



Goals Met
Promises Kept

Investor Presentation Q1 FY 2024-25



Jammu and Kashmir Bank Limited
Corporate Headquarters
M.A. Road, Srinagar 190 001



J&K Bank
Serving To Empower

YOUR BANK
SINCE 1938

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Several risks, uncertainties and other factors are included in these forward-looking statements and they have the potential to cause actual results to differ materially from those predicted by the statements. While the Bank has made reasonable assumptions to support the forward-looking statements, if any, in this presentation, there are still risks and uncertainties that could affect the Bank's ability to successfully implement its strategy. The risks and uncertainties may include the dynamic and complex internal and external environment, market, business, legal risks/changes in law, etc. which may affect the future levels of non-performing loans, the Bank's growth and expansion in business, the impact of any acquisitions, the adequacy of its allowance for credit losses, its provisioning policies, the actual growth in demand for banking products and services, investment income, cash flow projections and all other aspects of business.

Note: "Financial figures in the presentation are from Audited Financials/Limited Reviewed financials or have basis upon the forward-looking statements, if any used in the presentation, that in turn are based on Management estimates. Anyone who relies on these financial data will do it at their own risk and responsibility and the Bank is not responsible for any gains or losses that result from the use of this data".



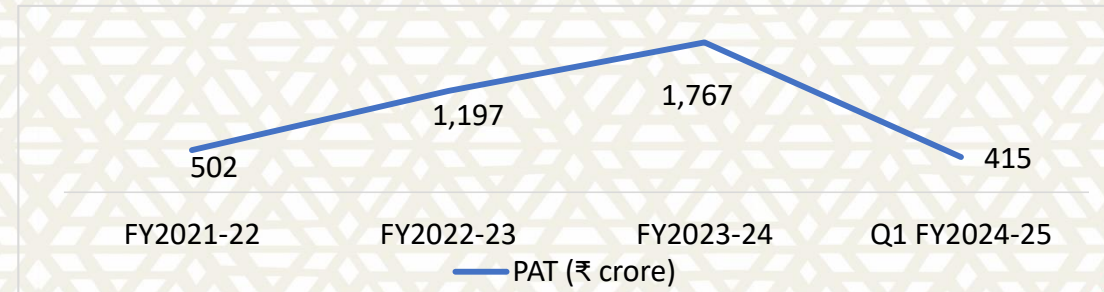
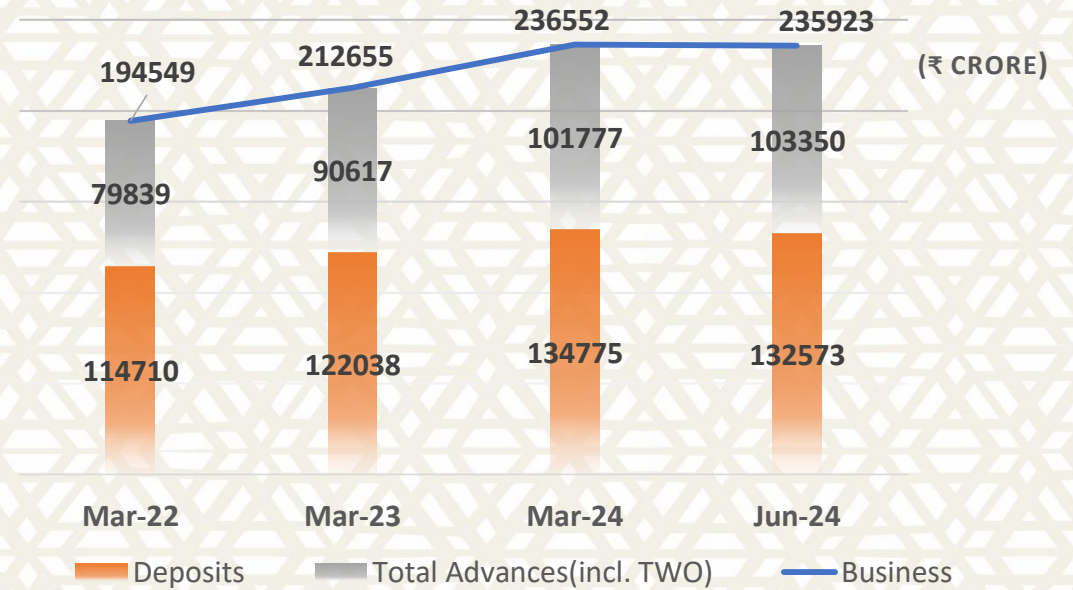
Jammu and Kashmir
Bank Limited has
strong market
presence in the J&K
and Ladakh regions

1 | Overview of the Bank

Jammu and Kashmir Bank Limited – Oldest Private Sector Banks in India

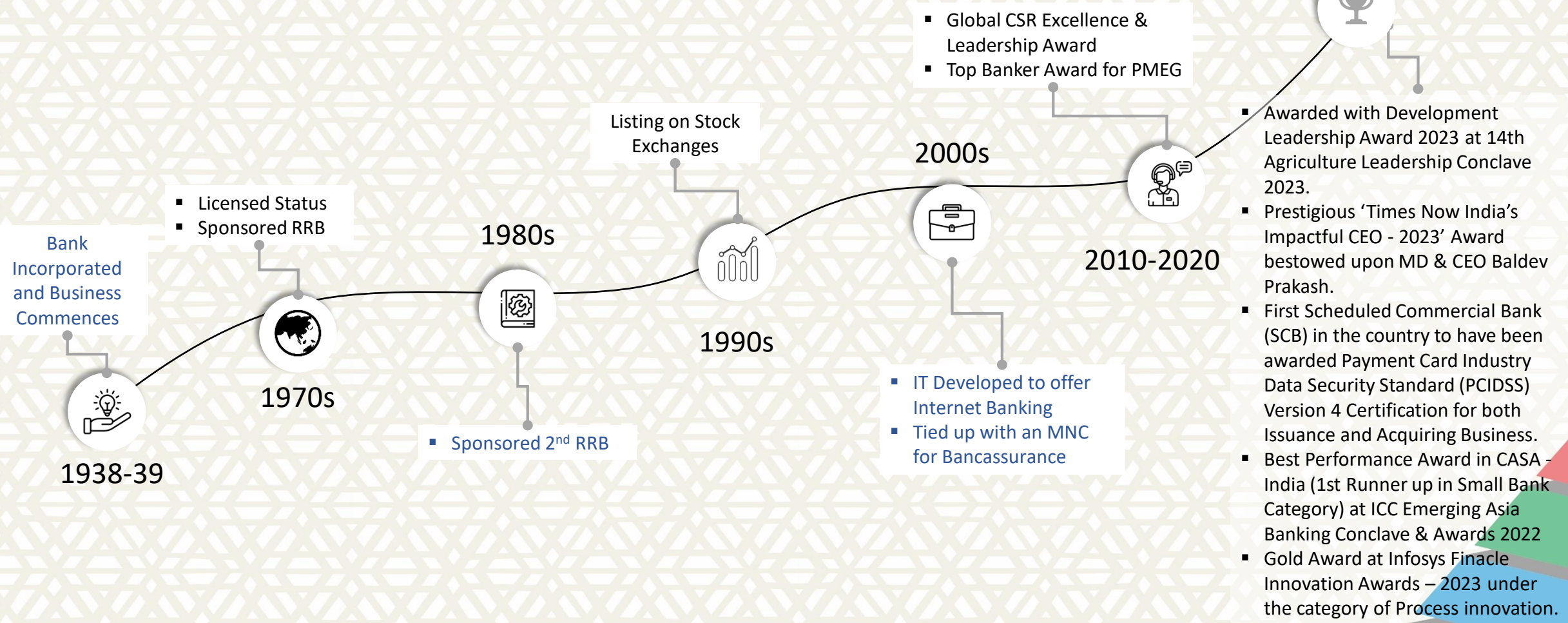


- Jammu and Kashmir Bank Limited was incorporated on October 1, 1938 and today caters to a wide range of customers including retail, corporate, agriculture and MSME.
- Widespread Branch Network: 1001 Branches, of which 832 are operating in the UT of J&K, 37 in UT of Ladakh and 132 branches outside the UTs of J&K and Ladakh. Has presence across 22 states / UTs
- The GoJK is a majority holder, however the Bank enjoys full operational autonomy. The Bank has a subsidiary called JKB Financial Services Limited and is also the Sponsor bank of J&K Grameen Bank Limited.
- The Bank leverages technology to exploit opportunities and deliver products and services.
- Strong market presence and designated as Agency Bank by RBI for conducting government banking in UTs of J&K and Ladakh.

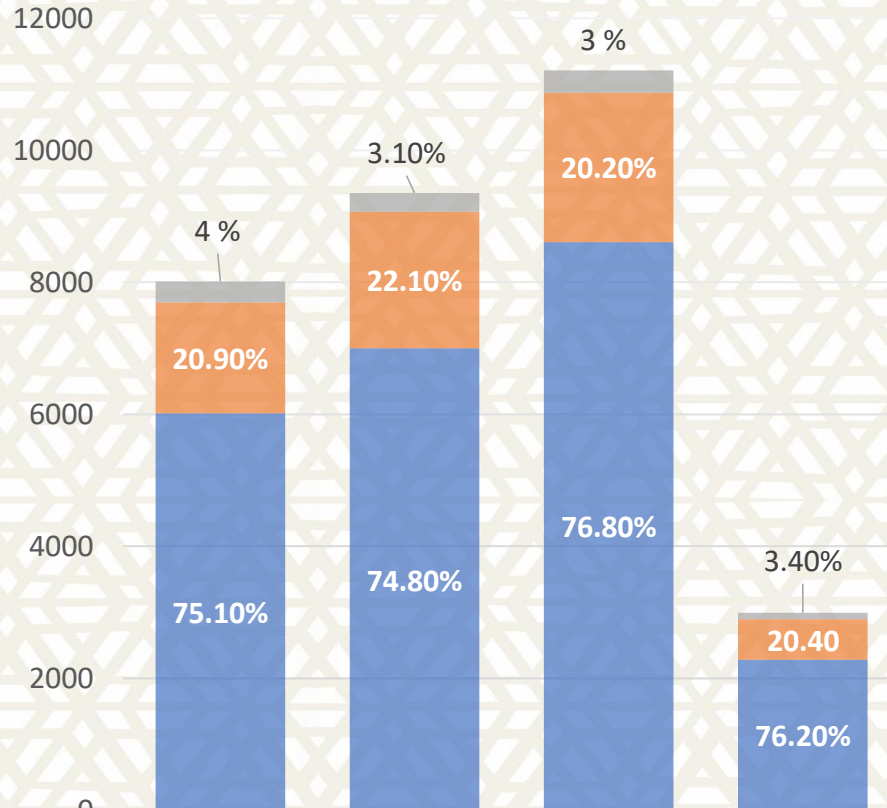


J&K Bank stands as a pillar of support for the local communities while also extending its exceptional services beyond these regions.

Journey of 8 Decades



Interest Earnings and Advances Mix

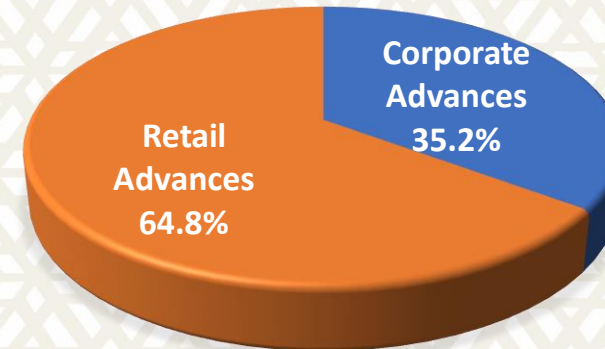


| | FY2021-22 | FY2022-23 | FY2023-24 | Q1 FY2024-25 |
|-------------------------|-----------|-----------|-----------|--------------|
| Other Interest Income | 321 | 286 | 338 | 102 |
| Interest on Investments | 1677 | 2071 | 2265 | 610 |
| Interest on Advances | 6015 | 6998 | 8609 | 2282 |

Gross Advances Mix – March 31, 2024



Gross Advances Mix – June 30, 2024



All figures, other than percentage, in ₹ crore



Consistent net profit, High PCR, and turnaround on all key metrics

2 | Q1 FY 2024 -2025 Performance Snapshot

Q1 FY2024-25 Performance



| PARTICULARS | Q1 | Q4 | Q1 | CHANGE YoY | CHANGE QoQ | FY 2023-2024 |
|----------------------------|-----------------|-----------------|----------------|------------|--------------|-----------------|
| | FY 2023-24 | FY 2023-24 | FY 2024-25 | (%) | (%) | |
| INTEREST EARNED | 2,657.08 | 2,910.18 | 2994.39 | 13% | 3% | 11,212.37 |
| INTEREST EXPENDED | 1,373.78 | 1,604.06 | 1625.16 | 18% | 1% | 6,008.68 |
| NET INTEREST INCOME | 1,283.30 | 1,306.12 | 1369.23 | 7% | 5% | 5,203.69 |
| OTHER INCOME | 228.27 | 224.56 | 194.10 | (15)% | (14)% | 825.48 |
| OPERATING INCOME | 1,511.57 | 1,530.68 | 1563.33 | 3% | 2% | 6,029.17 |
| OPERATING EXPENSES | 983.52 | 866.85 | 968.65 | (2)% | 12% | 3,752.29 |
| OPERATING PROFIT | 528.05 | 663.83 | 594.68 | 13% | (10)% | 2,276.88 |
| PROVISIONS & CONTINGENCIES | 76.73 | -165.05 | -17.47 | | | -107.69 |
| PROFIT BEFORE TAX | 451.32 | 828.88 | 612.15 | 36% | (26)% | 2,384.57 |
| PROVISION FOR TAX | 124.87 | 190.21 | 196.66 | 57% | 3% | 617.30 |
| NET PROFIT/LOSS | 326.45 | 638.67 | 415.49 | 27% | (35)% | 1,767.27 |

All figures, other than percentage, in ₹ crore

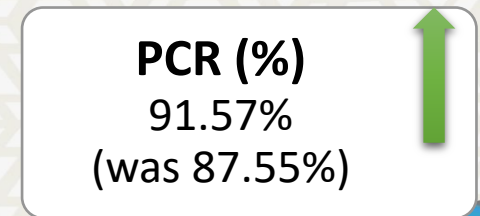
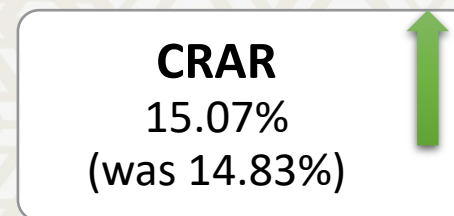
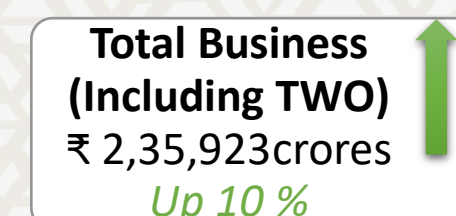
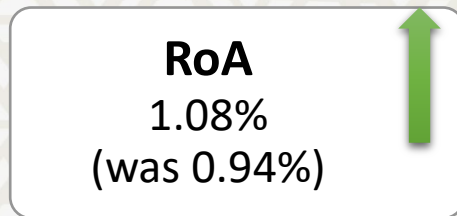
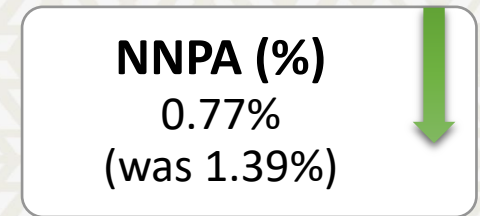
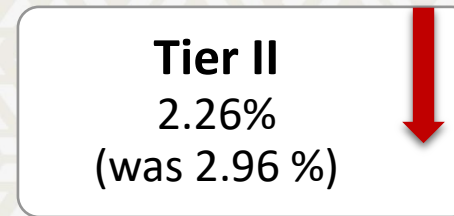
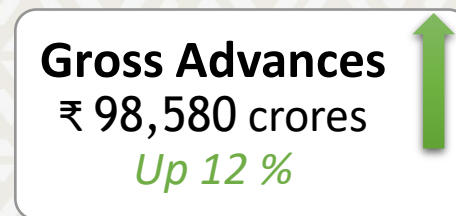
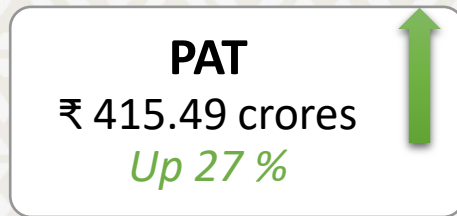
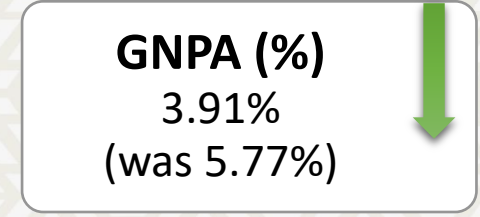
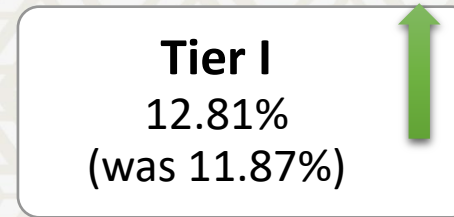
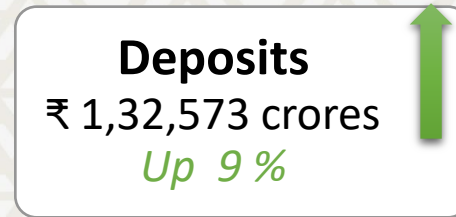
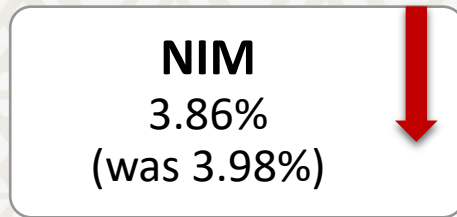
YOY Comparison at a Glance (Q1 June 2023 vs Q1 June 2024)

Profitability

Growth

Capital Adequacy

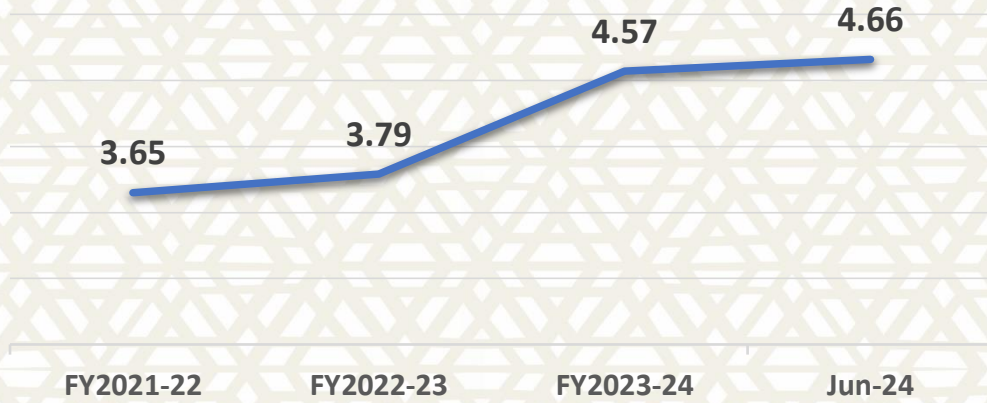
Asset Quality



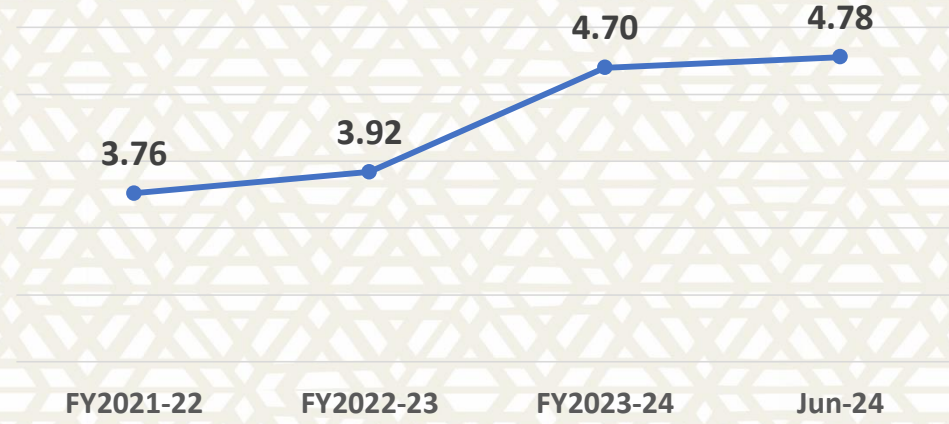
Jammu and Kashmir Bank Limited | Key Financial Ratios-Trajectory



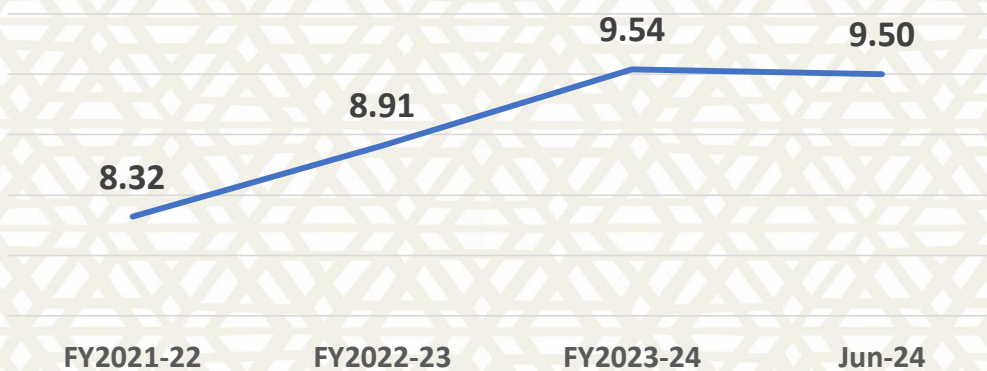
Cost of Deposits (%)



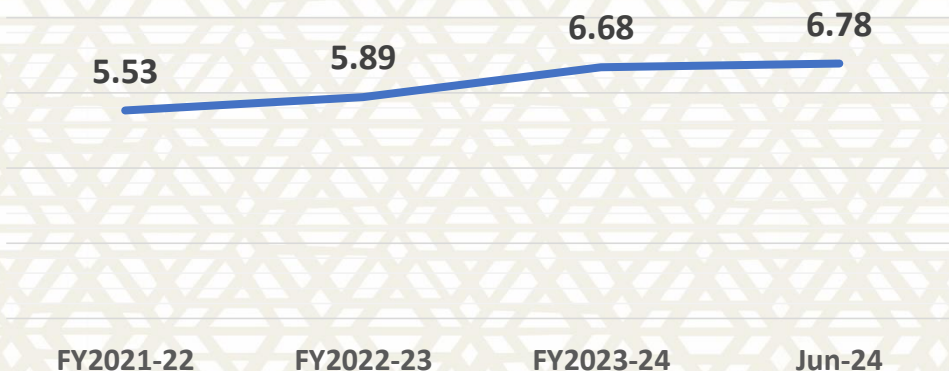
Cost of Funds (%)



Yield on Advances (%)



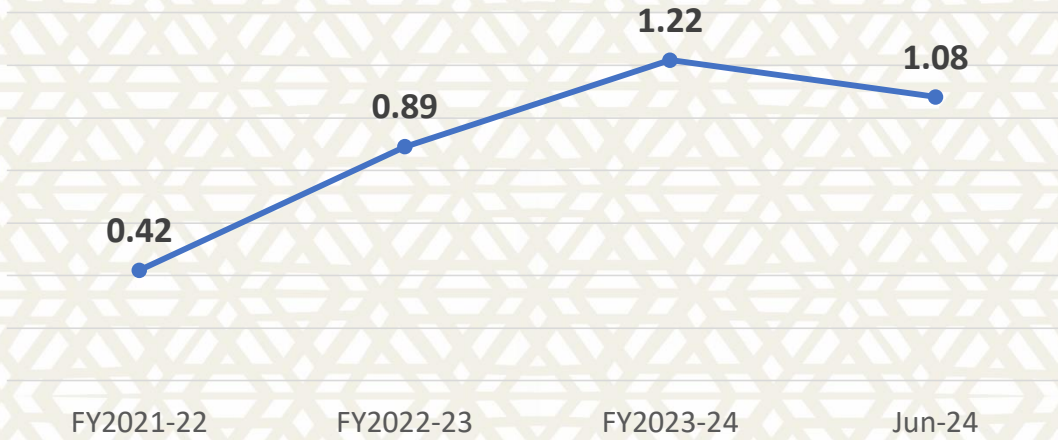
Yield on Investments (%)



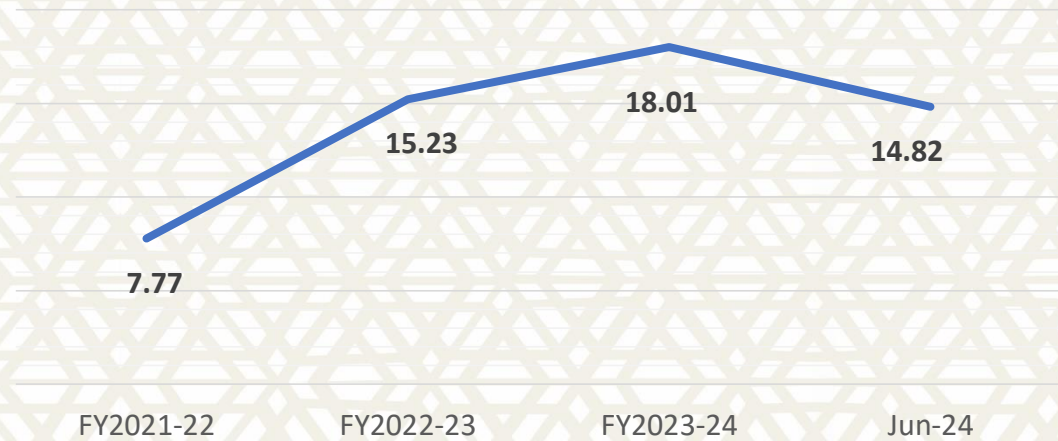
Jammu and Kashmir Bank Limited | Key Financial Ratios- Trajectory



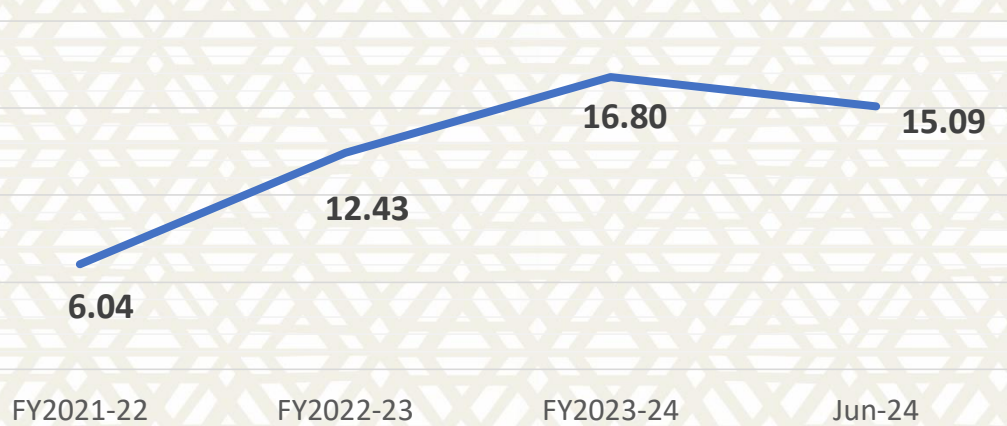
Return on Assets (%)



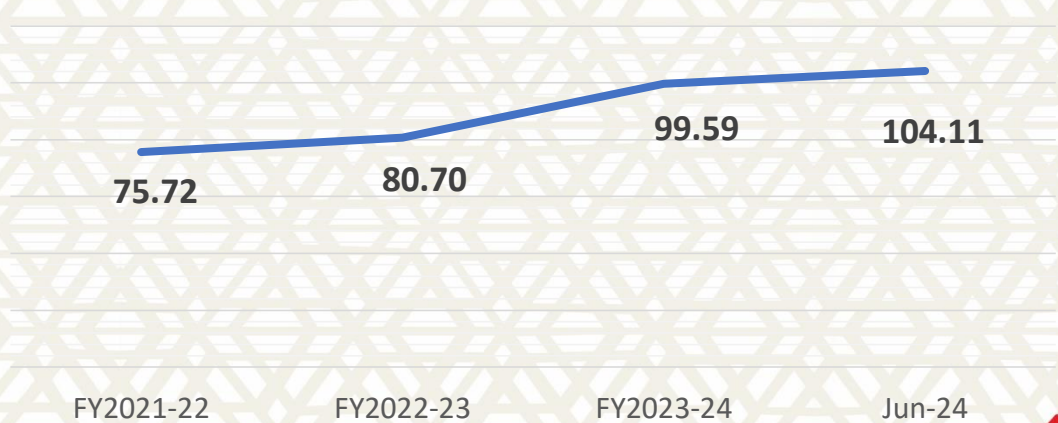
Return on Average Networkworth(%)



Earnings Per Share (Rs.)



Book Value Per Share (Rs.)





Strong legacy, loyal customer base and an established brand with over 86 years of operations

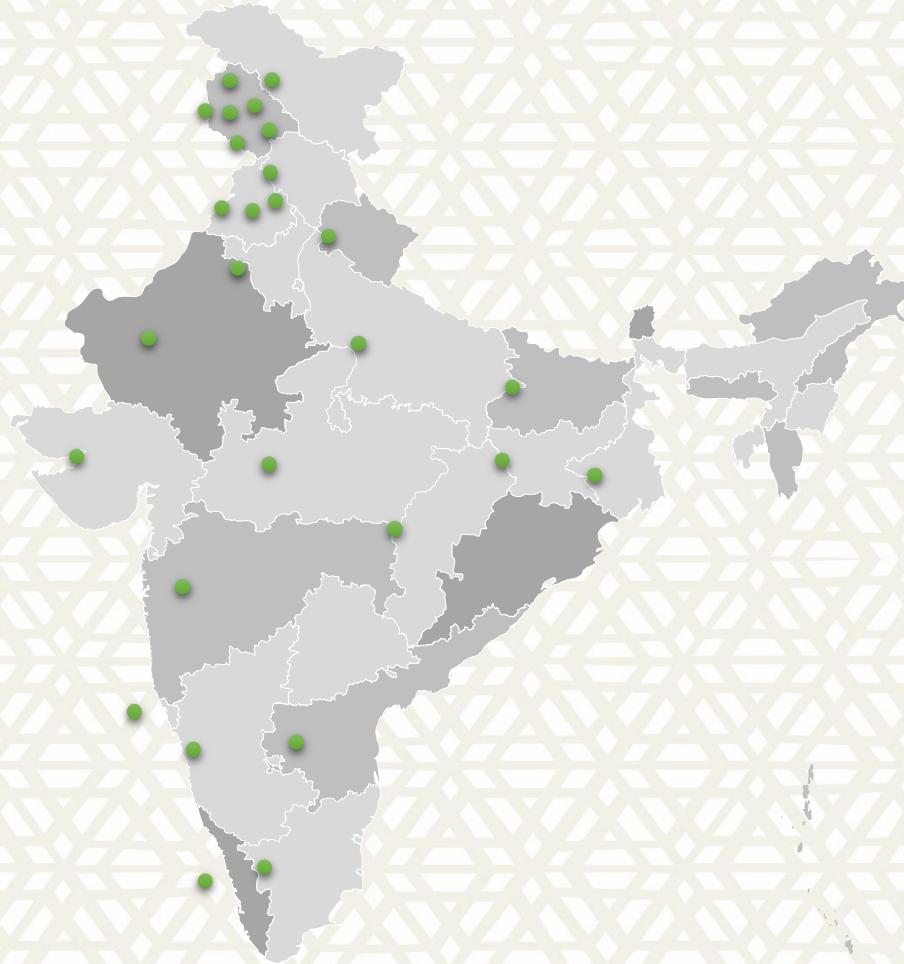
3 | Key Strengths

Key Strengths of the Bank



- 1 Strong legacy, loyal customer base and an established brand with over 85 years of operations
- 2 Strong presence in fast growing region of **J&K** and increasing presence in **other strategic regions**
- 3 Healthy mix of retail in overall advances mix with focus on **MSME and agriculture segment**
- 4 Consistently **growing deposit base** with best in class **low-cost retail CASA**
- 5 **Turnaround Story** with increasing PCR and improvement in asset quality
- 6 Fast improving **digital presence**
- 7 **Professionally managed Bank** with **experienced senior management team** and **board of directors**

Strong presence in J&K Region and increasing presence across India



832

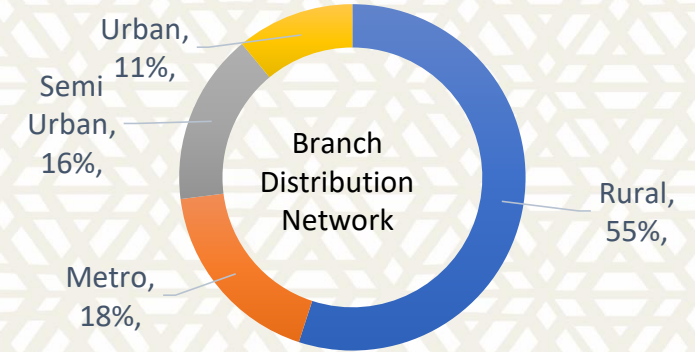
Branches in J&K

1425

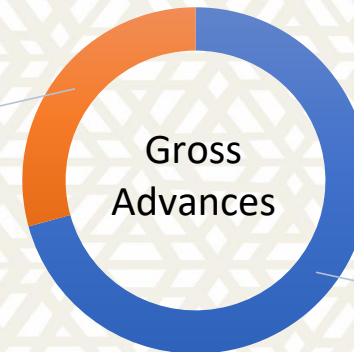
ATMs

22

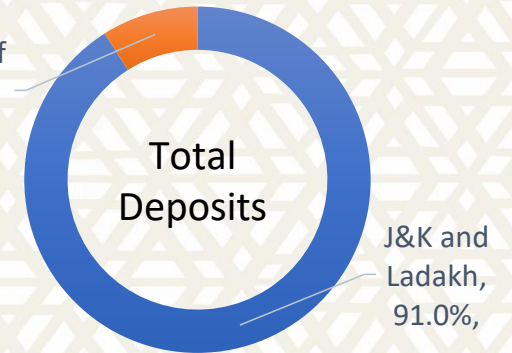
States / UTs



Rest of India, 29.3%



Rest of India, 9.0%



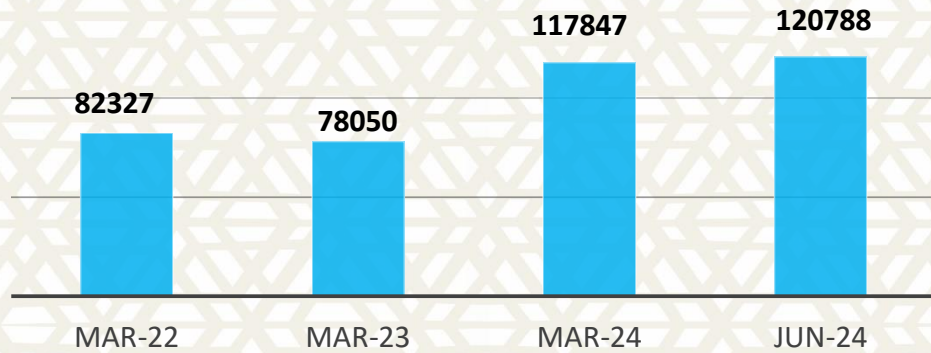
The J&K and Ladakh growth story continues with major infrastructure under implementation and some strategic ones nearing completion that will drive growth for J&K Bank in the near future

All data provided herein pertains to the period ended / as at June 30, 2024

Fast improving digital presence

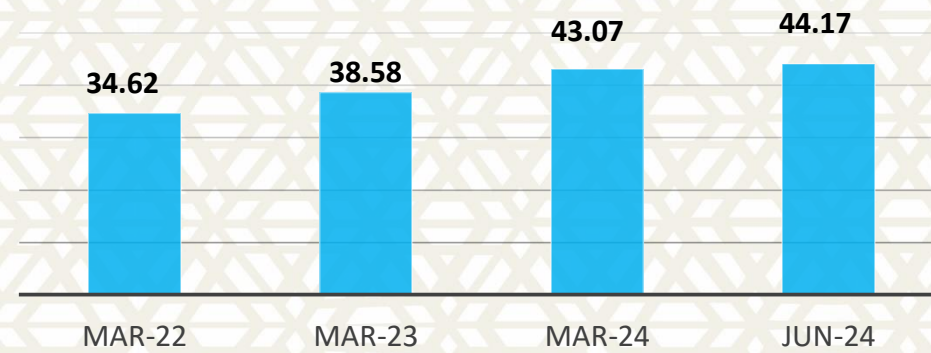
Credit Card Users

(in number)



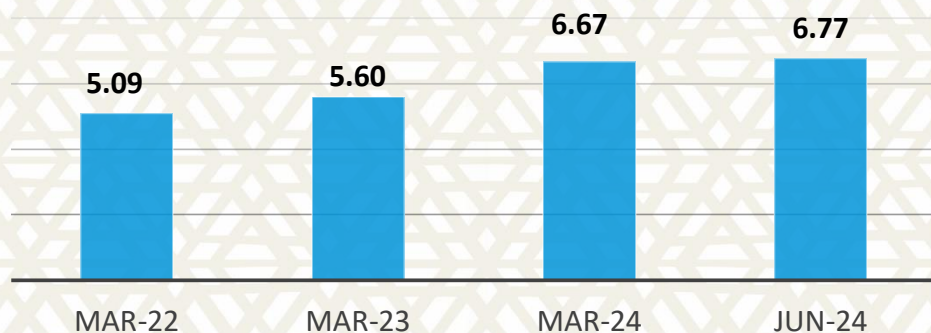
Debit Card Users

(In Lacs)



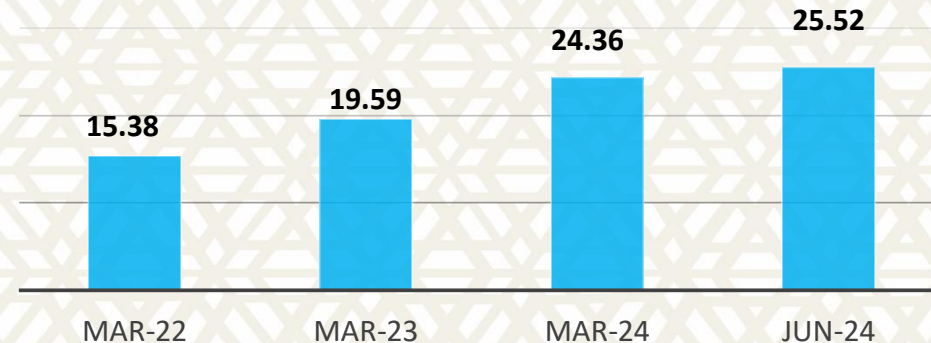
Internet Banking Users

(In Lacs)



Mobile Banking Users

(In Lacs)



Professionally managed Bank with experienced SMPs and Board Of Directors



MR. BALDEV PRAKASH (MD & CEO)

- Over three decades with the country's largest bank
- Multiple degrees and diplomas offered by the IIBF : CAIIB, Diploma in Treasury, Investment and Risk Management, Diploma in International Banking and Finance



MR. NABA KISHORE SAHOO

- Nearly 4 decades of experience and risen through the ranks
- Very rich and diverse experience in banking industry with expertise in Credit, Risk Management & HR.



DR. PAWAN KOTWAL, IAS

- Presently posted as Advisor to Lieutenant Governor, UT of Ladakh (1994 IAS)
- Wealth of Administrative acumen and proficiency having previously served as Principal Secretary various ministries including P&M Dept. in UT of Ladakh.



MR. UMESH CHANDRA PANDEY

- Nearly 4 decades of experience as a Chartered Accountant
- Strong Competencies in Corporate Law, Taxation, Project Report, M & A Transactions, Statutory Compliance Audit – Direct Tax/ Indirect Tax & Labor Laws



MR. SANTOSH DATTATRAYA VAIDYA, IAS

- Presently posted as Principal Secretary Finance, UT of J&K 1998 AGMUT
- B-tech from IIT-Kharagpur PG(Econ) (IGNOU) and Masters in Public Policy from Johns Hopkins University, United States.



MR. ANIL KUMAR GOEL

- Qualified Arbitrator & Mediator, Information Systems Auditor (DISA), Forensic Auditor & Fraud Detector (FAFD)
- 34 years expertise in Corporate & Tax Laws, Consultancy, Statutory Audits



DR. MANDEEP K BHANDARI, IAS

- MBBS with Gold Medal, administrative and professional expertise of >20 years
- Principal Secretary to Hon'ble Lieutenant Governor of UT of J&K and is also holding charge of CEO Amarnathji Shrine Board



MR. ANAND KUMAR

- (IT) specialist who has experience of more than three decades in IT development and management and is a BE(IT) from IIT and a PGDM from IIM-L.
- Worked at multiple MNCs and large groups: Citigroup, HSBC, Barclays, Fiserv, etc.



MR. R. K. CHHIBBER

- Over three decades of banking experience, his areas of expertise include Credit, Finance, IT, Corporate & Retail Banking, Risk management, Trade Finance, Foreign exchange, Business continuity planning, HR, Bancassurance



MR. SUDHIR GUPTA

- Over three decades of experience in different capacities across the operational topography of the Bank with expertise in Credit, Finance, Corporate & Retail Banking, Customer Service, Trade Finance, Foreign exchange, BCP etc.



DR. RAJEEV LOCHAN BISHNOI

- Credit specialist and advises corporates and banks on balance sheet stress, risk processes and improving the overall financial health of the enterprise.
- Partner in Chartered Accountancy firm M/S Jain & Malhotra, New Delhi.



MS. SHAHLA AYOUB

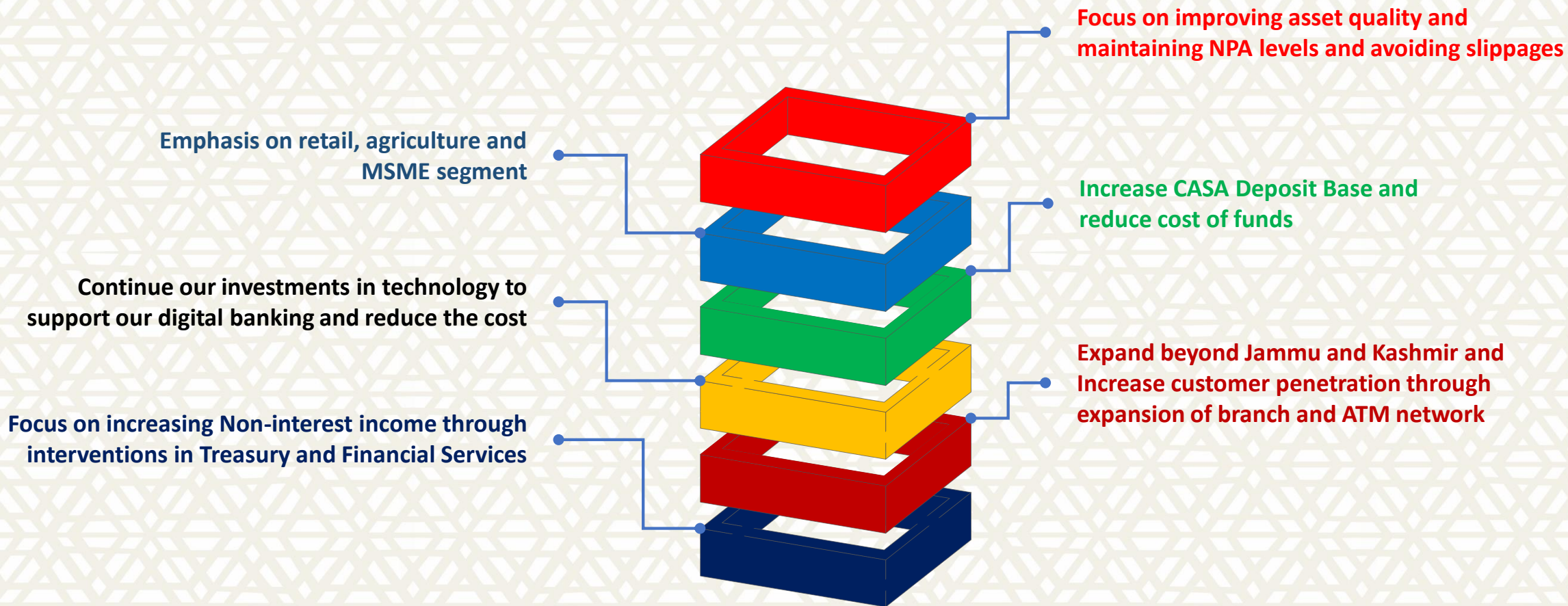
- Works as an Assistance Professor in the DHE, J&K and brings to Board an affluence of Economic expertise and perspicacity and has strong interests in Conflict Economics, Financial Inclusion and Developmental Economics.



Strong Focus
on Growth
with Six Key
Building Blocks

4 | Key Strategies

Key Strategies





J&K Bank has demonstrated improvements on several of its Key Performance Indicators

5 | Financial Performance

Condensed Profit and Loss Account



| PARTICULARS | Q1 | Q4 | Q1 | FY 2023-2024 |
|----------------------------|---------------|---------------|---------------|-----------------|
| | FY 2023-24 | FY 2023-24 | FY 2024-25 | |
| INTEREST EARNED | 2,657.08 | 2,910.18 | 2,994.39 | 11,212.37 |
| INTEREST EXPENDED | 1,373.78 | 1,604.06 | 1,625.16 | 6,008.68 |
| NET INTEREST INCOME | 1,283.30 | 1,306.12 | 1,369.23 | 5,203.69 |
| OTHER INCOME | 228.27 | 224.56 | 194.10 | 825.48 |
| OPERATING INCOME | 1,511.57 | 1,530.68 | 1,563.33 | 6,029.17 |
| OPERATING EXPENSES | 983.52 | 866.85 | 968.65 | 3,752.29 |
| OPERATING PROFIT | 528.05 | 663.83 | 594.68 | 2,276.88 |
| PROVISIONS & CONTINGENCIES | 76.73 | -165.05 | -17.47 | -107.69 |
| PROFIT BEFORE TAX | 451.32 | 828.88 | 612.15 | 2,384.57 |
| PROVISION FOR TAX | 124.87 | 190.21 | 196.66 | 617.30 |
| NET PROFIT/LOSS | 326.45 | 638.67 | 415.49 | 1,767.27 |

All figures, other than percentage, in ₹ crore

Condensed Balance Sheet

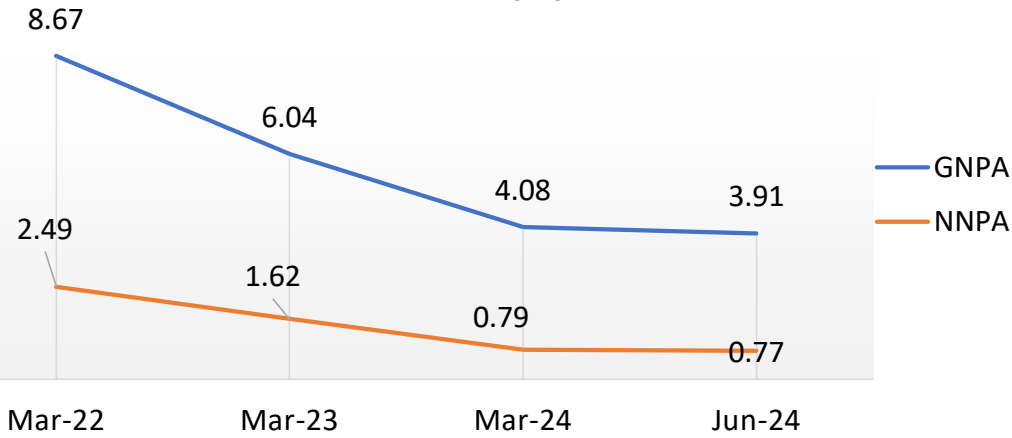
| Particulars | As on Jun 30, 2023 | As on Mar 31, 2024 | As on Jun 30, 2024 |
|---|-----------------------|-----------------------|-----------------------|
| Capital & Liabilities | | | |
| Capital | 103.16 | 110.13 | 110.13 |
| Reserves and Surplus | 10,166.52 | 12,125.55 | 12,615.82 |
| Deposits | 1,21,297.49 | 1,34,774.89 | 1,32,573.13 |
| Borrowings | 4,389.00 | 2,885.00 | 4,525.98 |
| Other Liabilities and Provisions | 4,551.51 | 4,631.02 | 5,102.49 |
| Total | 1,40,507.68 | 1,54,526.59 | 1,54,927.55 |
| Assets | | | |
| Cash and Balance with Reserve Bank of India | 6,828.43 | 7,250.08 | 6,387.75 |
| Balance with Banks & Money at Call & Short Notice | 129.06 | 927.40 | 101.97 |
| Investments | 33,160.31 | 34,986.71 | 33,065.84 |
| Advances | 84,475.63 | 93,762.51 | 95,449.77 |
| Fixed Assets | 2,276.84 | 2,257.48 | 2,241.85 |
| Other Assets | 13,637.41 | 15,342.41 | 17,680.37 |
| Total | 1,40,507.68 | 1,54,526.59 | 1,54,927.55 |

All figures, other than percentage, in ₹ crore

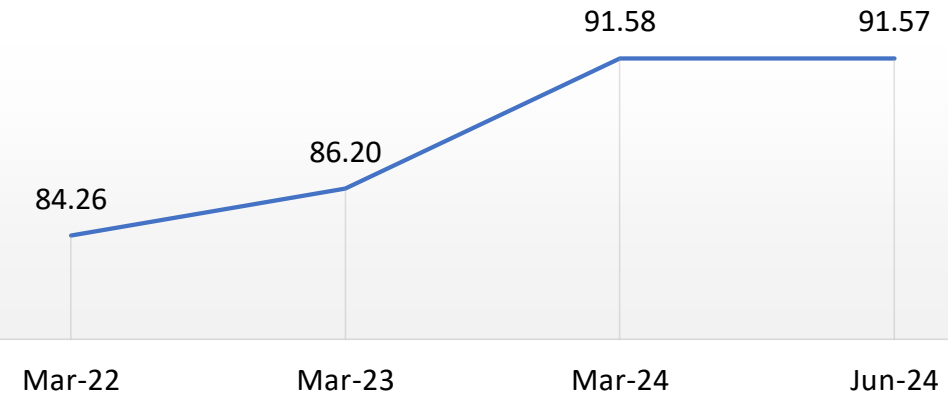
Turnaround Story with Decadal High PCR and improvement in asset quality



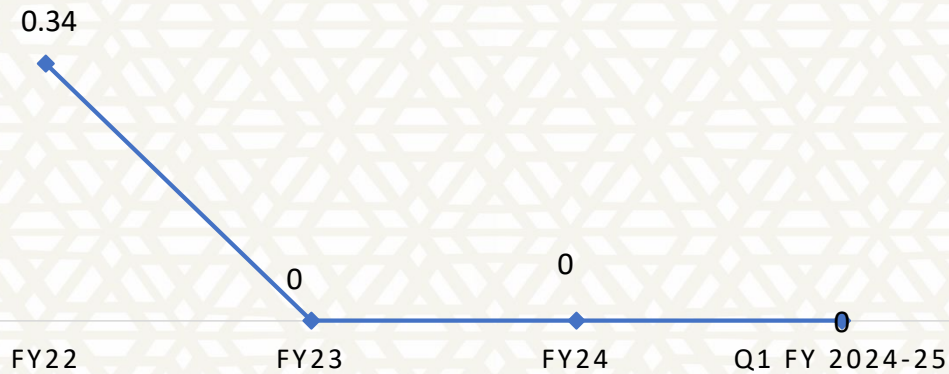
Gross & Net NPA (%)



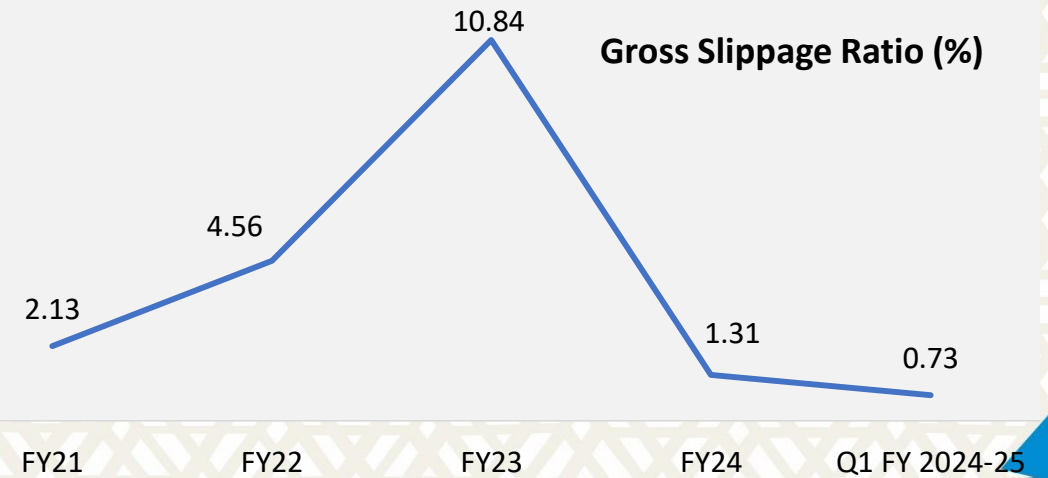
Provision Coverage Ratio (%)



CREDIT COST (%)



Gross Slippage Ratio (%)





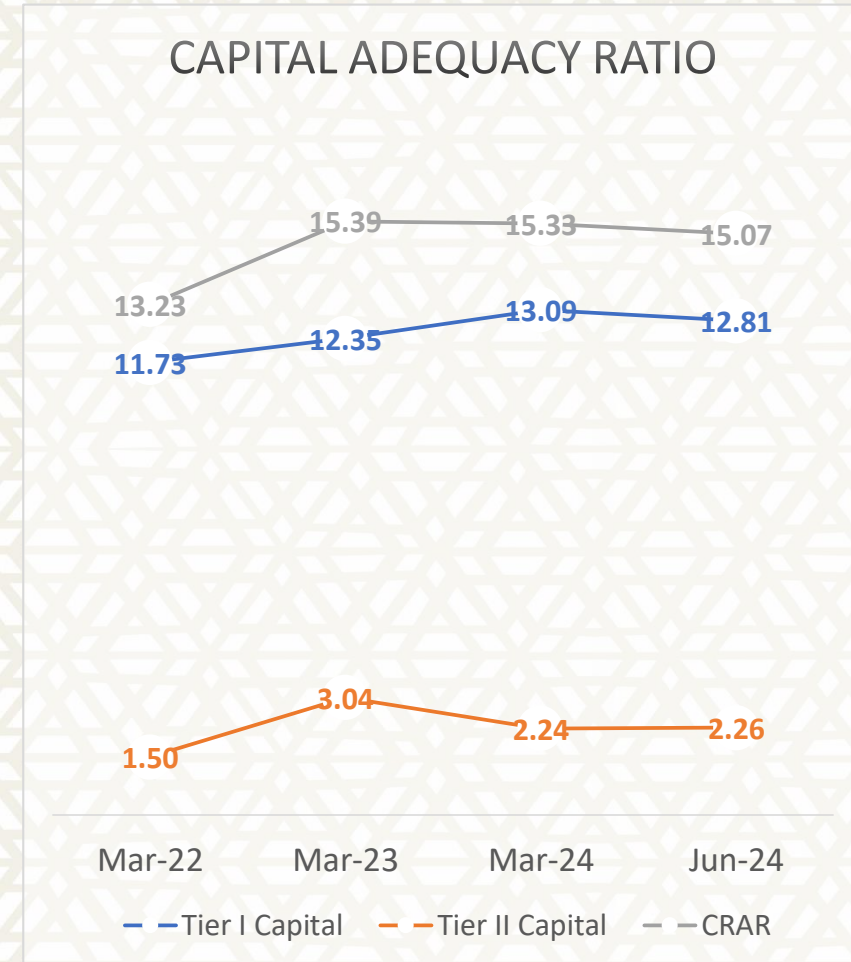
Key Ratios and Performance Indicators

| Particulars | Q1 FY2024 | Q4 FY2024 | Q1 FY2025 | FY2024 |
|------------------------------|-----------|-----------|-----------|----------|
| Profitability | | | | |
| Net Interest Margin (%) | 3.98 | 3.77 | 3.86 | 3.92 |
| Operating Profit (₹ crore) | 528.05 | 663.83 | 594.67 | 2276.88 |
| Profit after Tax (₹ crore) | 326.45 | 638.67 | 415.49 | 1,767.27 |
| Return on Assets (%) | 0.94 | 1.69 | 1.08 | 1.22 |
| Capital Adequacy | | | | |
| Tier I Capital (%) | 11.87 | 13.09 | 12.81 | 13.09 |
| Tier II Capital (%) | 2.96 | 2.24 | 2.26 | 2.24 |
| CET 1 Capital (%) | 10.63 | 12.02 | 11.76 | 12.02 |
| CRAR (%) | 14.83 | 15.33 | 15.07 | 15.33 |
| Asset Quality | | | | |
| Gross NPA (%) | 5.77 | 4.08 | 3.91 | 4.08 |
| Net NPA (%) | 1.39 | 0.79 | 0.76 | 0.79 |
| Provision Coverage Ratio (%) | 87.55 | 91.58 | 91.57 | 91.58 |
| Return Ratios | | | | |
| Yield on Advances (%) | 9.30 | 9.48 | 9.50 | 9.54 |
| Cost of Funds (%) | 4.47 | 4.83 | 4.78 | 4.70 |
| Cost of Deposits (%) | 4.32 | 4.71 | 4.66 | 4.57 |

All figures, other than percentage, in ₹ crore

Capital Adequacy Ratios

| Particulars | June 2023 | March 2024 | June 2024 |
|----------------------------|---------------|---------------|---------------|
| Risk Weighted Assets: | | | |
| Credit Risk | 69,628 | 82,325 | 83,920 |
| Market Risk | 1,655 | 1,807 | 1,505 |
| Operational Risk | 8,897 | 8,896 | 9,937 |
| Total RWA | 80,180 | 93,029 | 95,362 |
| Tier I Capital Funds | 9,519 | 12,181 | 12,217 |
| Tier II Capital Funds | 2,372 | 2,085 | 2,158 |
| Total Capital Funds | 11,891 | 14,266 | 14,375 |
| CRAR | 14.83 | 15.33 | 15.07 |
| Tier-I | 11.87 | 13.09 | 12.81 |
| Tier-II | 2.96 | 2.24 | 2.26 |



All figures, other than percentage, in ₹ crore; Profits of June quarter 2024 are excluded for CRAR

Asset Quality | Categories of Advances



J&K Bank
Serving To Empower

YOUR BANK
SINCE **1938**

| Category | March 31, 2024 | | June 2024 | |
|---------------------------------|----------------|-------------------------------|---------------|-------------------------------|
| | Amount | % of Gross Advances | Amount | % of Gross Advances |
| Standard | 93,026 | 95.92 | 94,722 | 96.09 |
| Sub-Standard | 427 | 0.44 | 407 | 0.41 |
| Doubtful | 2,750 | 2.84 | 2624 | 2.66 |
| Loss | 779 | 0.80 | 827 | 0.84 |
| Gross Advances | 96,982 | 100 | 98,580 | 100 |
| Special Mention Accounts | Amount | % of Standard Advances | Amount | % of Standard Advances |
| SMA 0 | 16,751 | 18.01 | 20,430 | 21.56 |
| SMA 1 | 4,234 | 4.55 | 2,881 | 3.04 |
| SMA 2 | 2,547 | 2.74 | 3,085 | 3.25 |
| Total SMA | 23,532 | 25.30 | 26,396 | 26.78 |

All figures, other than percentage, in ₹ crore

Asset Quality | Movement of Gross NPAs



YOUR BANK
SINCE 1938

| Particulars | Q1 FY 2024-2025 | Q4 FY 2024 | FY 2024 |
|------------------------------------|-----------------|--------------|--------------|
| <i>At a Gross NPA Level</i> | | | |
| Opening Balance | 3,956 | 4,526 | 5,204 |
| Additions during the period | 178 | 325 | 1,112 |
| Upgradations during the period | 94 | 171 | 903 |
| Write off (including TWO) | 15 | 520 | 530 |
| Compromise/Settlements | 39 | 32 | 83 |
| Other Recoveries | 128 | 172 | 844 |
| Gross NPA | 3,858 | 3,956 | 3,956 |
| Less Provisioning* | 3130 | 3,219 | 3,219 |
| Net NPA | 728 | 737 | 737 |

*including Netting items.
All figures in ₹ crore

Sector-Wise Credit Deployment (As of June, 2024)



J&K Bank
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SINCE 1938

| Sector | Gross Advances | Exposure (%) | Gross NPA | GNPA % |
|--------------------------|-----------------|---------------|----------------|-------------|
| Personal Finance | 37905.27 | 38.45 | 308.72 | 0.81 |
| Trade | 11507.91 | 11.67 | 818.17 | 7.11 |
| Financial Markets | 10936.19 | 11.09 | 625.23 | 5.72 |
| Agriculture | 9462.82 | 9.60 | 418.50 | 4.42 |
| Services | 9131.02 | 9.26 | 688.45 | 7.54 |
| Manufacturing | 9090.61 | 9.22 | 601.39 | 6.62 |
| Infrastructure | 6782.82 | 6.88 | 206.42 | 3.04 |
| Against Cash Collaterals | 1570.30 | 1.59 | 0.69 | 0.04 |
| Real Estate | 1379.28 | 1.40 | 180.02 | 13.05 |
| Others | 813.57 | 0.83 | 9.99 | 1.23 |
| Total | 98579.79 | 100.00 | 3857.58 | 3.91 |

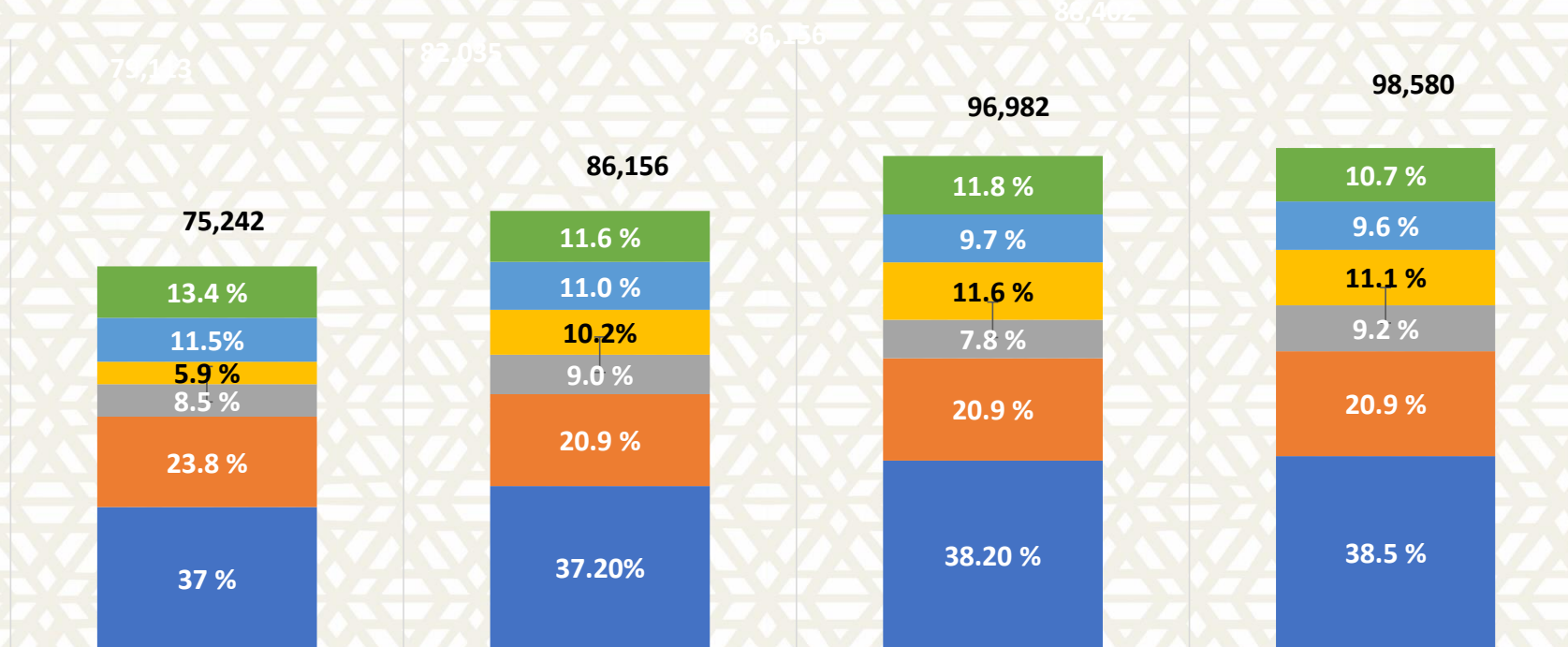
All figures, other than percentage, in ₹ crore



6 | Annexures

Gross Advances Mix

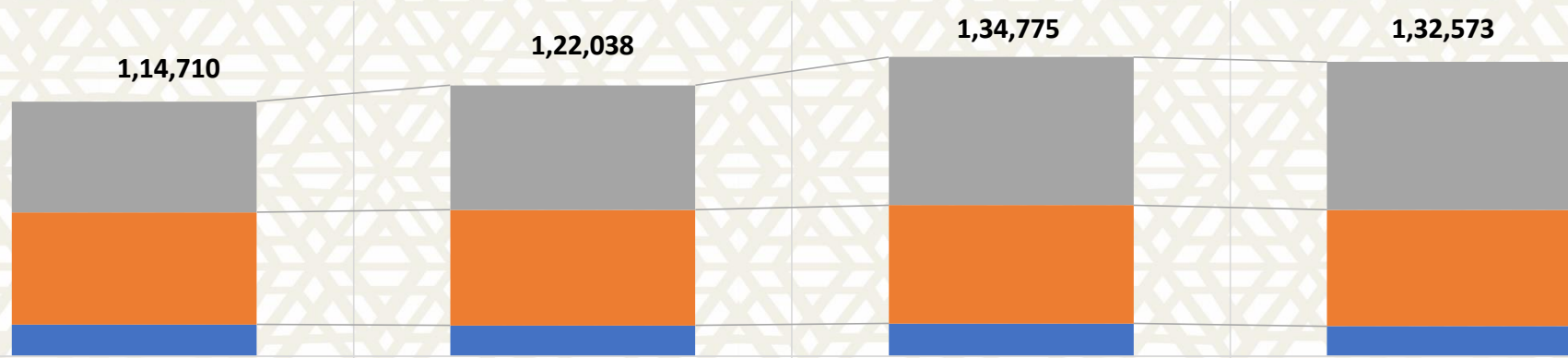
■ Personal Finance
 ■ Trade & Services
 ■ Manufacturing
 ■ Financial Markets
 ■ Agriculture
 ■ Others



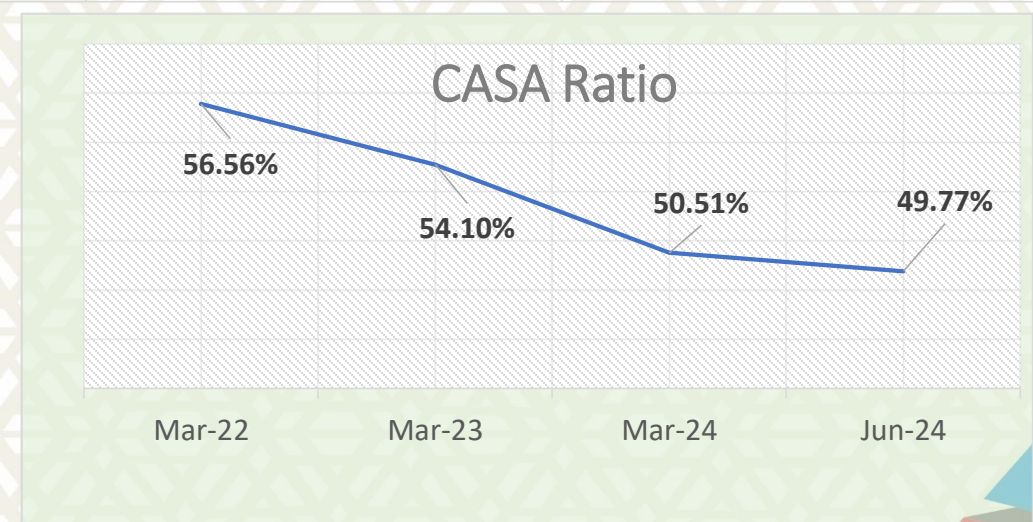
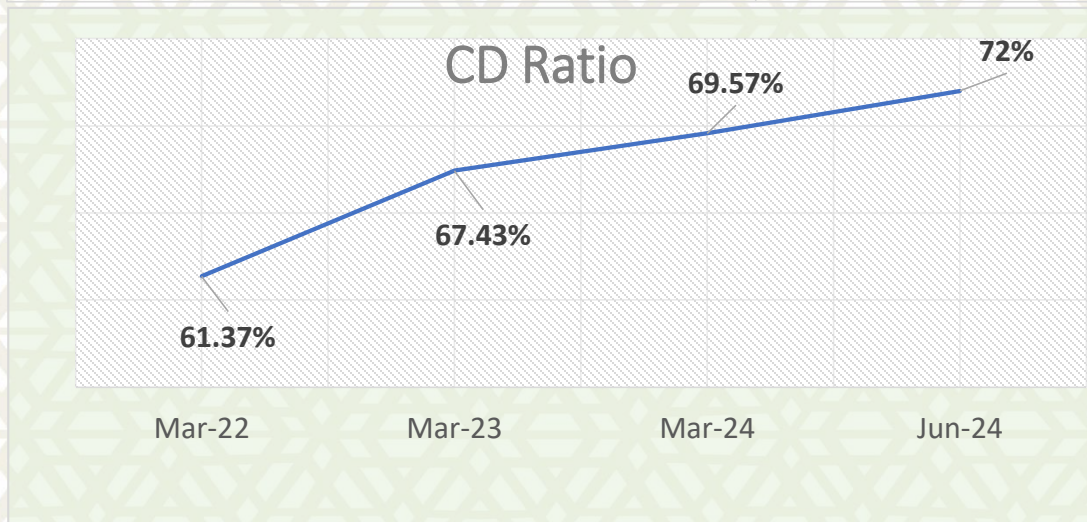
| | Mar-22 | Mar-23 | Mar-24 | Jun-24 |
|-------------------|--------|--------|--------|--------|
| Others | 10047 | 9997 | 11470 | 10546 |
| Agriculture | 8656 | 9475 | 9422 | 9463 |
| Financial Markets | 4425 | 8778 | 11286 | 10936 |
| Manufacturing | 6382 | 7789 | 7564 | 9091 |
| Trade & Services | 17872 | 18043 | 20231 | 20639 |
| Personal Finance | 27860 | 32074 | 37009 | 37905 |

All figures, other than percentage, in ₹ crore

Consistently growing deposit base with best-in-class low-cost retail CASA



| | Mar-22 | Mar-23 | Mar-24 | Jun-24 |
|------------------|--------|--------|--------|--------|
| Term Deposits | 49836 | 56020 | 66702 | 66592 |
| Savings Deposits | 50477 | 52025 | 53249 | 52325 |
| Demand Deposits | 14398 | 13993 | 14824 | 13655 |



All figures, other than percentage, in ₹ crore

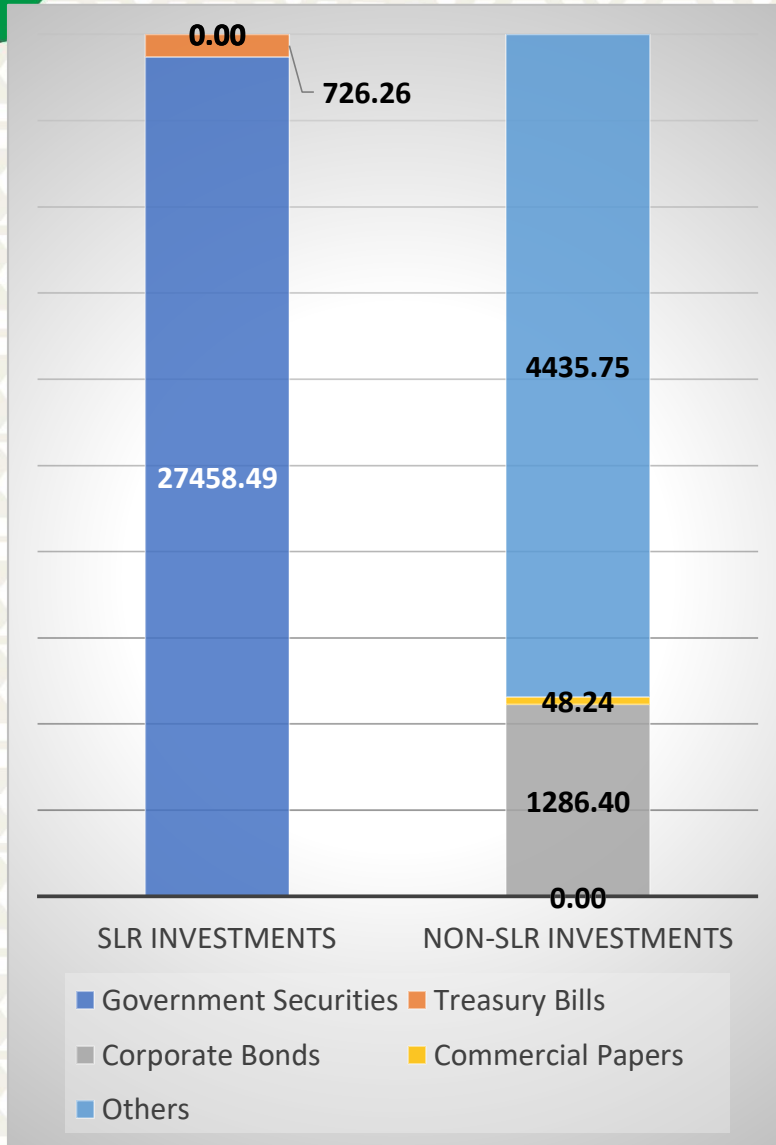
Investments Profile



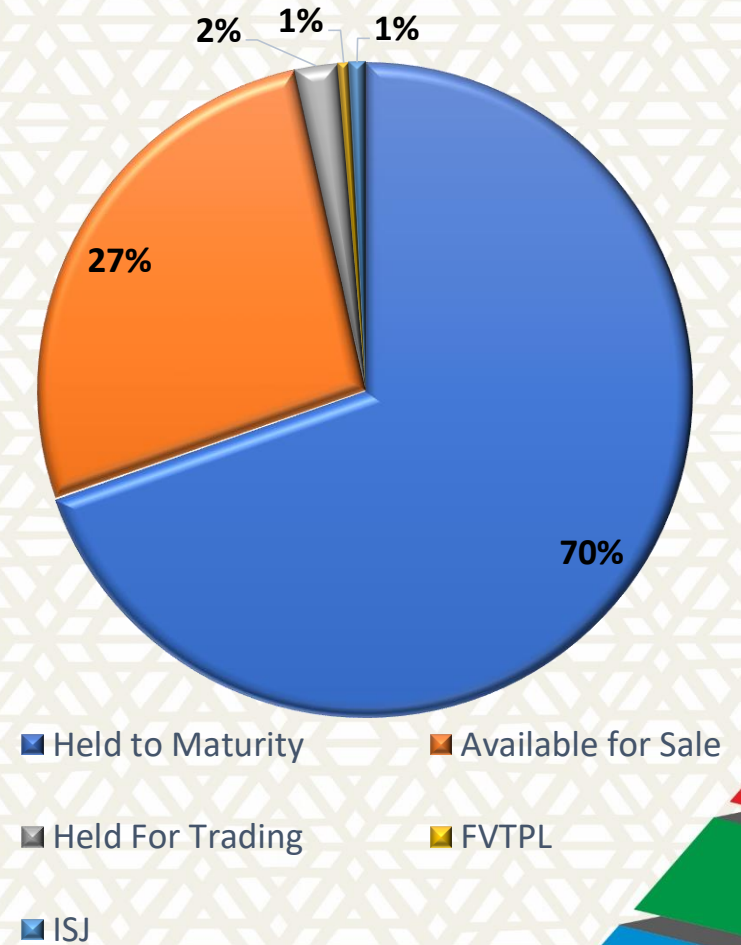
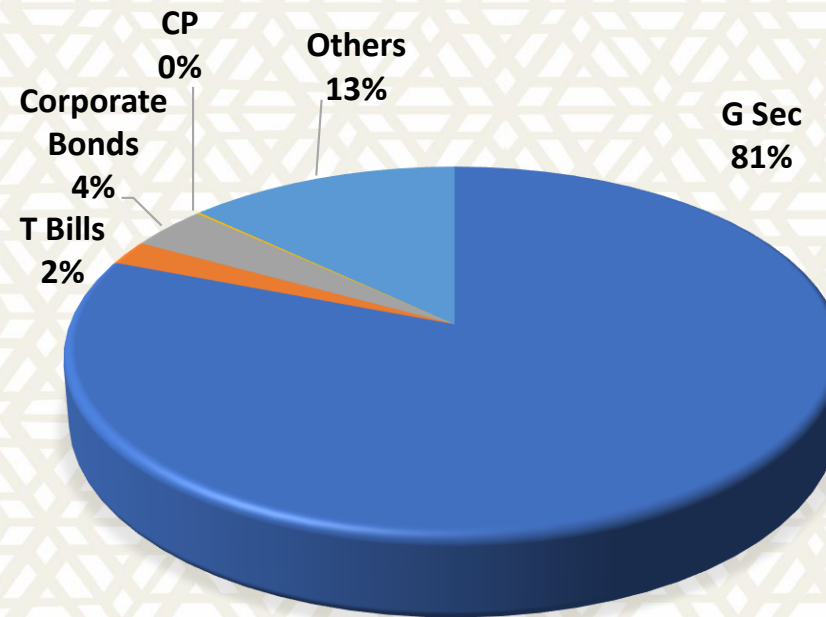
| Category of Investments | Total Investments | SLR Investments | Non-SLR Investments | Income SLR Investments FY24 | Income Non-SLR Investments FY24 | Yield Q1 FY25 (%) | Yield FY2023-24 (%) |
|--------------------------|-------------------|-----------------|---------------------|-----------------------------|---------------------------------|-------------------|---------------------|
| Government Securities | 27458.49 | 27458.49 | 0.00 | 513.00 | 0 | 7.27 | 6.95 |
| Treasury Bills | 726.26 | 726.26 | 0.00 | 12.84 | 0 | 7.07 | 7.21 |
| Corporate Bonds | 1286.40 | 0 | 1286.40 | 0.00 | 14.66 | 5.23 | 5.15 |
| Commercial Papers | 48.24 | 0 | 48.24 | 0.00 | 0.00 | 0 | 0 |
| Others | 4435.75 | 0 | 4435.75 | 0.00 | 69.07 | 6.62 | 6.63 |
| Gross Investments | 33955.15 | 28184.75 | 5770.40 | 525.84 | 83.73 | 7.11 | 6.90 |

All figures, other than percentage, in ₹ crore

Investments Profile



CATEGORY OF INVESTMENTS



All figures, other than percentage, in ₹ crore

Awards and Accolades



Best MSME Bank at MSME Banking Excellence Awards (2023)



Second best award for promoting Government Schemes under 'Private Bank' category at MSME Banking Excellence Awards (2023)



J&K Bank MD Baldev Prakash honoured with prestigious Times Now India's Impactful CEO – 2023 Award



Award from HUDCO for outstanding contribution towards housing sector under PM Awas Yojana



Development Leadership Award 2023 at 14th Agriculture Leadership Conclave 2023



Gold Award under the category of Process innovation in Small Bank segment at Infosys Finacle Innovation Awards - 2023



First Scheduled Commercial Bank in the country to attain the esteemed Payment Card Industry Data Security Standard (PCIDSS) Version 4 certification



J&K Bank's CFO awarded best performing CFO for the FY 2023 in the small cap category of the Banks by Dalal Street Investment Journal

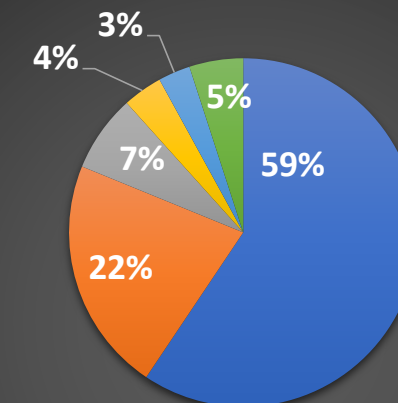


Best performance in CASA – India (1st runner up in Small Bank category) at ICC Emerging Asia Banking Conclave & Awards 2022

Shareholding Information

| Particulars | No. of Shares held as on Jun 30, 2024 | % to Capital | No. of Shares held as on Jun 30, 2023 | % to Capital | Change YoY |
|-------------------------------|---------------------------------------|--------------|---------------------------------------|--------------|--------------|
| PROMOTERS | 65,40,98,280 | 59% | 65,40,98,280 | 63% | 0% |
| RESIDENT INDIVIDUALS | 23,98,42,135 | 22% | 27,96,65,952 | 27% | (-14%) |
| FII / FPI | 7,88,39,301 | 7% | 2,25,05,423 | 2% | 250% |
| INDIAN MUTUAL FUNDS | 4,05,30,293 | 4% | 95,40,000 | 1% | 325% |
| INDIAN FINANCIAL INSTITUTIONS | 3,28,38,943 | 3% | 1,46,93,665 | 1% | 123% |
| BODIES CORPORATES | 2,65,01,939 | 2% | 2,93,11,954 | 3% | -10% |
| NON RESIDENT INDIANS | 2,07,50,525 | 2% | 1,89,92,459 | 2% | 9% |
| Others (AIF / IEPF / Trusts) | 77,14,315 | 1% | 25,67,514 | 0% | 200% |
| CLEARING MEMBERS | 66,732 | 0% | 1,04,614 | 0% | -36% |
| Total | 1,10,11,82,463 | 100% | 1,03,14,79,861 | 100% | 6.76% |

Shareholding Pattern as on Jun 30, 2024



- PROMOTERS
- RESIDENT INDIVIDUALS
- FII / FPI
- INDIAN MUTUAL FUNDS
- INDIAN FINANCIAL INSTITUTIONS
- Others

Thank You