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

3rd January, 2019

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

Scrip Code: 532720

The Vice President,
Listing Department
The National Stock Exchange of India Limited
Exchange Plaza
Bandra-Kurla Complex, Bandra (East),
Mumbai 400 051.

Scrip Code: M&MFIN

Dear Sirs,

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 Secured Redeemable Non-Convertible Debentures and Unsecured Subordinated Redeemable Non-Convertible Debentures of the face value of Rs. 1,000 (Rupees One Thousand) each ("NCDs") for an amount aggregating upto Rs. 500 Crores **("Base Issue Size")** with an option to retain oversubscription upto Rs. 3,000 Crores aggregating upto Rs. 3,500 Crores **("Tranche I Issue")** published in all the editions of 'Financial Express' (in English), all the editions of 'Jansatta' (Hindi) and in Mumbai edition of 'Tarun Bharat' (Marathi) on 3rd January, 2019.

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

Mahindra & Mahindra Financial Services Limited ★ Mumbai

Encl: a/a

BEST extends 677-mw PPA with Tata Power for next five years

PRESS TRUST OF INDIA
New Delhi, January 2

THE MAHARASHTRA ELECTRICITY Regulatory Commission has allowed Brihanmumbai Electric Supply and Transport Undertaking to extend its existing 676.69-mw power purchase agreement with Tata Power for another 5 years.

"Maharashtra Electricity Regulatory Commission (MERC) has allowed Brihanmumbai Electric Supply and Transport Undertaking (BEST) to extend its existing Power Purchase Agreement (PPA) with The Tata Power Company Ltd (TPC-G) for 677 mw supplied from its Trombay Thermal and Hydro plants for five years from April 1, 2019 to March 31, 2024," a Tata Power statement said on Wednesday.

According to the statement, after the due diligence for ensuring the reliability of supply and cost competitiveness for the BEST consumers in Mumbai, the commission, in its order on January 2, 2019, approved the extension.

The commission's order came after BEST inter alia submitted that the cheapest option before it is the extension of its present PPA with Trombay Thermal Power Station and Hydro plants of Tata Power. The BEST and Tata Power have agreed for an extension of PPA with existing terms and conditions. "Tata Power is committed to supplying the most reliable and competitive power meeting the needs of BEST consumers, as always," said Praveer Sinha, CEO & MD, Tata Power said.

The process of power tie-up was undertaken by the BEST in 2017-18 for its discom consumers for the period of next five years starting 1st April 2019.

DABUR INDIA LIMITED

CIN - L24230DL1975PLC007908
Regd. Office: 8/3, Asaf Ali Road, New Delhi - 110 002
Tel. No. - 011-23253488, Fax No. - 011-23222051
Website - www.dabur.com; e-mail:investors@mail.dabur

NOTICE

In compliance of Regulation 47(1)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 this is to inform that a meeting of the Board of Directors of the Company will be held on Thursday, the 31st January, 2019 at New Delhi to, inter-alia, consider and approve the Unaudited Financial Results for the Quarter /Nine Months ended on 31st December, 2018.

Investors may also refer to the websites: www.dabur.com, www.nseindia.com or www.bseindia.com

for Dabur India Limited
Sd/-
(A K Jain)
E.V.P. (Finance) & Company Secretary

New Delhi
2nd January, 2019

Shree Cement

SHREE CEMENT LIMITED

REGD. OFFICE: BANGUR NAGAR, BEAWAR – 305 901, DISTT. AJMER (RAJ.)
Website : www.shreecement.in **E-Mail :** shreebwr@shreecement.com
Phone : 01462- 228101-06 **FAX :** 01462- 228117-19
CIN: L26943RJ1979PLC001935

PUBLIC NOTICE

NOTICE is hereby given that following Share Certificate(s) having following Distinctive Nos. held by under- named Member(s) has/have been reported misplaced/lost :

SR. No.	Name of Holder(s)	Certificate Nos.	Distt. Nos.	No. of Shares
1.	RADHIKA BATRAHANDARI NEERAJ BATRA	245557	11797051 – 11797100	50
2.	V. KRISHNAMACHARI	70838	917921 – 917970	50

Application(s) has/have been made to the Company by the registered holder(s) of these shares for issue of Duplicate Share Certificate(s) in his/their favor. If no objection is received within a period of 15 days from the date of publication of this Notice, the Company will proceed to issue Duplicate Share Certificate(s).

For SHREE CEMENT LIMITED
S. S. Khandelwal
Company Secretary

BEAWAR
01st January, 2019

M/S NAWA ENGINEERS AND CONSULTANTS PRIVATE LIMITED (in LIQUIDATION)

Address of Liquidator : FLAT NO.406, EVEREST BLCOK, ADITYA ENCLAVE, 7-1-618, AMEERPET, HYDERABAD-500038
e-mail : liquidationnawa@gmail.com, karivenkateswarlu@gmail.com, Ph.9246547968, 04023755488

E-AUCTION SALE NOTICE

Notice is hereby given to the public in general under the Insolvency and Bankruptcy Code 2016 and regulation thereunder, that the properties stated in Table below, will be sold by E-Auction through the service provider M/s iQuippo Services Pvt. Ltd.-via website https://www: iQuippo.com, www:IQuuippo.com.

Date and Time of Auction	**Thursday, 31.01.2019 between 01:00 P.M. to 03:00 P.M.**
Last Date for Submission of EMD	**29.01.2019 before 05:00 P.M**
Inspection Date & Time	**From 11.01.2019 to 29.01.2019 between 12.00 P.M. to 04:00 P.M. with prior intimation, The person to be contacted for inspection is Mr. Venkateswarlu Kari (Ph.No. 9246547968), & Mr. Ajay Bojjodu (Ph.No. 9989191860),**
Properties to be sold : Land, Buildings & sheds, Plant & Machinery, stocks, Raw materials, Work in Progress, Office equipment, Office Furniture, Computers & Electrical fittings, and Vehicles	

The EMD (Refundable) shall be payable by interested bidders through NEFT/ RTGS on or before 29.01.2019 in to the account of **"NAWA ENGINEERS AND CONSULTANTS PRIVATE LIMITED (in LIQUIDATION)", State Bank of India, Account No.38079975475, IFSC Code.SBIN0005153** OR by DD/Pay order favoring **"NAWA ENGINEERS AND CONSULTANTS PRIVATE LIMITED (in LIQUIDATION)"**. For detailed information, terms & conditions of E-auction sale, refer TENDER DOCUMENTS available on **https://www: iQuippo.com, www:IQuuippo.com**.

For any query regarding E-Auction, contact **Mr.Venkateswarlu Kari(M: 9246547968)** on liquidationnawa@gmail.com **or Mr.Ajay Bojjodu(Ph.No. 9989191860) on bojjodu.ajay@quippoworld.com.**

Mr. Venkateswarlu Kari
Liquidator
Registration no. IBBI/IPA-001/IP-P00052/2017-2018/10126

Place : Hyderabad
Date : 02-01-2019

NLC India Limited

(formerly Neyveli Lignite Corporation Limited)
'Navratna' - Government of India Enterprise
Regd. Office : First Floor, No.8, Mayor Sathyamurthy Road, FSD, Egmore Complex of Food Corporation of India, Chetpet, Chennai - 600 031.
Corp. Office : Block-1, Neyveli-607 801, Cuddalore District, Tamil Nadu.
CREATING WEALTH FOR WELLBEING **CIN No.: L93090TN1956GOI003507,** Website: www.nlcindia.com

NOTICE INVITING TENDERS FOR SUPPLIES

(e-Tender Notices Sl.No.1 to 5) (Global Tender Notices Sl. No. 6 to8)

Sl.No.	Tender Ref. / Scope of supplies & qty.reqd
1.	**UNIT : M.M. COMPLEX : PTE- ENQ / 18-19 / 003872 / MM01(05) dt.21-12-2018: Four items** of Bucket back belt and belt mat. **Due date of opening:** 30-01-2019
2.	**ENQ / 18-19 / 003908 / MM24 (02) dt. 27-12-2018: 1 No.** of Pilot Plant. **Due date of opening:** 28-01-2019
3.	**PTE No. ENQ / 18-19 / 003933 / MM01(03) dt.29-12-2018:** Neutral Grounding Resistor Monitoring Relay. **Due date of opening:** 05-02-2019
4.	**ENQ / 18-19 / 003868 / MM17(02) dt.31-12-2018:** Procurement of Flaps and tubes (**21 items**) **Due date of opening:** 25-01-2019
5	**ENQ No. / 18-19 / 003974 / MM12(03) dt.02-01-2019:** Electrical spares – **4 items** **Due date of opening:** 30-01-2019
6.	**GTE. ENQ / 18-19 / 003629 / MM01(01) dt.26-12-2018: 6 items** of cardon shaft. **B.G. Amount:** ₹ 70,000/- US$ 985/ EURO 860
7.	**GTE. ENQ / 18-19 / 003781 / MM01(01) dt. 26-12-2018:** Main slew ball bearing. Drawing No.SME 3139 **Qty.: 2 Nos. B.G. Amount:** ₹ 1,50,000/- US$ 2065/ EURO 1805
8.	**GTE. No. ENQ / 18-19 / 003838 / MM01(03) dt.26-12-2018:** Procurement of **7 items** of Bucket Wheel Gear box spares. **B.G. Amount:** ₹ 3,00,000/- US$ 4240/ EURO 3705

Sl.No.	Tender document cost	Last date for receipt	Date & time of opening
6	₹ 1,000 / US$ 15 / EURO 13	28-01-2019 Upto 12.00 Hrs.	28-01-2019 At 15.00 Hrs.
7	₹ 1,000 / US$ 14 / EURO 13	01-02-2019 Upto 12.00 Hrs.	01-02-2019 At 15.00 Hrs.
8	₹ 1,000 / US$ 15 / EURO 13	29-01-2019 Upto 12.00 Hrs.	29-01-2019 At 15.00 Hrs.

FOR e-TENDER DOCUMENTS / DETAILS / CORRIGENDUM VISIT : www.nlcindia.com

PUBLIC SECTOR IS YOURS : HELP IT TO HELP YOU

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 109 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 135 OF THE SHELF PROSPECTUS.

PUBLIC ISSUE BY MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF RS. 1,000 (INDIAN RUPEES ONE THOUSAND) EACH ("SECURED NCDS") AND/ OR UNSECURED, SUBORDINATED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 (INDIAN RUPEES ONE THOUSAND) EACH ("UNSECURED NCDS") FOR AN AMOUNT AGGREGATING UP TO ₹ 500,00,00,000 ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 30,00,00,00,000 AGGREGATING UP TO ₹ 35,00,00,00,000 ("TRANCHE I ISSUE") WHICH IS WITH IN THE SHELF LIMIT OF ₹ 1,00,00,00,00,000 AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED DECEMBER 21, 2018 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED DECEMBER 21, 2018 ("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 I PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS"). THE SECURED NCDS SHALL BE ALLOTTED FOR A VALUE OF UPTO ₹ 25,00,00,00,000 AND THE UNSECURED NCDS SHALL BE ALLOTTED FOR A VALUE OF UPTO ₹ 10,00,00,00,000 WITHIN THE OVERALL LIMIT OF ₹ 35,00,00,00,000. THE UNSECURED NCDs WILL BE ELIGIBLE FOR TIER II CAPITAL.

THE TRANCHE I 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 'CARE AAA (Triple A);Stable' by CARE & 'IND AAA; Stable' by India Ratings | **Allotment on first come first serve basis#**

Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of the stock exchange. However, on the date of oversubscription, the allotment should be made to the applicants on proportionate basis.

For detailed terms and conditions, please refer to the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018.

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

Series	I	II	III	IV
Frequency of Interest Payment	Annual	Annual	Annual	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all Series collectively			
In Multiples of thereafter	₹ 1,000 (1 NCD)			
Face Value of NCDs (₹/ NCD)	₹ 1,000			
Issue Price (₹/ NCD)	₹ 1,000			
Mode of Interest Payment	**Through various options available**			
Tenor	39 months	60 months	96 months	120 months
Coupon (%) for NCD Holders in Category I and Category II	9.00	9.10	9.20	9.35
Coupon (%) for NCD holders in Category III and Category IV	9.05	9.15	9.30	9.50
Effective Yield (per annum) for NCD holders in Category I & II	9.02	9.12	9.21	9.35
Effective Yield (per annum) for NCD holders in Category III & IV	9.07	9.17	9.31	9.50
Redemption Date (from the Deemed Date of Allotment)	39 months	60 months	96 months	120 months
Nature of Indebtedness	Secured	Secured	Secured	Unsecured
Redemption Amount (₹/NCD)	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Put and Call Option	NA			

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

ISSUE PROGRAMME**

TRANCHE I ISSUE OPENS ON: JANUARY 4, 2019 | TRANCHE I ISSUE CLOSES ON: JANUARY 25, 2019

**The Tranche I 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 I 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 I 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 I Issue closure. On the Tranche I 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.

ASBA* | **Simple, Safe, Smart way of Application**

***Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For future details, check section on ASBA below.**

Mandatory in public issues from October 01, 2016. No cheque will be accepted.

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 109 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 101 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 ₹ 19,000.00 lacs 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 issued, subscribed and paid up share capital of the Company is ₹ 12,355.30 lacs divided into 61,77,64,960 of face value of ₹ 2 each. For information on the share capital of our Company, see "**CAPITAL STRUCTURE**" on page 49 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 ₹ 10 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. Bapat – 1 Equity Share.

LISTING: The NCDs offered through the Tranche I 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. DCS/BM/PI-BOND/14/18-19 dated November 21, 2018. For the purposes of the Tranche I 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 USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of this Company, its promoters, its management or any scheme or project of this Company.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated 4 September 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 Issue have been rated 'CARE AAA (Triple A);Stable' for an amount of ₹ 10,000 crores, by Credit Analysis & Research Ltd. ("CARE") vide their letter dated September 29, 2018 and revalidated by revalidation letters dated October 31, 2018 and December 18, 2018 and 'IND AAA; Stable' for an amount of ₹ 10,000 crores, by India Ratings and Research Private Limited ("India Ratings") vide their letter dated October 3, 2018 and revalidated by revalidation letters dated November 2, 2018 and December 17, 2018. The rating of NCDs by CARE and India Ratings 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 rating letter and 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 I Issue, including the risks involved. Specific attention of the Investors is invited to the section titled **"Risk Factors"** on page 18 of the Shelf Prospectus and **"Material Developments"** on page 25 of the Tranche I Prospectus. The Tranche I 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; A. K. Capital Services Limited, Tel: +91 22 6754 6500, Fax: +91 22 6610 0594; Axis Bank Limited, Tel: +91 22 6604 3293, Fax: +91 22 2425 2800; ICICI Securities Limited, Tel: +91 22 2288 2460, Fax: +91 22 2282 6580; SBI Capital Markets Limited, Tel: +91 22 2217 8300, Fax: +91 22 2218 8332; Trust Investment Advisors Private Limited, Tel: +91 22 4084 5000, Fax: +91 22 4084 5007; Yes Securities (india) Limited, Tel: +91 22 3012 6919, Fax: +91 22 2421 4508 and offices of Consortium Members, 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 Stock Exchange and Consortium Members.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the **"Risk Factors"** on page 18 of the Shelf Prospectus contained therein, before applying in the Issue. Physical copies of the Prospectus can be obtained from the Company's Registered Office, Head Office and Corporate Office, offices of Lead Managers, offices of Lead Brokers, Registrar to the Issue, Designated RTA Locations for RTAs, Designated CDP Locations for CDPs and Designated Branches of the SCSBs. Full copy of the Prospectus is available on the websites of the Issuer/Lead Managers/BSE at www.mahindrafinance.com, www.edelweissfin.com, www.akgroup.co.in, www.axisbank.com, www.icicisecurities.com, www.sbicaps.com, www.trustgroup.in, www.yesinvest.in respectively.

PUBLIC ISSUE ACCOUNT BANKS: Axis Bank Limited & HDFC Bank Limited

REFUND BANK: Axis Bank Limited

LEAD MANAGERS TO THE 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

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: mmfsIncd2018@akgroup.co.in
Investor Grievance Email: investor.grievance@akgroup.co.in
Website: www.akgroup.co.in
Contact Person: Ms. Shilpa Pandey/ Mr Malay Shah
SEBI Registration No.: INM000010411

AXIS BANK LIMITED
Axis House, 8th Floor, C-2,
Wadia International Centre,
P.B. Marg, Worli, Mumbai, 400025
Tel: +91 22 6604 3293
Fax: +91 22 2425 2800
Email: mmfsl.nov2018@axisbank.com
Investor Grievance Email: investor.grievance@ axisbank.com
Website: www.axisbank.com
Contact Person: Mr. Vikas Shinde/Mr. Sharad Sawant
SEBI Registration No.: INM000006104

ICICI SECURITIES LIMITED
ICICI Centre, H.T. Parekh Marg,
Churchgate, Mumbai, 400020
Tel: +91 22 2288 2460
Fax: +91 22 2282 6580
Email: mmfsIncd2018@icicisecurities.com
Investor Grievance Email: customercare@icicisecurities.com
Website: www.icicisecurities.com
Contact Person: Mr. Arjun Mehrotra/ Mr. Rishi Tiwari
SEBI Registration No.: INM000011179

SBI CAPITAL MARKETS LIMITED
202, Maker Tower'E',Cuffe Parade,
Mumbai 400 005, Maharashtra, India
Tel: +91 22 2217 8300
Fax: +91 22 2218 8332
Email: mmfsl2018@sbicaps.com
Investor Grievance e-mail: investor.relations@sbicaps.com
Website: www.sbicaps.com
Contact Person: Navneet Kalra
SEBI Registration Number: INM000003531

LEAD MANAGERS TO THE ISSUE

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: Ms. Hani Jalan
SEBI Registration No.: INM000011120

YES SECURITIES (INDIA) LIMITED
IFC, Tower 1 & 2, Unit no. 602 A, 6th Floor,
Senapati Bapat Marg, Elphinstone Road,
Mumbai – 400 013
Tel: +91 22 3012 6919
Fax: +91 22 2421 4508
E-mail: mmfsIncd2018@yessecuritiesltd.in
Investor Grievance e-mail: igc@yessecuritiesltd.in
Website: www.yesinvest.in
Contact Person: Mukesh Garg/ Pratik Pednekar
SEBI Registration Number: MB/INM000012227

DEBENTURE TRUSTEE

Axis Trustee Services Limited*
The Ruby, 2nd Floor, SW 29, Senapati Bapat
Marg, Dadar West, Mumbai- 400 028
Tel: +91 22 62300451
Fax: +91 22 62300700
Email: debentureturstee@axistrustee.com
Investor Grievance Email: debenturetrustee@axistrustee.com
Website: www.axistrustee.com
Contact Person: Mr. Krishna Kumari
SEBI Registration Number: IND000000494
CIN: U74999MH2008PLC18226

REGISTRAR TO THE ISSUE

Karvy Fintech Private Limited
Karvy Selenium, Tower B, Plot No- 31 & 32,
Financial District, Nanakramguda,Serilingampally
Hyderabad Rangareddi TG 500032 IN
Tele No : +91 40 6716 2222
Fax No :+91 40 2343 1551
Email Id : mmfsl.ncdipo3@karvy.com
Website : www.karvyfintech.com
Investor Grievance Id : einward.ris@karvy.com
Contact Person : M Murali Krishna
SEBI Registration No : INR000000221
CIN :U67200TG2017PTC117649

COMPANY SECRETARY AND COMPLIANCE OFFICER

Ms. Arnavaz M. Pardiwalla
Company Secretary
Mahindra & Mahindra Financial Services Limited
Mahindra Towers, 4th Floor, Dr. G M. Bhosale Marg,
P K. Kurne Chowk, Worli, Mumbai –400 018
Tel: +91 22 6652 6000 (Board)/6652 6017
Fax: +91 22 24984170/71
Email: investorhelpline_mmfsl@mahindra.com

Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application money etc.

*Axis Trustee Services Limited under regulation 4(4) of SEBI Debt Regulations has by its letter dated 31 October 2018 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Tranche I 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 I 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 101 of the Tranche I Prospectus.

Applications Supported by Blocked Amount (ASBA): Investors have to apply through the ASBA process. ASBA has to be availed by all the investors. For details on the ASBA process, please refer to the details given in Application Form and Abridged Prospectus and also please refer to the section "Issue Procedure" on page 66 of the Tranche I Prospectus.

CORRIGENDUM

This Corrigendum is to be read along with the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018 filed with the Registrar of Companies, Maharashtra, Mumbai. All capitalized terms used in this notice shall, unless the context otherwise requires, have the meaning ascribed in the Prospectus dated December 21, 2018. It is hereby clarified that the contact details of Karvy Fintech Private Limited to be read as follows: Address: Karvy Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda,Serilingampally Hyderabad Rangareddi TG 500032 IN; Tel: +91 40 6716 2222; Fax: +91 40 2343 1551; Email Id: mmfsl.ncdipo3@karvy.com; Website: www.karvyfintech.com; Investor Grievance Id: einward.ris@karvy.com; Contact Person: Murali Krishna; SEBI Registration No: INR000000221; CIN:U67200TG2017PTC117649

Disclaimer: **Mahindra & Mahindra Financial Services Limited** is, subject to market conditions and other considerations, proposing a public issue of Secured and/or Unsecured Subordinated Redeemable Non-Convertible Debentures and has filed the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018 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 December 21, 2018 and Tranche I Prospectus dated December 21, 2018. Please see section entitled **"Risk Factors"** beginning on page 18 of the Shelf Prospectus for risks in this regard.

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 and Managing Director
(DIN: 00220759)

Place : Mumbai
Date : January 2, 2019

CONCEPT

रामगढ़ में कांग्रेस व भाजपा की साख दांव पर

जनसत्ता ब्यूरो
जयपुर, 2 जनवरी।

अलवर जिले की रामगढ़ विधानसभा सीट पर चुनाव 28 जनवरी को होगा। बसपा उम्मीदवार लक्ष्मण सिंह के निधन के कारण इस सीट पर चुनाव स्थगित हो गया था। प्रदेश में नई सरकार बनने के बाद इस सीट का चुनाव कांग्रेस और भाजपा की प्रतिष्ठा से जुड़ गया है।

राज्य के मुख्य निर्वाचन अधिकारी आनंद कुमार ने बताया कि सात दिसंबर को हुए विधानसभा चुनाव के साथ रामगढ़ सीट का चुनाव नहीं हुआ था। इस सीट पर अब सिर्फ बसपा उम्मीदवार का नामांकन होगा। अन्य उम्मीदवारों के पुराने नामजदगी के परचे मान्य होंगे। इस सीट पर 28 जनवरी को मतदान होगा। वोटों की गिनती 31 जनवरी को होगी। आनंद कुमार ने बताया कि चुनाव के लिए बसपा उम्मीदवार 3 से 10 जनवरी तक अपना परचा दाखिल कर सकेगा। इस क्षेत्र के 278 मतदान केंद्रों पर वोट डाले जाएंगे।

रामगढ़ सीट पर होने वाले चुनाव को लेकर भाजपा और कांग्रेस के साथ ही बसपा की गतिविधियां तेज हो गई हैं। इस सीट पर कांग्रेस उम्मीदवार साफिया खान हैं। वे पार्टी के राष्ट्रीय सचिव जुबेर खान की पत्नी हैं। भाजपा ने इस सीट के निर्वतमान विधायक ज्ञानदेव आहूजा का टिकट काट कर इलाके के प्रधान सुखवंत सिंह को मैदान में उतारा था। आहूजा कट्टर हिंदूवादी नेता हैं और अलवर जिले में गोरक्षा दलों के मुखिया हैं। इनके अलावा इस सीट पर बीस अन्य उम्मीदवार भी मैदान में हैं। बसपा के उम्मीदवार रहे दिवंगत लक्ष्मण सिंह चौधरी के परिजन भी टिकट मांग रहे हैं।

प्रदेश के हाल में हुए विधानसभा चुनाव में कांग्रेस को 99 सीटें मिली थीं जो कि बहुमत से एक कम है। इसलिए कांग्रेस रामगढ़ सीट को कब्जाने के लिए पूरा जोर लगा रही है ताकि विधानसभा में उसका पूर्ण बहुमत हो जाए। दूसरी तरफ भाजपा ने ज्ञानदेव आहूजा को कमान सौंपते हुए सीट हथियाने की रणनीति बनाई है। राज्य में कांग्रेस सरकार को बसपा ने बिना शर्त समर्थन दे रखा है। इसलिए उसकी मंशा है कि कांग्रेस इस सीट पर उसका समर्थन करे, पर कांग्रेस ने इससे इनकार कर दिया है। अलवर जिले में पिछले चुनाव में बसपा ने दो सीटें जीती थीं। इसलिए जिले में उसका प्रभाव माना जाता है। बसपा उम्मीदवार के मैदान में होने के कारण मुकाबला तिकोना होने के पूरे आसार हैं।

व्यापारी के घर से लाखों के जेवरात व नकदी लूट ले गए डकैत

भागलपुर, 2 जनवरी (जनसत्ता)।

साल की पहली रात ही डकैतों ने शहर के थाना कोतवाली से सटे मोहल्ले मारवाड़ी टोला के कुंजलाल लेन गली के कैलाश संथालिया के आवास पर धावा बोला और उनकी जुड़वां पोत्रियों को पिस्तौल की नोक पर कब्जे में लेकर लाखों के जेवरात व नकदी लूट ले गए।

आइपीएस विनीत कुमार व सिटी डीएसपी राजवंश सिंह सूचना मिलते ही पुलिस बल के साथ मौके पर पहुंचे। फोरेंसिक जांच के लिए विधि वैज्ञानिकों की टीम पहुंची। सीसीटीवी फुटेज खंगाला गया। एसएसपी आशीष भारती ने बुधवार को बताया कि दो बदमाशों को गिरफ्तार कर लिया गया है। उसके पास से दो पिस्तौल और गोलियां बरामद हुई हैं। फरार बाकी बदमाशों की भी शिनाख्त कर ली गई है। वे भी जल्द पकड़े जाएंगे।

पुलिस सूत्रों के मुताबिक घर के लोगों ने बताया कि लुटेरे फिल्मी स्टाइल में डाका डालने पहुंचे। मकान का दरवाजा मकान मालिक के बेटे सोनू का नाम पुकार कर खुलवाया। बोले- प्रसाद देना है। वे बतौर प्रसाद डिब्बे में पेड़े भी लाए थे। दरवाजा खुलते ही बदमाश नौकरानी मधु को कब्जे में लेकर पहली मंजिल पर ले गए। फिर वहां खेल रही जुड़वां बच्चियों को कब्जे में कर उनकी कनपटी पर पिस्तौल रख दी। शोर सुनकर अंदर कमरे में सो रहे रोहित उर्फ सोनू और उनकी पत्नी शिवानी बाहर आए तो बच्चियों को डकैतों के कब्जे में देख अवाक रह गए। डकैतों की संख्या पांच थी।

भारत सरकार
लोक उद्यम चयन बोर्ड
नेशनल फर्टिलाइज़र्स लिमिटेड
में
निदेशक (वित्त)
पद के लिए आवेदन आमंत्रित करता है।
लोक उद्यम चयन बोर्ड में आवेदन
प्राप्त करने की
अंतिम तिथि 06 फरवरी, 2019
(15.00 बजे तक) है।
जानकारी के लिए वेबसाइट
http://www.pesb.gov.in
में लॉगइन करें।

RELIANCE Asset Reconstruction
रिलायन्स एसेट रीकन्स्ट्रक्शन कम्पनी लि.
पंजी. कार्यालय: रिलायन्स सेन्टर, 6ठा तल, नार्द विंग, ऑफ वेस्टर्न एक्सप्रैस हाईवे, सांताक्रुज (ईस्ट), मुम्बई-400055

सरफैसी अधिनियम, 2002 की धारा 13 (2) के अंतर्गत मांग सूचना

आप, नीचे वर्णित ऋणधारकों/ गारन्टरों/ मार्टगैजरों ने ऋणों की अदायगी को प्रतिभूत करने के लिये चल/ अचल परिसम्पत्तियों पर प्रतिभूत हित का निर्माण कर जीई कन्ट्रीवायड कंज्यूमर फाइनांसियल सर्विसेस लि. से रु. 29,20,000/- (रुपये उन्नतीस लाख बीस हजार मात्र) की वित्तीय सहायता प्राप्त की है। चूंकि, आपने ऋणों की अदायगी में चूक की है, भारतीय रिजर्व बैंक द्वारा जारी दिशा निर्देशों के अनुसार आपकी ऋण खाता को 1.3.2014 को मैग्मा हाउसिंग फाइनांस द्वारा गैर-प्रचालन परिसम्पत्तियों (एनपीए) के रूप में वर्गीकृत कर दिया गया है। मैग्मा हाउसिंग फाइनांस ने एसाइन्मेंट अनुबंध तिथि 24.3.2017 के द्वारा सभी अधोलिखित प्रतिभूति हितों के साथ उसके सभी टाइटल, दावे तथा हितों के साथ सचिन कुमार गुजराती की वित्तीय परिसम्पत्तियों को ''मैग्मा 031 ट्रस्ट'' के ट्रस्टी की हैसियत में हमारे पक्ष में सौंप दिया है। उक्त एसाइन्मेन्ट के अनुपालन में प्रतिभूत हित (प्रवर्त्तन) नियमावली, 2002 के नियम 3 के साथ पठित उक्त अधिनियम की धारा 13 (2) के अंतर्गत प्रदत्त शक्तियों का प्रयोग करते हुए अधोहस्ताक्षरी प्राधिकृत अधिकारी ने पंजीकृत डाक द्वारा मांग सूचना तिथि 1.5.2018 भेजकर आपको सूचना की तिथि से 60 दिनों के भीतर उस पर ब्याज के साथ उक्त सूचना में वर्णित सम्पूर्ण बकाया का पुनर्भुगतान करने का निर्देश दिया था। लेकिन, चूंकि मांग सूचना आपको सर्व नहीं हो सकी, सेवा की वैकल्पिक पद्धति द्वारा एतद्द्वारा वह आपको सर्व किया जाता है।

विवरण इस प्रकार है:

क्रम सं.	ऋणधारक/ गारन्टर/ मार्टगैजर आदि का नाम	बकाया राशि (रु.)
1.	सचिन कुमार गुजराती, निवासीः 22/9, ओल्ड राजिन्दर नगर, गंगा राम हॉस्पिटल, नई दिल्ली-110060 साथ हीः मै. सचिन सचिन एक्सपोर्ट हाउस/ मंगलाह ज्वेल्स द्वारा उसके प्रॉपाईटर, 5/67, पद्म सिंह रोड, करोल बाग, मैकडॉवेल्स के निकट, नई दिल्ली-110060 2. श्रीमती हीरा भैन, निवासीः 22/9, ओल्ड राजिन्दर नगर, गंगा राम हॉस्पिटल, नई दिल्ली-110060	वसूली की तिथि तक मासिक रेस्ट्स पर 13.91% प्रति वर्ष की दर से उस पर आगे के ब्याज तथा लागतों के साथ 25.04.2018 को रु. 40,22,337.39 (रुपए चालीस लाख बाईस हजार तीन सौ सैंतीस तथा पैसे उन्तालिस मात्र)

प्रतिभूति परिसम्पत्तियों का विवरणः पुराना राजिन्दर नगर, गंगाराम अस्पताल के निकट, नई दिल्ली- 110060 में स्थित निर्मित सम्पत्ति सं. 22/9, क्षेत्रफल माप 88 वर्ग यार्ड्स का सभी भाग तथा हिस्सा। चौहद्दी इस प्रकार हैः पूर्वः सर्विस लेन, पश्चिमः रोड, उत्तरः रोड, दक्षिणः सम्पत्ति सं. 22/10

यदि आप 60 दिनों की अवधि के भीतर सम्पूर्ण बकाया राशि का भुगतान करने में विफल होते हैं तो सरफैसी अधिनियम के प्रावधानों के अंतर्गत अधोहस्ताक्षरी उपरोक्त प्रतिभूत परिसम्पत्तियों को प्रवर्त्तित करने के लिए बाध्य होंगे। कृपया ध्यान रहे कि उक्त अधिनियम की धारा 13 (13) के अनुसार आपको बिक्री, पट्टा या अन्य रूप से उपरोक्त प्रतिभूत परिसम्पत्तियों का व्यवसाय या किसी प्रकार के अंतरण करने से निषिद्ध किया जाता है। इस प्रावधान का किसी भी रूप में उल्लंघन सरफैसी अधिनियम के अंतर्गत दंडनीय अपराध होगा।

हस्ता./-
स्थानः दिल्ली **प्राधिकृत अधिकारी**
तिथिः 3.1.2019 **रिलायन्स एसेट रीकन्स्ट्रक्शन कम्पनी लि.**

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 109 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 135 OF THE SHELF PROSPECTUS.

PUBLIC ISSUE BY MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF RS. 1,000 (INDIAN RUPEES ONE THOUSAND) EACH ("SECURED NCDS") AND/ OR UNSECURED, SUBORDINATED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 (INDIAN RUPEES ONE THOUSAND) EACH ("UNSECURED NCDS") FOR AN AMOUNT AGGREGATING UP TO ₹ 500,00,00,000 ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 30,00,00,00,000 AGGREGATING UP TO ₹ 35,00,00,00,000 ("TRANCHE I ISSUE") WHICH IS WITH IN THE SHELF LIMIT OF ₹ 1,00,00,00,00,000 AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED DECEMBER 21, 2018 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED DECEMBER 21, 2018 ("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 I PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS"). THE SECURED NCDS SHALL BE ALLOTTED FOR A VALUE OF UPTO ₹ 25,00,00,00,000 AND THE UNSECURED NCDS SHALL BE ALLOTTED FOR A VALUE OF UPTO ₹ 10,00,00,00,000 WITHIN THE OVERALL LIMIT OF ₹ 35,00,00,00,000. THE UNSECURED NCDs WILL BE ELIGIBLE FOR TIER II CAPITAL.

THE TRANCHE I 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 'CARE AAA (Triple A);Stable' by CARE & 'IND AAA; Stable' by India Ratings | **Allotment on first come first serve basis#**

#Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of the stock exchange. However, on the date of oversubscription, the allotment should be made to the applicants on proportionate basis.

For detailed terms and conditions, please refer to the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018.

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

Series	I	II	III	IV
Frequency of Interest Payment	Annual	Annual	Annual	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all Series collectively			
In Multiples of thereafter	₹ 1,000 (1 NCD)			
Face Value of NCDs (₹/ NCD)	₹ 1,000			
Issue Price (₹/ NCD)	₹ 1,000			
Mode of Interest Payment	Through various options available			
Tenor	39 months	60 months	96 months	120 months
Coupon (%) for NCD Holders in Category I and Category II	9.00	9.10	9.20	9.35
Coupon (%) for NCD holders in Category III and Category IV	9.05	9.15	9.30	9.50
Effective Yield (per annum) for NCD holders in Category I & II	9.02	9.12	9.21	9.35
Effective Yield (per annum) for NCD holders in Category III & IV	9.07	9.17	9.31	9.50
Redemption Date (from the Deemed Date of Allotment)	39 months	60 months	96 months	120 months
Nature of Indebtedness	Secured	Secured	Secured	Unsecured
Redemption Amount (₹/NCD)	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Put and Call Option	NA			

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

ISSUE PROGRAMME**

TRANCHE I ISSUE OPENS ON: JANUARY 4, 2019 | TRANCHE I ISSUE CLOSES ON: JANUARY 25, 2019

**The Tranche I 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 I 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 I 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 I Issue closure. On the Tranche I 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.

ASBA* | **Simple, Safe, Smart way of Application**

***Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For future details, check section on ASBA below.**

Mandatory in public issues from October 01, 2016. No cheque will be accepted.

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 109 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 101 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 ₹ 19,000.00 lacs 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 issued, subscribed and paid up share capital of the Company is ₹ 12,355.30 lacs divided into 61,77,64,960 of face value of ₹ 2 each. For information on the share capital of our Company, see **"CAPITAL STRUCTURE"** on page 49 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 ₹ 10 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. Bapat – 1 Equity Share.

LISTING: The NCDs offered through the Tranche I 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. DCS/BM/PI-BOND/14/18-19 dated November 21, 2018. For the purposes of the Tranche I 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 USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of this Company, its promoters, its management or any scheme or project of this Company.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated 4 September 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 Issue have been rated 'CARE AAA (Triple A);Stable' for an amount of ₹ 10,000 crores, by Credit Analysis & Research Ltd. ("CARE") vide their letter dated September 29, 2018 and revalidated by revalidation letters dated October 31, 2018 and December 18, 2018 and 'IND AAA; Stable' for an amount of ₹ 10,000 crores, by India Ratings and Research Private Limited ("India Ratings") vide their letter dated October 3, 2018 and revalidated by revalidation letters dated November 2, 2018 and December 17, 2018. The rating of NCDs by CARE and India Ratings 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 rating letter and 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 I Issue, including the risks involved. Specific attention of the Investors is invited to the section titled **"Risk Factors"** on page 18 of the Shelf Prospectus and **"Material Developments"** on page 25 of the Tranche I Prospectus. The Tranche I 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; A. K. Capital Services Limited, Tel: +91 22 6754 6500, Fax: +91 22 6610 0594; Axis Bank Limited, Tel: +91 22 6604 3293, Fax: +91 22 2425 2800; ICICI Securities Limited, Tel: +91 22 2288 2460, Fax: +91 22 2282 6580; SBI Capital Markets Limited, Tel: +91 22 2217 8300, Fax: +91 22 2218 8332; Trust Investment Advisors Private Limited, Tel: +91 22 4084 5000, Fax: +91 22 4084 5007; Yes Securities (india) Limited, Tel: +91 22 3012 6919, Fax: +91 22 2421 4508 and offices of Consortium Members, 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 Stock Exchange and Consortium Members.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the **"Risk Factors"** on page 18 of the Shelf Prospectus contained therein, before applying in the Issue. Physical copies of the Prospectus can be obtained from the Company's Registered Office, Head Office and Corporate Office, offices of Lead Managers, offices of Lead Brokers, Registrar to the Issue, Designated RTA Locations for RTAs, Designated CDP Locations for CDPs and Designated Branches of the SCSBs. Full copy of the Prospectus is available on the websites of the Issuer/Lead Managers/BSE at www.mahindrafinance.com, www.edelweissfin.com, www.akgroup.co.in, www.axisbank.com, www.icicisecurities.com, www.sbicaps.com, www.trustgroup.in, www.yesinvest.in respectively.

PUBLIC ISSUE ACCOUNT BANKS: Axis Bank Limited & HDFC Bank Limited

REFUND BANK: Axis Bank Limited

LEAD MANAGERS TO THE 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

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: mmfslncd2018@akgroup.co.in
Investor Grievance Email:
investor.grievance@akgroup.co.in
Website: www.akgroup.co.in
Contact Person: Ms. Shilpa Pandey/ Mr Malay Shah
SEBI Registration No.: INM000010411

AXIS BANK LIMITED
Axis House, 8th Floor, C-2,
Wadia International Centre,
P.B. Marg, Worli, Mumbai, 400025
Tel: +91 22 6604 3293
Fax: +91 22 2425 2800
Email: mmfsl.nov2018@axisbank.com
Investor Grievance Email:
investor.grievance@ axisbank.com
Website: www.axisbank.com
Contact Person: Mr. Vikas Shinde/Mr. Sharad Sawant
SEBI Registration No.: INM000006104

ICICI SECURITIES LIMITED
ICICI Centre, H.T. Parekh Marg,
Churchgate, Mumbai, 400020
Tel: +91 22 2288 2460
Fax: +91 22 2282 6580
Email: mmfslncd2018@icicisecurities.com
Investor Grievance Email:
customercare@icicisecurities.com
Website: www.icicisecurities.com
Contact Person: Mr. Arjun Mehrotra/ Mr. Rishi Tiwari
SEBI Registration No.: INM000011179

SBI CAPITAL MARKETS LIMITED
202, Maker Tower'E',Cuffe Parade,
Mumbai 400 005, Maharashtra, India
Tel: +91 22 2217 8300
Fax: +91 22 2218 8332
Email: mmfsl2018@sbicaps.com
Investor Grievance e-mail:
investor.relations@sbicaps.com
Website: www.sbicaps.com
Contact Person: Navneet Kalra
SEBI Registration Number: INM000003531

LEAD MANAGERS TO THE ISSUE

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: Ms. Hani Jalan
SEBI Registration No.: INM000011120

YES SECURITIES (INDIA) LIMITED
IFC, Tower 1 & 2, Unit no. 602 A, 6th Floor,
Senapati Bapat Marg, Elphinstone Road,
Mumbai – 400 013
Tel: +91 22 3012 6919
Fax: +91 22 2421 4508
E-mail: mmfslncd2018@yessecuritiesltd.in
Investor Grievance e-mail:
igc@yessecuritiesltd.in
Website: www.yesinvest.in
Contact Person: Mukesh Garg/ Pratik Pednekar
SEBI Registration Number: MB/INM000012227

DEBENTURE TRUSTEE

Axis Trustee Services Limited*
The Ruby, 2nd Floor, SW 29, Senapati Bapat
Marg, Dadar West, Mumbai- 400 028
Tel: +91 22 62300451
Fax: +91 22 62300700
Email: debenturetrustee@axistrustee.com
Investor Grievance Email:
debenturetrustee@axistrustee.com
Website: www.axistrustee.com
Contact Person: Mr. Krishna Kumari
SEBI Registration Number: IND000000494
CIN: U74999MH2008PLC18226

REGISTRAR TO THE ISSUE

Karvy Fintech Private Limited
Karvy Selenium, Tower B, Plot No- 31 & 32,
Financial District, Nanakramguda,Serilingampally
Hyderabad Rangareddi TG 500032 IN
Tele No : +91 40 6716 2222
Fax No :+91 40 2343 1551
Email Id : mmfsl.ncdipo3@karvy.com
Website : www.karvyfintech.com
Investor Grievance Id : einward.ris@karvy.com
Contact Person : M Murali Krishna
SEBI Registration No : INR000000221
CIN :U67200TG2017PTC117649

COMPANY SECRETARY AND COMPLIANCE OFFICER

Ms. Arnavaz M. Pardiwalla
Company Secretary
Mahindra & Mahindra Financial Services Limited
Mahindra Towers, 4th Floor, Dr. G M. Bhosale Marg,
P K. Kurne Chowk, Worli, Mumbai –400 018
Tel: +91 22 6652 6000 (Board)/6652 6017
Fax: +91 22 24984170/71
Email: investorhelpline_mmfsl@mahindra.com

Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application money etc.

*Axis Trustee Services Limited under regulation 4(4) of SEBI Debt Regulations has by its letter dated 31 October 2018 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Tranche I 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 I 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 101 of the Tranche I Prospectus.

Applications Supported by Blocked Amount (ASBA): Investors have to apply through the ASBA process. ASBA has to be availed by all the investors. For details on the ASBA process, please refer to the details given in Application Form and Abridged Prospectus and also please refer to the section "Issue Procedure" on page 66 of the Tranche I Prospectus.

CORRIGENDUM

This Corrigendum is to be read along with the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018 filed with the Registrar of Companies, Maharashtra, Mumbai. All capitalized terms used in this notice shall, unless the context otherwise requires, have the meaning ascribed in the Prospectus dated December 21, 2018. It is hereby clarified that the contact details of Karvy Fintech Private Limited to be read as follows: Address: Karvy Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda,Serilingampally Hyderabad Rangareddi TG 500032 IN; Tel: +91 40 6716 2222; Fax: +91 40 2343 1551; Email Id: mmfsl.ncdipo3@karvy.com; Website: www.karvyfintech.com; Investor Grievance Id: einward.ris@karvy.com; Contact Person: Murali Krishna; SEBI Registration No: INR000000221; CIN:U67200TG2017PTC117649

Disclaimer: **Mahindra & Mahindra Financial Services Limited** is, subject to market conditions and other considerations, proposing a public issue of Secured and/or Unsecured Subordinated Redeemable Non-Convertible Debentures and has filed the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018 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 December 21, 2018 and Tranche I Prospectus dated December 21, 2018. Please see section entitled **"Risk Factors"** beginning on page 18 of the Shelf Prospectus for risks in this regard.

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 and Managing Director
(DIN: 00220759)

Place : Mumbai
Date : January 2, 2019

CONCEPT

पंतप्रधान आवास योजनेतील मोफत घरांना ब्रास वाळू देणार

मुख्यमंत्र्यांची 'लोकसंवाद'मध्ये घोषणा



मुंबई, दि.२ (प्रतिनिधी) : पंतप्रधान आवास योजनेतून घर बांधण्यासाठी पाच ब्रासपर्यंतची वाळू कोणतीही रॉयल्टी न आकारता मोफत देण्याची घोषणा बुधवारी मुख्यमंत्री देवेंद्र फडणवीस यांनी 'लोकसंवाद' कार्यक्रमात केली. ठाणे जिल्ह्यातील दहिवलीचे कैलास धुळे, लातूरमधील बाबूराव साधू कांबळे, नागपूर जिल्ह्यातील खैरी पिंजेवाड येथील दर्शना सोलंकी, नाशिकमधील नंदा पाडेकर या लाभार्थ्यांशी त्यांच्या नव्या घराच्या ठिकाणी संपर्क साधून मुख्यमंत्र्यांनी संवाद साधला व घराच्या सुंदर बांधकामाबद्दल लाभार्थ्यांचे कौतुक केले. या लाभार्थ्यांनी तसेच कोल्हापूर जिल्ह्यातील करवीर तालुक्यातील विष्णू राऊत यांनी राज्य व केंद्र शासनामुळे स्वतःच्या घराचे स्वप्न पूर्ण झाले असल्याच्या भावना व्यक्त करून आपल्या नव्या घरास भेट देण्याचे निमंत्रणच थेट मुख्यमंत्र्यांना दिले.

शासनाच्या विविध योजना गरजूंपर्यंत पोहोचल्यानंतर त्यातून होणारा लाभ, त्यात येणाऱ्या अडचणी आणि आवश्यक सुधारणांची माहिती घेण्यासाठी मुख्यमंत्री फडणवीस यांनी 'लोकसंवाद' कार्यक्रमाद्वारे लाभार्थ्यांशी संवाद सुरू केला. या कार्यक्रमाच्या पहिल्या भागात बुधवारी राज्यातील पंतप्रधान आवास योजना तसेच रमाई आवास, शबरी घरकुल, पंडित दीनदयाळ उपाध्याय जागा खरेदी योजनेच्या चांदा ते बांद्यापर्यंतच्या लाभार्थ्यांशी व्हिडिओ कॉन्फरन्सद्वारे थेट संवाद साधला.

पंतप्रधान आवास योजना, रमाई आवास योजना, शबरी घरकुल योजनेचा लाभ घेताना कोणत्या अडचणी आल्या? अनुदान वेळेत मिळाले का? शौचालयाचे बांधकाम केले का? आदी प्रश्नांची उत्तरे त्यांनी या कार्यक्रमात जाणून घेतली. अनुदान थेट बँकेतून मिळत असल्यामुळे राज्य शासनाच्या योजना जलद गतीने सर्वसामान्यांपर्यंत पोहोचल्या असल्याच्या व त्या पारदर्शकपणे राबवित असल्याच्या भावना लाभार्थ्यांनी व्यक्त केल्या. राज्य शासनाने राबविलेल्या योजनांमुळे पक्क्या व सुंदर घराचे स्वप्न पूर्ण झाल्याचेही या लाभार्थ्यांनी यावेळी आवर्जून सांगितले. घरकुलाबरोबरच उज्ज्वला योजना, शौचालय योजनांचा लाभही मिळत असल्याचे त्यांनी सांगितले.

वर्धा तालुक्यातील आरती कोट्टेवार व गडचिरोली जिल्ह्यातील फुलेवाडा येथील जावेद शेख यांनी पंतप्रधान आवास योजनेतून घर बांधताना रेती मिळण्यास अडचणी येत असल्याचे सांगितले. त्यावर मुख्यमंत्री फडणवीस यांनी पंतप्रधान आवास योजनेतील घरांच्या बांधकामासाठी पाच ब्रासपर्यंत रेती मोफत देण्याची घोषणा केली. तसेच यासंबंधी सर्व जिल्हाधिकारी व तहसीलदारांना सूचना देण्यात येणार असल्याचेही सांगितले.

बशीर मोमीन यांना 'विठाबाई नारायणगावकर जीवनगौरव पुरस्कार

मुंबई : राज्य सरकारतर्फे दिल्या जाणाऱ्या २०१८ वर्षातील तमाशासम्राज्ञी विठाबाई नारायणगावकर जीवनगौरव पुरस्कारासाठी, बशीर कमरोद्दिन मोमीन (कवठेकर) यांची निवड करण्यात आली असल्याची घोषणा सांस्कृतिक कार्यमंत्री विनोद तावडे यांनी बुधवारी केली. प्रतिवर्षी राज्य सरकारतर्फे तमाशा क्षेत्रात प्रदीर्घ सेवा केलेल्या एका ज्येष्ठ कलाकाराला जीवनगौरव पुरस्कार देऊन सन्मानित करण्यात येते. या पुरस्काराचे स्वरूप रु. ५ लाख, मानपत्र व सन्मानचिन्ह असे असणार आहे. त्यांना आजपर्यंत साहित्य लेखनाचे अनेक पुरस्कार प्राप्त झाले आहेत.

विद्यार्थ्यांनी बनवले 'खेलो इंडिया' ॲप

मुंबई: मुख्यमंत्री देवेंद्र फडणवीस यांच्या हस्ते बुधवारी मंत्रालयात 'खेलो इंडिया' स्पर्धेसाठी विद्यार्थ्यांनी बनविलेल्या ॲपचे अनावरण करण्यात आले. 'खेलो इंडिया' स्पर्धेसाठी खास बनविण्यात आलेल्या टीव्हीसी आणि जिंगलचेही अनावरण यावेळी करण्यात आले. यावेळी शालेय शिक्षण आणि क्रीडामंत्री विनोद तावडे, आ. मंगलप्रभात लोढा उपस्थित होते. गेल्या वर्षी सुरू करण्यात आलेल्या. या महत्त्वाकांक्षी उपक्रमाचे यंदाचे दुसरे वर्ष आहे. 'खेलो इंडिया' स्पर्धा दि. ९ ते २० जानेवारी या कालावधीत पुण्यातील शिवछत्रपती क्रीडा संकुल म्हाळुंगे-बालेवाडी येथे होणार आहेत. या स्पर्धेत एकूण १८ खेळांचा समावेश करण्यात आला आहे.

खिडकीतून कचरा टाकणे भोवले !

९०० रहिवासी, सोसायट्यांना नोटीस

मुंबई,दि. २ (प्रतिनिधी) : दक्षिण मुंबईत दोन इमारतींच्या मध्यभागी असलेल्या हाऊस गल्ल्यांची कचराकुंडी झाली आहे. यामुळे येथील जलवाहिन्यांमधून दूषित पाणीपुरवठा होत असून, स्थानिकांचे आरोग्यही धोक्यात आले आहे. याची गंभीर दखल घेऊन महापालिकेने घराच्या खिडकीतून हाऊस गल्ल्यांमध्ये कचरा टाकणाऱ्या ९०० रहिवासी, सोसायट्यांना नोटीस पाठविली आहे. यापैकी काहींवर कायदेशीर कारवाईची प्रक्रिया सुरू करण्यात आली आहे.

दक्षिण मुंबईत काळबादेवी, भुलेश्वर अशा ठिकाणी तत्कालीन मुंबईच्या आराखड्यानुसार दोन इमारतींच्या मधोमध हाऊस गल्ली आहे. अनेक वेळा नागरिक घराच्या खिडकीतून या हाऊस गल्ल्यांमध्ये कचरा टाकत असतात. याबाबत वारंवार सूचना देऊनही हाऊस गल्ल्यांमध्ये कचरा टाकण्याचे प्रमाण कमी झालेले नाही. याउलट जीर्ण जलवाहिन्यांमुळे हाऊस गल्ल्यांमधील दूषित पाणी जलवाहिन्यांमध्ये शिरत आहे. हाऊस गल्ल्यांमध्ये कचरा टाकू नये, असे आवाहन महापालिकेमार्फत करण्यात येते. मात्र, याचा कोणताच परिणाम होत नसल्याचे पाहून सी विभाग कार्यालयाने आतापर्यंत ९०० सोसायट्या, भाडेकरू, घरमालक, रहिवाशांना नोटीस पाठविली आहे.

"हाऊस गल्ल्यांमध्ये नागरिक कचरा टाकत असल्याने त्या तुंबतात. परिणामी, जलवाहिन्यांमधून दूषित पाणीपुरवठा संभवतो, तसेच येथील कचऱ्यामुळे उंदीर वाढतात. त्यामुळे स्थानिक रहिवाशांना लेप्टोसारख्या आजाराचा धोका असून त्याबाबत स्थानिक रहिवाशांमध्ये जागृतीवर भर देण्यात आला. त्यानंतरही कचरा फेकणे सुरूच ठेवणाऱ्यांना नोटीस देण्यास सुरुवात करण्यात आली. अशा ९०० नोटीस पाठविण्यात आल्या आहेत.

- सुनील सरदार,
सहायक आयुक्त, सी विभाग

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 109 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 135 OF THE SHELF PROSPECTUS.

PUBLIC ISSUE BY MAHINDRA & MAHINDRA FINANCIAL SERVICES LIMITED ("COMPANY" OR THE "ISSUER") OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF RS. 1,000 (INDIAN RUPEES ONE THOUSAND) EACH ("SECURED NCDS") AND/ OR UNSECURED, SUBORDINATED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 (INDIAN RUPEES ONE THOUSAND) EACH ("UNSECURED NCDS") FOR AN AMOUNT AGGREGATING UP TO ₹ 500,00,00,000 ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 30,00,00,00,000 AGGREGATING UP TO ₹ 35,00,00,00,000 ("TRANCHE I ISSUE") WHICH IS WITH IN THE SHELF LIMIT OF ₹ 1,00,00,00,00,000 AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED DECEMBER 21, 2018 CONTAINING, INTER ALIA, THE TERMS AND CONDITIONS OF THE TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED DECEMBER 21, 2018 ("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 I PROSPECTUS CONSTITUTES THE PROSPECTUS ("PROSPECTUS"). THE SECURED NCDS SHALL BE ALLOTTED FOR A VALUE OF UPTO ₹ 25,00,00,00,000 AND THE UNSECURED NCDS SHALL BE ALLOTTED FOR A VALUE OF UPTO ₹ 10,00,00,00,000 WITHIN THE OVERALL LIMIT OF ₹ 35,00,00,00,000. THE UNSECURED NCDs WILL BE ELIGIBLE FOR TIER II CAPITAL.

THE TRANCHE I 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 'CARE AAA (Triple A);Stable' by CARE & 'IND AAA; Stable' by India Ratings | **Allotment on first come first serve basis#**

Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of the stock exchange. However, on the date of oversubscription, the allotment should be made to the applicants on proportionate basis.

For detailed terms and conditions, please refer to the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018.

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

Series	I	II	III	IV
Frequency of Interest Payment	Annual	Annual	Annual	Annual
Minimum Application	₹ 10,000 (10 NCDs) across all Series collectively			
In Multiples of thereafter	₹ 1,000 (1 NCD)			
Face Value of NCDs (₹/ NCD)	₹ 1,000			
Issue Price (₹/ NCD)	₹ 1,000			
Mode of Interest Payment	Through various options available			
Tenor	39 months	60 months	96 months	120 months
Coupon (%) for NCD Holders in Category I and Category II	9.00	9.10	9.20	9.35
Coupon (%) for NCD holders in Category III and Category IV	9.05	9.15	9.30	9.50
Effective Yield (per annum) for NCD holders in Category I & II	9.02	9.12	9.21	9.35
Effective Yield (per annum) for NCD holders in Category III & IV	9.07	9.17	9.31	9.50
Redemption Date (from the Deemed Date of Allotment)	39 months	60 months	96 months	120 months
Nature of Indebtedness	Secured	Secured	Secured	Unsecured
Redemption Amount (₹/NCD)	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Put and Call Option	NA			

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

ISSUE PROGRAMME**

TRANCHE I ISSUE OPENS ON: JANUARY 4, 2019 | TRANCHE I ISSUE CLOSES ON: JANUARY 25, 2019

**The Tranche I 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 I 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 I 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 I Issue closure. On the Tranche I 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.

ASBA* | **Simple, Safe, Smart way of Application**

***Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For future details, check section on ASBA below.**

Mandatory in public issues from October 01, 2016. No cheque will be accepted.

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 109 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 101 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 ₹ 19,000.00 lacs 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 issued, subscribed and paid up share capital of the Company is ₹ 12,355.30 lacs divided into 61,77,64,960 of face value of ₹ 2 each. For information on the share capital of our Company, see "**CAPITAL STRUCTURE**" on page 49 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 ₹ 10 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. Bapat – 1 Equity Share.

LISTING: The NCDs offered through the Tranche I 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. DCS/BM/PI-BOND/14/18-19 dated November 21, 2018. For the purposes of the Tranche I 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 USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of this Company, its promoters, its management or any scheme or project of this Company.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated 4 September 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 Issue have been rated 'CARE AAA (Triple A);Stable' for an amount of ₹ 10,000 crores, by Credit Analysis & Research Ltd. ("CARE") vide their letter dated September 29, 2018 and revalidated by revalidation letters dated October 31, 2018 and December 18, 2018 and 'IND AAA; Stable' for an amount of ₹ 10,000 crores, by India Ratings and Research Private Limited ("India Ratings") vide their letter dated October 3, 2018 and revalidated by revalidation letters dated November 2, 2018 and December 17, 2018. The rating of NCDs by CARE and India Ratings 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 rating letter and 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 I Issue, including the risks involved. Specific attention of the Investors is invited to the section titled **"Risk Factors"** on page 18 of the Shelf Prospectus and **"Material Developments"** on page 25 of the Tranche I Prospectus. The Tranche I 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; A. K. Capital Services Limited, Tel: +91 22 6754 6500, Fax: +91 22 6610 0594; Axis Bank Limited, Tel: +91 22 6604 3293, Fax: +91 22 2425 2800; ICICI Securities Limited, Tel: +91 22 2288 2460, Fax: +91 22 2282 6580; SBI Capital Markets Limited, Tel: +91 22 2217 8300, Fax: +91 22 2218 8332; Trust Investment Advisors Private Limited, Tel: +91 22 4084 5000, Fax: +91 22 4084 5007; Yes Securities (india) Limited, Tel: +91 22 3012 6919, Fax: +91 22 2421 4508 and offices of Consortium Members, 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 Stock Exchange and Consortium Members.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the **"Risk Factors"** on page 18 of the Shelf Prospectus contained therein, before applying in the Issue. Physical copies of the Prospectus can be obtained from the Company's Registered Office, Head Office and Corporate Office, offices of Lead Managers, offices of Lead Brokers, Registrar to the Issue, Designated RTA Locations for RTAs, Designated CDP Locations for CDPs and Designated Branches of the SCSBs. Full copy of the Prospectus is available on the websites of the Issuer/Lead Managers/BSE at www.mahindrafinance.com, www.edelweissfin.com, www.akgroup.co.in, www.axisbank.com, www.icicisecurities.com, www.sbicaps.com, www.trustgroup.in, www.yesinvest.in respectively.

PUBLIC ISSUE ACCOUNT BANKS: Axis Bank Limited & HDFC Bank Limited

REFUND BANK: Axis Bank Limited

LEAD MANAGERS TO THE 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

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: mmfslncd2018@akgroup.co.in
Investor Grievance Email: investor.grievance@akgroup.co.in
Website: www.akgroup.co.in
Contact Person: Ms. Shilpa Pandey/ Mr Malay Shah
SEBI Registration No.: INM000010411

AXIS BANK LIMITED
Axis House, 8th Floor, C-2,
Wadia International Centre,
P.B. Marg, Worli, Mumbai, 400025
Tel: +91 22 6604 3293
Fax: +91 22 2425 2800
Email: mmfsl.nov2018@axisbank.com
Investor Grievance Email: investor.grievance@ axisbank.com
Website: www.axisbank.com
Contact Person: Mr. Vikas Shinde/Mr. Sharad Sawant
SEBI Registration No.: INM000006104

ICICI SECURITIES LIMITED
ICICI Centre, H.T. Parekh Marg,
Churchgate, Mumbai, 400020
Tel: +91 22 2288 2460
Fax: +91 22 2282 6580
Email: mmfslncd2018@icicisecurities.com
Investor Grievance Email: customercare@icicisecurities.com
Website: www.icicisecurities.com
Contact Person: Mr. Arjun Mehrotra/ Mr. Rishi Tiwari
SEBI Registration No.: INM000011179

SBI CAPITAL MARKETS LIMITED
202, Maker Tower'E',Cuffe Parade,
Mumbai 400 005, Maharashtra, India
Tel: +91 22 2217 8300
Fax: +91 22 2218 8332
Email: mmfsl2018@sbicaps.com
Investor Grievance e-mail: investor.relations@sbicaps.com
Website: www.sbicaps.com
Contact Person: Navneet Kalra
SEBI Registration Number: INM000003531

LEAD MANAGERS TO THE ISSUE

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: Ms. Hani Jalan
SEBI Registration No.: INM000011120

YES SECURITIES (INDIA) LIMITED
IFC, Tower 1 & 2, Unit no. 602 A, 6th Floor,
Senapati Bapat Marg, Elphinstone Road,
Mumbai – 400 013
Tel: +91 22 3012 6919
Fax: +91 22 2421 4508
E-mail: mmfslncd2018@yessecuritiesltd.in
Investor Grievance e-mail: igc@yessecuritiesltd.in
Website: www.yesinvest.in
Contact Person: Mukesh Garg/ Pratik Pednekar
SEBI Registration Number: MB/INM000012227

DEBENTURE TRUSTEE

Axis Trustee Services Limited*
The Ruby, 2nd Floor, SW 29, Senapati Bapat
Marg, Dadar West, Mumbai- 400 028
Tel: +91 22 62300451
Fax: +91 22 62300700
Email: debenturetrustee@axistrustee.com
Investor Grievance Email: debenturetrustee@axistrustee.com
Website: www.axistrustee.com
Contact Person: Mr. Krishna Kumari
SEBI Registration Number: IND000000494
CIN: U74999MH2008PLC18226

REGISTRAR TO THE ISSUE

Karvy Fintech Private Limited
Karvy Selenium, Tower B, Plot No- 31 & 32,
Financial District, Nanakramguda,Serilingampally
Hyderabad Rangareddi TG 500032 IN
Tele No : +91 40 6716 2222
Fax No :+91 40 2343 1551
Email Id : mmfsl.ncdipo3@karvy.com
Website : www.karvyfintech.com
Investor Grievance Id : einward.ris@karvy.com
Contact Person : M Murali Krishna
SEBI Registration No : INR000000221
CIN :U67200TG2017PTC117649

COMPANY SECRETARY AND COMPLIANCE OFFICER

Ms. Arnavaz M. Pardiwalla
Company Secretary
Mahindra & Mahindra Financial Services Limited
Mahindra Towers, 4th Floor, Dr. G M. Bhosale Marg,
P K. Kurne Chowk, Worli, Mumbai –400 018
Tel: +91 22 6652 6000 (Board)/6652 6017
Fax: +91 22 24984170/71
Email: investorhelpline_mmfsl@mahindra.com

Investors may contact the Registrar to the Issue or the Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt of Allotment Advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application money etc.

*Axis Trustee Services Limited under regulation 4(4) of SEBI Debt Regulations has by its letter dated 31 October 2018 given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Tranche I 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 I 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 101 of the Tranche I Prospectus.

Applications Supported by Blocked Amount (ASBA): Investors have to apply through the ASBA process. ASBA has to be availed by all the investors. For details on the ASBA process, please refer to the details given in Application Form and Abridged Prospectus and also please refer to the section "Issue Procedure" on page 66 of the Tranche I Prospectus.

CORRIGENDUM

This Corrigendum is to be read along with the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018 filed with the Registrar of Companies, Maharashtra, Mumbai. All capitalized terms used in this notice shall, unless the context otherwise requires, have the meaning ascribed in the Prospectus dated December 21, 2018. It is hereby clarified that the contact details of Karvy Fintech Private Limited to be read as follows: Address: Karvy Selenium, Tower B, Plot No- 31 & 32, Financial District, Nanakramguda,Serilingampally Hyderabad Rangareddi TG 500032 IN; Tel: +91 40 6716 2222; Fax: +91 40 2343 1551; Email Id: mmfsl.ncdipo3@karvy.com; Website: www.karvyfintech.com; Investor Grievance Id: einward.ris@karvy.com; Contact Person: Murali Krishna; SEBI Registration No: INR000000221; CIN:U67200TG2017PTC117649

Disclaimer: **Mahindra & Mahindra Financial Services Limited** is, subject to market conditions and other considerations, proposing a public issue of Secured and/or Unsecured Subordinated Redeemable Non-Convertible Debentures and has filed the Shelf Prospectus dated December 21, 2018 and Tranche I Prospectus dated December 21, 2018 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 December 21, 2018 and Tranche I Prospectus dated December 21, 2018. Please see section entitled **"Risk Factors"** beginning on page 18 of the Shelf Prospectus for risks in this regard.

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 and Managing Director
(DIN: 00220759)

Place : Mumbai
Date : January 2, 2019

CONCEPT