

Notes to restated consolidated financial information

25. Revenue from operations <span style="float: right;">(₹ in Million)</span>					
Particulars	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023	For the year ended March 31, 2022	For the year ended March 31, 2021
<b>a) Interest income</b>					
<b>On financial assets measured at amortised cost</b>					
Interest on loans	15,794.0	12,335.5	16,748.5	14,634.3	13,033.6
Interest on fixed deposits	699.0	462.0	739.7	689.0	1,212.1
Interest on bonds and debentures	240.2	198.0	274.6	59.6	23.5
Other interest	-	-	-	-	0.2
	16,733.2	12,995.5	17,762.8	15,382.9	14,269.4
<b>b) Fees and commission Income</b>					
Loan processing fee and other charges (net of business sourcing expenses)	626.3	594.7	823.6	577.4	579.1
Intermediary services	602.7	145.9	223.7	158.2	178.9
	1,229.0	740.6	1,047.3	735.6	758.0
<b>c) Net gain on fair value changes</b>					
<b>Measured at FVTPL</b>					
<b>Equity investment measured at FVTPL</b>					
Realised	-	-	-	-	-
Unrealised	0.2	0.1	0.1	0.0	-
	0.2	0.1	0.1	0.0	-
<b>Investment in mutual fund measured at FVTPL</b>					
Realised	149.1	243.9	317.6	229.1	67.6
Unrealised	-	-	0.2	5.5	20.2
	149.1	243.9	317.8	234.6	87.8
	149.3	244.0	317.9	234.6	87.8
<b>d) Net gain on derecognition of financial instruments under amortised cost category</b>					
On assignment of portfolio	838.7	897.9	1,304.3	929.6	638.1
	838.7	897.9	1,304.3	929.6	638.1
<b>Total</b>	<b>18,950.2</b>	<b>14,878.0</b>	<b>20,432.3</b>	<b>17,282.7</b>	<b>15,753.3</b>

i) Amount "0" represent value less than Rs 50,000.

ii) Disclosure in respect of fees and commission income on insurance business undertaken by the company are included in intermediary services

25. Revenue from operations <span style="float: right;">(₹ in Million)</span>					
Particulars	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023	For the year ended March 31, 2022	For the year ended March 31, 2021
Life Insurance Business	254.2	59.7	84.8	51.3	47.6
Non - Life Insurance Business	220.3	46.9	84.5	66.6	98.9
<b>Total</b>	<b>474.5</b>	<b>106.6</b>	<b>169.3</b>	<b>117.9</b>	<b>146.5</b>

26. Other income <span style="float: right;">(₹ in Million)</span>					
Particulars	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023	For the year ended March 31, 2022	For the year ended March 31, 2021
Profit on sale of fixed assets (net)	-	-	0.8	-	-
Miscellaneous income	1.5	4.1	2.1	2.9	2.2
<b>Total</b>	<b>1.5</b>	<b>4.1</b>	<b>2.9</b>	<b>2.9</b>	<b>2.2</b>

27. Finance costs <span style="float: right;">(₹ in Million)</span>					
Particulars	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023	For the year ended March 31, 2022	For the year ended March 31, 2021
<b>Interest expenses on financial liabilities measured at amortised cost</b>					
Interest on borrowings (other than debt securities)	5,520.4	4,376.7	5,934.6	5,556.3	5,974.7
Interest on deposits	1.7	2.9	3.7	7.9	48.6
Interest on non convertible debentures	1,535.5	1,272.1	1,782.4	1,697.4	1,800.2
Interest on subordinated liabilities	46.5	52.9	68.9	82.7	82.7
Interest on others	3.3	9.9	11.0	7.7	13.4
Interest on lease liabilities (refer note 35)	30.8	26.1	35.0	29.5	21.1
Finance charges	109.9	116.7	156.3	230.5	219.0
<b>Total</b>	<b>7,248.1</b>	<b>5,857.3</b>	<b>7,991.9</b>	<b>7,612.0</b>	<b>8,159.7</b>

28. Impairment on financial instruments <span style="float: right;">(₹ in Million)</span>					
Particulars	For the nine months ended December 31, 2023	For the nine months ended December 31, 2022	For the year ended March 31, 2023	For the year ended March 31, 2022	For the year ended March 31, 2021
<b>On financial instruments measured at amortised cost</b>					
Impairment allowance on loans (Refer note 28.1 & 28.2 below)	178.5	456.0	304.8	426.7	493.5
Bad-debts written off	275.2	96.8	187.3	60.4	58.8
<b>Others</b>					
Asset held for sale	-	-	-	-	(2.9)
<b>Total</b>	<b>453.7</b>	<b>552.8</b>	<b>492.1</b>	<b>487.1</b>	<b>549.4</b>