CRISIL RATINGS
AAA/STABLE
INDIA RATINGS
IND AAA/STABLE
HIGHEST SAFETY

SAVRUDDHI FIXED DEPOSITS

SAVRUDDHI CUMULATIVE SCHEME $       SAMRUDHI NON-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>
<th>Period (Months)</th>
<th>Interest p.a./$/ft (Monthly)</th>
<th>Interest p.a./$/Q (Quarterly)</th>
<th>Interest p.a./$H (Half Yearly)</th>
<th>Interest p.a./$Y (Yearly)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rs. 5,000</td>
<td>12</td>
<td>5380</td>
<td>7.60%</td>
<td>7.60%</td>
<td>12</td>
<td>7.20%</td>
<td>7.25%</td>
<td>7.35%</td>
<td>7.60%</td>
</tr>
<tr>
<td></td>
<td>24</td>
<td>5005</td>
<td>7.75%</td>
<td>8.05%</td>
<td>24</td>
<td>7.25%</td>
<td>7.30%</td>
<td>7.50%</td>
<td>7.75%</td>
</tr>
<tr>
<td></td>
<td>36</td>
<td>6307</td>
<td>8.05%</td>
<td>8.72%</td>
<td>36</td>
<td>7.50%</td>
<td>7.60%</td>
<td>7.80%</td>
<td>8.05%</td>
</tr>
<tr>
<td></td>
<td>48</td>
<td>6815</td>
<td>8.05%</td>
<td>9.08%</td>
<td>48</td>
<td>7.50%</td>
<td>7.60%</td>
<td>7.80%</td>
<td>8.05%</td>
</tr>
<tr>
<td></td>
<td>60</td>
<td>7364</td>
<td>8.05%</td>
<td>9.45%</td>
<td>60</td>
<td>7.50%</td>
<td>7.60%</td>
<td>7.80%</td>
<td>8.05%</td>
</tr>
</tbody>
</table>

Note: * Senior citizens will get an additional interest rate of 0.25% p.a. for deposits up to Rs. 5 Crore.
† Employees/ Employees' relatives and Retired Employees/ Retired Employees' relatives will get an additional rate of 0.35% p.a. for deposits up to Rs. 5 Crore. (All Mahindra Group Company Employees).
Government/ Government's constituents to be furnished. Employee must be the second applicant.

Additional Rate of 0.25% p.a. is not applicable for deposits above Rs. 5 Crore.

Additional amount will be accepted in multiples of Rs. 1,000/- and thereafter.

The non-Cumulative Scheme will be paid through NSCIT. The rate for Interest payment will be, for half yearly on 30th September and 31st March, for the Quarterly on 30th June, 30th September, 31st December and 31st March, for Quarterly on 31st March and for Monthly on the last working day of the Month.

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

Application Forms can be submitted physically or through online mode.

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.

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

MMFSL REGIONAL OFFICES

HEAD OFFICE 3rd Floor, Agastya Corporate Park, Piramal Amity Building, Kurla West, Mumbai - 400022.

SIHLIGURI REGIONAL OFFICE: 3rd Floor, Nirman Bank Building, 129, Bank Road, Siilguri - 734001.

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

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

Registered Office: Gateway Building, Apollo Bunder, Mumbai - 400 001, India
APPLICATION FORM FOR FIXED DEPOSIT UPTO 5 CRORE

I / we hereby apply for a fixed deposit with your company at the current prevailing interest rate as on today, as per the details below:-

**Cumulative**

- [ ] 12 Months
- [ ] 24 Months
- [ ] 36 Months
- [ ] 48 Months
- [ ] 60 Months

**Non-Cumulative**

- [ ] 12 Months
- [ ] 24 Months
- [ ] 36 Months
- [ ] 48 Months
- [ ] 60 Months

Interest Payment Frequency:
- [ ] Monthly
- [ ] Quarterly
- [ ] Half Yearly
- [ ] Yearly

Auto Renewal:
- [ ] Yes
- [ ] No

Renewal for:
- [ ] Principal amount
- [ ] Principal with interest Amount

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

All (*) Fields are Mandatory

**First Applicant (in Capital Letters)**
- [ ] Mr
- [ ] Ms
- [ ] Mrs
- [ ] Master

**Applicant Name:**
- [ ] First Name
- [ ] Middle Name
- [ ] Last Name

Gender:
- [ ] Male
- [ ] Female
- [ ] Transgender

Marital Status:
- [ ] Married
- [ ] Unmarried
- [ ] Other

DOB/Age:
- [ ] Date
- [ ] Month
- [ ] Year

Father’s Name:
- [ ] First Name
- [ ] Middle Name
- [ ] Last Name

Mother’s Name:
- [ ] First Name
- [ ] Middle Name
- [ ] Last Name

Spouse Name:
- [ ] First Name
- [ ] Middle Name

Guardian’s Name:
- [ ] First Name
- [ ] Middle Name
- [ ] Last Name

Passport No.:
- [ ] MANDATORY

CKYC Number (Central KYC Registry)

Minor Proof (if Applicable):
- [ ] Birth Certificate

**Nativity:**
- [ ] Indian
- [ ] Foreign

Country of Birth:
- [ ] MANDATORY

City:
- [ ] MANDATORY

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

**Address Type:**
- [ ] Residential
- [ ] Business

Address:
- [ ] MANDATORY

State:
- [ ] MANDATORY

City:
- [ ] MANDATORY

Mail Address:
- [ ] MANDATORY

State:
- [ ] MANDATORY

City:
- [ ] MANDATORY

Tel:
- [ ] MANDATORY

Email:
- [ ] MANDATORY

**Tax Residence details as applicable:**

(Refer to Clause 6 of Terms & Conditions)

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

(Refer to Clause 6 of Terms & Conditions)

**Amount of Deposit**

Rs.

Rs. (In words)

**Mode of Payment**

Cheque / Demand Draft No.

Dated

Bank

Account Holder

**Bank Account Details**

Branch

Collection Bank

Following Documents Received (Self Attested)

- [ ] Aadhaar Card
- [ ] Passport
- [ ] Driving License
- [ ] Voter ID
- [ ] Loan Card issued by NREGA duly signed by an officer of the State Government
- [ ] Personalised Cancelled cheque

Collection Bank

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

Collection Bank

Collection Bank
SECOND APPLICANT: (In Capital Letters)  Mr  Ms  Mrs  Master

*Applicant Name:

*Gender: Male  Female  Transgender
*Marital Status: Married  Unmarried  Other  *DOB/ Age

*Father’s Name: Mr.
*Mother Name: Mrs.

*Spouse Name: Mr./Mrs.

*Guardian’s Name: Mr./Mrs./Ms.

*Pan No.: [Add your PAN Number]

Minor Pan (If Applicable):


*Nationality:

(Country of Birth  *City of Birth)

Address Type:

*Address Type: Residential  Business  Registered Office

*Mailing Address of Second Applicant:

(city)  POST CODE  State  Country

Tel  *Mobile  *Email

Tax Residence details as applicable: (MANDATORY)

<table>
<thead>
<tr>
<th>Country (ies) Tax Residence#</th>
<th>Tax Identification Number%</th>
<th>Identification Type (TIN or Other%, please Specify)</th>
</tr>
</thead>
</table>

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

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

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

*Applicant Name:

*Gender: Male  Female  Transgender
*Marital Status: Married  Unmarried  Other  *DOB/ Age

*Father’s Name: Mr.
*Mother Name: Mrs.

*Spouse Name: Mr./Mrs.

*Guardian’s Name: Mr./Mrs./Ms.

*Pan No.: [Add your PAN Number]

Minor Pan (If Applicable):


*Nationality:

(Country of Birth  *City of Birth)

Address Type:

*Address Type: Residential  Business  Registered Office

*Mailing Address of Third Applicant:

(city)  POST CODE  State  Country

Tel  *Mobile  *Email

Tax Residence details as applicable: (MANDATORY)

<table>
<thead>
<tr>
<th>Country (ies) Tax Residence#</th>
<th>Tax Identification Number%</th>
<th>Identification Type (TIN or Other%, please Specify)</th>
</tr>
</thead>
</table>

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

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

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

<table>
<thead>
<tr>
<th>Name of the Nominee Mr. / Ms. / Mrs.</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Guardian’s Name Mr. / Ms. / Mrs.</td>
<td></td>
</tr>
<tr>
<td>(If Nominee is Minor)</td>
<td></td>
</tr>
<tr>
<td>Address of Nominee</td>
<td></td>
</tr>
<tr>
<td>City</td>
<td></td>
</tr>
<tr>
<td>State</td>
<td></td>
</tr>
<tr>
<td>Country</td>
<td></td>
</tr>
<tr>
<td>Mobile</td>
<td></td>
</tr>
<tr>
<td>Email</td>
<td></td>
</tr>
</tbody>
</table>

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

1st Applicant Signature: __________________________  
2nd Applicant Signature: __________________________  
3rd Applicant Signature: __________________________  
Witness Signature: __________________________

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

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

[We hereby expressly consent to MMFSL to search, download, upload/share with Central KYC registry & receive information through SMS/email on the above registered mobile number/email id for the purpose of KYC compliance.]

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

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

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

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

Date & Place: __________________________

**Thumb Impressions must be attested by Magistrate or Notary Public or Special Executive Officer:**

<table>
<thead>
<tr>
<th>1st Applicant Signature</th>
<th>2nd Applicant Signature</th>
<th>3rd Applicant Signature</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Guardian in case of Minor)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Signature: __________________________
Designation / Authority: __________________________
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 to change the scheme once it is selected. Where the scheme choice is not indicated in the Application Form, the deposit will be treated as per Classic Savings Scheme. In case of application in the format provided for "Employees/Employee's relatives and Retired Employees/Retired Employee's relatives” will get an additional rate of 0.25% per annum.

2. INDEMNITY OF DEPOSITORS

(a) Interest on the Fixed Deposits will commence from the date of realization of cheque / demand draft / Amount by the Company. The third party cheque/demand draft will be exchanged on the third party, identification, transferred back to the same account without interest if no fault were committed for such actions.
(b) In case of change in address, the rate of interest shall be charged on the balance amount in the new address.

3. MANDATORY AND NECESSARY

(a) All Fixed Deposits are mandatory for all deposit and a copy of Pan card is to be attached along with the application. In case of a joint deposit being from a different bank account other than that of the first depositor, Pan card is mandatory.
(b) Pan card is mandatory for all Fixed Deposit processing centres at Chirag Complex for faster processing. Please do not send any copy of your fixed deposit-related documents to any other address. Company will not be responsible for any delay or misplacement of documents which are sent to any other fixed deposit address.

4. ADDITIONAL DOCUMENTS REQUIRED

(a) All additional documents required for the fixed deposit accounts are to be sent to your nearest branch.
(b) A copy of the signature card is to be issued by the bank.
(c) IFSC code is mandatory for the Fixed Deposit account opened through Digital Signature (DSC) and is mandatory for the Fixed Deposit account opened through Aadhaar Card (DSC).

5. JOINT DEPOSITS

(a) Joint deposits are made in joint names. At least one of the joint depositors must be a resident of India.
(b) All correspondence will be addressed, unless otherwise directed by the depositor, to the person who names appear first on the joint deposit account.

6. FIXED DEPOSIT RECEIPTS

(a) Fixed Deposit Receipt will be sent receipted by Courier or Registered/Special Speed Post within 5 weeks of the date of realization of the cheque, at the address of the first applicant given in the Application Form. In case of online FD Applications Fixed Deposit Receipt will be sent to the registered email id of the Depositor.
(b) In case of death of one of the joint depositor, the name of the survivor will be transferred inviting the death of the deceased joint depositor which is to be carried out within a period of 60 days from the date of realization of the cheque.

7. TAX CERTIFICATION

(a) In case of fixed deposit schemes, a tax certificate is required to be submitted by the depositor.
(b) The tax certificate is required to be submitted by the depositor.
(c) In case of fixed deposit schemes, tax certificates are required to be submitted by the depositor.
(d) In case of fixed deposit schemes, tax certificates are required to be submitted by the depositor.

8. CANCELLATION OF DEPOSITS

(a) No Disbursal of funds can be made before the prescribed period.
(b) In case of premature withdrawal, a one-time penalty of 1% will be levied on the amount withdrawn. The same will be adjusted with the principal amount.

9. RENEWAL/REDEEMMENT OF DEPOSITS

(a) Deposits can be renewed by submitting the Renewal Form to the branch. Renewal is made with the same term, interest rate and amount as the previous one.
(b) Deposits can be renewed by submitting the Renewal Form to the branch. Renewal is made with the same term, interest rate and amount as the previous one.
(c) Deposits can be renewed by submitting the Renewal Form to the branch. Renewal is made with the same term, interest rate and amount as the previous one.

10. PENALTY FOR PREMATURE WITHDRAWAL

(a) No penalty will be charged on the account if the deposit is withdrawn after the prescribed period.
(b) No penalty will be charged on the account if the deposit is withdrawn after the prescribed period.
(c) No penalty will be charged on the account if the deposit is withdrawn after the prescribed period.

11. NOMINATION

(a) Individual depositors can apply for nomination only on the nominee whose name is correctly written in the account. Power of Attorney, or any other legal document understanding the powers of the nominee is not permissible.
(b) Individual depositors can apply for nomination only on the nominee whose name is correctly written in the account. Power of Attorney, or any other legal document understanding the powers of the nominee is not permissible.
(c) Individual depositors can apply for nomination only on the nominee whose name is correctly written in the account. Power of Attorney, or any other legal document understanding the powers of the nominee is not permissible.

12. LOAN AGAINST DEPOSITS

(a) Loans are granted to bank account holders on NACH only on nominations of interested credits would be sent to the depositor, however, the interest for the period on which the deposit has run or has not run is to be paid from the date of nomination of interest.
(b) Loans are granted to bank account holders on NACH only on nominations of interested credits would be sent to the depositor, however, the interest for the period on which the deposit has run or has not run is to be paid from the date of nomination of interest.
(c) Loans are granted to bank account holders on NACH only on nominations of interested credits would be sent to the depositor, however, the interest for the period on which the deposit has run or has not run is to be paid from the date of nomination of interest.

13. GENERAL

(a) The bank reserves the right to change the terms and conditions at its discretion without giving any prior notice.
(b) The bank reserves the right to change the terms and conditions at its discretion without giving any prior notice.
(c) The bank reserves the right to change the terms and conditions at its discretion without giving any prior notice.