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

14th January, 2019

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

Scrip Code : 532720

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

Scrip Code : M&MFIN

Dear Sir,

Sub : 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 Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed please find the newspaper advertisements in relation to the early closure 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 to 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 Mumbai edition of 'Tarun Bharat' (Marathi) on 14th 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

Arnavaz M. Pardiwalla
Company Secretary & Compliance Officer

Encl: a/a

BATTLE 2019

Congress to contest all 80 LS seats in UP

State incharge Ghulam Nabi Azad says the party would accommodate any secular force that is capable of taking on the ruling BJP



PRESS TRUST OF INDIA
Lucknow, January 13

LEFT OUT OF the SP-BSP pre-poll tie-up in Uttar Pradesh, the Congress on Sunday announced that it would go it alone on all the 80 Lok Sabha seats in the state in the upcoming general election.

After a brainstorming session with senior party leaders, Congress general secretary in-c

(BJP) in the Lok Sabha polls.

The meeting of the Congress was held a day after the Samajwadi Party (SP) and the Bahujan Samaj Party (BSP) announced their alliance in Uttar Pradesh, sharing 38 seats each and leaving two seats for the smaller parties, besides leaving Rae Bareli and Amethi for United Progressive Alliance (UPA) chairperson Sonia Gandhi and Congress chief Rahul Gandhi respectively.

Speaking to reporters here, Azad said, "The Congress will contest on all the 80 Lok Sabha seats in Uttar Pradesh and defeat the BJP." He also expressed hope that the grand old party would double the tally of 21 seats it had secured in the state in the 2009 general election.

To a question on whether the Congress will forge a coalition with any other political party, Azad said, "If any party is willing to accompany the Congress and the Congress feels that it can fight the BJP, then it will definitely be accommodated."

On his party being left out of the SP-BSP alliance, the Congress leader said, "We wanted that the Congress should have been a part of the Grand Alliance (a

) in Uttar Pradesh. But if someone does not want to walk along, nothing can be done."

Asked whether the Congress would field candidates in seats which will be contested by BSP supremo Mayawati and SP chief Akhilesh Yadav (since the SP-BSP alliance will not field nominees from Rae Bareli and Amethi), Azad did not give any clear answer.

AMJ LAND HOLDINGS LIMITED
(Formerly known as Pudumjee Pulp & Paper Mills Limited)
Regd. Off: Thergaon, Pune-411 033.
Tel: 020-3061 3333 • **Fax:** 020-30613388
Website: www.amjland.com
E-mail: admin@amjland.com
CIN : L21012MH1964PLC013058

NOTICE

NOTICE is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of AMJ Land Holdings Limited (formerly known as Pudumjee Pulp & Paper Mills Limited) is scheduled to be held on **Thursday, 24th January, 2019,** to consider and approve, inter alia, the Unaudited Financial Results of the Company along with the Limited Review Report for the Quarter and Nine Months ended on 31st December, 2018.

This Notice is also available on the Company's website i.e. www.amjland.com and also on the website of the Stock Exchanges where the Company's shares are listed i.e. BSE Limited & National Stock Exchange of India Limited (www.bseindia.com and www.nseindia.com).

The Trading Window for dealing in securities of the Company shall remain closed from 14th January, 2019 to 26th January, 2019 (both days inclusive) in compliance with provisions of SEBI (Prohibition of Insider Trading) Regulations, 2015.

For **AMJ LAND HOLDINGS LIMITED,**
(Formerly known as Pudumjee Pulp & Paper Mills Limited)
Sd/-
Date : 14.01.2019 **R. M. Kulkarni**
Place : Pune **Company Secretary**

PUDUMJEE PAPER PRODUCTS LTD.
Regd. Off: Thergaon, Pune-411 033.
Tel: 020-40773423
Fax: 020-4077 3388
Website: www.pudumjee.com
E-mail: sk@pune.pudumjee.com
CIN : L21098PN2015PLC153717

NOTICE

NOTICE is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, that a meeting of the Board of Directors of Pudumjee Paper Products Limited is scheduled to be held on **Thursday, 24th January, 2019,** to consider and approve, inter alia, Unaudited Financial Results of the Company along with the Limited Review Report for the Quarter and Nine Months ended on 31st December, 2018.

This Notice is also available on the Company's website i.e. www.pudumjee.com and also on the website of the Stock Exchanges where the Company's shares are listed i.e. BSE Limited & National Stock Exchange of India Limited (www.bseindia.com and www.nseindia.com).

The Trading Window for dealing in securities of the Company shall remain closed from 14th January, 2019 to 26th January, 2019 (both days inclusive) in compliance with provisions of SEBI (Prohibition of Insider Trading) Regulations, 2015.

For **PUDUMJEE PAPER PRODUCTS LTD.,**
Sd/-
14th January, 2019 **Vinay Jadhav**
Pune **Company Secretary**

NMDC Limited
(A Government of India Enterprise)
DONIMALAI COMPLEX
Donimalai Township-PO, Sandur-Taluk, Bellary-District, Karnataka- Pin-583 118

OPEN TENDER NOTIFICATION

Tender No. CE/W/1(640)/2018 Date: 26.12.2018

Sealed tender in two bid system are invited from the competent, experienced and financially sound contractors for the works: "Construction of Toe wall & Garland Drain for TW-MP-1A and GD-MP-1A of back filling at MP-1A of DIOM" with estimated cost of ₹ 167.80 **Lakhs** for a **work period of Completion:** 12 (Twelve) Months Excluding rainy seasons (July, Aug, Sept, Oct) **EMD Cost ₹ 1,67,802.00** and **Sale/ download period from 14-01-2019 to 13-02-2019.**

For accessing the tender documents or download from NMDC Limited website **http://www.nmdc.co.in/nmdctender/dafault.aspx.**

For any clarification bidders may contact **DGM (Civil),** by mailing to **diomcivil@nmdc.co.in or by fax message to 08395-274644.**

For and on behalf of NMDC Limited
Date: 14.01.2019 DGM (Civil)

महानगर टेलीफोन निगम लिमिटेड
खुशीद लाल भवन, जनपथ, नई दिल्ली-110050

निविदा आमंत्रण सूचना

एमटीएनएल, नई दिल्ली की ओर से निम्नलिखित कार्यों हेतु निविदाएँ आमंत्रित की जाती हैं:

1. सं. ई/ई(ई) केबीएन/सीई (ई)/एमटीएनएल/18-19/20 टी.ई. बिल्डिंग, पुरा रोड, एमटीएनएल, नई दिल्ली स्थित लिफ्टों (मैसर्स ओमेगा मेक) के व्यापक रख-रखाव हेतु ऑनलाईन निविदायें आमंत्रित की जाती है (अनुमानित लागत : रु. 7,29,936/-)।

2. सं. एटीएम (एमएम) टीवाई/एमएम/टी-237/क्लीनिंग एंड स्वीपिंग/2019-20 जीएम (टीवाई) क्षेत्र में एक्सचेंजों/कार्यालयों की सफाई एवं झाड़-पोछे हेतु ऑनलाईन खुली निविदायें आमंत्रित की जाती है (अनुमानित लागत : रु. 24,76,616/-)।

3. सं. जीएम (टीवाई)/एमएम/टी-235/मिसलेनियस केबल मेंटीनेंस जाईटम्स/2018-19 जीएम (टीवाई) क्षेत्र में विविध केबल रख-रखाव मदों की आपूर्ति हेतु ऑनलाईन खुली निविदायें आमंत्रित की जाती है (अनुमानित लागत : रु. 8,57,860/-)।

4. सं. ई/ई (ईडब्ल्यू) एमटीएनएल/प्रेस/18-19/16 टेलीफोन एक्सचेंज बिल्डिंग, राजौरी गार्डन, नई दिल्ली पर 1 अदद 13 गाली लिफ्ट के एसआईटीसी हेतु ऑनलाइन निविदायें आमंत्रित की जाती हैं (अनुमानित लागत : रु. 26,25,813/-)।

5. सं. ई/ई (ई)-केबीएन/सीई (ई)/एमटीएनएल/18-19/21 टी.ई. बिल्डिंग, ऐएलएन मार्ग, दिल्ली पर सम्बन्धित कार्यों सहित सैन्ट्रल एसी प्लांट रखाव्कोल आधारित टाईप के नवीनीकरण हेतु ऑनलाइन निविदायें आमंत्रित की जाती हैं (अनुमानित लागत : रु. 57,13,717/-)।

6. सं. ई/ई (ई)-केबीएन/सीई (ई)/एमटीएनएल/18-19/22 ओएफसी मिन्टो रोड, एमटीएनएल, नई दिल्ली स्थित 6x7.5 टीआर डक्टेबल एसी यूनिट के एसआईटीसी हेतु ऑनलाइन निविदायें आमंत्रित की जाती हैं (अनुमानित लागत : रु. 53,44,570/-)।

ऑनलाइन निविदाओं हेतु हमारी ई-प्रोक्योरमेंट वेबसाइट : **https://www.tcil-india-electronictender.com** एवं **http://www.eprocure.gov.in** देखें।

पारदर्शिता ही हमारी पहचान है!

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 ₹ 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 CLOSES TODAY**

LAST DATE FOR SUBMITTING APPLICATIONS IS 14TH JANUARY 2019**

**Pursuant to the Tranche I Prospectus dated December 21, 2018 the Issue opened on Friday, January 4, 2019, and was scheduled to close at 5 pm on Friday, January 25, 2019, with an option for early closure or extension by such period as may be decided by the Board of Directors of our Company ("Board") or the Bond Issue Committee, as the case may be. The Company has decided to exercise the option of early closure and the Bond Issue Committee of our Company has, vide its Resolution dated Friday, January 11, 2019, decided to close the Issue on Monday, January 14, 2019. In terms of the Tranche I Prospectus dated December 21, 2018, the Company is issuing this public notice for the early closure of the Issue. The Application Forms will be accepted only between 10.00 a.m. to 3.00 p.m. (IST) and uploaded until 5.00 p.m. (IST) on Monday, January 14, 2019, or such extended time as permitted by BSE.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see **"HISTORY, MAIN OBJECTS AND KEY AGREEMENTS"** on page 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 255 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 BSE 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 and www.bseindia.com 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.: INM0000010411

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.: INM0000006104

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.: INM0000011179

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@yessecuritesltd.in
Website: www.yesinvest.in
Contact Person: Mukesh Garg/ Pratik Pednekar
SEBI Registration Number: MB/INM000012227

DEBENTURE TRUSTEE

AXIS TRUSTEE SERVICES LIMITED
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: U74999MH2008PLC182226

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.ncdpo3@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 2498417071
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 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.

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 this 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 11, 2019

CONCEPT

भारत और पड़ोसियों से संबंध मजबूत करे पाकिस्तान : खार

लाहौर, 13 जनवरी (भाषा)।

पाकिस्तान की पूर्व विदेश मंत्री हिना रब्बानी खार ने कहा कि उनके मुल्क को आर्थिक, राजनीतिक या सैन्य रूप से अमेरिका पर आश्रित देश रहने के बजाय भारत और अन्य पड़ोसी देशों के साथ संबंध मजबूत करना चाहिए। हिना ने यहां शनिवार को 'थिंक फेस्ट' में अमेरिका-पाकिस्तान संबंधों पर कहा कि पाकिस्तान ने हमेशा ही खुद के घृणा रणनीतिक साझेदार होने की कल्पना की है, जो दूर की बात है।

'डॉन' में रविवार को आई खबर के मुताबिक पूर्व विदेश मंत्री ने कहा कि पाकिस्तान अपने दोनों हाथों में भिक्षा पात्र रख कर सम्मान नहीं हासिल कर सकता है। पाकिस्तान की प्रथम महिला विदेश मंत्री (2011-2013) रह चुकीं हिना ने कहा कि पाकिस्तान का सबसे महत्त्वपूर्ण संबंध अमेरिका के बजाय अफगानिस्तान, भारत, ईरान और चीन के साथ होना चाहिए।

अमेरिका से दूरी की नसीहत

पाकिस्तान का सबसे महत्त्वपूर्ण संबंध अमेरिका के बजाय अफ त, ईरान और चीन के साथ हो हिए। अमेरिका उतनी अहमियत पाने का हकदार नहीं है जितनी पाकिस्तान में उसे दी गई है क्योंकि हमारी अर्थव्यवस्था अमेरिका के सहयोग पर निर्भर नहीं है, जैसा कि व्यापक रूप से माना जाता है।

उन्होंने कहा कि अमेरिका उतनी अहमियत पाने का हकदार नहीं है जितनी पाकिस्तान में उसे दी गई है क्योंकि हमारी अर्थव्यवस्था अमेरिका के सहयोग पर निर्भर नहीं है, जैसा कि व्यापक रूप से माना जाता है। उनके ही कार्यकाल के दौरान अलकायदा प्रमुख ओसामा बिन लादेन पाकिस्तान के ऐबटाबाद में मई 2011 में अमेरिकी सैन्य अभियान में मारा गया था।

हिना ने कहा कि पाकिस्तान को अमेरिका से ज्यादा उम्मीदें नहीं रखनी चाहिए। पाकिस्तान को अवश्य ही अफगान युद्ध से बाहर निकल जाना चाहिए। 17 बरसों से चले आ रहे इस युद्ध में पाक को सर्वाधिक नुकसान उठाना पड़ा है।

चीन में खदान दुर्घटना में 21 खनिकों की मौत

बैजिंग, 13 जनवरी (भाषा)।

उत्तर पश्चिम चीन में हाले की एक खदान की छत गिरने से 21 खनिकों की मौत हो गई।

सरकारी समाचार समिति 'शिन्हुआ' की खबर के अनुसार दुर्घटना शनिवार दोपहर शांशी प्रांत स्थित लिजियागौ कोयला खदान में हुई। र्घ ना के वक्त क ी 87 व्यक्ति खदान में म ौजूद थे। शुरुआती रपट में ब ताया गया है कि 21 श्रमिकों के मारे जाने और 66 कर्मचारियों को हवाई मार्ग से सुरक्षित स्थान पर पहुंचाने की खबर थी। बचावकर्मियों ने अंदर फंसे दो खनिकों के भी शव बरामद कर लिए हैं।

यह खदान 'वैजी माइनिंग' के स्वामित्व वाली है और दुर्घटना के कारणों का पता लगाया जा रहा है। कोयला खदान में होने वाले हादसों में मृतकों की संख्या में कमी आई है लेकिन चीन में खदान हादसे आम हैं। चीन विश्व का सबसे बड़ा कोयला उत्पादक देश है।

सीरिया में आइएस के ठिकानों से निकाले गए 600 लोग

बेरुत, 13 जनवरी (ए पी)।

पूर्वी सीरिया में इस्लामिक स्टेट (आइएस) समूह के कब्जे वाले शेष इलाके से शनिवार को करीब 600 लोग निकाले गए क्योंकि अमेरिका समर्थित लड़ाके इस इलाके पर अंतिम धावा बोलने की तैयारी में।

इसके बीच सीरियन ऑब्जर्वेटरी फॉर ह्यूमन राइट्स ने कहा कि सीरियन डेमोक्रेटिक फोर्सेज (एसडीएफ) की भेजी गई बसों से 600 से ज्यादा लोगों को खासकर महिलाएं व बच्चों को निकाला गया। ऑब्जर्वेटरी के प्रमुख रामी अब्देल रहमान ने बताया कि कुर्द-अरब गठबंधन के कब्जे वाले इलाकों में भेजे गए लोगों में कई जिहादी लड़ाके भी शामिल हैं। अमेरिका नीत गठबंधन से समर्थन प्राप्त एसडीएफ ने सितंबर में आइएस को उस पिछले हिस्से से निकालने के लिए हमले बोलने शुरू किए थे जिसे समूह ने 2014 में अपने 'गढ़' का हिस्सा बताया था। अब्देल रहमान ने बताया कि 760 आइएस लड़ाकों समेत करीब 16,000 लोग दिसंबर की शुरुआत से इलाका छोड़ चुके हैं। संयुक्त राष्ट्र के मुताबिक हाजिन करने के आसपास के इलाकों में लगभग 2,000 आम नागरिक फंसे हुए हैं। सिंगरानी एजंसी ने कहा कि अंतिम हमले की तैयारी के लिए एसडीएफ के 300 योद्धा सोसा गांव के पास तैनात किए गए हैं।

बसों से 600 से ज्यादा लोगों खा र महिलाएं व बच्चों को निकाला गया।

BERVIN INVESTMENT & LEASING LTD.

CIN No.: L65993DL1990PLC039397, Regd. Office: 607, Rohit House,3, Tolstoy Marg New Delhi-110 001, Website: www.bervin.com, Email Id: secretary@bervin.com

NOTICE OF BOARD MEETING

Pursuant to Regulation 29 read with Regulation 47 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, notice is hereby given that a meeting of the Board of Directors of the Company is scheduled to be held on Tuesday, 29th January, 2019 to inter-alia consider and approve the Unaudited Financial Results of the Company for the Quarter ended 31st December, 2018.

Further, as per the provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015 and Company's Code for Prevention of Insider Trading, the Trading Window for dealing in the securities of the Company will be closed from 15th January, 2019 to 31st January, 2019 for the purpose of announcement /declaration of such results by the Company.

The said notice can be accessed on the Company website at www.bervin.com as well as Stock Exchange website at www.bseindia.com.

For **Bervin Investment and Leasing Limited**
Sd/-
Kalpana Umakanth
Company Secretary

Date: 10.01.2019
Place: New Delhi

DABUR INDIA LIMITED

CIN - L24230DL1975PLC007998
Regd. Office: 8/3, Asaf Ali Road, New Delhi - 110 002
Tel. No. - 011-23253488, Fax No. - 011-23222051
Website - w .dabur.com, e-mail: investors@mail.dabur

NOTICE

Notice is hereby given that the undermentioned share certificates of the Company have been reported to be lost or misplaced.

SL NO	FOLIO NO.	NAME	CERTIFICATE NOS	SHARES	DISTINCTIVE NOS
1	DIL3038300	RAKESH RANJAN MISHRA NISHANT KUMAR MISHRA	**57466 72136	**100 *100	**23455451-23455550 34302481-34302480
2	DIL3903351	P RAVADEVI J RAM	**80706 74969 85235 91213 108116	**100 *100 *100 *100 3000	**28378851-28778950 37368231-37769393 86260465-86297484 89191105-89192604 00781411-00781710
3	DIL3042783	S K TUTEJA	**14344 72516	**100 *100	**21743251-21743350 34719481-34720480
4	DIL3901124	MAHENDRA CHANRAKANT MEHTA HEENA MEHTA	**57562 73867 84665 90685 91811	**100 *100 *100 *100 3000	**28035051-28035150 36352251-36352450 89251405-89252404 89342851-89343204 00712611-00712810
5	DIL3038718	PATEL MUKESHKUMAR JOIT			24715501-24715600 34347381-34348680 88145441-88145640 89362781-89363780

** Shares of nominal value of Rs.10/- each of Dabur India Limited.

1. Any person who has a claim or lien or interest in the above shares and having any objection to the issue of duplicate share certificates in lieu of the above, is requested to notify the same to the Company at its Registered Office latest by 25.01.2019 indicating the nature of the claim, lien or interest or his/her objection to the said issue of duplicate share certificates through an affidavit duly attested.

2. In case company does not r ive with in aforesaid period it shall proceed with the issue of new share certificates of the face value of Re.1 each in lieu of the old shares of the face value of Rs.10 or Re.1 each, as the case may be, comprised in the above mentioned lost share certificates in that entertaining any claim/damages whatsoever it may be.

3. The submission of documents by the members to the company shall be deemed to be completed on 26.01.2019 being last date of receipt of objection, if any, by the company, on the above shares.

For INDIA INFRA
(A K JAIN)
E.V.P. (Finance) & Company Secretary

New Delhi
14.01.2019

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; **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 ₹ 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 CLOSES TODAY**

LAST DATE FOR SUBMITTING APPLICATIONS IS 14TH JANUARY 2019**

**Pursuant to the Tranche I Prospectus dated December 21, 2018 the Issue opened on Friday, January 4, 2019, and was scheduled to close at 5 pm on Friday, January 25, 2019, with an option for early closure or extension by such period as may be decided by the Board of Directors of our Company ("Board") or the Bond Issue Committee, as the case may be. The Company has decided to exercise the option of early closure and the Bond Issue Committee of our Company has, vide its Resolution dated Friday, January 11, 2019, decided to close the Issue on Monday, January 14, 2019. In terms of the Tranche I Prospectus dated December 21, 2018, the Company is issuing this public notice for the early closure of the Issue. The Application Forms will be accepted only between 10.00 a.m. to 3.00 p.m. (IST) and uploaded until 5.00 p.m. (IST) on Monday, January 14, 2019, or such extended time as permitted by BSE.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see **'HISTORY, MAIN OBJECTS AND KEY AGREEMENTS'** on page 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 255 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 BSE 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 www.bseindia.com 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@trustgroup.in
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: mmfslincd2018@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.: INM0000010411

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: mmfslincd2018@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: mmfslincd2018@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: INDO00000494
CIN: U74999MH2008PLC182226

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 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.

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 11, 2019

CONCEPT

महाराष्ट्रात उद्योग सुरू करण्यासाठी जगभरातील उद्योजकांची पसंती : मुख्यमंत्री

'इझ ऑफ डुईंग बिझनेसमध्येही महाराष्ट्र अव्वल'



मुंबई, दि. १३ (प्रतिनिधी): ''महाराष्ट्रात उद्योगसुसकरण्यासाठी जगभरातील उद्योजकांनी पसंती दिली असून आतापर्यंत येथे मोठ्या प्रमाणात आर्थिक गुंतवणूक झाली आहे. त्यामुळे महाराष्ट्र उद्योगक्षेत्रात आघाडीवर असून येथे सर्व प्रकारच्या पायाभूत सुविधा उपलब्ध आहेत. म्हणूनच जगभरातील उद्योजकांनी महाराष्ट्रात आर्थिक गुंतवणूक करावी,'' असे आवाहन मुख्यमंत्री देवेंद्र फडणवीस यांनी केले. ते आज येथील जेडब्ल्यू मेरियट हॉटेल सहारामध्ये आयोजित दोन दिवसीय आंतरराष्ट्रीय भागीदारी परिषदेत 'अ डिजिटल वायर फेम ऑल द पार्टनरशिप समिट' या कार्यक्रमात मार्गदर्शन करताना बोलत होते. यावेळी केंद्रीय वाणिज्य मंत्री सुरेश प्रभू उपस्थित होते.

मुख्यमंत्री फडणवीस म्हणाले, ''महाराष्ट्र राज्य हे उद्योग व्यवसायांसाठी प्रमुख ऊर्जास्रोत आहे. गेल्या वर्षी या राज्यात ४२ टक्के तर चालू वर्षी ४९ टक्के परदेशी गुंतवणूक झाली. गेल्या चार वर्षांपासून 'इझ ऑफ डुईंग बिझनेस'च्या माध्यमातून राज्य आघाडीवर आहे. महाराष्ट्राचा उद्योगक्षेत्रातील भागीदारीत मोठा वाटा आहे. नवनवीन तंत्रज्ञानाचा वापर करून कार्यान्वित, विश्वासार्हता आणि पारदर्शकतेच्या जोरावर महाराष्ट्राने प्रगती साधलेली आहे. प्रशिक्षित मनुष्यबळ, चांगले रस्ते, वीज आणि पाण्याची मुबलकता, पर्यावरण अनुकूलता, उद्योग सुलभता आणि डिजिटल व्यवहारामुळे देश-विदेशातील उद्योगपतींनी महाराष्ट्राला पसंती दर्शविली आहे.महाराष्ट्र राज्य डिजिटल कनेक्टिव्हिटीने जगाशी जोडले गेले आहे. येथे ऑनलाईन सर्व्हिसेस, सायबर सुरक्षा मजबूत आहे. हजारो खेडी इंटरनेटच्या माध्यमातून जोडली गेली आहेत. सर्वसामान्य नागरिकही डिजिटली साक्षर झाला आहे. राज्याचा कारभार फारपूर्वीच ई गव्हर्नरच्या माध्यमातून सुरू असून डिजिटल इकॉनॉमीचा वापरदेखील वाढला आहे,'' असे मुख्यमंत्र्यांनी सांगितले.

शेतकरी सन्मान योजनेतून डिजिटली पेमेंट

डिजिटलायजेशनसंदर्भात मुख्यमंत्री म्हणाले, ''अलीकडेच छत्रपती शिवाजी महाराज शेतकरी सन्मान योजनेतून कोट्यवधी शेतकऱ्यांना डिजिटली पेमेंट झाले. शेतकऱ्यांना त्याचा फायदा झाला. आम्ही अनेक डिजिटल प्लॅटफॉर्म तयार केले आहेत, ज्यामुळे शेतकऱ्यांचे उत्पन्न दुप्पट व्हावे, यासाठी मदत होत आहे. अत्याधुनिक तंत्रज्ञानाच्या सोयी सुविधा उपलब्ध झाल्याने बळीराजाला फायदा होत आहे. रियल इस्टेट क्षेत्राने मोठी आघाडी घेतली असून 'महारेरा'अंतर्गत जवळपास ९९ हजार वेगवेगळ्या प्रकल्पाची नोंद झाली. या क्षेत्रात मोठी गुंतवणूक झालेली आहे.''

रामाचा आदर्श जनतेसमोर मांडू : उद्धव ठाकरे



मुंबई, दि. १३ (प्रतिनिधी) : देशात रामराज्याचा आदर्श आम्हाला समोर ठेवायचा आहे. त्यासाठी राम मंदिराची उभारणी गरजेची असून त्यामुळे शिवसेनेने राम मंदिराचा मुद्दा हाती घेतल्याचे पक्षप्रमुख उद्धव ठाकरे यांनी सांगितले. शिवसेनेच्या स्थानिय लोकाधिकार समितीच्या वरळीतील सरदार वल्लभभाई पटेल स्टेडियम येथे रविवारी आयोजित करण्यात आलेल्या महाअधिवेशनात ते बोलत होते. यावेळी माजी मुख्यमंत्री मनोहर जोशी, उद्योगमंत्री सुभाष देसाई, खा. अरविंद सावंत, खा. आनंदराव अडसूळ, खा. गजानन कीर्तीकर, युवा नेते आदित्य ठाकरे आदी उपस्थित होते.

उद्धव ठाकरे म्हणाले की, ''राम मंदिराचा प्रश्न सोडविण्यासाठी केंद्रात सत्तेत असलेल्या सर्व पक्षांना एका मंचावर बोलवा. त्यांना राम मंदिर व्हावे का ते विचारा म्हणजे चित्र स्पष्ट होईल. देव, देश आणि धर्मासाठीच निवडणुका लढल्या पाहिजे, येणाऱ्या निवडणुका या केवळ आपल्या पक्षाच्या नाही तर या देशातील लोकांच्या हिताच्या आहेत, यामुळे आता निवडणुकीच्या कामाला लागाने,''असे आवाहनही त्यांनी कार्यकर्त्यांना केले. मुंबईतील या स्थानिक लोकाधिकार समितीच्या कार्यक्रमात मोठ्या संख्येने शिवसैनिक उपस्थित होते.

विद्यार्थ्यांच्या कलागुणांना वाव मिळायला हवा : खा. गोपाळ शेट्टी



मुंबई, दि. १३ (प्रतिनिधी): जागतिक कीर्तीचे व्यंगचित्रकार हिंदुहृदयसम्राट शिवसेनाप्रमुख बाळासाहेब ठाकरे यांच्या जयंतीनिमित्त रविवारी बोरिवली पश्चिम येथील वीर सावरकर उद्यानात मुंबई महापौर आयोजित 'माझी मुंबई' बालचित्रकला स्पर्धा घेण्यात आली. सकाळी सुरू झालेल्या स्पर्धेतील बालचित्रकारांना प्रोत्साहन देण्यासाठी उत्तर मुंबईचे खा. गोपाळ शेट्टी सहभागी झाले होते. यावेळी आपले विचार व्यक्त करताना खा. शेट्टी म्हणाले की, ''हिंदुहृदयसम्राट बाळासाहेब ठाकरे हे एक उत्तम व्यंगचित्रकार होते. एखाद्या पांढऱ्या कॅनव्हासवर मोजक्याच रेषा काढत त्यातून उत्तम चित्रनिर्मिती करण्याने कसब त्यांच्या अंगी होते.''

शेट्टी म्हणाले, ''लहान मुलांच्या मनात विविध कलागुण असतात. विद्यार्थ्यांचे पालक आणि शिक्षक यांनी मिळून लहान मुलांमध्ये दडलेल्या कलागुणांना वाव कसा मिळेल, यासाठी प्रयत्न करावेत. अधिकाधिक मुलांनी सहभागी होण्यासाठी मुख्याध्यापक व शिक्षण विभागाने पुढाकार घ्यावा. विद्यार्थ्यांना योग्य ते मार्गदर्शन करावे, जेणेकरुन मुलांमधील अंगभूत कलागुणांना चालना मिळेल.''

सर्व स्पर्धकांनी काढलेली चित्रे पाहून शेट्टी यांनी मुलांच्या कलागुणांचे कौतुक केले. खा. शेट्टी यांच्या हस्ते सर्व विद्यार्थ्यांना खाऊचे वाटप करण्यात आले. तसेन त्यांच्या हस्ते विद्यार्थ्यांना प्रशस्तिपत्रके प्रदान करण्यात आली.

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 ₹ 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 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 CLOSES TODAY**

LAST DATE FOR SUBMITTING APPLICATIONS IS 14TH JANUARY 2019**

Pursuant to the Tranche I Prospectus dated December 21, 2018 the Issue opened on Friday, January 4, 2019, and was scheduled to close at 5 pm on Friday, January 25, 2019, with an option for early closure or extension by such period as may be decided by the Board of Directors of our Company ("Board") or the Bond Issue Committee, as the case may be. The Company has decided to exercise the option of early closure and the Bond Issue Committee of our Company has, vide its Resolution dated Friday, January 11, 2019, decided to close the Issue on Monday, January 14, 2019. In terms of the Tranche I Prospectus dated December 21, 2018, the Company is issuing this public notice for the early closure of the Issue. The Application Forms will be accepted only between 10.00 a.m. to 3.00 p.m. (IST) and uploaded until 5.00 p.m. (IST) on Monday, January 14, 2019, or such extended time as permitted by BSE.

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see **"HISTORY, MAIN OBJECTS AND KEY AGREEMENTS"** on page 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 255 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/BMPI-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 10, 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 2600; 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 6319, 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 BSE 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 and www.bseindia.com 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.mf@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: mmfsloct2018@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.: INM0000010411

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 2600
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.: INM0000006104

ICICI SECURITIES LIMITED
ICICI Centre, H.T. Parekh Marg,
Churchgate, Mumbai, 400020
Tel: +91 22 2288 2460
Fax: +91 22 2282 6580
Email: mmfslnod2018@icicisecurities.com
Investor Grievance Email: customercare@icicisecurities.com
Website: www.icicisecurities.com
Contact Person: Mr. Arjun Mehotra/ Mr. Rishi Tiwari
SEBI Registration No.: INM0000111179

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: mmfsloct2018@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 62300700
Email: debentruretrustee@axistrustee.com
Investor Grievance Email: debentureinvestor@axistrustee.com
Website: www.axistrustee.com
Contact Person: Mr. Krishna Kumari
SEBI Registration Number: IND000000494
CIN: U74999MH2008PLC182226

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 67 16 2222
Fax No : +91 40 2343 1551
Email id : mmfsl.rcdpo3@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 2494 1767/71
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 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.

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 11, 2019

CONCEPT