

Fixed Deposit Schemes:
Cumulative Deposit

Period in Months	Interest Rate (%p.a.)					Cumulative Yield (%) p.a.
	Min. Amt	Qtrly	Min. Amt	Half Yrly	Yrly	
12	Rs. 50,000	7.90	Rs. 25,000	7.95	Rs. 5,000 (Micro Deposit)/ Rs. 10,000 (Normal Deposit)	8.10
18		7.90		7.95		8.10
24		8.30		8.35		8.50
36		8.60		8.65		8.80
48		8.60		8.65		8.80
60		8.60		8.65		8.80

*0.25% additional interest for Senior citizens.

Rating: FAAA by CRISIL
About Company:

Mahindra and Mahindra Financial Services Limited is one of India's leading non-banking finance companies. Through a vast network of branches, they provide personalised finance for the widest range of utility vehicles, tractors and cars, focusing on the rural and semi-urban sector.

Their unique business model is socially inclusive as they help customers who are at the bottom of the income or social pyramids to grow by providing them loans based on their future earning capacities. Currently provide employment to over 8700 people who belong to the areas in which they serve, ensuring that employees truly understand their customers.

Financials (Standalone):
(in Rs. Crores)

	31 st March, 2017	31 st March, 2016
Total Revenue	6,237.54	5,905.10
Net Profit After Tax	400.23	672.60

Who Can Invest	Resident Individuals	Corporate	Trust	NRI
	Yes	Yes	Yes	Yes

Crossed A/C payee Cheques/DD should be payable to "MMFSL - Fixed Deposit" payable at all Banking Locations.

