

Fund Manager: KARVY STOCK BROKING LTD

(1) Name & Address of first beneficiary (in Block Letters) Mr./Mrs.

P A N	

Phone No Pin Code

Mob. No DOB

e-mail

(2) Name & Address of second beneficiary (in Block Letters) Mr./Mrs.

P A N	

Phone No Pin Code

Mob. No DOB

e-mail

Tax to be Deducted Yes No

Form Enclosed 15G 15H
 Other

Period of Deposit Years * Monthly interest pay out will be started from the date of completion of lock in period

Lock in Period 5 10 Years

Amount of Deposit Rs.

(In the multiples of Rs.25,000/-)

Rupees

Paid By Cheque Demand Draft Cash RTGS

Cheque/DD /JTR No. Date

Bank Branch

Crossed Cheque/DD should be drawn in favour of Kerala Transport Development Finance Corporation Ltd. payable at Thiruvananthapuram

Details of existing deposits if any : FDR No.

Proof of Identification of Depositor (s) : Photocopy of Aadhaar ID Card

Election ID Card Passport Ration Card

Driving Licence Others

Details of account / joint account of beneficiary (s)

Name of the Bank

Branch A/c Name

A/c No.

IFS Code

Proof of Identification of Beneficiary (s) : Photocopy of Aadhaar ID Card

Election ID Card Passport Ration Card

Driving Licence Others

DECLARATION : I/We hereby deposit the amount as Fixed Deposit as per particulars given above. I/We hereby declare that the amount being deposited herewith is not out of any funds acquired by means by borrowing or accepting from any other persons. I/We declare that the beneficiary(ies) mentioned above are the beneficial owner (s) of the deposit and are / is to be treated as the payee for the purpose of deduction of tax under the Income Tax Act, 1961. I/We have read the Terms and Conditions of the scheme and agree to abide by the same. I/We hereby give absolute and unconditional undertaking to the company that the deposit is made for the beneficiary(ies) stated above for the above mentioned period and that the company can make automatic renewal on completion of every 5 years, etc for keeping the deposit till the deposit period and for payment of monthly interest to the Beneficiary (s) from the date of completion of lock in period till the maturity date. I/We have gone through the financials and other statements / particulars / representations furnished / made by the company and after careful consideration, I am / we are making the deposit with the company at my / our own risk and volition.

Place : Signature of the Depositor (s)

Date : Signature of the Beneficiary (s)

FOR OFFICE USE ONLY				Receipt No <input style="width: 50px;" type="text"/>
<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	Date of Realization <input style="width: 50px;" type="text"/>
Date of Receipt	Amount	Cash/Cheque / DD	Old FDR No.	Bank <input style="width: 50px;" type="text"/>
<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	<input style="width: 20px;" type="text"/>	Bank Code <input style="width: 50px;" type="text"/>
Date of Maturity	FDR No. <input style="width: 50px;" type="text"/>	FD Section		Cashier / Manager
FDR to be sent through : <input type="checkbox"/> Hand Delivery <input type="checkbox"/> Regd. Post <input type="checkbox"/> Speed post				

Registered Office: Level 8 (6th Floor), Trans Towers, Vazhuthacaud, Thiruvananthapuram-14
 Phone : 0471-232 6883, 232 7881, 232 1144, Website : www.kidfc.kerala.gov.in E-mail: transfin@asiaindia.com, kidfc@vsnl.com

Branches : Thiruvananthapuram - 0471-2331904 Thiruvalla - 0469-2902799 Ernakulam - 0484-2395806 Thrissur - 0487-2323388 Kadhikode - 0485-2724750

NOMINATION FORM

I/We wish to make a nomination and do hereby nominate the following person to whom all rights of the amount payable in respect of the deposit shall vest in the event of death of all beneficiary(s)

Nominee's Name

Guardian's Name*

Date of Birth* Relationship

Address

(Signature of Nominee/Guardian)
 *In case the nominee is a minor
 *Our Bankers :State Bank of Travancore

Insurance Partner : The Oriental Insurance Company Ltd

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 Signature of Depositor(s)



a) Name of Company : Kerala Transport Development Finance Corporation Limited

b) Date of incorporation of the company : 27th February, 1991.

c) Business carried on by the company and its subsidiaries with details of branches or units if any : The Company's main business is to finance through hypothecation, transport vehicles required or used by persons, firms and companies particularly Kerala State Road Transport Corporation. The company is also granting housing construction, project and personal loans. The company have branches at Thiruvananthapuram, Kozhikode, Ernakulam, Thrissur and Thiruvalla.

d) Brief particulars of the Management of the Company : The company is managed by Board of Directors consisting of Directors nominated by Government of Kerala.

e) Names, addresses and occupation of the Directors :

Name	Occupation
1) Sri. Elias George	Chairman Principal Secretary to Government Power & Transport Dept. Government of Kerala
2) Sri. T.M. Jawahar	Addl. Secretary to Government Law Department, Government of Kerala
3) Sri.L.S. Padmakumar	Addl. Secretary Finance Department Government of Kerala
4) Dr. Ushadevi Balakrishnan	Managing Director Kerala Transport Development Finance Corporation Limited

f) Profit of the Company before and after making provision for tax for the three financial years

	2008-09 (Audited) (Rs. in lakhs)	2009-10 (Unaudited) (Rs. in lakhs)	2010-11 (Provisional) (Rs. in lakhs)
Profit before tax	140.04	153.94	141.08
Provision for income tax	71.85	82.3	63.48
Deferred Tax	86.34	152.79	267.38
Proposed Dividend	----	----	----
Profit after tax	55.21	71.64	77.59
EPS	Rs.12.59	Rs.16.35	Rs.18.74

g) Dividends declared by the company

	2008-09	2009-10	2010-11
Dividend	----	----	----
Tax on Dividend	----	----	----

Sd/-
Elias George IAS
Chairman

Sd/-
T.M. Jawahar
Director

h) Summarised financial position of the company as appearing in the latest balance sheet

LIABILITIES (Rs. in lakhs)	As on 31-03-2010 (Unaudited)	As on 31-3-2011 (Provisional)	ASSET (Rs. in lakhs)	As on 31-3-2010 (Unaudited)	As on 31-3-2011 (Provisional)
Share Capital	4383.00	4383.00	Net Fixed Assets	4463.48	7554.43
Reserves and Surplus	1861.88	1935.25	Investments	48.79	48.79
Fixed Deposits	54647.55	74216.04	Current Assets	1150.33	1164.43
Reasonable bonds	4300.00		Loans and Advances	64294.79	73662.82
			Miscellaneous expenditure to the extent Not written off	18.06	9.00
Short Term Corp. Loan	3629.71	---			
Deferred Tax Liability	152.79	267.39			
Current Liabilities and Provisions	1048.51	1657.83			
TOTAL	70015.45	82459.50		70015.45	82459.50

i) KTDFC is accepting deposits from the public, the repayment of which (Principal and Interest) is guaranteed by Govt of Kerala up to Rs.1500 Crores Hence, it is exempted from the regulations of Acceptance of Public Deposits by Reserve Bank of India The aggregate of deposits as on 31-03-2012 is Rs.950.44 Crores (Provisional).

j) There are no overdue other than unclaimed deposits.

k) Declared:

- that the company has complied with the provisions of the Directions of the Reserve Bank of India as applicable from time to time.
- that the compliance with the Directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India
- that the deposits accepted by the company are unsecured and rank pari-passu with other unsecured liabilities; and
- a certificate of registration dated 14.05.1998 to carry on the business of a non-banking financial institution has been obtained from the Reserve Bank of India in terms of Section 45 IA of the Reserve Bank of India Act 1934. It must be distinctly understood, however, that in issuing the certificate of registration, Reserve Bank of India does not undertake any responsibility for the financial soundness of the Company or for the correctness made or opinions expressed.

Sd/-
L.S. Padmakumar
Director

Sd/-
Dr. Ushadevi Balakrishnan
Managing Director



KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED

(Fully owned by Government of Kerala)

Registered Office:

Level 8 (6th Floor), Trans Towers, Vazhuthacaud, Thiruvananthapuram-14 Phone: 0471-232 6883, 232 7881, 232 1144
Fax: 0471- 232 6884 Email: ktfdc@vsnl.com, transfn@aslanetindia.com Visit us at: www.ktfdc.com

Branch Offices:

- Trans Towers, Vazhuthacaud, Thiruvananthapuram - 14, Phone: 04 71-233 1904
- Planthottam Complex, (Upstairs of Indian Coffee House), Near KSRTC Bus stand, Thiruvalla, Phone: 0469-260 2799
- 5th floor, Empire Building, Opp. Central Police Station, Emakulam, Phone: 0484-2395806
- First Floor, Suharsha Towers, Round North, Near Co-operative Hospital, Shomur Road, Thrissur-680 001, Phone: 0487-232 3388
- Kairali Sree Theatre Annexe, Opposite KSRTC Bus Stand, Mavoor Road, Kozhikode-01, Phone: 0495-272 4750

Business Hours

Monday to Saturday : 10.00 am to 2.30 pm. *Sunday : Holiday* No Transaction on Government and Bank Holidays

Rules governing the acceptance of 'SALUTE' - Special Fixed Deposit Scheme

TERMS, RULES & REGULATIONS OF 'SALUTE' - SPECIAL FIXED DEPOSIT SCHEME FOR PARENTS BY CHILDREN

1. GENERAL CONDITIONS

- Employed children (Self/Govt/Pvt Sector) can make deposits under the scheme in the name of their parent(s)
- Children, both jointly or severally, can deposit under the scheme in favour of their parents
- One can make as many deposits as he/she can in favour of his/her parents and each of such deposits will be treated separately
- Deposit can be made in favour of one or both the parents
- Deposits can be made in the multiples of Rs.25,000/-
- This Scheme will be operational for a period of 1 yr.
- Lock-in period shall be for a period of 5 years or 10 years at the option of the depositor(s).
- Once a deposit is made under this Scheme, monthly payment of benefits in the form of interest to the beneficiaries will start after the completion of the selected lock-in period till the completion of the deposit period.
- The interest accrued under the special interest rate will be added to the principal amount on the completion of the lock-in period and thereafter interest under special interest rate will be calculated on the said consolidated amount and will be passed on to the beneficiaries on a monthly basis for the remaining deposit period as may be agreed upon between KTDFC and depositor (s).
- Children as well as parents can fully trust this Scheme as this Scheme will be operated under the guarantee of the Govt of Kerala
- TDS will be applicable on the deposit unless tax exemption certificate is produced
- If there be a major volatility in the interest rate, KTDFC will have the option on such occasions to reduce the rate of interest, subject to the consent of the beneficiaries or otherwise, the deposit shall forthwith be closed with the prevailing special interest rates.
- The Company shall at any time, at its absolute discretion, be entitled to close all or any of the fixed deposits made under this scheme without assigning any reason thereof. However interest under the original or agreed rate as the case may be as per clause (m) above will be paid till such date of closure.
- If the deposits are withdrawn after the lock-in period or on the completion of the total deposit period, the accumulated amount under the special interest rate including the principal

amount on the completion of the selected lock-in period will be passed on to the beneficiaries

- Deposit period shall be in terms of complete years and it shall exceed atleast by one year of the selected lock in period. Depositor(s) can determine the deposit period. There will be an option for renewal of the deposit under the Scheme for a further period of 5 years on the expiration of deposit period
- The interest and matured amount/withdrawal amount will be given only to the beneficiaries. Interest payouts and maturity amount will be credited to the Account that will be specified in the Application Form. If the parties fail to provide the Account details, the same will be issued in the joint names of beneficiaries in the form of interest warrants, cheques, etc. In case of death of one of the beneficiaries in a joint deposit, the said amounts will thereafter be given to the surviving beneficiary. All communications will generally be made by the Company with the 1st beneficiary.
- On death of all beneficiaries at any time during the deposit period, the accumulated amount under the special interest rate till the date of death including the principal amount will be passed on to the Nominees or in their absence, to the legal heirs upon production of heir ship certificate. Post dated interest warrants if any already issued shall be surrendered on death of beneficiaries/withdrawal of the deposit.

2. REMITTANCE:

- For deposits under Scheme, the minimum amount accepted will be Rs.25,000/- and further in multiples of Rs.25,000/-
- Application for fixed deposit shall be made in the prescribed form available at the Registered Office/ Branch Offices of the Company or can be downloaded from the website. Online application can also be made subject to the subsequent submission of duly filled print out of the online form with required documents including remittance details.
- Application form along with Cash/Crossed Cheque/ Draft/ UTR No. may be forwarded to the Registered Office/Branch Offices of the Company.
- All Cheques / Drafts must be crossed and made to Kerala Transport Development Finance Corporation Limited,

payable at Thiruvananthapuram/Ernakulam/Thiruvalla/ Kozhikode/Thirissur. Depositors can also remit the amount through RTGS/NEFT to our Account maintained with State Bank of Travancore, Puhanchanthal Branch, Thiruvananthapuram, Kerala (A/c No. 67196383740, IFS Code SBTR0000026).

- (e) Application bearing the thumb impression of the depositor will not generally be entertained.

3. DEPOSIT RECEIPT:

- (a) A temporary receipt in the printed form will be issued by the cashier, in token of receipt of cash. For the purpose of determining the date from which the interest is to be allowed on deposit, the date of receipt of cash at cash counter or the date of credit of amount to the company, as the case may be, shall be the criterion. The fixed deposit receipt duly stamped will be sent to the 1st beneficiary by hand delivery or by registered post/speed post to the address as given in the application, normally within three weeks from the date of receipt of amount subject to the completion of all requirements
- (b) Fixed Deposit Receipts are not transferable.
- (c) In the event of loss of deposit receipt, the Company may, if deemed necessary, call upon the beneficiaries to indemnify against any future claim. All expenses shall be borne by the beneficiaries.
- (d) Once a deposit is made, the depositor(s) shall not have any right, claim, title etc. over with the deposit, except in the case as a nominee, and the same shall be vested with the beneficiaries.

4. INTEREST :

- (a) Under this Scheme, interest will be paid through post dated interest warrants/cheque/RTGS/NEFT. Interest on deposits under the Scheme will be paid to the beneficiaries on the 1st of every month after the completion of the term of the selected lock-in period of 5 years or 10 years, as the case may be.
- (b) If the aggregate amount of interest payable to the beneficiaries in any of the financial year under the scheme is to exceed Rs.5,000/- or such prescribed limit, income tax at the appropriate rates as prescribed in the Income Tax Law as amended from time to time will be deducted as and when accrued unless certificate for non deduction/lower deduction of tax from income tax authorities in the prescribed form is produced for each financial year separately by the beneficiaries.
- (c) For issue of duplicate interest warrant, the beneficiaries should execute an indemnity bond as required by the Company.
- (d) The interest rate for this scheme is 10.50% per annum (monthly cumulative). [The annual yield for the deposits under the scheme with lock in period of 5 years will be 13.73% and that of 10 years will be 18.45%]. These rates shall be subject to clause 1 (m) & (n) above.
- (e) No premature withdrawal will be allowed before the expiry of 3 months from the date of deposit. In case of premature withdrawal after first 3 months , interest shall be paid at the following rates:
- i) After 3 months but before the expiry of 6 months : No interest
- ii) After 6 months but before the expiry of lock in period : 2% below the agreed rate
- One month's notice shall be given by the beneficiary(s) for such withdrawal along with the FD Receipt duly discharged by all surviving beneficiary(s).

5. REFUND/RENEWAL OF DEPOSIT:

- (a) In the case of renewal of deposit after the completion of the original deposit period, the beneficiaries shall return the deposit receipt duly discharged in favour of the Company together with renewal application form duly filed in, atleast 30 days before the expiry of the deposit period.
- (b) In the case of withdrawal of deposit on maturity, the beneficiaries shall communicate to the Company, at least one month in advance along with Fixed Deposit Receipt duly discharged for making payment. Otherwise the processing period will be extended accordingly.
- (c) In case the deposit is not renewed on maturity but recalled/ renewed on a subsequent date, the Company is not liable to pay interest on the deposit amount from the date of maturity.
- (d) For repayment/renewal of Deposit, the Fixed Deposit Receipt has to be surrendered duly discharged on Re. 1 revenue stamp.

6. OTHERS

- (a) The company will not recognize any lien on deposits.
- (b) In the event of death of any of the beneficiaries, on production of the death certificate, all correspondence will be made to the other beneficiary and payment of interest and repayment of the deposit will be made to him/her in the case of joint deposit.
- (c) In the event of dispute over the claims of deposits, the company reserves its right to withhold payment till the dispute is finally settled to the satisfaction of the company after giving due information to the claimants thereof. If the deposit remains unrenewed, the Company is not liable to pay interest on deposits for the period under dispute.
- (d) Where any payment falls due on Sunday / Bank Holidays or any other day on which the office remain closed, the payment will be made on next working day.
- (e) All payments will be made only by means of Interest Warrants/ Cheque/Demand Draft / RTGS/NEFT at our cost through our banking partner for this scheme, State Bank of Travancore.
- (f) The company reserves the right to reject any application for deposit without assigning any reason thereof.
- (g) The company reserves the right to alter, amend/modify all or any of the conditions stipulated above without prior notice.
- (h) All disputes will be settled subject to Thiruvananthapuram Jurisdiction only.
- (i) Change of Address, instructions regarding interest remittance etc. will be given effect only after 30 days from the date of receipt of such instructions.
- (j) No loans against the deposit will be allowed under this scheme.

7. OPTIONAL

- (a) Company has, in principle, made an arrangement with M/s Oriental Insurance Company Ltd. to provide annual health insurance packages to those depositor(s) and beneficiaries under this scheme who are ready to pay premium amount in addition to the deposit amount. It may be noted that KTDFC has no liability, undertaking or responsibility in this regard. All claims and correspondances in this regard shall be made by the parties with the insurance company.

For more details, visit our website. www.ktdfc.kerala.gov.in or contact any of the branch offices of the company or our Deputy Manager [Fund Mobilization], Head Office. Mob. No. 9446017474.