# mahindra finance

# Mahindra & Mahindra Financial Services Limited

# CIN: L65921MH1991PLC059642

## FD PROCESSING CENTRE

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

• Toll Free No: 18002669266 • Whatsapp @70663 31234 • Boardline No: 022-66523500 (Monday to Friday between 10.00 am to 5.00 pm) • Email: mfinfd@mahindra.com

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



# **INDIA RATINGS** IND AAA/STABLE INDICATES HIGHEST SAFETY

# **SAMRUDDHI DEPOSIT UP TO Rs.**5 Crore

# **SAMRUDDHI CUMULATIVE SCHEME \$**

# **SAMRUDDHI NON-CUMULATIVE SCHEME \$**

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	5380	7.60%	7.60%	12	7.20%	7.25%	7.35%	7.60%
	24	5805	7.75%	8.05%	24	7.25%	7.35%	7.50%	7.75%
					36	7.50%	7.60%	7.80%	8.05%
Rs. 5,000†	36	6307	8.05%	8.72%	48	7.50%	7.60%	7.80%	8.05%
	48	6815	8.05%	9.08%	60	7.50%	7.60%	7.80%	8.05%
	60	7364	8.05%	9.45%	Minimum Amount	Rs. 50	),000†	Rs. 2	5,000†

Rates w.e.f. 19<sup>th</sup> September 2023. Note:-

- Senior citizens will get an additional interest rate of 0.25% p.a. for deposits upto Rs. 5 Crore
- ‡ Employees / Employees / Employees / Employees / Employees / Retired Employees / Reti 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. 5 Crore.

- t 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 31st March and for Monthly on the last working day of the Month. If the Deposit is made within a period of 1 month prior to any of the payment date, the interest for the part period will be paid on the next interest payment date without any deferral interest for the broken period
- \*Compounded Annually-In case of Cumulative Deposits, interest is compounded before deduction of Tax \$ Samruddhi- Cumulative and Non-Cumulative Deposits: Application can be submitted physically or through online mode.

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

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

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

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

# **MMFSL REGIONAL OFFICES**

HEAD OFFICE 3 <sup>rd</sup> Floor, Agastya Corporate F	Park, Piramal Amity Building, Kurla West, Mumbai -400022.
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 REGIONAL OFFICE : 2nd Floor, BACK SIDE OF THE BUILDING, AMOLAPATTY, NH 37, OPP GOVT. GIRLS HIGER SECOUNDARY SCHOOL, DIBRUGARH, ASSAM, 786001.
ALLAHABAD REGIONAL OFFICE : FIRST FLOOR, 52/E42, TASHKAND MARG, CIVIL LINE, ALLAHABAD CB, ALLAHABAD CB TLK, ALLAHABAD DIST, UTTAR PRADESH - 211001.	FAIZABAD REGIONAL OFFICE : 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 REGIONAL OFFICE : 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 - 781.006.
BANGALORE REGIONAL OFFICE : 4TH FLOOR, PRESTIGE TOWERS, JAYANAGAR 4TH BLOCK, RESIDENCY ROAD, OPP VIJAYA COLLEGE, BANGALORE, KARNATAKA-560025	HYDERABAD REGIONAL, OFFICE : 1 ST FLOOR, VV. TOWERS, KHARKHANA, TIRUMALGHERY ROAD, BESIDES MC DONALDS, SECUNDERABAD, SECUNDERABAD TLK, HYDERABAD DIST, TELANGANA - 500009.
BHOPAL REGIONAL OFFICE : 4TH FLOOR, SHOP NO. 5 & 6, MAPLE HIGHT STREET,PLOT NO.46, CODESO, VIDYANAGAR PHASE II SCHEME BAWARIYA KALAN, NH 12 HOSHANGABAD ROAD, OPP: AASHIMA MALL, BHOPAL, MADHYA PRADESH - 462026.	INDORE REGIONAL OFFICE : 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 REGIONAL OFFICE : FIRST FLOOR, PLOT NO. 511, CUTTACK PURI ROAD, BESIDE PUNJAB NATION BANK, MANCHESWAR INDUSTRIAL ESTATE, BHUBANESHWAR M - 10 TLK, KHURDA DIST, ORISA-751010.	JABALPUR REGIONAL OFFICE : FIRST FLOOR, PANCHRATAN TOWERS, 1700 MODELROAD, ABOVE AXIS BANK NEAR BUS STAND, JABLPUR CANTT. (CB), JABALPUR TILK, JABALPUR DIST, MADHYA PRADESH- <b>482001</b> .
CHANDIGARH REGIONAL OFFICE : SCF-33 34 AND 35, SECOTR 34A, 4TH FLOOR, NEAR REGIONAL PASSPORT OFFICE, CHANDIGARH, C	JAIPUR REGIONAL OFFICE : PLOT NO 24 25 & 26 O3RD FLOOR MAHINDRA TOWER, TONK ROAD, DURGA VIHAR COLONY, JAIPUR (M. CORP.) (PART), JAIPUR TLK, JAIPUR DISTM RAJASTHAN-302015.
CHENNAI REGIONAL OFFICE: 4TH FLOOR ,ASV RAMANA TOWERS AT NO.37 & 38 , VENKAT NARAYANA ROAD ,T NAGAR ,CHENNAI, TAMIL NADU-600017	KOLHAPUR REGIONAL OFFICE : 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 - 4160
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, PO. DESHPRIYA PARK, PLOT-G 1 BLOCK-EP & GP SECTOR-V SALT L, P.S. GARIAHAT, KOLKATA, WEST BENGAL, 700029.
COIMBATORE REGIONAL OFFICE : SECOND FLOOR, SHREE LAKSHMI NARASHIMHAR TOWERS, AVINASHI ROAD, PAPPANAICKENPALAYAM, COIMBATORE M.CORP., COIMBATORE M.CORP, TLK, COIMBATORE DIST, TAMIL NADU-641037.	LUCKNOW REGIONAL OFFICE : 5TH FLOOR, MILLENIUM SQUAREPLOT NO-2, IBB-2, SUSHANT GOLF CITY - LUCKNOW, INDIRA NAGAR, SHAHEED PATH, NEAR GD GOENKA PUBLIC SCHOOL, LUCKNOW-UTTAR PRADESH, 226030.
DEHRADUN REGIONAL OFFICE : 3RD FLOORE, SOSHIL TOWER, CURZON ROAD, NEAR DALANWALA THANA, DEHRADUN, DEHRADUN, UTTARACHAL, 248001.	MEERUT REGIONAL OFFICE : 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, 1.10008.	MUZAFFARPUR REGIONAL OFFICE : 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.
NASHIK REGIONAL OFFICE : 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 REGIONAL OFFICE : GROUND FLOOR KH. NO. 414, GANESH PETH,CIVIL LINES,RAMBAGH ROAD,NEAR ST STAND,NAGPUR M CORP. NAGPUR M CORP. TLK,NAGPUR DIST,MAHARASHTRA-440018
PATNA REGIONAL OFFICE : 1ST FLOOR, MOHALLA, S K PURI, NO 3031/1495A WARD NO 21, NCC 229, PATNA M CORP., PATNA, BIHAR-800001.	SIMLA REGIONAL OFFICE : SECOND FLOOR, DYERTON ESTATE, NH-22, DYERTON BIZ HUB, SHIMLA, HIMACHAL PRADESH-171002.
PUNE REGIONAL OFFICE : 05TH FLOOR MISEM BUILDING 19/12 PLOT NO 15. OFF 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 REGIONAL OFFICE : THIRD FLOOR, ALASKA CORPORATES, G E ROAD, OPP. VIP ROAD NEAR MAGNETO MALL, RAIPUR M CORP, RAIPUR M CORP, RAIPUR M CORP TLK, RAIPUR DIST, CHHATTISGARH-492001.	UDAIPUR REGIONAL OFFICE : 2ND FLOOR, 29, MEERA BHAVAN, HIRAM MAG, SECTOR 08, MAIN ROAD, OPP. SIDDHI VINAYAK HOSPITAL, UDAIPUR RAJASTHAN, 313002.
RANCHI REGIONAL OFFICE : GROUND FLOOR, FLAT NO. 301, SHREE MOHAN COMPLEX, SITA COMPOUND, GPO, MAIN ROAD, BEHIND MAXX SHOW ROOM, RANCHI, RANCHI M CORP TLK, RANCHI, JHARKHAND, 834001.	UPPER ASSAM REGIONAL OFFICE : FOURTH FLOOR, STAR CITY ULUBARI, G.S. ROAD, NEAR HANUMAN MANDIR, GUWAHATI, PALTAN BAZAR TALUK, KAMRUP, ASSAM-781007.
SATNA REGIONAL OFFICE : FIRST FLOOR, MAIN ROAD, LANE NO 2, OPP. BHARUT HOTEL, RAJENDRA NAGAR, SATNA, MADHYA PRADESH, 485001.	VARANASI REGIONAL OFFICE : FIRST FLOOR, SRI DASS FOUNDATION BUILDING, S 20/51-5 & SB 20/52-4, MALL ROAD, ABOVE UBI BANK VARANASI M CORP. TLK, VARANASI, UTTAR PRADESH - 221002
SILIGURI REGIONAL OFFICE : SILIGURI REGIONAL OFFICE 3RD I SILIGURI,DARJEELING,WEST BENG	FLOOR PARAGANA BAIKANTHAPUR, WARD NO.42,,SEVOKE ROAD,OPP OF SBI ZONAL OFFICE,SILIGURI MUNICIPAL CORPORATION IAL.734008.

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

All communications with regards 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 UPTO 5 CRORE (Please write in BLOCK LETTERS and [ √ ] the appropriate box)

APPL. No.

Agents are not permitted	to accept cash w	rith application form &	issue receipt. Mahindra ar or such or other wrong ter	nd Mahindra Financial Ser	vices Limited
* I / we hereby apply for a fixed d	eposit with you			est rate as on today, as	
Cumu	lative			Non-Cumulative	,
☐ 12 Months ☐ 24 M	lonths [	36 Months	12 Months	24 Months	36 Months
☐ 48 Months ☐ 60 M	lonths		48 Months	60 Months	
Exisitng FDR/ Folio		Interest F	Payment Frequency N	Monthly Quarterly	Half Yearly Yearly
Auto Renewa *Default option		Renewal fo		Principal with Interest Amount	t
FDR Despatch Mode (Tick only One):	E-Receipt Phys	sical Receipt Regist	tered Post Courier		
All (*) Fields are Mandatory				Rates w.e.f.	19 <sup>th</sup> September 2023.
FIRST APPLICANT: (in Capital Letters)	Mr Ms	Mrs Master			
Applicant Name:* FIRS	T NAM	E	D D L E N A M	E SURN	AME
Gender: * Male Female	Transgender	Marital Status:* Ma	urried Unmarried Oth		Y Y Y Y A G E
Father's Name:* Mr. FIRS	T NAM		D D L E N A M	E SURN	AME
Mother's Name: Mrs. FIRS	I N A M		D D L E N A M	E SURN	AME
Spouse Name: Mr./Mrs. F   R S	1 NAM	E MI	D D L E N A M	E SURN	AME
Guardian's Name: Mr./Mrs./Miss F I R S	N A M	E M M I  CKYC Number (Central KY	C Registry)		AME
Pan No.:* MANDAT		care number (central K)	C 13081301 9)		
Minor Pan( If Applicable):* M A N D A T					
Nationality:* (if national of more than one country, please mention all the	ORY	Country of Birth*	M A N D A T O R	City of Birth*	N D A T O R Y
occupation:*  Business  Business	Professional	Self Employed Re	tired Housewife	Student Public Sect	or Private Sector
Govt. Sector	Agriculture	Proprietorship Oth	ners SPECIF	Y	
Address Type:*	Business	Registered Office			
Permanent Address / Tax Residency Address of Sole/Fil (Refer to Clause 2 of Terms &Conditions)	rst Applicant*:				
City	State		Country		Pin
Address Type: Residential	Business	Registered Office	Country		
Mailing Address of First Applicant*:	]				
(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 Y Email*			
Tax Residence details as applicable: (MANDATO) (Please indicate ALL the Countries in which you are a re	•	and associated Tay ID number h	nelow)		
Country (ies) Tax Residency#		ax Identification Number%	octow)	Identification Type (TIN or Oth	ner%, please Specify)
#To also include USA, where the individual is a citizen/g % In case Tax identification Number is not available, kir					
Status:* Domestic Company Resident Individual H		•			
Category: Public Senior Citizen Director/Relativ			) elative (Relation with Employee is		*DEPOSIT PAYABLE TO Please(V) any one
Annual Income:* Up to ₹5,00,000					☐ First Holder☐ Either or Survivor
Please recover Income Tax as applicable and				5H/ 15G is enclosed. Therefore,	
Bank Details of the Sole / First	st Applicant fo	or Repayment (Plea	se attach a copy of your Bank	's Personalised cheque for ver	rification)
Name of Bank*				Branch*	
Account Number*			NEFT IF:	CR Code*	
		Amount	of Deposit		
*Rs		*Rs. (In words) _			
		*Mode of	Payment		
Cheque / Demand Draft No.	Dated	D D M M Y Y Ren	newal Of FDR		
Drawn on Bank				Branch	
Mahindra & Mahindra Financial Services	Ltd - Acknowled		Account Details:  APPL. No.		
Received with thanks from Mr/Mrs/Msdateddateddateddated		drawn on		n case of renewal) NoBank	branch
as Fixed Deposit under Cumulative / Non-Cumulative Sch  Following Documents Received :( Self Attested)  Aadhaar Card  Passport  Pan Card Intimation Le  Personalised Cancelled cheque  Form 156 For	heme for a period of etter Driving License	J Voter ID □ Job Card issued by		e State Government (on behalf of Mahi	Collection Bank

SECOND APPLI	CANT: (	in C	apit	al L	.ette	ers)			ır		м	ls		Mı	s		Ма	ste	r																									
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Mother's Name:	Mrs.			F		R	S	Т		Ν	А	M	Е					M	-	D	D	L	Е		Ν	Α	M	Е				S	U	R	Ν	А	N	/I E		m I	$\perp$			
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Guardian's Name:	Mr./Mrs./	Miss		F	1	R	S	T		Ν	А	. IV	Е					M	-	D	D	L	Е		Ν	А	M	Е				S	U	R	Ν	А	N	/I E		$\perp$	$\perp$			
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I / we above named depositor/s ☐ do not wish to nominate / ☐				to wh	om in	the ev	ent o	f my	/ 011	ır / m	inor	's de	ath t	he aı	mour	nt of	this
deposit may be returned by Mahindra & Mahindra Financial Serv		ite rottowing	person	10 111		Line ev		у	, 00	. ,		s ue		iie ai	iioui	0.	Cilia
*Name of the Nominee Mr. / Ms. / Mrs.									* Date	Of Bir	th	D	М	ЧΥ	Υ	Υ	Υ
*Relation of Nominee with 1st Depositor																	
Guardian's Name Mr. / Ms. / Mrs.																	
(if Nominee is Minor)																	$\equiv$
Address of Nominee		+		$\vdash$	++	+		$\perp$	Н	+	+	Di.	+	+	+	Н	$\dashv$
City         State           Tel         M         A         N         D         A         T         O         R         Y         *Email			Country	+	++	*Mot	ماند	+	$\vdash$	+	+	Pin		+	+	$\vdash$	$\dashv$
Tel   M   A   N   D   A   T   O   R   Y     *Email																	
Depositors are strongly advised to have their account	s in joint name	es or use r	nomina	ation.													
1st Applicant Signature2ndA	pplicant Signatur	e			_ 3rd /	\pplica	nt Sig	gantı	ıre -					_			
Witness 1 Signature Wit	ness 2 Signature																
I/We have read and understood the nomination rules prescribed by Res	erve Bank of India	and the Prod	edure to	erms a	nd con	litions	laid d	own i	by th	e Coi	npan	y gov	ernin	g the	non	ninati	ion
facility and accept that they are binding on me/us																	
I. CH	IANGE /CAN	ICELLATI	ои о	F NC	MIN	ATIO	N										
Depositor(s) can change / cancel the nomination at any point of time by	•							n is a	vaila	ble o	n the	Com	pany	's we	bsite		
					<u>.</u>												
II. CHANGE /C		'				•	•										
Depositor(s) are allowed to change/cancel/add the joint holder(s) only at	the time of renev	wal. In case of	the dea	ath of t	he hol	ler(s), s	econo	d/thir	d (if	any)	the h	oldin	g is c	ancel	lled		
automatically on submission of the certified copy of death certificate.																	
	II. TRANSMISS	ION PROCE	DURES	5													
Deposit(s) cannot be transmitted in favour of nominee, the default option	is preclosure in ca	ase of death o	f the hol	lder(s).													
For Transmission of deposit(s), the joint holder(s) should submit the foll	owing.																
) Deposit Receipt(s), duly discharged by all the holders with revenue	stamp (ii) Certifie	d copy of Dea	th Certif	ficate o	f the d	ecease	d hold	ler(s)	(iii)	Any o	locui	nenta	ary				
evidence that may be called for by the company at that time.																	
i) Transfer of deposti(s) in favour of holder(s) shall be a valid discharge	ge by the company	y against the	legal hie	rs.													
ii) Deposit(s) that is/are preclosed/transmitted in favour of holder(s) no	ominee who is a N	on-Resident v	will be o	nly on	Non-Re	patriab	le ba	sis.(i.	e.nei	ither	the p	rincij	al no	r the	inter	rest	
thereon will be repatriable.																	
FOR NRI DEPOSITORS ONLY																	
a) I/We hereby declare that the amount deposited with Mahind	ra and Mahindra F	Financial Serv	rices Ltd	l. repre	sents a	mount	s trar	sferr	ed fr	om N	IRO /	Acco	ınt. F	urthe	r thi	s am	ount
does not represent inward remittance from Overseas to NR	O account or trans	sfer of funds	from NR	E/FCN	R (B) a	count	s to N	RO a	ccor	ınt"							
b) I/We hereby declare that my stay in India during the financia	al year	does no	t exceed	l/will n	ot exce	ed 182	days	& he	nce l	will	be a	non-r	eside	nt du	ıring	the s	said
financial year.																	
Note: NRI's & PIO's Deposits will be accepted for a	maximum pe	eriod of 3	years														
FATCA DECLARATION:-																	
Certification :I/We have understood the information requirements of the Form as per i this form is true ,correct and complete. I/We also confirm that I/We have read unders																	
details as provided / available in the records of Mahindra & Mahindra Financial Servic																	
for more details) /We hereby expressly consent to MMFSL to search, download, Upload/share with Ceni	tral KYC reaistry & rea	ceive informatio	n throuah	sMS/e-	mail on	the abov	e reais	tered	mobil	le nun	ber/e	-mail i	d for t	he pui	rpose	of KY	'C
compliance.		•					-				•					•	
/We hereby provide our consent to MMFSL to obtain and/or submit my / our informat to time, as and when required.	ion from/to Credit Infi	ormation Compo	any ana/oi	r inform	ation uti	uty ana/	or suc	n inst	itutioi	n set i	ір ипо	ier tne	provi.	sions (	of law	from	time
/We hereby expressly consent and authorize MMFSL to make telephone calls, send SI and to enable mobile Solutions to inform/benefit me on any given options.	1Ss, WhatsApp messa	aging & services	Emails, U	ISSD, Vo	ice servi	ces, Pusl	n Notif	icatior	ıs, Cel	ll Brod	dcast	, MMS	Locat	ion-bo	ised S	ervice	25,
/ernacular Declaration :																	
/We confirm that the terms and conditions are explained by	( A	dvisor) in					angu	age, I	have	unde	rstoc	d and	l agre	e to 1	the te	erms	and
conditions mentioned on AOF.:																	
DECLARATION: I/We hereby declare that the amount being deposited herewith is			_						_								
not out of any funds acquired by me/us by borrowing or accepting from any other																	
person. I/We declare that the first name depositor is the beneficial owner of this joint deposit & is to treated as the payee for the purpose of deduction of Tax under section																	
194A of the Income Tax, 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 Scheme & that the amount kept	photo	a latest ograph ignature				Amx a latest photograph with signature							Amx a la photogra with signa	aph			
in the Deposit is through legitimate source & does not involve directly or indirectly any proceeds of Schedule of offence &/or is not designed for the purpose of any		T STAPLE)			(Do	NOT STAF	PLE)					(D	O NOT S				
contravention or evasion of the provisions of the Prevention of Money Laundering Act,																	
2002 & any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information & 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 :																	_
**Thumb impressions must be attested by Magistrate or										Г							1
Notary Public or Special Executive Officer.																	
Notary Public or Special Executive Officer.																	
Notary Public or Special Executive Officer.																	
	*1s Applica	nt Signature		*	2 <sup>nd</sup> Appl	icant Si	gnatuı	re			*:	3 <sup>rd</sup> Ap	olican	t Sigr	ature	2	
Notary Public or Special Executive Officer.  Signature Designation / Authority		nt Signature case of Minor)		*	2 <sup>™</sup> Appl	icant Si	gnatuı	re			*.	3 <sup>rd</sup> Ap	olican	t Sigr	ature	2	

### TERMS AND CONDITIONS GOVERNING FIXED DEPOSIT SCHEMES

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

(All M&M Group Company Employees.)

in Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft / Amount by the Company. The third-party cheque/fund transfers are not allowed. Funds received from third party, on identification, shall be transferred back to the same account without interest & no FDR will be created for such applications.

ii) Any Change in Name, Address, Bank Mandate, Bank Particulars etc. should be lodged with the offices of the fixed deposit processing centre, at least 15 days before the date on which any payment falls due to avoid delay for dispatching FDR/interest/Maturity Payment.

iv) Interest on the Fixed Deposit will cease to accrue from the maturity date of the deposit

v) The Board of Directors of the Company reserves the right to change /alter /modify all or any of the Fixed Deposit schemes without

v) The Board of Directors of the Company reserves the right to change /alter /modify all or any of the Fixed Deposit schemes without prior notice
vi) MICR Code and NEFT are mandatory for all deposit and a copy of Personalized cancelled cheque copy is to be attached along with the application. In case of deposit cheque being from a different bank account other than that of the first depositor, Personalized cancelled cheque copy of the first depositor bank account to be furnished.
vii) If the KYC documents are incomplete then, the forms will be rejected and returned without interest within 30 days, so please provide

wi) If the KYC documents are incomplete then, the forms will be rejected and returned without interest within 30 days, so please provide the correct document proofs. Please provide your mobile number and E-mail ID for faster communication, KYC documents of all the deposit holders should be attached and should be self-attested.

viii) Kindly send all your documents to our 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.

ix) Prevailing FD rates are displayed on our website www.mahindrafinance.com you are advised to visit our website to know more details.

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 document: (For all the investors)

with the KYL requirements by submitting the rollowing serv-attested obcument: (i-or all the investors) (a) (a) Latest photograph (b) Certified copy of the proof of identity (c) Certified copy of the proof of address.

i)Aadhaar Card, ii) Passport, iii) Driving License, iv) Voter Id, v)Job Card issued by NREGA duly signed by office of the State Govt. In case the Depositors has already submitted the above document his/her earlier Deposit, subject to validity. Company may or may not ask above 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 /Latest Passbook copy (iii) Electricity Bill (iv) Letter From any recognised public authority (v) Letter from employer

### Additional documents required for NRI Deposits

Passport with valid visa

2) A PIO card to establish Indian Origin if it is foreign passport

3) Pan Card 4) Tax Residency Certificate (TRC) from the Income Tax department of the country of which the investor is a resident to avail DTAA

A local address proof if different from the passport address

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

3.CENTRAL KYC REGISTRY:
RBI has mandated financial institutions to share KYC information to a central KYC Registry (CERSAI) who shall allot a common KYC number Depositor(s) are requested to share with us such number upon receipt of the sa

4. APPLICATION:
1) Applications for Deposits in the prescribed form should be duly signed by all the joint applicants and accompanied by cheque or demand drafts should be submitted at the address given in the Application Form.
ii) Payments should be made by means of an Account Payee Cheque/Demand Draft/NEFT made Payable to "MMFSL-FIXED DEPOSIT" made payable at par at the centers where the application is submitted, Outstation cheques/drafts will not be accepted. The third-party cheque/fund transfers are not allowed. Funds received from third party, on identification, shall be

accepted. The chircl-party Chelqueymith Grainsters are not advoced purious received from chird party, on identination, shall be transferred back to the account without interest & no FDR will be created for such applications.

iii) Deposits will be accepted from resident individual, HUF's, Domestic Company, Trust, Firm, Minors (through their guardian only) and NRIs on non-repartiable basis in accordance with regulations governing the acceptance of deposits from NRIs.

In term of RBI Notification "RBI/2004/179 A.P. (DIR Series) Circular No.69 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 To NRO account. Consequently, NRI depositor has to give the following declaration:

If there is a Double Tax Avoidance Agreement (OTAA) with the country of which the investor is a resident then the Tax.

into the Io NRO account: Consequently, NRO depositor has to give the rolutioning declaration:

If there is a Double Tax Avoidance Agreement (DTAA) with the country of which the investor is a resident, then the Tax rate applicable will be the Double Tax Avoidance Agreement (DTAA) rate or the Income Tax rate whichever is more beneficial to the assessee/investor. The following additional documents should be provided by the NRI depositor:

\*Tax Residency Certificate from the Income Tax department of which the investor is resident

\*Copy of the passport as of the beginning of the financial year till date

\*Certificate from the investor as at the end of the financial year regarding his stay in India during the financial year.

Iy Signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his Official Scale. Official Seal

• The depositor is bound by the terms and conditions of the company regarding fixed deposits, including the prevailing interest rate at the time of investing and other regulatory or policy terms relating to investment in Mahindra Finance

# 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

a) At Correspondence with the adulticesset, times softenines unlected by the deposition, to the person whos hame appears first on the Deposit Receipt.

b) All cheques/interest warrants NACH/NEFT Credits for payment of maturity amount/payment of interest will be drawn only in favour of the first named depositor and will be sent to his/her registered address.

c) Any discharge given by either/any of the depositors for payment of interest/or repayment of maturity amount shall be valid and binding on all the joint depositors.

ii) In the event of death of the first named depositors, the repayment of the Fixed Deposit will be made without reference

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

# 6. FIXED DEPOSIT RECEIPTS:

In 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. In case of online FD Applications Fixed Deposit Receipt shall be sent to registered email ID of the Depositro.

ii) In case of loss or destruction or mutilation of the Depositro, 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 shall not be transferable, however the Company shall at the request of the Fixed Deposit holder, shall mark lien on the Fixed Deposits in terms of the request of the deposit holder and shall endorse the Lien on the Fixed Deposits Receipt and such Fixed Deposit shall be subject to the terms and conditions of the Lien created by Fixed Deposit holder.

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

# 7. PAYMENT OF INTEREST:

Interest on Deposit (Non-Cumulative) will be paid on the last working day of every month under monthly scheme. Interest interest on Deposit (Non-Lumutative) will be paid on the last working day or every month under monthly scheme. Interest payment Quarterly on 30th June 30th September 31st December & 31st March Interest Payment Half Yearly on 30th September & 31st March. Interest Payment Yearly on 31st March only. In case of interest payment for part period, the same will be made on pro-rata basis. However, if a deposit made within a period of 30 days prior to any of the interest payment date, (within the month of interest payment of the specific scheme), the interest for the part period will be paid on the next interest payment date without any deferral interest for the broken period. Payment of Interest will be made through National Automated Clearing House (NACH). An intimation SMS and/ or email will be sent on registered mobile / Email ID of the investor along with link to upload bank details and ID proof in case of rejection of NACH transactions, if the email & mobile details are updated in MMPSL FD records. In case the Depositor/claimant fails to submit the required documents within a specified time period, Demand draft will be issued for these NACH rejected cases. Company will not be liable to pay any delayed interest on such cases.

# 8 INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

8. INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS.
I) FURNISHING OF PANI. As per Section 199A(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 ie. 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

in the absence of PAN, no credit of the tax Deducted shall be available in the Tax Statement (Form 26AS) issued under the Income Tax Rules.

ii) SUBMISSION OF Form 15G/H. No deduction of Tax shall be made for taxable interest in case a person furnishes to the person deducting the tax a declaration in writing in the prescribed Form 15G/H as applicable to the effect that the tax on his estimated total income for the year will be Nil Form 15G/H has to be submitted to the office of the Fixed Deposit Processing Center at the beginning of every financial year. For all Form 15G/H cases, PAN is mandatory, Form 15G can be submitted by an Individual other than a senior Citizens", a minor or a person (not being a Company or a Firm). Form 15H can be submitted by an individual who is a Senior Citizent of the age of 60 years or above during the financial year

iii) TDS CERTIFICATES: In accordance with the CBDT Circular 03/2011 dated 13-05-2011 TDS Certificates in Form No. 16A 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 in FDA Ni on to furnished to the person deducting the Tax while filling up the address of the application from Income that if this address as provided by you is the same address as updated with NSDL, at the time of PAN application form, please be informed that if this address as provided by you is the same address as updated with NSDL at the time of PAN application, then the TDS certificates would be dispatched at this address. However, if the both the addresses are different, then the TDS certificates would be printed with the address as updated with NSDL at the time of PAN application 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.

In TAX DEDUCTION AT SOURCE: TDS rates will be applicable from time to time as per the income Tax Act, 1961 and income Tax Palvas Curpantly. Tay is deducted by the present of the proposed control to the proposed control t

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

res. 3000/;

y) TDS wrt NRI Deposits:

(a) The limit of Rs. 5000/-on FD interest for purposes of Tax will not be applicable

(b) Declaration y/s 197 in Form 156/H for non-deduction of Tax will not be applicable. However, a lower deduction Certificate

obtained from the income tax department, can be furnished for claiming Nil or lower rate of Tax

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

(d) If Double Tax Avoidance Agreement (DTAA) exists with the country of which the investor is a resident, then the applicable (d) If Double Tax Avoidance Agreement (DTAA) exists with the country of which the investor is a resident, then the applicable Tax rate will be lower of the DTAA rate or income tax rate. However, to claim the benefit of the DTAA rate, the Tax Residency Certificate will have to be furnished. In the event of non-furnishing of the Tax Residency Certificate, the higher Tax rate as per the Income Tax Act will apply. Further to claim the lower rate as per the DTAA, Indian PAN will also be required otherwise, the Tax rate will be 31.20% as per the Income Tax Act
vi) TDS recovery from Principal Amount on opting for renewal of FD, if the interest income for the financial year exceeds/is 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 than TDS amount, the difference will be recovered from Principal amount.

## 9. RENEWAL/REPAYMENT OF DEPOSITS

I) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a I) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application form duly filted and signed by sole/joint Depositor(s). Is days 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 maturity.
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 companys Bankers encashable at par or through National Automated Clearing House (NACH)/RTGS/NFET 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 15 days before the date

or maturity.

"I) In case, if investor makes multiple selection or no selection with in complete Renewal or Only Principal amount r
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 deposit for repayment

# 10. PREMATURE WITHDRAWAL

I) No premature withdrawal will be allowed before the completion of three months from the date of receipt as per the directions of the Reserve Bank of India currently in force, In case of request for premature withdrawal after the expiry of three months, the rate given the table below shall apply. However, all prenature withdrawals are subject to the prevailing guidelines of Reserve Bank of India as amended from time to time.

i) Request for premature withdrawal may be permitted with specific reason at the sole discretion of the company only and cannot be claimed as matter of right by the depositor, subject to the Non Banking Financial Companies acceptance of Public Poensits/Re Panklo Directions 1949.

Public Deposits(Re Balik)	Directions, 1996.	
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

in) recupiest or piermisturity should be signed by at the deposit may be repaid prematurely to the surviving depositor/s in the case of joint holding with survivor clause, or to the legal heir/s and the interest rate applicable for preclosure will be as per full tenure rate on the date of deposit, till the deposit run period.

v) Premature closure request should be received 30 days prior to maturity date.

# 11. NOMINATION:

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

by the Company of the Informace and Constitute I that shall go to the Company of its abundant in Species of the Deposition b. A copy of Birth Certificate is to be attached with the application in case the nominee is a Minor. c. In Terms of the provisions of Sec 45QB of Reserve Bank Act 1934, Depositors may nominate one person to whom, in the event of death of the depositor/s, the amount of the deposit may be returned. Prescribed Rules and Forms can be had on request.

# 12. LOAN AGAINST DEPOSITS:

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

# 13. NATIONAL AUTOMATED CLEARING HOUSE (NACH):

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

### 14. GENERAL: I) Company reserves the rights:

i) Company reserves the rights:
a to waive or vary the above terms and conditions.
b to reject any Application for a fresh Deposit or for renewal without assigning any reason and
c to repay the Deposit prematurely before the due date.
ii) Acceptances, renewal and repayment of fixed deposit shall be subject to the Non-Banking Financial Companies
Acceptance of public Deposit (Reserve Bank) Direction, 1998, as mentioned from time to time.
ii) In the event of the Company deciding to repay the Deposits before the date of maturity (but not earlier than 12 months
from accepting the same), interest on such fixed deposit will be paid in terms of regulation, framed by the Central
Government (1) State Government (1) Berson Bank of India or now other competent subscript.

from accepting the same), interest on such fixed deposit will be paid in terms of regulation, framed by the Central Government / State Government / Reserve Bank of India or any other competent authority.

iv) Any disputes arising out of the acceptance of Fixed Deposits is subject to the jurisdiction of the courts of Mumbai v) When the due date of any payment fails on a Saturday, Sunday, Bank Holiday or any other day on which the Compa office remains closed, the payment will be made on next working day.

vi) a) In case of employee deposit, the employee can be the sole applicant. If close relative of MeM group employees

to avail additional employee benefit, employee must be the second or third applicant in MMFSL Fixed Deposit All M&M Group Company +Employees / Employee's relatives, and Retired Employees / Retired Employees' relatives will All M&M Group Company +Employees / Employees relatives, and Retired Employees / Retired Employees relatives will get additional rate of 0.35% per annum and should attach copy of 10 card along with latest pay slip or employment proof. No brokerage will be paid under employee category. The agent is not entitled to any commission if agent is the 1st Deposit holder.

b) In the case of application from senior citizen, the first applicant should be an individual who has completed 60 years of age and should attach any one of the following as proof along with the application(s):- self attested copy of passport Voter 10 Card, PAN Card. Driving License, Life Insurance Policy, Birth Certificate issued by a competent authority, or any

other documents acceptable to the Company. (Senior Citizen will get additional rate of interest 0.25% on the deposit) if Applicant is Senior Citizen and Relative of the employee, he/she will be eligible either for 0.35% additional interest or 0.25% Senior Citizen benefit

or 0.25% Senior Citizen benefit.

vii) in case the investor makes a multiple selection of scheme, the company will by default assume the deposit for Cumulative Scheme for the highest tenure from the selection made under that scheme.

viii) If an investor under a Non Cumulative Scheme submits wrong/incomplete information for enabling NACH/NEFT

viii) if an investor under a Non Cumulative Scheme submits wrong/incomplete information for enabling NACH/NEFT payments for the interest, the Company reserves the right to reject the application and refund the amount without interest for the period and also recover any bank charges and/or postage charges incurred in this regards. In case of Yearly and Monthly interest payment, if any, payment will be made on 31st March under Yearly scheme and on the last working day of every month scheme through NACH/DD as the case may be. is) in case of physical interest/repayment instruction, the investor might receive the physical instrument after interest due date/maturity date. No delayed interest will be applicable in such cases.

x) Fresh deposit application should be in multiples of Rs 1000/- over and above the minimum investment amount otherwise the applications will be rejected. In case of revenual/Principal with interest amount will be renewed. The minimum investment amount for Mahindra Group employees/relatives will be Rs 1000 and in multiples of Rs 500 thereafter in the other wise the property of the attached along with applications?

xi To comply with the Know your Customer guidelines for NBFC's following documents needs to be attached along with application(s)

A Domestic Company. Copy of Board Resolution, Memorandum Article of Association, Pan card and list of Authorized signatories

Beneficiary owner declaration wherever applicable.

B. Registered Trust: copy of Board Resolution, certified true copy of trust deed, pan card, list of authorised signatories, and KYC

documents of all trustees and authorised signatories, Beneficiary owner declaration wherever applicable xi) All communication will be send to investor's registered email id.

xii) This Fixed Deposit investment is not insured.

# **MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED**

# (a subsidiary of Mahindra & Mahindra Limited)

- 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
- To comply with "Know Your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide a described to comply with in four designation of doublines in the complete a self-attested copy of any one of the following documents [which contains the photograph of the concerned depositor(s)] for identification and proof of residential address:

  (I) Passport (ii) PAN Card (iii) Voters Identity Card (iv) Driving Licence (v) Aadhaar Card (vi) Job Card issued by NREGA duly signed by an
- office of the State Government.
- In case, KYC document address differs from mailing address, please furnish: Address Proof:- (I) Telephone Bill (ii) Bank Account Statement
- includes in Cookument address unless from inaming address, prease furnish, address revol. (1) releption entiting an include an inclu weblink-www.mahindrafinance.com/investments/fixed deposit
- 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

  - De Date introduction. Issuance, 1, 299
    De Date introduction. Issuance, 1, 299
    De Date introduction. Issuance, 1, 299
    De Date interest and only the Company and its subsidiaries with details of branches or units if any.

    The Company is primarily engaged in providing financing for new and pre-owned auto and utility vehicles, tractors, cars and commercial vehicles, personal loans, mutual fund distribution services and related financial services.

    Subsidiaries: The Company has the following Subsidiaries:

    The Company is the following Subsidiaries:

    The Company has the following Subsidiaries:

    The Company has the following Subsidiaries:

    The Company has the following Subsidiaries:

    - a) Mahindra Insurance Brokers Limited (MIBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having its Registered Office at Mahindra Tower, P.K. Kurne Chowk, Worli, Mumbai-400 018.
    - Mahindra Rural Housing Finance Limited (MRHFL) a subsidiary of the Company, provides housing loans renovation and construction of houses to individuals and having its Registered Office at Mahindra Towers, P.K. Worli Mumbai - 400 018
    - Worli, Mumbai-40018.
      Mahindra Manuilfe Investment Management, Private Limited MMIMPL), a subsidiary of the Company, is acting as the investment Manager of Mahindra Manuilfe 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 registered with SEEI @.

      Mahindra Manuilfe Trustee Private Limited (MMTPL), a subsidiary of the Company, is acting as the Trustee to Mahindra Manuilfe

    - Mahindra Martiniller House Private Limited (MMHPL), a subsidiary of the Company, is daring as the invisere to Mahindra Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai -400 018. 

      Mahindra Finance CSR Foundation is a wholly-owned subsidary of the Company; incorporated on 2nd April, 2019, for carrying out CSR Activites 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.

      Mahindra Ideal Finance Limited, a subsidiary of the Company, in Sri Lanka, providing a vide range of financial product.
- BRANCHES AMBIKAPUR (SATNA), ANUPPUR ASHOKNAGAR BALODABAZAR, BHIND BHILAI, BHOPAL, BIAORA, BILASPUR CHHATTISGARH, BINA, SIDHI SATNA (M.P.), SEHORE, SEON SHAHDOL, SHAJAPUR, SHIVPURI-MP, SHEOPUR, TIKAMGARH, UJJAIN, VIDISHA, JOWAI, JEYPORE ORISSA, KHARAGPUR, KRISH NANAGAR, MALDA (WEST BENGAL), MOTIHARI

NALBARI, NAGAON, NAWADAH, NAN			JANI BHARATPIR BHATINE	A - CDG BHILWARA BIDN	IOP - ACRA (LID) BIKANED
BALRAMPUR (UP), JALANDHAR - CE	NDAKUMAR, BARABANKI - U.I DG. JHALAWAR, JHUNJHUNU -	P, BÁADOHI, BEHROR, BHIM RAJASTHAN, JHARSA, JAMN PUR(KANPUR), SOLAN, SAW			R. JAISALMER (RAJASTHAN)
SIDDHARTH NAGAR, SIKAR, SIMLA	- CDG, SIRSA - DLH, SITAF	PUR(KANPUR), SOLAN, SAW	AI MADHOPUR-RAJASTHAN	SONEBHADRA (ALLAHAI	BÁD), SANGRUR, SRINAGAR
DAVANEGRE, DINDIGUL, DHARMAPU	RI-[TN], EDAPPAL, ELURU,ERO	DE (TN), GAÖWAL, GÜLBARI NII AMBOOR, NAI GONDA, NI	5A - KARNATAKA, GUNTUR,	HINDUPUR, MANVI, MYSOI	RE-BANGALORE-KARNATAKA
NANDYAL, NAIDUPET, NEYYATTINKA	KA, NAGERCUIL-IN, NIRMAL,	NILAMBUUR, NALGUNUA, NI	DUDLIAM COA CODUDA DO	ONTHIRUVALLA, TRIVANDR	UM, TIRUVALLOUR, UPPALA
JAI NA-AURANGABAD VAPI-F GORFO	SAON T VITADLIR VASAL WAS	TOWA WASHIM YAVATMAL I	NAGDURY MORVE BORSAD	LASALGADN BARWANI N	IASIK BO DELHIMAZIRDUR
PERAMBALUR, PONTA SAHIB, THIRL	JVARUR, VANIYAMBADI, MADI	KERI, GREATER NOIDA, PHII	JBHIT, TÉNKASI, ARNI, CHA	RKHI DADRI CHIDAMBARA	M, NONGPOH, KHILCHIPUR
JABALPUR RÓ, CHIKKODJUDÚPI, DI	INDORI-MP-JABALPUR, BHAD	GAON, RISHIKESH, KANKER	GAYÁ, UDAIPÚR-TRIPURA,	MUZAFFARPUR RO, AURA	NGABAD BIHAR, AKHNOOR
COMBATORE-NORTH, DODA, ROORK	EE, MULUG SB, BOTAD SB, NA	KHATRANA SB, UNA SB, THR	IPUNITHURA, MANNARKKAL	, BERASIA, BINAGANJ, GAN.	BASODA SB, PANDURNA SE
DI ACCEY CO DIAMOND LIADDOLLO T.	ADÁZEGIAND CE XI IDI IDDI IAD	ACUAMDET DANIZA DADU F	ANDURG SB, KADIRI SB, GUI NEI UI BAUANI IDCADU NEI L	JURU SB, KAVALI SB, PIDUI II DAI AM CD DAMDI IDUAT I	GURALLA SB, KARIMPUR WE
RAGHUNATHPUR BASIRHAT HALDIA	DINHATA FALAKATA MATHAI	SHANGA HAMIRPUR UP KHA	TEGAON, KUMILY, NERWA, N	AINI PRATAPGARH RAJGA	RH. SHRAWASTI. SULTANPUR
LODHI, TALWANDÍ SABO, MUNNAR, N	ÁBHA, PAŃCHKULA, ŔAMPUR.		USIE, NAĤAN, PUŜAD, RAÚ, H		DUŠE & MAHINDRA TOWERS
BELTHARA ROAD, HAIDERGARH, LA	LGAN), MAHMUDABAD, MANK	APUR, MALBAZAR, MALOUT	NARAINGARH, PHULPUR,	RENUKOOT, BHILODA G,KA	RHAL, TRANSPORT NAGAR
SAMMU TWO BARHALGANS KOTA 1	AMAN NAGAR, BALESAR, HYD	ERABAU AUTONAGAR, NANA I SAIYADRAJA, NARAINPUR.	GADHINGI AT ICHAI KARAN	PUUNCH, KUPWARA, BUL	GAM, GANDERBAL, KULGAM
SUKMA HUBI I-CV KARNAI-CV PADA	V-CV MADURAL-CV GWALIOR-	CV TABAI PLIR-CV TANDWA-0	V BARGARH-ORISSA PARA	DIP PUNE-CV SILIGURU II V	ADIT BATTIL CHAKIA DANTA
RAMGARH, BUNDU, FATEHPUR, GHA	TOL, GUDAMALANI, JOBNER, I	KANKE, KODAKKARA, KHAND	AR, KORHA, BANDIKUI, BILA	RA, LAKSHAR, LALSOT, AND	HALÚMOODU, DUMÁRTARAI
UPPAL, RAJGARH-ALWAR, MAWANA,	KORAON, PATAN-CH, JIRAPUF	R, THAKURDWARA, LALGANJ	RAEBAREILLY, MOHAMMDAI	BAD, KALANINAGAR-INDOR	E, BARELI-M.P., BURHANPUR
BETUL, CHHINDWARA, CHHATARPUR	LIABRA, BARMER, BANUA (AL	LAHABADI, BARAN, BANSWA	RA BUNDI, CHANDIGARH, CH	CONTRACT CHANGALIANIO	RUARH, CHURU-RAJASTHAN
SLITANDLIB-LID TONK LIDHAMDLIB	LIDAIPUR LINNAD VARANASI	- LCK HOSLIR HIBIT - KAF	NATAKA HYDERARAD IDI I	OKI KERALA IRINJALAKLIDA	IRITTY TANGANN KADAPA
			NGOLE, OOTY - SOUTH, PU	DUKKOTTAI, PRODDATUR	PALA, PALAKKAD - KERALA
PUNALOOR, VIKARABAD, VILLUPURA			D-KERALA, YESHWANTHPUR	R, KODAD - SECUNDRABAD	HYDERABAD CCC, HASSAN
IDAR, JUNAGADH, KALOL, KHOPOLI,	KALYAN, KOLHAPUR, KAPADV		SANA, GUJARAT, MALEGAON ND. CONTAL JORETHANG-SIR	DELHI REGIONAL OFFICE,	BHOPAL REGIONAL OFFICE
GLIDIMADA DULIDGURI BUONGIR	TAMIZUANDI MAUENDEDCADI	H, AURAIYA, MAINPURI, YAD		LIMÁRI. TAVÁ SILICIEDE É	O CHIVLAIT SAMBA DATI
	RCC. KARIMGANJ. ANOOPG	ARH RCC BALOTRA RCC	BÁYAD. BÓKARO. JALÓRE		DVEL SB RAYACHOTY SE
JANGAREDDYGUDEM SB, KANDUKU	JRU SB, MALLEPALLI SB, SUF	YAPET SB, BEMETARA, DAN	ITEWADA, GARIYABAND SB,	VINJAMUR SB, GOLAGHAT	MARGHÉRITA, NONGSTOIN
ARARIA, SUPAUL, BIHTA, KHAGARIA BHADANIKAVI I SR CHEDTHALA SR T	, MOHANIA, DELHI ALIPUR S	B, VASTRAL, VYARA, DUMK	A-JHARKHAND, SAHEBGAN	J, NELAMANGALA, CHALLA	KERE, SINDAGI, ADOOR SE
VIKASNAGAR BADNAGAR BHAWANI	MANDI GODALGANI KHERIT	KAMBET KISHANGARH MAI	AR, MANANI HAVADI, MARII NJI IRANI MAHAD SARANGA	IBLI SENDLINIA SI IRATGAS	LI TIRLICHENDLIRE HALVAD
BHADRAK BARIPADA JAGRAON, PA	TRAN, PATAUDI RAXAUL UN	CHAHAR BABATPUR CHATE	RA CHAYGAON, HAPUR KU	NDA, MAHARAJGANJ-BR. N	1AHUA, SANDILA, ULUBERIA
PUNJABI BAGH, AUTONAGAR, VISAKI	HAPATANAM AUTONAGAR, AUT	ONAGAR NELLORE, DHEKIA.	JULI, LOHARDAĞA, DUMARIA	GAN), PHULBANI OR, BHAV	(ANIPATNA, BINDKI, KHURDA
MASAURHI, RAJIM, BHATGAÓN, CHO BANGALORE CV DHENKANAL GLILL	PAN, DEODURGA, HOSKOTE, BARGA CV CHENNALCV FARI	MAGADI ROAD, NAUBASTA,	BHANUPRATAPPUR, RAJUH		HORE, PETLAWAD, BARHI-CV
	GAON BITAPLIE BASSI CHAN	DIKHOL ASIND NAGDA NO	AGONG NOKHA BARHI MI		IMALVADA SIRATHI I TITARA
KEKRI, MALIHABAD, KUMARGHAT, KI	HERAGARH, BAH-AGRA, AMBA	SSA, PIPLIYAHANA-INDORE,S	ARJAPURA, RUDRAPRAYAG	BAMORI, GUNA-MPGWALI	DR, HARDA, HOSHANGABAD
INDORE, JABALPUR-MP, JAGDALPUR	EMP, JASHPUR, JHABUA, KHA	NDWA, BIHAR SARIF, BHUBH ALL SIVASAGAR SILCHAR SA	HANESHWAR, BANKURA, BOI MRAI PLIR - ORISSA SAHAR	LANGIR, BARPETA, BERHAN	1PORE, BEĞUSARAI - BIHAR
BARASAT, CALCUTTA, CHAIBASA, SHI TEZPUR, CHAMBA DAUSA, DELHI CCC	LLONG, SILIGUŘI (WEST BENG TOPHRADUN DELHITRANS	AL), SIVASAGAR, SILCHAR, SA			UZAFFARPUR - BIHAR, SURI AKHIMPUR-KHERI/KANPURI
LALITPUR LUDHIANA - CDG MAULIVA	RANASI) MEERLIT - LCK MAH	IDBA MAHARATGANT MAND		RH WEST DELHI YAMUNAN	AGAR ZIRAKPUR ROHTAK
DELHIJAIPUR TWO, RAJSAMAND, AD	ILABAD, ADIMALY, ADONI, ADY	AR, KENGERI, KOTHAGUDEM	KHAMMAM - SECUNDRABA	AD, KAKINADA, KUMBAKON	AM - [TN], KOLLAM, KOLAR
KARNATAKA, KARIMNAGAR-[HYDRAE	BAD), KANHANGAD, KANNUR. IR KOPPAL AKOLA AHMEDAL	POLLACHI, PONDICHERRY -	TAMILNADU, PORT BLAIR-T	N, PATHANAMTHITTA, PATT	AMBI, PUTTUR, PAYYANNUR
	SA, NADIAD - GUJARAT, NAGP	LIB NANDED NASIK NAVSA	PI NAGOTHANE DATAN DAI	ANDLIR RHII ALCCC CHAI	MRA . HD CHANDIGARH RC
HAVERI, HINGOLI, KULLU, RAIPUR CO	CC RAIPUR RO BANGALORE	CCC, PUNE RO, BALAGHAT, O	ALICUT CCC. PICHORE, DUP	RGAPUR-WB, KISHANGANJ,	JANJGIR, PALWAL, TINSUKIA
LAKHIMPUR-ASSAM, JIND, COONOO	R FIROZABAD ROPAR ERUI	MELI, SIMLA RÒ, NAGPUR R	O, KANNAUJ, SASWAD, BAR	SHI, BUXAR, KARJAN RCC	MADHÉPURA, MATHIKERE
MUNGER, NOHAR RCC, NUNDARI RC NAGAR SB HUNSUR SB KANAKAPU	L, OJIOO, WAV RCL, INDORE RA RAMANAGAR DELHI NANI	RO, KOILKUN I LA RCL, KONI	JAGADN, MUNGELI, PATHALO	SAON, PAKHANJORE, SARA	IPALI, TILLIA SB, CHAMARAJA
HADGAON SB LOHA SB KARUNAGA		BHANDI IRA SANGANER HAR	RUR THENI MOTH PAUL KA	I AN SR KOMPALLY SRINA	GAR PALIRI GARHWAL WANI
MACHHLISHAHR, KASHIPUR, JAMUI,	BETTIAH, AKOT, SUNDERPUR			PURA, SAGWARA, SHASTRI	NAGAR, ANGAMALY, BAYANA
BARI, BARNALA, DELHI MAHIPALPUR		ANJ, KOTTAKKAL, DEPALPUR		SHAMLI, UMERKÖTE, JALPA	IGURI, ZAMANIA, ARAMBAGH
BARMANA, DHEMAJI, DHAMNOD, DI	UNLOP, GOHANA, GADARWAR	IA, JHARGRAMJAIGAON, BEI	TOLA TRANSPORT NAGAR	NAHARLAGUN, SANGAMN	IER, KALW AL PIMPALGAUN
SHORAPUR THANTHARPUR MUNGA	OLL GOLL APUDL RACKOT TWO	HAII AKANDI DHARMATAIG	ARH LAW COLLEGE ROAD-P	INF PATNA-CV SUNDERGA	RH DIBRUGARH RO HISSAE
CV, ROHTAK CV, AHMEDABAD-CV, GH	IATAL, SATNA RO, BHUBANESI	VAR-CV, UDAIPUR RO, GURGA	ON-CV, DEHRADUN CANTT,	ANAND NAGAR, GANGAPU	R CITY, HANDIA, HATA, ITAWA
JK ROAD-BHOPAL, BANDA, NIM KA DHAMDA MAKSI IDANGARHI KADI IR	THANA, RAGHOGARH, NARS	SINGHGARH, MADHUPUR, AI	REEKODE, BHAGWANPUR, E	BIKAPUR BELONIA CHATT	A CHAUBEYPUR, DEOBAND
MAI DUDA MATNU MHADGONE MODI	DA (MANUVA DDANESU) MAU	IADDUA MAIUAD MANDI A		N-MP, RAMIER-NAG, VIDHI	AUHAK NAGAK, NASIKABAL 'UINGI IDAU COOCU DEUAD
MALPURA, KATNI, KHARGONE, KORI CUTTACK - ORISSA DARJEELING DIE	BA (MADHYA PRADESH), KAW BRUGARH DEOGHAR DHARM	JARDHA, MAIHAR, MANDLA JANAGAR, DALTENGONJ, DHA	MÁNDSOUR, MÁNENDRAGA INBAD - JHÁRKHAND FORB	RH, MAUGANJ, MORENA, ( ESGANJ GOALPARA JAGIT	AUHAR NASAR, NASIRABAL HINSURAH, COOCH BEHAR HYAL DHUBRI OSMANABAD
CUTTACK - ORISSA, DARJEELING, DIE AMBEDKARNAGAR, ALIGARH-UP, AGI	I HALA, KISHANGARHIBAS, CHI BBA (MADHYA PRADESH), KAW BRUGARH, DEOGHAR, DHARM RA - LCK, AJMER, RAJASTHAN	JARDHA, MAIHAR, MANDLA, JARDHA, MAIHAR, MANDLA, JANAGAR, DALTENGONJ, DHA J, ALLAHÁBAD - LUCKNOW, A	MÁNDSOUR, MANENDRAGA INBAD - JHÁRKHAND, FORB ILMORA, ETAH, ETAWÁH - LO	N-MP, KAMTEK-NAG, VIDHY RH, MAUGANJ, MORENA, C ESGANJ, GOALPARA, JAGIT :K, FARIDABAD-HARIYANA,	AUHAN NAGAN, NASIRABAL HINSURAH, COOCH BEHAR HYAL, DHUBRI, OSMANABAD FARUKKHABAD, FATEHPUR
CUTTACK - ORISSA, DARJEELING, DIE AMBEDKARNAGAR, ALIGARH-UP, AGI KANPUR (UP), FAIZABAD - LUCKNO	BA (MADHYA PRADESH), KAW BRUGARH, DEOGHAR, DHARN RA - LCK, AJMER, RAJASTHAN JW, GURGAON DLF, GHAZIPU	JARDHA, MAJHAR, MANDLA, JARDHA, MAJHAR, MANDLA, JANAGAR, DALTENGON), DHA J. ALLAHABAD - LUCKNOW, A R-UP, GONDA (UP), GORAKI	MANDSOUR, MANENDRAGA INBAD - JHARKHAND, FORB ILMORA, ETAH, ETAWAH - LO IPUR (UP), MERTA, MATHUR	N-M-, KAMIEK-NAU, VIDHN RH, MAUGANJ, MORENA, ( ESGANJ, GOALPARA, JAGIT IK, FARIDABAD-HARIYANA, RA (AGRA), MUKTSAR, MUI	ADIHAR NAJAR, NASIRABAL HINSURAH, COOCH BEHAR HYAL, DHUBRI, OSMANABAD FARUKKHABAD, FATEHPUR RADABAD, MIRZAPUR - LCK
CUTTACK - ORISSA, DARJEELING, DIE AMBEDKARNAGAR, ALIGARH-IUP, AGI KANPUR (UP), FAIZABAD - LUCKNC NARNAUL-HARIYANA, NAGAUR, ORAI,	PATHANKOT PALI ALUVA ANI	NA NAGAR ANANTAPUR ALL	EPPEY ATTUR, ATTINGAL BR	N-MP, RAMIEK-NAJ, VIDH RH, MAUGANJ, MORENA, ( ESGANJ, GOALPARA, JAGIT IK, FARIDABAD-HARIYANA, RA (AGRA), MUKTSAR, MUI ANCH, BANGALORE, BELGA ANCH, BANGALORE, BELGA MWUII AM VIIDNOOL - SI	
CUTTACK - ORISSA, DARJEELING, DIG AMBEDKARNAGAR, ALIGARH-UP, ARI KANPUR (UP), FAJZABAD - LUCKNO NARNAUL-HARIYANA, NAGAUR, ORAL BIDAR, KALLAKKURICHI, KARAKUA MANGALORE, SANGAREDDY, SALEM	, PÄTHANKOT, PALI, ALLIVA, ANI I, K. R. PURAM, KASARAGOD SHIMOGA, SINDHANUR, SHAF	VA NAGAR ANÁNTÁPUR ALL - KERALÁ, KOTTAYAM (KEI HAPLIR SRIKAKLII AM S.R.N	EPPEY, ATTUR, ATTINGAL BR RALA), KUKATPALLY, KUNNI IAGAR-HYD, TAMBARAM, THI		CUNDRABAD, L. B. NAGAR
CUTTACK - ORISSA DARBELING, DIG AMBEDKARNAGAR, ALIGARH-LIP, AG KANPUR (UP), FAIZABAD - LUCKNO NARNAUL-HARNYANA, NAGAUR, ORAJ BIDAR, KALLAKKURICHI, KARAJIKUDI MANGALORE, SANGAREDDY, SALEM BARDOLI, BHAVINGAR, BHUT-GUJA BARDOLI, BHAVINGAR, BHUT-GUJA	, PÁTHANKOT, PALI, ALUVA, ANI I, K. R. PURÁM, KASARAGOD SHIMOGA, SINDHANUR, SHAF RAT-IU.BAKSHIT, BODELT, BOR	NA NAGAR ANÁNTÁPUR ALL - KERALÁ, KOTTAYAM (KEI HAPUR SRIKAKULAM, S.R.N SAR. BARODA, BARAMATI, E	EPPEY, ATTUR, ATTINGAL BR RALA), KUKATPALLY, KUNNI IAGAR-HYD, TAMBARAM, THI	AMKUĽAM KURNOÓL - SI	CUNDRABAD, L. B. NAGAR
CUTTACK - ORISŠA DARJEELINS, DIE AMBEIKARNAGAR ALIGARH-UP, AGI KANPUR (UP), FAIŽABAD - LUCKNO NARNAUL-HARNANA, NAGAUR, ORAL BIDAR, KALLAKKURICHI, KARAIKUD MANGALORE SANGAREDDY, SALEM BARDOUL, BHAWNAGAR, BH-UJ-GUJA JA-IMEDABADI, RAJPIDLA, RATNAGI JA-IMEDABADI, RAJPIDLA, RATNAGI	, PÄTHANKOT, PALI, ALUVA, ANI I, K. R. PURAM, KASARAGOD SHIMOGA, SINDHANUR, SHAH RAT-[U.BAKSHI], BODELI, BOI RI-MH, SANGLI, SURENDRAN	NA NAGAR, ANÁNTÁPUR, ALL - KERALÁ, KOTTAYAM (KEI HAPUR, SRÍKAKULAM, S.R. BAR, BARODA, BARAMATI, E AGAR-GUDARAT. SHIKRAPUF	EPPEY, ATTUR, ATTINGAL BR RALA), KUKATPALLY, KUNNI IAGAR-HYD, TAMBARAM, THI IULDHANA-KHAMGAON, PAR R. CHAPRA, DARRHANGA, I	AMKUĽAM KURNOÓL - SI	CUNDRABAD, L. B. NAGAR
CUTTACK - ORISSA DARBELING, DIG AMBEDKARNAGAR, ALIGARH-LIP, AG KANPUR (UP), FAIZABAD - LUCKNO NARNAUL-HARNYANA, NAGAUR, ORAJ BIDAR, KALLAKKURICHI, KARAJIKUDI MANGALORE, SANGAREDDY, SALEM BARDOLI, BHAVINGAR, BHUT-GUJA BARDOLI, BHAVINGAR, BHUT-GUJA	, PÄTHANKOT, PALI, ÄLLIVA, ANI, I, K. R. PURÄM, KASARAGOD SHIMOGA, SINDHANUR, SHAI RAT-[U.BAKSHI], BODELI, BOI RI-MH, SANGLI, SURENDRAN ELAHANKA, BÄRAMULLA, MI	NA NÁGAR, ANÁNTÁPUR, ALL + KERALÁ, KOTTAYAM (KEI + APUR, SRIKAKULAM, S. R. N SAR, BARODA, BARAMATI, E AGÁR-GUJARÁT, SHIKRAPUR INSA, ROHROO, KURUKSHE	EPPEY, ATTUR, ATTINGAL BR RALA), KUKATPALLY, KUNNI IAGAR-HYD, TAMBARAM, THI IULDHANA-KHAMGAON, PAR R. CHAPRA, DARRHANGA, I	AMKUĽAM KURNOÓL - SI	CUNDRABAD, L. B. NAGAR
CUTTACK ORISSA DARJEELIINS DIE AMBEDKARNAGAR ALIGARH-UP AG AMBEDKARNAGAR ALIGARH-UP AG KANDUR (UP) FAIZABAD - LUCKNC NARNAUL-HARIYANA, NAGAJIR, ORAJ BIDAR, KALLAKKURICHI, KARAIKUD MANGALORE, SANGAREDDY, SALEM BARDOUL, BHAVNAGAR, BHUJ-GUJA (AHMEDABAD), RADIPILA, RATNAGI (CHINCH-WAD, BADDICHANDAPURAY)	, PÄTHANKOT, PALI, ÄLLIVA, ANI, I, K. R. PURÄM, KASARAGOD SHIMOGA, SINDHANUR, SHAI RAT-[U.BAKSHI], BODELI, BOI RI-MH, SANGLI, SURENDRAN ELAHANKA, BÄRAMULLA, MI	NA NÁGAR, ANÁNTÁPUR, ALL + KERALÁ, KOTTAYAM (KEI + APUR, SRIKAKULAM, S. R. N SAR, BARODA, BARAMATI, E AGÁR-GUJARÁT, SHIKRAPUR INSA, ROHROO, KURUKSHE	EPPEY ATTUR, ATTINGAL BR RALA), KUKATPALLY, KUNNI IAGAR-HYD, TAMBARAM, TH- IULDHANA-KHAMGAON, PAP R, CHAPRA, DARBHANGA, H TRA, MALIGAON-GUWAHATI ORUR CCC. ABOHAR, ABU RI ORUR CCC. ABOHAR, ABU RI	AMKUĽAM KURNOÓL - SI	CUNDRABAD, L. B. NAGAR
CUTTACK - ORISŠA DARJEELINS, DIE AMBEDKARNAGAR ALIGARH-UP, AGI KANPUR (UP), FAIŽABAD - LUCKNO NARNAUL-HARIYANA, NAGALIR, ORAL BIDAR, KALLAKKURICHI, KARAIKUDI MANGALORE, SANGAREDDY, SALEM BARDOLI, BHAVNAGAR, BHUJ-GUJA (HINCHWAD, BADDICHANDAPURAY PEDDAPALLY, TADIPAKTIR, MANUS, ICH	, PÄTHANKOT, PALI, ÄLLIVA, ANI, I, K. R. PURÄM, KASARAGOD SHIMOGA, SINDHANUR, SHAI RAT-[U.BAKSHI], BODELI, BOI RI-MH, SANGLI, SURENDRAN ELAHANKA, BÄRAMULLA, MI	NA NAGAR ANANTAPUR ALL  KERALA, KOTTAYAM (KEI HAPUR, SRIKAKULAM, S.R. N. SAR, BARODA, BARAMATI, E AGAR-GUJARAT, SHIKRAPUR WSA, ROHROO, KURUKSHE KAD, PIPARIYA, SITAMARHI, R.	EPPEY ATTUR, ATTINGAL BR RALA), KUKATPALLY, KUNNI IAGAR-HYD, TAMBARAM, TH- IULDHANA-KHAMGAON, PAP R, CHAPRA, DARBHANGA, H TRA, MALIGAON-GUWAHATI ORUR CCC. ABOHAR, ABU RI ORUR CCC. ABOHAR, ABU RI	AMKUĽAM KURNOÓL - SI	CUNDRABAD, L. B. NAGAR
CUTTACK ORISŠA DARJĒELĪNG DI AMBEDKARNAGAR ALIGARHUD AGI KAMPRIK (IPI PAZABAD) I. I KAMPRIK (IPI PAZABAD) I. I KAMPRIK (IPI PAZABAD) I. I BIDAR, KALLAKURĪCIH, I KAR ORA MANGALORE, SANGARĒDOV, SALEM MANGALORE, SANGARĒDOV, SALEM MANGALORE, SANGARĒDOV, SALEM MANGALORE, SANGARĒDOV, SALEM PAZDOLĪ, BIDAVINGĀR, SPI PEDOAPALIV, TĀDIPĀTĒR, AMAJIS, FĒ NARĀVANGĒRĒD RCC, ZĀHĒĒRĀBAO KOVILLANDY, SRĒEKĀNJAPURĀM, OI KOVILLANDY, SRĀMĀM, OI KOVILLANDY,	, PÄTHANKOT, PALI, ÄLLIVA, ANI, I, K. R. PURÄM, KASARAGOD SHIMOGA, SINDHANUR, SHAI RAT-[U.BAKSHI], BODELI, BOI RI-MH, SANGLI, SURENDRAN ELAHANKA, BÄRAMULLA, MI	NA NAGAR, ANÁNTÁPUR, ALL  KERALÁ, KOTTAYAM (KEI  KAPUR, SRIKAKULAM, S. R. N.  SAR, BARGDO, BARAMATI, E.  AGAR-GUJARAT, SHIKRAPUB  KABAR-GUJARAT, SHIKRAPUB  KABAR-GUJARAT, SHIKRAPUB  GADAG, GHOTTI SR, NANDUR  KATOL SB, SATANA - NASHIK;  D, FAIZARAD RO, AMB, BAĞI  CAROLO BE SATANA - NASHIK;  CO, FAIZARAD RO, AMB, BAĞI  D, FAIZARAD RO, AMB, BAĞI  CAROLO BE SATANA - NASHIK;  CO, FAIZARAD RO, AMB, BAĞI  CO, FAIZARAD RO, AMB, CO, FAIZARAD RO, FAIZARAD RO, AMB, CO, FAIZARAD	EPPEY, ATTUR, ATTINGAL BR. RALA), KUKATPALLY, KUNNI MGAR-HYD, TAMBARAM, THA ULIDHANA-KHAMGAON, PAR R, CHAPRA, DARRBHANSA, I- TRA, MALIGAON-GUWAHATI DRUR CCC, ABOHAR, ABU RI BAR SB, TALODA SB, TRIMI SAKRI SB, SHIRPUR, SINNAR, SSHWAR, BILASPUR, BALRA	MMKULIAM KURNOÓL - SI ALASSERY THRIKKAKARA REHANI, PANDHARPUR, PI HOWRAH-WB, KATIHAR, SI AURANGABAD ROBANG JALIFANGABAD ROBANG SAKESHWAR SB, ALOT SB, NAJAFGARH, GARHWA, PAR MPUR, BELTOLA, BHATAPA MPUR, BELTOLA, BHATAPA	CUNDRABAD, L. B. NAGAR
CUTTACK ORISSA DARZIELING DI AMBEDKARNAGAR ALIGARH-IUP AGI KANPUR (UP), FAZABAD - LUICKOK MARNAUL-HARTANA NAGALER GOA MANGALORE, SANIGAREDDY SALEM MANGALORE, SANIGAREDDY SALEM HARDOLL BHANNGAR, BHUJ-GLIA (A-MEDBAD), TADIPATRI AMBUS, BE- CHIKCHAMO, BADDICHANDAPURAY PEDDARALLY TADIPATRI AMBUS, BE- CHIKCHAMO, BADDICHANDAPURAY PEDDARALLY TADIPATRI AMBUS, BE- RAMANAHER DE CL. GAS ESPERTOL KOYILANDY, SEERKANDAPURAY KOYILANDY, SEERKANDAPURAY, TADIPATRI AMBUS, BE- NGARAMAKER, BADDICHANDAPURAY, DALIPATRI SANIGAR, KANGAR, KANGAR, BARKAGAR, DARLAGHAR, FAZI NAGAR, KANGAR, DARLAGHAR, FAZI NAGAR, KANGAR, DARLAGHAR, FAZI	, PÄTHANKOT, PALI, ÄLLIVA, ANI, I, K. R. PURÄM, KASARAGOD SHIMOGA, SINDHANUR, SHAI RAT-[U.BAKSHI], BODELI, BOI RI-MH, SANGLI, SURENDRAN ELAHANKA, BÄRAMULLA, MI	NA NÁGAR, ANÁNTÁPUR, ALL KERALA, KOTTAYAM (KEI HAPUR, SRIKAKULIAM, S.R. N. SAR, BARDODO, BARAMHAN SAR, BARDODO, BARAMHAN MARANTAN KORINGSA, ROHROD, KURUKSHE MGAR-GUDARAT, SHIKRAPUR MGAD, PIPARIYA, STAMARHI, PI GADAG, GHOTI SB, NANDUR JATOL SB, SATANA - NASHIK, SI J. FAIZABAD RO, AMB, BAGI MJ, PITHORAGARH, BADAR	EPPEY, ATTUR, ATTINGAL, BR. RALIA), KUKATPALLY, KUNNI, MGAR-HYD, TAMBARAM, THA LUDHANA, KHAMBARAM, PAR LUDHANA, KHAMBARAM, PAR LUDHANA, CARRAMAN, PAR LUDHANA, PARAMAN, PARAMAN, PARAMAN, PARAMAN, BILASPUR, BALRA SHWAR, BILASPUR, BALRA SHWAR, BILASPUR, BALRA WAS, ERNARULAM, GOYINDI	MMKULIAM KURNOÓL - SI ALASSERY THRIKKAKARA REHANI, PANDHARPUR, PI HOWRAH-WB, KATIHAR, SI AURANGABAD ROBANG JALIFANGABAD ROBANG SAKESHWAR SB, ALOT SB, NAJAFGARH, GARHWA, PAR MPUR, BELTOLA, BHATAPA MPUR, BELTOLA, BHATAPA	CUNDRABAD, L. B. NAGAR
CUTTACK ORISSA DARSÜELING, DI AMBEDKARMARA ALGARHUP AGI AMBEDKARMARA ALGARHUP AGI MARNAUL HARMANA MAGAIR ORIA BIDAR KALLAGURE, SANGAREDOY SALEM MANGALORE, SANGAREDOY SALEM MANGALORE, SANGAREDOY SALEM MANGALORE, SANGAREDOY SALEM MANGALORE, SANGAREDOY SALEM MANGALORE, SANGAREDOY MANGALORE, SANGAREDOY MANGALORE ALGARDA MANGALORE SANGAREDOY MANGALORE SANGAREDOY MANGALORE SANGAREDOY MANGALORE SANGAREDOY MAGAIR KANGGA DARKAGHAT, FACI MAGAIR KANGGA DARKAGHAT,	PÄTHANKOT, PALI, ALUVA, ANI K. R. PURAM, KASARAGOD SHIMOGA, SINDHANUR, SHAH KATHUBAKSHIJ, BODELI, BOO RIMHI, SANGLI, SURENDRAM RÖZEPUR-PUNJAB, WADI, KAR RÖZEPUR-PUNJAB, WADI, KAR ROZ, BLAGADDA, HOSPET, R. SLLOO, UDGIR, RIJAPUR, K. R. SLLOO, UDGIR, RIJAPUR, K. KARLIN, LANGRULLAHIG KARERA, SHEODHA, BHINM, KARERA, SHEODHA, BHINM, SALEMPUR, TAMKUHI, TANDA SALEMPUR, TAMKUHI, TANDA SALEMPUR, TAMKUHI, TANDA	NA NÁGAR, ANÁNTÁPUR, ALL KERALÁ, KOTTRÁVAM (KEI HAPUR, SRIKAKULAM, S. R. N. SAR, BARDODA, BARAMATI, E AGAR-GUJARAT, SHIKRAPUL NASA, ROHEROÓ, KURUKSUHE AGÓ PEPARTYA, STAMBAHI, IP AGÓNG, GERTÓT ISB, NANDUR AGÓNG, GERTÓT ISB, NANDUR AGÓNG, GERTÓT ISB, NANDUR AD, PRAZABAD RO, AMB BAĞI AND, PITHORAGARH, BADARI AL, HOJAI, JUNNARDEO, M. A, METTUPALAYAM, REPALLE A, METTUPALAYAM, REPALLE	EPPEY ATTUR, ATTINGAL BR. AALA), KUKATPALLY, KUNNA MAGAR-HYD, TAMBARAM, TH- ULIDHANA-KHAMGAON, PAR- K, CHAPRA, DARBHANSA, H. TRAP, MALIGAON-GUWAH, AT- TRAP, AT- TRA	MKULÍAM KURNOÖL SI ALASSERY THRIKKAKKARA BEHANI, PANIDHARPUR P.S AURANGABAD ROBANG OAD, AGAR MP NANDIKOTI SAKESHWAR SB. ALOT SB. NAJAFGARH GARHWA DA MPUR BELTOLA BHATAP PUR ZALOD ANNI, NIZAL JARAYANPUR, UDALGURI, JARAYANPUR, UDALGURI, JARAYANPUR, UDALGURI, JARAYANPUR, UDALGURI, JARAYANPUR, UDALGURI, JARAYANPUR, UDALGURI, JARAYANPUR, UDALGURI, JARAYANPUR, UDALGURI, JARAYANPUR, UDALGURI,	ECUNDRABAD, L. B. NAGAR, AURANGABAD BHANDARA (INE. RADHANPUR, RAJKOT) MASTIPUR, SIWAN, PIMPRI MASTIPUR, SIWAN, PIMPRI MERCY, YEMSIBANUR RCC. YEMSIBANUR RCC. BARWAHA SBEOHARI SBUR, J. P. NAGAR, WHITEFIELD RA, GOKULPUR, JOGINDER SALARPUR, KOLHAPUR RCATEHBAD, SOHNA, BALDO
CUTTACK ORISSA DARSÄELING DI AMBEDIKARNAGA ALIGARHUP AG AMBEDIKARNAGA ALIGARHUP AG BIDAR, KOLLANGURCH MARAKUD BIDAR, KOLLANGURCH MARAKUD BIDAR, KOLLANGURCH MARAKUD BIDAR, KOLLANGURCH BIDAR BARDOLU, BIAWINGAR BHIJ GLIN CHIKCHAND, BADDILCHANDARIRA MARAMANHER PROPINS ARBINAG CHIKCHAND, BADDILCHANDARIRA MARAMANHER PCC, ZAHERRABAD BADMINJAHAR NILANGA SE BARTU NAGAR, KANGAR DARJAGHAR NAGAR KANGAR DARJAGHAR BADMINJAHAR DILANGA SHARTU NAGAR KANGAR DARJAGHAR BADMINJAHAR DILANGA SHARTU NAGAR KANGAR DARJAGHAR BIDHANWAGAR BENIRATI SIMDIE	PÄTHÄNKÖT PALL ÁLLVIA, ANI I. K. PURAM, KASARAĞOD SHIMOĞA, SINDHANUR, SHAM KATTLUBAKSHI, BÖDELI, BÖÖ RELAHKAMA, LARAÇERINAR, MER RELAHKAMA, LARAÇERINAR, WADI, KAR RCC, ALLAĞADDA, HÖSPET, RSLICO, UDĞIR, VAIJAPUR, KI KAKERJALAM, OMERÇA, GÖHAL KAKERJALI, NASRULLAHĞ KAREBA, SHEÖDHA, BHINMI KASEBA, SHEÖDHA, BHINMI A. SHRIĞONDA, NEWASA, NA A. SHRIĞONDA, NEWASA, NA	NA NÁGAR, ANÁNTÁPUR, ALL KERALÁ, KOTTRÁVAM (KEI LAPUR, SRÍKAKULLAM, S. R. N. SAR, BÁRGDÓ, BARAMATI, E. SAR, BÁRGDÓ, BARAMATI, E. NISÁ, ROHRODÓ, KURUKSHE, ROHRODÓ, KURUKSHE, ROHRODÓ, KURUKSHE, ROÁD, PÍPARTÝA, SÍTAMARHI, P. GAĎAĞ, GHOTÍ SB, NANDUR, KITOL SB, SATANA - NASHIK, SI, FALZBÁÐA RO, JANSHIK, SI, METTUPÁLASÁM, BEPÁLLE MINFUR, ASHTA, SHAMSALLE MINFUR, ASHTALLE	EPPEY, ATTUR, ATTINGAL, BR. AALA), KUKATPALLY, KUNNI MCGAR-HYD, TAMBATAM, THA LUDHANA-C-AMMCAON, PAE TRA, MALIGAON-GIJWAHATI TRA, MALIGAON-GIJWAHATI TRA, MALIGAON-GIJWAHATI TRA, MALIGAON-SIJWAHATI TRA, MALIGAON-SIJWAHATI TRA, MALIGAON-SIJWAHATI TRA, MALIGAON-SIJWAHATI TRA, MALIGAON-SIJWAHATI TRA, MALIGAON-SIJWAHATI TRA, BAR SED-HAR, ABU RI SANDA, SENAKLAH, GOVINO SANDA, CHAUFULA, SHRUM IMULTAI, PATHAN, KHRUM IMULTAIN, PATHAN, K	MKULÁM, KURNOÖL SI ALASSERY, THRIKKAKARA REHANI, PANDHARPUR, PI JOWRAH-WE, KATHAR, SI AURANGABAD ROBANG, ADA GARRAP NANDIKOTH SAKESHWAR SE, ALOT SB, MAJAFGART GA HHAI PAR PUR ZALOD ANNI, NIZAR ARRAYANPUR, UDALGUR, RWAKAD, PANCHVATI, SAL RWAKAD, PANCHVATI, SAL RWAKAD, PANCHVATI, SAL AMM-CV, HEBBLA, NAMSAI	ECUNDRABAD, L. B. NAGAR, AURANGABAD BHANDARA (INE. RADHANPUR, RAJKOT) MASTIPUR, SIWAN, PIMPRI MASTIPUR, SIWAN, PIMPRI MERCY, YEMSIBANUR RCC. YEMSIBANUR RCC. BARWAHA SBEOHARI SBUR, J. P. NAGAR, WHITEFIELD RA, GOKULPUR, JOGINDER SALARPUR, KOLHAPUR RCATEHBAD, SOHNA, BALDO
CUTTACK ORISSA DARREELING DI MEDICANDAN ALGARILLO KAI MEDICANDAN ALGARILLO KAI MEDICANDAN ALGARILLO KAI MARNALLI HARMANA MAGALIR GRA BURK KOLE KARURUH BURKALLI BURK KOLE KARURUH BARDOLLI BHANNAGAR BHJJGLIA HARMANA BHJJGLIA MARKANA BHJJGLIA MARKANA BHJJGLIA MARKANA BHJJGLIA KOYLANDI SEBERAH MAUSI RE KOYLANDI SEBERAH MAUSI RE KOYLANDI SEBERAH DAR KOYLANDI SEBERAH DA	PÄTHÄNKÖT PALI ÁLLVIA, ANI LK R PURAM, KASARAGOD SHIMOGA, SINDHAUR, SHAI RIMH, SANGLI SURENDRAN ELAHANKA, BARAMULLA MR RCC, ALLAGADDA, HOSPET, RCC, ALLAGADDA, HOSPET, RCC, ALLAGADDA, HOSPET, RTAPPALAM, OMERGA, GOHAI LKA KARLIALI, NASRULLAH, KAREKA, SHEOOHA, BHIMM, SALEMFUR, TAMKHI, TANDI SALEMFUR, TAMKHI, TANDI VI POKHRAN, NAGARKURNOC	NA NAGAR, ANÁNTÁPUR, ALL KERALÁ, KOTTAYAM (KE HAPUR, SRIKAKULLAM, S. R. N SAR, BARODA, BARAMATI, E AGAR-GUJARAT, SHIKRAPJUR KASA, ROHROS, KURIUKSHE KAD, PRARIYA, SITAMARHI, P KAD, P KAD, SITAMARHI, G KAD, SITAMARHI, S	EEPEY, ATTUR, ATTINGAL BR. ALIAN, RILKATPALLY, KUINNA AGAR-HYD, TAMBARAM, TH- ULUDHANA-KHAMGAN, PAR K, CHAFRA, DARBHANGA, P. K, CHAFRA, DARBHANGA, P. K, CHAFRA, DARBHANGA, P. K, CHAFRA, BOLODA SB, TRRIN BRAKRI SB, SHIEDER, SINNAR, ARKI SB, SHIEDER, SHIP ARKI SB, SHIEDER, SHIP ARKI SB, SHIEDER, SHIP ARKI SB, SHIP	MIKULAM KURNOÓL - SI ALASSERY THRIKAKKARA BI KURNAH-MB KATIHAR SI AURANGABAD ROBANG OAD AGARM PIANDIKOTO BAKESHWAR SB ALOT SB NAJAFGARH GARHWA PA PUR ZALOD ANNI, NIZAR JARWANPUR, UDALGURI KAMAKO ANNI NIZAR AMPOK BELTOLA, BHATAP PUR ZALOD ANNI, NIZAR JARWAKAD PANCHATI, SALO BHATAP BANGHATI BANGHATI AMPOK JEBBLA NAMSAI B PHOGLEUR MELMARIYAN MEMANDI B PHOGLEUR MELMARIYAN MELMARIYAN MEMANDI B PHOGLEUR MELMARIYAN MELMARIYAN MEMANDI B PHOGLEUR	ECUNDRABAD, L. B. NAGAR AURANGABAD, BHANDARA INE. RADHANPUR, RAJKOTI NE RADHANPUR, RAJKOTI UR. RCC. YEMMIGANUR RICE BARWAHA SEBEDHARI SEBARWAHA SEBEDHARI SEBARWAHA SEBEDHARI SEBARWAHA KOLHAPUR ROFATEHBAD, SOHNA, BALOCAREHBAD, SOHNA, BALOCAREHBAD, KOLHAPUR ROFATEHBAD, SOHNA, BALOCAREHBAD, KOHAPUR ROFATEHBAD, SOHNA, BALOCAREHBAD, KOHAPUR ROFATEHBAD, TOHNA SHALOTAREHBAD, KOHAPUR ROFATEHBAD, TOHNA SHALOTAREHBAD, TOHNA SHALOTAREHB
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- D. Brief particulars of the management of the Company. The Company's affairs are managed by its Vice Chairman & Managing Director, under the guidance of the Board of Directors.

  E. Name, address and occupation of the Directions of the Company:

Name of Director	Address	Occupation
Dr. Anish Shah	MMFSL, Mahindra Towers, P. K. Kurne	Service
Chairman	Chowk, Worli, Mumbai – 400 018.	
Ramesh Iyer	MMFSL, Mahindra Towers, P. K. Kurne	Service
Vice-Chairman & Managing	Chowk, Worli, Mumbai – 400 018.	
Director		
Mr. Dhananjay Mungale	MMFSL, Mahindra Towers, P. K. Kurne	Professional
Independent Director	Chowk, Worli, Mumbai – 400 018.	
Mr. C. B. Bhave	MMFSL, Mahindra Towers, P. K. Kurne	Self Employed
Independent Director	Chowk, Worli, Mumbai – 400 018.	
Ms. Rama Bijapurkar	MMFSL, Mahindra Towers, P. K. Kurne	Independent Management
Independent Director	Chowk, Worli, Mumbai – 400 018.	Consultant
Mr. Milind Sarwate	MMFSL, Mahindra Towers, P. K. Kurne	Corporate Advisor
Independent Director	Chowk, Worli, Mumbai – 400 018.	
Dr. Rebecca Nugent	MMFSL, Mahindra Towers, P. K. Kurne	Professional
Independent Director	Chowk, Worli, Mumbai – 400 018.	
Mr. Diwakar Gupta	MMFSL, Mahindra Towers, P. K. Kurne	Professional
Independent Director	Chowk, Worli, Mumbai – 400 018.	
Mr. Raul Rebello	MMFSL, Mahindra Towers, P. K. Kurne	Service
Executive Director and MD &	Chowk, Worli, Mumbai – 400 018.	
CEO Designate		
Mr. Ashwani Ghai	MMFSL, Mahindra Towers, P. K. Kurne	Service
	Chowk, Worli, Mumbai – 400 018.	
Mr. Amarjyoti Barua	MMFSL, Mahindra Towers, P. K. Kurne	Service
Non-Executive Non	Chowk, Worli, Mumbai – 400 018.	
Independent Director		

The text of this advertisement was approved by the Board of Divectors on 28" April, 2023 and the above Advertisement is issued on the authority and it the name of the Board of Directors of the Company. A copy of the text of this Advertisement signed by the majority of the Board of Directors who approved this Advertisement has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank for the Company.

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

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

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

F. & G. Profits and Dividend

(Rs. in Crores)

YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2020-21	548.31	422.43	335.15	40%
2021-22	1483.74	1356.91	988.75	180%
2022-23	2885.30	2698.07	1984.32	300%

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

the advertisement i.e.as on 31st Ma	rch 2023 and 31	st March 2022:			(Rs. in Crores
EQUITY AND LIABILITIES	March 2023	March 2022	ASSETS	March 2023	March 2022
1) Financial Liabilities			1) Financial Assets		
a) Derivative financial	180.70	182.22	a) Cash and cash equivalents	249.75	327.87
instruments			b) Bank balance other	2,582.31	3,822.82
b) Payables			than (a) above		
I) Trade Payables			c) Derivative financial	0	26.63
i) Total outstanding dues	0	0	instruments		
of micro enterprises and			d) Receivables		
small enterprises			Trade receivables	21.84	9.09
ii) Total outstanding dues of	1,126.57	954.88	e) Loans	79,454.73	60,444.64
creditors other than micro	1,126.57	954.88	f) Investments	9,988.62	8,440.27
enterprises and small enterprises			g) Other financial assets	1,589.28	223.13
II) Other Payables					
i) Total outstanding dues of micro	2.62	3.53			
enterprises and small enterprises					
ii) Total outstanding dues of creditors					
other than micro enterprises and	37.12	46.87			
small enterprises					
c) Debt Securities	24,745.07	18,252.71			
d) Borrowings [other then Debt securities]	41,234.06	26,005.17			
e) Deposits	5,524.60	8,426.19			
f) Subordinated Liabilities	3,442.13	3,129.85			
g) Other financial liabilities	2,384.28	2,316.17			
	78,677.15	59,317.59		93,886.53	73,294.45
2) Non-Financial Liabilities			2) Non-Financial Assets		
a) Current tax liabilities (Net)	65.67	13.92	a) Current tax assets (Net)	504.36	462.40
b) Provisions	260.74	221.35	b) Deferred tax Assets (Net)	637.24	836.24
c) Other non-financial liabilities	124.08	107.78	c) Property, plant and	681.20	383.10
	450.49	343.05	equipment		
3) EQUITY					
a) Equity Share capital	246.72	246.60	d) Other Intangible assets	14.35	9.77
b) Other Equity	16,842.19	15,381.49	e) Other non-financial assets	492.87	302.59
	17,088.91	15,628.09		2,330.02	1,994.28
TOTAL	96,216.55	75,288.73	TOTAL	96,216.55	75,288.73

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

- Guarantees Rs.1983.72 crores
- Commitments Estimated amount of contracts remaining to be executed on capital account Rs. 201.00 crores. Other commitments (Loan
- sanctioned but not disbursed) Rs.154.30 crores.
   Commitment towards Share Purchase Agreement with Inclusion Resources Private Limited (IRPL) to acquire balance 20% equity stake in its subsidiary Mahindra Insurance Brokers Ltd (MIBL) - Rs. 206.39 crore.
- i) The amount which the Company can raise by way of deposits Rs. 22,961.89 crores..
  - ii) Amount of denosits held as at 31st March 2023 Rs. 5,879,09 crores.
- As at 31 March 2023: The aggregate dues from the facilities, both fund and non-fund based, extended to and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and / or the Company are/is holding substantial interest is Rs. NIL (Total exposure less equity investments in subsidiaries, joint ventures and fellow associates/subsidiaries) and the total amount of exposure to such entities is Rs. 1532.87 crores.
- The Company has no over dues other than unclaimed deposits Rs.4.87 Crore.
   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 National Electronic Fund Transfer (NEFT) / Online Account Transfer.
  - iii) Interest Rate in case of premature payment of Deposit

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

- iv) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application form duly filled and signed by sole/joint Depositor(s) four weeks prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partners/brokers who offer online facility with the POA agreement to the investors/FD holders. Any renewal of Deposit in advance of its maturity date, will be subject to the rate of interest and other items and conditions prevailing on the date of said maturity.

  \*\*Y Presently the Company has been assigned MDAAA/Stable by INDIA/Ratings Ltd. &AAA/Stable by CRISIL Ratings Ltd.

  \*\*will have to fine-repayment of the Deposit or part there of as per the terms and conditions of such Deposit, the depositor may approach National Company Lew Tribunal, Mumbal Bench at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Merg, Cuffe Parade, Mumbal -400005.

  \*\*will in case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumer Redressal Forum or the District Level Consumer Redressal Forum for relief.

  \*\*will Deposits accepted by us are not insured.\*\*

  \*will Deposits accepted by the Company or to the Correctness of any of the statements or representation made or opinion expressed by the Company for repayment of deposit of discharge of liabilities by the Company.

  \*n. The Company hereby declares:\*\*
- The Company hereby declares:
  i) that it has compiled with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions
- 2016:
  i) that compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India:
  iii) that the deposits accepted by the Company (other than secured deposits, if any accepted under the provisions of the Directions, the aggregate amount of which may be indicated) are unsecured and ranking pari passu with other unsecured liabilities;
  ii) 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;
  y) 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: 28"April. 2023

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

FORMS AVAILABLE AND ACCEPTED AT

Application forms for Deposits will be supplied and accepted at the Corporate Office Annexe at 3 rd Floor, Agastya Corporate Park, Piramal Amity Building, Kurla West, Mumbai -400022. Branches of the Companythe Offices of the Fixed Deposit Processing Centre and the Offices of the Distributors/Agents to the Fixed Deposit Scheme and designated Branches of the Collection Banks as indicated above.

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