## 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>10810</td>
<td>8.10%</td>
<td>8.10%</td>
</tr>
<tr>
<td></td>
<td>18</td>
<td>11248</td>
<td>8.10%</td>
<td>8.32%</td>
</tr>
<tr>
<td></td>
<td>24</td>
<td>11772</td>
<td>8.50%</td>
<td>8.86%</td>
</tr>
<tr>
<td></td>
<td>36</td>
<td>12879</td>
<td>8.80%</td>
<td>9.60%</td>
</tr>
<tr>
<td></td>
<td>48</td>
<td>14012</td>
<td>8.80%</td>
<td>10.03%</td>
</tr>
<tr>
<td></td>
<td>60</td>
<td>15246</td>
<td>8.80%</td>
<td>10.49%</td>
</tr>
</tbody>
</table>

** Additional amount will be accepted in multiples of Rs. 1,000.

The interest rates for Public Deposits above Rs.5 Crores may vary and shall be decided by the Company, at its sole and absolute discretion, on case to case basis.

**Compound Annualy In case of cumulative deposit, interest is compounded before deduction of Tax.

### NON-CUMULATIVE SCHEME

<table>
<thead>
<tr>
<th>Period (Months)</th>
<th>Interest p.a.**#1</th>
<th>Interest p.a.**#2 (Half Yearly)</th>
<th>Interest p.a.**#2 (Quarterly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>12</td>
<td>7.95%</td>
<td>7.90%</td>
<td>7.90%</td>
</tr>
<tr>
<td>18</td>
<td>7.95%</td>
<td>8.35%</td>
<td>8.30%</td>
</tr>
<tr>
<td>24</td>
<td>8.65%</td>
<td>8.60%</td>
<td>8.60%</td>
</tr>
<tr>
<td>36</td>
<td>8.65%</td>
<td>8.60%</td>
<td>8.60%</td>
</tr>
<tr>
<td>48</td>
<td>8.65%</td>
<td>8.60%</td>
<td>8.60%</td>
</tr>
<tr>
<td>60</td>
<td>8.65%</td>
<td>8.60%</td>
<td>8.60%</td>
</tr>
</tbody>
</table>

### CRISIL RATING

FAAAA INDICATES HIGHEST SAFETY

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

**Employee’s 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.

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

**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.

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### MMFSL REGIONAL OFFICES

<table>
<thead>
<tr>
<th>Branch</th>
<th>Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>AHMEDABAD</td>
<td>1/11, 1/12/1, 1st Floor City Mall Complex, S.O High Way, Beside Rajput Club, Above Ashray Restaurant, Ahmedabad, Gujarat - 380 001. Ph: 0722-2232777</td>
</tr>
<tr>
<td>AURANGABAD</td>
<td>2nd Floor, Ramapriya Building, Opp. No. 02, Adali Road, Opp. LIC Office, Aurangabad District, Maharashtra - 431001. Ph: 0240-2343737/38</td>
</tr>
<tr>
<td>BHUBANESHWAR</td>
<td>1st Floor, Plot No. 51, Cuttack Pur Road, Beside Punjab Nation Bank, Manojini Industrial Estate, Bhubaneswar M-10 Tk. Khordha District, Odisha - 751011. Ph: 9777419964</td>
</tr>
<tr>
<td>CHENNAI</td>
<td>4th Floor, 244, Rear Block, Cams Centre, Trussel Heights, Mount Road, Near Raj TVision, Chennai District. Tamil Nadu - 600006. Ph: 044-2220000 - 2220</td>
</tr>
<tr>
<td>COMBATOER</td>
<td>2nd Floor, Shop Lakshmi Narasimhan Towers, Aninapall Road, Pettikaneri Palayam, Coimbatore District, Tamil Nadu - 641003. Ph: 0422-4030200</td>
</tr>
<tr>
<td>HYDERABAD</td>
<td>1st Floor, V. V. Towers, Khakhama, Truchery Road, Beside McDonalds, Secunderabad, Hyderabad District, Telangana - 500009. Ph: 090-32354323</td>
</tr>
<tr>
<td>JAIPUR</td>
<td>3rd Floor, Mahindra Tower, Plot No. 24, 25, 28, 30, 32, 34 Airport Road, Durga Vihar Colony, Jaipur District, Rajasthan - 302015. Ph: 0141-5150717, 5150721, 5103732, 51454455</td>
</tr>
<tr>
<td>LUCKNOW</td>
<td>2nd Floor, Mahindra Tower, Gopal Tripathi Plaza, Opp. HAJ, Faizabad Road, Lucknow District, Uttar Pradesh - 226006. Ph: 0522-435014</td>
</tr>
<tr>
<td>NASIK</td>
<td>5-7 To 5-11 Fl. Sunpark City, Jivraj Castle, Nasik District, Maharashtra - 422001. Ph: 0253-6520789</td>
</tr>
<tr>
<td>PUNE</td>
<td>9th Floor, Mihir Building, 1/12/12 Plot No. 15, Off Kelve Road, Near Shinde Centre, Kalyan, Pune District, Maharashtra - 411004. Ph: 020- 30134900</td>
</tr>
<tr>
<td>RANCHI</td>
<td>Ground Floor &amp; 2nd Floor, S S Automobile, S S Mohan Road, Behind Max Show Room, Ranchi District, Jharkhand - 832001. Ph: 0651-2940267</td>
</tr>
<tr>
<td>DEHRADUN</td>
<td>24-A 1st Floor, NCR Plaza, New Cantt Road, Hathni Bazaar, Dehradun District, Uttarakhand - 248001. Ph: 0135-2748954</td>
</tr>
<tr>
<td>ALLAHABAD</td>
<td>1st Floor, 50, Kalyan Mansion, C I A Line, Allahabad CB, Allahabad District, Uttar Pradesh - 211001. Ph: 0532-2232777</td>
</tr>
<tr>
<td>BANGALORE</td>
<td>2nd Floor, No. 62, 4th Block, High Street Road, 11th Main Road, Opp. V. Jyothi College, Bangalore, Karnataka - 560001. Ph: 080-38669962</td>
</tr>
<tr>
<td>BHOOPAL</td>
<td>E201, 1st Floor, Kirtar Tower, Area Colony, Area Colony, Opp. Hadiberg Railway Station, Bhopal District, Madhya Pradesh - 462016. Ph: 0755-1115173</td>
</tr>
<tr>
<td>CHANDIGARH</td>
<td>30F-33 34 &amp; 35, Sector 34C, 4th Floor, Near Regional Passport Office, Chandigarh - 160533. Ph: 0727-3230000</td>
</tr>
<tr>
<td>COCHIN</td>
<td>No 1 House, Thirakottam P O, Kuttanad, Kochi, Ernakulam District, Kerala-682011 Ph: 0484-3694489</td>
</tr>
<tr>
<td>DELHI</td>
<td>3rd &amp; 4th Floor, Unit No 201-204, 434-435, Plot No. 203, Agrasen Corporate Tower, Rajendra Place, New Delhi - 110008. Ph: 011-25200000</td>
</tr>
<tr>
<td>JABALPUR</td>
<td>8th Floor, Pancharnath Towers, 1770 Model Colony, Near Bus Stand, Jabalpur Canton, Madhya Pradesh - 482001. Ph: 0761-3013835</td>
</tr>
<tr>
<td>NAGPUR</td>
<td>Ground &amp; 1st Floor, Corporation House No 27, Civil Lines, Palm Road, Opp. Traffic Police Office, Nagpur District, Maharashtra - 440001. Ph: 0712-2528888</td>
</tr>
<tr>
<td>PATNA</td>
<td>1st Floor, Mohan S K Park, No 303/145A Ward No 21, NCC 299, Patna, Bihar - 800001. Ph: 9865626156</td>
</tr>
<tr>
<td>RAIPUR</td>
<td>3rd Floor, Aksia Corporates, G. E. Road, Opp. VIP Road, Near Mahindra Mall, Raipur District, Chattisgarh - 492001. Ph: 0771-3045000</td>
</tr>
<tr>
<td>Siliguri</td>
<td>1st Floor, Sahara Building, 2nd Mile, Sevoke Road, Near Spectrum House, Siliguri, Darjeeling District, West Bengal - 734001. Ph: 9372293936</td>
</tr>
<tr>
<td>THANNE</td>
<td>1st Floor, Premises No 101, Sai Plaza, Kapurbawdi, Ghodbunder Road, Above Viley Sales Showroom, Thane District, Maharashtra - 400077. Ph: 022-9193488</td>
</tr>
<tr>
<td>INDORE</td>
<td>503, 5th Floor, Shajan Arcade, Above Uam, Rasna Square, Vidyagiri, Indore District, Madhya Pradesh - 452010. Ph: 0731-4914198</td>
</tr>
</tbody>
</table>

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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.
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:       

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 Miner

Applicant Name: ________________ ________________ ________________ ________________

Gender: Male Female Transgender Marital Status: Married Unmarried Others DOB / Age ________________ ________________ ________________ ________________

Father’s Name: Mr. ________________ ________________ ________________ ________________

Mother’s Name: Mrs. ________________ ________________ ________________ ________________

Spouse Name: Mr / Mrs. ________________ ________________ ________________ ________________

Guardian’s Name: Mr / Mrs. ________________ ________________ ________________ ________________

Pan No.: ________________________________

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

Govt. Sector Others SPECIFY

Permanent Address of Sale / First Applicant:

Refer to Clause 9 (c) of Terms & Conditions

LAND MARK

City: _____________________________ State: _____________________________ Country: ______ Pin: ________________

CKYC Number (Central KYC Registry): _____________________________

Mailing Address of Sale / First Applicant:

City: _____________________________ State: _____________________________ Country: ______ Pin: ________________

Tel _____________________________ Mobile _____________________________ Email _____________________________

Status: Domestic Company Resident Individual HUF Trust Others ________________

Category: Public MP/ML Employee SAP Code ________________ Employee’s Relative (Relation with Employee is ________________

Senior Citizen (Attach age proof document) Director Director’s Relative ________________

Annual Income: Up to ₹1,000,000 ₹1,000,001 to ₹2,000,000 ₹2,000,001 to ₹5,000,000 ₹5,000,001 to ₹10,000,000 ₹10,000,001 & above ________________

Please recover 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

(please attach a copy of your Bank’s cheque for verification)

Name of the 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 Branch _____________________________

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 _____________________________ Mobile _____________________________ Email _____________________________

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)

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

Collection Bank (on behalf of Mahindra & Mahindra Financial Services Ltd.)

(Valid subject to realisation of cheque / demand draft)
### Form Details

**SECOND APPLICANT:** (in Capital Letters)  
Mr. Ms. Mrs. Minor  

<table>
<thead>
<tr>
<th>Applicant Name</th>
<th>First Name</th>
<th>Middle Name</th>
<th>Surname</th>
<th>Gender: Male</th>
<th>Female</th>
<th>Transgender</th>
<th>Marital Status: Married</th>
<th>Married</th>
<th>Unmarried</th>
<th>Others</th>
<th>DOB / Age</th>
<th>Community</th>
<th>Age</th>
</tr>
</thead>
</table>

**Father’s Name:**  
Mr. Ms. Mrs. Trade Name | First Name | Middle Name | Surname |

**Mother’s Name:**  
Mrs. Ms. Mr. Trade Name | First Name | Middle Name | Surname |

**Spouse Name:**  
Mr. Ms. Mrs. Mr. Ms. Mrs. | First Name | Middle Name | Surname |

**Guardian’s Name:**  
Mr. Ms. Mrs. Mr. Ms. Mrs. | First Name | Middle Name | Surname |

**Pan No.:**  
Mandatory  

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

**Permanent Address of Second Applicant:**  
Refer to Clause 3 (i) of Terms & Conditions  

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Country</th>
<th>Pin</th>
</tr>
</thead>
</table>

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

**Mailing Address of Second Applicant:**  
Mandatory  

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Country</th>
<th>Pin</th>
</tr>
</thead>
</table>

**Tel:**  
Mandatory  

**Email:**  

---

**THIRD APPLICANT:** (in Capital Letters)  
Mr. Ms. Mrs. Minor  

<table>
<thead>
<tr>
<th>Applicant Name</th>
<th>First Name</th>
<th>Middle Name</th>
<th>Surname</th>
<th>Gender: Male</th>
<th>Female</th>
<th>Transgender</th>
<th>Marital Status: Married</th>
<th>Married</th>
<th>Unmarried</th>
<th>Others</th>
<th>DOB / Age</th>
<th>Community</th>
<th>Age</th>
</tr>
</thead>
</table>

**Father’s Name:**  
Mr. Ms. Mrs. Trade Name | First Name | Middle Name | Surname |

**Mother’s Name:**  
Mrs. Ms. Mr. Trade Name | First Name | Middle Name | Surname |

**Spouse Name:**  
Mr. Ms. Mrs. Mr. Ms. Mrs. | First Name | Middle Name | Surname |

**Guardian’s Name:**  
Mr. Ms. Mrs. Mr. Ms. Mrs. | First Name | Middle Name | Surname |

**Pan No.:**  
Mandatory  

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

**Permanent Address of Third Applicant:**  
Refer to Clause 3 (i) of Terms & Conditions  

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Country</th>
<th>Pin</th>
</tr>
</thead>
</table>

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

**Mailing Address of Third Applicant:**  
Mandatory  

<table>
<thead>
<tr>
<th>City</th>
<th>State</th>
<th>Country</th>
<th>Pin</th>
</tr>
</thead>
</table>

**Tel:**  
Mandatory  

**Email:**  

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**DECLARATION:**  
I/We hereby declare that the amount being deposited hereunder is not out of any funds acquired by me/us through any manner of lottery or in any other manner. I/We declare that the said depositor is the beneficial owner of the said deposit and is to be credited on the payer’s name for the purpose of deduction of Tax under section 194A of the Income Tax Act, 1961. I/We have read the Terms & Conditions of Deposits & agree to abide by them. I/We have gone through the financial & other obligations furnished by the Company & after careful consideration, I/We are making this deposit with the Company at my/us own risk & volition. I/We further declare that I/We have been authorized to make this Deposit in the aforesaid Scheme & that the amount kept in the Deposit is through legitimate source & does not involve directly or indirectly any proceeds of Schedule of Offence, nor is I/We the beneficiary of a tax evasion or evasion of the Income Tax Act, 1961. I/We hereby declare that I/We have understood & agreed to the terms & conditions as mentioned in the aforesaid Rules & Regulations or Directions thereunder, as amended from time to time. I/We shall provide any further information to the Company & its representatives at any time as may be required by the Company in accordance with the applicable law. I/We further affirm that the information furnished by me/us is true & correct and any negligence &/or omission has not been committed.

**Data & Place:**  

**Signature**  
**Designation / Authority**  

**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)**  

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**IDENTIFICATION OF DEPOSITORS (Refer Terms & Conditions):**  
To comply with “Know your Customer” Guidelines for MFIs prescribed by the Reserve Bank of India, new issuers should provide self-attested copy of any one of the following documents (which contains the photograph of the concerned first depositor) for identification & proof of residential address.  

- Passport (Identity Card)  
- Pan Card with address proof  
- Voter ID Card  
- Driving Licence  
- Adhaar Card  
- Bank Account Statement  
- Electricity Bill  
- Letter from employer  

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Please refer point No. 8 & 9 of the Terms & Conditions governing the Fixed Deposit Scheme.
1. ACCEPTANCE OF DEPOSITS: (a) The interest rate shown on the certificate of deposit issued against the fixed deposit is the rate applicable on the date of receipt of your application. The rate is subject to change at any time without notice. The rate of interest is determined by the Bank and will be announced periodically. The Bank reserves the right to reduce the rate of interest at any time without notice. The interest rate is payable on the amount credited to your account on the date of maturity. The Bank reserves the right to change the rate of interest at any time without notice.

(b) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(c) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

2. IDENTIFICATION OF DEPOSITORS: (a) All depositors must provide their identification cards and proof of residence before the application is accepted.

(b) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

3. CENTRAL KYC REGISTRY: RBI has mandated financial institutions to share KYC information to a central KYC Registry (Cassini) which shall aid in KYC norms. Cassini is an online service which is operated by the Reserve Bank of India to authenticate customers who open new accounts or make changes to existing accounts.

4. APPLICATION: (a) Applications for deposits in the prescribed form duly signed by all the joint applicants and accompanied by cheques or demands drafts drawn in favour of the Bank shall be accepted. The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(b) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

5. Joint Deposits: (a) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

6. Payment of Interest: The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

7. Fixed Deposit Receipt: The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

8. Payment of Interest: The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

9. Income Tax Provisions Relating to Fixed Deposits: (a) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(b) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(c) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(d) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(e) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(f) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(g) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(h) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(i) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(j) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(k) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(l) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(m) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(n) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(o) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(p) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(q) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(r) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(s) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(t) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(u) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(v) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(w) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(x) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(y) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.

(z) The Bank reserves the right to impose a service charge on the account for non-payment of the interest on the account.