

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 \$

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)
Rs. 5,000†	12	5380	7.60%	7.60%	12	7.20%	7.25%	7.35%	7.60%
	24	5805	7.75%	8.05%	24	7.25%	7.35%	7.50%	7.75%
	36	6307	8.05%	8.72%	36	7.50%	7.60%	7.80%	8.05%
	48	6815	8.05%	9.08%	48	7.50%	7.60%	7.80%	8.05%
	60	7364	8.05%	9.45%	60	7.50%	7.60%	7.80%	8.05%
					Minimum Amount	Rs. 50,000†		Rs. 25,000†	

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 / 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.

† 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 Quarterly on 30th June, 30th September, 31st December & 31st March, for Yearly on 31st March and for Monthly on the last working day of the Month.

** If the Deposit is made within a period of 1 month prior to any of the payment date, the interest for the part period will be paid on the next interest payment date without any deferral interest for the broken period

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

\$ Samruddhi- Cumulative and Non-Cumulative Deposits: Application can be submitted physically or through online mode.

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

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

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

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

MMFSL REGIONAL OFFICES

HEAD OFFICE Ground and 2nd Floor, Sadhana House & 4th Floor Mahindra Towers, 570, P.B. Marg, Worli, Mumbai. Maharashtra - 400018. Ph- 022 - 66523500

AHMEDABAD REGIONAL OFFICE : 11/1, 11/2, 11/3, FIRST FLOOR CITY MALL COMPLEX, S G HIGH WAY, BESIDE RAJPATH CLUB, ABOVE ASH-RAY RESTAURANT, AHMEDABAD M CORP AHMEDABAD M CORP TLK, AHMEDABAD DIST, GUDARAT - 380059	DIBRUGARH REGIONAL OFFICE : 2nd Floor, BACK SIDE OF THE BUILDING, AMOLAPATTY, NH 37, OPP GOVT. GIRLS HIGER SECONDARY SCHOOL, DIBRUGARH, ASSAM, 786001
ALLAHABAD REGIONAL OFFICE : FIRST FLOOR, 52/E42, TASH-KAND MARG, CIVIL LINE, ALLAHABAD CB, ALLAHABAD CB TLK, ALLAHABAD DIST, UTTAR PRADESH - 211001	FAIZABAD REGIONAL OFFICE : GROUND FLOOR, PLOT NO-282, LAXMAN DAS COMPLEX, DEVKALI BY PASS, OPP-SHASHI GAS SERVICE, FAIZABAD MB, FAIZABAD MB TLK, FAIZABAD DIST, UTTAR PRADESH-224011
AURANGABAD REGIONAL OFFICE : SECOND FLOOR, RATNAPRABHA BUILDING, OFF NO. 02, ADALAT ROAD, OPP LIC OFFICE, AURANGABAD M CORP , AURANGABAD M CORP TLK,AURANGABAD DIST, MAHARASHTRA-431001	GUWAHATI REGIONAL OFFICE : THIRD FLOOR, KUSHAN PLAZA, G.S.ROAD OPP DISTUR PETROL PUMP, GANESHGURI DISPUR, GUWAHATI, GUWAHATI MUNICIPAL CORP, GUWAHATI, ASSAM - 781006
BANGALORE REGIONAL OFFICE : 4TH FLOOR, PRESTIGE TOWERS, JAYANAGAR 4TH BLOCK,RESIDENCY ROAD ,OPP VIDAYA 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, CODE50, 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 51.1, CUTTACK PUJRI 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, JABALPUR CANTT (CB), JABALPUR TLK, JABALPUR DIST, MADHYA PRADESH- 482001
CHANDIGARH REGIONAL OFFICE : SCF-33 34 AND 35, SECOTR 34A, 4TH FLOOR, NEAR REGIONAL PASSPORT OFFICE, CHANDIGARH, CHANDIGARH, CHANDIGARH-160034	JAIPUR REGIONAL OFFICE : PLOT NO 24 25 & 26 03RD FLOOR MAHINDRA TOWER, TONK ROAD, DURGA VIHAR COLONY, JAIPUR (M CORP) (PART), JAIPUR TLK, JAIPUR DISTM RAJASTHAN-302015
CHENNAI REGIONAL OFFICE : 4TH FLOOR, ASV RAMANA TOWERS AT NO.37 & 38 , VENKAT NARAYANA ROAD T NAGAR, CHENNAI, TAMIL NADU-600017	KOLHAPUR REGIONAL OFFICE : 2ND FLOOR, OFFICE NO 13-A-2, GEMSTONE COMMERCIAL BUILDING, 'E' WARD, CTS NO 51/7/2,NEW SAHUPURI, NEAR CENTAL BUS STAND, KOLHAPUR, (M CORP), KARVIR TLK, KOLHAPUR DIST, MAHARASHTRA - 416003
COCHIN REGIONAL OFFICE : 2ND & 3RD FLOOR, NOEL HOUSE, PALARIVATTOM-KAKKANAD ROAD, THRIKKAKARA NORTH PART, KANAYANNUR TLK, ERNAKULAM DIST, KERALA - 682021	KOLKATA REGIONAL OFFICE : 06, DOVER LANE, FIRST FLOOR, PO DESHPRIYA PARK, PLOT-G 1 BLOCK-EP & GP SECTOR-V SALT L, P.S. GARIAHAT, KOLKATA, WEST BENGAL, 700029
COIMBATORE REGIONAL OFFICE : SECOND FLOOR, SHREE LAKSHMI NARASHIMHAR TOWERS, AVINASHI ROAD, PAPPANAIKENPALAYAM, COIMBATORE M CORP , COIMBATORE M CORP TLK, COIMBATORE DIST, TAMIL NADU-641037	LUCKNOW REGIONAL OFFICE : 5TH FLOOR, MILLENIUM SQUARE,PLOT NO-2, IBB-2,SUSHANT GOLF CITY - LUCKNOW,INDIRA NAGAR,SHAHEED PATH,NEAR GK 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, 110008	MUZAFFARPUR REGIONAL OFFICE : THIRD FLOOR, OM SHANTI COMPLEX, ZILA SCHOOL ROAD, OPP ZILA SCHOOL, ABOVE ALLAHABAD BANK, MUZAFFARPUR M CORP, MUZAFFARPUR M CORP TLK, MUZAFFARPUR DIST, BIHAR-842002
NASHIK REGIONAL OFFICE : S-7 TO S-11 II FLR SUYOJIT CITY CENTRE, MUMBAI NAKA NEAR NEAR SHATABDI HOSPITAL, OPP MUMBAI MAHAMARG BUS STAND, NASHIK (M CORP) NASHIK TLK, NASHIK DIST, MAHARASHTRA-422011	NAGPUR REGIONAL OFFICE : GROUND FLOOR,KH NO 414, GANESH PETH,CIVIL LINES,RAMBAGH ROAD,NEAR ST STAND,NAGPUR M CORP ,NAGPUR M CORP TLK,NAGPUR DIST,MAHARASHTRA-440018
PATNA REGIONAL OFFICE : 1ST FLOOR, MOHALLA, S K PURI, NO 3031/1495A WARD NO 21, NCC 229, PATNA M CORP , PATNA M CORP, PATNA, BIHAR-800001	SIMLA REGIONAL OFFICE : SECOND FLOOR, DYERTON ESTATE, NH-22, DYERTON BIZ HUB, SHIMLA, HIMACHAL PRADESH-171002
PUNE REGIONAL OFFICE : 05TH FLOOR MISSION 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, KAPURBANDI, GHODBUNDER ROAD, ABOVE VIDAY 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, CHHATTISGARH-492001	UDAIPUR REGIONAL OFFICE : 2ND FLOOR, 29, MEERA BHAVAN, HIRAM MAG, SECTOR 08, MAIN ROAD, OPP SIDDI 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 & 5B 20/52- 4,MALL ROAD,ABOVE UBI BANK, VARANASI M CORP TLK, VARANASI, UTTAR PRADESH - 221002
SILIGURI REGIONAL OFFICE : SILIGURI REGIONAL OFFICE 3RD FLOOR,PARAGANA BAIKANTHAPUR, WARD NO.42,SEVOKE ROAD,OPP OF SBI ZONAL OFFICE,SILIGURI MUNICIPAL CORPORATION, SILIGURI,DARJEELING,WEST BENGAL.734008	

Collection Bank :  **HDFC BANK**
we understand your world

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.

Registered Office: Gateway Building, Apollo Bunder, Mumbai - 400 001, India

100411

Broker Code

Sub-Broker Code

Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

APPLICATION FORM FOR FIXED DEPOSIT UPTO 2 CRORE
(Please write in BLOCK LETTERS and [v] 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 hereby apply for a fixed deposit with your company at the current prevailing interest rate as on today, as per the details below:-

Cumulative

Non-Cumulative

12 Months 24 Months 36 Months

12 Months 24 Months 36 Months

48 Months 60 Months

48 Months 60 Months

Existing FDR/ Folio

Interest Payment Frequency Monthly Quarterly Half Yearly Yearly

Auto Renewal: Yes No Renewal for: Principal amount Principal with Interest Amount

*Default option will be autorepayment on maturity if no selection is made.

FDR Despatch Mode (Tick only One): E-Receipt Physical Receipt Registered Post Courier

All (*) Fields are Mandatory

Rates w.e.f. 19th September 2023.

FIRST APPLICANT: (in Capital Letters) Mr Ms Mrs Master

Applicant Name: FIRST NAME MIDDLE NAME SURNAME

Gender: Male Female Transgender Marital Status: Married Unmarried Other DOB/ Age: DDMMYY YY AGE

Father's Name: Mr. FIRST NAME MIDDLE NAME SURNAME

Mother's Name: Mrs. FIRST NAME MIDDLE NAME SURNAME

Spouse Name: Mr./Mrs. FIRST NAME MIDDLE NAME SURNAME

Guardian's Name: Mr./Mrs./Miss FIRST NAME MIDDLE NAME SURNAME

Pan No.: MANDATORY KYC Number (Central KYC Registry)

Minor Pan (If Applicable): MANDATORY

Nationality: MANDATORY Country of Birth: MANDATORY City of Birth: MANDATORY

Occupation: Business Professional Self Employed Retired Housewife Student Public Sector Private Sector

Govt. Sector Agriculture Proprietorship Others SPECIFY

Address Type: Residential Business Registered Office

Permanent Address / Tax Residency Address of Sole/First Applicant: (Refer to Clause 2 of Terms & Conditions)

City State Country Pin

Address Type: Residential Business Registered Office

Mailing Address of First Applicant: (Refer to Clause 2 of Terms & Conditions)

City State Country Pin

Tel MANDATORY Mobile: MANDATORY Email:

Tax Residence details as applicable: (MANDATORY)

(Please indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below)

Table with 3 columns: Country (ies) Tax Residency#, Tax Identification Number%, Identification Type (TIN or Other%, please Specify)

#To also include USA, where the individual is a citizen/green card holder of USA.

% In case Tax identification Number is not available, kindly provide functional equivalent

Status: Domestic Company Resident Individual HUF Trust NRI Others

Category: Public Senior Citizen Director/Relatives of a Director Shareholder (DP/Client) ID

Politically Exposed Person (PEP) Relative of PEP Employee Token No Employee's Relative (Relation with Employee is Retired Employees

Annual Income: Up to ₹5,00,000 ₹5,00,001 to ₹10,00,000 ₹10,00,001 to ₹25,00,000 ₹25,00,001 to ₹50,00,000 ₹50,00,001 to ₹1,00,00,000 ₹1,00,00,001 & above

*DEPOSIT PAYABLE TO Please(v) any one First Holder Either or Survivor

Please recover Income Tax as applicable and issue me TDS Certificate/s as applicable for each financial year. Form 15H/ 15G is enclosed. Therefore, do not deduct Income Tax.

Bank Details of the Sole / First Applicant for Repayment (Please attach a copy of your Bank's Personalised cheque for verification)

Name of Bank Branch

Account Number MICR Code

NEFT IFSC Code

Amount of Deposit

*Rs. *Rs. (In words)

*Mode of Payment

Cheque / Demand Draft No. Dated DDMMYY Renewal Of FDR

Drawn on Bank Branch

Name of Account Holder Bank Account Details:

Mahindra & Mahindra Financial Services Ltd. - Acknowledgement Slip (Collection Bank) APPL. No.

Received with thanks from Mr/Mrs/Ms. dated. Cheque/ DD/ FD (in case of renewal) No. Bank. branch

For Rs. drawn on. months(s)

As Fixed Deposit under Cumulative / Non-Cumulative Scheme for a period of. months(s)

Following Documents Received: (Self Attested) Aadhaar Card Passport Pan Card Intimation Letter Driving License voter ID Job Card issued by NREGA duly signed by an officer of the State Government (on behalf of Mahindra & Mahindra Financial Services Ltd.) Personalised Cancelled cheque Form 15G Form 15H Birth Certificate in case of Minor Collection Bank (Valid subject to realisation of cheque / demand draft)

SECOND APPLICANT: (in Capital Letters) Mr Ms Mrs Master

*Applicant Name: F I R S T N A M E M I D D L E N A M E S U R N A M E

*Gender: Male Female Transgender *Marital Status: Married Unmarried Other *DOB/ Age D D M M Y Y Y Y A G E

*Father's Name: Mr. F I R S T N A M E M I D D L E N A M E S U R N A M E

Mother's Name: Mrs. F I R S T N A M E M I D D L E N A M E S U R N A M E

Spouse Name: Mr./Mrs. F I R S T N A M E M I D D L E N A M E S U R N A M E

Guardian's Name: Mr./Mrs./Miss F I R S T N A M E M I D D L E N A M E S U R N A M E

*Pan No.: M A N D A T O R Y CKYC Number (Central KYC Registry)

Minor Pan(If Applicable): M A N D A T O R Y

*Nationality: M A N D A T O R Y *Country of Birth M A N D A T O R Y *City of Birth M A N D A T O R Y

(if national of more than one country, please mention all the countries separated by a comma) *Occupation: Business Professional Self Employed Retired Housewife Student Public Sector Private Sector

Govt. Sector Agriculture Proprietorship Others S P E C I F Y

*Address Type: Residential Business Registered Office

*Permanent Address / Tax Residency Address of Second Applicant: (Refer to Clause 2 of Terms &Conditions)

L A N D M A R K
City State Country Pin

*Address Type: Residential Business Registered Office

*Mailing Address of Second Applicant: (Refer to Clause 2 of Terms &Conditions)

City State Country Pin
Tel M A N D A T O R Y *Mobile M A N D A T O R Y *Email

Tax Residence details as applicable: (MANDATORY)

(Please indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below)

Country (ies) Tax Residency#	Tax Identification Number%	Identification Type (TIN or Other%, please Specify)

#To also include USA, where the individual is a citizen/green card holder of USA.
% In case Tax identification Number is not available, kindly provide functional equivalent

THIRD APPLICANT: (in Capital Letters) Mr Ms Mrs Master

Applicant Name:* F I R S T N A M E M I D D L E N A M E S U R N A M E

Gender: * Male Female Transgender Marital Status: * Married Unmarried Other DOB/ Age * D D M M Y Y Y Y A G E

Father's Name: * Mr. F I R S T N A M E M I D D L E N A M E S U R N A M E

Mother's Name: Mrs. F I R S T N A M E M I D D L E N A M E S U R N A M E

Spouse Name: Mr./Mrs. F I R S T N A M E M I D D L E N A M E S U R N A M E

Guardian's Name: Mr./Mrs./Miss F I R S T N A M E M I D D L E N A M E S U R N A M E

*Pan No.: M A N D A T O R Y CKYC Number (Central KYC Registry)

Minor Pan(If Applicable): M A N D A T O R Y

*Nationality: M A N D A T O R Y *Country of Birth M A N D A T O R Y *City of Birth M A N D A T O R Y

(if national of more than one country, please mention all the countries separated by a comma) Occupation: * Business Professional Self Employed Retired Housewife Student Public Sector Private Sector

Govt. Sector Agriculture Proprietorship Others S P E C I F Y

*Address Type: Residential Business Registered Office

*Permanent Address / Tax Residency Address of Third Applicant: (Refer to Clause 2 of Terms &Conditions)

City State Country Pin

Address Type: Residential Business Registered Office

Mailing Address of Third Applicant * : (Refer to Clause 2 of Terms &Conditions)

City State Country Pin
Tel M A N D A T O R Y Mobile * M A N D A T O R Y Email *

Tax Residence details as applicable: (MANDATORY)

(Please indicate ALL the Countries in which you are a resident for tax purposes and associated Tax ID number below)

Country (ies) Tax Residency#	Tax Identification Number%	Identification Type (TIN or Other%, please Specify)

#To also include USA, where the individual is a citizen/green card holder of USA.
% In case Tax identification Number is not available, kindly provide functional equivalent

IDENTIFICATION OF DEPOSITORS (Refer Terms & Condition): To Comply with "Know your Customer" Guidelines for NBFCs prescribed by the Reserve Bank of India, new investors should provide self attested copy of any one of the following documents (which contains the photograph of the concerned first depositor) for identification & proof of residential address.

Passport (Expiry Date: _____) PAN Card with address proof Voter Identity Card Driving Licence Aadhaar Card

In case, KYC Document address differs from mailing address please furnish: Telephone Bill Letter from any recognised public authority Bank Account statement Electricity Bill Letter from employer

Refer to Clause 2 of Terms & Conditions.

Nomination

I / we above named depositor/s do not wish to nominate / wish to nominate following person to whom in the event of my / our / minor's death the amount of this deposit may be returned by Mahindra & Mahindra Financial Services Limited.

*Name of the Nominee Mr. / Ms. / Mrs.	*Date Of Birth
*Relation of Nominee with 1st Depositor	D D M Y Y Y Y
Guardian's Name Mr. / Ms. / Mrs. (if Nominee is Minor)	D D M Y Y Y Y
Address of Nominee	Pin
City	Country
Tel	*Mobile

Depositors are strongly advised to have their accounts in joint names or use nomination.

1st Applicant Signature - _____ 2nd Applicant Signature - _____ 3rd Applicant Signature - _____
 Witness 1 Signature - _____ Witness 2 Signature - _____

I/We have read and understood the nomination rules prescribed by Reserve Bank of India and the Procedure terms and conditions laid down by the Company governing the nomination facility and accept that they are binding on me/us

I. CHANGE /CANCELLATION OF NOMINATION

Depositor(s) can change / cancel the nomination at any point of time by filling with the company the prescribed form. The prescribed form is available on the Company's website.

II. CHANGE /CANCELLATION/ADDITION OF HOLDER(S)

Depositor(s) are allowed to change/cancel/add the joint holder(s) only at the time of renewal. In case of the death of the holder(s), second/third (if any) the holding is cancelled automatically on submission of the certified copy of death certificate.

II. TRANSMISSION PROCEDURES

Deposit(s) cannot be transmitted in favour of nominee, the default option is preclosure in case of death of the holder(s).

For Transmission of deposit(s), the joint holder(s) should submit the following.

- i) Deposit Receipt(s), duly discharged by all the holders with revenue stamp (ii) Certified copy of Death Certificate of the deceased holder(s) (iii) Any documentary evidence that may be called for by the company at that time.
- ii) Transfer of deposit(s) in favour of holder(s) shall be a valid discharge by the company against the legal heirs.
- iii) Deposit(s) that is/are preclosed/transmitted in favour of holder(s) nominee who is a Non-Resident will be only on Non-Repatriable basis. (i.e. neither the principal nor the interest thereon will be repatriable).

*FOR NRI DEPOSITORS ONLY

- a) I/We hereby declare that the amount deposited with Mahindra and Mahindra Financial Services Ltd. represents amounts transferred from NRO Account. Further this amount does not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR (B) accounts to NRO account"
- b) I/We hereby declare that my stay in India during the financial year _____ does not exceed/will not exceed 182 days & hence I will be a non-resident during the said financial year.

Note: NRI's & PIO's Deposits will be accepted for a maximum period of 3 years.

FATCA DECLARATION:-

Certification: I/We have understood the information requirements of the Form as per the CBDT notified Rules 114F to 114H and hereby confirm that the information provided by me/us on this form is true, correct and complete. I/We also confirm that I/We have read understood the Terms and Conditions below and hereby accept the same. I/We understand that my personal details as provided / available in the records of Mahindra & Mahindra Financial Services Limited ('the Company') will be used for CBDT reporting. (Please refer FATCA terms & conditions for more details)

I/We hereby expressly consent to MMFSL to search, download, Upload/share with Central KYC registry & receive information through SMS/e-mail on the above registered mobile number/e-mail id for the purpose of KYC compliance.

I/We hereby provide our consent to MMFSL to obtain and/or submit my / our information from/to Credit Information Company and/or information utility and/ or such institution set up under the provisions of law from time to time, as and when required.

I/We hereby expressly consent and authorize MMFSL to make telephone calls, send SMSs, WhatsApp messaging & services, Emails, USSD, Voice services, Push Notifications, Cell Broadcast, MMS, Location-based Services, and to enable mobile Solutions to inform/benefit me on any given options.

Vernacular Declaration :

I/We confirm that the terms and conditions are explained by _____ (Advisor) in _____ language, I have understood and agree to the terms and conditions mentioned on AOF.:

DECLARATION: I/We hereby declare that the amount being deposited herewith is not out of any funds acquired by me/us by borrowing or accepting from any other person. I/We declare that the first name depositor is the beneficial owner of this joint deposit & is to be treated as the payee for the purpose of deduction of Tax under section 194A of the Income Tax, 1961. (I/We have read the Terms & conditions of Deposits & agree to abide by them.) I/We have gone through the financial & other declarations furnished by the Company & after careful consideration I am/We are making the deposit with the Company at my/our own risk & volition. I/We further declare that, I/We am/are authorized to make this Deposit in the above mentioned Scheme & that the amount kept in the Deposit is through legitimate source & does not involve directly or indirectly any proceeds of Schedule of offence &/or is not designed for the purpose of any contravention or evasion of the provisions of the Prevention of Money Laundering Act, 2002 & any Rules, Regulations, Notifications, Guidelines or Directions thereunder, as amended from time to time. I/We shall provide any further information & fully co-operate in any investigation as & when required by the Company in accordance with the applicable Law. I/We further affirm that the information/details provided by me/us is/are true & correct in all respect & nothing has been concealed.

Date & Place : _____

Amx a latest photograph with signature
(DO NOT STAPLE)

Amx a latest photograph with signature
(DO NOT STAPLE)

Amx a latest photograph with signature
(DO NOT STAPLE)

**Thumb impressions must be attested by Magistrate or Notary Public or Special Executive Officer.

Signature

Designation / Authority

*1st Applicant Signature
(Guardian in case of Minor)

*2nd Applicant Signature

*3rd Applicant Signature

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

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 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 address:
(i) Passport (ii) PAN Card (iii) Voters Identity Card (iv) Driving License (v) Aadhar Card (vi) Job Card issued by NREGA duly signed by an officer 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.
3. 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 [weblink:www.mahindrafinance.com/investments/fixdeposit](http://www.mahindrafinance.com/investments/fixdeposit).
4. PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENTS) RULES 1977 AS AMENDED

F. & G. Profits and Dividend:

YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2019-20	1462.05	1343.76	906.40	0%
2020-21	548.31	422.43	335.15	40%
2021-22	1483.74	1356.91	988.75	180%

- (Rs. in Crores)
1. Summarised financial position of the Company as appearing in the two latest audited balance sheets immediately preceding the date of the advertisement i.e.as on 31st March 2022 and 31st March 2021:
- (Rs. in Crores)

EQUITY AND LIABILITIES	ASSETS				
	March 2022	March 2021			
1) Financial Liabilities		1) Financial Assets			
a) Derivative financial instruments	182.22	173.18	a) Cash and cash equivalents 327.87		
b) Payables		b) Bank balance other than (a) above 3,822.82			
i) Trade Payables	26.63	25.72	c) Derivative financial instruments 26.63		
ii) Total outstanding dues of micro enterprises and small enterprises 9.09	0	8.40	d) Receivables 9.09		
iii) Total outstanding dues of creditors other than micro enterprises and small enterprises 223.13	954.88	996.35	e) Loans 60,444.64		
ii) Other Payables 3.53	0.01	f) Investments 6,440.27			
iii) Total outstanding dues of micro enterprises and small enterprises 46.87		g) Other financial assets 223.13			
ii) Total outstanding dues of creditors other than micro enterprises and small enterprises 18,252.71					
c) Debt Securities 26,005.17					
d) Borrowings (other than Debt securities) 8,426.19					
e) Deposits 3,129.85					
f) Subordinated Liabilities 2,316.17					
g) Other financial liabilities 59,317.59					
2) Non-financial Liabilities	61,997.24	73,294.45			
a) Current tax liabilities (Net) 13.92	13.92	a) Current tax assets (Net) 562.89			
b) Provisions 221.35	214.94	b) Deferred tax Assets (Net) 836.42			
c) Other non-financial liabilities 107.78	98.90	c) Property plant and equipment 382.10			
	343.05	d) Capital Work-in-Progress 0			
3) EQUITY		e) Intangible assets 9.77			
a) Equity Share capital 246.60	246.60	f) Other non-financial assets 202.10			
b) Other Equity 15,381.49	14,651.11				
	15,628.09	1,994.28	1,663.97		
TOTAL	75,288.73	77,036.45	TOTAL	75,288.73	77,036.45

- 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.
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 (MIBL), is a licensed Composite Broker to undertake broking of life, non-life and reinsurance products and having its Registered Office at Mahindra Tower, P.K. Kurne Chowk, Worli, Mumbai - 400 018.
 b) Mahindra Rural Housing Finance Limited (MRHL) 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. Kurne Chowk, Worli, Mumbai - 400 018.
 c) Mahindra Manulife Investment Management, Private Limited (MMIMPL), a subsidiary of the Company, is acting as the investment Manager of Mahindra Manulife Mutual Fund (the "Fund") and having its Registered Office at Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai - 400 018. The Mutual Fund has been constituted as a Trust in accordance with the provisions of the Indian Trust Act, 1882 and is registered with SEBI @.
 d) Mahindra Manulife Trustee Private Limited (MIMTL), a subsidiary of the Company, is acting as the Trustee to Mahindra Manulife Mutual Fund and having its Registered Office at Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai - 400 018.
 e) Mahindra Finance CSR Foundation is a wholly-owned subsidiary of the Company, incorporated on 2nd April, 1979, 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. Kurne Chowk, Worli, Mumbai - 400 018.
 f) Mahindra Deal Finance Limited, a subsidiary of the Company in Sri Lanka, providing a wide range of financial product.

- Contingent liabilities - Rs. 170.99 crores (Claims against the Company not recognised as debts).
- Guarantees - Rs. 1720.34 crores.
- Commitments - Estimated amount of contracts remaining to be executed on capital account - Rs. 58.17 crores. Other commitments (Loan sanctioned but not disbursed) - Rs. 44.77 crores.
- i) The amount which the Company can raise by way of deposits - Rs. 20,541.15 crores.
- ii) Amount of deposits held as at 31st March 2022 - Rs. 9,271.74 crores.
- k. As at 31 March 2022: The aggregate dues from the facilities, both fund and non-fund based, extended to, and the aggregate dues from companies in the same group or other entities or business ventures in which the directors and / or the Company are/ is holding substantial interest is Rs. Nil. (Total exposure less equity investments in subsidiaries, joint ventures and fellow associates/subsidiaries) and the total amount of exposure to such entities is Rs. 1,326.48 crores.
- l. The Company has no over dues other than unclaimed deposits.
- m. Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016:

1. Rate of Return to the depositors:
Deposits will be accepted under Non - Cumulative Scheme and Cumulative Scheme. The interest rate for all cases is as per the scheme mentioned on the cover page of current Fixed Deposit form.

ii) Mode of Repayment of Deposits: All repayments: for refund of principal will be made by an account payee cheque/demand draft on the Company's Bankers encashable at par/National Automated Clearing House (NACH) facility/ 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.

iv) Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) along with a fresh Application form duly filled and signed by sole/ joint Depositors/ 10 weeks prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partners/brokers who offer online facility with the POA agreement to the investors/ FD holders. Any renewal of Deposits 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.

v) Presently the Company has been assigned by INDIA Ratings Ltd. & A.A.A Stable by CRISIL Ratings Ltd.

vi) In the event of non-repayment of the Deposit 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. 13.000996 dated 21st March, 2020 in lieu of Certificate of Registration No. 13.000996 dated 4th September 1998 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 representation made or opinion expressed by the Company for repayment of deposit/ discharge of liabilities by the Company.

n. The Company hereby declares:

- that it has complied with the provisions of the Directions contained in the Non-Banking Financial Companies (Reserve Bank) Directions 2016;
- that it complies with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India;
- that the deposits accepted by the Company (other than secured deposits, if any accepted under the provisions of the Directions, the aggregate amount of which may be indicated) are unsecured and ranking pari passu with other unsecured liabilities;
- 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;
- 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;
- that the financial position of the Company as disclosed and the statements made in the application form are true and correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof; and
- that the Board of Directors reserves the rights to offer special terms for high value deposits within the RBI Guidelines.

Name of Directors	Address	Occupation
Dr. Anish Shah Chairman	MMFSL, Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Managing Director and Chief Executive Officer - Mahindra & Mahindra Limited
Mr. Ramesh Yyer Vice-Chairman & Managing Director	MMFSL, Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Company Director
Mr. Chansany Mangsile Independent Director	MMFSL, Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Professional
Mr. C.B. Ehave Independent Director	MMFSL, Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Self Employed
Ms. Ratna Bhatnagar Independent Director	MMFSL, Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Independent Management Consultant
Mr. Milind Sarwat Independent Director	MMFSL, Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Corporate Advisor
Dr. Rebecca Nugent Independent Director	MMFSL, Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018.	Stephen E. Joyce Feinberg Professor of Statistics & Data Science, Associate Department Head Co-Director of Undergraduate Studies - Carnegie Mellon Statistics & Data Science
Mr. Amit Kumar Sinha Non-Executive Non-Independent Director	MMFSL, Mahindra Towers, P.K. Kurne Chowk, Worli, Mumbai - 400018.	President Group Strategy, Member of the Group Executive Board, Mahindra & Mahindra Limited.
Mr. Siddhartha Mohanty Non-Executive Non-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.

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

"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**
Brijbala Batwal
Company Secretary

Place: Mumbai
Date: 28th April, 2023

Note:-
*Company name has been changed from MAMCPL to Mahindra Manulife Investment Management Private Limited with effect from 23rd April, 2021.
*Company name has been changed from MITCPL to Mahindra Manulife Trustee Private Limited with effect from 23rd April, 2021.

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