



BRAND BEDROCK

BHARAT KO PEHCHANTE HAIN HUM



Mahindra FINANCE

BY THE NUMBERS



- Over 5 million lives transformed
- Customers across 3.5 lakh villages
- AUM of more than Rs. 55,000 Crores
- Network of 1250+ offices

FROM THE MD/ CEO'S DESK



"Early on in our journey, we realised that to be successful in the rural market, it was imperative for us to become an integral part of the rural eco-system itself. Our customer, be it a farmer, an auto-rickshaw driver or a milkman, is at the heart of our business and the only reason for us to exist. We constantly strive to create innovative, relevant products and services keeping in mind their needs, with an aim to add more value to their lives. One of the biggest enablers which help us achieve success are our employees, who are also our biggest strength. As long as we continue to relentlessly focus on Insights, Customer Experience, Relevant Products & Employees, we will undoubtedly continue to be one of the leading brands in the financial services sector."

RAMESH IYER
Vice Chairman & Managing Director,
President- Financial Services Sector
& Member of the Group Executive Board

- Rural Housing Finance Limited in FY'08
 - Joint Venture with Rabobank subsidiary for Tractor Financing in USA and ventured into SME Financing in FY'12
 - Received licence for setting up Asset Management Company in FY'16
 - Listed amongst Top 10 NBFCs basis Income in FY'17*
 - Mahindra Finance AUM crossed Rs. 55000 crores in FY'18
 - Ranked amongst Top 50 in the Great Place to Work survey in FY'18 & got PCMM Level 5 certification
 - Emerged as 'No.1 Vehicle Finance Brand' in Rural & Semi-Urban India in FY'18#
- MF-SUTRADHAAR: A unique customer-get-customer program leveraging the reach & local connect of our widespread customer base
- 2) PRODUCTS**
- Suvidha Loans: A set of special loans created keeping in mind the specific requirements of Mahindra Finance customers (Tractor Down Payment Loan, Working Capital Loan for Tractor Owners, Medical Loan etc.)
- 3) EVENTS & ACTIVATIONS**
- 2 Wheeler to 20 Wheeler Maha Loan Mela: A unique loan mela bringing together dealers of various OEMs across vehicles ranging from 2-Wheelers, Cars, UVs, Tractors to Construction Equipment & Commercial Vehicles
 - Gram Pravesh: A distinct program to reach out to potential customers in untapped villages and regularly reach out to existing customers
- 4) ON-GROUND BRAND PROPERTY**
- Bharat Ki Khoj: A platform to engage with the local communities and unearth artistic talent from the deep rural pockets of India

INNOVATIVE EDGE

- 1) DISTRIBUTION**
- Smart Branches: A unique shop-in-shop concept in Automobile Dealerships for faster service and tapping more business
 - Trade Advance: First NBFC to launch 'Trade Advance' for Automobile Dealers

*Source: D & B India's Top 500 Companies publication
#Source: Nielson Study, January 2018 across 10 states & 2000 respondents



भारत की खोज

SMART BRANCH

STORIED LEGACY

Mahindra & Mahindra Financial Services Limited (Mahindra Finance), part of the Mahindra Group, is one of India's leading NBFCs operating in Rural & Semi-Urban India with a customer base of more than 5 million happy customers.

Initially set up as a captive finance company to finance Mahindra vehicles, Mahindra Finance has come a long way by extending its finance solutions not only to other Mahindra products like tractors, two wheelers, commercial vehicles and pre-owned vehicles, but also to vehicles of other leading OEMs. It has also diversified its product portfolio and offers products like SME Finance & Fixed Deposits too. Mahindra Finance has also ventured into Insurance, Home Finance & Mutual Funds through its subsidiaries

Mahindra Insurance Brokers Ltd., Mahindra Rural Housing Finance Ltd. & Mahindra Asset Management Company Pvt. Ltd. respectively.

The company's success stems from filling the gap between organised banks and unorganised financiers (money lenders). The company filled this gap through its socially inclusive 'Earn & Pay' business model. This model is based on understanding the revenue and operating surplus generation attained through the deployment of asset i.e vehicle. The customer's potential cash flow is plotted and decision to lend is taken based on business model viability.

The products are supported by 3 key tenets viz. quick speed of service, flexible documentation and door step service.

The company has a Pan India footprint with over 1250 offices and has brought

relevant financial solutions to the doorstep of customers.

SUCCESS STORY

- Registered with RBI as an NBFC in September 1998
- Mahindra Insurance Brokers Limited became a 100% subsidiary in FY'05
- Mahindra Finance issued its IPO in FY'06 which was subscribed nearly 27 times more
- Entered into partnership with Maruti Suzuki in FY'06
- Commenced the Home Loan business through its subsidiary, Mahindra Rural Housing Finance Limited in FY'07
- Received 12.5% equity participation from the National Housing Bank for Mahindra

Mahindra FINANCE

2 WHEELER TO 20 WHEELER
WE PROVIDE LOANS FOR ALL TYPES OF VEHICLES

