

Notes to restated consolidated financial information

4. Cash and bank balances

(₹ in Million)

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
Cash and cash equivalents					
a) Cash on hand	10.9	11.0	9.7	34.5	109.7
b) Balances with banks in current accounts	266.8	409.1	698.7	285.3	1,004.3
c) Balances with banks in deposits accounts with original maturity of less than 3 months (refer note (i) below)	1,607.0	5,326.6	3,343.0	5,421.9	2,721.0
	1,884.7	5,746.7	4,051.4	5,741.7	3,835.0
Other bank balances					
a) In other deposit accounts					
- Original maturity of more than three months (refer note (ii) & (iii) below)	10,332.6	10,971.3	15,128.4	11,359.6	17,877.4
b) Earmarked balances with banks					
- Unclaimed dividend account	0.2	0.3	0.2	0.3	0.4
	10,332.8	10,971.6	15,128.6	11,359.9	17,877.8
Total	12,217.5	16,718.3	19,180.0	17,101.6	21,712.8

i) Short-term deposits are made for varying periods of between one day and three months, depending on the immediate cash requirements of the Company, and earn interest at the respective short-term deposit rates.

ii) Fixed deposit and other balances with banks earns interest at fixed rate.

iii) Cash and bank balances includes deposits which are under lien including lien towards unutilised bank overdraft :

(₹ in Million)

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
Deposits under lien	2,305.3	6,452.3	2,825.1	3,956.5	3,945.0

5. Receivables

(₹ in Million)

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
Trade receivables					
Unsecured, considered good	258.5	42.1	79.7	51.9	27.2
Total	258.5	42.1	79.7	51.9	27.2

i) Trade receivables include Nil amount due from the related parties for all the above periods.

ii) No trade or other receivable are due from directors or other officers of the Company either severally or jointly with any other person. Nor any trade or other receivable are due from firms or private companies respectively in which any director is a partner, a director or a member.

iii) Trade receivables are non-interest bearing and are generally on terms of 30 to 90 days.

iv) Impairment allowance for trade receivable is Nil and therefore related disclosures are not given in the financial statement.

v) Trade receivables ageing schedule

As At December 31, 2023

(₹ in Million)

Particulars	Outstanding for following periods from due date of payment					Total
	Unbilled Revenue	Less than 6 months	6 months -1 year	1-2 years	2-3 years More than 3 years	
(i) Undisputed trade receivables – considered good	-	256.9	0.7	0.8	0.1	258.5

As At December 31, 2022

(₹ in Million)

Particulars	Outstanding for following periods from due date of payment					Total
	Unbilled Revenue	Less than 6 months	6 months -1 year	1-2 years	2-3 years More than 3 years	
(i) Undisputed trade receivables – considered good	-	38.9	2.7	0.5	-	42.1

As At March 31, 2023

(₹ in Million)

Particulars	Outstanding for following periods from due date of payment					Total
	Unbilled Revenue	Less than 6 months	6 months -1 year	1-2 years	2-3 years More than 3 years	
(i) Undisputed trade receivables – considered good	-	79.5	0.1	0.1	-	79.7

As At March 31, 2022

(₹ in Million)

Particulars	Outstanding for following periods from due date of payment					Total
	Unbilled Revenue	Less than 6 months	6 months -1 year	1-2 years	2-3 years More than 3 years	
(i) Undisputed trade receivables – considered good	1.2	45.5	5.1	0.1	-	51.9

As At March 31, 2021

(₹ in Million)

Particulars	Outstanding for following periods from due date of payment					Total
	Unbilled Revenue	Less than 6 months	6 months -1 year	1-2 years	2-3 years More than 3 years	
(i) Undisputed trade receivables – considered good	6.2	20.3	0.7	-	-	27.2

Note: Date of the transaction considered as due date of payment

6. Housing and other loans

(₹ in Million)

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
At amortised cost					
i) Housing and other property loans	1,59,657.9	1,34,689.2	1,39,043.4	1,20,069.3	1,07,346.2
ii) Loans to developers	-	-	-	11.0	18.8
iii) Loan against fixed deposits	-	-	-	-	1.0
iv) Interest accrued on above loans	1,605.3	1,325.5	1,332.1	1,241.2	245.0
Total gross	1,61,263.2	1,36,014.7	1,40,375.5	1,21,321.5	1,07,611.0
Less: Impairment loss allowance	2,168.7	1,922.5	1,861.0	1,718.1	1,478.4
Total net	1,59,094.5	1,34,092.2	1,38,514.5	1,19,603.4	1,06,132.6

i) All housing and other loans are originated in India.

ii) Loans granted by the Company are secured by equitable mortgage/ registered mortgage of the property and assets financed and/or undertaking to create a security and/or assignment of Life Insurance Policies and/or personal guarantees and/or hypothecation of assets and are considered appropriate and good.

iii) The Company has assigned pool of certain housing and property loans and managed servicing of such loan accounts. The balance outstanding in the pool, as at the reporting date :

(₹ in Million)

Particulars	As at December 31, 2023	As at December 31, 2022	As at March 31, 2023	As at March 31, 2022	As at March 31, 2021
Outstanding balance in pool	38,614.9	30,621.7	32,817.9	27,296.9	25,468.7

The carrying value of these assets have been de-recognised in the books of the Company.

iv) There is no Outstanding loan to Public institution.