



# MAHINDRA & MAHINDRA LIMITED

Registered Office: Gateway Building, Apollo Bunder, Mumbai-400001.

Fixed Deposit Section: Mahindra Towers, Head Office Accounts, Ground Floor, Dr.G.M.Bhosale Marg Opp: Doordarshan, Worli, Mumbai-400018. Tel.:2490 5466/2496 1441. Fax: 2496 5384.

## FIXED DEPOSIT SCHEME

ADVERTISEMENT PURSUANT TO THE PROVISIONS OF THE COMPANIES (ACCEPTANCE OF DEPOSITS) RULES, 1975, AS AMENDED UP-TO-DATE

**MAHINDRA & MAHINDRA LIMITED ACCEPTS FIXED DEPOSITS FROM THE PUBLIC THE COMPANY'S SHAREHOLDERS AND ITS EMPLOYEES.**

The complete terms and conditions are set forth in the Company's printed application form, available at the Fixed Deposit Section of the Company, offices of the Registrars to the Fixed Deposit Scheme and at the offices of the Principal Managers.

### HIGHLIGHTS

**Period of Deposit: 36 Months / 12 Months**

■ **Rate of Interest :**

9.75% per annum for 36 months and  
8.50% per annum for 12 months, payable yearly

■ **Minimum Amount of Deposit:**

Rs.25,000 and in multiples of Rs.1,000 thereafter.

### GENERAL :

- Maturity Interest payment and repayment of the Principal Amount of the deposit on its maturity, will be made by an account payee cheque on a scheduled bank, payable at par in major cities in India.
- No tax deduction at source, provided, declaration in prescribed Form No.15G /15H is submitted for each financial year.

Applications should be made in the Company's prescribed form alongwith crossed account payee cheque/draft in favour of "Mahindra & Mahindra Limited" payable at par at Mumbai, lodged either at the Fixed Deposit Section of the Company, offices of the Registrars to the Fixed Deposit Scheme or with the Principal Managers to the Scheme. Upcountry cheques/drafts will not be accepted.

### REGISTRARS TO THE FIXED DEPOSIT SCHEME

#### Link Intime India Private Limited

Bldg.No.C-13,First Floor,Kantilal Maganlal Industrial Estate(Pannalal Silk Mill Compound),  
L.B.S.Road,Bhandup(West),Mumbai 400078. Tel. 25946960

**Customer Care Centre:** 203, Daver House, 2<sup>nd</sup> Floor, D.N.Road, Fort, Mumbai-400001. Tel.: 22694127

### PRINCIPAL MANAGERS TO THE FIXED DEPOSIT SCHEME

#### J. M. FINANCIAL SERVICES PVT LTD

**JM FINANCIAL**  
Trust is always the answer

- Apeejay House, 3rd Floor, 3, Dinshaw Vachha Road, Churchgate, Mumbai - 400 020 Tel.: (022) 6704 0404, 3024 3000 Fax: (022) 66541 511/12
- 2,3 & 4 Kamanwala Chambers, Sir P.M.Road, Fort, Mumbai-400001. Tel.: (022) 3021 3500 / 2266 5577. Fax: (022) 2266 5902
- G-10, Gr.Floor, Chinubhai Centre, Nehru Bridge, Ashram Road, Ahmedabad-380009 Tel.: (079) 2657 6666 / 3001 3700 Fax: (079) 3001 3750
- 97/4 Residency Road, Bangalore-560025. Tel.:(080) 30912400/01 Fax:(080) 2221 2578
- 114 Himalaya House, 23 K.G.Marg, New Delhi-110001. Tel.:(011) 3092 5500 Fax(011) 4151 0410
- 205, Business Guild, Opp.Krishna Dining Hall, Law College Road, Erandawane, Pune-411030. Tel.:9520-39871600, Fax: 9520-66033725
- Uma Chambers, 3<sup>rd</sup> Floor, Road No.1, Banjara Hills, Hyderabad-500034. Tel. 040-39875900 / 12 39875875
- Gee Ge Crystal, 5th Floor, 91-92 Radha Krishnan Saijai, Mylapore, Chennai - 600004. Tel.: 42255666/00
- Kankaria Estate, 8th floor, 6 Little Russell Streets, Kolkata - 700071 Tel.: 033-39870330
- 32, Ground Floor, Raja Bahadur Compound, Opp Bank of Maharashtra, Mumbai-400 023. Tel.: 22655074/ 84.
- B/104, 1st Floor, Premium House, Opp Gandhigram Rly Stn., Ahmedabad-380 009. Tel.: 26579567/ 26583571.
- 216, Meghdhanush Complex, Race Course Road (South), Baroda-390007. Tel.: 0265-2314455.
- Govind Bhavan, Ground Floor, 2, Biplabi Trilokya Maharaj Sarani(Brabourne Road), Kolkatta-7000 01. Tel.: 033-44018103.
- 202-217, 2nd Floor, Ambadeep Building, 14, Kasturba Gandhi Marg, New Delhi-110 001. Tel.: 011-66313131.
- Kotak House, K G Point, 1st Floor, Nr.Ganga Palace, Opp.IDBI Bank, Ghoddod Road, Surat-395007. Tel.: 0261-6677953.
- Umiya Landmark'II Fir., No:10/7 -Lavelle Rd, Bangalore-560001. Tel.: 080-66203601 /080-66203697.
- GRR Business Centre, New No.36, Vaidyaram Street, T.Nagar, Chennai-600 017. Tel.: 24331697/ 24312041.
- 9-1-777, 4th Fir, Beside ITC Bldg, S D Rd, (LANE Opp to DBR Diagnosis), Secunderabad-500003. Tel.: 65326394.
- Nath Complex, 2nd floor, Opp. Jilla Panchayat, Above Kotak Mahindra Bank, Yagnik Road, Rajkot-360 001. Tel.: 2459436.
- 314, Citi Centre, 570, M.G. Road, Indore-452 001. Tel.: 2537336.
- 40/1400, 11th Floor, Ensign Enclave, Jos Junction, M.G. Road, Cochin-682 011. Tel.: 0484-4097700/ 2378287.
- Kotak Securities Limited., 305-308, 3rd Floor, Green House, O-15, Ashok Marg, C-Scheme, Jaipur-302001. Tel.: 0141-5115841.

**Kotak**  
**SECURITIES**





# MAHINDRA & MAHINDRA LIMITED

Registered Office: Gateway Building, Apollo Bunder, Mumbai-400001.  
Fixed Deposit Section: Mahindra Towers, Head Office Accounts, Ground Floor, Dr. G. M. Bhosale Marg  
P. K. Kurne Chowk, Opp: Doordarshan, Worli, Mumbai-400018. Tel.:2490 5466 / 2496 1441. Fax: 2496 5384.

## APPLICATION FORM FOR FIXED DEPOSIT

FOR OFFICE USE ONLY					
APPLICATION NO.	PAY-N-SLIP		DATE OF REALISATION OF CHEQUE/DRAFT	FIXED DEPOSIT RECEIPT	
	NO.	DATE		DATE	NO.

Please write in BLOCK LETTERS and [✓] the appropriate box.

I/WE HEREBY APPLY FOR THE PLACEMENT OF FIXED DEPOSIT WITH YOUR COMPANY AS PER DETAILS GIVEN BELOW:

DATE : .....

AMOUNT BY Rs. .... (RUPEES ..... ONLY)

DEMAND DRAFT/CHEQUE NO. .... DATED .....

DRAWN ON ..... [Name of the Bank] DATED .....

RENEWAL OF F.D.R. NO. .... DATED .....

PERIOD & RATE OF INTEREST (See item No.6 of Terms & Conditions)

**36 MONTHS** 9.75% p.a.  **12 MONTHS** 8.50% p.a.

STATUS OF SOLE/FIRST APPLICANT

**1** RESIDENT INDIVIDUAL  **2** NON RESIDENT INDIVIDUAL (Attach RBI sanction)

**3** SHAREHOLDER(S) (Folio No. ....)  **4** EMPLOYEE(S) (Location .....

**5** DIRECTOR(S)  **6** Charitable Institution

**7** OTHERS  **8** EXEMPT(Attach Form No.15G/15H)

PARTICULARS OF OTHER DEPOSIT(S) WITH THE COMPANY IN THE NAME OF THE FIRST NAMED DEPOSITOR.

F.D.R. NO.	DATE	AMOUNT

**NOMINEE DETAILS: (To be filled in by the depositor applying deposit only in single name).**

I wish to make a nomination and do hereby nominate the following person to receive the amount payable on my death

NAME OF THE NOMINEE: ..... RELATIONSHIP WITH NOMINEE: .....

NAME OF GUARDIAN: ..... DATE OF BIRTH IF THE NOMINEE IS MINOR: .....

### DECLARATION

I/WE HEREBY DECLARE THAT:

- THE ABOVE AMOUNT BEING DEPOSITED BY ME/US IS NOT OUT OF THE FUNDS ACQUIRED BY ME/US BY BORROWING OR BY ACCEPTING DEPOSIT(S) FROM ANY OTHER PERSON;
- I/WE HAVE READ THE TERMS AND CONDITIONS GOVERNING THE FIXED DEPOSIT OR HAD THEM READ OUT AND TRANSLATED TO ME/US AND UNDERSTOOD THEM AND AGREE TO ABIDE BY THEM;
- I AM/WE ARE PERSON(S) RESIDENT IN INDIA WITHIN THE DEFINITION OF SECTION 13(1) OF THE FOREIGN EXCHANGE REGULATION ACT, 1973;
- THE FIRST NAMED DEPOSIT HOLDER MENTIONED IN THIS APPLICATION IS THE BENEFICIAL OWNER OF THIS DEPOSIT AND AS SUCH HE/SHE SHOULD BE TREATED AS THE PAYEE FOR THE PURPOSE OF DEDUCTION OF TAX UNDER SECTION 194A OF THE INCOME TAX ACT, 1961;
- ALL THE DETAILS/PARTICULARS STATED BY ME/US IN THIS APPLICATION FORM ARE TRUE AND CORRECT.

THE DEPOSIT SHOULD BE IN THE NAME(S) OF [IN BLOCK LETTERS]:

NAME	SURNAME	PLEASE TICK [✓] IF SHAREHOLDER	SIGNATURE OF APPLICANT(S) [GUARDIAN IN CASE OF MINOR]
Mr./Mrs./Miss .....		<input type="checkbox"/>	
Mr./Mrs./Miss .....		<input type="checkbox"/>	
Mr./Mrs./Miss .....		<input type="checkbox"/>	
Mr./Mrs./Miss .....		<input type="checkbox"/>	

ADDRESS OF SOLE / FIRST APPLICANT (IN BLOCK LETTERS) ..... ..... ..... Pin Code: [ ][ ][ ][ ][ ][ ]	<p>Telephone No. if any .....</p> <p><b>PARTICULARS OF SOLE/FIRST APPLICANT</b> (See item No.10 of Terms and Conditions)</p> <p>1. Permanent Account Number ( PAN ) : ..... ( Mandatory for all applicants )</p> <p>2. Income Tax Ward Range / District : ..... i.e. Assessment Office, where assessed / assessable</p>
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NAME OF BROKER, IF ANY, WITH STAMP (See item No. 24 of Terms & Conditions)	BROKER CODE	BROKER'S SIGNATURE

FOR OFFICE USE ONLY	BANK PARTICULARS
Confirmed that the named depositor is a permanent employee/registered shareholder of the Company [Token/Folio No. ....]	ACCOUNT NO. .... MICR CODE .....
Dept.-in-Charge of Unit/Location	BANK NAME .....
Secretarial Department	TYPE OF ACCOUNT- SAVING / CURRENT / CASH CREDIT
Interest Warrants with the above bank particulars printed on it should be forwarded to my/our residence.	BRANCH .....
	Pin Code: [ ][ ][ ][ ][ ][ ]

### MAHINDRA & MAHINDRA LIMITED

Acknowledgement Slip  
[To be filled in by the Applicant]

Date .....



Application No. ....

RECEIVED FROM

Mr./Mrs./Miss .....  
(Name of first/sole applicant)

Address : .....

an application for a fixed deposit together with Cheque/Draft/Fixed Deposit Receipt

No. .... dated ..... drawn on .....

for Rs. .... being fixed deposit amount for a period of 36 months /12 months.

For MAHINDRA & MAHINDRA LIMITED

Pin Code: [ ][ ][ ][ ][ ][ ]

ACCOUNT DEPARTMENT  
(Fixed Deposit Section)



# MAHINDRA & MAHINDRA LIMITED

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Fixed Deposit Section: Mahindra Towers, Head Office Accounts, Ground Floor, Dr.G.M.Bhosale Marg

Opp: Doordarshan, Worli, Mumbai-400018. Tel.:2490 5466 / 2496 1441. Fax: 2496 5384

Registrars to the Fixed Deposit Scheme : Link Intime India Pvt., Limited Bldg. No. C-13, First Floor,

Kantilal Maganlal Industrial Estate (Pannalal Silk Mill Compound), L.B.S.Road, Bhandup(West), Mumbai, 400078. Tel. : 25946960

Customer Care Centre: 203, Dáver House, 2<sup>nd</sup> Floor, D.N.Road, Fort, Mumbai-400001 Tel.: 22694127.

## TERMS AND CONDITIONS GOVERNING THE FIXED DEPOSIT SCHEME

### Amount of Deposit:

1. Fixed Deposits will be accepted for a minimum of Rs.25,000 and thereafter in multiples of Rs.1,000.

### Applications:

2. Applications should be made in the Company's prescribed form along with crossed account payee cheque/draft drawn in favour of "Mahindra & Mahindra Limited" payable at par at Mumbai/drafted either at the Fixed Deposit Section of the Company, offices of Registrar to the Fixed Deposit scheme or with the Principal Managers to the Scheme. Upcountry cheques/drafts will not be accepted.
3. Deposits on behalf of minors will be accepted only through their guardians who must sign the application form. Deposits from non-residents may be accepted subject to such approvals as may be required by law.

### Period and Interest:

4. Rate of interest payable on deposits is as under

Period (Months)	Rate of Interest (P.A.)
12	8.50%
36	9.75%

On Fixed Deposit from Public, Shareholders and Employees of the Company.

5. A deposit will be treated as a deposit from a shareholder/employee if the sole depositor or any one of the joint-depositors is a shareholder/ employee of the Company at the time of placing the deposit. In the absence of any endorsement to this effect on the application form, the deposit will be treated as a deposit from the public and thereafter no change in the category will be permitted during the entire tenure of the deposit.
6. Interest will be calculated from the date of realization of the cheque/ draft and will become due and payable annually from the date of deposit.
7. Interest would be paid by way of NECS in the bank account mentioned in the application form.
8. Interest on deposits will cease to run from the date of maturity.
9. Deduction of income tax at source from interest paid to the first-named depositor as beneficial owner shall be made in accordance with the provisions of Section 194A of the Income-tax Act, 1961. At present, tax is deductible if the aggregate amount of interest payable during the financial year exceeds Rs.5,000. However, tax will not be deducted if the prescribed declaration in Form No.15G/15H as required under the Act or the prescribed certificate issued by the Income-tax Officer under Section 197(1) of the Act, is furnished to the Company two months before the due date of payment of interest.
10. To comply with the provisions of the Income-tax Rules, 1962 an applicant's Permanent Account Number (PAN), if any, allotted by the Income-tax authorities is to be specified in the Income-tax deduction certificates to be issued by the Company in respect of the interest payments on Deposits. The particulars of the Income Tax Office where an applicant is assessed/assessable are also required to be mentioned by the Company in the return in respect of the deduction of income tax from interest payments, required to be filed with the income-tax authorities. In case an applicant does not fill in these informations, the Company will consider that the same are not applicable to the applicant and/or not available with the applicant. However, the applicant is required to ensure that these informations are furnished to the Company, immediately on their availability with him/her.

### Joint Deposits:

11. Deposits will be accepted in joint names, not exceeding four in number.
12. In case of deposits made in joint names, the Company to the first-named depositor will address all communications only. Cheques/ interest warrants for repayment of the principal amount/payment of interest will be drawn in favour of the first-named depositor only and will be sent to his/ her registered address. However, any one of the joint depositors would be eligible to give discharge or other instructions, which shall be binding on all the joint-depositors.
13. In the event of death of the first joint-holder, repayment of the deposit and payments of interest shall be made to the person first in order of the survivors on production of a death certificate, without reference to the heirs and/or legal representatives of the deceased.

### Fixed Deposit Receipt:

14. Fixed Deposit Receipts are not transferable.
15. Fixed Deposit Receipts shall be mailed by registered post/ courier service at the depositor's risk to the address given in the Application form within eight weeks of the realization of the cheque/draft.
16. In the event of loss, destruction or mutilation of the deposit receipt, the Company may, before effecting payment to the depositor or before issuing a duplicate receipt, call upon him/her to provide such indemnity as the Company may in its absolute discretion think fit. The expenses in respect of the indemnity will be borne by the depositor.

### Renewal/Repayment of Deposits:

17. Fixed Deposit will be repaid only on Maturity and not on demand or notice, except at the sole discretion of the Company. However, for premature withdrawals of Fixed Deposits, interest would be payable as per the provisions of the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time.
18. Deposits will not be renewed automatically upon maturity unless expressly arranged by filling the prescribed application form at least a fortnight before the date of maturity. The amounts of deposits will be paid or renewed, as the case may be, on the deposit receipt being surrendered duly discharged by the first-named depositor or by any of the other joint-depositors, which discharge shall be valid and binding on all joint-depositors. The deposit receipt duly discharged on a revenue stamp should be sent to the Fixed Deposit Section of the Company or to the offices of the Registrars to the Fixed Deposit Scheme to reach a fortnight before the date of maturity to enable the Company to renew or refund the deposit, as the case may be, on the due date. In case of renewal, a fresh application form duly filled in should accompany the said discharged receipt.
19. Repayment of deposit on its maturity will be made by an Account Payee cheque drawn in favour of the sole/first-named depositor on a scheduled bank payable at par in major cities in India and will be mailed by Registered Post/ Courier Service to the registered address of the sole/first-named depositor at the depositor's risk.
20. In the event of the death of the sole depositor, the Fixed Deposit amount, together with the interest due thereon, will be paid to the Nominee/Legal representative(s) of the deceased on production of proper legal representation such as Probate of the Will, Succession Certificate or Letters of Administration granted by a Court of Competent Jurisdiction.
21. No part repayment or renewal will be permitted. The Company will not accept the application for renewal along with a cheque/ draft for additional amount of deposit.

### General:

22. The Company will not accept or recognize any lien or assignment of the deposit and/or interest thereon.
23. Where the due date of any payment falls on a Saturday, Sunday, Bank Holiday or any other day on which the Company's Registered Office/ Fixed Deposit Section remains closed; the payment will be effected on the next working day.
24. Persons (brokers) who are Authorised by the Company, in writing, will only be eligible for brokerage on the deposits, provided the application form(s) in respect of the deposit(s) received through them bears the stamp and signature of the said persons (brokers). However, no brokerage will be payable on deposits received from the permanent and retired employees of the Company.
25. The Company shall not be required or bound to act in relation to any deposit otherwise than in accordance with the conditions hereinabove set out, the provisions of the Companies (Acceptance of Deposits) Rules, 1975 as amended from time to time, and any other law or rules framed by the Central Government or the Reserve Bank of India or any other statutory body from time to time.
26. The Company reserves the right:
  - (a) To reject any application for a fresh deposit or for renewal without assigning any reason;
  - (b) To alter or amend, from time to time, all or any of the terms and conditions mentioned above
  - (c) To accept deposits only for such periods as it may decide from time to time
  - (d) To repay the deposit prematurely before the due date;
  - (e) To vary the dates of payment of interest.
27. Any change in name, address, bank mandate, bank particulars etc., must be notified to the Fixed Deposit Section/ Registrars to the Fixed Deposit Scheme of the Company, at least 30 days before the date on which any payment falls due.
28. Deposits are accepted subject to Mumbai Jurisdiction.

APPLICATION FORMS FOR DEPOSITS WILL BE SUPPLIED ON REQUEST AT THE FIXED DEPOSIT SECTION OF THE COMPANY, THE OFFICES OF THE REGISTRARS TO THE FIXED DEPOSIT SCHEME/ THE OFFICES OF THE PRINCIPAL MANAGERS TO THE DEPOSIT SCHEME.

Business hours : 9.30 a.m. to 12.30 p.m. and 1.30 p.m. to 4.30 p.m.  
Closed on Saturdays, Sundays and Bank Holidays.

Date :

To  
Link Intime India Pvt. Ltd.  
C-13, 1st Floor, Pannalal Silk Mill Compound,  
L.B.S. Marg, Bhandup (West),  
Mumbai 400 078.

**Subject :** Updation of Bank details for Interest Payment through ECS  
Unit – Mahindra & Mahindra Limited

Dear Sir/Madam,

I, the undersigned,

request you to kindly update my below mentioned Bank details for Interest payment through ECS.

Fixed Deposit Receipt No.									
Bank Name :									
Bank Address :									
Account No.					Type : Savings / Current /				
MICR code 9 digit (last 3 digit should not be 000)									

Please find enclosed a cancelled copy of cheque for the same.

Thanking you

.....  
(Name & Signature of the depositor)

*Encl.: cancelled copy of cheque.*