

CRISIL Ratings:
AAA / STABLE
(Indicates Highest Safety)

CORPORATE FIXED DEPOSIT

INDIA Ratings:
IND AAA / STABLE
(Indicates Highest Safety)

Employee/ Broker Code*:

Sub-Broker Code:

Please write in BLOCK letters & Tick appropriate box. **All (*) Fields are Mandatory.**

We hereby apply for fixed deposit with your Company at the agreed rates as per our corporate offer, with the details given below:

Payment Details*: Chq/RTGS/NEFT/UTR	Deposit Amount: ₹ <input type="text"/>	Chq / RTGS / NEFT / UTR No. <input type="text"/>	Bank A/c no. <input type="text"/>	Bank Name <input type="text"/>	Bank Branch <input type="text"/>
Bank Account Details for First/Sole Applicant*:	IFSC Code <input type="text"/>		MICR Code <input type="text"/>		

Deposit Type* Interest Payable✓	Cumulative <input type="checkbox"/>	Non-Cumulative Monthly Interest <input type="checkbox"/>	Non-Cumulative Quarterly Interest <input type="checkbox"/>	Non-Cumulative Half-Yearly Interest <input type="checkbox"/>	Non-Cumulative Yearly Interest <input type="checkbox"/>
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Period/Tenure* (Please fill)	<input type="text"/> months <input type="text"/> days	Maturity Instruction* ✓ <input type="checkbox"/>	Auto Renewal <input type="checkbox"/>	P+I <input type="checkbox"/>	P <input type="checkbox"/>	Repayment <input type="checkbox"/>
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Rate of Interest	<input type="text"/> %	Deposit Type	Callable <input type="checkbox"/>	Non-Callable <input type="checkbox"/>	Premature penalty <input type="text"/> %	Dispatch Mode ✓	E-Receipt <input type="checkbox"/>	Repayment <input type="checkbox"/>
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Investor Details*

Name*	<input type="text"/>	Existing Folio No. if new customer, KYC form to be filled
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PAN No*: <input type="text"/>	CKYC No.: <input type="text"/>	Email*: <input type="text"/>
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CIN NO: <input type="text"/>	Mobile Number*: <input type="text"/>	DOI*: DD/MM/YYYY
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Correspondence Address* <input type="text"/>	<input type="checkbox"/>
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Permanent Address* As above <input type="text"/>

Authorized Signatory

1. Name : <input type="text"/>	Mobile: <input type="text"/>	Email Id: <input type="text"/>	Resident status : Resident <input type="checkbox"/> / NRI <input type="checkbox"/>
Director Identification No. / Designated Partner Identification No: <input type="text"/>			
2. Name : <input type="text"/>	Mobile: <input type="text"/>	Email Id: <input type="text"/>	Resident status : Resident <input type="checkbox"/> / NRI <input type="checkbox"/>
Director Identification No. / Designated Partner Identification No: <input type="text"/>			
3. Name : <input type="text"/>	Mobile: <input type="text"/>	Email Id: <input type="text"/>	Resident status : Resident <input type="checkbox"/> / NRI <input type="checkbox"/>
Director Identification No. / Designated Partner Identification No: <input type="text"/>			

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 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 there under, 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. I/We authorize MMFSL to contact me/us, in person, by post, telephone, e-mail, using short messaging service (SMS), WhatsApp, Bots relating to my/our deposits. My personal / KYC details may be shared with Central KYC Registry. I hereby consent to receiving information from Central KYC Registry through SMS/Email on my registered number/email address. I hereby consent to download records from Central KYC Registry by using KYC Identifier furnished by me/us.

Signatures*	Authorized Signatory 1	Authorized Signatory 2	Authorized Signatory 3
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Customer is required to submit a certified true copy of the following documents to comply with KYC requirements:

- Certificate of incorporation/registration and Memorandum & Articles of Association is required.
- Board resolution/resolution passed by institutions/societies permitting investment, opening a deposit and claiming the maturity proceeds.
- PAN card of the company. GST certificate copy / Telephone or Electricity Bill or Latest bank statement within 3 months
- An officially valid document (PAN, passport, driving license, Voter's identity card) entity card) identifying the persons authorized for such transactions and their address. In case such person is a director, then Directors Identification no. is mandatory above
- BO declaration is required to be filled by every non-individual. In case the beneficial owner is a non-individual, the KYC and further BO details are required for the Beneficial Owner (Non-individual).

TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEMES

1. ACCEPTANCE OF DEPOSITS:

- Interest on Fixed Deposits will commence from the date of realization of cheque / demand draft / Amount by the Company. For deposits where in money is realized after the cutoff of the banking hours (5pm as per MMFSL guidelines) will be issued on the next working day. 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.
- Any Change in Name, Address, Bank Mandate, Bank Particulars etc. should be lodged with the offices of the fixed deposit processing center, at least 15 days before the date on which any payment falls due to avoid delay for dispatching FDR/Interest/Maturity Payment.
- Interest on the Fixed Deposit will cease to accrue from the maturity date of the deposit.
- The Board of Directors of the Company reserves the right to change /alter /modify all or any of the Fixed Deposit schemes without prior notice.
- 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 depositor, Personalized cancelled cheque copy of the first depositor bank account to be furnished.
 - If the KYC documents are incomplete then, the forms will be rejected and returned without interest within 14 working 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.
- 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. The address of our Chennai office is Mahindra & Mahindra Financial Services Ltd., 4th Floor, ASV Ramanas Towers, 37 Venkata Narayana Road, T Nagar, Chennai 600017.

2. ACCEPTANCE OF DEPOSITS:

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 authorized signatory or individual beneficial owner: (For all the investors) along with the Company KYC documents.

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

Aadhar Card () Passport (ii) Pan Card Intimation letter (v) Driving License (v) Voter Id (vi) Job Card issued by NREGA duly signed by office of the State to valid company may or may not ask above documents again, but must 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:-(1) Telephone Bill(ii) Bank Account Statement /Passbook copy (iii) Electricity Bill (iv) Letter From any recognized public authority (v) Letter from employer.

Additional documents are required for NRI Beneficial owners or authorized signatories.

- 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) Aadhar 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:

- Applications for Deposits in the prescribed Form should be duly signed by all the signatories should be submitted at the address given in the Application Form.
- 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. 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.
- The depositor is bound by the terms and conditions of the company regarding fixed deposits, including the accepted interest rate at the time of investing and other regulatory or policy terms relating to investment in Mahindra Finance corporate fixed deposit.

5. FIXED DEPOSIT RECEIPTS:

- Fixed Deposit Receipt shall be mailed by Courier or Registered/Speed Post within 6 weeks of the date of realization of the Cheque, at the address of the first applicant given in the Application Form. In case of online FD Applications Fixed Deposit Receipt shall be sent to registered email ID of the Depositor.
- 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).
- 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.
- 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 client opts for E Receipt it would be send only on registered email ID of the first holder.
- Deposit once accepted under any scheme cannot be interchanged before the expiry of the said deposit under any circumstances.

6. 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, Demand draft will be issued for these NACH rejected cases. Company will not be liable to pay any delayed interest on such cases.

7. INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

- FURNISHING OF PAN:** As per Section 139A(5A) of the Income Tax Act, 1961 every person receiving any sum or income or amount from which Tax has been deducted under the provisions of the Income Tax Act, shall intimate his PAN number to the person responsible for deducting such Tax. As per Section 206AA every person receiving any sum or income or amount from which Tax is deductible shall furnish his 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%. 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.
- 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 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 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 filing up the form for amendments/changes in PAN data and please intimate the said change to the Company also.
- TAX DEDUCTION AT SOURCE:** TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax Rules.
- 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.

8. RENEWAL/REPAYMENT OF DEPOSITS:

- Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application form duly filled and signed by sole/joint Signatory(ies) 15 days prior to the date of maturity. The deposits can be renewed by directly sending the hardcopy of the form and certificate to Mahindra Finance office or through the channel partners/brokers. 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.
- The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company, Repayment of the maturity amount will be made by account payee cheque on the company's Bankers cashable at par or through National Automated Clearing House (NACH)/RTGS/NFET facility.
- Company reserves the right to repay the deposit in case of non-receipt of renewal request received 15 days before the date of maturity.
- 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.
- No additional ROI benefit will be given on renewal of the corporate deposit.

9. PREMATURE WITHDRAWAL:

- Premature withdrawal condition will be agreed as per the terms and conditions agreed.
- Request of pre-maturity should be signed by the designated signatories
- The premature withdrawal will be settled with four working days prior notice from the depositor.

10. LOAN AGAINST DEPOSITS:

Loans may be granted against Corporate Deposit with a minimum tenure of one year and up to 75% of the Deposit amount carrying interest as defined at the time of the deal with a minimum interest rate of 0.5% above the contracted FD rate 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.

11. 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, at the depositors' risk.

12. GENERAL:

- 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.
- Acceptances, renewal and repayment of fixed deposit shall be subject to the corporate deposit policy of MMFSL.
- In the event of the Company deciding to repay the Deposits before the date of maturity, interest on such fixed deposit will be paid as per the terms of the deal done at the time of deposit creation.
- Any disputes arising out of the acceptance of Fixed Deposits is subject to the jurisdiction of the courts of Mumbai.

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.
- 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 regard. 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.
- All communication will be sent to investor's registered email id
This Fixed Deposit investment is not insured.
- In case of any query, please get in touch with the Customer Care at fixeddeposit@mahindrainfinance.com

FATCA-CRS SELF-CERTIFICATION FOR NON-INDIVIDUAL ENTITIES

DATE: DD / MM / YYYY

PLACE: _____

AOF NUMBER _____

{ALL QUESTIONS FROM 1 TO 6 ARE MANDATORY}

- 1) Name of the entity: _____
- 2) Customer ID (Applicable for existing customer): _____
- 3) a) Country of incorporation: _____ b) Place/City of incorporation: _____ c) Date of Commencement of Business DD/MM/YYYY
- 4) a) Is the entity a tax resident of any country/ies outside India ? ☐ Yes ☐ No (If yes, please fill Annexure 1)
- b) Is the entity incorporated or organized in the United States ? (including a Trust, if the trustee is a U.S. citizen or resident) ☐ Yes ☐ No (If Yes, please fill Annexure 1)
- 5) **Questions relevant for entity FATCA and CRS classification**
(Please consult your professional tax advisor for further guidance on tax residency and FATCA& CRS classification)
- a) Is the entity a Governmental entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the above mentioned entity types ?
Yes ☐ No ☐ (If yes, please sign the declaration on Page 2; If No, go to next question)
- b) Is the entity a Financial Institution¹ (FI) **OR** a Direct Reporting NFE ? Yes ☐ No ☐
(If yes, please fill Annexure 1; If No, please go to next question)
- c) Is the entity a publicly traded corporation/ a related entity of a publicly traded corporation
- i) Publicly traded corporation ☐ Yes ☐ No
(If yes, please specify any one stock exchange upon which the stock is regularly traded)
Name of the stock exchange _____
- ii) Related entity of a publicly traded corporation Yes ☐ No ☐
If yes, please provide below details:
Name of the listed company, the stock of which is regularly traded _____
Name of the stock exchange _____
Nature of relation: _____
☐ Subsidiary of the listed company ☐ Controlled by a listed company or under common control
(If answer to Q.6(c)(i) or Q.6(c)(ii) above is Yes, please sign the declaration on Page 2; If No, go to next question)
- d) Does the entity have any ultimate beneficial owners (incl. controlling persons) who are tax residents (incl. U.S. citizens/green card holders) of countries other than India
Yes ☐ No ☐ (If Yes, please fill Annexure I)
- e) I/We have understood the information requirements of this Form (read along with the FATCA/CRS Instructions and definitions in Part C to this Form) and hereby confirm that the information provided by me/us on this Form including the taxpayer identification number is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA Terms and Conditions below and hereby accept the same.

Name: _____

Designation: _____

Signature: _____

Place: _____

Date: _____

ANNEXURE - 1

This Annexure is in continuation to the "Extended Declaration for entities" and is required to be filled based on responses to the main form

PART A: Details required from all customers filling Annexure 1

Name of Entity _____ AOF Number _____

- 6) a) Identification Number (please provide any one) ([Mandatory] **Select ID Type** CIN ☐ Global Entity Identification Number ☐ TIN ☐ Other ☐

Provide the ID Number for above _____

b) Identification Number issuing country _____

ADDRESS AND CONTACT DETAILS (Mandatory)

- 7) Address for tax purpose: ☐ Same as registered Address ☐ Same as mailing Address

- 8) Address type for the above: ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

PART B: To be filled as applicable

9) Details of foreign tax residency and associated TIN (please fill if answer to Q.5(a) is YES):

Country/(ies) of tax residency	Tax Identification Number%	Identification Type (TIN or Other%, please specify)

% In case Tax Identification Number is not available, kindly provide functional equivalent²

10) Is the entity a specified U.S. Person (please fill if answer to Q.5(b) is YES) Yes ☐ No ☐ (If No, please mention entity's exemption code³: ____)

11) Entity FATCA classification and other details (Mandatory)

²It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

³Refer Part C, 3 (viii)

12 (A) - (to be filled by Financial Institutions or Direct Reporting NFEs)* - please fill if answer to Q.6(b) is YES

We are a (please tick as appropriate): <input type="checkbox"/> Financial institution ⁴ OR <input type="checkbox"/> Direct reporting NFE ⁵ <i>*If the entity is a Financial Institution and located outside India, please fill 12(B)</i>	GIIN: Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below: Name of sponsoring entity: _____ _____	GIIN not available (please tick as applicable): Following options available only for Financial Institutions: <input type="checkbox"/> Applied for <input type="checkbox"/> Not required to apply for (Please specify sub-category ⁶ _____) <input type="checkbox"/> Not obtained
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12 (B) - (to be filled by Financial Institution that is a tax resident outside India)(Mandatory)

1. Whether the Financial Institution is located in a CRS jurisdiction? (Please refer to the list of signatories to CRS given in the following link http://www.oecd.org/tax/automatic-exchange/international-framework-for-the-crs/) (If No, please go to Q. 2)	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Whether FI is an 'Investment Entity'? (Please refer definition 1(iii) of Part C of the FATCA-CRS declaration) (If yes, please go to Q.. 3)	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. The entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity and the gross income of the entity is primarily attributable ⁷ to investing, reinvesting, or trading in financial assets. (If Yes, please additionally fill Annexure 2)	<input type="checkbox"/> Yes <input type="checkbox"/> No

12 (C) - (please fill ANY ONE as appropriate; to be filled by NFEs other than Direct Reporting NFEs) - please fill if answer to Q.6(d) is YES

C1	Is the Entity an active NFE ⁸	<input type="checkbox"/> Yes <input type="checkbox"/> No Please specify the sub-category of Active NFE: _____ (Mention code - refer 2c of Part C)
C2	Is the Entity a passive NFE ⁹ (if Yes, please fill Annexure 2)	<input type="checkbox"/> Yes <input type="checkbox"/> No

⁴ Refer 1of Part C

⁵ Refer 3(vii) of Part C

⁶ Refer 1A. of Part C

⁷ Entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
(i) the three-year period ending on 31 March of the year preceding the year in which the determination is made; or
(ii) the period during which the entity has been in existence.

⁸ Refer 2c of Part C

⁹ Refer 3(ii) of Part C

ANNEXURE - 2

Beneficial Owner/ Controlling Person Declaration (For Company/Partnership/LLP/AOP/BOI/Trust)

AOF Number _____

Summary of controlling persons/ beneficial owner

Sr. No	Name of Controlling Person	Controlling Person Type Code
1		
2		
3		
4		
5		
6		

Details of Controlling Person (Please use below provided format for **each** controlling person)

1	Name of the controlling person(mandatory)	
2	Controlling person type code (mandatory)	
3	Date of birth (mandatory)	
4	PAN (optional)	
5	Customer ID (if available)	
6	Percentage of ownership/capital/profits (mandatory)	
7	Place / City of Birth (mandatory)	
8	Country of Birth (mandatory)	
9	Gender (mandatory)	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender
10	Marital Status (mandatory)	<input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others
11	Father's name (mandatory)	
12	Nationality (Please specify country) (mandatory)	
13	Aadhar No (Optional)	
14	Mother's Name (optional)	
15	Maiden Name (if any)	
16	Country of tax residence* (Mandatory)	
17	Tax identification number (or functional equivalent of country other than India) %	
18	Tax identification number type (for country other than India)	
19	Address (Mandatory)	
	City	
	State	
	Country	
	Pin Code	
20	Address Type for above (Mandatory)	<input type="checkbox"/> Residential / Business <input type="checkbox"/> Residential <input type="checkbox"/> Business <input type="checkbox"/> Registered Office
21	Mobile Number (Mandatory)	
22	Telephone Number (with ISD & STD code)	
23	Occupation Type (Mandatory)	<input type="checkbox"/> Service Provide <input type="checkbox"/> Others <input type="checkbox"/> B-Business <input type="checkbox"/> X - Not Categorized
24	Proof of Identity® (Mandatory) (Tick relevant and mention the details)	<input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID <input type="checkbox"/> No. PAN No. <input type="checkbox"/> Driving License No. <input type="checkbox"/> Aadhaar No. <input type="checkbox"/> NREGA Job Card No. <input type="checkbox"/> Any other Government Issued Doc Mention ID no _____ Expiry Date: DD / MM / YYYY
25	Proof of Address (Mandatory) (attach any one self attested proof)	<input type="checkbox"/> Passport No. <input type="checkbox"/> Voter ID No. <input type="checkbox"/> PAN No. <input type="checkbox"/> Driving License No. <input type="checkbox"/> Aadhaar No. <input type="checkbox"/> NREGA Job Card No. <input type="checkbox"/> Any other Government Issued Doc _____
26	Spouse's name (Optional)	

*To include U.S., where controlling person is a U.S. citizen or green card holder. Please provide ALL the countries of tax residency and corresponding TINs.

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

@ Permissible values are:

- Passport - (With expiry date)
- Election ID card
- Driving License- (With Expiry Date)
- PAN Card
- UIDAI Letter
- ID Card
- NREGA Job card
- Others

Name of Director/Partner/Member/Trustee _____

(Signature & seal of any of the
Director/Partner/Member/Trustee)

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) Masked Aadhaar Card (vi) Job Card issued by NREGA duly signed by an office of the State Government.
In case, KYC document address differs from mailing address, please furnish: Address Proof- (1) 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 (ADVERTISE- MENT) RULES 1977 AS AMENDED
- A. Name of the Company, Mahindra & Mahindra Financial Services Limited (MMFSL). Regd. Office - Gateway Bldg. Apollo Bunder, Mumbai-400001.
- B. Date of Incorporation. 1st January, 1991
- C. Business carried on by the Company and its subsidiaries with details of branches or units if any.
- 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 Unit-202, A-Wing, 2nd Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, LBS Marg, Kurla West, Mumbai - 400070.
- 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 2nd Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, LBS Marg, Kurla West, Mumbai - 400070.
- 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 2nd Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, LBS Marg, Kurla West, Mumbai - 400070. 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 2nd Floor, Amiti Building, Agastya Corporate Park, Kamani Junction, LBS Marg, Kurla West, Mumbai - 400070.
- e) 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 MMFSL 4th Floor, Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018.
- Mahindra Ideal Finance Limited, a subsidiary of the Company, in Sri Lanka, providing a vide range of financial product.
- D. Brief particulars of the management of the Company: The Company's affairs are managed by its CEO & 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 Chairman & Non-Executive Director	Mahindra Towers, 3rd Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Service
Mr. Raul Rebello Managing Director & CEO	Mahindra Towers, 3rd Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Service
Mr. C. B. Bhawe Independent Director	Mahindra Towers, 3rd Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Professional
Mr. Milind Sarwate Independent Director	Mahindra Towers, 3rd Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Corporate Advisor
Dr. Rebecca Nugent Independent Director	Mahindra Towers, 3rd Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Professional
Mr. Diwakar Gupta Independent Director	Mahindra Towers, 3rd Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Professional
Mr. Vijay Kumar Sharma Independent Director	Mahindra Towers, 3rd Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Professional
Mr. Ashwani Ghai Non-Executive Non- Independent Director	Mahindra Towers, 3rd Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018	Service
Mr. Amarjyoti Barua Non-Executive Non- Independent Director	Mahindra Towers, 3rd Floor, 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)

F & G Profits and Dividend: (₹ in Crores)

YEAR ENDED	PROFIT BEFORE DEPRECIATION & TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2021-22	1483.74	1356.91	988.75	180%
2022-23	2885.30	2698.07	1984.32	300%
2023-24	2584.18	2355.47	1759.62	315%

- H. Summarised financial position of the Company as appearing in the two latest audited balance sheets immediately preceding the date of the advertisement i.e. as on 31st March 2023 and 31st March 2022:

(₹ in Crores)					
EQUITY AND LIABILITIES	March 2024	March 2023	ASSETS	March 2024	March 2023
1) Financial Liabilities			1) Financial Assets		
a) Derivative financial instruments	335.27	180.70	a) Cash and cash equivalents	311.07	249.75
b) Payables			b) Bank balance other than (a) above	2,378.04	2,582.31
i) Trade Payables			c) Receivables		
1) Total outstanding dues of micro enterprises and small enterprises	0	0	Trade receivables	24.74	21.84
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	1,459.47	1,126.57	d) Loans	99,195.18	79,454.73
II) Other Payables			e) Investments	9,650.82	9,988.62
i) Total outstanding dues of micro enterprises and small enterprises	2.80	2.62	f) Other financial assets	806.78	1,589.28
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	62.62	37.12			
c) Debt Securities	26,725.94	24,745.07			
d) Borrowings [other then Debt securities]	54,318.83	41,234.06			
e) Deposits	7,174.74	5,524.60			
f) Subordinated Liabilities	4,005.66	3,442.13			
g) Other financial liabilities	2,441.33	2,384.28			
	96,526.66	78,677.15		1,12,366.63	93,886.53
2) Non-Financial Liabilities			2) Non-Financial Assets		
a) Current tax liabilities (Net)	119.26	65.67	a) Current tax assets (Net)	609.78	504.36
b) Provisions	205.13	260.74	b) Deferred tax Assets (Net)	691.08	637.24
c) Other non-financial liabilities	150.67	124.08	c) Property, plant and equipment	811.11	681.20
	475.06	450.49	d) Intangible assets under development	105.10	0
3) EQUITY			e) Other Intangible assets	14.61	14.35
a) Equity Share capital	246.88	246.72	f) Other non-financial assets	560.90	492.87
b) Other Equity	17,910.61	16,842.19			
	18,157.49	17,088.91		2,792.58	2,330.02
TOTAL	1,15,159.21	96,216.55		1,15,159.21	96,216.55

- Contingent liabilities - Rs. 183.61 Crores (Claims against the Company not acknowledged as debts),
- Guarantees - ₹ 1451.69 Crores,
- Commitments - Estimated amount of contracts remaining to be executed on capital account - Rs. 47.58 Crores, Other commitments (Loan sanctioned but not disbursed) -Rs. 28.00 Crores
- I. i) The amount which the company can raise by way of deposits - Rs.24462.05 Crores
- ii) Amount of deposits held as at 31st March 2024 - Rs.7548.55 Crores
3. As at 31st March 2024: The aggregate dues from the facilities, both fund and non-fund based, extended to and the aggregate dues from companies In the same group or other entities or business ventures in which the directors and/or the Company are /is holding substantial interest is ₹ NIL
(Total exposure less equity investments in subsidiaries, joint ventures and fellow associates/subsidiaries) and the total amount of exposure to such entities is ₹ 1,532.87crores
- K. The company has no over dues other than unclaimed deposits.
- L. 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 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, 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.
- M. 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: 4th May 2024

FORMS AVAILABLE AND ACCEPTED AT:

Application forms for Deposits will be supplied and accepted at the Office Annexe at:

Mahindra and Mahindra Financial Services Limited, Unit No.302-303, 3rd Floor, B wing, Amity Bldg, Agastya Corporate Park, Sunder Bung Lane, Kamani Junction, Kurla (West), Mumbai - 400070.

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, Email: mfind@mahindra.com

CIN: L65921MH1991PLC059642

• Toll Free No: 18002669266 • Board line No: 022-66523500 • Email: mfinfd@mahindra.com

Date :

D	D
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M	M
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Y	Y	Y	Y
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[illegible]

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I/We hereby declare that following **natural person(s)** (listed in table below) are Beneficial Owners (BOs)** in the aforementioned entity.

Sr. No	Name of Beneficial Owner(s)	Date of Birth	Designation of Beneficial Owner (i.e. Beneficiary/Trustee/Settlers/Director/ Partners etc)	Percentage holding as per BO definition
1				
2				
3				
4				
5				

☐ **Yes,** (Attach the comprehensive Beneficial ownership structure/tree) ☐ **No**

☐ I/We hereby declare that there are **no natural person(s) beneficial owners in terms of the** definition of Beneficial Owner ** in the entity, therefore details of senior managing officials/key managerial persons are mentioned in below table.

Sr. No	Name of Senior Managing Official	Date of Birth	Designation of Senior Managing Official (i.e. MD, CEO etc)
1			
2			
3			

OR

I/We hereby declare that company is listed on _____ (Name of Stock Exchange) OR is a majorly owned subsidiary of _____
 _____ (Name of Listed Company) listed on _____ (Name of Stock Exchange).

The Entity undertakes and agrees that it will notify Mahindra Finance without delay of any changes to the natural beneficial owners as declared in the table, in terms of the below mentioned definition of BO.

(Signature & Seal of the any of the Directors/Partners/Trustee/Member / Authorized Signatory)

- a. Where the customer is a company, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical persons, has/have a controlling ownership interest or who exercise control through other means.
- b. Explanation- For the purpose of this sub-clause- "Controlling ownership interest" means ownership of/entitlement to more than 25 per cent of the shares or capital or profits of the company. "Control" shall include the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.
- c. Where the customer is a partnership firm, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 15 per cent of capital or profits of the partnership.
- d. Where the customer is an unincorporated association or body of individuals, the beneficial owner is the natural person(s), who, whether acting alone or together, or through one or more juridical person, has/have ownership of/entitlement to more than 15 per cent of the property or capital or profits of the unincorporated association or body of individuals. Explanation: Term 'body of individuals' includes societies. Where no natural person is identified under (a), (b) or (c) above, the beneficial owner is the relevant natural person who holds the position of senior managing official.

Where the customer is a trust, the identification of beneficial owner(s) shall include identification of the author of the trust, the trustee, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

KNOW YOUR CUSTOMER (KYC) APPLICATION FORM - AUTHORIZED SIGNATORY / BO INDIVIDUAL

PAN No.*: <input type="text"/>	CYKC Number: <input type="text"/>	Gender*: Male/ Female/ Others <input type="text"/>
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Applicant Name*	Prefix	First Name	Middle Name	Last Name
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Father's/Spouse/Mother's Name*	Father's/Spouse's Name: <input type="text"/>	Mother's Name: <input type="text"/>
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Permanent Address*: <input type="text"/>	Colour Photo*
Country*: <input type="text"/> State*: <input type="text"/> City*: <input type="text"/> PIN*: <input type="text"/>	
Communication Address: if same as Permanent Address tick ✓ here (<input type="checkbox"/>)	
Communication Address*: <input type="text"/>	
Country*: <input type="text"/> State*: <input type="text"/> City*: <input type="text"/> PIN*: <input type="text"/>	
Mobile Number*: <input type="text"/> Email ID*: <input type="text"/>	

Occupation*: ✓	Business/ Professional/ Self-employed/ Retired/ Housewife/ Student/ Public Sector/ Private Sector/ Government Sector/ Agri/ Proprietorship/PEP/Others <input type="text"/>
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Annual Income*: ✓	<input type="checkbox"/> Upto ₹5Lacs <input type="checkbox"/> ₹5Lacs - ₹10Lacs <input type="checkbox"/> ₹10Lacs - ₹25Lacs <input type="checkbox"/> ₹25Lacs - ₹50Lacs <input type="checkbox"/> ₹50Lacs - ₹1Cr <input type="checkbox"/> ₹1Cr & above
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Tax Residence details as applicable: *(MANDATORY FOR NRI's) (Please indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below) # To also include USA, where the individual is a citizen/green card holder of USA. % In case Tax identification Number is not available, kindly provide functional equivalent		
Country (ies) Tax Residency#	Tax Identification Number%	Identification Type (TIN or Other%, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>

Signature*
Thumb impressions if any to be done in presence of MMFSL Employee (Name & Employee Code)

KYC Documents (self-attested): Tick against documents submitted ✓

Individual	✓	NRI's	✓
Colour Photograph	<input type="checkbox"/>	Colour Photograph	<input type="checkbox"/>
PAN Card	<input type="checkbox"/>	Cancelled Cheque/Bank Statement	<input type="checkbox"/>
		PIO Card if Foreign Passport, Overseas Employment Letter (optional)	<input type="checkbox"/>
		Passport with valid VISA pages/OCI	<input type="checkbox"/>
POA: Aadhar Card/Voter ID/Valid Driving License /Valid Passport/ Others <input type="text"/>	<input type="checkbox"/>	POA for NRI's: 1) India: Aadhar Card/Voter ID/Valid Driving License/ Valid Passport/Others <input type="text"/> 2) Overseas: PIO Card, Driving License, Others <input type="text"/>	<input type="checkbox"/>
		NRI Undertaking cum FATCA/CRS Declaration Form	<input type="checkbox"/>
		TRC (tax certificate)	<input type="checkbox"/>