



Fixed Deposit Matrix

Scheme A – Non Cumulative Deposit

Period	Minimum Deposit (₹)	Interest Rate (p.a) *
6M	20000	10.00%
1 year	20000	11.50%
2 year	20000	11.75%
3 year	20000	12.00%

* Interest would be paid on quarterly basis.

Scheme B – Cumulative Deposit

Period	Minimum Deposit (₹)	Interest Rate (p.a)	Maturity Value (₹)	Yield ** (p.a.)
6M	15000	10.00%	15759	10.13%
1 year	15000	11.50%	16801	12.01%
2 year	15000	11.75%	18910	13.03%
3 year	15000	12.00%	21386	14.19%

**Interest compounded quarterly on deposits of one year or more

Highlights:

- An additional interest of 0.50% p.a. shall be given to Employees of Parsvnath Group, Shareholders of the company holding minimum 100 shares, Senior Citizens above the age of 65 years.
- Deposit shall be for minimum of 20000/- for Non Cumulative Scheme & 15000/- for Cumulative Scheme & in multiples of Rs.1000/-thereafter.
- Post dated interest warrants on Deposits (Scheme A) for each financial year will be dispatched in advance along with the FDR.

Who can Apply

- Resident Individual
- Minors (through their Natural guardians)
- HUF
- Registered Societies
- Registered Trusts
- Association of Persons

How to Apply:

- The Cheque/DD should be made payable to “Parsvnath Developers Limited-FD Collection A/C” & crossed Account Payee only.
- Only Cheque/DD Payable at Par at all locations of Axis Bank is acceptable.
- After banking the Cheque, the deposit slips along with application forms to be sent to HO.
- CMS Code-PDL-FD

Note:

- TDS as applicable will be deducted if interest income is more than Rs. 5,000, however no TDS will be levied if a duly filled Form 15 G/H is submitted.

Company Profile

Parsvnath Developers is one of India's leading real estate developers founded by Pradeep Kumar Jain. The company has an experience of more than two decades in offering state-of-the-art development and construction. The company was incorporated on July 24, 1990 under the Companies Act, 1956 as 'Parsvnath Developers Limited' and obtained the Certificate of Commencement of Business on November 20, 1990.

Over the past two decades, the company has emerged as one of the most progressive and multi-faceted real estate and construction entities in the country. Through the years, Parsvnath have stayed true to its commitment to 'building a better world' by transforming barren tracts into landscaped green belts housing world class commercial, residential and recreational properties.

Business Analysis

With a pan-India presence in over 51 cities in 18 states, it is steadfastly focused on continuing to create and build dreamscapes that transform lives and the world around us – be it through contemporary residential spaces, state-of-the-art office complexes, luxurious shopping malls and hypermarkets, posh hotels, futuristic multiplexes, and ultra modern IT Parks and special economic zones.

They are one of the most diversified and widespread real estate developers in India with 114 ongoing projects spread over a developable area of over 211.32 million square feet across all real estate verticals.

The company is passionate about providing cost-effective and holistic solutions to customers while creating and adding value to the partners and stakeholders.

The company's project ranges from hotels, residential townships, metro malls, retail outlets, IT parks to SEZs

The subsidiaries of the company are: Parsvnath Hotels, Parsvnath Assets, Parsvnath Retail, Parsvnath SEZ, Parsvnath Telecom.

Financial Performance

Particulars (Rs Cr)	FY'10	FY'09
Revenue	940.74	698.40
Revenue Growth (%)	34.70	-60.57
EBITDA	419.96	396.68
EBITDA Margins (%)	49.69	61.21
PAT	140.61	112.82
PAT Margins (%)	14.95	16.15
EPS (Rs)	6.79	6.11

For Further Details/Clarifications please contact:

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Daily Morning Pack

- Equity – Morning Bell
- Debt – Morning Bell
- Commodity – Morning Bell
- Currency – Morning Bell

Mid Session Market

Daily Market Review

Weekly Pack

- Equity - Weekly
- Debt - Weekly
- Commodity - Weekly
- Currency – Weekly

Fundamental Research

- Global Market Analysis
- Economic Analysis
- Industry Analysis
- Company Research & Valuations
- Result Updates
- News Updates
- Events Updates

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Mutual Fund Analysis

Insurance Analysis

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NSE - INB 231219636, INF 231219636
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The team has extensive network of industry contacts and regularly attending analyst meets/ conference calls to get insight of the company. On regular basis, the team shares its view with leading electronic & print media houses.