



KERALA TRANSPORT DEVELOPMENT FINANCE CORPORATION LIMITED

(A Government of Kerala Undertaking)

(A Non Banking Financial Company Registered Under the Reserve Bank of India)
CIN: U65923 KL1991 SGC005985 PAN: AABCK1318F TAN: TVDK00662E
www.ktdfc.kerala.gov.in deposits@ktdfc.com

Branches: **Thiruvananthapuram** 0471-2331904 | **Thiruvalla** 0469-2602799
Ernakulam 0484-2395806 | **Thirissur** 0487-2323388 | **Kozhikode** 0495-2724750

Registered Office

Level 8 (6th floor), Trans Towers
Opp. Women's College
Vazhuthacaud
Thiruvananthapuram - 695 014
Kerala State, India
Tel: 0471 - 2327881, 2327882
2326883, Fax: 0471-2326884

312987

Fund Arranger's Name

Fund Arranger's Office Seal

APPLICATION FORM FOR FIXED DEPOSIT

Fresh Renewal

SCHEME	<input type="checkbox"/> MMS-Money Multiplier Scheme (Interest compounded monthly and paid on maturity)	PERIOD	<input type="checkbox"/> 12 <input type="checkbox"/> 24	TDS	Tax to be Deducted	Forms Submitted	<input type="checkbox"/> 15G <input type="checkbox"/> 15H	Affix a latest photograph with signature (DO NOT STAPLE)
	<input type="checkbox"/> PIPS-M Periodic Interest Payment Scheme (Monthly) (Interest paid monthly with monthly rests)		<input type="checkbox"/> 36 <input type="checkbox"/> 48		<input type="checkbox"/> Yes		<input type="checkbox"/> Recognition Certificate	
	<input type="checkbox"/> PIPS-Q Periodic Interest Payment Scheme (Quarterly) (Interest compounded monthly with monthly rests and paid on quarterly)		<input type="checkbox"/> 60 Months		<input type="checkbox"/> No <input type="checkbox"/> Exempted		<input type="checkbox"/> IT Order (Under Sec. 197)	

IF EXISTING DEPOSITOR	Customer ID No.		Fixed Deposit No. (if any)	
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DEPOSIT	Amount of Deposit	₹		CATEGORY	<input type="checkbox"/> Resident Individual	Photograph furnished on existing FD <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> NA
	Rupees		Only		<input type="checkbox"/> HUF	
	Additional amount deposited (In case of Renewal Enhancement only)	₹			<input type="checkbox"/> Trust	
					<input type="checkbox"/> Private Firm	
					<input type="checkbox"/> Societies	
					<input type="checkbox"/> Others	

REMITTANCE	Cash Receipt / DD / Cheque No.		Date	D D M M Y Y Y Y	IF RENEWAL	Old FD Receipt No.	
	NEFT / RTGS UTR No.					Maturity Date	D D M M Y Y Y Y
	Name of Bank					Maturity Amount	₹

FIRST / SOLE DEPOSITOR	Name	Mr Mrs Ms	
	Address		
	Telephone / Mobile	Email	
	Name of Guardian (if first / sole applicant is a Minor)	Mr Mrs Ms	

JOINTLY	Second Applicant	Mr Mrs Ms	
	Third Applicant	Mr Mrs Ms	

NOMINEE	Mr Mrs Ms	
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PAN DETAILS	Applicant/s	Date of Birth	PAN Card (Attach copy)	KYC - DOCUMENTS	Identity Proof*	Address Proof*		
	<input type="checkbox"/> First / Sole	D D M M Y Y Y Y			<input type="checkbox"/> Passport	<input type="checkbox"/> Telephone Bill	<input type="checkbox"/> Bank Statement	
	<input type="checkbox"/> Second	D D M M Y Y Y Y			<input type="checkbox"/> PAN card with address proof	<input type="checkbox"/> Driving Licence	<input type="checkbox"/> Electricity Bill	<input type="checkbox"/> Ration Card
	<input type="checkbox"/> Third	D D M M Y Y Y Y			<input type="checkbox"/> Voters ID (*Attach copy)	<input type="checkbox"/> Aadhaar	<input type="checkbox"/> Letter from any recognised public authority (*Attach copy)	
	<input type="checkbox"/> Nominee	D D M M Y Y Y Y						

BANK DETAILS	Name of Bank for effecting Repayment / Interest payment (Please attach a copy of your bank's cheque leaf)		Relationship of Nominee with First / Sole Depositor	
	Branch		<input type="checkbox"/> Savings	IFS Code
	Account No.		<input type="checkbox"/> Current	MICR Number

DECLARATION	I / we hereby declare that the amount being deposited with you is not out of any funds acquired by me / us by borrowing from any other person. I / we declare that I am / we are resident(s) of India and am / are not depositing this amount as nominees of any person residing outside India. I / we declare that the first name depositor (applicable in case of joint deposit) is the beneficial owner of this joint deposit and is to be treated as the payee for the purpose of deduction of tax under Income Tax Act, 1961 or such other Act, rules, etc. I / we also declare that the particulars given above are true and correct. I / we have read the terms and conditions of deposit and agree to abide by the same. I / We have gone through the financial and other statements / particulars / representation / 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.		
	First / Sole Applicant / Guardian, if Minor (Sig)	Second Applicant (Sig)	Third Applicant (Sig)

FOR OFFICE USE ONLY

Tapal No.	Mode of Remittance	Deposit/ Adnl. Amount	Customer ID	Fixed Deposit No.
Received On	<input type="checkbox"/> Cash <input type="checkbox"/> Renewal	Realised on	Rate	Period
Old FD No.	<input type="checkbox"/> Cheque <input type="checkbox"/> DD	Temporary Receipt No	Maturity Date	
Received by (Sig)	<input type="checkbox"/> RTGS <input type="checkbox"/> NEFT	Cashier/ SC FD (Sig)	Processed by (Sig)	

- a) Name of the Company **Kerala Transport Development Finance Corporation Limited**
CIN : U65923 KL1991 SGC005985
- b) Date of incorporation 27th February, 1991
- c) Business carries 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(KSRTC). The Company is also granting Vehicle, Housing and Personal loans. Besides, KTDFC has undertaken construction of a series of bus terminal cum shopping complexes under BOT basis at various bus depots of KSRTC. The Company does not have any subsidiary as on date.

The addresses of the Registered office and Branch offices of the Company are as under:

- i. Regd. Office Level 8, (6th floor), Transtowers Vazhuthacaud, Thiruvananthapuram Kerala State, India
- ii. Branch Offices
1. Thiruvananthapuram, Kerala State, India
2. Thiruvalla, Kerala State, India
3. Ernakulam, Kerala State, India
4. Thrissur, Kerala State, India
5. Kozhikkode, Kerala State, India
- d) Brief particulars of the Management of The Company
The Company is managed by Board of Directors consisting of Directors nominated by the Government of Kerala.

e) Name, address and occupation of Directors

Name of the Director	Address	Occupation
1. Dr. V.M. Gopala Menon IAS	Secretary to Government Transport Department Government of Kerala	Chairman
2. Sri. T.M Javahar	Additional Secretary to Government Law Department Government of Kerala	Director
3. Sri. M Radhakrishnan	Additional Secretary to Government Finance Department Government of Kerala	Director
4. Dr. Ushadevi Balakrishnan	Managing Director KTDFC Limited	Managing Director

(f) & (g) Profit and Dividend

Financial Year ended	Profit Before Tax (₹ in Lakhs)	Profit After Tax (₹ in Lakhs)	Proposed Dividend (₹ in Lakhs)
2011-2012 (Audited)	1,475.81	881.38	219.15
2012-2013 (UnAudited)	2,370.07	1,470.07	-
2013-2014 (UnAudited)	2,303.20	1,503.20	-

(h) Summarised Financial Position of the Company as appearing in the latest Balance Sheets

LIABILITIES	As at 31/03/2013 (₹ in Lakhs) - UnAudited	As at 31/03/2014 (₹ in Lakhs) - UnAudited
Share Capital	4,383.00	4,383.00
Reserves and Surplus	5,030.00	6,534.00
Fixed Deposits	91,600.00	1,04,315.00
Deferred Tax Liabilities	257.00	288.00
Current Liabilities & Provisions	36,978.00	42,381.00
TOTAL	1,38,248.00	1,57,901.00

ASSETS	As at 31/03/2013 (₹ in Lakhs) UnAudited	As at 31/03/2014 (₹ in Lakhs) - UnAudited
Net Fixed Asset	15,580.00	20,117.00
Investment	49.00	49.00
Current Asset	40,321.00	44,329.00
Loans and Advances	82,298.00	93,406.00
TOTAL	1,38,248.00	1,57,901.00

- i) Kerala Transport Development Finance Corporation Limited (KTDFC) is accepting fixed deposits from the public, the repayment of which is guaranteed by the Government of Kerala upto ₹ 2,000 Crores. Hence, it is exempted from the regulations of Acceptance of Public Deposits by the Reserve Bank of India. The aggregate of deposits as on 31.03.2014 is ₹ 1,043.15 Crores (Provisional).
- j) There are no overdue deposits other than unclaimed deposits.
- k) Declared
(i) that the Company has complied with the provisions of the Directions of the Reserve Bank of India as applicable from time to time.
(ii) that the compliance with the directions does not imply that the repayment of deposits is guaranteed by the Reserve Bank of India.
(iii) that the deposits accepted by the Company are un-secured and rank pari passu with other unsecured liabilities; and
(iv) 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.

For & on behalf of the Board
Sd/-
MANAGING DIRECTOR

Sd/-
Dr. V.M GOPALA MENON IAS
Chairman

Sd/-
T.M JAVAHAR
Director

Sd/-
M RADHAKRISHNAN
Director

Sd/-
Dr.USHADEVI BALAKRISHNAN
Managing Director

Branch Offices

- Thiruvananthapuram :** Level 2, Ground floor, Transtowers, Vazhuthacaud, Thiruvananthapuram, Kerala State
Phone +91-471-2331904 email : ambr_tvm@ktdfc.com
- Thiruvalla :** Planthottam Complex, Near KSRTC, Thiruvalla, Pathanamthitta, Kerala State
Phone +91-469-2602799 email : ambr_tla@ktdfc.com
- Ernakulam :** 5th Floor, Empire Building, Opposite Central Police Station, Ernakulam, Kerala State
Phone +91-484-2395806 email : ambr_ekm@ktdfc.com
- Thrissur :** First floor, Suharsha Towers, Round North, Near Co-Operative Hospital, Shomur Road, Thrissur, Kerala State
Phone +91-487-2323388 email : ambr_tcr@ktdfc.com
- Kozhikkode :** Ground Floor, KSRTC Bus Terminal Complex, Mavoor Road, Kozhikkode, Kerala State
Phone +91-495-2724750 email : ambr_kkd@ktdfc.com

**RULES GOVERNING ACCEPTANCE OF FIXED DEPOSIT wef 24.09.2019****1. REMITTANCE**

(a) For deposits under any scheme, the minimum amount accepted will be **₹10,000** and further in the multiples of **₹1,000** (Except in the case of renewal).

(b) i. Under **Money Multiplier Scheme (MMS)**, the deposit amount along with interest accruing periodically, subject to the deduction of applicable taxes including TDS if any, will be paid at the end of the deposit period.

ii. Under **Periodic Interest Payment Schemes (PIPS)**, the deposit amount after the payment of interest at the opted intervals subject to the deduction of applicable taxes including TDS if any, will be paid at the end of the deposit period.

(c) Application for fixed deposit shall be made **in the prescribed form** available at the Registered office/Branch offices of the Corporation /Authorised Fund Arrangers. Alternatively depositors can use the fixed deposit application form and other documents available in the official website of KTDFC at <http://www.ktdfc.kerala.gov.in>

(d) Application form along with Crossed Cheque/Demand Draft may be forwarded to the Registered office/Branch offices of the Corporation. UTR Number/Pay in slip to be attached as proof of deposit if the amount is already deposited in KTDFC bank account through RTGS or NEFT or Cheque.

(e) All Cheques/Demand Drafts must be crossed and made payable to **Kerala Transport Development Finance Corporation Limited**, payable at Thiruvananthapuram or the places where the branches of the Corporation are situated.

(f) Application shall be duly **filled and signed by the depositor(s)**. Application bearing the thumb impression of the depositor will not generally be entertained.

(g) Amount can also be **deposited directly** at the branches of those banks in which KTDFC hold account(s), the details of which will be published in the web site of the Corporation from time to time.

(h) The period of deposit shall be for completed years. The minimum period of deposit will be **1 year** (12 months) and maximum period is **5 years** (60 months).

2. DEPOSIT RECEIPT

(a) A temporary receipt in printed form will be issued by the cashier, in token of the receipt of Cash/Cheque/Demand draft when tendered in person. 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 realization of Cheque/Demand draft or Credit of deposit amount in the bank account of KTDFC shall be the criterion. However the deposit shall become operative retrospectively from the date of deposit only on the issuance of fixed deposit receipt by the Corporation after the receipt of required documents. **Interest payouts shall start only after the issue of fixed deposit receipt.** The fixed deposit receipt duly stamped shall be sent to the depositor by Registered post/Courier service/Speed post to the address as given in the application, normally within three weeks from the date of receipt of required documents from the depositor.

(b) Fixed deposit receipts are **not transferable**.

(c) Fixed deposit may be in the names of **not exceeding three** joint applicants.

(d) In the case of deposits in joint names, all correspondence will be addressed/all payments will be effected to the person whose name appears first in the application form and in case of his death; on production of death certificate, **to the person next in the order of survivor(s)** and so on.

(e) Deposit from **minor(s)** will be accepted through guardian.

(f) In the event of the loss of Fixed Deposit Receipt/Cheque/Demand Draft, the Corporation may at its discretion issue a duplicate Fixed Deposit Receipt/Cheque/Demand Draft as the case may be; **upon receiving an indemnity bond** from the depositor(s) in the format prescribed by the Corporation. All expenses in this connection shall be borne by the depositor(s).

3. INTEREST

(a) Under **Money Multiplier Scheme (MMS)**, interest will be paid on maturity along with the principal amount. Interest on deposits under **Periodic Interest Payment Scheme (PIPS)** shall be opted either **Monthly or Quarterly** and the same will be paid on 1st of every succeeding month in the case of Monthly interest payment scheme

and on 1st of **January, April, July and October** in the case of Quarterly interest payment scheme, after the issuance of fixed deposit receipt. Interest will be paid through NEFT/RTGS; if the facility for the same and bank details of the depositor are provided to the Corporation.

(b) Interest will accrue only from the **date of realization** and credit of deposit amount in the bank account of KTDFC in the case of deposits by Cheque/Demand Draft/NEFT/RTGS and **on the date of receipt** in the case of deposits by Cash.

(c) In the case of Joint deposits, all cheques for payments of interest and maturity amount will be drawn in favour of the **first named depositor** and any discharge given by the said person for such payment shall be absolute and binding on all joint depositors.

(d) If the aggregate amount of interest payable to a depositor in any of the financial year under the schemes is to exceed **₹5,000 or such limit** as may be prescribed by the authorities from time to time, Income Tax at the appropriate rates as may be prescribed from time to time will be deducted as and when accrued unless Certificate in the prescribed form (15G/15H/Exemption Certificate etc) is produced **in duplicate in advance for each financial year separately** by the depositor. The certificate is to reach KTDFC before 15 days from the beginning of the Financial Year. If the Certificate reached the office late, then exemption will be applicable only from the date of receipt of the same. No TDS deducted till date will be refunded / reversed.

Form 15G (Public other than Senior Citizens / HUF)

Form 15H – Senior Citizens

197 Certificate – other than individuals and HUF

(e) Submission of **copy of PAN and quoting** the same is mandatory for making deposits.

4. REPAYMENT / RENEWAL

(a) For renewal of deposit, the depositor shall surrender the original fixed deposit receipt duly discharged to the Corporation together with the renewal application form duly filled in, **at least 30 days** before the date of maturity of the deposit.

(b) In the case of withdrawal of deposit on maturity, the depositor shall communicate to the Corporation, **at least 30 days in advance** along with the fixed deposit receipt duly discharged for making payment. Otherwise the processing period of 30 days will be extended accordingly and the Corporation shall not have any responsibility to pay any interest for such extended period.

(c) In case the deposit is not recalled on maturity by the depositor but recalled on a subsequent date, **the Corporation is not liable to pay interest** on the deposit amount from the date of maturity till the date of such repayment. However in the case of renewal, where the request for renewal is received after maturity, renewal will be made effective from the date of maturity till some future date with the appropriate interest rate operative on the date of maturity.

(d) Neither any change in the hierarchy of depositor(s) in the case of Joint deposits nor any change of depositor in the case of Single deposits nor any change in the deposit scheme will be allowed on any account whatsoever during the currency of a deposit.

(e) For repayment of deposit, the fixed deposit receipt has to be surrendered **duly discharged on ₹1 revenue stamp** or otherwise. In the case of Joint deposit, either depositor can give the discharge but payment will be made only to the first named depositor. In case of death of first named depositor in a Joint deposit, the payments will be made to the person next in the order of survivor(s).

(f) Renewal of deposit will be for an **amount excluding TDS if any**. If the existing deposit is renewed on maturity by adding further amounts by way of Cash/Cheque/Demand Draft/NEFT/RTGS etc., deposit receipt for the consolidated amount will be issued only from the date of realisation of such amounts or from the date of maturity of the existing deposit whichever is later and interest will accrue from such date only.

(g) Repayment of deposit as well as payment of interest will be made by **Crossed A/c payee Cheque or through NEFT/RTGS**, if the facility for the same and bank details of concerned depositor are made available.

(h) The interest rate on renewal shall be the **rate prevailing** on the effective date of renewal.

5. PREMATURE WITHDRAWAL

(a) The Corporation reserves the right to allow, at its absolute discretion, withdrawal of deposit before maturity. The deposit shall not be repaid before the expiry of 3 months from the date of deposit. In case of premature withdrawal after 3 months, interest shall be paid as follows:-

i) After 3 months but before 6 months from the date of deposit	No Interest
ii) After 6 months from the date of deposit but before the date of maturity	Interest will be paid @2% lower than the contracted interest rate

30 days notice shall be given by the depositor for such withdrawal. If the deposit amount is less than ₹1,00,000, then 15 days notice will suffice.

(b) Provided that in the event of death of a depositor of a single holding deposit, the Corporation will repay the deposit prematurely, even within the lock-in period, at the contracted interest rate without any reduction of interest rate, to the Nominee or in the absence of a nominee, to the Legal heir(s) of the deceased depositor, on the request of the Nominee/Legal heir(s), as the case may be, and only against the submission of proof of death and other necessary documents to the satisfaction of the Corporation. However in the event of death of the first named depositor in a joint holding deposit, if the person next in the order of surviving depositor(s) demand premature withdrawal of deposit, the Corporation will repay the deposit prematurely, even within the lock-in period, to the next named surviving depositor, **subject to the reduction in interest rate applicable** for premature withdrawal as per the preceding clause, and only against the submission of proof of death and other necessary documents to the satisfaction of the Corporation. The Company shall be discharged from all liabilities absolutely on effecting the payment of deposit to the Nominee/Legal Heirs/Surviving depositor, as the case may be.

(c) Provided further that in the event of death of the first named depositor in a joint holding deposit, the surviving depositor(s) can, instead of demanding premature withdrawal, **request to continue the deposit** in the names of the surviving depositor(s) w.e.f the date of death of the first named depositor for the remaining period of the deposit. In such cases, the deposit will be so renewed with the same contracted interest rate at the time of original deposit, **except the applicable change of interest rate**, in case the deceased depositor was a senior citizen and the next named Surviving depositor is not a Senior citizen.

(d) When the deposit held in joint names is sought to be prematurely withdrawn, the same should be discharged by all the surviving depositors.

6. LOAN ON DEPOSIT

(a) Loans will be permitted only to individuals on deposits up to 75% of the deposit amount under both the schemes, after the expiry of 3 months from the date of deposit.

(b) Interest will be charged at 2% above the interest rate payable on such deposits.

(c) Interest on the loan will be adjusted out of interest payable on deposits under Periodic Interest Payment Scheme. Interest on the loan on deposits under compounding interest schemes shall be compounded monthly and adjusted against the maturity value.

(d) The loan can be closed either by remitting the loan amount along with the applicable interest if any, in lump before the maturity

period of the deposit or it will be recovered out of the maturity value of such deposits at the time of maturity/premature withdrawal.

(e) Loan(s) on fixed deposit will be allowed only two times during the currency of a deposit irrespective of the quantum of loan(s) so availed.

7. OTHERS

(a) The Corporation will not recognize any lien on deposits.

(b) In the event of dispute over the claims of deposits, the Corporation reserves its right to withhold payment till the dispute is finally settled to the satisfaction of the Corporation after giving due information to the claimants thereof. If the deposit remains un-renewed during such dispute, the Corporation is not liable to pay interest on deposits for such period.

(c) Corporation will not accept deposits from NRIs.

(d) The maturity value payable in case of cumulative deposits will vary where tax is deducted at source.

(e) The rate of interest for the deposits shall be the applicable rate prevailing on the date of receipt of the deposit amount by the Corporation.

(f) The Corporation shall at any time, at its absolute discretion; be entitled to close all or any of the fixed deposits before maturity without assigning any reason thereof. However interest at the contracted interest rate applicable for the deposit shall be paid by the Corporation till such date of closure.

(g) The depositor(s) can declare a Nominee at the time of application or during the currency of a deposit, to whom the deposit amount will be paid in case of death of the depositor in Single holding deposit/in case of death of all depositors in Joint holding deposit. A nominee can be changed during the currency of a deposit upon submission of necessary declaration to that effect. Nomination facility is applicable only for individuals.

(h) Where any payment falls due on Sunday/Bank holidays or any other day on which the office of the Corporation remain closed, the payment will be made on next working day.

(i) All payments will be made at the cost of the Corporation, by means of A/c payee Cheque or through RTGS/NEFT mode etc, if such facility for the same and bank details of concerned depositor are available.

(j) The Corporation reserves the right to reject any application for deposit without assigning any reason thereof.

(k) The Corporation, reserves the right to alter, amend/modify all or any of the conditions stipulated above without prior notice.

(l) All disputes will be settled subject to Thiruvananthapuram jurisdiction only.

(m) Change of address, instructions regarding interest remittance etc. will be given effect to only after 30 days from the date of receipt of such instructions. In case of Change of address of the depositor(s), residential address proof needs to be furnished.

(n) The depositor(s) should provide a copy of any one of the following documents (which contains the photograph of the concerned first depositor, in case of individuals) for identification and proof of residential address.

(i) Passport (ii) Pan Card with address proof

(iii) Voters Identity Card (iv) Driving License (v) Aadhar card

In case the address mentioned in the above documents differs from the present address, a copy of any one of the following documents should be furnished for proof of residential address.

(i) Telephone bill (ii) Bank a/c statement or Pass Book

(iii) Letter from any recognized public authority (iv) Electricity bill

(v) Letter from employer (vi) Ration card.

(o) In case of cumulative interest schemes, cumulative interest will be calculated only for complete calendar months and simple interest will be calculated for fraction of a calendar month

No transactions on Government and Bank holidays

Repayment of fixed deposit
up to ₹4,500 Crores

Guaranteed by
Government of Kerala

Vide Order G.O (MS) No. 20/2018/TRAN dated 28/03/2018

Attractive Fixed Deposit Schemes

Money Multiplier Scheme (MMS)

(Interest Compounded MONTHLY and paid at maturity)

Periodic Interest Payment Scheme (PIPS)

(Interest will be paid MONTHLY or QUARTERLY with Monthly rests)

KTDFC Bank details for CMS/NEFT/RTGS remittance

CMS Code : KTDEVFIN

Client Name : Kerala Transport Development
Finance Corporation Ltd

Bank Name : HDFC BANK

A/c Number : 00630350000068

Address : HDFC Bank, Vazhthacaud
Thiruvananthapuram

IFSC Code : HDFC0000063

IDBI BANK

0046102000015604

IDBI Bank Vazhuthacaud
Thiruvananthapuram

IBKL0000046