

Notes to consolidated financial statements for the year ended March 31, 2018**10. Trade receivables**

INR Crores

	Non-current		Current	
	March 31, 2018	March 31, 2017	March 31, 2018	March 31, 2017
Unsecured, Considered good	1	0	6,056	5,656
Unsecured, Considered doubtful	-	-	366	360
Less: Allowance for doubtful trade receivable	-	-	(366)	(360)
Total trade receivables	1	0	6,056	5,656

No trade or other receivable are due from directors or other officers of the company either severally or jointly with any other person. There are no trade or other receivable are due from firms or private companies respectively in which any director is a partner, a director or a member.

Trade receivables are non-interest bearing and are generally on terms of 45 to 270 days.

For explanations on Group's Credit risk management process. (Refer note 47)

The Group has entered into an agreement to sell and assign its receivables on a non recourse basis with various banks. This is treated as a "true sale" for both legal and financial reporting purposes. As such, the assets once transferred are not reflected on the balance sheet date. At 31st March, 2018, the Group sold receivables which have been recognised of ₹2,051 Crores (₹2,043 Crores at 31st March, 2017).

11. Cash and cash equivalents

INR Crores

	March 31, 2018	March 31, 2017
Balances with banks		
-Current accounts	141	117
-Foreign currency accounts	2	1
-Current accounts outside India	1,519	1,481
Fixed deposit accounts		
- Deposits with original maturity for less than 3 months	-	1
-Fixed deposits outside India	1,164	1,241
Cheques/drafts on hand	32	33
Cash on hand	1	6
	2,859	2,880

11A. Other Bank Balances

INR Crores

	March 31, 2018	March 31, 2017
- Deposits with original maturity for more than 3 months but less than 12 months	14	1
- Margin money deposit *	14	8
-Unclaimed dividend accounts	7	6
	35	15

*Margin money deposits given as security against Bank Guarantees

For the purpose of the consolidated statement of cash flows, cash and cash equivalents comprise the following:

INR Crores

	March 31, 2018	March 31, 2017
Balances with banks:		
-Current accounts	141	117
-Foreign currency accounts	2	1
-Current accounts outside India	1,519	1,481
Fixed deposit accounts	1,164	1,241
- Deposits with original maturity for less than 3 months	-	1
Cheques/drafts on hand	32	33
Cash on hand	1	6
	2,859	2,880