

Earnings Update

Reviewed First Quarter Results

June 30, 2022



Rs. Crore

The Board of Directors of The Jammu & Kashmir Bank Ltd. at their meeting held on August 10, 2022 took on record the Reviewed Financial Results for the Quarter ended June 30, 2022.

Performance Highlights for the quarter ended June 30, 2022:

- Net Profit of Rs 165.97 crore for the quarter ended June, 2022 as compared to Net Profit of Rs 104.32 crore during the quarter ended June, 2021.
- Deposits stood at Rs 112145.18 crore as on June, 2022 as compared to Rs 105688.89 crore as on June, 2021.
- Advances stood at Rs 71926.56 crore as on June, 2022 as compared to Rs 66779.52 crore as on June, 2021.
- EPS for the quarter ended June, 2022 at Rs 1.73 compared to Rs 1.46 for the quarter ended June, 2021.
- NIMs for the quarter ended June, 2022 at 3.46 % (annualized) vis-à-vis 3.48 % for the quarter ended June, 2021.
- Post tax Return on Assets at 0.52 % (annualized) for the quarter ended June, 2022 compared to 0.35 % for the quarter ended June, 2021.
- Post Tax Return on Average Net-Worth (annualized) for the quarter ended June, 2022 at 9.22 % compared to 7.06 % recorded for the quarter ended June, 2021.
- Cost of Deposits (annualized) for the quarter ended June, 2022 at 3.60 % compared to 3.67 % recorded for the quarter ended June, 2021.
- Yield on Advances (annualized) for the quarter ended June, 2022 stood at 8.13% as compared to 8.29 % for the quarter ended June, 2021.
- Business per Employee and Net Profit per Employee (annualized) were at Rs 13.96 crore and Rs 4.95 lakh respectively for the quarter ended June, 2022 compared to Rs 14.13 crore and Rs 3.35 lakh pertaining to the quarter ended June, 2021.
- Gross and Net NPA's as percentages to Gross and Net Advances as on June, 2022 at 9.09 % and 3.02 % respectively compared to 9.69 % and 2.94 % as on June, 2021.
- NPA Coverage Ratio as on June, 2022 at 81.21 % as compared to 82.00 % as on June, 2021.
- Cost to Income Ratio stood at 69.17 % for the quarter ended June, 2022 as compared to 66.55 % for the quarter ended June, 2021.
- Capital Adequacy Ratio (Basel III) stood at 13.02 % as on June, 2022 which was recorded at 12.01 % as on June, 2021.

Performance Highlights for the quarter ended June 30, 2022 vis-à-vis quarter ended March 2022:

- Net Profit of Rs 165.97 crore for the quarter ended June, 2022 as compared to Net Profit of Rs 112.20 crore during the quarter ended March, 2022.
- Deposits stood at Rs 112145.18 crore as on June, 2022 as compared to Rs 114710.38 crore as on March, 2022.
- Advances stood at Rs 71926.56 crore as on June, 2022 as compared to Rs 70400.68 crore as on March, 2022.
- EPS for the quarter ended June, 2022 at Rs. 1.73 compared to Rs 1.20 for the quarter ended March, 2022.
- NIMs for the quarter ended June, 2022 at 3.46 % (annualized) vis-à-vis 3.41 % for the quarter ended March, 2022.
- Post tax Return on Assets at 0.52 % (annualized) for the quarter ended June, 2022 compared to 0.36 % for the quarter ended March, 2022.
- Post Tax Return on Average Net-Worth (annualized) for the quarter ended June, 2022 at 9.22 % compared to 6.41 % the quarter ended March, 2022.
- The Cost of Deposits (annualized) for the quarter ended June, 2022 at 3.60 % compared to 3.58 % recorded for the quarter ended March, 2022.
- The Yield on Advances (annualized) for the quarter ended June, 2022 stood at 8.13 % as compared to 8.20 % for the quarter ended March, 2022.
- Business per Employee and Net profit per Employee (annualized) were at Rs 13.96 crore and Rs 4.95 lakh respectively for the quarter ended June, 2022 compared to Business of Rs 13.87 crore and Net Profit of Rs 3.31 lakh for the quarter ended March, 2022.
- Gross and Net NPA's as percentages to Gross and Net Advances as on June, 2022 at 9.09 % and 3.02 % respectively compared to 8.67 % and 2.49 % as on March, 2022.
- NPA Coverage Ratio as on June, 2022 at 81.21 % as compared to 84.26 % as on March, 2022.
- Cost to Income Ratio stood at 69.17 % for the quarter ended June, 2022 as compared to 94.69 % for the quarter ended March, 2022.
- Capital Adequacy Ratio stood at 13.02 % as on June, 2022 which was recorded at 13.23 % as on March, 2022.

Profit & Loss Account

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Interest Earned	2103.32	1990.47	6%	2012.95	4%	8013.48
Interest Expended	1069.09	1021.18	5%	1037.45	3%	4102.25
Net Interest Income	1034.23	969.29	7%	975.50	6%	3911.23
Other Income	202.94	221.01	-8%	196.45	3%	780.93
Operating Income	1237.17	1190.30	4%	1171.95	6%	4692.16
Operating Expenses	855.72	792.12	8%	1109.74	-23%	3592.78
Operating Profit	381.45	398.18	-4%	62.21	513%	1099.38
Provisions & Contingencies	145.39	215.82	-33%	-56.31	-358%	356.68
PBT	236.06	182.36	29%	118.52	99%	742.70
Tax Provision	70.09	78.04	-10%	6.32	1009%	241.14
Net Profit	165.97	104.32	59%	112.20	48%	501.56

Balance Sheet

Amount in Rupees crore

Particulars	As on June 30, 2022	As on June 30, 2021	% Change YoY	As on Mar 31, 2022	% Change QoQ
Capital & Liabilities					
Capital	96.16	71.36	35%	93.30	3%
Reserves & Surplus (includes retained earnings)	8176.97	6858.57	19%	8013.86	2%
Deposits	112145.18	105688.89	6%	114710.38	-2%
Borrowings	1870.54	2015.20	-7%	2370.82	-21%
Other Liabilities & Provisions	6086.92	3713.63	64%	5414.05	12%
Total	128375.77	118347.65	8%	130602.41	-2%
Assets					
Cash & Bank Balance	5631.35	4923.07	14%	1395.20	304%
Balance with Banks and Money at Call & Short Notice	745.57	3590.67	-79%	7389.84	-90%
Investments	34269.07	30074.92	14%	33834.99	1%
Advances	71926.56	66779.52	8%	70400.68	2%
Fixed Assets	1930.74	1986.89	-3%	1953.68	-1%
Other Assets	13872.48	10992.58	26%	15628.02	-11%
Total	128375.77	118347.65	8%	130602.41	-2%

Break-up:

1. Interest Earned on

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Loans & Advances	1536.47	1479.75	4%	1497.34	3%	6015.38
Investments	474.87	428.90	11%	433.90	9%	1676.86
Other Inter Bank Funds	91.89	81.76	12%	81.71	12%	320.68
Others	0.09	0.06	50%	0.00		0.56
Total	2103.32	1990.47	6%	2012.95	4%	8013.48

2. Interest Expended on

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Deposits	1010.98	971.17	4%	987.02	2%	3901.87
Borrowings	0.92	0.33	179%	0.56	64%	1.44
Others (Subordinated Debt)	57.19	49.68	15%	49.87	15%	198.94
Total	1069.09	1021.18	5%	1037.45	3%	4102.25

3. Other Income

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Commission / Exchange	28.23	31.67	-11%	39.51	-29%	132.40
Insurance Commission	13.00	9.03	44%	20.71	-37%	62.13
Treasury / Trading Income	53.78	96.45	-44%	9.14	488%	140.98
Miscellaneous Income	107.93	83.86	29%	127.09	-15%	445.42
Total	202.94	221.01	-8%	196.45	3%	780.93

4. Operating Expenses

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Payment for Employees	626.69	588.30	7%	850.32	-26%	2671.93
Rent, Taxes and Lightning	23.79	21.78	9%	25.75	-8%	97.60
Printing & Stationery	2.21	1.74	27%	2.31	-4%	8.68
Advertisement & Publicity	0.36	0.13	177%	0.33	9%	1.35
Depreciation in Bank's Property	36.23	34.29	6%	36.62	-1%	143.87
Directors' Fees, Allowances & Expenses	0.50	0.27	85%	0.43	16%	2.09
Auditors' Fees & Expenses	6.15	5.52	11%	5.55	11%	22.10
Law Charges	4.83	2.93	65%	3.10	56%	12.72
Postage, Telephones etc	1.14	0.88	30%	1.35	-16%	4.06
Repairs & Maintenance	7.88	8.54	-8%	8.31	-5%	33.97
Insurance	34.90	32.02	9%	32.35	8%	129.37
Other Expenditure	111.04	95.72	16%	143.32	-23%	465.04
Total	855.72	792.12	8%	1109.74	-23%	3592.78

Break-up:**5. Provisions & Contingencies**

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Provision for Tax	70.09	78.04	-10%	6.32	1009%	241.14
Provision for Bad & Doubtful Debts	134.89	93.25	45%	0.00		253.36
Provision for Standard Advances	-4.17	78.93	-105%	-54.48		81.04
Provision for Depreciation on Investments	0.00	37.56	-100%	0.00		36.92
Provision for Non Performing Investments	31.44	-15.62		10.75	192%	-20.66
Provision for Frauds/ Embezzlements	-0.78	-0.07		-0.10		0.07
Provision for diminution in fair value of Restructured / Rescheduled advances	-15.98	-5.96		-12.48		-21.79
Provision for Contingent Liabilities	0.00	27.73	-100%	0.00		27.74
Total	215.49	293.86	-27%	-49.99	-531%	597.82

6. Deposits

Amount in Rupees crore

Particulars	As on June 30, 2022	As on June 30, 2021	% Change YoY	As on Mar 31, 2022	% Change QoQ
Demand Deposits	12412.49	12009.69	3%	14397.69	-14%
Saving Deposits	50095.32	46994.35	7%	50476.92	-1%
Term Deposits	49637.37	46684.85	6%	49835.77	0%
Total	112145.18	105688.89	6%	114710.38	-2%

Geographical Break-up (as on June 2022)

Particulars	J&K UT		Rest of India (including Ladakh UT)		Bank as a Whole	
	Amt / No.	% age	Amt / No.	% age	Amt / No.	% age
Deposits (in Rs crore)	99211.02	88.47	12934.16	11.53	112145.18	100.00
CASA Ratio (in percent)		56.62		48.98		55.74
Gross Advances (in Rs crore)	55616.34	72.41	21190.38	27.59	76806.72	100.00
Gross NPA (in Rs crore)	3533.95	50.62	3448.07	49.38	6982.02	100.00
Number of Branches	817	83.37	163	16.63	980	100.00
Number of ATM's	1263	89.57	147	10.43	1410	100.00

Movement in Gross NPA's

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Balance at the start of the period	6520.54	6954.75	-6%	6508.80	0%	6954.75
Additions during the period	2205.94	612.99	260%	1010.66	118%	3130.87
Up gradations during the period	1297.41	513.87	152%	837.23	55%	2257.45
Write off (includes Technical Write off)	78.74	0.35	22397%	2.73	2788%	763.40
Compromise / Settlements	187.39	6.22	2913%	11.98	1465%	29.31
Other Recoveries	180.92	83.57	116%	146.99	23%	514.93
Balance at the close of the period	6982.02	6963.73	0%	6520.54	7%	6520.54

Movement in Restructured Assets

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Balance at the start of the period	3209.82	2223.40	44%	3188.11	1%	2223.40
Additions during the period	37.47	534.51	-93%	96.19	-61%	1435.17
Disbursements during the period	7.34	2.15	242%	9.53	-23%	5.04
Reductions / Reclassification / Up gradations	88.26	75.02	18%	14.55	506%	282.10
Recoveries during the period	257.04	36.13	611%	69.46	270%	171.69
Balance at the close of the period	2909.34	2648.91	10%	3209.82	-9%	3209.82
NPA's out of outstanding restructured portfolio	1449.48	1531.49	-5%	1657.89	-13%	1657.89
Provisions held against these NPA's	1147.05	1133.76	1%	1222.07	-6%	1222.07

Sector-wise Breakup Restructured Loans

Amount in Rupees crore

Sector	STANDARD		N.P.A		Total	
	BOS	PROVISIONS	BOS	PROVISIONS	BOS	PROVISIONS
SERVICES	518.46	39.51	232.38	180.32	750.83	219.83
INFRASTRUCTURE	48.93	3.44	280.04	280.04	328.97	283.48
MANUFACTURING	238.03	20.76	337.94	240.53	575.97	261.30
TRADE	313.79	23.09	229.79	177.42	543.58	200.51
REAL ESTATE	108.34	8.92	216.24	188.44	324.58	197.36
AGRICULTURE	134.59	12.05	137.88	72.88	272.47	84.93
PERSONAL FINANCE	97.73	9.15	11.06	5.59	108.79	14.73
OTHERS @	0.00	0.00	4.15	1.82	4.15	1.82
Grand Total	1459.87	116.91	1449.48	1147.05	2909.34	1263.96

Others include Micro Enterprises, Mining & Quarrying

Transition of Flood / Unrest /Rehab Restructured Loan Portfolio (J&K)

Amount in Rupees crore

Category	31.03.2018	31.03.2019	31.03.2020	31.03.2021	31.03.2022	30.06.2022
Term Loan	1458.19	765.27	4.47	38.53	15.55	14.25
CC/SOD	2420.11	2367.40	63.81	256.08	195.03	176.04
Total Standard	3878.30	3132.67	68.28	294.61	210.57	190.29
NPA	408.50	568.34	842.29	654.68	483.74	478.44
Total portfolio	4286.80	3701.01	910.57	949.29	694.32	668.73

Restructured Loan Portfolio - Breakup (30.06.2022)

Amount in Rupees crore

Particulars	Standard		NPA		Total Restructured	
	Amount	Prov.	Amount	Prov.	Amount	Prov.
J&K						
Flood 2014 / Unrest 2016	32.37	1.62	465.95	347.94	498.32	349.56
Rehab-2019	157.91	7.89	12.49	2.58	170.40	10.48
Resolution Framework 1 & 2	420.75	39.26	32.98	5.04	453.73	44.30
Others	156.42	7.56	454.96	329.87	611.39	337.43
TOTAL J&K	767.46	56.33	966.39	685.44	1733.84	741.77
Rest					0	0
Resolution Framework 1 & 2	592.05	55.60	101.38	95.97		151.57
Others	100.35	4.98	381.71	365.65		370.62
TOTAL REST	692.41	60.58	483.09	461.61	1175.50	522.19
GRAND TOTAL (BANK)	1459.87	116.91	1449.48	1147.05	2909.34	1263.96

Break-up of Deposits:

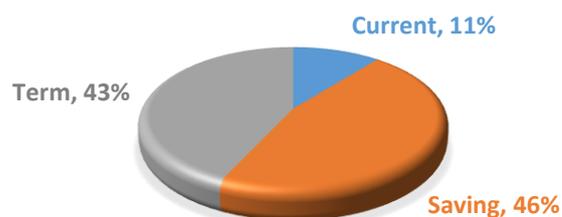
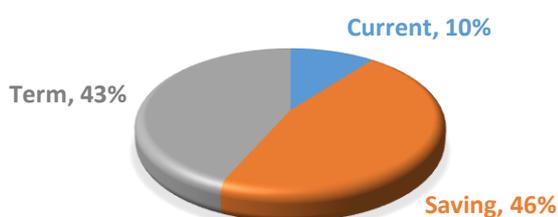
June, 2022

June, 2021

J&K UT

Total Deposits – Rs 99221 crore

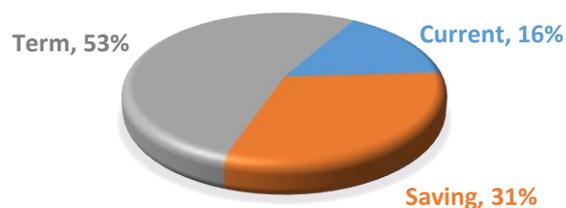
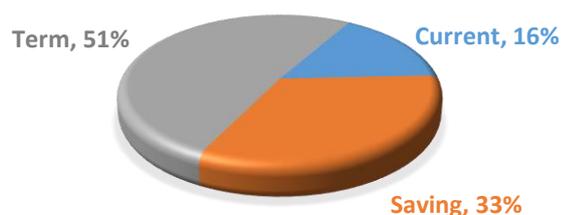
Total Deposits – Rs 93353 crore



Rest of India (incl. Ladakh UT)

Total Deposits – Rs 12934 crore

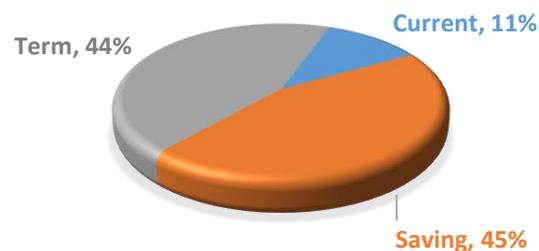
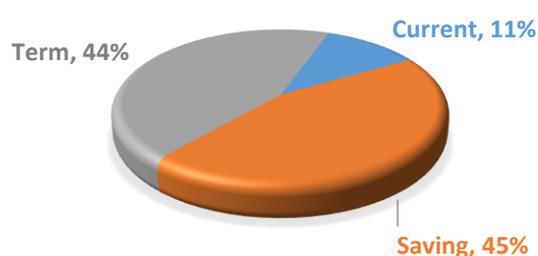
Total Deposits – Rs 12336 crore



Bank as Whole

Total Deposits – Rs 112155 crore

Total Deposits – Rs 105689 crore



Incremental Growth in Deposits

Amount in Rupees crore

Particulars		As on June 30, 2022	As on June 30, 2021	Increment	% Change
Deposits	J&K UT	99211.02	93352.74	5858.28	6%
	Rest of India	12934.16	12336.15	598.01	5%
	Whole Bank	112145.18	105688.89	6456.29	6%

Sectoral Break-up of Advances:

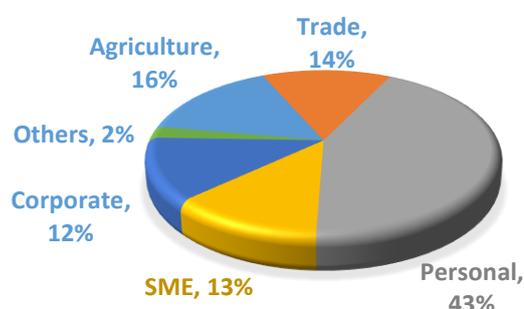
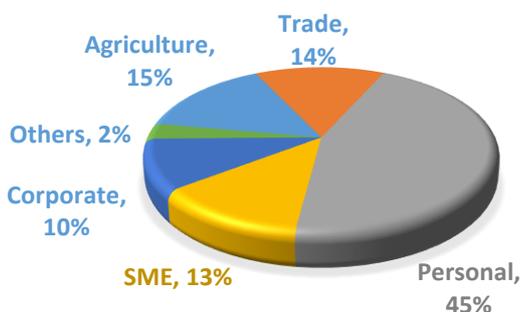
June, 2022

June, 2021

J&K UT

Gross Advances – Rs 55616 crore

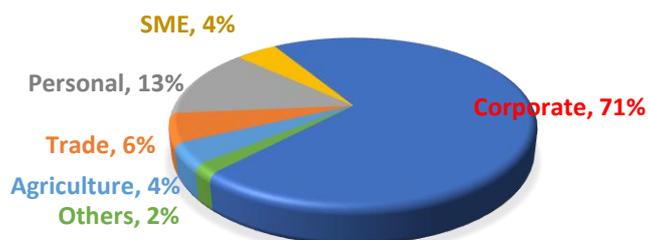
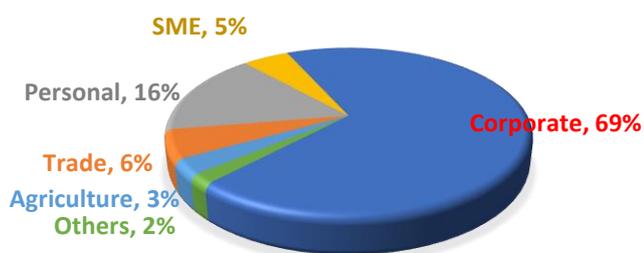
Gross Advances – Rs 50753 crore



Rest of India (incl. Ladakh UT)

Gross Advances – Rs 21190 crore

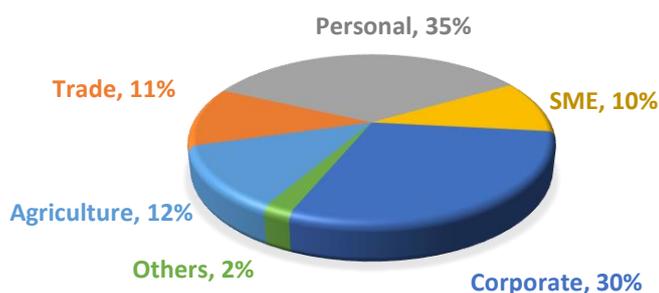
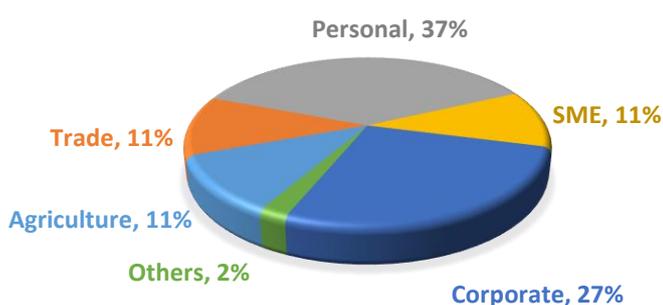
Gross Advances – Rs 21112 crore



Bank as Whole

Gross Advances – Rs 76807 crore

Gross Advances – Rs 71866 crore



Incremental Growth in Advances:

Amount in Rupees crore

Particulars		As on June 30, 2022	As on June 30, 2021	Increment	% Change
Gross Advances	J&K UT	55616.34	50753.42	4862.92	10%
	Rest of India	21190.38	21112.20	78.18	0%
	Whole Bank	76806.72	71865.62	4941.10	7%

Categorization of Investments (I)

Amount in Rupees crore

Particulars	As on June 30, 2022	As on June 30, 2021	% Change YoY	As on Mar 31, 2022	% Change QoQ
Held to Maturity (HTM)					
· Government & Other Approved Securities	23552.58	20335.94	16%	23303.48	1%
· Shares	0.00	0.00		0.00	
· Debentures & Bonds	24.07	22.33	8%	23.63	2%
· Subsidiaries & Joint Ventures	20.00	16.00	25%	20.00	0%
· Others	8.75	8.75	0%	8.75	0%
Sub-Total	23605.40	20383.02	16%	23355.86	1%
<i>Percentage of HTM to Total Investments</i>	<i>69%</i>	<i>68%</i>		<i>69%</i>	<i>0%</i>
Held for Trading (HFT)					
· Government & Other Approved Securities	0.00	29.90	-100%	0.00	
· Shares	3.23	0.15		0.02	
· Debentures & Bonds	0.00	0.00		29.87	-100%
· Subsidiaries & Joint Ventures	0.00	0.00		0.00	
· Others	0.00	0.00		0.00	
Sub-Total	3.23	30.05	-89%	29.89	-89%
<i>Percentage of HFT to Total Investments</i>	<i>0.0%</i>	<i>0.1%</i>		<i>0%</i>	<i>-89%</i>
Available for Sale (AFS)					
· Government & Other Approved Securities	6388.28	8578.99	-26%	7109.14	-10%
· Shares	104.76	111.54	-6%	109.39	-4%
· Debentures & Bonds	215.10	294.56	-27%	154.25	39%
· Subsidiaries & Joint Ventures	0.00	0.00		0.00	
· Others	3952.30	676.76	484%	3076.46	28%
· Debt / Money Market related MF's					
Sub-Total	10660.44	9661.85	10%	10449.24	2%
<i>Percentage of AFS to Total Investments</i>	<i>31%</i>	<i>32%</i>		<i>31%</i>	<i>1%</i>
Total Investment	34269.07	30074.92	14%	33834.99	1%

Categorization of Investments (II)

Amount in Rupees crore

Particulars	As on June 30, 2022	As on June 30, 2021	% Change YoY	As on Mar 31, 2022	% Change QoQ
SLR Securities	29940.86	28944.83	3%	30412.62	-2%
Non SLR Securities	4328.21	1130.09	283%	3422.37	26%
Total Investment	34269.07	30074.92	14%	33834.99	1%
SLR Securities as % age to total Investments	87%	96%	-	90%	-
Non SLR Securities as % age to total Investments	13%	4%	-	10%	-

Movement in Non Performing Investments

Amount in Rupees crore

Particulars	Q 1 FY '22-23	Q 1 FY '21-22	% Change YoY	Q 4 FY '21-22	% Change QoQ	FY ended Mar, '22
Opening balance	722.07	817.58	-12%	712.78	1%	817.58
Additions during the period	28.74	0.00		13.77	109%	18.53
Recovery during the period	3.13	60.72	-95%	4.48	-30%	114.04
Closing balance	747.68	756.86	-1%	722.07	4%	722.07
Provisions held against NPIs	678.62	667.22	2%	647.18	5%	647.18

Duration of Investments

in Years

Particulars	As on June 30, 2022	As on June 30, 2021	As on Mar 31, 2022
HTM Portfolio	2.60	3.20	2.46
HFT Portfolio	0.00	3.92	6.77
AFS Portfolio	0.57	0.48	0.70
Total Portfolio	1.97	2.34	1.93

Yield on Investments

In percent

Particulars	Q1 FY '22-23	Q1 FY '21-22	FY Ended Mar, 2022	Q4 FY '21-22
SLR Securities	5.90	5.88	5.85	5.83
Non SLR Securities	4.21	2.54	2.68	2.94
Total Portfolio	5.68	5.70	5.65	5.62

Analytical Ratios:

Particulars	Q1 FY '22-23	Q1 FY '21-22	Q4 FY '21-22	FY Ended Mar, 2022
Net Interest Margins (%)	0.86	0.87	0.85	
Annualized	3.46	3.48	3.41	3.50
Yield on Advances (%)	2.03	2.07	2.05	
Annualized	8.13	8.29	8.20	8.32
Yield on Investments (%)	1.41	1.40	1.37	
Annualized	5.62	5.58	5.48	5.53
Cost of Deposits (%)	0.90	0.92	0.89	
Annualized	3.60	3.67	3.58	3.65
Post Tax Return on Assets (%)	0.13	0.09	0.09	
Annualized	0.52	0.35	0.36	0.42
Post Tax Return on Average Net-worth (%)	2.31	1.77	1.60	
Annualized	9.22	7.06	6.41	7.77
Cost to Income Ratio (%)	69.17	66.55	94.69	76.57
Credit / Deposit (CD) Ratio (%)	64.14	63.18	61.37	61.37
CASA Ratio (%)	55.74	55.83	56.56	56.56
Business per Employee (In Rupees crore)	13.96	14.13	13.87	13.87
Net Profit per Employee (In Rupees lakh)	1.24	0.84	0.83	
Annualized	4.95	3.35	3.31	3.70
Number of Employees	12976	12451	13064	13064
Business Per Branch (In Rupees crore)	191.16	184.24	192.13	192.13
Net Profit per Branch (In Rs crore) Annualized	0.68	0.44	0.46	0.51
Branches – Excluding Extension Counters, Controlling Offices & RCC's	980	956	980	980
Number of ATMs	1410	1385	1403	1403
Gross NPAs (In Rupees crore)	6982.02	6963.73	6520.54	6520.54
Net NPAs (In Rupees crore)	2169.08	1965.17	1750.10	1750.10
Gross NPA Ratio (%)	9.09	9.69	8.67	8.67
Net NPA Ratio (%)	3.02	2.94	2.49	2.49
NPA Coverage Ratio (%)	81.21	82.00	84.26	84.26
Credit Cost (%)	0.76	0.56	0.00	0.34
Capital Adequacy Ratio (%)	13.02	12.01	13.23	13.23
CET-1	10.19	8.80	10.35	10.35
i. Tier I	11.55	10.24	11.73	11.73
ii Tier II	1.47	1.76	1.50	1.50
Earnings per Share (In Rupees)	1.73	1.46	1.20	
Annualized	6.90	5.85	4.81	6.04
Net Asset Value (In Rupees)	76.23	83.58	75.72	75.72
Adjusted Book Value (In Rupees)	53.67	56.03	56.96	56.96
Dividend Payout Ratio (%)	-	-	-	-
Dividend Yield (%)	-	-	-	-

Shareholding Pattern as on June 30, 2022 vis-à-vis June 30, 2021:

S No.	PARTICULARS	Number of Shares Held as on June 30, 2022	% to Capital	Number of Shares Held as on June 30, 2021	% to Capital
1.	GOVERNMENT OF J&K	654098280	68.03%	486425578	68.18%
2.	RESIDENT INDIVIDUALS	237141264	24.66%	163827755	22.96%
3.	FII / FPI / FPC	7347939	0.76%	12735378	1.79%
4.	INDIAN MUTUAL FUNDS	0	0.00%	1580130	0.22%
5.	INDIAN FINANCIAL INSTITUTIONS	23651157	2.46%	15378644	2.16%
6.	BODIES CORPORATES	22639520	2.35%	19742161	2.77%
7.	NON RESIDENT INDIANS	15222980	1.58%	7434023	1.04%
8.	Others (AIF / IEPF / Trusts)	1070676	0.11%	878968	0.12%
9.	CLEARING MEMBERS	308045	0.03%	5448301	0.76%
	TOTAL	961479861	100.00%	713450938	100.00%

For more information, contact:

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