

Earnings Update

Audited Full-Year & Quarterly Results

March 31, 2021



Rs. Crore

The Board of Directors of The Jammu & Kashmir Bank Ltd. at their meeting held on June 17, 2021 took on record the Audited Financial Results for the Full Year ended March 31, 2021.

Performance Highlights for the full year ended March 31, 2021:

- Net Profit of Rs 432.12 crore for the financial year ended Mar, 2021 as compared to Net Loss of Rs 1139.41 crore during the financial year ended Mar, 2020.
- Deposits stood at Rs.108061.15 crore as on March 31, 2021 compared to Rs 97788.23 crore as on March 31, 2020 (Growth of 11 % YoY).
- CASA ratio stood at 56.84% as on March 31, 2021 compared to 53.66% as on March 31, 2020.
- Net Advances stood at Rs.66841.73 crore as on March 31, 2021 compared to Rs 64399.07 crore as on March 31, 2020 (Growth of 4 % YoY).
- Operating Profit of Rs. 1611.23 crore for the financial year ended Mar, 2021 as compared to Rs 1525.05 crore during the financial year ended Mar, 2020
- Provisions (other than Tax) & Contingencies made during the financial year ended March 2021 stood at Rs 1077.16 crore compared to Rs. 2625.10 crore made during the previous financial year.
- EPS for the financial year ended Mar, 2021 at Rs 6.06 compared to Rs -15.97 during the previous financial year.
- NIMs for the financial year ended Mar, 2021 at 3.64 % vis-à-vis 3.92 % for the previous financial year.
- Post tax Return on Assets at 0.38 % for the financial year ended Mar, 2021 compared to -1.10 % for the previous financial year.
- Post Tax Return on Average Net-Worth for the financial year ended Mar, 2021 at 7.68 % compared to - 19.96 % recorded for the last financial year.
- Cost of Deposits for the financial year ended Mar, 2021 at 4.10 % compared to 4.96% recorded for the last financial year.
- Yield on Advances for the financial year ended Mar, 2021 stood at 8.54 % as compared to 9.48 % for the financial year ended Mar, 2020.
- Business per Employee and Net Profit per Employee were at Rs 14.48 crore and Rs 3.51 lakh respectively for the financial year ended Mar, 2021 compared to Business per Employee of Rs 13.08 crore and Net Loss per Employee of Rs 9.03 lakh pertaining to the financial year ended Mar, 2020.
- Gross and Net NPA's as percentages to Gross and Net Advances as on Mar, 2021 at 9.67 % and 2.95 % respectively compared to 10.97% and 3.48 % a year ago.
- NPA Coverage Ratio as on Mar, 2021 at 81.97% as compared to 78.59% a year ago.
- Cost to Income Ratio stood at 64.11% for the financial year ended Mar, 2021 as compared to 64.14% for the financial year ended Mar, 2020.
- Capital Adequacy Ratio stood at 12.20 % as on Mar, 2021 which was recorded at 11.40 % as on Mar, 2020.

The Board of Directors of The Jammu & Kashmir Bank Ltd. at their meeting held on June 17, 2021 took on record the Audited Financial Results for the Fourth Quarter ended March 31, 2021.

Performance Highlights for the quarter ended March 31, 2021:

- Net Profit of Rs 315.75 crore for the quarter ended Mar, 2021 as compared to a Net Loss of Rs 294.10 crore for the quarter ended Mar, 2020
- Deposits stood at Rs.108061.15 crore as on March 31, 2021 compared to Rs 103804.23 crore as on Dec 31, 2020 (Growth of 4 % QoQ).
- Net Advances stood at Rs.66841.73 crore as on March 31, 2021 compared to Rs 66545.32 crore as on Dec 31, 2020.
- EPS for the quarter ended Mar, 2021 at Rs 4.43 compared to Rs -4.12 for the corresponding quarter of previous financial year.
- NIMs for the quarter ended Mar, 2021 at 3.43 % (annualized) vis-à-vis 4.10 % for the corresponding quarter of previous financial year.
- Post tax Return on Assets at 1.08 % (annualized) for the quarter ended Mar, 2021 compared to -1.11 % for the corresponding period of the previous financial year.
- Post Tax Return on Average Net-Worth (annualized) for the quarter ended Mar, 2021 at 22.19 % compared to -22.23 % recorded for the corresponding quarter of last financial year.
- Cost of Deposits (annualized) for the quarter ended Mar, 2021 at 3.78 % compared to 4.73 % recorded for the corresponding quarter of last financial year.
- Yield on Advances (annualized) for the quarter ended Mar, 2021 stood at 8.05 % as compared to 9.55 % for the quarter ended Mar, 2020.
- Business per Employee and Net Profit per Employee (annualized) were at Rs 14.48 crore and Rs 10.26 lakh respectively for the quarter ended Mar, 2021 compared to Business per Employee of Rs 13.08 crore and Net Loss per Employee (annualized) of Rs 9.32 lakh pertaining to the quarter ended Mar, 2020.
- Gross and Net NPA's as percentages to Gross and Net Advances as on Mar, 2021 at 9.67 % and 2.95 % respectively compared to 8.71 % and 2.50 % as on December 2020.
- NPA Coverage Ratio as on Mar, 2021 at 81.97 % as compared to 83.67 % as on December 2020.
- Cost to Income Ratio stood at 71.31 % for the quarter ended Mar, 2021 as compared to 65.52 % for the quarter ended Mar, 2020.
- Capital Adequacy Ratio stood at 12.20% as on Mar, 2021 which was recorded at 11.77 % as on Dec, 2020.

Profit & Loss Account

Amount in Rupees crore

Particulars	Q 4 FY '20-21	Q 4 FY '19-20	% Change	Year ended Mar, '21	Year ended Mar, '20	% Change
Interest Earned	1951.56	2156.09	-9%	8111.09	8446.29	-4%
Interest Expended	1034.14	1168.85	-12%	4340.31	4739.62	-8%
Net Interest Income	917.42	987.24	-7%	3770.78	3706.67	2%
Other Income	178.09	120.91	47%	718.99	545.92	32%
Operating Income	1095.51	1108.15	-1%	4489.77	4252.59	6%
Operating Expenses	781.16	726.01	8%	2878.54	2727.54	6%
Operating Profit	314.35	382.14	-18%	1611.23	1525.05	6%
Provisions & Contingencies	28.26	620.49	-95%	1077.16	2625.10	-59%
PBT	286.09	-238.35		534.07	-1100.05	
Tax Provision	-29.66	55.75	153%	101.95	39.36	159%
Net Profit	315.75	-294.10		432.12	-1139.41	

Balance Sheet

Amount in Rupees crore

Particulars	As on Mar 31, 2021	As on Mar 31, 2020	% Change YoY	As on Dec 31, 2020	% Change QoQ
Capital & Liabilities					
Capital	71.36	71.36	0%	71.36	0%
Reserves & Surplus	6754.25	6322.12	7%	6438.49	5%
Deposits	108061.15	97788.23	11%	103804.23	4%
Borrowings	2015.20	2019.58	0%	2016.29	0%
Other Liabilities & Provisions	3389.99	2670.81	27%	3667.37	-8%
Total	120291.95	108872.10	10%	115997.75	4%
Assets					
Cash & Bank Balance	3685.33	2947.48	25%	3789.22	-3%
Balance with Banks and Money at Call & Short Notice	5812.26	6835.35	-15%	6258.82	-7%
Investments	30814.24	23052.24	34%	28332.20	9%
Advances	66841.73	64399.07	4%	66545.32	0%
Fixed Assets	2012.41	2070.52	-3%	2010.48	0%
Other Assets	11125.98	9567.44	16%	9061.71	23%
Total	120291.95	108872.10	10%	115997.75	4%

Break-up:

1. Interest Earned

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY Ended Mar, 2021	FY Ended Mar, 2020	% Change
On Loans & Advances	1429.33	1655.98	-14%	6063.02	6572.50	-8%
Investments	439.78	409.39	7%	1730.79	1607.61	8%
Inter Bank Funds	82.42	90.66	-9%	317.22	266.03	19%
Others	0.03	0.06	-50%	0.06	0.15	-60%
Total	1951.56	2156.09	-9%	8111.09	8446.29	-4%

2. Interest Expended

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY Ended Mar, 2021	FY Ended Mar, 2020	% Change
Deposits	984.18	1118.82	-12%	4140.29	4496.90	-8%
Borrowings	0.27	0.35	-23%	1.27	3.77	-66%
Others (Subordinated Debt)	49.69	49.68	0%	198.75	238.95	-17%
Total	1034.14	1168.85	-12%	4340.31	4739.62	-8%

3. Other Income

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY Ended Mar, 2021	FY Ended Mar, 2020	% Change
Commission / Exchange	47.97	55.89	-14%	155.05	189.07	-18%
Insurance Commission	20.86	16.76	24%	52.50	45.35	16%
Treasury / Trading Income	8.12	-5.18		262.65	59.80	339%
Miscellaneous Income	101.14	53.45	89%	248.79	251.70	-1%
Total	178.09	120.91	47%	718.99	545.92	32%

4. Operating Expenses

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY Ended Mar, 2021	FY Ended Mar, 2020	% Change
Payment for Employees	545.00	489.72	11%	2059.38	1886.05	9%
Rent, Taxes and Lightning	25.73	25.37	1%	96.22	99.64	-3%
Printing & Stationery	2.62	2.40	9%	9.26	9.57	-3%
Advertisement & Publicity	0.53	4.42	-88%	1.65	11.81	-86%
Depreciation in Bank's Property	32.84	39.24	-16%	133.93	125.40	7%
Directors' Fees, Allowances & Expenses	0.38	-0.16		1.29	0.45	187%
Auditors' Fees & Expenses	6.42	5.37	20%	18.01	17.71	2%
Law Charges	2.66	3.11	-14%	11.32	9.63	18%
Postage, Telegrams, Telephones etc	1.15	1.09	6%	4.79	4.06	18%
Repairs & Maintenance	4.93	5.24	-6%	19.95	19.77	1%
Insurance	32.67	25.11	30%	118.78	90.28	32%
Other Expenditure	126.23	125.10	1%	403.96	453.17	-11%
Total	781.16	726.01	8%	2878.54	2727.54	6%

Break-up:

5. Provisions & Contingencies

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY Ended Mar, 2021	FY Ended Mar, 2020	% Change
Provision for Tax	-29.66	55.75	-153%	101.95	39.36	159%
Provision for Bad & Doubtful Debts	444.68	586.21	-24%	1023.15	2522.66	-59%
Provision for Standard Advances	-411.47	101.60	-505%	11.57	-17.65	
Provision for Depreciation on Investments	18.35	-33.77		27.63	-27.37	
Provision for Non Performing Investments	-6.66	-2.82		30.61	179.05	-83%
Provision for Frauds/ Embezzlements	-3.24	-0.05		-1.52	-0.92	
Provision for diminution in fair value of Restructured / Rescheduled advances	-13.40	-30.67		-13.40	-30.67	
Provision for Contingent Liabilities	0.00	0.00		-0.88	0.00	
Total	-1.40	676.25	-100%	1179.11	2664.46	-56%

6. Deposits

Amount in Rupees crore

Particulars	As on Mar 31, 2021	As on Mar 31, 2020	% Change YoY	As on Dec 31, 2020	% Change QoQ
Demand Deposits	13870.88	12373.84	12%	11179.31	24%
Saving Deposits	47554.06	40095.48	19%	45335.62	5%
Term Deposits	46636.21	45318.90	3%	47289.30	-1%
Total	108061.15	97788.23	11%	103804.23	4%

Geographical Break-up (31.03.2021)

Amount in Rupees crore

S. No	Particulars	J&K UT		Rest of India		Bank as Whole	
		Amount	% age	Amount	% age	Amount	% age
1	Deposits	95037.33	87.95	13023.83	12.05	108061.16	100
2	CASA Ratio	-	58.18		47.06	-	56.84
3	Gross Advances (net of TWC)	49762.50	69.19	22154.13	30.81	71916.62	100
4	Gross NPA	2739.67	39.39	4215.08	60.61	6954.75	100
5	Number of Branches	791	82.83	164	17.17	955	100
6	Number of ATM's	1233	89.15	150	10.85	1383	100

Movement in Gross NPA's

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY Ended Mar, 2021	FY Ended Mar, 2020	% Change
Balance at the start of the period	6196.06	7711.60	-20%	7671.63	6221.35	23%
Additions during the period	997.80	765.06	30%	1106.89	4053.79	-73%
Reductions						
Up gradations during the period	137.87	488.89	-72%	288.90	1942.01	-85%
Write off	1.04	37.02	-97%	1216.45	67.20	1710%
Compromise Settlements	16.75	1.65	918%	34.89	17.75	97%
Other Recoveries	83.44	277.47	-70%	283.52	576.55	-51%
Balance at the close of the period	6954.75	7671.62	-9%	6954.75	7671.63	-9%

Movement in Restructured Assets

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY Ended Mar, 2021	FY Ended Mar, 2020	% Change
Balance at the start of the period	2132.44	2863.54	-26%	2239.37	4999.59	-55%
Additions during the period	164.20	165.07	-1%	278.02	187.06	49%
Disbursements during the period	0.00	2.19	-100%	6.59	0.01	98252%
Reductions / Reclassification / Up gradations	10.15	772.02	-99%	193.28	2750.39	-93%
Recoveries during the period	63.09	19.17	229%	107.29	196.66	-45%
Balance at the close of the period	2223.40	2239.61	-1%	2223.40	2239.61	-1%
NPA's out of outstanding restructured portfolio	1604.54	1831.53	-12%	1604.54	1831.53	-12%
Provisions held against these NPA's	1113.37	914.89	22%	1113.37	914.89	22%

Restructured Details (as on Mar. 2021)

Amount in Rupees crore

Particulars	Standard		NPA		Total Restructured	
	Amount	Prov.	Amount	Prov.	Amount	Prov.
Flood 2014	20.54	2.05	227.72	200.84	248.26	202.90
Rehab 2016	93.37	9.34	422.11	278.60	515.49	287.94
Rehab 2019	180.70	18.07	4.84	0.77	185.54	18.84
Others	201.90	20.19	297.77	236.10	499.67	256.29
TOTAL J&K	496.51	49.65	952.45	716.31	1448.96	765.96
Rest of India	122.35	12.24	652.10	397.06	774.46	409.30
BANK Total	618.86	61.89	1604.55	1113.37	2223.42	1175.26

Break-up of Flood / Unrest / Rehab Restructured Loan Portfolio

Amount in Rupees crore

Category	31.12.2017	31.03.2018	31.03.2019	31.03.2020	31.03.2021
Term Loan	1988.89	1458.19	765.27	4.47	38.53
CC/SOD	2344.20	2420.11	2367.40	63.81	256.08
Total Standard	4333.09	3878.30	3132.67	68.28	294.61
NPA	154.66	408.50	568.34	842.29	654.68
Total portfolio	4487.75	4286.80	3701.01	910.57	949.29

* includes Rs. 185.54 Cr of Rehab-2019 (TL Rs. 24.60 Cr, CC/OD Rs. 156.10 Cr, NPA Rs. 4.84 Cr) BOS March'2021

Movement – old schemes for Stressed Assets (SDR/S4A/5-25)

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY Ended Mar, 2021	FY Ended Mar, 2020	% Change
Balance at the start of the period	222.06	321.90	-31%	220.13	330.50	-33%
Additions during the period	0.00	0.00		0.00	0.00	
Reductions during the period	0.00	103.45	-100%	0.00	100.73	-100%
Balance at the close of the period *	216.42	220.13	-2%	216.42	220.13	-2%

* The balance of Rs. 216.42 crore comprises 2 accounts (Adani Power Mudra Rs. 130.94 Cr & Adani Power Maharashtra Rs. 85.48 Cr) under flexible /5-25 structuring which are Standard Non-Restructured as on Mar'21

Break-up of Deposits:

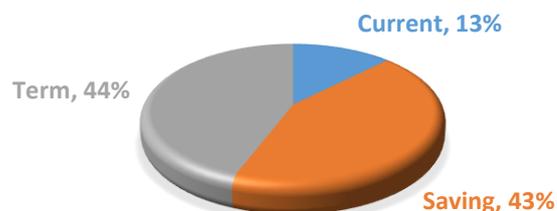
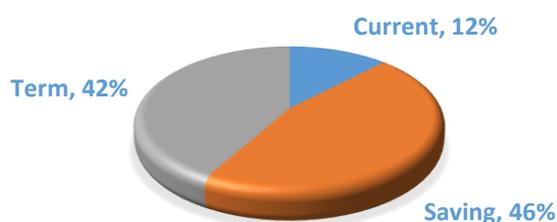
March, 2021

March, 2020

UT of J&K

Total Deposits – Rs 95037 crore

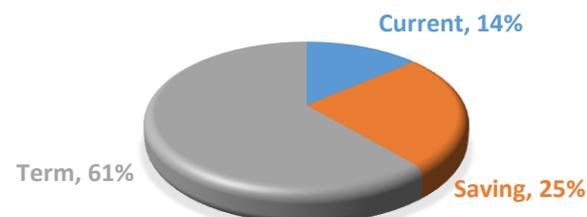
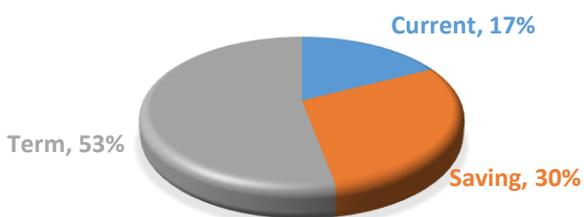
Total Deposits – Rs 85312 crore



Rest of India

Total Deposits – Rs 13024 crore

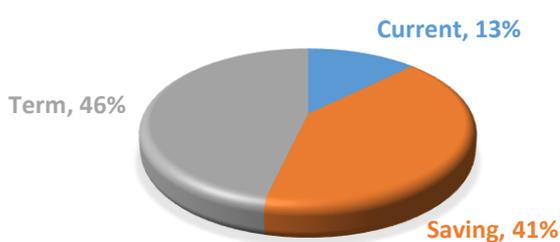
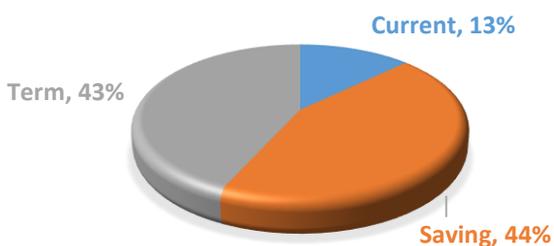
Total Deposits – Rs 12476 crore



Bank as Whole

Total Deposits – Rs 108061 crore

Total Deposits – Rs 97788 crore



Incremental Growth in Deposits

Amount in Rupees crore

Particulars		As on Mar 31, 2021	As on Mar 31, 2020	Increment	% Change
Deposits	J&K UT	95037.33	85312.02	9725.31	11%
	Rest of India	13023.83	12476.21	547.62	4%
	Whole Bank	108061.16	97788.23	10272.93	11%

Sectoral Break-up of Advances:

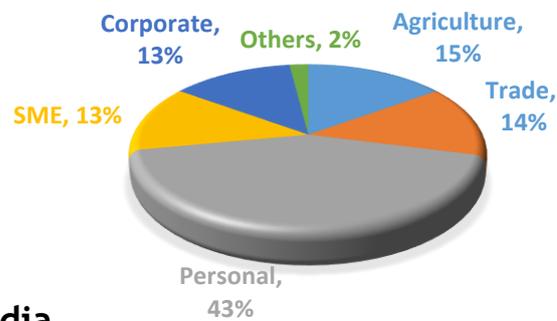
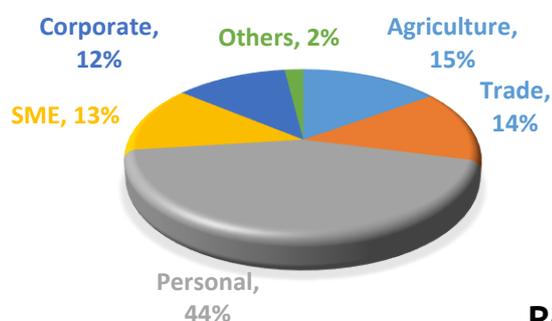
March, 2021

March, 2020

UT of J&K

Gross Advances – Rs 49763 crore

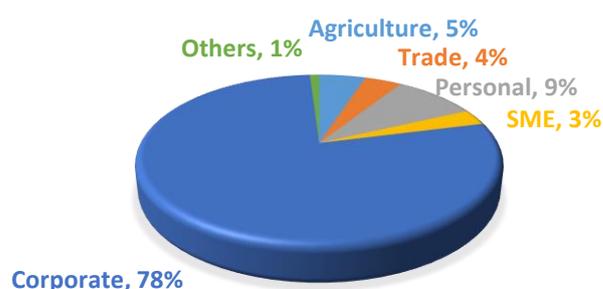
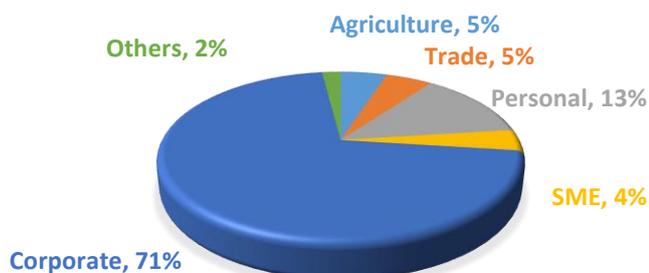
Gross Advances – Rs 42951 crore



Rest of India

Gross Advances – Rs 22154 crore

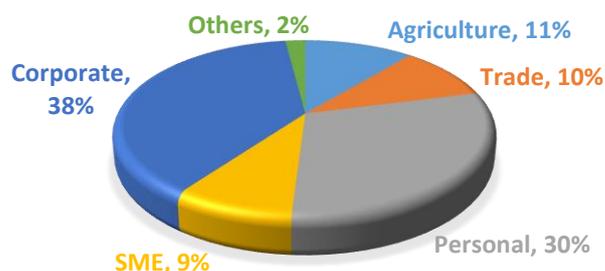
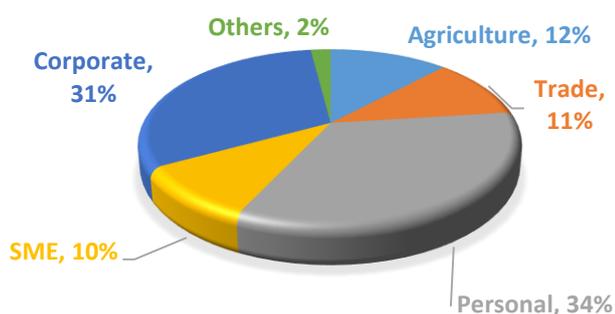
Gross Advances – Rs 26976 crore



Bank as Whole

Gross Advances – Rs 71917 crore

Gross Advances – Rs 69927 crore



Incremental Growth in Advances:

Amount in Rupees crore

Particulars		As on Mar 31, 2021	As on Mar 31, 2020	Increment	% Change
Gross Advances	J&K UT	49762.50	42950.87	6811.63	16%
	Rest of India	22154.13	26976.37	-4822.24	-18%
	Whole Bank	71916.62	69927.24	1989.39	3%

Categorization of Investments (I)

Amount in Rupees crore

Particulars	As on Mar 31, 2021	As on Mar 31, 2020	% Change YoY	As on Dec 31, 2020	% Change QoQ
Held to Maturity (HTM)					
· Government & Other Approved Securities	21313.98	17625.53	21%	20690.09	3%
· Shares	0.00	0.00		0.00	
· Debentures & Bonds	21.92	20.33	8%	21.52	2%
· Subsidiaries & Joint Ventures	16.00	20.00	-20%	16.00	0%
· Others	8.75	45.67	-81%	8.75	0%
Sub-Total	21360.65	17711.53	21%	20736.36	3%
Percentage of HTM to Total Investments	69%	77%		73%	
Held for Trading (HFT)					
· Government & Other Approved Securities	4.88	10.35		10.06	-51%
· Shares	0.00	0.69		0.00	
· Debentures & Bonds	0.00	0.00		0.00	
· Subsidiaries & Joint Ventures	0.00	0.00		0.00	
· Others	0.00	0.00		0.00	
Sub-Total	4.88	11.04		10.06	-51%
Percentage of HFT to Total Investments	0%	0%		0%	
Available for Sale (AFS)					
· Government & Other Approved Securities	8962.12	3080.58	191%	6067.64	48%
· Shares	102.35	94.34	8%	112.46	-9%
· Debentures & Bonds	335.38	543.00	-38%	370.25	-9%
· Subsidiaries & Joint Ventures	0.00	0.00		0.00	
· Others	48.86	1611.75	-97%	1035.43	-95%
· Debt / Money Market related MF's		0.00		0.00	
Sub-Total	9448.71	5329.67	77%	7585.78	25%
Percentage of AFS to Total Investments	31%	23%		27%	
Total Investment	30814.24	23052.24	34%	28332.20	9%

Categorization of Investments (II)

Amount in Rupees crore

Particulars	As on Mar 31, 2021	As on Mar 31, 2020	% Change YoY	As on Dec 31, 2020	% Change QoQ
SLR Securities	30280.98	20716.46	46%	26767.79	13%
Non SLR Securities	533.26	2335.78	-77%	1564.41	-66%
Total Investment	30814.24	23052.24	34%	28332.20	9%
SLR Securities as % age to total Investments	98%	90%	-	94%	-
Non SLR Securities as % age to total Investments	2%	10%	-	6%	-

Movement in Non Performing Investments

Amount in Rupees crore

Particulars	Q4 FY '20-21	Q4 FY '19-20	% Change	FY '20-21	FY '19-20	% Change
Opening balance	840.33	632.55	33%	797.44	545.66	46%
Additions during the period	0.00	176.33		45.67	277.64	-84%
Recovery during the period	22.75	11.44	99%	25.53	25.86	-1%
Closing balance	817.58	797.44	3%	817.58	797.44	3%
Provisions held against NPIs	686.66	656.05	5%	686.66	656.05	5%

Duration of Investments

in Years

Particulars	As on Mar 31, 2021	As on Mar 31, 2020	As on Dec 31, 2020
HTM Portfolio	3.53	3.99	3.84
HFT Portfolio	7.13	6.84	4.03
AFS Portfolio	0.59	0.50	0.63
Total Portfolio	2.65	3.22	3.00

Yield on Investments (on daily average balances)

In percent

Particulars	Q4 FY '20-21	Q4 FY '19-20	FY '20-21	FY '19-20
SLR Securities	5.99	8.10	6.50	7.67
Non SLR Securities	2.00	4.95	4.12	5.42
Total Portfolio	5.80	7.69	6.25	7.28

Analytical Ratios:

Particulars	Q 4 FY '20-21	Q 4 FY '19-20	FY Ended Mar 2021	FY Ended Mar 2020
Net Interest Margins (%) *	0.86	1.03		
Annualized	3.43	4.10	3.64	3.92
Yield on Advances (%) *	2.01	2.39		
Annualized	8.05	9.55	8.54	9.48
Yield on Investments (%) *	1.42	1.76		
Annualized	5.67	7.04	6.12	6.98
Cost of Deposits (%) *	0.94	1.18		
Annualized	3.78	4.73	4.10	4.96
Post Tax Return on Assets (%)	0.27	-0.28		
Annualized	1.08	-1.11	0.38	-1.10
Post Tax Return on Average Networkworth (%)*	5.55	-5.56		
Annualized	22.19	-22.23	7.68	-19.96
Cost to Income Ratio (%)	71.31	65.52	64.11	64.14
Credit / Deposit (CD) Ratio (%)	61.86	65.86	61.86	65.86
CASA Ratio (%)	56.84	53.66	56.84	53.66
Business per Employee (In Rupees crore)	14.48	13.08	14.48	13.08
Net Profit per Employee (In Rupees lakh)	2.57	-2.33		
Annualized	10.26	-9.32	3.51	-9.03
Number of Employees	12307	12623	12307	12623
Business Per Branch (In Rupees crore)	186.74	172.33	186.74	172.33
Net Profit per Branch (In Rs cr) Annualized	1.32	-1.23	0.45	-1.19
Branches – Excluding Extension Counters, Controlling Offices & RCC's	955	955	955	955
Number of ATMs	1383	1354	1383	1354
Gross NPAs (In Rupees crore)	6954.75	7671.63	6954.75	7671.63
Net NPAs (In Rupees crore)	1969.33	2243.82	1969.33	2243.82
Gross NPA Ratio (%)	9.67	10.97	9.67	10.97
Net NPA Ratio (%)	2.95	3.48	2.95	3.48
NPA Coverage Ratio (%)	81.97	78.59	81.97	78.59
Credit Cost % Annualized	2.59	3.45	1.54	3.81
Capital Adequacy Ratio (%)	12.20	11.40	12.20	11.40
i. Tier I	10.28	9.88	10.28	9.88
ii. Tier II	1.92	1.52	1.92	1.52
Earnings per Share (In Rupees)	4.43	-4.12		
Annualized	17.70	-16.49	6.06	-15.97
Net Asset Value (In Rupees)	82.04	75.65	82.04	75.65
Adjusted Book Value (In Rupees)	54.43	44.20	54.43	44.20
Dividend Payout Ratio (%)	-	-	-	-
Dividend Yield (%)	-	-	-	-

* Ratios calculated on Fortnightly average balances

Shareholding Pattern as on March 31, 2021 vis-à-vis March 31, 2020:

S No.	PARTICULARS	Number of Shares Held as on Mar 31, 2021	% to Capital	Number of Shares Held as on Mar 31, 2020	% to Capital
1.	GOVERNMENT OF J&K	486425578	68.18%	486425578	68.18%
2.	RESIDENT INDIVIDUALS	158197542	22.17%	96739651	13.56%
3.	FII / FPI	25593133	3.59%	74177685	10.40%
4.	INDIAN MUTUAL FUNDS	1349624	0.19%	19942770	2.80%
5.	INDIAN FINANCIAL INSTITUTIONS	15376644	2.16%	15758951	2.21%
6.	BODIES CORPORATES	15851376	2.22%	9655990	1.35%
7.	NON RESIDENT INDIANS	7722528	1.08%	7850687	1.10%
8.	Others (AIF / IEPF / Trusts)	916947	0.13%	1842386	0.26%
9.	CLEARING MEMBERS	2017566	0.28%	1057240	0.15%
	TOTAL	713450938	100.00%	713450938	100.00%

For more information, contact:

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E&OE - Rounding Errors