

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 SCHEMES

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	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%
Î	60	6834	6.45%	7.34%	60	5.90%	6.25%	6.35%	6.45%
	30	3301	5. 1070	7.5470	Minimum Amount	Rs.50	,000†	Rs.2	5,000†

Rates w.e.f. 20th 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 / 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 day of 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 Pibor, Saonana House & 4m Pibor Manindra	Towers, 570, P. B. Marg, Worli, Mumbai, Maharshtra - 400018. Ph:- 022 - 86523500
AHMEDABAD REGIONAL OFFICE : 11/1,11/2,11/3, 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,786001.
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. ,AURANGABAD 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 DONALD: 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-462016.	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-4520 10.
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 RO : SCF-33 34 AND 35.SECTOR 34A, 4TH FLOOR ,NEAR REGIONAL PASSPORT OFFICE,CHANDIGARH, CHANDIGARH,CHANDIGARH,CHANDIGARH-160034.	JAIPUR RO : PLOT NO 24 25 & 25 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-500005.	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- SALT L, P.S. GARIAHAT, KOLKATA, WEST BENGAL, 700029.
COIMBATORE RO : SECOND FLOOR, SHREE LAKSHMI NARASHIMHAR TOWERS, AVINASHI ROAD, PAPPANAICKENPALAYAM, COIMBATORE M.CORP. ; COIMBATORE M.C	LUCKNOW RO : PLOT NO-2, ISB-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.

Collection 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.

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

APPLICATION FORM FOR FIXED DEPOSIT ABOVE UPTO 1 CRORE (Please write in BLOCK LETTERS and [√] the appropriate box)

Form w.e.f. 20 th Septemb	er, 2021
APPL. No.	
II	

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:-Cumulative **Non-Cumulative** 12 Months 24 Months 36 Months 12 Months 24 Months 36 Months 48 Months 60 Months 48 Months **60 Months** Interest Payment Frequency Monthly Quarterly Half Yearly Yearly Existing FDR/ Folio No Principal with Interest Amount Auto Renewal: Yes Renewal for: Principal amount FDR Despatch Mode (Tick only One): E-Receipt Physical Receipt Registered Post The fixed deposit should be in the name (s) of FIRST APPLICANT: (in Capital Letters) Minor Ms Mrs Applicant Name: Gender Transgender **Marital Status** Married Unmarried Other Father's Name: Mr. Mother's Name: Spouse Name: Mr./Mrs Guardian's Name: Mr./Mrs./Mis Pan No.: CKYC Number (Central KYC Registry) Nationality: (If national of more than one country, please mention all the countries separated by a comma) Country of Birth City of Birth Occupation: Professional Self Employed Retired **Public Sector Private Sector** Business Student Others Govt. Sector Agriculture Proprietorship Address Type: Residential Business Registered Office Permanent Address / Tax Residency Address of Sole Applicant: Country City State Address Type: Residential Business Registered Office Mailing Address of Sole / First Applicant: City State Country Pin Tel Mobile Email 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\$ DEPOSIT PAYABLE TO Status: Domestic Company Resident Individual HUF Trust Others..... Please(√) any one ☐ First Holder Category: Public Senior Citizen Employee Token No. . Employee's Relative (Relation with Employee is... ...) Retired Employees Annual Income: Up to ₹5,00,000 T ₹5,00,000 T ₹5,00,001 to ₹10,00,000 T ₹10,00,000 T ₹25,00,000 T ₹25,00,001 to ₹5,00,000 T ₹50,00,001 to ₹1,00,00.000 T ₹1,00,00,000 T & above Either or Survivor Please recover Income Tax as applicable and issue me TDS Certificate/s as applicable for each financial year. Form 15H/ 15G is enclosed. Therefore, do not deduct Income Tax. Bank Details of the Sole / First Applicant for Repayment (Please attach a copy of your Bank's Personalised cheque for verification) Name of Bank Branch Account Number MICR Code **NEFT IFSC Code Amount Of Deposit** Rs. Rs. (in words) **Mode of Payment** Cheque / Demand Draft No. Dated Renewal Of FDR Drawn on Bank Branch

Mahindra & Mahindra Financial Services Ltd. - Acknowledgement Slip (Collection Bank)

.....dated..

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

branch

as Fixed Deposit under Cumulative / Non-Cumulative Scheme for a period of... Following Documents Received :(Self Attested)

For Rs...

→ 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)

SECOND APPL	ICANT	: (in	Capi	tal l	ette	ers)		Mr	8	\neg	Ms			Mrs	Г	7	Mino	or																										
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Name of the Nominee Mr. / Ms. / Mrs.			f				j									I	I	Da	te O	f Birtl	D	D	M	M	ÿ	γ	y y
Relation of Nominee with 1st Depositor																											
Guardian's Name Mr. / Ms. / Mrs.			ė					2	Ц										L		4						
Address of Nominee	2							000		- 23						-			L	-		Pin		-			
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Depositors are strongly advised to have their accounts in joint names	or use	nom	inatio	n.										102.07		-	77		-	11							
	or use	HOH	illiaud	JII.																							
Nomination Signature:	<u> </u>												Wi	tne	ss S	ign	atur	e:		di .				22	a 3.	-0	
/We have read and understood the nomination rules prescribed by Reseatility and accept that they are binding on me/us	serve Ba	ank o	of Indi	ia ar	nd th	e Pr	oce	dure	e / te	erms	s an	d c	ondi	tio	ıs la	id c	lowi	by	the	Cor	npa	ny g	ove	rnin	g the	non	inati
I. CHANGI	E/CAI	NCEI	LLAT	ION	l OF	NC	MI	TAV	IOI	N																	
Depositor(s) can change /cancel the nomination at any point of time by	/ filling	with	the c	omp	any	the	pres	cril	bed	forn	n.Th	ne p	reso	rib	ed f	orm	is a	vail	abl	e on	the	Cor	npa	ny's	web	site.	
II. CHANGE/CA											F. (전)		/_\			ML:	/!		. 41		. 1 . 1 . 1			11			
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 o	or ren	iewai	. in c	case	OI U	ne c	ieat	n or	tne	noi	aer	(S) ,	sec	ona	/tni	a (I	any	/) ti	ne no	olali	ng is	cai	iceii	ed a	uton	atica
II. TF	RANSI	MISS	ION	PRO	OCE	DUI	RES	;																			
eposit(s) cannot be transmitted in favour of nominee,the default option	on is pr	eclos	sure i	n ca	se of	f dea	ath o	of th	ne h	olde	r(s)																
or Transmisson of deposit(s), the joint holder(s) should submit the fol	llowing																										
Deposit Receipt(s),duly discharged,(ii) Certified copy of Death certime.	rtificate	of th	ne de	posi	t hol	lder(s) a	nd	(iii) a	any	doc	um	enta	ary	evid	lend	e th	at n	nay	be c	alle	d fo	r by	the	com	pany	at ti
Transfer of deposit(s) in favour of holder(s) shall be a valid dischar	F		. 8	- 55	80			, R.,			5	20	N 18 <u>1</u>	26	5250	2011	8	27 E		1977		725	22	99 - 111		22.17	E2121
 Deposit(s) that is/are preclosed/transmitted in favour of holder(s)/ thereon will be repatriable.)/nomin	iee w	ho is	a N	on-	resid	dent	wil	ll be	on	ly o	n N	on-F	Rep	artia	able	bas	is.(i	.е.	neitl	ner '	the	prin	cipa	nor	the	inter
OR NRI DEPOSITORS ONLY																											
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does not represent inward remittance from Overseas to NR																											
b) I/We hereby declare that my stay in India during the financial	cial year	r	5 - S-		dc	oes I	not	exc	eed/	will	not	ex	ceed	1 18	2 da	ays	& h	ence	lv	vill b	e a	non	-res	iden	t dur	ing 1	he s
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			_				-																				
ATCA DECLARATION:- Certification :I/We have understood the information requirements of the	e Form	ae na	er the	CBI	DT n	otifi	ed F	Pula	e 11	∕IF f	n 1	IAH	and	l he	rehi	, ,,	nfin	n th	at t	he ir	for	mati	on r	rovi	ded	hv m	e/ue
his form is true ,correct and complete . I/We also confirm that I/We have	ve read	unde	rstoo	d th	e Tei	rms	and	Co	ndit	ions	be	low	and	he	reby	ac	cept	the	sai	ne.l/	We	und	erst	and	that	my p	erso
letails as provided /available in the records of Mahindra & Mahindra Fir or more details)	inancia	l Serv	vices	Lim	ited	('the	Co	mp	any') wi	ll be	us	ed f	or (BD	Tre	por	ing.	(PI	ease	ref	er F	ATC	A ter	ms 8	k coi	ditio
or more detailey																											
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CIN: L65921MH1991PLC059642

FATCA –CRS Annexure for Individual Customer

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2.	Customer ID									1															
3.	Nationality															1	T								_
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4.	Country of Birth																								Ĺ
5.	City of Birth																								Ī
6 .	Address Type		Resi	denti	al				Bu	sine	SS				F	Regi	ster	ed C	Offic	ce					
7.	Tax residence address																								_
	Landmark									\neg	City	/	ſ												_
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8.	Father's Name																								_
9.	(Mandatory if PAN is not available) Spouse Name						0	ption	nal																_
10.	PAN																								
11.	Date of Birth		D	D		M	M		Υ	Υ		Υ	,	Υ											
12.	Aadhaar Number																								
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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

1. Na	me of Assessee (Declarant)			2. PAN of the Ass	sessee¹		
3. St	atus²	4. Previous year(F		4		5. Residenti	al Status ⁴
6. F1a	at/Door/Block No.	7. Name of Premises		8. Road/Street/L	ane	9. Are	a/Locality
10. To	wn/City/District	11. State		12. PIN		13. Em	ail
1	lephone No. (with STD Code) obile No.	·	Income-tax Act	assessed to tax under 1961 ⁵ : st assessment year		Yes sessed	No
16. Es	timated income for which this	declaration is made	31 NO. 31 NO. 41 /	17. Estimated total mentioned in colum			ncome
18. De	etails of Form No.15G other th	an this form filed for the	previous year, if a	ny ⁷			
		rm No.15G filed		Aggregate	amount of inco	me for which l	Form No.15G filed
10 Do	tails of income for which the c	loclaration is filed					Rs.0
Si. No.	Identification number of re		Natu	re of income	Section unde	r which tax is	Amount of income
1)	Folio No./FDR No.		Interest of securities	her than Interest on	19	4 A	3.6
in colu: amoun Place:	visions of the Income-tax A *I/We also declare that *m mn 18 for the previous yea t which is not chargeable t	ar ending on	es referred to ir relevan	column 16 *and t t to the assessment	he aggregate a year	wil	ncome/incomes referred to I not exceed the maximum nature of the Declarant
1,541,1241,7410,140,74	325.10480.03033.890000066.54.940000000004.34.07000001.3500045000.09.000		ΡΔΙ	RT II			
	']	To be filled by the	e person res			$_{ m come}$	
1.	Name of the person responsil	ble for paying	Hanna	2. Unique Identifi	2 11 411 102 00 POIN		
3	MAHINDRA & MAHINDRA I PAN of the person responsible AAACM2931R		4. Comp	olete Address: or,mahindra towers,p.k. howk,worli ,mumbai -		AN of the per ng: MUMM4	eson responsible for 2301A
90%	. Email nfinfd@mahindra.com		No. (with STD 0 22-6523500/6655		8. An	nount of incom	ne paid ¹²
99). Date on which Declaration DD/MM/YYYY)	ı is received		10. Date on which (DD/MM/YYYY)	h the income	has been paid	/credited
STATE OF THE PARTY		**********					sponsible for paying solumn 16 of Part I

*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).

³The 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.

"The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 1974 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

			PAR	11 1			
1. Name of Assessee (Declarant)			2. PAN of the Ass	sessee¹	3. Date of (DD/MM	
4. Previous year(P.Y.) ^a declaration is being	2000		5.	Flat/Door/Block No	8	6. Name	of Premises
7. Road/Street/Lane	2) CD1 17 (4002 CD2 17 CD4 MZ	8. Area/Locality		9. Town/City/D	istrict	10. State	
11. PIN		12. Email		13. Telephone	No. (with STD Code) a	and Mobile l	No.
14. (a) Whether assess		Yes No ar for which assessed		-tk			
15. Estimated income		CONTRACTOR			income of the P.Y. in nn 15 to be included ⁵		me
17. Details of Form No	.15H other than	this form filed for the previ	ous year, if a	ny⁵			
Т	otal No. of Form	No.15H filed		Aggregate	amount of income for	r which For	m No.15H filed
	0	2 70 3272478	2				Rs.0
Sl. No. Identification account, etc.	number of relev	7615 E91 02 15902	Natur	re of income	Section under whice deductible	h tax is	Amount of income
Folio No./FD	69900	*	Interest oth	er than Interest on	194 A		*
amount of *income/ii year ending on Place: Date:		d to in column 17 compurelevant to the assessme	ated in accor ent year	rdance with the pr	ovisions of the Inco be nil.		t, 1961, for the previous
	[To	be filled by the per				ıe	
 Name of the position of the position of the position. 		for paying IANCIAL SERVICE LTD.	72	2. Unique Ident	tification No.9		
3. PAN of the pers AAACM2931R	on responsible fo	r paying :	4TH FLOOI	lete Address: R,MAHINDRA TOWERS,P.K. HOWK,WORLI ,MUMBAI -	5. TAN of paying: M		n responsible for 01A
6. Email mfinfd@mahin	dra.com	7. Telephone No. 0 Mobile No. 022-65			8. Amount	of income p	oaid¹º
9. Date on which (DD/MM/YYYY)		received		10. Date on whic (DD/MM/YYYY)	h the income has be	en paid/cre	edited
Place: Date: *Delete whichever is not applied.				(i) in a case where to	Signature of the pe	ed to in colu	

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

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

- The financial year to which the income pertains.
- 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.
- 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.
- 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
- 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 choice is not indicated in the Application Form the deposit will be treated as place in Carmulative Scheme for the highest tenure. Serior Citzen's (60 year and above), will get an additional rate of 0.25% are anum and 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.
- 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 proce
 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
- 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 docum proofs Please provide your mobile number and E-mail ID for faster communication, KYC documents of all the deposit holders should be attached and should be self attested
- attached and should be self attested

 ix) | 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.

 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

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.
(f) Aadhaar Card (ii) Passport (iii) Pan Card Intimation letter (iv) Driving License (v) Voter tif (vi) Oc Card issued by NREGA duly signed by an office of the State Government. In case the depositors has already submitted the above documents in his/her earlier deposit, then he/she need 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 employe 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.

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

- DIAA benent.

 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

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 carriers 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/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. Entire this amount does not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR(B) accounts to NRO accounts."
 - 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.
- Deposit Receipt.

 b) all cheques/interest warrants NACHINEFT 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.

 **The survey of death of the or arrand depositors the repayment of the Fixed Deposit will be made without reference to the heirs and / or
- 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
- legal representative in a subsequence of the second of the

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 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, it is discretion, will ducte it recognize any lien on or assignment of the FDR for a loan taken from or by arrangement with the company will by default dispatch the 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 habitan.
- 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 on Deposit (Non Cumulative) will be paid on the last working day of every month under monthly scheme. Interest on Deposit (Non Cumulative) will be paid on the last working day of every month under monthly scheme. Interest on Deposit (Non Curnulative) will be paid on the last working day of every month under monthly scheme, Interest payment Quartery) and 30th June, 30th September, 81 Std December & 31st March. Interest Payment Haif Yearly on 30th September, 81 Std March. Interest Payment Markers I Payment Searly 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 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.

 IS 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 15G/IH as applicable, to the effect that the tax on his estimated total income for the year will be NII. From 15G/IH as to be submitted to the office of the 'freed Deposit' Processing Centre at the beginning of every financial year. For all from 15G/IH cases, PAN is mandatory. From 15G can be submitted by an individual other than a senior Citizent, a minor or a person (not being a Company or a Firm). From 15H can be submitted by an individual who is a Senior Citizent 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 from, 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 address are different, then the TDS certificates would be dispatched at this address. However, if the both the address are different, then the TDS certificates would be dispatched at this address. However, if the both the address are different, then the TDS certificates would be dispatched at this address. However, if the both the address are different, then the TDS certificates would be dispatched at this address. However, if the both the address are different, then the TDS certificates would be dispatched at this address. However, if the both the address are different, then the TDS certificates would be dispatched by the different with the time of PAN application and would be sent by the Company at the said address. If there is any change of address 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 the Company also.

 In TDS with the Address are different the time of PAN address are different the time of PAN application and would be sent by the Company at the said address. If the time of PAN application are different the time of PAN application and would be sent by the Company at the time of PAN application and the PAN

- (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
- (of It 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 honoral manual part of the tax Residency Certificate will help tax as a per the honoral part of the tax Residency Certificate will be dispert Tax rate as per the honoral part of the tax Residency Certificate will be dispert Tax rate will be 31.20% as per the honoral Tax rate will be 31.2

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 terms and conditions prevailing on the date of said
- induriny.

 I) The Fixed Deposit will be repaid only on malurify and not on demand or notice except at the discretion of the Company.

 Repayment of the maturity amount will be made by account payee cheque on the company's Bankers encashable at par or through National Automated Clearing house (NACH)/RTGS/NEFT facility.
- No change in the first name of the depositor is permitted at the time of renewal.
- 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

10. PREMATURE WITHDRAWAI

- 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
- time.

 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 nu upto the date of repayment. r which deposit had run upto the date of repayment. Ire closure request should be received 30 days prior to maturity date in physical form to the designated office as there is no provision
- online for premature wit

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 gravity 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 lith 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 depositor/is, the amount of the deposit may be returned. Prescribed Rules and Forms can be had on request.

12 LOAN AGAINST DEPOSITS

Chans 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 repart by the Deposit prenaturely 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.

 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.

 If you disputes arising out of the acceptance of Fixed Deposits is subject to the jurisdiction of the courts of Mumbai.

 If 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.

 If all M&M Group Company 1 Employees / Employees freathers and Retired Employees Retired Employees relatives will get additional rate of 0.35% per annum and should attach copy of 1D 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 critizer. The first applicant should be an individual who has completed 60 years of age and should statch any one of the following as prorof 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 get additional interest or 0.25% senior Citizen benefit.
- 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
- ingress tender from the selection made under risk strength, and the selection made in a selection made in the first flar 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 for 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.
- delayed interest will be applicable in such cases.

 3. Fresh deposit application should be in multiples of Re. 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 Ris.1,000/- and in multiples of Ris. 500/- thereafter.

 3. To comply with Know Your Customers Guidelines for NBFOs, Gollowing 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 signatory.
- 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)

- 1. Applications for Deposits in the prescribed form duly signed by all the joint applicants and accompanied by cheque or demand draft should be submitted at the addresses given in the Application form.
- 2. To comply with "Know Your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide a self-attested copy of any one of the following documents [which contains the photograph of the concerned depositor (s)] for identification and
 - (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.
- 3. 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 veblink- 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
- PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT) RULES 1977 AS AMENDED
- A. Name of the Company: Mahindra & Mahindra Financial Services Limited (MMFSL). Regd. Office Gateway Bldg. Apollo Bunder, Mumbai -400001. B. Date of Incorporation: 1st January, 1991
- C. Business carried on by the Company and its subsidiaries with details of branches or units, if any.
- 1. The Company is primarily engaged in providing financing for new and pre-owned auto and utility vehicles, tractors, cars, and, commercial vehicles, personal loans, mutual fund distribution services and related financial services
- 2. Subsidiaries The Company has the following Subsidiaries:
 - Subsidiaries I're Company has the following Subsidiaries.

 A) Mahindra Insurance Brokers Emitted (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 Inv Manager of Mahindra Manulife 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 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. Milind 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. & Jope Fienberg Professor of Statistics & Data Svience, Associate Department Head On Elector of Undergraduate Stades Carnegie Mellon Statistics & Data Svience
Mr. Amit Raje Whole-line 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 Stategy, Member of the Group Encodine Board, Wathritto & Naturals

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. Profit	s and Divide	ndt			(Rs.in Crores)
YEAR E	NDED	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%
2020	-21	548.31	422.43	335.15	40%

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			b) Bank balance other	2699.06	749.00
b) Payables	123	25	than (a) above	0.00.0	1222
I) Trade Payables	15255	-	c) Derivative financial instruments	25.72	92.93
) Total outstanding dues		-	d) Receivables		
of micro enterprises and small enterprises			a) rieceivables Trade receivables	8.40	8.60
ii) Total outstanding dues of	596.35	606.33	e) Loans	59947.42	64993.47
creditors ofker than micro	020.30		f) Investments	11607.25	5910.98
enterprises and small enterprises			g) Other financial assets	514.05	476.65
II) Other Payables			g) Other inlandial assets	314.03	410.00
i) Total outstanding dues of micro enterorises and small enterorises	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		111 50	
	61997.21	62452.18		75372.48	72908.42
2) Non-Financial Liabilities			2) Non-financial Assets	-	
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	0.700	
3) EQUITY	70.77.07.07.0		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 anctioned 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:
 - 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 Lees 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) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application 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.
 In the event of non-repayment of the Deposit or part thereof as per the terms and conditions of such Deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D.Somani Marg, Cuffe Parade, Mumbai- 400005.
- vii) In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumer Redressal Forum. State Level Consumer Redressal Forum or the District Level Consumer Redressal Forum for relief
- viii) Deposits accepted by us are not insured.
- ix) The Company is having a valid Certificate of Registration No. 13.00996 dated 21st March, 2007 in lieu of Certificate of Registration No. 13.00996 dated 4th September 1998 issued by the Reserve Bank of India under section 45IA of the Reserve Bank of India Act. 1934. However the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company for repayment of deposit / discharge of liabilities by the Company.
- L The Company hereby declares

without notice;

- 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 pair 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
- 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

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

FORMS AVAILABLE AND ACCEPTED AT

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