

Notes to restated consolidated financial information

v) Housing loan and other property loan includes given to employees of the Company under the staff loan :

(₹ 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
Staff Loans	1,690.6	1,079.2	1,252.6	839.4	828.8

vi) The outbreak of COVID-19 pandemic across the globe and in India has contributed to a significant decline and volatility in the financial markets and slowdown in the economic activities. The Reserve Bank of India (RBI) has issued guidelines relating to COVID-19 Regulatory Package and in accordance therewith, the Company had provided moratorium on the payment of all principal amounts and/or interest, as applicable, falling due between 1 March 2020 and 31 August 2020 to all eligible borrowers classified as standard. For all such accounts, where the moratorium was granted, the asset classification remained at a standstill during the moratorium period. The extent to which the COVID-19 pandemic will ultimately impact the Company's results and carrying value of assets will depend on future developments, which are highly uncertain. The Company's impairment loss allowance estimates are subject to a number of management judgments and estimates, which could undergo changes over the entire duration of the pandemic. Given the uncertainty over the potential macro-economic condition and related judicial decisions on matters arising from the regulatory guidelines, the impact of the COVID pandemic on the financial performance may be different from that estimated as at the date of approval of these financial statements. Such changes will be prospectively recognized. The Company continues to closely monitor any anticipated material changes to future economic conditions. The Company have created an additional impairment provision on account of management overlay and One time restructuring.

(₹ 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
Additional provision	698.7	742.4	763.1	853.6	602.2

vii) Assets repossessed under SARFAESI are included in Housing and other loans along with corresponding provisions.

(₹ 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
Amount	433.5	326.1	397.6	307.8	277.5

viii) There were no loans given against the collateral of gold jewellery and hence the percentage of such loans to the total outstanding asset is Nil in all reporting periods.

7. Investments

(₹ 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	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
	Number of Units / Shares					Amount				
At amortised cost										
Investments in bonds										
6.54% GOI Bonds 2032 (Face Value of Rs 100 each)	1,25,00,000	1,25,00,000	1,25,00,000	-	-	1,215.5	1,209.2	1,190.0	-	-
6.10% GOI Bonds 2031 (Face Value of Rs 100 each)	2,75,00,000	2,75,00,000	2,75,00,000	1,75,00,000	-	2,737.8	2,729.0	2,688.6	1,742.3	-
6.57% GOI Bonds 2033 (Face Value of Rs 100 each)	5,00,000	5,00,000	5,00,000	5,00,000	5,00,000	48.8	48.7	49.5	49.4	49.4
7.26% GOI Bonds 2032 (Face Value of Rs 100 each)	50,00,000	-	50,00,000	-	-	507.9	-	499.6	-	-
9.80% NCD Jaipur Vidyut Vitran Nigam Ltd (Face Value of Rs 80,000 each as on December 31, 2023)	2,000	2,000	2,000	2,000	2,000	159.1	176.2	154.4	171.3	190.4
						4,669.1	4,163.1	4,582.1	1,963.0	239.8
At fair value through profit and loss										
Investments in mutual funds										
ABSL Liquid Fund Direct Growth	-	-	-	2,38,488	-	-	-	-	81.8	-
SBI Liquid Fund Direct Growth	-	-	-	75,810	2,20,963	-	-	-	252.7	711.8
HDFC Liquid Fund Direct Growth	-	-	-	59,814	1,47,714	-	-	-	250.3	597.6
Invesco India Liquid Fund Direct Growth	-	-	2,236	-	1,40,507	-	-	2.5	-	397.1
Axis Liquid Fund - Direct Growth	12,588	3,671	863	1,48,213	3,10,554	15.6	4.3	1.0	350.4	709.6
Mirae Assets Cash Management Liquid Fund Direct Growth	-	-	-	-	1,12,791	-	-	-	-	244.9
ICICI Prudential Liquid Fund - Direct Plan - Growth	16,890	5,365	6,657	9,46,558	23,36,690	21.4	6.3	8.1	298.4	712.1
BNP Paribas Liquid Fund Direct Growth	-	-	-	45,093	35,019	-	-	-	110.6	110.9
Tata Liquid Fund Direct Growth	-	-	-	-	2,31,943	-	-	-	-	753.3
Nippon India Liquid Fund Direct Growth	-	-	-	13,976	98,084	-	-	-	72.8	493.6
						37.0	10.6	11.6	1,417.0	4,730.9
Investments in quoted equity instruments										
Reliance Power Limited Equity Shares of Face value of Rs 10 each	222	222	222	222	222	0.0	0.0	0.0	0.0	0.0
IDFC First Bank Limited Equity Shares of Face value of Rs 10 each	2,390	2,390	2,390	2,390	2,390	0.2	0.1	0.1	0.1	0.1
Shamrao Vithal Co-operative Bank Equity Shares of Face value of Rs 10 each	100	-	100	-	-	0.0	-	0.0	-	-
Mangalore Refinery and Petrochemical Limited Equity Shares of Face value of Rs 10 each	3,000	3,000	3,000	3,000	3,000	0.4	0.1	0.2	0.1	0.1
						0.6	0.2	0.3	0.2	0.2
Total						4,706.7	4,173.9	4,594.0	3,380.2	4,970.9

Notes :

- i) Amount "0" represent value less than Rs 50,000.
ii) All investments are made within India.
iii) Investment in bonds carry a floating charge in favour of fixed deposits holder read with note no 16 :

(₹ 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
Investment in bonds	159.1	176.2	154.4	171.3	190.4

8. Other financial assets

(₹ 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
Unsecured, considered good					
Others					
Receivable from assigned portfolio	2,508.4	2,484.5	2,501.7	2,381.6	2,086.4
Receivable on assigned loans (net of servicing fee)	-	-	-	0.3	1.2
Security deposits	99.2	81.2	86.8	71.5	65.6
Total	2,607.6	2,565.7	2,588.5	2,453.4	2,153.2

9. Current tax assets (net)

(₹ 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
Income tax paid in advance (net of provisions)	81.2	153.7	88.2	242.2	342.8
Total	81.2	153.7	88.2	242.2	342.8