

# Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

FD PROCESSING CENTRE

New No. 86, Old No. 827, Second Floor, Dhun Building, P. B. No. 2430, Anna Salai, Chennai - 600 002. Boardline Number.: 022-66523500 (Monday to Friday between 10.00 am to 5.00 pm) • Email: mfinfd@mahindra.com

# **SAMRUDDHI FIXED DEPOSITS**

# CRISIL RATING FAAA **INDICATES HIGHEST SAFETY**

## **CUMULATIVE SCHEME**

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest*/‡ p.a.	Effective Yield p.a.**
	12	10810	8.10%	8.10%
	18	11248	8.10%	8.32%
Rs. 10,000†	24	11772	8.50%	8.86%
KS. 10,0001	36	12879	8.80%	9.60%
	48	14012	8.80%	10.03%
	60	15246	8.80%	10.49%

Period (Months)	Interest p.a.*#/‡ (Half Yearly)	Interest p.a.*#/‡ (Quarterly)
12	7.95%	7.90%
18	7.95%	7.90%
24	8.35%	8.30%
36	8.65%	8.60%
48 & 60	8.65%	8.60%
Minimum Amount	Rs. 25,000†	Rs. 50,000†

Rates w.e.f. 24th October, 2018

Note: \*Senior Citizen will get an additional rate of 0.25% per annum

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

Employee must be the second applicant.

Additional amount will be accepted in multiples of Rs. 1,000/The Interest rates for Public Deposits above Rs.5 Crores may vary and shall be decided by the Company, at its sole and absolute discretion, on case to case basis.

# Interest Payment Half Yearly on 30th September and 31st March only through NACH/NEFT. Interest Payment Quarterly on 30th June, 30th September, 31st December and 31st March only through NACH/NEFT
\*\*\* Compounded Annually-In case of cumulative deposit, interest is compounded before deduction of Tax.

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 / Agents / Collection Banks as mentioned below:

## MMFSL REGIONAL OFFICES

AHMEDABAD	11/1,11/2,11/3, 1st Floor City Mall Complex, S G High Way, Beside Rajpath Club, Above Ashray Restaurant, Ahmedabad District, Gujarat - 380059. Ph;- 079 - 40207714	ALLAHABAD	1st Floor, 52/E42, Tashkand Marg, Civil Line, Allahabad CB, Allahabad District, Uttar Pradesh - 211001. Ph:- 9628624725
AURANGABAD	2nd Floor, Ratnaprabha Building, Off. No. 02, Adalat Road, Opp. LIC Office, Aurangabad District, Maharashtra - 431001. Ph:- 0240 - 6612837 / 38 / 39	BANGALORE	2nd Floor, No. 62, 4th Block, High Street Road, 11th Main Road, Opp. Vijaya College, Bangalore District, Karnataka - 560011. Ph;- 080 - 26086962
BARODA	3rd Floor, Block No 3/2-A & 3/2-B, Bhagwan Apartment, Alkapuri, R C Dutt Road, Opp. Circuit House, Vadodara District, Gujarat - 390005. Ph 9898906622	BHOPAL	E2/20,1st Floor, Kartar Tower, Arera Colony, Arera Colony, Opp. Habibganj Railway Station, Bhopal District, Madhya Pradesh - 462016. Ph 0755 - 6678132
BHUBANESHWAR	1st Floor, Plot No. 511, Cuttack Puri Road, Beside Punjab Nation Bank, Mancheswar Industrial Estale, Bhubaneswar M-10 Tik, Khordha District, Odisha - 751010. Ph:- 9777455684	CHANDIGARH	SCF-33 34 and 35, Sector 34A, 4th Floor, Near Regional Passport Office, Chandigarh - 160034. Ph:- 0172 - 3025600
CHENNAI	4th Floor, 244, Rear Block, Carex Centre, Thousand Lights, Mount Road, Near Raj Video Vision, Chennai District, Tamil Nadu - 600006. Ph:- 044 - 42276000 - 6022	COCHIN	Noel House, Thrikakkara P. O., Kakkanad, Kochi, Ernakulam District, Kerala-682021.Ph:-0484 4092499
COIMBATORE	2nd Floor, Shree Lakshmi Narashimhar Towers, Avinashi Road, Pappanaickenpalayam, Coimbatore District, Tamil Nadu - 641037. Ph 0422 - 4005200	DELHI	3rd & 4th Floor, Unit No 301-304 / 404 - 405, Plot No. 23, Agarwal Corporate Tower, Rajendra Place, New Delhi, Delhi - 110008. Ph:- 011 - 25800600
HYDERABAD	1st Floor, V. V Towers, Kharkhana, Tirumalghery Road, Besides Mc Donalds, Secunderabad, Hyderabad District, Telangana - 500009. Ph 040 - 33254523	JABALPUR	1st Floor, Panchratan Towers, 1700 Modelroad, Above Axis Bank, Near Bus Stand, Jabalpur Cantt.(CB), Jabalpur District, Madhya Pradesh - 482001. Ph:- 0761 - 3001835
JAIPUR	3rd Floor, Mahindra Tower, Plot No. 24, 25, 26 Tonk Road, Durga Vihar Colony, Jaipur District, Rajasthan-302015. Ph;- 0141 - 5138787; 0141 - 3923720; 9785444485	KOLKATA	8th Floor, Infinity Benchmark Tower, Plot - G1 Block-EP & GP, Sector - V, Salt Lake Electronics Complex Sector-V, Bidhan Nagar M, North 24 Parganas District, West Bengal - 700091. Phr. 033 - 66067200
LUCKNOW	2nd Floor, Mahindra Tower, Gopal Tirath Plaza, Opp. HAL Faizabad Road, Lucknow District, Uttar Pradesh - 226016. Ph;- 0522 - 4032014	NAGPUR	Ground & 1st Floor, Corporation House No 27, Civil Lines, Palm Road, Opp. Traffic Police Office, Nagpur District, Maharashtra - 440001. Ph 0712 - 2562880
NASIK	S-7 To S-11 II Floor, Suyojit City Centre, Mumbai Naka, Near Shatabdi Hospital, Opp. Mumbai Mahamarg Bus Stand, Nashik District, Maharashtra - 422011. Ph 0253 - 6621078 / 82 / 84 / 79	PATNA	1st Floor, Mohalla, S K Puri, No 3031/1495A Ward No 21, NCC 229, Patna, Bihar - 800001. Ph:- 9608628356
PUNE	5th Floor, Misem Building 19/12 Plot No. 15, Off Karve Road, Near Sharda Centre, Haveli, Pune District, Maharashtra - 411004. Ph:- 020 - 30154100	RAIPUR	3rd Floor, Alaska Corporates, G. E. Road, Opp. VIP Road, Near Magneto Mall, Raipur District, Chhattisgarh - 492001. Ph 771 - 3004500
RANCHI	Ground Floor & 2nd Floor, Sri Mohan Building, Sushila Automobiles, S Mohan Road, Behind Maxx Show Room, Ranchi District, Jharkhand - 834001. Ph;- 8294629876	SILIGURI	1st Floor, Saturns Building, 2nd Mile, Sevoke Road, Near Spectrum House, Siliguri, Darjeeling District West Bengal - 734001. Ph 9733043396
SHIMLA	2nd Floor, Dyerton Estate, NH-22, Dyerton Biz Hub, Shimla, Himachal Pradesh - 171002. Ph:- 0177 - 3324100	THANE	1st Floor, Premises No 101, Sai Plaza, Kapurbawdi, Ghodbunder Road, Above Vijay Sales Showroom Thane District, Maharashtra - 400607. Ph 022 - 61231400
DEHRADUN	24-A 1st Floor, NCR Plaza, New Cantt Road, Hathi Badkala, Dehradun District, Ultaranchal - 248001, Ph. 9135 - 2749864	INDORE	503, 5th Floor, Shagun Arcade, Above Uturn, Rasoma Square, Vijaynagar, Indore Districtrictrict, Madhya Pradesh - 452010, Ph:- 0731 - 4014019



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

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

Broker Code	
Sub Broker Cade	

# Mahindra & Mahindra Financial Services Limited

CIN: L65921MH1991PLC059642

APPLICATION FORM FOR FIXED DEPOSIT

(Please write in BLOCK LETTERS and [√] the appropriate box)

APPL. NO.

Agents are not permitted to accept cash with application form & issue receipt. Mahindra & 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 as per details below:-

Cumulative Non - Cumulative ☐ 12 Months □ 18 Months □ 24 Months ☐ 12 Months ☐ 18 Months ☐ 24 Months ☐ 36 Months ☐ 48 Months □ 60 Months ☐ 36 Months ☐ 48 Months ☐ 60 Months Existing FDR/Folio Interest Payment Frequency Quarterly Half Yearly Auto Renewal: Yes No (\*Default option Yes, if not selected) Renewal for: Principal Amount Principal with Interest Amount The fixed deposit should be in the name (s) of Minor FIRST APPLICANT: (in Capital Letters) Ms Mrs Applicant Name: Gender Male Transgender Marital Status: Married Father's Name: Mr. Mother's Name: Mr./ Mrs. Spouse Name: Guardian's Name: Mr./ Mrs./Miss Pan No.: Occupation: Business Professional Self Employed Retired Housewife Student Public Sector Private Sector Others Govt. Sector Permanent Address of Sole / First Applicant State Country City CKYC Number (Central KYC Registry) Mailing Address of Sole / First Applicant City State Country Tel Mobile Status: ☐ Domestic Company ☐ Resident Individual ☐ HUF ☐ Trust ☐ Others DEPOSIT PAYABLE TO . 

Employee's Relative (Relation with Employee is Category: ☐ Public ☐ Employee SAP Code . Please (✓) any one ☐ First Holder ☐ Senior Citizen (Attach age proof document) ☐ Director ☐ Director's Relative Annual Income: ☐ Up to ₹5,00,000 ☐ ₹5,00,001 to ₹10,00,000 ☐ ₹10,00,000 ☐ ₹25,00,001 to ₹25,00,001 to ₹25,00,000 ☐ ₹50,00,001 to ₹1,00,00,000 ☐ ₹1,00,00,00 ☐ ₹1,00,00,00 ☐ ₹1,00,00 ☐ Either or Survivor Form 15H/15G is enclosed. Therefore, do not deduct Income tax. Please recover Income Tax as applicable and issue me TDS Certificate/s as applicable for each financial year. (Please attach a copy of your Bank's cheque for verification) Bank Details of the Sole / First Applicant for Repayment Name of Bank Branch **Account Numbe** MICR Code **NEFT IFSC Code** Amount of Deposit Rs. Rs. (in words) Mode of Payment Cheque / Demand Draft No. Dated Renewal of FDR Drawn on Bank Branch Nomination Name of the Nominee Mr. / Ms. / Mrs. Date of birth Relation of Nominee with 1st Depositor Guardian's Name Mr. / Ms. / Mrs. Address of Nominee City State Country Email Mobile Depositors are strongly advised to have their accounts in joint names or use nomination. FDR Despatch Mode (Tick only one): 🗆 E-Receipt (🗆 Physical Receipt (🗆 Registered Post 🗅 Courier) 🗀 Hand Delivery Nominee Signature: Witness Signature: Mahindra & Mahindra Financial Services Ltd. - Acknowledgement Slip (Collection Bank) APPL NO: ...Cheque/ DD / FD (in case of renewal) No... Received with thanks from Mr/Mrs/Ms ...

Collection Bank

Bank

dated

For Rs

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#### 1. ACCEPTANCE OF DEPOSITS:

- The minimum amount, period and rate of interest of the scheme is indicated on the cover page. The Company will not entertain any request for change once the scheme is selected. Where the scheme choice is not indicated in the Application Form the deposit will be treated as placed in Cumulative Scheme for the highest tenure. Serior Citizens' (60 years and above), will get an additional rate of 0.25% per annum and Employees / Employees relatives will get an additional rate of 0.35% per annum (all M & M Group Company Employees)
- ii) Bulk Fixed Deposits of more than Rs.5(five) crores :-The rate of interest applicable for bulk deposits for an amount exceeding Rs.5 (five) crores may vary from the published rate card and the same shall be decided by the company, at its sole and absolute discretion, on a case to case basis.
- iii) Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft by the Company, iv) Any Change in Name, Address, Bank Mandate, Bank Particulars etc., should be lodged with the offices of the fixed deposit processing centre, at least 45 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.
- vi) 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.

  vii) MICR code and NEFT code are mandatory for all the depositors and a copy of cancelled cheque 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, cancelled cheque copy of the first depositor bank account to be furnished.
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  will fit he KYC documents are incomplete then forms will be rejected and returned without any interest, so please provide the correct document proofs Please provide your mobile number and E-mail ID for faster communication, KYC documents of all the deposit holders should be attached and should be self attested
- ix) i) Kindly send all your documents to our FD processing Centre at Chennai office for faster response. Please do not send any of your FD related documents to any other address. Company will not be responsible for any delay or misplacement of docum which are sent to other office/branch addresses of the Company.

  ii) Employee must be a holder to avail 0.35% additional interest for Relatives Deposits.

  x) For more details on online Investments log on to ur website.

#### 2. IDENTIFICATION OF DEPOSITORS:

To comply with "Know your Customer" Guidelines for NBFCs prescribes by the Reserve Bank of India, depositors are required to comply with the KYC requirements by submitting the following self attested documents. (For all the investors) (a) Latest photograph (b) Certified copy of the proof of Identity (c) certified copy of the proof of Identity (c) certified copy of the proof of Identity (c) (i) Adahaar Card (ii) Passport (iii) Pan Card Intimation letter (iv) Driving License (v) Voter ID (vi) Job Card issued by NREGA duly signed by an

(i) Adamate Card (ii) Passport (iii) Part Add Intimitation Healt (iv) During License (v) Yoler ID (v) 300 card issued by NRX-Add us) signed by an officer of the State Government. In case the depositor has already submitted the above documents in his/her earlier deposit. Hen hei/she need not submit the above documents again, but has to provide the reference of his/her folio number or Deposit No. In case, KYC document address differs from mailing address, please furnish: Address Proof.- (i) Telephone (ii) Bill Bank Account Statement (iii) Letter From any recognised public authority (iv) Electricity Bill (v) Letter from employer Documentation requirements for NRI investments:

Additional documents required for NRI Deposits

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

- Tax Residency Certificate (TRC) from the Income Tax department of the country of which the investor is a resident

- Certificate from the investor regarding the stay in India during the respective financial year.

  A local address proof if different from the passport address
  a) Aadhaar Card (b) Pass port (c) Driving License (d) Voter ID (e) Job Card issued by NREGA duly signed by an officer of the

### 3. CENTRAL KYC REGISTRY

REI 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.

#### 4. APPLICATION :

- APPLICATION:

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

  Payments should be made by means of an Account Payee cheque 'demand draft made payable to "MMFSL-FIXED DEPOSIT" payable at par at the centres where the application is submitted. Outstation cheques/drafts will not be accepted.

  Supposits will be accepted from Resident individuals, HUFs, Domestic Company, Trust, Firm, Minors (through their guardians only) and MPI's on any reprofetible by the supposition of the properties of the supposition of the properties of
- NRIs on non-repatriable basis.

  Interms of RBI Notification "RBI/2004/179 A.P. (DIR Series) Circular No.89 dated April 24,2004". "deposits by NRIs with persons other than Authorized Dealers/Authorized Banks by debit to NRO Accounts may continue as hitherto provided that the amount deposited with such entities does not represent inward remittances or transfer from NRE/FCNR(B) Accounts into the NRO account. Consequently, NRI depositor has to give the following declaration:
- Consequently, NRI depositor has to give the following declaration:

  The amount deposited with Mahindra & 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.

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

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

  Copy of the passport as of the beginning of the current financial year till date

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

  (iy) Signature by thumb impression must be attested by a Magistrate or a Notary Public or a Special Executive Officer under his Official Seal. Fixed Poposits upol Rs. 15,000 (Rupees Fifteen Thousand Only) will be accepted in cash at the designated offices of the Commany.)
- [Fixed Deposits upto Rs. 15.000 (Rupees Fifteen Thousand Only) will be accepted in cash at the designated offices of the Company.)

- In the case of deposits made in Joint Names:
  - a) all correspondence will be addressed, unless otherwise directed by the depositor, to the person whose name appears first on the Denosit Receipt
- Deposit Recept.

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

  c) any discharge given by either/any of the depositors for payment of interest/or repayment of maturity amount shall be valid and binding
- on all the joint depositors.
- ii) In the event of death of the first named depositor, 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
- 6. In the event of death of a sole depositor, the deposit amount and the interest due thereon, will be paid 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.

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

  In case of loss or destruction or mutilation 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 depositor(s).

  Fixed Deposit Receipts will not be transferable. The Company may however, at its discretion permit the addition of one name to the
- in Prize Deposit Receipts will not be drainstrained. The Company may however, at its discretion permit the adoution of one haine to the Deposit Receipt under cortain circumstances and subject to such terms and conditions as it may deem fit. The company, at its discretion, will accept/recognize any lien on or assignment of the FDR for a loan taken from or by arrangement with the company.

  iv) In case the investor makes a multiple selection or no selection for dispatch of Fixed Deposit Receipt, the Company will by default dispatch the Fixed Deposit Receipt through post office only.

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

### 8. PAYMENT OF INTEREST:

PAYMENT OF INTEREST:
Interest on Deposit (Non Cumulative) will be paid on 30th September and 31st March under Half Yearly scheme and on 30th June, 30th September, 31st December and 31st March under quarterly scheme. In case of interest payment for part period, the same will be made on pro-rata basis. However, if a Deposit is made within a period of 30 days prior to any of the interest payment date, the interest for the part period will be paid on the next interest payment date. Payment of interest made through National Automated Clearing House (NACH) in respect of the places where such facility has been offered by the Company or through interest warrant in case of NACH rejected cases.

## 9. INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

- FURNISHING OF PAN: As per Section 139A(5A) of the Income Tax Act, 1961 every person receiving any sum or income or amount from which Tax has been deducted under the provisions of the Income Tax Act, shall intimate his PAN number to the person responsible for which ax has been deducted under the provisions of the income it ax Ax, shall infiliate its PAN number to the person responsible for deducting such Tax. As per Section 206A every person receiving any sum or income or amount from which Tax is deductible shall furnish his Permanent Account Number (PAN) to the person responsible for deducting such Tax failing which Tax shall be deducted at the higher rate i.e. 20%. If Pan is not furnished then Form 15G/H and other exemption certificates submitted will be invalid and tax at the higher rate will be applicable. Please note in the absence of PAN no credit of the Tax Deducted shall be available in the Tax Statement (Form 26AS) issued under the Income Tax Rules.
- ii) SUBMISSION OF FORM 15G/H: No deduction of Tax shall be made for taxable interest in case a person furnishes to the person deducting the tax a declaration in writing in the prescribed Form 15G/H as applicable, to the effect that the tax on his estimated total income for the year will be Nil. Form 15G/H has to be submitted in Triplicate to the office of the Fixed Deposit Processing Centre at the beginning of every financial year. For all form 15G/H cases, PAIs is mandatory, Form 15G can be submitted by an individual other has senior Cltizen\*, a minor or a person (not being a Company or a Firm). Form 15H can be submitted by an individual other has senior Cltizen\*.
- senior cluzen , a minor or a person increang a Company or a Firm Profit and the besudnitized by an individual with oils a Senior cluzen of the age of 60 years or above during the financial year (age limit is as prescribed by Income Tax Act).

  "The age limit for Senior Citizen who has completed 60 years and above with effect from 01 of 7.2012 as amended by the Finance Act 2012.

  "III Described to the Company from Tin Website and the same will be authenticated by means of digital signature (Circular under Section 119 of the Income Tax Act 1961). No TDS certificates will be generated from TIN Website if PAN is not furnished to the person

deducting the Tax. While filling up the address of the applicant in the Application Form, please be informed that if this address as provided by you is the same address as updated with NSDL at the time of PAN application then the TDS certificates would be dispatched at this address. However, if the both the addresses are different, then the TDS certificates would be printed with the 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

iv) TAX DEDUCTION AT SOURCE: TDS rates will be applicable from time to time as per the Income Tax Act. 1961 and Income Tax tly, Tax is deductible when interest paid or payable during the financial year exceeds or is likely to exceed Rs. 5000

- TDS wrt MRI deposits:

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

  (b) Declaration uts 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 MI or lower rate of Tax
- trom the income tax department, can be furnished for claiming in 10 rol/wer rate or lax (c) Tax rate will be 3.0 % as per the provisions of Section 195 of the income Tax Act, 1961 (d) If Double Tax Avoidance Agreement (DTAA) exists with the country of which the investor is a resident then the applicable Tax rate will be lower of DTAA rate or income tax rate. However, to claim, the benefit of the DTAA rate, the Tax Residency Certificate will have to be furnished. In the event of non-furnishing of the Tax Residency Certificate the higher Tax rate as per the noome 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 30.9% as per the Income Tax Act

vi) TDS recovery from Principal amt
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 the 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

#### 10. RENEWAL/REPAYMENT OF DEPOSITS:

- Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp)along with a fresh Application Form duly filled and signed by sole/joint Depositor(s) four weeks prior to the date of maturity. The deposits can be renewed online through MMFSL website or through the channel partners/brokers who offer online facility with the POA agreement to the investors/FD holders. Any renewal of Deposit in advance of its maturity date, will be subject to the rate of interest and other items and conditions prevailing on
- Any televal of Deposits in advance on is inaturity, and not on demand or notice accept at the discretion of the Company.

  The Fixed Deposit will be repaid only on maturity and not on demand or notice except at the discretion of the Company.

  Repayment of the maturity amount will be made by account payee cheque/demand draft on the Company's Bankers encashable at par or through National Automated Clearing House (NACH)/RTGS/NEFT facility.
- iv) No change in the first name of the depositor is permitted at the time of renewal.
- (v) Company reserves the right to repay the deposit in case of non receipt of renewal request 4 weeks before the date of maturity.
  (v) Company reserves the right to repay the deposit in case of non receipt of renewal request 4 weeks before the date of maturity.
  (v) In case, if investor makes multiple selection or no selection within complete Renewal or Only Principal amount renewal, the Company will by default assume the deposit for complete renewal.
  (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 the deposit for auto renewal.

#### 11. PREMATURE WITHDRAWAL:

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

Period Exceeding	<b>But Less than</b>	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.

- 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 case of joint holding with survivor dause, or to the legal heir's with interest at the rate that would have ordinarily been paid, had such deposit been accepted for the period for which such deposit had run upto the date of repayment.

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

## 12. NOMINATION:

- Individual Depositors can, singly or jointly nominate other person under this facility. The nominee shall be recognized as the 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 a 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 specimen signature of the nomine to expedite the transmission of the deposits to the nominee in the event of demise of the deposits or.
- Company of Birl liability in respect of the deposit.

  Acopy of Birth Certificate is to be attached with the application in case the nomine is a Minor.

  In terms of the provisions of Sec. 450B of Reserve Bank of India Act 1934, depositors may nominate one person to whom, in the event of death of the depositor/s, the amount of the deposit may be returned. Prescribed Rules and Forms can be had on request.

## 13. LOAN AGAINST DEPOSITS:

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

## 14. NATIONAL AUTOMATED CLEARING HOUSE (NACH):

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

### 15. GENERAL

- Ocmpany reserves the right:
  a. to waive or vary the above terms and conditions.
  b. to reject any Application for a fresh Deposit or for renewal without assigning any reason and c. to repay the Deposit prematurely before the due date.

  Acceptance, renewal and repayment of Fixed Deposits shall be subject to the Non-Banking Financial Companies Acceptance of Public

- c. to repay the Deposit prematurely before the due date.

  i) Acceptance, renewal and repayment of Fixed Deposits shall be subject to the Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998, as amended from time to time.

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

  iv) Any disputes arising out of the acceptance of Fixed Deposits is subject to the jurisdiction of the courts of Mumbai.

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

  iv) a. In the case of applications from employee‡, the sole / first applicant should be an employee at the time of placement / renewal of deposit. All M& M Group Company ‡ Employees > f Employees relatives will get an additional rate of 0.35% per anum and should attach copy of ID card along with latest pay slip or letter from the Company. No brokerage will be paid under employee category. The agent is not entitled to any commission, if agent is the 1st Deposit holder.

  b. In the case of the applications from senior citizens\*. The first applicant should be an Individual who has completed 60 years of age and should attach any one of the following as proof of age along with the applicantion(s): self attested copy of passport, Voter ID Card, PAN Card, Driving License, Life Insurance Policy, Aadhaar Card, Birth Certificate issued by a competent authority, or any other document acceptable to the Company, (Senior Citizen will get additional rate of interest® 0.25% on the deposit) if Applicant is Senior Citizen and Relative of the employee he/she will be eligible either for 0.35% additional interest or 0.25% senior citizen benefi

- the case may be.

  ix) In case of physical interest/repayment instruction, the investor might receive the physical instrument after interest due date/maturity date.

  No delayed interest will be applicable in such cases.

  x) Fresh Deposit Application should be in multiplies of only 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. 1,000/- and in multiples of Rs. 500/- thereafter. v) To comply with Know Your Costomer Guidelines for NBFCs, following documents need to be attached along with application(s):

  a. Domestic Company: copy of Board Resolution, Memorandum & Articles of Association, PAN card and list of authorized
  - signatories b. Registered Trust: copy of Board Resolution, certified true copy of Trust Deed, PAN card, list of authorized signatories, and KYC
- documents of all the trustees and authorized signationes.

  xii) Where the investment amount is Rs. 1 Crore and above, the investor has to give the source of income letter separately with application
- nication will be sent to investor on his email id if registered with us.
- xiv)This Fixed Deposit investment is not insured.

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

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

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

  (i) Passport (ii) PAN Card (iii) Voters Identity Card (iv) Driving Licence (v) Aadhaar Card. In case, KYC document address differs from mailing address, please furnish: Address Proof.- (i) Telephone Bill (ii) Bank Account Statement (iii) Letter from any recognised public authority (iv) Electricity Bill (v) Letter from employer

  3. Payments should be made by way of an Aic Payee cheque/demand draft made payable to "MMFSL-Fixed Deposit" payable at part at the centres where the application is submitted. Fixed Deposits will also be accepted online through the Company's website at the weblink- www.mahindrafinance.com/fixed-deposit-form.aspx

  4. Fixed deposits upto Rs. 15,000 (Rupees Fifteen Thousand only) will be accepted in cash at the designated offices of the Company.
- Company.

  PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISEMENT) RULES 1977 AS AMENDED
  - (ADVERTISEMENT) RULES 1977 AS AMENDED

    A. Name of the Company: Mahindra & Mahindra Financial Services Limited (MMFSL). Regd. Office Gateway Bldg., Apollo Bunder, Mumbai 400 001.

    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 Towers, P. K. Kurne Chowk, Worli, Mumbai-400018.

    - Mumbai 400 018.
      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. Kurne Chowk, Worli, Mumbai 400 018.
      c) Mahindra Asset Management Company Private Limited (MAMCPL), a wholly-owned subsidiary of the Company, is acting as the Investment Manager of Mahindra Mutual Fund ("the Fund") and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai 400 018. The Mutual Fund has been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882 and is registered with SEBI.
      d) Mahindra Trustee Company Private Limited (MTCPL), a wholly-owned subsidiary of the Company, is acting as the Trustee to Mahindra Mutual Fund and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai 400 018.

Brief particulars of the management of the Company: The Company's affairs are managed by its Vice-Chairman & Managing

Director, under the guidance of the Board of Directors.

Name, address and occupation of the Directors of the Company:

Name of the Directors	Address	Occupation
Mr. Dhananjay Mungale Chairman & Independent Director	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Consultant
Mr. Ramesh lyer Vice-Chairman & Managing Director	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Company Director
Mr. M. G. Bhide Independent Director	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Retired Bank Executive
Mr. Piyush Mankad Independent Director	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Retired Civil Servant (IAS)
Ms. Rama Bijapurkar Independent Director	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Independent Marketing Strategy Consultant
Mr. V. S. Parthasarathy Non - Executive & Non - Independent Director	Mahindra & Mahindra Limited Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Group CFO, Group CIO, Member of The Group Executive Board, Mahindra & Mahindra Limited
Mr. C. B. Bhave Independent Director	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Self Employed
Mr. V. Ravi Executive Director & Chief Financial Officer	MMFSL Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Company Director
Dr. Anish Shah Non-Executive & Non-Independent Director	Mahindra & Mahindra Limited Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.	Group President (Strategy) Mahindra & Mahindra Limited

The text of this advertisement was approved by the Board of Directors on 25th April, 2018 and the above Advertisement is issued on the authority and in the name of the Board of Directors of the Company. A copy of the text of this Advertisement signed by the majority of the Board of Directors who approved this Advertisement has been delivered to the Regional Office of the Department of Non-Banking Companies of the Reserve Bank 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.

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

Profits and Dividend F&G. (Rs. in Lakhs)

YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2015 - 16	107906.94	103818.13	67259.60	200%
2016 - 17	66608.97	62006.83	40023.49	120%
2017 - 18	141694.04	137274.83	89188.43	200%

H. 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 2018 and 31st March 2017: (Rs. in Lakhs)

**EQUITY &** As on As or As on As on ASSETS 31 03 2018 31 03 2017 31 03 2018 31 03 2017 LIABILITIES Non-current assets
 Fixed assets
 Fixed assets
 Property, Plant & Equipn
 ii) Intangible assets
 iii) Capital work-in progres
 iv) Intangible assets under devlopment
 b) Non-current investments
 c) Deferred tax assets (net)
 d) Long-tem loans & advance
 e) Other non-current assets 1) Shareholders' funds a) Share Capital 12289.54 11300.83 10843.54 307.93 49.09 0 b) Reserves and Surplus 918019.18 636423.59 647724.42 11242.43 723.97 Non-current liabilities a) Long-term borrowings
 b) Other Long-term 131173.39 73166.69 2223650.53 145791.06 79393.23 2764930.51 5686.25 3007767.45 liabilities c) Long term provisions 73043.41 2508734.65 54890.35 2238870.52 Current liabilities
 Short Term Borrowings
 Trade payables
 Due to micro & small Current assets
 Current investments 608489.86 579021 57 41525.68 56133.37 b) Trade receivables c) Cash & bank balance d) Short-term loans and 0 0 57806.50 41112.09 2335501.51 enterprises
ii) Due to other than micro & small enterprises
c) Other current liabilities
d) Short term provisions 57757.08 1126850 61 e) Other current assets 10130.96 2429013.10 6008.59 2132513.62 168952.3 1997737.1 161674.92 5436780.55 5436780.55 4583683.59 TOTAL 4583683.59 TOTAL

Contingent liabilities - Rs. 14952.43 Lakhs (Claims against the Company not acknowledged as debts),

Guarantees - Rs. 23249.37 lakhs,

Commitments - Estimated amount of contracts remaining to be executed on capital account - Rs. 791.64 Lakhs, Other commitments - Rs. 87026.20 lakhs.

- The amount which the company can raise by way of deposits Rs. 1208224.92 lakhs.
  - ii) Amount of deposits held as at 31st March 2018 Rs. 335645.41 lakhs.
- The Company has no over dues other than unclaimed deposits. K. Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 1998:
  - Rate of Return to the depositors: i)
  - 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 Banker's encashable at par/National Electronic Clearing Service [NECS] 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) Renewal / Repayment of Deposits:

Deposits can be renewed by submitting the Deposit Receipts discharged on reverse (with revenue stamp) alongwith a fresh Application Form duly filled and signed by sole / joint Depositor(s) four weeks prior to the date of maturity. 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.

Presently the Company has been assigned 'FAAA/Stable' by CRISILLtd.

- i) In the case of non-repayment of deposit or part thereof as per the terms and conditions of such deposit, the depositor may approach National Company Law Tribunal, Mumbai Bench at: 6th Floor, Fountain Telecom, Building 1, Mahatma Gandhi Road, Fort, Mumbai, Maharashtra 400001.
- viii) In case of any deficiency of the Company in servicing, its 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.
- viii) Deposits accepted by us are not insured.
  ix) The Company is having a valid Certificate of Registration No. 13.00996 dated 21" March, 2007 in lieu of Certificate of Registration No. 13.00996 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 representations made or opinion expressed by the Company for repayment of deposit / discharge of liabilities by the
- Company
- L. 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 1998;
  - that compliance with the Directions does not imply that repayment of deposits is guaranteed by the Reserve Bank of India:
  - iii) that the deposits accepted by the Company (other than secured deposits, if any accepted under the provisions of the Directions, the aggregate amount of which may be indicated) are unsecured and ranking pari passu with other unsecured
  - iv) that the acceptance of deposits is subject to the terms and conditions as appearing in the application form which are subject to change without notice:
  - v) that the Company is not in default in the repayment of any deposit or part thereof and any interest thereupon in accordance with the terms and conditions of such deposits; vi) that the financial position of the Company as disclosed and the statements made in the application form are true and
  - correct. The Company and its Board of Directors are responsible for the correctness and veracity thereof; and vii) that the Board of Directors reserves the rights to offer special terms for high value deposits within the RBI Guidelines.

Place: Mumbai Date: 25th April, 2018.

FORMS AVAILABLE AND ACCEPTED AT

Application forms for Deposits will be supplied and accepted at the Corporate Office Annexe at Sadhana House Behind Mahindra Towers, 2nd Floor, 570 P. B. Marg, Worli, Mumbai - 400 018, Branches of the Company, the Offices of the Fixed Deposit Processing Centre/the Offices of the Principal Brokers/Agents to the Fixed Deposit Scheme and designated Branches of Collection Banks as indicated above.

Tel.: 022-66526000, Fax: 022-2497 2741, Email: mfinfd@mahindra.com