

# Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

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

# SAMRUDDHI **FIXED DEPOSITS**

# CRISIL RATING FAAA INDICATES HIGHEST SAFETY

# SAMRUDDHI DEPOSIT UPTO Rs. 1 CRORE

# SAMRUDDHI CUMULATIVE SCHEME \$

# SAMRUDDHI NON-CUMULATIVE SCHEME \$

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest p.a.*(%)	Effective Yield p.a.**(%)	Period (Months)	Interest p.a.*#/‡ (Monthly)	Interest p.a.*#/‡ (Quarterly)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Yearly)
	12	5275	5.50%	5.50%	12	4.95%	5.30%	5.40%	5.50%
	24	5618	6.00%	6.18%	24	5.45%	5.80%	5.90%	6.00%
Rs. 5,000†	36	6006	6.30%	6.71%	36	5.75%	6.10%	6.20%	6.30%
	48	6420	6.45%	7.10%	48	5.90%	6.25%	6.35%	6.45%
	60	6834	6.45%	7.34%	60	5.90%	6.25%	6.35%	6.45%
	30	3304	5.4070	, .5476	Minimum Amount	Rs.50	,000†	Rs.2	5,000†

Rates w.e.f. 20<sup>th</sup> September, 2021.

Note:

- Senior citizens will get an additional interest rate of 0.25% p.a. for deposits upto Rs. 1 crore
- ‡ Employees / Employees relatives and Retired Employees / Retired Employees relatives will get an additional rate of 0.35% p.a. for deposits upto Rs. 1 crore. (all Mahindra Group Company Employees). Government approved relationship proof documents to be furnished. Employee must be the second applicant.
- The Additional rate of 0.25% and 0.35% is not applicable for deposits above Rs. 1 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 the Quartely on 30th June, 30th september, 31st December & 31st March, for Yearly on Interest Payment Half Yearly 31st March and for Monthly on the last working dayof the Month.
- If the Deposits 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 payout date.
- \*\*Compounded Annually-In case of Cumulative Deposits, interest is compounded before deduction of Tax.
- \$ Samrudhi- Cumulative and Non-Cumulative Deposites: Application can be submitted physically or through online mode

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

HEAD OFFICE Ground and 2nd Floor, Sadhana House & 4th Floor Mahindra	Towers, 570, P. B. Marg, Worli, Mumbai, Maharshtra - 400018. Ph:- 022 - 66523500
AHMEDABAD REGIONAL OFFICE: 1/1/,1/12,1/3, FIRST FLOOR CITY MALL COMPLEX,S G HIGH WAY,BESIDE RAJPATH CLUB, ABOVE ASHRAY RESTAURANT,AHMADABAD M CORP. AHMADABAD M CORP. TLK,AHMEDABAD DIST,GUJARAT-380059	DIBRUGARH RO: 2nd Floor,BACK SIDE OF THE BUILDING,AMOLAPATTY,NH 37,OPP GOVT. GIRLS HIGER SECOUNDARY SCHOOL,DIBRUGARH,ASSAM,785001.
ALLAHABAD RO : FIRST FLOOR, 52/E42, TASHKAND MARG, CIVIL LINE, ALLAHABAD CB , ALLAHABAD CB TLK, ALLAHABAD DIST, UTTAR PRADESH-211001.	FAIZABAD RO : GROUND FLOOR,PLOT NO-282,LAXMAN DAS COMPLEX,,DEVKALI BY PASS,OPP-SHASHI GAS SERVICE, FAIZABAD MB ,FAIZABAD MB TLK,FAIZABAD DIST,UTTAR PRADESH-224011.
AURANGABAD RO : SECOND FLOOR,RATNAPRABHA BUILDING, OFF NO. 02,ADALAT ROAD,OPP, LIC OFFICE,AURANGABAD M CORP. JURANGABAD M CORP. TLK,AURANGABAD DIST,MAHARASHTRA-431001.	GUWAHATI REGIONAL OFFICE: THIRD FLOOR, KUSHAN PLAZA, G. S. ROAD OPP. DISTUR PETROL PUMP, GANESHGURI DISPUR, GUWAHATI, GUWAHATI MUNICIPAL CORP, GUWAHATI, ASSAM-781006.
BANGALORE RO: SECOND FLOOR, NO.62,04TH BLOCK,HIGH STREET ROAD,11TH MAIN ROAD,OPP VIJAYA COLLEGE, BANGALORE M CORP. BANGALORE M CORP. TLK,BANGALORE DIST,KARNATAKA-560011.	HYDERABAD REGIONAL OFFICE: 1 ST FLOOR, V.V TOWERS, KHARKHANA,TIRUMALGHERY ROAD,BESIDES MC DONALDS, SECUNDERABAD,SECUNDERABAD TLK,HYDERABAD DIST,TELANGANA-500009.
BHOPAL REGIONAL OFFICE: E2/20,FIRST FLOOR, KARTAR TOWER,ARERA COLONY,ARERA COLONY,OPP HABIBGANJ RAILWAY STATION,BHOPAL M CORP. BHOPAL M CORP. TLK,BHOPAL DIST,MADHYA PRADESH-46/2016.	INDORE RO : FIFTH FLOOR, SHAGUN ARCADE, 503, A B ROAD, RASOMA CIRCLE ABOVE APNA SWEET, INDORE M CORP. , INDORE M CORP. TLK, INDORE DIST, MADHYA PRADESH-452010.
BHUBANESHWAR RO : FIRST FLOOR,PLOT NO.511 ,CUTTACK PURI ROAD,BESIDE PUNJAB NATION BANK,MANCHESWAR INDUSTRIAL ESTATE,BHUBANESWAR M-10 TLK,KHURDA DIST,ORISA-751010.	JABALPUR RO : FIRST FLOOR, PANCHRATAN TOWERS, 1700 MODELROAD, ABOVE AXIS BANK NEAR BUS STAND, JABALPUR CANTT. (CB), JABALPUR TLK, JABALPUR DIST, MADHYA PRADESH-482001.
CHANDIGARH RD : SCF-33 34 AND 35,SECTOR 34A, 4TH FLOOR ,NEAR REGIONAL PASSPORT OFFICE,CHANDIGARH, CHANDIGARH,CHANDIGARH,CHANDIGARH-160034.	JAIPUR RO: PLOT NO 24 25 & 26 03RD FLOOR MAHINDRA TOWER, TONK ROAD, DURGA VIHAR COLONY, JAIPUR (M CORP.) (PART), JAIPUR TLK, JAIPUR DIST, RAJASTHAN-302015.
CHENNAI REGIONAL OFFICE : 4TH FLOOR,244, REAR BLOCK, CAREX CENTRE, THOUSAND LIGHTS, MOUNT ROAD, NEAR RAJ VIDEO VISION, CHENNAI M CORP., CHENNAI M CORP. TLK, CHENNAI DIST, TAMIL NADU-600006.	KOLHAPUR RO : 2ND FLOOR, OFFICE NO. 13-A-2, GEMSTONE COMMERCIAL BUILDING, "E" WARD, CTS NO.517/2, NEW SAHUPURI, NEAR CENTAL BUS STAND, KOLHAPUR (M CORP.), KARVIR TLK, KOLHAPUR DIST, MAHARASHTRA-416003
COCHIN REGIONAL OFFICE: 2ND & 3RD FLOOR, NOEL HOUSE, PALARIVATTOM -KAKKANAD ROAD, THRIKKAKARA NORTH PART , KANAYANNUR TLK, ERNAKULAM DIST, KERALA-682021.	KOLKATA REGIONAL OFFICE: 06, DOVER LANE,FIRST FLOOR,P.O. DESHPRIYA PARK,PLOT-G1 BLOCK-EP & GP SECTOR-V SALT L,P.S.GARIAHAT,KOLKATA,WEST BENGAL,700029.
COIMBATORE RO: SECOND FLOOR, SHREE LAKSHMI NARASHIMHAR TOWERS, AVINASHI ROAD, PAPPANAICKEN PALAYAM, COIMBATORE M.CORP., COIMBATORE M.CORP. TLK, COIMBATORE DIST, TAMIL NADU-64 1037.	LUCKNOW RO : PLOT NO-2, IBB-2, SUSHANT GOLF CITY - LUCKNOW, INDIRA NAGAR, SHAHEED PATH, NEAR GD GOENKA PUBLIC SCHOOL, LUCKNOW, UTTAR PRADESH, 226030.
DEHRADUN RO : 3RD FLOOR, SOSHIL TOWER, CURZON ROAD, NEAR DALANWALA THANA, DEHRADUN, DEHRADUN, UTTARACHAL, 248001.	MEERUT RO : 1ST FLOOR, PARSAR TRADE TOWER, BC 2/3, DELHI ROAD, NEAR TATA MOTORS, SHATABDI NAGAR, MEERUT, UTTAR PRADESH, 250103.
DELHI REGIONAL OFFICE: 3RD & 4TH FLOOR, UNIT NO 301-304/ 404-405, PLOT NO 23, AGARWAL CORPORATE TOWER, RAJENDRA PLACE, NEW DELHI, DELHI, 110008.	MUZAFFARPUR RO : THIRD FLOOR, OM SHANTI COMPLEX, ZILA SCHOOL ROAD, OPP. ZILA SCHOOL, ABOVE ALLAHABAD BANK, MUZAFFARPUR M CORP. MUZAFFARPUR M CORP. TLK, MUZAFFARPUR DIST, BIHAR-842002.
NASIK RO : S-7 TO S-11 II FLR SUYOJIT CITY CENTRE, MUMBAI NAKA NEAR NEAR SHATABDI HOSPITAL, OPP MUMBAI MAHAMARG BUS STAND, NASHIK (M CORP.), NASHIK TLK, NASHIK DIST, MAHARASHTRA-422011.	NAGPUR RO : GROUND & FIRST FLOOR, CORPORATION HOUSE NO 27, CIVIL LINES, PALM ROAD, OPP. TRAFFIC POLICE OFFICE, NAGPUR M CORP., NAGPUR M CORP. TLK, NAGPUR DIST, MAHARASHTRA-440001.
PATNA RO : 1 ST FLOOR, MOHALLA, S K PURI, NO 3031/1495A WARD NO 21, NCC 229, PATNA M CORP., PATNA M CORP., PATNA, BIHAR-800001.	SIMLA RO: SECOND FLOOR, DYERTON ESTATE, NH-22, DYERTON BIZ HUB, SHIMLA, SHIMLA, SHIMLA, HIMACHAL PRADESH-171002.
PUNE RO : 05TH FLOOR MISEM BUILDING 19/12 PLOT NO 15,0FF KARVE ROAD ,NEAR SHARDA CENTRE,PUNE,HAVELI TLK, PUNE DIST,MAHARASHTRA-411004.	THANE REGIONAL OFFICE: FIRST FLOOR, PREMISES NO 101,SAI PLAZA, KAPURBAWDI, GHODBUNDER ROAD, ABOVE VIJAY SALES SHOWROOM, THANE, THANE TLK, THANE DIST, MAHARASHTRA-400607.
RAIPUR RO: THIRD FLOOR,ALASKA CORPORATES,G E ROAD,OPP.VIP ROAD NEAR MAGNETO MALL,RAIPUR M CORP. , RAIPUR M CORP. TLK,RAIPUR DIST,CHHATTISGARH-492001.	UDAIPUR RO : 2ND FLOOR, 29, MEERA BHAVAN, HIRAM MAG, SECTOR 08, MAIN ROAD, OPP. SIDDHI VINAYAK HOSPITAL, UDAIPUR, RAJASTHAN, 313002.
RANCHI RO : GROUND FLOOR, FLAT NO 301, SHREE MOHAN COMPLEX, SITA COMPOUND, GPO, MAIN ROAD, BEHIND MAXX SHOW ROOM, RANCHI, RANCHI, M CORP. TLIK, RANCHI, JHARKHAND, 834001.	UPPER ASSAM RO : FOURTH FLOOR, STAR CITY ULUBARI, G.S. ROAD, NEAR HANUMAN MANDIR, GUWAHATI, PALTAN BAZAR TALUK, KAMRUP, ASSAM-781007.
SATNA RO : FIRST FLOOR,MAIN ROAD, LANE NO 2,0PP: BHARUT HOTEL,RAJENDRA NAGAR,SATNA,MADHYA PRADESH, 485001.	VARANASI RO ; OFFICE NO.154/2, 2A1,5TH FLOOR,VARANASI TRADE CENTER,MAQBOOL ALAM ROAD,KAHJURI, VARANASI,UTTAR PRADESH,221002.
	LE, SEVOKE ROAD,NEAR SPECTRUM HOUSE,SILIGURI M CORP. K,DARJEELING DIST,WEST BENGAL-734001.

Collection Bank: \*\* HOFC BANK Application forms can also be submitted at designated branches all over india as indicated on the Company's website

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

Form w.e.f. 20<sup>th</sup> September, 2021

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

APPLICATION FORM FOR FIXED DEPOSIT ABOVE UPTO 1 CRORE

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

APPL. No.

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

I/We hearby apply for a fixed deposit with your company as per details below:-

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Guardian's Name	: Mr./Mrs./	Miss	_	F I	R	S	T		N	Α	М	E				М	+	D	D	L	E	1	N /	1	М	E	4	+	S	U	F	N S	Α	M	Ε		4	4	4	$\exists$
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Received with thanks from Mr/Mrs/Ms.....

..Cheque/ DD/ FD (in case of renewal) No.

.....Bank..

For Rs..... ....dated.... as Fixed Deposit under Cumulative / Non-Cumulative Scheme for a period of...

SECOND APPLICANT: (in Capital Letters)         Mr         Ms         Mrs         Minor           Applicant Name:         F I R S T N A M E         Male         Married         Unmarried         Other         DOB/Age         D D M M Y Y Y         Y           Father's Name:         Mr.         F I R S T N A M E         M I D D L E N A M E         S U R N A M E         S U R N A M E           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 M E	A (	
Gender:   Male   Female   Transgender   Marital Status:   Married   Unmarried   Other   DOB/Age   D   D   M   M   V   V   V   V   V   V   V   V	Α (	_
Mother's Name: Mrs.   F		G E
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Spouse Name: Mr./Mrs.   F     R   S   T   N   A   M   E     M   I   D   D   L   E   N   A   M   E     S   U   R   N   A   M   E	H	〒
Guardian's Name: Mr./Mrs./Miss FIRST NAME MIDDLE NAME SURNAME	Ш	Ħ
Pan No.: M A N D A T O R V CKYC Number (Central KYC Registry)	ΠÌ	亩
Nationality: (renational of more than one)  M A N D A T O R Y  City of Birth M A N D A T	0 R \	У
country, please mention all the countries separated by a comma)	37 37	
Occupation: Business Professional Self Employed Retired Housewife Student Public Sector Pri	vate Sector	
Govt. Sector Agriculture Proprietorship Others S P E C I F Y		
Address Type: Residential Business Registered Office		
Permanent Address / Tax Residency Address of Second Applicant: (Refer to Clause 2 of Terms & Conditions)		
L A N D M A R K		
City Country Pin		
Address Type: Residential Business Registered Office		
Mailing Address of Second Applicant: (Refer to Clause 2 of Terms & Conditions)		_
City	++	+
in and a second		
Tax Residence details as applicable: (MANDATORY)		
(Please indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below)		
Country (ies) Tax Residency# Tax Identification Number% Identification Type (TIN or Others%, please Specify)		
#To also include USA, where the individual is a citizen/green card holder of USA. % In case Tax Identification Number is not available, kindly provide functional equivalent\$		
THIRD APPLICANT: (in Capital Letters) Mr Ms Mrs Minor		
Applicant Name:         F   I R S T   N A M E   M I D D L E N A M E   S U R N A M E		
Gender: Male Female Transgender Marital Status: Married Unmarried Other DOB/ Age D D M M Y Y Y	Y A	G E
Father's Name:         Mr.         F         I         R         S         T         N         A         M         E         M         I         D         D         L         E         N         A         M         E         S         U         R         N         A         M         E		
Mother's Name: Mrs.		
Spouse Name: Mr./Mrs.   F   1   R   S   T   N   A   M   E     M   1   D   D   L   E   N   A   M   E     S   U   R   N   A   M   E		
Guardian's Name:         Mr./Mrs./Miss         F         I         R         S         T         N         A         M         E         M         I         D         D         L         E         N         A         M         E         S         U         R         N         A         M         E		
Pan No.:  M A N D A T O R Y  CKYC Number (Central KYC Registry)	810 0 0	
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country, please mention at the countries separated by a comma)		
	ivate Secto	or —
Govt. Sector Agriculture Proprietorship Others S P E C I F Y		
Address Type: Residential Business Registered Office		
Permanent Address / Tax Residency Address of Third Applicant: (Refer to Clause 2 of Terms & Conditions)		
City State Country Pin		+
Address Type: Residential Business Registered Office		
Mailing Address of Third Applicant: (Refer to Clause 2 of Terms & Conditions)	1 1 1	_
(Refer to Clause 2 of Terms & Conditions)  City State Country Pin		+
Tel M A N D A T O R Y Mobile M A N D A T O R E S Mobile M A N D A T O R Y Email		
Tax Residence details as applicable:(MANDATORY)		
(Flease indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below)  Country (ies) Tax Residency#  Tax Identification Number%  Identification Type (TIN or Others%, please Specification Number)	٨	
Country (ies) Tax Residency# Tax Identification Number% Identification Type (TIN or Others%, please Specification Type)	"	
#To also include USA, where the individual is a citizen/green card holder of USA.		
# to also include UsA, where the incrivioual is a critizen/green card noticer or UsA.  % in case Tax identification Number is not available, kindly provide functional equivalent\$		
AND DESCRIPTION OF THE PROPERTY OF THE PROPERT	tested copy	or any
INDENTIFICATION OF DEPOSITORS (Refer Terms & Condition): To Comply with "Know your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide self at one of the following documents (which contains the photograph of the concerned first depositor) for indentification & proof of residential address.		

		Nomir	nation	Ť													
Name of the Nominee Mr. / Ms. / Mrs.			111	11			T		Date	Of Bir	th D	D	М	M	у	y \	/ Y
Relation of Nominee with 1st Depositor  Guardian's Name Mr. / Ms. / Mrs.									-								
Address of Nominee							İ				İ						
City				Country		Mob	ile					Pin	0				
Depositors are strongly advised to have their accounts in joint names	or use no	omination.						73 - 73			- E		10	0		- 80	
Nomination Signature:					1	Witness	Sign	ature	:							U.	- 2
I/We have read and understood the nomination rules prescribed by Res facility and accept that they are binding on me/us	erve Banl	nk of India and	the Proced	lure / tern	ns and cor	nditions	laid d	down	by t	he Co	mpa	ny g	over	ning	the	nom	ination
I. CHANGI Depositor(s) can change /cancel the nomination at any point of time by		CELLATION C			rm.The pre	escribed	l form	n is av	/aila	ble or	the	Con	npan	ıv's \	webs	ite.	
II. CHANGE/C/	× 1 <del>5</del> 00	355 8	70. 70										, pan	, ,			
Depositor(s) are allowed to change/cancell/add the holder(s) only at the on submission of the certified copy of death certificate.	e time of I	renewal. In cas	se of the d	eath of th	e holder(s	s) ,secor	ıd/thi	rd (if	any)	the h	oldii	ng is	can	celle	ed au	toma	atically
II. TR	RANSMIS	SSION PROC	EDURES														
Deposit(s) cannot be transmitted in favour of nominee,the default optio	20.70	closure in case	of death o	f the hold	ler(s).												
For Transmisson of deposit(s), the joint holder(s) should submit the fol i) Deposit Receipt(s),duly discharged,(ii) Certified copy of Death cer time.	and 377	of the deposit h	iolder(s) ai	nd (iii) an	y docume	ntary ev	idend	ce tha	t ma	y be	calle	d fo	r by	the	comp	any	at that
ii) Transfer of deposit(s) in favour of holder(s) shall be a valid dischariii) Deposit(s) that is/are preclosed/transmitted in favour of holder(s).	,A - A -	. 9 9.3		54		n-Repar	tiable	basi	s.(i.e	e. neif	her t	the r	orinc	ipal	nor f	he i	nteres
thereon will be repatriable.					,				- (								
FOR NRI DEPOSITORS ONLY  a) I/We hereby declare that the amount deposited with Mahind	ira and M	//ahindra Finan	cial Servic	es Itdre	nresents	amount	s tran	sferr	ed fr	om N	RO 4	Acco	unt	Furt	her t	hie a	mount
does not represent inward remittance from Overseas to NR	O accour	nt or transfer o	of funds fro	m NRE/F	CNR (B) a	ccounts	to N	RO ac	cou	nt"							
<ul> <li>I/We hereby declare that my stay in India during the financial financial year.</li> </ul>	ial year _		does not e	xceed/wi	II not exce	eed 182	days	& her	nce	l will l	be a	non-	resi	dent	duri	ng th	ne said
Note: NRI's & PIO's Deposits will be accepted for a	maxin	mum perio	d of 3 y	ears.													
FATCA DECLARATION:- Certification :I/We have understood the information requirements of the	Form as	s per the CBDT	notified R	ules 114F	to 114H a	nd here	bv co	onfirm	tha	t the i	nfori	matio	on p	rovio	ded b	v me	e/us or
this form is true ,correct and complete . I/We also confirm that I/We have details as provided /available in the records of Mahindra & Mahindra Fi	e read un	nderstood the T	Terms and	Conditio	ns below a	nd here	by ac	cept t	the s	ame.	/We	und	ersta	nd t	hat n	y pe	ersonal
for more details)																	
									7								
DECLARATION: I/We hearby 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, 1961. (I/We have read the Terms & conditions of Deposits & agree to abide by them.) I/we have gone through the financial & other declarations furnished by the Company & after careful consideration I am/We are making the deposit with the Company at my/our own risk & volition. I/We further declare that, I/We am/are authorized to make this Deposit in the above mentioned		Affix a latest photograph with signature				Affix a latest photograph vith signature						p	ffix a la hotogra th signa	aph			
Scheme & that the amount kept in the Deposit is through legitimate source & does not involve directly or indirectly any proceeds of Schedule of offence &for is not designed fo the purpose of any contravention or evasion of the provisions of the Prevention of Money Launderinig Act, 2002 & any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information & fully co-operate in any investigation as & when required by the Company in accordance with the applicable Law. I/We further affirm that the information/details provided by me/us is/are true & correct in all respect & nothing has been concealed.  Date & Place:		(DO NOT STAP	LE)		ÖÖ)	NOT STAPL	E)					(DO	NOTSI	(APLE)			
**Thumb impressions must be attested by Magistrate or																	7
Notary Public or Special Executive Officer.		- 10 to 10 t						<u> </u>		10 <u>1</u>				1000			
Signature Designation / Authority		1st Applicant Sig (Guardian in case			2 <sup>nd</sup> Appli	icant Sig	nature	Э			3rd	Appli	cant	Sign	ature		

# **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

# PARTI

			1711					
1. Nar	ne of Assessee (Declarant)			2. PAN of the Ass	sessee <sup>1</sup>			
3. Sta	utus²	4. Previous year(F	St 30			5. Resid	idential S	Status <sup>4</sup>
6. Fla	t/Door/Block No.	7. Name of Premises	i.	8. Road/Street/L	ane	9.	. Area/Lo	ocality
10. Tov	vn/City/District	11. State		12. PIN		13	3. Email	
14. Tel	ephone No. (with STD Code)		Carrie and and the first	assessed to tax under	the	Yes	N	lo
and Mo	bile No.		Income-tax Act,	1961 <sup>s</sup> : st assessment year	for which ass	hassas		
16 E-4	timated income for which this de		(b) II yes, lates	17. Estimated total			nich incom	me
				mentioned in colum	nn 16 to be incl	luded <sup>6</sup>		15
18. De	tails of Form No.15G other than  Total No. of Form	NAME OF TAXABLE PARTY OF THE PARTY OF TAXABLE PARTY.	previous year, if a		amount of inco	omo for wh	nich Forn	n No 15G filed
35	0	No.15G filed		Aggregate	amount of frice	onie ioi wi	inch Port	Rs.0
19. Det	ails of income for which the dec	laration is filed						
S1. No.	Identification number of relev account, etc. <sup>8</sup>	ant investment/	Natu	re of income	Section unde deductible	er which ta	ax is	Amount of income
1)	Folio No./FDR No.		Interest of securities	her than Interest on	19	94 A		
person *income the prov be nil. * in colur amount Place:	complete and is truly stated under sections 60 to 64 of the prince of the Income-tax Actions of the Income-tax Actions of the Income-tax **Tille **Til	he Income-tax Act, I amn 16 *and aggreg , 1961, for the previ our *income/incomending on	1961. *I/We furt gate amount of it ous year ending tes referred to in	ther declare that the ncome/incomes ref on column 16 *and the	e tax *on my ferred to in co relevant to t ne aggregate a	y/our esti olumn 18 the asses amount o	imated to a compute sament you will no	total *income including ited in accordance with yearwill me/incomes referred to
			PAR	T II				
	[To	be filled by the	e person resj	onsible for pa	ying the in	ncome		
		refer	red to in col	umn 16 of Part	: I]			
1.	Name of the person responsible MAHINDRA & MAHINDRA FIN		D.	2. Unique Identifi	cation No. <sup>11</sup>			
3.	PAN of the person responsible for AAACM2931R	r paying :	4TH FLOO	olete Address: R,MAHINDRA TOWERS,P.K. HOWK,WORLI ,MUMBAI -	5. TA payir	AN of the ng: MUN	e persoi MM4230	n responsible for 01A
	Email finfd@mahindra.com		No. (with STD 0 22-6523500/6652		8. An	nount of i	income p	paid <sup>12</sup>
85	Date on which Declaration is DD/MM/YYYY)	received		10. Date on which (DD/MM/YYYY)	h the income	has been	paid/cre	edited
								nsible for paying

# \*Delete whichever is not applicable.

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

Declaration 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)

<sup>8</sup>The financial year to which the income pertains.

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

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

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

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

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

"Indicate the capacity in which the declaration is furnished on behalf of a HUF, AOP, etc.

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

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

"The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(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.

18 The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or ection (1A) of section 197A or the aggregate of the amounts of such income credited or paid o 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. Name	of Assessee (Declarant)			2. PAN of the Ass	sessee¹	3. Date (DD/MM	of Birth² M/YYYY)
43. 00.4	us year(P.Y.) <sup>s</sup> (for which ration is being made)		5.	. Flat/Door/Block No		6. Name	of Premises
7. Road/	Street/Lane	8. Area/Locality	.17	9. Town/City/Di	istrict	10. State	
11. PIN		12. Email		13. Telephone	No. (with STD Code) a	and Mobile	No.
	hether assessed to tax <sup>4</sup> : yes, latest assessment yea	Yes No r for which assessed					
15. Estim	nated income for which this de	claration is made			income of the P.Y. in in 15 to be included <sup>5</sup>	which inco	me
17. Detai	ls of Form No.15H other than	this form filed for the previ	ous year, if a	ny <sup>6</sup>			
	Total No. of Form	No.15H filed		Aggregate	amount of income for	which For	
19 Dotail	0 Is of income for which the decl	agation is filed					Rs.0
SI No	Identification number of releva account, etc. <sup>7</sup>	2000 ten 90 0000	Natur	re of income	Section under which deductible	h tax is	Amount of income
1000	Folio No./FDR No.		Interest oth securities	er than Interest on	194 A		
amount o year endir Place:	. I further declare that the f*income/incomes referred ng onr	l to in column 17 compu	ited in acco	rdance with the pro	ovisions of the Inco	me-tax Ac	umn 15* and aggregate t, 1961, for the previous  ature of the Declarant
	2112		PAR	TII			
	[To	be filled by the pe	rson resp	onsible for pay	ying the incom	.e	
		referred	to in colu	ımn 15 of Part	; I]		
	Name of the person responsible f MAHINDRA & MAHINDRA FIN		desi	2. Unique Ident	tification No.9		
3. P. A	AN of the person responsible for AACM2931R	paying:	4TH FLOOI	lete Address: r,mahindra towers,p.k. howk,worli ,mumbai -	5. TAN of paying: M		on responsible for 301A
	Email nfd@mahindra.com	7. Telephone No. 0 Mobile No. 022-68			8. Amount	of income	paid¹º
	Date on which Declaration is D/MM/YYYY)	received		10. Date on which (DD/MM/YYYY)	h the income has be	en paid/cr	edited
Date:	never is not applicable.			(i) in a case where to	Signature of the pe the income referre	d to in col	

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

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

<sup>5</sup>The financial year to which the income pertains.

<sup>4</sup>Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

<sup>8</sup>Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

<sup>6</sup>In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.

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

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

- (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.

The person responsible for paying the income referred to in column 15 of Part I shall not accept 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.

#### 1. ACCEPTANCE OF DEPOSITS:

- 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 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 Rettred Employees / Retired Employees and above), 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.
- Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft / Amount by the Company.

  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.

  Interest on the Fixed Deposit will cease to accrue from the maturity date of the deposit.
- The Board of Directors of the Company reserves the right to change /alter /modify all or any of the Fixed Deposit schemes without prior
- ii) 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 contract of t 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
- attached and should be self attested
  ix) ij klindly 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.
  ij Employee must be a holder to avail 0.35% additional interest for Relative Deposits.
  x) 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

To Corripy with in Young your Customer Substanting the following self attested documents, (For earlier to earlier depositions are required to comply with the KYC requirements by submitting the following self attested documents, (For earlier land) in the week of the KYC (a) Latest photograph (b) Certified copy of the proof of address.

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

(b) Addhaar Card (ii) Passport (iii) Pan Card Infinitiation letter (ii) Driving License (v) Vioter 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: Documentation requirements for NRI investments: Additional documents required for NRI Deposits

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

- 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
- DTAA benefit
- DIAA Denent.

  (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 chequed 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 accordance with regulations governing the acceptance of deposits from NRIs.

  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/FCR/RB) 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.

- will be the Joudne lax Avoidance Agreement. (DIAA) rate or the Income I ax rate wincever is more beneficial to the assessee/invest.

  The following additional documents should be provided by the NRI depositor.

  Tax Residency Certificate from the Income Tax department of which the Investor is resident.

  Copy of the passport as of the beginning of the financial year till date.

  Certificate from the investor as at the end of the financial year 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. 15,0001-(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.
- 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
- ns insurince.

  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.

# 6. FIXED DEPOSIT RECEIPTS:

- i) Fixed Deposit Receipt shall be mailed by Courier or Registered/Speed Post within 6 weeks of the date of realization of the Cheque, at the address of the first applicant given in the Application Form. The Company shall not be responsible for any loss or delay in transit.

  ii) In case of loss or destruction or muttation of the Deposit Receipt, the Company may at its sold discretion issue a duplicate receipt subject to compliance with its terms and conditions including an indemnity duty signed by all the joint depositors. All expenses in this connection will be borne by the depositors(s).
- 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.

  If you have the investor makes a multiple selection or no selection for dispatch of itsed 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

# 7 PAYMENT OF INTEREST

Interest on Deposit (Non Cumulative) will be paid on the last working day of every month under monthly scheme. Interest payment Quarterly Interest on Deposit (Non Cumulative) will be paid on the last working aay of every month under monthly scheme. Interest payment Luarenty on 30th June, 30th September, 831st December & 31st March. Interest Payment Haif Yearly on 30th September, 831st March. Interest Payment Mark 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 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 Cleaning 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) squed under the Income Tax Ru
- issued under the Income Tax Rules.

  ii SUBMISSION OF FORM 156/IH: 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 156/IH as applicable, to the effect that the tax on his estimated total income for the year will be NII. From 156/IH as to be submitted to the office of the Fixed Deposit Processing Centre at the beginning of every financial year. For all from 156/IH cases, PAN is mandatory, From 156 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 IDS CENTIFICATES: in accordance with the CSU Circular U3/2011 dated 13-U5-2011 IDS Centificates in Form No. 16A will be downloaded by the company from TN Website and the same will be authenticated by means of digital signature (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 from the TDS certificates would be displatched 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. 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-y) TDS wrt NRI deposits:

- (G) Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax

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

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  (d) Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax

  (e) Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax

  (f) Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax

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  (g) Tax rate will be 31.20%
- (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 Axt 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

TWO 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

### 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 terms and conditions prevailing on the date of said
- ed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Compar
- ii) The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company.
   iii) Repayment of the maturity amount will be made by account payee cheque on the company's Bankers encashable at par or through National Automated Clearing house (NACH)RTGSNEFT 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 senaments.

- for repayment.

### 10. PREMATURE WITHDRAWAL:

- nature 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
- inite.

  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.
- III) Request of pre-maturity should be signed by all the deposit notices.
  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 re
- re closure request should be received 30 days prior to maturity date in physical form to the designated office as there is no proonline for premature wi

# 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 gravily 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.
- A copy of Birth Certificate is to be attached with the application in case the nominee is a Minor.

  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 depositors, 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 prenaturally before the due date.
   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.
- 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.

  Bank of India or any other competent authority.

  I) Any disputes arising out of the acceptance of Fxed Deposits is subject to the jurisdiction of the courts of Mumbai.

  I) When the due date out of any payment fails on a Saturday, Sunday, Bank Holiday or any other day on which the Company's office remains

- 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 employeet, the sole / first applicant should be an employee at the time of placement / renewal of deposit, All M&M Group Company; £ Employees'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, because the 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 critizen\*, 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, Birth Certificate issued by a competent authority, or any other documents acceptable to the Company, (Senior Citizen will equilible either for 0.35% additional interest or 0.25% sonic Citizen hopefit
- employee helshe 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 Not 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 of or postage charges incurred in this regards in case of Verary and Monthly interest payment, fir 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.
- delayed interest will be applicable in such cases:

  3. 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 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.

  3. To comply with Know Your Customers Guidelines for NBFOs, Glolwing 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.

  3. Where the investment amount is Rs. 1 corce 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)

- 1. Applications for Deposits in the prescribed form duly signed by all the joint applicants and accompanied by cheque or demand draft should be submitted at the addresses given in the Application form.
- 2. To comply with "Know Your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide a self-attested copy of any one of the following documents (which contains the photograph of the concerned depositoor (s)) for identification and proof of reside
- (i) Passport (ii) PAN Card (iii) Voters Identity Card (iv) Driving License (v) Aadhaar Card (vi) Job Card issued by NREGA duly signed by an office
- 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.
- Payments should be made by way of Aic 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/investments/fixed-deposit.
  - Fixed Deposits upto Rs. 15000 ( Reupees Fifteen Thousand Only) will be accepted in cash at the designated office of the Company
- 4. PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT) RULES 1977 AS AMENDED
- A. Name of the Company: Mahindra & Mahindra Financial Services Limited (MMFSL), Read, 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.
- idiaries -The Company has the following Subsidiaries: 2. Sub
  - a) Mahindra Insurance Brokers Limited (MIBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai - 400 018.
  - b) Mahindra Rural Housing Finance Limited (MRHFL) a subsidiary of the Company, provides housing loans for purchase, renovation and construction of houses to individuals and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.
- c) Mahindra Manulife Investment Management Private Limited (MMIMPL), a subsidiary of the Company, is acting as the Investm Manager of Mahindra Manulife Mutual Fund ("the Fund") and having its Registered Office at Mahindra Towers, P.K. Kurne chowk, Worli ai - 400 018. The Mutual Fund has been constituted as a Trust in accordance with the provisions of the Indian Trust Act, 1882 and is registered with SEBI.
- d) Mahindra Manulife Trustee Private Limited (MMTPL), a subsidiary of the Company, is acting as the Trustee to Mahindra Manulife Mutual Fund and having its Registered Office at Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai - 400 018.
- e) Mahindra Finance CSR Foundation is a wholly-owned subsidiary of the Company, incorporated on 2nd April, 2019, for carrying out CSR Activities as specified under Schedule VII of the Companies Act, 2013, having its Registered Office at Mahindra Towers, 4th Floor, P.K. Kurne Chowk, Worli, Mumbai - 400 018.

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

Name of Directors	Address	Occupation
Dr. Anish Shah Chairman	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Managing Director and Chief Executive Officer – Mahindra & Mahindra Limited
Mr. Ramesh Iyer Vice-Chairman & Managing Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Company Director
Dr. Dhananjay Mungale Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Professional
Mr. C.B. Bhave Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Self Employed
Ms. Rama Bijapurkar Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Independent Management Consultant
Mr. Nilind Sarwate Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Corporate Advisor
Dr. Rebecca Nugent Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Stephen E. B. Joyce Fienberg Professor of Statistics B. Data Svience, Associate Department Head   On-Ziveolor of Undergraduate Studies Carnegie Mellon Statistics B. Data Boience
Mr. Amit Raje Whole-time Director -Chief Operating Officer Digital Finance - Digital Business Unit	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Company Director
Mr. Amit Kumar Sinha Additional Non-Executive Non-Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	President Group Strategy, Wember of the Group Energine Board, Wathintra & Mathindra Limited

The text of this advertisement was approved by the Board of Directors on 23rd April, 2021 and the above Advertisement is issued on the authority and in e Board of Directors of the Company. A copy of the text of this Advertisement signed by the majority of the Board of Directors in ment has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, N

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

By the Order of the Board For Mahindra & Mahindra Financial Services Limited Amayaz M Pardiwalla Company Secretary & Complaince Officer

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

F. & G. Profits and Divide	end:			(Rs.in Cron
YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2018-19	2442.67	2382.44	1557.06	325%
2019-20	1462.05	1343.76	906.40	0%
0000.04	F10.01	100.10	205.45	4001

H. Summarised financial position of the Company as appearing in the two latest audited balance sheets immediately preceding the date of the

EQUITY AND LIABILITIES	March 2021	March 2020	ASSETS	March 2021	March 2020
1) Financial Liabilities	-		1) Financial Assets		
a) Derivative financial	173.18	40.16	a) Cash and cash equivalents	570.58	676.79
instruments	173.10	40.10	b) Bank balance other	2699.06	749.00
b) Pavables			than (a) above	2099.00	745.00
I) Trade Pavables	- 2	2	c) Derivative financial	25.72	92 93
i) Total outstanding dues	525	0	instruments	20.72	32.30
of micro enterprises and			d) Receivables		
small enterprises			Trade receivables	8.40	8.60
ii) Total outstanding dues of	596.35	606.33	e) Loans	59947.42	64993.47
creditors other than micro			f) Investments	11607.25	5910.98
enterprises and small enterprises			g) Other financial assets	514.05	476.65
II) Other Payables				8557755	
i) Total outstanding dues of micro enterprises and small enterprises	0.01	0.17			
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	46.73	29.24			
c) Debt Securities	16834.57	17744.87			
d) Borrowings (other than Debt Securities)	29142.08	29487.35			
e) Deposits	9450.66	8812.14			
f) Subordinated Liabilities	3149.37	3417.95			
g) Other financial liabilities	2604.26	2313.97			
	61997.21	62452.18		75372.48	72908.42
2) Non-Financial Liabilities			2) Non-financial Assets		, mari
a) Current tax liabilities (Net)	13.92	13.92	a) Current tax assets (Net)	401.65	239.96
b) Provisions	214.91	143.23	b) Deferred tax Assets (Net)	862.36	489.63
c) Other non-financial liabilities	98.90	98.05	c) Property, plant and	311.49	337.95
	327.73	255.20	equipment	20.000	
3) EQUITY			d)Capital Work-in-Progress	10.34	
a) Equity Share capital	12306.95	123.07	e) Intangible assets	18.63	25.55
b) Other Equity	14465.11	11240.79	f)Other non-financial assets	59.50	69.73
	14711.51	11363.86	**	1663.97	1162.82
TOTAL	77036.45	74071.24	TOTAL	77036.45	74071.24

- Contingent liabilities Rs. 159.41 crores (Claims against the Company not acknowledged as debts).
- Guarantees Rs. 1577.23 crores
- Commitments Estimated amount of contracts remaining to be executed on capital account Rs. 12.66 crores. Other commitments (Loan sanctioned but not disbursed) -Rs. 61.62 crores
- i) The amount which the Company can raise by way of deposits Rs. 18980.69 crores...
- ii) Amount of deposits held as at 31st March 2021 Rs. 10094.95 crores The Company has no over dues other than unclaimed deposits.
- 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 (NEET) / Online Account Transfer
  - erest Rate in case of premature payment of Deposit

Period Exceeding	But Lees than	Applicable interest rate
O Days	3 Months	Withdrawal not allowed
3 Months	6 Months	Nit
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 Applica 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
- Presently the Company has been assigned 'FAAA/Stable' by CRISIL Ratings Ltd.
   Presently the Company has been assigned 'FAAA/Stable' by CRISIL Ratings Ltd.
   In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach
  National Company Law Tribunal, Mumbai Bench at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D.Somani Marg, Cuffe Parade, Mumbai- 400005.
- vii) In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumer Redressal Forum. State Level Consumer Redressal Forum or the District Level Consumer Redressal Forum for relic
- viii) Deposits accepted by us are not insured.
- 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.
- i) that it has complied with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions
- 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: 23rd April, 2021

© Company name has been changed from MAMCPL to Mahindra Manufife 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

ation forms for Deposits will be supplied and accepted at the Corporate Office Annexe at Sadhana House, Behind Mahindra Towers, 2nd Floor, 570 P. B. Marg, Worli, Mumbai - 400 018, Branches of the Company, the Offices of the Fixed Deposit Processing 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