

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%
	Minimum Amount		

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 Dhanruddhi 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 Dhanruddhi 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 Form can be submitted at the designated offices of MMFSL / Collection Banks as mentioned below:

MMFSL REGIONAL OFFICES

Office Address : 302, Amit 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 6 HIGH WAY BESIDE RAJPATH CLUB, ABOVE ASH-RAY RESTAURANT, AHMEDABAD M CORP AHMEDABAD M CORP TLK, AHMEDABAD DIST, GUJARAT - 380009	DIBRUGARH REGIONAL OFFICE: 2nd Floor, BACK SIDE OF THE BUILDING ANDIAPATTY, NH 37, OPP GOVT GIRLS HIGER SECONDARY SCHOOL, DIBRUGARH, ASSAM, 786001
ALLAHABAD REGIONAL OFFICE: FIRST FLOOR, 52/642, TASHKAND MARG, CIVIL LINE, ALLAHABAD CB, ALLAHABAD CB TLK, ALLAHABAD DIST, UTTAR PRADESH - 211001	FAIZABAD REGIONAL OFFICE: GROUND FLOOR, PLOT NO-260, LAXMAN DAS COMPLEX, DEWALI BY PASS, OPP SHASHI GAS SERVICE, FAIZABAD MB, FAIZABAD MB TLK, FAIZABAD DIST, UTTAR PRADESH-224011
AURANGABAD REGIONAL OFFICE: SECOND FLOOR, RATNAPRASHA BUILDING, OFF NO. 02, ADALAT ROAD, OPP LC 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 - 781005
BANGALORE REGIONAL OFFICE: 4TH FLOOR, PRESTIGE TOWERS, JYANAGAR 4TH BLOCK, RESIDENCY ROAD, OPP VOYA COLLEGE, BANGALORE KARNATAKA-560025	HYDERABAD REGIONAL OFFICE: 1ST FLOOR, VV TOWERS, KHARAJANA, TRIPALGHERY ROAD, BESIDES MC DONALDS, SECUNDERABAD, SECUNDERABAD TLK, HYDERABAD DIST, TELANGANA - 500009
BHOPAL REGIONAL OFFICE: 4TH FLOOR, SHOP NO. S 8 & 6, MAPLE HEIGHT STREET PLOT NO.4R, CODES2, VIDYANAGAR PHASE-II SCHEME BAWARWA KALAN, 74 13 HOISANGABAD ROAD, OPP AASHIMA MALL, BHOPAL, MADHYA PRADESH - 462026	INDORE REGIONAL OFFICE: FIFTH FLOOR, SHAGUN ARCADE 503, A B ROAD, RASOHA CIRCLE ABOVE APNA SWEET, INDORE M CORP, INDORE M CORP TLK, INDORE DIST, MADHYA PRADESH-452020
BHUBANESHWAR REGIONAL OFFICE: FIRST FLOOR, PLOT NO 511, CUTTACK PURB ROAD, BESIDE PUNJAB NATION BANK, MANCHESWAR INDUSTRIAL ESTATE, BHUBANESHWAR N - 1D TLK, KHURDA DIST, ORISA-751010	JABALPUR REGIONAL OFFICE: FIRST FLOOR, RANCHARATAN TOWERS, 1700 MODEL ROAD, ABOVE AXIS BANK NEAR BUS STAND, JABALPUR CANTT. (CB), JABALPUR TLK, JABALPUR DIST, MADHYA PRADESH- 482001
CHANDIGARH REGIONAL OFFICE: SCF 33 34 AND 35, SECTOR 34A, 4TH FLOOR, NEAR REGIONAL PASSPORT OFFICE, CHANDIGARH, CHANDIGARH, CHANDIGARH-160034	JAIPOUR REGIONAL OFFICE: PLOT NO 24 25 & 26 3RD FLOOR MAHINDRA TOWER, TONK ROAD, DURGA VIHAR COLONY, JAIPOUR (M CORP) (PART), JAIPOUR TLK, JAIPOUR DIST, RAJASTHAN-302015
CHENNAI REGIONAL OFFICE: 4TH FLOOR, ASV RAMANA TOWERS AT NO.37 & 38, VENKAT NARAYANA ROAD, T NAGAR, CHENNAI, TAMIL NADU-600007	KOLHAPUR REGIONAL OFFICE: 2ND FLOOR, OFFICE NO 13-A-2, GEMSTONE COMMERCIAL BUILDING, 'E' WARD, CTS NO 517/2, NEW SAHAJAPUR, NEAR CENTRAL BUS STAND, KOLHAPUR, (M CORP), KARVE TLK, KOLHAPUR DIST, MAHARASHTRA - 428003
COCHIN REGIONAL OFFICE: 2ND & 3RD FLOOR, NOEL HOUSE, PALARIVATTOM KAKKANAD ROAD, THRIKKAKARA NORTH PART, KANYAKUMAR TLK, ERNAKULAM DIST, KERALA - 682021	KOLKATA REGIONAL OFFICE: 06 DOVER LANE, FIRST FLOOR, PD, DESHPRIYA PARK, PLOT-G 1 BLOCK-EP & GP SECTOR-V SALT LAKE, P.S. GARBAHAT, KOLKATA, WEST BENGAL, 700029
COIMBATORE REGIONAL OFFICE: SECOND FLOOR, SHREE LAKSHMI NARAYAN TOWERS, VIVANASHA ROAD, RAJIVNAGAR, KENPALLYAM, COIMBATORE M CORP, COIMBATORE M CORP TLK, COIMBATORE DIST, TAMIL NADU-541037	LUCKNOW REGIONAL OFFICE: 5TH FLOOR, HILLENHILL SQUARE PLOT NO-2, BBS 2, SUSHANT GOLF CITY - LUCKNOW, NINDRA NAGAR, SHAHEED PATH, NEAR GD GOENKA PUBLIC SCHOOL, LUCKNOW, UTTAR PRADESH-226030
DEHRADUN REGIONAL OFFICE: 3RD FLOOR, 50541 TOWER, CLUZON ROAD, NEAR DALANWALA THANA, DEHRADUN, DEHRADUN, UTTARACHAL, 248003	MEERUT REGIONAL OFFICE: 1ST FLOOR, PARSAR TRADE TOWER, B/2, 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: 5-7 TO 5-11, 1 FLR SUYODH CITY CENTRE, MUMBAI NAKA NEAR NEAR SHATABDI HOSPITAL, OPP MUMBAI MAHARAJ BUS STAND, NASHIK (M CORP) NASHIK TLK, NASHIK DIST, MAHARASHTRA-422011	NAGPUR REGIONAL OFFICE: GROUND FLOOR, NH NO. 414, GANESH PETH, CIVIL LINES, RAMBAGH ROAD, NEAR ST STAND, NAGPUR, M CORP, NAGPUR, M CORP TLK, NAGPUR DIST, MAHARASHTRA-440028
PATNA REGIONAL OFFICE: 1ST FLOOR, MOHALLA, S K PURI, NO 303/1, 1495A WARD NO 21, NCC 229, PATNA M CORP., PATNA M CORP, DATNA, BIHAR-800002	SIMLA REGIONAL OFFICE: SECOND FLOOR, DIVYDIPN ESTATE, N-4-22, DIVYDIPN BIZ HUB, SHIMLA, HIMACHAL PRADESH-171002
PUNE REGIONAL OFFICE: 05TH FLOOR, MESEY BUILDING 19/12 PLOT NO 15, OFF KARVE ROAD NEAR SHARDA CENTRE, PUNE, HAWELI TLK, PUNE DIST, MAHARASHTRA-411004	THANE REGIONAL OFFICE: FIRST FLOOR, PREMISES NO 101, SAI PLAZA, KAPURBAHOLI, GHODEUNDER ROAD, ABOVE V3W SALES SHOWROOM, THANE, THANE TLK, THANE DIST, MAHARASHTRA-400007
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	UDAPUR REGIONAL OFFICE: 2ND FLOOR, 29, MEERA BHAWAN, HIRAM MAG, SECTOR 08, HAN ROAD, OPP SIDDHI VINAYAK HOSPITAL, UDAPUR, RAJASTHAN, 313002
RANCHI REGIONAL OFFICE: GROUND FLOOR, FLAT NO 301, SHREE MOHAN COMPLEX, SITA COMPOUND, DPO, MAIN ROAD, BEHIND MAXX SHOW ROOM, RANCHI M CORP TLK, RANCHI M CORP TLK, RANCHI M CORP TLK, JHARKHAND, 834001	UPPER ASSAM REGIONAL OFFICE: FOURTH FLOOR, STAR CITY (LALUBARI), G.S. ROAD, NEAR HANUMAN MANDIR, GUWAHATI, PALTAN BAZAR TALLUK, KAMRUP, ASSAM-781007
SATNA REGIONAL OFFICE: FIRST FLOOR, MAIN ROAD, LANE NO 2, OPP BHARUT HOTEL, RAJENDRA NAGAR, SATNA, MADHYA PRADESH-465001	WARANASI REGIONAL OFFICE: FIRST FLOOR, SRI DASS FOUNDATION BUILDING, 5 20/51- 5 & 50 20/52- 4MALL, ROAD ABOVE UBI BANK, WARANASI M CORP TLK, WARANASI, UTTAR PRADESH - 221002
SILIGURI REGIONAL OFFICE: SILIGURI REGIONAL OFFICE 3RD FLOOR, PARAGANA BAIKANTHAPUR, WARD NO.42, SEVOKI ROAD, OPP OF SBI ZONAL OFFICE, SILIGURI MUNICIPAL CORPORATION, SILIGURI, DARJEELING, WEST BENGAL, 734008	

Collection Bank :  **HDFC BANK**

Application forms can also be submitted at designated branches all over India as indicated on the Company's website

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

FA3849

BOOKY 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 [v] 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
48 Months 60 Months

12 Months 24 Months 36 Months
48 Months 60 Months

Existing 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: D D M M Y Y Y Y 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: MANDATORY Country of Birth: MANDATORY City of Birth: MANDATORY

(If national of more than one country please mention all the countries separated by a comma)

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)

Table with 3 columns: 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 Taken 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(v) 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 D D M M Y Y 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. Bank

For Rs. dated drawn on months(s) 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 (on behalf of Mahindra & Mahindra Financial Services Ltd.) Personalised Cancelled cheque Form 15G Form 15H Birth Certificate in case of Minor Collection Bank (Valid subject to realisation of cheque / demand draft)

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)																						
Address of Nominee																						
City					State					Country					Pin							
Tel					*Email					*Mobile												
M A N D A T O R Y																						

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

1st Applicant Signature - _____ 2nd Applicant Signature - _____ 3rd Applicant Signature - _____

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 deposit(s) in favour of holder(s) shall be a valid discharge by the company against the legal heirs.
- 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 A.O.F.:

DECLARATION: I/We hereby declare that the amount being deposited herewith is not out of my 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 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: _____

ATTX 3 SIGN
photograph
with signature
(DO NOT STAPLE)

ATTX 3 SIGN
photograph
with signature
(DO NOT STAPLE)

ATTX 3 SIGN
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 placed in Cumulative Scheme for the Highest Senior Citizen* (80 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 0.25% per annum (All MSM Group Company Employees).
- ii) Interest on Fixed Deposits will commence from the date of realization 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 canceled 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 canceled 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 ID rates are displayed on our website www.mahindrafinance.com you are advised to visit our website to know more details.

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

2. IDENTIFICATION OF DEPOSITORS:

- To comply with "know your Customer" Guidelines for NBFCs prescribed 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 (Aadhaar Card, (i) Passport, (ii) Driving License, (iii) Voter ID, (iv) Job Card issued by NREGA duly signed by officer of the State Govt. In case the Depositor has already submitted the above document higher 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 Postable copy (iii) Electricity Bill (iv) Letter From any recognised public authority (v) Letter from employer.

Additional documents required for NRI Deposits:

- 1) Passport 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.
- (i) Aadhaar card (ii) 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 (CERSA) who shall also 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 "MHFSL-FIXED DEPOSIT" made payable at par at the centers where the application is submitted. Outstanding 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, 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 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 (BI 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 whose 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/repayment of maturity amount shall be valid and binding on all the joint depositors.
 - d) In the event of death of the first named depositor, 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.
 - e) In the event of death of a sole depositor, the deposit amount and the interest due thereon, will be paid 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 duty signed by all the joint depositors, all expenses in this connection will be borne by the depositor(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 depositor 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 sent 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 MHFSL FD records. In case the Depositor/claimant fails to submit the required documents within a specified time period, Demand draft will be issued for those 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. Filing 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 Citizen*, 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. 15A will be downloaded by the company from TR Website and the same will be authenticated by means of digital signature [Circular under Section 110 of the Income Tax Act 1961]. No TDS certificates will be generated from TR Website if PAN is not furnished to the person deducting the tax while filing 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 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 filing 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 w.r.t NRI Deposits:
 - (i) The limit of Rs. 5000/- on FD interest for purposes of Tax will not be applicable.
 - (ii) Declaration u/s 19T 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.
 - (iii) Tax rate will be 31.20% as per the provisions of Section 196 of the Income Tax Act, 1961.
 - (iv) 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.
 - (v) TDS recovery from Principal Amount on opting for renewal of FD, if the interest income for the financial year exceeds/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 MHFSL website or through the channel partners/brokers who offer online facility with the PGA 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/NEFT 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 heirs and the interest rate applicable for premature 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 preclusion 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. 49QB of Reserve Bank Act 1994, 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 sent 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.
- iii) 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 MSM group employees wants to avail additional employee benefit, employee must be the second or third applicant in MHFSL Fixed Deposit. All MSM Group Company Employees / Employees' relatives and Retired Employees / Retired Employees' relatives will get additional rate of 0.25% 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 0.25% 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/DO 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/Interest 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 NBFCs the following documents need to be attached along with applications: 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.
- xii) All communication will be sent to investor's registered email id.
- xiii) This Fixed Deposit investment is not insured.

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

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- 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 address given in the Application form.
- To comply with "Know Your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide a self-attested copy of any one of the following documents (which contains the photograph of the concerned depositor(s)) for identification and proof of residential address:
 - (i) Passport (ii) PAN Card (iii) Voters Identity Card (iv) Driving License (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.
- Payment should be made by way of Payee cheque/bank 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 website: www.mahindrafinancial.com/investments/Fixed deposit.

4. PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT) RULES 1974 AS AMENDED

- Name of the Company, Mahindra & Mahindra Financial Services Limited (MMFSL), Regd. Office - Gateway Ekd, Apollo Bunder, Mumbai - 400001.
- Date of Incorporation, 1st January, 1961
- Business carried on by the Company and its subsidiaries with details of branches or units if any.
 - The Company is primarily engaged in providing financing for new and pre-owned auto and utility vehicles, tractors, cars and commercial vehicles, personal loans, mutual fund distribution services and related financial services.
 - Subsidiaries - The Company has the following Subsidiaries:
 - 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. Bhasale Marg, Worli, Mumbai 400 018.
 - Mahindra Rural Housing Finance Limited (MRHL), 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. Bhasale Marg, Worli, Mumbai 400 018.
 - Mahindra Manulife Investment Management, Private Limited (MMIPL), 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. Bhasale 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.
 - 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. Bhasale Marg, Worli, Mumbai 400 018.
 - Mahindra Finance CSR Foundation is a wholly-owned subsidiary 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. Bhasale Marg, Worli, Mumbai 400 018.
 - Mahindra Ideal Finance Limited, a subsidiary of the Company, in Sri Lanka, providing a wide range of financial product.

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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	54831	42243	33515	40%
2021-22	1483.74	1356.91	988.75	180%
2022-23	2885.30	2698.07	1984.32	300%

1. 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	ASSETS				
	March 2023	March 2022			
1) Financial Liabilities		2) Financial Assets			
a) Derivative financial instruments	38070	10222	a) Cash and cash equivalents	24975	32787
b) Payables		b) Bank balance other than (a) above	3483.81	4803.63	
i) Trade Payables		c) Derivative financial instruments	0	25.63	
ii) Total outstanding dues of micro enterprises and small enterprises	0	d) Trade receivables	21.94	9.06	
iii) Total outstanding dues of creditors other than micro enterprises and small enterprises	1,39,257	e) Loans	79,454.73	60,444.64	
Other Payables		f) Investments	8,988.82	6,832.27	
i) Total outstanding dues of micro enterprises and small enterprises	212	g) Other financial assets	3,889.28	2,213.1	
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	37.12	46.87			
c) Debt Securities	24,748.87	16,222.14			
d) Borrowings (other than debt securities)	41,234.06	38,028.17			
e) Deposits	5,540.60	6,426.39			
f) Subordinated Liabilities	3,442.13	3,129.95			
g) Other financial liabilities	2,884.28	3,218.17			
	78,677.45	58,317.89			
2) Non-Financial Liabilities		3) Non-Financial Assets			
a) Current tax liabilities (Net)	99.67	1,392	a) Current tax assets (Net)	504.36	482.40
b) Provisions	280.74	223.90	b) Deferred tax Assets (Net)	427.24	539.24
c) Other non-financial liabilities	1,240.8	1,077.8	c) Property, plant and equipment	681.20	383.13
	421.48	243.08			
3) Equity		4) Other Intangible assets			
a) Equity Share Capital	240.72	246.60	d) Other non-financial assets	14.35	9.77
b) Other Equity	16,642.19	15,401.49			
	17,082.91	15,648.09			
TOTAL	96,216.65	75,288.73	TOTAL	96,216.65	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. 201.08 crores. Other commitments (Loan sanctioned but not disbursed) - Rs. 154.33 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 crores.

- (i) The amount which the Company can raise by way of deposits - Rs. 22,561.89 crores.
- (ii) Amount of deposits held as at 31st March 2023 - Rs. 5,879.08 crores.
- As at 31st 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 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.

- The Company has no over dues other than unclaimed deposits Rs. 4.87 Crores.
- Non-Banking Financial Companies/Acceptance of Public Deposits (Reserve Bank) Directions, 2016:
 - 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 coverage of current Fixed Deposit form.
 - 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.
 - 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.

- 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 PCA agreement to the investors/ID 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.
- Presently the Company has been assigned INR AAA/Stable by India Ratings, Ltd. A AA+/Stable by CRISIL Ratings Ltd.
- In the event of non-repayment of the Deposit or part thereof 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, Colaba/Panvel, Mumbai - 400005.
- In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumer Redressal Forum, State Level Consumer Redressal Forum or the District Level Consumer Redressal Forum for relief.
- Deposits accepted by us are not insured.
- The Company is having a valid Certificate of Registration No. 13,000098 dated 21st March, 2007 in lieu of Certificate of Registration No. 13,00098 dated 4th September 1998 issued by the Reserve Bank of India under section 45A 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.
- 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;
 - that compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India;
 - 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;
 - 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;
 - that the Company is not in default in the repayment of principal or part thereof and any interest thereupon in accordance with the terms and conditions of such deposits;
 - 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
 - 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:
i) Company name has been changed from MMFSL to Mahindra Manulife Investment Management Private Limited with effect from 23rd April, 2021.
ii) Company name has been changed from MMFSL 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, Amrit Building, Agapya Corporate Park, Opposite Flr Brigade station, LBS Road, Karami Junction, Kurla West, Mumbai - 400 070. Branches of the Company the Offices of the Fixed Deposit Processing Centre and the Offices of the Distribution Agents to the Fixed Deposit Scheme and designated Branches of the Collection Banks as indicated above.
Tel: 022-66523800, Fax: 022-24972941, Email: mfi@mahindra.com

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 Directors of the Company.

Name of Director	Address	Occupation
Dr. Anish Shah Chairman	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Service
Ramesh Iyer Vice-Chairman & Managing Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Service
Mr. Dhyanajay Mungale Independent Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Professional
Mr. C. H. Bhawe Independent Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Self Employed
Ms. Rama Vijaykumar Independent Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Independent Management
Mr. Milind Sarawate Independent Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Consultant
Dr. Rebecca Nugent Independent Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Corporate Advisor
Mr. Diwakar Gupta Independent Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Professional
Mr. Raul Rebello Executive Director and MD & CEO Designate	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Company Director
Mr. Ashwani Ghai Non-Executive Non Independent Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Service
Mr. Amrjyoti Ranus Non-Executive Non Independent Director	MMFSL, Mahindra Towers, Dr. G. M. Bhasale Marg, Worli, Mumbai 400 018.	Service

The text of this advertisement was approved by the Board of directors on 28th April 2024 and the above Advertisement is issued on the authority and in the name of the Board of Directors of the Company & 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 may, 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 deposits/borrowings of liabilities by the Company"

By the Order of the Board
For Mahindra & Mahindra Financial Services Limited
Brijesh Batval
Company Secretary