

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

New No. 86, Old No. 827, Second Floor, Dhun Building, P.B. No. 2430, Anna Salai, Chennai - 600 002.

• 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

CUMULATIVE SCHEME

NON-CUMULATIVE SCHEME

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest*/‡p.a.	Effective Yield p.a.**
	12	10760	7.60%	7.60%
	18	11169	7.60%	7.79%
Rs. 10,000†	24	11642	7.90%	8.21%
113. 10,000	36	12685	8.25%	8.95%
	48	13731	8.25%	9.33%
	60	14864	8.25%	9.73%

Period (Months)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Quaterly)
12	7.45%	7.40%
18	7.45%	7.40%
24	7.75%	7.70%
36	8.10%	8.05%
48 & 60	8.10%	8.05%
Minimum Amount	Rs. 25,000†	Rs. 50,000†

Rates w.e.f. 07th November, 2019.

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/-

The applicable interest rates for Deposits above Rs. 1 Crore and Rs. 5 Crore shall be displayed on our website www.mahindrafinance.com

Interest Payment Half Yearly on 30th September and 31st March only through NACH/NEFT. Interest Payment Quarterly on 30th September, 31st December and 31st March only through NACH/NEFT.

** 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

DEHRADUN	24-A 1st Floor, NCR Plaza, New Cantt Road, Hathi Badkala, Dehradun District, Uttaranchal - 248001. Ph:- 0135 - 2749864	INDORE	503, 5th Floor, Shagun Arcade, Above Uturn, Rasoma Square, Vijaynagar, Indor District, Madhya Pradesh - 452010.Ph:- 0731 - 4014019
SHIMLA	2nd Floor, Dyerton Estate, NH-22, Dyerton Biz Hub, Shimla, 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
RANCHI	Ground Floor & 2nd Floor, Sri Mohan Building, Sushila Automobiles, S Mohan Road, Behind Maxx Show Room, Ranchi District, Jharkhand - 834001. Ph:- 8294629876	SILIGURI	1st Floor, Saturns Building, 2nd Mile, Sevoke Road, Near Spectrum House, Siliguri, Darjeeling District West Bengal - 734001. Ph:- 9733043396
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
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 -6621078 /82/ 84/ 79	PATNA	1st Floor, Mohalla, S K Puri, No 3031/1495A Ward No 21, NCC 229,Patna, Bihar - 800001. Ph:- 9608628356
LUCKNOW	2nd Floor, Mahindra Tower, Gopal Tirath Plaza, Opp. HAL Faizabad Road, Lucknow District, Uttar Pradesh - 226016. Ph:- 0522 - 4032014	NAGPUR	Ground & 1st Floor, Corporation House No 27, Civil Lines, Palm Road, Opp. Traffic Police Office, Nagpur District, Maharashtra - 440001. Ph:- 0712 - 2562880
JAIPUR	3rd Floor, Mahindra Tower, Plot No. 24, 25, 26 Tonk Road, Durga Vihar Colony, Jaipur District, Rajasthan-302015. Ph:- 0141 - 5138787: 0141 - 3923720: 9785444485	KOLKATA	8th Floor, Infinity Benchmark Tower, Plot - G1 Block-EP & GP, Sector - V, Salt Lake Electronics Comple Sector-V, Bidhan Nagar M, North 24 Parganas District, West Bengal - 700091Ph: 033 - 66067200
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 Axis Bank, Near Bus Stand, Jabalpur Cantt.(CB), Jabalpur District, Madhya Pradesh - 482001.Ph:- 0761 - 3001835
COIMBATORE	2nd Floor, Shree Lakshmi Narashimhar Towers, Avinashi Road, Pappanaickenpalayam, Coimbatore District, Tamil Nadu - 641037.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 - 25800600
CHENNAI	4th Floor, 244, Rear Block, Carex Centre, Thousand Lights, Mount Road, Near Raj Video Vision, Chennai District, Tamil Nadu - 600006. Ph:- 044 - 42276000 - 6022	COCHIN	Noel House, Thrikakkara P.O., Kakkanad, Kochi, Ernakulam District, Kerala - 682021. Ph:- 0484 4092499
HUBANESHWAR	1st Floor Plot No. 511, Cuttack Puri Road, Beside Punjab National Bank, Mancheswar Industrial Estate, Bhubaneshwar M-10 Tlk, Khordha District, Odisha - 751010. Ph:- 9777455684	CHANDIGARH	SCF-33 34 and 35, Sector 34A, 4th Floor Near Regional Passport Office, Chandigarh - 160034. Ph:- 0172 - 3025600
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:- 9898906622	BHOPAL	E2/20, 1st Floor, Kartar Tower, Arera Colony, Opp. Habibganj Railway Station, Bhopal District, Madhya Pradesh - 462016. Ph:- 0755 - 6678132
AURANGABAD	2nd Floor, Ratnaprabha Building, Off No.02, Adalat Road, Opp. LIC Office, Aurangabad Disrtict, Maharashtra - 431001. Ph:- 0240 - 6612837 /38/39	BANGALORE	2nd Floor, No.62, 4th Block, High Street Road, 11th Main Road, Opp. Vijaya College, Bangalore District, Karnataka - 560011. Ph:- 080 - 26086962
AHMEDABAD	11/1,11/2,11/3, 1st Floor City Mall Cpmplex, 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:- 9628624725
	HEAD OFFICE Ground and 2nd Floor, Sadhana House & 4th Floor Mahindra	Towers, 570, P. B. Mar	rg, Worli, Mumbai, Maharshtra - 400018. Ph:- 022 - 66523500

Collection Bank: Collec

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

Broker Cuile Sub-Broker Code

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642 APPLICATION FORM FIXED DEPOSIT

(Please write in BLOCK LETTERS and [√] the appropriate box)

Form w.e.f. 07th November, 2019 APPL, No.

Agents are not permitted to accept cash with application form & issue receipt. Mahindra and Mahindra Financial Services Limited will in no way be responsible for such or other wrong tenders.

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

Following Documents Received : (Self Attested)

→ Aadhaar Card → Passport → Pan Card Intimation Letter → Driving License → Voter ID → Job Card issued by NREGA duly signed by an officer of the State Government

→ Personalised Cancelled cheque → Form 15G → Form15H → Birth Certificate in case of Minor

Collection Bank

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

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positors are strongly advised to have their accounts in joint na	mes or use nomination.			
mination Signature:		Witness Si	gnature:	
have read and understood the nomination rules prescribed by	Reserve Bank of India and the Procedu	e / terms and conditions lai	d down by the Con	npany governing the nomin
lity and accept that they are binding on me/us				
I. CHA	NGE /CANCELLATION OF NOMINA	TION		
ositor(s) can change /cancel the nomination at any point of time	e by filling with the company the prescr	bed form. The prescribed for	rm is available on	the Company's website.
	-/- A N A A A A A A A A A A A A A A	01 DED/01		
II. CHANGI ositor(s) are allowed to change/cancell/add the holder(s) only a	E/CANCELLATION/ADDITION OF H		third (if any) the he	alding is cancelled automat
submission of the certified copy of death certificate.	it the time of fellewal. In case of the dea	ui oi uie noidei(s) ,second/	unitu (ii any) uie no	nulling is caricelled automat
	. TRANSMISSION PROCEDURES			
osit(s) cannot be transmitted in favour of nominee,the default o		he holder(s).		
	paron to product an odoo of dodain of t			
Transmisson of deposit(s), the joint holder(s) should submit the	e following.			
Deposit Receipt(s), duly discharged, (ii) Certified copy of Death	certificate of the deposit holder(s) and	(iii) any documentary evide	ence that may be c	alled for by the company a
time.				
Transfer of deposit(s) in favour of holder(s) shall be a valid dis		al hiers.		
Lighosities that legare procloseduftranemitted in taylour of holds		II has such a see March Barrier (Ca)	the fearth from the	
thereon will be repatriable.	er(s)/nominee who is a Non- resident w	ill be only on Non-Repartial	ble basis.(i.e. neith	er the principal nor the in
thereon will be repatriable.	er(s)/nominee who is a Non- resident w	ill be only on Non-Repartial	ble basis.(i.e. neith	er the principal nor the in
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thereon will be repatriable. R NRI DEPOSITORS ONLY a) I/We hereby declare that the amount deposited with Ma	hindra and Mahindra Financial Services	Ltd. represents amounts to	ansferred from NR	
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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

			1940			
1. Name of Assessee (Declarant)		2. PAN of the Ass	sessee ¹		
3. Status ²	4. Previous year declaration is			5	. Residential S	Status ⁴
6. Flat/Door/Block No.	7. Name of Premise	es	8. Road/Street/L	ane	9. Area/L	ocality
10. Town/City/District	11. State		12. PIN		13. Email	
14. Telephone No. (with STD Coand Mobile No.	le)	Income-tax Act	assessed to tax under , 1961 ⁵ : est assessment year			No
16. Estimated income for which			17. Estimated total mentioned in colum		*** - 1000 P 1000 P. 1000 P	me
18. Details of Form No.15G other		e previous year, if				
Total No. o	f Form No.15G filed		Aggregate	amount of income	for which Fori	
19. Details of income for which	the declaration is filed					Rs.0
ľ	of relevant investment/	Nati	are of income	Section under w	hich tax is	Amount of income
1) Folio No./FDR No.		Interest o	ther than Interest on	194 A). Li	
correct, complete and is truly person under sections 60 to 6 income/incomes referred to the provisions of the Income-to he nil. *I/We also declare that in column 18 for the previous amount which is not chargeat Place:	of the Income-tax Act, in column 16 *and aggreen ax Act, 1961, for the preventation of the preventage	,1961. *I/We fur egate amount of vious year ending mes referred to in	ther declare that the income/incomes ref g on	ne tax *on my/or ferred to in colur relevant to the he aggregate am	ar estimated mn 18 computated assessment; ount of *incomputation will not be a second with the content of the c	total *income including Ited in accordance with year will
		DA1	om tt			
	[To be filled by the refe	ne person res	RT II ponsible for par lumn 16 of Part	•	me	
1. Name of the person resp MAHINDRA & MAHIND	onsible for paying RA FINANCIAL SERVICE L	TD.	2. Unique Identifi	ication No. ¹¹		
3. PAN of the person respon AAACM2931R	sible for paying:	4TH FLO	plete Address: OR,MAHINDRA TOWERS,P.K. CHOWK,WORLI ,MUMBAI -		of the perso MUMM423	n responsible for 01A
6. Email mfinfd@mahindra.com		e No. (with STD 022-6523500/665		8. Amou	nt of income p	paid ¹²
9. Date on which Declara (DD/MM/YYYY)	tion is received		10. Date on which (DD/MM/YYYY)	ch the income has	been paid/cre	edited

*Delete whichever is not applicable.

¹As 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).

²Declaration 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).

³The financial year to which the income pertains.

⁴Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.

⁵Please 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.

⁶Please 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.

⁸Mention 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

¹⁰Before 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)(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.15H during the same quarter, please allot separate series of serial number for Form No.15G and Form No.15H.

¹²The 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

			$1 \Lambda 1$	VI I			
1. Nam	e of Assessee (Declarant)			2. PAN of the Ass	sessee ¹	3. Date o	portion of the control of the contro
	ious year(P.Y.)³ (for which aration is being made)		5	5. Flat/Door/Block No	•	6. Name	of Premises
7. Road	l/Street/Lane	8. Area/Locality		9. Town/City/Di	istrict	10. State	
11. PIN		12. Email		13. Telephone	No. (with STD Code) a	nd Mobile I	No.
7800 00	Whether assessed to tax ⁴ : If yes, latest assessment yea	Yes No r for which assessed					
15. Esti	mated income for which this de	claration is made		The second secon	income of the P.Y. in nn 15 to be included ⁵	which inco	me
17. Deta	ails of Form No.15H other than	this form filed for the previo	ous year, if a	ny ⁶			
	Total No. of Form	No.15H filed		Aggregate	amount of income for	which Forn	n No.15H filed
18 Deta	ails of income for which the decl	aration is filed					Rs.0
Sl. No.	Identification number of releva		Natu	re of income	Section under which deductible	n tax is	Amount of income
1)	Folio No./FDR No.		Interest otl securities	ner than Interest on	194 A		
Act, 196 amount year end Place:	incomes referred to in this 1. I further declare that the of *income/incomes referred ling onr	e tax on my estimated t	total incom ted in acco nt year	e including *incom rdance with the pro	e/incomes referred	to in colume-tax Act	umn 15* and aggregate
	[To	be filled by the per	rson res _]	T II consible for pay umn 15 of Part	No.	e	
1.	Name of the person responsible for MAHINDRA & MAHINDRA FIN	for paying	00 111 001	2. Unique Ident			
3.	PAN of the person responsible for AAACM2931R	paying:	4TH FLOO	olete Address: OR,MAHINDRA TOWERS,P.K. OHOWK,WORLI ,MUMBAI -	5. TAN of paying: M		n responsible for 01A
26 20.23	Email infd@mahindra.com	7. Telephone No. (Mobile No. 022-65			8. Amount	of income p	paid ¹⁰
581	Date on which Declaration is D/MM/YYYY)	received		10. Date on which (DD/MM/YYYY)	h the income has be	en paid/cre	edited
Place:	••••••••••••	••		***********	Signature of the per	rson respoi	nsible for paying

 ${
m *Delete}$ whichever is not applicable.

¹As 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).

²Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.

- ³The financial year to which the income pertains.
- ⁴Please 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.
- ⁵Please 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.
- ⁶In 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
- ⁸Before 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 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 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.

¹⁰The 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 eligibility, 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:

- i) The minimum amount, period and rate of interest scheme is indicated on the cover page. The Company will not entertain any request for change once the scheme is selected. Where the scheme choice is not indicated in the Application Form the deposit will be treated as place in Cumulative Scheme for the highest tenure. Senior Citizen* (60 year and above), will get an additional rate of 0.25% per annum and Employee / Employees' relatives and Retired Employees / Retired Employees' relatives will get an additional rate of 0.35% per annum (all M &M Group Company Employees).
- ii) 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.
- iii) Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft by the Company.
- iv) Any Change in Name, Address, Bank mandate, Bank Particulars etc, Should be lodged with the offices of the fixed deposit processing centre, at least 45 days before the date on which any payment falls due to avoid delay for dispatching FDR/Interest/Maturity Payment.
- v) Interest on the Fixed Deposit will cease to accrue from the maturity date of the deposit.
- vi) The Board of Directors of the Company reserves the right to change /alter /modify all or any of the Fixed Deposit schemes without prior notice.
- vii) MICR code and NEFT code are mandatory for the all depositors and a copy of cancelled cheque is to attached 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 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
- ix) 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 office/ branch addresses of the Company.
- ii) 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 Customer" Guidelines for NBFCs prescribes by the Reserve Bank of India, depositors are required to comply with the KYC requirements by submitting the following self attested documents. (For all th 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) Pan Card Intimation 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 depostors has already submitted the above documents in his/her earlier deposit, then he/she need not submit the above documents again, but has to provide the reference of his/her folio number or Deposit No. In case, mailing address differs from KYC document address (permanent address), please furnish: Address Proof:- (i) Telephone Bill (ii) Bank Account Statement / Passbook copy (iii) Electricity Bill (iv) Letter From any recognised public authority (iv) (v) Letter from employer Documentation requirements for NRI investments:

Additional documents required for NRI Deposits

- 1) Passport with valid visa
- 2) Overseas emplyoment letter (optional for confirmation of residential status and overseas address)
- 3) A PIO card to establish Indian Origin, if it is foreign passport.

DTAA benefit.

- 4) Pan Card 5) Tax Residency Certificate (TRC) from the Income Tax department of the Country of which the investor is a resident to avail
- 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 Government

3. CENTRAL KYC REGISTRY

RBI has mandated financial institutions to share KYC information to a central KYC Registry (Cersai) who shall allot a common KYC number. Depositor(s) are requested to share with us such number upon receipt of the same.

4. APPLICATION:

- i) Applications for Deposits in the prescribed 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.
- ii) Payments should be made by means of an Account Payee cheque/ demand draft made payable to "MMFSL-FIXED DEPOSIT" payable at par at the centres where the application is submitted. Outstation cheques/drafts will not be accepted.
- iii) Deposits will be accepted from resident individual, HUFs, Domestic Company, Trust, Firm, Minors (through their guardian only) and NRI's on non-repatirable basis
- In term of RBI Notification"RBI/2004/179 A.P. (DIR Series) Circular No.89 dated April 24,2004". "deposits by NRIs with persons other than Authorised Dealers/Authorised Bank by debit To NRO Accounts may continue as hitherto provided that the amount deposited with such entities does not represent inward remittance or transfer from NRE/FCNR(B) Accounts into the NRO account". Consequently, NRI depositor has to give the following declaration:
- The amount deposited with Mahindra & Mahindra Financial Services Ltd. represents amounts transferred from NRO Accounts. Further this amount does not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR(B) accounts to NRO 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 assessee/investor. The following additional documents should be provided by the NRI depositor.
- Tax Residency Certificate from the Income Tax department of which the investor is resident
- Copy of the passport as of the beginning of the financial year till date
- Certificate from the investor as at the end of the financial year regarding his stay in India during the financial year.
- iv) Signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his Oficial Seal. [Fixed Deposits up to Rs.15,000/- (Rupees Fifteen 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 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, and
 - c) any discharge given by either/any of the depositors for payment of interest /or repayment of maturity amount shall be valid and binding on all the joint depositors.
- ii) In the event of death of the first named depositors, the repayment of the Fixed Deposit will be made without reference to the heirs and / or legal representative of the deceased, to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during his lifetime.
- iii) In the event of death of a sole depositor, the deposit amount and the interest due thereon, will be paid be 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.

FIXED DEPOSIT RECEIPTS:

- i) Fixed Deposit Receipt shall be mailed by Courier or Registered/Speed Post within 6 weeks of the date of realization of the Cheque, at the address of the first applicant given in the Application Form. The Company shall not be responsible for any loss or delay in transit.
- ii) In case of loss or destruction or mutilation of the Deposit Receipt, the Company may at its sole discretion issue a duplicate receipt subject to compliance with its terms and conditions including an indemnity duly signed by all the joint depositors. All expenses in this connection will be borne by the depositors(s).
- iii) Fixed Deposit 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.
- 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 client opts for E receipt it would be send only on registered email ID of the first holder.
- v) Deposit once accepted under any scheme cannot be interchanged before the expiry of the said deposit under any circumstances.

PAYMENT OF INTEREST:

Interest on Deposit (Non Cumulative) will be paid on 30th September and 31st March under Half Yearly scheme and 30th June, 30th September, 31st December and 31st March under quarterly scheme. In case of interest payment for part period, the same will be made on pro-rata 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.

8. INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

- i) FURNISHING OF PAN: As per Section 139A(5A) of the Income Tax Act, 1961 every person receiving any sum or income or amount from which Tax has been deducted under the provisions of the Income Tax Act, shall intimate his PAN number to the person responsible for deducting such Tax. As per Section 206AA every person receiving any sum or income or amount from which Tax is deductible shall furnish his Permanent Account Number (PAN) to the person responsible for deducting such Tax failing which Tax shall be deducted at the higher rate i.e. 20%. If Pan is not furnished then Form 15G/H and other exemption certificates submitted will be Invalid and tax at the higher rate will be applicable. Please note in the absence of PAN no credit of the Tax Deducted shall be available in the Tax Statement (Form 26AS) issued under the Income Tax Rules.
- ii) SUBMISSION OF FORM 15G/H: No deduction of Tax shall be made for taxable interest in case a person furnishes to the person deducting the tax a declaration in writing in the prescribed From 15G/H as applicable, to the effect that the tax on his estimated total income for the year will be Nil. From 15G/H has to be submitted to the office of the Fixed Deposit Processing Centre at the beginning of every financial year. For all from 15G/H cases, PAN is mandatory. From 15G can be submitted by an Individual other than a senior Citizen*, a minor or a person (not being a Company or a Firm). From 15H can be submitted by an individual who is a Senior Citizen* of the age of 60 years or above during the financial year (age limit is as prescribed by Income Tax Act).
- *The age limit for Senior Citizen who has completed 60 years (age limit is as prescribed by Income Tax Act).

- iii) TDS CERTIFICATES: In accordance with the CBDT Circular 03/2011 dated 13-05-2011 TDS Certificates in Form No. 16A will be downloaded by the company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). No TDS certificates will be generated from TIN Website if PAN is not furnished to the person deducting the Tax. While filling up the address of the applicant in the Application form, please be informed that if this address as provided by you is the same address as updated with NSDL at the time of PAN application then the TDS certificates would be dispatched at this address. However, if the both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application and would be sent by the Company at the said address. If there is any change of address please update your address with NSDL by filling up the form for amendments/changes in PAN data and please intimate the said change to the Company also.
- iv) TAX DEDUCTION AT SOURCE: TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax Rules. Currently, Tax is deductible when interest paid or payable during the financial year exceeds or is likely to exceed Rs. 5000/-
- v) TDS wrt NRI deposits:
- (a) The limit of Rs. 5000/- on FD interest for purposes of Tax will not be applicable
- (a) Declaration u/s 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
- (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 DTAA rate or income tax rate. However, to claim. The benefit of the DTAA rate, the Tax Residency Certificate will have to be furnished. In the event of non-furnishing of the Tax Residency Certificate the higher Tax rate as per the Income Tax Act will apply. Further to claim the lower rate as per the DTAA, Indian PAN will also be required otherwise the Tax rate will be 31.20% as per the Income Tax Act
- vi) TDS recovery from Principal Amount On opting for renewal of FD, if the interest income for the financial year exceeds/is likely to exceed the threshold for TDS, the applicable TDS for depositor will be recovered from current interest and if accumulated current interest amount is less then TDS amount, the difference will be recovered from Principal amount

9. RENEWAL/REPAYMENT OF DEPOSITS:

- Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application form duly filled and signed by sole/joint Depositor(s) four weeks prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partners/brokers who offer online facility with the POA agreement to the investors/FD holders. Any renewal of Deposit in advance of its maturity date, will be subject to the rate of interest and other items and conditions prevailing on the date of said maturity.
- The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company.
- iii) Repayment of the maturity amount will be made by account payee cheque on the company's Bankers encashable at par or through National Automated Clearing house (NACH)/RTGS/NEFT facility.
- iv) No change in the first name of the depositor is permitted at the time of renewal.
- v) Company reserves the right to repay the deposit in case of non receipt of renewal request 4 weeks before the date of maturity.
- vi) 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.
- vii) In case of auto renewal selection, deposit will be renewed on maturity as per the instruction specified in the FD Application Form.
- viii) In case, if investor makes multiple selection or no selection within auto renewal or repayment, the company will by default assume the deposit for auto renewal.

10. PREMATURE WITHDRAWAL:

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

Period Exceeding	But Less than	Applicable interest rate
3 Months	6 Months	Nil
6 Months	Before the date of Maturity	The interest rate payable shall be 2% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 3% lower than the minimum rate at which the public deposits are accepted by the Company.

- iii) Request of pre-maturity should be signed by all the deposit holders.
- iv) In the event of death of a depositor, the deposit may be repaid prematurely to the surviving depositor/s in the case of joint holding with survivor clause, or to the legal heir/s with interest at the rate that would have ordinarily been paid, had such deposit been accepted for the period for which deposit had run upto the date of repayment.
- 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 the holder of the title to the public deposit on the death of all the depositors. Power of Attorney Holder or a Guardian applying on behalf of minor cannot nominate. In case the deposit is placed in the name of the minor the nomination can be made only by a person lawfully entitled to act on behalf of the minor. Depositors are advised to provide the specimen signature of the nominee to expedite the preclosure of the deposits to the nominee in the event of demise of the depositors. The payment by the Company to the nominee shall constitute full discharge to the Company of its liability in respect of the deposit.
- b. A copy of Birth Certificate is to be attached with the application in case the nominee is a Minor.
- c. In Terms of the provisions of Sec.45QB of Reserve Bank Act 1934, Depositors may nominate one person to whom, in the event of death of the depositor/s, the amount of the deposit may be returned. Prescribed Rules and Forms can be had on request.

12. LOAN AGAINST DEPOSITS:

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

13. NATIONAL AUTOMATED CLEARING HOUSE (NACH):

The interest will be credited directly to the depositors' bank account through NACH only. Intimation of interest credited would be sent to the depositors. However, the interest for the broken period on maturity as well as repayment of deposit amount will be made through warrants/NACH/RTGS/NEFT facility, as the case may be at the depositors' risk.

14. GENERAL:

- 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) 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.
- iii) In the event of the Company deciding to repay the Deposits before the date of maturity (but not earlier than 12 months from accepting the same), interest on such fixed deposit will be paid in terms of regulation, framed by the Central Government / State Government / Reserve Bank of India or any other competent authority.
- IV) Any disputes arising out of the acceptance of Fxed Deposits is subject to the jurisdiction of the courts of Mumbai.
- v) When the due date out of any payment falls on a Saturday, Sunday, Bank Holiday or any other day on which the Company's office remains closed, the payment will be made on next working day. vi) a) In the case of application from employee‡, the sole / first applicant should be an employee at the time of placement / renewal of deposit
 - All M&M Group Company ‡ Employees / Employee's relatives and Retired Employees / Retired Employees' relatives will get additional rate of 0.35% per annum and should attach copy of ID card along with latest pay slip or letter from the Company. 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 Licenses, Life Insurance Policy, Aadhar card, Birth Certificate issued by a competent authority, or any other documents acceptable to the Company. (Senior Citizen will get additional rate of interest® 0.25% on the deposit) If Applicant is Senior Citizen and Relative of the employee he/she will be eligible either for 0.35% additional interest or 0.25% Senior Citizen benefit.
- vii) In case the investor makes a multiple selection of scheme. The Company will by default assume the deposit for Cumulative Scheme for the highest tenure from the selection made under that scheme. viii) If an investor under a Non Cumulative Scheme submits wrong/incomplete information for enabling NACH/NEFT payments for the interest,
- the Company reserves the right to reject the application and refund the amount without interest for the period and also recover any bank charges and / or postage charges incurred in this regards in case of Yearly and Monthly interest payment, if any, payment will be made on 31st March under Yearly scheme and on the last working day of every month scheme through NACH/DD as the case may be.
- ix) In case of physical interest/repayment instruction, the investor might receive the physical instrument after interest due date/maturity date No delayed interest will be applicable in such cases.
- x) Fresh deposit application should be in multiples of Rs. 1000/- over and above the minimum investment amount otherwise the applications will be rejected. In case of renewal: Principal / Principal with interest amount will be renewed. The minimum investment amount for Mahindra Group Employees / Relatives will be Rs.1,000/- and in multiples of Rs. 500/- thereafter.
- xi) To comply with Know Your Customers Guidelines for NBFCs, following documents to be attached along with application(S):
- A. Domestic Company: copy of Board Resolution, Memorandum & Article of Association, pPAN card and list of Authorized signatories. B. Registered Trust: copy of Board Resolution, certified true copy of trust deed, pan card, list of authorised signatory, and KYC documents
- of all trustees and authorised signatories. xii) Where the investment amount is Rs. 1 crore and above, the investor has to give the source of Income letter separately with application form.
- xiii) All communication will be sent to investor on his email id if registered with us. xiv) This Fixed Deposit investment is not insured.

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

- Applications for Deposits in the prescribed form duly signed by all the joint applicants and accompanied by cheque or demand draft should be submitted at the addresses given in the Application form.
- 2. To comply with "Know Your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide a self-attested copy of any one of the following documents [which contains the photograph of the concerned depositor (s)] for identification and proof of residential address:
- (i) Passport (ii) PAN Card (iii) Voters Identity Card (iv) Driving 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 (iv) Electricity Bill (v) Letter from employer (vi) Ration Card
- 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
- Fixed deposits upto Rs. 15,000 (Rupees Fifteen Thousand only) will be accepted in cash at the designated offices of the Company.
 PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT) RULES 1977 AS AMENDED
 - A. Name of the Company: Mahindra & Mahindra Financial Services Limited (MMFSL). Regd. Office Gateway Bldg. Apollo Bunder, Mumbai -400 001.
 - 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.
 - 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 -400018.
 - b) Mahindra Rural Housing Finance Limited (MRHFL) a subsidiary of the Company, provides housing loans for purchase, renovation and construction of houses to individuals and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai 400 018. Mahindra Asset Management Company Private Limited (MAMCPL), a wholly -owned subsidiary of the Company, is acting as the
 - d) Investment Manager of Mahindra Mutual Fund ("the Fund") and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai - 400 018. The Mutual Fund has been constituted as a trust in accordance with the provisions of the Indian Trusts Act,
 - e) 1882 and is registered with SEBI.
 - Mahindra Trustee Company Private Limited (MTCPL), a wholly-owned subsidiary of the Company, is acting as the Trustee to Mahindra Mutual Fund and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai -400 018.
 - Mahindra Finance CSR Foundation is a wholly owned subsidiary of the Company, incorporated on 2nd April, 2019 for carrying out CSR Activities as specified under Schedule VII of the Companies Act, 2013, having its Registered Office at Mahindra Towers, 4th Floor, P.K. Kurne Chowk, Worli, Mumbai-400 018.

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

Name of Directors	Address	Occupation
Mr. Dhananjay Mungale Chairman & Independent Director	MMFSL Mahindra Towers ,P.K.Kurne Chowk,Worli,Mumbai - 400018	Consultant
Mr.Ramesh Iyer Vice-Chairman & Managing Director	MMFSL Mahindra Towers ,P.K.Kurne Chowk,Worli,Mumbai - 400018	Company Director
Ms. Rama Bijapurkar Independent Director	MMFSL Mahindra Towers ,P.K.Kurne Chowk,Worli,Mumbai - 400018	Independent Marketing Strategy Consultant
Mr.V.S. Parthasarthy Non-Executive & Non-Independent Director	MMFSL Mahindra Towers ,P.K.Kurne Chowk,Worli,Mumbai - 400018	Group CFO, Group CIO, Member of the Group Executive Board, Mahindra & Mahindra Limited
Mr. C.B. Bhave Independent Director	MMFSL Mahindra Towers ,P.K.Kurne Chowk,Worli,Mumbai - 400018	Self Employed
Mr. 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 - 400018	Group President (Strategy) Mahindra & Mahindra Limited
Mr. Milind Sarwate Independent Director	MMFSL Mahindra Towers ,P.K.Kurne Chowk,Worli,Mumbai - 400018	Corporate Advisor

The text of this advertisement was approved by the Board of Directors on 24th April, 2019 and the above Advertisement is issued on the authority and in the name of the Board of Directors of the Company. A copy of the text of this Advertisement signed by the majority of the Board of Directors who approved this Advertisement has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, Mumbai.

"The financial activities of the Company are regulated by Reserve Bank of India. It must, however, be distinctly understood that Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness of any of the statements or the representations made or opinions expressed by the Company and for the repayment of deposit/discharge of liabilities by the Company."

By the Order of the Board For Mahindra & Mahindra Financial Services Limited

> Arnavaz M. Pardiwalla Company Secretary

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

(Rs.in Lakhs)

F. & G. Profits and Dividend:

YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2016-17	66608.97	62006.83	40023.49	120%
2017-18	171101.56	166682.35	107609.09	200%
2018-19	244266.71	238244.19	155706.35	325%

H. Summarised financial position of the Company as appearing in the two latest audited balance sheets immediately preceding the date of the advertisement i.e. as on 31st March 2019 and 31st March 2018;

EQUITY AND LIABILITIES	March 2019	March 2018	ASSETS	March 2019	March 2018
1) Financial Liabilities	7770 50	2044.00	1) Financial Assets	50107.71	27422.22
a) Derivative financial instruments	7702.53	2611.60	a) Cash and cash equivalents b) Bank balance other	50167.74 45681.43	27190.38 13921.71
b) Payables			than (a) above		
) Trade Payables			c) Derivative financial	1006.39	36,69
) Total outstanding dues		-	instruments		
of micro enterprises and			d) Receivables Trade receivables	519.19	369.47
ii) Total outstanding dues of	97947.17	105538.96	e) Loans	6124962.80	4854701.16
creditors other than micro	3/34/.1/	11000000	f) Investments	379170.37	273411.42
enterprises and small enterprises			g) Other financial assets	16895.13	9453.44
II) Other Payables			g) salar manada dosala	10000.10	9.100.11
i) Total outstanding dues of micro enterprises and small enterprises	253.29				
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	3164.54				
c) Debt Securities	2231937.92	2034509.13			
d) Borrowings (other than Debt Securities)	2130153.03	1338913.59			
e) Deposits	566718.41	312480.07			
f) Subordinated Liabilities	355883.82	323413.03			
g) Other financial liabilities	192662.95	175932.50			
	_5586423.66	4293398.88		6618403.05	5179084.27
2) Non-Financial Liabilities	10225-020	022022	2) Non-financial Assets	215,2812	4,500,000
a) Current tax liabilities (Net)	1392,09	3566.72	a) Current tax assets (Net)	30210.00	21680.73
b) Provisions	20652.70	13588.92	b) Deferred tax Assets (Net)	37172.53	62744.82
c) Other non-financial liabilities	8527.84 30572.63	6528.49 23684.13	c) Property, plant and	13250.02	11242.43
	30312.03	23004.13	equipment	3056.15	723.97
3) EQUITY	40007.54	40000 53	d)Intangible assets e)Other non-financial assets	5706.83	3798.15
a) Equity Share capital	12297.54	12289.54 949901.82	C/Other fiori-illiancial assets	3100.03	3/30.15
b) Other Equity	1078504.75				
	1090802.29	962191.36		89395.53	100190.10
TOTAL	6707798.58	5279274.37	TOTAL	6707798.58	5279274.37

- Contingent liabilities Rs. 22174.97 Lakhs (Claims against the Company not acknowledged as debts)
- Guarantees Rs. 51236.91 lakhs.
- Commitments Estimated amount of contracts remaining to be executed on capital account Rs. 500.03 Lakhs, Other commitments (Loan sanctioned but not disbursed) -Rs. 34199.41 lakhs.
- i) The amount which the company can raise by way of deposits Rs.1246959.56 lakhs.
 - ii) Amount of deposits held as at 31st March 2019 Rs.599491.57 lakhs.
 - The company has no over dues other than unclaimed deposits.
- K. Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998:
 - 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
O 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) Renewal/Repayment of Deposits:

Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application Form duly filled and signed by sole / joint Depositor(s) four weeks prior to the date of maturity. 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.

- v) Presently the Company has been assigned 'FAAA/Stable' by CRISIL Ltd.
- vi) In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.
- vii) In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumer Redressal Forum, State Level Consumer Redressal Forum or the District Level Consumer Redressal Forum for relief.
- viii) Deposits accepted by us are not insured.
- ix) The Company is having a valid Certificate of Registration No. 13.00996 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.
- ... 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 1998;
- ii) that compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India:
- iii) that the deposits accepted by the Company (other than secured deposits, if any accepted under the provisions of the Directions, the aggregate amount of which may be indicated) are unsecured and ranking pari passu with other unsecured liabilities;
- iv) that the acceptance of deposits is subject to the terms and conditions as appearing in the application form which are subject to change without notice;
 v) that the Company is not in default in the repayment of any deposit or part thereof and any interest thereupon in accordance with the terms
- and conditions of such deposits;

 vi) that the financial position of the Company as disclosed and the statements made in the application form are true and correct. The
- Company and its Board of Directors are responsible for the correctness and veracity thereof; and
- vii) that the Board of Directors reserves the rights to offer special terms for high value deposits within the RBI Guidelines.

Place: Mumbai

Date: 24th April, 2019.
FORMS AVAILABLE AND ACCEPTED AT

Application 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 entre/the 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: mfinfd@mahindra.com