

Fixed Deposit Schemes:
Cumulative Deposit

Period in Months	Interest Rate (%p.a.)				Cumulative Deposit		
	Min. Amt	Qtrly	Min. Amt	Half Yrly	Min. Amt	Yrly	Cumulative Yield (%) p.a.
Samruddhi Scheme (Deposits upto 1 Cr.)							
12	Rs. 50,000	6.50	Rs. 25,000	6.60	Rs. 5,000	6.70	6.70
18		6.70		6.80		6.90	7.05
24		6.75		6.85		6.95	7.19
30		6.90		7.00		7.10	7.51
36		6.95		7.05		7.15	7.67
38		7.00		7.10		7.20	7.79
44		7.05		7.15		7.25	8.00
48		7.05		7.15		7.25	8.08
60		7.05		7.15		7.25	8.38

*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, 2019	31 st March, 2018
Total Revenue	8,722.91	6,633.47
Net Profit After Tax	1,557.06	1,076.09

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.

*Trust deposit are not covered under section 11(5). Investor can invest on their own risk.

