

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

New No. 244, Old No. 713, 3rd Floor, Level 4, Rear Block, Carex Center, Anna Salai, Thousand Lights, Chennai, Tamilnadu – 600 006.

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

SAMRUDDHI FIXED DEPOSITS

CRISIL RATING FAAA INDICATES HIGHEST SAFETY

SAMRUDDHI DEPOSIT UPTO Rs. 1 CRORE

SAMRUDDHI CUMULATIVE SCHEME

SAMRUDDHI NON-CUMULATIVE SCHEME

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest p.a.*(%)	Effective Yield p.a.**(%)	Period (Months)	Interest p.a.*#/‡ (Monthly)	Interest p.a.*#/‡ (Quarterly)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Yearly)
	12	5285	5.70%	5.70%	12	5.15%	5.50%	5.60%	5.70%
	24	5639	6.20%	6.39%	24	5.65%	6.00%	6.10%	6.20%
Rs. 5,000†	36	6006	6.30%	6.71%	36	5.75%	6.10%	6.20%	6.30%
	48	6420	6.45%	7.10%	48	5.90%	6.25%	6.35%	6.45%
	60	6834	6.45%	7.34%	60	5.90%	6.25%	6.35%	6.45%
	00	0004	0.4570	7.5470	Minimum Amount	Rs.50	,000†	Rs.2	5,000†

Rates w.e.f. 1st May, 2021.

Note :- *Senior citizens will get an additional interest rate of 0.25% per annum

‡ Employees / Employees relatives and Retired Employees / Retired Employees' relatives will get an additional rate of 0.35% per annum (all Mahindra Group Company Employees). Government approved relationship proof documents to be furnished.

Employee must be the second applicant.

† Additional amount will be accepted in multiples of Rs. 1,000/-

Interest payment will be done only through NACH/NEFT.Interest Payment Monthly on the last working day of every month.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.

** Compounded Annually-In case of Cumulative Deposits, interest is compounded before deduction of Tax.

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

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

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

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

MMFSL REGIONAL OFFICES

	11/15 (15/2) 14/2 14/5 Floor City Mall Computer C C Ulinh Way Business Business at C According		Ast Flore 50/E42 Techhood Mare Civil Line Allehabed CD Allehabed District
AHMEDABAD	11/1,11/2,11/3, 1st Floor City Mall Complex, S G High Way, Beside Rajpath club, Above Ashray Restaurant, Ahmdabad District, Gujrat - 380059. Ph:-079 -40207714	ALLAHABAD	1st Floor, 52/E42, Tashkand Marg, Civil Line, Allahabad CB, Allahabad District, Uttar Paradesh - 211001. Ph:- 9628624725
AURANGABAD	2nd Floor, Ratnaprabha Building, Off No.02, Adalat Road, Opp. LIC Office, Aurangabad Disrtict, Maharashtra - 431001. Ph:- 0240 - 6812837 /38/39	BANGALORE	2nd Floor, No.82, 4th Blook, High Street Road, 11th Main Road, Opp. Vijaya College, Bangalore District, Karnataka - 560011. Ph 080 - 26086962
BARODA	3rd Floor, Blook No 3/2-A & 3/2-B, Bhagwan Apartment, Alkapuri, R C Dutt Road, Opp. Circuit House, Vadodara District, Gujrat - 390005, Ph.: 9898906822	BHOPAL	E2/20, 1st Floor, Kartar Tower, Arera Colony, Opp. Habibganj Railway Station, Bhopal District, Madhya Pradesh - 482018, Phr 0765 - 6678132
BHUBANESHWAR	1st Floor Plot No. 511, Cuttack Puri Road, Beside Punjab National Bank, Mancheswar Industrial Estate, Bhubaneshwar M-10 Tik, Khordha District, Odisha - 751010. Ph 9777455884	CHANDIGARH	SCF-33 34 and 35, Sector 34A, 4th Floor Near Regional Passport Office, Chandigarh - 160034. Ph 0172 - 3025600
CHENNAI	4th Floor, 244, Rear Block, Carex Centre, Thousand Lights, Mount Road, Near Raj Video Vision, Chennai District, Tamil Nadu - 800008, Phr 044 - 42278000 - 8022	COCHIN	Noel House, Thrikakkara P.O., Kakkanad, Kochi, Ernakulam District, Kerala - 692021. Ph.: 0494 4092499
COIMBATORE	2nd Floor, Shree Lakshmi Narashimhar Towers, Avinashi Road, Pappanaickenpalayam, Coimbatore District, Tamil Nadu - 841037.Ph:- 0422 - 4005200	DELHI	3rd & 4th Floor, Unit No. 301-304 / 404-405, Plot No 23, Agarwal Corporate Tower, Rajendra Place, New Delhi, Delhi-110008. Ph:-011 - 25800800
HYDERABAD	1st Floor, V. V Towers, Kharkhana, Tirumalghery Road, Besides Mc Donalds, Secunderabad, Hyderbad district, Telangana - 500009, Phr 040 - 33254523	JABALPUR	1st Floor, Panchratan Towers, 1700 Model Road, Above Axis Bank, Near Bus Stand, Jabalpur Cantt.(CB), Jabalpur District, Madhya Pradesh - 482001.Ph:- 0761 - 3001835
JAIPUR	3rd Floor, Mahindra Tower, Plot No. 24, 25, 28 Tonk Road, Durga Vihar Colony, Jaipur District, Rajasthan-302015, Phr 0141 - 5138787: 0141 - 3923720: 9785444485	KOLKATA	8th Floor, Infinity Benchmark Tower, Plot - G1 Block-EP & GP, Sector - V, Salt Lake Electronics Compl Sector-V, Bidhan Nagar M, North 24 Parganas District, West Bengal - 700091Ph: 033 - 86007200
LUCKNOW	2nd Floor, Mahindra Tower, Gopal Tirath Plaza, Opp. HAL Faizabad Road, Lucknow District, Ultar Pradesh - 228016. Ph:- 0522 - 4032014	NAGPUR	Ground & 1st Floor, Corporation House No 27, Civil Lines, Palm Road, Opp. Traffic Police Office, Nagpur District, Maharashtra - 440001. Phr- 0712 - 2562880
NASIK	S-7 To S-11 II Floor, Suyojit City Centre, Mumbai Naka, Near Shatabdi Hospital, Opp. Mumbai Mahamarg Bus Stand Nashik District, Maharashtra - 422011. Ph 0253 -8621078 /82/ 84/ 79	PATNA	1st Floor, Mohalla, S K Puri, No 3031/1495A Ward No 21, NCC 229,Patha, Bihar - 800001, Ph:- 9608629356
PUNE	5th Floor, Misem Building 19/12 plot No. 15, Off Karve Road, Near Sharda Centre, Haveli, Pune District, Maharashtra - 411004, Phr- 020 - 30154100	RAIPUR	3rd Floor, Alaska Corporates, G. E. Road, Opp. VIP Road, Near Magneto Mall, Raipur District, Chhattisgarh - 492001. Ph:- 771 - 3004500
RANCHI	Ground Floor & 2nd Floor, Sri Mohan Building, Sushila Automobiles, S Mohan Road, Behind Maxx Show Room, Ranchi District, Jharkhand - 834001. Ph 8294626976	SILIGURI	tst Floor, Saturns Building, 2nd Mile, Sevoke Road, Near Spectrum House, Siliguri, Darjeeling District West Bengal - 734001, Ph:- 9733043398
SHIMLA	2nd Floor, Dyerton Estate, NH-22, Dyerton Biz Hub, Shimla, Himachal Pradesh - 171002, Ph.: 0177 - 3324100	THANE	1st Floor, Premises No.101, Sai Plaza, Kapurbawdi, Ghodbunder Road, Above Vijay Sales Showroon Thane District, Maharashtra - 400807. Ph022 - 81231400
DEHRADUN	24-A 1st Floor, NCR Plaza, New Cantt Road, Hathi Badkala, Dehradun District, Uttaranchal - 248001, Ph;- 0135 - 2749984	INDORE	503, 5th Floor, Shagun Arcade, Above Uturn, Rasoma Square, Vijaynagar, Indor District, Madhya Pradesh - 452010.Ph:-0731 - 4014019

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

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

100320-IIFL FQ249

Mahindra & Mahindra Financial Services Limited CIN: L65921MH1991PLC059642 APPLICATION FORM FOR FIXED DEPOSIT ABOVE UPTO 1 CRORE (Please write in BLOCK LETTERS and [y] the appropriate box)

APPL. No.

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

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

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DECLARATION, I/We hearby declare that the amonot out of any funds acquired by me/us by borrowingerson. I/We declare that the first name depositor joint deposit & is to treated as the payee for the pursection 194A of the Income Tax, 1961. (I/We have Deposits & agree to abide by them.) I/we have gor declarations furnished by the Company & after car making the deposit with the Company at my/our of declare that, I/We am/are authorized to make this D. Scheme & that the amount kept in the Deposit is the	ring or accepting froi or is the beneficial or urpose of deduction of e read the Terms & c into through the finan ireful consideration! own risk & volition. Deposit in the above	m any other wher of this of Tax under conditions of cial & other am/We are live further mentione.	er is er of er re er			photo with so	a jalest ograph grature r STAPLE	E)					p wi	ffix a lat inotogra th signa NOT ST	aph sture							Affix a photos	graph			
not involve directly or indirectly any proceeds of a designed to the purpose of any contravention or e Prevention of Money Launderinig Act, 2002 Notifications, Guidelines or Directions thereunder, I/We shall provide any further information & fully co & when required by the Company in accordance further affirm that the information/details provided to all respect & nothing has been concealed.	evasion of the proving 2 & any Rules, Find a 2 as amended from to 3 as amended from to 4 as applicable 5 with the applicable	sions of the Regulations time to time estigation as Law. I/W	s, e. is										(55)		rrail											
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INCOME-TAX RULES, 1962

FORM NO. 15G

[See section 197A(1), 197(1A) and rule 29C]

Declaration under section 197A(1) and section 197A(1A) to be made by an individual or a person (not being a company or firm) claiming certain incomes without deduction of tax

PARTI

1. Nan	ne of Assessee (Declarant)			2. PAN of the Ass	sessee ¹		
3. Sta	tus ²		ar(P.Y.) ² (for which is being made)			5. Residentia	Status ⁴
6 Flat	/Door/Block No.	7. Name of Premis	and the same of th	8. Road/Street/L	200	O Association	Locality
8 1 8 5 62 1	.6763 2.7633	11. State	262		ane		515.5.
	m/City/District	11. State	15 (4) 100-40-	12. PIN	- Marie	13. Ema	12
	ephone No. (with STD Code) bile No.		Income-tax A	er assessed to tax under ct, 1961 ⁵ : cest assessment year		Yes 	No
16. Est	imated income for which thi	is declaration is made		17. Estimated total mentioned in colum			come
18. Det	tails of Form No.15G other t	han this form filed for t	he previous year, i	f any ⁷			
	Total No. of Fo	orm No.15G filed		Aggregate	amount of incom	ne for which Fo	14.040.0.0.0.4.
10 Det	ails of income for which the	declaration is filed					Rs.0
	Identification number of r	100 11 11 11 11 11 11 11	Na	ture of income	Section under	which tax is	Amount of incom
SI. No.	account, etc.				deductible		
1)	Folio No./FDR No.		securitie	other than Interest on	194	A	
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*Delete whichever is not applicable.

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

Declaration can be furnished by a resident individual under section 197A(1) and a person (other than a company or a firm) under section 197A(1)

The financial year to which the income pertains.

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

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

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

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

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

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

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

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

The person responsible for paying the income referred to in column 16 of Part I shall allot a unique identification number to all the Form No. 15G received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter. In case the person has also received Form No.15H during the same quarter, please allot separate series of serial number for Form No.15G and Form No.15H.

"The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (1A) of section 197A or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax. For deciding the eligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 16 and 18.

INCOME-TAX RULES, 1962

FORM NO. 15H

[See section 197A(1C) and rule 29C]

Declaration under section 197A(1C) to be made by an individual who is of the age of sixty years or more claiming certain incomes without deduction of tax.

			PA	RTI			
1. Nar	ne of Assessee (Declarant)			2. PAN of the As	sessee ¹	3. Date of	
	rious year(P.Y.) ² (for which laration is being made)			5. Flat/Door/Block No	i,	6. Name	of Premises
7. Roa	d/Street/Lane	8. Area/Locality		9. Town/City/D	istrict	10. State	
11. PIN		12. Email		13. Telephone	No. (with STD Code) a	and Mobile I	No,
20.4	Whether assessed to tax*: If yes, latest assessment	Yes No					
	imated income for which this				l income of the P.Y. in nn 15 to be included ⁵	which inco	me
17. Det	ails of Form No.15H other th	an this form filed for the prev	ious year, if				
	Total No. of Fo	rm No.15H filed		Aggregate	amount of income for	which Form	n No.15H filed
10 D	(Rs.0
18, Det Sl. No.	ails of income for which the didentification number of re		Nati	ure of income	Section under which deductible	h tax is	Amount of income
1)	Folio No./FDR No.		Interest o	ther than Interest on	194 A		
							ture of the Declar
	[[To be filled by the performed	erson res	RT II ponsible for pa lumn 15 of Par		e	
1,	Name of the person responsi MAHINDRA & MAHINDRA	ole for paying	i to mi co.	2. Unique Iden			
3.	PAN of the person responsible AAACM2931R		4TH FLO	plete Address: OR,MAHINDRA TOWERS,PK. CHOWK,WORLI,MUMBAI -	5. TAN of paying: M		n responsible for 01A
	Email finfd@mahindra.com	7. Telephone No. Mobile No. 022-6	(with STD		8. Amount	of income p	oaid ¹⁰
	Date on which Declaration DD/MM/YYYY)	i is received		10. Date on which (DD/MM/YYYY)	ch the income has be	en paid/cre	edited
Date: Delete wh	ichever is not applicable. visions of section 206AA(2), the dec nt fails to furnish his valid Perman	laration under section 197A(1C) sha	ali be invalid if			d to in colu	

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

The financial year to which the income pertains.

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

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

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

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

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

(ii) in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine

The person responsible for paying the income referred to in column 15 of Part I shall allot a unique identification number to all the Form No. 15H received by him during a quarter of the financial year and report this reference number along with the particulars prescribed in rule 31A(4)(vii) of the Income-tax Rules, 1962 in the TDS statement furnished for the same quarter In case the person has also received Form No.15G during the same quarter, please allot separate series of serial number for Form No.15H and Form No.15G.

"The person responsible for paying the income referred to in column 15 of Part I shall not accept the declaration where the amount of income of the nature referred to in section 197A(1C) or the aggregate of the amounts of such income credited or paid or likely to be credited or paid during the previous year in which such income is to be included exceeds the maximum amount which is not chargeable to tax after allowing for deduction(s) under Chapter VI-A, if any, or set off of loss, if any, under the head "income from house property" for which the declarant is eligible. For deciding the sligibility, he is required to verify income or the aggregate amount of incomes, as the case may be, reported by the declarant in columns 15 and 17.

ACCEPTANCE OF DEPOSITS

- The minimum amount, period and rate of interest scheme is indicated on the cover page. The Dompany 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 Ottizen' (60 year and above), will get an additional rate of 0.25% per annum and Employees | Temployees' relatives will get an additional rate of 0.35% per annum (all M &M Group Company Employees).
- ii) Bulk Fixed Deposits of more then Rs.5 (five) crores:- The applicable interest rate for Deposit above Rs.5 Crore shall be displayed on our website www.mahindrafinance.com.
- Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft by the Company.

 Any Change in Name, Address, Bank mandate, Bank Particulars etc, Should be lodged with the offices of the fixed depost proces
 at least 45 days before the date on which any payment, falls due to avoid delay for dispatishing FDR/Interest/Maturity Payment.

 Interest on the Fixed Deposit will cease to accrue from the mallurity date of the deposit.
- The Board of Directors of the Company reserves the right to change /alter /modify all or any of the Fixed Deposit schemes without prior
- in MICR code and NEFT code are mandatory for the all depositors and a copy of cancelled cheque is to attached along with the application. In case of deposit cheque being from a different bank account other than that of the first depositor, cancelled cheque copy of the first depositor bank account to be furnished.
- viii) if the KYC documents are incomplete then the forms will be rejected and returned without any interest, so please provide the correct documents are incomplete then the forms will be rejected and returned without any interest, so please provide the correct documents. proofs Please provide your mobile number and E-mail ID for faster communication, KYC documents of all the deposit holders should be attached and should be self attested
- attached and should be self attested

 i) Kindly send all your documents to our FD processing centre at Chennai office for faster response. Please do not send any of your FD related documents to any other address. Company will not be responsible for any delay or misplacement of documents which are sent to other office branch addresses of the Company.

 ii) Employee must be a holder to avail 0.5% additional interest for Relative Deposits.

 For more details on online Investments log on to our website.

2. INDENTIFICATION OF DEPOSITORS.

To comply with "Know your Customer" Guidelines for NBFCs prescribes by the Reserve Bank of India, depositors are required to comply with

united united states devertiment, in case the depositors has afready summer the above documents in his/her earlier deposit, then he/she need not submit the above documents again, but has fo 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 Proofs- (i) Telephone Bill (ii) Bank Account Statement / Passbook copy (iii) Electricity Bill (iv) Letter from any recognised public authority (iv) (v) Letter from employer Documentation requirements for NRI Investments:

Additional documents required for NRI Deposits

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

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

- DIAA benent.

 (i) Certificate from the investor regarding the stay in India during the respective financial year.

 (ii) A local address proof if different from the passport address.

 (iii) Addhaar Card (b) Passport (c) Driving License (d) Voter ID (e) Job Card issued by NREGA duly signed by an officer of the State Covernment.

J CENTRAL KYC REGISTRY

RBI has mandated financial institutions to share KYC information to a central KYC Registry (Cersai) who shall allot a common KYC number Depositor(s) are requested to share with us such number upon receipt of the same.

M APPLICATION

- Applications for Deposits in the prescribed from duly signed by all the joint applicants and accompanied by cheque or demand drafts should be submitted at the addresses given in the Application Form.

 ii) Payments should be made by means of an Account Payee cheque/ demand draft made payable to "MMFSL-FIXED DEPOSIT" payable at part at the centre where the application is sharmled. Outstation cheques/defits will not be accepted.

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

 In term of RBI Notification TRBIQ2004/179 A.P. (DIS Series) Circulation No 88 dated April 24,200° (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 NREFCON(B) Accounts into the NRO account. Consequently, NRI depositor has to give the following deciaration:

 The amount deposited with Mahindra & Mahindra Financial Services Ltd. represents amounts, transferred from NRO Accounts. Further this amount does not represent inward remittance from Overseas to NRO account or transfer of funds mon NREFCON(B) accounts to NRO accounts.
- NRE-IF-CNR(B) accounts to NRO accounts:
 If there is a Double Tax Avoidance Agreement (DTAA) with the country of which the investor is a resident, then the Tax rate applicable will be the Double Tax Avoidance Agreement (DTAA) rate or the Income Tax rate whichever is more beneficial to the assessed investor.

- will be the Double lax Avoidance Agreement. (D1AA) rate of the Income hax rate whichever is more beneficial to the assesseeinvest.

 The 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.

 If Signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive Officer under his Oficial Seal.

 [Fixed Deposits up to Rs.15,0004-(Rupees Fifleen Thousand only) will be accepted in cash at the designated offices of the Company)

S. JOINT DEPOSITS:

- i) In the case of deposits made in Joint Name
- a) all correspondence will be addressed, unless otherwise directed by the depositor, to the person who's name appears first on the Deposit Receipt.
- Deposit Receipt

 | Bull cheques/interest warrants NACH/INEFT Credits for payment of maturity amount/payment of interest will be drawn only in favour of the first named depositor and will be sent to his/her registered address, and

 | C) any discharge given by either/any of the depositors for payment of interest for repayment of maturity amount shall be valid and binding on all the joint depositors.
- ii) In the event of death of the first named depositors, the repayment of the Fixed Deposit will be made without reference to the heirs and / or legal representative of the deceased, to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during
- ns interime.

 iii) In the event of death of a sole depositor, the deposit amount and the interest due thereon, will be paid be the legal representative(s) of the deceased on production of proper legal representation such as Probate, Will, Succession Certificate or Letter of Administration granted by a court of competent jurisdiction.

FIXED DEPOSIT RECEIPTS.

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

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

 iii) Fixed Deposit Receipts will not be transferable. The Company may however, at its discretion permit the addition of one name to the Deposit Receipt under certain circumstance and subject to such terms and conditions as it may deem fit. The Company, at its discretion, will accept / recognize any lien on or assignment of the FDR for a loan taken from or by arrangement with the company, at its discretion, by line 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 client opts for E receipt it would be send only on registered email (I) of the first holder.
- V) Deposit once accepted under any scheme cannot be interchanged before the expiry of the said deposit under any circumstances

7 PAYMENT OF INTEREST:

Interest on Deposit (Non Cumulative) will be paid on the last working day of every month under monthly scheme. Interest payment Quarterly means on beload into communicative) win be paid on the last working ago, of every virtual moder mounts partiers interest payment flustering on 30th June, 30th September, 31st Merch, interest Payment Half Yearly on 31st Merch, include 15th Merch, interest Payment Half Yearly on 31st Merch, include 15th Merch, interest Payment Yearly on 31st Merch, interest payment for part period, the same will be made on pro-rate basis. However, if a Deposits made within a period of 30 days prior to any of the interest payment date, the interest for the part period will be paid on the next interest payment date. Payment of interest will be made through National Automated Clearing House (NACH) in respect of the places where such facility has been offered by the Company or through DD in case of NACH rejected cases.

INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

- i) FUNNISHING OF PAN: As per Section 139A(5A) of the Income Tax Act, 1961 every person receiving any sum or income or amount from which Tax has been deducted under the provisions of the Income Tax Act, shall intimate his PAN number to the person responsible for deducting such Tax. As per Section 206AA every person receiving any sum or income or amount from which Tax is deductible shall familia his Permanent Account Number (PAN) to the person responsible for deducting such Tax failing which Tax shall we deducted at the higher rate i.e. 20%. If Pan is not furnished then Form 15G/H and other exemption certificates submitted will be Invalid and tax at the higher rate. will be applicable. Please note in the absence of PAN no credit of the Tax Deducted shall be available in the Tax Statement (Form 26AS)
- issued under the income Tax Rules.

 If SUBMISSION OF FORM 15GHt 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 presonbed From 15GH as applicable, to the effect that the tax on his estimated total income for the year will be hill. From 15GH has to be submitted to the office of the Frond Deposit Processing Centre at the beginning of every financial year. For all from 15GH case, PAN is mandatory, From 15G can be submitted by an individual other than a series. PAN is mandatory, From 15G can be submitted by an individual who is a Senior Citizen, a minor or a person (not being a Company or a Firm). From 15H can be submitted by an individual who is a Senior Citizen of the age of 60 years or above during the financial year (age limit is as prescribed by floomer Tax Act).

 *The age limit for Senior Citizen who has completed 60 years (age limit is as prescribed by Incomer Tax Act).

- TOS CERTIFICATES: In accordance with the CBDT Circular 03/2011 dated 13-05-2011 TDS Certificates in Form No. 16A will be downloaded by the company from TIN Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the income Tax Act 1961), No TDS certificates will be generated from TIN Website if PAN is not furnished to the person deducting the Tax white filling up the address of the applicant in the Application form, please be informed that if this address as provided by you is the same address as updated with NSDL at the time of PAN application 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 addresses as updated with NSDL at the time of PAN application and would be sent by the Company at the said address. If there is any change of address please update your address with NSDL at the time of PAN application and would be sent by the Company at the said address. If there is any change of the Company also.

 (iv) TAX DEDUCTION AT SOURCE: TDS retains will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax Rules Currently, Tax is deductable when interest paid or payable during the financial year exceeds or is likely to exceed Rs. 5000/
 (iv) TDS wrt NRt deposits.

- (a) The limit of Rs. 5000/- on FD interest for purposes of Tax will not be applicable.
 (a) Declaration wis 197 in From 15G/H for non deduction of Tax will not be applicable. However a lower deduction Certificate obtained from the income tax department, can be furnished for claiming Nil or lower rate of Tax (c) Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax Act, 1961
- (d) If Double Tax Avoidance agreement (DTAA) exists with the country of which the investor is a resident then the applicable Tax rate will be lower of DTAA rate or income tax rate. However, to claim. The benefit of the DTAA rate, the Tax Residency Certificate will have to be furnished. In the event of non-furnishing of the Tax Residency Certificate the higher Tax rate as per the hoom-Aut 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 hoom- Tax Act.
- vi) TDS recovery from Principal Amount
- To opining for renewal of FD, if the interest income for the financial year exceeds/is likely to exceed the threshold for TDs, the applicable TDs for depositor will be recovered from current interest and if accumulated current interest amount is less then TDs amount, the difference will be recovered from Principal amount.

A RENEWAL/REPAYMENT OF DEPOSITS.

- Deposits can be renewed by signifiting 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 weeks the or through the channel partners/brokers who offer online facility with the POA agreement to the investors/FD holders. Any renewal of Deposit in advance of its maturity date, will be subject to the rate of interest and other terms and conditions prevailing on the date of said.
- ed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Comp
- The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company.
 Repayment of the maturity amount will be made by account payee cheque on the company's Bankers encashable at par or through National Automated Clearing house (NACH)/RTGS/NET Tacity.
 No change in the first name of the depositor is permitted at the time of renewal.
 Company reserves the right to repay the deposit in case of non receipt of renewal request 4 weeks before the date of maturity.
 In case, if investor makes multiple selection or no selection within complete Renewal or Only Principal amount renewal, the Company will by default assume the deposit for complete renewal.
 In case of auto renewal selection, deposit will be renewed on maturity as per the instruction specified in the FD Application Form.
 In case, if investor makes multiple selection or no selection within auto renewal or repayment, the company will by default assume the deposit for separations.

II. PREMATURE WITHDRAWAL:

- No premature withdrawal will be allowed before the completion of three months from the date of receipt as per the directions of the Reserve Bank of India currently in force, in case of request for premature withdrawal after the expiry of three months the rate given in the table below shall apply However, all premature withdrawals are subject to the prevailing guidelines of Reserve Bank of India as amended from time to time ii) Reg
- unes. Request for premature withdrawal may be permitted with specific reason at the sole discretion of the company only and can not be claimed as matter of right by the depositor, subject to the Non Bantung Financial Companies acceptance of Public Deposits(Reserve Bank) Directions, 1998.

Permit Exceeding	But Less than	Appricable interest rate
3 Months	E Months	Ni
6 Months	Elefore the date of Maturity	The interest rate payable shall be 2% lower than the interest rate applicable for the period for which the depoint 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.
- Win the event of death of a depositor, the deposit may be repaid prematurely to bre surviving depositor/s in the case of joint holding with survivor clause, or to the legal heir's with interest at the rate that would have ordinarily been paid, had such deposit been accepted for the esit had run upto the date of re n upto the date of repayment. uld be received 30 days prior to maturity date in physical form to the designated office as there is no provision
- Premature closure request sho online for premature withdrawal

11 NOMINATION

- a. Individual Depositors can, singly or jointly nominate other person under this facility. The nominee shall be recognized as the holder of the till to the public depost on the death of all the depositors. Power of Attorney Holder or a Guardian applying on behalf of minor cannot nominate. In case the deposit is placed in the name of the minor the nomination can be made only by a person faulty entitled to act on behalf of the minor. Depositors are advised to provide the specimen signature of the nominee to expedite the preclosure of the deposits to the nominee in the event of demise of the depositors. The payment by the Company to the nominee shall constitute full discharge to the Company of its liability in respect of the deposit.
- A copy of Birth Certificate is to be attached with the application in case the nominee is a Minor.

 In Terms of the provisions of Sec. 4SQB 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.

17 LOAN AGAINST DEPOSITS

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

NATIONAL AUTOMATED CLEARING HOUSE (NACH):

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

M GENERAL

- 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 prenaturally before the due date:
 ii) Acceptance, renewal and repayment of fixed deposit shall be subject to the Non-Banking Financial Companies. Acceptance of public.
- iii) In the event of the Com
- Deposit (Reserve Bank) Direction, 1998, as mentioned from time to time.

 In the event of the Company deciding to repay the Deposits before the date of maturity (but not earlier than 12 months from accepting the same), interest on such fixed deposit will be paid in terms of regulation, framed by the Central Government / State Government / Reserve Bank of India or any other competent authority.

- Bank of India or any other competent authority.

 If Any disputes arising out of the acceptance of Fixed Deposits is subject to the jurisdiction of the courts of Mumba.

 When the due date out of any payment fails on a Saturday, Sunday, Bank Holiday or any other day on which the Company's office remains closed, the payment will be made on rext working day.

 In the case of application from employees, the sole / first applicant should be an employee at the time of placement / renewal of deposit, All M&M Group Company 2 Employees 2 Employees relatives and Retired Employees ? Retired Employees relatives will get additional rate of 0.35% per annum and should attach copy of ID card along with latest pay slip or letter from the Company. No brokerage will be paid under employee category. The agent is not entitled to any commission, if agent is the 1st Deposit home from senior citizer. The first applicant should be an individual who has completed 60 years of age and should attach any one of the following as proof along with the application(s):—self attested copy of passport, Voter ID Card, PAN Card, Driving Licenses, Life Insurance Policy, Birth Certificate issued by a competent authority, or airly other documents of the Driving Licenses, Life Insurance Policy, Birth Certificate issued by a competent authority, or airly other documents personal relative of the employee heights will be eligible either for 0.35% additional interest or 0.25% Senior Citizen benefit.

 If the weator 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.
- In case the investor makes a multiple selection of screene. The Company will by default assume the deposit or Cumulative Scheme for the Infiginget tenure from the selection made under that scheme. If an investor under a Non Cumulative Scheme submits wrong/incomplete information for enabling NACH/INEFT 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 changes and 70 postage charges incurred in this regards in case of Yealty 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/IDD as the case may be.
- In case of physical interestrepayment instruction, the investor might receive the physical instrument after interest due date/maturity date No delayed interest will be applicable in such cases.
- dislayed interest will be applicable in such cases.

 **N Fresh deposit application should be in multiples of Rs. 1000/- over and above the minimum investment amount otherwise the applications will be rejected. In case of renewal: Principal / Principal with interest amount will be renewed. The minimum investment amount for Mahrindra Group Employees / Relatives will be Rs.1,000/- and in multiples of Rs. 500/- thereafter.

 **N To comply with Know Your Customers Guidelines for NBFOs, following documents to be attached along with application(S).

 **A Domestic Company, copy of Board Resolution, Memorandum & Article of Association, pPAN card and list of Authorized signatories.

 **B. Registered Trust: copy of Board Resolution, certified true copy of trust deed, pan card, list of authorized signatory, and KYC documents of all trusters and authorized signatory.
- of all trustees and authorised signatories.

 (iii) Where the investment amount is Rs. 1 crore and above, the investor has to give the source of income letter separately with application form. xiii) All communication will be sent to investor on his small id if registered with us. xiv) This Fixed Deposit investment is not insured.

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

- 1. Applications for Deposits in the prescribed form duly signed by all the joint applicants and accompanied by cheque or demand draft should be submitted at the addresses given in the Application form.
- 2. To comply with "Know Your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide a self-attested copy of any one of the following documents [which contains the photograph of the concerned depositor (s)] for identification and proof of residential addre
- (ii) Passport (ii) PAN Card (iiii) Voters Identity Card (iv) Driving License (v) Aadhaar Card. In case, KYC document address differs from mailing address, please furnish: Address Proof:- (i) Telephone Bill (ii) Bank Account Statement (iii) Letter from any recognised public authority (iv) Electricity Bill (v) Letter from employer (vi) Ration Cand Payments should be made by way of Alc Payee cheque/demand draft made payable to "MMFSL - Fixed Deposit" payable at par at the centres
- where the application is submitted. Fixed Deposits will also be accepted online through the Company's website at the weblink-www.mahindraffnance.com/fixed-deposit-form.aspx
- PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT) RULES 1977 AS AMENDED
- A. Name of the Company, Mahindra & Mahindra Financial Services Limited (MMFSL), Read, Office Gateway Bido, Apolio Bunder, Mumbal 400 001
- B. Date of Incorporation: 1st January, 1991
- Business carried on by the Company and its subsidiaries with details of branches or units, if any.
- 1. The Company is primarily engaged in providing financing for new and pre-owned auto and utility vehicles, tractors, cars, and, commercial vehicles, personal loans, mutual fund distribution services and related financial services.
- 2 Subsigiaries The Company has the following Subsigiaries:
- a) Mahindra Insurance Brokers Limited (MIBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai - 400 018.
- b) Mahindra Rural Housing Finance Limited (MRHFL) a subsidiary of the Company, provides housing loans for purcha construction of houses to individuals and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai- 400 018.
- c) Mahindra Asset Management Company Private Limited (MAMCPL)®, a subsidiary of the Company, is acting as the Investr Manager of Mahindra 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 Trusts Act, 1882. and is registered with SEBI.
- d) Mahindra Trustee Company Private Limited (MTCPL) A a subsidiary of the Company, is acting as the Trustee to Mahindra Mutual Fund and having its Registered Office at Mahindra Towers, P. IC Kume Chowk, Worlf, Murriba 400 018.

 e) Mahindra Finance CSR Foundation is a wholly owned subsidiary of the Company, incorporated on 2nd April, 2019 for carrying out CSR.
- Activities as specified under Schedule VII of the Companies Act, 2013, having its Registered Office at Mahindra Towers, 4th Floor, P.K. Kume Chowk, Worli, Mumbai-400 018.

BRANCHESAMBUPUTISTANING, MEMPER, SACKENGAR, RALCONDATAM, SPICE, IHEM, BIOTAM, BURDA, BLASTUR, CHARTISSANP, BIRA, BRELLAPE, RESIMPLE, RETIMPLE, CHARDWER, CHARTISSAND, BURDA, CHARTISSAND, BURDA, CHARTISSAND, BURDA, CHARTISSAND, BURDA, CHARTISSAND, BURDA, CHARTISSAND, BURDA, CHARTISSAND, CHART TALOCIA SE, TRANSANCESHINAR SE, ALOT SE, BARINANA SE, BEDNARI SE, BAZIANALAHRA, MADUNULR SE, ALEAG SE, BAN NEIA, SHAHPUR SE, SHORA SE, SOMARI SE, ECIL-HID SE, RA ENDRA NAGAR SE, SARCOR NAGAR SE, BARBANESHINAR RO GEHAT, HALDIA, DINHATA, FALAKATA, MI HGPLR, SEINAGAR PRURI GARHIWAL WA

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

Name of Directors	Address	Occupation
Or Dhanmay Vungale Charman & Independent Ekrector	MMFSL Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai - 400018	Professional
Mr. Ramenti Lyer Vice-Charman & Managing Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Gompany Director
Mr. Rama Bijapurkar Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Independent Management Compultant
Mr. V.S. Parthaganthy Non-Executive & Non-Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	President - Mobility Services Section, Member of the Simus Executive Board Matricia & Matricia Limited
Mr C.B. Bhave Independent Director	MMFSL Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai - 400018	Suf Employed
Bir V. Ravi Executive Director & Chief Financial Officer	MMFSL Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai - 400018	Company Director
Dr. Anish Shah Non-Executive & Non-Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Deputy Managing Director, Mahindra & Mahindra Limited & Group CFD
Mr. Milind Sarwate Independent Girector	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Gorporata Advisor
Mr Arvind V. Sunda Indonesia of Director	MMESL Mahindra Towers, P.K.Kurne Cnowk, Worli, Mumbai - 400018	Advocate

ement was approved by the Board of Directors on 15th May 2020 and the above Advertisement is issued on the authority and to se Board of Directors of the Company. A copy of the text of this Adventisement signed by the majority of the Board of Directors were also as the Board of Directors where the second of the Company is the Board of Directors where the Board of the Company is the Board of Directors where the Board of the Company is the Board of Directors where the Board of the Board of Directors where the Board of the Board of Directors where the Board of Directors were the Board of Directors where the Board of Directors w

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

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

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

F. & G. Profits and Divide	eyal:			(Rain Lakhs)
VEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PRIDEIT BEFORE IAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2017-18	171101.56	166682 35	107609 09	200%
2018-19	244266.71	238244.19	155786.35	325%
2019-20	146205.60	134376.24	90640.33	0%
	VEAR ENDED 2017-18 2018-19	VEAR ENDED DEPRECIATION AND TAX 2017-18 171101.56 2018-19 244266.71	VEAR ENGED PROFIT BEFORE DEPRECIATION AND TAX PROFIT BEFORE IAX 2017-18 171101.56 166682.35 2018-19 244266.71 238244.19	VEAR ENGED PROFIT BEFORE DEPRECIATION AND TAX PROFIT BEFORE IAX PROFIT BEFORE IAX PROFIT AFTER IAX 2017-18 171101.56 166682.35 107609.69 2018-19 244266.71 238244.19 155706.15

H. Summarised financial position of the Company as appearing in the two latest audited balance sheets immediately preceding the date of the submissional investigation of the Company and 3 to March 2010;

EQUITY AND LIABILITIES	March 2020	March 2019	ASSETS	March 2020	March 2019
1) Financial Liabilities			1) Financial Assets		
a) Derwative financial	4016,06	7702.53	d) Cash and cash equivalents	67679.04	50157.74
instruments			in) Bank tratance other	74899 44	45681 43
k) Payakiles			than (a) above	1000000	TWW
l) Trade Fleyables		*	c) Dervalive francia	9242.75	1006.39
i) Total outstanding due:	-	-	instruments	117 564	
of micro enterprises and			al) Receivables		
small enterprises	20002.65	******	Traile receivables	858.71	519.19
ii) Total putstanding dues of	60633.42	97947.17	e) Lonns	6499347.04	6124962.60
desilbrs other than midd			f) Investments	591096.62	379170.37
enteronses and small enterprises (f) Other Payables			g) Other financial assets	47665.27	16895.13
i) Total outstanding dues of micro enterorises and small enterorises	17.40	253.29			
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	2923.97	2164.54			
c) Debt Securities	1774487.73	2231937.92			
0) Sorrowings (other then Detri Tecamies)	2948734.27	2130153.03			
e) Deposits	881213.98	566718.41			
f) Subordinated Lincilities	341794.57	355863 R2			
g) Other financial liabilities	231396.03	192562.95		and the same of	Comment
	6245217.43	5586423.66		7290888 88	6618403.05
2) Non-Financial Lipolities		and the	2) Non-financial Assets		artin il
s) Current tax liabilities (Ive.)	1392.09	1392 09	a) Climent lait assels (Net)	23995 98	30210.00
(c) Provisions	(4322.83	20652.70	(i) Defended tax Assets (Net)	48962.66	97172.53
c) Other non-financial liabilities	9803.43	8527,84	of Property plant and	33794 74	13250.02
	25518.35	20572.63	Equipment	4000	
3) EQUITY		1170,000,000	a)intangible assets	2555,33	3056 15
a) Equity Share paortal	12306.95	12297 54	e)Other non-fmanoial assets	6973 ñB	5706.83
b) Other Equity	1124078.54	1078504,75			
	1136365.49	1090802.29		116252.19	89395.53
TOTAL	7407121.27	6707798.59	TOTAL	7407121.27	6707798.56

- Contingent liabilities Rs. 14434,27 Lakhs (Claims against the Company not acknowledged as debts).
- Guarantees Rs. 111742.35 laxhs
- Commitments Estimated amount of contracts remaining to be executed on capital account Rs. 1316.59 Lakhs, Other commitments (Loan sanctioned but not disbursed) -Rs. 23945,91 lakhs.
- i) The amount which the Company can raise by way of deposits Rs. 1444319.20 lakhs.
- i) Amount of deposits held as at 31st March 2020 Rs. 923974.32 lakhs.
- The Company has no over dues other than unclaimed deposits
- Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016:
- Rate of Return to the depositors: Deposits will be accepted under Non-Cumulative Scheme and Cumulative Scheme. The interest rate for all cases is as per the scheme
- mentioned on the cover page of current Fixed Deposit form ii) Mode of Repayment of Deposits: All repayments for refund of principal will be made by an account payee chequeldemand draft on the Company's Bankers encashable at par' National Automated Clearing House (NACH) facility / Real Time Gross Settlement (RTGS) /
- National Electronic Fund Transfer (NEFT) / Online Account Transfer iii) Interest Rate in case of premature payment of Deposit

Period Exceeding	Bull Earth (Year	Approximation weal false
O Days	3 Months	Wenthwai not allowed
3 Months	E Manths	- Not
š Marins	Period st Depast	The interest rate polycole shall be 2% lower than the interest rate applicable for the period for which the deposit has not of a no rate has been specified for that period, then 3% lower than the minimum rate of 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 Applicati duly filled and signed by solefoint Depositoris) four weeks prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partnersbrokers who offer online facility with the POA agreement to the investorsIFD 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
- Presently the Company has been assigned 'FAAA/Stable' by CRISIL Ltd.

 In fine event of non-repayment of the Decost or part thereof as per the terms and conditions of such Deposit, the depositor may approach
 National Company Law Tribunal, Mumbai Bench at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D. Somani Marg, Cuffe Parade, Mumbai- 400005.
- vii) In case of any deficiency by the Company in servicing its Deposit, the depositor may approach the National Consumer Redressal Forum State Level Consumer Redressal Forum or the District Level Consumer Redressal Forum for relief
- Viii) Deposits accepted by us are not insured.
- ix) The Company is having a valid Certificate of Registration No. 13.00996 dated 21st March, 2007 in lieu of Certificate of Registration No. 13,00996 dated 4th September 1996 issued by the Reserve Bank of India under section 45IA of the Reserve Bank of India Act. 1934. However the Reserve Bank of India does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinion expressed by the Company for repayment of deposit / discharge of liabilities by the Company.
- i) that it has compiled with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions
- that compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India:
 (iii) that the deposits accepted by the Company (other than secured deposits, if any accepted under the provisions of the Directions, the
- aggregate amount of which may be indicated; are unsecured and ranking pair passu with other unsecured liabilities.

 iy that the acceptance of deposits is subject to the terms and conditions as appearing in the application form which are subject to change
- without notice; v) that the Company is not in default in the repayment of any deposit or part thereof and any interest thereupon in accordance with the terms
- and conditions of such deposits
- vi) that the financial position of the Company as disclosed and the statements made in the application form are true and correct. The ny 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: 15th May, 2020.

Note:
© Company name has been changed from MAMCPL to Mahindra Manufile investment Management Private Limited with effect from 19th May, 2020.

* Company name has been changed from MTCPL to Mahindra Manufile Trustee Private Limited with effect from 19th May, 2020.

FORMS AVAILABLE AND ACCEPTED AT

ation forms for Deposits will be supplied and accepted at the Corporate Office Annexe at Sadhana House, Behind Mahindra Towers, 2nd Floor, 570 P.B. Marg, Worli, Mumbai - 400 018, Branches of the Company, the Offices of the Fixed Deposit Processing entrethe Offices of the National Distributors/Agents to the Fixed Deposit Scheme and designated Branches of Collection Banks as indicated above.
Tel., 022-66523500, Fax. 022-2497 2741, Email: mfinfd@mahindra.com