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

2nd May 2022

To,
BSE Limited, (Security Code: 532720)
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001

National Stock Exchange of India Ltd., (Symbol: M&MFIN)
Exchange Plaza, 5th Floor, Plot No. C/1, "G" Block,
Bandra - Kurla Complex, Bandra (East),
Mumbai – 400 051

Dear Sir/ Madam,

Sub: Disclosure of Related Party Transactions pursuant to Regulation 23(9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

In compliance with Regulation 23(9) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the disclosure on Related Party Transactions of the Company, for the half year ended 31st March 2022.

This intimation is also being uploaded on the Company's website at https://www.mahindrafinance.com.

Kindly take the same on record.

Thanking you,

For **Mahindra & Mahindra Financial Services Limited**

Brijbala Batwal
Company Secretary & Compliance Officer

Enclosure: as above

Mahindra & Mahindra Financial Services Limited

CIN : L65921MH1991PLC059642

Registered Office: Gateway Building, Apollo Bunder, Mumbai 400 001
Corporate Office: Sadhana House, 2nd Floor, Behind Mahindra Towers, 570, P.B. Marg, Worli, Mumbai 400 018
Telephone No. : 91 22 6652 6000
Website : www.mahindrafinance.com ; Email : investorhelpline_mmfsl@mahindra.com

Related Party Disclosures for Half Year from 1 October 2021 to 31 March 2022

Rs. in crore

											Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.										
	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee **	Value of transaction during the reporting period (Rs. in crores)	In case monies are due to either party as a result of the transaction		In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments given						
S. No.	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost of funds	Tenure (in months)	Nature (loan/ advance/ intercorporate deposit/ investment given)	Interest Rate (%)	Tenure	Repayment schedule	Secured/ unsecured	If secured, the nature of security;	Purpose for which the funds will be utilised by the ultimate beneficiary of funds (endusage)
1	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INSURANCE BROKERS LIMITED		SUBSIDIARY	Interest Expenses	4.57	4.57	8.16	1.62										
2	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INSURANCE BROKERS LIMITED		SUBSIDIARY	Purchase of Services	36.75	34.23	4.74	10.90										
3	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INSURANCE BROKERS LIMITED		SUBSIDIARY	Other Income	4.82	1.00	0.35	0.18										
4	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INSURANCE BROKERS LIMITED		SUBSIDIARY	Intercorporate Deposits Taken	200.00	4.00	4.00	4.00										
5	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INSURANCE BROKERS LIMITED		SUBSIDIARY	Intercorporate Deposits Taken refunded	4.00	4.00	-	-										
6	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INSURANCE BROKERS LIMITED		SUBSIDIARY	Fixed Deposit taken	200.00	184.65	84.50	195.65										
7	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INSURANCE BROKERS LIMITED		SUBSIDIARY	Fixed Deposit refunded	73.50	73.50	-	-										
8	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA RURAL HOUSING FINANCE LIMITED		SUBSIDIARY	Other Income	10.89	2.87	0.86	1.06										
9	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA RURAL HOUSING FINANCE LIMITED		SUBSIDIARY	Other Expenses	0.99	0.01	-	-										
10	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA RURAL HOUSING FINANCE LIMITED		SUBSIDIARY	Sale of Property Plant & Equipment	0.41	0.11	-	-										
11	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA RURAL HOUSING FINANCE LIMITED		SUBSIDIARY	Reimbursement Made to Parties	2.39	1.15	-	-										
12	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA MANULIFE INVESTMENT MANAGEMENT PVT LIMITED		ASSOCIATE	Other Income	1.68	0.30	0.05	0.05										

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13	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA FINANCE CSR FOUNDATION		WHOLLY OWNED SUBSIDIARY	Other Expenses	15.99	0.01	-	-										
14	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		NBS INTERNATIONAL LIMITED		FELLOW SUBSIDIARY	Other Expenses	0.45	0.14	0.08	0.07										
15	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		NBS INTERNATIONAL LIMITED		FELLOW SUBSIDIARY	Purchase of Property Plant & Equipment	42.23	5.48	-	-										
16	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		NBS INTERNATIONAL LIMITED		FELLOW SUBSIDIARY	Advance given to parties	73.95	0.44	1.05	1.48										
17	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA USA, INC		FELLOW SUBSIDIARY	Reimbursement Made to Parties	2.52	0.85	0.11	0.16										
18	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA DEFENCE SYSTEMS LIMITED		FELLOW SUBSIDIARY	Other Expenses	4.24	2.92	-	-										
19	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INTEGRATED BUSINESS SOLUTIONS LIMITED		FELLOW SUBSIDIARY	Other Expenses	22.76	14.23	0.25	0.40										
20	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA ELECTRIC MOBILITY LIMITED		FELLOW SUBSIDIARY	Sale of Services	6.00	0.20	-	0.10										
21	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA ELECTRIC MOBILITY LIMITED		FELLOW SUBSIDIARY	Reimbursement Made to Parties	0.02	0.02	-	-										
22	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA FIRST CHOICE WHEELS LIMITED		FELLOW SUBSIDIARY	Other Expenses	18.12	11.98	7.19	6.71										
23	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		GROMAX AGRI EQUIPMENT LIMITED		FELLOW SUBSIDIARY	Reimbursement Received from Parties	3.21	2.85	-	-										
24	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA SUSTEN PVT LTD		FELLOW SUBSIDIARY	Other Expenses	0.99	0.00	0.00	0.00										
25	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA CONTECH PVT LTD		FELLOW SUBSIDIARY	Sale of Services	0.60	0.01	-	-										
26	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		BRISTLECONE INDIA LIMITED		FELLOW SUBSIDIARY	Other Expenses	1.34	0.19	-	-										
27	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA WATER UTILITIES LIMITED		FELLOW SUBSIDIARY	Interest Expenses	0.14	0.14	0.41	0.02										

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28	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA WATER UTILITIES LIMITED		FELLOW SUBSIDIARY	Intercorporate Deposits Taken	50.00	4.26	3.75	4.26										
29	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA WATER UTILITIES LIMITED		FELLOW SUBSIDIARY	Intercorporate Deposits Taken refunded	3.75	3.75	-	-										
30	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MERU MOBILITY TECH PRIVATE LIMITED		FELLOW SUBSIDIARY	Other Expenses	0.20	0.02	-	0.01										
31	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA HOLIDAYS AND RESORTS INDIA LIMITED		FELLOW SUBSIDIARY	Interest Expenses	4.22	4.22	2.31	5.36										
32	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA HOLIDAYS AND RESORTS INDIA LIMITED		FELLOW SUBSIDIARY	Other Expenses	0.99	0.02	0.01	-										
33	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA HOLIDAYS AND RESORTS INDIA LIMITED		FELLOW SUBSIDIARY	Fixed Deposit taken	1,000.00	5.00	15.00	5.00										
34	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA HOLIDAYS AND RESORTS INDIA LIMITED		FELLOW SUBSIDIARY	Fixed Deposit refunded	15.00	15.00	-	-										
35	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		PSL MEDIA & COMMUNICATIONS LIMITED		FELLOW ASSOCIATE	Interest Expenses	0.03	0.03	0.03	0.03										
36	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		PSL MEDIA & COMMUNICATIONS LIMITED		FELLOW ASSOCIATE	Fixed Deposit taken	9.30	0.20	0.90	0.90										
37	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		PSL MEDIA & COMMUNICATIONS LIMITED		FELLOW ASSOCIATE	Fixed Deposit refunded	0.20	0.20	-	-										
38	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		TECH MAHINDRA LIMITED		FELLOW ASSOCIATE	Interest Expenses	5.39	5.39	0.24	7.54										
39	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Interest Expenses	0.45	0.45	0.39	0.59										
40	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Other Expenses	21.28	21.28	8.13	2.86										
41	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Fixed Deposit taken	39.73	1.72	15.50	15.10										
42	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Fixed Deposit refunded	2.12	2.12	-	-										

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43	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Other Income	0.43	0.43	0.00	-										
44	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Sale of Services	19.58	19.58	14.54	9.67										
45	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Reimbursement Received from Parties	40.00	35.20	-	-										
46	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Purchase of Property Plant & Equipment	206.06	105.33	-16.50 *	205.09 *										
47	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA & MAHINDRA LIMITED		HOLDING COMPANY	Interest Income	1.49	1.49	0.36	-										
48	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		RAMESH IYER		VICE CHAIRMAN & MANAGING DIRECTOR	Interest Expenses	0.02	0.02	0.06	0.01										
49	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		RAMESH IYER		VICE CHAIRMAN & MANAGING DIRECTOR	Fixed Deposit taken	1.00	0.91	0.80	0.91										
50	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		RAMESH IYER		VICE CHAIRMAN & MANAGING DIRECTOR	Fixed Deposit refunded	1.00	0.79	-	-										
51	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		RAMESH IYER		VICE CHAIRMAN & MANAGING DIRECTOR	Managerial Remuneration	2.93	2.93	-	-										
52	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		C. B. BHAVE		INDEPENDENT DIRECTOR	Interest Expenses	0.02	0.02	0.06	0.07										
53	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		C. B. BHAVE		INDEPENDENT DIRECTOR	Fixed Deposit taken	1.00	-	0.30	0.30										
54	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		VIVEK KARVE		CHIEF FINANCIAL OFFICER	Managerial Remuneration	0.81	0.81	-	-										
55	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		AMIT RAJE		WHOLE TIME DIRECTOR	Managerial Remuneration	2.13	2.13	-	-										
56	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		ABHIJIT NARENDRA MUNGALE		RELATIVE OF KMP	Interest Expenses	0.08	0.08	-	-										
57	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		ABHIJIT NARENDRA MUNGALE		RELATIVE OF KMP	Fixed Deposit taken	2.00	-	2.00	2.00										

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58	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		PALLAVI SARANG KOTWAL		RELATIVE OF KMP	Interest Expenses	0.00	0.00	0.00	0.01										
59	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		PALLAVI SARANG KOTWAL		RELATIVE OF KMP	Fixed Deposit taken	1.00	-	0.12	0.12										
60	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		GIRIJA SUBRAMANIAN		RELATIVE OF KMP	Interest Expenses	0.00	0.00	0.01	0.01										
61	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		PREMA MAHADEVAN		RELATIVE OF KMP	Interest Expenses	0.00	0.00	0.01	0.01										
62	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		JANAKI RAMESH IYER		RELATIVE OF KMP	Interest Expenses	0.05	0.05	0.09	0.04										
63	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		PREMA MAHADEVAN		RELATIVE OF KMP	Fixed Deposit taken	1.00	-	0.05	0.05										
64	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		GIRIJA SUBRAMANIAN		RELATIVE OF KMP	Fixed Deposit taken	1.00	-	0.03	0.03										
65	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		JANAKI RAMESH IYER		RELATIVE OF KMP	Fixed Deposit taken	1.00	-	1.66	1.76										
66	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		JANAKI RAMESH IYER		RELATIVE OF KMP	Fixed Deposit refunded	1.66	1.66	-	-										
67	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		C. B. BHAVE		INDEPENDENT DIRECTOR	Other Expenses	0.38	0.38	-	-										
68	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		DHANANJAY MUNGALE		INDEPENDENT DIRECTOR	Other Expenses	0.38	0.38	-	-										
69	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		RAMA BIJAPURKAR		INDEPENDENT DIRECTOR	Other Expenses	0.36	0.36	-	-										
70	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MILIND SARWATE		INDEPENDENT DIRECTOR	Other Expenses	0.38	0.38	-	-										
71	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		REBECCA NUGENT		INDEPENDENT DIRECTOR	Other Expenses	0.35	0.35	-	-										
72	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA RURAL HOUSING FINANCE LIMITED		SUBSIDIARY	Investments Purchased	-	-	799.30	799.30										

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73	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA INSURANCE BROKERS LIMITED		SUBSIDIARY	Investments Purchased	-	-	0.45	0.45										
74	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA MANULIFE INVESTMENT MANAGEMENT PRIVATE LIMITED		ASSOCIATE	Investments Purchased	-	-	195.30	195.30										
75	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA MANULIFE TRUSTEE PVT LTD		ASSOCIATE	Investments Purchased	-	-	0.50	0.50										
76	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA FINANCE CSR FOUNDATION		WHOLLY OWNED SUBSIDIARY	Investments Purchased	-	-	0.00	0.00										
77	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA FINANCE USA, LLC		JOINT VENTURE	Investments Purchased	-	-	210.55	210.55										
78	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA IDEAL FINANCE LIMITED		SUBSIDIARY	Investments Purchased	-	-	77.97	77.97										
79	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		NEW DEMOCRATIC ELECTORAL TRUST		FELLOW SUBSIDIARY	Investments Purchased	-	-	0.02	0.02										
80	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		SMARTSHIFT LOGISTICS SOLUTIONS PVT LIMITED		FELLOW ASSOCIATE	Investments Purchased	-	-	9.50	9.50										
81	MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED		MAHINDRA MANULIFE TRUSTEE PVT LTD		ASSOCIATE	Advance given to parties	-	-	0.01	0.01										

* represents advance paid towards purchase of Property, Plant & Equipments
** Represent total related party transaction limits approved by the audit committee

For and on behalf of the Board of Directors
Mahindra & Mahindra Financial Services Limited

Ramesh Iyer
Vice-Chairman & Managing Director
[DIN: 00220759]

Date : 02 May 2022
Place : Mumbai