



HUDCO/CS/SE/2020

26th June, 2020

**Listing Department
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
Scrip Code- 540530**

**Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai - 400051
NSE Symbol- HUDCO**

Sub: Intimation under Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Dear Sir/ Ma'am,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith presentation on the financial results of the Company for the quarter & year ended 31st March, 2020.

A copy of the Presentation on the financial results is being made available on HUDCO website i.e. www.hudco.org (Home>>Investors>>Financial Results>>Investors Presentation).

This is for your information.

Thanking you

Yours faithfully

फॉर हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड

हरीश कुमार शर्मा

कंपनी सेक्रेटरी एंड कंप्लायंस ऑफिसर

Encl. As above

हाउसिंग एंड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड (भारत सरकार का उपक्रम) कोर 7 ए, हुडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110003

दूरभाष : 011-24649610-23 फैक्स: (011) 24625308, आई एस ओ 9001:2015 प्रमाणित कम्पनी

वेबसाइट : www.hudco.org सी आई एन : L74899DL1970GOI005276, GST : 07AAACH0632A1ZF

Housing and Urban Development Corporation Ltd., (A Govt. of India Enterprise) Core - 7'A', HUDCO Bhawan, India Habitat Centre

Lodhi Road, New Delhi - 110 003, Tel:011-24649610-23, Fax:011-24625308, AN ISO 9001:2015 Certified Company

website : www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

Profitability with Social Justice



HOUSING AND URBAN DEVELOPMENT CORPORATION LIMITED

(A Govt. of India Enterprise)

An ISO 9001:2015 certified Company

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INVESTORS PRESENTATION & PERFORMANCE HIGHLIGHTS

Q4 & FY 2019 - 20 (STANDALONE)



Highest Domestic Credit Rating AAA from ICRA, CARE, and India Ratings & Research.

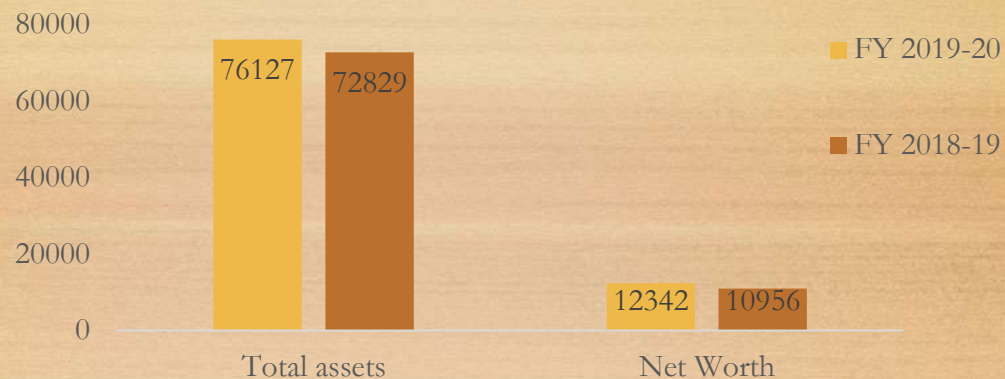
Note: The images used herein are of the Projects financed by HUDCO.

FINANCIAL HIGHLIGHTS

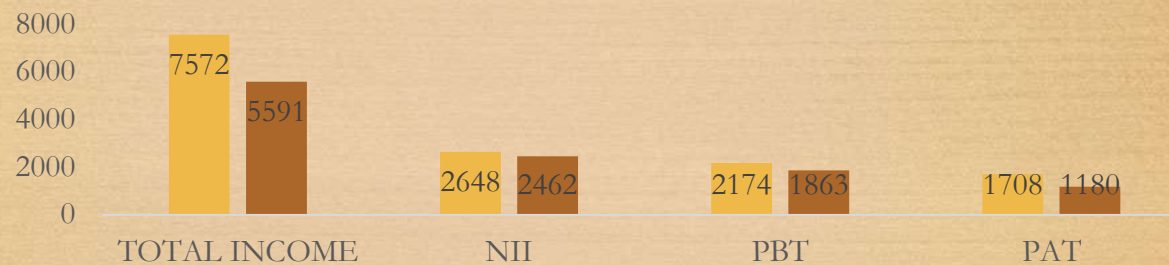
(Amount in ₹ Crore)



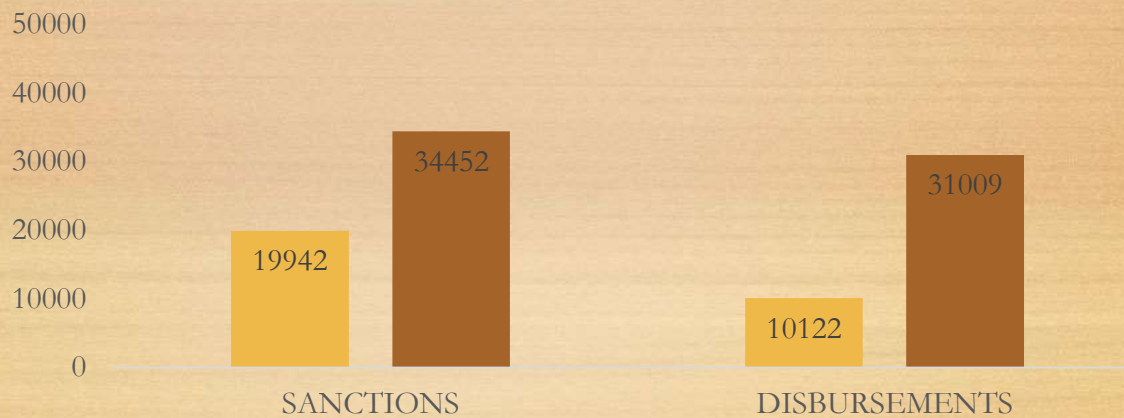
Balance Sheet



Income Statement



Business



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SANCTIONS - COMPOSITION



(Amount in ₹ Crore)

| Discipline-wise | Financial Year 19-20 | | | | Financial Year 18-19 | | | | 12 Months | | |
|-----------------------------|----------------------|---------------|---------------|---------------|----------------------|---------------|---------------|---------------|-----------------|---------------|---------------|
| | Q4 | Q3 | Q2 | Q1 | Q1 | Q2 | Q3 | Q4 | FY20 | FY19 | FY 18 |
| Housing | 3731.26 | 40 | 19 | - | 4000 | 38 | 5055 | 18030 | 3790.26 | 27123 | 15583 |
| | <i>29.97%</i> | <i>48.39%</i> | <i>0.59%</i> | <i>-</i> | <i>98.23%</i> | <i>1.35%</i> | <i>96.84%</i> | <i>80.72%</i> | <i>19.01%</i> | <i>78.73%</i> | <i>40.32%</i> |
| Urban Infrastructure | 8704.70 | 40 | 3173 | 4206 | 65 | 2780 | 59 | 4292 | 16123.70 | 7196 | 22879 |
| | <i>69.92%</i> | <i>48.39%</i> | <i>99.22%</i> | <i>99.88%</i> | <i>1.60%</i> | <i>98.48%</i> | <i>1.13%</i> | <i>19.21%</i> | <i>80.85%</i> | <i>20.89%</i> | <i>59.20%</i> |
| HUDCO Niwas | 13.90 | 2.66 | 6 | 5 | 7 | 5 | 106 | 15 | 27.56 | 133 | 186 |
| | <i>0.11%</i> | <i>3.22%</i> | <i>0.19%</i> | <i>0.12%</i> | <i>0.17%</i> | <i>0.17%</i> | <i>2.03%</i> | <i>0.07%</i> | <i>0.14%</i> | <i>0.39%</i> | <i>0.48%</i> |
| Total | 12449.86 | 82.66 | 3198 | 4211 | 4072 | 2823 | 5220 | 22337 | 19941.52 | 34452 | 38648 |

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DISBURSEMENTS - COMPOSITION



(Amount in ₹ Crore)

| Discipline-wise | Financial Year 19-20 | | | | Financial Year 18-19 | | | | 12 Months | | |
|-----------------------------|----------------------|--------|---------|---------|----------------------|---------|---------|----------|-----------|----------|----------|
| | Q4 | Q3 | Q2 | Q1 | Q1 | Q2 | Q3 | Q4 | FY20 | FY19 | FY18 |
| Housing | 2301.07 | 338.08 | 282.26 | 2062.15 | 776.16 | 619.13 | 8568.38 | 17423.59 | 4983.56 | 27387.26 | 4789.39 |
| | 56.00% | 48.23% | 19.16% | 53.12% | 59.46% | 28.16% | 91.68% | 95.95% | 49.23% | 88.32% | 28.91% |
| Urban Infrastructure | 1803.59 | 360.14 | 1186.50 | 1772.22 | 519.81 | 1572.19 | 772.69 | 729.36 | 5122.45 | 3594.05 | 11748.03 |
| | 43.90% | 51.38% | 80.53% | 46.17% | 39.83% | 71.50% | 8.27% | 4.02% | 50.61% | 11.59% | 70.92% |
| HUDCO Niwas | 3.97 | 2.74 | 4.63 | 4.48 | 9.32 | 7.55 | 5.06 | 5.36 | 15.82 | 27.29 | 27.43 |
| | 0.10% | 0.39% | 0.31% | 0.11% | 0.71% | 0.34% | 0.05% | 0.03% | 0.16% | 0.09% | 0.17% |
| Total | 4108.63 | 700.96 | 1473.39 | 3838.85 | 1305.29 | 2198.87 | 9346.13 | 18185.31 | 10121.83 | 31008.60 | 16564.85 |

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SECTOR-WISE DISBURSAL - COMPOSITION



(Amount in ₹ Crore)

| Discipline-wise | | Financial Year 19-20 | | | | Financial Year 18-19 | | | | 12 Months | | |
|-------------------------|------------------------------------|----------------------|--------|---------|---------|----------------------|---------|---------|----------|-----------|----------|----------|
| | | Q4 | Q3 | Q2 | Q1 | Q1 | Q2 | Q3 | Q4 | FY20 | FY19 | FY18 |
| Housing | Social Housing | 2111.25 | 318.08 | 282.26 | 2051.50 | 751.16 | 582.50 | 8457.83 | 17232.10 | 4763.09 | 27023.59 | 4484.73 |
| | | 51.39% | 45.38% | 98.39% | 53.44% | 57.55% | 26.49% | 90.50% | 94.90% | 47.06% | 87.15% | 27.07% |
| | Residential Real Estate | 189.82 | 20.00 | - | 10.65 | 25.00 | 36.63 | 110.55 | 191.49 | 220.47 | 363.67 | 304.66 |
| | | 4.62% | 2.85% | - | 0.28% | 1.92% | 1.67% | 1.18% | 1.05% | 2.18% | 1.17% | 1.84% |
| | HUDCO Niwas | 3.97 | 2.74 | 4.63 | 4.48 | 9.32 | 7.55 | 5.06 | 5.36 | 15.82 | 27.29 | 27.43 |
| | | 0.10% | 0.39% | 1.61% | 0.11% | 0.71% | 0.34% | 0.05% | 0.03% | 0.15% | 0.09% | 0.17% |
| Total (A) | | 2305.04 | 340.82 | 286.89 | 2066.63 | 785.48 | 626.68 | 8573.44 | 17428.95 | 4999.38 | 27414.55 | 4816.82 |
| Urban Infrastructure | Water Supply & sewerage drainage | 466.08 | 20.38 | 353.36 | 766.47 | 449.10 | 349.96 | 286.64 | 171.25 | 1606.29 | 1256.95 | 1457.29 |
| | | 11.34% | 2.91% | 29.78% | 19.97% | 34.41% | 15.92% | 3.07% | 0.94% | 15.87% | 4.05% | 8.80% |
| | Road and Transport | 1147.09 | 333.66 | 794.38 | 177.42 | 67.82 | 1190.73 | 338.55 | 124.33 | 2452.55 | 1721.43 | 8462.18 |
| | | 27.92% | 47.60% | 66.95% | 4.62% | 5.20% | 54.15% | 3.62% | 0.68% | 24.23% | 5.55% | 51.09% |
| | Power | - | - | - | 750.00 | - | - | - | 250.00 | 750.00 | 250.00 | 1241.38 |
| | | - | - | - | 19.54% | - | - | - | 1.38% | 7.41% | 0.81% | 7.49% |
| | Emerging Sector & commercial Infra | 190.42 | 6.10 | 38.76 | 78.33 | 2.89 | - | 10 | 38.35 | 313.61 | 51.24 | 246.07 |
| | | 4.63% | 0.87% | 3.27% | 2.04% | 0.22% | - | 0.11% | 0.21% | 3.10% | 0.17% | 1.49% |
| Social Infra and Others | - | - | - | - | - | 31.50 | 137.50 | 145.43 | - | 314.43 | 341.11 | |
| | - | - | - | - | - | 1.43% | 1.47% | 0.80% | - | 1.01% | 2.06% | |
| Total (B) | | 1803.59 | 360.14 | 1186.50 | 1772.22 | 519.81 | 1572.19 | 772.69 | 729.36 | 5122.45 | 3594.05 | 11748.03 |
| Grand Total (A+B) | | 4108.63 | 700.96 | 1473.39 | 3838.85 | 1305.29 | 2198.87 | 9346.13 | 18185.31 | 10121.83 | 31008.60 | 16564.85 |

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OUTSTANDING LOAN - COMPOSITION



(Amount in ₹ Crore)

| Borrower-wise | Financial Year 19-20 | | | | Financial Year 18-19 | | | | 12 Months | | |
|----------------------|----------------------|-----------------|-----------------|-----------------|----------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Q1 | Q2 | Q3 | Q4 | FY20 | FY18 | FY17 |
| Government Agencies | 73722.00 | 71420.98 | 72879.27 | 72627.93 | 45636.35 | 46151.07 | 53252.94 | 70050.31 | 73722.00 | 70050.31 | 45985.60 |
| | 96.29% | 96.13% | 95.72% | 95.70% | 93.28% | 93.36% | 94.20% | 95.53% | 96.29% | 95.53% | 92.84% |
| Private | 2843.44 | 2873.34 | 3259.38 | 3263.06 | 3288.55 | 3283.60 | 3276.55 | 3275.18 | 2843.44 | 3275.18 | 3544.67 |
| | 3.71% | 3.87% | 4.28% | 4.30% | 6.72% | 6.64% | 5.80% | 4.47% | 3.71% | 4.47% | 7.16% |
| Total | 76565.44 | 74294.32 | 76138.65 | 75890.99 | 48924.90 | 49434.67 | 56529.49 | 73325.49 | 76565.44 | 73325.49 | 49530.27 |
| | | | | | | | | | | | |
| Housing | 43972.91 | 42287.48 | 42464.56 | 42603.54 | 15815.97 | 15995.33 | 24144.52 | 41076.5 | 43972.91 | 41076.50 | 15458.44 |
| | 57.43% | 56.92% | 55.77% | 56.14% | 32.33% | 32.36% | 42.71% | 56.02% | 57.43% | 56.02% | 31.21% |
| Urban Infrastructure | 32286.42 | 31491.50 | 33148.83 | 32753.24 | 32546.78 | 32881.92 | 31834.69 | 31706.29 | 32286.42 | 31706.29 | 33505.50 |
| | 42.17% | 42.39% | 43.54% | 43.16% | 66.52% | 66.51% | 56.32% | 43.24% | 42.17% | 43.24% | 67.65% |
| HUDCO Niwas | 306.11 | 515.34 | 525.26 | 534.21 | 562.15 | 557.42 | 550.28 | 542.70 | 306.11 | 542.70 | 566.33 |
| | 0.40% | 0.69% | 0.69% | 0.70% | 1.15% | 1.13% | 0.97% | 0.74% | 0.40% | 0.74% | 1.14% |
| Total | 76565.44 | 74294.32 | 76138.65 | 75890.99 | 48924.90 | 49434.67 | 56529.49 | 73325.49 | 76565.44 | 73325.49 | 49530.27 |

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DETAILS OF BORROWINGS



(Amount in ₹ Crore)

| Particulars | Financial Year 2019-20 | | | | Financial Year 18-19 | | | | 12 Months | | |
|---|------------------------|-----------------|-----------------|-----------------|----------------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Q1 | Q2 | Q3 | Q4 | FY 20 | FY 19 | FY 18 |
| Tax Free Bonds | 17388.47 | 17388.47 | 17388.47 | 17388.47 | 17388.47 | 17388.47 | 17388.47 | 17388.47 | 17388.47 | 17388.47 | 17388.47 |
| | 28.28% | 29.43% | 28.56% | 28.27% | 48.73% | 48.97% | 40.76% | 29.03% | 28.28% | 29.03% | 46.35% |
| Taxable Bonds@ | 35468.74 | 36768.74 | 37480.39 | 33670.39 | 8217.70 | 8217.70 | 16166.66 | 32116.66 | 35468.74 | 32116.66 | 8828.26 |
| | 57.68% | 62.22% | 61.57% | 54.73% | 23.03% | 23.14% | 37.89% | 53.62% | 57.68% | 53.62% | 23.53% |
| Refinance from NHB/IIFCL | 4082.64 | 3199.17 | 3358.40 | 4989.66 | 3058.69 | 4408.44 | 4264.68 | 4123.92 | 4082.64 | 4123.92 | 3208.96 |
| | 6.64% | 5.41% | 5.52% | 8.11% | 8.57% | 12.41% | 10.00% | 6.88% | 6.64% | 6.88% | 8.54% |
| Public Deposits | 168.61 | 174.92 | 203.40 | 262.62 | 572.45 | 465.03 | 365.49 | 289.62 | 168.61 | 289.62 | 626.59 |
| | 0.27% | 0.30% | 0.34% | 0.43% | 1.60% | 1.31% | 0.86% | 0.48% | 0.27% | 0.48% | 1.67% |
| Foreign Currency Borrowings | 340.03 | 341.61 | 365.82 | 375.87 | 443.88 | 456.16 | 420.06 | 398.79 | 340.03 | 398.79 | 450.91 |
| | 0.55% | 0.58% | 0.60% | 0.61% | 1.24% | 1.28% | 0.98% | 0.67% | 0.55% | 0.67% | 1.20% |
| Banks ** | 2850.17 | 217.07 | 976.57 | 2854.85 | 563.50 | 564.21 | 2153.88 | 3347.66 | 2850.17 | 3347.66 | 2415.76 |
| | 4.63% | 0.37% | 1.60% | 4.64% | 1.58% | 1.59% | 5.05% | 5.59% | 4.63% | 5.59% | 6.44% |
| FCL/FCTL/FCNR(B) (Loan from Banks) | | - | - | - | 2036.45 | 1036.45 | 706.28 | 436.30 | | 436.30 | 2100.15 |
| | | | | | 5.70% | 2.92% | 1.66% | 0.73% | | 0.73% | 5.60% |
| Commercial papers# | 1200.00 | 1000.00 | 1100.00 | 1975.00 | 3400.00 | 2975.00 | 1200.00 | 1800.00 | 1200.00 | 1800.00 | 2500.00 |
| | 1.95% | 1.69% | 1.81% | 3.21% | 9.55% | 8.38% | 2.80% | 3.00% | 1.95% | 3.00% | 6.67% |
| Total | 61498.66 | 59089.97 | 60873.05 | 61516.86 | 35681.14 | 35511.46 | 42665.52 | 59901.42 | 61498.66 | 59901.42 | 37519.10 |
| Average annualized cost of funds | 7.80% | 7.90% | 7.90% | 7.99% | 7.57% | 7.78% | 7.88% | 8.04% | 7.80% | 8.04% | 7.70% |

* Includes cash credit/overdraft facilities, short term working capital loans and Mid-Term Loans.

Only short term Loan(s) and commercial papers outstanding at Qtr/half year/year end are considered.

@ includes GOI fully serviced bonds of ₹ 20,000 crore.

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FUNDS RAISED DURING THE YEAR

(Amount in Rs. Crore)



| Particulars | Financial Year 19-20 | | | | Financial Year 18-19 | | | | 12 Months | | |
|---|----------------------|----------------|----------------|----------------|----------------------|----------------|-----------------|------------------|-----------------|-----------------|-----------------|
| | Q4 | Q3 | Q2 | Q1 | Q1 | Q2 | Q3 | Q4 | FY 20 | FY 19 | FY 18 |
| Taxable Bonds | 1400.00 | - | 3810.00 | 2485.00 | 100.00 | - | 7960.00 | 15950.00 | 7695.00 | 24010.00 | 4655.00 |
| Refinance from NHB/IIFCL | 1294.00 | - | - | 1000.00 | - | 1500.00 | - | - | 2294.00 | 1500.00 | 1000.00 |
| Public Deposits | - | - | - | 2.81 | 12.65 | 40.78 | 24.66 | 17.08 | 2.81 | 95.17 | 63.88 |
| Banks * # | 2820.00 | 186.88 | 441.00 | 1400.27 | 517.29 | 518.00 | 1612.85 | 2306.63 | 2820.00 | 3306.63 | 2364.54 |
| FCL/FCTL/FCNR (B) (Loan from Banks) | - | - | - | - | 436.30 | - | - | - | - | 436.30 | 2100.15 |
| Commercial papers # | 1200.00 | 1000.00 | 1100.00 | 1975.00 | 3400.00 | 2975.00 | 1200.00 | 1800.00 | 1200.00 | 1800.00 | 2500.00 |
| Total | 6714.00 | 1186.88 | 5351.00 | 6863.08 | 4466.24 | 5033.78 | 10797.51 | 20,073.71 | 14011.81 | 31148.10 | 12683.57 |
| Average annualized cost of funds | 6.32% | 5.42% | 6.81% | 7.53% | 7.33% | 7.88% | 8.37% | 8.33% | 6.81% | 8.36% | 7.17% |

* Includes cash credit/overdraft facilities, short term working capital loans and Mid-Term Loans.

Only short term Loan(s) and commercial papers outstanding at Qtr/half year/year end are considered as part of Funds raised during the year.

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CLASSIFICATION OF ASSETS



| S. No. | Exposure at Default | March, 2020 | | March, 2019 | |
|--------|-------------------------------|--------------------------|------------|--------------------------|------------|
| | | Outstanding (₹ in Crore) | % | Outstanding (₹ in Crore) | % |
| 1. | Stage 1 | 69,963.68 | 92.84 | 69,892.55 | 95.32 |
| 2. | Stage 2 | 3,674.10 | 3.33 | 146.34 | 0.20 |
| 3. | Stage 3 | 2927.65 | 3.82 | 3,286.59 | 4.48 |
| | Total | 76,565.43 | 100 | 73,325.48 | 100 |
| | Total ECL (₹ in Crore) | 2939.67 | | 2939.18 | |
| | Gross NPA (%) | 3.82 | | 4.48 | |
| | Net NPA (%) | 0.19 | | 0.50 | |

As per Ind AS, the impairment of the loan assets is being worked out by following the Expected Credit Loss (ECL) method. Company's Loan portfolio is divided into three categories:

Stage 1 : Loan overdue for a period 0- 30 days

Stage 2 : Loan overdue for a period 31-90 days

Stage 3 : Loan overdue for a period more than 90 days

FINANCIAL STATEMENTS



(Amount in ₹ Crore)

| Particulars | Quarter ended | | Year ended | |
|--|---|---|---|---|
| | 31 st March, 2020 (Audited) | 31 st March, 2019 (Audited) | 31 st March, 2020 (Audited) | 31 st March, 2019 (Audited) |
| Income: | | | | |
| - Revenue from Operations | 1888.49 | 1474.75 | 7532.12 | 5547.64 |
| - Other Income | 11.91 | 18.60 | 39.52 | 43.58 |
| Total Income (1) | 1900.40 | 1493.35 | 7571.64 | 5591.22 |
| Expenses: | | | | |
| - Finance Cost | 1184.64 | 923.34 | 4850.36 | 3077.74 |
| - Employee Benefit Expenses | 75.12 | 52.94 | 239.02 | 224.12 |
| - Other Expenses | 70.43 | 25.22 | 127.05 | 71.63 |
| - Depreciation and Amortisation | 1.49 | 1.48 | 5.71 | 5.30 |
| - Provision and loan losses | 19.34 | 76.03 | 155.76 | 327.17 |
| -Net Loss on Fair Value changes | 4.03 | 5.10 | 19.21 | 21.95 |
| Total Expenses (2) | 1355.05 | 1084.11 | 5397.11 | 3728.01 |
| PROFIT BEFORE TAX {3 = (1-2)} | 545.35 | 409.24 | 2174.53 | 1863.21 |
| Tax Expense (4) | 104.39 | 172.87 | 466.11 | 683.06 |
| NET PROFIT AFTER TAX {5 = (3-4)} | 440.96 | 236.37 | 1708.42 | 1180.15 |
| Other Comprehensive Income Net of Tax (6) | (8.56) | (0.41) | (16.64) | (4.46) |
| TOTAL COMPREHENSIVE INCOME (5+6) | 432.40 | 235.96 | 1691.78 | 1175.69 |
| Earning per Share (₹) (F. V. ₹ 10/-) (Not annualized) | | | | |
| - Basic | 2.20 | 1.18 | 8.53 | 5.90 |
| - Diluted | 2.20 | 1.18 | 8.53 | 5.90 |
| Paid Up Equity Share Capital (Face value ₹ 10/-) | 2001.90 | 2001.90 | 2001.90 | 2001.90 |

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KEY INDICATORS



| Particulars | Quarter Ended | |
|---|---------------|-------------|
| | March, 2020 | March, 2019 |
| Yield on Loan (%) (Annualised) | 10.34% | 10.15% |
| Cost of Funds (%) (Annualised) | 7.80% | 7.01% |
| Interest Spread (%) | 2.54% | 3.14% |
| Net Interest Margin (%) (Annualised) | 3.65% | 4.52% |
| Debt Service Coverage Ratio (times) | 0.41 | 0.43 |
| Interest Coverage Ratio (times) | 1.51 | 1.61 |
| Return on Average Net Worth (%) | 16.54% | 11.29% |
| Debt Equity Ratio (times) | 4.88 | 5.46 |
| Net Worth (INR Crore) | 12581.15 | 10955.77 |
| Average Net Worth (INR Crore) | 11768 | 10449 |
| Book Value in INR per Share of INR 10 | 62.85 | 54.73 |
| Earning per Share (EPS) in INR (Non-Annualised) | 9.72 | 5.90 |

1. Yield on loan is calculated by dividing interest income (including interest received on settlement of NPA cases) on loan assets by average loan assets.
2. Cost of funds is calculated by dividing interest expenses by average total borrowings.
3. Interest spread is difference between yield on loan and cost of funds.
4. Net interest margin is calculated by net interest income on interest earning assets by average interest earning assets.
5. Interest coverage ratio is calculated by dividing Earnings before interest and tax by finance cost.
6. Debt service coverage ratio is calculated by dividing Earnings before interest and tax by finance cost & principal repayment.
7. Return on net worth is calculated by dividing profit after tax for the period by average net worth.
8. Debt equity ratio is calculated by dividing total debt by equity.

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SHAREHOLDING PATTERN



| Particulars | 31 st March, 2020 % | June, 2020 % |
|---|-----------------------------------|-----------------|
| President of India | 89.81 | 89.81 |
| Foreign Institutional Investors/ Foreign Nationals/ Foreign Portfolio Investors | 0.14 | 0.04 |
| Resident Individual/ Employees | 6.07 | 6.32 |
| Mutual fund/ AIF | 0.71 | 0.61 |
| Nationalized Banks/ Other Banks/ Indian FI | 0.20 | 0.19 |
| Domestic Companies | 0.62 | 0.48 |
| Insurance companies | 1.85 | 1.84 |
| NRI Non REP/ NRI REP | 0.20 | 0.21 |
| Clearing members | 0.05 | 0.14 |
| Trust | 0.00 | 0.00 |
| HUF | 0.35 | 0.35 |
| Total | 100.00 | 100.00 |

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Thank You

Disclaimer:

This presentation is made purely for information. We have attempted to provide relevant information which we believe will help in knowing the Company. The users may use their own judgment and are advised to make their own calculations before deciding on any matter based on the information given herein.

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Celebrating 50 Successful Years of Building the Nation