Mahindra FINANCE

Mahindra & Mahindra Financial Services Ltd.
Mahindra Towers, 4th Floor,
Dr. G. M. Bhosale Marg, Worli,
Mumbai 400 018 India

Tel: +91 22 66526000
Fax: +91 22 24984170
+91 22 24984171

7th July, 2017

The General Manager-Department of Corporate Services,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai - 400 001.

Scrip Code : 532720

The Manager-Listing Department,
National Stock Exchange of India Limited,
"Exchange Plaza", 5th Floor,
Plot No.C/1, G Block,
Bandra-Kurla Complex,
Bandra (East), Mumbai – 400 051.

Scrip Code : M&MFIN

Dear Sir,

Sub : Compliance under Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ["Listing Regulations"]

Ref : Newspaper Advertisements – Public Issue of Non-Convertible Debentures

In compliance with Regulation 47 and other applicable Regulations of the Listing Regulations, enclosed please find copies of the Statutory Advertisements in relation to the opening of the Public Issue of Unsecured Subordinated Redeemable Non-Convertible Debentures ("NCDs") of the face value of Rs. 1,000 each for an amount of Rs.25,000 lakhs with an option to retain Oversubscription upto Rs. 1,75,000 lakhs aggregating upto Rs. 2,00,000 lakhs ("Tranche 1 Issue"), published in all the editions of 'Financial Express' (in English), all the editions of 'Jansatta' (in Hindi) and in Mumbai edition of 'Tarun Bharat' (in Marathi) on 7th July, 2017.

The Advertisements may also be accessed on the website of the Company at the link http://www.mahindrafinance.com/newspaper_advertisement.aspx.

Kindly take the same on record.

Thanking you,

Yours Faithfully,
For Mahindra & Mahindra Financial Services Limited

Arnavaz M. Pardiwalla
Company Secretary & Compliance Officer

Encl: a/a

Mahindra & Mahindra Financial Services Limited ★ Mumbai

PRESS TRUST OF INDIA
London, July 6



A UK COURT on Thursday rejected fugitive liquor baron Vijay Mallya's request to shift the final hearing date in his extradition case to next year and fixed it for December 4.

Mallya, who is wanted in India for Kingfisher Airlines' default on loans worth nearly ₹9,000 crores, has been in the UK since March 2016 and was arrested by Scotland Yard on an extradition warrant on April 18.

The Crown Prosecution Service (CPS), arguing on behalf of the Indian government, told the Westminster Magistrates' Court in London that they had "excellent cooperation" with the Indian authorities in the case and now had sufficient material to establish a prima facie case for the extradition of the 61-year-old former chief of erstwhile Kingfisher Airlines.

"We have completed a review of materials and I am happy to state that we have had excellent cooperation with the Indian authorities in this case," CPS barrister Mark Summers told the judge. "We are ready and willing to proceed and would invite the court to fix a hearing date at the earliest." The CPS also informed the court that the Indian authorities had been "anticipating issues" that may block the extradition and had already been engaging on prison conditions in India by giving "detailed assurances" on the matter.

However, Mallya's defence team claimed they had received hundreds of pages of "further material being relied upon" as evidence only on last evening and that more time should be provided for them to review the material and keep a final date for hearing open in April 2018.

"Mallya is keen to engage as constructively as possible with these proceedings...but there remains ongoing uncertainty on the final case. We also need a detailed opening note explaining how all the evidence fits together," said barrister Ben Watson, arguing on behalf of Mallya.

The judge, Chief Magistrate Emma Louise Arbuthnot, agreed with the CPS to "progress with some rigour" and retained December 4 as the date for a final hearing in the case.

She directed the Indian side to provide a detailed opening note on the case to Mallya's defence team by July 31, after which another hearing to assess the progress in the case would be held on September 14.

The judge was also firm about the "skeleton" document on the case that would have to be submitted by both sides by November to not exceed 35 pages.

She once again told Mallya that she would allow him not to attend the next hearing in September, adding that she had inquired about restraining media within barriers outside the court on the request of his defence team at last month's hearing but it would be a "step too far".

When asked about his appearance despite being granted an exemption by the chief magistrate at last hearing on June 13, Mallya today said, "I do as my lawyers advise."

Watson earlier told the judge that "Mallya likes to attend the hearings if possible." The Indian authorities believe their case is on a strong footing and all the evidence has been presented to the Crown Prosecution Service to argue India's case for extradition.

Dr Agarwal's Healthcare raises ₹160 crore

FE BUREAU
Chennai, July 6

CHENNAI-HEADQUARTERED EYE care chain Dr Agarwal's Healthcare on Thursday said it has entered into an agreement with Edelweiss Special Opportunities Fund II (ESOF) to raise R160 crore. The fund will be generated through structured debt arrangement and will be used to fuel the company's growth plans.

Dr Agarwal's Group of Eye Hospital aims to grow its network from the current 70 centres to 150 centres by 2020. The eye care chain raised funding to the tune of ₹270 crore through a private equity deal in series B investment last year from ADV Capital.

Adil Agarwal, chief executive officer of Dr Agarwal's Healthcare, said, "In India we are looking at entering Madhya Pradesh, Uttar Pradesh, Bihar and Jharkhand. We are also planning to strengthen our presence in the existing geographies, especially in Maharashtra, West Bengal, Gujarat and Kerala."

Internationally, the company will be launching its first hospital in the Middle East. FirstRand Bank acted as the exclusive financial advisor to Dr Agarwal's Healthcare for this transaction.

Moglix raises $12 m in series B round

FE BUREAU
Bengaluru, July 6

B2B INDUSTRIAL GOODS marketplace start-up Moglix has raised $12 million in a series B round of funding that saw participation from by International Finance Corporation (IFC), Rocketship along with Moglix's existing investors Accel Partners, Jungle Ventures, and others.

Moglix that is also backed by Tata Sons' chairman emeritus Ratan Tata since its inception, said that the funds will be used to strengthen its technology solution in supply chain and manufacturing domain, and to further its infrastructure growth and geographical expansion plans.

Moglix in a statement said that manufacturing sector in India is the least digitised industry compared to other sectors in India with barely 2-3% of manufacturing units using digital platforms in their supply chain management. Moglix's solutions cater to more than one lakh small and medium sized enterprises and over 200 large manufacturing houses in India.

Founded in 2015, Moglix had earlier raised funding of $6 million from venture capital firms like Accel Partners, Jungle Ventures, SeedPlus and Venture Highway. With this current round, the total amount of fund raised by Moglix stands at $18 million.

Bhushan Steel's net loss widens to ₹1,130 cr

PRESS TRUST OF INDIA
New Delhi, July 6

started insolvency proceedings against Bhushan Steel in National Company Law Tri-

MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED

Our Company was incorporated at Mumbai as Maxi Motors Financial Services Limited on January 1, 1991 as a public limited company under the Companies Act, 1956, as amended with registration no. 11-059642 and was granted a certificate of incorporation by the Registrar of Companies, Maharashtra at Mumbai (**"RoC"**). The name of our Company was changed to Mahindra & Mahindra Financial Services Limited and a fresh certificate of incorporation consequent upon change of name was granted by the RoC on November 3, 1992. Our Company is registered as adeposit accepting non-banking financial company with the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. For further details, see the section titled **"History, Main Objects and Key Agreements"** on page 108 of the Shelf Prospectus. The Corporate Identification Number of our Company is L65921MH1991PLC059642.

Registered Office: Gateway Building, Apollo Bunder, Mumbai 400001, Maharashtra ; **Tel:** +91 22 2289 5500; **Fax:** +91 22 2287 5485 ; **Corporate Office:** 4th Floor, Mahindra Towers, Dr. G.M. Bhosale Marg, P.K. Kurne Chowk, Worli, Mumbai 400018, Maharashtra **Tel:** +91 22 6652 6000; **Fax:** +91 22 2495 3608; **Company Secretary and Compliance Officer:** Ms. Arnavaz M. Pardiwalla; **Tel:** +91 22 6652 6017; **Fax:** +91 22 2495 3608; **E-mail:** investorhelpline_mmfsl@mahindra.com; **Website:** www.mahindrafinance.com

OUR PROMOTER IS MAHINDRA & MAHINDRA LIMITED. FOR FURTHER DETAILS REFER TO THE CHAPTER "OUR PROMOTER" ON PAGE 140 OF THE SHELF PROSPECTUS.

PUBLIC ISSUE BY MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED ("COMPANY" OR THE "ISSUER") OF UNSECURED SUBORDINATED REDEEMABLE NON CONVERTIBLE DEBENTURES ("NCDs") OF FACE VALUE OF ₹ 1,000 EACH FOR AN AMOUNT OF ₹ 25,000 LAKHS ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 1,75,000 LAKHS AGGREGATING UP TO ₹ 2,00,000 LAKHS ("TRANCHE 1 ISSUE") AND IS BEING OFFERED BY WAY OF THE TRANCHE 1 PROSPECTUS DATED JUNE 29, 2017 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHE 1 ISSUE ("TRANCHE 1 PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED JUNE 29, 2017 ("SHELF PROSPECTUS") FILED WITH THE REGISTRAR OF COMPANIES, MAHARASHTRA, MUMBAI ("ROC"), DESIGNATED STOCK EXCHANGE AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS AND TRANCHE 1 PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS"). THE NCDs WILL BE ELIGIBLE FOR TIER II CAPITAL.

THE TRANCHE 1 ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF DEBT SECURITIES) REGULATIONS, 2008 AS AMENDED (THE "SEBI DEBT REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED.

Rated 'IND AAA'/Outlook Stable' by India Rating and 'BWR AAA, Outlook: Stable' by BWR

Allotment on first come first serve basis#

#Determined on the basis of Application on the electronic bidding platform of BSE Ltd.
For detailed terms and conditions, please refer to the Shelf Prospectus dated June 29, 2017 and Tranche 1 Prospectus dated June 29, 2017.

The following is a summary of the terms of the NCDs to be issued pursuant to the Tranche 1 Prospectus

Series	I	II	III
Frequency of Interest Payment	Annual	Annual	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all Series collectively	₹ 10,000 (10 NCDs) across all Series collectively	₹ 10,000 (10 NCDs) across all Series collectively
In Multiples of thereafter	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)
Face Value of NCDs (₹/ NCD)	₹ 1,000	₹ 1,000	₹ 1,000
Issue Price (₹/ NCD)	₹ 1,000	₹ 1,000	₹ 1,000
Mode of Interest Payment	Through various options available	Through various options available	Through various options available
Tenor	7 years	10 years	15 years
Coupon (%) for NCD Holders in Category I and Category II	7.75%	7.90%	7.95%
Coupon (%) for NCD holders in Category III and Category IV	7.85%	8.00%	8.05%
Effective Yield (per annum) for NCD holders in Category I & II	7.76%	7.91%	7.95%
Effective Yield (per annum) for NCD holders in Category III & IV	7.86%	8.01%	8.05%
Put Option	NA	NA	NA
Call Option	NA	NA	Subject to compliance with applicable laws, in case of Series III NCDs, call option may be exercised by our Company at the end of the 10th year from the Deemed Date of Allotment. In the event of call option being exercised for Series III NCDs, the Redemption Date for Series III NCDs shall be 10 years from Deemed Date of Allotment or such date for exercising the call option as intimated by our Company.
Redemption Date	7 years from the Deemed Date of Allotment	10 years from the Deemed Date of Allotment	15 years from the Deemed Date of Allotment. In the event of call option being exercised for Series III NCDs, the Redemption Date for Series III NCDs shall be 10 years from Deemed Date of Allotment or such date for exercising the call option as intimated by our Company.
Redemption Amount (₹/NCD)	₹ 1,000	₹ 1,000	₹ 1,000

**Our Company shall allocate and allot Series I NCDs wherein the Applicants have not indicated their choice of the relevant NCD Series.*
If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption dates, redemption amounts and other cash flow workings shall be changed accordingly.

ISSUE PROGRAMME**

ISSUE OPENS ON: JULY 10, 2017 | ISSUE CLOSES ON: JULY 28, 2017

** The Tranche 1 Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated above, except that the Tranche 1 Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company (**"Board"**) or Bond Issue Committee. In the event of an early closure or extension of the Tranche 1 Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in a reputed daily national newspaper with wide circulation on or before such earlier or extended date of Tranche 1 Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the BSE.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see **"HISTORY, MAIN OBJECTS AND KEY AGREEMENTS"** on page 108 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a document for inspection in relation to the Issue. For further details, see the section titled **"MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION"** on page 97 of the Shelf Prospectus.

LIABILITY OF MEMBERS: Limited

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS AT THE DATE OF THE SHELF PROSPECTUS: The Authorised Share Capital of the Company is ₹ 14,000 lakhs divided into 70,00,00,000 Equity Shares of face value of ₹ 2 each and 50,00,000 Preference Shares of face value of ₹ 100 each, the Issue, Subscribed and Paid up share capital of the Company is ₹ 11, 375.30 lakhs divided into 56,87,64,960 of face value of ₹ 2 each. For information on the share capital of our Company, see **"CAPITAL STRUCTURE"** on page 50 of the Shelf Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM: Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed for of face value of ₹ 2 each by them at the time of signing of the Memorandum of Association: Mr. Harish P. Mahajani - 1 Equity Share; Mr. Mahesh K. Mehta - 1 Equity Share; Mr. Vijay R. Ashar – 1 Equity Share; Mrs. Dipika V. Ashar – 1 Equity Share; Mrs. Jyotsna M. Mehta – 1 Equity Share; Mrs. Veena Bakul Sheth – 1 Equity Share; and Mr. Dilip P. Bhagat – 1 Equity Share.

LISTING: The NCDs offered through this Tranche 1 Prospectus are proposed to be listed on the BSE Limited (**"BSE"**). Our Company has received an 'in-principle' approval from the BSE vide their letter no. DCM/BM/PI-BOND/1/17-18 dated June 28, 2017. For the purposes of the Tranche 1 Issue, BSE shall be the Designated Stock Exchange.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer clause of the BSE Limited.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated September 4, 1998 issued by the Reserve Bank of India under section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/ discharge of liability by the Company.

CREDIT RATING: The NCDs proposed to be issued under this Tranche 1 Issue have been rated 'IND AAA'/ Outlook Stable' for an amount of ₹ 2,00,000 lakhs, by India Ratings & Research Private Limited (**"India Rating"**) vide their letters dated June 6, 2017 and June 27, 2017 and 'BWR AAA, Outlook: Stable' for an amount of ₹ 2,00,000 lakhs, by Brickwork Ratings India Private Limited (**"BWR"**) vide their letters datec June 7, 2017 and June 27, 2017. The rating of NCDs by India Ratings and BWR indicate that instruments with this rating are considered to have highest degree of safety regarding timely servicing of financial obligations and carry lowest credit risk. For the rationale for these ratings, see Annexure A and B of the Shelf Prospectus. This rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. This rating is subject to revision or withdrawal at any time by the assigning rating agencies and should be evaluated independently of any other ratings.

GENERAL RISKS: For taking an investment decision, investors must rely on their own examination of the Issuer and the Tranche 1 Issue, including the risks involved. Specific attention of the Investors is invited to the section titled **"Risk Factors"** on page 12 of the Shelf Prospectus and **"Material Developments"** on page 22 of the Tranche 1 Prospectus. The Tranche 1 Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), any registrar of companies or any stock exchange in India.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Mahindra & Mahindra Financial Services Limited, Tel: +91 22 6652 6000, Fax: +91 22 2495 3608; Lead Managers: Edelweiss Financial Services Limited, Tel: +91 22 4086 3535 Fax: +91 22 4086 3610; Axis Bank Limited, Tel: +91 22 6604 3293 Fax: +91 22 2425 3800; A. K. Capital Services Limited, Tel: +91 22 6754 6500 Fax: +91 22 6610 0594; Trust Investment Advisors Private Limited Tel: +91 22 4084 5000 Fax: +91 22 4084 5007; Yes Securities (India) Limited Tel.: +91 22 22 3347 7364 Fax: 91 22 2421 4508; and offices of Consortium Member, Trading Members and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit submission of ASBA application electronically. Application Forms may be downloaded from the websites of the Company, Stock Exchange and Consortium Member.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the risk factors on page 12 of the Shelf Prospectus contained therein, before applying in the Issue. Physical copy of the Prospectus may be obtained from the Corporate Office of the Company or from the office of the Lead Managers. Full copy of the Prospectus is available on the websites of the Issuer/Lead Managers/BSE at www.mahindrafinance.com; www.edelweissfin.com; www.axisbank.com; www.akcapindia.com; www.trustgroup.in; www.yesinvest.in and www.bseindia.com respectively.

BANKERS TO THE ISSUE / ESCROW COLLECTION BANK(s): Axis Bank Limited; HDFC Bank Limited; ICICI Bank Limited; IndusInd Bank Limited

REFUND BANK: HDFC Bank Limited

LEAD MANAGERS TO THE TRANCHE 1 ISSUE

EDELWEISS FINANCIAL SERVICES LIMITED
Edelweiss House Off CST Road, Kalina, Mumbai 400 098 Maharashtra, India
Tel: +91 22 4086 3535
Fax: +91 22 4086 3610
Email: mmfsl@edelweissfin.com
Investor Grievance Email: customerservice.mib@edelweissfin.com
Website: www.edelweissfin.com
Contact Person: Mr. Lokesh Singhi/ Mr. Mandeep Singh
SEBI Registration No.: INM0000010650
CIN: L99999MH1995PLC094641

AXIS BANK LIMITED
Axis House, 8th Floor, C-2, Wadia International Centre, P.B. Marg, Worli, Mumbai – 400 025, Maharashtra, India
Tel: +91 22 6604 3293
Fax: +91 22 2425 3800
Email: mmfsl2017@axisbank.com
Investor Grievance Email: sharad.sawant@axisbank.com
Website: www.axisbank.com
Contact Person: Mr. Vikas Shinde
SEBI Registration No.: INM0000006104
CIN: L65110GJ1993PLC020769

A. K. CAPITAL SERVICES LIMITED
30-39 Free Press House, 3rd Floor, Free Press Journal Marg, 215, Nariman Point, Mumbai 400021
Tel: +91 22 6754 6500
Fax: +91 22 6610 0594
Email: mmfslncd2017 @akgroup.co.in
Investor Grievance Email: investor.grievance@akgroup.co.in
Website: www.akcapindia.com
Contact Person: Mr. Malay Shah/ Mr. Krish Sanghvi
SEBI Registration No.: INM000010411
CIN: L74899MH1993PLC274881

TRUST INVESTMENT ADVISORS PRIVATE LIMITED
109/110, Balarama, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051
Tel: +91 22 4084 5000
Fax: +91 22 4084 5007
Email: mbd.trust@trustgroup.in
Investor Grievance Email: customercare@trustgroup.in
Website: www.trustgroup.in
Contact Person: Mr. Ankur Jain
SEBI Registration No.: INM000011120
CIN: U67190MH2006PTC162464

YES SECURITIES (INDIA) LIMITED
IFC, Tower 1 & 2, Unit no. 602 A, 6th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, India
Tel.: +91 22 22 3347 7364
Fax: 91 22 2421 4508
E-mail: mahindrafinanceNCD@yessecuritiesltd.in
Investor Grievance Email: igc@yessecuritiesltd.in
Website: www.yesinvest.in
Contact Person: Mr. Mukesh Garg
SEBI Registration No.: MB/INM000012227
CIN: U74992MH2013PLC240971

DEBENTURE TRUSTEE THE TRANCHE 1 ISSUE

Axis Trustee Services Limited*
Axis House, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Mumbai 400 025
Tel: +91-22- 6226 0074/75; Fax: +91- 22- 4325 3000; Email: debentureturstee@axistrustee.com
Investor Grievance Email: debentureturstee@axistrustee.com; Website: www.axistrustee.com
Contact Person: Mr. Devraj Rao; SEBI Registration Number: IND000000494; CIN: U74999MH2008PLC18226

REGISTRAR TO THE TRANCHE 1 ISSUE

Karvy Computershare Private Limited
Karvy Selenium Tower B, Plot 31-32, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032
Tel: 040-67162222; Fax: 040-23001153; Email: einward.ris@karvy.com
Investor Grievance Email: mahindrafinance.ncdipo2@karvy.com; Website: www.karisma.karvy.com
Contact Person: Mr. M Murali Krishna; SEBI Registration Number: INR000000221; CIN: U74140TG2003PTC041636

*Axis Trustee Services Limited under regulation 4(4) of SEBI Debt Regulations has by its letter dated June 12, 2017 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Tranche 1 Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to this Issue.

A copy of the Shelf Prospectus and Tranche 1 Prospectus has been filed with the Registrar of Companies, Maharashtra, Mumbai in terms of section 26 and 31 of Companies Act, 2013, along with the endorsed/certified copies of all requisite documents. For further details

बच्चों के सामने मां के साथ सामूहिक बलात्कार

विशाखापत्तनम, 6 जुलाई (भाषा)।

यहां एक महिला के साथ उसके घर में उसके तीन बच्चों के सामने कथित तौर पर सामूहिक बलात्कार किए जाने का मामला सामने आया है। पुलिस ने बताया कि कल दो आरोपियों और उनके साथियों को हिरासत में ले लिया गया। उनसे पूछताछ की जा रही है।

PUBLIC ANNOUNCEMENT PURSUANT TO PROVISIONS OF CLAUSES (iv), (v), (vi) AND (ix) OF ANNEXURE A TO SEBI CIRCULAR NO. SEBI/ HO/MRD/DSA/ CIR/P/2016/110 DATED OCTOBER 10, 2016

Ashok Kumar Agarwal & Anuradha Agarwal

Address : 24, Hemant basu sarani, Mangalam A, Kolkata – 700001,
Phone : 9354310229, **Email :** ashok@hpthreds.com

We, Ashok Kumar Agarwal & Anuradha Agarwal, are the promoters of Sacred Trading And Investment Company Ltd (**"STAICL"**). STAICL was listed on the Delhi Stock Exchange, which have been de-recognised by the Securities and Exchange Board of India (**"SEBI"**). Consequently, STAICL has been moved to the Dissemination Board (**"DB"**) of the Bombay Stock Exchange (**"BSE"**). Sacred Trading And Investment Company Ltd established in 1982 it is in the business of to buy, sell and deal in shares, stocks, debentures, debenture stocks, bonds.

Financial and Other Information of STAICL

i) **Name of the Company:** Scared Trading And Investment Company Ltd (CIN : L65993DL1982PLC014286)

ii) **Registered Office:** IE/1 Jhandewalan Extension 4th Floor New Delhi - 110055.

iii) **Shareholding:** As on March 31, 2017, the paid up equity share capital of STAICL was ₹ 24 Lacs represented by 2,40,000 fully paid up equity shares of ₹ 10 each. Out of the total 2,40,000 equity shares issued by STAICL, 2,37,498 equity shares (98.96%) are held by the Promoters. We Ashok Kumar Agarwal & Anuradha Agarwal, the promoters hold 45,300 equity shares (18.875%).2,502 equity shares (1.04%) are held by public shareholders. As on March 31, 2017, STAICL had 52 Public shareholders folios.

iv) **Summary Financials:** As per its audited financial statements for the last three years, STAICL's Net Worth and Net Profit/(Loss) after tax was as follows:

(₹ in lacs)

Particulars	31.03.2016 (Audited) ₹	31.03.2015 (Audited) ₹	31.03.2014 (Audited) ₹
Paid up equity share capital	24*	24*	24*
Net worth	42.96	39.98	37.10
Net Profit/(loss) After Tax	2.98	2.87	2.75

*300 shares have been partly paid up which are converted to fully paid up shares during the financial year 2016-17.

The SEBI vide its Circular No. SEBI/HO/MRD/DSA/CIR/P/2016/110 dated October 10, 2016 ("SEBI Circular"), has stipulated the procedure and process for exit of Exclusively Listed Companies ("ELC") from the DB. As provided in Clause (i) of Annexure A of the SEBI Circular, Scared Trading & Investment Company Limited and its Promoters has appointed, on March 24, 2017, Navigant Corporate Advisors Limited, a Category I Merchant Banker as Independent Valuer from NSE's and BSE's panel of expert valuers. The said Independent Valuer, after taking into consideration the applicable valuation methodologies, has issued its Valuation Report dated June 14, 2017 and has determined the fair value of an equity share of STAICL as ₹ 14.32 (Fourteen Rupees Thirty Two Paise) per share. The said Valuation Report will be available for inspection at the Registered Office of STAICL during office hours for a period of ten days from the date of this Public Announcement.

We are therefore making Exit offer to acquire the share of the Company from the Public shareholders at a price of ₹ 14.32 (Fourteen Rupees Thirty Two Paise) per Equity Share ("Exit or offer Price"), the value determined by the Merchant Banker as Stated Above.

The offer letter along with consent cum Acceptance Form ("Consent Form") & Blank Transfer Deed is being dispatched to only those public shareholders whose names appear on the register of shareholders of the Company on 31st March, 2017(Specified Date").

According to Offer, you may tender your shares at the Exit or offer price along with valid Share Transfer Deed to the address of Independent Valuer, as mentioned below:

Navigant Corporate Advisors Limited

423, A Wing, Bonanza, Sahar Plaza Complex, J. B. Nagar,

Andheri - Kurla Road, Andheri (East), Mumbai - 400059.

Tel: +91 22 6560 5550

The exit offer shall open on Monday 10th July, 2017 and will close on Friday 14th July, 2017. During the tendering period Public shareholders can tender shares as Prescribed above.

The shareholders who could not tender their shares within the above mentioned Offer Period, have right to tender the shares up to a period of one year from the date of completion of offer at the same price of ₹ 14.32 (Fourteen Rupees Thirty Two Paise) per share as determined by Navigant Corporate Advisors Limited. Promoters of Scared Trading & Investment Company Limited hereby declare that they undertake the liability to acquire such Shares.

Sd/-

Place: Delhi
Date: 06.07.2017

Ashok Kumar Agarwal & Anuradha Agarwal
Promoters

Raka

PUBLIC ANNOUNCEMENT FOR THE IMMEDIATE ATTENTION OF THE PUBLIC SHAREHOLDERS OF

AXSYS HEALTH TECH LIMITED

Registered Office:5-9-34/2, New MLA Quarters, Basheerbagh, Hyderabad - 500 063, Telangana.
Tel: 040-66105000/23299258; Email:finance.axsys@axsys-healthtech.com;
Corporate Identification Number: L85110TG1995PLC019446

THIS PUBLIC ANNOUNCEMENT ("PA")IS BEING ISSUED BY THE PROMOTER AND PROMOTER GROUP ("PROMOTERS") OF AXSYS HEALTH TECH LIMITED (THE "COMPANY") IN TERMS OF SECURITIES AND EXCHANGE BOARD OF INDIA CIRCULAR NO. SEBI/HO/MRD/DSA/CIR/P/2016/110 DATED OCTOBER 10, 2016 ("SEBI CIRCULAR")

I. BACKGROUND OF THE COMPANY

(a) AxSys Health Tech Limited was incorporated on February 15, 1995 under the Companies Act, 1956.
(b) The Registered Office of the Company is currently situated at 5-9-34/2, New MLA Quarters, Basheerbagh, Hyderabad, Telangana.
(c) The Corporate Identification Number is L85110TG1995PLC019446.
(d) The Company is primarily engaged developing healthcare software programs.
(e) The Paid Up Equity Share Capital of the Company is Rs. 9,50,18,450 comprising of 95,01,845 Equity Shares of face value Rs. 10/- each.
(f) The Equity Shares of the Company were listed on Delhi Stock Exchange ("DSE") and Inter-Connected Stock Exchange of India Limited ("ISEIL"). Upon exit of both DSE and ISEIL, the Company ceased to be a listed company and has been referred to the Dissemination Board ("DB") of BSE Limited ("BSE") by ISEIL vide Letter No. 14-15/ISE/238/KJ dated August 06, 2014.

II. SHARE CAPITAL STRUCTURE OF THE COMPANY

Particulars	No. of Equity Shares (Face Value of Rs. 10/-each)	Total Amount (in INR)
Authorized Capital	1,50,00,000	15,00,00,000
Issued,Subscribed and Paidup Capital	95,01,845	9,50,18,450

III. SHAREHOLDING PATTERN OF THE COMPANY

Category	No of Equity Shareholders	Number of Paid up Equity Shares held	% tototal Paid up Equity Share Capital
Promoter and Promoter Group	113	59,50,541	62.63
Public	629	35,51,304	37.37
Total	**742**	**95,01,845**	**100.00**

IV. STANDALONE FINANCIAL SNAPSHOT OF THE COMPANY

Particulars	Financial Year 2016	Financial Year 2015	Financial Year 2014
Issued, Subscribed and PaidupEquity Share Capital	9,50,18,450	9,50,18,450	9,50,18,450
Reserves & Surplus	(13,17,22,493)	(15,85,80,395)	(17,27,16,148)
Networth	(36,704,043)	(6,35,61,945)	(7,76,97,698)
Total Income	13,41,72,807	15,06,72,692	10,10,77,398
Profit After Tax	2,68,57,902	1,41,35,753	(3,05,37,569)

V. EXIT PRICE AND FINANCIAL ARRANGEMENTS

a) In terms of SEBI Circular, the Company has appointed Saffron Capital Advisors Private Limited as Independent Valuer, empaneled by BSE and NSE, to determine the fair market value of Equity Shares of the Company. As per the report dated July 04, 2017 issued by the Independent Valuer, the fair market value of Equity Shares of the Company arrived at by considering the Hon'ble Supreme Court of India Judgement in the case of Hindustan Lever Employee Union v/s Hindustan Lever Limited [(1995) 83 CC 30], with due regards to the erstwhile CCI formula for valuation of shares, relevant financial factors and the Discounted Cash Flow method is **NEGATIVE.**

b) Para (ii) of Annexure A to the said SEBI Circular states that in case the fair market value determined by the Independent Valuer is positive, the Promoters of the company shall acquire the shares from the Public Shareholders by paying them such value determined by the Independent Valuer.

c) As per the procedure laid down by BSE, any company with a negative fair market value has to make a Public Announcement and request BSE to remove the name of the company from its DB vide an application in Annexure H.

d) Since the fair market value of the Equity Shares of the Company is **NEGATIVE**, the Promoters are making this Public Announcement to the Public Shareholders without any underlying obligation to acquire the Equity Shares from them.

e) The Promoters undertake to redress the grievances of all the Public Shareholders pursuant to the removal of the name of the company from the DB.

ON BEHALF OF THE PROMOTERS

Place: Hyderabad
Date: July 06, 2017

This is an advertisement issued, pursuant to Regulation 8(1) of the SEBI (Issue and Listing of Debt Securities) Regulations, 2008, as amended, for information purpose only.

Mahindra FINANCE

MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED

Our Company was incorporated at Mumbai as Maxi Motors Financial Services Limited on January 1, 1991 as a public limited company under the Companies Act, 1956, as amended with registration no. 11-059642 and was granted a certificate of incorporation by the Registrar of Companies, Maharashtra at Mumbai (**"RoC"**). The name of our Company was changed to Mahindra & Mahindra Financial Services Limited and a fresh certificate of incorporation consequent upon change of name was granted by the RoC on November 3, 1992. Our Company is registered as a deposit accepting non-banking financial company with the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. For further details, see the section titled **"History, Main Objects and Key Agreements"** on page 108 of the Shelf Prospectus. The Corporate Identification Number of our Company is L65921MH1991PLC059642.

Registered Office: Gateway Building, Apollo Bunder, Mumbai 400001, Maharashtra ; **Tel:** +91 22 2289 5500; **Fax:** +91 22 2287 5485 ; **Corporate Office:** 4th Floor, Mahindra Towers, Dr. G.M. Bhosale Marg, P.K. Kurne Chowk, Worli, Mumbai 400018, Maharashtra **Tel:** +91 22 6652 6000; **Fax:** +91 22 2495 3608; **Company Secretary and Compliance Officer:** Ms. Arnavaz M. Pardiwalla; **Tel:** +91 22 6652 6017; **Fax:** +91 22 2495 3608; **E-mail:** investorhelpline_mmfsl@mahindra.com; **Website:** www.mahindrafinance.com

OUR PROMOTER IS MAHINDRA & MAHINDRA LIMITED. FOR FURTHER DETAILS REFER TO THE CHAPTER "OUR PROMOTER" ON PAGE 140 OF THE SHELF PROSPECTUS.

PUBLIC ISSUE BY MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED ("COMPANY" OR THE "ISSUER") OF UNSECURED SUBORDINATED REDEEMABLE NON CONVERTIBLE DEBENTURES ("NCDs") OF FACE VALUE OF ₹ 1,000 EACH FOR AN AMOUNT OF ₹ 25,000 LAKHS ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 1,75,000 LAKHS AGGREGATING UP TO ₹ 2,00,000 LAKHS ("TRANCHE 1 ISSUE") AND IS BEING OFFERED BY WAY OF THE TRANCHE 1 PROSPECTUS DATED JUNE 29, 2017 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHE 1 ISSUE ("TRANCHE 1 PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED JUNE 29, 2017 ("SHELF PROSPECTUS") FILED WITH THE REGISTRAR OF COMPANIES, MAHARASHTRA, MUMBAI ("ROC"), DESIGNATED STOCK EXCHANGE AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS AND TRANCHE 1 PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS"). THE NCDs WILL BE ELIGIBLE FOR TIER II CAPITAL.

THE TRANCHE 1 ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF DEBT SECURITIES) REGULATIONS, 2008 AS AMENDED (THE "SEBI DEBT REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED.

Rated 'IND AAA'/Outlook Stable' by India Rating and 'BWR AAA, Outlook: Stable' by BWR

Allotment on first come first serve basis#

#Determined on the basis of Application on the electronic bidding platform of BSE Ltd.

For detailed terms and conditions, please refer to the Shelf Prospectus dated June 29, 2017 and Tranche 1 Prospectus dated June 29, 2017.

The following is a summary of the terms of the NCDs to be issued pursuant to the Tranche 1 Prospectus

Series	I	II	III
Frequency of Interest Payment	Annual	Annual	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all Series collectively	₹ 10,000 (10 NCDs) across all Series collectively	₹ 10,000 (10 NCDs) across all Series collectively
In Multiples of thereafter	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)
Face Value of NCDs (₹/ NCD)	₹ 1,000	₹ 1,000	₹ 1,000
Issue Price (₹/ NCD)	₹ 1,000	₹ 1,000	₹ 1,000
Mode of Interest Payment	Through various options available	Through various options available	Through various options available
Tenor	7 years	10 years	15 years
Coupon (%) for NCD Holders in Category I and Category II	7.75%	7.90%	7.95%
Coupon (%) for NCD holders in Category III and Category IV	7.85%	8.00%	8.05%
Effective Yield (per annum) for NCD holders in Category I & II	7.76%	7.91%	7.95%
Effective Yield (per annum) for NCD holders in Category III & IV	7.86%	8.01%	8.05%
Put Option	NA	NA	NA
Call Option	NA	NA	Subject to compliance with applicable laws, in case of Series III NCDs, call option may be exercised by our Company at the end of the 10th year from the Deemed Date of Allotment. In the event of call option being exercised for Series III NCDs, the Redemption Date for Series III NCDs shall be 10 years from Deemed Date of Allotment or such date for exercising the call option as intimated by our Company.
Redemption Date	7 years from the Deemed Date of Allotment	10 years from the Deemed Date of Allotment	15 years from the Deemed Date of Allotment. In the event of call option being exercised for Series III NCDs, the Redemption Date for Series III NCDs shall be 10 years from Deemed Date of Allotment or such date for exercising the call option as intimated by our Company.
Redemption Amount (₹/NCD)	₹ 1,000	₹ 1,000	₹ 1,000

*Our Company shall allocate and allot Series I NCDs wherein the Applicants have not indicated their choice of the relevant NCD Series.

If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption dates, redemption amounts and other cash flow workings shall be changed accordingly.

ISSUE PROGRAMME**

ISSUE OPENS ON: JULY 10, 2017 | ISSUE CLOSES ON: JULY 28, 2017

** The Tranche 1 Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated above, except that the Tranche 1 Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company **("Board")** or Bond Issue Committee. In the event of an early closure or extension of the Tranche 1 Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in a reputed daily national newspaper with wide circulation on or before such earlier or extended date of Tranche 1 Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the BSE.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see "**HISTORY, MAIN OBJECTS AND KEY AGREEMENTS**" on page 108 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a document for inspection in relation to the Issue. For further details, see the section titled "**MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION**" on page 97 of the Shelf Prospectus.

LIABILITY OF MEMBERS: Limited

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS AT THE DATE OF THE SHELF PROSPECTUS: The Authorised Share Capital of the Company is ₹ 14,000 lakhs divided into 70,00,00,000 Equity Shares of face value of ₹ 2 each and 50,00,000 Preference Shares of face value of ₹ 100 each, the Issue, Subscribed and Paid up share capital of the Company is ₹ 11, 375.30 lakhs divided into 56,87,64,960 of face value of ₹ 2 each. For information on the share capital of our Company, see **"CAPITAL STRUCTURE"** on page 50 of the Shelf Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM: Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed for of face value of ₹ 2 each by them at the time of signing of the Memorandum of Association: Mr. Harish P. Mahajani - 1 Equity Share; Mr. Mahesh K. Mehta - 1 Equity Share; Mr. Vijay R. Ashar – 1 Equity Share; Mrs. Dipika V. Ashar – 1 Equity Share; Mrs. Jyotsna M. Mehta – 1 Equity Share; Mrs. Veena Bakul Sheth – 1 Equity Share; and Mr. Dilip P. Bhagat – 1 Equity Share.

LISTING: The NCDs offered through this Tranche 1 Prospectus are proposed to be listed on the BSE Limited **("BSE")**. Our Company has received an 'in-principle' approval from the BSE vide their letter no. DCM/BM/PI-BOND/1/17-18 dated June 28, 2017. For the purposes of the Tranche 1 Issue, BSE shall be the Designated Stock Exchange.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer clause of the BSE Limited.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated September 4, 1998 issued by the Reserve Bank of India under section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/ discharge of liability by the Company.

CREDIT RATING: The NCDs proposed to be issued under this Tranche 1 Issue have been rated 'IND AAA'/ Outlook Stable' for an amount of ₹ 2,00,000 lakhs, by India Ratings & Research Private Limited **("India Rating")** vide their letters dated June 6, 2017 and June 27, 2017 and 'BWR AAA, Outlook: Stable' for an amount of ₹ 2,00,000 lakhs, by Brickwork Ratings India Private Limited **("BWR")** vide their letters dated June 7, 2017 and June 27, 2017. The rating of NCDs by India Ratings and BWR indicate that instruments with this rating are considered to have highest degree of safety regarding timely servicing of financial obligations and carry lowest credit risk. For the rationale for these ratings, see Annexure A and B of the Shelf Prospectus. This rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. This rating is subject to revision or withdrawal at any time by the assigning rating agencies and should be evaluated independently of any other ratings.

GENERAL RISKS: For taking an investment decision, investors must rely on their own examination of the Issuer and the Tranche 1 Issue, including the risks involved. Specific attention of the Investors is invited to the section titled **"Risk Factors"** on page 12 of the Shelf Prospectus and **"Material Developments"** on page 22 of the Tranche 1 Prospectus. The Tranche 1 Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), any registrar of companies or any stock exchange in India.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Mahindra & Mahindra Financial Services Limited, Tel: +91 22 6652 6000, Fax: +91 22 2495 3608; Lead Managers: Edelweiss Financial Services Limited, Tel: +91 22 4086 3535 Fax: +91 22 4086 3610; Axis Bank Limited, Tel: +91 22 6604 3293 Fax: +91 22 2425 3800; A. K. Capital Services Limited, Tel: +91 22 6754 6500 Fax: +91 22 6610 0594; Trust Investment Advisors Private Limited Tel: +91 22 4084 5000 Fax: +91 22 4084 5007; Yes Securities (India) Limited Tel.: +91 22 22 3347 7364 Fax: 91 22 2421 4508; and offices of Consortium Member, Trading Members and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit submission of ASBA Application electronically. Application Forms may be downloaded from the websites of the Company, Stock Exchange and Consortium Member.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the risk factors on page 12 of the Shelf Prospectus contained therein, before applying in the Issue. Physical copy of the Prospectus may be obtained from the Corporate Office of the Company or from the office of the Lead Managers. Full copy of the Prospectus is available on the websites of the Issuer/Lead Managers/BSE at www.mahindrafinance.com; www.edelweissfin.com; www.axisbank.com; www.akcapindia.com; www.trustgroup.in; www.yesinvest.in and www.bseindia.com respectively.

BANKERS TO THE ISSUE / ESCROW COLLECTION BANK(s): Axis Bank Limited; HDFC Bank Limited; ICICI Bank Limited; IndusInd Bank Limited

REFUND BANK: HDFC Bank Limited

LEAD MANAGERS TO THE TRANCHE 1 ISSUE

EDELWEISS FINANCIAL SERVICES LIMITED
Edelweiss House Off CST Road, Kalina, Mumbai 400 098 Maharashtra, India
Tel: +91 22 4086 3535
Fax: +91 22 4086 3610
Email: mmfsl@edelweissfin.com
Investor Grievance Email: customerservice.mb@edelweissfin.com
Website: www.edelweissfin.com
Contact Person: Mr. Lokesh Singhi/ Mr. Mandeep Singh
SEBI Registration No.: INM0000010650
CIN: L99999MH1995PLC094641

AXIS BANK LIMITED
Axis House, 8th Floor, C-2, Wadia International Centre, P.B. Marg, Worli, Mumbai – 400 025, Maharashtra, India
Tel: +91 22 6604 3293
Fax: +91 22 2425 3800
Email: mmfsl2017@axisbank.com
Investor Grievance Email: sharad.sawant@axisbank.com
Website: www.axisbank.com
Contact Person: Mr. Vikas Shinde
SEBI Registration No.: INM000006104
CIN: L65110GJ1993PLC020769

A. K. CAPITAL SERVICES LIMITED
30-39 Free Press House, 3rd Floor, Free Press Journal Marg, 215, Nariman Point, Mumbai 400021
Tel: +91 22 6754 6500
Fax: +91 22 6610 0594
Email: mmfslncd2017 @akgroup.co.in
Investor Grievance Email: investor.grievance@akgroup.co.in
Website: www.akcapindia.com
Contact Person: Mr. Malay Shah/ Mr. Krish Sanghvi
SEBI Registration No.: INM000010411
CIN: L74899MH1993PLC274881

TRUST INVESTMENT ADVISORS PRIVATE LIMITED
109/110, Balarama, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051
Tel: +91 22 4084 5000
Fax: +91 22 4084 5007
Email: mbd.trust@trustgroup.in
Investor Grievance Email: customercare@trustgroup.in
Website: www.trustgroup.in
Contact Person: Mr. Ankur Jain
SEBI Registration No.: INM000011120
CIN: U67190MH2006PTC162464

YES SECURITIES (INDIA) LIMITED
IFC, Tower 1 & 2, Unit no. 602 A, 6th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, India
Tel.: +91 22 22 3347 7364
Fax: 91 22 2421 4508
E-mail: mahindrafinanceNCD@yessecuritiesltd.in
Investor Grievance Email: igc@yessecuritiesltd.in
Website: www.yesinvest.in
Contact Person: Mr. Mukesh Garg
SEBI Registration No.: MB/INM000012227
CIN: U74992MH2013PLC240971

DEBENTURE TRUSTEE THE TRANCHE 1 ISSUE

Axis Trustee Services Limited*
Axis House, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Mumbai 400 025
Tel: +91-22- 6226 0074/75; Fax: +91- 22- 4325 3000; Email: debenturetrustee@axistrustee.com
Investor Grievance Email: debenturetrustee@axistrustee.com; Website: www.axistrustee.com
Contact Person: Mr. Devraj Rao; SEBI Registration Number: IND000000494; CIN: U74999MH2008PLC18226

REGISTRAR TO THE TRANCHE 1 ISSUE

Karvy Computershare Private Limited
Karvy Selenium Tower B, Plot 31-32, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032
Tel: 040-67162222; Fax: 040-23001153; Email: einward.ris@karvy.com
Investor Grievance Email: mahindrafinance.ncdipo2@karvy.com; Website: www.karisma.karvy.com
Contact Person: Mr. M Murali Krishna; SEBI Registration Number: INR000000221; CIN: U74140TG2003PTC041636

*Axis Trustee Services Limited under regulation 4(4) of SEBI Debt Regulations has by its letter dated June 12, 2017 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Tranche 1 Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to this Issue.

A copy of the Shelf Prospectus and Tranche 1 Prospectus has been filed with the Registrar of Companies, Maharashtra, Mumbai in terms of section 26 and 31 of Companies Act, 2013, along with the endorsed/certified copies of all requisite documents. For further details please refer to the section titled **"Material Contracts and Documents for Inspection"** on page 97 of the Tranche 1 Prospectus.

Disclaimer: **Mahindra & Mahindra Financial Services Limited** is subject to market conditions and other considerations, proposing a public issue of Unsecured Subordinated Redeemable Non-Convertible Debentures and has filed the Shelf Prospectus dated June 29, 2017 and Tranche 1 Prospectus dated June 29, 2017 with the Registrar of Companies, Maharashtra at Mumbai, BSE Limited and SEBI (for record purposes). All investors proposing to participate in the public issue of NCDs by Mahindra & Mahindra Financial Services Limited should invest only on the basis of information contained in Shelf Prospectus dated June 29, 2017 and Tranche 1 Prospectus dated June 29, 2017. Please see section entitled **"Risk Factors"** beginning on page 12 of the Shelf Prospectus for risks in this regards.

Note: Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

For **Mahindra & Mahindra Financial Services Limited**
Sd/-
Ramesh Iyer
Vice-Chairman & Managing Director
(DIN: 00220759)

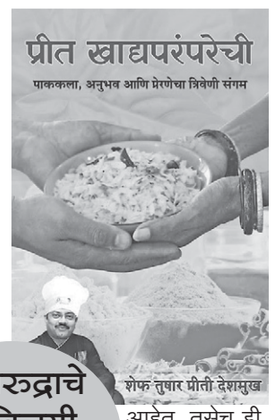
Place : Mumbai
Date : July 06, 2017

CONCEPT

'प्रीत खाद्यपरंपरेची' पुस्तक प्रकाशन सोहळ्याचे आयोजन

'मुंबई तरुण भारत' माध्यम प्रायोजक

मुंबई, दि. ६ (प्रतिनिधी): भारतीय जनता पक्ष-माहीम आणि 'मुंबई तरुण भारत' प्रायोजित 'शिवरुद्राचे दिग्विजयी तांडव' या कार्यक्रमाचे आणि शेफ तुषार प्रीती देशमुख यांच्या 'प्रीत खाद्यपरंपरेची' या पुस्तकाच्या प्रकाशन सोहळ्याचे आयोजन दि. ९ जुलै-गुरुपौर्णिमेच्या दिवशी करण्यात आले आहे. दादर येथील शिवाजी नाट्यमंदिर येथे रात्री ८ वाजता हा कार्यक्रम होणार आहे. शिवरुद्राचे दिग्विजयी तांडव या कार्यक्रमाचे लेखन, गीत हे अनिल नलावडे यांचे असून, दिग्दर्शन व निवेदन पद्मश्री राव यांचे आहे. शेफ तुषार प्रीती देशमुख यांनी घरात उपलब्ध असलेल्या जिन्नस तसेच पारंपरिक पाककृतींना आधुनिकतेची जोड देत आजच्या तरुण पिढीला त्यात रस वाटेल अशा सहज, सोप्या पाककृती 'प्रीत खाद्यपरंपरेची' या पुस्तकातून मांडणार आहेत. सुप्रसिद्ध उद्योजक व आंतरराष्ट्रीय ख्यातीचे हॉटेल व्यावसायिक विठ्ठल कामत यांच्या हस्ते 'प्रीत खाद्यपरंपरेची' या पुस्तकाचे प्रकाशन होणार आहे. यावेळी आ. ॲड. आशिष शेलार हे प्रमुख पाहुणे म्हणून उपस्थित राहणार आहेत. तसेच डी. सी. पी. डॉ. रश्मी करंदीकर, 'मुंबई तरुण भारत'चे संपादक किरण शेलार, उद्योजिका मीनल मोहाडीकर, सुप्रसिद्ध शेफ विवेक ताम्हाणे आदी मान्यवर यावेळी उपस्थित राहणार आहेत. यावेळी पुस्तकाच्या प्रथम आवृत्तीच्या विक्रीतून उभा राहणारा संपूर्ण निधी हा शेतकऱ्यांच्या मदतनिधीसाठी देण्यात येणार आहे.



'शिवरुद्राचे दिग्विजयी तांडव' कार्यक्रम

सदर कार्यक्रमासाठी सर्वांना प्रवेश विनामूल्य असला तरीही पासेस घेणे अनिवार्य आहे. त्यासाठी पुढील क्रमांकांवर संपर्क साधण्याचे आवाहन करण्यात आले आहे : ७७३८३४८३८३, ९९२०४०७४६५

कामात दिरंगाई केल्यास संबंधित अधिकाऱ्यांवर कारवाई करणार

महापौर मीना आयलानी यांचा इशारा



उल्हासनगर, दि. ६ (प्रतिनिधी) : ''उल्हासनगर महानगरपालिका क्षेत्रातील नागरिकांच्या तक्रारींची वेळीच दखल घेऊन त्या तक्रारीचे निवारण अधिकाऱ्यांनी करावे, अन्यथा संबंधित अधिकाऱ्यांवर कठोर कारवाई करण्यात येईल,'' असा इशारा महापौर मीना आयलानी यांनी दिला आहे.

बुधवारी महापौर मीना आयलानी यांच्या दालनात एक तातडीची बैठक बोलविण्यात आली होती. या बैठकीदरम्यान महापौरांनी हा इशारा दिला आहे. पावसाळ्यात शहरातील काही रस्त्यांची चाळण झाली असून हे रस्ते वाहतुकीस धोकादायक झाले आहेत. शहरात कचऱ्याची समस्या निर्माण झाली असून सफाई कामगारांच्या केलेल्या बदल्यांमुळे त्या समस्येत आणखी भर पडली आहे.

याशिवाय पाणी समस्या, पावसाळ्यात होणारे संसर्गजन्य आजार, वाहतुकीचा खोळंबा अशा अनेक तक्रारींची दखल महापौरांनी घेत कार्यवाहीचे आदेश संबंधित अधिकाऱ्यांना दिले आहेत. या बैठकीत शहर अभियंता रामआश्रय जयस्वाल, कार्यकारी अभियंता महेश सितलानी आणि आरोग्य विभागाचे अधिकारी, कर्मचारी उपस्थित होते.

बिहारमधील मुस्लीम वकिलाने स्वीकारला हिंदू धर्म

(पान १ वरुन) स्वीकारताना आपल्याला हिंदू धर्माचे आकर्षण अथवा माझ्यावर कोणताही प्रभाव नसल्याचे त्यांनी स्पष्ट केले आहे. मी ४६ वर्षांचा असून माझा निर्णय कुणीही बदलू शकत नाही. शेजारी कुटुंबामुळे मला गुदमरल्यासारखे वाटायचे. हा निर्णय मी स्वेच्छेने घेतल्याचे प्रतिज्ञापत्रात म्हटल्याचे त्यांनी सांगितले. यावेळी आनंद यांच्यासह त्यांच्या दोन मुलांनीही हिंदू धर्म स्वीकारला.

रिफॉर्म, परफॉर्म, ट्रान्सफॉर्म हेच माझ्या सरकारचे उद्दिष्ट

(पान १ वरुन) लवकरच हवाई सेवा सुरू करण्यात येणार असल्याचे त्यांनी सांगितले.

भारतातून आलेल्या ज्यू लोकांनी इस्रायलच्या उभारणीत महत्त्वाची भूमिका बजावली आहे. नवीन उपक्रमांप्रती इस्रायल अत्यंत गंभीर आहे, आत्तापर्यंत इस्रायलच्या १२ लोकांना वेगवेगळ्या क्षेत्रातील कामासाठी 'नोबेल' पुरस्कार मिळाला आहे.

इस्रायलमध्ये राहणाऱ्या भारतीय समुदायांच्या लोकांना OCI आणि PIO कार्डवरून अनेक अडचणी येतात. जर भारतीय ज्यू समुदायाच्या लोकांना OCI कार्ड मिळाले नसल्यास हे कार्ड देण्याचा उद्देशच अपूर्ण राहिला असल्याचे त्यांनी म्हटले. भारतीय समुदायाच्या ज्या लोकांनी इस्रायलमध्ये सक्तीची लष्करी सेवा पूर्ण केली आहे, त्यांनीही आतापासून OCI कार्ड दिले जाणार आहे.

भारत-इस्रायल यांच्यात एक मानवी सेतू तेल अवीव येतील, भारतीय समुदायाच्या कार्यक्रमात पंतप्रधान मोदी यांचे जंगी स्वागत करण्यात आले. भारत आणि इस्रायल यांच्यात एक मानवी सेतू आहे ज्याचा आम्ही सन्मान करतो, आदर करतो. आम्ही दोन्ही देशांच्या लोकांचे भविष्य निर्माण करत आहोत, असे इस्रायलचे पंतप्रधान बेंजामिन नेतान्याहू यांनी म्हटले. दरम्यान, पंतप्रधान नरेंद्र मोदी हैफा शहराचा दौरा करून आज ७.३० या भारतीय वेळेनुसार जर्मनीला रवाना झाले आहेत. तेथे ते जी-२० शिखर संमेलनात भाग घेणार आहेत. जर्मनी देशातील हॅमबुर्ग शहरात जी-२० या शिखर संमेलनाचे आयोजन करण्यात आले आहे. या संमेलनात विविध देशांच्या प्रमुखांची उपस्थिती राहणार आहे.

मोदी-जिनपिंग बैठक रद्द

भारत आणि चीनमध्ये सध्या सिक्कीम सीमेवरून वाद सुरू असून दिवसेंदिवस वातावरण चिघळत चाललं आहे. दरम्यान, चीनने जर्मनीतील हॅमबर्ग येथे पार पडणाऱ्या जी २० शिखर परिषदेदरम्यान पंतप्रधान नरेंद्र मोदी आणि चीनचे राष्ट्राध्यक्ष शी जिनपिंग यांच्यात होणारी बैठक रद्द केली आहे. द्विपक्षीय चर्चेसाठी सध्या वातावरण योग्य नसल्याचे सांगत चीनने भेटीसाठी नकार दिला आहे.

This is an advertisement issued, pursuant to Regulation 8(1) of the SEBI (Issue and Listing of Debt Securities) Regulations, 2008, as amended, for information purpose only.

Mahindra FINANCE

MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED

Our Company was incorporated at Mumbai as Maxi Motors Financial Services Limited on January 1, 1991 as a public limited company under the Companies Act, 1956, as amended with registration no. 11-059642 and was granted a certificate of incorporation by the Registrar of Companies, Maharashtra at Mumbai (**"RoC"**). The name of our Company was changed to Mahindra & Mahindra Financial Services Limited and a fresh certificate of incorporation consequent upon change of name was granted by the RoC on November 3, 1992. Our Company is registered as a deposit accepting non-banking financial company with the Reserve Bank of India under Section 45-IA of the Reserve Bank of India Act, 1934. For further details, see the section titled **"History, Main Objects and Key Agreements"** on page 108 of the Shelf Prospectus. The Corporate Identification Number of our Company is L65921MH1991PLC059642.

Registered Office: Gateway Building, Apollo Bunder, Mumbai 400001, Maharashtra ; **Tel:** +91 22 2289 5500; **Fax:** +91 22 2287 5485 ; **Corporate Office:** 4th Floor, Mahindra Towers, Dr. G.M. Bhosale Marg, P.K. Kurne Chowk, Worli, Mumbai 400018, Maharashtra **Tel:** +91 22 6652 6000; **Fax:** +91 22 2495 3608; **Company Secretary and Compliance Officer:** Ms. Arnavaz M. Pardiwalla; **Tel:** +91 22 6652 6017; **Fax:** +91 22 2495 3608; **E-mail:** investorhelpline_mmfsl@mahindra.com; **Website:** www.mahindrafinance.com

OUR PROMOTER IS MAHINDRA & MAHINDRA LIMITED. FOR FURTHER DETAILS REFER TO THE CHAPTER "OUR PROMOTER" ON PAGE 140 OF THE SHELF PROSPECTUS.

PUBLIC ISSUE BY MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED ("COMPANY" OR THE "ISSUER") OF UNSECURED SUBORDINATED REDEEMABLE NON CONVERTIBLE DEBENTURES ("NCDs") OF FACE VALUE OF ₹ 1,000 EACH FOR AN AMOUNT OF ₹ 25,000 LAKHS ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 1,75,000 LAKHS AGGREGATING UP TO ₹ 2,00,000 LAKHS ("TRANCHE 1 ISSUE") AND IS BEING OFFERED BY WAY OF THE TRANCHE 1 PROSPECTUS DATED JUNE 29, 2017 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHE 1 ISSUE ("TRANCHE 1 PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED JUNE 29, 2017 ("SHELF PROSPECTUS") FILED WITH THE REGISTRAR OF COMPANIES, MAHARASHTRA, MUMBAI ("ROC"), DESIGNATED STOCK EXCHANGE AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS AND TRANCHE 1 PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS"). THE NCDs WILL BE ELIGIBLE FOR TIER II CAPITAL.

THE TRANCHE 1 ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF DEBT SECURITIES) REGULATIONS, 2008 AS AMENDED (THE "SEBI DEBT REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED TO THE EXTENT NOTIFIED.

Rated 'IND AAA'/Outlook Stable' by India Rating and 'BWR AAA, Outlook: Stable' by BWR

Allotment on first come first serve basis#

#Determined on the basis of Application on the electronic bidding platform of BSE Ltd.

For detailed terms and conditions, please refer to the Shelf Prospectus dated June 29, 2017 and Tranche 1 Prospectus dated June 29, 2017.

The following is a summary of the terms of the NCDs to be issued pursuant to the Tranche 1 Prospectus

Series	I	II	III
Frequency of Interest Payment	Annual	Annual	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all Series collectively	₹ 10,000 (10 NCDs) across all Series collectively	₹ 10,000 (10 NCDs) across all Series collectively
In Multiples of thereafter	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)	₹ 1,000 (1 NCD)
Face Value of NCDs (₹/ NCD)	₹ 1,000	₹ 1,000	₹ 1,000
Issue Price (₹/ NCD)	₹ 1,000	₹ 1,000	₹ 1,000
Mode of Interest Payment	Through various options available	Through various options available	Through various options available
Tenor	7 years	10 years	15 years
Coupon (%) for NCD Holders in Category I and Category II	7.75%	7.90%	7.95%
Coupon (%) for NCD holders in Category III and Category IV	7.85%	8.00%	8.05%
Effective Yield (per annum) for NCD holders in Category I & II	7.76%	7.91%	7.95%
Effective Yield (per annum) for NCD holders in Category III & IV	7.86%	8.01%	8.05%
Put Option	NA	NA	NA
Call Option	NA	NA	Subject to compliance with applicable laws, in case of Series III NCDs, call option may be exercised by our Company at the end of the 10th year from the Deemed Date of Allotment. In the event of call option being exercised for Series III NCDs, the Redemption Date for Series III NCDs shall be 10 years from Deemed Date of Allotment or such date for exercising the call option as intimated by our Company.
Redemption Date	7 years from the Deemed Date of Allotment	10 years from the Deemed Date of Allotment	15 years from the Deemed Date of Allotment. In the event of call option being exercised for Series III NCDs, the Redemption Date for Series III NCDs shall be 10 years from Deemed Date of Allotment or such date for exercising the call option as intimated by our Company.
Redemption Amount (₹/NCD)	₹ 1,000	₹ 1,000	₹ 1,000

**Our Company shall allocate and allot Series I NCDs wherein the Applicants have not indicated their choice of the relevant NCD Series.*

If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption dates, redemption amounts and other cash flow workings shall be changed accordingly.

ISSUE PROGRAMME**

ISSUE OPENS ON: JULY 10, 2017 | ISSUE CLOSES ON: JULY 28, 2017

** The Tranche 1 Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated above, except that the Tranche 1 Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company **("Board")** or Bond Issue Committee. In the event of an early closure or extension of the Tranche 1 Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in a reputed daily national newspaper with wide circulation on or before such earlier or extended date of Tranche 1 Issue closure. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by the BSE.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see "**HISTORY, MAIN OBJECTS AND KEY AGREEMENTS**" on page 108 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a document for inspection in relation to the Issue. For further details, see the section titled "**MATERIAL CONTRACTS AND DOCUMENTS FOR INSPECTION**" on page 97 of the Shelf Prospectus.

LIABILITY OF MEMBERS: Limited

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS AT THE DATE OF THE SHELF PROSPECTUS: The Authorised Share Capital of the Company is ₹ 14,000 lakhs divided into 70,00,00,000 Equity Shares of face value of ₹ 2 each and 50,00,000 Preference Shares of face value of ₹ 100 each, the Issue, Subscribed and Paid up share capital of the Company is ₹ 11, 375.30 lakhs divided into 56,87,64,960 of face value of ₹ 2 each. For information on the share capital of our Company, see **"CAPITAL STRUCTURE"** on page 50 of the Shelf Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR BY THEM: Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed for of face value of ₹ 2 each by them at the time of signing of the Memorandum of Association: Mr. Harish P. Mahajani - 1 Equity Share; Mr. Mahesh K. Mehta - 1 Equity Share; Mr. Vijay R. Ashar – 1 Equity Share; Mrs. Dipika V. Ashar – 1 Equity Share; Mrs. Jyotsna M. Mehta – 1 Equity Share; Mrs. Veena Bakul Sheth – 1 Equity Share; and Mr. Dilip P. Bhagat – 1 Equity Share.

LISTING: The NCDs offered through this Tranche 1 Prospectus are proposed to be listed on the BSE Limited **("BSE")**. Our Company has received an 'in-principle' approval from the BSE vide their letter no. DCM/BM/PI-BOND/1/17-18 dated June 28, 2017. For the purposes of the Tranche 1 Issue, BSE shall be the Designated Stock Exchange.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Prospectus for the full text of the Disclaimer clause of the BSE Limited.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated September 4, 1998 issued by the Reserve Bank of India under section 45 IA of the Reserve Bank of India Act, 1934. However, the RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/ discharge of liability by the Company.

CREDIT RATING: The NCDs proposed to be issued under this Tranche 1 Issue have been rated 'IND AAA'/ Outlook Stable' for an amount of ₹ 2,00,000 lakhs, by India Ratings & Research Private Limited **("India Rating")** vide their letters dated June 6, 2017 and June 27, 2017 and 'BWR AAA, Outlook: Stable' for an amount of ₹ 2,00,000 lakhs, by Brickwork Ratings India Private Limited **("BWR")** vide their letters dated June 7, 2017 and June 27, 2017. The rating of NCDs by India Ratings and BWR indicate that instruments with this rating are considered to have highest degree of safety regarding timely servicing of financial obligations and carry lowest credit risk. For the rationale for these ratings, see Annexure A and B of the Shelf Prospectus. This rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. This rating is subject to revision or withdrawal at any time by the assigning rating agencies and should be evaluated independently of any other ratings.

GENERAL RISKS: For taking an investment decision, investors must rely on their own examination of the Issuer and the Tranche 1 Issue, including the risks involved. Specific attention of the Investors is invited to the section titled **"Risk Factors"** on page 12 of the Shelf Prospectus and **"Material Developments"** on page 22 of the Tranche 1 Prospectus. The Tranche 1 Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India ("SEBI"), the Reserve Bank of India ("RBI"), any registrar of companies or any stock exchange in India.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Mahindra & Mahindra Financial Services Limited, Tel: +91 22 6652 6000, Fax: +91 22 2495 3608; Lead Managers: Edelweiss Financial Services Limited, Tel: +91 22 4086 3535 Fax: +91 22 4086 3610; Axis Bank Limited, Tel: +91 22 6604 3293 Fax: +91 22 2425 3800; A. K. Capital Services Limited, Tel: +91 22 6754 6500 Fax: +91 22 6610 0594; Trust Investment Advisors Private Limited Tel: +91 22 4084 5000 Fax: +91 22 4084 5007; Yes Securities (India) Limited Tel.: +91 22 22 3347 7364 Fax: 91 22 2421 4508; and offices of Consortium Member, Trading Members and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit submission of ASBA Application electronically. Application Forms may be downloaded from the websites of the Company, Stock Exchange and Consortium Member.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the risk factors on page 12 of the Shelf Prospectus contained therein, before applying in the Issue. Physical copy of the Prospectus may be obtained from the Corporate Office of the Company or from the office of the Lead Managers. Full copy of the Prospectus is available on the websites of the Issuer/Lead Managers/BSE at www.mahindrafinance.com; www.edelweissfin.com; www.axisbank.com; www.akcapindia.com; www.trustgroup.in; www.yesinvest.in and www.bseindia.com respectively.

BANKERS TO THE ISSUE / ESCROW COLLECTION BANK(s): Axis Bank Limited; HDFC Bank Limited; ICICI Bank Limited; IndusInd Bank Limited

REFUND BANK: HDFC Bank Limited

LEAD MANAGERS TO THE TRANCHE 1 ISSUE

EDELWEISS FINANCIAL SERVICES LIMITED
Edelweiss House Off CST Road, Kalina, Mumbai 400 098 Maharashtra, India
Tel: +91 22 4086 3535
Fax: +91 22 4086 3610
Email: mmfsl@edelweissfin.com
Investor Grievance Email: customerservice.mb@edelweissfin.com
Website: www.edelweissfin.com
Contact Person: Mr. Lokesh Singhi/ Mr. Mandeep Singh
SEBI Registration No.: INM0000010650
CIN: L99999MH1995PLC094641

AXIS BANK LIMITED
Axis House, 8th Floor, C-2, Wadia International Centre, P.B. Marg, Worli, Mumbai – 400 025, Maharashtra, India
Tel: +91 22 6604 3293
Fax: +91 22 2425 3800
Email: mmfsl2017@axisbank.com
Investor Grievance Email: sharad.sawant@axisbank.com
Website: www.axisbank.com
Contact Person: Mr. Vikas Shinde
SEBI Registration No.: INM000006104
CIN: L65110GJ1993PLC020769

A. K. CAPITAL SERVICES LIMITED
30-39 Free Press House, 3rd Floor, Free Press Journal Marg, 215, Nariman Point, Mumbai 400021
Tel: +91 22 6754 6500
Fax: +91 22 6610 0594
Email: mmfslncd2017 @akgroup.co.in
Investor Grievance Email: investor.grievance@akgroup.co.in
Website: www.akcapindia.com
Contact Person: Mr. Malay Shah/ Mr. Krish Sanghvi
SEBI Registration No.: INM000010411
CIN: L74899MH1993PLC274881

TRUST INVESTMENT ADVISORS PRIVATE LIMITED
109/110, Balarama, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051
Tel: +91 22 4084 5000
Fax: +91 22 4084 5007
Email: mbd.trust@trustgroup.in
Investor Grievance Email: customercare@trustgroup.in
Website: www.trustgroup.in
Contact Person: Mr. Ankur Jain
SEBI Registration No.: INM000011120
CIN: U67190MH2006PTC162464

YES SECURITIES (INDIA) LIMITED
IFC, Tower 1 & 2, Unit no. 602 A, 6th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai 400 013, India
Tel.: +91 22 22 3347 7364
Fax: 91 22 2421 4508
E-mail: mahindrafinanceNCD@yessecuritiesltd.in
Investor Grievance Email: igc@yessecuritiesltd.in
Website: www.yesinvest.in
Contact Person: Mr. Mukesh Garg
SEBI Registration No.: MB/INM000012227
CIN: U74992MH2013PLC240971

DEBENTURE TRUSTEE THE TRANCHE 1 ISSUE

Axis Trustee Services Limited*
Axis House, Bombay Dyeing Mills Compound, Pandurang Budhkar Marg, Mumbai 400 025
Tel: +91-22- 6226 0074/75; Fax: +91- 22- 4325 3000; Email: debenturetrustee@axistrustee.com
Investor Grievance Email: debenturetrustee@axistrustee.com; Website: www.axistrustee.com
Contact Person: Mr. Devraj Rao; SEBI Registration Number: IND000000494; CIN: U74999MH2008PLC18226

REGISTRAR TO THE TRANCHE 1 ISSUE

Karvy Computershare Private Limited
Karvy Selenium Tower B, Plot 31-32, Financial District, Nanakramguda, Gachibowli, Hyderabad – 500 032
Tel: 040-67162222; Fax: 040-23001153; Email: einward.ris@karvy.com
Investor Grievance Email: mahindrafinance.ncdipo2@karvy.com; Website: www.karisma.karvy.com
Contact Person: Mr. M Murali Krishna; SEBI Registration Number: INR000000221; CIN: U74140TG2003PTC041636

*Axis Trustee Services Limited under regulation 4(4) of SEBI Debt Regulations has by its letter dated June 12, 2017 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Tranche 1 Prospectus and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to this Issue.

A copy of the Shelf Prospectus and Tranche 1 Prospectus has been filed with the Registrar of Companies, Maharashtra, Mumbai in terms of section 26 and 31 of Companies Act, 2013, along with the endorsed/certified copies of all requisite documents. For further details please refer to the section titled **"Material Contracts and Documents for Inspection"** on page 97 of the Tranche 1 Prospectus.

Disclaimer: **Mahindra & Mahindra Financial Services Limited** is subject to market conditions and other considerations, proposing a public issue of Unsecured Subordinated Redeemable Non-Convertible Debentures and has filed the Shelf Prospectus dated June 29, 2017 and Tranche 1 Prospectus dated June 29, 2017 with the Registrar of Companies, Maharashtra at Mumbai, BSE Limited and SEBI (for record purposes). All investors proposing to participate in the public issue of NCDs by Mahindra & Mahindra Financial Services Limited should invest only on the basis of information contained in Shelf Prospectus dated June 29, 2017 and Tranche 1 Prospectus dated June 29, 2017. Please see section entitled "**Risk Factors**" beginning on page 12 of the Shelf Prospectus for risks in this regards.

Note: Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Prospectus.

For **Mahindra & Mahindra Financial Services Limited**
Sd/-
Ramesh Iyer
Vice-Chairman & Managing Director
(DIN: 00220759)

Place : Mumbai
Date : July 06, 2017

CONCEPT