mahindra FINANCE

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

4th Floor, Asv Ramana Towers At No.37 & 38 , Venkat Narayana Road , T Nagar, Chennai, Tamil Nadu-600017

• Toll Free No: 18002669266 • Boardline No: 022-66523500 (Monday to Friday between 10.00 am to 5.00 pm) • Email: mfinfd@mahindra.com

CRISIL RATINGS AAA/STABLE **INDICATES HIGHEST SAFETY**



INDIA RATINGS IND AAA/STABLE INDICATES HIGHEST SAFETY

SAMRUDDHI DEPOSIT UP TO Rs.5 Crore

SAMRUDDHI CUMULATIVE SCHEME SAMRUDDHI NON-CUMULATIVE SCHEME Period Interest Amount Interest p.a.*#/‡ Interest p.a.*#/‡ Interest p.a.*#/‡ Interest p.a.*#/‡ Minimum Amount Period (Months) (Monthly) (Quarterly) (Half Yearly) (Yearly) (Months) Payable (Rs.) p.a.*±\$ 12 7.10% 7.20% 7.25% 7.50% 5375 7.50% 12 7.30% 7.40% 7.55% 7.80% 24 7.80% 5810 24 7.55% 7.65% 7.85% 8.10% 36 Rs. 5,000† 36 6316 8.10% 7.50% 7.80% 8.05% 7.60% 48 48 6815 8.05% 7.55% 7.65% 7.85% 8.10% 60 60 7381 8.10% Minimum Amount Rs. 50,000† Rs. 25,000†

Rates wef. 25^{°°} April 2024. Note : * Senior Citizens will get an additional interest rate of 0.25% p.a for Samruddhi Deposits and 0.10% p.a. additional rate for Dhanvruddhi Deposits up to 5 Cr only.

+ Employees/Employees' relatives and Retired Employees/Retired Employees' relatives will get an additional rate of 0.35% p.a. for deposits up to Rs. 5 Crore in Samruddhi Deposits only(All Mahindra Group) Government approved relationship proof documents to be furnished. Employee must be the second applicant. The additional rate of 0.35% is not applicable for Dhanvruddhi Deposits The additional rate of 0.25% and 0.35% is not applicable for Samruddhi deposits above Rs. 5 Crore.

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

The Non-Cumulative interest will be paid through NACH/NEFT. The date for interest payment will be, for Half yearly on 30th September and 31st March, for Quarterly on 30th June,

30th September, 31st December and 31st March.

If the deposit is made within a period of 1 month prior to any of the payout date, the interest of part period will be paid on the next interest payment date without any deferral interest for the broken period \$ Compounded Annually-In case of Cumulative Deposits, Interest is compounded before deduction of Tax.

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

0.10% additional interest rate will be applicable on Renewals of Public and Senior citizen deposits Upto 5 Crore

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

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

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

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

MMFSL REGIONAL OFFICES

Office Address : 302, Amiti Building, Agastya Corporate Park, Opposite Fire Brigade Station, Lbs Road, Kamani Junction, Kurla West, Mumbai - 400 070.										
AHMEDABAD REGIONAL OFFICE 11/1, 11/2, 11/3, FIRST FLOOR CITY MALL COMPLEX, S G HIGH WAY, BESIDE RAJPATH CLUB,	DIBRUGARH REGIONAL OFFICE : 2nd Floor, BACK SIDE OF THE BUILDING, AMOLAPATTY, NH 37, OPP GOVT. GIRLS HIGER									
ABOVE ASHRAY RESTAURANT, AHMADABAD M CORP. AHMADABAD M CORP. TLK, AHMEDABAD DIST, GUJARAT - 380059	SECOUNDARY SCHOOL, DIBRUGARH, ASSAM, 786001.									
ALLAHABAD REGIONAL OFFICE : FIRST FLOOR, 52/E42, TASHKAND MARG, CIVIL LINE, ALLAHABAD CB, ALLAHABAD CB TLK,	FAIZABAD REGIONAL OFFICE : GROUND FLOOR, PLOT NO-282, LAXMAN DAS COMPLEX, DEVKALI BY PASS, OPP-SHASHI									
ALLAHBAD DIST, UTTAR PRADESH - 211001.	GAS SERVICE, FAIZABAD MB, FAIZABAD MB TLK, FAIZABAD DIST. UTTAR PRADESH-224011.									
AURANGABAD REGIONAL OFFICE : SECOND FLOOR, RATNAPRABHA BUILDING, OFF NO. 02, ADALAT ROAD, OPP. LIC OFFICE,	GUWAHATI REGIONAL OFFICE : THIRD FLOOR, KUSHAN PLAZA, G.S.ROAD OPP. DISTUR PETROL PUMP, GANESHGURI									
AURANGABAD M CORP., AURANGABAD M CORP. TLK AURANGABAD DIST, MAHARASHTRA-431001.	DISPUR, GUWAHATI, GUWAHATI MUNICIPAL CORP, GUWAHATI, ASSAM - 781006.									
BANGALORE REGIONAL OFFICE : 4TH FLOOR ,PRESTIGE TOWERS ,JAYANAGAR 4TH BLOCK,RESIDENCY ROAD ,OPP VDAYA	HYDERABAD REGIONAL OFFICE : 1 ST FLOOR, VV. TOWERS, KHARKHANA, TIRUMALGHERY ROAD, BESIDES MC DONALDS,									
COLLEGE, BANGALORE,KARNATAKA-560025	SECUNDERABAD, SECUNDERABAD TLK, HYDERABAD DIST, TELANGANA - 500009.									
BHOPAL REGIONAL OFFICE : 4TH FLOOR, SHOP NO. 5 & 6, MAPLE HIGHT STREET,PLOT NO.46, CODE50, VIDYANAGAR PHASE II	INDORE REGIONAL OFFICE : FIFTH FLOOR, SHAGUN ARCADE. 503. A B ROAD, RASOMA CIRCLE ABOVE APNA SWEET,									
SCHEME BAWARIYA KALAN, NH 12 HOSHANGABAD ROAD, OPP: AASHIMA MALL, BHOPAL, MADHYA PRADESH - 462026.	INDORE M CORP., INDORE M CORP. TLK, INDORE DIST, MADHYA PRADESH-452010.									
BHUBANESHWAR REGIONAL OFFICE : FIRST FLOOR, PLOT NO. 511, CUTTACK PURI ROAD, BESIDE PUNJAB NATION BANK,	JABALPUR REGIONAL OFFICE : FIRST FLOOR, PANCHRATAN TOWERS, 1700 MODELROAD, ABOVE AXIS BANK NEAR BUS									
MANCHESWAR INDUSTRIAL ESTATE, BHUBANESHWAR M - 10 TLK, KHURDA DIST, ORISA-751010.	STAND, JABLPUR CANTT. (CB), JABALPUR TLK, JABALPUR DIST, MADHYA PRADESH- 482001 .									
CHANDIGARH REGIONAL OFFICE : SCF-33 34 AND 35, SECOTR 34A, 4TH FLOOR, NEAR REGIONAL PASSPORT OFFICE,	JAIPUR REGIONAL OFFICE : PLOT NO 24 25 & 26 03RD FLOOR MAHINDRA TOWER, TONK ROAD, DURGA VIHAR COLONY,									
CHANDIGARH, CHANDIGARH, CHANDIGARH, CHANDIGARH-160034.	JAIPUR (M CORP) (PART), JAIPUR TLK, JAIPUR DISTM RAJASTHAN-302015.									
CHENNAI REGIONAL OFFICE:4TH FLOOR ,ASV RAMANA TOWERS AT NO.37 & 38 , VENKAT NARAYANA	KOLHAPUR REGIONAL OFFICE : 2ND FLOOR, OFFICE NO. 1.3-A-2, GEMSTONE COMMERCIAL BUILDING, "E" WARD, CTS NO.									
ROAD ,T NAGAR ,CHENNAI, TAMIL, NADU-600017	517/2, NEW SAHUPURI, NEAR CENTAL BUS STAND, KOLHAPUR (M CORP.), KARVIR TLK, KOLHAPUR DIST, MAHARASHTRA - 416									
COCHIN REGIONAL OFFICE : 2ND & 3RD FLOOR, NOEL HOUSE, PALARIVATTOM-KAKKANAD ROAD, THRIKKAKARA NORTH	KOLKATA REGIONAL OFFICE : 06, DOVER LANE, FIRST FLOOR, P.O. DESHPRIYA PARK, PLOT-G 1 BLOCK-EP & GP SECTOR-V									
PART, KANAYANNUR TLK, ERNAKULAM DIST, KERALA - 682021.	SALT L, P.S. GARIAHAT, KOLKATA, WEST BENGAL, 700029.									
COIMBATORE REGIONAL OFFICE : SECOND FLOOR, SHREE LAKSHMI NARASHIMHAR TOWERS, AVINASHI ROAD,	LUCKNOW REGIONAL OFFICE : 5TH FLOOR, MILLENIUM SQUAREPLOT NO-2, IBB-2,SUSHANT GOLF CITY - LUCKNOW,INDIR/									
PAPPANAICKENPALAYAM, COIMBATORE M.CORP., COIMBATORE M.CORP. TLK, COIMBATORE DIST, TAMIL NADU-641037.	NAGAR, SHAHEED PATH, NEAR GD GOENKA PUBLIC SCHOOL, LUCKNOW-UTTAR PRADESH, 226030.									
DEHRADUN REGIONAL OFFICE : 3RD FLOORE, SOSHIL TOWER, CURZON ROAD, NEAR DALANWALA THANA, DEHRADUN,	MEERUT REGIONAL OFFICE : 1ST FLOOR, PARSAR TRADE TOWER, BC 2/3, DELHI ROAD, NEAR TATA MOTORS, SHATABDI									
DEHRADUN, UTTARACHAL, 248001.	NAGAR, MEERUT. UTTAR PRADESH, 250103.									
DELHI REGIONAL OFFICE : 3RD & 4TH FLOOR, UNIT NO 301-304/ 404-405, PLOT NO 23, AGARWAL CORPORATE TOWER,	MUZAFFARPUR REGIONAL OFFICE : THIRD FLOOR, OM SHANTI COMPLEX, ZILA SCHOOL ROAD, OPP ZILA SCHOOL, ABOVE									
RAJENDRA PLACE, NEW DELHI, DELHI, 110008.	ALLAHABAD BANK, MUZAFFARPUR M CORP. MUZAFFARPUR M CORP. TLK, MUZAFFARPUR DIST, BIHAR-842002.									
NASHIK REGIONAL OFFICE : S-7 TO S-11 II FLR SUYOJIT CITY CENTRE, MUMBAI NAKA NEAR NEAR SHATABDI HOSPITAL,	NAGPUR REGIONAL OFFICE : GROUND FLOOR,KH. NO. 414, GANESH PETH,CIVIL LINES,RAMBAGH ROAD,NEAR ST									
OPP MUMBAI MAHAMARG BUS STAND, NASHIK (M CORP.) NASHIK TLK, NASHIK DIST, MAHARASHTRA-422011.	STAND,NAGPUR M CORP., NAGPUR M CORP. TLK,NAGPUR DIST,MAHARASHTRA-440018									
PATNA REGIONAL OFFICE : 1ST FLOOR, MOHALLA, S K PURI, NO 3031/1495A WARD NO 21, NCC 229, PATNA M CORP.,	SIMLA REGIONAL OFFICE : SECOND FLOOR, DYERTON ESTATE, NH-22, DYERTON BIZ HUB, SHIMLA,									
PATNA M CORP., PATNA, BIHAR-800001.	HIMACHAL PRADESH-171002.									
PUNE REGIONAL OFFICE : 05TH FLOOR MISEM BUILDING 19/12 PLOT NO 15. OFF KARVE ROAD. NEAR SHARDA CENTRE,	THANE REGIONAL OFFICE : FIRST FLOOR, PREMISES NO 101, SAI PLAZA, KAPURBAWDI, GHODBUNDER ROAD, ABOVE									
PUNE, HAVELI TLK, PUNE DIST, MAHARASHTRA-411004.	VIJAY SALES SHOWROOM, THANE, THANE TLK, THANE DIST, MAHARASHTRA-400607.									
RAIPUR REGIONAL OFFICE : THIRD FLOOR, ALASKA CORPORATES, G E ROAD, OPP. VIP ROAD NEAR MAGNETO MALL,	UDAIPUR REGIONAL OFFICE : 2ND FLOOR, 29, MEERA BHAVAN, HIRAM MAG, SECTOR 08, MAIN ROAD, OPP. SIDDHI VINAYAK									
RAIPUR M CORP., RAIPUR M CORP. T.L.K. RAIPUR DIST. CHHATTISGARH-492001.	HOSPITAL, UDAIPUR RAJASTHAN, 313002.									
RANCHI REGIONAL OFFICE : GROUND FLOOR, FLAT NO. 301, SHREE MOHAN COMPLEX, SITA COMPOUND, GPO,	UPPER ASSAM REGIONAL OFFICE : FOURTH FLOOR, STAR CITY ULUBARI, G.S. ROAD, NEAR HANUMAN MANDIR, GUWAHATI,									
MAIN ROAD, BEHIND MAXX SHOW ROOM, RANCHI, RANCHI M CORP. TLK, RANCHI, JHARKHAND, 834001.	PALTAN BAZAR TALLIK, KANRUP, ASSAM-781007.									
SATNA REGIONAL OFFICE : FIRST FLOOR, MAIN ROAD, LANE NO 2, OPP. BHARUT HOTEL, RAJENDRA NAGAR,	VARANASI REGIONAL OFFICE : FIRST FLOOR, SRI DASS FOUNDATION BUILDING, S 20/51- 5 & SB 20/52- 4, MALL ROAD, ABOVE UBI BAI									
SATNA, MADHYA PRADESH, 485001.	VARANASI M CORP. TLK, VARANASI, UTTAR PRADESH - 221002									
	- LOOR,PARAGANA BAIKANTHAPUR, WARD NO.42,,SEVOKE ROAD,OPP OF SBI ZONAL OFFICE,SILIGURI MUNICIPAL CORPORATIO									

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

Broker Code	Mahir	APPLICATION FORM FOR FIX	1991PLC059642 ED DEPOSIT UPTO 5 CRORE	I	APPL. No.							
Sub-Broker Code	re not permitted to accept c	(Please write in BLOCK LETTER ash with application form &			Limited							
* I / we hereby appl	will in no way be responsible for such or other wrong tenders. I / we hereby apply for a fixed deposit with your company at the current prevailing interest rate as on today, as per the details below:- To know more about latest FD schemes & interest rate, depositors are advised to visit our website www.mahindrafinance.com on or before making investment											
	Cumulative			Non-Cumulative								
12 Months	24 Months	36 Months	12 Months	24 Months	36 Months							
48 Months	60 Months		48 Months	60 Months								
Exisitng FDR/ Fol		Interest F		Nonthly Quarterly	Half Yearly Yearly							
	Auto Renewal: Yes No Renewal for: Principal amount Principal with Interest Amount											
		repayment on maturity if no sele		•								
FDR Despatch Mode (Tic		Physical Receipt Regist	ered Post Courier H	and Delivery	e th							
All (*) Fields are M				Rates w.	e.f. 25 th April 2024.							
FIRST APPLICANT: (in Ca	apital Letters) Mr	Ms Mrs Master		F S II R N 4								
Gender: *	Male Female Transge	nder Marital Status:* Ma	rried Unmarried Othe	er DOB/Age* D D M M	Y Y Y A G E							
Father's Name:* Mr.				E S U R N A								
Mother's Name: Mrs.	F I R S T N	A M E M I	D D L E N A M	E S U R N A	A M E							
Spouse Name: Mr./Mrs.												
Guardian's Name: Mr./Mrs./Miss												
Pan No.:*	A N D A T O R Y	CKYC Number (Central KY	C Registry)									
Minor Pan(If Applicable):*												
Nationality:* (if national of more than one country please mention all the												
countries separated by a comma) Occupation:*	Business Professional	Self Employed Ref	ired Housewife	Student Public Sector	Private Sector							
	Govt. Sector Agriculture	Proprietorship Oth	ers S P E C I F	Y								
Address Type:*	Residential Business	Registered Office										
Permanent Address / Tax Reside (Refer to Clause 2 of Terms &C	lency Address of Sole/First Applicant*: Conditions)											
City		State	Country		Pin							
Address Type:	Residential Business	Registered Office										
Mailing Address of First (Refer to Clause 2 of Terms &C	Applicant*:											
City	+ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$ $+$	State	Country		Pin							
Tel M A N D A T		DATORY Email*										
	ries in which you are a resident for tax p	urposes and associated Tax ID number t	pelow)									
Country (ies) Tax Residenc	cy#	Tax Identification Number%		Identification Type (TIN or Other	%, please Specify)							
#To also include LISA where the	e individual is a citizen/green card holde											
% In case Tax identification Num	mber is not available, kindly provide fun	tional equivalent			7							
]Resident Individual HUF Trust N itizen Director/Relatives of a Director)									
	P)		elative (Relation with Employee is		Please(V) any one First Holder							
	Tax as applicable and issue me TDS 0	—		5H/ 15G is enclosed. Therefore, do								
Bank Details of t	the Sole / First Applica	ant for Repayment (Plea	se attach a copy of your Bank	's Personalised cheque for verifi	cation)							
Name of Bank*				Branch*								
Account Number*				R Code*	+ + + + + + + + + + + + + + + + + + +							
		Amount	of Deposit									
*Rs		*Rs. (In words)										
		*Mode of	Payment									
Cheque / Demand Draft No.		Dated D D M M Y Y Rer	ewal Of FDR									
Drawn on Bank				Branch								
Name of Account Holder:	inancial Services Ltd Ackn		Account Details: APPL. No.									
Received with thanks from Mr/Mr For Rs	rs/Msdated	drawn on	Cheque/ DD/ FD (ii	n case of renewal) No Bank	branch							
as Fixed Deposit under Cumulativ	ve / Non-Cumulative Scheme for a perio ved :(Self Attested)	d of	.months(s)		Collection Bank							

COLLECTION BAIN
COLLECTION

	ANT:	(in C	apit	al I	.ett	ers	;)		Mr			Ms	;		Mr	s		Ma	ster	r																									
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Spouse Name:	Mr./Mrs.			F		F	R	S	Т		Ν	А	M	Е					M		D	D	L	Е		Ν	А	\mathbb{M}	Ε				S	U	R	Ν	A	N	E		Γ]
Guardian's Name:	Mr./Mrs.	/Miss		F		F	2	S	Т		Ν	А	\mathbb{N}	Е					M		D	D	L	Е		Ν	A	M	Е				S	U	R	Ν	A	N	E]
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I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedure terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me/us

I. CHANGE /CANCELLATION OF NOMINATION

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

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

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

II. TRANSMISSION PROCEDURES

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

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

- Deposit Receipt(s), duly discharged by all the holders with revenue stamp (ii) Certified copy of Death Certificate of the deceased holder(s) (iii) Any documentary evidence that may be called for by the company at that time.
- ii) Transfer of deposti(s) in favour of holder(s) shall be a valid discharge by the company against the legal hiers.
- iii) Deposit(s) that is/are preclosed/transmitted in favour of holder(s) nominee who is a Non-Resident will be only on Non-Repatriable basis.(i.e.neither the principal nor the interest thereon will be repatriable.

*FOR NRI DEPOSITORS ONLY

- a) I/We hereby declare that the amount deposited with Mahindra and Mahindra Financial Services Ltd. represents amounts transferred from NRO Account. Further this amount does not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR (B) accounts to NRO account"
- b) I/We hereby declare that my stay in India during the financial year ______ does not exceed/will not exceed 182 days & hence I will be a non-resident during the said financial year.

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

FATCA DECLARATION:-

Certification ://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. //We also confirm that //We have read understood the Terms and Conditions below and hereby accept the same.//We understand that my personal details as provided / available in the records of Mahindra & Mahindra Financial Services Limited ('the Company') will be used for CBDT reporting.(Please refer FATCA terms & conditions for more details)

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

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

//We hereby expressly consent and authorize MMFSL to make telephone calls, send SMSs, WhatsApp messaging & services, Emails, USSD, Voice services, Push Notifications, Cell Broadcast, MMS, Location-based Services, and to enable mobile Solutions to inform/benefit me on any given options.

Vernacular Declaration :

I/We confirm that the terms and conditions are explained by	_(Advisor) in	language, I have understood and agree to the terms and
conditions mentioned on AOF.:		

DECLARATION: I/We hereby declare that the amount being deposited herewith is not out of any funds acquired by me/us by borrowing or accepting from any other person. I/We declare that the first name depositor is the beneficial owner of this joint deposit & is to treated as the payee for the purpose of deduction of Tax under section 194A of the Income Tax, 1951. (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 an/are authorized to make this Deposit in the above mentioned Scheme & that the amount kept in the Deposit is through legitimate source & does not involve directly or indirectly any proceeds of Schedule of offence &/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 & any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information & Ally co-operate in any investigation as & when required by the Company in accordance with the applicable Law./We further affirm that the information/details provided by me/us is/are	Amica latest	Amx a latest	Amx a latest
	protograph	photograph	protografi
	with signature	with signature	with signature
	(DO NOT STAPLE)	(DO NOT STAPLE)	(IDO 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" Applicant Signature

TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEMES

1. ACCEPTANCE OF DEPOSITS

I) The minimum amount, period and rate of interest scheme is indicated on the cover page. The Company will not entertain any request for change once the scheme is selected. Where the scheme choice is not indicated in the Application Form, the deposit will be treated as place in Cumulative Scheme for the highest tenure. Senior Citizen* (60 year and above), will get an additional rate of 0.25% per annum and Employee/Employees' relatives and Retired Employees/Retired Employees' relatives will get an additional rate of 0.35% per annur

Employees/Employees/relatives and Retired Employees/Retired Employees/ relatives will get an additional rate of 0.35% per annum (All M&M Group Company Employees.) ii) Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft / Amount by the Company. The third-pat-cheque/fund transfers are not allowed. Funds received from third party, on identification, shall be transfered back to the same account without interest. An oFDR will be created for such applications. iii) Any Change in Name, Address, Bank Mandate, Bank Particulars etc. should be lodged with the offices of the fixed deposit processing.

centre, at least 15 days before the date on which any payment falls due to avoid delay for dispatching FDR/interest/Maturity Payment

(i) Interest on the Fixed Deposit will cease to carrie from the maturity date of the deposit. v) The Board of Directors of the Company reserves the right to change (alter /modify all or any of the Fixed Deposit schemes without

(v) The board of Decides a second prior back of the board of Decides 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 obter than that of the first depositor, Personalized cancelled cheque copy of the first depositor back account obter than that of the first depositor personalized cancelled cheque copy of the first depositor back account obter than that of the first depositor, personalized cancelled cheque copy of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor personalized cancelled cheque copy of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than the first depositor back account obter than that of the first depositor back account obter than that of the first depositor back account obter than the first depositor

cancelled cheque copy of the hirst depositor bank account to be humised. vi) if the KYC documents are incomplete then, the forms will be rejected and returned without interest within 30 days, so please provide the correct document proofs. Please provide your mobile number and E-mail ID for faster communication, KYC documents of all the deposit holders should be attached and should be self-attested. viii) Kindly send all your documents to our PD processing centre at Chennai office for faster response. Please do not send any of your PD related documents to any other address. Company will not be responsible for any delay or misplacement of documents which are sent to other office/ branch addresses of the Company.

ix) Prevailing FD rates are displayed on our website www.mahindrafinance.com you are advised to visit our website to know more details. X) Samruddhi-Cumulative and Non-Cumulative Deposits: Application can be submitted physically or through online mode

2. INDENTIFICATION OF DEPOSITORS:

To comply with "know your Customer Guidelines for NBFCs prescribes by the Reserve Bank of India, depositors are required to comply

It compty with Knyck requirements by submitting the following self-attacted document. (For all the investors) (a) Latest photograph (b) Certified copy of the proof of Identity (c) Certified copy of the proof of address. I)Aadhaar Card, II) Passport, III) Driving License, IV) Voter Id, VJDb Card issued by NREGA duly signed by office of the State Govt. In case the Depositors has already submitted the above document his/her earlier Deposit, subject to validity Company may or may not ask above document address (permanent address), please furnish. Address Proof-(I) Telephone Bill(II) Bank Account Statement /Latest Passbook neuro. (III) Electric Bill (b) Lefts Company companies and the subscience of the transformer for another fo copy (iii) Electricity Bill (iv) Letter From any recognised public authority (v) Letter from employer

Additional documents required for NRI Deposits

Passport with valid visa
 Passport do establish Indian Origin if it is foreign passport

3) 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

5) A local address proof if different from the passport address

(a)Aadhaar card (b) Passport (c) Driving License (d) Voter ID (e) Job Card issued by NREGA duly signed by an officer of the State

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 san

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

DEPOSIT" made payable at par at the centers where the application is submitted, Outstation cheques/drafts will not be accepted. The third-party cheque/fund transfers are not allowed. Funds received from third party on identification, shall be

accepted. Ine third-party cheque/fund transfers are not allowed. Junds received from third party, on identification, shall be transferred back to the account without interest & no FDR will be created for such applications. iii) Deposits will be accepted from resident individual, HUF's, Domestic Company, Trust, Firm, Minors (through their guardian only) and NRIs on non-repartiable basis in accordance with regulations governing the acceptance of deposits from NRIs. • In term of RBI Notification "RBI/2004/179 AP. (DIR Series) Circular No69 dated April 24,2004", deposits by NRIs with persons other than Authorised Dealers/Authorised Bank by debit to NRO Accounts may continue as hitherto provided that the amount deposited with such entities does not represent inward remittance or transfer from NRE/FCNR (B) Accounts be the TR. MO account for MIN deparation be the trut the advection for MRE/FCNR (B) Accounts where the the truth of the action of the such as the truth of the truth of the truth of the truth of the such as the truth of the such as the truth of the truth of the such as the truth of the s

the amount deposited with such entitles does not represent inward remittance or transfer from NRE/FCNR (B) Account into the To NRO account: Consequently, NRI depositor has to give the following declaration: •If there is a Double Tax Avoidance Agreement (DTAA) with the country of which the investor is a resident, then the Tax rate applicable will be the Double Tax Avoidance Agreement (DTAA) rate or the Income Tax rate whichever is more beneficial to the assessee/investor. The following additional documents should be provided by the NRI depositor. •Tax Residency Certificate from the Income Tax department of which the investor is resident •Copy of the passport as of the beginning of the financial year till date *Cordificating from the investor is at the one of the fonancial year creating the first in India during the financial years till date

•Certificate from the investor as at the end of the financial year regarding his stay in India during the financial year iv) Signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his Official Seal

Oncar Search (1) of the terms and conditions of the company regarding fixed deposits, including the prevailing interest rate at the time of investing and other regulatory or policy terms relating to investment in Mahindra Finance fixed deposi

5. JOINT DEPOSITS:

S. JOINT DEPOSITS:
 I) In the case of deposits made in joint Names:
 a) All correspondence will be addressed, unless otherwise directed by the depositor, to the person who's name appears first on the Deposit Receipt.
 b) All cheques/interest warrants NACH/NEFT Credits for payment of maturity amount/payment of interest will be drawn only in favour of the first named depositor and will be sent to his/her registered address.
 c) Any discharge given by either/any of the depositors for payment of interest/or repayment of maturity amount shall be valid and binding on all the inter depositors.

valid and binding on all the joint depositors

valid and binding on all the joint depositors. i) In the event of death of the first named depositors, the repayment of the Fixed Deposit will be made without reference to the heirs and/or legal representative of the deceased, to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during his lifetime. ii) In the event of death of a sole depositor, the deposit amount and the interest due thereon, will be paid be to the legal representative(s) of the deceased, on production of proper legal representation such as Probate, Will, Succession

Certificate or Letter of Administration granted by a court of competent jurisdiction. 6 FIXED DEPOSIT RECEIPTS:

0. FXED 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.

duplicate receipt subject to compliance with its terms and conditions including an indemnity duly signed by all the joint

ouplicate receipt subject to computance with its terms and conditions including an indemnity outly signed by au the joint depositors, all expenses in this connection will be borne by the depositors(s). iii) Fixed Deposit shall not be transferable, however the Company shall at the request of the Fixed Deposit holder, shall mark lien on the Fixed Deposits in terms of the request of the deposit holder and shall endorse the Lien on the Fixed Deposit Receipt and such Fixed Deposit shall be subject to the terms and conditions of the Lien created by Fixed Deposit holder.

iv) In case the investor makes a multiple selection or no selection for dispatch of Fixed Deposit Receipt, the Company will by default dispatch the Fixed Deposit Receipt through post office only, If the Depositor opts for E Receipt it would be send

on contact displaced enail to be positive enables in the end of th

7. PAYMENT OF INTEREST:

Interest on Deposit (Non-Cumulative) will be paid on the last working day of every month under monthly scheme. 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 therewill be interest of Logical Lagrance 104cl. We add for a provide the application of the payment for the part period will be made therewill be interest. through National Automated Clearing House (NACH). An intimation SMS and/ or email will be sent on registered

an organ Nacional de Classing Police (VecCh) An influenzation and an and the second of registered mobile / Email ID of the investor along with link to upload bank details and ID proof in case of rejection of NACH transactions, if the email & mobile details are updated in MMFSL FD records. In case the Depositor/claimant fails to submit the required documents within a specified time period, Demand draft will be issued for these NACH rejected cases. Company will not be liable to pay any delayed interest on such cases.

Company will not be liable to pay any delayed interest on such cases. 8. INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS: 9. IFURNISHING OF PAN: As per Section 139A(SA) 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 (PAN) to the person responsible for deducting such Tax, failing which Tax shall be deducted at the higher rate i.e 20%. IP Pan is not furnished, then Form 15G/H and other exemption certificates submitted will be Invalid and tax at the higher rate will be applicable. Please note in the absence of PAN, no credit of the tax Deducted shall be available in the Tax Statement (Form 26AS) issued under the Income Tax Rules. ii) SUBMISSION OF Form 15G/H: No deduction of Tax shall be made for taxable interest in case a person furnishes to the person deducting the tax a declaration in writing in the prescribed Form 15G/H as applicable to the effect that the tax on

person deducting the tax a declaration in writing in the prescribed Form 15G/H as applicable to the effect that the tax on his estimated total income for the year will be Nil. Form 15G/H has to be submitted to the office of the Fixed Deposit

iii) TDS CERTIFICATES: In accordance with the CBDT Circular 03/2011 dated 13-05-2011 TDS Certificates in Form No. 16A will be downloaded by the company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). No TDS certificates will be generated from TIN Website if PAN is (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 application in the Application form, please be informed that if this address as provided by you is the same address as updated with NSDL, at the time of PAN application, then the TDS certificates would be dispatched at this address. However, if the both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the Company, at the said address. If there is any change of address, please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate the said change to the Company also. NJ TAX DEDUCTION AT SOURCE: TDS rates will be applicable from time to time as per the income Tax Act, 1961 and income

Tax Rules. Currently, Tax is deductible when interest paid or payable during the financial year exceeds or is likely to exceed Rs 5000/

RE SUGU/-v) TOS wrt NRI Deposits: (a) The limit of Rs. 5000/-on FD interest for purposes of Tax will not be applicable (b) Declaration u/s 197 in Form 15G/H for non-deduction of Tax will not be applicable. However, a lower deduction Certificate obtained from the income tax department, can be furnished for claiming Nil or lower rate of Tax

(c) Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax Act, 1961

(c) Tax rate will be 31.20% as per the provisions of Section 195 of the Income TaX Act, 1961. (d) If Double TaX Avoidance Agreement (DTAA) exists with the country of which the investor is a resident, then the applicable Tax rate will be lower of the DTAA rate or income tax rate. However, to claim the benefit of the DTAA rate, the Tax Residency Certificate will have to be furnished. In the event of non-furnishing of the Tax Residency Certificate, the higher Tax rate as per the Income Tax Act will apply. Further to claim the lower rate as per the DTAA, Indian PAN will also be required otherwise, the Tax rate will be 31.20% as per the Income Tax Act vi) TDS recovery from Principal Amount on opting for renewal of FD, if the interest income for the financial year exceeds/is lively as exceeded the theretard for TOC the certificate and the country will be sensed from purpose the many tax and the tax real will be 20.20% as a set of the certificate of 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 i accumulated current interest amount is less than TDS amount, the difference will be recovered from Principal amount.

9. RENEWAL/REPAYMENT OF DEPOSITS:

I) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a (1) 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 Deposits (2) Ed days prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partnery/brokers who offer online facility with the POA agreement to the investors/FD holders. Any renewal of Deposit in advance of its maturity date, will be subject to the rate of interest and other terms and conditions prevailing on the date of said maturity.

 The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company, iii) Repayment of the maturity amount will be made by account payee cheque on the company's Bankers encashable at par or through National Automated Clearing House (NACH)/RTGS/NEET facility.

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

No change in the inst name of the depositor is permitted at the time of renewal.
 Ocompany reserves the right to repay the deposit in case of non receipt of renewal request 15 days before the date of maturity.
 In case, if investor makes multiple selection or no selection with in complete Renewal or Only Principal amount renewal, the Company will by default assume the deposit for complete renewal.
 In case of auto renewal selection, deposit will be renewed on maturity as per the instruction specified in the FD

Application Form.

..... iii) In case, if investor makes multiple selection or no selection within auto renewal or repayment, the company will by default assume deposit for repayment

10. PREMATURE WITHDRAWAL:

I) No premature withdrawal will be allowed before the completion of three months from the date of receipt as per the directions of the Reserve Bank of India currently in force. In case of request for premature withdrawal after the expiry

unections of the reserve bank of india currently inforce inforce of request to prenature withdrawalised the expiry of three months, the rate given the table below shall apply. However, all premature withdrawalis are subject to the prevailing guidelines of Reserve Bank of india as amended from time to time. I) Request for premature withdrawal may be permitted with specific reason at the sole discretion of the company only and cannot be claimed as matter of right by the depositor, subject to the Non Banking Financial Companies acceptance of

Public Deposits(Re Bank) Directions, 1998.

3 Months 6 Months Nil	ble interest rate
6 Months Before the date of application Application Before the date of Maturity has be	erest rate payable shall be 2% lower than the interest rate ble for the period for which the deposit has run or if no rate an specified for that period, then 3 % lower than the minimum which the public deposits are accepted by the Company.

III) request or pre-maturity should be signed by all the deposit noders. Iv) in the event of death of a depositor, the deposit may be repaid prematurely to the surviving depositor/s in the case of joint holding with survivor clause, or to the legal heir/s and the interest rate applicable for preclosure will be as per full tenure rate on the date of deposit, till the deposit run period. V) Premature closure request should be received 30 days prior to maturity date.

11. NOMINATION:

a Individual Depositors can, singly or jointly nominate other person under this facility. The nominee shall be recognized as holder of the title to the public deposit on the death of all the depositors. Power of Attorney Holder or a Guardian applying on behalf of minor cannot nominate. In case the deposit is placed in the name of the minor the nomination can be made only by a person lawfully entitled to act on behalf of the minor. Depositors are advised to provide the specimen signature of the nominee to expedite the preclosure of the deposits to the nominee in the event of demise of the depositors. The payment

by the Company to the nominee shall constitute full discharge to the Company of its liability in respect of the deposit. b. A copy of Birth Certificate is to be attached with the application in case the nominee is a Minor. c. In Terms of the provisions of Sec 45QB of Reserve Bank Act 1394. Depositors may nominate one person to whom, in the event of death of the depositor/s, the amount of the deposit may be returned. Prescribed Rules and Forms can be had on request

12. LOAN AGAINST DEPOSITS:

Loans may be granted against public Deposit upto 75% of the Deposit amount carrying interest @ 2% per annum above the interest rate as per FD Receipt and any other additional charges as applicable on such deposits, provided such deposits have run for a minimum period of three months. The outstanding loan together with interest shall be settled in one lump sum by the Depositor or shall be adjusted on maturity of the Deposit. However, the granting of loan will be at the sole discretion of the Company.

13. NATIONAL AUTOMATED CLEARING HOUSE (NACH):

, NATIONAL AO UDMILED CLEARING HOUSE (NACH). The interest will be credited directly to the depositors' bank account through NACH only Intimation of interest credited would be send to the depositors. However, the interest for the broken period on maturity as well as repayment of deposit amount will be made through warrants/NACH/RTGS/NEFT facility, as the case may be at the depositors' risk. 14. GENERAL:

I) Company reserves the rights

I) Company reserves the rights:

a. to waive or vary the above terms and conditions.
b. to reject any Application for a fresh Deposit or for renewal without assigning any reason and
c. to repay the Deposit prematurely before the due date.

ii) Acceptances, renewal and repayment of fixed deposit shall be subject to the Non-Banking Financial Companies

Acceptances, renewal and repayment of fixed deposit shall be subject to the Non-Banking Financial Companies
Acceptance of public Deposit (Reserve Bank) Direction, 1998, as mentioned from time to time.
ii) In the event of the Company deciding to repay the Deposits before the date of maturity (but not earlier than 12 months from accepting the same), interest on such fixed deposit will be paid in terms of regulation, framed by the Central Government / State Government / Reserve Bank of India or any other competent authority.
iv) Any disputse arising out of the acceptance of Fixed Deposits is subject to the Jurisdiction of the courts of Mumbai.
v) When the due date of any payment fails on a Saturday, Sunday, Bank Holiday or any other day on which the Company's office remains closed, the payment will be made on next working day.
vi) a) nace of employee deposit, the employee can be the soch applicant. If close relative of M&M group employees wants to avail additional employee benefit, employee can be the second or third applicant in MMFSL Fixed Deposit.

vi) a) in case of employee deposit, the employee can be the sole applicant, in close relative of main group employees to to avail additional employee benefit, employee must be the second or third applicant in MMFSL Fixed Deposit. All M&M Group Company +Employees / Employees relatives and Retired Employees / Retired Employees relatives will get additional rate of 0.35% per annum and should attach copy of ID card along with latest pay slip or employment proof. No brokerage will be paid under employee category. The agent is not entitled to any commission if agent is the 1st Deposit holder.

b) In the case of application from senior citizen, the first applicant should be an individual who has completed 60 years

of age and should attach any one of the following as proof along with the application(s):- self attested copy of passport, Voter ID Card, PAN Card, Driving License, Life Insurance Policy, Birth Certificate issued by a competent authority or any Voter ID Card, PAN Card Driving License, Life Insurance Policy, Birth Certificate issued by a competent authority, or any other documents acceptable to the Company. (Senior Citizen will get additional rate of interest 0.25% on the deposit) if Applicant is Senior Citizen and Relative of the employee, he/she will be eligible either for 0.35% additional interest or 0.25% Senior Citizen benefit. will in case the investor makes a multiple selection of scheme, the company will by default assume the deposit for Cumulative Scheme for the highest tenure from the selection made under that scheme. will jf an investor under a Non Cumulative Scheme submits wrong/incomplete information for enabling NACH/NEFT amenance for the interest the Company users on the individue to regulate the order the neglination and the fund the accentuat utilitiest.

viii) If an investor under a Non Cumulative Scheme submits wrong/incomplete information for enabling NACH/NEFT payments for the interest, the Company reserves the right to reject the application and refund the amount without interest for the period and also recover any bank charges and/or postage charges incurred in this regards. In case of Yearly and Monthly interest payment, if any, payment will be made on 31st March under Yearly scheme and on the last working day of every month scheme through NACH/DO as the case may be.
bi) 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.
s) Fresh deposit application should be in multiples of Rs. 1000/- over and above the minimum investment amount of the minimum investment amount for Mahindra Group employees/relatives will be Rs.2000 and in multiples of Rs.2000 thereafter si To comply with the Know your Customer guidelines for NBFC's following documents needs to be attached along with application(s).
B. Demestic Company: Copy of Board Resolution, Remoradum Article of Association, Pan card and list of Authorized signatories.
B. Registered Trust: copy of Board Resolution, Senetified true copy of trust deed, pan card, list of authorised signatories, Beneficiary owner declaration wherever applicable.

documents of all trustees and authorised signatories, Beneficiary owner declaration wherever applicable xi) All communication will be send to investor's registered email id. xii) This Fixed Deposit investment is not insured.

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

- 1. Applications for Deposits in the prescribed form duly signed by all the joint applicants and accompanied by cheque or demand draft should be 2
- submitted at the addresses given in the Application form. To comply with "Know Your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide a self-attested copy of any one of the following documents (which contains the photograph of the concerned depositor(s)) for identification and proof of residential address: . (I) Passport (ii) PAN Card (iii) Voters Identity Card (iv) Driving Licence (v) Aadhaar Card (vi) Job Card issued by NREGA duly signed by an
- (1) raspon (p) not configure to the state of - In Case, in Couldineir adverse sums's form maning address; piease furnish: Address Prod:-(i) releptione bit iii (i) Bark Account Statement (iii) Letter from any recognised public authority (ii) Electrixity Bill (i) Letter from employer. 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.maindrafinance.com/investmentSited deposit. PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT DI UP CAT27 26 ALMENDED 3
- 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.

- Subsidiaries. The Company has the following subsidiaries:
 Subsidiaries: The Company has the following subsidiaries:
 Mahindra Insurance Brokers Limited (MBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having Its Registered Office at Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 U18.
 Mahindra Rural Housing Finance Limited (MBHL) as subsidiary of the Company, provides housing Ioans for purchase, renovation and construction of houses to individuals and having its Registered Office at Mahindra Towers, Dr. G. M. Bhosale renovation and construction Marg, Worli, Mumbai 400 018.
 - Marg, Worth, Mumbai 400 018. Mahindra Manulife Investment Management, Private Limited MMIMPL), a subsidiary of the Company, is acting as the investment Manager of Mahindra Manulife Mutual Fund ('the Fund') and having its Registered Office at Mahindra Towers, Dr. G. M. Bhosale Marg, Worth, Mumbai 400 018. The Mutual Fund has been constituted as a Trust in accordance with the provisions of the Indian C) Trust Act, 1882 and is registered with SEBI @.
 - d)
 - Intus Aud, tooc and is registered with SECDig. Mahindra Manutifie Trustee Private Limited (MMTPL), a subsidiary of the Company, is acting as the Trustee to Mahindra Manulife Mutual Fund and having its Registered Office at Mahindra Towers, Dr. G. M. Bhosale Marg, Worli, Mumbai 400 018, Mahindra Finance CSR Foundation is a wholly-owned subsidary of the Company, incorporated on 2nd April, 2019, for carrying out CSR Activities as specified under Schedule VII of the Companies Act, 2013, having its Registered Office at Mahindra Towers, e)
 - 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. f)



Del: Indexprot Neder Janker, Transport Neder Network, Mediado V, Beneck, D. Brief particulars of the management of the Company: The Company is affairs are managed by its Vice Chairman & Managing Director under the guidance of the Board of Directors.
E. Name, address and occupation of the Directorions of the Company.

Name of Director	Address	Occupation
Dr. Anish Shah	MMFSL, Mahindra Towers, Dr. G. M.	Service
Chairman	Bhosale Marg, Worli, Mumbai 400 018.	
Ramesh Iyer	MMFSL, Mahindra Towers, Dr. G. M.	Service
Vice-Chairman & Managing Director	Bhosale Marg, Worli, Mumbai 400 018.	
Mr. Dhananjay Mungale	MMFSL, Mahindra Towers, Dr. G. M.	Professional
Independent Director	Bhosale Marg, Worli, Mumbai 400 018.	
Mr. C. B. Bhave	MMFSL, Mahindra Towers, Dr. G. M.	Self Employed
Independent Director	Bhosale Marg, Worli, Mumbai 400 018.	
Ms. Rama Bijapurkar	MMFSL, Mahindra Towers, Dr. G. M.	Independent Management
Independent Director	Bhosale Marg, Worli, Mumbai 400 018.	Consultant
Mr. Milind Sarwate	MMFSL, Mahindra Towers, Dr. G. M.	Corporate Advisor
Independent Director	Bhosale Marg, Worli, Mumbai 400 018.	
Dr. Rebecca Nugent	MMFSL, Mahindra Towers, Dr. G. M.	Professional
Independent Director	Bhosale Marg, Worli, Mumbai 400 018.	
Mr. Diwakar Gupta	MMFSL, Mahindra Towers, Dr. G. M.	Professional
Independent Director	Bhosale Marg, Worli, Mumbai 400 018.	
Mr. Raul Rebello	MMFSL, Mahindra Towers, Dr. G. M.	Company Director
Executive Director and MD &	Bhosale Marg. Worli, Mumbai 400 018.	
CEO Designate	Briosale Marg, Worli, Multibar 400 018.	
Mr. Ashwani Ghai	MMFSL, Mahindra Towers, Dr. G. M.	Service
Non-Executive Non	Bhosale Marg, Worli, Mumbai 400 018.	
Independent Director	briosale iviarg, vvoril, iviumbal 400 018.	
Mr. Amarjyoti Barua	MMFSL, Mahindra Towers, Dr. G. M.	Service
Non-Executive Non	Bhosale Marg, Worli, Mumbai 400 018.	
Independent Director	bilosale marg, work, wambar 400 018.	

The text of this advertisement was approved by the Board or Directors on 22" April 2024 and the above Advertisement is issued on the authority and it 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 whe approved this Advertisement has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of Indi

The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reser lose not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the str generativitors made or opinions expressed by the Company and for the responsent of deposit/discharge of labilities by the Company. serve Bank of India

By the Order of the Board For Mahindra & Mahindra Financial Services Limited Brijbala Batwal Company Secretary

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

F. & G. Profits and [F. & G. Profits and Dividend : (Rs. in Crores)									
YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES						
2020-21	548.31	422.43	335.15	40%						
2021-22	1483.74	1356.91	988.75	180%						
2022-23	2885.30	2698.07	1984.32	300%						

rised financial position of the Company as appearing in the two latest audited balance sheets immediately preceding the date of the advertisement i.e.as on 31st March 2023 and 31st March 2022: (Rs in Crores)

EQUITY AND					Ì
LIABILITIES	March 2023	March 2022	ASSETS	March 2023	March 2022
1) Financial Liabilities			1) Financial Assets		
a) Derivative financial	180.70	182.22	a) Cash and cash equivalents	249.75	327.87
instruments			b) Bank balance other	2,582.31	3,822.82
b) Payables			than (a) above		
I) Trade Payables			c) Derivative financial	0	26.63
i) Total outstanding dues	0	0	instruments		
of micro enterprises and			d) Receivables		
small enterprises			Trade receivables	21.84	9.09
ii) Total outstanding dues of	1126.57	954.88	e) Loans	79,454.73	60,444.64
creditors other than micro	1,120.57	954.88	f) Investments	9,988.62	8,440.27
enterprises and small enterprises			g) Other financial assets	1,589.28	223.13
II) Other Payables					
i) Total outstanding dues of micro	2.62	3.53			
enterprises and small enterprises					
ii) Total outstanding dues of creditors					
other than micro enterprises and	37.12	46.87			
small enterprises					
c) Debt Securities	24,745.07	18,252.71			
d) Borrowings [other then Debt securities]	41,234.06	26,005.17			
e) Deposits	5,524.60	8,426.19			
f) Subordinated Liabilities	3,442.13	3,129.85			
g) Other financial liabilities	2,384.28	2,316.17			
	78,677.15	59,317.59		93,886.53	73,294.45
2) Non-Financial Liabilities			2) Non-Financial Assets		
a) Current tax liabilities (Net)	65.67	13.92	a) Current tax assets (Net)	504.36	462.40
b) Provisions	260.74	221.35	b) Deferred tax Assets (Net)	637.24	836.24
c) Other non-financial liabilities	124.08	107.78	c) Property, plant and	681.20	383.10
	450.49	343.05	equipment		
3) EQUITY					
a) Equity Share capital	246.72	246.60	d) Other Intangible assets	14.35	9.77
b) Other Equity	16,842.19	15,381.49	e) Other non-financial assets	492.87	302.59
	17,088.91	15,628.09		2,330.02	1,994.28
TOTAL	96,216.55	75,288.73	TOTAL	96,216.55	75,288.73

Contingent liabilities - Rs. 179.31 crores (Claims against the Company not acknowledged as debts)

- Guarantees - Rs. 1983.72 crores.

- Commitments - Estimated amount of contracts remaining to be executed on capital account - Rs. 201.00 crores. Other commitments (Loan

sanctioned but not disbursed) - Rs.154.30 crores. - Commitment towards Share Purchase Agreement with Inclusion Resources Private Limited (IRPL) to acquire balance 20% equity stake in its

- subsidiary Mahindra Insurance Brokers Ltd (MIBL) Rs. 206.39 crore. i)The amount which the Company can raise by way of deposits - Rs. 22,961.89 crores.. ii) Amount of deposits held as at 31st March 2023 - Rs. 5,879.09 crores.
- As at 31 March 2023. The aggregate dues from the facilities, both fund and non-fund based, extended to and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and / or the Company are/is holding substantial interest is Rs. NIL (Total exposure less equity investments in subsidiaries, joint ventures and fellow associates/subsidiaries) and the total amount of exposure to such ntities is Rs. 1532.87 crores.
- The Company has no over dues other than unclaimed deposits Rs.4.87 Crore
- m. Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016:
 - i) Rate of Return to the depositors: Deposits will be accepted under Non - Cumulative Scheme and Cumulative Scheme. The interest rate for all cases is as per the scheme mentioned on the cover page of current Fixed Deposit form.
 - ii) Mode of Repayment of Deposits: All repayments: for refund of principal will be made by an account payee cheque/demand draft on the Company S Bankers encashable at par/National Automated Clearing House (NACH) facility / Real Time Gross settlement (RTGS) / National Electronic Fund Transfer (NEFT) / Online Account Transfer.

iii) Interest Rate in case of premature payment of Deposit

Period Exceeding	But Less than	Applicable interest rate
0 Days	3 Months	withdrawal not allowed
3 Months	6 Months	Nil
6 Months	Period of Deposit	The interest rate payable shall be 2% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 3 % lower than the minimum rate at which the public deposits are accepted by the Company.

- iv) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application form duly filled and signed by sole/joint Depositor(s) four weeks prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partners/brokers who offer online facility with the POA agreement to the investors/ED holders. Any reneval of Depositi nadvance of its maturity date, will be subject to the rade of interest and other intens and conditions prevailing on the date of said maturity.
 v) Presently the Company has been assigned IND AAA/Stable by INDIARatings Ltd. & AAA/Stable by CRISIL Ratings Ltd.
 vi) In the event of non-repayment of the Deposit or part there of as per the terms and conditions of such Deposit, the depositor may approach National Company Law Though. Mumbai Hench at: 4th Floror, MTNL Exchange Building, Near G.D. Somani Memorial 340005.
 vii) In case of any deficiency by the Company in servicing its Deposit the parent endore may deposite and the Mating I.d. And Stable Deposite and the prior of a sign of the date of a service of the reserved and the service of the date of a service of the date of service of the date of a servic
- mang, Suite Face, multituar 400002, viii) 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.
- State Level Consumer rederessal roum or the District Level Consumer Aeressal roum or relief. wii) Deposits accepted by user and on tinsured. ix) The Company is having a valid Certificate of Registration No. 13.00096 dated 21st March, 2007 in lieu of Certificate of Registration No. 13.00096 dated this Spetmeber 1996 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 representation made or opinion expressed by the Company for repayment of deposit discharge of liabilities by the Company. n.

 - The Company hereby declares: i) that it has complied with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions 2016:
- 2010,
 i) 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 ratiking pair passiwith other unsecured itabilities;
 iv) that the acceptance of deposits is subject to the terms and conditions as appearing in the application form which are subject to change
 - without notice; v) that the Company is not in default in the repayment of any deposit or part thereof and any interest thereupon in accordance with the terms
 - and conditions of such deposits; vi) that the financial position of the Company as disclosed and the statements made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof; and
 - vii) that the Board of Directors reserves the rights to offer special terms for high value deposits within the RBI Guidelines.

Place: Mumbai Date : 23rd April 2024 Note:-

More-@ Company name has been changed from MAMCPL to Mahindra Manulife Investment Management Private Limited with effect from 23rd April, 2021. *Company name has been changed from MTCPL to Mahindra Manulife Trustee Private Limited with effect from 23rd April, 2021.

FORMS AVAILABLE AND ACCEPTED AT

Application forms for Deposits will be suppli ed and accepted at the Office address- 302. Amiti Building Corporate Park, Opposite Fire Brigade station, LBS Road, Kamani Junction, Kurkest, Mumbai - 400 070. Branches of the Company the Offices of the Fixed Deposit Processing Centre and the Offices of the Distributors/Agents to the Fixed Deposit Scheme and designated Branches of the Collection Banks as indicated above Tel: 022-66523500 Eax: 022-24972741 Email: mfind@mahindra.com