



*Purva Venezia, Bengaluru*

Puravankara Projects Limited  
Investor Corporate Presentation  
December 2015

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# Company Overview

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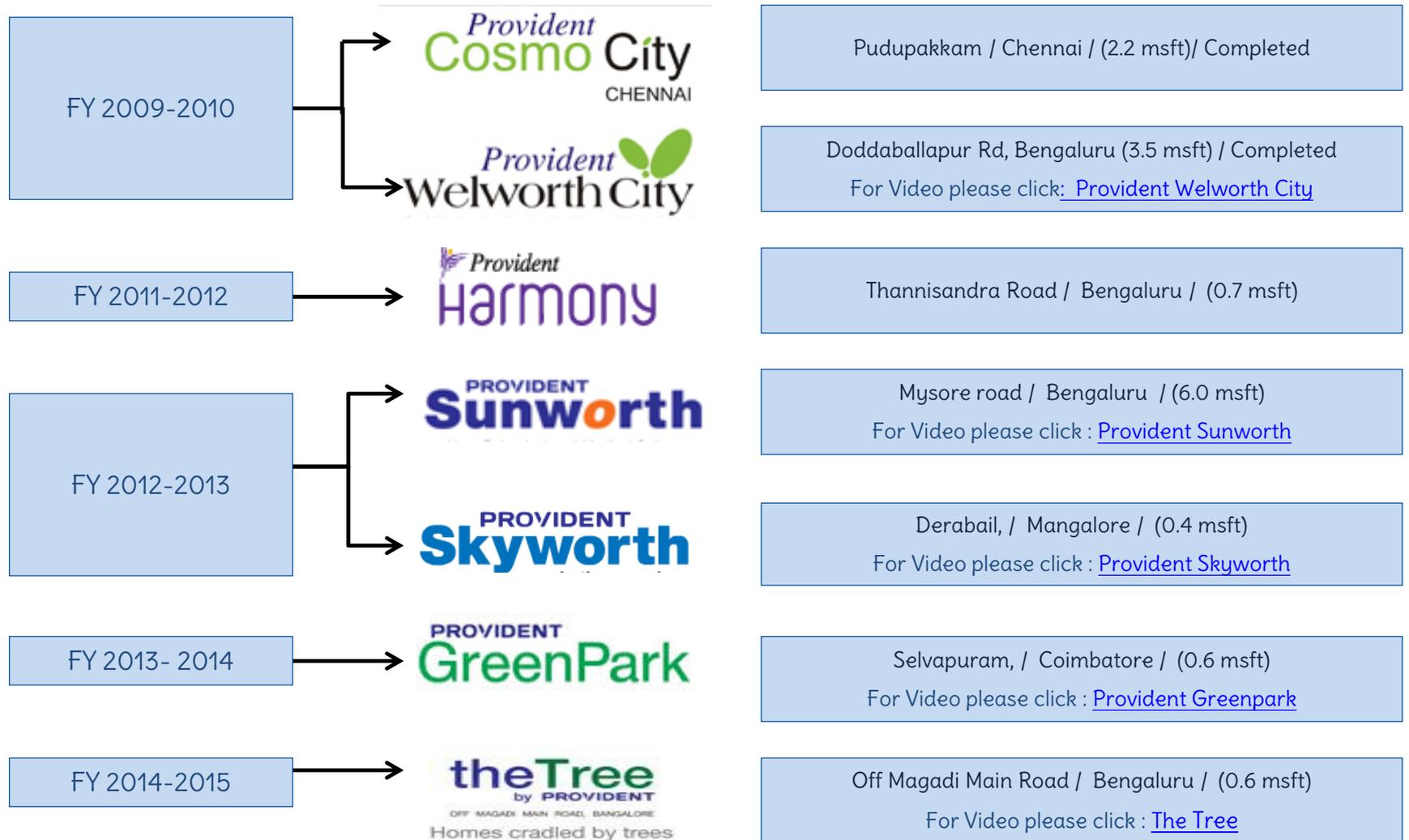
# Overview

- Deep domain knowledge of 40 years of the Promoter Mr. Ravi Puravankara, and his team have established Puravankara as a developer of repute;
- Amongst South India's leading real estate developer with an established presence in residential segment comprising of luxury and premium affordable housing projects;
  - Projects in Bengaluru, Chennai, Kochi, Coimbatore, Hyderabad, Mysore, Mangalore, Pune, Mumbai and Colombo.
  - Sales and Marketing offices in Delhi-NCR, Mumbai, United Arab Emirates and Kingdom of Saudi Arabia
- **Established presence in premium affordable housing** through its wholly owned subsidiary, **Provident Housing Limited**;
  - Projects in Bengaluru, Chennai, Mangalore and Coimbatore. Upcoming project in Hyderabad.
  - Focus on delivering quality housing at affordable prices through value engineering
  - **Revenues of INR 363 crores and EBITDA of INR 79 crores for the quarter ended December 31, 2015.**
- Completed 50 residential projects and 4 commercial projects spanning over 27.23 msft (PPL's economic interest –24.35 msft)
- Projects under development totaling 21.29 msft / (PPL's economic interest – 18.68 msft)
- Upcoming projects totaling 24.53msft (PPL's economic interest – 18.66msft)
- Strong in-house execution capability together with established relationships with leading contractors in the country with focus on quality, internal processes and systems;

# Premium Affordable housing through Provident Brand

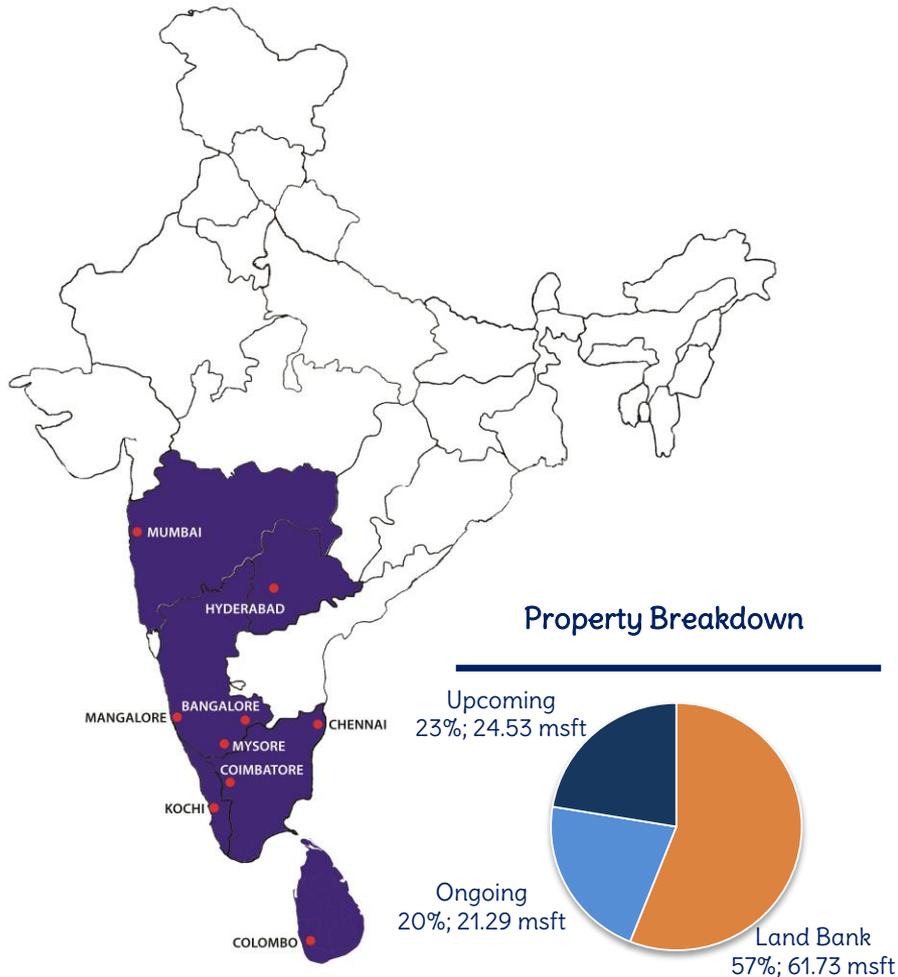
- Established Provident Housing Limited in 2008 to create mid and mass housing projects comprising quality affordable apartments in response to burgeoning demand for mid-income housing
- Affordability is a combination of
  - Efficient design improving effective utilization of space
  - Lower cost of construction through use of technology and innovative construction techniques
  - Land with well connected public transportation
- Caters to the premium affordable housing segment targeting first time home buyers
- Provided for diverse residential needs across the income spectrum
- **Delivered developable area of 6.75 msft./ 6,630 units.**
- **Ongoing projects with developable area of 7.18 msft / 6,848 units (PHL's economic interest – 6.52 msft/ 6,243 units)**

## Projects portfolio of Provident



## Land Assets across various established micro-markets

### Land portfolio



### Developable area breakup

*in millions sq. ft.*

Region	Completed	Ongoing (A)	Upcoming (B)	Land Assets (C)	Total (A)+(B)+(C)
Bengaluru	21.44	12.77	8.18	45.30	66.25
Chennai	3.06	4.84	7.05	4.66	16.55
Kolkata	0.70	-	-	-	-
Kochi	1.89	0.24	7.12	-	7.36
Coimbatore	-	2.43	-	0.56	2.99
Hyderabad	-	0.59	2.18	3.85	6.62
Mangalore	-	0.42	-	-	0.42
Mysore	-	-	-	0.93	0.93
Colombo	-	-	-	4.23	4.23
Mumbai	0.14	-	-	0.20	0.20
Pune	-	-	-	2.00	2.00
<b>Total</b>	<b>27.23</b>	<b>21.29</b>	<b>24.53</b>	<b>61.73</b>	<b>107.55</b>
<i>Puravankara*</i>	<i>20.48</i>	<i>14.11</i>	<i>21.28</i>	<i>58.19</i>	<i>93.58</i>
<i>Provident</i>	<i>6.75</i>	<i>7.18</i>	<i>3.25</i>	<i>3.54</i>	<i>13.97</i>
<b>Saleable Area</b>	<b>24.35</b>	<b>18.68</b>	<b>18.66</b>	<b>49.85</b>	<b>87.19</b>
<i>Puravankara*</i>	<i>17.60</i>	<i>12.17</i>	<i>16.32</i>	<i>47.37</i>	<i>75.86</i>
<i>Provident</i>	<i>6.75</i>	<i>6.51</i>	<i>2.34</i>	<i>2.48</i>	<i>11.33</i>

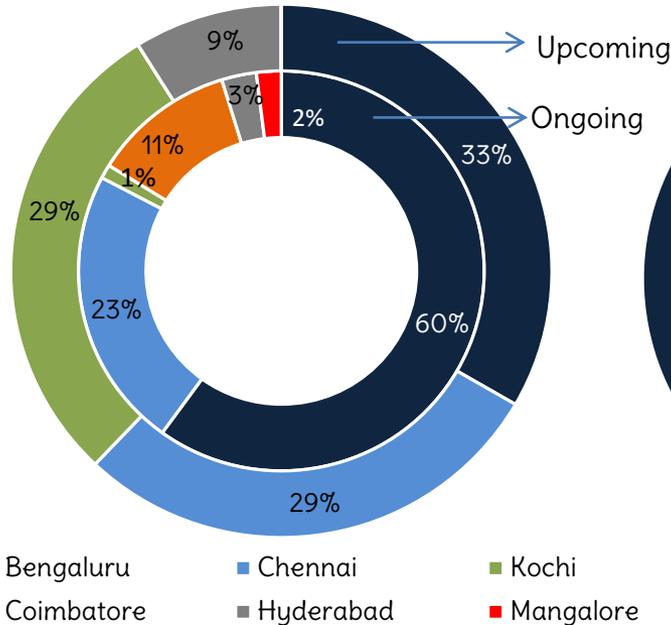
*Note: \* Includes JVs and other subsidiaries*

FSI Cost of Land for Upcoming and Land bank is Rs. 109 psft

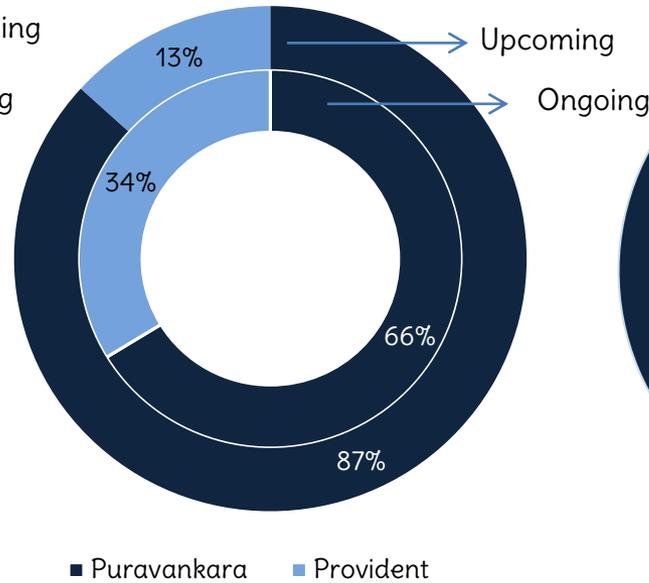
Out of 60 projects, 28 projects are in Joint Development (A+B+C)

# Ongoing and Upcoming Development

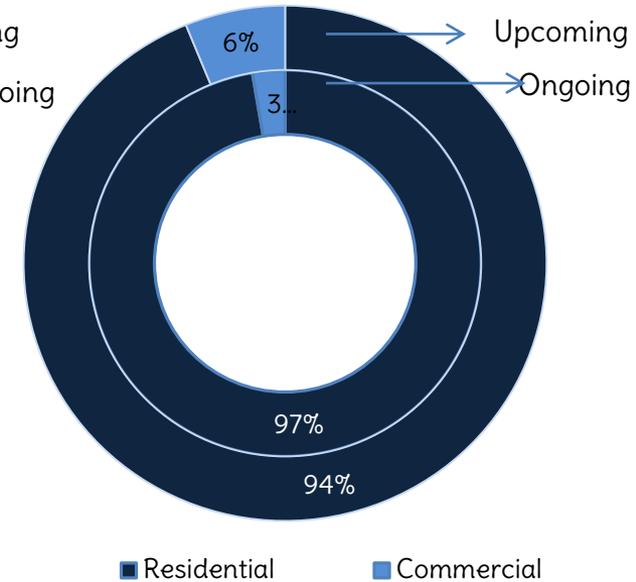
By geography



By entity



By segment



	Ongoing	Upcoming
Bengaluru	12.77	8.18
Chennai	4.84	7.05
Kochi	0.24	7.12
Coimbatore	2.43	-
Hyderabad	0.59	2.18
Mangalore	0.42	-
<b>Total</b>	<b>21.29</b>	<b>24.53</b>

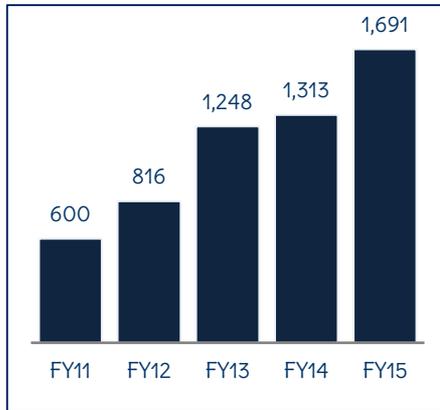
	Ongoing	Upcoming
Puravankara	14.11	21.28
Provident	7.18	3.25
<b>Total</b>	<b>21.29</b>	<b>24.53</b>

	Ongoing	Upcoming
Residential	20.70	23.01
Commercial	0.59	1.52
<b>Total</b>	<b>21.29</b>	<b>24.53</b>

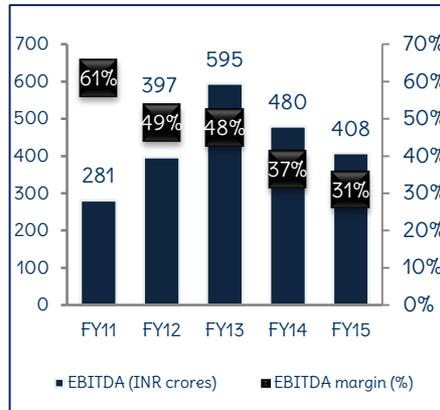
Note: Based on Developable Area in msft

# Summary of Financial Performance

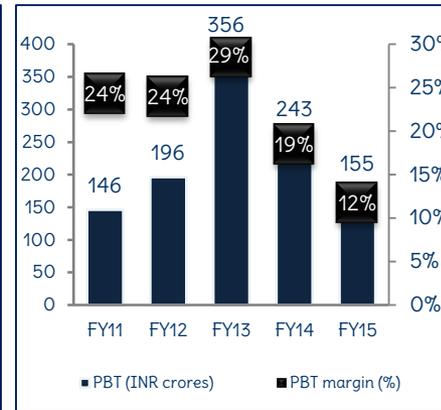
**Revenues (INR crores)**



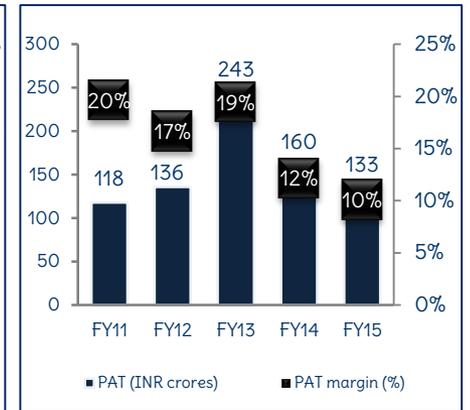
**EBITDA (INR Crores)**



**Profit Before Tax (INR Crores)**



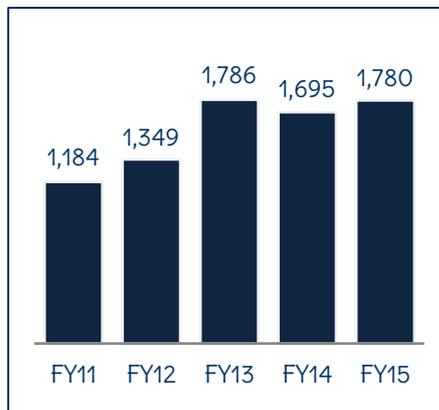
**Profit After Tax (INR Crores)**



**Cash Collections (INR crores)**



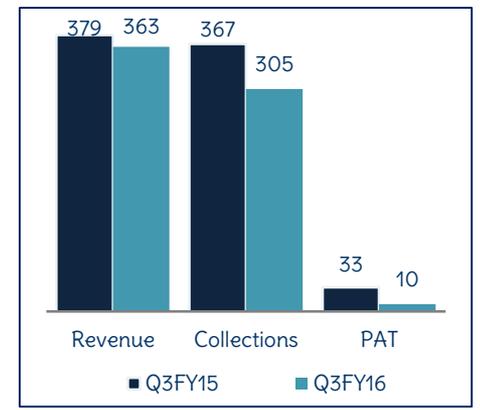
**Gross Debt (INR crores) \***



**Net Worth (INR crores)**



**Q3 FY16 (INR crores)**



*Note:*  
Income, profit and ratios have been disclosed including prior period income, if any.  
\* Debt excludes OCDs and finance lease.

# Area Information

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# Area Under Development – Snapshot

*in millions sq. ft.*

<i>(numbers in millions sq. ft.)</i>	FY12	FY13	FY14	FY15	9MFY16
<b>Opening Area</b>	21.12	23.74	28.04	28.43	24.01
Add: Launches/Revisions during the period <sup>1</sup>	5.80	7.28	4.26	1.12	0.11
Less: Completed during the period <sup>2</sup>	(3.18)	(2.98)	(3.87)	(3.31)	(2.83)
Less : Exit from Keppel Magus- Kolkata Project				(2.23)	
<b>Closing Area</b>	23.74	28.04	28.43	24.01	21.29

*Notes:*

1. Launch area of entire project

2. Represents area completed based on receipt of Occupancy Certificate or such other equivalent permission

# Current Project Status – 31 December 2015

S.No.	Project	Location	Developable Area	Total Flats	JD / JV Share for Developer	Puravankara's Share - Developable Area		Area Launched	On Area Launched						
						Msft	Units		%	Msft	Units	Sold Cumulative		Inventory	
												Nos	Msft	%	Nos
<b>COMPLETED</b>															
<b>Puravankara</b>															
1	Venezia	Yelahanka, Bengaluru	2.09	1,332	100%	2.09	1,332	2.09	1,310	2.06	99%	22	0.03	1%	
2	Highlands	Mallasandra, Bengaluru	1.34	849	100%	1.34	849	1.34	780	1.22	91%	69	0.12	9%	
3	High Crest	Mallasandra, Bengaluru	0.41	249	100%	0.41	249	0.41	157	0.25	60%	92	0.16	40%	
4	Oceana	Marine Drive, Kochi	0.27	96	100%	0.27	96	0.27	62	0.18	66%	34	0.09	34%	
5	Swanlake	OMR, Chennai	1.17	729	100%	1.17	729	1.17	561	0.87	75%	168	0.30	25%	
6	Atria Platina	Sanjay Nagar, Bengaluru	0.14	70	62%	0.09	42	0.09	36	0.07	81%	6	0.02	19%	
7	Skywood	Sarjapur Road, Bengaluru	1.24	730	100%	1.24	730	1.24	704	1.19	96%	26	0.05	4%	
8	Grandbay	Marine Drive, Kochi	0.51	265	100%	0.51	265	0.51	223	0.43	84%	42	0.08	16%	
9	Eternity	Kakkanad, Kochi	0.96	600	100%	0.96	600	0.96	448	0.72	75%	152	0.24	25%	
10	Midtown Residences	K.R. Puram, Bengaluru	0.45	306	75%	0.34	230	0.34	222	0.33	96%	8	0.01	4%	
<b>COMMERCIAL</b>															
11	Gainz	Hosur Road, Bengaluru	0.27	-	73%	0.19	-	0.19	-	0.11	59%	-	0.08	41%	
12	Primus	OMR, Chennai	0.18	-	60%	0.10	-	0.10	-	0.04	37%	-	0.06	63%	
<b>Provident</b>															
13	Cosmo City I	Pudupakkam, Chennai	1.88	1,830	100%	1.88	1,830	1.88	1,812	1.86	99%	18	0.02	1%	
14	Welworth City	Doddaballapur Rd, Bengaluru	3.46	3,360	100%	3.46	3,360	3.46	3,117	3.20	93%	243	0.26	7%	
15	Sunworth I	Mysore Road, Bengaluru	1.41	1,440	100%	1.41	1,440	1.41	1,201	1.18	83%	239	0.23	17%	
<b>Total Completed - (A)</b>			<b>15.78</b>	<b>11,856</b>		<b>15.46</b>	<b>11,752</b>	<b>15.46</b>	<b>10,633</b>	<b>13.70</b>	<b>89%</b>	<b>1,119</b>	<b>1.76</b>	<b>11%</b>	
<b>NEARING COMPLETION</b>															
<b>Provident</b>															
16	Cosmo City - II	Pudupakkam, Chennai	0.36	344	100%	0.36	344	0.36	29	0.03	8%	315	0.33	92%	
<b>Total Nearing Completion - (B)</b>			<b>0.36</b>	<b>344</b>	<b>100%</b>	<b>0.36</b>	<b>344</b>	<b>0.36</b>	<b>29</b>	<b>0.03</b>	<b>8%</b>	<b>315</b>	<b>0.33</b>	<b>92%</b>	

Notes:

- The Company also holds inventory of 0.08 msft under "Properties Held for sale" as on the reporting date.
- Balance collection due from completed projects on units sold till date Rs.202 crores.

## Current Project Status – 31 December 2015 – (contd.)

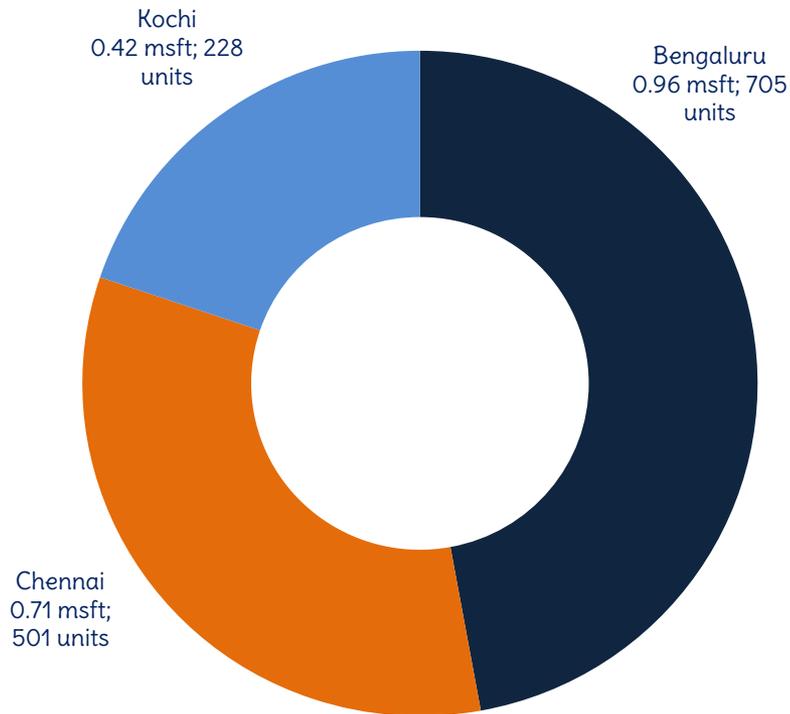
S.No.	Project	Location	Developable Area	Total Flats	JD / JV Share for Developer	Puravankara's Share - Developable Area		Area Launched	On Area Launched					
						Msft	Units		Sold Cumulative		Inventory			
			Msft	Units	%	Msft	Units	Msft	Nos	Msft	%	Nos	Mn sft	%
<b>UNDER CONSTRUCTION</b>														
<b>Puravankara</b>														
1	Seasons	CV Raman Nagar, Bengaluru	1.08	660	60%	0.65	396	0.65	260	0.41	63%	136	0.24	37%
2	Sunflower	Magadi Road, Bengaluru	0.44	326	70%	0.31	228	0.31	126	0.18	57%	102	0.13	43%
3	Palm Beach	Hennur Road, Bengaluru	1.93	1,171	70%	1.36	825	1.36	515	0.74	54%	310	0.62	46%
4	Westend	Hosur Road, Bengaluru	1.12	735	78%	0.88	576	0.88	418	0.61	70%	158	0.27	30%
5	Sound of Water	Kammanahalli, Bengaluru	0.55	207	58%	0.32	120	0.32	30	0.09	29%	90	0.23	71%
6	Windermere I	Medavakkam, Chennai	1.63	1,036	100%	1.63	1,036	1.63	895	1.36	84%	141	0.27	16%
7	Windermere - II	Medavakkam, Chennai	0.94	728	100%	0.94	728	0.94	393	0.58	62%	335	0.36	38%
8	Windermere - III	Medavakkam, Chennai	0.28	84	100%	0.28	84	0.28	19	0.02	7%	65	0.26	93%
9	Bluemont	Trichy Road, Coimbatore	0.81	486	100%	0.81	486	0.81	408	0.68	84%	78	0.13	16%
10	Amaiti	Trichy Road, Coimbatore	0.57	342	100%	0.57	630	0.57	150	0.24	43%	480	0.33	57%
11	Whitehall	Sarjapur Road, Bengaluru	0.40	192	100%	0.40	192	0.40	116	0.24	60%	76	0.16	40%
12	Skydale	Sarjapur Road, Bengaluru	0.49	314	100%	0.49	314	0.49	162	0.25	50%	152	0.24	50%
<b>Provident</b>														
13	Harmony	Thannisandra Road, Bengaluru	0.65	548	68%	0.44	370	0.44	354	0.42	95%	16	0.02	5%
14	Skyworth	Derebail, Mangalore	0.42	324	73%	0.30	237	0.30	70	0.09	28%	167	0.21	72%
15	Green Park	Selvapuram, Coimbatore	0.58	560	70%	0.41	392	0.41	138	0.12	30%	254	0.29	70%
16	The Tree	Off Magadi Main Road, Bengaluru	0.57	560	70%	0.40	388	0.40	176	0.18	44%	212	0.22	56%
17	Sunworth II	Mysore Road, Bengaluru	1.33	1,344	100%	1.33	1,344	1.33	668	0.64	48%	676	0.69	52%
<b>Total Under Construction (C)</b>			<b>13.78</b>	<b>9,617</b>		<b>11.52</b>	<b>8,346</b>	<b>11.52</b>	<b>4,898</b>	<b>6.86</b>	<b>60%</b>	<b>3,448</b>	<b>4.66</b>	<b>40%</b>

## Current Project Status – 31 December 2015 – (contd.)

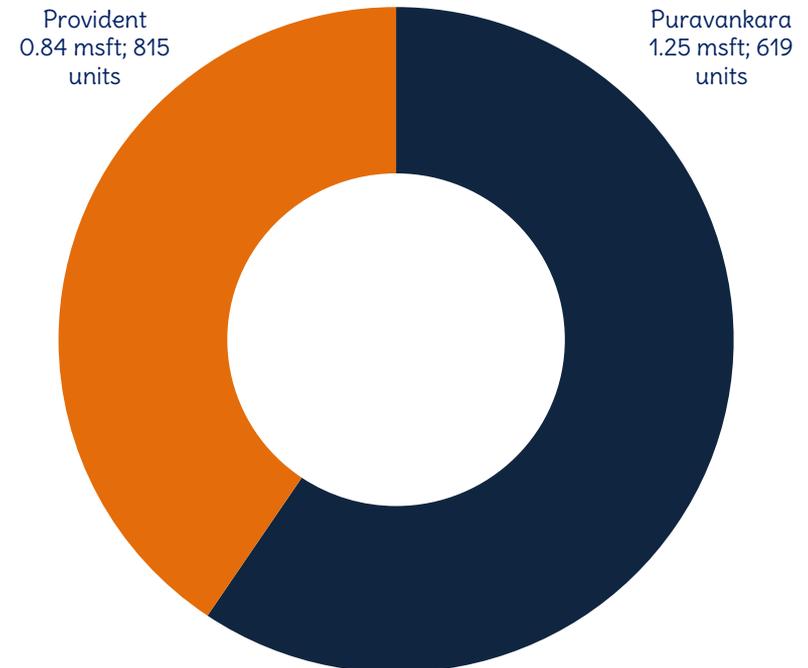
S.No.	Project	Location	Developable Area	Total Flats	JD / JV Share for Developer	Puravankara's Share - Developable Area		Area Launched	On Area Launched					
						Msft	Units		Sold Cumulative		Inventory			
									Msft	Units	Nos	Msft	%	Nos
<b>PHASES TO BE LAUNCHED</b>														
<b>Puravankara</b>														
1	Evoq	Guindy, Chennai	0.36	181	100%	0.36	181	-	-	-	0%	181	-	0%
2	Coronation Square	Kotnur, Bengaluru	0.14	20	71%	0.10	14	-	-	-	0%	14	-	0%
3	Amaiti II	Trichy Road, Coimbatore	0.47	288	100%	0.47	288	-	-	-	0%	288	-	0%
4	Highlands III	Mallasandra, Bengaluru	0.79	491	100%	0.79	491	-	-	-	0%	491	-	0%
5	Windermere IV	Medavakkam, Chennai	1.28	840	100%	1.28	840	-	-	-	0%	840	-	0%
6	Moonreach II	Airport-Seaport Rd, Kochi	0.24	121	100%	0.24	121	-	-	-	0%	121	-	0%
<b>Provident</b>														
7	Sunworth	Mysore Road, Bengaluru	3.28	3,168	100%	3.28	3,168	-	-	-	0%	3,168	-	0%
<b>Total - Phases to be launched (D)</b>			<b>6.57</b>	<b>5,109</b>		<b>6.52</b>	<b>5,103</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>0%</b>	<b>5,103</b>	<b>-</b>	<b>0%</b>
<b>COMMERCIAL</b>														
<b>Puravankara</b>														
1	Summit	Kondapur, Hyderabad	0.59	-	50%	0.29	-	0.29	-	0.16	54%	-	0.13	46%
<b>Total Commercial - (E)</b>			<b>0.59</b>	<b>-</b>		<b>0.29</b>	<b>-</b>	<b>0.29</b>	<b>-</b>	<b>0.16</b>	<b>54%</b>	<b>-</b>	<b>0.13</b>	<b>46%</b>
<b>Total Ongoing - (B) + (C) + (D)+ (E)</b>			<b>21.30</b>	<b>15,070</b>		<b>18.69</b>	<b>13,793</b>	<b>12.17</b>	<b>4,927</b>	<b>7.05</b>	<b>58%</b>	<b>8,866</b>	<b>5.12</b>	<b>42%</b>

# Geographic break up of Inventory Status- Q3 FY16

Ready to move in Inventory – By Region



Ready to move in Inventory - By Entity



1. Notes: Charts based on area in msft
2. Ready to move in includes- projects nearing completion

# Immediate Launches - Schedule

S. No	Location	City	Development Model	Development Type	Developable Area <i>Msft</i>	PPL Share in JD	Saleable Area <i>Msft</i>	Expected Launch Date
<b>Puravankara</b>								
1	Mallasandra	Bengaluru	Joint Development	Residential	1.94	87.50%	1.69	Q2FY17
2	Lalbagh	Bengaluru	Joint Development	Residential	0.23	55%	0.12	Q2FY17
3	Bellandur	Bengaluru	Own	Residential	0.55	100%	0.55	Q3FY17
4	Marine Drive	Kochi	Joint Venture	Residential	2.91	50%	1.46	Q4FY17
5	Keshavnagar	Pune	Joint Venture	Residential	2.00	32%	0.64	Q4FY16
6	Evoq	Chennai	Own	Residential	0.36	100%	0.36	Q2FY17
<b>Puravankara - Total</b>					<b>7.99</b>		<b>4.82</b>	
<b>Provident</b>								
7	Shivarampally	Hyderabad	Joint Development	Residential	2.18	73%	1.59	Q4FY16
8	Thirumazhsai	Chennai	Joint Venture	Residential	3.81	25%	0.95	Q2FY17
9	Hosur Road	Bengaluru	Joint Development	Residential	3.54	70%	2.48	Q3FY17
<b>Provident - Total</b>					<b>9.53</b>		<b>5.02</b>	
<b>Grand- Total</b>					<b>17.52</b>		<b>9.84</b>	

**Notes:**

1. *Developable and Saleable Areas are tentative and is subject to approval from authorities*
2. *Expected Launch dates are subject to change*
3. *Launch dates are in relation to financial year April - March*
4. *The area mentioned above form part of upcoming / land bank / ongoing*
5. *All the projects are at different stages of approval*
6. *Shivarampally - Hyderabad launched in Feb-2016 - Provident Kenworth*

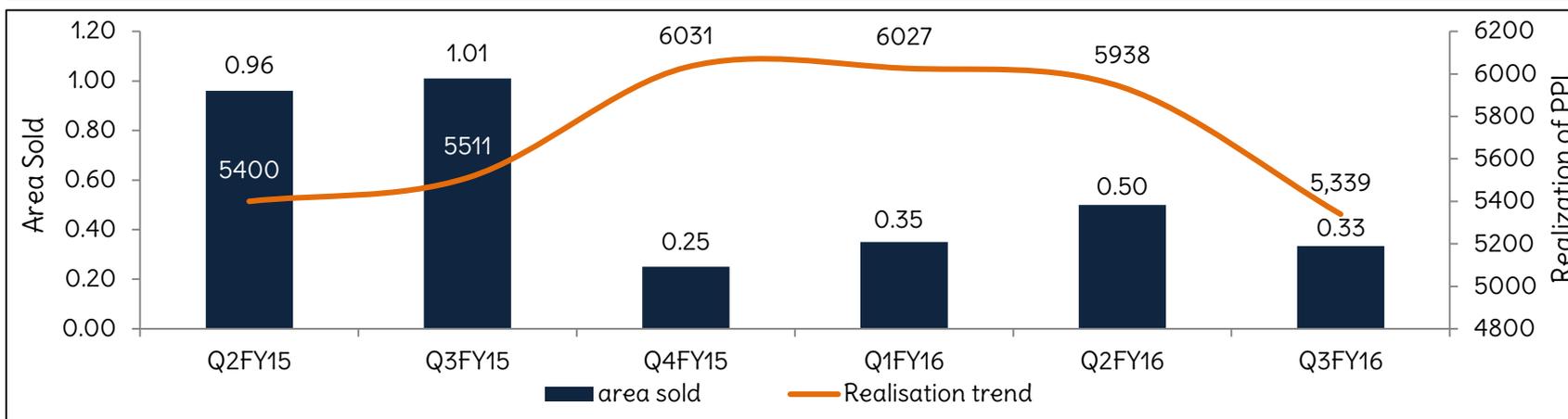
# Sales

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# Sales – Q3 FY16, 31 December 2015

*Based on Bookings*

										Quarter Ended		
	Area Sold			Units Sold			Sale Value			Sale Realization		
	Dec-15	Dec-14	%	Dec-15	Dec-14	%	Dec-15	Dec-14	%	Dec-15*	Dec-14	%
	msft	msft		Nos.	Nos.		Rs. Crores	Rs. Crores		Rs.psft	Rs.psft	
Puravankara	0.19	0.75	-74%	112	564	-80%	102	411	-75%	5,339	5,511	-3%
Completed & Nearing Completion	0.09	0.15	-41%	50	82	-39%	42	76	-45%	4,853	5,198	-7%
Ongoing Projects	0.10	0.60	-83%	62	482	-87%	59	334	-82%	5,747	5,588	3%
Provident	0.14	0.26	-46%	138	262	-47%	44	97	-54%	3,101	3,693	-16%
Completed & Nearing Completion	0.09	0.10	-4%	88	90	-2%	25	32	-20%	2,690	3,212	-16%
Ongoing Projects	0.05	0.16	-70%	50	172	-71%	19	65	-71%	3,898	3,983	-2%
<b>Grand Total</b>	<b>0.33</b>	<b>1.01</b>	<b>-67%</b>	<b>250</b>	<b>826</b>	<b>-70%</b>	<b>146</b>	<b>508</b>	<b>-71%</b>			
Share of Revenue attributable to landlord under Revenue Sharing arrangement	-0.01	-0.05		-3	-35		-3	-28				
<b>Group Economic Interest</b>	<b>0.33</b>	<b>0.96</b>		<b>247</b>	<b>791</b>		<b>143</b>	<b>479</b>				



Notes:

\*Area sold, units sold and sales values are net of cancellations.

Of the total sales:- 0.31msft (220 units) with sales value of Rs 142 Crs agreements pending executions as on 31-Dec-2015.

## Sales – Nine Months ended FY16

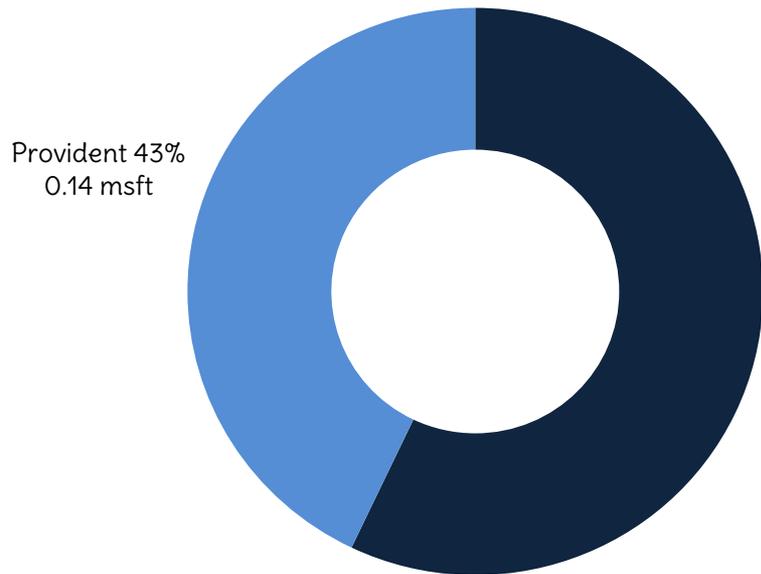
<i>Based on Bookings</i>	<i>9 months ended</i>											
	Area Sold			Units Sold			Sale Value			Sale Realization		
	Dec-15	Dec-14	%	Dec-15	Dec-14	%	Dec-15	Dec-14	%	Dec-15*	Dec-14	%
	<i>msft</i>	<i>msft</i>		<i>Nos.</i>	<i>Nos.</i>		<i>Rs. Crores</i>	<i>Rs. Crores</i>		<i>Rs.psft</i>	<i>Rs.psft</i>	
Puravankara	0.53	1.98	-74%	399	1,373	-71%	309	1,077	-71%	5,908	5,445	8%
Completed & Nearing Completion	0.11	0.43	-74%	65	246	-74%	64	209	-69%	5,717	4,902	17%
Ongoing Projects	0.42	1.55	-74%	334	1,127	-70%	245	868	-72%	5,960	5,594	7%
Provident	0.44	0.72	-38%	428	712	-40%	137	266	-49%	3,089	3,706	-17%
Completed & Nearing Completion	0.31	0.23	34%	289	212	36%	82	74	11%	2,654	3,223	-18%
Ongoing Projects	0.13	0.49	-73%	139	500	-72%	55	192	-71%	4,104	3,935	4%
<b>Grand Total</b>	<b>0.97</b>	<b>2.70</b>	<b>-64%</b>	<b>827</b>	<b>2,085</b>	<b>-60%</b>	<b>446</b>	<b>1,343</b>	<b>-67%</b>			
Share of Revenue attributable to landlord under Revenue Sharing arrangement	-0.02	-0.13		-8	-89		-8	-71				
<b>Group Economic Interest</b>	<b>0.95</b>	<b>2.57</b>		<b>819</b>	<b>1,996</b>		<b>438</b>	<b>1,272</b>				

Notes:

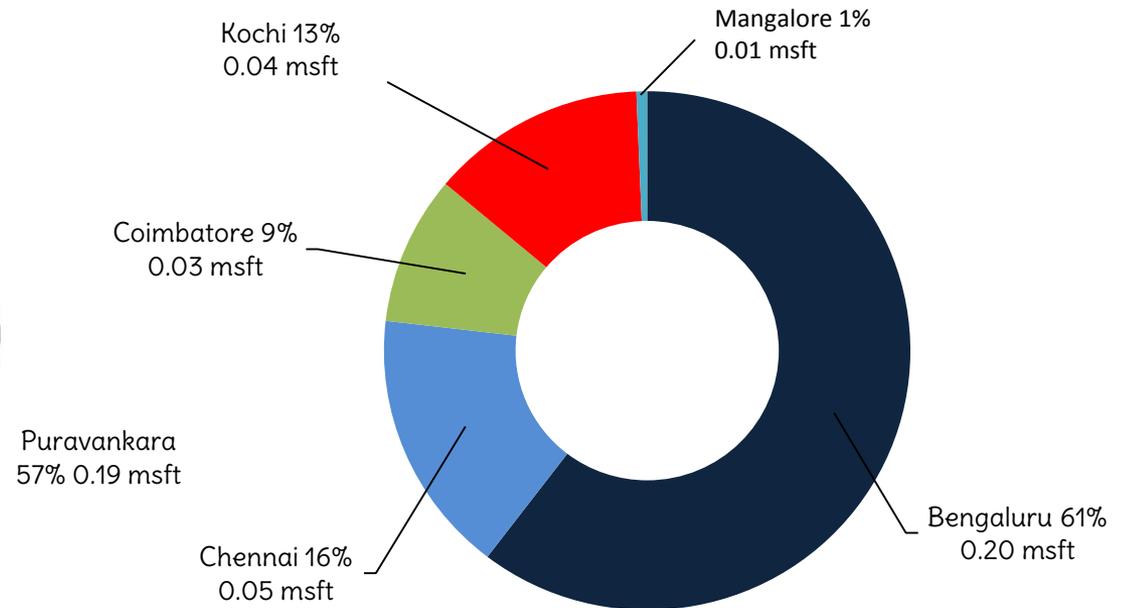
\*Area sold, units sold and sales values are net of cancellations.

# Sales Breakup

Q3 FY16 By Entity



Q3 FY16 By Geography



# Cash Flows

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# Cash Flow – Summary

		<i>Rs. crores</i>		
		Puravankara	Provident	Total
Balance collections from sold units <sup>1</sup>	(A)	939	288	1,228
<b>Inventory <sup>2</sup></b>	<b>(B)</b>	<b>4,625</b>	<b>2,187</b>	<b>6,811</b>
<i>Residential</i>		4,444	2,187	6,631
Launched		2,935	859	3,794
Not Launched		1,509	1,328	2,837
<i>Commercial</i>		180	-	180
<b>Balance cost to go <sup>3</sup></b>	<b>(C)</b>	<b>1,825</b>	<b>1,146</b>	<b>2,971</b>
<i>Residential</i>		1,738	1,146	2,884
Launched		1,254	444	1,697
Not Launched		484	703	1,187
<i>Commercial</i>		87	-	87
Contingencies <sup>4</sup>	(D)			520
<b>Surplus (A) + (B) – (C) – (D) <sup>5</sup></b>		<b>3,739</b>	<b>1,329</b>	<b>4,548</b>
<i>Residential</i>		3,646	1,329	4,455
Launched		2,621	703	2,804
Not Launched		1,025	626	1,650
<i>Commercial</i>		93	-	93

*Note:*

1. Includes debtors and unbilled amount of Rs. 577crores
2. Value of inventory has been arrived based on current selling rates
3. Balance cost to go is based on estimates and subject to review on periodic basis
4. Contingencies provided for escalation in prices of cement, steel and other cost related to construction of properties
5. Above numbers in point 1, 2, 3 & 4 pertains to only current ongoing / completed projects and does not include projects under upcoming and land bank

# Cash Flow Statement

*Rs. crores*

	FY 2015	Q1 FY16	Q2 FY16	Q3 FY16	9M FY16
<b>Receipts</b>					
Collection from Sale of Flats	1,462.95	328.13	343.12	305.10	976.35
Advance recd for sale of land	161.56	-	140.00	-	140.00
Equity Redemption and Dividend from Associates	38.74	-	54.40	-	54.40
<b>A Total Receipts</b>	<b>1,663.25</b>	<b>328.13</b>	<b>537.52</b>	<b>305.10</b>	<b>1,170.74</b>
<b>Expenses</b>					
Construction Cost incurred	(901.43)	(257.79)	(293.03)	(198.50)	(749.32)
Employee Cost	(117.15)	(31.43)	(28.37)	(24.77)	(84.57)
Admin, Selling & Marketing Expenses	(231.86)	(61.14)	(53.48)	(47.59)	(162.21)
Income Tax Paid	(59.75)	(7.64)	(11.48)	(8.15)	(27.27)
<b>B Total Expenses</b>	<b>(1,310.19)</b>	<b>(358.00)</b>	<b>(386.36)</b>	<b>(279.01)</b>	<b>(1,023.37)</b>
<b>C=A-B Project Surplus</b>	<b>353.06</b>	<b>(29.87)</b>	<b>151.16</b>	<b>26.09</b>	<b>147.37</b>
<i>Less</i>					
Interest Cost	(233.84)	(57.67)	(64.20)	(60.46)	(182.33)
Land Payments including advances & deposits*	(72.53)	(51.52)	(44.58)	(15.68)	(111.79)
<i>Add</i>					
Interest Income	7.19	2.19	1.59	1.73	5.51
<b>D Operating Surplus</b>	<b>53.88</b>	<b>(136.88)</b>	<b>43.96</b>	<b>(48.32)</b>	<b>(141.24)</b>

Note: Numbers have been regrouped and does not strictly confirm to the presentation under audited AS 3 Cash Flow format

# Cash Flow Statement (Contd)

		<i>Rs. crores</i>				
		FY 2015	Q1 FY 16	Q2 FY16	Q3 FY16	9M FY16
<b>Investment Activity</b>						
	Purchase of Fixed Assets	(34.55)	(2.79)	(8.37)	(1.67)	(12.83)
	Investment in Subsidiaries/Associates	-	-	0.10	0.34	0.44
	Investment in Mutual Funds	-	-	-	-	-
	Net investment in bank deposits and margin monies	(7.09)	0.05	(2.10)	1.96	(0.09)
<b>E</b>	<b>Total from Investing Activity</b>	<b>(41.64)</b>	<b>(2.74)</b>	<b>(10.37)</b>	<b>0.63</b>	<b>(12.48)</b>
<b>Financing Activity</b>						
	Loan (Drawal/Repayments)	84.53	61.08	3.63	96.63	161.34
	Share capital (including premium)	-	-	-	-	-
	Debentures (Drawal/Repayments)*	-	-	-	-	-
	Loan to Associates/Subsidiaries-Inflow/(Repayment)	2.74	0.05	-	-	0.05
	Advance to Sobha Aviation	(53.26)	-	(5.41)	-	(5.41)
	Dividend including DDT	-	-	(64.34)	-	(64.34)
<b>F</b>	<b>Total from Financing Activity</b>	<b>34.01</b>	<b>61.13</b>	<b>(66.13)</b>	<b>96.63</b>	<b>91.64</b>
<b>G=D+E+F</b>	<b>Net Operating Surplus</b>	<b>46.25</b>	<b>(78.49)</b>	<b>(32.53)</b>	<b>48.94</b>	<b>(62.08)</b>
	Opening Cash and Bank Balances	165.50	211.76	133.27	100.74	211.76
	Closing Cash and Bank Balances	211.76	133.27	100.74	149.68	149.68

Note: Numbers have been regrouped and does not strictly confirm to the presentation under audited AS 3 Cash Flow format  
 \* Excludes land payment of Rs. 96 Cr for Thirumazhisai, Chennai Land received as OCDs.

# Income Statement Analysis

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# Income Statement – Summary

*Rs. Crores*

Recognised in Q3 FY16 (from projects)		Puravankara	Provident	Purva Star	Others	Total
Revenue Recognised <sup>1</sup>	(A)	230	101	20	5	356
Land Cost Recognized	(B)	11	9	1	-	21
Construction Costs Recognised <sup>2</sup>	(C)	170	75	14	(5)	254
<b>Surplus (A) – (B) – (C)</b>		<b>49</b>	<b>17</b>	<b>5</b>	<b>10</b>	<b>81</b>

Unrecognised as at 31/12/2015		Puravankara	Provident	Total
Revenue from sold units	(A)	483	172	655
Inventory Value	(B)	4,625	2,187	6,812
Land Cost	(C)	566	159	725
Construction Costs <sup>3</sup>	(D)	3,177	1,450	4,627
<b>Surplus (A) + (B) – (C) – (D)</b>		<b>1,365</b>	<b>750</b>	<b>2,115</b>

*Note:*

1. Revenue recognised represents revenue from sale of properties
2. Construction costs have been arrived based on estimates and is subject to revision
3. Others represents income from other subsidiaries net of inter-company transactions
4. Unrecognised revenues / land and construction costs / inventory value pertains to only current ongoing / completed projects and does not include projects under upcoming and land bank

# Result Highlights

*Rs. crores*

Q3FY16	Puravankara	Provident	Starworth	Other Subsidiaries and Eliminations	Consolidated
Total Revenues	237	102	45	-21	363
<i>YoY growth (%)</i>	<i>-17%</i>	<i>38%</i>	<i>5%</i>		<i>-4%</i>
Profit Before Tax	11	3	-1	3	16
<i>YoY growth (%)</i>	<i>120%</i>	<i>0%</i>	<i>NA</i>		<i>60%</i>
<i>margins (%)</i>	<i>5%</i>	<i>3%</i>	<i>-2%</i>		<i>4%</i>
Profit After Tax	6	2	0	2	10
<i>YoY growth (%)</i>	<i>-82%</i>	<i>0%</i>	<i>NA</i>		<i>-71%</i>
<i>margins (%)</i>	<i>3%</i>	<i>2%</i>	<i>-1%</i>		<i>3%</i>

9MFY16	Puravankara	Provident	Starworth	Other Subsidiaries and Eliminations	Consolidated
Total Revenues	832	333	158	-84	1,239
<i>YoY growth (%)</i>	<i>-9%</i>	<i>27%</i>	<i>1%</i>		<i>-3%</i>
Profit Before Tax	87	25	-6	-19	87
<i>YoY growth (%)</i>	<i>30%</i>	<i>67%</i>	<i>NA</i>		<i>-32%</i>
<i>margins (%)</i>	<i>10%</i>	<i>8%</i>	<i>-4%</i>		<i>7%</i>
Profit After Tax	71	18	-4	-29	56
<i>YoY growth (%)</i>	<i>-8%</i>	<i>80%</i>	<i>NA</i>		<i>-50%</i>
<i>margins (%)</i>	<i>9%</i>	<i>5%</i>	<i>-3%</i>		<i>5%</i>

Note:

1. Eliminations represents inter-company transactions

# Consolidated Statement of Profit and Loss for the quarter ended 31 December 2015

*Rs. crores*

	Q3FY16	Q3FY15	Q2FY16	FY15
<b>Income</b>				
Revenue from operations				
Revenue from projects	358	375	423	1,664
Other operating revenues	5	4	2	14
Other income	1	1	1	13
<b>Total</b>	<b>363</b>	<b>379</b>	<b>426</b>	<b>1,691</b>
<b>Expenses</b>				
Material and contract cost	210	224	284	889
Land cost	23	24	104	169
Decrease/(increase) in inventory of properties under development and properties held for sale	(22)	(26)	(140)	(115)
Employee benefits expense	25	31	28	117
Finance expense, net	59	56	63	224
Depreciation and amortization	4	4	4	15
Other expenses	48	55	53	232
<b>Total</b>	<b>347</b>	<b>368</b>	<b>396</b>	<b>1,531</b>
<b>Profit before tax and share of profit/(loss) in associates, net</b>	<b>17</b>	<b>10</b>	<b>30</b>	<b>160</b>
Share of profit/(loss) in associates, net	(0)	0	(0)	(5)
<b>Profit before tax</b>	<b>16</b>	<b>10</b>	<b>30</b>	<b>155</b>
<b>Tax expense</b>				
Current tax	6	2	12	54
Excess/short tax of earlier years	0	(27)	-	(27)
Deferred tax	0	(0)	(2)	(4)
<b>Profit after tax and before prior period items</b>	<b>10</b>	<b>35</b>	<b>20</b>	<b>132</b>
Prior period income (net of tax expense)	(1)	(2)	3	1
Minority Interest	-	-	-	-
<b>Net profit for the quarter</b>	<b>10</b>	<b>33</b>	<b>23</b>	<b>133</b>
<b>Earnings per share (Nominal value Rs 5 per share)</b>				
Basic (Rs)	0.40	1.38	0.99	5.60
Diluted (Rs)	0.40	1.38	0.99	5.60

# Consolidated Statement of Profit and Loss for the 9M FY16

*Rs. crores*

	9M FY16	9M FY15	FY15
<b>Income</b>			
Revenue from operations			
Revenue from projects	1,227	1,258	1,664
Other operating revenues	10	11	14
Other income	2	13	13
<b>Total</b>	<b>1,239</b>	<b>1,281</b>	<b>1,691</b>
<b>Expenses</b>			
Material and contract cost	753	651	889
Land cost	347	169	169
Decrease/(increase) in inventory of properties under development and properties held for sale	(383)	(113)	(115)
Employee benefits expense	85	87	117
Finance expense, net	177	169	224
Depreciation and amortization	12	11	15
Other expenses	164	173	232
<b>Total</b>	<b>1,153</b>	<b>1,148</b>	<b>1,531</b>
<b>Profit before tax and share of profit/(loss) in associates, net</b>	<b>86</b>	<b>133</b>	<b>160</b>
Share of profit/(loss) in associates, net	0	(5)	(5)
<b>Profit before tax</b>	<b>86</b>	<b>129</b>	<b>155</b>
<b>Tax expense</b>			
Current tax	35	43	54
Excess/short tax of earlier years	0	(27)	(27)
Deferred tax	(3)	(2)	(4)
<b>Profit after tax and before prior period items</b>	<b>54</b>	<b>114</b>	<b>132</b>
Prior period income (net of tax expense)	2	(2)	1
Minority Interest	-	-	
<b>Net profit for the quarter</b>	<b>56</b>	<b>112</b>	<b>133</b>
<b>Earnings per share (Nominal value Rs 5 per share)</b>			
Basic (Rs)	2.37	4.74	5.60
Diluted (Rs)	2.37	4.74	5.60

# Key Financial Indicators

Valuation Matrix (X)					Income Statement (INR crs)				
	9MFY16	FY 2015	FY 2014	FY 2013		9MFY16	FY 2015	FY 2014	FY 2013
Price/Earnings	19.88	11.09	9.95	7.97	Total Income	1239	1691	1,313	1,248
Price /BV	0.64	0.65	0.74	1.02	EBITDA from Operations	277	408	480	595
EV/Sales	1.98	1.79	2.39	2.80	Profit before Tax	86	155	244	356
ROE %	3%	6%	7%	13%	Profit after Tax	56	133	160	243
ROCE %	8%	10%	12%	16%	Growth Ratio (%)				
Solvency Ratios (X)						9MFY16	FY 2015	FY 2014	FY 2013
Debt/Equity	0.84	0.79	0.78	0.94	Revenues	-3%	29%	5%	53%
Net Debt/Equity	0.77	0.69	0.70	0.82	EBITDA	-9%	-15%	-19%	50%
Net Debt/EBITDA	4.82	3.82	3.17	2.61	Net Profit	-50%	-17%	-34%	79%
Debt/Capital Employed	0.45	0.45	0.44	0.48	Per Share (Rs.)				
Cap Employed /Net worth	1.88	1.79	1.78	1.94	EPS (Diluted)	2.4	5.6	6.86	11.41
Interest Coverage Ratio	1.48	1.75	2.11	2.57	Book Value	97.68	95.32	91.65	89.03
Working Capital Ratio (X)						9MFY16	FY 2015	FY 2014	FY 2013
Current Ratio	2.18	2.55	4.16	7.10	Cash EPS	4.58	6.22	7.11	11.74
Working Capital to Sales	1.37	1.64	2.02	1.94	Balance Sheet (INR crs)				
Margin / Ratios (%)						9MFY16	FY 2015	FY 2014	FY 2013
EBITDA Margin	22%	24%	37%	48%	Share Capital	119	119	119	107
PBT Margin	7%	9%	19%	29%	Reserves and Surplus	2,198	2,142	2,055	1,793
PAT Margin	5%	8%	12%	19%	Gross Debt	1,941	1,780	1,695	1,786
Effective Tax Rate	36%	15%	35%	32%	Fixed Assets	122	124	92	87
Dividend Payout Ratio	NA	33%	33%	13%	Cash and Cash Equivalents	158	223	174	233
					Net Current Assets	2,271	2,806	2,330	1,554
					Shares Outstanding (Cr)	23.72	23.72	23.72	21.34
					Headcount	1,033	1,259	1,135	1,016

*Note:*

*Income, profit and ratios have been disclosed including prior period income, if any  
Dividend Payout ratio is including Dividend Distribution Tax  
Debt/Equity above do not include OCDs.*

# Balance Sheet and Statement of Capital Employed

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# Balance Sheet as of 31 December 2015

*Rs. crores*

Equity and Liabilities	December 2015	March 2015	Assets	December 2015	March 2015
<b>Shareholders' Funds</b>			<b>Non-Current Assets</b>		
Share capital	119	119	Fixed assets	122	124
Reserves and surplus	2,198	2,142	Non-current investments	51	69
	<b>2,317</b>	<b>2,261</b>	Properties held for development	684	757
<b>Non-Current Liabilities</b>			Deferred tax assets (net)	10	5
Long-term borrowings	1,203	1,065	Long-term loans and advances	379	293
Other long-term liabilities	3	2	Other non-current assets	17	12
Long-term provisions	10	11		<b>1,263</b>	<b>1,261</b>
	<b>1,217</b>	<b>1,078</b>			
<b>Current Liabilities</b>			<b>Current Assets</b>		
Short-term borrowings	656	432	Current investments	0	0
Trade payables	335	310	Properties under development	2,667	2,308
Other current liabilities	918	1,036	Properties held for sale	526	509
Short-term provisions	11	46	Trade receivables	322	438
	<b>1,920</b>	<b>1,824</b>	Cash and bank balances	158	223
			Short-term loans and advances	251	271
			Other current assets	266	153
				<b>4,190</b>	<b>3,902</b>
<b>Total</b>	<b>5,454</b>	<b>5,163</b>	<b>Total</b>	<b>5,454</b>	<b>5,163</b>

# Statement of Capital Employed

	31-Dec-15			31-Mar-15		
<b>Sources of Funds</b>						
Equity	119			119		
Reserves and Surplus	2,198	2,317	53%	2,142	2,261	56%
Optionally Convertible Debentures		96	2%			0%
Total Debt		1,941	45%		1,780	44%
<b>Total</b>		<b>4,354</b>	<b>100%</b>		<b>4,040</b>	<b>100%</b>
<b>Application of Funds</b>						
Land						
Investments	51			69		
Properties held for development	684			757		
Advances for land contracts	70			82		
Land Deposits	222			185		
		1,028	24%		1,094	27%
Projects						
Properties under development - Ongoing Projects	2,594			2,241		
Properties under development - Nearing completion Projects	73			67		
Properties held for sale	526			509		
Fixed, Intangible Assets and Capital work in progress	127			124		
Trade Receivables and other current assets	948			910		
Less: Other Current liabilities and Long Term provisions	(1,100)			(1,129)		
		3,168	73%		2,723	67%
Cash and cash equivalents		158	3%		223	6%
<b>Total</b>		<b>4,354</b>	<b>100%</b>		<b>4,040</b>	<b>100%</b>

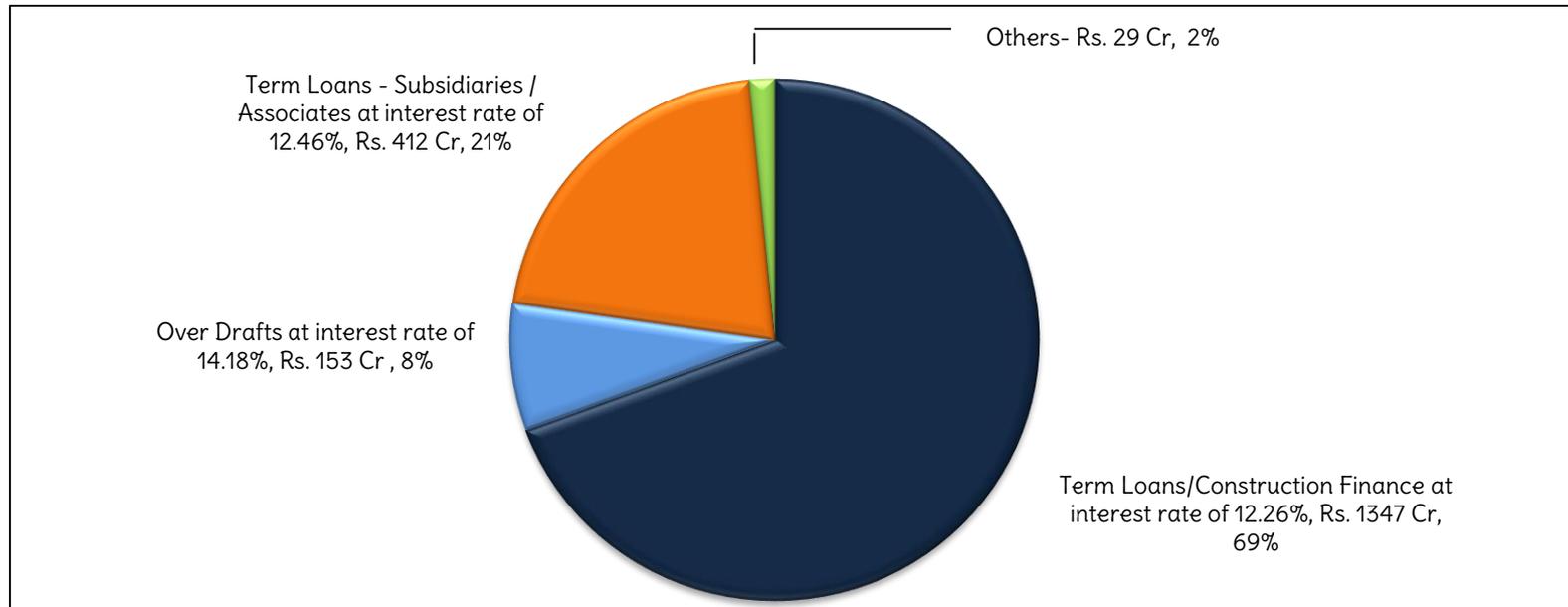
**Note:**

1. Presentation has been derived based on audited financial statement
2. Figures have been regrouped / re-arranged in the application of funds under land and projects
3. OCDs above represent the Chennai land equity transaction.

# Debt

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# Debt Structure – December 2015



<i>in Rs. Cr</i>	<i>Q3 FY16</i>	<i>Q2 FY16</i>	<i>FY 2015</i>	<i>FY 2014</i>	<i>FY 2013</i>
Opening Balance	1,844	1,841			
Additions during the period	143	101			
Repayments during the period	46	98			
<b>Closing Balance</b>	<b>1,941</b>	<b>1,844</b>	<b>1,780</b>	<b>1,696</b>	<b>1,786</b>
Less: Cash and Cash Equivalents	158	101	223	174	233
<b>Net debt</b>	<b>1,783</b>	<b>1,743</b>	<b>1,557</b>	<b>1,522</b>	<b>1,553</b>
Cost of Debt	12.28%	12.39%	12.62%	13.40%	14.85%
Net Worth	2,317	2,307	2,261	2,174	1,900
<b>Net Debt / Equity Ratio</b>	<b>0.77</b>	<b>0.76</b>	<b>0.69</b>	<b>0.70</b>	<b>0.82</b>

Debt is rated as BBB (Outlook Positive) by ICRA

The above debt does not include Rs. 13.93 cr – Finance lease.

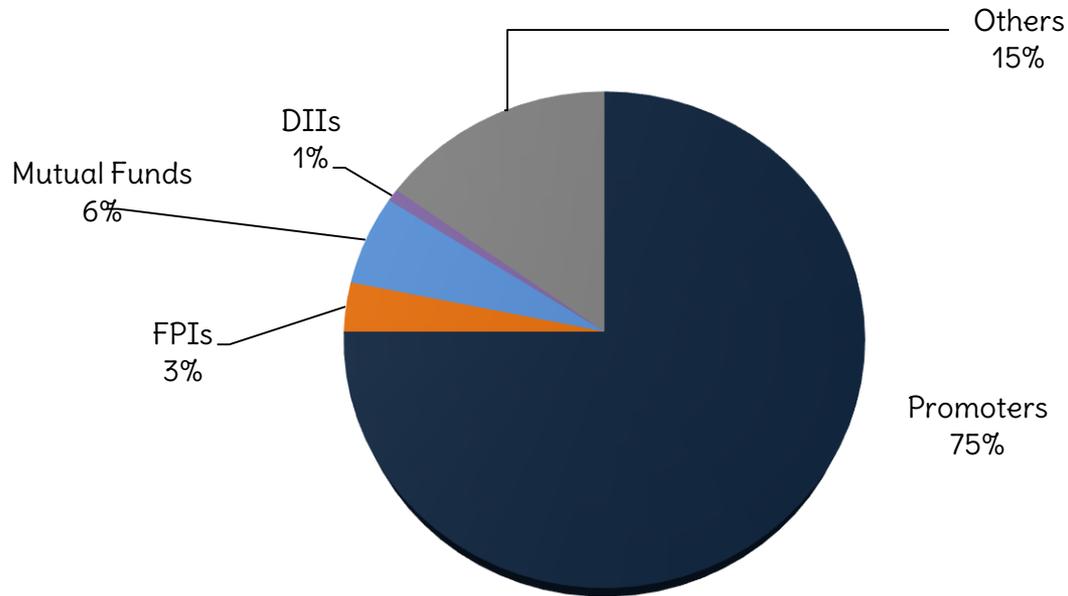
Gross Debt includes Rs 259 crores funded by Promoter.

Debt /NW do not include OCDs worth Rs. 96 crs received for Chennai Land transaction

# Shareholding Pattern

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# Shareholding Pattern – as on 31 December 2015



## Key Shareholders

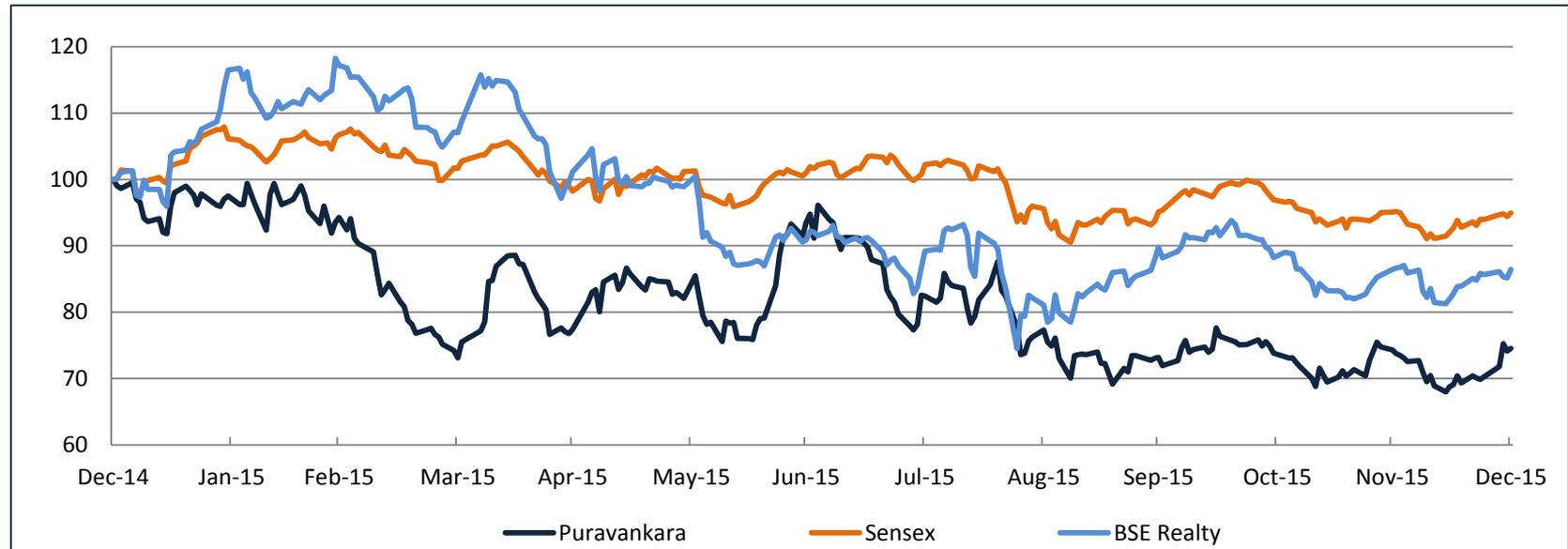
### Notes

1. Promoter Shares are unencumbered
2. FIIs are included in "Others"

Mutual Funds	FIIs	Insurance and Bodies Corporate
Reliance AMC	GHI	Life Insurance Corporation
Axis Mutual Fund	HSBC	General Insurance Corporation
	College Retirement Equities Fund	Reliance Life Insurance
	Atyant Capital	

# Stock Movement

Relative to BSE Realty Index and Sensex during December 31, 2014 to December 31, 2015



As on 31st December 2015	31-Dec-15	30-Sep-15	30-Jun-15	31-Mar-15	31-Dec-14
Price on BSE	63	62	79	62	85
% Change QoQ	2%	-22%	28%	-27%	-17%
Number of shares (in Cr)	23.7	23.7	23.7	23.7	23.7
Market Capitalisation (Rs. Cr)	1,498	1,471	1,879	1,471	2,012
52-week high	89.8				
52-week low	57.4				

Source: BSE as on December 31, 2015  
Graph rebased to 100.

# Dedicated and experienced management team – committed to best practices of corporate governance

## Executive team



**Ravi Puravankara**

*Chairman*

- Over 40 years of experience in real estate industry
- Former president of the International Real Estate Federation, Indian Chapter, Paris



**Ashish Puravankara**

*Managing Director*

- Bachelor's degree in Business Administration from Virginia Tech
- Master's degree in Business Administration from Willamette University in Salem, Oregon
- Head of Operations and Business in Bangalore



**Nani R. Choksey**

*Joint Managing Director*

- Experience of over 40 years in the real estate development, construction and finance sector
- Associated with the company since inception and responsible for finance and construction function



**Jackbastian Kaitan Nazareth**

*Chief Development Officer*

- Bachelor's degree in Civil Engineering and an MBA from the Goa Institute of Management
- Over 20 years of experience in Real Estate

## Non-Executive team



**R.V.S. Rao**

*Independent Director*

- Bachelor's degree in Commerce and Law
- Over 37 years of experience in banking and finance

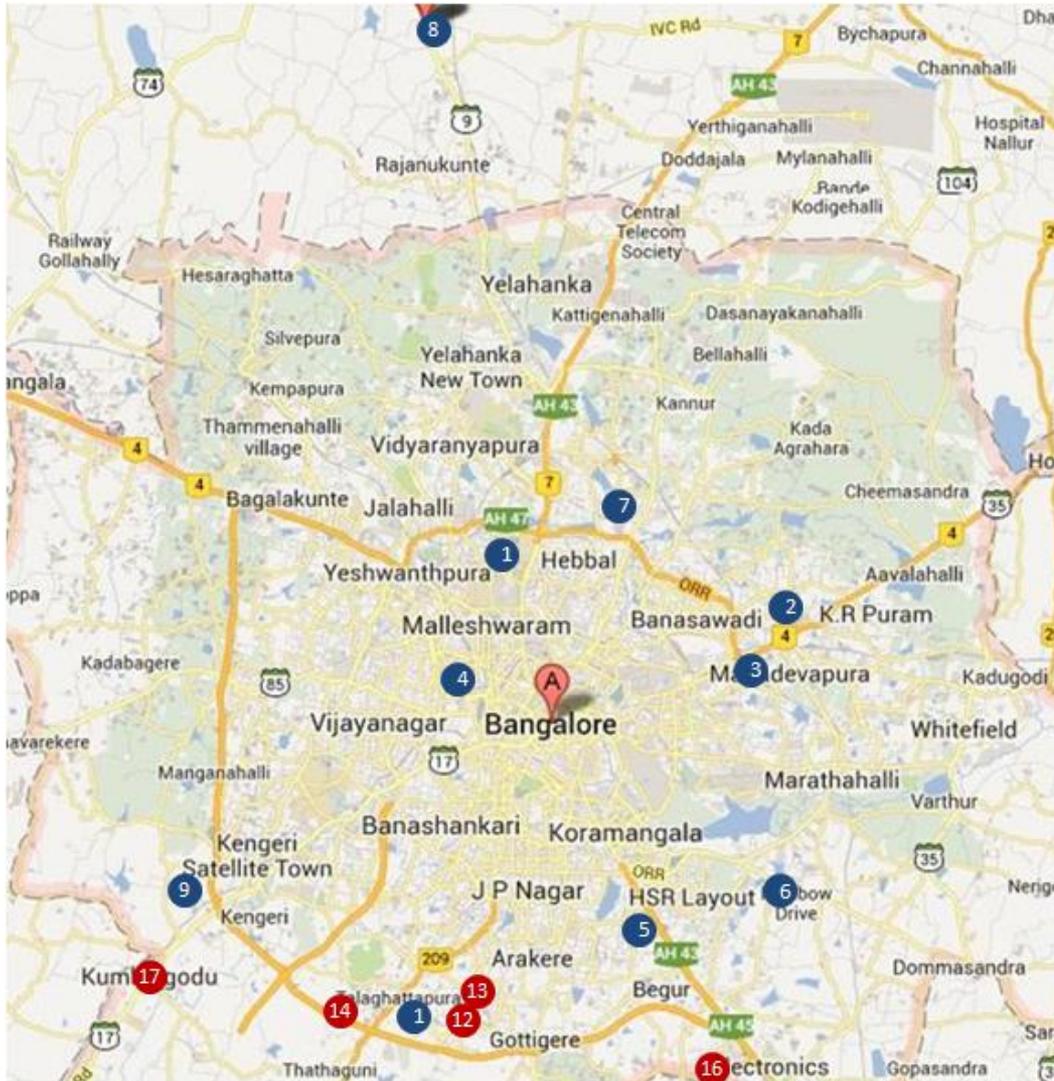


**Pradeep Guha**

*Independent Director*

- Management Diploma from Asian Institute of Management, Manila
- Over 33 years of experience in marketing and advertising

# Bengaluru location map



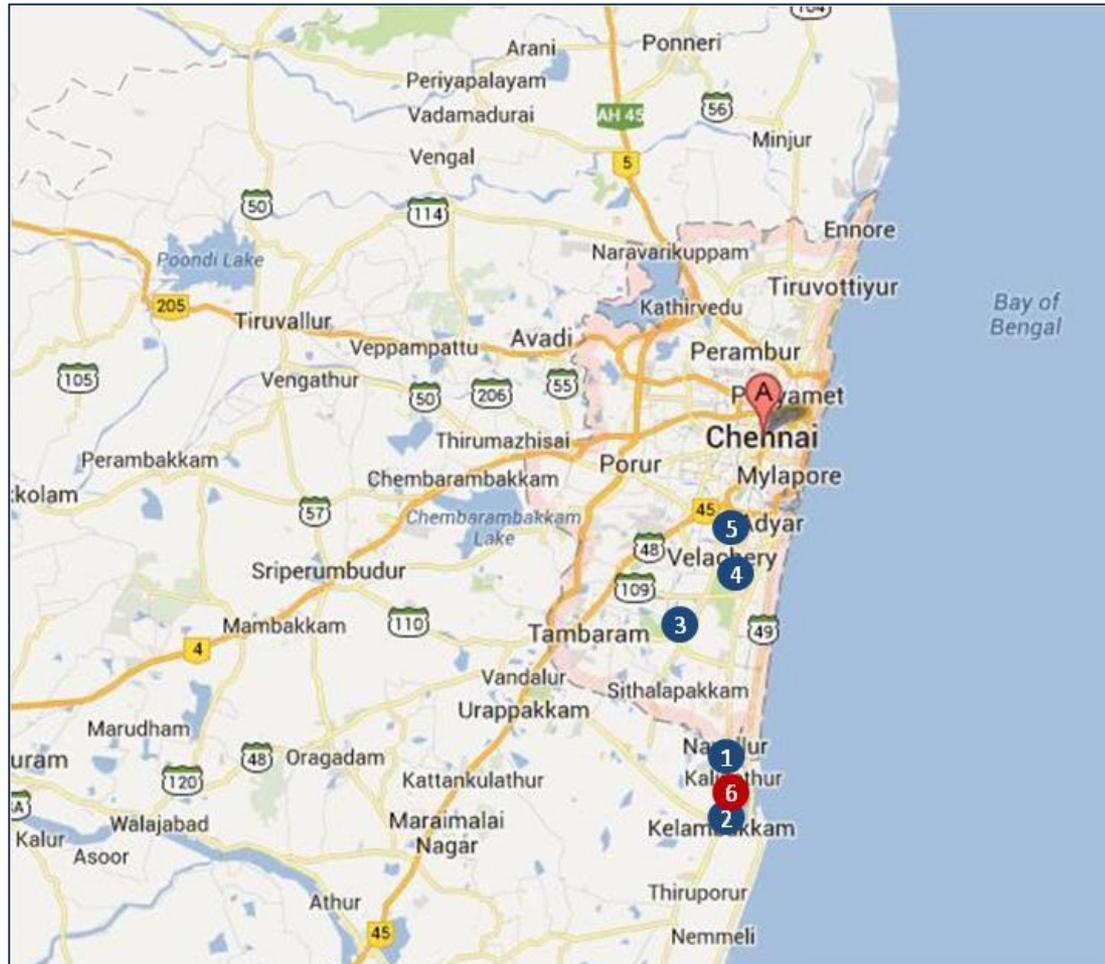
**Sl. No. Project Name**

- 1 Highlands/High Crest, Mallasandra
- 2 Mid-Town, KR Puram
- 3 Seasons, CV Raman Nagar
- 4 Sunflower, Magadi Road
- 5 Skywood, Sarjapur Road
- 6 Whitehall, Sarjapur Road
- 7 Harmony, Thannisandra Road
- 8 Welworth City, Doddaballapur Road
- 9 Sunworth, Mysore Road
- 10 Gainz, Hosur Road
- 11 Skydale, Haralur
- 12 Mallasandra II
- 13 Kanakapura
- 14 UM Kaval
- 15 Coronation Square, JP Nagar
- 16 Kanchnayanakahalli
- 17 Mylasandra
- 18 Palm Beach, Hennur Road
- 19 Westend, Hosur Road
- 20 The Tree by Provident

- Current Projects
- Immediate Launches

Note: Map not to scale

# Chennai location map



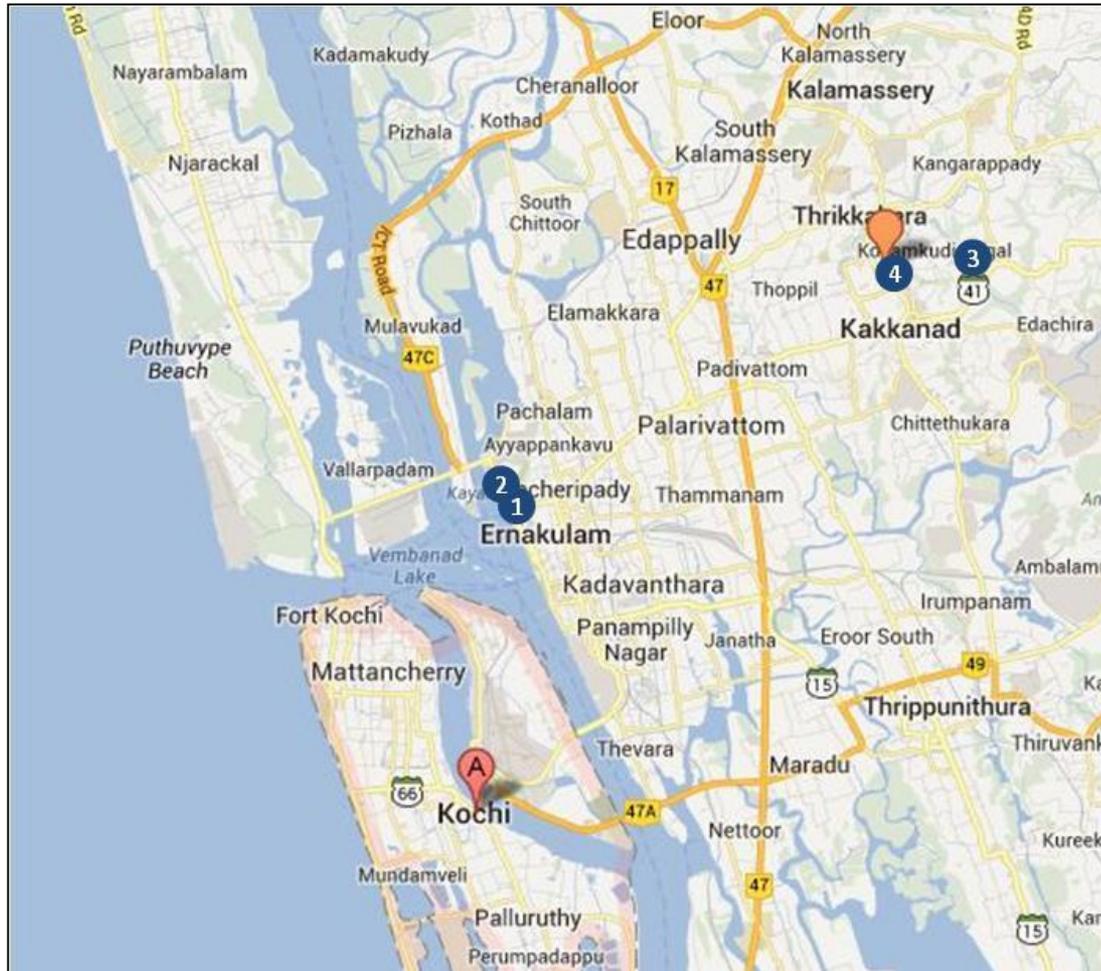
**Sl. No. Project Name**

- 1 Cosmo City, Pudupakkam
- 2 Swan Lake, OMR
- 3 Windermere, Medavakkam
- 4 Primus, OMR
- 5 Moneto, Guindy
- 6 Pudupakkam

- Current Projects
- Immediate Launches

Note: Map not to scale

# Kochi location map



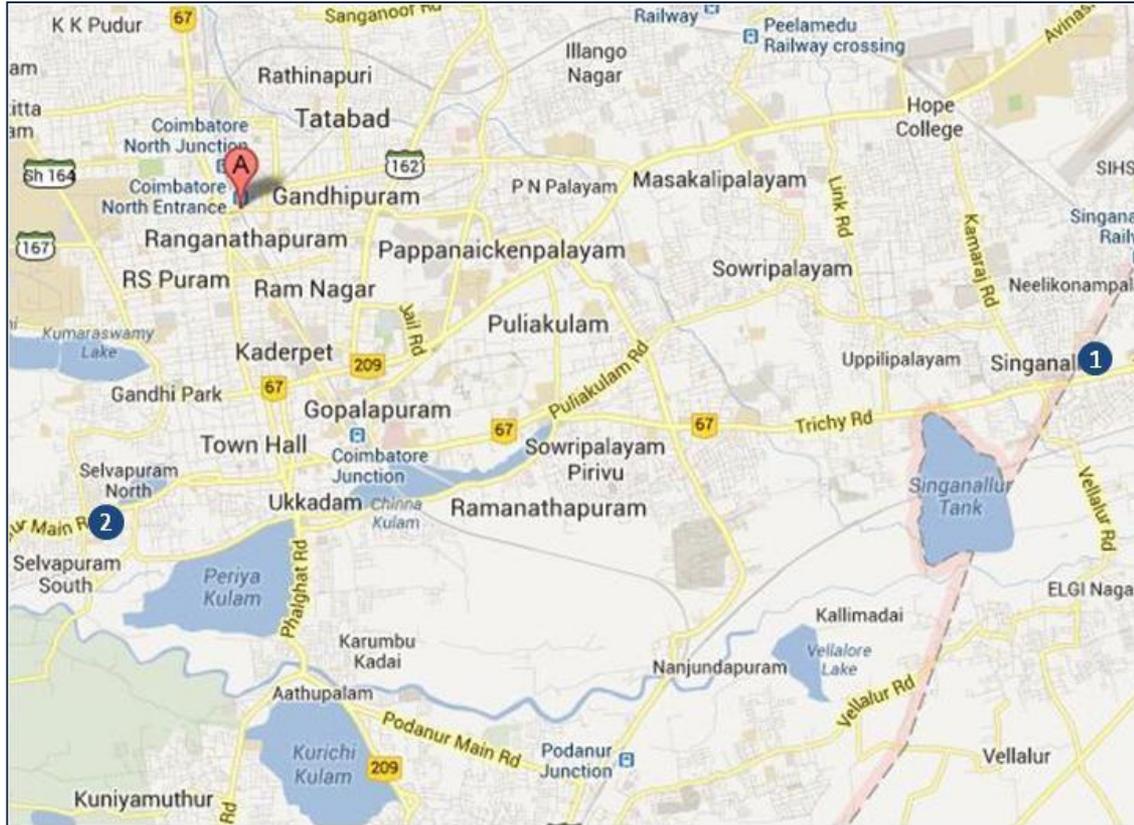
Sl. No. Project Name

- 1 Oceana, Marine Drive
- 2 Grandbay, Marine Drive
- 3 Eternity, Kakkanad
- 4 Moonreach, Airport-Seaport Road

● Current Projects

Note: Map not to scale

# Coimbatore location map



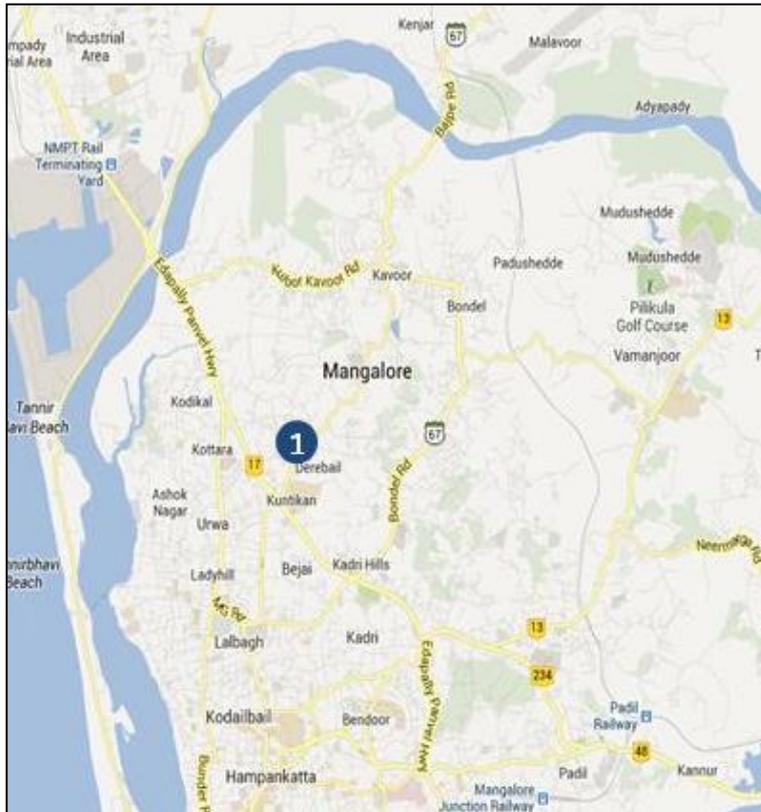
Sl. No. Project Name

- 1 Bluemont/Amaiti, Trichy Road
- 2 GreenPark, Selvapuram

● Current Projects

Note: Map not to scale

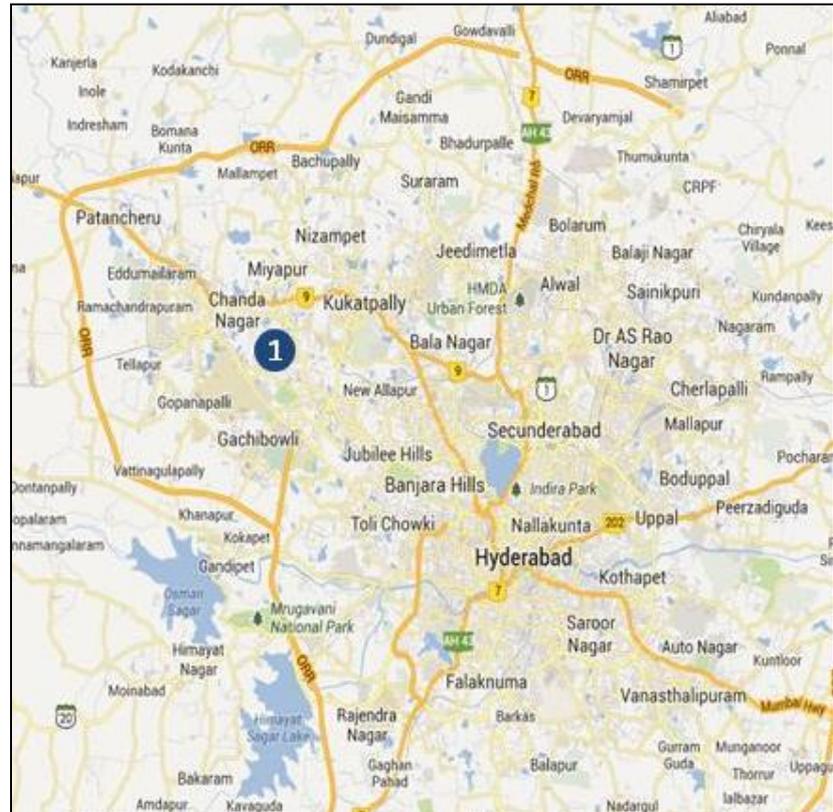
## Mangalore location map



Sl. No.	Project Name
1	Skyworth, Derebail

Note: Map not to scale

## Hyderabad location map



Sl. No.	Project Name
1	Summit, Kondapur

● Current Projects

Project Pictures



## Project Pictures



## Project Pictures



# Project Pictures



# Awards and achievements

## Awards for Puravankara projects

- Purva Grand Bay** - *ESTRADE REAL ESTATE AWARDS 2015 - Best Project in a Non- Metro – 2015*  
*Indian Concrete Institute(ICI), Kochi and UltraTech Cement Limited Best Residential Building - 2015*
- Purva Evoq** - *7th REALTY PLUS EXCELLENCE AWARDS for Residential Property of the Year – 2015*
- Purva Venezia** - *Received Themed Project of the Year at the 6th Realty Plus Excellence Award, 2014*  
*Awarded Residential Project of the Year at the Construction Week Awards, 2014*  
*Awarded the "Best Ornamental Garden - 2014" by Govt. of Karnataka, Horticulture department 2014*  
*CMO Asia Awards Residential Property of the Year, 2013*

## Awards for Provident projects

- Sunworth** - *7th REALTY PLUS EXCELLENCE AWARDS for Affordable Housing Project of the Year - Provident Sunworth, 2015.*
- Welworth City** - *Indian Concrete Institute Awards - Best Concrete Structure Appreciation Award -2015.*  
*Popular Choice – Affordable Housing of the Year, 2013 at Real Estate Awards for Retail Excellence.*

## Management awards

- Ravi Puravankara –**  
*'BRAND ACHIEVERS AWARD - Lifetime achievement Award for Excellence 2015*  
*Scroll of Honour' award at the Realty Plus Conclave & Excellence Awards 2014 ( South) for Ravi Puravankara*  
*Lifetime Achiever's Award for Outstanding Contribution to Real Estate at Realty Excellence Awards, 2012 and CMO Asia Awards for Retail Excellence 2013*
- Ashish Puravankara –**  
*BRAND ACHIEVERS AWARD -Entrepreneur of the year of the Year (Real Estate) 2015*  
*CONSTRUCTION WEEK INDIA 2015 - Real Estate Person of the Year 2015*  
*Young Achievers Award , 6th Realty Plus Awards, 2014.*

## **Jackbastian Nazareth -**

- Pathfinders Award for the Most Enterprising CXO - JACKBASTIAN KAITAN NAZARETH at the 6th Realty Plus Awards, 2014.*  
*Most Enterprising CXO, 2013 at Real Estate Awards for Retail Excellence*

## Corporate awards

- Puravankara Projects** – *Global Real Estate Brand Awards for Marketer of the Year - 2015*
- Puravankara Projects** – *ASIAN CSR LEADERSHIP AWARD 2015 - Best Financial & Corporate Reporting - 2015*
- Puravankara Projects** – *Fastest Growing Developer of the Year. - 2015*
- Provident Housing Limited** - *NDTV Property Awards for Innovation Leader in Budget Housing 2014*
- Marketer of the Year – Puravankara Projects Limited, CMO Asia Awards for Retail Excellence 2013**
- Developer of the Year – Residential, CMO Asia Awards for Retail Excellence 2013**

## Disclaimer

This presentation contains certain forward-looking statements. These statements involve risks and uncertainties, and actual results may differ. Risks and uncertainties include without limitation the effect of competitive and economic factors, and the Company's reaction to those factors, on continued competitive pressures in the marketplace; the ability of the Company to deliver to the marketplace and stimulate customer demand for its projects; and availability of key executives and employees; war, terrorism, and other circumstances that could disrupt supply, delivery, or demand for projects. The Company may, from time to time, make additional written and oral forward looking statements, including its reports to shareholders. The Company does not undertake to update any forward-looking statements that may be made from time to time by or on behalf of the Company. The Company reserves the right to modify, alter or revise the structure / content of this presentation at its sole discretion without any obligation to any person.

# THANK YOU

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