

FIXED DEPOSIT PROGRAM.: Mahindra & Mahindra Finance Ltd

<u>Borrower Credentials</u>	<p>A) The MMFSL Fixed deposit is given the Crisil rating FAAA which indicates a high level of safety</p> <p>B) Min inv amt is Rs10000 under cumulative option, Rs25000 under quarterly Non cumulative and Rs50,000 under half yearly non cumulative option , Cumulative as well as non cumulative options are available as per the convenience of the depositor .</p> <p>C) Mahindra and Mahindra Financial Services Limited is one of India's leading non-banking finance companies.</p> <p>D) Market Capitalization is Rs.6419.40cr as on 24 – June-2011.</p> <p>E) Companies profit grown from Rs.162cr in financial year 2007 to Rs.520cr in financial year 2011.</p> <p>F) The company has consistent dividend paying track record.</p>					
Scheme	Cumulative Scheme / Non-Cumulative Scheme					
Interest Payment	Quarterly, Half-Yearly					
Tenure (Months)	12,18,24,36,48 & 60					
Rate of Interest	Non-Cumulative			Cumulative		
	Period	Rate of Interest (Half Yearly) P.A.	Rate of Interest (Quarterly)	Period	Rate of Interest P.A.	Effective Yield P.A.
	12 Months	9.25%	9.15%	12 Months	9.50%	9.50%
	24 Months	10.00%	9.90%	18 Months	10.00%	10.33%
	36 Months	10.25%	10.15%	24 Months	10.25%	10.78%
	48 Months	9.75%	9.65%	36 Months	10.50%	11.64%
	60 Months	9.75%	9.65%	48 Months	10.00%	11.60%
Min. Amount	Rs. 25000	25000	60 Months	10.00%	12.21%	
Note:	Senior Citizens/ Employees will get an additional rate of 0.25% per annum.					

Please Contact the undernamed for further information or Clarification.:

<u>Retail & Broker Network</u>
Mr. Sunil Maheshwari
9910493355
Ph.:(011)43636400 / 43636465
Fax.:(011)43636465