

14th June 2024

To,
BSE Limited, (Scrip Code: 532720)
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001

National Stock Exchange of India Ltd., (Symbol:M&MFIN)
Exchange Plaza, 5th Floor, Plot No. C/1, "G" Block,
Bandra -Kurla Complex, Bandra (East),
Mumbai – 400 051.

Dear Sir/Madam,

Sub: SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 – Additional Presentation to be made at the Analyst/Institutional Investor Meeting

This is further to our letter dated 11th June, 2024 wherein we had given you an advance intimation of the Schedule of Analyst or Institutional Investor Meeting(s) with the Company in terms of Regulation 30(6) read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

In this regard, a Presentation, which is enclosed, would also be made during the aforesaid Mahindra Group Investor Day scheduled to be held today in Mumbai.

The same is also being uploaded on the Company's website and can be accessed at the weblink: <https://www.mahindrafinance.com/investor-relations/financial-information#investor-presentation>

Please note that no unpublished price sensitive information is proposed to be shared by the Company during the aforesaid Conference.

You are requested to take the same on record.

Thanking you,
For **Mahindra & Mahindra Financial Services Limited**

Brijbala Batwal
Company Secretary
FCS No.: 5220

GROUP INVESTOR
MEET '24
Mahindra Finance



Today's agenda : Turbocharging Transformation for Full Potential

CURRENT POSITION

EXTERNAL SHIFTS

CUSTOMER NEEDS

STRATEGY

TEAM

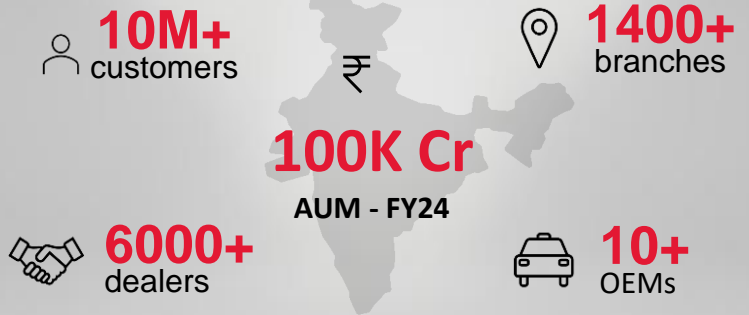


An institution with Deep & Broad Roots

CUSTOMERS



SCALE



SOLUTIONS



7 mega trends shaping Indian financials services playbook

**Emerging
India
Opportunity**

**Rising
'Mass'
Affluence**

**Rise
of
Ecosystems**

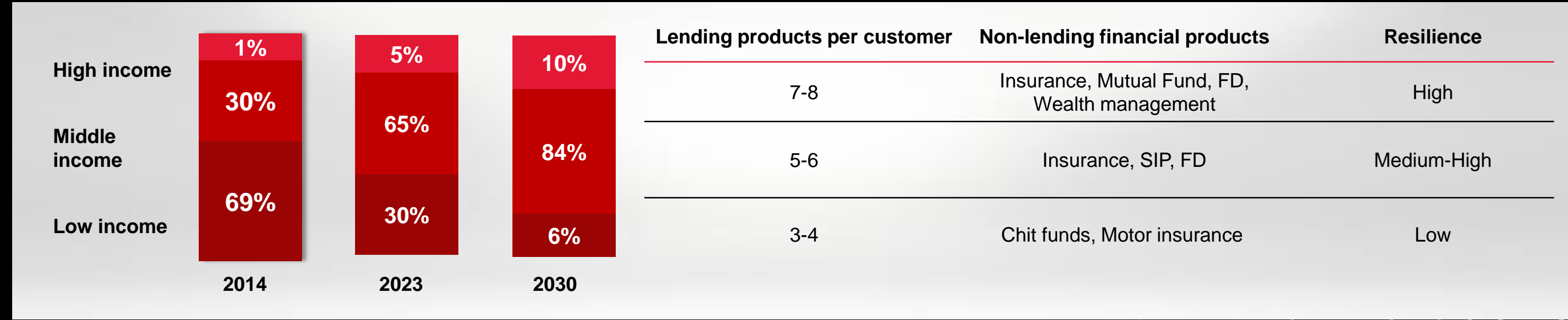
**AI & GenAI,
Digital &
Tech
Revolution**

**Increasing
Formalization**

**Growing
Financial
Inclusion**

**Premium on
Governance**

Emerging: Large middle-income segment with diverse financial services needs



Opportunity: Financial solutions for the value seeking middle India - BHARAT

BHARAT/ MIDDLE INCOME:
65% HHs

75-80%
Non-metro

~80%
Self employed, agri

Savvy, Aspirational



ACCESSIBLE



TIMELY



RIGHT OFFERING



TRUST

Bharat ke PAAS, Bharat ke SAATH

PAAS (Near Middle India)

ACCESSIBLE

Branches,
Smart branches,
Partnerships/ecosystem,
Super App

TIMELY

Seamless assisted and DIY digital
journeys
(PA, STP, BRE, 3rd party APIs)

SAATH (with Middle India)

ASSET BASED

Wheel dominance
SME/ BL, HL/ LAP,
PL

RIGHT OFFERING

ASSET LIGHT


Insurance, FD,
MF/ SIP, Cards

TRUST

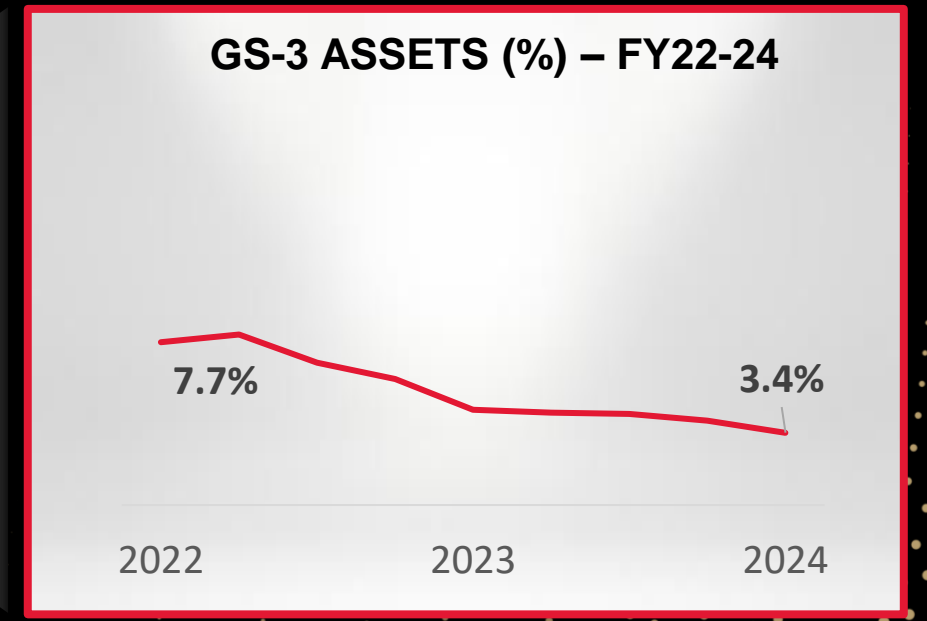
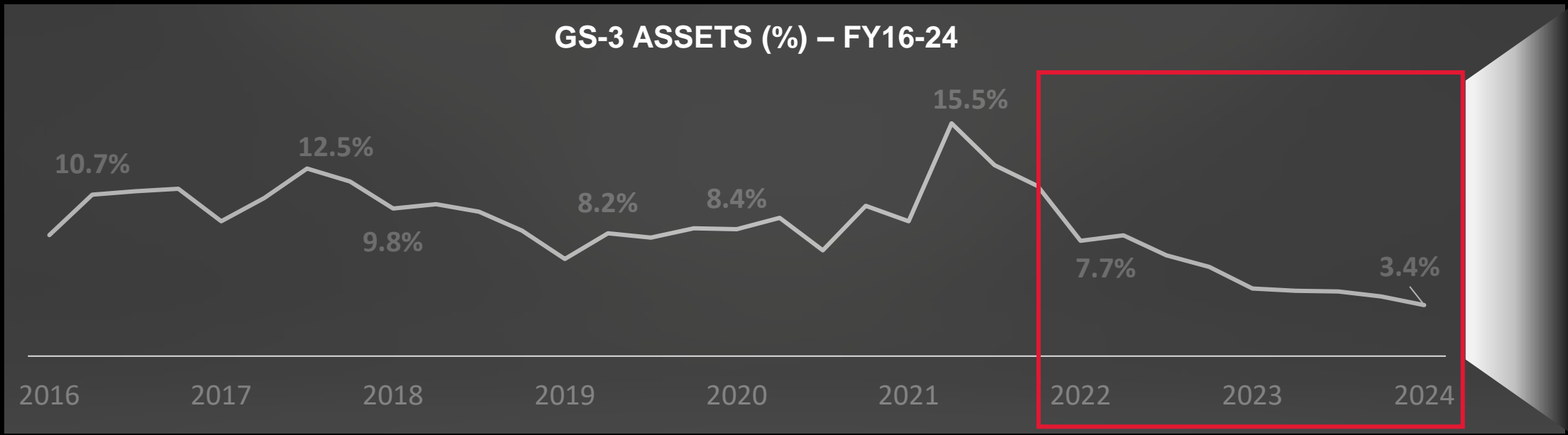
Transparency,
smooth & fair operations

Bharat ke PAAS, Bharat ke SAATH - Recent progress

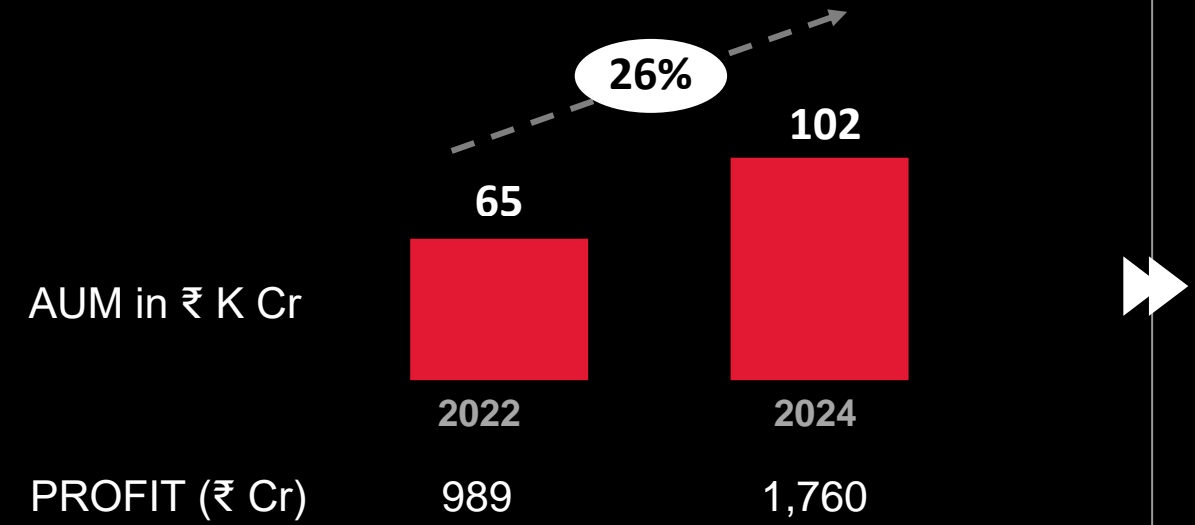
PAAS (Near Middle India)			
ACCESSIBLE		TIMELY	
1400+	Branches	10 min - 1 day	Sanction TAT
500+	Smart branches	50% +	Servicing done via Digital/DIY channels
6000+	Dealers	50%	PL done digitally
	Super app (underway)		Digital FD journey

SAATH (With Middle India)		
RIGHT OFFERING		TRUST
3	Pre-approved offers to each eligible customers	AAA/Stable Rating
2.2	PPC 	
	Corporate agency license	
	SME marketplace	

Significant improvement and reduced volatility in asset quality in recent years



Recent Financial Performance



TOTAL SHAREHOLDER RETURN: MMFSL VS PEERS

	CAGR (2005-2015)	CAGR (2015-2022)	CAGR (2022-2024 YTD)
MMFSL	22% ¹	1%	34%
Peers	10-42%	2-51%	0-48%
Bankex	18%	10%	15%
Nifty	15%	11%	14%

1. MMFSL TSR is from Mar-06 to Mar-15

Goals to deliver : 2.5 % + ROA, 18 % ROE



Stable Asset Quality

Maintain <4.5% GS-3 across cycles



Ace CVPs

Top 3 in customer value proposition



Market Share

Maintain 12% market share in wheels



Returns

Improve RoA to 2.5% +

Diversified Portfolio

25-30% revenue from Non-wheels

PPC

3+

NPS

~60%

Growth

15-20%

Opex

~2.5%

Fee Income

~40 bps of Avg. Total Assets

The core management team



SANDEEP MANDREKAR
CBO - Wheels



VIVEK KARVE
CFO



MAHESH RAJARAMAN
CRO



SHIV KUMAR NV
SME & LAP



DEEPA RANJEET
Digital



MANISH SINHA
CHRO



DEVENDRA SHARNAGAT
Data/Analytics



GAURAV VERMA
Underwriting



VEDANARAYANAN SESHADRI
MD, MIBL



ANTHONY HEREDIA
CEO - MMIMPL



SHANTANU REGE
MD & CEO - MRHFL





**BHARAT KE PAAS
BHARAT KE SAATH**