Mahindra FINANCE

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

New No. 244, Old No. 713, 3rd Floor, Level 4, Rear Block, Carex Center, Anna Salai, Thousand Lights, Chennai, Tamilnadu – 600 006. • Toll Free No: 18002669266 • Boardline No: 022-66523500 (Monday to Friday between 10.00 am to 5.00 pm) • Email : mfinfd@mahindra.com

SAMRUDDHI FIXED DEPOSITS

CRISIL RATING FAAA INDICATES HIGHEST SAFETY

Interest p.a.*#/‡

(Yearly) 570%

6.20%

6.30%

6.45%

6.45%

SAMRUDDHI DEPOSIT UPTO Rs. 1 CRORE

SAMRUDDHI CUMULATIVE SCHEME SAMRUDDHI NON-CUMULATIVE SCHEME Period (Months) Amount Payable Interest Effective Yield Interest p.a.*#/\$ Interest p.a.*#/\$ Interest p.a.*#/\$ Minimum Amount Period (Months) (Rs.) p.a.*(%) p.a.**(%) (Monthly) (Quarterly) (Half Yearly) 5285 570% 5 70% 5 15% 5 50% 5 60% 12 12 5639 6.20% 6.39% 24 5.65% 6.00% 6.10% 24 6.30% 6.71% 36 5.75% 6.10% 6.20% 36 6006 Rs. 5,000† 48 5.90% 6.35% 48 6420 6.45% 7 10% 6.25% 60 5,90% 6.25% 6.35% 60 6834 6.45% 7.34% Minimum Amount Rs.50,000† Rs.25,000†

Rates w.e.f. 1st May, 2021.

Note :- *Senior citizens will get an additional interest rate of 0.25% per annum

‡ Employees / Employees' relatives and Retired Employees / Retired Employees' relatives will get an additional rate of 0.35% per annum (all Mahindra Group Company Employees). Government approved relationship proof documents to be furnished.

Employee must be the second applicant.

† Additional amount will be accepted in multiples of Rs. 1,000/-

Interest payment will be done only through NACH/NEFT.Interest Payment Monthly on the last working day of every month.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.

** Compounded Annually-In case of Cumulative Deposits, interest is compounded before deduction of Tax.

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

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

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

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

MMFSL REGIONAL OFFICES

AHMEDABAD	11/1,11/2,11/3, 1st Floor City Mall Complex, S G High Way, Beside Rajpath club, Above Ashray Restaurant, Ahmdabad District, Gujrat - 380059. Ph:-079 -40207714	ALLAHABAD	1st Floor, 52/E42, Tashkand Marg, Civil Line, Allahabad CB, Allahabad District, Uttar Paradesh - 211001. Ph:- 9828624725
AURANGABAD	2nd Floor, Ratnaprabha Building, Off No.02, Adalat Road, Opp. LIC Office, Aurangabad Disrtict, Maharashtra - 431001. Ph 0240 - 6612537 /38/39	BANGALORE	2nd Floor, No.62, 4th Blook, High Street Road, 11th Main Road, Opp. Vijaya College, Bangalore District, Karnataka - 560011. Ph 080 - 26086962
BARODA	3rd Floor, Block No 3/2-A, & 3/2-B, Bhagwan Apartment, Alkapuri, R C Dutt Road, Opp. Circuit House, Vadodara District, Gujrat - 390005, Ph:- 9898906822	BHOPAL	E2/20, 1st Floor, Kartar Tower, Arera Colony, Opp. Habibganj Railway Station, Bhopal District, Madhya Pradesh - 462010, Ph:- 0765 - 6876132
BHUBANESHWAR	1st Floor Plot No. 511, Cuttack Puri Road, Beside Punjab National Bank, Mancheswar Industrial Estate, Bhubaneshwar M-10 Tlk, Khordha District, Odisha - 751010. Ph- 9777455884	CHANDIGARH	SCF-33 34 and 35, Sector 34A, 4th Floor Near Regional Passport Office, Chandigarh - 160034. Ph 0172 - 3025600
CHENNAI	4th Floor, 244, Rear Block, Carex Centre, Thousand Lights, Mount Road, Near Raj Video Vision, Chennai District, Tamil Nadu - 800008, Phr 044 - 42278000 - 8022	COCHIN	Noel House, Thrikakkara P.O., Kakkanad, Kochi, Ernakulam District, Kerala - 682021. Ph 0484 4092499
COIMBATORE	2nd Floor, Shree Lakshmi Narashimhar Towers, Avinashi Road, Pappanaickenpalayam, Coimbatore District, Tamil Nadu - 041037.Ph:- 0422 - 4005200	DELHI	3rd & 4th Floor, Unit No. 301-304 / 404-405, Plot No 23, Agarwal Corporate Tower, Rajendra Place, New Delhi, Delhi-110008. Ph:-011 - 25800800
HYDERABAD	1st Floor, V. V Towers, Kharkhana, Tirumalghery Road, Besides Mc Donalds, Secunderabad, Hyderbad district, Telangana - 500009. Ph:- 040 - 33254523	JABALPUR	1st Floor, Panchratan Towers, 1700 Model Road, Above Avis Bank, Near Bus Stand, Jabalpur Cantt.(CB), Jabalpur District, Madhya Pradesh - 482001.Ph:-0761 - 3001835
JAIPUR	3rd Floor, Mahindra Tower, Plot No. 24, 25, 28 Tonk Road, Durga Vihar Colony, Jaipur District, Rajasthan-302015. Ph:- 0141 - 5138787: 0141 - 3923720: 8785444485	KOLKATA	8th Floor, Infinity Benchmark Tower. Plot - G1 Block-EP & GP, Sector - V, Salt Lake Electronics Compl Sector-V, Bidhan Nagar M, North 24 Parganas District, West Bengal - 700091Ph: 033 - 86067200
LUCKNOW	2nd Floor, Mahindra Tower, Gopal Tirath Plaza, Opp. HAL Faizabad Road, Lucknow District, Uttar Pradesh - 228016. Ph:- 0522 - 4032014	NAGPUR	Ground & 1st Floor, Corporation House No 27, Civil Lines, Palm Road, Opp. Traffic Police Office, Nagpur District, Maharashtra - 440001. Phr- 0712 - 2562880
NASIK	S-7 To S-11 II Floor, Suyojit City Centre, Mumbai Naka, Near Shatabdi Hospital, Opp. Mumbai Mahamarg Bus Stand Nashik District, Maharashtra - 422011, Ph 0253 -8621078 /82/ 84/ 79	PATNA	1st Floor, Mohalla, S.K. Puri, No 3031/1495A Ward No 21, NCC 229 Patna, Bihar - 800001, Ph:- 9608628356
PUNE	5th Floor, Misem Building 19/12 plot No. 15, Off Karve Road, Near Sharda Centre, Haveli, Pune District, Maharashtra - 411004. Ph:- 020 - 30154100	RAIPUR	3rd Floor, Alaska Corporates, G. E. Road, Opp. VIP Road, Near Magneto Mall, Raipur District, Chhattisgarh - 492001. Ph:- 771 - 3004500
RANCHI	Ground Floor & 2nd Floor, Sri Mohan Building, Sushila Automobiles, S Mohan Road, Behind Maxx Show Room, Ranchi District, Jharkhand - 834001. Ph 8204828878	SILIGURI	tst Floor, Saturns Building, 2nd Mile, Sevoke Road, Near Spectrum House, Siliguri, Darjeeling District West Bengal - 734001. Ph:- 9733043396
SHIMLA	2nd Floor, Dyerton Estate, NH-22, Dyerton Biz Hub, Shimta, Himachal Pradesh - 171002, Ph 0177 - 3324100	THANE	1st Floor, Premises No.101, Sai Plaza, Kapurbawdi, Ghodbunder Road, Above Vijay Sales Showroom Thane District, Maharashtra - 400607. Ph:-022 - 61231400
DEHRADUN	24-A 1st Floor, NCR Plaza, New Cantt Road, Hathi Badkala, Dehradun District, Utaranchal - 248001. Ph.: 0135 - 2749804	INDORE	503, 5th Floor, Shagun Arcade, Above Utum, Rasoma Square, Vijaynagar, Indor District, Madhya Pradesh - 452010.Ph- 0731 - 4014019

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

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Addhaar Card → Passport → Pan Card Infinitiation Letter → Driving License → Voter ID → Job Card issued by NREGA duly signed by an officer of the State Government
 → Personalised Cancelled cheque → Form 15G → Form15H → Birth Certificate in case of Minor

SECOND APPI	ICANT:	(in C	apita	l Let	ters)		Mr	I		Ms			Mrs	Ē	N	Ainor																									
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Guardian's Name	Mr./Mrs./	Miss							÷	÷	M		11	111		-0		i P	P	1			4	Ŧ	M.					ų.		4	4	ł	- 60			[
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Nomination Date Of Birth Name of the Nominee Mr. / Ms. / Mrs. Relation of Nominee with 1st Depositor Guardian's Name Mr. / Ms. / Mrs. Address of Nominee City State Country Ріл Tel Email Mobile Depositors are strongly advised to have their accounts in joint names or use nomination. Nomination Signature: Witness 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/cancell/add the 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 Transmisson of deposit(s), the joint holder(s) should submit the following.

- i) Deposit Receipt(s),duly discharged,(ii) Certified copy of Death certificate of the deposit holder(s) and (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 hiers.
- iii) Deposit(s) that is/are preclosed/transmitted in favour of holder(s)/nominee who is a Non- resident will be only on Non-Repartiable 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)

ECLARATION: I/We hearby declare that the amount being deposited herewith is to ut of any funds acquired by me/us by borrowing or accepting from any other rison. I/We declare that the first name depositor is the beneficial owner of this int deposit & is to treated as the payee for the purpose of deduction of Tax under ction 194A of the Income Tax, 1961. (I/We have read the Terms & conditions of popols & agree to abide by them.) I/We have gone through the financial & other clarations furnished by the Company & after careful consideration 1 am/We are aking the deposit with the Company & after careful consideration 1 am/We are aking the deposit with the Company & after careful consideration 1 am/We are through directly or indirectly any proceeds of Schedule of offence &/or is not signed for the purpose of any contravention or evasion of the provisions of the evention of Money Launderinig Act, 2002 & any Rules, Regulations, bifications, Guidelines or Directions thereunder, as amended from time to time. 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 ther affirm that the information/details provided by me/us is/are true & correct in respect & nothing has been concealed. the & Place:	Affix a jalesi photograph with signature (DO NOT STAPLE)	Affix a latest protograph with signature (DC NOT STAPLE)	Attix a latest pholograph with signature (DO NOT STAPLE)
™Thumb impressions must be attested by Magistrate or Notary Public or Special Executive Officer.			
Signature Designation / Authority	1" Applicant Signature (Guardian in case of Minor)	2 nd Applicant Signature	3 rd Applicant Signature

INCOME-TAX RULES, 1962

FORM NO. 15G

[See section 197A(1), 197(1A) and rule 29C]

Declaration under section 197A(1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax

PART I

1. Nan	ne of Assessee (Declarant	1		2, PAN of the Assessee ¹							
3. Sta	tus²		r(P.Y.) ^s (for which s being made)		5. Re	esidential St	atus ⁴				
6. Flat	/Door/Block No.	7. Name of Premise	es	8. Road/Street/L	ane	9. Area/Lo	cality				
10. Tow	m/City/District	11. State		12. PIN		13. Email					
14. Tele and Mo	phone No. (with STD Cod bile No.	le)	Income-tax Act	r assessed to tax under t, 1961 ^s : est assessment year			2				
16. Est	imated income for which	this declaration is made			income of the P.Y. in v nn 16 to be included ⁶	which incom	ie				
18, Det	ails of Form No.15G othe	r than this form filed for th	ne previous year, if	any ⁷							
	Total No. of	f Form No.15G filed		Aggregate	amount of income for	which Form	No.15G filed				
-		0					Rs.0				
19. Det	ails of income for which t	he declaration is filed									
SI. No.	Identification number of account, etc.*	of relevant investment/	Nat	ure of income	Section under which deductible	n tax is	Amount of income				
				terest other than Interest on 194 A							

Signature of the Declarant'

Declaration / Verification10

*I/We ______ do hereby declare that to the best of 'my/our knowledge and belief what is stated above is correct, complete and is truly stated. *I/We declare that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. *I/We further declare that the tax 'on my/our estimated total 'income including 'income/incomes referred to in column 16 'and aggregate amount of income/incomes referred to in column 18 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on _______ relevant to the assessment year _______ will be nil. *I/We also declare that 'my/our 'income/incomes referred to in column 16 'and the aggregate amount of 'income/incomes referred to in column 18 for the previous year ending on _______ relevant to the assessment year _______ will not exceed the maximum amount which is not chargeable to income-tax.

Place:

Date:

Signature of the Declarant*

PART II [To be filled by the person responsible for paying the income referred to in column 16 of Part I]

 Name of the person responsible MAHINDRA & MAHINDRA FIN 		 2. Unique Identification	on No. ¹¹
3. PAN of the person responsible fo AAACM2931R	r paying :	e Address: Ahindra towers.pk. vk.worli ,mumbai -	5. TAN of the person responsible for paying: MUMM42301A
6. Email mfinfd@mahindra.com	7. Telephone No. Mobile No. 022-66		8. Amount of income paid ¹²
9. Date on which Declaration is (DD/MM/YYYY)	received	10. Date on which th (DD/MM/YYYY)	e income has been paid/credited

Place:.....

Date.:....

*Delete whichever is not applicable.

As per provisions of section 206AA(2), the declaration under section 197A(1) or 197A(1A) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

⁴Declaration can be furnished by a resident individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1).

The financial year to which the income pertains.

Please mention the residential status as per the provisions of section 6 of the Income tax Act, 1961.

'Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

In case any declaration(s) in Form No. 15G is filed before filing this declaration during the previous year, mention the total number of such Form No. 15G filed along with the aggregate amount of income for which said declaration(s) have been filed.

'Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc. 'Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc. Signature of the person responsible for paying the income referred to in column 16 of Part I

"Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable-

 (i) in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

"The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vi) of the Incometax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No.15G and Form No.15H.

"The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 16 and 18.

INCOME-TAX RULES, 1962

FORM NO. 15H

[See section 197A(1C) and rule 29C]

Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.

PART I

1. Nan	ne of Assessee (Declarant)			2. PAN of the As		of Birth ² M/YYYY)	
	ious year(P.Y.) [#] (for which aration is being made)	0	5	. Flat/Door/Block No	o, 6. Name	e of Premises	
7. Road	1/Street/Lane	8, Area/Locality	-	9. Town/City/D	istrict 10. State		
11. PIN		12. Email		13. Telephone	No. (with STD Code) and Mobile	No,	
(b)	Whether assessed to tax*: If yes, latest assessme imated income for which	nt year for which assesse	ed	 (a) a filling of addition of the filling back 	income of the P.Y. in which inco nn 15 to be included ⁵	ome	
17. Det	ails of Form No.15H othe	r than this form filed for the	previous year, if a	ny€	A. A. Article and a second sec		
	Total No. of	Form No. 15H filed		Aggregate	amount of income for which For	m No.15H filed	
		0				Rs.0	
18, Det	ails of income for which t	he declaration is filed			(m		
S1. No.	Identification number of account, etc."	f relevant investment/	Natu	re of income	Section under which tax is deductible	Amount of income	
1)	Folio No./FDR No.		Interest off securities	terest other than Interest on 194 A			

Signature of the Declarant

Declaration / Verification⁸

....... do hereby declare that I am resident in India within the meaning of section 6 of the Income-tax Act, 1961. I also hereby declare that to the best of my knowledge and belief what is stated above is correct, complete and is truly stated and that the incomes referred to in this form are not includible in the total income of any other person under sections 60 to 64 of the Income-tax Act, 1961. I further declare that the tax on my estimated total income including 'income/incomes referred to in column 15' and aggregate amount of 'income/incomes referred to in column 17 computed in accordance with the provisions of the Income-tax Act, 1961, for the previous year ending on relevant to the assessment year will be nil.

Place:

Date:

Signature of the Declarant

FART II	
[To be filled by the person responsible for paying the incom	e
referred to in column 15 of Part I]	

DADTI

 Name of the person responsible MAHINDRA & MAHINDRA FIT 		D.	2. Unique Identific	ation No. ⁹
3. PAN of the person responsible fo AAACM2931R	r paying :	4TH FLOOD	lete Address: R.MAHINDRA TOWERS, P.K. HOWK, WORLI, MUMBAI -	5. TAN of the person responsible for paying ^c MUMM42301A
6. Email mfinfd@mahindra.com		No. (with STD C 22-6523500/6652		8. Amount of income paid ¹⁰
9. Date on which Declaration is (DD/MM/YYYY)	received		10. Date on which th (DD/MM/YYYY)	ne income has been paid/credited

Place: Date:....

⁴Delete whichever is not applicable.

As per provisions of section 206AA(2), the declaration under section 197A(1C) shall be invalid if the declarant fails to furnish his valid Permanent Account Number (PAN).

³Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.

The financial year to which the income pertains.

"Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed. Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.

Mention the distinctive number of shares, account number of term deposit, recurring deposit, National Savings Schemes, life insurance policy number, employee code, etc

Before signing the declaration/verification, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income tax Act, 1961 and on conviction be punishable

Signature of the person responsible for paying the income referred to in column 15 of Part I

(i) in a case where tax sought to be evaded exceeds twenty-five lakh runees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine:

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.

The person responsible for paying the income referred to in column 15 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income tax Rules, 1962 in the TDS statement furnished for the same quarter In case the person has also received Form No.15G during the same quarter, please allot separate series of serial number for Form No.15H and Form No.15G.

"The person responsible for paying the income referred to in column 15 of Part I shall not aaccept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax after allowing for deduction(s) under Chapter VI-A, if any, or set off of loss, if any, under the head "income from house property" for which the declarant is eligible. For deciding the sligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 15 and 17.

TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEMES

ACCEPTANCE OF DEPOSITS

- The minimum amount, period and rate of interest scheme is indicated on the cover page. The Dompany will not entertain any request for change once the scheme is selected. Where the scheme obvice is not indicated in the Application Form the deposit will be treated as place in Cumulative Scheme for the highest tenure. Scence Offizer (60 year and above), will get an additional rate of 0.25% per annum and Employee. I Employees' relatives and Retired Employees / Retired Employees' relatives will get an additional rate of 0.35% per annum (all M &M Group Company Employees). ii) Bulk Fixed Deposits of more then Rs.5 (five) crores: The applicable interest rate for Deposit above Rs.5 Crore shall be displayed on our
- website www.mahindrafinance.com.

- Mecasie anwaujanimationance.com Interests on Fixed Deposite will commence from the date of realisation of cheque / demand draft by the Company. Any Change in Name, Address, Bank mendate, Bank Particulars etc, Should be lodged with the offices of the fixed depost proces at least 45 days before the date on which any payment fails due to avoid delay for dispatching FDR/Interest/Maturity Payment Interest on the Fined Deposit will cease to accource from the malurity 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
- ii) MICR code and NEFT code are mandatory for the all depositors and a copy of cancelled cheque is to atlacted along with the application. In case of deposit cheque being from a different bank account other than that of the first depositor, cancelled cheque copy of the
- first depositor bank account to be furnished. viii) If the KYC documents are incomplete then the forms will be rejected and returned without any interest, so please provide the correct docum 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
- autached and should be self attested I) Kindly send all your documents to our FD processing centre at Chennai office for faster response. Please do not send any of your FD related documents to any other address. Company will not be responsible for any delay or misplacement of documents which are sent to other officed branch addresses of the Company. I) Employee must be a holder to avail 0.35% additional interest for Relative Deposits. For more details on online Investments log on to our website.

2. INDENTIFICATION OF DEPOSITORS.

- To comply with "Know your Customet" Guidelines for NBFCs prescribes by the Reserve Bank of India, depositors are required to comply with
- The NYC equirements by submitting the following self attested documents. (For all thin westors) (a) Latest photograph (b) Certified copy of the proof of learnity (c) Certified copy of the proof of address. (i) Aadhaac Card (ii) Passport (iii) Pan Card Intimizion letter (iv) Driving License (v) Voter Id (vi) Job Card issued by NREGA duly signed by an office of the State Government. In case the depositors has already submitted the above documents in his/her earlier deposit, then he/she need ume or use coare convernment, in case me depositors has already summer the above documents in his/her reading above documents again, but has to provide the reference of his/her folio number or Deposit No. In case, maling address fifters from KYC document address (permanent address), please furnish: Address Proofs: (i) Telephone Bill (ii) Bash Account Statement / Passbook copy (iii) Bashrich Bill (iv) Letter from any recognised public authority (iv) (v) Letter from employer Documentation RNI investments: Additional documents required for NRI beposits

- Passport with valid visa
 Overseas emplyoment letter (optional for confirmation of residential status and overseas address)
 A PIO card to establish Indian Origin, if it is foreign passport.
- Pan Card
 Tax Residency Certificate (TRC) from the Income Tax department of the Country of which the investor is a resident to avail DTAA benefit
- DIAA beneiit. 6) Certificate from the investor regarding the stay in India during the respective financial year. 7) A local address proof if different from the passport address (a) Aadhaar Card (b) Passport (c) Driving License (d) Voter ID (e) Job Card issued by NREGA duly signed by an officer of the State Covernment

J 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,

APPLICATION.

- APPLEATION
 Applications for Deposits in the prescribed from duly signed by all the joint applicants and accompanied by cheque or demand drafts should be submitted at the addresses given in the Application Form.
 (i) Payments should be made by means of an Account Payee cheque/demand draft made payable to "MMFSL-FIXED DEPOSIT" payable at par at the cantes where the application is submitted. Outstain cheque/demand draft swill not be accepted.
 (ii) Deposits will be accepted from resident individual, HUFs, Domeasile Company, Trust, Firm, Minors (through their guardian only) and NRFs
- on non-repatrable basis in accordance with regulations governing the acceptance of deposits from NRIs.
- Incrementational basis in accordance with regulations governing the acceptance of deposits from NRIs. In the model of the provided basis in accordance with regulations governing the acceptance of deposits from NRIs. with persons offer 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 rematance or transfer from NRE-FCNR(B) Accounts into the NRO account. Consequently, NRI depositor has to give the following declaration: The amount deposited with Mahindra & Mahindra Financial Services Ltd. represents amounts transferred from NRE-FCNR(B) accounts transferred from NRO Accounts. Further this amount does not represent inward rematance rom Overseas to NRO account or transfer form NRO Accounts. Further this amount does not represent inward rematance from Overseas to NRO account or transfer form NRO FCNR(B) accounts to NRO accounts.
- NRE/FCNR(b) accounts to NRCV accounts : 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 assessed/nyestor.

- will be the Double tax Avoidance Agreement (D1AA) rate or the income it ax rate whichever is more benchcial to the assessed invest The following additional documents should be provided by the NRI depositor. Tax Residency Certificate from the income Tax department of which the investor is resident. Copy of the passport as of the beginning of the financial year till date Certificate from the investor as at the end of the financial year till date Visignature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his Oficial Seal. [Fixed Deposits up to Rs 15,0004-(Rupees Filteen Thousand only) will be accepted in cash at the designated offices of the Company]

5 JOINT DEPOSITS

i) In the case of deposits made in Joint Name

- a) all correspondence will be addressed, unless otherwise directed by the depositor, to the person who's name appears first on the Deposit Receipt.
- Deposit Receipt
 (
) all cheques/interest warrants NACH/NEFT Credits for payment of maturity amount/payment of interest will be drawn only in favour of
 the first named depositor and will be sent to his/her registered address, and
 (
) any discharge given by either/any of the depositors for payment of interest /or repayment of maturity amount shall be valid and binding
 on all the joint depositors.
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- The internet. iii) In the event of death of a sole depositor, the deposit amount and the interest due thereon, will be paid be the legal representative(s) of the deceased on production of proper legal representation such as Probate, WIII, Succession Certificate or Letter of Administration granted by a court of competent jurisdiction.

FIXED DEPOSIT RECEIPTS.

- i) Fixed Deposit Receipt shall be mailed by Counter 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. The Company shall hot be responsible for any loss or delay in transit. ii) In case of loss or destruction or multilation of the Deposit Receipt, the Company may at its sole discretion issue a duplicate receipt subject to compliance with its terms and conditions including an indemnity duly signed by all the joint depositors. All expenses in this connection will be home the depositore(e)
- 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). If Fixed Deposit Receipts will not be transferable. The Company may however, at its discretion permit the addition of one name to the Deposit Receipt under certain circumstance and subject to such terms and conditions as it may deem fit. The Company, at its discretion, will accept /recognize any lien on or assignment of the FDR for a loan taken from or by arrangement with the company. It is discretion, will accept in case the version makes a multiple selection or no selection for displatch of Fixed Deposit Receipt, the Company will by default displatch the Fixed Deposit Receipt through post office only. If the direct opts for E receipt it would be send only on registered email (D 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 PAVMENT OF INTEREST

Interest on Deposit (Non Cumulative) will be paid on the last working day of every month under monthly scheme. Interest payment Quarterly Interest on beposit (non-burndaure) will be paid on the last working day of every monthly scheme in interest payment. Culturely on 30th June, 30th September 31 sta December & 31st March, Interest Payment Hail 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-rate basis. However, if a Deposits made within a period of 30 days prior to any of the interest payment date, the interest for the part period will be paid on the next interest payment date. Payment of interest will be made through National Automated Clearing House (NACH) in respect of the places where such facility has been offered by the Company or through DD in case of NACH rejected cases.

INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS.

- I) FURNISHING OF PAN: As per Section 1394(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 206A every person receiving any sum or income or amount from which Tax is deductible shall furnish his Permanent Account Number (TAN) to be person responsible for deducting such Tax. Tax shall be deducted at the higher rate (a. 20%). If Pan is not furnished then Form 15GH and other exemption certificates submitted will be Invalid and tax at the higher rate. will be applicable. Please note in the absence of PAN no credit of the Tax Deducted shall be available in the Tax Statement (Form 26AS) squed under the income Tax R
- issued under the income Tax Rules. II SUBMISSION OF FORM 15GH: 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 From 15GH as applicable, to the effect that the tax on his estimated total income for the year will be Nill. From 15GH has to be submitted to the office of the Fixed Deposit Processing Centre at the beginning of every financial year. Fixe all timo 15GH cases, PAN is mandatory. From 15G can be submitted by an individual other than a senior critzent, a minor or a person (not being a Company or a Firm). From 15H can be submitted by an individual other than a senior critzent, a minor or a bove during the financial year (age limit is as prescribed by throom Tax Act). *The age limit for Senior Citizen who has completed 60 years (age limit is as prescribed by Income Tax Act).

- TDS CERTIFICATES: In accordance with the CBDT Circular 03/2011 dated 13-05-2011 TDS Certificates in Form No. 16A will be downloaded by the company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the income Tax Act 1961), No TDS certificates will be generated from TIN Website if PAN is not furnished to the person deducting the Tax. While filling up the address of the applicant in the Application from, please be informed hard. If files address as updated with NSDL at the time of PAN application then the TDS certificates would be printed with website address. However, if the both the address as updated with NSDL at the time of PAN application then the TDS certificated with the SOL at the time of PAN application and would be sent by the Company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate the said change to the Company also.
 IN TAX DEDUCTION AT SOURCE: TDS rest 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 5000-² ()
 TDS wrt NRI deposits.
- - (a) The limit of Rs. 5000/- on FD interest for purposes of Tax will not be applicable (a) Declaration uts 197 in From 15G/H for non deduction of Tax will not be applicable. However a lower deduction Certificate obtained from the income tax department, can be furnished for claiming Nil or lower rate of Tax (c). Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax Act, 1961
- (c) that has the low both as per the protoches of protoches and the country of which the investor is a resident then the applicable Tax rate will be (ower of DTAA rate or income tax rate. However, to claim. The benefit of the DTAA rate, the Tax Residency Certificate will be furnisited. In the event of non-durinshing of the Tax Residency Certificate the higher Tax rate as per the income Tax Act will apply. Further to claim the lower rate as per the DTAA, indian PAN will also be required otherwise the Tax rate will be 31 20% as per the income Tax Act. vi) TDS recovery from Principal Amount
- To opting for renewal of FD, if the interest income for the financial year exceeduls likely to exceed the threshold for TDS, the applicable TDS to depositor will be recovered from current interest and if accumulated current interest amount is less then TDS amount, the difference will be recovered from Principal amount. On opting for

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 filed 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 ferms and conditions prevailing on the date of said
- maturity. The Fixe ed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Comp (i) The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company.
 (ii) Repayment of the maturity amount will be made by account payee cheque on the company's Bankers encashable at par or through National Automated Clearing house (NACH)(RTGS/NET Tacility.
 (iv) No change in the first name of the depositor is permitted at the time of renewal.
 (v) Company meansers the right to repay the deposition is permitted at the time of renewal request 4 weeks before the date of maturity.
 (v) In case, if investor makes multiple selection or no selection within complete Renewal or Only Principal amount renewal, the Company will by default assume the deposit for complete renewal.
 (vi) In case, if investor makes multiple selection, or no selection within auto renewal or regayment, the company will by default assume the deposit for no selection within auto renewal or regayment, the company will by default assume the deposit.

- for repayment

II. PREMATURE WITHDRAWAL:

- No premature withdrawal will be allowed before the completion of three months from the date of receipt as per the directions of the Reserve Bank of India currently in force. In case of request for premature withdrawal after the expiry of three months the rate given in the table below shall apply However, all premature withdrawals are subject to the prevailing guidelines of Reserve Bank of India as amended from time to time. ii) Rea
- where. Request for premature withdrawai may be permitted with specific reason at the sole discretion of the company only and can not be claimed as matter of right by the depositor, subject to the Non Banking Financial Companies acceptance of Public Deposits(Reserve Bank) Directions, 1998.

Resmit Exceeding	But Less than	Applicable interest rate
3 Months	E Months	Na
6 Montins	Elefore the date of Maturity	The interest rate payable shall be 2% lower than the interest rate applicable for the period for which the deputit has nin 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.

- Whin 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 with interest at the rate that would have ordinarily been paid, had such deposit been accepted for the rind for which det sit had run upto the date of re n upto the date of repayment. uld be received 30 days prior to maturity date in physical form to the designated office as there is no provision
- Premature closure request show online for premature withdrawal

11 NOMINATION.

- a. Individual Depositors can, singly or jointly normate other person under this facility. The nominee shall be recognized as the holder of the till to the public deposit on the death of all the depositors. Power of Attorney Holder or a Guardian applying on behalf of mimor cannot normate. In case the deposit is placed in the name of the minor the nomination can be made only as person lawfully entitled to act on behalf of the minor. Depositors are advised to provide the specimer signature of the nominee to expedite the preclosure of the deposits to the nominee in the event of demise of the depositors. The payment by the Company to the nominee shall constitute full discharge to the Company of its liability in respect of the deposit.
- Company of the handle of respect to the expect. A copy of third contracts to the depart. In Terms of the provisions of Sec.45QB of Reserve Bank Act 1934, Depositors may nominate one person to whom, in the event of death of the depositor/s, the amount of the deposit may be returned. Prescribed Rules and Forms can be had on request.

12 LOAN AGAINST DEPOSITS

Lans may be granted against public Deposit upto 75% of the Deposit amount carrying interest @ 2% per annum (al half yearly rests) above the interest rate and any other additional charges as applicable on such deposite, provided such deposite have run for a minimum period of three monits. The outstanding loan together with interest shall be settled in one tump sum by the Depositor or shall be adjusted on maturity of the Deposit. However, the granting of loan will be at the sole discretion of the Company

NATIONAL AUTOMATED CLEARING HOUSE (NACH): 13

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

xiii) All communication will be sent to investor on his email id if registered with us any) This Fixed Deposit investment is not insured.

- 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 prevailancing before the due date.
 ii) Acceptance, 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. 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. iii) In the event of the Com

- Bark of India or any other complexit automotions.
 India or any other complexit automotions.
 When the due date out of any payment fails on a Saturday, Sunday, Bank Holiday or any other day on which the Company's office remains closed, the payment will be made on rext working day.
 When the due date out of any payment fails on a Saturday, Sunday, Bank Holiday or any other day on which the Company's office remains closed, the payment will be made on rext working day.
 In the case of application from employees, the sole / first applicant should be an employee at the time of placement / renewal of deposit, AIM M&M Group Company 1 Employees / Employees / realises and Reiter Employees. In the Company, No brokerage will be paid under employee classoft. The agent is not entitled to any commission, if agent is the 1st Deposit holder.
 In the case of application from senior classoft. The first applicant should be an individual who has completed 60 years of age and should attach any one of the Coting as proof along with the application(s):-solid attach dopy of the Certificate issued by a completent autonity, or any other documents acceptable to the company. (Senior Classon will get additional rate of 0.35% senior Classon will get additional rate of 0.35% senior classon, will get additional rate of 0.35% senior Classon and Relative of the employee heighter will be eligible either for 0.35% additional interest 0.25% senior Classon and Relative of the employee heighter will be eligible either for 0.35% additional interest or 0.25% Senior Classon and Relative of the mediative of the employee heighter will be eligible either for 0.35% additional interest or 0.25% senior Classon and Relative of the minipherest multipe selection of scheme. The Company will by default assume the deposit for Cumulative Scheme for the highest tenues from the selection made under that scheme.
- In case the investor makes a multiple selection of scheme. The Company will by default assume the depositor Cumulative Scheme for the highest tenue from the selection made under that scheme. If an investor under a Nor 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, changes and (r optistige charges incurred in this regards in case of Ysarity 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. Vill Har
- (b) 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.
- delayed interest will be applicable in such cases. *) Fresh deposit application should be in multiplies of Rs. 1000¹- over and above the minimum investment amount otherwise the applications will be rejected. In case of renewal: Principal / Principal with interest amount will be renewed. The minimum investment amount for Mahindra Group Employees / Relatives will be Rs. 1,000¹- and in multiples of Rs. 500¹- thereafter. *) To comply with Know Your Customers Guidelines for MBFCs; following documents to be attached along with application(S). A. Domestic Company: copy of Board Resolution, demined and a Article of Association, pPAN card and, list of Authorized signatory and Interest Company: copy of Board Resolution, certified true copy of trust deed, pan card, list of authorised signatory and KYC documents all interest and authorized translative translative.

of all trustees and authorised signatories. (ii) Where the investment amount is Rs. 1 crore and above, the investor has to give the source of income letter separately with application form.

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

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

(Rs.in Lakhs

- 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 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 addre
- (i) Passoort (ii) PAN Card (iii) Voters (dentity Card (iv) Driving License (v) Aadhaar Card. 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
- (w) Electricity Bill (v) Letter from employer (v) Ration Cand Payments should be made by way of A/c Payee cheque/demand draft made payable to "MMFSL Fixed Deposit" payable at par at the centres where the application is submitted. Fixed Deposits will also be accepted online through the Company's website at the weblink- www.mahindrafinance.com/fixed-deposit-form.aspx
- 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), Reod. Office Gateway Bido, Apolio Bunder, Mumbai 400 001.
 - B. Date of Incorporation: 1st January, 1991
 - Business carried on by the Company and its subsidiaries with details of branches or units, if any, 1. The Company is primarily engaged in providing financing for new and pre-owned auto and utility vehicles, tractors, cars and commercial
 - vehicles, personal loans, mutual fund distribution services and related financial services.
 - 2. Subsidiaries The Company has the following Subsidiaries:
 - a) Mahindra Insurance Brokers Limited (MIBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai - 400 018.
 - b) Mahindra Rural Housing Finance Limited (MRHFL) a subsidiary of the Company, provides housing loans for purcha construction of houses to individuals and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai- 400 018.
 - c) Mahindra Asset Management Company Private Limited (MAMCPL)®, a subsidiary of the Company, is acting as the Invest Manager of Mahindra Mutual Fund ("the Fund") and having its Registered Office at Mahindra Towers, P. K. Kume Chowk, Worli Mumbai - 400 018. The Mutual Fund has been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882. and is registered with SEBI.
 - d) Mahindra Trustee Company Private Limited (MTCPL)^A, a subsidiary of the Company, is acting as the Trustee to Mahindra Mutual Fund and having its Registered Office at Mahindra Towers, P. K. Kume Chowk, Worlt, Munital 400 018. 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 Mahindra Towers, 4th Floor, PK Kume Chrwik Worli Mumbai 400 018

Contraction of the local data	BRAIKHESANBIKAPURISATINA, ANLEPER ASHCIKNAGAR BALCONBALAN, BIND, THLIN, BHOPA, BADRA BLASFUR, OHAATISGARI, BINA BAPELME, BURMAPUR BETUL, CHHADIWARA, CHATAPEUR, OABA Dandh, Cenns, Dinamar, Dina, Cuimare, Dinalor, Noshingara, Indore, Malarare, Jacometra R. Bahrar, Angur, Diadowa, Kata, Anheone, Kober, Manapur, Oaba
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	UCHAMPUR, LORIFUR, UNHAO, VARANAS-LOK WESTCELM, DAMUNANASAR, ZIKARFUR, ROHTIN- DELH, BHINAD, AURUR TWO, RAJSANAND, ACILABAD, ACIMALY, ACION, ADWR, ALINA, AMM, NASAR, ANANTARUR, Alleffey, Attur, Attursal, Branch, Bangalore, Belgaum - Karnataka, Eagaloxt, Bdar, Buaylir Sangalore Karnataka, Bellary, Kancheefuran, Calklit, Chrimangalur, Cheman, Coom,
	Connatore Chiradurga, Chitoge Danabasee Chergui, Chergharferfth, Eurpha, Euruph, Euruph, Euruph, Calbarga, Annataka, Chitle Holling, Hora, Pari, Aranataka, Hospana, Oxinderaa, Rinalamica, Rith, Ungacha, Kalar, Kanneeon, Kakama, Kener, Rothagudea, Kannada, Kasama, Banakashan - Thi, Kolan, Kalarata, Kannadarahitsabasa, Kannarasa, Kunara, Kanneeon, Kanakasa, Kenera, Kasamasa, Kasamasa, Kasamasa, Kannada, Kasama

AKUDI, K R FURAM A LLE, MADURAL MAN DVA, MLMA MIRICOGUNAR, MANYERIAL, INTAN, MIRICOGUNAR, ALMAYERIAL, INTAN, MIRICOGUNAR, ALMANESIA, INTANI, ANDREA, MIRIARI, ANALOS, POLIA, INTANIA (CITAL), RECOLUME, PERMISSION, RUL, RILARGO ANGLA, INALOS, POLIA, DI PARA ELIMANS, MIRINA, ANDREA, MIRIA, MIRIANI, ANALOS, POLIA, DI PARA MIRICOGUNAR, VICANZA, MIRIA, PENDIN, MIRINA, MIRIAN, MIRIA, TILA, MIRICOGUNAR, VICANZA, MIRIA, PENDIN, MIRINA, MIRIANA, MIRINA, MIRICOGUNAR, VICANZA, MIRIA, MIRINA, MIRINA, MIRIANA, MIRIANA, MIRICOGUNAR, VICANZA, MIRIA, MIRINA, MIRINA, MIRINA, MIRIANA, MIRICOGUNAR, VICANZA, MIRIA, MIRINA, MIRINA, MIRINA, MIRIANA, MIRICOGUNAR, VICANZA, MIRIA, MIRINA, MIRINA, MIRINA, MIRINA, MIRIANA, MIRINA, MIRINA, MIRIA, MIRINA, MIRINA, MIRINA, MIRINA, MIRIA, MIRIA, MIRIA, MIRINA, MIRINA, MIRINA, MIRINA, MIRINA, MIRINA, MIRINA, MIRIA, MIRIA, MIRIA, MIRINA, MIRINA, MIRINA, MIRINA, MIRINA, MIRINA, MIRINA, MIRIA, MIRIA, MIRIA, MIRINA, AN HARVER RADALL PURE, MARVINGEN, VAN - INFORMATION PARTIES, MARVING, VAN JAN - INFORMATION L - INFORMATION - INFO ALEX MULANICE, HARPLAN, MAL Satara, Surat, Sanatan, Mal Dol BE, Masik BB, Delhi Regional Roe, Chennau BB, Jappir Ro, G.Mu Coe, Puine Ro, Charpla, Darbha , KULL A SHALTAR STARAGE, GARMAN CATAL, OFFICIAL STRIM, A SAVE, A

TALODIA 38, TRIMBUAKESHAVAR 38, ALOT 38, BARWAHA 58, BEDHAR 58, BADAMALAHRA, MADANKUR 38, ALB Mgia, Shahfur 58, Shora 58, Somafi 58, eculhid 58, Rajendra nagar 58, Sarcor Nagar 58, Bhubahe G 58, 84

ERUTHONY, LA IGALAM SE, UTHANI WARATNA, KOY LA, CHALLANERE, SHIDAGI, CHALMONLEY, ADOOR Gamer, Harley Mechery Se, Mohamley Se, Senti R, Machader, Whiteffeld, Unicaduo, R, Sedam R, Machader, Whiteffeld, Unicaduo, R, Sedam R, Machader, Bagarritham, Walayah, Se

SATIVANANGI AN ANALAN ANAL MANLADLIDUHAI, HAGAPATINAM, WALA Sirhat, Haldia, Dinhata, Balakata, Mu Ngpur, Srinagar, Pauri Garhwai, Wa LYAN I (SNAD, JANEANALY, ATHAM, BANA Inagar, Anganaly, Atham, Bana I, Zaloo, Anni Gharkopar, Ladni Ra Phili, Zira, Almia, Ambalapuz Lidi, Farekot, Gonera, Haregan

d, (dhakshat fatehabad), klishmodha, vesli, keoniahar, datmagani, bafalit, jath, ph Man Nagar, Balesar, hyderiabad, alitonagar, nanaponda, nalagarh, liluberia,

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.

F. Name, address and occupation of the Directors of the Company.

Name of Directors	Address	Occupation
Mr Dhanmjay Mungale Chairman & Independent Director	MMFSL Mahindra Towers, P.K.Kurne Cnowk, Worli, Mumbai - 400018	Protinational
Mr. Ramenh Lyer Vice-Chauman & Managing Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Gompany Director
Ma. Rama Bijapurkar Indesember: Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai + 400018	Independent Management Compultant
Nr. V.S. Parthasanthy Non-Executive & Non-Independent Dimotor	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Presiden - Mobility Services Sector, Memoer of the Group Executive Board Matrixia & Malimits Limited
Mr. G.B. Ehave Independent Director	MMFSL Mahindra Towers, P.K.Kurne Coowk, Worli, Mumbai - 400018	Sulf Employed
Bir V. Ravi Executive Director & Chief Financial Officer	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Company Director
Dr. Anish Shah Non-Executive & Non-Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 4009/8	Denvry Nanaging Director, Nahindra & Mahindra Limited & Group GFD
Mr. Millind Sarwala Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Garporaté Advisor
Dir Arvind V. Sanala Independent Director	MMFSL Mahindra Towers, P.K.Kurne Cnowl, Worli. Mumbai - 400018	Advocate

The fast of this advertisement was asserved by the Board of Directors on 15th May 2020 and the above Advertisement is issued on the authority and it e Board of Directors of the Company. A copy of the text of this Advertisement signed by the majority of the Board of Directors w ment has keen delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, M

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 Amayaz M Pardiwalla Company Secretary & Complaince Officer

WA PITHORA, BI-

ALTAN, SEONI-MA

RUCH, BHILDOA G. N.

YEAR ENDED	DEPRECIATION AND TAJ	PRIDEIT BEFORE IAX	PROFIT AFTER 1AX	DIVIDEND ON EQUITY SHARES	
2017-18	171101.56	166682.35	107609.09	200%	
2018-19	244266.71	238244.19	155706.35	325%	
2019-20	146205.60	134376.24	90640.33	0%	

EQUITY AND LIABILITIES	March 2020	March 2019	ASSETS	March 2020	March 2019
1) Financial Liabilities			1) Financial Assets		
a) Dervative Engecial	4016,04	7702.53	a) Cash and cash equivalents	67679.04	5015774
instruments			 Bank tratance other 	74899 44	45681 43
k) Payakites			than (a) above		
Il Trade Peyadles	-		c) Derivative friancial	9242.75	1006.39
i) Total outstanding dues	-	-	instruments		
of micro enterprises and small enterprises			d) Receivables Trate receivables	858.71	519.19
iii) Total putstanding dues of	60633.42	97947.17	e) Lonns	6499347.04	6124962.80
clealitors offer than micro			f) investments	591096 52	379170.37
enteronses and small enteronses III Other Pavables			g) Other financial assets	47665.27	16895.13
i) Total outstanding dues of micro enterprises and small enterprises	17.40	253.29			1.000
 Total outstanding dues of ored fors other than micro enterprises and small enterprises 	2923.97	3164.54			
c) Debt Setuntes	1774487.73	2231937.92			
0) SomoWings (ober then Debt Examines)	2948734.27	2130153.03			
e) Deposits	881213.98	566718.41			
f) Subordinated Liabilities	341794.57	355863 R2			
g) Other financial liabilities	231396.03	192662.95			Second Second
	6245217.43	5586423.66		72908188 88	6618403.05
2) Non-Financial Lipplinies			2) Non-financial Assets		
a) Current tax liabilities (Iven)	1392.09	1392 09	a) Climent lak assels (Net)	23995 98	30210.00
t) Provisions	14322.83	20652.70	(c) Eleferred tax Assets (Net)	48962.66	37172.53
c) Other non-financial liabilities	9803.43	8527.84	of Property plant and	33794 74	13250.02
	25518.35	20572.63	Equipment		
3) EQUITY			o)intangible assets	2555,33	3056 15
a) Equity Share pao,tal	12305 95	12297 54	e)Other non-fmanoial assets	6973 68	5705.83
b) Other Equily	1124078.54	1078504.75		1000	
	1136365.49	1090802.29		116252.19	89395.53
TOTAL	7407121.27	6707798.58	TOTAL	7407121.27	6707798.58

- Contingent liabilities - Rs. 14434.27 Lakhs (Claims against the Company not acknowledged as debts). - Guarantees - Rs. 111742.35 laxhs

Commitments - Estimated amount of contracts remaining to be executed on capital account - Rs 1316.59 Lakhs, Other commitments (Loan sanctioned but not disbursed) -Rs. 23945.91 lakhs.

- i) The amount which the Company can raise by way of deposits Rs 1444319.20 lakhs. к
-) Amount of deposits held as at 31st March 2020 Rs. 923974.32 lakhs.
- 4 The Company has no over dues other than unclaimed deposits
 - Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016:
- Rate of Return to the depositors.

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F. & G. Profits and Divi

- 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 Deposi

Period Exceeding	Ball Long (rear	Approximation and fails
O Days	3 Manths	Weidrawa net allowed
3 Montes	e Manthe	- Not
š Marites	Period of Departy	The interest rate payable shall be 2% when than the interest rate applicable for the period for which the deposit has non wit when talk 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 I/IMFSL 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

- Presently the Company has been assigned 'FAAA/Stable' by CRUSIL Ltd. In the event of non-nepayment of the Decosit 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 vil 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.
- (X) The Company is having a valid Certificate of Registration No. 13 00996 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 45IA 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 representations made or opinion expressed by the Company for repayment of deposit / discharge of liabilities by the Company. L 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;
- that compliance with the Directions does not imply that repayment of deposits is guarantied 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. (v) 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 ny 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 : 15th May, 2020.

Note:-© Company name has been changed from MAMCPL to Mahindra Manufile investment Management Private Limited with effect from 19th May, 2020. * Company name has been changed from MTCPL to Mahindra Manufile Trustee Private Limited with effect from 19th May, 2020. FORMS AVAILABLE AND ACCEPTED AT

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