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

SAMRUDDHI FIXED DEPOSITS

INDIA RATINGS IND AAA/STABLE INDICATES HIGHEST SAFETY

SAMRUDDHI DEPOSIT UP TO Rs. 5 Crore

SAMRUDDHI CUMULATIVE SCHEME S

SAMRUDDHI NON-CUMULATIVE SCHEME \$

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest p.a.*‡	Effective Yield p.a.**
	12	5380	7.60%	7.60%
	24	5805	7.75%	8.05%
Rs. 5,000†	36	6307	8.05%	8.72%
	48	6815	8.05%	9.08%
	60	7364	8.05%	9.45%

Period (Months)	Interest p.a.*#/‡ (Monthly)	Interest p.a.*#/‡ (Quarterly)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Yearly)
12	7.20%	7.25%	7.35%	7.60%
24	7.25%	7.35%	7.50%	7.75%
36	7.50%	7.60%	7.80%	8.05%
48	7.50%	7.60%	7.80%	8.05%
60	7.50%	7.60%	7.80%	8.05%
Minimum Amoun	Rs. 50	0,000†	Rs. 2	5,000†

Rates w.e.f. 19th September 2023. Note: -

- Senior citizens will get an additional interest rate of 0.25% p.a. for deposits upto Rs. 5 Crore.
- ‡ Employees / Employees' relatives and Retired Employees / Retired Employees' relatives will get an additional rate of 0.35% p.a. for deposits upto Rs.5 Crore. (All Mahindra Group Company Employees). Government approved relationship proof documents to be furnished. Employee must be the second applicant.

The Additional rate of 0.25% and 0.35% is not applicable for deposits above Rs. 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

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, GLIJARAT - 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, ALLAHBAD 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 BULDING, OFF NO. 02, ADALAT ROAD, OPP LIC OFFICE, AURANGABAD M CORP., AURANGABAD M CORP. TLIKAURANGABAD DIST, MAHARASHTRA-431001.	GUWAHATI REGIONAL OFFICE : THIRD FLOOR, KUSHAN PLAZA, G.S.ROAD OPP DISTUR PETROL PUMP, GANESHGURI DISPUR, GUWAHATI, GUWAHATI MUNICIPAL CORP, GUWAHATI, ASSAM - 781006.
BANGALORE REGIONAL OFFICE : 4TH FLOOR ,PRESTIGE TOWERS ,DAYANAGAR 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 TLK, JABALPUR DIST, MADHYA PRADESH: 482001.
CHANDIGARH REGIONAL OFFICE: SCF-33 34 AND 35, SECOTR 344, 4TH FLOOR, NEAR REGIONAL PASSPORT OFFICE, CHANDIGARH, CH	DAIPUR REGIONAL OFFICE: PLOT NO 24 25 & 26 03RD FLOOR MAHINDRA TOWER, TONK ROAD, DURGA VIHAR COLONY, DAIPUR (M. CORP.) (PART), DAIPUR 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 BUIS STAND, KOLHAPUR (M. CORP.), KARVIR TLY, 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, PS. 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-2,5USHANT 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, 21,0008.	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-1.1 II FLR SUYOJIT CITY CENTRE, MUMBAI NAKA NEAR NEAR SHATABDI HOSPITAL, OPP MUMBAI MAHAMARG BUS STAND, NASHIK (M CORP), NASHIK LIK, NASHIK DIST, MAHARASHTRA-42201.1	NAGPUR REGIONAL OFFICE : GROUND FLOORIKH. NO. 414, GANESH PETHICIVIL LINES,RAMBAGH ROAD,NEAR ST STAND,NAGPUR. M. CORP., NAGPUR. M. CORP. TLIK,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 M.CORP., PATNA, BIHAR-800001.	SIMLA REGIONAL OFFICE: SECOND FLOOR, DYERTON ESTATE, NH-22, DYERTON BIZ HUB, SHIMLA, HIMACHAL PRADESH-171002
PUNE REGIONAL OFFICE: OSTH 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. TLK, RAIPUR DIST, CHIHATTISGARH-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 BANI VARANASI M CORP TLK, VARANASI, UTTAR PRADESH - 221002

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 [v] the appropriate box)

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.

	Cum	ulative								
12 Months	24	Months	36 Months	12 Months	24 Months	36 Months				
48 Months	60	Months		48 Months	60 Months					
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- 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 self-attested copy of any one of the following documents (which contains the photograph of the concerned depositoris)] for identification and proof of residential address:

proor or residential address. (ii) PARP Card (iii) Voters Identity Card (iv) Driving Licence (v) Aadhear Card (vi) Job Card issued by NREGA duty 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.

- (iii) Letter from any recognised public authority (iv) Electricity Bill (v) Letter from employer.

 Payment should be made by way of Payee cheque/demand draft made payable to "MMFSL Fixed Deposit" Payable at par at the centre where the application is submitted. Fixed Deposits will also be accepted online through the Company's website at the olink-www.mahindrafinance.com/investments/fixed deposit.
- PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANFOUS NON-BANKING COMPANIES (ADVERTISE-MENTURUI ES 1977 AS AMENDED
- MENT I PROLES 1917 AS A MENUEL

 A., Name of the Company, Mahindra & Mahindra Financial Services Limited (MMFSL), Regd. Office Gateway Bldg. Apollo Bunder, Mumbai 400001.

 B. Date of Incorporation. 1st January, 1991

 C. Business carried on by the Company and its subsidiaries with details of branches or units if any.
- - Business carried on by the Company and its subsidiaries with details of branches or units if any.

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

 2. Subsidiaries The Company has the following Subsidiaries:

 a) Mahindra Insurance Brokers Limited (MBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having list Registered Office at Mahindra Tower, P.K. Kume Chowk, Worli, Mumbai 400018.

 b) Mahindra Rural Housing Finance Limited (MRHFL) a subsidiary of the Company, provides housing loans for purchase, renovation and construction of houses to individuals and having its Registered Office at Mahindra Towers, P.K. Kume Chowk, Worli, Mumbai 400018. Worli Mumbai - 400 018
 - Worl, Mumbai -400 018. 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, Worl, 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 SEBI @. Mahindra Manuilfe Trustee Private Limited (MMTPL), a subsidiary of the Compeny, is acting as the Trustee to Mahindra Manuilfe

 - Manindra Manuale Inside Private Limited (MMIPL), a substainty of the Company, a courge as the Inside to Manindra Manuale Fund and having its Registered Office at Manindra Towers, RK Kurne Chowk, Worli, Mumbai -400 018.0

 Mahindra Finance CSR Foundation is a wholly-owned subsidary of the Company, incorporated on 2nd April, 2019, for carrying out CSR Activities as specified under Schedule VIII of the Companies Act, 2013, having its Registered Office at Mahindra Towers, 4th Floor, PK 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.

Code, INDEASCRIPT NAMES AND TRANSPORT TO THE COMPANY. THE COMPANY SHIFTS ARE MANAGED by its Vice Chairman & Managing Director, under the guidance of the Board of Directors.

E. Name, address and occupation of the Directors.

E. Name, address and occupation of the Directors of the Company.

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

pany are regulated by Reserve Bank of India. It must, however, be distinctly understood that Res billty for the financial soundness of the Company or for the correctness of any of the s epressed by the Company and for the repayment of deposit/discharge of Uabilities by the Compan

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

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

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	2,982.31	3,822.82
b) Payables			than (a) above		
f) Trade Payables			c) Derivative financial	0	26.63
Total outstanding dues	0	0	instruments		
of micro enterprises and			d) Receivables		
small enterprises			Trade receivables	2184	909
ii) Total outstanding dues of	112657	95470	e) Loans	79,454.73	60,444.64
creditors other than micro	1,126.57	99488	f) Investments	9,988.62	8,44027
enterprises and small enterprises			g) Other financial assets	1,509.28	22313
il) 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 small enterprises	37.12	46.57			
c) Debt Securities	24,745.07	18,252.71			Para and
d) Barrowings [other then Debt securities]	41,234.06	26,005.17			
e) Deposits	5,524.60	8,426.19			
f) Subordinated Liabilities	3,44213	3,129.65			
g) Other financial liabilities	2,384.28	2,316.17			
	78,677.15	59,317.59	and the second	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	22135	b) Deferred tax Assets (Net)	637.24	896.24
c) Other non-financial liabilities	12406	107.78	c) Property plant and	681.20	363.10
	450.49	343.05	equipment		
3) EQUITY					
a) Equity Share capital	246.72	246.60	d) Other Intangible assets	1435	9.77
b) Other Equity	16,842.19	15,381.49	e) Other non-financial assets	492.87	302.9/
	17,068.91	15,62809		2,330.02	1,994.26
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 deposits held as at 31st March 2023 Rs. 5,879.09 crores
- k. As at 31 March 2023: The appreciate dues from the facilities, both fund and non-fund based, extended to and the appreciate 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 ntities is Rs. 1532.87 crorer
- The Company has no over dues other than unclaimed deposits Rs.4.87 Crore.
- m. 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 chequeldemand draft on the
 - Company's Bankers encashabite at par/ National Automated Clearing House (NACH) facility / Real Time Gross settlement (RTGS) / National Electronic Fund Transfer (NEFT) / Online Account Transfer.
 - iii) Interest Rate in case of premature payment of Deposit.

Period Exceeding	But 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.

osits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Applic Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a tresh representation of dufy filled and signed by soligifund Depositors) for 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/PD 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 IND AAA/Stable by INDIA Ratings Ltd. &AAA/Stable by CRISIL Ratings Ltd. in the event of non-regionment of the Deposit or part there of as per the terms and conditions of such Deposit, the depositor may approach hational Company Law Tribusus, Mumbai Bench at: 4th Floor, MTNL Exchange Building, Near G.D. Somani Memorial School, G.D. Somani Marg. Cuffle Parade, Mumbai -400005.

Marg, Cuffe Parade, Mumbail -400005.

Will 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.

Will Deposits accepted by us are not insured.

In The Company is having a valid Certificate of Registration No. 13.000996 dated 21st March, 2007 in lieu of Certificate of Registration No. 13.000996 dated 4th September 1998 issued by the Reserve Bank of India under section 45th 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 representation made or opinion expressed by the Company.

- The Company hereby declares:

 i) that it has complied with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions
- 2016;
 ii) that compliance with the Directions does not imply that repsyment 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 part passes with other unsecured liabilities;
 iv) that the acceptance of deposits is subject to the terms and conditions as appearing in the application form which are subject to change
- v) that the Company is not in default in the repayment of any deposit or part thereof and any interest thereupon in accordance with the terms
- y last the Congany as it is a non-state and confidence 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 vij) that the Board of Directors reserves the rights to offer special terms for high value deposits within the RBI Guidelines.

rouse.

© Company name has been changed from MANCPL to Mahindra Manuilfe Investment Management Private Limited with effect from 23rd April, 2021.

"Company name has been changed from MTCPL to Mahindra Manuilfe Trustee Private Limited with effect from 23rd April, 2021.

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 ted Branches of the Collection Banks as indicated above

Tel: 022-66523500 Fax: 022-24972741 Email: mfind@mahindra.com

			N	lom	ina	tio	1																
I / we above named depositor/s do not wish to nominate	/ 🗆 wis	h to	nomir	nate f	ollowi	ng pe	rson	to wh	om ir	the	eve	nt o	f my	/ ou	r/n	nino	r's	deat	h th	ne ar	nou	nt of	thi
deposit may be returned by Mahindra & Mahindra Financial S *Name of the Nominee Mr. / Ms. / Mrs.	Services	Limit	ted.				-				П			Dat	e Of E	Birth	D	D	М	M	VI.	YY	Ty
*Relation of Nominee with 1st Depositor				+				\forall	+			+	+						7		+	+	+
Guardian's Name Mr. / Ms. / Mrs. (if Nominee is Minor)							1																
Address of Nominee	TT	П		П		П		П	T	Т		T	T	T					Т	\neg	T	T	Т
City State		Н		H		c	ountry		+			1						Pin	+	+	\dagger	+	
Tel M A N D A T O R Y *Email											*Mob	oile											
Depositors are strongly advised to have their acco	unte in	ioin	t na	moc	or us	o noi	min	tion															
1st Applicant Signature										d An	nlica	nt Si	aant	ure -									
Witness 1 Signature -													94.					ŷ.					
I/We have read and understood the nomination rules prescribed by											ions l	laid d	lown	by t	ne C	omp	any	gov	erni	ng th	ne no	mina	tion
facility and accept that they are binding on me/us																							
L	CHAN	NGE	/CA	NCE	ELLA	TIOIT	V 0	FN	IIMC	NA	ΓΙΟΙ	N											
Depositor(s) can change / cancel the nomination at any point of time	e by fillir	g wit	h the	compa	any the	preso	ribed	form	. The	pres	cribe	d for	m is	avail	able	on t	the	Com	pany	y's w	ebsit	te.	
II. CHANGE	/CAN	CEL	LAT	TION	I/ADI	OITIC	NC	OF I	HOL	DE	R(S	5)											
Depositor(s) are allowed to change/cancel/add the joint holder(s) or											7		d/th	ird (if	any) the	e ho	olding	g is c	canc	elled		
automatically on submission of the certified copy of death certificat	te.																						4
	II.	TRAN	ISMIS	SSION	N PRO	CEDI	JRES	3															
Deposit(s) cannot be transmitted in favour of nominee, the default of	tion is p	eclos	ure in	case	of deat	h of th	e hol	der(s)															
For Transmission of deposit(s), the joint holder(s) should submit the		-																					
Deposit Receipt(s), duly discharged by all the holders with reve deposit Receipt(s), duly discharged by all the holders with reve	enue stan	np (ii)	Certif	fied co	ppy of [Death	Certif	icate	of the	dece	eased	d hol	der(s	iii) (Any	doc	cum	enta	ry				
evidence that may be called for by the company at that time.	shares but	, the c			ninnt ti		al bia	-															
 ii) Transfer of deposti(s) in favour of holder(s) shall be a valid disc iii) Deposit(s) that is/are preclosed/transmitted in favour of holder(s) 				-					Non	Dans	trish	lo ba	eie /	i o no	itho	r the	nri	incin	al n	or th	a int	aract	
thereon will be repatriable.	s) nonni	ee wi	10 15 a	NOII-	Reside	iit wiii	be o	illy On	NOII-	Keha	lulab	ne Da).616.	i.e.ne	illie	rune	; pn	ncipa	ai n	or un	e mu	erest	
*FOR NRI DEPOSITORS ONLY																							
a) I/We hereby declare that the amount deposited with Ma	hindra ar	nd Ma	hindr	a Fina	ncial S	ervice	s Ltd	. repr	esent	s am	ount	s tra	nsfer	red f	rom	NRO	0 A	ccou	nt. F	Furth	er th	is an	nou
does not represent inward remittance from Overseas to																							
b) I/We hereby declare that my stay in India during the final	ancial ye	ar			does	not ex	ceed	/will n	ot ex	ceed	182	days	& he	ence	l wil	l be	a ne	on-re	side	ent d	lurin	g the	sai
financial year.																							
Note: NRI's & PIO's Deposits will be accepted for	r a ma	xim	um	perio	od of	3 ye	ars	•															
FATCA DECLARATION:- Certification ://We have understood the information requirements of the Form as	per the Cl	BDT no	tified F	Rules 1	14F to 1	114H a	nd hei	rehv co	nfirm t	hat ti	he infr	ormat	ion ni	nvide	d hv r	me/u	s on						
this form is true correct and complete. I/We also confirm that I/We have read ur details as provided / available in the records of Mahindra & Mahindra Financial S	nderstood i	the Ter	ms and	d Condit	tions be	low and	herel	by acce	pt the	same	I/We	under	stand	that	my p	ersor	nal						
for more details)																							
I/We hereby expressly consent to MMFSL to search, download, Upload/share with compliance.																							
I/We hereby provide our consent to MMFSL to obtain and/or submit my / our info to time, as and when required.																							
I/We hereby expressly consent and authorize MMFSL to make telephone calls, se and to enable mobile Solutions to inform/benefit me on any given options.	nd SMSs, V	/hatsA	pp mes	ssaging	& servi	ces, Em	ails, U	SSD, Vo	oice ser	vices	Push	Notif	icatio	ns, Ce	ll Bro	adca	ıst, N	1MS, L	Locat	tion-b	ased	Servic	es,
Vernacular Declaration :																							
I/We confirm that the terms and conditions are explained by conditions mentioned on AOF.:			(Adviso	or) in _						1	angu	age, i	have	und	lerst	ood	and	agre	e to	the t	terms	and
								-								1/8							
DECLARATION: I/We hereby declare that the amount being deposited herewith not out of any funds acquired by me/us by borrowing or accepting from any ot								Г		ir.					ſ								7
person. I/We declare that the first name depositor is the beneficial owner of this je deposit & is to treated as the payee for the purpose of deduction of Tax under sect	oint																						
194A of the Income Tax, 1961. (I/We have read the Terms & conditions of Deposit agree to abide by them.) I/We have gone through the financial & other declaration	5 &																						
furnished by the Company & after careful consideration I am/We are making the depo	osit																						
with the Company at my/our own risk & volition. I/We further declare that, I/We am/ authorized to make this Deposit in the above mentioned Scheme & that the amount k	ept		pi	nx a latest hotograph th signature				9		phot with s	a latest ograph ignature							p	imux a la photogra ith signa	raph			
in the Deposit is through legitimate source & does not involve directly or indirectly a proceeds of Schedule of offence &/or is not designed for the purpose of a	any		(DO)	NOT STAP	NLE)				(DO NO	T STAPL	LE)						(DO	NOT 5	TAPLE))		
contravention or evasion of the provisions of the Prevention of Money Laundering / 2002 & any Rules, Regulations, Notifications, Guidelines or Directions thereunder,																							
amended from time to time. I/We shall provide any further information & fully co-oper in any investigation as & when required by the Company in accordance with	the		0	U	210	7			PY	10	TT)											
applicable Law. I/We further affirm that the information/details provided by me/us is/ true & correct in all respect & nothing has been concealed.	are		ľ	1					41		-												
Date & Place:	_			nent.	0.500				360	(B) (S)					L	701			10.65	1,112	14.53	William .	
**Thumb impressions must be attested by Magistrate or	7 [7	Г					15,1	incres.		7
Notary Public or Special Executive Officer.																							
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	1	*						*	2 [™] Ap	nlies	nt Cir	natur	20										
Signature Designation / Authority					gnature				- Ap	pucdi	ır əiğ	nacui	c				_3 _{rd}	Appli	icant	t Sign	natur	e	1
		(Gua	rdian i	n case	of Mino	or)																	

 ACCEPTANCE OF DEPOSITS:
 The minimum amount, period and it 1. ACCEPTANCE OF DEPOSITS.

The minimum amount, period and rate of interest scheme is indicated on the cover page. The Company will not entertain any request for Junge 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 will get an additional rate of 0.35% per annum. All M&M Group Company Employees.)

i) Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft / Amount by the Company. The third-party

i) interest on Fixed Deposits will commence from the date of realisation of 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 1.5 days before the date on which any payment falls due to avoid delay for dispatching FDR/interest/Maturity Payment.
v) Interest on the Fixed Deposit will cease to accrue from the maturity date of the deposit.

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

prior notice

i) MICIR 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.

ii) If the KYC documents are incomplete then, the forms will be rejected and returned without interest within 30 days, so please provide

(ii) if the KYC documents are incomplete then, the forms will be rejected and returned without interest within 3D days, speake provide he cornect document proofs. Please provide your mobile number and E-mail, ID for faster communication, KYC documents of all the leposit holders should be attached and should be self-attested.

(iii) Kindly send all, your documents to our PD processing centre at Chennal office for faster response. Please do not send any of your FD elated documents to any other address. Company will not be responsible for any delay or misplacement of documents which are sent to their office/ branch addresses of the Company.

x) 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:

2. INDENTIFICATION OF DEPOSITORS:
to comply with Yonow your Customer Guidelines for NBFCs prescribes by the Ruserve Bank of India, depositors are required to comply with the KYC requirements by submitting the following self-attested document: (For all the investors)
a) Latest photograph (b) Certified copy of the proof of identity (c) Certified copy of the proof of address.
Jadadhara Card, i) Passport ii) Driving License, (v) 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 higher earlier Deposit, subject to validity Company may or may not ask above cocuments again, but has to provide the reference of his/her follo number or Deposit No. In case, malling address, emalling address, in malling address, please furnish: Address Proof-(i) Telephone Bill(ii) Bank Account Statement /Latest Passbook

- Passport with valid visa
 A PIO card to establish Indian Origin if it is foreign passport

opy (iii) Electricity Bill. (iv) Letter From any recognised public authority (v) Letter from employer

- - esidency Certificate (TRC) from the Income Tax department of the country of which the investor is a resident to avail DTAA

oenefit

j A local address proof if different from the passport address
(a)Aadman 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:

ABII 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.

) Applications for Deposits in the prescribed form should be duly signed by all the joint applicants and accompanied by

) Applications for Deposits in the prescribed form should be during signed by all, the point applicants and accompanied by the eque or demand drafts should be submitted at the address given in the Application Form.

i) 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/identified in the categories and accepted. The third-party cheque/full dransfers are not allowed. Funds received from third party, on identification, shall be transferred back to the account without interest & no FDR will be created for such applications.

transferred back to the account without interest & no FDR will be created for such applications.

II) Deposits will be accepted from resident individual, HUFs, Domestic Company, Trust, Firm, Minors (through their guardian only) and NRIs on non-repatriable 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 sersons other than Authorised Dealers/Authorised Bank by debit to NRIS Accounts may continue as NRIS with the amount deposited with such entities does not represent inward remittance or transfer from NRIS/FCNR (B) Accounts not the To NRIO account*. Consequently, NRI depositor has to give the following dectaration:

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) 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 at whichever is more onenficial to the sasessee/investor. The following addictional 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.

*Y) Signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his

cial Seal

7) 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.

 JOINT DEPOSITS:
 In the case of deposits made in joint Names:
 All correspondence will be addressed, unless otherwise directed by the depositor, to the person who's name appears first on the Deposit Receipt.

inst on the Deposit receipt.

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

only in favour of the first named depositor and will be sent to his/her registered address.

2) 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.

3) 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.

ii) In the event of death of a soic 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.

5. FIXED DEPOSIT RECEIPTS:

1) Fixed Deposit Receipt shall be mailed by Courier or Registered/Speed Post within 6 weeks of the date of realization of

6. FIXED DEPOSIT RECEIPTS.
1) 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

the Cheque, at the address of the first applicant given in the Application Form. In case of online ED Applications Fixed Deposits Receipt shall be sent to registered email [0] of the Depositor.

i) in case of loss or destruction or mutitation of the Deposit Receipt, the Company may at its sole discretion issue a duplicate receipt subject to compliance with its terms and conditions including an indemnity duly signed by all the joint depositors, all expenses in this connection will be borne by the depositors(s).

ii) 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 Deposit Receipt and such Fixed Deposit shall be subject to the terms and conditions of the Lien created by Fixed Deposit notifier.

violusers by incase 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 anly on registered email ID of the first holder.

3) Deposit once accepted under any scheme cannot be interchanged before the expiry of the said deposit under any

circumstances

7. PAYMENT OF INTEREST:

nterest on Deposit (Non-Cumulative) will be paid on the last working day of every month under monthly scheme. Interest payment Quarterfy on 30th June 30th September 31st December 8.31st March. Interest Payment Half Yearly on 30th September 8.31st March interest Payment Half Yearly on 30th September 8.31st March interest Payment Half Yearly on 30th September 8.31st March 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 MMPSIs. 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.

Company will not be liable to pay any delayed interest on such cases.

8. INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

9. IPANISHING OF PANI. As per Section 1394(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 PARN 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, falling 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 the income Tax Rules.

ii) SUBMISSION OF Form 15G/H-X 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 NII. 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 Citizen's of the age of 60 years or above during the financial year /age limit is as prescribed by Income Tax Act).

iii) TDS CERTIFICATES in accordance with the CBDT Circular 03/2011 dated 13-05-2011 TDS Certificates in Form No. 16A III) TOS CERTIFICATES. In accordance with the CBIDT Circular 03/20/31 dated 13-05-20/31. To Scretchcates in a rorm No. 184 will be downloaded by the company from TIN Website and the same will be authenticated by means of Cligital signature (Circular under Section 119 of the Income Tax Act 1961). No TDS certificates will be generated from TIN Website if PAN is not furnished to the person deducting the Tax while filling up the address of the applicant in the Application from, please be informed that if this address as provided by you is the same address as updated with NSDL, at the time of PAN application, then the TDS certificates would be dispatched at this address. However, if the both the addresses are different, then the TDS certificates would be printed with the address 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 by filling up the form for amendments/changes in PAN data and please intimate the said change to the Company also.

IV, TAX DEDUCTION AT SOURCE: TDS rates will be applicable from time to time as per the income Tax Act, 1961 and income Tax Rules. Currently, Tax is deductible when interest paid or payable during the financial year exceeds or is likely to exceed

Rs. 5000/-

v) TDS wrt NRI Deposits

v) TDS wit NRI Deposits: (a) The limit of Rs. 5000)-on FD interest for purposes of Tax will not be applicable (b) Declaration u/s 197 in Form 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 NI or lower rate of Tax (c) Tax Tax 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 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 pe Certificate will have to be furnished. In the event of non-turnishing 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 vij TOS 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:

KENEWAL/KEPAYMENT OF DEPOSITS:
1) 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) 15 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 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 Exed 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 company's Bankers encashable at par or through National Automated Clearing House (NACHI/RTGS/NFET facility. Iy) No change in the first name of the deposits or is permitted at the time of renewal. Y) Company reserves the right to repay the deposit in case of non receipt of renewal request 15 days before the date of maturity.

or maturey.

vi) in case, if investor makes multiple selection or no selection with in complete Renewal or Only Principal amount renewal,
the Company will by default assume the deposit for complete renewal.

vii) in case of auto renewal selection, deposit will be renewed on maturity as per the instruction specified in the FD

Application Form

viii) In case, if investor makes multiple selection or no selection within auto renewal or repayment, the company will by default assume 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 without

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 premature withdrawals are subject to the prevailing guidelines of Reserve Bank of India as amended from time to time.

ii) 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 Deposits(Re Bank) Directions, 1998.

Period Exceeding	But Less than	Applicable interest rate
3 Months	6 Months	NIL
6 Months	Before the date of Maturity	The interest rate payable shall be 2% lower than the interest rate applicable for the period for which the deposit has run or if no rate has been specified for that period, then 3 % lower than the minimum rate at which the public deposits are accepted by the Company.

iii) Request of pre-maturity should be signed by all the deposit holders.
iv) In the event of death of a depositor, the deposit may be repaid prematurely to the surviving depositor/s in the ca of joint holding with survivor clause, or to the legal heir/s and the interest rate applicable for preclosure will be as p 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

1. 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 only by a person lawfully entitled to act on behalf of the minor. Depositors are advised to provide the specines signature of the nominee to expedite the preciosure 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.
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 head on recoust.

12. LOAN AGAINST DEPOSITS:

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 deposit 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 The marries, will be created directly to the sepositors bank account through health only manisation of interfect feedback would be send to the depositors. However, the interest for the broken period on maturity as well as repayment of deposit amount will be made through warrants/NACH/RTGS/NEFT facility, as the case may be at the depositors' risk.

14. GENERAL:

I) Company reserves the rights

a, to waive or vary the above terms and conditions

I) Company reserves the rights:
a to wave 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.
iii) In the event of the Company deciding to repay the Deposits before the date of maturity (but not earlier than 1.2 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.
iv) Any disputes arising out of the acceptance of Fixed Deposits is subject to the jurisdiction of the courts of Mumbal.
v) When the due date of any payment falls on a Saturday, Sunday, Bank Holday or any other day on which the Company's
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 MBM group employees wants
to avail additional employee benefit, employee must be the second or third applicant in MMFSL Fixed Deposit.
All MBM Group Company +Employees / Employee's relatives, and Retired Employees / Retired Employees' relatives will
get additional arter 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, ANA Card Driving License, Life insurance Policy, Birt Defocition for a competition of the proper in the document or 0.25% Senior Citizen benefit.

or 0.25% Senior Citizen benefit.

vi) 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.

vii) 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 charges and/or postage charges incurred in this regards. In case of Yearly and Monthly interest payment, if any payment will be made on 3.3st March under Yearly scheme and on the last working day of severy month scheme through NACH/IDO as the case may be.

vi) to case of forwiscal interestreasument instruction, the investor might receive the physical instrument after interest.

working day of every month scheme through NACH/IDD as the case may be, io ju case of physical interest/prepayment 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 renewal/Principal/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 thereafte
x1 To comply with the know your Customer guidelines for NBCFs following documents needs to be attached along with application;
A. Domestic Company, Copy of Board Resolution, Memorandum Article of Association, Pan card and list of Authorized signatoric Beneficiary covener declaration wherever applicable.

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 whe xi) All communication will be send to investor's registered email id. xii) This Fixed Deposit investment is not insured.

mahindra FINANCE

Mahindra & Mahindra Financial Services Ltd. Mahindra Towers, 4th Floor, Dr. G. M. Bhosale Marg, Worli, Mumbai - 400 018, India.

Tel +91 22 66526000 Fax: +91 22 24984170 +91 22 24984171

ACCEPTANCE OF NEW INTEREST RATE DECLARATION

<u> </u>	CELLIAN	CL OI IV		LIKEST	KAILD	LCLARA	· · · · · · · · · · · · · · · · · · ·	
I, Mr./Mr	s./Ms				acc	cept below	w mention	ed
interest	rate for th	e Mahindr	a Finance	e Samruo	dhi Fixe	d Deposit	Scheme	for
the inves	stment of	₹	(inwo	rds)				_
only) m	ade vide	Application	on Num	ber		and	vide Onli	ne
Transact	ion UTR N	lo. / Chequ	ieNo./D.	D.No		_ Dated _		
Drawn o	n	E	Bank from	m		Br	ranch	
Upto 5	Crores	- 1						1723
		Cumulative	Scheme		Non	Cumulative Sc	heme	
Minimum Amount	Period (Months)	Amount Payable ₹	Interest p.a.**	Period (Months)	Interest p.a.* (Monthly)	Interest p.a.**/‡ (Quarterly)	Interest p.a.**/‡ (Half yearly)	Interest p.a.**/‡ (Yearly)
	12	5375	7.50%	12	7.10%	7.20%	7.25%	7.50%
	24	5810	7.80%	24	7.30%	7.40%	7.55%	7.80%
₹ 5000/-	36	6316	8.10%	36	7.55%	7.65%	7.85%	8.10%
(3000)-	48	6815	8.05%	48	7.50%	7.60%	7.80%	8.05%
	60	7381	8.10%	60 Min. Amt	7.55%	7.65%	7.85% ₹ 250 0	8.10%
Rates w.e.f. 25th		nior Citizen 0.25%; M &	M Group Company	Employees, Employ	ees' Relatives, Reti	ired Employees and t	heir Relatives 0.35%	4.2
is rated	by India Safety)	bove inter Ratings &	& Resea	rch - IN	D AAA'/	Stable	(indicate	
FDR No.	N A A							
Pan No. :	W 1 / -							
Name:			9	Signature	φ::>			
Name:		1		Signature	7:			
Name:				Signature	e:			
Place: _								
Date:								

Regd office: Gateway Building, Apollo Bunder Mumbai 400001, India | Tel :+91 22 68975500 | Fax: +91 22 22875485 | Website: www.mahindrafinance.com | Email: mfinfd@mahindra.com | CIN: L65921MH1991PLCO59642