

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 • Boardline No: 022-66523500 (Monday to Friday between: 09:00am to 05:00pm) • Email: fixeddeposit@mahindrafinance.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.*‡ \$	Period (Months)			
	12	5330	6.60%	12			
	24	5725	7.00%	24			
Rs. 5,000†		0.105		36			
RS. 5,000	36	6125	7.00%	48			
	48	6554	7.00%	60			
	60	7013	7.00%	Minimum Amount			

	Period (Months)	Interest p.a.*#/‡ (Monthly)	Interest p.a.*#/‡ (Quarterly)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Yearly)
l	12	6.40%	6.45%	6.50%	6.60%
l	24	6.80%	6.80%	6.90%	7.00%
l	36	6.80%	6.80%	6.90%	7.00%
l	48	6.80%	6.80%	6.90%	7.00%
	60	6.80%	6.80%	6.90%	7.00%
	Minimum Amount	Rs. 50	,000†	Rs. 25	5,000†

DHANVRUDDHI DEPOSIT UP TO Rs. 5 Crore

CUMULATIVE SCHEME

NON-CUMULATIVE SCHEME

nterest p.: *# (Yearly) 6.75% 7.00% 7.00%

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest p.a.*\$	Period (Months)	Interest p.a. *# (Monthly)	Interest p.a. *# (Quarterly)	Interest p.a. *# (Half Yearly)	Inter (Ye
	15	5428	6.75%	15	6.55%	6.60%	6.65%	6.
				30	6.80%	6.80%	6.90%	7.
Rs. 5,000†	30	5925	7.00%	42	6.80%	6.80%	6.90%	7.
	42	6340	7.00%	Minimum Amount	Rs. 50	0,000	Rs. 25	5,000

Rates w.e.f. 25th June 2025

- ce. enjor Citizens will get an additional interest rate of 0.25% p.a for Samruddhi Deposits and 0.10% p.a. additional rate for Dhanvruddhi Deposits Upto Rs. 5 Crore Only
- ‡ Employees/Employees' relatives and Retired Employees/Retired Employees' relatives will get an additional rate of 0.35% p.a for deposits up to Rs. 5 Crore in Samruddhi Deposits only(All Mahindra Group) Government approved relationship proof documents to be furnished. Employee must be the second applicant. The additional rate of 0.35% is not applicable for Dhanvruddhi Deposits The additional rate of 0.25% and 0.35% is not applicable for Samruddhi deposits above Rs. 5 Crore.
- # 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 Quarterly on 30th June.
- 30th September, 31st December and 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 payout date, the interest of 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: Applications can be submitted physically or through online mode.
- Bulk Fixed Deposit rates Above 5 Crore. is subject to change frequently & the applicable rates shall be published in our website time to time. Depositors are requested to check the rate details while investing in Mahindra Finance Fixed Deposits.
- Bulk Deposits shall be accepted by the Company for any tenure between 12 months to 60 months.
- 0.05% additional interest rate will be applicable on Renewals of Public and Senior citizen deposits Upto Rs. 5 Crore

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

DIBRUGARH REGIONAL OFFICE: 2nd Floor, BACK SIDE OF THE BUILDING, AMOLAPATTY, NH 37, OPP GOVT, GIRLS HIGER SECOUNDARY SCHOOL, DIBRUGARH, ASSAM, 786001. FAIZABAD REGIONAL OFFICE: GROUND FLOOR, PLOT NO-282, LAXMAN DAS COMPLEX, DEVKAU BY PASS, OPP-SHASHI GAS SERVICE, FAIZABAD MB, FAIZABAD MB TUK, FAIZABAD DIST. UTTAR PRADESH-224011. GUWAHATI REGIONAL OFFICE: THIRD FLOOR. KUSHAN PLAZA G.S.ROAD OPP. DISTUR PETROL PUMP, GANESHGURI
GAS SERVICE, FAIZABAD MB, FAIZABAD MB TLK, FAIZABAD DIST. UTTAR PRADESH-224011.
CHANGE DECIONAL OFFICE TURB FLOOD MUCHAN BLAZA COROAD ORD DICTUR DETROIL BLAD CANEGUCURI
DISPUR, GUWAHATI, GUWAHATI MUNICIPAL CORP, GUWAHATI, ASSAM - 781006.
HYDERABAD REGIONAL OFFICE : 1 ST FLOOR, VV. TOWERS, KHARKHANA, TIRUMALGHERY ROAD, BESIDES MC DONALDS, SECUNDERABAD, SECUNDERABAD TIK, HYDERABAD DIST, TELANGANA - 500009.
INDORE REGIONAL OFFICE : FIFTH FLOOR, SHAGUN ARCADE. 503. A B ROAD, RASOMA CIRCLE ABOVE APNA SWEET, INDORE M CORP, INDORE M CORP, TLK, INDORE DIST, MADHYA PRADESH-452010.
JABALPUR REGIONAL OFFICE : FIRST FLOOR, PANCHRATAN TOWERS, 1700 MODELROAD, ABOVE AXIS BANK NEAR BUS STAND, JABLPUR CANTT. (CB), JABALPUR TLK, JABALPUR DIST, MADHYA PRADESH- 482001 .
JAIPUR REGIONAL OFFICE : PLOT NO 24 25 & 26 O3RD FLOOR MAHINDRA TOWER, TONK ROAD, DURGA VIHAR COLONY, JAIPUR (M CORP.) (PART), JAIPUR TILK, JAIPUR DISTM RAJASTHAN-302015.
KOLHAPUR REGIONAL OFFICE : 2ND FLOOR, OFFICE NO 13-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 - 41600:
KOLKATA REGIONAL OFFICE : 06, DOVER LANE, FIRST FLOOR, PO. DESHPRIYA PARK, PLOT-G 1 BLOCK-EP & GP SECTOR-V SALT L, P.S. GARIAHAT, KOLKATA, WEST BENGAL, 700029.
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.
MEERUT REGIONAL OFFICE : 1ST FLOOR, PARSAR TRADE TOWER, BC 2/3, DELHI ROAD, NEAR TATA MOTORS, SHATABDI NAGAR, MEERUT. UTTAR PRADESH, 250103.
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.
NAGPUR REGIONAL OFFICE : GROUND FLOOR,KH. NO. 414, GANESH PETH,CINL LINES,RAMBAGH ROAD,NEAR ST STAND,NAGPUR M CORP., NAGPUR M CORP. TLK,NAGPUR DIST,MAHARASHTRA-440018
SIMLA REGIONAL OFFICE: SECOND FLOOR, DYERTON ESTATE, NH-22, DYERTON BIZ HUB, SHIMLA, HIMACHAL PRADESH-171002.
THANE REGIONAL OFFICE: FIRST FLOOR, PREMISES NO 101, SAI PLAZA, KAPURBAWDI, GHODBUNDER ROAD, ABOVE VIJAY SALES SHOWROOM, THANE, THANE TILK, THANE DIST, MAHARASHTRA-400607.
UDAIPUR REGIONAL OFFICE : 2ND FLOOR, 29, MEERA BHAVAN, HIRAM MAG, SECTOR 08, MAIN ROAD, OPP. SIDDHI VINAYAK HOSPITAL, UDAIPUR RAJASTHAN, 31.3002.
UPPER ASSAM REGIONAL OFFICE : FOURTH FLOOR, STAR CITY ULUBARI, G.S. ROAD, NEAR HANUMAN MANDIR, GUWAHATI, PALTAN BAZAR TALUK, KAMRUP, ASSAM-781007.
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

Broker Code

Mahindra & Mahindra Financial Services Limited CIN: L65921MH1991PLC059642 APPLICATION FORM FOR FIXED DEPOSIT (Please write in BLOCK LETTERS and [v] the appropriate box)

APPL. No.

Sub-Broker Code 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.

* I / we hereby apply for a fixed deposit with your company at the current prevailing interest rate as on today, as per the details below:-To know more about latest FD schemes & interest rate, depositors are advised to visit our website www.mahindrafinance.com on or before making investment

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Applicant Name	*Applicant Name: FIRST NA	4. DM. DM.	
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Spines Teams M. Dave, M. Dave	Genuer. Female Iransgender	*Marital Status: Married Unmarried Other	*DOB/ Age D D M M Y Y Y Y A G E
Security Name Column Colu	*Father's Name: Mr. F R S T N A	M I D D L E N A M E	SURNAME
The Residence desired in the control of the control	Mother's Name: Mrs. F I R S T N A	M I D D L E N A M E	S U R N A M E
The Residence of Security Processor and Company Processor and Comp	Spouse Name: Mr./Mrs. FIRST NA		SURNAME
The Residence desiration was been personal particular or successful to the control of the contro	Guardian's Name: Mr./Mrs./Miss F R S T N A		
Transferred for the reserve of the control of all t	*Pan No.: M A N D A T O R Y Minor Pan(If	f Applicable):* M A N D A T O R Y CKYC	
The Statistical Control of Notes and Statistical Control of Notes	*Nationality:		City of Birth MANDATORY
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Gliders 17pe: Residential Business Registered Office	*Address Type: Residential Business	Registered Office	
Residential Business of Second Applicant (Office National Second Applicant Control of	*Permanent Address / Tax Residency Address of Second Applicant:		
Address Type: Read-contail Business Registered Office Resident Read-contail Resident Registered Office Resident Residen	(Refer to Clause 2 of Terms &Conditions)	LANDMARK	++++++
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Facility and advisors of Second Agripulations Facility and Sec	*Address Type: Posidential Rusiness	Registered Office	
The Residence details as applicable; (MANADATORY) Trans ort (MANADATOR	*Mailing Address of Second Applicant:		
Tax Residence details as applicable: (Authors Yes) Downtry (Re) Tax Residency		State Country	Pin
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Country (Ne) Tax Residency# Tax Identification Number% Mentification Type (TN or Other%, please Specify) ### Also Include URA, where the Individual is a citizen/green care holder of URA. **% In case Tax Identification Number is not available, limiting provider functional equivalent THIRD APPLICANT; (in Capital Lettery) Mr	Tax Residence details as applicable: (MANDATORY)		
87 a also include USA, where the individuals is a citizen/green card holder of USA. **No nose Tax informition Number in one available, kindly provide functional equivalent THIRD APPLICANT: (in Capital Letters)	, , , , , , , , , , , , , , , , , , , ,	``	
**Minimater and availables, windly provide functional equivalent* THIRD APPLICANTS (in Capital Letters)	Country (ies) Tax Residency#	Tax Identification Number%	Identification Type (TIN or Other%, please Specify)
**Minimater and availables, windly provide functional equivalent* THIRD APPLICANTS (in Capital Letters)			
Applicant Names* Gender** Hale Female Transgender* Marktal Status* Married Unmarried Other DOB/ Age* DOB/ Age	· · · · · · · · · · · · · · · · · · ·		
Applicant Name: Gender: Hale Female Transgender Marital Statue: Married Unmarried Other DOB/Age: O O O O O O O O O O O O O O O O O O O	THIRD APPLICANT: (in Capital Letters)	Ms Mrs Master	
Gender: Male Female Transgender Marital Status: Married Unmarried Ofther DOB/ Age © D M M Y Y Y Y A D E Father's Name: Mr.	Applicant Name*		E SURNAME
Father's Name: Mother's Name: Note of Note o			r DOB/ Age* D D M M Y Y Y Y A G E
Mother's Name: Mes.			E SURNAME
Spouse Name: No. Mar.	Methanic Names Mar.		
Guardian's Name: str. Msr. Mss			
Pan No.: Pan No.: M M M M M M M M M	Spouse Name: Mr./Mrs.	A M E M I D D L E N A M	
Nationality: (if rational of more than one country please metile at the country please metile at the country please metile at the country please indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below) Tax Residence details as applicable: (MANDATORY) [Please indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below) Tax Residence USA, where the individual is a citizen/green card holder of USA. **In acts *Tax Residency ## Country (les) *Tax Residency ## Country ** Count	Cupudicule Name 14, 14, 14, 14, 15		
Tax Residence details as applicable: (MANDATORY) Tax Residence details as applicable: (MANDATORY) Country (les) Tax Residency ## Tax Reside	Guardian's Name: Mr./Mrs./Miss F R S T N A		E SURNAME
**Occupation: Business Professional Retired Housewife Student Public Sector Govt. Sector Proprietorship Agriculture		If Applicable):* M A N D A T O R Y Number	
Agriculture Forest Officers Forest Ranger Self Employed SPECIFY Others SPECIFY *Address Type: Residential Business Registered Office *City Sconditions State Second Applicant: City State Second Applicant: State Second Applicant: Second Applicant Applicant Second Applicant Applicant Second Applicant Second Applicant Second	*Pan No.: M A N D A T O R Y Minor Pan()	If Applicable):* M A N D A T O R Y Number	
*Address Type: Residential Business Registered Office *Permanent Address / Tax Residency Address of Second Applicant: (Refer to Clause 2 of Terms &Conditions) Address Type: Residential Business Registered Office Mailing Address of Third Applicant*: (Refer to Clause 2 of Terms &Conditions) Tax Residence details as applicable: (MANDATORY) (Please indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below) Tax Residence Was indicated ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below) To also include USA, where the individual is a citizen/green card holder of USA. **Sin case Tax Identification Number** IDENTIFICATION OF DEPOSITORS (Refer Terms & Condition): To Comply with "Know your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide self attested copy of any one of the following documents (which contains the photograph of the concerned first depositor) for identification & proof of residential address.	*Pan No.: M A N D A T O R Y Minor Pan(I Nationality: (If national of more than one	*Country of Birth MANDATOR	Y *City of Birth M A N D A T O R Y
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Passport (Expriy Date:) PAN Card with address proof Voter Identity Card Driving Licence Aadhaar Card In case, KYC Document address differs from mailing address please furnish: Telephone Bill Letter from any recognised public authority Bank Account statement Electricity Bill Letter from employer	*Pan No.: M A N D A T O R Y Minor Pan(I Nationality: (if national of more than one country, please mention all the countries separated by a comma) *Occupation: Business Professional Retired Agriculture Forest Officers Forest Rar *Address Type: Residential Business *Permanent Address / Tax Residency Address of Second Applicant (Refer to Clause 2 of Terms &Conditions) City Residential Business *Address Type: Residential Business *To Clause 2 of Terms &Conditions) City S Tax Residence details as applicant*: (Refer to Clause 2 of Terms &Conditions) Tax Residence details as applicable: (MANDATORY) (Please indicate ALL the Countries in which you are a resident for tax putages and the country (les) Tax Residency# #To also include USA, where the individual is a citizen/green card hole % in case Tax identification Number is not available, kindly provide for the following documents (which contains the photograph of the	*Country of Birth M A N D A T O R Housewife Student Public Sector Privinger Self Employed S P E C I F Y Registered Office It: Registered Office Registered Office Tax Identification Number% Country Email* Discrepance of Sector Privinger Public Sector Privinger Self Employed S P E C I F Y Registered Office Tax Identification Number below) Tax Identification Number% Lider of USA. Functional equivalent By with "Know your Customer" Guidelines for NBFCs prescribed by the Reserve econcerned first depositor) for identification & proof of residential address.	*City of Birth M A N D A T O R Y ate Sector Govt. Sector Proprietorship Others S P E C I F Y Identification Type (TIN or Other%, please Specify)

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*Name of the Nominee Mr. / Ms. / Mrs.								Ш						Date	Of Bir	th	D D	M	М	Υ	Υ	YY
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Guardian's Name Mr. / Ms. / Mrs.																						
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Depositors are strongly advised to have their accounts	in joir	nt nar	nes	or u	se n	omina	atio	n.														
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-	ness 2 S																					
I/We have read and understood the nomination rules prescribed by Rese facility and accept that they are binding on me/us	erve Ban	k of Inc	dia an	nd the	Proc	dure t	erms	s and	cond	litio	ıs lai	id do	wn t	y th	e Co	mpa	ny ge	overn	ing t	he n	omir	nation
I. CH Depositor(s) can change / cancel the nomination at any point of time by	ANGE	,											ı is a	vaila	.ble o	n th	e Co	mpar	ıy's ı	websi	te.	
II. CHANGE /C				-																		
Depositor(s) are allowed to change/cancel/add the joint holder(s) only at	the time	e of rer	newal	. In ca	ise of	the de	ath c	of the	holo	der(s), sed	ond	/thin	d (if	any)	the	hold	ng is	can	celle	1	
automatically on submission of the certified copy of death certificate.	III. TRAI	JEMIS	NOIS	DP()	CEDII	DEG																
Deposit(s) cannot be transmitted in favour of nominee, the default option is preclo																						
For Transmission of deposit(s), the joint holder(s) should submit the following.	sure irrea	5C 01 UC	acrioi	CITC IIC	otaci (o																	
 Deposit Receipt(s), duly discharged by all the holders with revenue stamp (company at that time. 	ii) Certifie	ed copy	of Dea	ath Ce	ertifica	e of th	e ded	ceased	l hole	der(s) (iii) <i>i</i>	Any o	docur	nent	ary e	vider	nce tl	nat m	ay be	calle	d fo	r by the
$\label{eq:continuous} \text{(ii)} \text{Transfer of deposti(s)} \\ \text{in favour of holder(s)} \\ \text{shall be a valid discharge by the continuous} \\ \text{(iii)} \text{Transfer of deposti(s)} \\ \text{in favour of holder(s)} \\ \text{shall be a valid discharge by the continuous} \\ \text{(iii)} \text{Transfer of deposti(s)} \\ \text{(iii)} \text{Transfer of deposti(s)} \\ \text{(iii)} \text{Transfer of deposti(s)} \\ \text{(iii)} \text{(iii)} \\ \text{(iiii)} \\ \text{(iiiii)} \\ \text{(iiii)} \\ \text{(iiiii)} \\ \text{(iiiii)} \\ \text{(iiiii)} \\$	mpany ag	ainst th	e legal	l hiers																		
Deposit(s) that is/are preclosed/transmitted in favour of holder(s) nominee who is a Non-Resident will be only on Non-Repatriable basis. (i.e. neither the principal nor the interest thereon will be repatriable.																						
FOR NRI DEPOSITORS ONLY																						
a) I / We hereby declare that the amount deposited with Mahindra and Mahindra Financial Services Ltd. represents amounts transferred from NRO Account.																						
Further this amount does not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR (B) accounts to NRO account" b) I / We hereby declare that my stay in India during the financial year does not exceed/will not exceed 182 days & hence I will be a non-resident during the said																						
financial year.	i iai iciat	ycar u	1003 1	100 0	ACCCU	vvicc 11	01 0	ACCCC	. 10	- L	дуз (х пс	incc	1 00	itt DC	. а	11011	CSIG	2110	aum	5 "	ic said
Note: NRI's & PlO's Deposits will be accepted for a maximum perio	d of 3 v	ears.																				
FATCA DECLARATION:	•																					
Certification: I/We have understood the information requirements of the Form as per								,													•	
complete. I/We also confirm that I/We have read understood the Terms and Condition Mahindra Financial Services Limited ('the Company') will be used for CBDT reporting (F									IIdli	пу ре	!I SUH	acuei	dILS d	s pro	wided	/ dVa	illable	2 111 (11)	e reci	Ji us c	T I ^M Id	IIIIura &
I/We hereby expressly consent to MMFSL to search, download, Upload/share with Cer compliance.	ntral KYC	registry	& rece	eive inf	ormati	on throu	ugh S	MS/e-r	nail c	n the	abov	e reg	gister	ed m	obile r	numb	er/e-	mail ic	l for t	he pu	rpos	e of KYC
I/We hereby provide our consent to MMFSL to obtain and/or submit my / our information $\frac{1}{2} \left(\frac{1}{2} \right) = \frac{1}{2} \left(1$	ation fron	n/to Cred	dit Info	ormatio	on Com	pany ar	nd/or	inform	atior	utili	ty and	d/ or	such	instit	ution	set ı	ıp und	ler th	e pro	vision	s of l	aw from
time to time, as and when required. I/We hereby expressly consent and authorize MMFSL to make telephone calls, send S	MSs, Wha	tsApp m	nessag	ging & s	service	s, Emails	s, USS	D, Voic	e ser	vices	, Push	n Noti	ificati	ons,	Cell Bı	oado	ast, N	1MS, L	ocati	on-ba	sed :	Services
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				_(Adv	visor) ir									l	angua	ge, I	have	under	stoo	d and	agre	e to the
terms and conditions mentioned on AOF.: I have gone through the financials and other statements / particulars / representation	ons furnis	hed / ma	ade by	the co	ompany	and af	ter ca	ıreful c	onsi	derat	ion I a	ım m	aking	the	depos	it wi1	th the	comp	any a	at my	own	risk and
volition.																						
DECLARATION: I/We hereby declare that the amount being deposited herewith is							Г							٦	Г							\neg
not out of any funds acquired by me/us by borrowing or accepting from any other 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 authorized to make this Deposit in the above mentioned Scheme & that the amount kept			Amx a lates photograph vith signatu	h						Amx a l photog with sign	raph							phot	l latest ograph gnature			
in the Deposit is through legitimate source & does not involve directly or indirectly any proceeds of Schedule of offence &/or is not designed for the purpose of any		(DO	NOT STA	APLE)					(DC	NOT :	STAPLE)						(DO NO	r stap	LE)		
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 :							L							_	L							
**Thumb impressions must be attested by Magistrate or															Г							
Notary Public or Special Executive Officer.																						
	*.	1 st Appli	icant c	Signat	ure			*2 nd	Appl	icant	Sign	atur	e				kord ∙	pplica	n+ C	ian- ·	ırc	
Signature Designation / Authority		uardian									_						A د	ppuca	uit S	igi idil	ai e	
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1 ACCEPTANCE OF DEPOSITS

1. ACCEPTANCE OF DEPOSTS:
1) 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 annun (All M&M Group Company Employees.)

ii) Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft / Amount by the Company. The third-party

ii) Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft / Amount by the Company. The the cheque/fund transfers are not allowed. Funds received from third party, on identification, shall be transferred back to the same according the control of the c

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

prior notice

yi) 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.

yii) if the KYC documents are incomplete then, the forms will be rejected and returned without interest within 14 working days(Company),
so please provide the correct document proofs. Please provide your mobile number and E-mail ID for faster communication, KYC

documents of all the denosit holders should be attached and should be self-attested

occuments or at the deposit notices should be attactive and should be sen-attested.

Wij 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.

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

X) Samruddhi-Cumulative and Non-Cumulative Deposits: Application can be submitted physically or through online mode

X) Samrudonic Cumulative arise in one-cumulative exposits, Application can be assumed physically in directly in the Computer of the Computer o pleading at Early sharpers, in conting the testing to your and asset any written and spaged by nine or the state both of Depositors has already submitted the above document 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-() Telephone Bill(ii) Bank Account Statement /Latest Passbook copy (iii) Electricity Bill (iv) Letter from any recognised public authority (v) Letter from employer.

Additional documents required for NRI Deposits

Passport with valid visa

A PIO card to establish Indian Origin if it is foreign passport

2) A PHD LAND US ESTABLISH INDIAN URIGIN IT IT IS FOREIGN PASSPORT.

3) PAIN CARD

4) Tax Residency Certificate (TRC) from the Income Tax department of the country of which the investor is a resident to avail DTAA.

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

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

4. APPLICATION:

4. APPLICATION:
1) Applications for Deposits in the prescribed form should be duly signed by all the joint applicants and accompanied by cheque or demand drafts should be submitted at the address given in the Application Form.
ii) Payments should be made by means of an Account Payee Cheque/Demand Draft/NEFT made Payable to "MMFSL-FIXED DEPOSIT" made payable 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.

transferred back to the account without interest & no FDR will be created for such applications.

iii) 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 24,2004* deposits by NRIs with persons other than Authorised Dealers/Authorised Bank by debit to NRO Accounts may continue as hitherto 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 depositor has to give the following declaration:

If there is a Double Tax Avoldance Agreement (DTAA) with the country of which the investor is a resident, then the Tax rate applicable will be the Double Tax Avoldance 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.

1-Tax Residency Certificate from the Income Tax department of which the investor is resident

1-Copy of the passport as of the beginning of the financial year regarding his stay in India during the financial year.

1-Yo Signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his

iv) Signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his Official Seal.

Official Sea.

V) The depositor is bound by the terms and conditions of the company regarding fixed deposits, including the prevailir interest rate at the time of investing and other regulatory or policy terms relating to investment in Mahindra Finance fixed deposit

5. 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

a) All correspondence will be adorressed, linless otherwise directed by the depositor, to the person who's hame appears first on the 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.
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

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 his lifetime.
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:

I 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 mutilation 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

ouplicate receipt subject to compliance with its terms and conditions including an indemnity duly signed by all the joint depositors (4).

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 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 Depoloder.

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 post office only, if the Depositor opts for E Receipt it would be send only on registered email ID of the first holder

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

7. PAYMENT OF INTEREST:

7. PAYMENT OF INTEREST:
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 Fayment 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 therest will be made through National Automated Clearing House (NACH). An intimation SNS and/) or email will be sent on registered undagn Nationia Automated Learning Pouse (NACA), An influentation and and ID proof in case of rejection mobile / Email ID of the investor along with link to upload bank details and ID proof in case of rejection 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 period, Demand draft will be issued for these NACH rejected cases. Company will not be liable to pay any delayed interest on such cases.

8. INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

1) 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 Permanent Account Number (PAN) to the person responsible for deducting such Tax, failing which Tax shall be deducted at the higher rate ie. 20%. If Pan is not furnished, then Form 155(H) 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.

ii) SUBMISSION OF Form 156(H: No deduction of Tax shall be made for taxable interest in case a person furnishes to the

III) SUBMINISHIN OF FORTH LEGIFIC 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 Nil. 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 Citizens 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 dispatched at this address. However, if the both the addresses are different, then the TDS then the TDS certificates would be uspatched at this aduless incovered, in the bount for adulesses are unlined in the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application amough own 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.

Iy) 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. 10.000/-

v) TDS wrt NRI Deno

v) TDS wrt NRI Deposits: (a) The limit of Rs. 10,000/-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 the DTAA rate or income tax rate. However to claim the benefit of the DTAA rate the Tax Residence Tax rate will be lower of the 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

3) 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 than TDS amount, the difference will be recovered from Principal amount

9. RENEWAL/REPAYMENT OF DEPOSITS:

RENEWAL/REPAYMENT OF DEPOSITS:

1) 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

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 prevailing on the date of said maturity.

ii) The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company, iii) 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/NET Facility.

iv) No change in the first name of the depositor is permitted at the time of renewal.

v) Company reserves the right to repay the deposit in case of non receipt of renewal request 15 days before the date

vi) In case, if investor makes multiple selection or no selection with in complete Renewal or Only Principal amount renewal viji in case of auto renewal selection, deposit will be renewed.

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 deposit for repayment

10. PREMATURE WITHDRAWAL:

O. PREMATURE WITHDRAWAL:

1. Premature withdrawal is not allowed within 3 months except for:

5. Thy deposits Paid to depositors entirely, without interest, before 3 months. Other public deposits: Lesser of 50% of the principal or ₹5 lakh, paid to depositors before 3 months, without interest, remaining cannot be pre closed within 3 months.

#Critical Illness Entire principal, paid to depositors before 3 months, without interest.

2. In case, premature withdrawal is done within 6 months, no interest shall be payable, and only principal amount will be refunded.

3. In case, premature withdrawal is done after 6 months, spayment of interest at a reduced rate ie. 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.

4. Request of pre-maturity should be signed by all the deposit holders.

5. 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 with 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 in the period prematurely to the surviving depositor.

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.

6. Premature closure request should be received 30 days prior to maturity date.

Note: 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. The premature withdrawal of deposit is subject to the prevailing guidelines of Reserve Bank of India as amended from time to time.

5 Tiny depositir means the aggregate amount of public deposits not exceeding ₹10,000/- standing in the name of the sole or the first named depositor in the same capacity.

9 Expenses of an emergent nature include medical emergency or expenses due to natural calamities/ disaster as notified by the concerned Government/ authority.

For the definition of 'Critical Illness', we shall be guided by the IRDAI (Health Insurance) Regulations, 2016 and the guidelines issued thereunder, as amended from time to time. For any further updates on the pre closure condition please refer guidelines on premature withdrawal by RBI from time to time.

11. NOMINATION:

L. NOMINATION: a Individual Depositors can, singly or jointly nominate other person under this facility. The nominee shall be recognized as 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 on 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.

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

c. 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.

12. LOAN AGAINST DEPOSITS:

L. L.VAN AGAINS I LEPUSI IS:

Loans may be granted against public Deposit upto 75% of the Deposit amount carrying interest @ 2% per annum 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 together 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.

13. 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 deposition will be made through warrants/NACH/RTGS/NEFT facility, as the case may be at the depositors' risk.

14 GENERAL:

I) Company reserves the rights:

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.
ii) Acceptances, renewal and repayment 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.
ii) In the event of the Company deciding to repay 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

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. v) 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, vi) 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.

to avail additional employee benefit, employee must be the second or third applicant in MMFSL Fixed Deposit.

All MBM Group Company -Employees / Retired Employees / Retired Employees relatives will get additional rate of 0.35% 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 deposity if Applicant is Senior Citizen and Relative of the employee, he/she will be eligible either for 0.35% additional interest

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/INEFT 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 NACH/I/DD as the case may be.

ix) 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/c over and above the minimum investment amount otherwise the applications will be renewed.

x) Fresh deposit application should be in multiples of Ns. 1000/- over and above the minimum investment amount otherwise the applications will be rejected in case of renewal/Principal/Principal With interest amount will be renewed. The minimum investment amount for Mahindra Group employees/relatives will be Rs.1000 and in multiples of Rs.500 thereafter xi To comply with the Know your Customer guidelines for NBFC's following documents needs to be attached along with application(s) A Domestic Company. Copy of Board Resolution, Memorandum Article of Association, Pan card and list of Authorized signatories. Beneficiary owner declaration wherever applicable.

B. Registered Trust: copy of Board Resolution, certified true copy of trust deed, pan card, list of authorized signatories, and KYC documents of all trustees and authorized signatories. Beneficiary owner declaration wherever applicable.

documents of all trustees and authorised signatories, Beneficiary owner declaration wherever applicable

xi) All communication will be send to investor's registered email id. xii) 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
- proof or rescential aduress. (i) PAND Card (iii) Voters Identity Card (iv) Driving Licence (v) Aadhaar Card (vi) Job Card issued by NREGA duly signed by an office of the State Government.

 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 (iv) Electricity Bill (v) Letter from employer.
- (w) seven non-any recognised pounce automyt (v) selection ground (v) settler from employer.

 Payment should be made by way of Payee chequel/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 deposit.
 PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT) RULES 1977 AS AMENDED
 - ENT) NULS: 1917 AS AMENUEL

 Name of the Company, Mahindra & Mahindra Financial Services Limited (MMFSL). Regd. Office Gateway Bldg. Apollo Bunder, Mumbai 400001.

 Date of Incorporation. 1st January, 1991

 Business carried on by the Company and its subsidiaries with details of branches or units if any.

 - Business carried on by the Company and its subsidiaries with details of branches or units if any.

 1. The Company is primarily regaged 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.

 2. Subsidiaries The Company has the following Subsidiaries:

 a) Mahindra Insurance Brokers Limited (MIBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having its Registered Office at Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018.

 b) Mahindra Rural Housing Finance Limited (MIRHL), is 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, Dr. G. M. Bhosale Marr. Worli Mumbai 400 018 Marg, Worli, Mumbai 400 018.
 - Marg, Worfi, Mumbai 400 018.

 Mahindra Manulife 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, Dr. G. M. Bhosale Marg, Worfi, Mumbai 400 018. The Mutual Fund has been constituted as a Trust in accordance with the provisions of the Indian Trust Act, 1882 and is 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, Dr. G. M. Bhosale Marg, Worfi, Mumbai 400 018.

 - Mahindra finance CSR Toundation 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, Dr. G. M. Bhosale Marg, Wort, Mumbai 400 018.

 Mahindra Ideal Finance Limited, a subsidiary of the Company, in Sri Lanka, providing a vide range of financial product.

D. Brief particulars of the management of the Company. The Company's affairs are managed by its Managing Director, under the guidance of the Board of Directors.

Name of Director	Address	Occupation				
Dr. Anish Shah Chairman & Non-Executive Director	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Service				
Mr. Raul Rebello Managing Director & CEO	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Service				
Mr. C. B. Bhave Independent Director	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Professional				
Mr. Milind Sarwate Independent Director	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Corporate Advisor				
Dr. Rebecca Nugent Independent Director	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Professional				
Mr. Diwakar Gupta Independent Director	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Professional				
Mr. Vijay Kumar Sharma Independent Director	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Professional				
Mr. Ashwani Ghai Non-Executive Ion-Independent Director	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Service				
Mr. Amarjyoti Barua Non-Executive on-Independent Director	Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Service				

The text of this advertisement was approved by the Board of Directors on 28"3uby 2024 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 approved this Advertisement has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India,

he financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserv es not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the state presentations made or opinions expressed by the Company and for the repayment of deposit/discharge of liabilities by the Company." ed by the Company and for the re charge of liabilities by the Co

By the Order of the Board For Mahindra & Mahindra Financial Services Limited Briibala Batwal

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

F. & G. Profits and I	Dividend :			(Rs. in Crores)
YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2021-22	1483.74	1356.91	988.75	180%
2022-23	2885.30	2698.07	1984.32	300%
2023-24	2584.18	2355.47	1759.62	315%

H. 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 March 2024 and 31st March 2023:

the advertisement i.e.as on 31st Ma	11 C11 2024 d1 lU 3	.5c1-ia1ci12025.			(Rs. in Crore
EQUITY AND LIABILITIES	March 2024	March 2023	ASSETS	March 2024	March 2023
1) Financial Liabilities			1) Financial Assets		
a) Derivative financial	335.27	180.70	a) Cash and cash equivalents	311.07	249.75
instruments			b) Bank balance other	2,378.04	2,582.3:
b) Payables			than (a) above		
I) Trade Payables			c) Receivables		
i) Total outstanding dues	0	0	Trade receivables	24.74	21.8
of micro enterprises and			d) Loans	99,195.18	79,454.7
small enterprises			e) Investments	9,650.82	9,988.6
ii) Total outstanding dues of			f) Other financial assets	806.78	1,589.28
creditors other than micro	1,459.47	1,126.57			
enterprises and small enterprises					
II) Other Payables					
i) Total outstanding dues of micro	2.80	2.62			
enterprises and small enterprises					
ii) Total outstanding dues of creditors					
other than micro enterprises and	62.62	37.12			
small enterprises					
c) Debt Securities	26,725.94	24,745.07			
d) Borrowings [other then Debt securities]	54.318.83	41.234.06			
e) Deposits	7,174.74	5,524.60			
f) Subordinated Liabilities	4,005.66	3,442.13			
g) Other financial liabilities	2,441.33	2,384.28			
	96,526.66	78,677.15		1,12,366.63	93,886.5
2) Non-Financial Liabilities			2) Non-Financial Assets		
a) Current tax liabilities (Net)	119.26	65.67	a) Current tax assets (Net)	609.78	504.3
b) Provisions	205.13	260.74	b) Deferred tax Assets (Net)	691.08	637.2
c) Other non-financial liabilities	150.67	124.08	c) Property, plant and	811.11	681.2
,	475.06	450.49	equipment		
3) EQUITY			d) Intangible assets under		
a) Equity Share capital	246.88	246.72	development	105.10	
b) Other Equity	17,910.61	16,842.19	e) Other Intangible assets	14.61	14.3
-,			f) Other non-financial assets	560.90	492.8
	18,157.49	17,088.91		2,792.58	2,330.0
TOTAL	1,15,159.21	96,216.55	TOTAL	1,15,159.21	96,216.5

- Contingent liabilities Rs. 183.61 crores (Claims against the Company not acknowledged as debts).
- Commitments Estimated amount of contracts remaining to be executed on capital account Rs. 47.58 crores. Other commitments (Loan sanctioned but not disbursed) - Rs. 28.00 crores.
- i)The amount which the Company can raise by way of deposits Rs. 24,462.05 crores.
- ii) Amount of deposits held as at 31st March 2024 Rs. 7,548.55 crores.
- J. As at 31 March 2024: 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. 1.532.87 crores.
- The Company has no over dues other than unclaimed deposits
- 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 cheque/demand 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

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	Period Exceeding	But Less than	Applicable interest rate
Г	0 Days	3 Months	Please Refer Terms & Conditions
	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.

- 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 Deposit in advance of its maturity date, will be subject to the relate of interest and other items and conditions prevailing on the date of said maturity. Presently the Company has been assigned IND AAA/Stable by NIDA/Ratings Ltd. &AA/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 Benda at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D. Somani Marg, 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 or the District Level Consumer Redressal Forum forreller.

 In Deposits accepted by us are not insured.

 The Company is having a valid Certificate of Registration No. 13.000996 dated 21st March, 2007 in lieu of Certificate of Registration No. 13.000996 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 quarratee about the present point on 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.
- The Company hereby declares
- that it has complied with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions 2016
- 20 to,

 ii) that compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India:

 iii) 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 by are unsecured and ranking pair passes with other unsecured albeities;

 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;
 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: Mumba

Date: 23rd July 2024

@ 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 Office address- 302, Amiti Building, Agastya Corporate Park, Opposite Fire Brigade station, LBS Road, Kamani Junction, Kurla West, Mumbai – 400 070. Branches of the Company the Offices of the Fixed Deposit Processing Centre and the Offices of the Distributors/Agents to the Fixed Deposit Scheme and designated Branches of the Collection Banks as indicated above. Tel: 022-66523500, Fax: 022-24972741, Email: fixeddeposit@mahindrafinance.com