ह ड को

हाउसिंग एण्ड अर्बन डेवलपमेंट कॉर्पोरेशन लिमिटेड, (भारत सरकार का उपक्रम), कोर 7ए, हडको भवन, भारत पर्यावास केन्द्र, लोधी रोड, नई दिल्ली-110 003
दूरभाष : 011-24648160 फैक्स : 011-24625308 Visit us at : www.hudco.org सीआईएन : L74899DL1970GOI005276 जी.एस.टी : 07AAACH0632A1ZF

Housing & Urban Development Corporation Ltd., (A Govt. of India Enterprise), Core - 7A, HUDCO Bhawan, India Habitat Centre, Lodhi Road, New Delhi-110 003
Telephone : 011-24648160 Fax : 011-24625308 Visit us at : www.hudco.org CIN : L74899DL1970GOI005276 GST : 07AAACH0632A1ZF

आई. एस. ओ. 9001:2008 प्रमाणित कम्पनी

AN ISO 9001 : 2008 CERTIFIED COMPANY

HUDCO/CS/SE/2018

30th May, 2018

The Secretary
BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
Scrip Code- 540530

The Secretary
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,

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, 2018.

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

This is for your information.

Thanking you

Yours faithfully
For **Housing and Urban Development Corporation Ltd**

Harish Kumar Sharma
Company Secretary & Compliance Officer

Encl. As above

Housing and Urban Development Corporation Limited

(A Govt. of India Enterprise)

An ISO 9001:2008 certified Company

Management Presentation Performance Highlights

Q4 & FY 2018 (standalone)

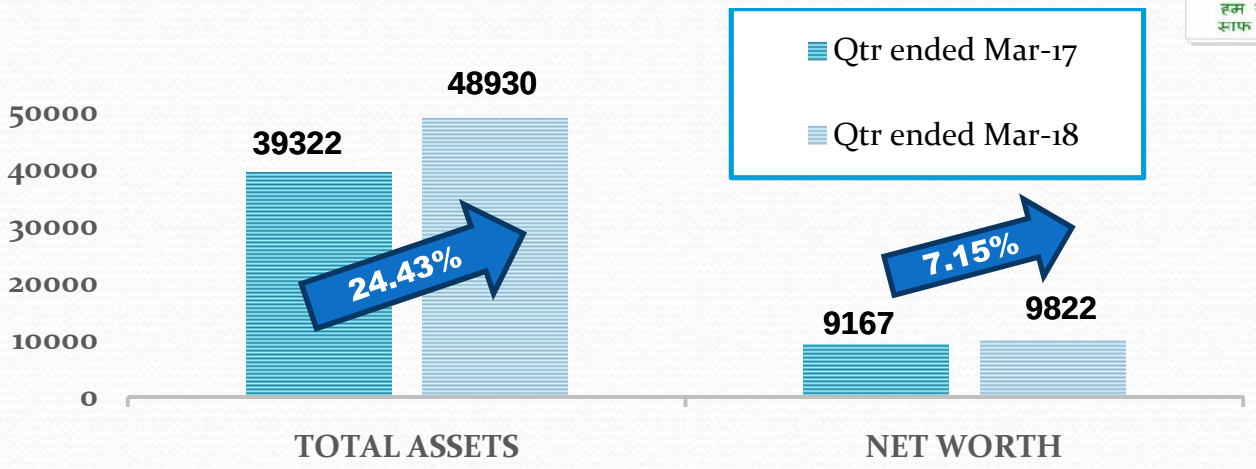
Highest Domestic Credit Rating AAA from ICRA, CARE, and India Ratings & Research.

Foundation for a Stronger India

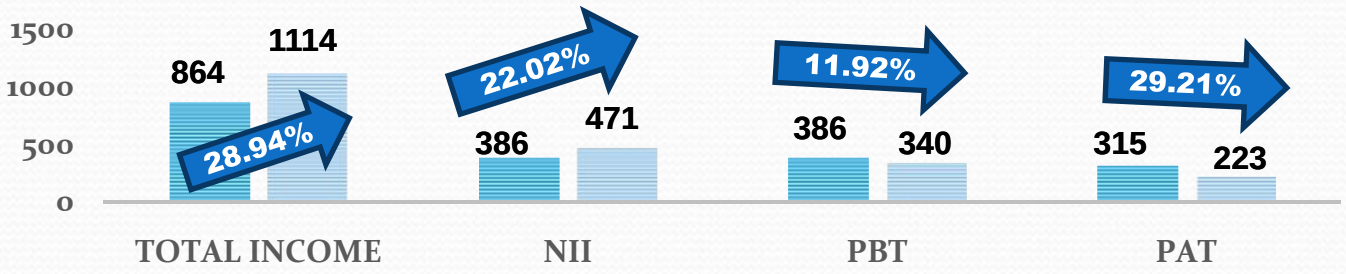
FINANCIAL HIGHLIGHTS

(Amount in Rs. Crore)

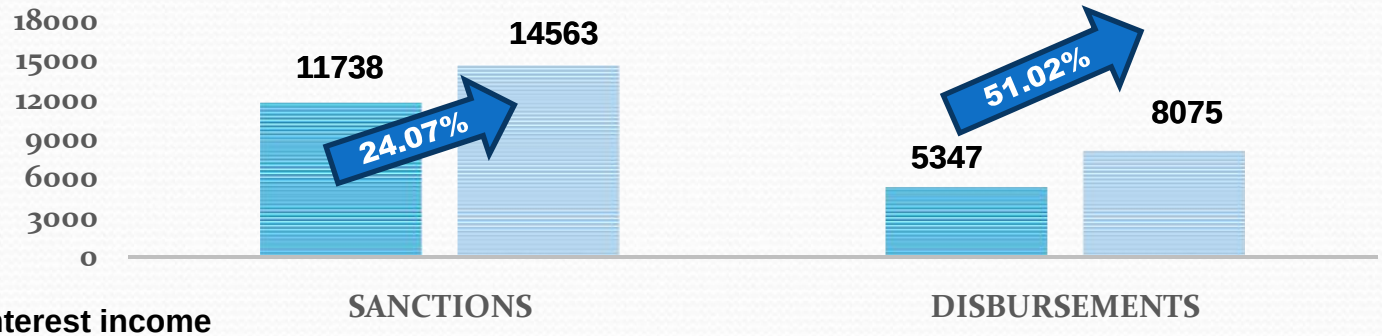
Balance Sheet



Income Statement



Business



Notes: NII : Net interest income
PBT : Profit Before Tax
PAT : Profit After Tax

Sanctions - Composition

(Amount in Rs. Crore)

Discipline-wise	Financial Year 17-18				Financial Year 16-17				12 Months		
	Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY 18	FY 17	FY16
Housing	4000	6227	105	5251	4367	1118	640	714	15583	6839	18481
	56.75%	38.05%	15.60%	*36.06%*	37.20%	11.81%	*8.98%*	*20.23%*	*40.32%*	*21.46%*	*60.05%*
Urban Infrastructure	3043	10082	560	9194	6653	8344	6481	2813	22879	24291	11984
	43.18%	61.61%	83.21%	*63.13%*	56.68%	88.12%	*90.96%*	*79.69%*	*59.20%*	*76.24%*	*38.94%*
HUDCO Niwas	5	55	8	118	718	7	4	3	186	732	309
	0.07%	0.34%	1.19%	*0.81%*	6.12%	0.07%	*0.06%*	*0.08%*	*0.48%*	*2.30%*	*1.00%*
Total	7048	16364	673	14563	11738	9469	7125	3530	38648	31862	30774

Disbursements - Composition

(Amount in Rs. Crore)

Discipline -wise	Financial Year 17-18				Financial Year 16-17				12 Months		
	Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY18	FY17	FY16
Housing	214.45	111.96	3621.72	841.26	1809.59	190.93	238.96	53.78	4789.39	2293.26	2824.65
	21.34%	*9.45%*	*57.48%*	*10.42%*	*33.84%*	*15.76%*	*13.22%*	*7.38%*	*28.91%*	*25.21%*	*34.25%*
Urban Infrastr ucture	782.44	1066.68	2672.01	7226.90	3132.55	1015.21	1566.08	671.85	11748.03	6385.69	5115.40
	77.88%	90.04%	42.42%	*89.50%*	*58.58%*	*83.78%*	86.63%	92.23%	70.92%	70.21%	*62.02%*
HUDCO Niwas	7.83	6.08	6.53	6.99	404.97	5.58	2.78	2.85	27.43	416.18	308.04
	0.78%	0.51%	0.10%	*0.09%*	*7.57%*	*0.46%*	0.15%	0.39%	0.17%	4.58%	*3.73%*
Total	1004.72	1184.72	6300.26	8075.15	5347.11	1211.72	1807.82	728.48	16564.85	9095.13	8248.09

Sector-wise Disbursal - Composition

(Amount in Rs. Crore)

Discipline-wise		Financial Year 17-18				Financial Year 16-17				12 Months		
		Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY18	FY17	FY16
Housing	Social Housing	134.03	42.01	3546.55	762.14	1745.55	64.32	21.54	15.29	4484.73	1846.70	2157.63
		13.34%	3.55%	56.29%	9.44%	*32.64%*	*5.31%*	*1.19%*	*2.10%*	27.07%	*20.30%*	*26.16%*
	Residential Real Estate	80.42	69.95	75.17	79.12	64.04	126.61	217.42	38.49	304.66	446.56	667.02
		8.00%	5.90%	1.19%	0.98%	*1.20%*	*10.45%*	*12.03%*	*5.28%*	1.84%	*4.91%*	*8.09%*
	HUDCO Niwas	7.83	6.08	6.53	6.99	404.97	5.58	2.78	2.85	27.43	416.18	308.04
		0.78%	0.51%	0.10%	0.09%	*7.57%*	*0.46%*	*0.15%*	*0.39%*	0.17%	*4.58%*	*3.73%*
	Total (A)	222.28	118.04	3628.25	848.25	2214.56	196.51	241.74	56.63	4816.82	2709.44	3132.69
Urban Infrastructure	Water Supply & sewerage drainage	100.57	331.68	289.44	735.60	666.48	336.48	1209.84	137.60	1457.29	2350.40	2430.36
		10.01%	28.00%	4.59%	9.11%	*12.46%*	*27.78%*	*66.92%*	*18.89%*	8.80%	*25.84%*	*29.46%*
	Road and Transport	673.23	303.74	2344.62	5140.59	1131.71	244.51	141.43	475.06	8462.18	1992.71	1105.74
		67.01%	25.64%	37.21%	63.66%	*21.16%*	*20.19%*	*7.82%*	*65.21%*	51.09%	*21.91%*	*13.41%*
	Power	-	140.32	30.84	1070.22	831.07	44.65	43.67	42.52	1241.38	961.91	407.18
		-	11.84%	0.49%	13.25%	*15.54%*	*3.68%*	*2.42%*	*5.84%*	7.49%	*10.58%*	*4.94%*
	Emerging Sector & commercial Infra	8.64	189.94	3.15	44.34	232.18	352.02	111.14	15.20	246.07	711.14	958.14
		0.86%	*16.03%*	0.05%	0.55%	*4.34%*	*29.07%*	*6.15%*	*2.09%*	1.49%	*7.82%*	*11.62%*
	Social Infra and Others	-	101.00	3.96	236.15	271.11	36.95	60.00	1.47	341.11	369.53	213.98
		-	*8.53%*	0.06%	2.92%	*5.07%*	*3.05%*	*3.32%*	*0.20%*	2.06%	*4.06%*	*2.59%*
	Total (B)	782.44	1066.68	2672.01	7226.90	3132.55	1015.21	1566.08	671.85	11748.03	6385.69	5115.40
Grand Total (A+B)		1004.72	1184.72	6300.26	8075.15	5347.11	1211.72	1807.82	728.48	16564.85	9095.13	8248.09

Outstanding Loan - Composition

(Amount in Rs. Crore)

Borrower-wise	Financial Year 17-18 (At the end of)				Financial Year 16-17 (At the end of)				12 Months		
	Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY18	FY17	FY16
Government Agencies	35821.58	35940.89	41120.27	45985.60	36053.73	32721.98	32439.06	31612.70	45985.60	36053.73	31963.57
	90.89%	*90.49%*	*92.04%*	*92.84%*	*90.90%*	*89.93%*	*89.83%*	*89.59%*	*92.84%*	*90.90%*	*89.62%*
Private	3592.10	3775.07	3555.40	3544.67	3607.24	3663.84	3672.87	3672.95	3544.67	3607.24	3701.37
	9.11%	*9.51%*	*7.96%*	*7.16%*	*9.10%*	*10.07%*	*10.17%*	*10.41%*	*7.16%*	*9.10%*	*10.38%*
Total	39413.68	39715.96	44675.67	49530.27	39660.97	36385.82	36111.93	35285.65	49530.27	39660.97	35664.94
Discipline-wise											
Housing	11961.63	11784.13	15053.45	15458.44	12135.32	10652.79	10710.03	10750.99	15458.44	12135.32	11076.41
	30.35%	*29.67%*	*33.69%*	*31.21%*	*30.60%*	*29.28%*	*29.66%*	*30.47%*	*31.21%*	*30.60%*	*31.06%*
Urban Infrastructure	26866.08	27354.05	29050.59	33505.50	26931.84	25157.68	24816.82	23932.86	33505.50	26931.84	23969.00
	68.16%	*68.87%*	*65.03%*	*67.65%*	*67.91%*	*69.14%*	*68.72%*	*67.83%*	*67.65%*	*67.91%*	*67.21%*
HUDCO Niwas	585.97	577.78	571.63	566.33	593.81	575.35	585.08	601.80	566.33	593.81	619.53
	1.49%	*1.45%*	*1.28%*	*1.14%*	*1.50%*	*1.58%*	*1.62%*	*1.70%*	*1.14%*	*1.50%*	*1.74%*
Total	39413.68	39715.96	44675.67	49530.27	39660.97	36385.82	36111.93	35285.65	49530.27	39660.97	35664.94

Loan Quality

(Amount in Rs. Crore)

S No	Particulars	Financial Year 17-18 (At the end of)				Financial Year 16-17 (At the end of)				12 Months		
		Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY18	FY17	FY16
1.	Principal outstanding	39413.68	39715.96	44945.67	49800.27	39660.97	36385.82	36111.93	35235.32	49800.27	39660.97	35664.94
2.	Gross NPA	2838.08	2818.53	3141.67	3127.47	2386.23	2474.51	2479.36	2450.64	3127.47	2386.23	2382.45
3.	Provision made on NPA (Incl. additional provision)	2100.12	2150.68	2360.22	2452.84	1952.70	1954.37	1778.84	1802.96	2452.84	1952.70	1681.07
4.	Net NPA*	737.96	667.85	781.45	674.43	433.53	520.14	700.52	647.68	674.43	433.53	701.38
5.	% of Gross NPA to loan outstanding**	7.20%	7.10%	6.99%	6.28%	6.02%	6.80%	6.87%	6.96%	6.28%	6.02%	6.68%
6.	% of Net NPA to loan outstanding***	1.98%	1.78%	1.84%	1.42%	1.15%	1.51%	2.04%	1.94%	1.42%	1.15%	2.06%
	Total Provisions against Outstanding Loan assets											
1.	Provision on NPA as at (3) above	2100.12	2150.68	2360.22	2452.84	1952.70	1954.37	1778.84	1802.96	2452.84	1952.70	1681.07
2.	Contingent Provision against Standard Loan Assets	165.08	194.43	216.66	240.03	173.57	155.86	149.68	146.15	240.03	173.57	148.79
	Total	2265.20	2345.11	2576.88	2692.87	2126.27	2110.23	1928.52	1949.11	2692.87	2126.27	1829.86

* Net NPA is Gross NPA less provision made on NPA.
** % of Gross NPA = Gross NPA / Principal Outstanding.
*** % of Net NPA = Net NPA / (Principal Outstanding - provision made on NPA).

Details of Borrowings

(Amount in Rs. Crore)

Particulars	Financial Year 17-18 (At the end of)				Financial Year 16-17 (At the end of)				12 Months		
	Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY 18	FY 17	FY 16
Tax Free Bonds	17388.47	17388.47	17388.47	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47	17,388.47
	63.14%	63.91%	53.83%	*46.48%*	*61.16%*	*69.99%*	*70.47%*	*70.85%*	*46.48%*	*61.16%*	*67.90%*
Taxable Bonds	4565.00	4465.00	5370.00	8,720.00	4,565.00	3,400.00	3,365.20	2,499.20	8,720.00	4,565.00	1,999.20
	16.58%	16.41%	16.63%	*23.31%*	*16.06%*	*13.69%*	*13.64%*	*10.18%*	*23.31%*	*16.06%*	*7.81%*
Refinance from NHB	3380.50	3737.38	3359.22	3,208.96	2,997.97	2,115.44	2,232.90	2,350.37	3,208.96	2,997.97	2,350.37
	12.28%	13.74%	10.40%	*8.58%*	*10.54%*	*8.52%*	*9.05%*	*9.58%*	*8.58%*	*10.54%*	*9.18%*
Public Deposits	918.71	746.42	698.37	626.59	924.43	948.32	1,000.90	1,327.01	626.59	924.43	1,655.68
	3.34%	2.74%	2.16%	*1.68%*	*3.25%*	*3.82%*	*4.06%*	*5.41%*	*1.68%*	*3.25%*	*6.47%*
Foreign Currency Borrowings	447.61	434.08	416.32	413.91	465.26	489.22	519.49	537.27	413.91	465.26	535.42
	1.63%	1.60%	1.29%	*1.11%*	*1.64%*	*1.97%*	*2.11%*	*2.19%*	*1.11%*	*1.64%*	*2.09%*
Banks *	839.33	436.58	1037.6	2449.94	591.30	101.31	167.38	188.89	2449.94	591.30	379.82
	3.05%	1.60%	3.21%	*6.55%*	*2.07%*	*0.40%*	*0.68%*	*0.77%*	*6.55%*	*2.07%*	*1.47%*
FCL/FCTL/FCNR(B) (Loan from Banks)**	-	-	830.17	2100.15	-	-	-	-	2100.15	-	-
	-	-	2.57%	*5.61%*	-	-	-	-	*5.61%*	-	-
Commercial papers	-	-	3200.00	2500.00	1,500.00	400.00	-	250.00	2500.00	1,500.00	1,300.00
	-	-	9.91%	*6.68%*	*5.28%*	*1.61%*	-	*1.02%*	*6.68%*	*5.28%*	*5.08%*
Total	27,539.62	27,207.93	32,300.15	37,408.02	28,432.43	24,842.76	24,674.34	24,541.21	37,408.02	28,432.43	25,608.96
Average annualized cost of funds	7.70%	7.64	7.48%	7.57%	7.70%	7.88%	7.98%	8.05%	7.57%	7.70%	8.10%

* Includes cash credit/overdraft facilities and short term working capital loans.

** on full hedged basis

Funds Raised during the year

(Amount in Rs. Crore)

Particulars	Financial Year 17-18				Financial Year 16-17				12 Months		
	Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY 18	FY 17	FY 16
Taxable Bonds	-	400.00	905.00	3350.00	1165.00	900.00	1300.00	500.00	4655.00	3865.00	-
Tax free Bonds	-	-	-	-	-	-	-	-	-	-	5000.00
Refinance from NHB	500.00	500.00	-	-	1000.00	-	-	-	1000.00	1000.00	-
Public Deposits	7.21	33.17	7.19	16.31	22.56	27.83	225.97	30.13	63.88	306.49	1332.80
Banks * #	745.75	343.00	952.18	2364.54	490.00	-	58.50	80.00	2364.54	490.00	263.50
FCL/FCTL/FCNR (B) (Loan from Banks)**	-	-	830.17	1269.98	-	-	-	-	2100.15	-	-
Commercial papers #	-	-	3200.00	2500.00	1500.00	400.00	-	250.00	2500.00	1500.00	1,300.00
Total	1252.96	1276.17	5894.54	9500.83	4177.56	1327.83	1584.47	860.13	12683.57	7161.49	7896.30
Average annualized cost of funds	*6.63%*	*6.26%*	6.73%	7.48%	*6.49%*	*6.82%*	*7.49%*	*7.73%*	7.17%	*6.85%*	*7.91%*

* Includes cash credit/overdraft facilities and short term working capital loans.

\# Only short term Loan(s) outstanding at year end are considered as part of Funds raised during the year.

** on full hedged basis

Statement of Assets & Liabilities

(Amount in Rs. Crore)

Particulars	Financial Year 17-18 (At the end of)				Financial Year 16-17 (At the end of)				12 Months		
	Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY18	FY17	FY16
Liabilities											
Net Worth - Shareholders Funds	9378.10	9568.15	9731.74	9,821.74	9,167.25	8,972.26	8,790.08	8,554.46	9,821.74	9,167.25	8,445.81
Borrowings	27,540.78	27,207.97	32,298.16	37,408.02	28,432.43	24,842.76	24,674.34	24,541.21	37,408.02	28,432.43	25,608.96
Deferred Tax Liabilities (Net)	333.12	330.82	280.84	276.09	425.26	457.27	489.95	464.32	276.09	425.26	485.67
Other Liabilities	1,648.84	1,991.92	1,918.56	1,424.30	1,297.21	1,825.25	1,925.33	1,716.27	1,424.30	1,297.21	1,337.71
Total Liabilities	38,900.84	39098.86	44229.30	48,930.15	39,322.15	36,097.54	35,879.70	35,276.26	48,930.15	39,322.15	35,878.15
Assets											
Fixed Assets (Net)	104.94	103.89	105.19	105.34	103.91	103.58	102.07	100.5	105.34	103.91	100.89
Investments	368.53	368.53	368.53	368.52	368.53	368.53	368.53	368.53	368.52	368.53	368.53
Loans (Net of Provisions)	37,139.00	37,380.75	42,439.60	47,154.05	37,526.54	34,287.74	34,239.16	33,297.28	47,154.05	37,526.54	33,805.06
Other Assets	1288.37	1,245. 69	1,315.98	1,302.24	1,323.17	1,337.69	1,169.94	1,509.95	1,302.24	1,323.17	1,603.67
Total Assets	38,900.84	39098.86	44229.30	48,930.15	39,322.15	36,097.54	35,879.70	35,276.26	48,930.15	39,322.15	35,878.15

Previous periods figures have been reclassified/ rearranged wherever necessary so as to make them comparable.

INCOME STATEMENT

(Amount in Rs. Crore)

Particulars	Financial Year 17-18				Financial Year 16-17				12 Months		
	Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY18	FY17	FY16
Interest Income	885.99	932.22	1,057.87	1,113.48	863.49	898.50	811.12	861.06	3,989.56	3,434.17	3,108.97
Less: Finance Costs	529.27	533.28	562.47	642.66	477.74	489.51	500.13	518.94	2,267.68	1,986.32	1,907.37
Net Interest Income	356.72	398.94	495.40	470.82	385.75	408.99	310.99	342.12	1,721.88	1,447.85	1,201.60
Other Operating Income	4.49	0.71	0.42	46.02	10.00	4.88	3.08	4.44	51.64	22.40	13.37
Other Income	38.60	32.82	33.59	27.31	33.99	74.27	43.64	25.61	132.32	177.51	185.02
Administrative Cost	46.78	49.03	58.13	74.39	23.84	35.15	60.98	46.49	228.33	166.46	184.45
Depreciation	1.20	1.29	1.56	1.38	1.45	1.15	0.88	1.20	5.43	4.68	4.51
CSR Expenses	0.92	1.68	-	9.69	2.02	0.83	0.65	0.79	12.29	4.29	4.73
Provision on Loan (Net)	138.94	79.92	231.70	116.04	16.04	181.71	(20.59)	119.26	566.60	296.42	124.76
Provision on Debtors/ recoverables	-	-	-	2.69	0.74	-	0.17	-	2.69	0.91	4.44
Profit Before Tax	211.97	301.10	238.02	339.96	385.65	269.30	315.62	204.43	1,090.50	1,175.00	1,077.10
Current Tax	93.26	100.75	124.41	122.19	102.30	119.80	84.46	87.04	440.61	393.60	314.53
Deferred tax	(92.14)	(2.30)	(49.98)	(4.75)	(32.01)	(32.68)	25.63	(21.35)	(149.17)	(60.41)	(21.22)
Profit After Tax	210.85	202.10	163.59	222.52	315.36	182.18	205.53	138.74	799.06	841.81	783.79
Dividend (incl. interim)	-	-	-	110.10	100.01	-	-	-	110.10	110.02*	100.01
Dividend Distribution Tax	-	-	-	22.42	20.36	-	-	-	22.42	22.40	20.36

* Including final dividend of Rs. 10.01 crore for FY 2016-17 approved in AGM held on 28th September, 2017 and paid on 9th October, 2017.
Previous periods figures have been reclassified/ rearranged wherever necessary so as to make them comparable.

Key Indicators

(Amount in Rs. Crore)

Particulars	Financial Year 17-18				Financial Year 16-17				12 MONTHS		
	Q1	Q2	Q3	Q4	Q4	Q3	Q2	Q1	FY18	FY17	FY16
Yield on Loan (%) (Annualised)*	9.56	10.02	10.61	10.37	9.76	10.60	9.68	10.36	9.56 #	9.72	9.67
Cost of Funds (%) (Annualised)	7.48	7.65	7.57	7.26	7.12	8.16	8.12	8.04	6.86	7.34	7.77
Interest Spread (%)	2.08	2.37	3.04	3.11	2.64	2.44	1.56	2.32	2.70	2.38	1.97
Net Interest Margin (%) (Annualised)	3.92	4.33	4.97	4.75	4.50	4.71	3.80	4.34	4.25	4.18	3.97
Interest Coverage Ratio (times)	1.40	1.56	1.42	1.54	1.81	1.53	1.63	1.41	1.48	1.59	1.57
Return on Average Net Worth (%) (Annualised)	9.10	8.53	6.78	9.10	13.91	8.21	9.48	6.53	8.42	9.56	9.66
Debt Equity Ratio (times)	2.94	2.84	3.32	3.81	3.10	2.77	2.81	2.87	3.81	3.10	3.03
Capital Adequacy ratio (Total) (%)	--	49.93	--	52.38	58.55	--	62.22	--	52.38	58.55	63.85
Average Net Worth (INR Crore)	9378.10	9568.15	9731.74	9821.74	9167.25	8972.26	8790.08	8554.46	9821.74	9167.25	8445.81
Book Value in INR per Share of INR 10	46.85	47.80	48.61	49.06	45.79	44.82	43.91	42.73	49.06	45.79	42.19
Earning per Share (EPS) in INR (Non-Annualised)	1.05	1.01	0.82	1.11	1.58	0.91	1.03	0.69	3.99	4.21	3.92

* Includes Interest Income of ₹ 148.90 crore received during the FY 18 on account of loans earlier classified as NPA .

\# Yield is calculated on year to year basis.

1. Yield on loan is calculated by dividing interest income 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 interest earning assets.
5. Interest coverage ratio is calculated by dividing Earnings before interest and tax by interest cost.
6. Return on net worth is calculated by dividing profit after tax for the period by average net worth.
7. Debt equity ratio is calculated by dividing total debt by equity.
8. Capital Adequacy Ratio is calculated on Half-yearly basis.

Shareholding Pattern

Particulars	31.03.2018 %	25.05.2018 %
President of India	89.81	89.81
Foreign Institutional Investors/ Foreign Nationals/ Foreign Portfolio Investors	0.34	0.04
Resident Individual/ Employees/ HUF	5.31	5.59
Mutual fund/ AIF	1.38	1.24
Bodies corporate	1.04	1.07
Insurance companies	1.63	1.63
Banks/ Indian FI/ NBFC	0.27	0.41
Non Resident Indian	0.17	0.18
Clearing members	0.05	0.03
Trust	-	-
Total	**100.00**	**100.00**

Thank You