us by borrowing or accepting from any other			7 [						Г							]
person. I/We declare that the first name depositor is the beneficial owner of this joint deposit & is to treated as the payee for the purpose of deduction of Tax under section																
194A of the Income Tax, 1961. (I/We have read the Terms & conditions of Deposits & agree to abide by them.) I/we have gone through the financial & other declarations																
furnished by the Company & after careful consideration I am/We are making the deposit with the Company at my/our own risk & volition. I/We further declare that, I/We am/are		a latest				nx a latest						lmx a late				
authorized to make this Deposit in the above mentioned Scheme & that the amount kept in the Deposit is through legitimate source & does not involve directly or indirectly any	with si	ograph ignature T STAPLE)			wi	hotograph th signature NOT STAPLE)					w	photograp ith signati NOT ST	ıre			
proceeds of Schedule of offence &/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act,																
2002 & any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information & fully co-operate																
in any investigation as & when required by the Company in accordance with the applicable Law. I/We further affirm that the information/details provided by me/us is/are																
true & correct in all respect & nothing has been concealed.  Date & Place :																
									_							1
**Thumb impressions must be attested by Magistrate or																
Notary Public or Special Executive Officer.																
				*	Anni	ant Signa	aturo			a.						
Signature Designation / Authority		nt Signature		2	Appuc	ant Signa	acule			<b>*</b> 3′	<sup>™</sup> Appl	licant	Signa	iture		
	(Guardian in	case of Minor)														

### TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEMES

### ACCEPTANCE OF DEPOSITS:

- The minimum amount, period and rate of interest scheme is indicated on the cover page. The Company will not entertain any request for change once the scheme is selected. Where the scheme choice is not indicated in the Application Form, the deposit will be treated as place in Cumulative Scheme for the highest tenure. Senior Citizen\* (60 year and above), will get an additional rate of 0.25% per annum and Employee / Employees' relatives and Retired Employees / Retired Employees' relatives will get an additional rate of 0.35% per annum
- (All M&M croup Company Employees.)
  Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft / Amount by the Company. The third party cheque/fund transfers are not allowed. Funds received from third party, on identification, shall be transferred back to the same account without
- cheque/fund transiers are not allowed. Further received from him party, on identification, small be uniformed and one of the fixed deposit processing centre, at least 15 days before the date on which any payment falls due to avoid delay for dispatching FDR/interest/Maturity Payment. Interest on the Fixed Deposit will cease to accrue from the maturity date of the deposit.

  The Board of Directors of the Company reserves the right to change /alter /modify all or any of the Fixed Deposit schemes without prior

- vi) MICR Code and NEFT are mandatory for all deposit and a copy of Personalized cancelled cheque copy is to be attached along with the application. In case of deposit cheque being from a different bank account other than that of the first depositor, Personalized cancelled cheque copy of the first depositor bank account to be furnished.

  vii) If the KYC documents are incomplete then, the forms will be rejected and returned without interest within 30 days, so please provide the correct
- document proofs. Please provide your mobile number and E-mail ID for faster communication, KYC documents of all the deposit holders should be attached and should be self attested
- viii) i) Kindly send all your documents to our FD processing centre at Chennai office for faster response. Please do not send any of your FD related documents to any other address. Company will not be responsible for any delay or misplacement of documents which are sent to other office/ branch addresses of the Company.

  ix) Prevailing FD rates are displayed on our website www.mahindrafinance.com you are advised to visit our website to know more details.

## 2. INDENTIFICATION OF DEPOSITORS:

INDEM IFICATION OF DEPOSITORS:

To comply with "Know your Customer" Guidelines for NBFCs prescribes by the Reserve Bank of india, depositors are requred to comply with the KYC requirements by submitting the following self attested document.: (For all the investors)

(a) Latest photograph (b) Certified copy of the proof of Identity (c) Certified copy of the proof of address.

(i) Aadhaar Card (ii) Passport (iii) Pan Card Infiniation letter (iv) Driving License (v) Voter Id (vi) Job Card issued by NREGA duly signed by an office of the State Government. In case the depositors has already submitted the above documents in his/her earlier deposit, subject to validity. company may or may not ask above documents again, but has to provide the reference of his/her folio number or Deposit No. In case, mailing address differs from KYC document address (permanent address), please furnish: Address Proof:- (I) Telephone Bill (ii) Bank Account Statement / Passbook copy (iii) Electricity Bill (iv) Letter From any recognised public authority (iv) (v) Letter from employer Documentation requirements for MSI bincetrees. Passoon copy (iii) Electricity bin (iv) section NRI nestments:
Additional documents required for NRI Deposits

- Passport with valid visa
   A PIO card to establish Indian Origin, if it is foreign passport.
- Tax Residency Certificate (TRC) from the Income Tax department of the Country of which the investor is a resident to avail DTAA benefit.

5) Certificate from the Applicant regarding the stay in India during the respective financial year.
6) A local address proof if different from the passport address
(a) Aadhaar Card (b) Passport (c) Driving License (d) Voter ID (e) Job Card issued by NREGA duly signed by an officer of the State Government

## 3. CENTRAL KYC REGISTRY:

RBI has mandated financial institutions to share KYC information to a central KYC Registry (CERSAI) who shall allot a common KYC number Depositor(s) are requested to share with us such number upon receipt of the same

- Applications for Deposits in the prescribed Form should be duly signed by all the joint applicants and accompanied by cheque or demand
- Applications for Deposits in the presence of mission be useful specified by a failed point and a failed point and a failed from the point of drafts should be submitted at the address given in the Application Form.

  Payments should be made by means of an Account Payee Cheque/Demand Draft/NET made Payable to MmFSL- FIXED DEPOSIT payble at par at the centers where the application is submitted, Outstation cheques / drafts will not be accepted. The third party cheque/fund transfers are not allowed. Funds received from third party, on identification, shall be transferred back to the account without interest & no FDR will be created for such applications
- will be created for such applications
  ii) Deposits will be accepted from resident individual, HUFs, Domestic Company, Trust, Firm, Minors (through their guardian only) and NRIs
  on non-repatriable basis in accordance with regulations governing the acceptance of deposits from NRIs.

   In term of RBI Notification "RBI"2004/179 A.P. (DIR Series) Circular No 69 dated April 24, 2044". deposits by NRIs with persons other
  than Authorised Dealers/Authorised Bank by debit to NRO Accounts may continue as hitheret provided that the amount deposited with
  such entities does not represent inward remittance or transfer from NRE/FCNR (B) Accounts into the To NRO account". Consequently,
  NRI december to the residence of admittance or transfer from NRE/FCNR (B) Accounts into the To NRO account". Consequently,
  - such entities does not represent inward remittance or transfer from NRE/FCNR (B) Accounts into the 10 NRO account. Consequer NRI depositor has to give the following declaration:

    If there is a Double Tax Avoidance Agreement (DTAA) with the country of which the investor is a resident, then the Tax rate applicable will be the Double Tax Avoidance Agreement (DTAA) rate or the Income Tax rate whichever is more beneficial to the assessee/investor. The following additional documents should be provided by the NRI depositor.

    Tax Residency Certificate from the Income Tax department of which the investor is resident
- Tax Residency Certificate from the income fax Department or Winch the Investor's resident
   Copy of the passport as of the beginning of the financial year fill date
   Certificate from the investor as at the end of the financial year regarding his stay in India during the financial year.
   Signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his Official Seal. The depositor is bound by the terms and conditions of the company regarding fixed deposits, including the prevailing interest rate at the time of investing and other regulatory or policy terms relating to investment in Mahindra Finance fixed deposit.

## JOINT DEPOSITS:

- In the case of deposits made in joint Names:
  - a) All correspondence will be addressed, unless otherwise directed by the depositor, to the person who's name appears first on the Deposit Receipt.
- Deposit Receipt.

  b) All cheques/interest warrants NACH/NEFT Credits for payment of maturity amount/payment of interest will be drawn only in favour of the first named depositor and will be sent to his/her registered address, and

  c) Any discharge given by either/any of the depositors for payment of interest/or repayment of maturity amount shall be valid and binding
- on all the joint depositors.

  ii) In the event of death of the first named depositors, the repayment of the Fixed Deposit will be made without reference to the heirs and / or legal representative of the deceased, to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during
- iii) In the event of death of a sole depositor, the deposit amount and the interest due thereon, will be paid be to the legal representative(s) of the deceased, on production of proper legal representation such as Probate, Will, Succession Certificate or Letter of Administration granted by a court of competent jurisdiction.

## 6. FIXED DEPOSIT RECEIPTS:

- Fixed Deposit Receipt shall be mailed by Courier or Registered/Speed Post within 6 weeks of the date of realization of the Cheque, at the address of the first applicant given in the Application Form. In case of online FD Applications Fixed Deposit Receipt shall be sent to registered email ID of the Depositor.
- ii) In case of loss or destruction or multilation of the Deposit Receipt, the Company may at its sole discretion issue a duplicate receipt subject to compliance with its terms and conditions including an indemnity duly signed by all the joint depositors, all expenses in this connection will be borne by the depositors(s).

  iii) Fixed Deposit shall not be transferable, however the Company shall at the request of the Fixed Deposit holder, shall mark lien on the Fixed Deposits in terms of the request of the deposit holder and shall endorse the Lien on the Fixed Deposit Receipt and such Fixed Deposit shall be subject to the terms and conditions of the Lien created by Fixed Deposit holder.

  iv) In case the investor makes a multiple selection or no selection for dispatch of Fixed Deposit Receipt, the Company will by
- default dispatch the Fixed Deposit Receipt through postoffice only, If the client opts for E Receipt it would be send only on
- registered email ID of the first holder.

  y) Deposit once accepted under any scheme cannot be interchanged before the expiry of the said deposit under any circumstances.

Interest on Deposit (Non Cumulative) will be paid on the last working day of every month under monthly scheme. Interest payment Quarterly on 30th June, 30th September, 31st December & 31st March. Interest Payment Half Yearly on 30th September & 31st March. Interest Payment Yearly on 31st March only. In case of interest payment for part period, the same will be made on pro-rata basis. However, if a deposit made within a period of 30 days prior to any of the interest payment date, (within the month of interest payment of the specific scheme), the interest for the part period will be paid on the next interest payment date without any deferral interest for the broken period. Payment of Interest will be made through National Automated Clearing House (NACH). An intimation SMS and/or email will be sent on registered mobile (Email ID of the investor with link to upload bank details and ID proof in case of rejection of NACH transactions, if the email & mobile details are updated in MMFSL. FD records. In case the Depositor/claimant fails to submit the required documents within a specified time eriod. Demand fraif with a issuard for FD records. In case the Depositor/claimant fails to submit the required documents within a specified time period, Demand draft will be issued for these NACH rejected cases. Company will not be liable to pay any delayed interest on such cases.

## INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

- FURNISHING OF PAN: As per Section 139A(5A) of the Income Tax Act, 1961 every person receiving any sum or income or amount from which Tax has been deducted under the provisions of the Income Tax Act, shall intimate his PAN number to the person responsible for deducting such Tax. As per Section 206AA every person receiving any sum or income or amount from which Tax is deductible shall furnish his PermanentAccount Number (PAN) to the person responsible for deducting such Tax, failing which Tax shall educted at the higher rate i.e. 20%. If Pan is not furnished then Form 15GH and other exemption certificates submitted will be Invalid and tax at the higher rate. will be applicable. Please note in the absence of PAN, no credit of the tax Deducted shall be available in the Tax Statement (Form 26AS) issued under the Income Tax Rules
- SUBMISSION OF Form 15G/H: No deduction of Tax shall be made for taxable interest in case a person furnishes to the person deducting the tax a declaration in writing in the prescribed Form 15G/H as applicable, to the effect that the tax on his estimated total income for the year will be Nij. Form 15G/H has to be submitted to the office of the Fixed Deposit Processing Center at the beginning of every financial year. For all Form 15G/H cases, PAN is mandatory. Form 15G can be submitted by an Individual other than a senior Citizens\*, a minor or a person (not being a Company or a Firm). Form 15H can be submitted by an individual who is a Senior Citizen\* of the age of 60 years or above during the financial year (age limit is as prescribed by Income Tax Act).

- iii) TDS CERTIFICATES: In accordance with the CBDT Circular 03/2011 dated 13-05-2011 TDS Certificates in Form No. 16A will be downloaded by the company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). No TDS certificates will be generated from TIN Website if PAN is not furnished to the person deducting the Tax while filling up the address of the applicant in the Application form, please be informed that if this address as provided by you is the same address as updated with NSDL, at the time of PAN application, then the TDS certificates would be provided by you is the same address as updated with NSDL, at the time of PAN application, then the TDS certificates would be dispatched at this address. However, if the both the addresses are different, then the TDS Certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the Company, at the said address. If there is any change of address, please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate the said change to the Company also.

  TAX DEDUCTION AT SOURCE: TDS rates will be applicable from time to time as per the income Tax Act, 1961 and Income Tax Rules.
- Currently, Tax is deductible when interest paid or payable during the financial year exceeds or is likely to exceed Rs. 5000/ v) TDS wrt NRI Denosits:
- (a) The limit of Rs. 5000/- on FD interest for purposes of Tax will not be applicable
- (b) Declaration u/s 197 in Form 15G/H for non deduction of Tax will not be applicable. However a lower deduction Certificate obtained from the income tax department, can be furnished for claiming Nil or lower rate of Tax
- (c) Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax Act, 1961 (d) If Double Tax Avoidance agreement (DTAA) exists with the country of which the investor is a resident, then the applicable Tax rate will be lower of DTAA rate or income tax rate. However to claim the benefit of the DTAA rate, the Tax Residency Certificate will have to be furnished. In the event of non-furnishing of the Tax Residency Certificate, the higher Tax rate as per the income Tax Act will apply. Further to claim the lower rate as per the DTAA, Indian PAN will also be required otherwise, the Tax rate will be 31.20% as per the income Tax Act
- vi) TDS recovery from Principal Amount On opting for renewal of FD, if the interest income for the financial year exceeds/is likely to exceed the threshold for TDS, the applicable TDS for depositor will be recovered from current interest and if accumulated current interest amount is less then TDS amount, the difference will be recovered from Principal amount.

## RENEWAL/REPAYMENT OF DEPOSITS:

- Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application form duly filled and signed by sole/joint Depositor(s) 15 days prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partners/brokers who offer online facility with the POA agreement to the investors/FD holders. Any renewal of Deposit in advance of its maturity date, will be subject to the rate of interest and other terms and conditions prevaling on the date of said maturity. The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company,
- Repayment of the maturity amount will be made by account payee cheque on the company's Bankers encashable at par or through
- National Automated Clearing house (NACH)/RTGS/NFET facility.

  No change in the first name of the depositor is permitted at the time of renewal.
- Company reserves the right to repay the deposit in case of non receipt of renewal request 15 days before the date of maturity
- vi) In case, if investor makes multiple selection or no selection with in complete Renewal or Only Principal amount renewal, the Company will by default assume the deposit for complete renewal.
- vii) In case of auto renewal selection, deposit will be renewed on maturity as per the instruction specified in the FD Application Form viii) In case, if investor makes multiple selection or no selection within auto renewal or repayment, the company will by default assume the
- deposit for repayment

## 10. PREMATURE WITHDRAWAL:

- i) No premature withdrawal will be allowed before the completion of three months from the date of receipt as per the directions of the Reserve Bank of India currently in force, In case of request for premature withdrawal after the expiry of three months, the rate given in the table below shall apply. However, all premature withdrawals are subject to the prevailing guidelines of Reserve Bank of India as amended from time to time.

  Request for premature withdrawal may be permitted with specific reason at the sole discretion of the company only and cannot be
- claimed as matter of right by the depositor subject to the Non Banking Financial Companies acceptance of Public Deposits(Re

Period Exceeding	But Less than	Applicable interest rate
3 Months	6 Months	Nil
6 Months	Before the date of Maturity	The interest rate payable shall be 2% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 3% lower than the minimum rate at which the public deposits are accepted by the Company.

- Request of pre-maturity should be signed by all the deposit holders.
- In the event of death of a depositor, the deposit may be repaid prematurely to the surviving depositor/s in the case of joint holding w survivor clause, or to the legal heir/s and the interest rate applicable for preclosure will be as per full tenure rate on the date of deposit, till the deposit run period.
- v) Premature closure request should be received 30 days prior to maturity date in physical form to the designated office as there is no provision online for premature withdrawals.

## 11. NOMINATION

- a. Individual Depositors can, singly or jointly nominate other person under this facility. The nominee shall be recognized as holder of the title to the public deposit on the death of all the depositors. Power of Attorney Holder or a Guardian applying on behalf of minor cannot nominate. In case the deposit is placed in the name of the minor the nomination can be made only by a person lawfully entitled to act on behalf of the minor. Depositors are advised to provide the specimen signature of the nominee to expedite the preclosure of the deposits to the nominee in the event of demise of the depositors. The payment by the Company to the nominee shall constitute full discharge to the Company of its liability in respect of the deposit.

  A copy of Birth Certificate is to be attached with the application in case the nominee is a Minor.

  In Terms of the provisions of Sec 45QB of Reserve Bank Act 1934, Depositors may nominate one person to whom, in the event of
- death of the depositor/s, the amount of the deposit may be returned. Prescribed Rules and Forms can be had on request.

Loans may be granted against public Deposit upto 75% of the Deposit amount carrying interest @ 2% per annum above Loans may be granted against point: Deposit upto 75% of the Deposit amount carrying interest of 2% per animum above the interest rate as per FD Receipt and any other additional charges as applicable on such deposits, provided such deposits have run for a minimum period of three months. The outstanding loan logether with interest shall be settled in one lump sum by the Depositor or shall be adjusted on maturity of the Deposit. However, the granting of loan will be at the sole discretion of the Company.

## NATIONAL AUTOMATED CLEARING HOUSE (NACH):

The interest will be credited directly to the depositors' bank account through NACH only. Intimation of interest credited would be send to the depositors. However, the interest for the broken period on maturity as well as repayment of deposit amount will be made through the deposit of the properties of the broken period on maturity as well as repayment of deposit amount will be made through the period of the properties of warrants/NACH/RTGS/NEFT facility, as the case may be at the depositors' risk

- i) Company reserves the rights:

  - a. to waive or vary the above terms and conditions.
    b. to reject any Application for a fresh Deposit or for renewal without assigning any reason and
- c, to repay the Deposit prematurely before the due date.
- College will be possible measurements of fixed deposit shall be subject to the Non-Banking Financial Companies Acceptance of public Deposit (Reserve Bank) Direction, 1998, as mentioned from time to time.
- iii) In the event of the Company deciding to regay the Deposits before the date of maturity (but not earlier than 12 months from accepting the same), interest on such fixed deposit will be paid in terms of regulation, framed by the Central Government / State Government / Reserve Bank of India or any other competent authority.
- iv) Any disputes arising out of the acceptance of Fixed Deposits is subject to the jurisdiction of the courts of Mumbai.
- Any usphase anising your measure-plane or in sect perposants assupers on explanation of the control manner. When the due date of any payment fails on a Saturday, Sunday, Bank Holiday or any other day on which the Company's office remains closed, the payment will be made on next working day.
- ii) a) In case of employee deposit, the employee can be the sole applicant. If close relative of M&M group employees wants to avail additional
  employee benefit, employee must be the second or third applicant in MMFSL Fixed Deposit.
   All M&M Group Company ‡Employees / Employee's relatives. and Retired Employees / Retired Employees' relatives will get additional
  - rather of 0.5% per annum and should attach copy of ID card along with latest pay slip or employment proof, No brokerage will be paid under employee category. The agent is not entitled to any commission, if agent is the 1st Deposit holder.

    b) In the case of application from senior citizen\*. the first applicant should be an individual who has completed 60 years of age and should attach any one of the following as proof along with the application(s):- self attested copy of passport, Voter ID Card, PAN Card, Driving License, Life Insurance Policy, Birth Certificate issued by a competent authority, or any other documents acceptable to the Company. (Senior Citizen will get additional rate of interest 0.25% on the deposit) if Applicant is Senior Citizen and Relative of the
- employee he/she will be eligible either for 0.35% additional interest or 0.25% Senior Citizen benefit. vii) In case the investor makes a multiple selection of scheme, the company will by default assume the deposit for Cumulative Scheme for the highest tenure from the selection made under that scheme.
- viii) If an investor under a Non Cumulative Scheme submits wrong/incomplete information for enabling NACH/NEFT payments for the interest the Company reserves the right to reject the application and refund the amount without interest for the period and also recover any bank charges and / or postage charges incurred in this regards. In case of Yearly and Monthly interest payment, if any, payment will be made on
- 31st March under Yearly scheme and on the last working day of every month scheme through NACHIDD as the case may be, In case of physical interest/repayment instruction, the investor might receive the physical instrument after interest due date/maturity date No delayed interest will be applicable in such cases. x) Fresh deposit application should be in multiples of Rs. 1000/- over and above the minimum investment amount otherwise the applications
- A. Domestic Company, copy of Board Resolution, Memorandum Article of Association, Pan card and list of Authorized signatories.

  B. Registered Trust: copy of Board Resolution, certified true copy of trust deed, pan card, list of authorised signatory, and KYC documents of all trustees and authorised signatories. xi) Where the investment amount is Rs. 1 crore and above, the investor has to give the source of Income letter separately with application form xii) All communication will be send to investor's registered email id
- xiii) This Fixed Deposit investment is not insured.

## **MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED** (a subsidiary of Mahindra & Mahindra Limited)

- Applications for Deposits in the prescribed form duly signed by all the joint applicants and accompanied by cheque or demand draft should be submitted at the addresses given in the Application form.
- To comply with "Know Your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide a self-attested copy of any one of the following documents (which contains the photograph of the concerned depositor(s)) for identification and proof of residential address
  - (I) Passport (ii) PAN Card (iii) Voters Identity Card (iv) Driving Licence (v) Aadhaar Card (vi) Job Card issued by NREGA duly signed by an
- In case, KYC document address differs from mailing address, please furnish: Address Proof:- (I) Telephone Bill (ii) Bank Account Statement
- (iii) Letter from any recognised public authority (iiv) Electricity Bill (V) Letter from employer.

  Payment should be made by way of Payee cheque/demand draft made payable to "MMFSL Fixed Deposit" Payable at par at the centre where the application is submitted. Fixed Deposits will also be accepted online through the Company's website at the weblink-www.mahindrafinance.com/investments/fixed.denosit
- PARTICULAS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT) RULES 1977 AS AMENDED
- A. Name of the Company, Mahindra & Mahindra Financial Services Limited (MMFSL). Regd. Office Gateway Bldg. Apollo Bunder, Mumbai 400001.

  B. Date of Incorporation. 1st January, 1991
  C. Business carried on by the Company and its subsidiaries with details of branches or units if any.
- The Company is primarily engaged in providing financing for new and pre-owned auto and utility vehicles, tractors, cars and commercial vehicles, personal loans, mutual fund distribution services and related financial services.
   Subsidiaries The Company has the following Subsidiaries:

- oussuariers ine Company nas the following Subsidiaries:

  a) Mahindra Insurance Brokers Limited (MBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having its Registered Office at Mahindra Tower, P.K. Kurne Chowk, Worli, Mumbai -400018.

  b) Mahindra Rural Housing Finance Limited (MRHFL) a subsidiary of the Company, provides housing loans for purchase, renovation and construction of houses to individuals and having its Registered Office at Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai -400018.
- worn, wuntrant-40-018. Mahindra Manufile Investment Management, Private Limited MMIMPL), a subsidiary of the Company, is acting as the investment Manager of Mahindra Manulife Mutual Fund ('the Fund') and having its Registered Office at Mahindra Towers, P.K. Kurne chowk, Worl, Mumbai 400 018. The Mutual Fund has been constituted as a Trust in accordance with the provisions of the Indian Trust Act, 1882 and registered with SEBI @.

  Mahindra Manulife Trustee Private Limited (MMTPL), a subsidiary of the Company, is acting as the Trustee to Mahindra Manulife
- Mutual Fund and having its Registered Office at Mahindra Towers, R.K. Kurne Chowk, Worli, Mumbai -400018. 

  Mahindra Finance CSR Foundation is a wholly-owned subsidary of the Company, incorporated on 2nd April, 2019, for carrying out CSR Activities as specified under Schedule VII of the Companies Act, 2013, having its Registered Office at Mahindra Towers, 4th Floor, P.K. Kurne Chowk, Worli, Mumbai -400018.
- $Mahindra\,Ideal\,Finance\,Limited, a\,subsidiary\,of\,the\,Company, in\,Sri\,Lanka, providing\,a\,vide\,range\,of\,financial\,product$

- Brief particulars of the management of the Company: The Company's affairs are man under the guidance of the Board of Directors.
   Name, address and occupation of the Directions of the Company.

Name of Directors	Address	Occupation
Dr. Anish Shah Chairman	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Managing Director and Chief Executive Officer - Mahindra & Mahindra Limited
Mr. Ramesh Iyer Vice-Chairman & Managing Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Company Director
Mr. Dhananjay Mungale Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worti, Mumbai - 400018.	Professional
Mr. C.B. Bhave Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Setf Employed
Ms. Rama Bijapurkar Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worll, Mumbal - 400018.	Independent Management Consultant
Mr. Milind Sarwate Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worti, Mumbai - 400018.	Corporate Advisor
Dr. Rebecca Nugent Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worll, Mumbal - 400018.	Stephen E. & Joyce Flenberg Professor of Statistics & Data Science, Associate Departmen Head   Co-Director of Undergraduate Studies - Carnegie Mellon Statistics & Data Science
Mr. Amit Kumar Sinha Non-Executive Non-Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worti, Mumbai - 400018.	President Group Strategy, Member of the Group Executive Board, Mahindra & Mahindra Limited.
Mr. Siddhartha Mohanty Non-Executive Non-Independent Director	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Professional
Mr. Diwakar Gupta Independent Director	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worti, Mumbai-400 018.	Professional

The text of this advertisement was approved by the Board of Directors on 28° April, 2023 and the above Advertisement is issued on the authority and in the name of the Board of Directors of the Company. A copy of the text of this Advertisement signed by the majority of the Board of Directors who d this Advertisement has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India,

"The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company and for the repayment of deposit/discharge of liabilities by the Company."

By the Order of the Board For Mahindra & Mahindra Financial Services Limited Brijbala Batwal Company Secretary

## MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED (a subsidiary of Mahindra & Mahindra Limited)

E.O.C. Drofts and Dividend (Rs in Crores)

1. & G. FTOIRS and I	Jiviaciia .			(165.111 610165)
YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2019-20	1462.05	1343.76	906.40	0%
2020-21	548.31	422.43	335.15	40%
2021-22	1483.74	1356.91	988.75	180%

Summarised financial position of the Company as appearing in the two latest audited balance sheets immediately preceding the date of

the advertisement i.e.as on 31st Ma	arch 2022 and 31	Lst March 2021:			(Rs. in Crores)
EQUITY AND LIABILITIES	March 2022	March 2021	ASSETS	March 2022	March 2021
1) Financial Liabilities			1) Financial Assets		
a) Derivative financial	182.22	173.18	a) Cash and cash equivalents	327.87	570.58
instruments			b) Bank balance other	3,822.82	2,751.47
b) Payables			than (a) above		
I) Trade Payables			c) Derivative financial	26.63	25.72
i) Total outstanding dues	0	0	instruments		
of micro enterprises and			d) Receivables		
small enterprises			Trade receivables	9.09	8.40
ii) Total outstanding dues of	954.88	596.35	e) Loans	60,444.64	59,947.42
creditors other than micro			f) Investments	8,440.27	11,705.35
enterprises and small enterprises			g) Other financial assets	223.13	363.54
II) Other Payables					
i) Total outstanding dues of micro	3.53	0.01			
enterprises and small enterprises					
ii) Total outstanding dues of creditors	46.87	46.73			
other than micro enterprises and					
small enterprises		4503457			
c) Debt Securities	18,252.71 26,005.17	16,834.57 29,142.08			
d) Borrowings [other then Debt securities		9,450.66			
e) Deposits	3,129.85	3,149.37			
f) Subordinated Liabilities	2,316.17	2,604.26			
g) Other financial liabilities	59,317.59	61,997.21		73,294,45	75,372.48
2) Non-Financial Liabilities			2) Non-Financial Assets		
a) Current tax liabilities (Net)	13.92	13.92	a) Current tax assets (Net)	562.89	401.65
b) Provisions	221.35	214.91	b) Deferred tax Assets (Net)	836.42	862.36
c) Other non-financial liabilities	107.78	98.90	c) Property, plant and	383.10	311.49
·	343.05	327.73	equipment		
3) EQUITY			d) Capital Work-in-Progress	0	10.34
a) Equity Share capital	246.60	246.40	e) Intangible assets	9.77	18.63
b) Other Equity	15,381.49	14,465.11	f) Other non-financial assets	202.10	59.50
	15,628.09	14,711.51		1,994.28	1,663.97
TOTAL	75.288.73	77,036.45	TOTAL	75,288.73	77,036.45

- Contingent liabilities Rs. 170.99 crores (Claims against the Company not acknowledged as debts).
- Guarantees Rs. 1720.34 crores
- Commitments Estimated amount of contracts remaining to be executed on capital account Rs. 58.17 crores, Other commitments (Loan sanctioned but not disbursed) - Rs. 44.77 crores.
- i)The amount which the Company can raise by way of deposits Rs. 20,541.15 crores.
- ii) Amount of deposits held as at 31st March 2022 Rs. 9,021.74 crores.
- k. As at 31 March 2022: The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and / or the Company are/is holding substantial interest is Rs. NIL (Total exposure less equity investments in subsidiaries, joint ventures and fellow associates/subsidiaries) and the total amount of exposure to such entities is Rs. 1.326.48 crores.
- The Company has no over dues other than unclaimed denosits
- Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016:
  - i) Rate of Return to the depositors:
  - Deposits will be accepted under Non Cumulative Scheme and Cumulative Scheme. The interest rate for all cases is as per the scheme mentioned on the cover page of current Fixed Deposit form.

    ii) Mode of Repayment of Deposits: All repayments: for refund of principal will be made by an account payee chequeldemand draft on the
  - Company's Bankers encashable at par/ National Automated Clearing House (NACH) facility / Real Time Gross settlement (RTGS) / National Electronic Fund Transfer (NEFT) / Online Account Transfer
  - iii) Interest Rate in case of premature payment of Deposit

Period Exceeding	But Less than	Applicable interest rate
0 Days	3 Months	withdrawal not allowed
3 Months	6 Months	Nil
6 Months	Period of Deposit	The interest rate payable shall be 2% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 3 % lower than the minimum rate at which the public deposits are accepted by the Company.

- iv) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application form duly filled and signed by sole/joint Depositor(s) four weeks prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partners/brokers who offer online facility with the POA agreement to the investors/FD holders. Any renewal of
- website or intrough the chainter partnersbrokers wino other online learning with the POA agreement on the investorship brokers. Any revenue to Deposit in advance of its maturity date, will be subject to the rate of interest and other fitems and conditions prevailing on the date of said maturity.

  Presently the Company has been assigned IND AAA/Stable by INDIA Ratings Ltd. &AAA/Stable by CRISIL Ratings Ltd.

  In the event of non-repayment of the Deposit or part there of as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D. Somani Mgr., Cuffe Parade, Mumbai -400005.

  In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumer Redressal Forum, State Level Consumer Redressal Forum or the District Level Consumer Redressal Forum for relief.

- viii) Deposits accepted by us are not insured.

  ivii) Deposits accepted by us are not insured.

  ivi) The Company is having a valid Certificate of Registration No. 13.00096 dated 21st March, 2007 in lieu of Certificate of Registration No. 13.00096 dated 4th September 1998 issued by the Reserve Bank of India under section 45lA of the Reserve Bank of India Act, 1934. However the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representation made or opinion expressed by the Company for repayment of deposit / discharge of liabilities by the Company.
- не сыпрыту нетеury ucreares:
  that it has compiled with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions
  2016;
- that compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India:
- if that the deposits accepted by the Company (other than secured deposits, if any accepted under the provisions of the Directions, the aggregate amount of which may be indicated) are unsecured and ranking part passu with other unsecured liabilities; iv) that the acceptance of deposits is subject to the terms and conditions as appearing in the application form which are subject to change without notice;
- without notice;
  y) that the Company is not in default in the repayment of any deposit or part thereof and any interest thereupon in accordance with the terms and conditions of such deposits;
  vi) that the financial position of the Company as disclosed and the statements made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof; and
  vii) that the Board of Directors reserves the rights to offer special terms for high value deposits within the RBI Guidelines.

Place: Mumbai Date: 28"April. 2023

@ Company name has been changed from MAMCPL to Mahindra Manulife Investment Management Private Limited with effect from 23rd April, 2021.

"Company name has been changed from MTCPL to Mahindra Manulife Trustee Private Limited with effect from 23rd April, 2021.

## FORMS AVAILABLE AND ACCEPTED AT

Application forms for Deposits will be supplied and accepted at the Corporate Office Annexe at Sadhana House, Behind Mahindra Towers, 2nd Floor, 570 PB. Marg, Worli, Mumbai - 400 018, Branches of the Company, the Offices of the Fixed Deposit Processing Centre and offices of the Distributoris/Agents to the Fixed Deposit Scheme and designated Branches of Collection Banks as indicated above. Tel.: 022-66523500, Fax: 022-2497 2741, Email: mfinfd@mahindra.com