

October 19, 2020

**National Stock Exchange
of India Limited**

Exchange Plaza, 5th Floor
Plot No.C/1, G Block,
Bandra Kurla Complex,
Bandra (East), Mumbai 400 051
Tel.: 2659 8235/36 8458
Scrip Code: ACC

BSE Limited

Corporate Relations
Department
P.J. Towers, Dalal Street
Mumbai 400 001
Tel.: 2272 8013/15/58/8307
Scrip Code: 500410

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Registered Office
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Dear Sirs,

**Sub: Regulation 30 of SEBI (Listing Obligations & Disclosure Requirements)
Regulations, 2015 - Investor Presentation**

In terms of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and other applicable provisions, please find enclosed the Investor Presentation Q3CY20 Results.

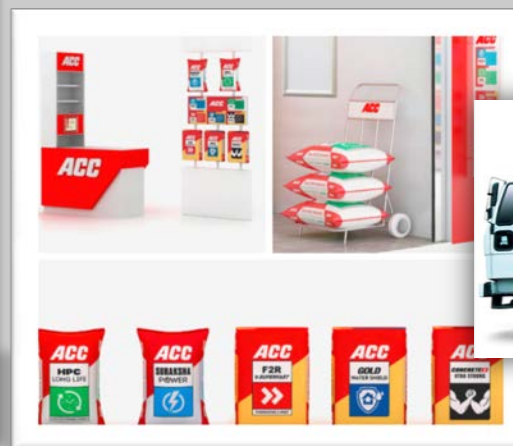
You are requested to take note of the same.

Yours Sincerely
For **ACC Limited**

Rajiv Choubey
Chief Legal Officer & Company Secretary
ACS-13063

Encl.: As Above

ACC



Investor Presentation: Q3CY20 Results

Oct 19, 2020

Economy & Industry Update

Performance Highlights

Performance Analysis

Leadership In Sustainability



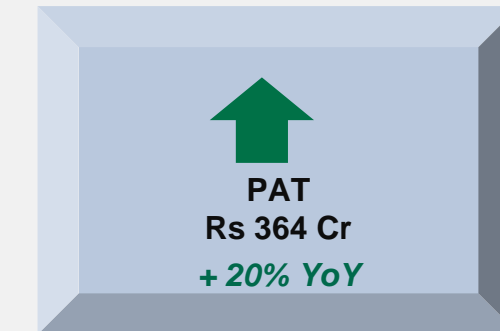
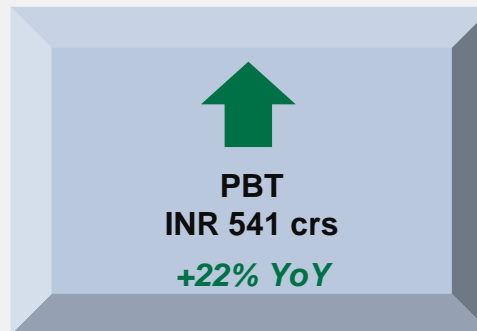
Macro-Economic Update

- After the significant GDP contraction in Apr - Jun 2020 quarter, India has seen some greenshoots in economic activity during the July – Sep quarter
- The disruptions on the supply side are easing with economic activity being further supported by pent up demand
- Rural economy seems to be more resilient and promising , further being aided by the good monsoon season
- Government has been focusing on MSME sector and demand improvement with various programs and measures

Industry Update

- Industry trends has been in line with the economy, seeing demand recovery in July - Sep quarter
- The demand has been better in retail and rural segment, with gradual pick up in demand from commercial and industrial segment
- Further demand growth to be driven by:
 - Affordable Housing and rural housing, roads and allied activities supported by good monsoons
 - Revival of infrastructure projects and construction





- Cement business delivered strong operating performance, driven by efficiency improvement and better price realisation
- Continuing lockdown in urban centres impacting RMX business segment

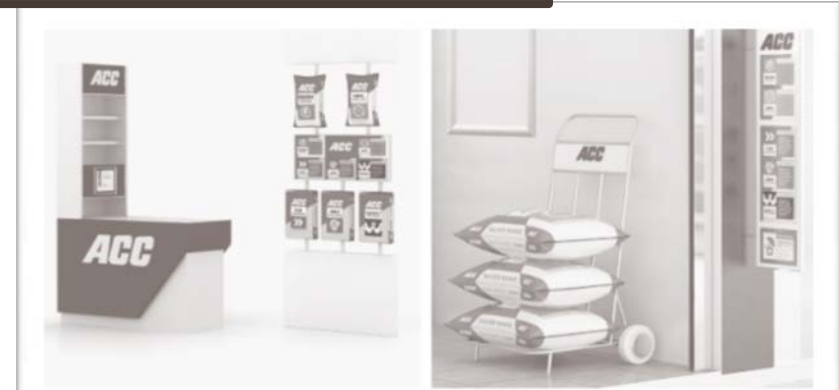


Financial Results – Consolidated

Particulars <i>(all amt in Rs. Crs)</i>	Q3'19	Q3'20	Change (YoY)
Net Sales	3,464	3,468	0%
Op. EBITDA	557	671	21%
EBITDA Margin (%)	16.1	19.4	3.3pp
EBIT	406	511	26%
EBIT Margin (%)	11.7	14.7	3.0pp
Profit Before Tax (PBT)	443	541	22%
Tax Expenses	141	177	25%
Profit After Tax (PAT)	303	364	20%
EPS <i>(Rs/share)</i>	16.1	19.4	20%



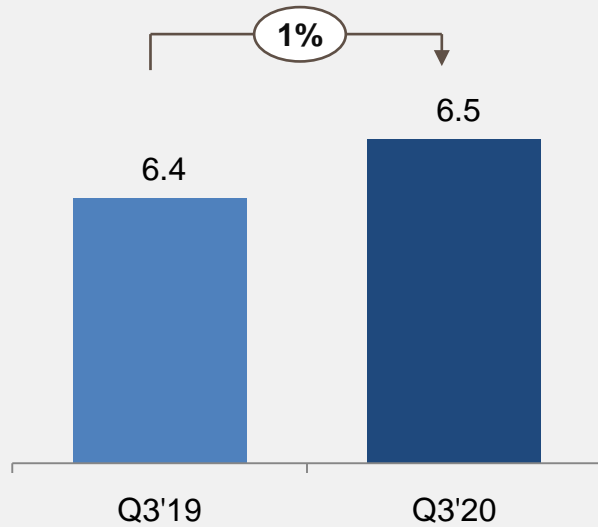
Performance Analysis



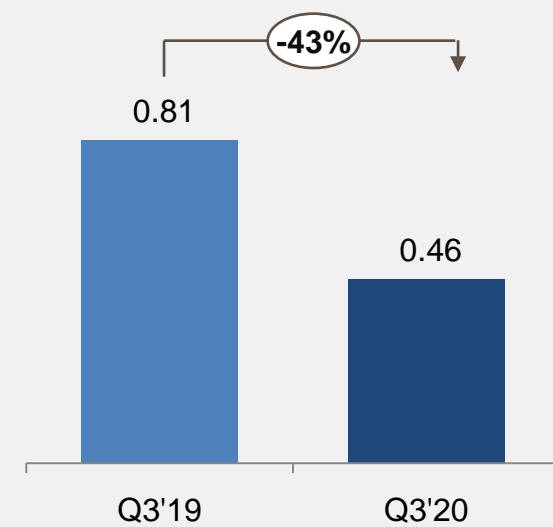
Particulars	Q3'19	Q3'20	Change YoY
Sales Revenue	4,743	4,877	134
Other Operating Income	94	102	9
Total Operating Income	4,837	4,980	143
Expenses			
Raw Material Consumed	524	435	-90
Power & Fuel Cost	1,167	925	-241
Freight & Forwarding	1,372	1242	-130
Employee Cost	314	278	-36
Other Expenses	836	649	-188
Total Expenses[#]	4,027	3,965	-62
EBITDA	811	1,015	204

[#] includes changes in inventories of finished goods, work-in-progress and stock-in-trade & Purchase of traded Cement

Cement Volume (Mio ton)

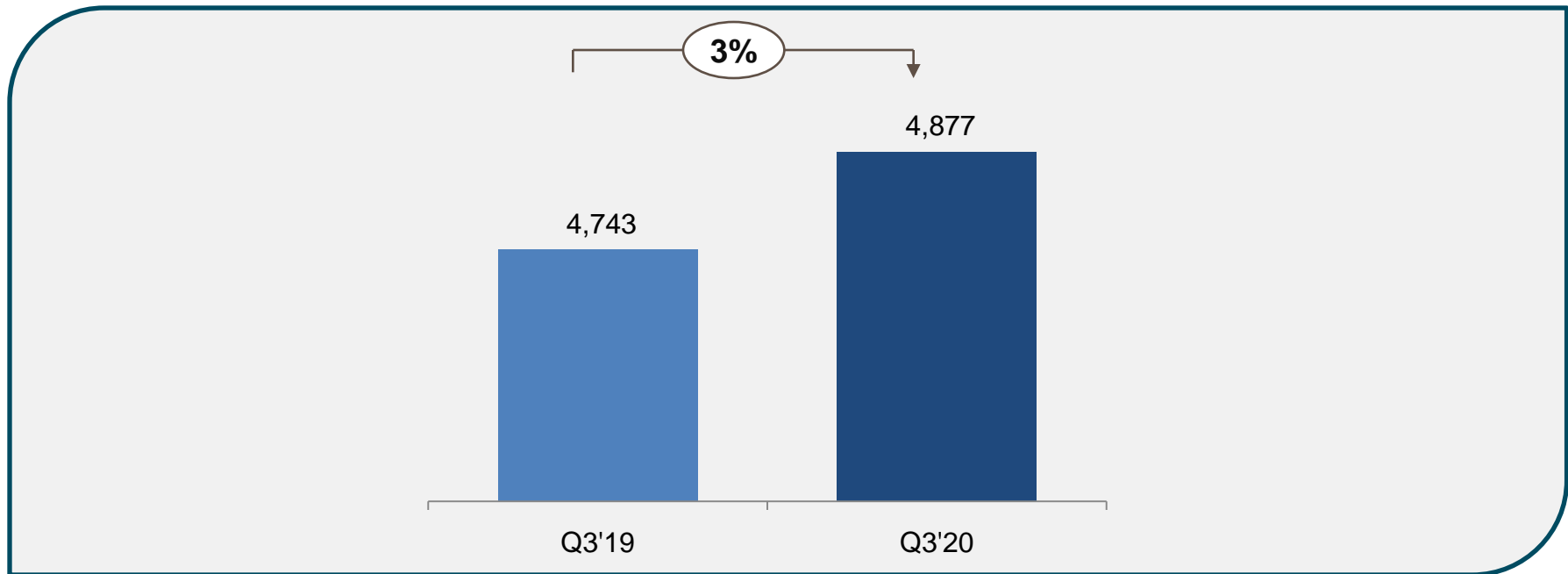


RMX Volume (Mio m³)



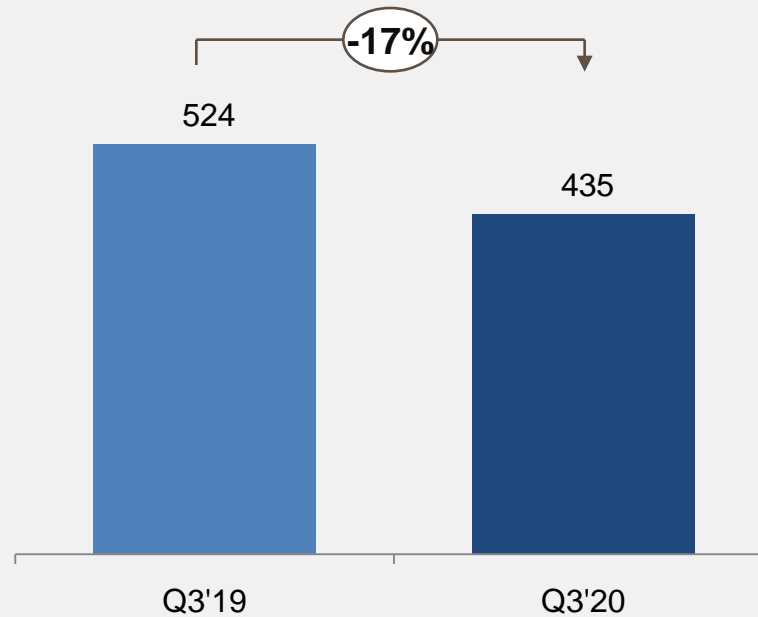
Q3 YoY

- Rural and retail sales led to comeback in demand (*as compared to Q2'20*)
- Urban demand yet to recover fully, because of Covid situation / lockdown
- RMX volumes recovering gradually



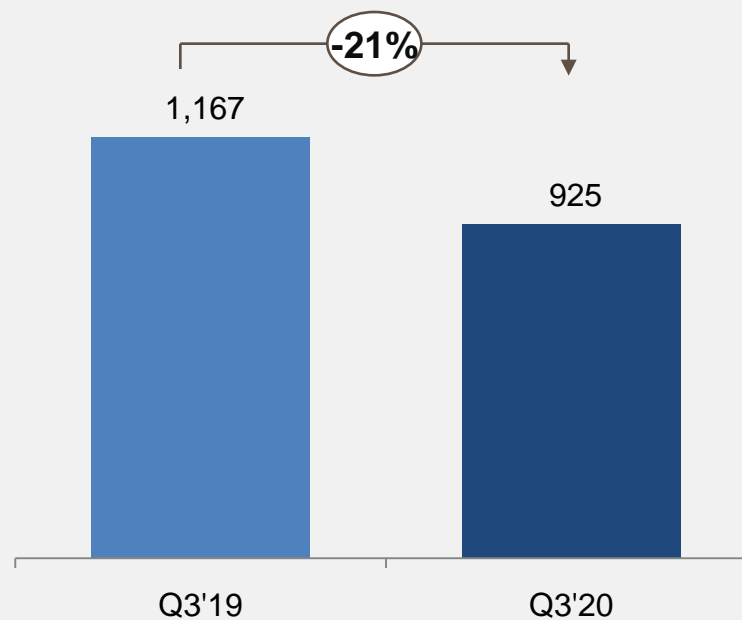
Q3 YoY

- Improvement in realisation driven by:
 - Better segment mix
 - Improved pricing environment



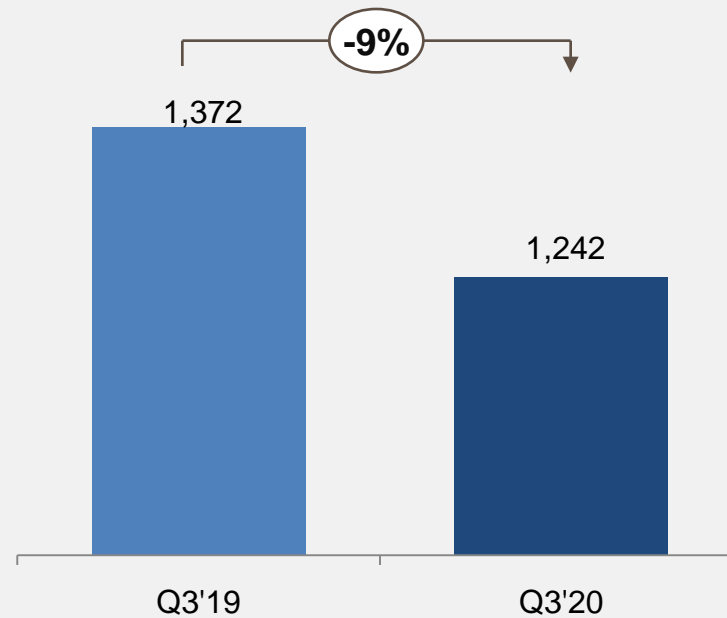
Q3 YoY

- Decline in raw material cost due to:
 - Operating Efficiencies
 - Source Optimization & Negotiations
 - Efficient supply chain management



Q3 YoY

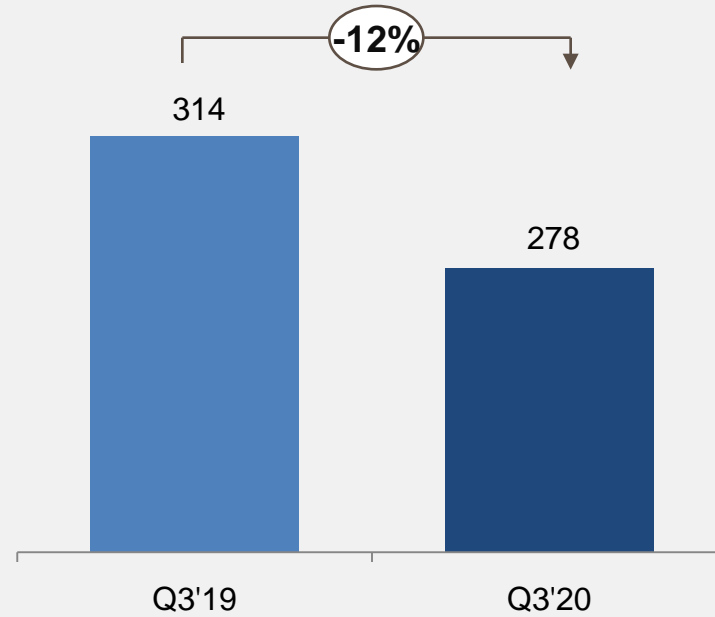
- Decline in power & fuel cost due to:
 - Higher usage of AFR in the fuel mix
 - Improved operational efficiency



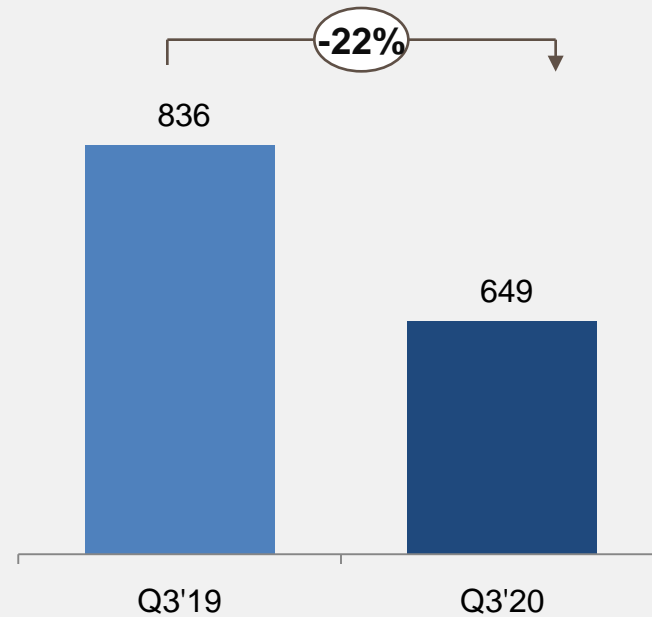
Q3 YoY

Despite rise in fuel cost, freight & forwarding declined due to:

- Higher direct deliveries
- Warehouse space optimization
- Network efficiencies

**Q3 YoY**

Continuing benefit of reduction in absolute employee cost



Q3 YoY

Substantial reduction in fixed cost :

- Stricter cost control in discretionary fixed cost
- Negotiation & rationalisation on various cost fronts



Leadership in Sustainability



Covid -19

- Disinfection drive in multiple villages impacting around 19,000 people
- Produced and distributed masks with host communities
- Managing one institutional quarantine centres for people coming from red zone at Gagal, Himachal Pradesh

Health & Nutrition

- More than 1,800 malnourished children under malnutrition mitigation measures
- Renovated multiple Anganwadi Centres (AWC) as model AWC

Education & Skilling

- 220 students trained through Online Skill Development classes
- Digital education classes for more than 700 students at various plants
- Open air coaching classes at Kymore to over 500 students

Community

- Various new Self Help Groups created for around 2,000 rural women
- Multiple Watershed structures created
- Around 2800 farmers trained on latest know-how & provided improved seeds





THANK YOU

Cautionary statement regarding forward looking statements

This presentation may contain certain forward-looking statements relating to the Company's future business, developments and economic performance

Such statements may be subject to a number of risks, uncertainties and other important factors, such as but not limited to (1) competitive pressures; (2) legislative and regulatory developments; (3) global, macroeconomic and political trends; (4) fluctuations in currency exchange rates and general Financial market conditions; (5) delay or inability in obtaining approvals from authorities; (6) technical developments; (7) litigation; (8) adverse publicity and news coverage, which could cause actual developments and results to differ materially from the statements made in this presentation. ACC assumes no obligation to update or alter forward-looking statements whether as a result of new information, future events or otherwise.