## SAMRUDDHI FIXED DEPOSITS

### CUMULATIVE SCHEME

<table>
<thead>
<tr>
<th>Minimum Amount</th>
<th>Period (Months)</th>
<th>Amount Payable (Rs.)</th>
<th>Interest*% p.a.</th>
<th>Effective Yield p.a.**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 10,000†</td>
<td>12</td>
<td>10,770</td>
<td>7.70%</td>
<td>7.70%</td>
</tr>
<tr>
<td></td>
<td>24</td>
<td>11,193</td>
<td>7.75%</td>
<td>7.95%</td>
</tr>
<tr>
<td></td>
<td>36</td>
<td>12,615</td>
<td>8.05%</td>
<td>8.72%</td>
</tr>
<tr>
<td></td>
<td>48</td>
<td>13,630</td>
<td>8.05%</td>
<td>9.08%</td>
</tr>
<tr>
<td></td>
<td>60</td>
<td>14,727</td>
<td>8.05%</td>
<td>9.45%</td>
</tr>
</tbody>
</table>

### NON-CUMULATIVE SCHEME

<table>
<thead>
<tr>
<th>Period</th>
<th>Interest p.a.***#‡ (Half Yearly)</th>
<th>Interest p.a.***#‡ (Quarterly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.55%</td>
<td>7.50%</td>
</tr>
<tr>
<td>24</td>
<td>7.75%</td>
<td>7.70%</td>
</tr>
<tr>
<td>36</td>
<td>7.90%</td>
<td>7.85%</td>
</tr>
<tr>
<td>48</td>
<td>7.90%</td>
<td>7.85%</td>
</tr>
<tr>
<td>Minimum Amount</td>
<td>Rs. 25,000†</td>
<td>Rs. 50,000†</td>
</tr>
</tbody>
</table>

Rates w.e.f. 1st April, 2016.

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

† Employees’ relatives will get an additional rate of 0.50% 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 Half Yearly on 30th June and 31st December and for 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

<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>AURANGABAD</td>
<td>2nd Floor, Ramprakash Building, OR No. 02, Ashtel Road, Opp. LIC Office, Aurangabad District, Maharashtra - 431001. Ph: 0240 - 2963237 / 38 / 39</td>
</tr>
<tr>
<td>BANGALORE</td>
<td>2nd Floor, No. 62, 4th Block, High Street Road, 11th Main Road, Opp. Vijaya College, Bangalore, Karnataka - 560001. Ph: 080 - 26689692</td>
</tr>
<tr>
<td>Bhopal</td>
<td>E-201, 1st Floor, Kartar Tower, Area Colony, Area Colony, Opp. Habibganj Railway Station, Bhopal District, Madhya Pradesh - 462016. Ph: 0755 - 6878132</td>
</tr>
<tr>
<td>CHENNAI</td>
<td>4th Floor, 244, Near Block, Cams Centre, Thousand Lights, Mount Road, Near Raj Vidyas Vision, Chennai District, Tamil Nadu - 600008. Ph: 044 - 22786000 - 2222</td>
</tr>
<tr>
<td>COMBATORE</td>
<td>2nd Floor, Sheel Lakshmi Narasimhan Towers, Ahsnabad Road, Pepperparamadipalayam, Coimbatore District, Tamil Nadu - 641003. Ph: 0422 - 4020200</td>
</tr>
<tr>
<td>HYDERABAD</td>
<td>1st Floor, C. V. Towers, Khakhadra, Trumaghy Road, Beside McDonald’s, Secunderabad, Hyderabad District, Telangana - 500009. Ph: 040 - 3254523</td>
</tr>
<tr>
<td>JABALPUR</td>
<td>8th Fl, 1st Floor, Panchratna Towers, 1700 Motilochowk, Above Axis Bank, Near Bus Stand, Jabalpur Cantt (CB), Jabalpur District, Madhya Pradesh - 480001. Ph: 0761 - 3001635</td>
</tr>
<tr>
<td>JAIPOUR</td>
<td>3rd Floor, Mahindra Tower, Plot No. 24, 26, 28 Tornak Road, Durga Vihar Colony, Jaipur District, Rajasthan - 202001. Ph: 0141 - 5230787, 0141 - 3203722, 0141-444545</td>
</tr>
<tr>
<td>KOLKATA</td>
<td>5th Floor, 1st Floor, Corporate House No. 27, Civil Lines, Palm Road, Opp. Traffic Police Office, Nagar Road District, Madhyamahal - 700004. Ph: 033 - 68007200</td>
</tr>
<tr>
<td>NAGPUR</td>
<td>6th Fl, Nilesh Building 19/12 Pct No. 15, OF Karve Road, Near Sharda Centre, Haveli, Pune District, Maharashtra - 411004. Ph: 020 - 30514410</td>
</tr>
<tr>
<td>PUNE</td>
<td>7th Fl, Nilesh Building 19/12 Pct No. 15, OF Karve Road, Near Sharda Centre, Haveli, Pune District, Maharashtra - 411004. Ph: 020 - 30514410</td>
</tr>
<tr>
<td>RAIPUR</td>
<td>3rd Floor, Akshi Corporations, G. E. Road, Opp. VIP Road, Near Magnetico Mall, Raipur District, Chattisgarh - 492001. Ph: 0771 - 3004500</td>
</tr>
<tr>
<td>SHIMLA</td>
<td>2nd Floor, Dhyenat Estate, B-22, Dhyenat Bz Hub, Shimla, Himachal Pradesh - 171002. Ph: 0177 - 3234110</td>
</tr>
<tr>
<td>THANE</td>
<td>1st Floor, Premises No 101, Sai Plaza, Kopardawdi, Ghatkopar Road, Above Vicky Sales Showroom, Thane District, Maharashtra - 400617. Ph: 022 - 6133416</td>
</tr>
<tr>
<td>UTTAR PRADESH</td>
<td>4th Floor, Aaradhya Arcade, Above Jivan, Faizana Square, Jivananagar, Indore District, Madhya Pradesh - 452010. Ph: 0731 - 4014109</td>
</tr>
<tr>
<td>INDORE</td>
<td>24-A 1 Floor, N.C. Pankaj, Near Cantonment, Hassoبدa, Dehradun District, Uttarakhand - 248001. Ph: 0135 - 2749854</td>
</tr>
</tbody>
</table>

Collection Bank: kotak & HDFC

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.

Registered Office: Gateway Building, Apollo Bunder, Mumbai-400 001, India.
**APPLICATION FORM FOR FIXED DEPOSIT**

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

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:-

<table>
<thead>
<tr>
<th>Cumulative</th>
<th>Non - Cumulative</th>
</tr>
</thead>
<tbody>
<tr>
<td>12 Months</td>
<td>12 Months</td>
</tr>
<tr>
<td>18 Months</td>
<td>24 Months</td>
</tr>
<tr>
<td>24 Months</td>
<td>36 Months</td>
</tr>
<tr>
<td>36 Months</td>
<td>48 Months</td>
</tr>
<tr>
<td>48 Months</td>
<td>60 Months</td>
</tr>
<tr>
<td>60 Months</td>
<td></td>
</tr>
</tbody>
</table>

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:

**FIRST APPLICANT:** (in Capital Letters) [ ] Mr [ ] Ms [ ] Mrs [ ] Minor

**Applicant Name:**

**Gender:** Male [ ] Female [ ] Transgender

**Marital Status:** Married [ ] Unmarried [ ] Others

**DOB / Age:**

**Father’s Name:**

**Mother’s Name:**

**Spouse’s Name:**

**Guardian’s Name:**

**Pan No.:** [ ]

**Aadhaar No.:** [ ]

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

**Govt. Sector**

**Specify**

**Permanent Address of Sale / First Applicant:**

**Address:**

**City:**

**State:**

**Country:**

**Pin:**

**CKYC Number (Central KYC Registry):**

**Mailing Address of Sale / First Applicant:**

**Address:**

**City:**

**State:**

**Country:**

**Pin:**

**Tel:** [ ]

**Email:**

**Status:** [ ] Domestic Company [ ] Resident Individual [ ] HUF [ ] Trust [ ] Others [ ]

**Category:** [ ] Public [ ] Non-Residential Employee [ ] Employee’s Relative [ ] Other Employee’s Relative [ ]

**Employer’s Name:**

**Employer’s Address:**

**Employee’s Name:**

**Employee’s Address:**

**Employee’s PAN:**

**Employee’s E-mail:**

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

**Please receive Income Tax as applicable and issue me TDS Certificate as applicable for each financial year:**

**Form 15H/15G is enclosed. Therefore, do not deduct Income tax.**

**Bank Details of the Sole / First Applicant for Repayment:**

**Name of Bank:**

**Account Number:**

**Branch:**

**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:**

**Nomination:**

**Name of the Nominee Mr. / Ms. / Mrs.:**

**Relation of Nominee with 1st Depositor:**

**Guardian’s Name Mr. / Ms. / Mrs.:**

**Address of Nominee:**

**City:**

**State:**

**Country:**

**Pin:**

**Tel:** [ ]

**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

**Deposit Signature:**

**Witness Signature:**

**Collection Bank:**

Mahindra & Mahindra Financial Services Ltd. - Acknowledgement Slip (Collection Bank)

**APPL NO.:**

**Cheque/DD/FO (in case of renewal) No.:**

**Date of Birth:**

**Signature:**

**Bank**:

**Branch**:  

**For Rs. fixed Deposit under Cumulative / Non-Cumulative Scheme for a period of**

**following documents received (self attested):**

- [ ] Aadhaar Card
- [ ] PAN Card
- [ ] Bank Account Statement
- [ ] Passport
- [ ] Driving Licence
- [ ] Voter ID
- [ ] Job Card issued by NREGA duly signed by an officer of the State Government
- [ ] Cancelled cheque
- [ ] Form 15G
- [ ] Form 15H
- [ ] Birth certificate in case of minor

**Collection Bank:**

(in behalf of Mahindra & Mahindra Financial Services Ltd.)

(Valid subject to realization of cheque / demand draft)
<table>
<thead>
<tr>
<th>Field</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>SECOND APPLICANT:</strong> (in Capital Letters)</td>
<td>Mr</td>
</tr>
<tr>
<td>Applicant Name</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>Male</td>
</tr>
<tr>
<td>Father's Name</td>
<td></td>
</tr>
<tr>
<td>Mother's Name</td>
<td></td>
</tr>
<tr>
<td>Spouse Name</td>
<td></td>
</tr>
<tr>
<td>Guardian's Name</td>
<td></td>
</tr>
<tr>
<td>Pan No.</td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td>Business</td>
</tr>
<tr>
<td>Permanent Address of Second Applicant</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>CKYC Number (Central KYC Registry)</td>
<td></td>
</tr>
<tr>
<td>Mailing Address of Second Applicant</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Tel</td>
<td>MANDATORY</td>
</tr>
<tr>
<td><strong>THIRD APPLICANT:</strong> (in Capital Letters)</td>
<td>Mr</td>
</tr>
<tr>
<td>Applicant Name</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>Male</td>
</tr>
<tr>
<td>Father's Name</td>
<td></td>
</tr>
<tr>
<td>Mother's Name</td>
<td></td>
</tr>
<tr>
<td>Spouse Name</td>
<td></td>
</tr>
<tr>
<td>Guardian's Name</td>
<td></td>
</tr>
<tr>
<td>Pan No.</td>
<td></td>
</tr>
<tr>
<td>Occupation</td>
<td>Business</td>
</tr>
<tr>
<td>Permanent Address of Third Applicant</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>CKYC Number (Central KYC Registry)</td>
<td></td>
</tr>
<tr>
<td>Mailing Address of Third Applicant</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>Tel</td>
<td>MANDATORY</td>
</tr>
</tbody>
</table>

**DECLARATION:** We hereby declare that the amount being deposited hereunder is not out of any funds acquired by means of foregone or accepting any valuable property. Furthermore, the depositor is the beneficial owner of this paid-up deposit and is to be dealt with as per the terms and conditions of the scheme. (To be signed by all depositors, as applicable.)

**Affix a latest photograph with signature (DO NOT STAPLE)**

**Affix a latest photograph with signature (DO NOT STAPLE)**

**Affix a latest photograph with signature (DO NOT STAPLE)**

**Date & Place:**

**Identification of Depositors (Refer Terms & Conditions):** To comply with “Know Your Customer” Guidelines for NSFs prescribed by the Reserve Bank of India, new investors should provide self-attested copy of any one of the following documents (which contains the photograph of the concerned first deposit) for identification & proof of residential address:

- Passport (Expire Date: ___/___/___)
- Pan Card with address proof
- Voters Identity Card
- Driving Licence
- Aadhaar Card

In case, KYC document address differs from mailing address please furnish:
- Telephone Bill
- Letter from any recognized public authority
- Bank Account Statement
- Electricity Bill
- Letter from employer

Please refer point No. 8 & 9 of the Terms & Conditions governing the Fixed Deposit Scheme.
1. ACCEPTANCE OF DEPOSITS:

A deposit of any kind made in a specified bank in which the deposit is made is subject to the following conditions:

(a) The deposit shall be in the form of negotiable instruments payable at sight or in certain cases in installments.
(b) The deposit shall be made in accordance with the provisions of the Bankers' Banks' and bankers' Banks' Act, 1955.
(c) The deposit shall be made in a bank in the State of [State Name] or in any other State if the bank is authorized to make such deposits.
(d) The deposit shall be made in accordance with the provisions of the Banking Regulation Act, 1949.

2. CERTIFICATION OF DEPOSITS:

(a) The deposit certificates issued by the bank shall be in the form prescribed by the Reserve Bank of India.
(b) The deposit certificates shall be in the name of the depositor or in the name of anyone entitled to receive the money.
(c) The deposit certificates shall be deemed to be negotiable instruments for all purposes.

3. MNC REGISTRY:

The MNC Registry is maintained by the Reserve Bank of India to ensure that all deposits are duly registered.

4. FIXED DEPOSIT RECEIPTS:

Fixed Deposit receipts shall be in the form prescribed by the Reserve Bank of India and shall be issued in the name of the depositor or in the name of anyone entitled to receive the money.

5. PAYMENT OF INTEREST:

(a) The interest on the deposit shall be calculated at the rate specified in the deposit certificate.
(b) The interest shall be payable at the end of each year or at the end of any other period specified in the deposit certificate.
(c) The interest shall be calculated on the basis of the actual number of days for which the deposit is held.

6. TERMINATION OF DEPOSITS:

(a) The depositor may withdraw the deposit at any time, provided that he gives prior notice to the bank.
(b) The bank may charge a penalty for premature withdrawal of the deposit.
(c) The bank may charge a penalty for non-payment of interest on time.

7. TAXATION OF DEPOSITS:

(a) Interest on deposits is taxable under the Income Tax Act, 1961.
(b) The depositor shall be responsible for paying the tax on the interest earned on the deposit.
(c) The bank shall deduct tax at source (TDS) if the interest earned exceeds a certain threshold.

8. CERTIFICATION OF DEPOSITS:

(a) The deposit certificates shall be certified by the bank before they are submitted for deposit.
(b) The certificates shall be submitted in the form prescribed by the Reserve Bank of India.
(c) The certificates shall be submitted with the necessary fees.

9. TERMINATION OF DEPOSITS:

(a) The depositor may terminate the deposit at any time, subject to the conditions specified in the deposit certificate.
(b) The bank may charge a penalty for premature withdrawal of the deposit.
(c) The bank may charge a penalty for non-payment of interest on time.

10. COMPLAINTS:

(a) Any complaint regarding the deposit or the bank's services shall be submitted to the competent authority.
(b) The competent authority shall investigate the complaint and take appropriate action.
(c) The depositor shall be informed of the outcome of the investigation.

11. PRIVACY OF DEPOSITS:

(a) The bank shall ensure the confidentiality of the depositor's information.
(b) The bank shall not disclose the depositor's information to any third party without the depositor's consent.
(c) The bank shall comply with the provisions of the Information Technology Act, 2000.

12. TERMINATION OF DEPOSITS:

(a) The depositor may terminate the deposit at any time, subject to the conditions specified in the deposit certificate.
(b) The bank may charge a penalty for premature withdrawal of the deposit.
(c) The bank may charge a penalty for non-payment of interest on time.

13. PAYMENT OF INTEREST:

(a) The interest on the deposit shall be calculated at the rate specified in the deposit certificate.
(b) The interest shall be payable at the end of each year or at the end of any other period specified in the deposit certificate.
(c) The interest shall be calculated on the basis of the actual number of days for which the deposit is held.

14. TERMINATION OF DEPOSITS:

(a) The depositor may terminate the deposit at any time, subject to the conditions specified in the deposit certificate.
(b) The bank may charge a penalty for premature withdrawal of the deposit.
(c) The bank may charge a penalty for non-payment of interest on time.

15. PRIVACY OF DEPOSITS:

(a) The bank shall ensure the confidentiality of the depositor's information.
(b) The bank shall not disclose the depositor's information to any third party without the depositor's consent.
(c) The bank shall comply with the provisions of the Information Technology Act, 2000.

16. TERMINATION OF DEPOSITS:

(a) The depositor may terminate the deposit at any time, subject to the conditions specified in the deposit certificate.
(b) The bank may charge a penalty for premature withdrawal of the deposit.
(c) The bank may charge a penalty for non-payment of interest on time.

17. PAYMENT OF INTEREST:

(a) The interest on the deposit shall be calculated at the rate specified in the deposit certificate.
(b) The interest shall be payable at the end of each year or at the end of any other period specified in the deposit certificate.
(c) The interest shall be calculated on the basis of the actual number of days for which the deposit is held.

18. TERMINATION OF DEPOSITS:

(a) The depositor may terminate the deposit at any time, subject to the conditions specified in the deposit certificate.
(b) The bank may charge a penalty for premature withdrawal of the deposit.
(c) The bank may charge a penalty for non-payment of interest on time.

19. PRIVACY OF DEPOSITS:

(a) The bank shall ensure the confidentiality of the depositor's information.
(b) The bank shall not disclose the depositor's information to any third party without the depositor's consent.
(c) The bank shall comply with the provisions of the Information Technology Act, 2000.

20. TERMINATION OF DEPOSITS:

(a) The depositor may terminate the deposit at any time, subject to the conditions specified in the deposit certificate.
(b) The bank may charge a penalty for premature withdrawal of the deposit.
(c) The bank may charge a penalty for non-payment of interest on time.
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 to be produced along with each application form/endorsement/sale/encumbrance/sale/endorsement for identification and proof of residential address:
   - Pan Card
   - Voter ID Card
   - Passport
   - Driving Licence

3. Payment should be made by way of a Bank Cheque/Demand Draft payable to "MMFSL-Fixed Deposit" at par at the branches where the application is submitted. Fixed Deposits will also be accepted online through the Company's website at: www.mahindrafinance.com/fixed-deposit-forms.

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

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


C. Business carried on by the Company and its subsidiaries with details of branches on or until, if any.
   - 1. The Company is primarily engaged in providing financing to pre-owned and pre-owned automotive and utility vehicles, trucks and commercial vehicles, personal loans, retail loans and capital services and related financial services.

D. Brief particulars of the management of the Company: The Company's affairs are managed by its Vice Chairman & Managing Director and other Directors of the Company.

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

<table>
<thead>
<tr>
<th>Name of the Director</th>
<th>Address</th>
<th>Occupation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mr. Dhananjay Mungale</td>
<td>MMFSL, Mahindra Towers, P, K. Kume Chowk, Worli, Mumbai-400 018</td>
<td>Chairman &amp; Independent Director</td>
</tr>
<tr>
<td>Mr. Ramesh Jyer</td>
<td>MMFSL, Mahindra Towers, P, K. Kume Chowk, Worli, Mumbai-400 018</td>
<td>Vice Chairman &amp; Managing Director</td>
</tr>
<tr>
<td>Mr. P. M. Dixale</td>
<td>MMFSL, Mahindra Towers, P, K. Kume Chowk, Worli, Mumbai-400 018</td>
<td>Independent Director</td>
</tr>
<tr>
<td>Ms. Rama Bijuvaran</td>
<td>MMFSL, Mahindra Towers, P, K. Kume Chowk, Worli, Mumbai-400 018</td>
<td>Independent Director</td>
</tr>
<tr>
<td>Mr. V. Parthasarathy</td>
<td>MMFSL, Mahindra Towers, P, K. Kume Chowk, Worli, Mumbai-400 018</td>
<td>Independent Director</td>
</tr>
<tr>
<td>Mr. C. B. Bhosale</td>
<td>MMFSL, Mahindra Towers, P, K. Kume Chowk, Worli, Mumbai-400 018</td>
<td>Independent Director</td>
</tr>
<tr>
<td>Mr. V. R. Kulkarni</td>
<td>MMFSL, Mahindra Towers, P, K. Kume Chowk, Worli, Mumbai-400 018</td>
<td>Executive Director</td>
</tr>
<tr>
<td>Dr. Ansh Jaffee</td>
<td>MMFSL, Mahindra Towers, P, K. Kume Chowk, Worli, Mumbai-400 018</td>
<td>Executive Director</td>
</tr>
</tbody>
</table>

The text of this advertisement was approved by the Board of Directors on 25th April, 2017 and the above Advertisement is issued on the authorization of the Board of Directors. The public may verify the same from the Board of Directors. The Public may verify the same from the Board of Directors.

"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 representations made or opinions expressed by the Company and the repayment of deposits/discharge of liabilities by the Company."
### MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED
(a subsidiary of Mahindra & Mahindra Limited)

<table>
<thead>
<tr>
<th>F &amp; G</th>
<th>Provisions and Dividends (Rs. in Lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>YEAR ENDED</td>
<td>PROFIT BEFORE DEPRECIATION AND TAX</td>
</tr>
<tr>
<td>2014 - 15</td>
<td>12960.13</td>
</tr>
<tr>
<td>2015 - 16</td>
<td>10709.54</td>
</tr>
<tr>
<td>2016 - 17</td>
<td>6680.87</td>
</tr>
</tbody>
</table>

### EQUITY & LIABILITIES

<table>
<thead>
<tr>
<th>LIABILITIES</th>
<th>AS ON 31.03.2017</th>
<th>AS ON 31.03.2016</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1) Shareholders Funds</td>
<td></td>
<td></td>
</tr>
<tr>
<td>a. Share Capital</td>
<td>13108.83</td>
<td>11290.33</td>
</tr>
<tr>
<td>b. Share Premium</td>
<td>248420.85</td>
<td>248751.92</td>
</tr>
<tr>
<td>c. Share Premium in respect of Options &amp; Conversion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(2) Reserves and Surplus</td>
<td>52476.10</td>
<td>42882.99</td>
</tr>
<tr>
<td>(3) Other Long-term Liabilities</td>
<td>52393.30</td>
<td>44865.33</td>
</tr>
<tr>
<td></td>
<td><strong>Total Long-term Liabilities</strong></td>
<td><strong>157978.53</strong></td>
</tr>
<tr>
<td></td>
<td><strong>Current Liabilities</strong></td>
<td></td>
</tr>
<tr>
<td>a. Short-term Borrowings</td>
<td>548617.76</td>
<td>436658.28</td>
</tr>
<tr>
<td>b. Trade payables</td>
<td>103283.31</td>
<td>78456.10</td>
</tr>
<tr>
<td>c. Other current liabilities</td>
<td>803316.36</td>
<td>684622.42</td>
</tr>
<tr>
<td></td>
<td><strong>Total Current Liabilities</strong></td>
<td><strong>1238877.43</strong></td>
</tr>
</tbody>
</table>

**TOTAL** | **3595823.19** | **3397947.02** |

**DIVIDEND** | **3595823.19** | **3397947.02**

Contingent Liabilities: -373118.82 Lakhs. Demand against the company not acknowledged as debt on balance sheet (income-tax). Rs. 52477.71, Vaidy Addax (Tax) - Rs. 684.93, Lakhs, Service Tax - Rs. 5415.96, Lakhs. Estimated amount of contracts remaining to be executed on capital account Rs. 4967.99 Lakhs. Legal suit filed by customers in connection with amount due and interest on compensation from the Company - Rs.40323.82 Lakhs. Credit enhancement of term corporate guarantee for securitization transactions - Rs. 21703.84 Lakhs. Total Exposure to companies in the same Group and others entities in which Directors are holding substantial interest as on 31st March, 2017 Rs. Nil. Previous year figures have been regrouped whenever found necessary.

- **Interest rate:**
  - 0% for a period of 6 months
  - 3% for a period of 3 months
  - 5% for a period of 6 months

- **Periods:**
  - 0 to 1 year
  - 1 to 3 years
  - 3 to 5 years

- **Applicable Interest rate**
  - 0% for a period of 0 to 1 year
  - 3% for a period of 1 to 3 years
  - 5% for a period of 3 to 5 years

- **Loan to Value Ratio:**
  - 60% for personal loans
  - 70% for real estate

### Footnotes:

1) **Statement of Accounts:**

   - **Share Capital:**
     - Preference shares: Rs. 100 each
     - Ordinary shares: Rs. 10 each
   - **Reserves and Surplus:**
     - Share premium
     - Other reserves
   - **Liabilities:**
     - Current liabilities
     - Long-term liabilities
   - **Total Liabilities:**
     - Current liabilities
     - Long-term liabilities
   - **Total Equity:**
     - Shareholders funds
     - Reserves and surplus
     - Other liabilities
   - **Total:**
     - Liabilities
     - Equity
     - Total

### Notes to Financial Statements:

- **Provisions for Doubtful Debts:**
  - 2% for finance receivables
  - 1% for other receivables

- **Credit Warrants:**
  - 5% for finance receivables
  - 2% for other receivables

- **Loan-to-Value (LTV) Ratio:**
  - 60% for personal loans
  - 70% for real estate

- **Board of Directors:**
  - Referred to in the Financial Statements

- **Principal Banks:**
  - Referred to in the Financial Statements

- **Principal Shareholders:**
  - Referred to in the Financial Statements

- **Signatures:**
  - Referred to in the Financial Statements

- **Legal Actions:**
  - Referred to in the Financial Statements