

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.

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

SAMRUDDHI FIXED DEPOSITS

CRISIL RATING FAAA INDICATES HIGHEST SAFETY

APPLICATION FORM FOR FIXED DEPOSIT UPTO Rs. 1 CRORE

SAMRUDDHI CUMULATIVE SCHEME

SAMRUDDHI NON-CUMULATIVE SCHEME

Minimum Amount	Period (Months)	Amount Payable (Rs.)	Interest*(%)	Effective Yield p.a.**(%)
	12	5285	5.70%	5.70%
	15	5367	5.80%	5.87%
	18	5459	6.00%	6.12%
	20	5521	6.10%	6.25%
	24	5639	6.20%	6.39%
	27	5726	6.20%	6.46%
Rs. 5,000†	30	5814	6.20%	6.51%
1.0.0,000	33	5901	6.20%	6.55%
	36	6006	6.30%	6.71%
	38	6069	6.30%	6.75%
	40	6132	6.30%	6.79%
	44	6290	6.45%	7.04%
	48	6420	6.45%	7.10%
	60	6834	6.45%	7.34%

Period (Months)	Interest p.a.*#/‡ (Monthly)	Interest p.a.*#/‡ (Quarterly)	Interest p.a.*#/‡ (Half yearly)	Interest p.a.*#/‡ (Yearly)
12	5.15%	5.50%	5.60%	5.70%
15	5.25%	5.60%	5.70%	5.80%
18	5.45%	5.80%	5.90%	6.00%
20	5.55%	5.90%	6.00%	6.10%
24	5.65%	6.00%	6.10%	6.20%
27	5.65%	6.00%	6.10%	6.20%
30	5.65%	6.00%	6.10%	6.20%
33	5.65%	6.00%	6.10%	6.20%
36	5.75%	6.10%	6.20%	6.30%
38	5.75%	6.10%	6.20%	6.30%
40	5.75%	6.10%	6.20%	6.30%
44	5.90%	6.25%	6.35%	6.45%
48	5.90%	6.25%	6.35%	6.45%
60	5.90%	6.25%	6.35%	6.45%
Minimum Amount	Rs. 50	,000†	Rs. 25	,000†

Rates w.e.f. 24th August, 2020

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

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

Employee must be the second applicant.

† Additional amount will be accepted in multiples of Rs. 1,000/# Interest payment will be done only through NACH/NEFT.Interest Payment Monthly on the last working day of every month.Interest payment Quarterly on 30th June,30th September,31st December & 31st March. Interest Payment Half Yearly on 30th September & 31st March. Interest Payment Yearly on 31st March only.

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

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

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

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

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

MMFSL REGIONAL OFFICES

	HEAD OFFICE Ground and 2nd Floor, Sadhana House & 4th Floor Mahindra	Towers, 570, P. B. Mar	g, Worll, Mumbal, Maharshtra - 400018. Ph:- 022 - 66523500
AHMEDABAD	11/1,11/2,11/3, 1st Floor City Mail Complex, S G High Way, Beside Rajpath club, Above Ashray Restaurant, Ahmdabad District, Gujrat - 380059, Ph;-079 -40207714	ALLAHABAD	1st Floor, 52/E42, Tashkand Marg, Clvli Line, Allahabad CB, Allahabad District, Uttar Paradesh - 211001. Ph 9628624725
AURANGABAD	2nd Floor, Rafnaprabha Building, Off No.02, Adalat Road, Opp. LIC Office, Aurangabad Disrlict, Maharashtra - 431001. Ph:- 0240 - 6612837 /38/39	BANGALORE	2nd Floor, No.62, 4th Blook, 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, Alkapurl, R C Dutt Road, Opp. Circuit House, Vadodara District, Gujrat - 390005. Ph:- 9898906622	BHOPAL	E2/20, 1st Floor, Kartar Tower, Arera Colony, Opp. Habibganj Raliway Station, Bhopal District, Madhya Pradesh - 462016, Ph:- 0755 - 6678132
BHUBANESHWAR	1st Floor Plot No. 511, Cuttack Purl Road, Beside Punjab National Bank, Mancheswar Industrial Estate, Bhubaneshwar M-10 Tlk, Khordha District, Odisha - 751010. Ph:- 9777455684	CHANDIGARH	SCF-33 34 and 35, Sector 34A, 4th Floor Near Regional Passport Office, Chandigath - 160034. Ph 0172 - 3025600
CHENNAI	4th Floor, 244, Rear Block, Carex Centre, Thousand Lights, Mount Road, Near Raj Video Vision, Chennal District, Tamil Nadu - 600006. Ph;- 044 - 42276000 - 6022	COCHIN	Noel House, Thrikakkara P.O., Kakkanad, Kochl, Ernakulam District, Kerala - 682021, Ph:- 0484 4092499
COIMBATORE	2nd Floor, Shree Lakshmi Narashimhar Towers, Avinashi Road, Pappanalckenpalayam, Colmbatore District, Tamii Nadu - 641037,Ph:- 0422 - 4005200	DELHI	3rd & 4th Floor, Unit No. 301-304 / 404-405, Piot No 23, Agarwal Corporate Tower, Rajendra Place, New Delhi, Delhi-110008. Ph:-011 - 25800500
HYDERABAD	1st Floor, V. V Towers, Kharkhana, Tirumaighery Road, Besides Mc Donalds, Secunderabad, Hyderbad district, Telangana - 500009. Phr 040 - 33254523	JABALPUR	1st Floor, Panchratan Towers, 1700 Model Road, Above Axis Bank, Near Bus Stand, Jabalpur Cantt. (CB), Jabalpur District, Madhya Pradesh - 482001.Phr- 0761 - 3001835
JAIPUR	3rd Floor, Mahindra Tower, Piot 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, Sait Lake Electronics Comple Sector-V, Bidhan Nagar M, North 24 Parganas District, West Bengal - 700091Ph; 033 - 66067200
LUCKNOW	2nd Floor, Mahindra Tower, Gopal Tirath Plaza, Opp. HAL Falzabad Road, Lucknow District, Uttar Pradesh - 226016. Ph:- 0522 - 4032014	NAGPUR	Ground & 1st Floor, Corporation House No 27, ClvII 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, Mumbal Naka, Near Shatabdi Hospital, Opp. Mumbal Mahamarg Bus Stand Nashik District, Maharashtra - 422011. Ph:- 0253 -6621078 /82/ 84/ 79	PATNA	1st Floor, Mohalla, S K Purl, No 3031/1495A Ward No 21, NCC 229,Patha, Bihar - 800001. Ph:- 9608628356
PUNE	Sth Floor, Misem Building 19/12 plot No. 15, Off Karve Road, Near Sharda Centre, Havell, Pune District, Maharashtra - 411004. Ph:- 020 - 30154100	RAIPUR	3rd Floor, Alaska Corporates, G. E. Road, Opp. VIP Road, Near Magneto Mail, Ralpur District, Chhattisgarh - 492001. Ph.: 771 - 3004500
RANCHI	Ground Floor & 2nd Floor, Sri Mohan Bullding, 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. Phr 9733043396
SHIMLA	2nd Floor, Dyerton Estate, NH-22, Dyerton Blz Hub, Shimia, Himachai Pradesh - 171002. Phr. 0177 - 3324100	THANE	1st Floor, Premises No.101, Sal 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, Hathl Badkala, Dehradun District, Uttaranchal - 248001. Ph 0135 - 2749864	INDORE	503, Sth Floor, Shagun Arcade, Above Uturn, Rasoma Square, Vijaynagar, Indor District, Madhya Pradesh - 452010.Ph:- 0731 - 4014019

Collection Bank: ** HOFC 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

F	A1147	
	Brown Code	

Mahindra & Mahindra Financial Services Limited CIN: L65921MH1991PLC059642 APPLICATION FORM FOR FIXED DEPOSIT ABOVE UPTO 1 CRORE

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

Form w.e.f. 24th August, 2020 APPL. No.

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

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

	Cumulative	ppiy for a fixed deposit in		Non- Cumulative	
12 Months	☐ 15 Months	☐ 18 Months	12 Months	☐ 15 Months	☐ 18 Months
20 Months	24 Months	27 Months	20 Months	24 Months	27 Months
30 Months	33 Months	36 Months	30 Months	33 Months	36 Months
38 Months	☐ 40 Months	44 Months	38 Months	40 Months	44 Months
48 Months	60 Months		48 Months	☐ 60 Months	
Existing FDR/ Folio		Interest F	Payment Frequency	Monthly Quarterly H	Half Yearly Yearly
	uto Renewal: Yes No	Renewal for		Principal with Interest Amount	
FDR Despatch Mode (Tick only 0	One): E-Receipt Phy	sical Receipt Registered	Post Courier		
The fixed deposit should be	e in the name (s) of				
FIRST APPLICANT: (in Capital Le	etters) Mr Ms	Mrs Minor			
Applicant Name:	F I R S T N A	M E M 1	D D L E N A M	E S U R N A	M E
Gender: Male	Female Transgender	Marital Status: Married	Unmarried Ott	her 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 SURNA	M E
Mother's Name: Mrs.	F I R S T N A	M E M 1	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 1	D D L E N A M	E S U R N A	M E
Guardian's Name: Mr./Mrs./Miss	FIRST NA	M E M I	D D L E N A M	E SURNA	M E
Pan No.: M A N Nationality: M A N	V D A T O R Y	CKYC Number (Central KYC			
(if national more than one country, please mention all the countries separated by a comma)	N D A T O R Y	Country of Birth	M A N D A T O R	City of Birth M A N	D A T O R Y
Occupation: Busin	ness Professional	Self Employed Reti	ired Housewife	Student Public Sector	Private Sector
Govt.	Sector Agriculture	Proprietorship Othe	ers S P E C I F	У	
Address Type:	lential Business	Registered Office			
Permanent Address / Tax Residency / (Refer to Clause 2 of Terms & Conditions)	Address of Sole Applicant:				
City	Sta	ie in in	Country		Pin
Address Type: Resid	,	Registered Office]
Mailing Address of Sole / First Applic					
(Refer to Clause 2 of Terms & Conditions) City	Sta	te l	Country		Pin
Tel M A N D A T O R	R V Mobile M A N D	A T O R Y Email			
Tax Residence details as applicable: (Please indicate ALL the Countries in which you		sociated Tax ID number below)			
Country (ies) Tax Residency#	ou are a resident for tax purposes and as	Tax Identification Number%		Identification Type (TIN or Others%, p	please Specify)
#To also include USA, where the individual is a	() [1] [1] [1] [1] [1] [1] [1] [1] [1] [1]				
% In case Tax Identification Number is not ava Status: Domestic Company Resident		0,000			DEPOSIT PAYABLE TO
Category: Public Senior Citizen I	Employee Token No				Please(√) any one ☐ First Holder ☐ Either or Survivor
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Mahindra & Mahindra Financial Services Ltd. - Acknowledgement Slip (Collection Bank) Received with thanks from Mr/Mrs/Ms....dated....

APPL. No.

.Cheque/ DD/ FD (in case of renewal) No.

....branch

Collection Bank

as Fixed Deposit under Cumulative / Non-Cumulative Scheme for a period of... Following Documents Received :(Self Attested)

For Rs.....

....Bank.

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Name of the Nominee Mr. / Ms. / Mrs.		Ť		Т		7				7	T	T	D	ate O	f Birt	h n	Б	I M	M	T _V I	v	v	v
Relation of Nominee with 1st Depositor																			144				
Guardian's Name Mr. / Ms. / Mrs.			8 8	100							- 1	4	4						ró				
Address of Nominee																							
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Tel M A N D A T O R Y Email			2 2							Mob	ile		70	1	13					Ш			_
Depositors are strongly advised to have their accounts in joint names	or use n	ominatio	on.																				
Nomination Signature:									Witr	iess	Sig	natu	re:_		- 55				M				- 5
I/We have read and understood the nomination rules prescribed by Rese facility and accept that they are binding on me/us	erve Ban	ık of Indi	ia and tl	he Prod	edure	/ terr	ns and	d co	nditi	ons	laid	dow	n by	/ the	Cor	mpa	ny g	jove	rnin	g the	nor	mina	tion
I. CHANGE							Th			.:IL a al!		i		ilahl		41	٥				-14-		
Depositor(s) can change /cancel the nomination at any point of time by	× 1500		550 55	20				e pr	esci	ibed	TOF	m is	ava	labi	e on	tne	COI	npar	ny s	web	site.		
II. CHANGE/CA Depositor(s) are allowed to change/cancell/add the holder(s) only at the							SS	ler/	s) e	econ	d/#	ird (if an	ıv) ti	he h	oldii	na is	car	ncell	ed a	uton	natio	ally
on submission of the certified copy of death certificate.	une or	renewai	. III Casi	e or une	ueau	ı oı u	ie noid	Jei (5) ,5	ECOI	iu/ti	ııı u (II ali	ıy) u	ne m	oluli	ny is	Car	iceii	eu a	uton	nauc	ally
II. TR	RANSMI	SSION	PROCE	EDURI	ES																		
Deposit(s) cannot be transmitted in favour of nominee,the default option						e hol	der(s).																
For Transmisson of deposit(s), the joint holder(s) should submit the foll	lowing.																						
 Deposit Receipt(s),duly discharged,(ii) Certified copy of Death cert time. 	tificate o	of the de	posit ho	older(s)	and (iii) ar	y doc	ume	entar	y ev	ider	ice t	nat i	may	be o	calle	d fo	r by	the	com	pan	y at	that
ii) Transfer of deposit(s) in favour of holder(s) shall be a valid dischar	rge by th	e compa	any aga	inst the	e legal	hiers																	
 Deposit(s) that is/are preclosed/transmitted in favour of holder(s)/ thereon will be repatriable. 	/nomine	e who is	a Non-	reside	nt will	be o	nly or	No.	n-R	epar	tiab	e ba	sis.	(i.e.	neit	her	the	princ	cipa	l nor	the	inte	rest
FOR NRI DEPOSITORS ONLY																							
a) I/We hereby declare that the amount deposited with Mahind	ira and M	Mahindra	Financ	ial Ser	vices l	Ltd. r	eprese	ents	amo	ounts	s tra	nsfe	rred	froi	m Ni	RO A	Acco	unt.	Fur	ther	this	amo	ount
does not represent inward remittance from Overseas to NR																							
b) I/We hereby declare that my stay in India during the financi financial year.	ial year _	- 5	d	loes no	t exce	ed/w	ill not	exc	eed	182	day	s & h	enc	elv	vill b	e a	non	-resi	iden	t du	ring	the	said
Note: NRI's & PIO's Deposits will be accepted for a	maxii	mum p	eriod	l of 3	yea	rs.																	
FATCA DECLARATION:-																							
Certification :I/We have understood the information requirements of the	Form as	s per the	CBDT	notified	l Rules	s 1141	to 11	4H :	and l	here	by c	onfi	m ti	nat t	he ir	nfor	mati	on p	rovi	ided	by n	ne/u	s on
this form is true ,correct and complete . I/We also confirm that I/We have																							
details as provided /available in the records of Mahindra & Mahindra Fir for more details)	nancial S	Services	Limited	('the (Compa	iny') v	vill be	use	d to	r CB	וט	repo	rting	J.(PI	ease	ref	er F	AIC	A ter	rms a	& co	ndit	ons
,						_		_	_	_		_		_	_	_	_	_		_	_		
														1 [_	
DECLARATION: I/We hearby 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 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		F	Mix a latest photograph						Affix a photog	graph							- 3	Affix a la	raph				
Scheme & that the amount kept in the Deposit is through legitimate source & dose not involve directly or indirectly any proceeds of Schedule of offence &/or is not			th signature NOT STAPLI	E)				(Di	with sig O NOT	nature STAPLI	E)						(DO	ith sign NOT S	TAPLE	E)			
designed fo the purpose of any contravention or evasion of the provisions of the Prevention of Money Launderinig 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:						L		_			_			L									
**Thumb impressions must be attested by Magistrate or																							
Notary Public or Special Executive Officer.																							
	10 100																						
5			cant Sig		_		2 nd	Арр	lican	t Sig	natu	re				3rd	Appl	icant	t Sig	natui	re		
Signature Designation / Authority	((Guardian	in case (ot Minor)																		

INCOME-TAX RULES, 1962

FORM NO. 15G

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

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

PART I

			PAI	111				
1. Nar	ne of Assessee (Declarant)			2. PAN of the Ass	sessee ¹			
3. Sta	utus²	4. Previous year(P. declaration is be				5. Re	esidential S	Status ⁴
6. Flat	t/Door/Block No.	7. Name of Premises		8. Road/Street/L	ane		9. Area/L	ocality
10. Tow	vn/City/Dist ri ct	11. State		12. PIN			13. Email	ĺ
l	ephone No. (with STD Code) bile No.		Income-tax Act,	assessed to tax under 1961 ⁵ : st assessment year		Yes sessed		10
16. Est	imated income for which this de	eclaration is made	- 2016 - 300 - 30	17. Estimated total mentioned in colum			which inco	me
18. De	tails of Form No.15G other than	this form filed for the p	orevious year, if a		in 10 to be inc.	Iuueu		
	Total No. of Form	No.15G filed		Aggregate	amount of inco	ome for v	which For	n No.15G filed
10 D-4	0	14 - 61-4						Rs.0
S1. No.	ails of income for which the dec Identification number of relev account, etc. ^a		Natu	re of income	Section unde	er which	tax is	Amount of income
1)	Folio No./FDR No.		Interest of	ner than Interest on	19	94 A		
the provide nil. * in colunt amount Place:	e/incomes referred to in columisions of the Income-tax Act I/We also declare that *my/nn 18 for the previous year which is not chargeable to	, 1961, for the previo our *income/income ending on	us year ending es referred to in	on column 16 *and th	relevant to the aggregate a	the asso amoun	essment t of *inco will no	year will me/incomes referred to
Date:			DAD	m II				
	[To	be filled by the referr	m an a di la materia de la compansión de		and the same of the same and th	ncome)	
1.	Name of the person responsible MAHINDRA & MAHINDRA FIN) .	2. Unique Identifi	cation No. ¹¹			
3.	PAN of the person responsible for AAACM2931R	r paying :	4TH FLOO	lete Address: r.mahindra towers.p.k. howk,worli ,mumbai -	5. TA payir	AN of thing: MU	he perso JMM423	n responsible for 01A
	Email finfd@mahindra.com		No. (with STD C 2-6523500/6652		8. An	nount o	f income p	paid ¹²
	Date on which Declaration is DD/MM/YYYY)	received		10. Date on which (DD/MM/YYYY)	h the income	has bee	n paid/cre	edited
								nsible for paying

*Delete whichever is not applicable

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

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

³The financial year to which the income pertains

Please mention the residential status as per the provisions of section 6 of the Income-tax Act, 1961.

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

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

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

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

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

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

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

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

"The person responsible for paying the income referred to in column 16 of Part I shall not accept the declaration where the amount of income of the nature referred to in sub-section (1) or sub-section (10) or sub-section (10)

INCOME-TAX RULES, 1962

FORM NO. 15H

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

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

PART I

			Г	AKI	. 1			
1. Nam	e of Assessee (Declarant)				2. PAN of the Ass	essee¹	3. Date of	
	ious year(P.Y.) ^a (for which aration is being made)			5. F	lat/Door/Block No.	0	6. Name	of Premises
7. Road	l/Street/Lane	8. Area/Locality			9. Town/City/Di	strict	10. State	
11. PIN	8	12. Email			13. Telephone l	No. (with STD Code) a	ınd Mobile	No.
	Whether assessed to tax4: If yes, latest assessment yea	Yes No r for which assessed						
15. Esti	mated income for which this de	claration is made				income of the P.Y. in in 15 to be included ⁵	which inco	me
17. Deta	ails of Form No.15H other than	this form filed for the previo	ous year,	if any	6			
	Total No. of Form	No.15H filed			Aggregate a	amount of income for	which For	and the second s
18. Deta	0 ails of income for which the decl	aration is filed						Rs.0
S1. No.	Identification number of releva account, etc. ⁷	274-0120 90 003E	N	ature	of income	Section under which deductible	h tax is	Amount of income
1)	Folio No./FDR No.		Interest		than Interest on	194 A		
Act, 196 amount year end Place:	incomes referred to in this: 1. I further declare that the of *income/incomes referred ing onr	e tax on my estimated to I to in column 17 compu	otal inc ted in a	ome i	ncluding *income ance with the pro	e/incomes referred ovisions of the Inco	l to in col me-tax Ac	umn 15* and aggregate
	[To	be filled by the per	rson r				е	
1.	Name of the person responsible i	for paying			2. Unique Ident	5.00 and 0.00 and 0.0		
3.	PAN of the person responsible for AAACM2931R	paying:	4TH F	FLOOR,M	e Address: MAHINDRA TOWERS,P.K. WK,WORLI ,MUMBAI -	5. TAN of paying: M		n responsible for 01A
	Email infd@mahindra.com	7. Telephone No. (Mobile No. 022-65				8. Amount	of income	paid ¹⁰
	Date on which Declaration is D/MM/YYYY)	received			10. Date on which (DD/MM/YYYY)	h the income has be	en paid/cr	edited
Date:	sharay is not applicable					Signature of the pe the income referre		

*Delete whichever is not applicable.

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

³Declaration can be furnished by a resident individual who is of the age of 60 years or more at any time during the previous year.

⁸The financial year to which the income pertains.

⁴Please mention "Yes" if assessed to tax under the provisions of Income-tax Act, 1961 for any of the assessment year out of six assessment years preceding the year in which the declaration is filed.

⁸Please mention the amount of estimated total income of the previous year for which the declaration is filed including the amount of income for which this declaration is made.

⁶In case any declaration(s) in Form No. 15H is filed before filing this declaration during the previous year, mention the total number of such Form No. 15H filed along with the aggregate amount of income for which said declaration(s) have been filed.

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

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

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

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

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

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 change once the scheme is selected. Where the scheme choice is not indicated in the Application Form the deposit will be treated as place in Cumulative Scheme for the highest tenure. Serior Citizen' (60 year and above), will get an additional rate of 0.25% per annum and Employee / Employees' relatives and Retired Employees / Retired Employees' relatives will get an additional rate of 0.35% per annum (all M
- &M Group Company Employees).

 ii) Bulk Fixed Deposits of more then Rs.5 (five) crores: The applicable interest rate for Deposit above Rs.5 Crore shall be displayed on our website www.mahindrafinance.com.
- Interest on Fixed Deposits will commence from the date of realisation of cheque / demand draft by the Company.

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

 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
- vii) MICR code and NEFT code are mandatory for the all depositors and a copy of cancelled cheque is to attached along with the application. In case of deposit cheque being from a different bank account other than that of the first depositor, cancelled cheque copy of the first depositor bank account to be furnished.
- viii) If the KYC documents are incomplete then the forms will be rejected and returned without any interest, so please provide the correct docum proofs Please provide your mobile number and E-mail ID for faster communication, KYC documents of all the deposit holders should be attached and should be self attested
- attached and should be self attested
 ity i) Kindly send all your documents to our FD processing centre at Chennai office for faster response. Please do not send any of your
 FD related documents to any other address. Company will not be responsible for any delay or misplacement of documents which
 are sent to other office/ branch addresses of the Company.
 ii) Employee must be a holder to vail 0.35% additional interest for Relative Deposits.
 x) For more details on online Investments log on to our website.

2 INDENTIFICATION OF DEPOSITORS

To comply with "know your Customer" Guidelines for NBFCs prescribes by the Reserve Bank of India, depositors are required to comply with the KYC requirements by submitting the following self attested documents. (For all th investors)
(a) Latest photograph (b) Certified copy of the proof of Identify (c) Certified copy of the proof of address.
(b) Aadhaar Card (ii) Passport (iii) Pan Card Intimation letter (iv) Driving License (v) Voter Id (iv) Job Card issued by NREGA duly signed by an office of the State Government. In case the depostors has already submitted the above documents in his/her earlier deposit, then he/she need not submit the above documents again, but has to provide the reference of his/her folio number or Deposit No. In case, mailing address differs from KYC document address (permanent address), please furnish: Address Proof. (i) Telephone Bill (ii) Bank Account Statement / Passbook copy (iii) Electricity Bill (iv) Letter From any recognised public authority (iv) (v) Letter from employer Documentation requirements for NRI investments: Documentation requirements for NRI investments:

Additional documents required for NRI Deposits

- 1) Passport with valid visa
 2) Overseas emplyoment letter (optional for confirmation of residential status and overseas address)
 3) A PIO card to establish Indian Origin, if it is foreign passport.
 4) Pan Card 5) Tax Residency Certificate (TRC) from the Income Tax department of the Country of which the investor is a resident to avail

- DIAA Detein.

 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) Passport (c) Driving License (d) Voter ID (e) Job Card issued by NREGA duly signed by an officer of the

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

4 APPLICATION

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

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

 iii) Deposits will be accepted from resident individual, HUFs, Domestic Company, Trust, Firm, Minors (through their guardian only) and NRI's
- on non-repatirable basis in accordance with regulations governing the acceptance of deposits from NRIs.
- In term of RBI Notification"RBI/2004/179 A.P. (DIR Series) Circular No.89 dated April 24,2004". "deposits by NRIs with persons other
 than Authorised Dealers/Authorised Bank by debit To NRO Accounts may continue as hitherto provided that the amount deposited with
 such entities does not represent inward remittance or transfer from NRE/FCNR(B) Accounts into the NRO account". Consequently, NRI
- such entities does not represent inward remittance or transfer from NRE/FCNR(B) Accounts into the NRO account". Consequently, NRI depositor has to give the following declaration:

 The amount deposited with Mahindra & Mahindra Financial Services Ltd. represents amounts transferred from NRO Accounts. Further this amount does not represent inward remittance from Overseas to NRO account or transfer of funds from NRE/FCNR(B) accounts to NRO accounts".

 If there is a Double Tax Avoidance Agreement (DTAA) with the country of which the investor is a resident, then the Tax rate applicable will be the Double Tax Avoidance Agreement (DTAA) rate or the Income Tax rate whichever is more beneficial to the 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 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.

 It is signature by thumb impression must be attested by a Magistrate or Notary Public or Special Executive officer under his Oficial Seal.

 [Fixed Deposits up to Rs. 15,000/- (Rupees Fifteen Thousand only) will be accepted in cash at the designated offices of the Company]

5. JOINT DEPOSITS:

- i) In the case of deposits made in Joint Names:
 a) all correspondence will be addressed, unless otherwise directed by the depositor, to the person who's name appears first on the Deposit Receipt.
- all cheques/interest warrants NACH/NEFT Credits for payment of maturity amount/payment of interest will be drawn only in fayour of
- the first named depositor and will be sent to his/her registered address, and 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 deposition:

 ii) In the event of death of the first named depositors, the repayment of the Fixed Deposit will be made without reference to the heirs and / or legal representative of the deceased, to the person first in the order of the survivor(s) unless otherwise instructed by the depositor during his lifetime.
- iii) In the event of death of a sole depositor, the deposit amount and the interest due thereon, will be paid be the legal representative(s) of the deceased on production of proper legal representation such as Probate, Will, Succession Certificate or Letter of Administration granted by a court of competent jurisdiction.

6. FIXED DEPOSIT RECEIPTS

- i) Fixed Deposit Receipt shall be mailed by Courier or Registered/Speed Post within 6 weeks of the date of realization of the Cheque, at the address of the first applicant given in the Application Form. The Company shall not be responsible for any loss or delay in transit.
 ii) In case of loss or destruction or multilation of the Deposit Receipt, the Company may at its sole discretion issue a duplicate receipt subject to compliance with its terms and conditions including an indemnity duly signed by all the joint depositors. All expenses in this connection
- to compliance with its terms and continuous including an indertinity duy signed by all me joint depositors. All expenses in ins correction will be borne by the depositors(s).

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

 If you have the investor makes a multiple selection for no selection for dispatch of Fixed Deposit Receipt, the Company will by default dispatch the Fixed Deposit Receipt through post office only. If the client opts for Except it would be send only on registered email ID of the first
- holder.

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

7 PAYMENT OF INTEREST

Interest on Deposit (Non Cumulative) will be paid on 30th September and 31st March under Half Yearly scheme and 30th June, 30th September, 3 fat December and 3 fat March under quarterly scheme. In case of interest payment for part period, the same will be made on pro-rata basis. However, if a Deposits made within a period of 30 days prior to any of the interest payment date, the interest for the part period will be paid on the next interest payment date. Payment of interest will be made through National Automated Clearing House (NACH) in respect of the places where such facility has been offered by the Company or through DD in case of NACH rejected cases.

8. INCOME TAX PROVISIONS RELATING TO FIXED DEPOSITS:

- i) 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 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 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 156/IH: 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 From 15G/IH as applicable, to the effect that the tax on his estimated total income for the year will be NII. From 15G/IH as to be submitted to the office of the 'fixed Deposit' Processing Centre at the beginning of every financial year. For all from 15G/IH cases, PAN is mandatory. From 15G can be submitted by an individual other than a senior Citizent', a minor or a person (not being a Company or a Firm). From 15H can be submitted by an individual who is a Senior Citizent 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 (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 will be downloaded by the company from TiN Website and the same will be authenticated by means of digital signed to the company from TiN Website and New Website if PAN is not furnished by 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 the 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 from 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 at the SUL at the time of PAN 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. 5000/1) TDS wrt NRI deposits:

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

- (a) The limit of Rs. 5000/- on FD interest for purposes of Tax will not be applicable.
 (a) Declaration u/s 197 in From 15G/H for non deduction of Tax will not be applicable. However a lower deduction Certificate obtained from the income tax department, can be furnished for claiming Nil or lower rate of Tax (c) Tax rate will be 31.20% as per the provisions of Section 195 of the Income Tax Act, 1961
- (of It 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 honor-function of the Tax Residency Certificate the higher Tax rate as per the honor-function of the Tax Residency Certificate will be 31.20% as per the honor-fax Act will apply. Further

vi) TDS 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 then TDS amount, the difference will be recovered from Principal amount

9 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 terms and conditions prevailing on the date of said
- including.

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

 Repayment of the maturity amount will be made by account payee cheque on the company's Bankers encashable at par or through National Automated Clearing house (NACH)/RTGS/NEFT facility.
- No change in the first name of the depositor is permitted at the time of renewal.
- (ii) No change in the first name of the depositor is permitted at the time of renewal.
 () Company reserves the right to repay the deposit in case of non receipt of renewal request 4 weeks before the date of maturity.
 (ii) 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.
 (iii) In case of altor renewal selection, deposit will be renewed on maturity as per the instruction specified in the FD Application Form.
 (iii) In case if investor makes multiple selection or no selection within auto renewal or repayment, the company will by default assume the deposit

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 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
- unic. Request for premature withdrawal may be permitted with specific reason at the sole discretion of the company only and can not be claimed as matter of right by the depositor, subject to the Non Banking Financial Companies acceptance of Public Deposits(Reserve 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 case of joint holding with survivor clause, or to the legal heir/s with interest at the rate that would have ordinarily been paid, had such deposit been accepted for the r which deposit had run upto the date of repayment. Ire closure request should be received 30 days prior to maturity date in physical form to the designated office as there is no provision
- online for premature withdra

11. NOMINATION:

- a. Individual Depositors can, singly or jointly nominate other person under this facility. The nominee shall be recognized as the holder of the 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 gravity entitled to act on behalf of the minor. Depositors are advised to provide the specimen signature of the nominee to expedite the preclosure of the deposits to the nominee in the event of demise of the depositors. The payment by the Company to the nominee shall constitute full discharge to the Company of its liability in respect of the deposit.
- A copy of Birth Certificate is to be attached with the application in case the nominee is a Minor.

 In Terms of the provisions of Sec.45QB of Reserve Bank Act 1934, Depositors may nominate one person to whom, in the event of death of the depositor/is, the amount of the deposit may be returned. Prescribed Rules and Forms can be had on request.

12. LOAN AGAINST DEPOSITS:

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

13. 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.

14. GENERAL:

- i) Company reserves the rights:
- to waive or vary the above terms and conditions.
 to twive or vary the above terms and conditions.
 to reject any Application for a fresh Deposit or for renewal without assigning any reason and
 to repar the Deposit prematurely before the due date.
 Acceptance, 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.
- in the event of the Company deciding to repay the Deposits before the date of maturity (but not earlier than 12 months from accepting the same), interest on such fixed deposit will be paid in terms of regulation, framed by the Central Government / State Government / Reserve Bank of India or any other competent authority.
- (N) Any disputes a singing out of the acceptance of Fxed Deposits is subject to the jurisdiction of the courts of Mumbai.
 (v) When the due date out of any payment falls on a Saturday, Sunday, Bank Holiday or any other day on which the Company's office remains

- v) When the due date out 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 next working day.
 vi) a) In the case of application from employeet, the sole / first applicant should be an employee at the time of placement / renewal of deposit, All M&M Group Company's Employees's relatives and Retired Employees / Retired Employees relatives will get additional rate of 0.35% per annum and should attach copy of ID card along with latest pays lip or letter from the Company, because the 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 citizent", The first applicant should be an individual who has completed 60 years of age and should attach any one of the following as proof along with the application(s)-self attested copy of passport, Voter ID Card, PAN Card, Diving Licenses, Life Insurance Policy, Brink Dertificate issued by a competent authority, or any other documents acceptable to the Company. (Senior Citizen will get additional rate of interest® 0.25% on the deposity if Applicant is Senior Citizen and Relative of the employee a behalt will be eligible either for 0.35% additional ratio interest or 0.25%. Senior Citizen benefit
- employee he/she will be eligible either for 0.35% additional interest or 0.25% Senior Citizen benefit.

 vii) 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
- ringress tender from the selection made or under that schroll and the selection made is selection from the interest, if an investor under a Non Cumulative Scheme submits wrong/incomplete information for enabling NACH/NEFT 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 for postage charges incurred in this regards in case of Yearly and Monthly interest payment, if any, payment will be made on 31st March under Yearly scheme and on the last working day of every month scheme through NACH/DD as 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.
- delayed interest will be applicable in such cases.

 3. 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. 1,000/- and in multiples of Rs. 500/- thereafter.

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

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

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

- of all trustees and authorised signatories.

 xii) Where the investment amount is Rs. 1 crore and above, the investor has to give the source of Income letter separately with application form. XIII) All communication will be sent to investor on his 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 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) Aadhaar Card. In case, KYC document address differs from mailing address, please furnish: Address Proof:- (i) Telephone Bill (ii) Bank Account Statement (iii) Letter from any recognised public authority (iv) Electricity Bill (v) Letter from employer (vi) Ration Card
 Payments should be made by way of Alc Payee cheque/demand draft made payable to "MMFSL - Fixed Deposit" payable at par at the centres
- where the application is submitted. Fixed Deposits will also be accepted online through the Company's website at the weblink-www.mahindrafinance.com/fixed-deposit-form.aspx
- 4. PARTICULARS AS PER NON-BANKING FINANCIAL COMPANIES AND MISCELLANEOUS NON-BANKING COMPANIES (ADVERTISE-MENT) RULES 1977 AS AMENDED
- A. Name of the Company: Mahindra & Mahindra Financial Services Limited (MMFSL), Regd. Office Gateway Bldg. Apollo Bunder, Mumbai 400 001
- B. Date of Incorporation: 1st January, 1991
- Business carried on by the Company and its subsidiaries with details of branches or units, if any.
- 1. The Company is primarily engaged in providing financing for new and pre-owned auto and utility vehicles, tractors, cars, and, commercial vehicles, personal loans, mutual fund distribution services and related financial services.
- 2. 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 - 400 018.
- b) Mahindra Rural Housing Finance Limited (MRHFL) a subsidiary of the Company, provides housing loans for pu construction of houses to individuals and having its Registered Office at Mahindra Towers, P. K. Kurne Chowk, Worli, Mumbai-400 018.
- c) Mahindra Asset Management Company Private Limited (MAMCPL)®, a subsidiary of the Company, is acting as the 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 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.

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

NAMES - MEMORY STATEM, AND PRESENTATION OF THE STATEM SHOWS AND ASSESSMENT OF THE STATEM SHOWER STATEM, SHOWER STATEM, SHOWER STATEM, SHOWER SHOWER STATEM, SHOWER STATEM, SHOWER SHOWER STATEM, SHOWER S CRIMACI, LIMMONIC LIMMONIC CLLIADRISTICH, FLANKING LIFE FERMIN MASANICO-ESPALA, BOTTANNA SPERALE, EKKATRILLY, BINHAMISLAN, CRISINOS. SCICI MARCODENICAS, MANCHERAL, MEDIA, MAROMERILE, MOULDA, MARCO, MAROTE, MAROTE, MOULDA, TO TON, MARCO, MAROTENIA, MAROSEN, MERILA, MAROSEN, MAROC, MARONEN, M SURAT, SAWANTWADI, TEA WASIK EB, DELHI REGIONAL EHNAI EB, JAIPUR RO, GUWI I'FUR RIG, BARDIALINE.

A SHILAHER SYMMASH, AMEGRAMPER, GALLMINN, MICHAEL STROM, KALSIM, AMEM TUR, MICHAEL SYMMASH, AMEM TUR, MICHAEL SHENGER, GALLMAN MICHAEL SHENGER, HIGHER SHENGER, GALLMAN MICHAEL SHENGER, HIGHER SHENGER, GALLMAN MICHAEL SHENGER, MICHAEL SHE lmigal, Nelamangala, Challakere, Sindagi, Chalakkoloy, Addor Se, Cheruthont, Enatiume I Pur, Bhampur, Sanganer, Marir, Mecheky Se, Mohamat Se, Sinthamangalam Se, Uthamcar Han, Panur, J. Pangar, Modhugri, Whitefeld, Ungasugur, Sedam, Chammarkaratha, koyila Pompurettyphi Myam, Mani Indidinirai. Nagartham, Waliajah, Sathamangalam, Barkot, M MENINDECIDIRI, MADERITANA MILADA STITUMANEZALA: BERUT MENINDECIDIRI, MADERITAN MADERITANA MILADA STITUMANEZALA: BERUT MILADA DENGANTA RAMAZA MADERITANA CHIKA MILADA MILAD

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

Name of Directors	Address	Occupation
Mr. Dhananjay Nungale Chairman & Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Professional
Mr. Ramesh Iyer Vice-Chairman & Managing Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Company Director
Ms. Rama Bijapurkar Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Independent Management Consultant
Mr. V.S. Parthasarthy Non-Executive & Non-Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	President - Mobility Services Sector, Member of the Group Executive Board, Mahindra & Mahindra Limited
Mr. C.B. Bhave Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Self Employed
Mr. V. Ravi Executive Director & Chief Financial Officer	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Company Director
Dr. Anish Shah Non-Executive & Non-Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Deputy Managing Director, Mahindra & Mahindra Limited & Group CFO
Mr. Milind Sarwate Independent Director	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Corporate Advisor
Mr. Arvind V. Sonde	MMFSL Mahindra Towers, P.K.Kurne Chowk, Worli, Mumbai - 400018	Advocate

ement was approved by the Board of Directors on 15th May 2020 and the above Advertisement is issued on the authority and in ne Board of Directors of the Company. A copy of the text of this Advertisement signed by the majority of the Board of Directors were the Board of Directors were the Regional Office of the Department of Non-Banking Companies of the Reserve Bank of India, M

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

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

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

F. & G. Profits and Divide	no:			(Rs.in La
YEAR ENDED	PROFIT BEFORE DEPRECIATION AND TAX	PROFIT BEFORE TAX	PROFIT AFTER TAX	DIVIDEND ON EQUITY SHARES
2017-18	171101.56	166682.35	107609.09	200%
2018-19	244266.71	238244.19	155706.35	325%
2019-20	146205.60	134376.24	90640.39	0%

H. Summarised financial position of the Company as appearing in the two latest audited balance sheets immediately preceding the date of the

EQUITY AND LIABILITIES	March 2020	March 2019	ASSETS	March 2020	March 2019
1) Financial Liabilities			1) Financial Assets		
a) Derivative financial	4016.06	7702.53	a) Cash and cash equivalents	67679.04	50167.74
instruments			b) Bank balance other	74899.44	45681.43
b) Payables	2000		than (a) above	20040000	
I) Trade Payables			c) Derivative financial	9292.76	1006.39
i) Total outstanding dues	-		instruments		
of micro enterprises and			d) Receivables		
small enterprises		200000000000000000000000000000000000000	Trade receivables	858.71	519.19
ii) Total outstanding dues of	60633.42	97947.17	e) Loans	6499347.04	6124962.80
creditors other than micro			f) Investments	591096.62	379170.37
enterprises and small enterprises			g) Other financial assets	47665.27	16895.13
II) Other Payables				11-5000000	
 Total outstanding dues of micro enterprises and small enterprises 	17.40	253.29			
 Total outstanding dues of creditors other than micro enterprises and small enterprises 	2923.97	3164.54			
c) Debt Securities	1774487.73	2231937.92			
d) Borrowings (other than Debt Securities)	2948734.27	2130153.03			
e) Deposits	881213.98	566718.41			
f) Subordinated Liabilities	341794.57	355883.82			
g) Other financial liabilities	231396.03	192662.95			
	6245217.43	5586423.66		7290838.88	6618403.05
2) Non-Financial Liabilities			2) Non-financial Assets		
a) Current tax liabilities (Net)	1392.09	1392.09	a) Current tax assets (Net)	23995.98	30210.00
b) Provisions	14322.83	20652.70	b) Deferred tax Assets (Net)	48962.66	37172.53
c) Other non-financial liabilities	9803.43	8527.84	c) Property, plant and	33794.74	13250.02
	25518.35	30572.63	equipment	2000000	
3) EQUITY			d)Intangible assets	2555.33	3056.15
a) Equity Share capital	12306 95	12297 54	e)Other non-financial assets	6973.68	5706.83
b) Other Equity	1124078.54	1078504.75			
	1136385.49	1090802.29.		116282.39	89395.53
TOTAL	7407121.27	6707798 58	TOTAL	7407121.27	6707798 58

- Contingent liabilities Rs. 14434.27 Lakhs (Claims against the Company not acknowledged as debts).
- Guarantees Rs. 111742.35 lakhs
- Commitments Estimated amount of contracts remaining to be executed on capital account Rs. 1316.59 Lakhs, Other commitments (Loan sanctioned but not disbursed) -Rs. 23945.91 lakhs.
- i) The amount which the Company can raise by way of deposits Rs.1444319.20 lakhs.
- ii) Amount of deposits held as at 31st March 2020 Rs. 923974.32 lakhs
- The Company has no over dues other than unclaimed deposits.
- Non-Banking Financial Companies Acceptance of Public Deposits (Reserve Bank) Directions, 2016:
 - 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 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 (NEET) / Online Account Transfer
 - iii) Interest Rate in case of premature payment of Deposit

Period Exceeding	But Lees than	Applicable interest rate	
O 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 duly filled and signed by solejoint 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 the date of said
- National Company has been assigned 'FAAA/Stable' by CRISIL Ltd.

 Y) 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. 13.00996 dated 21st 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
- ii) 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 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
- 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: 15th May, 2020.

© Company name has been changed from MAMCPL to Mahindra Manulife Investment Management Private Limited with effect from 19th May, 2020. Company name has been changed from MTCPL to Mahindra Manulife Trustee Private Limited with effect from 19th May, 2020.

FORMS AVAILABLE AND ACCEPTED AT

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

Tel.: 022-66523500, Fax: 022-2497 2741, Email: mfirrld@mahindra.com