# 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 • 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**

**SAMRUDDHI FIXED DEPOSITS**

**INDIA RATINGS**
**IND AAA/STABLE**
**INDICATES HIGHEST SAFETY**

## SAMRUDDHI DEPOSIT UP TO Rs. 5 Crore

### SAMRUDDHI CUMULATIVE SCHEME

| Minimum Amount | Period (Months) | Amount Payable (Rs.) | Interest p.a.*‡$ |
|---|---|---|---|
| Rs. 5,000† | 12 | 5375 | 7.50% |
| | 24 | 5810 | 7.80% |
| | 36 | 6316 | 8.10% |
| | 48 | 6815 | 8.05% |
| | 60 | 7381 | 8.10% |

### SAMRUDDHI NON-CUMULATIVE SCHEME

| Period (Months) | Interest p.a.*#/‡ (Monthly) | Interest p.a.*#/‡ (Quarterly) | Interest p.a.*#/‡ (Half Yearly) | Interest p.a.*#/‡ (Yearly) |
|---|---|---|---|---|
| 12 | 7.10% | 7.20% | 7.25% | 7.50% |
| 24 | 7.30% | 7.40% | 7.55% | 7.80% |
| 36 | 7.55% | 7.65% | 7.85% | 8.10% |
| 48 | 7.50% | 7.60% | 7.80% | 8.05% |
| 60 | 7.55% | 7.65% | 7.85% | 8.10% |
| Minimum Amount | Rs. 50,000† | | Rs. 25,000† | |

**Rates w.e.f. 25th April 2024.**
**Note : -**
*** Senior 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 up to 5 Cr 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.**
**† 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 Quarterly on 30th June, 30th September, 31st December and 31st March.**
**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.**
**0.10% additional interest rate will be applicable on Renewals of Public and Senior citizen deposits Upto 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

**Office Address : 302, Amiti Building, Agastya Corporate Park, Opposite Fire Brigade Station, Lbs Road, Kamani Junction, Kurla West, Mumbai - 400 070.**

| | |
|---|---|
| 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 - 781006. |
| 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, CODE50, 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., 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- 482001. |
| CHANDIGARH REGIONAL OFFICE : SCF-33 34 AND 35, SECOTR 34A, 4TH FLOOR, NEAR REGIONAL PASSPORT OFFICE, CHANDIGARH, CHANDIGARH, CHANDIGARH, CHANDIGARH-160034. | JAIPUR REGIONAL OFFICE : PLOT NO 24 25 & 26 03RD FLOOR MAHINDRA TOWER, TONK ROAD, DURGA VIHAR COLONY, JAIPUR (M CORP.) (PART), JAIPUR TLK, JAIPUR DISTM RAJASTHAN-302015. |
| 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. 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 - 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 M.CORP., COIMBATORE M.CORP. 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 : 1ST 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, CHHATTISGARH-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 FLOOR,PARAGANA BAIKANTHAPUR, WARD NO.42,,SEVOKE ROAD,OPP OF SBI ZONAL OFFICE,SILIGURI MUNICIPAL CORPORATION, SILIGURI,DARJEELING,WEST BENGAL.734008. | |

**Collection Bank :** HDFC BANK we understand your world **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.

Broker Code

Sub-Broker Code

# Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

**APPLICATION FORM FOR FIXED DEPOSIT UPTO 5 CRORE**

(Please write in BLOCK LETTERS and [ √ ] 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.

*** 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

| Cumulative | | | Non-Cumulative | | |
|---|---|---|---|---|---|
| ☐ 12 Months | ☐ 24 Months | ☐ 36 Months | ☐ 12 Months | ☐ 24 Months | ☐ 36 Months |
| ☐ 48 Months | ☐ 60 Months | | ☐ 48 Months | ☐ 60 Months | |

Exisitng FDR/ Folio

Interest Payment Frequency ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Yearly

**Auto Renewal:** Yes ☐ No ☐ **Renewal for:** ☐ Principal amount ☐ Principal with Interest Amount

*Default option will be autorepayment on maturity if no selection is made.

**FDR Despatch Mode (Tick only One):** ☐ **E-Receipt** ☐ **Physical Receipt** ☐ **Registered Post** ☐ **Courier** ☐ **Hand Delivery**

**All (*) Fields are Mandatory** — Rates w.e.f. 25th April 2024.

FIRST APPLICANT: (in Capital Letters) ☐ Mr ☐ Ms ☐ Mrs ☐ Master

**Applicant Name:*** FIRST NAME MIDDLE NAME SURNAME

**Gender:** * ☐ Male ☐ Female ☐ Transgender **Marital Status:*** ☐ Married ☐ Unmarried ☐ Other **DOB/ Age*** DD MM YYYY AGE

**Father's Name:*** Mr. FIRST NAME MIDDLE NAME SURNAME

**Mother's Name:** Mrs. FIRST NAME MIDDLE NAME SURNAME

**Spouse Name:** Mr./Mrs. FIRST NAME MIDDLE NAME SURNAME

**Guardian's Name:** Mr./Mrs./Miss FIRST NAME MIDDLE NAME SURNAME

**Pan No.:*** MANDATORY CKYC Number (Central KYC Registry)

**Minor Pan( If Applicable):*** MANDATORY

**Nationality:*** (if national of more than one country please mention all the countries separated by a comma) MANDATORY Country of Birth* MANDATORY City of Birth* MANDATORY

**Occupation:*** ☐ Business ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ Public Sector ☐ Private Sector ☐ Govt. Sector ☐ Agriculture ☐ Proprietorship ☐ Others SPECIFY

**Address Type:*** ☐ Residential ☐ Business ☐ Registered Office

Permanent Address / Tax Residency Address of Sole/First Applicant*: (Refer to Clause 2 of Terms &Conditions)

City State Country Pin

Address Type: ☐ Residential ☐ Business ☐ Registered Office

**Mailing Address of First Applicant*:** (Refer to Clause 2 of Terms &Conditions)

City State Country Pin

Tel MANDATORY Mobile* MANDATORY Email*

**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)

| Country (ies) Tax Residency# | Tax Identification Number% | Identification Type (TIN or Other%, please Specify) |
|---|---|---|
| | | |
| | | |

#To also include USA, where the individual is a citizen/green card holder of USA.

% In case Tax identification Number is not available, kindly provide functional equivalent

Status:* ☐ Domestic Company ☐ Resident Individual ☐ HUF ☐ Trust ☐ NRI ☐ Others.....

Category:* ☐ Public ☐ Senior Citizen ☐ Director/Relatives of a Director ☐ Shareholder {DP/Client} ID_____)

☐ Politically Exposed Person (PEP) ☐ Relative of PEP ☐ Employee Token No..... ☐ Employee's Relative (Relation with Employee is .....) ☐ Retired Employees

Annual Income:* ☐ Up to ₹5,00,000 ☐ ₹5,00,001 to ₹10,00,000 ☐ ₹10,00,001 to ₹25,00,000 ☐ ₹25,00,001 to ₹50,00,000 ☐ ₹50,00,001 to ₹1,00,00,000 ☐ ₹1,00,00,001 & above

***DEPOSIT PAYABLE TO**
Please(√) any one
☐ First Holder
☐ Either or Survivor

☐ **Please recover Income Tax as applicable and issue me TDS Certificate/s as applicable for each financial year.**

* ☐ **Form 15H/ 15G is enclosed. Therefore, do not deduct Income Tax.**

## Bank Details of the Sole / First Applicant for Repayment (Please attach a copy of your Bank's Personalised cheque for verification)

Name of Bank* Branch*

Account Number* MICR Code*

NEFT IFSC Code*

## Amount of Deposit

*Rs. _____ *Rs. (In words) _____

## *Mode of Payment

Cheque / Demand Draft No. Dated DD MM YY Renewal Of FDR

Drawn on Bank Branch

Name of Account Holder: Bank Account Details:

**Mahindra & Mahindra Financial Services Ltd. - Acknowledgement Slip (Collection Bank)** APPL. No.

Received with thanks from Mr/Mrs/Ms.....Cheque/ DD/ FD (in case of renewal) No.....

For Rs.....dated.....drawn on.....Bank.....branch

as Fixed Deposit under Cumulative / Non-Cumulative Scheme for a period of.....months(s)

**Following Documents Received :( Self Attested)**

☐ Aadhaar Card ☐ Passport ☐ Pan Card Intimation Letter ☐ Driving License ☐ Voter ID ☐ Job Card issued by NREGA duly signed by an officer of the State Government ☐ Personalised Cancelled cheque ☐ Form 15G ☐ Form 15H ☐ Birth Certificate in case of Minor

Collection Bank
(on behalf of Mahindra & Mahindra Financial Services Ltd.)
(Valid subject to realisation of cheque / demand draft)

**SECOND APPLICANT: (in Capital Letters)** ☐ Mr ☐ Ms ☐ Mrs ☐ Master

*Applicant Name: FIRSTNAME MIDDLENAME SURNAME

*Gender: ☐ Male ☐ Female ☐ Transgender *Marital Status: ☐ Married ☐ Unmarried ☐ Other *DOB/ Age DDMMYYYY AGE

*Father's Name: Mr. FIRSTNAME MIDDLENAME SURNAME

Mother's Name: Mrs. FIRSTNAME MIDDLENAME SURNAME

Spouse Name: Mr./Mrs. FIRSTNAME MIDDLENAME SURNAME

Guardian's Name: Mr./Mrs./Miss FIRSTNAME MIDDLENAME SURNAME

*Pan No.: MANDATORY CKYC Number (Central KYC Registry)

Minor Pan( If Applicable):* MANDATORY

*Nationality: MANDATORY (if national of more than one country. please mention all the countries separated by a comma) *Country of Birth MANDATORY *City of Birth MANDATORY

*Occupation: ☐ Business ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ Public Sector ☐ Private Sector ☐ Govt. Sector ☐ Agriculture ☐ Proprietorship ☐ Others SPECIFY

*Address Type: ☐ Residential ☐ Business ☐ Registered Office

*Permanent Address / Tax Residency Address of Second Applicant: (Refer to Clause 2 of Terms &Conditions)

LANDMARK

City State Country Pin

*Address Type: ☐ Residential ☐ Business ☐ Registered Office

*Mailing Address of Second Applicant: (Refer to Clause 2 of Terms &Conditions)

City State Country Pin

Tel MANDATORY *Mobile MANDATORY *Email

**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)

| Country (ies) Tax Residency# | Tax Identification Number% | Identification Type (TIN or Other%, please Specify) |
|---|---|---|
| | | |
| | | |

**#To also include USA, where the individual is a citizen/green card holder of USA.**

**% In case Tax identification Number is not available, kindly provide functional equivalent**

**THIRD APPLICANT: (in Capital Letters)** ☐ Mr ☐ Ms ☐ Mrs ☐ Master

Applicant Name:* FIRSTNAME MIDDLENAME SURNAME

Gender: * ☐ Male ☐ Female ☐ Transgender Marital Status:* ☐ Married ☐ Unmarried ☐ Other DOB/ Age* DDMMYYYY AGE

Father's Name:* Mr. FIRSTNAME MIDDLENAME SURNAME

Mother's Name: Mrs. FIRSTNAME MIDDLENAME SURNAME

Spouse Name: Mr./Mrs. FIRSTNAME MIDDLENAME SURNAME

Guardian's Name: Mr./Mrs./Miss FIRSTNAME MIDDLENAME SURNAME

*Pan No.: MANDATORY CKYC Number (Central KYC Registry)

Minor Pan( If Applicable):* MANDATORY

*Nationality: MANDATORY (if national of more than one country. please mention all the countries separated by a comma) *Country of Birth MANDATORY *City of Birth MANDATORY

Occupation:* ☐ Business ☐ Professional ☐ Self Employed ☐ Retired ☐ Housewife ☐ Student ☐ Public Sector ☐ Private Sector ☐ Govt. Sector ☐ Agriculture ☐ Proprietorship ☐ Others SPECIFY

Address Type:* ☐ Residential ☐ Business ☐ Registered Office

*Permanent Address / Tax Residency Address of Third Applicant: (Refer to Clause 2 of Terms &Conditions)

City State Country Pin

Address Type: ☐ Residential ☐ Business ☐ Registered Office

Mailing Address of Third Applicant* : (Refer to Clause 2 of Terms &Conditions)

City State Country Pin

Tel MANDATORY Mobile* MANDATORY Email*

**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)

| Country (ies) Tax Residency# | Tax Identification Number% | Identification Type (TIN or Other%, please Specify) |
|---|---|---|
| | | |
| | | |

**#To also include USA, where the individual is a citizen/green card holder of USA.**

**% In case Tax identification Number is not available, kindly provide functional equivalent**

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.

☐ 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

# Nomination

**I / we above named depositor/s ☐ do not wish to nominate / ☐ wish to nominate following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by Mahindra & Mahindra Financial Services Limited.**

*Name of the Nominee Mr. / Ms. / Mrs.

*Date Of Birth D D M M Y Y Y Y

*Relation of Nominee with 1st Depositor

Guardian's Name Mr. / Ms. / Mrs. (if Nominee is Minor)

Guardian Address

Address of Nominee

City State Country Pin

Tel MANDATORY *Email *Mobile

Depositors are strongly advised to have their accounts in joint names or use nomination.

*1st Applicant Signature -*_____ *2ndApplicant Signature - _____ *3rd Applicant Siganture - _____

*Witness 1 Signature - _____ *Witness 2 Signature - _____

**I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedure terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me/us**

## I. CHANGE /CANCELLATION OF NOMINATION

Depositor(s) can change / cancel the nomination at any point of time by filling with the company the prescribed form. The prescribed form is available on the Company's website.

## II. CHANGE /CANCELLATION/ADDITION OF HOLDER(S)

Depositor(s) are allowed to change/cancel/add the joint holder(s) only at the time of renewal. In case of the death of the holder(s), second/third (if any) the holding is cancelled automatically on submission of the certified copy of death certificate.

## II. TRANSMISSION PROCEDURES

**Deposit(s) cannot be transmitted in favour of nominee, the default option is preclosure in case of death of the holder(s).**

**For Transmission of deposit(s), the joint holder(s) should submit the following.**

**I) Deposit Receipt(s), duly discharged by all the holders with revenue stamp (ii) Certified copy of Death Certificate of the deceased holder(s) (iii) Any documentary 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 by the company against the legal hiers.**

**iii) 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.**

**Note: NRI's & PIO's Deposits will be accepted for a maximum period of 3 years.**

**FATCA DECLARATION:-**

*Certification :I/We have understood the information requirements of the Form as per the CBDT notified Rules 114F to 114H and hereby confirm that the information provided by me/us on this form is true ,correct and complete. I/We also confirm that I/We have read understood the Terms and Conditions below and hereby accept the same.I/We understand that my personal details as provided / available in the records of Mahindra & Mahindra Financial Services Limited ('the Company') will be used for CBDT reporting.(Please refer FATCA terms & conditions for more details)*

*I/We hereby expressly consent to MMFSL to search, download, Upload/share with Central KYC registry & receive information through SMS/e-mail on the above registered mobile number/e-mail id for the purpose of KYC compliance.*

*I/We hereby provide our consent to MMFSL to obtain and/or submit my / our information from/to Credit Information Company and/or information utility and/ or such institution set up under the provisions of law from time to time, as and when required.*

*I/We hereby expressly consent and authorize MMFSL to make telephone calls, send SMSs, WhatsApp messaging & services, Emails, USSD, Voice services, Push Notifications, Cell Broadcast, MMS, Location-based 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 _____( Advisor) in _____ language, I have understood and agree to the terms and conditions mentioned on AOF.:*

DECLARATION: I/We hereby declare that the amount being deposited herewith is not out of any funds acquired by me/us by borrowing or accepting from any other person. I/We declare that the first 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 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 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 :_____

Amx a latest photograph with signature (DO NOT STAPLE)

Amx a latest photograph with signature (DO NOT STAPLE)

Amx a latest photograph with signature (DO NOT STAPLE)

**Thumb impressions must be attested by Magistrate or Notary Public or Special Executive Officer.

Signature Designation / Authority

*1st Applicant Signature (Guardian in case of Minor)

*2nd Applicant Signature

*3rd Applicant Signature

# TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEMES

## 1. ACCEPTANCE OF DEPOSITS:

I) 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 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 cheque/fund transfers are not allowed. Funds received from third party, on identification, shall be transferred back to the same account without interest & no FDR will be created for such applications.

iii) Any Change in Name, Address, Bank Mandate, Bank Particulars etc. should be lodged with the offices 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.

iv) Interest on the Fixed Deposit will cease to accrue from the maturity date of the deposit.

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

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) 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.

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

## 2. INDENTIFICATION OF DEPOSITORS:

To comply with "Know your Customer Guidelines for NBFCs prescribes by the Reserve Bank of India, depositors are required 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) Driving License, iv) Voter Id, v)Job Card issued by NREGA duly signed by office of the State Govt. In case the 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:-(i) 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

1) Passport with valid visa

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

3) Pan Card

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

5) 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.

## 4. APPLICATION:

I) 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.

iii) Deposits will be accepted from resident individual, HUF's, 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 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

•Copy of the passport as of the beginning of the financial year till date

•Certificate from the investor as at the end of the financial year regarding his stay in India during the financial year.

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

v) 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

## 5. JOINT DEPOSITS:

I) 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.

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 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 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 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 circumstances.

## 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 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 along 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 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:

I) 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 i.e. 20%. If Pan is not furnished, then Form 15G/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 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 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 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 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.

iv) 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 Deposits:

(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 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

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 than TDS amount, the difference will be recovered from Principal amount.

## 9. RENEWAL/REPAYMENT OF DEPOSITS:

I) 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 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/NFET 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 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 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 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.

ii) 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 Bank) Directions, 1998.

| 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. |

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

iv) 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, till the deposit run period.

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

## 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.

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:

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 deposit amount 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:

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 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 falls 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.

All M&M Group Company +Employees / Employee's relatives. and 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 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 NACH/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/- 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 authorised signatories, and KYC 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)

1. 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.
2. 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 officer 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.
3. 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 deposit.
4. PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) 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.
      1. 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.
      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 (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, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018.
         c) 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, Worli, 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 @.
         d) 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, Worli, Mumbai 400 018.
         e) Mahindra Finance CSR Foundation is a wholly-owned subsidary of the Company, incorporated on 2nd April, 2019, for carrying out CSR Activites as specified under Schedule VII of the Companies Act, 2013, having its Registered Office at Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018.
         f) Mahindra Ideal Finance Limited, a subsidiary of the Company, in Sri Lanka, providing a vide range of financial product.

BRANCHES: AMBIKAPUR-(SATNA) ,ANUPPUR, ASHOKNAGAR, BALODABAZAR, BHIND BHILAI, BHOPAL, BIJAPUR, BILASPUR-(CHATTISGARH), BINA, SEOHI SATNA (M.P), SEHORE, SEONI, SHAHDOL, SHAJAPUR, SHIVPURI-MP, SHEOPUR, TIKAMGARH, UJJAIN, VIDISHA, JOWAI, JEYPORE - ORISSA, KHARAGPUR, KRISHNA NANAGAR, MALDA (WEST BENGAL), MOTIHARI, NALBARI, NAGAON, NAWADAH, NANDAKUMAR, BARABANKI - U.P, BHADOHI, BEHROR, BHIWANI, BHARATPUR, BHATINDA - CDG, BHILWARA, BIJNOR - AGRA (UP), BIKANER, BALRAMPUR (UP), JALANDHAR1 - CDG, JHALAWAR, JHUNJHUNU - RAJ, JIND, JHANSI, JAMMU, JAUNPUR-(UP)MP1 - LCK, JODHPUR, JAISALMER, KOTA, KARNAL, KHAMMAM, KHANDWA, KOTPUTLI-JAIPUR (RAJASTHAN), SIDDHARTH NAGAR, SIKAR, SIMLA - CDG, SIRSA - DLH, SITAPUR(KANPUR), SOLAN, SAWAI MADHOPUR-RAJASTHAN, SONEBHADRA (ALLAHABAD), SANGRUR, SRINAGAR, DANNEGRE, DINDIGUL, DHARMAPURI-(TN), EDAPPAL, ELLURU(ERUR), ERODE (TN), GADWAL, GULBARGA - KARNATAKA, GUNTUR, HINDUPUR, HOSUR, BANGALORE-KARNATAKA, NANDYAL, NAIDUPET, NEYYATTINKARA, NAGERCOIL-TN, NIRMAL, NILAMBOOR, NALGONDA, NELLORE-AP, TIRUR, TUTICORIN(THIRUVALLA, TRIVANDRUM, TIRUVALLOOR, UPPALA, VATAKARA-KERALA, VELLORE (TAMIL NADU), VIJAYAWADA, ANDHRAPRADH, VIJAYAWADA, GOVINDARAM, VIJAYAWADA, ELURU, JAMNAGAR, JALGAON, JALNA-AURANGABAD, VAPI-A, GOREGAON E, VIJAPUR, VASAI, WARDHA, WASHIM, YAVATMAL (NAGPUR), MORA - BORSAD, LASALGAON, BARWANI, NASIK, RO, DELHI-WAZIRPUR, PERAMBALUR, PONTA SAHIB, THIRUVARUR, VANIYAMBADI, MADIKERI, GREATER NOIDA, PHILIBHIT, TENKASI, ARNI, CHARKHI DADRI, CHIDAMBARAM, NONGPOH, KHILCHIPUR, JABALPUR, RO, CHIKKODI,UDUPI, DINDORI-MP,JABALPUR, BHANGAGH, RISHIKESH, KANKERY, GAYA, UDAIPUR-TRIPURA, MUZAFFARPUR, RO, AURANGABAD-BIHAR, AKHNOOR, COIMBATORE-NORTH, DODA,ROORKEE, MULUG, SB, BOTAD, SB, NAKHATRANA SB, UNA SB, THRIPUNITHURA, MANNARKKAD, BERASIA, BINAGANJ, GANJBASODA SB, PANDURNA SB, SAMOR, NAGAR, BHILAISHIVAJI NAGAR, KOORPAN SB, ASIABAD SB, DHARMAPARVARAM SB, KALYANDURG SB, KAKARI SB, KUDURU SB, KAKKALI SB, PIDUGURALLA SB, KARIMPUR-PV, PLASSEY SB, DIAMOND HARBOUR, TARAKESWAR SB, ALIPURDUAR, ACHAMPET, BANKA, BARH, DELHI BAHADURGARH, DELHI PALAM SB, RAMPUR-HAT, BELDA, BISHNUPUR, KHATRA, RAGHUNATHPUR, BASIRHAT, HALDIA, DHAMTARI, PALAKOLLU, MATHABHANGA, HAMIRPUR, UP, KHARGONE, KUMULY, NEWRA, NAINI PRAYAGRAJ, GURGAON-HR, RAJGARH, SULTANPUR, LODHI, TALWANDI SABO, MUNNAR, NABHA, PANCHKULA, RAMPURA PHUL, ZIRA, AHWA, DALHOUSIE, NAHAN, PUSAD, RAU, HEAD OFFICE- SADHANA HOUSE & MAHINDRA TOWERS, BELTHARA ROAD, HAIDERGARH, LALGANJ, MAHMUDABAD, MANIKAPUR, MALBAZAR, MALOUT, NARAINGARH, PHULPUR, RENUKOOT, BHILODA, G.KARHAL, TRANSPORT NAGAR, KUTCH, PATNA, RO, ZOLIRA, WARDHAMAN NAGAR, BALESAR, HYDERABAD, AUTONAGAR, NANMPINDA, NALAGARH, REASI, POONCH, KUPWARA, BUDGAM, GANDERBAL, KULGAM, JAMMU TWO, BARHALGANJ, KOTA TWO, BIKRAMGANJ, GOPIGANJ, SAIYADRAJA, NARAINPUR, GADHINGLAJ, ICHALKARANJI, SIRONJ, AMBAGARH CHOWK, KATGHORA, SILWANI, SUKMA, HUBLI-CV, KARNAL, PADAVY-CV, MADURAI-CV, DINDIGUL-CV, JABALPUR-CV, TANDWA-CV, BARGARH-CV, GONDIA-CV, PARADIP, PUNE-CV, SILIGURI-CV, VADODARA-CV, BATLI-CV, DHAR-CV, RAMGARH, BUNDU, FATEHPUR, GHATOL, GUDAMALANI, JOBNER, KANKE, KODAKKARA, KHANDAR, KORHA, BANDIKUI, BILARA, LAKSHAR1,ALSOT, ANCHALUMOODU, DUMARTARAI, UPNAI, RAJGARH-ALWAR, MAYANA, KORAON, BARAN-CH, JIRAPUR, KANNADY, KOTHAGUDEM, LALGHATI-CHHATTISGARH, MOHAMMDABAD, MUZAFFARNAGAR, PURI-MAHILONI, BURHANPUR, BETUL, CHHINDWARA, CHHATARPUR, DABRA, BARMER, BANDA (ALLAHABAD), BARAN, BANSWARA, BUNDI, CHANDIGARH, CHANDAULI, CHOMU, CHITTORGARH, CHURU-RAJASTHAN, KALUSHAMBHI, KHANNA, KANPUR (LCK), KOTA, KARNAL - DLH, KARNPRAYAG, KARWI, KAITHAL, KUCHAMAN CITY, KUSHINAGAR, SONIPAT, SHAHJAHANPUR, SHAHPURA, SUJANGARH, SULTANPUR-UP, TONK, UDHAMPUR, UDAIPUR, UNNAO, VARANASI - LCK, HOSUR, HUBLI - KARNATAKA, HYDERABAD, DUBKI, KERALA, PIRAJALADA, IRITTY, KANNAVAM, KOTTAYAM, KADAPA, KAMAREDDY, KAYAMKULAM, NAMAKKAL-TN, NARASARAOPETA, NIZAMABAD - HYDRABAD, ONGOLE, OOTY - SOUTH, PUDUKKOTTAI, PRODDATUR, PALA, PALAKKAD - KERALA, PUNALOOR, VIKARABAD, VILLUPURAM-TN, VISAKHAPATNAM-HYD2-VIZAG, WARANGAL, VAYANAD-KERALA, YESHWANTPUR, KODAD - SECUNDERABAD, HYDERABAD CC, HASSAN, IDAR, JUNAGADH, KALOL, KHOPOLI, KOLHAPUR, KARADWAD1, LATUR, MUNDRA, MEHSANA, GUJARAT, MALEGAON, DELHI REGIONAL OFFICE, BHOPAL REGIONAL OFFICE, AHMEDABAD REGIONAL OFFICE,THANE REGIONAL OFFICE, COCHIN REGIONAL OFFICE, SANKALP, TOTAL ZONAL OFFICE, BHOPAL REGIONAL OFFICE, RUDRAPUR, GURGAON CCC, GUDIWADA, DHUPGURI, BHONGIR, JAMKHANDI, MAHENDERGARH, AURAIYA, MAINPURI, YADGIR, AIZWAL, CHANCHAL, BHIWADI - TWO, SILIGURI RO, CHIKHALI, SAMBA, RATLU MACHILIPATNAM, RCC, TIRUPURU, KUMBAKONAM2, ANOOPSHAHR, JALORE RCC, BAYAD, BCC, JALORE RCC, SIRSILLA SB, PUDUCHERRY, MADURAI SB, PAWAPURI SB, JANGAREDDYGUDEM SB, KANDUKURU SB, MALLEPALLI SB, SURYAPET SB, BEMETARA, DANTEWADA, GARIYABAND SB, VINJAMUR SB, GOLAGHAT, MARGHERITA, NOWGTONG, ARARIA, SURAUL, BIHTA, KHAGARIA, MOHANIA, DELHI ALIPUR SB, VASTRAL, VYARA, DUMKA-JHARKHAND, SAHEBGANJ, NELAMANGALA, CHALLAKERE, SINDAGI, ADOOR SB, BHARANIKAVU SB, CHERTHALAI SB, TUFANGANJ, BOBBILI, CHIKKABALLAPUR, KALPETTA, MEHKAR, NANANTHAGARH, PARTHANDAM, PONNANI, PALWAL, SARANGPUR, UDUPALPET, VIKASNAGAR, BADNAGAR, BHAWANI MANDI, GOPALGANJ, KHERLI, KAMREJ, KISHANGARH, MADHUBANI, MAHAD, SARANGARH, SENDHWA, SURATGARH, TIRUCHENDURE, HALVAD, BHADRAK, BARIPADA, JAGRAON, CHINTAMANI, DAWAKHANA, HAMIRPUR, BASAITPUR, CHAPRA, CHARGAON, DUMRAON, GAYA, HAJIPUR, MANJHI, SANDILA, LILUBERIA, PUNJABI BAGH, AUTONAGAR, VISAKHAPATANAM AUTONAGAR, AUTONAGAR NELLORE, DHEKIAJULI, LOHARDAGA, DUMARAGAON1, PHULBANI OR, BHAWANIPATNA, BINDKI, KHURDA, MASAURHI, RAJIM, BHATAGAON, CHOPAN, DEOGARGA, HOSKOTE, MAGADI ROAD, NALBARI, SHANTIPUR, RAJOHANWAR, BANKURA, DHANBAD, PORBANDAR, DIBRUGARH-TINSUKIA, CV, ROHTAK-CV, AHMEDABAD-CV, GHATAL, SATNA RO, BHUBANESWAR-CV, UDAIPUR RO, GURGAON-CV, DEHRADUN CANTT, ANAND NAGAR, GANGAPUR CITY, HANDIA, HATA, ITAWA, JK ROAD-BHOPAL, BANDRA, NIPI KATHANA, NAGAUR, NARSINGHGARH, MADHUPUR, SRIKAKULAM, PUNE-CV, RAJGARH, BELGAUM - KARNATAKA, CHAKRESHWAR, DHAMDA, MAKSUDANGARH, KAPURTHALA, KISHANGARHBAS, CHANNARAYAPATNA-KR, SELU-MH, DANTA-BAS, LAKHNADON-MP, RAMTEK-NAG, VIDHYADHAR NAGAR, NASIRABAD, MALPURA, KATNI, KHARGONE, KOREA (MADHYA PRADESH), KAWARDHA, MAIHAR, MANDLA, MANDSOUR, MANENDRAGARH, MAUGANJ, MORENA, CHHINSURAH, COOCH BEHAR, CUTTACK - ORISSA, DARJEELING, DIBRUGARH, DALHOUSIN1, DEOGHAR - JHARKHAND, FORBESGANJ, GOMOH, GOALPARA, INGTHOW, DHUBRI, GOLAGHAT, AMBEDKARNAGAR, ALIGARH-UP, AGRA - LCK, AJMER, RAJASTHAN, ALLAHABAD - LUCKNOW, ALMORA, ETAH, ETAWAH - LCK, FARIDABAD-HARIYANA, FARUKKHABAD, FATEHPUR - KANPUR (UP), FAIZABAD - LUCKNOW, GHAZIPUR-UP, GONDA (UP), GORAKHPUR (UP), HERTA, MATHURA (AGRA), MUKTSAR, MORADABAD, MIRZAPUR - LCK, NARNAUL-HARIYANA, NAGAUR, ORAI, PATHANKOT, PALI, ALUVA, ANNA NAGAR, ANANTAPUR, ALLEPPEY, ATTUR, ATTINGAL BRANCH, BANGALORE, BELGAUM - KARNATAKA,BAGALKOT, BIDAR, KAKURCHI, KARAIKUDI, K.R. PURAM, KARUNGAL, KUMBAKONAM, KURNOOL, KUNNAMKULAM, KALAI, KUMTHA, SECUNDRABAD, L. B. NAGAR, MANGALORE, SANGAREDDY, SALEM,SHIMOGA, SINDHANUR, SHAHAPUR, SRIKAKULAM, S. R. NAGAR-HYD, TAMBARAM, THALASSERY, THRIKKAKKARA, AURANGABAD, BHANDARA, BARDOLI, BHAVNAGAR, BHUJ-GUJARAT-(UBAKSHI), BODELI, BOISAR, BARODA, BARAMATI, BUDHANA-KHAMGAON, PARBHANI, PANDHARPUR, PUNE, RADHANPUR, RAJKOT-(AHMEDABAD), RAJPIPLA, RATNAGIRI, SURAT, SURENDRANAGAR-GUJARAT, SHRIRAMPUR, SANGAMNER, HOWRAH-WB, KATHAL, SAHASTIPUR, SIWAN, TINPRI-CHINCHWAD, BADDI,CHANDAPURA,YELAHANKA, BARAMULLA, MANSA, ROHROO, KURUKSHETRA, MALIGAON-GUWAHATI, AURANGABAD RO,BANGALORE RO, KRISHNAGIRI-TN, PEDDAPALLY, TADPATRI, MADANAPALLI, PERAGEPUR-PUNJAB, WADI, KARAD, PHALTAN, SATARA-MH, ABOHAR, ABU ROAD,AGAR-MP, AMRELI, PANCHKULA-HR, PEMMIGANUR RCC, NARAYANKHED RCC, ZAHEERABAD RCC, ALLAGADDA, MOSPET, GADAG, GHOTI SB, NANDURBAR SB, TALODA SB, TRIMBAKESHWAR SB, ALOT SB, BARWAHA SB,BEOHARI SB, BADAMALAHRA, NILANGA SB, PARTUR, KILLOO, UDGIR, VAIJAPUR, KOPARGAON, NASHIK (MH) SB, SINNAR, NAJAFGARH, GARHWA, PAKUR, JJP NAGAR, WHITEFIELD, KOYILANDY, SREEKANDAPURAM, OTTAPPALAM, OMERGA, GOHAD, FAIZABAD RO, AMB, BAGESHWAR, BILASPUR, BALRAMPUR, BELTOLA, BHATAPARA, GOKULPURI, JOGINDER NAGAR, KANGRA, DARLAGHAT, FAZILKA, KARSALI, NASRULLAHGANJ, PITHORAGARH, BADARWAS, ERNAKULAM, GOVINDPUR, ZALOD, ANNI, NIZAR, SALAMPUR, KOLHAPUR - (MH), PARATWADA, CHHABRA, THAJJAR, KARERA, SANAND, GADARWARA, HOJAI, JUNNARDEO, MOHGAON, NARAYANPUR, NARAYANPUR, PANDARIA, SOHNI, BALOD, CHAKGHAT, FATEHABAD, RUDHAULI, SALEMPUR, TAMKUHI, TANDA, METTUPALAYAM, REPALLE, SAVDA, CHAUFULIA, SHIRUR,WAKAD, PANCHVATI, SALMARI, KASGANJ, LAKHISARAI, BICHAMPUR, BENIPATTI, SHEOHAR, SHERGHATI, NEWASA, NAPTHAN, KHAMMAM-CV, HEBBAL, NANDAL, GORAKHPUR-CV, SURAT, SAWANTWADI, TEHSILDAR, CVMEERUT RO, BABRALA,BARODA CV,POKHRAN, NAGARKURNOOL, GOREGAON BR, NIMBAHERA, CHITRAKOOT SB,AMBAH, PHOOLPUR, MELMARUVATHUR, BHITARWAR, RUPBAS, VIJAY NAGAR,JABALPUR-2, WADRAFNAGAR, MANDHEDIA, MEDAK, PALAMNER, PALAKKAD, CHAURI CHAURA, CHAMPAWAT, CHANDAUSI, DUDU, ANJAR, MOTIVILLI, TIRUVANNAMALAI, THRISSUR, TIRUNANVELLI, TUMKUR, THANJAVUR, TADEPALLIGUDEM, TRICHY, TIRUPATI, THIRUVANNAMALAI, TIRUPUR, CHANDRAPUR (MAHARASHTRA), CHAKAN, CHIPLUN - MAHARASHTRA, DAHOD, DEOGAD, DHANERA, DHORAJI, DIU, PALAMPUR-HP, PRATAPGARH (ALLAHABAD), PATALA - CDG, SANGAMNER, SHIRDI, SATARA, SURAT - SAWMILL, TERYA, TARAPUR, THARAD, VALSAD, VANSDA, UDHIANA TWO, SHAHJADA, SHUJALPUR, SIVAKASHI, GANGARAMPUR, GAJUWAKA, KATHUA, KARUR, LUCKNOW RO, RAGHUNATHGUNJ, NANGAL, DEHRADUN RO, BARUIPUR, UPPER ASSAM RO, PORUR, DINDORI, SIDDIPET, BULANDSHAHR, ALLAHABAD RO, COIMBATORE RO, AKBARPUR, ANANTNAG, AWANTIPORA, CHANDRAKONA ROAD, GIRIDIH, KANDI RCC, KODERMA, NEEMUCH, PHALODI, RAJOURI-J&K, PARAKAL RCC, VIRANG, RANJUVAV RCC, SALAYA RCC, TALIRAMBAN, PERINTHALMANNA, KOTTARAKKARA RCC, NEDUMANGAD RCC, PATTUKOTTAI RCC, SANGAGIRI RCC, BANSWADA SB, BILASIPARA SB, BISWANATH CHARIALI, JAGIROAD, MANGALDOI, RANGIA, SHAHPUR SB, SIKHERA SB, ECIL-HYD SB, RAJENDRA NAGAR, MAHIM SB, SABALGARH, CHENGALPATTU SB, GUDALUR SB, KOTHAGIRI SB, RAMANATHAPURAM SB, DHULIAN, SOPAN, KATWA, KALNA SB, DATIA, UMARIA, WALAJAH, SATHYAMANGALAM, BARKOT, MARIYAHU, SANT KABIR NAGAR, JAGDISHPUR, MAURANIPUR, BOLPUR, KARSOG, KOTDWAR, KHATIMA, PENDRA, REGIONAL PEO, RAMGARH - JHARKHAND, SAHIBGANJ, SURAJPUR, GIDA, GHATKOPAR, LADNU, RAISEN, FATEHNAGAR, KOTPUTLI, NAWANSHAHR, GURUHARSAI, JEHANABAD, KHAIRAGARH, KOZHIKODE, BALURGHAT, DALKHOLA, HATHRAS, KALIMPONG, SINGTAM, THEOG, ATRAULIA, BANGERMAU, BODHGAYA, BAKSHI KA TALAB, KUSHMODHA, VESU, KEONJHAR, DARYAGANJ, BARAUT, JATH, PHALTAN, SEONI-MALWA, PITHORA, BHARUCH, KISHTWAR, DHAMDAHA, KARAIKAL, THIRUVOTTIYUR, RAMBAN, SHEIKHPURA, BHILWARA TWO, ISLAMPUR BH, ARWAL, HANAMKONDA, PRITHVIPUR, DEHGAM, CHANDKHEDA, JAORA, BARODA TWO, HUZURABAD, WADHOO, NARAYANGAON, SANPUR, WANAPU RO, RANCHI RO, RAIPUR-CV, TEZPUR-CV, BALUMATH-CV, BAGDOGRA, KARGIL, LEH, SILCHAR-CV, IMPHAL, JASPUR, HAYATHNAGAR, JALALPUR, MORAR, MACCHLISHAHAR, NANPARA, OSIAN, SIRMOUR, RASRA, RS PURA, CHOHATAN, CUDDALORE, DHORIMANA, DONGARGARH, GANGTOK, GHAZIABAD, HAPUR, JAMNAGAR, JANJGIR, MOHALI, ARERA RAJA TALAB, KURSEONG, PATHSHALA, SEDAM-KARNATAKA, SATNA TWO, SANWER, TITLAGARH, TARN TARAN, HYDERABAD REGIONAL OFFICE, CHENNAI REGIONAL OFFICE, JAIPUR RO, GUWAHATI REGIONAL OFFICE, KOLKATA REGIONAL OFFICE, DHONE RCC, SIRKALAHASTI RCC, V KOTA RCC, BHADRACHALAM RCC, MAHABUBABAD RCC, TRANSPORT NAGAR-INDORE, TRANSPORT NAGAR JAIPUR, TRANSPORT NAGAR HAZIRA, PHUSRO-CV, DEHRI-CV.

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

E. Name, address and occupation of the Directions of the Company:

| Name of Director | Address | Occupation |
|---|---|---|
| Dr. Anish Shah<br>Chairman | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Service |
| Ramesh Iyer<br>Vice-Chairman & Managing Director | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Service |
| Mr. Dhananjay Mungale<br>Independent Director | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Professional |
| Mr. C. B. Bhave<br>Independent Director | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Self Employed |
| Ms. Rama Bijapurkar<br>Independent Director | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Independent Management Consultant |
| Mr. Milind Sarwate<br>Independent Director | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Corporate Advisor |
| Dr. Rebecca Nugent<br>Independent Director | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Professional |
| Mr. Diwakar Gupta<br>Independent Director | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Professional |
| Mr. Raul Rebello<br>Executive Director and MD & CEO Designate | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Company Director |
| Mr. Ashwani Ghai<br>Non-Executive Non Independent Director | MMFSL, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018. | Service |
| Mr. Amarjyoti Barua<br>Non-Executive Non Independent Director | MMFSL, 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 23rd April 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, Mumbai.**

**"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)

F. & G. Profits and Dividend : (Rs. in Crores)

| YEAR ENDED | PROFIT BEFORE DEPRECIATION AND TAX | PROFIT BEFORE TAX | PROFIT AFTER TAX | DIVIDEND ON EQUITY SHARES |
|---|---|---|---|---|
| 2020-21 | 548.31 | 422.43 | 335.15 | 40% |
| 2021-22 | 1483.74 | 1356.91 | 988.75 | 180% |
| 2022-23 | 2885.30 | 2698.07 | 1984.32 | 300% |

I. 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 2023 and 31st March 2022: (Rs. in Crores)

| EQUITY AND LIABILITIES | March 2023 | March 2022 | ASSETS | March 2023 | March 2022 |
|---|---|---|---|---|---|
| 1) Financial Liabilities | | | 1) Financial Assets | | |
| a) Derivative financial instruments | 180.70 | 182.22 | a) Cash and cash equivalents | 249.75 | 327.87 |
| b) Payables | | | b) Bank balance other than (a) above | 2,582.31 | 3,822.82 |
| I) Trade Payables | | | c) Derivative financial instruments | 0 | 26.63 |
| i) Total outstanding dues of micro enterprises and small enterprises | 0 | 0 | d) Receivables Trade receivables | 21.84 | 9.09 |
| ii) Total outstanding dues of creditors other than micro enterprises and small enterprises | 1,126.57 | 954.88 | e) Loans | 79,454.73 | 60,444.64 |
| II) Other Payables | | | f) Investments | 9,988.62 | 8,440.27 |
| i) Total outstanding dues of micro enterprises and small enterprises | 2.62 | 3.53 | g) Other financial assets | 1,223.13 | 223.13 |
| ii) Total outstanding dues of creditors other than micro enterprises and small enterprises | 37.12 | 46.87 | | | |
| c) Debt Securities | 24,745.07 | 18,252.71 | | | |
| d) Borrowings [other then Debt securities] | 41,234.06 | 26,005.17 | | | |
| e) Deposits | 5,524.60 | 8,426.19 | | | |
| f) Subordinated Liabilities | 3,442.13 | 3,129.85 | | | |
| g) Other financial liabilities | 2,384.28 | 2,316.17 | | | |
| | 78,677.15 | 59,317.59 | | 93,886.53 | 73,294.45 |
| 2) Non-Financial Liabilities | | | 2) Non-Financial Assets | | |
| a) Current tax liabilities (Net) | 65.67 | 13.92 | a) Current tax assets (Net) | 504.36 | 462.40 |
| b) Provisions | 260.74 | 221.35 | b) Deferred tax Assets (Net) | 637.24 | 836.24 |
| c) Other non-financial liabilities | 124.08 | 107.78 | c) Property, plant and equipment | 681.20 | 383.10 |
| | 450.49 | 343.05 | | | |
| 3) EQUITY | | | | | |
| a) Equity Share capital | 246.72 | 246.60 | d) Other Intangible assets | 14.35 | 9.77 |
| b) Other Equity | 16,842.19 | 15,381.49 | e) Other non-financial assets | 492.87 | 302.59 |
| | 17,088.91 | 15,628.09 | | 2,330.02 | 1,994.28 |
| TOTAL | 96,216.55 | 75,288.73 | TOTAL | 96,216.55 | 75,288.73 |

- Contingent liabilities - Rs. 179.31 crores (Claims against the Company not acknowledged as debts).
- Guarantees - Rs.1983.72 crores.
- Commitments - Estimated amount of contracts remaining to be executed on capital account - Rs. 201.00 crores. Other commitments (Loan sanctioned but not disbursed) - Rs.154.30 crores.
- Commitment towards Share Purchase Agreement with Inclusion Resources Private Limited (IRPL) to acquire balance 20% equity stake in its subsidiary Mahindra Insurance Brokers Ltd (MIBL) - Rs. 206.39 crore.

j. i) The amount which the Company can raise by way of deposits - Rs. 22,961.89 crores..
ii) Amount of deposits held as at 31st March 2023 - Rs. 5,879.09 crores.

k. As at 31 March 2023: 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. 1532.87 crores.

l. The Company has no over dues other than unclaimed deposits Rs.4.87 Crore.

m. 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

| 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 Deposit in advance of its maturity date, will be subject to the rate of interest and other items and conditions prevailing on the date of said maturity.

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

vi) 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 Marg, Cuffe Parade, Mumbai - 400005.

vii) 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.

ix) The Company is having a valid Certificate of Registration No. 13.000996 dated 21st March, 2007 in lieu of Certificate of Registration No. 13.00996 dated 4th September 1998 issued by the Reserve Bank of India under section 451A 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.

n. The Company hereby declares:
   i) that it has complied with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions 2016 ;
   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) are unsecured and ranking pari 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;
   v) 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 : 23rd April 2024
Note:-
@ 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: mfind@mahindra.com