Product Brochure –Mahindra Finance Fixed Deposit

Mahindra & Mahindra Financial Services Ltd (MMFSL)

- MMFSL, the subsidiary of Mahindra & Mahindra Limited, is one of the most diversified NBFC in the Indian market.
- Mahindra Finance has diversified portfolio from Vehicle Financing, Pre-owned Vehicles, SME Financing, Personal Loans, Mutual funds, Housing Finance, Insurance Broking and Investment distributions which includes Fixed Deposits. With over 23000+ employees and 1352 offices, Mahindra Finance has a presence in every state in India and a footprint in 85% of its districts.
- MMFSL has assets under management (AUM) of over Rs. 1,22,008 crores(as on 30th June '25) with 11+ million customers.

Credit Rating: Mahindra Finance FD is rated as "AAA"(indicates highest Safety) by CRISIL and "IND AAA/stable" (indicates highest Safety) by India Ratings and research.

Key Ratios	Q1'FY26	Q1'FY25	FY25	FY'24
Consolidated PAT (In Cr.)	529	497	2345	1943
Gross NPA (%)	3.80	3.60	3.69	3.4
Net NPA (%)	1.90	1.50	1.84	1.28
Return on Assets (%)	1.60	1.80	1.90	1.50
Capital Adequacy Ratio (%)	20.60	18.50	18.30	18.86

Who can apply: Individuals and Non-Individuals (Proprietorship, NRI, Trust, Company, HUF)

Interest payout options: Non-Cumulative and Cumulative deposit.

Rate of Interest (w.e.f. 25th June 2025)

Retail Deposit upto 5 cr.						
	Cumulative Deposit (% p.a.)		Non-Cumulative Deposit (%)			
Period (months)	Amount Payable (for Rs. 5000)	Interest p.a.	Interest p.a.* (monthly)	Interest p.a.* (quarterly)	Interest p.a.* (half-yearly)	Interest p.a.* (yearly)
12	5330	6.60%	6.40%	6.45%	6.50%	6.60%
15	5428	6.75%	6.55%	6.60%	6.65%	6.75%
24	5725	7.00%	6.80%	6.80%	6.90%	7.00%
30	5925	7.00%	6.80%	6.80%	6.90%	7.00%
36	6125	7.00%	6.80%	6.80%	6.90%	7.00%
42	6340	7.00%	6.80%	6.80%	6.90%	7.00%
48	6554	7.00%	6.80%	6.80%	6.90%	7.00%
60	7013	7.00%	6.80%	6.80%	6.90%	7.00%
Minimum Amount	5000*		50000+		25000+	
	*Compounded Annually		+Additional amount for fresh deposit in multiple of Rs.1000			

Note:

- Additional interest of 0.25% p.a. will be paid on tenure of 12,24,36,48 and 60 months, and #0.10% will be paid for 15, 30 and 42 months for Senior citizen (above 60 years).
- M&M group employees, employee's relative, retired employees gets 0.35% for 12/24/36/48/60 months only.
- Renewal of deposits gets additional 0.05% for public and senior citizens only.

Key Strengths

- *A diversified NBFC with strong brand credibility of Mahindra Group.*
- *MMFSL has a strong branch network with pan India presence and operations.*
- *High credit rating and unblemished repayment history.*