



Fixed Deposit Matrix

Non – Cumulative Deposit

Quarterly Income Plan			
Period	Minimum Amount	ROI (% p.a.)	Yield (% p.a.)
1 Year	20,000	10.50	10.59
2 Years	20,000	11.00	11.10
3 Years	20,000	11.50	11.61

Cumulative Deposit

Cumulative Deposit Plan				
Period	Minimum Amount	ROI (% p.a.)	Maturity Value	Yield (% p.a.)
6 Mths	20,000	10.50	21,050	10.50
1 Year	20,000	10.50	22,204	11.02
2 Years	20,000	11.00	24,897	12.24
3 Years	20,000	11.50	28,193	13.66

Highlights:

- Minimum amount of deposit to be accepted is 20,000/- and in multiple of 1,000/- thereafter.
- Interest on Quarterly Income Plan is compounded monthly and payable quarterly & in Cumulative Income Plan interest is compounded monthly and payable at maturity.
- Facility of repayment through ECS.

Who can Apply

- Resident Individual
- Trust
- Shareholder
- Employee
- HUF

How to Apply

- Payment should be made by means of Account Payee Cheque/ demand draft made payable to 'Jaiprakash Associates Ltd – Fixed Deposit Account' payable at centers where the application is submitted.

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.
- Pan Card Mandatory

Company Profile

Jaiprakash Associates Ltd. (JAL), the flagship company of the Jaypee Group, was incorporated in 1996. In 2003 JAL was formed due to merger of Jaiprakash Industries (JIL) and Jaiprakash Cement (JCL). The company is currently executing various projects in hydropower/irrigation /other infrastructure fields and has had the distinction of executing simultaneously 13 hydropower projects spread over six states and the neighboring country Bhutan for generating 10,290 MW of power.

JAL is the engineering and construction arm of the Jaypee group focused on development of river valley and hydro electric projects and a leader in construction of river valley and hydropower projects on turnkey basis for more than four decades. Shri. Jaiprakash Gaur, the founding father of Jaiprakash Associates Limited, after acquiring a Diploma in civil engineering in 1950 from the University of Roorkee, had a stint with government of UP and with steadfast determination to contribute in nation building, branched off on his own, to start as a civil contractor in 1958.

Business Overview

- The Jaypee Group is a Rs 6,500 crore well diversified infrastructural industrial conglomerate in India. Over the decades it has maintained its salience with leadership in its chosen line of businesses.
- The engineering and construction wing of the Group is an acknowledged leader in the construction of multi-purpose river valley and hydropower projects. It has had the unique distinction of executing simultaneously 13 hydropower projects spread over 6 states and the neighboring country Bhutan for generating 10,290 MW of power.
- The 900 MW Baglihar (Stage-I and II) hydroelectric project in Jammu & Kashmir, in the challenging environment of the State with 22 million cubic meters of concrete, has been the largest EPC project executed in the country in hydropower sector, so far.
- The group has been assigned "CR1" grade by ICRA Ltd indicating very "Strong Contract Execution Capacity with best prospects of timely completion of projects without cost overruns etc. for projects with average value of Rs.2500 crores." It is the only group in India, which pre-qualifies on its own for the bidding of various projects that are awarded in the country.

Financial Performance

Particulars (Rs Cr)	2010	2009
Revenue	6525.55	4799.20
Revenue Growth (%)	35.97	14.24
EBITDA	2292.96	1867.66
EBITDA Margins (%)	55.85	40.20
PAT	1181.84	512.57
PAT Margins (%)	17.05	9.98
EPS (Rs)	5.27	3.55

For Further Details/Clarifications please contact:

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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
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NSE - INB 231219636, INF 231219636

BSE - INB 011219632

About RR

RR is first generation business set up in 1986. Shri. Rajat Prasad, a professional qualified Chartered Accountant, is the main founder. He is the architect of its growth and in the last decade has steered the group to be a diverse and respected financial and Insurance Services Organization with nationwide presence with offices in more than 100 cities and a team of 800 Employees.

RR has the presence in all metro cities and towns across the length and breadth of the country. RR is headquartered in New Delhi, Capital of India with regional offices in Mumbai, Ahmedabad, Baroda, Jaipur, Chandigarh, Lucknow, Calcutta, Bangalore, Chennai, Noida and Dehradun. It has Associate offices in other cities and Locations totalling 600 locations & 100 cities. It has agent presence in over 500 cities across the country. RR is the only Company in India which provides research based seamless service to its customers through own offices, franchisees and agents.

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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.