

INCRED HOLDINGS LIMITED
Consolidated Financial Statements for period 01/04/2022 to 31/03/2023

[700300] Disclosure of general information about company

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Name of company	INCRED HOLDINGS LIMITED	
Corporate identity number	U67190MH2011PLC211738	
Permanent account number of entity	AAECK1977B	
Address of registered office of company	Unit No. 1203, 12th floor, B Wing, The Capital, Plot No. C-70, G Block, BKC NA Mumbai Mumbai City MH 400051 IN	
Type of industry	Commercial and Industrial	
Period covered by financial statements	01-04-2022 To 31-03-2023	01-04-2021 To 31-03-2022
Date of start of reporting period	01/04/2022	01/04/2021
Date of end of reporting period	31/03/2023	31/03/2022
Nature of report standalone consolidated	Consolidated	
Content of report	Financial Statements	
Description of presentation currency	INR	
Level of rounding used in financial statements	Actual	
Type of cash flow statement	Indirect Method	

[700400] Disclosures - Auditors report

Details regarding auditors [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Auditors [Axis]	1
	01/04/2022 to 31/03/2023
Details regarding auditors [Abstract]	
Details regarding auditors [LineItems]	
Category of auditor	Auditors firm
Name of audit firm	S.R. Batliboi & Associates LLP
Name of auditor signing report	Sarvesh Vishwesh Warty
Firms registration number of audit firm	101049W/E300004
Membership number of auditor	121411
Address of auditors	12th Floor, The Ruby 29 Senapati Bapat Marg, Dadar (West), Mumbai
Permanent account number of auditor or auditor's firm	ACHFS9118A
SRN of form ADT-1	F52128980
Date of signing audit report by auditors	26/05/2023
Date of signing of balance sheet by auditors	26/05/2023

Disclosure of auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [Axis]	Auditor's favourable remark [Member]	Clause not applicable [Member]
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Disclosure of auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [Abstract]		
Disclosure of auditor's qualification(s), reservation(s) or adverse remark(s) in auditors' report [LineItems]		
Disclosure in auditors report relating to fixed assets	Textual information (1) [See below]	
Disclosure in auditors report relating to inventories		Textual information (2) [See below]
Disclosure in auditors report relating to loans		Textual information (3) [See below]
Disclosure in auditors report relating to compliance with Section 185 and 186 of Companies Act, 2013		Textual information (4) [See below]
Disclosure in auditors report relating to deposits accepted		Textual information (5) [See below]
Disclosure in auditors report relating to maintenance of cost records		The Central Government has not specified the maintenance of cost records under Section 148(1) of the Companies Act, 2013, for the products/services of the Company.
Disclosure in auditors report relating to statutory dues [TextBlock]	Textual information (6) [See below]	
Disclosure in auditors report relating to default in repayment of financial dues		Textual information (7) [See below]
Disclosure in auditors report relating to public offer and term loans used for purpose for which those were raised		Textual information (8) [See below]
Disclosure in auditors report relating to fraud by the company or on the company by its officers or its employees reported during period	Textual information (9) [See below]	
Disclosure in auditors report relating to managerial remuneration		Textual information (10) [See below]
Disclosure in auditors report relating to Nidhi Company		The Company is not a Nidhi Company as per the provisions of the Companies Act, 2013. Therefore, the requirement to report on clause 3(xii) of the Order is not applicable to the Company.
Disclosure in auditors report relating to transactions with related parties	Textual information (11) [See below]	
Disclosure in auditors report relating to preferential allotment or private placement of shares or convertible debentures		Textual information (12) [See below]
Disclosure in auditors report relating to non-cash transactions with directors or persons connected with him		Textual information (13) [See below]
Disclosure in auditors report relating to registration under section 45-IA of Reserve Bank of India Act, 1934		Textual information (14) [See below]

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023
Disclosure in auditor's report explanatory [TextBlock]	Textual information (15) [See below]
Whether companies auditors report order is applicable on company	Yes
Whether auditors' report has been qualified or has any reservations or contains adverse remarks	No

Textual information (1)

Disclosure in auditors report relating to fixed assets

(a) (A) The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment. (B) The Company has not capitalized any intangible assets in the books of the Company and accordingly, the requirement to report on clause 3(1)(a)(B) of the Order is not applicable to the Company. (b) All Property, Plant and Equipment were physically verified by the management in the previous year in accordance with a planned programme of verifying them once in three years which is reasonable having regard to the size of the Company and the nature of its assets. (c) There is no immovable property (other than properties where the Company is the lessee and the lease agreements are duly executed in favour of the lessee), held by the Company and accordingly, the requirement to report on clause 3(1)(c) of the Order is not applicable to the Company. (d) The Company has not revalued its Property, Plant and Equipment (including Right of use assets) or intangible assets during the year ended March 31, 2023. (e) There are no proceedings initiated or are pending against the Company for holding any benami property under the Prohibition of Benami Property Transactions Act, 1988 and rules made thereunder.

Textual information (2)

Disclosure in auditors report relating to inventories

(a) The Company's business does not require maintenance of inventories and, accordingly, the requirement to report on clause 3(ii)(a) of the Order is not applicable to the Company. (b) The Company has not been sanctioned working capital limits in excess of Rs. five crores in aggregate from banks or financial institutions during any point of time of the year on the basis of security of current assets. Accordingly, the requirement to report on clause 3(ii)(b) of the Order is not applicable to the Company.

Textual information (3)

Disclosure in auditors report relating to loans

(a) During the year the Company has not provided loans, advances in the nature of loans, stood guarantee or provided security to companies, firms, Limited Liability Partnerships or any other parties. Accordingly, the requirement to report on clause 3(iii)(a) of the Order is not applicable to the Company. (b) During the year the Company has not made investments, provided guarantees, provided security and granted loans and advances in the nature of loans to companies, firms, Limited Liability Partnerships or any other parties. Accordingly, the requirement to report on clause 3(iii)(b) of the Order is not applicable to the Company. (c) The Company has not granted loans and advances in the nature of loans to companies, firms, Limited Liability Partnerships or any other parties. Accordingly, the requirement to report on clause 3(iii)(c) of the Order is not applicable to the Company. (d) The Company has not granted loans or advances in the nature of loans to companies, firms, Limited Liability Partnerships or any other parties. Accordingly, the requirement to report on clause 3(iii)(d) of the Order is not applicable to the Company. (e) There were no loans or advance in the nature of loan granted to companies, firms, Limited Liability Partnerships or any other parties. Accordingly, the requirement to report on clause 3(iii)(e) of the Order is not applicable to the Company. (f) The Company has not granted any loans or advances in the nature of loans, either repayable on demand or without specifying any terms or period of repayment to companies, firms, Limited Liability Partnerships or any other parties. Accordingly, the requirement to report on clause 3(iii)(f) of the Order is not applicable to the Company.

Textual information (4)

Disclosure in auditors report relating to compliance with Section 185 and 186 of Companies Act, 2013

There are no loans, investments, guarantees, and security in respect of which provisions of sections 185 and 186 of the Companies Act, 2013 are applicable and accordingly, the requirement to report on clause 3(iv) of the Order is not applicable to the Company.

Textual information (5)

Disclosure in auditors report relating to deposits accepted

The Company has neither accepted any deposits from the public nor accepted any amounts which are deemed to be deposits within the meaning of sections 73 to 76 of the Companies Act and the rules made thereunder, to the extent applicable. Accordingly, the requirement to report on clause 3(v) of the Order is not applicable to the Company.

Textual information (6)

Disclosure in auditors report relating to statutory dues [Text Block]

(a) Undisputed statutory dues including provident fund, employees' state insurance, income-tax, goods and service tax, duty of custom, duty of excise, value added tax, cess and other statutory dues applicable to the Company have generally been regularly deposited with the appropriate authorities. According to the information and explanations given to us, no undisputed amounts payable in respect of provident fund, employees' state insurance, income-tax, goods and service tax, duty of custom, duty of excise, value added tax, cess and other statutory dues applicable to the Company were outstanding, at the year end, for a period of more than six months from the date they became payable. (b) There are no dues of goods and services tax, provident fund, employees' state insurance, income tax, sales-tax, service tax, customs duty, excise duty, value added tax, cess, goods and service tax and other statutory dues which have not been deposited on account of any dispute.

Textual information (7)

Disclosure in auditors report relating to default in repayment of financial dues

(a) The Company has not defaulted in repayment of loans or other borrowings or in the payment of interest thereon to any lender. (b) The Company has not been declared wilful defaulter by any bank or financial institution or government or any government authority. (c) The Company did not have any term loans outstanding during the year hence, the requirement to report on clause (ix)(c) of the Order is not applicable to the Company. (d) On an overall examination of the financial statements of the Company, no funds raised on short-term basis have been used for long-term purposes by the Company. (e) On an overall examination of the financial statements of the Company, the Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries, associates or joint ventures. (f) The Company has not raised loans during the year on the pledge of securities held in its subsidiaries, joint ventures or associate companies. Hence, the requirement to report on clause (ix)(f) of the Order is not applicable to the Company.

Textual information (8)

Disclosure in auditors report relating to public offer and term loans used for purpose for which those were raised

The Company has not raised any money during the year by way of initial public offer / further public offer (including debt instruments) hence, the requirement to report on clause 3(x)(a) of the Order is not applicable to the Company.

Textual information (9)

Disclosure in auditors report relating to fraud by the company or on the company by its officers or its employees reported during period

(a) No fraud by the Company or no material fraud on the Company has been noticed or reported during the year. (b) During the year, no report under sub-section (12) of section 143 of the Companies Act, 2013 has been filed by cost auditor/ secretarial auditor or by us in Form ADT - 4 as prescribed under Rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government. (c) As represented to us by the management, there are no whistle blower complaints received by the Company during the year having financial impact.

Textual information (10)

Disclosure in auditors report relating to managerial remuneration

In our opinion, the managerial remuneration for the year ended March 31, 2023 has been paid / provided by the Company to its directors in accordance with the provisions of section 197 read with Schedule V to the Act

Textual information (11)

Disclosure in auditors report relating to transactions with related parties

Transactions with the related parties are in compliance with sections 177 and 188 of Companies Act, 2013 where applicable and the details have been disclosed in the notes to the financial statements, as required by the applicable accounting standards.

Textual information (12)

Disclosure in auditors report relating to preferential allotment or private placement of shares or convertible debentures

The Company has not made any preferential allotment or private placement of shares /fully or partially or optionally convertible debentures during the year under audit and hence, the requirement to report on clause 3(x)(b) of the Order is not applicable to the Company.

Textual information (13)

Disclosure in auditors report relating to non-cash transactions with directors or persons connected with him

As represented by the management, the Company has not entered into any non-cash transactions with its directors or persons connected with its directors and hence requirement to report on clause 3(xv) of the Order is not applicable to the Company.

Textual information (14)

Disclosure in auditors report relating to registration under section 45-IA of Reserve Bank of India Act, 1934

The provisions of section 45-IA of the Reserve Bank of India Act, 1934 (2 of 1934) are not applicable to the Company. Accordingly, the requirement to report on clause (xvi)(a) of the Order is not applicable to the Company.

Textual information (15)

Disclosure in auditor's report explanatory [Text Block]

INDEPENDENT AUDITOR'S REPORT

To the Members of InCred Holdings Limited

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the accompanying consolidated financial statements of InCred Holdings Limited [formerly known as KKR Capital Markets India Limited] (hereinafter referred to as "the Holding Company"), its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") comprising of the consolidated Balance sheet as at March 31, 2023, the consolidated Statement of Profit and Loss and the consolidated Cash Flow Statement for the year then ended, and notes to the consolidated financial statements, including a summary of significant accounting policies and other explanatory information (hereinafter referred to as "the consolidated financial statements").

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of reports of other auditor on separate financial statement and on the other financial information of the subsidiary, the aforesaid consolidated financial statements give the information required by the Companies Act, 2013, as amended ("the Act") in the manner so required and give a true and fair view in conformity with the accounting principles generally accepted in India, of the consolidated state of affairs of the Group, as at March 31, 2023, their consolidated profit and their consolidated cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit of the consolidated financial statements in accordance with the Standards on Auditing (SAs), as specified under section 143(10) of the Act. Our responsibilities under those Standards are further described in the 'Auditor's Responsibilities for the Audit of the Consolidated Financial Statements' section of our report. We are independent of the Group, associates and joint ventures in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the consolidated financial statements.

Emphasis of Matter

We draw attention to Note 42 of the consolidated financial statements describing the demerger during the year ended March 31, 2023. The Scheme of Arrangement ("the Scheme"), has been given effect to in the books of account from the appointed date in accordance with the Scheme instead of the acquisition date as per Ind AS 103 Business Combinations (i.e. the date when actual control is obtained). The accounting treatment for demerger is as per Ind AS 103.

Our conclusion is not modified in respect of this matter.

Other Information

The Holding Company's Board of Directors is responsible for the other information. The other information comprises the Director's Report, but does not include the consolidated financial statements and our auditor's report thereon.

Our opinion on the consolidated financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the consolidated financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether such other information is materially inconsistent with the consolidated financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. When we read the Directors Report, if, based on the work we have performed, we conclude that there is a material misstatement therein, we are required to communicate that matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Consolidated Financial Statements

The Holding Company's Board of Directors is responsible for the preparation and presentation of these consolidated financial statements in terms of the requirements of the Act that give a true and fair view of the consolidated financial position, consolidated financial performance and consolidated cash flows of the Group in accordance with the accounting principles generally accepted in India, including the Indian Accounting Standards (Ind AS) specified under section 133 of the Act read with Companies (Indian Accounting Standards) Rules, 2015, as amended. The respective Board of Directors of the companies included in the Group and of its associates and joint ventures are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated financial statements by the Board of Directors of the Holding Company, as aforesaid.

In preparing the consolidated financial statements, the respective Board of Directors of the Companies included in the Group are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has (Indian Accounting Standards) Rules, 2015, as amended. The respective Board of Directors of the companies included in the Group and of its associates and joint ventures are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Group and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the consolidated financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the consolidated financial statements by the Board of Directors of the Holding Company, as aforesaid.

In preparing the consolidated financial statements, the respective Board of Directors of the Companies included in the Group are responsible for assessing the ability of the Group to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those respective Board of Directors of the companies included in the Group are also responsible for overseeing the financial reporting process of their respective companies.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material

misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAS will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As part of an audit in accordance with SAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the consolidated financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances.

Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Holding Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.

Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group and its associates and joint ventures to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group of which we are the independent auditors, to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the audit of the financial statements of such entities included in the consolidated financial statements of which we are the independent auditors. For the other entities included in the consolidated financial statements, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the consolidated financial statements of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

(a) We did not audit the financial statements and other financial information, in respect of one subsidiary, whose financial statements include total assets of Rs. 2,429.75 lakhs as at March 31, 2023, and total revenue of Rs. 211.50 lakhs, total net profit after tax of Rs. 1.51 lakhs, total comprehensive income of Rs. 1.51 lakhs and net cash inflows of Rs. 8.27 lakhs for the year ended on that date. These financial statement and other financial information have been audited by other auditor, whose financial statements, other financial information and auditor's reports have been furnished to us by the management. Our opinion on the consolidated financial statements, in so far as it relates to the amounts and disclosures included in respect of these subsidiary and our report in terms of sub-sections (3) of Section 143 of the Act, in so far as it relates to the aforesaid subsidiary, is based solely on the report of such other auditors.

(b) The consolidated financial statements of the Company for the year ended March 31, 2022, included in these consolidated financial statements, have been audited by the predecessor auditor who expressed an unmodified opinion on those statements on June 21, 2022.

Our opinion above on the consolidated financial statements, and our report on Other Legal and Regulatory Requirements below, is not modified in respect of the above matters with respect to our reliance on the work done and the reports of the other auditor.

Report on Other Legal and Regulatory Requirements

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order"), issued by the Central Government of India in terms of sub-section (11) of section 143 of the Act, we give in the "Annexure 1" a statement on the matters specified in paragraphs 3(xxi) of the Order.

2. As required by Section 143(3) of the Act, based on our audit and on the consideration of report of the other auditors on separate financial statements and the other financial information of subsidiary, as noted in the 'other matter' paragraph we report, to the extent applicable, that:

(a) We/the other auditors whose report we have relied upon have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit of the aforesaid consolidated financial statements;

(b) In our opinion, proper books of account as required by law relating to preparation of the aforesaid consolidation of the financial statements have been kept so far as it appears from our examination of those books and reports of the other auditors;

(c) The Consolidated Balance Sheet, the Consolidated Statement of Profit and Loss and the Consolidated Cash Flow Statement dealt with by this Report are in agreement with the books of account maintained for the purpose of preparation of the consolidated financial statements;

(d) In our opinion, the aforesaid consolidated financial statements comply with the Indian Accounting Standards specified under section 133 of the Act, read with Companies (Indian Accounting standards) Rules, 2015, as amended;

(e) On the basis of the written representations received from the directors of the Holding Company as on March 31, 2023 taken on record by the Board of Directors of the Holding Company and the reports of the statutory auditors who are appointed under Section 139 of the Act, of its subsidiary companies, none of the directors of the Group's companies, its associates and joint ventures incorporated in India is disqualified as on March 31, 2023 from being appointed as a director in terms of Section 164 (2) of the Act;

(f) With respect to the adequacy of the internal financial controls with reference to consolidated financial statements of the Holding Company and its subsidiary companies, incorporated in India, and the operating effectiveness of such controls, refer to our separate Report in "Annexure 2" to this report;

(g) In our opinion and based on the consideration of reports of other statutory auditors of the subsidiary, the managerial remuneration for the year ended March 31, 2023 has been paid / provided by the Holding Company, its subsidiaries, incorporated in India to their respective directors in accordance with the provisions of section 197 read with Schedule V to the Act;

(h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules, 2014, as amended, in our opinion and to the best of our information and according to the explanations given to us [and based on the consideration of the report of the other auditors on separate financial statements as also the other financial information of the subsidiaries, as noted in the 'Other matter' paragraph:

i. The consolidated financial statements disclose the impact of pending litigations on its consolidated financial position of the Group, its

associates and joint ventures in its consolidated financial statements;

ii. Provision has been made in the consolidated financial statements, as required under the applicable law or accounting standards, for material foreseeable losses, if any, on long- term contracts including derivative contracts - Refer Note 1 - D.23 to the consolidated financial statements in respect of such items as it relates to the Group;

There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Holding Company and its subsidiaries incorporated in India during the year ended March 31, 2023.

iv. a) The respective managements of the Holding Company and its subsidiaries which are companies incorporated in India whose financial statements have been audited under the Act have represented to us and the other auditors of such subsidiaries respectively that, to the best of its knowledge and belief, other than as disclosed in the note 47 to the consolidated financial statements, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Holding Company or any of such subsidiaries to or in any other person(s) or entity(ies), including foreign entities ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the respective Holding Company or any of such subsidiaries ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

b) The respective managements of the Holding Company and its subsidiaries which are companies incorporated in India whose financial statements have been audited under the Act have represented to us and the other auditors of such subsidiaries respectively that, to the best of its knowledge and belief, other than as disclosed in the note 47 to the consolidated financial statements, no funds have been received by the respective Holding Company or any of such subsidiaries from any person(s) or entity(ies), including foreign entities ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Holding Company or any of such subsidiaries shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries; and

c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances performed by us and that performed by the auditors of the subsidiaries, which are companies incorporated in India whose financial statements have been audited under the Act, nothing has come to our or other auditor's notice that has caused us or the other auditors to believe that the representations under sub-clause (a) and (b) contain any material mis-statement.

V. No dividend has been declared or paid during the year by the Holding Company and its subsidiaries companies, incorporated in India.

vi. As proviso to Rule 3(1) of the Companies (Accounts) Rules, 2014 is applicable only w.e.f. April 1, 2023 for the Holding Company and its subsidiaries companies incorporated in India, hence reporting under this clause is not applicable.

For S.R. Batliboi & Associates LLP

Chartered Accountants

ICAI Firm Registration Number: 101049W/E300004

per Sarvesh Warty

Partner

Membership Number: 121411

UDIN: 23121411BGWEGI3206

Place: Geiranger, Norway

Date: May 26, 2023

Annexure 1 referred to in paragraph 1 under the heading "Report on other legal and regulatory requirements" of our report of even date on the standalone financial statements of InCred Holdings Limited

In terms of the information and explanations sought by us and the books of account and records examined by us in the normal course of audit and to the best of our knowledge and belief, and based on the consideration of reports of auditors in respect of subsidiaries, we state that

qualifications or adverse remarks by the respective auditors in the Companies (Auditors Report) Order (CARO) reports of the companies included in the consolidated financial statements are:

Sr. No.	Name	CIN	Holding company/ Subsidiary	Clause number of the CARO report which is qualified or is adverse
1	InCred Financial Services Limited	U67190MH1995PLC360817	Subsidiary	iii(c)
2	InCred Prime Finance Limited	U74899MH1991PLC340312	Subsidiary	iii(c)

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm Registration Number: 101049W/E300004

per Sarvesh Warty
Partner
Membership Number: 121411
UDIN: 23121411BGWEGI3206
Place: Geiranger, Norway
Date: May 26, 2023

Annexure 1 referred to in paragraph 2 (f) under the heading "Report on other legal and regulatory requirements" of our report of even date on the consolidated financial statements of InCred Holdings Limited

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013 ("the Act")

In conjunction with our audit of the consolidated financial statements of InCred Holdings Limited (hereinafter referred to as the "Holding Company") as of and for the year ended March 31, 2023, we have audited the internal financial controls with reference to consolidated financial statements of the Holding Company and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") which are companies incorporated in India, as of that date.

Management's Responsibility for Internal Financial Controls

The respective Board of Directors of the companies included in the Group which are companies incorporated in India, are responsible for establishing and maintaining internal financial controls based on the internal control over financial reporting criteria established by the Holding Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India (ICAI). These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to the respective company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Companies Act, 2013.

Auditor's Responsibility

Our responsibility is to express an opinion on the Holding Company's internal financial controls with reference to consolidated financial statements based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, specified under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls, both, issued by ICAI. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to consolidated financial statements was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to consolidated financial statements and their operating effectiveness. Our audit of internal financial controls with reference to consolidated financial statements included obtaining an understanding of internal financial controls with reference to consolidated financial statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the internal financial controls with reference to consolidated financial statements.

Meaning of Internal Financial Controls With Reference to Consolidated Financial Statements

A company's internal financial control with reference to consolidated financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. A company's internal financial control with reference to consolidated financial statements includes those policies and procedures that (1) pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the company; (2) provide reasonable assurance that transactions are recorded as necessary to permit preparation of financial statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the company are being made only in accordance with authorisations of management and directors of the company; and (3) provide reasonable assurance regarding prevention or timely detection of unauthorised acquisition, use, or disposition of the company's assets that could have a material effect on the financial statements.

Inherent Limitations of Internal Financial Controls with Reference to Consolidated Financial Statements

Because of the inherent limitations of internal financial controls with reference to consolidated financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to consolidated financial statements to future periods are subject to the risk that the internal financial controls with reference to consolidated financial statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

Opinion

In our opinion, the Group, which are companies incorporated in India, have, maintained in all material respects, adequate internal financial controls with reference to consolidated financial statements and such internal financial controls with reference to consolidated financial statements were operating effectively as at March 31, 2023, based on the internal control over financial reporting criteria established by the Holding Company considering the essential components of internal control stated in the Guidance Note issued by the ICAI.

Other Matters

Our report under Section 143(3)(i) of the Act on the adequacy and operating effectiveness of the internal financial controls with reference to consolidated financial statements of the Holding Company, in so far as it relates to subsidiaries, which are companies incorporated in India, is based on the corresponding reports of the auditors of such subsidiaries incorporated in India.

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm Registration Number: 101049W/E300004

per Sarvesh Warty
Partner
Membership Number: 121411
UDIN: 23121411BGWEG13206
Place: Geiranger, Norway
Date: May 26, 2023

[110000] Balance sheet

Unless otherwise specified, all monetary values are in INR

	31/03/2023	31/03/2022	31/03/2021
Balance sheet [Abstract]			
Assets [Abstract]			
Non-current assets [Abstract]			
Property, plant and equipment	43,59,36,315.51	34,79,65,366.57	34,40,93,725.98
Capital work-in-progress	1,61,79,241	2,93,94,930	
Goodwill	67,78,73,538.44	6,52,65,004.72	
Other intangible assets	6,66,42,618.44	4,33,26,987.62	5,47,43,164.89
Non-current financial assets [Abstract]			
Non-current investments	0	0	
Loans, non-current	0	0	
Other non-current financial assets	69,96,43,542.66	14,68,76,115.32	
Total non-current financial assets	69,96,43,542.66	14,68,76,115.32	
Deferred tax assets (net)	477,07,11,664.69	20,38,68,424.32	
Other non-current assets	50,39,04,731.93	12,09,98,026.66	
Total non-current assets	717,08,91,652.67	95,76,94,855.21	
Current assets [Abstract]			
Inventories	0	0	
Current financial assets [Abstract]			
Current investments	(A) 70,34,27,779.88	81,19,65,467.81	
Trade receivables, current	2,45,530.31	1,08,34,399.18	
Cash and cash equivalents	344,72,38,978.51	55,05,98,111.75	
Bank balance other than cash and cash equivalents	(B) 47,95,42,913.39	29,91,36,329.81	
Loans, current	5,405,25,05,200.22	3,732,26,42,062.57	
Other current financial assets	93,41,85,127.47	39,35,83,976.97	
Total current financial assets	5,961,71,45,529.78	3,938,87,60,348.09	
Total current assets	5,961,71,45,529.78	3,938,87,60,348.09	
Total assets	6,678,80,37,182.45	4,034,64,55,203.3	
Equity and liabilities [Abstract]			
Equity [Abstract]			
Equity attributable to owners of parent [Abstract]			
Equity share capital	595,23,53,880	192,75,85,030	192,50,11,440
Other equity	1,952,56,35,059.84	922,42,82,513.25	
Total equity attributable to owners of parent	2,547,79,88,939.84	1,115,18,67,543.25	
Non controlling interest	0	0	
Total equity	2,547,79,88,939.84	1,115,18,67,543.25	
Liabilities [Abstract]			
Non-current liabilities [Abstract]			
Non-current financial liabilities [Abstract]			
Borrowings, non-current	0	0	
Total non-current financial liabilities	0	0	
Provisions, non-current	27,66,28,792.34	3,24,46,460	
Deferred tax liabilities (net)	0	7,28,89,473.52	
Other non-current liabilities	20,61,36,987.1	9,18,07,055.49	
Total non-current liabilities	48,27,65,779.44	19,71,42,989.01	
Current liabilities [Abstract]			
Current financial liabilities [Abstract]			
Borrowings, current	3,864,36,96,152.48	2,815,89,26,243.75	
Trade payables, current	0	(C) 0	
Other current financial liabilities	218,35,86,310.69	83,85,18,427.29	
Total current financial liabilities	4,082,72,82,463.17	2,899,74,44,671.04	
Other current liabilities	0	0	
Provisions, current	0	0	
Total current liabilities	4,082,72,82,463.17	2,899,74,44,671.04	
Total liabilities	4,131,00,48,242.61	2,919,45,87,660.05	
Total equity and liabilities	6,678,80,37,182.45	4,034,64,55,203.3	

Footnotes

(A)

Investments	As at March 31, 2023	As at March 31, 2022
(A) At Amortised Cost		
Debt securities	-	8,55,47,160.33
(B) At Fair Value Through Other Comprehensive Income (FVOCI)		
Debt securities	46,17,80,511.88	29,09,12,128.08
(C) At Fair Value Through Profit or Loss (FVTPL)		
Liquid funds	20,17,78,445.43	78,65,023.49
Investment in Alternative Investment Fund (AIF)	3,97,07,392.02	-
(D) Others		
Equity instruments		
Associates (Refer Note 33 and note 49)	-	42,76,47,196.42
Convertible Preference Shares	9,65,841.00	9,21,817.00
Total - Gross (E= A+B+C+D)	70,42,32,190.33	81,28,93,325.32
Investments in India (F)	70,42,32,190.33	81,28,93,325.32
Total - Gross (G)	70,42,32,190.33	81,28,93,325.32
Less: Allowance for impairment loss on amortised cost (H)	-	-2,736.51
Less: Allowance for impairment loss FVOCI (I)	-8,04,410.45	-9,25,121.00
Total - Net (G- H - I)	70,34,27,779.88	81,19,65,467.81

(B)

Bank balance other than cash and cash equivalents	As at March 31, 2023	As at March 31, 2022
Fixed deposit with bank with original maturity of more than 3 months*	47,95,42,913.39	29,91,36,329.81
Total	47,95,42,913.39	29,91,36,329.81

*Includes lien marked fixed deposits for borrowings amounting to Rs. 4,121.04 lakhs (Previous Year Rs. 2,946.04 lakhs)

(C) (i) Total Outstanding Dues of Micro Enterprises and Small Enterprises 0.14 (ii) Total Outstanding Dues of Creditors other than Micro enterprises and Small Enterprises 317.71

[210000] Statement of profit and loss

Earnings per share [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of equity share capital [Axis]	Equity shares [Member]		Equity shares 1 [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Statement of profit and loss [Abstract]				
Earnings per share [Abstract]				
Earnings per share [Line items]				
Basic earnings per share [Abstract]				
Basic earnings (loss) per share from continuing operations	[INR/shares] 1.85	[INR/shares] 0.8	[INR/shares] 1.85	[INR/shares] 0.8
Total basic earnings (loss) per share	[INR/shares] 1.85	[INR/shares] 0.8	[INR/shares] 1.85	[INR/shares] 0.8
Diluted earnings per share [Abstract]				
Diluted earnings (loss) per share from continuing operations	[INR/shares] 1.81	[INR/shares] 0.79	[INR/shares] 1.81	[INR/shares] 0.79
Total diluted earnings (loss) per share	[INR/shares] 1.81	[INR/shares] 0.79	[INR/shares] 1.81	[INR/shares] 0.79

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Statement of profit and loss [Abstract]		
Income [Abstract]		
Revenue from operations	865,65,15,534.33	488,03,14,481.63
Other income	15,05,48,144.94	36,24,08,961.56
Total income	880,70,63,679.27	524,27,23,443.19
Expenses [Abstract]		
Cost of materials consumed	0	0
Changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
Employee benefit expense	192,22,79,505.76	139,21,42,758.2
Finance costs	356,01,91,823.94	219,46,80,934.42
Depreciation, depletion and amortisation expense	13,26,78,033.7	12,27,80,461.55
Other expenses	68,00,78,724.15	111,45,66,611.99
Total expenses	629,52,28,087.55	482,41,70,766.16
Profit before exceptional items and tax	251,18,35,591.72	41,85,52,677.03
Exceptional items before tax	-60,21,93,697.04	0
Total profit before tax	190,96,41,894.68	41,85,52,677.03
Tax expense [Abstract]		
Current tax	4,67,85,801.4	13,58,99,343.17
Deferred tax	77,22,13,087.57	-2,56,20,819.17
Total tax expense	81,89,98,888.97	11,02,78,524
Total profit (loss) for period from continuing operations	109,06,43,005.71	30,82,74,153.03
Tax expense of discontinued operations	0	0
Total profit (loss) from discontinued operations after tax	0	0
Total profit (loss) for period	109,06,43,005.71	30,82,74,153.03
Profit or loss, attributable to owners of parent	109,05,81,654.41	30,82,74,153.03
Profit or loss, attributable to non-controlling interests	61,351.3	0
Comprehensive income OCI components presented net of tax [Abstract]		
Whether company has other comprehensive income OCI components presented net of tax	No	No
Other comprehensive income net of tax [Abstract]		
Total other comprehensive income	-3,89,641.75	-83,35,618.86
Total comprehensive income	109,02,53,363.96	29,99,38,534.17
Comprehensive income attributable to net of tax [Abstract]		
Comprehensive income, attributable to owners of parent	109,01,92,012.66	29,99,38,534.16
Comprehensive income, attributable to non-controlling interests	61,351.3	0
Comprehensive income OCI components presented before tax [Abstract]		
Whether company has comprehensive income OCI components presented before tax	Yes	Yes
Other comprehensive income before tax [Abstract]		
Components of other comprehensive income that will not be reclassified to profit or loss, before tax [Abstract]		
Other comprehensive income, before tax, gains (losses) on remeasurements of defined benefit plans	-62,34,211	-94,83,830
Other comprehensive income that will not be reclassified to profit or loss, before tax, others	0	0
Other comprehensive income that will not be reclassified to profit or loss, before tax	-62,34,211	-94,83,830
Components of other comprehensive income that will be reclassified to profit or loss, before tax [Abstract]		
Exchange differences on translation before tax [Abstract]		
Total other comprehensive income, before tax, exchange differences on translation	0	0
Debt instrument through other comprehensive income before tax [Abstract]		
Gains (losses) on debt instrument through other comprehensive income, before tax	-73,59,199.7	-1,20,29,971.8
Other comprehensive income, before tax, Debt instrument through other comprehensive income	-73,59,199.7	-1,20,29,971.8
Cash flow hedges before tax [Abstract]		
Gains (losses) on cash flow hedges, before tax	1,29,98,885.15	1,03,74,394
Total other comprehensive income, before tax, cash flow hedges	1,29,98,885.15	1,03,74,394
Hedges of net investments in foreign operations before tax [Abstract]		
Total other comprehensive income, before tax, hedges of net investments in foreign operations	0	0
Change in value of time value of options before tax [Abstract]		

Total other comprehensive income, before tax, change in value of time value of options	0	0
Change in value of forward elements of forward contracts before tax [Abstract]		
Total other comprehensive income, before tax, change in value of forward elements of forward contracts	0	0
Change in value of foreign currency basis spreads before tax [Abstract]		
Total other comprehensive income, before tax, change in value of foreign currency basis spreads	0	0
Other comprehensive income, before tax, net movement in regulatory deferral account balances related to items that will be reclassified to profit or loss [Abstract]		
Total other comprehensive income, before tax, net movement in regulatory deferral account balances related to items that will be reclassified to profit or loss	0	0
Financial assets measured at fair value through other comprehensive income before tax [Abstract]		
Total other comprehensive income, before tax, financial assets measured at fair value through other comprehensive income	0	0
Other comprehensive income that will be reclassified to profit or loss, before tax, others	0	0
Total other comprehensive income that will be reclassified to profit or loss, before tax	56,39,685.45	-16,55,577.8
Total other comprehensive income, before tax	-5,94,525.55	-1,11,39,407.8
Income tax relating to components of other comprehensive income that will not be reclassified to profit or loss [Abstract]		
Others income tax relating to components of other comprehensive income that will not be reclassified to profit or loss	-15,92,002.5	-23,87,080.01
Aggregated income tax relating to components of other comprehensive income that will not be reclassified to profit or loss	-15,92,002.5	-23,87,080.01
Income tax relating to components of other comprehensive income that will be reclassified to profit or loss [Abstract]		
Others income tax relating to components of other comprehensive income that will be reclassified to profit or loss	13,87,118.7	-4,16,708.93
Aggregated income tax relating to components of other comprehensive income that will be reclassified to profit or loss	13,87,118.7	-4,16,708.93
Total other comprehensive income	-3,89,641.75	-83,35,618.86
Total comprehensive income	109,02,53,363.96	29,99,38,534.17
Comprehensive income attributable to [Abstract]		
Comprehensive income, attributable to owners of parent	109,01,92,012.66	29,99,38,534.16
Comprehensive income, attributable to non-controlling interests	61,351.3	0
Earnings per share explanatory [TextBlock]		
Earnings per share [Abstract]		
Basic earnings per share [Abstract]		
Basic earnings (loss) per share from continuing operations	[INR/shares] 1.85	[INR/shares] 0.8
Total basic earnings (loss) per share	[INR/shares] 1.85	[INR/shares] 0.8
Diluted earnings per share [Abstract]		
Diluted earnings (loss) per share from continuing operations	[INR/shares] 1.81	[INR/shares] 0.79
Total diluted earnings (loss) per share	[INR/shares] 1.81	[INR/shares] 0.79

[400200] Statement of changes in equity

Statement of changes in equity [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Equity [Member]			Equity attributable to the equity holders of the parent [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period	109,06,43,005.71	30,82,74,153.03		109,06,43,005.71
Changes in comprehensive income components	-3,89,031.88	-83,35,618.86		-3,89,031.88
Total comprehensive income	109,02,53,973.83	29,99,38,534.17		109,02,53,973.83
Other changes in equity [Abstract]				
Other additions to reserves	34,13,97,604	12,20,20,831.47		34,13,97,604
Deductions to reserves [Abstract]				
Other utilisation of securities premium if permitted	9,17,76,640	0		9,17,76,640
Other deductions to reserves	24,82,42,891.04	7,22,35,331.47		24,82,42,891.04
Total deductions to reserves	34,00,19,531.04	7,22,35,331.47		34,00,19,531.04
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings	0	0		0
Other changes in equity, others	920,97,20,499.8	24,46,46,437.99		920,97,20,499.8
Total other changes in equity	921,10,98,572.76	29,44,31,937.99		921,10,98,572.76
Total increase (decrease) in equity	1,030,13,52,546.59	59,43,70,472.16		1,030,13,52,546.59
Other equity at end of period	1,952,56,35,059.84	922,42,82,513.25	862,99,12,041.09	1,952,56,35,059.84

Statement of changes in equity [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Equity attributable to the equity holders of the parent [Member]		Reserves [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period	30,82,74,153.03		109,05,81,654.41	30,82,74,153.03
Changes in comprehensive income components	-83,35,618.86		50,84,857.26	6,66,409.04
Total comprehensive income	29,99,38,534.17		109,56,66,511.67	30,89,40,562.07
Other changes in equity [Abstract]				
Other additions to reserves	12,20,20,831.47		34,13,97,604	12,20,20,831.47
Deductions to reserves [Abstract]				
Other utilisation of securities premium if permitted	0		9,17,76,640	0
Other deductions to reserves	7,22,35,331.47		24,82,42,891.04	7,22,35,331.47
Total deductions to reserves	7,22,35,331.47		34,00,19,531.04	7,22,35,331.47
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings	0		0	0
Other changes in equity, others	24,46,46,437.99		916,59,49,394.5	24,46,46,437.99
Total other changes in equity	29,44,31,937.99		916,73,27,467.46	29,44,31,937.99
Total increase (decrease) in equity	59,43,70,472.16		1,026,29,93,979.13	60,33,72,500.06
Other equity at end of period	922,42,82,513.25	862,99,12,041.09	1,954,75,21,537.93	928,45,27,558.8

Statement of changes in equity [Table]
..(3)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Reserves [Member]	Capital reserves [Member]		
		01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period		0	0	
Other changes in equity [Abstract]				
Deductions to reserves [Abstract]				
Other deductions to reserves		(A) 66,10,691.04	0	
Total deductions to reserves		66,10,691.04	0	
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings		0	0	
Other changes in equity, others		0	(B) 3,82,210.99	
Total other changes in equity		-66,10,691.04	3,82,210.99	
Total increase (decrease) in equity		-66,10,691.04	3,82,210.99	
Other equity at end of period	868,11,55,058.74	0	66,10,691.04	62,28,480.05

(A)

Capital contribution from parent	March 31, 2023	March 31, 2022
Purchase consideration towards business combination	-66,10,691.04	0

(B)

Capital contribution from parent	March 31, 2022
Share based payment expense	3,82,211.00

Statement of changes in equity [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Securities premium reserve [Member]			Capital redemption reserves [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period	0	0		0
Other changes in equity [Abstract]				
Other additions to reserves	(A) 18,88,44,149	7,68,33,200.88		
Deductions to reserves [Abstract]				
Other utilisation of securities premium if permitted	9,17,76,640	0		
Total deductions to reserves	9,17,76,640	0		0
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings	0	0		0
Other changes in equity, others	(B) 2,526,60,58,736.21	0		2,42,00,000
Total other changes in equity	2,536,31,26,245.21	7,68,33,200.88		2,42,00,000
Total increase (decrease) in equity	2,536,31,26,245.21	7,68,33,200.88		2,42,00,000
Other equity at end of period	3,161,29,54,588.69	624,98,28,343.48	617,29,95,142.6	2,42,00,000

(A)

Securities premium	March 31, 2023	March 31, 2022
Additions during the year (cash premium)	9,80,59,044.00	4,97,85,500.00
Additions during the year (non-cash premium)	9,07,85,105.00	2,70,47,700.87
Total Additions	18,88,44,149.00	7,68,33,200.87

(B)

Securities premium	March 31, 2023	March 31, 2022
Purchase consideration towards business combination	16,48,34,24,660.52	0
Transfer of business	8,78,26,34,075.70	0
Total	25,26,60,58,736.22	

Statement of changes in equity [Table]

..(5)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Capital redemption reserves [Member]		Employee stock options outstanding [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period	0		0	0
Other changes in equity [Abstract]				
Other additions to reserves			(A) -9,07,85,105	-2,70,47,700.88
Deductions to reserves [Abstract]				
Total deductions to reserves	0		0	0
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings	0		0	0
Other changes in equity, others	0		(B) 37,48,80,736.82	24,19,57,227
Total other changes in equity	0		28,40,95,631.82	21,49,09,526.12
Total increase (decrease) in equity	0		28,40,95,631.82	21,49,09,526.12
Other equity at end of period	0	0	67,41,38,178.87	39,00,42,547.05

(A)

Share based payment reserve	March 31, 2023	March 31, 2022
Additions during the year (non-cash premium)	-9,07,85,105.00	-2,70,47,700.87

(B)

Share based payment reserve	March 31, 2023	March 31, 2022
Share based payment expense	37,65,87,096.81	24,42,64,227.00
Transfer from share based payment reserve	-17,06,360.00	-23,07,000.00
Total	37,48,80,736.81	24,19,57,227.00

Statement of changes in equity [Table]

..(6)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Employee stock options outstanding [Member]	Restructuring reserve [Member]		
		01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period		0	0	
Other changes in equity [Abstract]				
Deductions to reserves [Abstract]				
Total deductions to reserves		0	0	
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings		0	0	
Other changes in equity, others		(A) -281,71,29,728.36	0	
Total other changes in equity		-281,71,29,728.36	0	
Total increase (decrease) in equity		-281,71,29,728.36	0	
Other equity at end of period	17,51,33,020.93	-86,48,94,933.14	195,22,34,795.22	195,22,34,795.22

(A)

Merger Reserve	March 31, 2023	March 31, 2022
Purchase consideration towards business combination	-2,81,71,29,728.36	0

Statement of changes in equity [Table]

..(7)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Special reserve [Member]			Hedging reserve [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period	0	0		0
Changes in comprehensive income components				97,27,065.76
Total comprehensive income				97,27,065.76
Other changes in equity [Abstract]				
Other additions to reserves	(A) 24,16,32,200	7,22,35,331.47		
Deductions to reserves [Abstract]				
Total deductions to reserves	0	0		0
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings	0	0		0
Total other changes in equity	24,16,32,200	7,22,35,331.47		0
Total increase (decrease) in equity	24,16,32,200	7,22,35,331.47		97,27,065.76
Other equity at end of period	37,95,39,126.8	13,79,06,926.8	6,56,71,595.33	1,74,90,224.79

(A)

Special Reserve	March 31, 2023	March 31, 2022
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Transferred to special reserve
from retained earnings

24,16,32,200.00

7,22,35,331.47

Statement of changes in equity [Table]

..(8)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Hedging reserve [Member]		Retained earnings [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period	0		109,05,81,654.41	30,82,74,153.03
Changes in comprehensive income components	77,63,159.03		-46,42,208.5	-70,96,749.99
Total comprehensive income	77,63,159.03		108,59,39,445.91	30,11,77,403.04
Other changes in equity [Abstract]				
Other additions to reserves			17,06,360	0
Deductions to reserves [Abstract]				
Other deductions to reserves			24,16,32,200	7,22,35,331.47
Total deductions to reserves	0		24,16,32,200	7,22,35,331.47
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings	0		0	0
Other changes in equity, others			-1,368,20,60,350.17	23,07,000
Total other changes in equity	0		-1,392,19,86,190.17	-6,99,28,331.47
Total increase (decrease) in equity	77,63,159.03		-1,283,60,46,744.26	23,12,49,071.57
Other equity at end of period	77,63,159.03	0	-1,229,59,05,648.08	54,01,41,096.18

Statement of changes in equity [Table]

..(9)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Retained earnings [Member]	Other retained earning [Member]		
		01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period		109,05,81,654.41	30,82,74,153.03	
Changes in comprehensive income components		-46,42,208.5	-70,96,749.99	
Total comprehensive income		108,59,39,445.91	30,11,77,403.04	
Other changes in equity [Abstract]				
Other additions to reserves		(A) 17,06,360	0	
Deductions to reserves [Abstract]				
Other deductions to reserves		24,16,32,200	7,22,35,331.47	
Total deductions to reserves		24,16,32,200	7,22,35,331.47	
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings		0	0	
Other changes in equity, others		(B) -1,368,20,60,350.17	23,07,000	
Total other changes in equity		-1,392,19,86,190.17	-6,99,28,331.47	
Total increase (decrease) in equity		-1,283,60,46,744.26	23,12,49,071.57	
Other equity at end of period	30,88,92,024.61	-1,229,59,05,648.08	54,01,41,096.18	30,88,92,024.61

(A)

Retained earnings

March 31, 2023

March 31, 2022

Transfer from share based
payment reserve

17,06,360.00

2307000

(B)

Retained earnings	March 31, 2023	March 31, 2022
Purchase consideration towards business combination	-13,68,20,60,350.17	0

Statement of changes in equity [Table]

..(10)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Other equity components [Member]			Debt instrument through other comprehensive income [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period	0	0		0
Changes in comprehensive income components	-54,73,889.14	-90,02,027.9		-54,73,889.14
Total comprehensive income	-54,73,889.14	-90,02,027.9		-54,73,889.14
Other changes in equity [Abstract]				
Deductions to reserves [Abstract]				
Total deductions to reserves	0	0		0
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings	0	0		0
Total other changes in equity	0	0		0
Total increase (decrease) in equity	-54,73,889.14	-90,02,027.9		-54,73,889.14
Other equity at end of period	-40,37,512.83	14,36,376.31	1,04,38,404.21	-55,73,137.63

Statement of changes in equity [Table]

..(11)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Debt instrument through other comprehensive income [Member]		Equity instrument through other comprehensive income [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period	0		0	0
Changes in comprehensive income components	-90,02,027.9			
Total comprehensive income	-90,02,027.9			
Other changes in equity [Abstract]				
Deductions to reserves [Abstract]				
Total deductions to reserves	0		0	0
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings	0		0	0
Total other changes in equity	0		0	0
Total increase (decrease) in equity	-90,02,027.9		0	0
Other equity at end of period	-99,248.49	89,02,779.41	15,35,624.8	15,35,624.8

Statement of changes in equity [Table]
..(12)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Equity instrument through other comprehensive income [Member]	Other equity other [Member]		
		01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Other equity [Abstract]				
Statement of changes in equity [Line items]				
Equity [Abstract]				
Changes in equity [Abstract]				
Comprehensive income [Abstract]				
Profit (loss) for period		61,351.3	0	
Total comprehensive income		61,351.3	0	
Other changes in equity [Abstract]				
Deductions to reserves [Abstract]				
Total deductions to reserves		0	0	
Appropriations for dividend, dividend tax and general reserve [Abstract]				
Total appropriations for dividend, dividend tax and retained earnings		0	0	
Other changes in equity, others		4,37,71,105.3	0	
Total other changes in equity		4,37,71,105.3	0	
Total increase (decrease) in equity		4,38,32,456.6	0	
Other equity at end of period	15,35,624.8	-1,78,48,965.26	-6,16,81,421.86	-6,16,81,421.86
Description of nature of other equity, others				

Statement of changes in equity [Table]
..(13)

Unless otherwise specified, all monetary values are in INR

Components of equity [Axis]	Other equity other 1 [Member]		
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Other equity [Abstract]			
Statement of changes in equity [Line items]			
Equity [Abstract]			
Changes in equity [Abstract]			
Comprehensive income [Abstract]			
Profit (loss) for period	61,351.3	0	
Total comprehensive income	61,351.3	0	
Other changes in equity [Abstract]			
Deductions to reserves [Abstract]			
Total deductions to reserves	0	0	
Appropriations for dividend, dividend tax and general reserve [Abstract]			
Total appropriations for dividend, dividend tax and retained earnings	0	0	
Other changes in equity, others	(A) 4,37,71,105.3	0	
Total other changes in equity	4,37,71,105.3	0	
Total increase (decrease) in equity	4,38,32,456.6	0	
Other equity at end of period	-1,78,48,965.26	-6,16,81,421.86	-6,16,81,421.86
Description of nature of other equity, others	Loss on change in proportion held by NCI	Loss on change in proportion held by NCI	

Footnotes

(A)

Loss on change in proportion held by NCI	March 31, 2023	March 31, 2022
Purchase consideration towards business combination	4,37,71,105.30	0

[320000] Cash flow statement, indirect

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Statement of cash flows [Abstract]			
Whether cash flow statement is applicable on company	Yes	Yes	
Cash flows from used in operating activities [Abstract]			
Profit before tax	190,96,41,894.68	41,85,52,677.03	
Adjustments for reconcile profit (loss) [Abstract]			
Adjustments for finance costs	353,99,59,490.06	215,62,20,036.95	
Adjustments for decrease (increase) in trade receivables, current	1,05,89,399.18	-99,87,100	
Adjustments for decrease (increase) in other current assets	-1,132,68,76,133.79	-1,222,27,30,754	
Adjustments for other financial assets, non-current	-19,52,73,907.77	14,02,653	
Adjustments for other financial assets, current	-42,96,83,287.64	-9,02,32,158	
Adjustments for increase (decrease) in other non-current liabilities	4,01,16,248.8	4,01,46,911	
Adjustments for depreciation and amortisation expense	13,26,78,033.7	8,13,72,181	
Adjustments for impairment loss reversal of impairment loss recognised in profit or loss	(A) 154,30,03,755.18	43,50,53,992	
Adjustments for provisions, current	5,49,91,823.21	38,081	
Adjustments for other financial liabilities, current	65,28,19,824.89	18,17,10,432	
Adjustments for interest income	822,96,77,715.21	473,40,05,543.28	
Adjustments for share-based payments	37,65,87,096.81	24,46,59,438	
Adjustments for fair value losses (gains)	-4,99,11,100.65	-1,04,16,853.79	
Adjustments for undistributed profits of associates	-10,13,845.82	-4,20,90,364	
Total adjustments for reconcile profit (loss)	-1,387,96,62,627.41	-1,388,46,78,320.12	
Net cash flows from (used in) operations	-1,197,00,20,732.73	-1,346,61,25,643.09	
Interest paid	349,73,42,337.56	215,62,20,037	
Interest received	806,43,89,328.96	457,46,63,038	
Income taxes paid (refund)	-28,11,54,049.45	18,31,73,736	
Other inflows (outflows) of cash	(B) -13,86,18,484.36	64,31,675	
Net cash flows from (used in) operating activities	-726,04,38,176.24	-1,122,44,24,703.09	
Cash flows from used in investing activities [Abstract]			
Cash flows from losing control of subsidiaries or other businesses	394,31,81,000	0	
Cash flows used in obtaining control of subsidiaries or other businesses	-42,76,47,196.42	9,99,40,281	
Purchase of property, plant and equipment	19,40,49,122.42	4,96,34,236	
Proceeds from sales of investment property	459,39,87,531.4	668,80,29,506.44	
Purchase of investment property	462,11,16,402.51	612,73,27,691.15	
Purchase of intangible assets	4,66,94,701.39	1,07,07,600	
Proceeds from sales of other long-term assets	1,357,84,97,129.81	552,77,39,687.55	
Purchase of other long-term assets	1,375,89,03,799	576,80,30,381	
Other inflows (outflows) of cash	1,32,15,930	-2,79,45,433	
Net cash flows from (used in) investing activities	393,57,64,762.31	13,21,83,571.84	
Cash flows from used in financing activities [Abstract]			
Proceeds from issuing shares	13,49,35,264	6,71,64,000	
Proceeds from borrowings	626,72,98,747.46	1,139,92,39,744.38	
Repayments of borrowings	(C) 12,04,79,730.77	-7,47,98,163.8	
Other inflows (outflows) of cash	-6,04,40,000	-4,41,54,966.18	
Net cash flows from (used in) financing activities	622,13,14,280.69	1,149,70,46,942	
Net increase (decrease) in cash and cash equivalents before effect of exchange rate changes	289,66,40,866.76	40,48,05,810.75	
Net increase (decrease) in cash and cash equivalents	289,66,40,866.76	40,48,05,810.75	
Cash and cash equivalents cash flow statement at end of period	344,72,38,978.51	55,05,98,111.75	14,57,92,301

Footnotes

(A)

Impairment of Goodwill	1,65,85,12,261.98
Impairment on financial instruments	-11,55,08,506.80

(B)

Particulars	2022-2023	2021-2022
Loss on sale of property, plant and equipment	10,40,000.00	3,39,710.00
Net gain on derecognition of financial instruments	-15,35,88,188.15	0
Retirement Benefit expenses	1,39,29,703.79	60,91,965.00

(C)

Particulars	As at March 31, 2023	As at March 31, 2022
Bank overdraft and cash credit	120479730.77	-74798163.80

[610100] Notes - List of accounting policies

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023
Disclosure of significant accounting policies [TextBlock]	Textual information (16) [See below]

Textual information (16)

Disclosure of significant accounting policies [Text Block]

Notes to the Consolidated Financial Statements

(1) Significant Accounting Policies and Other Explanatory Information

A. Corporate Information

InCred Holdings Limited (formerly known as "KKR Capital Markets India Limited") (the 'Parent') was incorporated as a private limited company in India on January 03, 2011, under the provisions of the Companies Act, 1956. The Parent together with its subsidiaries (hereinafter collectively referred to as the 'Group') has a diversified lending portfolio across retail, SME and commercial customers with a significant presence in urban and rural India. The Parent is converted to public company on July 08, 2022.

The Parent is registered with the Securities and Exchange Board of India as a 'Category | Merchant Banker' and the Company is engaged in providing investment advisory, investment management and finance arrangement services.

The registered office of the Group is Unit No. 1203, 12th floor, B Wing, The Capital, Plot No. C-70, G Block, Bandra - Kurla Complex, Bandra East, Mumbai - 400051.

The consolidated financial statements are authorized for issue by the Parent's Board of Directors on May 26, 2023.

B. Basis of preparation

(BA) The consolidated financial statements have been prepared in accordance with Indian Accounting Standards (Ind AS 34) as per the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and notified under section 133 of the Companies Act, 2013 (the Act) along with other relevant provisions of the Act. The Company uses accrual basis of accounting except as explained in Note D15.

(BB) The financial statements of mValu Technology Services Private Limited, a step-down subsidiary have been prepared on a liquidation basis pursuant to the mValu's management's decision to exit the cards business and consequently wound up its business. Accordingly, its assets are recorded at their expected realisable values and its liabilities are recorded at their expected settlement values. The actual realisation / settlement values could be different from the expected realisable / settlement values.

i. Functional and presentation currency

The consolidated financial statements are presented in Indian Rupees ('INR'), which is also the Group's functional currency. All the amounts have been rounded-off to the nearest lakhs, unless otherwise indicated.

ii. Basis of measurement

The consolidated financial statements have been prepared under the historical cost convention except for the following items:

- a. Certain financial assets and liabilities that are measured at fair value
- b. Net defined benefit asset / liability - plan assets are measured at fair value less present value of defined benefit obligation; and
- c. Share-based payments - measured at fair value on initial recognition

iii. Use of estimates and judgements

The preparation of consolidated financial statements in conformity with Ind AS requires the management to make estimates, judgements and assumptions. These estimates, judgments and assumptions affect the application of accounting policies and the reported amounts of assets and liabilities, the disclosures of contingent assets and liabilities at the date of financial statements, reported amounts of revenues and expenses during the period. Actual results may defer from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions in the accounting estimates are recognised prospectively.

Significant accounting estimates and judgements:

- a. Business model assessment
- b. Fair value of financial instruments
- c. Effective interest rate (EIR) d. Impairment of financial assets
- e. Provision for tax expenses f. Residual value, useful life and indicators of impairment and recoverable value of property, plant and equipment

iv. Basis of consolidation

a. Subsidiaries

Subsidiaries are all entities over which the Group has control. The Group controls an entity when the Group is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power to direct the relevant activities of the entity. Subsidiaries are consolidated from the date on which the control is transferred to the Group. They are deconsolidated from the date the control ceases.

The Group combines the financial statements of the parent and its subsidiaries line by line adding together like items of assets, liabilities, equity, income and expenses. Intercompany transactions, balances and unrealised gains on transactions between the Group companies are eliminated. Unrealised losses are also eliminated unless the transaction provides evidence of an impairment of the transferred asset.

Accounting policies of subsidiaries have been changed wherever necessary to ensure consistency with the policies adopted by the Group.

Non-controlling interest in the results and equity of subsidiaries are shown separately in the consolidated statement of profit and loss, consolidated statement of changes in equity and balance sheet respectively.

b. Associates

Associates are all entities over which the Group has significant influence but not control or joint control. This is generally the case where the Group holds between 20% and 50% of the voting rights. Investments in associates are accounted for using the equity method of accounting, after initially being recognized at cost.

• Equity method

Under equity method of accounting, the investments are initially recognized at cost and adjusted thereafter to recognize the Group's share of the post-acquisition profits or losses of the investee in profit and loss, and the Group's share of other comprehensive income of the investee and in other comprehensive income. Dividends received or receivable from associates are recognized as a reduction in the carrying amount of investment.

When the Group's share of losses in an equity-accounted investment equals or exceeds its interest in the entity, including any other unsecured long-term receivables, the Group does not recognize further losses, unless it has incurred obligations or made payments on behalf of the other entity.

Unrealised gains on transactions between the Group and its associates are eliminated to the extent the Group's interest in these entities. Unrealised losses are eliminated unless the transaction provides evidence of an impairment of asset transferred. Accounting policies of equity accounted investees have been changed where necessary to ensure consistency with the policies adopted by the Group.

c. Change in ownership interests

The Group considers transactions with non-controlling interests that do not result in a loss of control as transactions with equity owners of the Group. A change in ownership interest results in an adjustment between the carrying amounts of the controlling and non-controlling interests to reflect their relative interest in the subsidiary. Any difference between the amount of the adjustment to non-controlling interests and any consideration paid or received is recognized within equity.

When the Group ceases to consolidate or equity account for an investment because of loss of control, any retained interest in the entity is remeasured to its fair value with the change in carrying amount recognized in profit or loss. The fair value becomes the initial carrying amount for the purposes of subsequently accounting for the retained interest as an associate, joint venture or financial asset. In addition, any amounts previously recognized in the other comprehensive income are reclassified to profit or loss.

If the ownership interest in an associate is reduced but significant influence is retained, only proportionate share of the amounts previously recognized in other comprehensive income are reclassified to profit or loss where appropriate.

d. Business Combination

The acquisition method of accounting is used to account for all business combinations, regardless of whether equity instruments or other assets are acquired. The consideration transferred for the acquisition of a subsidiary comprises of the:

- Fair values of assets transferred
- Liabilities incurred to the former owners of the acquired business
- Equity interests issued by the Group and
- Fair value of any assets and liabilities resulting from a contingent consideration arrangement.

Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are, with limited exceptions, measured initially at their fair values at acquisition date. The Group recognizes any non-controlling interests in the acquired entity on acquisition-by-acquisition basis either at fair value or by non-controlling interest's proportionate share of the acquired entity's net identifiable assets. The excess of:

- Consideration transferred
- Any amount of non-controlling interest in the acquired entity and
- Acquisition date fair value of the previous entity interest in the acquired entity

Over the fair value of identifiable assets acquired is recorded as goodwill. If those amounts are less than the fair value of identifiable assets, the difference is recognized in other comprehensive income and accumulated in equity as capital reserve provided there is clear evidence of the underlying reason for carrying the business combination as a bargain purchase. In other cases, bargain purchase gain are recognized directly in equity as capital reserve.

If the business combination is achieved in stages, the acquisition date carrying value of the acquirer's previously held equity interest in the acquire is remeasured to fair value at acquisition date. Any gains or losses arising from such remeasurement are recognized in profit or loss or other comprehensive income, as appropriate.

C. Presentation of financial statements

The consolidated financial statements of the Group are presented as per Division III of Schedule III, as amended, of the Companies Act, 2013 applicable to NBFCs, as notified by the Ministry of Corporate Affairs (MCA"). The Statement of Cash Flows has been prepared and presented as per the requirements of Ind AS 7, Statement of Cash Flows. The disclosure requirements with respect to items in the Balance Sheet and Consolidated Statement of Profit and Loss, as prescribed in the Schedule III to the Act, are presented by way of notes forming part of the financial statements along with the other notes required to be disclosed under the notified Accounting Standards and RBI regulations to the extent applicable.

The Group generally reports financial assets and financial liabilities on a gross basis in the Balance Sheet. They are offset and reported net only when Ind AS specifically permits the same or it has an unconditional legally enforceable right to offset the recognised amounts without being contingent on a future event. Similarly, the Group offsets incomes and expenses and reports the same on a net basis when permitted by Ind AS.

D. Significant accounting policies and other explanatory information

1. Measurement of fair values

The Group's accounting policies and disclosures require the measurement of fair values for financial instruments.

The Group has an established control framework with respect to the measurement of fair values. The management has the overall responsibility for overseeing all significant fair value measurements, including Level 3 fair values, and reports directly to the Chief Financial Officer. The management regularly reviews significant unobservable inputs and valuation adjustments.

If third party information, such as broker quotes or pricing services, is used to measure fair values, then the management assesses the evidence obtained from the third parties to support the conclusion that these valuations meet the requirements of Ind AS, including the level in the fair value hierarchy in which such valuations should be classified.

When measuring the fair values of a financial asset or a financial liability, the Group uses observable market data as far as possible. Fair values are categorized into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows.

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or

indirectly (i.e. derived from prices).

•Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

When measuring the fair value of a financial asset or a financial liability, the Group uses observable market data as far as possible. If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Group recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred.

2. Financial instruments

A financial instrument is defined as any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. Trade receivables and payables, loan receivables, investments in securities and subsidiaries, debt securities and other borrowings, preferential and equity capital are some examples of financial instruments.

All financial instruments are at amortised cost, unless otherwise specified.

All the financial instruments are recognised on the date when the Group becomes party to the contractual provisions of the financial instruments. For tradable securities, the Group recognises the financial instruments on settlement date.

i. Financial assets

Initial measurement

All financial assets are recognised initially at fair value including transaction costs that are attributable to the acquisition of financial assets except in the case of financial assets recorded at FVTPL where the transaction costs are charged to profit or loss. Generally, the transaction price is treated as fair value unless proved to the contrary.

On initial recognition, a financial asset is classified as measured at

- Amortised cost;
- Fair value through other comprehensive income ('FVOCI')
- Fair value through profit and loss ('FVTPL')

Financial assets are not reclassified subsequent to their initial recognition, except if and in the period the Group changes its business model for managing financial assets. The Group classifies its financial assets in the following measurement categories:

Financial assets measured at amortised cost

A financial asset that meets the following two conditions is measured at amortised cost (net of any write down for impairment), unless the asset is designated at FVTPL:

- i. the financial asset is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- ii. the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest ('SPPI') on the principal amount outstanding.

Financial assets measured at Fair value through other comprehensive Income ('FVOCI')

A financial asset is measured at FVOCI if it meets both of the following conditions and is not designated as at FVTPL:

- i. the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- ii. the contractual terms of the asset give rise on specified dates to cash flows that are solely payments of principal and interest ('SPPI') on the principal amount outstanding.

Financial assets measured at Fair Value through Profit and Loss ('FVTPL')

A financial asset which is not classified in above category is subsequently measured at FVTPL. Where assets are measured at fair value, gains and losses are recognized entirely in the Consolidated Statement of Profit and Loss.

Subsequent measurement

The assets classified in the aforementioned categories are subsequently measured as follows:

Financial assets at Amortised cost

These assets are subsequently measured at amortised cost at each reporting period using the effective interest method. The amortised cost is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in consolidated statement of profit and loss. Any gain or loss on derecognition is recognised in consolidated statement of profit and loss.

Debt investments at FVOCI

These assets are subsequently measured at each reporting period at fair value. Interest income under the EIR method, foreign gains and losses and impairment are recognised in Consolidated Statement of Profit and Loss. Other net gains and losses are recognised in OCI. On derecognition, gains and losses accumulated in OCI are reclassified to Consolidated Statement of Profit and Loss.

Equity investments designated at FVOCI

These assets are subsequently measured at each reporting period at fair value. Dividends are recognised as income in consolidated statement of profit and loss unless the dividend clearly represents a recovery of part of the cost of the investment. Other net gains and losses are recognised in OCI and are not reclassified to consolidated statement of profit and loss.

Financial assets at FVTPL

These assets are subsequently measured at each reporting period at fair value. Net gains and losses, including any interest or dividend income, are recognised in Consolidated Statement of Profit and Loss.

ii. Financial liabilities

Financial liabilities are classified and measured at amortised cost or FVTPL. A financial liability is classified as at FVTPL if it is classified as held-for-trading or it is designated as on initial recognition.

Financial liabilities and equity instruments issued by the Group are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument.

All financial liabilities are recognised initially at fair value and, in the case of payables, net of directly attributable and incremental transaction cost.

Amortised cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the EIR. The EIR amortisation is included as finance costs profit and loss.

The Group's financial liabilities include trade payables and other financial liabilities.

iii. Derecognition

Financial assets

The Group derecognizes a financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) when the contractual rights to receive cash flows from the financial asset expires or it transfers the rights to receive the contractual cash flows in a transaction in which the Group neither transfers nor retains substantially all of the risks and rewards of ownership and does not retain control of the asset.

The Group sells, assigns (including Co-lending transaction) its loans to counter-parties wherein the risk and reward of the asset is transferred for the entire/substantial portion of the Loan. As per Ind AS 109, Financial assets are derecognized on the date of assignment. Any right on interest on sold portion of asset is recognized as a financial asset at fair value, basis the scheduled cash flows on execution of the transaction estimated for prepayments and defaults. Estimated costs to be incurred for servicing the de-recognised portion is recorded as servicing liability at fair value.

On de-recognition of a financial asset in its entirety, the difference between the carrying amount (measured at the date of de-recognition) and the consideration received (including any new asset obtained less any new liability assumed) shall be recognized in profit or loss.

If the Group enters into transactions whereby it transfers assets recognized on its balance sheet, but retains either all or substantially all of the risks and rewards of the transferred assets, the transferred assets are not derecognised.

Financial assets subsequently measured at amortised cost are generally held for collection of contractual cashflow. The group on looking at economic viability of certain portfolios measured at amortised cost may enter into immaterial and infrequent transaction for sale of loans which doesn't affect the business model of the Group.

Financial liabilities

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the derecognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognised in the statement of Profit and Loss.

iv. Offsetting of financial instruments

A financial asset and a financial liability is offset and presented on net basis in the balance sheet when there is a current legally enforceable right to set-off the recognised amounts and it is intended to either settle on net basis or to realise the asset and settle the liability simultaneously.

v. Derivatives recorded at fair value through profit and loss

A derivative is a financial instrument or other contract with all three of the following characteristics:

- Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided that, in the case of a non- financial variable, it is not specific to a party to the contract (i.e., the 'underlying').
- It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts expected to have a similar response to changes in market factors.

- It is settled at a future date.

The Group enters into derivative transactions with various counterparties to hedge its foreign currency risks, interest rate risks and equity price risks, respectively. These include cross- currency swaps, forward foreign exchange contracts, futures and options on equities.

Derivatives are recorded at fair value and carried as assets when their fair value is positive and as liabilities when their fair value is negative. Changes in the fair value of derivatives are included in net gain on fair value changes unless hedge accounting is applied.

vi. Embedded derivatives

An embedded derivative is a component of a hybrid instrument that also includes a non- derivative host contract with the effect that some of the cash flows of the combined instrument vary in a way similar to a stand-alone derivative. An embedded derivative causes some or all of the cash flows that otherwise would be required by the contract to be modified according to a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided that, in the case of a non-financial variable, it is not specific to a party to the contract. A derivative that is attached to a financial instrument, but is contractually transferable independently of that instrument, or has a different counterparty from that instrument, is not an embedded derivative, but a separate financial instrument.

If the hybrid contract contains a host that is a financial asset/financial liability within the scope of Ind AS 109, the Group does not separate embedded derivatives. Rather, it applies the classification requirements contained in Ind AS 109 to the entire hybrid contract.

Derivatives embedded in all other host contracts are accounted for as separate derivatives and recorded at fair value if their economic characteristics and risks are not closely related to those of the host contracts and the host contracts are not held for trading or designated at fair value though profit or loss. These embedded derivatives are measured at fair value with changes in fair value recognised in profit or loss, unless designated as effective hedging instruments.

3. Share capital

Equity and preference shares are classified as equity. Incremental costs directly attributable to the issuance of new ordinary shares and share options are recognised as a deduction from equity, net of any tax effects.

4. Investment in subsidiaries

Investment in subsidiaries is carried at cost less impairment if any in the consolidated financial statements.

5. Business Combination

Business combinations of entities under common control are accounted using the "pooling of interests" method and assets and liabilities are reflected at the predecessor carrying values and the only adjustments that are made are to harmonise accounting policies. The figures for the previous periods are restated as if the business combination had occurred at the beginning of the preceding period irrespective of the actual date of the combination.

6. Impairment of financial assets

Overview of the Expected Credit Losses ('ECL') principles

-The Group records allowance for expected credit losses for all loans, other debt financial assets not held at FVTPL, together with financial guarantee contracts, in this section all referred to as 'financial instruments'. Equity instruments are not subject to impairment under Ind AS 109.

-The ECL allowance is based on the credit losses expected to arise over the life of the asset (the lifetime expected credit loss), unless there has been no significant increase in credit risk since origination, in which case, the allowance is based on the 12 months' expected credit loss)

- Lifetime ECL are the expected credit losses resulting from all possible default events over the expected life of a financial instrument. The 12-month ECL is the portion of Lifetime ECL that represent the ECLs that result from default events on a financial instrument that are possible within the 12 months after the reporting date.

Both Lifetime ECLS and 12-month ECLs are calculated on either an individual basis or a collective basis, depending on the nature of the underlying portfolio of financial instruments. The Group has established a policy to perform an assessment, at the end of each reporting period, of whether a financial instrument's credit risk has increased significantly since initial recognition, by considering the change in the risk of default occurring over the remaining life of the financial instrument. The Group does the assessment of significant increase in credit risk at a borrower level. Based on the above, the Group categorises its loans into Stage 1, Stage 2 and Stage 3 as described below:

Stage 1

All exposures where there has not been a significant increase in credit risk since initial recognition or that has low credit risk at the reporting date and that are not credit impaired upon origination are classified under this stage. The Group classifies all standard advances and advances upto 30 days default under this category. 12'month ECL is recognized on stage 1 exposures.

Stage 2

All exposures where there has been a significant increase in credit risk since initial recognition but are not credit impaired are classified under this stage. 30 Days Past Due is considered as significant increase in credit risk. Lifetime ECL is recognized for exposures with significant increase in credit risk.

Stage 3

All exposures assessed as credit impaired when one or more events that have a detrimental impact on the estimated future cash flows of that asset have occurred are classified in this stage.

W.e.f October 1, 2022, a financial instrument is considered as Stage 3 if the asset crosses 90 days past due and remains in overdue category. This is aligned to the definition of default for loan assets stipulated in RBI circular dated November 12, 2021 - "Prudential Norms on Income Recognition, Asset classification and Provisioning pertaining to Advances - Clarifications" (the "RBI circular"). For exposures that have become credit impaired, a lifetime ECL is recognized. Stage 3 exposures represent Non-Performing Assets (NPA).

Credit-impaired financial assets:

At each reporting period, the Group assesses whether financial assets carried at amortised cost and FVOCI are credit-impaired. A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- a) Significant financial difficulty of the borrower or issuer,
- b) A breach of contract such as a default or past due event;
- c) The restructuring of a loan or advance by the Group on terms that the Group would not consider otherwise;
- d) It is becoming probable that the borrower will enter bankruptcy or other financial reorganisation; or
- e) The disappearance of an active market for a security because of financial difficulties.

The mechanics of ECL:

The Group calculates ECLS based on probability-weighted scenarios to measure the expected cash shortfalls, discounted at an approximation to the EIR. A cash shortfall is the difference between the cash flows that are due to the Group in accordance with the contract and the cash flows that the Group expects to receive.

The mechanics of the ECL calculations are outlined below and the key elements are, as follows:

Probability of Default (PD) - The Probability of Default is an estimate of the likelihood of default over a given time horizon. A default may only happen at a certain time over the assessed period, if the facility has not been previously derecognised and is still in the portfolio.

While estimating the PD, the Company reviews macro-economic developments occurring in the economy and market it operates in. On annual basis, the Company analyses if there is any relationship between key economic trends like GDP, unemployment rates, private consumption rate, Gross national saving/investment, real wholesale & retail trade and services with the estimate of PD. Typically, these macro-economic scenarios span a base case, plus an upside and downside scenario.

The ECL model allows for multiple macro-economic scenarios to be reflected in a probabilistic manner. The weights are reviewed on annual basis.

Exposure at Default (EAD)- The Exposure at Default is an estimate of the exposure at a future default date.

Loss Given Default (LGD)- The Loss Given Default is an estimate of the loss arising in the case where a default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, including from the realisation of any collateral. It is usually expressed as a percentage of the EAD.

Forward looking information

In absence of enough historical data, LGD rates are adopted from RBI circular "Implementation of the Internal Rating Based (IRB) Approaches for Calculation of Capital Charge for Credit Risk" by RBI dated December 22, 2011.- (RBI/2011-12/311 DBOD.No.BP.BC.67/21.06.202/2011-12) .

The Group may also make additional impairment allowance based on its assessment of risk profile and create safeguard from potential future events.

Write-offs

The Group writes off Retail secured and unsecured loans which have a days past due (DPD) for more than 18 months and 15 months respectively. However, Small and Medium Enterprises (SME) Secured and Unsecured Loans, are written off on a case-to-case basis, based on the probability of recoverability.

Any subsequent recoveries against such loans are credited to the statement of profit and loss.

7. Hedge accounting

The Group makes use of derivative instruments to manage exposures to interest rate risk and foreign currency risk. In order to manage particular risks, the Group applies hedge accounting for transactions that meet specified criteria.

At the inception of a hedge relationship, the Group formally designates and documents the hedge relationship to which the Group wishes to apply hedge accounting and the risk management objective and strategy for undertaking the hedge. The documentation includes the Group's risk management objective and strategy for undertaking hedge, the hedging/economic relationship, the hedged item or transaction, the nature of the risk being hedged, hedge ratio and how the Group would assess the effectiveness of changes in the hedging instrument's fair value in offsetting the exposure to changes in the hedged item's cash flows attributable to the hedged risk. Such hedges are expected to be highly effective in achieving offsetting changes in cash flows and are assessed on an on-going basis to determine that they actually have been highly

effective throughout the financial reporting periods for which they were designated.

During the year, hedges that meet the criteria for hedge accounting and qualify as cash flow hedges are accounted as follows:

Cash flow hedge

A cash flow hedge is a hedge of the exposure to variability in cash flows that is attributable to a particular risk associated with a recognised asset or liability and could affect profit or loss. For designated and qualifying cash flow hedges, the effective portion of the cumulative gain or loss on the hedging instrument is initially recognised directly in OCI within equity (cash flow hedge reserve). The ineffective portion of the gain or loss on the hedging instrument is recognised immediately as finance cost in the Statement of Profit and Loss.

When the hedged cash flow affects the Statement of Profit and Loss, the effective portion of the gain or loss on the hedging instrument is recorded in the corresponding income or expense line of the Statement of Profit and Loss.

When a hedging instrument expires, is sold, terminated, exercised, or when a hedge no longer meets the criteria for hedge accounting, any cumulative gain or loss that has been recognised in OCI at that time remains in OCI and is recognised when the hedged forecast transaction is ultimately recognised in the statement of profit and loss.

When a forecast transaction is no longer expected to occur, the cumulative gain or loss that was reported in OCI is immediately transferred to the Statement of Profit and Loss.

8. Cash and cash equivalents

Cash and cash equivalents in the balance sheet comprise cash at banks and on hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and short-term deposits, as defined above, net of outstanding bank overdrafts as they are considered an integral part of the Group's cash management.

9. Share-based payment arrangements

a. The cost of equity-settled transactions is determined by the fair value at the date when the grant is made using an appropriate valuation model.

b. That cost is recognised, together with a corresponding increase in share-based payment reserves in equity, over the period in which the performance and/or service conditions are fulfilled. The cumulative expense recognised for equity-settled transactions at each reporting date until the vesting date reflects the extent to which the vesting period has expired and the Group's best estimate of the number of equity instruments that will ultimately vest.

c. When the terms of an equity-settled award are modified, the minimum expense recognised is the expense had the terms not been modified, if the original terms of the award are met. An additional expense is recognised for any modification that increases the total fair value of the share-based payment transaction, or is otherwise beneficial to the employee as measured at the date of modification. Where an award is cancelled by the entity or by the counterparty, any remaining element of the fair value of the award is expensed immediately through the Consolidated Consolidated Statement of Profit and Loss.

d. The dilutive effect of outstanding options is reflected as additional share dilution in the computation of diluted earnings per share.

10. Lease Accounting

The Group evaluates if an arrangement qualifies to be a lease as per the requirements of Ind AS 116. The Group uses significant judgement in assessing the lease term (including anticipated renewals) and the applicable discount rate.

The Group determines the lease term as the non-cancellable period of a lease, together with both periods covered by an option to extend the lease if the Group is reasonably certain to exercise that option; and periods covered by an option to terminate the lease if the Group is reasonably certain not to exercise that option. The Group revises the lease term if there is a change in the non-cancellable period of a lease.

At the date of commencement of the lease, the Group recognizes right – of – use ("ROU") asset and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a term of twelve months or less (short-term leases) and low value leases. For these short-term and low value leases, the Group recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease.

The right-of-use assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated depreciation and impairment losses.

The lease liability is initially measured at amortised cost at the present value of the future lease payments. The lease payments are discounted using the incremental borrowing rates.

11. Income Tax

Income tax expense comprises current and deferred tax. It is recognised in Statement of Profit and Loss except to the extent that it relates to a business combination or to an item recognised directly in equity or in other comprehensive income ('OCI').

Current tax

Current tax comprises the expected tax payable or receivable on the taxable income or loss for the period and any adjustment to the tax payable or receivable in respect of previous years. The amount of current tax reflects the best estimate of the tax amount expected to be paid or received after considering the uncertainty, if any, related to income taxes. It is measured using tax rates enacted or substantively enacted at the reporting date.

Current tax assets and liabilities are offset only if, the Group:

- a) has a legally enforceable right to set off the recognised amounts; and
- b) intends to realise the asset or settle the liability on a net basis or simultaneously.

Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.

Deferred tax is not recognised for:

- ii. temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit and loss; and
- iii. temporary differences related to investments in subsidiaries and associates to the extent that the Group is able to control the timing of the reversal of the temporary differences and it is probable that they will not reverse in the foreseeable future.

Deferred tax assets are recognised for unused tax losses, unused tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be used. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised. Such reductions are reversed when the probability of future taxable profits improves. Unrecognised deferred tax assets are reassessed at each reporting date and recognised to the extent that it has become probable that future taxable profits will be available against which they can be used.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted as on the reporting date. Taxes relating to items recognised directly in equity or OCI is recognised in equity or OCI.

The measurement of deferred tax reflects the tax consequences that would follow from the manner in which the Group expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities.

Deferred tax assets and liabilities are offset only if:

- a) the Group has a legally enforceable right to set off current tax assets against current tax liabilities; and
- b) the deferred tax assets and the deferred tax liabilities relate to income taxes levied by the same taxation authority on the same taxable entity.

12. Property, plant and equipment

i. Recognition and measurement

Items of property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

The cost of an item of property, plant and equipment comprises:

- (i) its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates,
- (ii) any directly attributable costs of bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Income and expenses related to the incidental operations, not necessary to bring the item to the location and condition necessary for it to be capable of operating in the manner intended by management, are recognised in Consolidated Statement of Profit and Loss.

Any gain or loss on disposal of an item of property, plant and equipment is recognised in Consolidated Statement of Profit and Loss.

ii. Subsequent expenditure

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Group.

iii. Depreciation

Depreciation is provided on straight line basis as per the useful life given under Schedule II of the Companies Act, 2013, and is generally recognised in the Consolidated Statement of Profit and Loss.

Depreciation on additions / (disposals) is provided on a pro-rata basis i.e., from / (upto) the date which the asset is ready for use / (disposed of).

The useful life as per Schedule II are as follows:

Asset	Useful life as per Schedule II
Buildings	60 years
Furniture & fixtures	10 years
Office equipment	5 years
Computers and printers	3 years
Vehicles	8 years

Depreciation methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate. Based on technical evaluation and consequent advice, the management believes that its estimated useful life as given above best represent the period over which management expects to use these assets.

13. Intangible assets

i. Recognition and measurement

Intangible assets (computer software) are stated at cost of acquisition less accumulated amortisation and impairment losses, if any. The cost of an intangible asset comprises its purchase price including any import duties and other taxes (other than those subsequently recoverable from the taxing authorities), and any directly attributable expenditure on making the asset ready for its intended use and net of any trade discounts and rebates.

ii. Subsequent expenditure

Subsequent expenditure on an intangible asset is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditures are recognised in the Statement Profit and Loss as incurred.

iii. Amortisation

Amortisation is calculated to write off the cost of intangible assets less their estimated residual values over their estimated useful life using the straight-line method, and is included in depreciation, amortisation and impairment in the Consolidated Statement of Profit and Loss.

The intangible assets are amortised over the estimated useful life of 3 years.

Amortisation methods, useful life and residual values are reviewed at each reporting date and adjusted if appropriate.

iv. Goodwill

Goodwill on acquisition of subsidiaries is included in intangible assets. Goodwill is not amortised but it is tested for impairment annually, or more frequently if events or changes in circumstances indicate that it might be impaired, an is carried at cost less accumulated impairment losses. Gains and losses on the disposal of an entity include the carrying amount of goodwill relating to the entity sold.

Goodwill is allocated to cash-generating units for the purpose of impairment testing. The allocation is made to those cash-generating units or Groups of cash-generating units that are expected to benefit from the business combination in which the goodwill arose. The units or Groups of units are identified at the lowest level at which goodwill is monitored for internal management purposes, which in our case are the operating segments.

14. Impairment of non-financial assets

Goodwill and intangible assets that have an indefinite useful life are not subject to amortization and are tested annually for impairment, or more frequently if events or changes in circumstances indicate that they might be impaired.

The carrying values of these assets at each balance sheet date are reviewed to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated.

The recoverable amount of these asset is the higher of its value in use and its fair value less costs to sell. Value in use is based on the estimated future cash flows, discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

If the carrying amount of the assets exceed the estimated recoverable amount, an impairment loss is recognised in the Consolidated Statement

of Profit and Loss for such excess amount.

In respect of assets (except goodwill) for which impairment loss has been recognised in prior periods, the Group reviews at each reporting date whether there is any indication that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. Such reversal of impairment loss is recognised in the Consolidated Statement of Profit and Loss, to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

15. Revenue from operations

Recognition of interest and fee income or expense

Dividend income is recognised on the date on which the Group's right to receive the payment is established.

Interest income or expense is recognised using the effective interest method.

The 'effective interest rate' is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument to:

- the gross carrying amount of the financial asset; or
- the amortised cost of the financial liability.

In calculating interest income and expense, the effective interest rate is applied to the gross carrying amount of the asset (when the asset is not credit-impaired) or to the amortised cost of the liability. However, for financial assets that have become credit-impaired subsequent to initial recognition, interest income is recognised by applying the effective interest rate to the recoverable amount of the financial asset. If the asset is no longer credit impaired, then the calculation of interest income reverts to the gross basis.

Fee and commission income:

The Group recognises revenue from contracts with customers (other than financial assets to which Ind AS 109 'Financial instruments' is applicable) based on a comprehensive assessment model as set out in Ind AS 115 'Revenue from contracts with customers'. The Group identifies contract(s) with a customer and its performance obligations under the contract, determines the transaction price and its allocation to the performance obligations in the contract and recognises revenue only on satisfactory completion of performance obligations.

Loan related charges such as cheque bounce charges, foreclosure charges are recognized only on receipt basis.

16. Income from de-recognition of assets:

Gains arising out of de-recognition transactions comprise the difference between the interest on the loan portfolio and the applicable rate at which the transaction is entered into with the transferee, also known as the right of excess interest spread (EIS). The future EIS basis the scheduled cash flows on execution of the transaction estimated for prepayments and defaults, discounted at the applicable rate entered into with the transferee is recorded upfront, net off estimated cost, in the statement of profit and loss.

17. Finance Cost

Finance costs include interest expense computed by applying the effective interest rate on respective financial instruments measured at amortised cost.

18. Employee benefits

i. Short-term employee benefits

Short-term employee benefits are expensed as the related service is provided. A liability is recognised for the amount expected to be paid if the Group has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

ii. Contribution to provident fund and ESIC

Group's contribution paid/payable during the period to provident fund and ESIC is recognised in the Statement of profit and loss.

iii. Gratuity

The Group's liability towards gratuity scheme is determined by independent actuaries, using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows by reference to market yields at the end of the reporting period on government bonds that have terms approximating to the terms of the related obligation.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation. This cost is included in employee benefit expense in the Statement of profit and loss.

Remeasurement of defined benefit plans, comprising of actuarial gains / losses, return on plan assets excluding interest income are recognised immediately in the balance sheet with corresponding debit or credit to Other Comprehensive Income (OCI). Remeasurements are not reclassified to Statement of profit and loss in the subsequent period.

iv. Compensated absence

The Group does not have a policy of encashment of unavailed leaves for its employees and are not permitted to carry forward the leaves.

Hence there is no liability towards compensated absence.

19. Foreign currency

Transaction and balances

Transactions in foreign currencies are translated into the functional currency of the Group at the exchange rates at the dates of the transactions or an average rate if the average rate approximates the actual rate at the date of the transaction.

Foreign currency transactions are recorded on initial recognition in the functional currency, using the exchange rate at the date of the transaction. At each closing date, foreign currency monetary items are reported using the closing exchange rate.

Exchange differences that arise on settlement of monetary items or on reporting at each balance sheet date of the Group's monetary items at the closing rate are recognized as income and expenses in the period in which they arise.

Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates at the dates of transactions. Non-monetary items that are measured at fair value in a foreign currency shall be translated using the exchange rates at the date when the fair value was determined. Exchange differences are recognised in the Consolidated Statement of Profit and Loss.

20. Earnings per share

The basic earnings per share ('EPS') is computed by dividing the net profit / (loss) after tax for the period attributable to the equity shareholders by the weighted average number of equity shares outstanding during the period.

For the purpose of calculating diluted earnings per share, net profit / (loss) after tax for the period attributable to the equity shareholders and the weighted average number of equity shares outstanding during the period are adjusted for the effects of all dilutive potential equity shares.

21. Statement of Cash flows

Cash flows are reported using the indirect method, whereby profit for the period is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and items of income or expenses associated with investing or financing cash flows.

The cash flows from operating, investing and financing activities of the Group are segregated.

22. Segment Reporting

The Group operates in a single reportable segment i.e., financing, since the nature of the loans are exposed to similar risk and return profiles hence they are collectively operating under a single segment. The Group operates in a single geographical segment i.e. domestic.

23. Provisions, contingent liabilities and contingent assets

a. Provisions

Provisions are recognized when there is a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

The expenses relating to a provision is presented in the Consolidated Statement of Profit and Loss.

If the effect of the time value of money is material, provisions are determined by discounting the expected future cash flows specific to the liability. The unwinding of the discount is recognised as finance cost.

b. Onerous contracts

Provisions for onerous contracts are recognized when the expected benefits to be derived from a contract are lower than the unavoidable costs of meeting the future obligations under the contract. The provision is measured at the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract. Before a provision is established, the Group recognises any impairment loss on the assets associated with that contract.

c. Contingent liabilities

A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but will probably not, require an outflow of resources. When there is a possible obligation of a present obligation in respect of which the likelihood of outflow of resources is remote, no disclosure is made.

The Company has a process whereby periodically all long term contracts (including derivative contracts) are assessed for material foreseeable losses. The Company assesses its obligations arising in the normal course of business, including pending litigations, proceedings pending with tax authorities and other contracts including derivative and long term contracts periodically and ensures that appropriate treatment has been made as required under Ind AS.

d. Contingent assets

Contingent assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an economic benefit will arise, the asset and related income are recognised in the period in which the change occurs.

Provisions, contingent assets, contingent liabilities and commitments are reviewed at each reporting date.

24. Exceptional items

When items of income and expense within profit or loss from ordinary activities are of such size, nature or incidence that their disclosure is relevant to explain the performance of the enterprise for the period, the nature and amount of such items is disclosed separately as exceptional items.

25. Standards issued but not yet effective upto the date of issuance of the financial statements

The Ministry of Corporate Affairs has notified Companies (Indian Accounting Standards) Amendment Rules, 2023 dated March 31, 2023 to amend the following Ind AS which are effective from April 01, 2023.

(i) Definition of Accounting Estimates - Amendments to Ind AS 8

The amendments clarify the distinction between changes in accounting estimates and changes in accounting policies and the correction of errors.

(ii) Disclosure of Accounting Policies - Amendments to Ind AS 1

The amendments aim to help entities provide accounting policy disclosures that are more useful by replacing the requirement for entities to disclose their 'significant' accounting policies with a requirement to disclose their 'material' accounting policies and adding guidance on how entities apply the concept of materiality in making decisions about accounting policy disclosures.

(iii) Deferred Tax related to Assets and Liabilities arising from a Single Transaction Amendments to Ind AS 12

The amendments narrow the scope of the initial recognition exception under Ind AS 12, so that it no longer applies to transactions that give rise to equal taxable and deductible temporary differences.

The amendments applies to transactions that occur on or after the beginning of the earliest comparative period presented. In addition, at the beginning of the earliest comparative period presented, a deferred tax asset (provided that sufficient taxable profit is available) and a deferred tax liability should also be recognised for all deductible and taxable temporary differences associated with leases and decommissioning obligations. Consequential amendments have been made in Ind AS 101.

The above amendments are applicable for annual periods beginning on or after April 01, 2023. The Group is currently assessing the impact of the amendments.

[610200] Notes - Corporate information and statement of IndAs compliance

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of corporate information notes and other explanatory information [TextBlock]		
Statement of Ind AS compliance [TextBlock]	Textual information (17) [See below]	Textual information (18) [See below]
Whether there is any departure from Ind AS	No	No
Whether there are reclassifications to comparative amounts	No	No
Disclosure of significant accounting policies [TextBlock]	Textual information (19) [See below]	

Textual information (17)**Statement of Ind AS compliance [Text Block]**

The consolidated financial statements have been prepared in accordance with Indian Accounting Standards (Ind AS 34) as per the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and notified under section 133 of the Companies Act, 2013 (the Act) along with other relevant provisions of the Act.

Textual information (18)

Statement of Ind AS compliance [Text Block]

Basis of accounting and preparation of financial statements

The Company along with its subsidiary and a joint venture is collectively referred to as 'the Group'. The consolidated financial statements (financial statements) of the Group have been prepared in accordance with the Indian Accounting Standards (Ind AS) on the historical cost basis except for certain financial instruments that are measured at fair values at the end of each reporting period as explained in the accounting policies below, the relevant provisions of the Companies Act, 2013 (the Act) (to the extent notified). The Ind AS are prescribed under Section 133 of the Act read with Rule 3 of the Companies (Indian Accounting Standards) Rules, 2015 and relevant amendment rules issued thereafter.

Textual information (19)

Disclosure of significant accounting policies [Text Block]

Notes to the Consolidated Financial Statements

(1) Significant Accounting Policies and Other Explanatory Information

A. Corporate Information

InCred Holdings Limited (formerly known as "KKR Capital Markets India Limited") (the 'Parent') was incorporated as a private limited company in India on January 03, 2011, under the provisions of the Companies Act, 1956. The Parent together with its subsidiaries (hereinafter collectively referred to as the 'Group') has a diversified lending portfolio across retail, SME and commercial customers with a significant presence in urban and rural India. The Parent is converted to public company on July 08, 2022.

The Parent is registered with the Securities and Exchange Board of India as a 'Category | Merchant Banker' and the Company is engaged in providing investment advisory, investment management and finance arrangement services.

The registered office of the Group is Unit No. 1203, 12th floor, B Wing, The Capital, Plot No. C-70, G Block, Bandra - Kurla Complex, Bandra East, Mumbai - 400051.

The consolidated financial statements are authorized for issue by the Parent's Board of Directors on May 26, 2023.

B. Basis of preparation

(BA) The consolidated financial statements have been prepared in accordance with Indian Accounting Standards (Ind AS 34) as per the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and notified under section 133 of the Companies Act, 2013 (the Act) along with other relevant provisions of the Act. The Company uses accrual basis of accounting except as explained in Note D15.

(BB) The financial statements of mValu Technology Services Private Limited, a step-down subsidiary have been prepared on a liquidation basis pursuant to the mValu's management's decision to exit the cards business and consequently wound up its business. Accordingly, its assets are recorded at their expected realisable values and its liabilities are recorded at their expected settlement values. The actual realisation / settlement values could be different from the expected realisable / settlement values.

i. Functional and presentation currency

The consolidated financial statements are presented in Indian Rupees ('INR'), which is also the Group's functional currency. All the amounts have been rounded-off to the nearest lakhs, unless otherwise indicated.

ii. Basis of measurement

The consolidated financial statements have been prepared under the historical cost convention except for the following items:

- a. Certain financial assets and liabilities that are measured at fair value
- b. Net defined benefit asset / liability - plan assets are measured at fair value less present value of defined benefit obligation; and
- c. Share-based payments - measured at fair value on initial recognition

iii. Use of estimates and judgements

The preparation of consolidated financial statements in conformity with Ind AS requires the management to make estimates, judgements and assumptions. These estimates, judgments and assumptions affect the application of accounting policies and the reported amounts of assets and liabilities, the disclosures of contingent assets and liabilities at the date of financial statements, reported amounts of revenues and expenses during the period. Actual results may defer from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions in the accounting estimates are recognised prospectively.

Significant accounting estimates and judgements:

- a. Business model assessment
- b. Fair value of financial instruments
- c. Effective interest rate (EIR) d. Impairment of financial assets
- e. Provision for tax expenses f. Residual value, useful life and indicators of impairment and recoverable value of property, plant and equipment

iv. Basis of consolidation

a. Subsidiaries

Subsidiaries are all entities over which the Group has control. The Group controls an entity when the Group is exposed to, or has rights to, variable returns from its involvement with the entity and has the ability to affect those returns through its power to direct the relevant activities of the entity. Subsidiaries are consolidated from the date on which the control is transferred to the Group. They are deconsolidated from the date the control ceases.

The Group combines the financial statements of the parent and its subsidiaries line by line adding together like items of assets, liabilities, equity, income and expenses. Intercompany transactions, balances and unrealised gains on transactions between the Group companies are eliminated. Unrealised losses are also eliminated unless the transaction provides evidence of an impairment of the transferred asset.

Accounting policies of subsidiaries have been changed wherever necessary to ensure consistency with the policies adopted by the Group.

Non-controlling interest in the results and equity of subsidiaries are shown separately in the consolidated statement of profit and loss, consolidated statement of changes in equity and balance sheet respectively.

b. Associates

Associates are all entities over which the Group has significant influence but not control or joint control. This is generally the case where the Group holds between 20% and 50% of the voting rights. Investments in associates are accounted for using the equity method of accounting, after initially being recognized at cost.

• Equity method

Under equity method of accounting, the investments are initially recognized at cost and adjusted thereafter to recognize the Group's share of the post-acquisition profits or losses of the investee in profit and loss, and the Group's share of other comprehensive income of the investee and in other comprehensive income. Dividends received or receivable from associates are recognized as a reduction in the carrying amount of investment.

When the Group's share of losses in an equity-accounted investment equals or exceeds its interest in the entity, including any other unsecured long-term receivables, the Group does not recognize further losses, unless it has incurred obligations or made payments on behalf of the other entity.

Unrealised gains on transactions between the Group and its associates are eliminated to the extent the Group's interest in these entities. Unrealised losses are eliminated unless the transaction provides evidence of an impairment of asset transferred. Accounting policies of equity accounted investees have been changed where necessary to ensure consistency with the policies adopted by the Group.

c. Change in ownership interests

The Group considers transactions with non-controlling interests that do not result in a loss of control as transactions with equity owners of the Group. A change in ownership interest results in an adjustment between the carrying amounts of the controlling and non-controlling interests to reflect their relative interest in the subsidiary. Any difference between the amount of the adjustment to non-controlling interests and any consideration paid or received is recognized within equity.

When the Group ceases to consolidate or equity account for an investment because of loss of control, any retained interest in the entity is remeasured to its fair value with the change in carrying amount recognized in profit or loss. The fair value becomes the initial carrying amount for the purposes of subsequently accounting for the retained interest as an associate, joint venture or financial asset. In addition, any amounts previously recognized in the other comprehensive income are reclassified to profit or loss.

If the ownership interest in an associate is reduced but significant influence is retained, only proportionate share of the amounts previously recognized in other comprehensive income are reclassified to profit or loss where appropriate.

d. Business Combination

The acquisition method of accounting is used to account for all business combinations, regardless of whether equity instruments or other assets are acquired. The consideration transferred for the acquisition of a subsidiary comprises of the:

- Fair values of assets transferred
- Liabilities incurred to the former owners of the acquired business
- Equity interests issued by the Group and
- Fair value of any assets and liabilities resulting from a contingent consideration arrangement.

Identifiable assets acquired and liabilities and contingent liabilities assumed in a business combination are, with limited exceptions, measured initially at their fair values at acquisition date. The Group recognizes any non-controlling interests in the acquired entity on acquisition-by-acquisition basis either at fair value or by non-controlling interest's proportionate share of the acquired entity's net identifiable assets. The excess of:

- Consideration transferred
- Any amount of non-controlling interest in the acquired entity and
- Acquisition date fair value of the previous entity interest in the acquired entity

Over the fair value of identifiable assets acquired is recorded as goodwill. If those amounts are less than the fair value of identifiable assets, the difference is recognized in other comprehensive income and accumulated in equity as capital reserve provided there is clear evidence of the underlying reason for carrying the business combination as a bargain purchase. In other cases, bargain purchase gain are recognized directly in equity as capital reserve.

If the business combination is achieved in stages, the acquisition date carrying value of the acquirer's previously held equity interest in the acquire is remeasured to fair value at acquisition date. Any gains or losses arising from such remeasurement are recognized in profit or loss or other comprehensive income, as appropriate.

C. Presentation of financial statements

The consolidated financial statements of the Group are presented as per Division III of Schedule III, as amended, of the Companies Act, 2013 applicable to NBFCs, as notified by the Ministry of Corporate Affairs (MCA"). The Statement of Cash Flows has been prepared and presented as per the requirements of Ind AS 7, Statement of Cash Flows. The disclosure requirements with respect to items in the Balance Sheet and Consolidated Statement of Profit and Loss, as prescribed in the Schedule III to the Act, are presented by way of notes forming part of the financial statements along with the other notes required to be disclosed under the notified Accounting Standards and RBI regulations to the extent applicable.

The Group generally reports financial assets and financial liabilities on a gross basis in the Balance Sheet. They are offset and reported net only when Ind AS specifically permits the same or it has an unconditional legally enforceable right to offset the recognised amounts without being contingent on a future event. Similarly, the Group offsets incomes and expenses and reports the same on a net basis when permitted by Ind AS.

D. Significant accounting policies and other explanatory information

1. Measurement of fair values

The Group's accounting policies and disclosures require the measurement of fair values for financial instruments.

The Group has an established control framework with respect to the measurement of fair values. The management has the overall responsibility for overseeing all significant fair value measurements, including Level 3 fair values, and reports directly to the Chief Financial Officer. The management regularly reviews significant unobservable inputs and valuation adjustments.

If third party information, such as broker quotes or pricing services, is used to measure fair values, then the management assesses the evidence obtained from the third parties to support the conclusion that these valuations meet the requirements of Ind AS, including the level in the fair value hierarchy in which such valuations should be classified.

When measuring the fair values of a financial asset or a financial liability, the Group uses observable market data as far as possible. Fair values are categorized into different levels in a fair value hierarchy based on the inputs used in the valuation techniques as follows.

- Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
- Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or

indirectly (i.e. derived from prices).

•Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).

When measuring the fair value of a financial asset or a financial liability, the Group uses observable market data as far as possible. If the inputs used to measure the fair value of an asset or a liability fall into different levels of the fair value hierarchy, then the fair value measurement is categorised in its entirety in the same level of the fair value hierarchy as the lowest level input that is significant to the entire measurement.

The Group recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred.

2. Financial instruments

A financial instrument is defined as any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity. Trade receivables and payables, loan receivables, investments in securities and subsidiaries, debt securities and other borrowings, preferential and equity capital are some examples of financial instruments.

All financial instruments are at amortised cost, unless otherwise specified.

All the financial instruments are recognised on the date when the Group becomes party to the contractual provisions of the financial instruments. For tradable securities, the Group recognises the financial instruments on settlement date.

i. Financial assets

Initial measurement

All financial assets are recognised initially at fair value including transaction costs that are attributable to the acquisition of financial assets except in the case of financial assets recorded at FVTPL where the transaction costs are charged to profit or loss. Generally, the transaction price is treated as fair value unless proved to the contrary.

On initial recognition, a financial asset is classified as measured at

- Amortised cost;
- Fair value through other comprehensive income ('FVOCI')
- Fair value through profit and loss ('FVTPL')

Financial assets are not reclassified subsequent to their initial recognition, except if and in the period the Group changes its business model for managing financial assets. The Group classifies its financial assets in the following measurement categories:

Financial assets measured at amortised cost

A financial asset that meets the following two conditions is measured at amortised cost (net of any write down for impairment), unless the asset is designated at FVTPL:

- i. the financial asset is held within a business model whose objective is to hold assets to collect contractual cash flows; and
- ii. the contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest ('SPPI') on the principal amount outstanding.

Financial assets measured at Fair value through other comprehensive Income ('FVOCI')

A financial asset is measured at FVOCI if it meets both of the following conditions and is not designated as at FVTPL:

- i. the financial asset is held within a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets; and
- ii. the contractual terms of the asset give rise on specified dates to cash flows that are solely payments of principal and interest ('SPPI') on the principal amount outstanding.

Financial assets measured at Fair Value through Profit and Loss ('FVTPL')

A financial asset which is not classified in above category is subsequently measured at FVTPL. Where assets are measured at fair value, gains and losses are recognized entirely in the Consolidated Statement of Profit and Loss.

Subsequent measurement

The assets classified in the aforementioned categories are subsequently measured as follows:

Financial assets at Amortised cost

These assets are subsequently measured at amortised cost at each reporting period using the effective interest method. The amortised cost is reduced by impairment losses. Interest income, foreign exchange gains and losses and impairment are recognised in consolidated statement of profit and loss. Any gain or loss on derecognition is recognised in consolidated statement of profit and loss.

Debt investments at FVOCI

These assets are subsequently measured at each reporting period at fair value. Interest income under the EIR method, foreign gains and losses and impairment are recognised in Consolidated Statement of Profit and Loss. Other net gains and losses are recognised in OCI. On derecognition, gains and losses accumulated in OCI are reclassified to Consolidated Statement of Profit and Loss.

Equity investments designated at FVOCI

These assets are subsequently measured at each reporting period at fair value. Dividends are recognised as income in consolidated statement of profit and loss unless the dividend clearly represents a recovery of part of the cost of the investment. Other net gains and losses are recognised in OCI and are not reclassified to consolidated statement of profit and loss.

Financial assets at FVTPL

These assets are subsequently measured at each reporting period at fair value. Net gains and losses, including any interest or dividend income, are recognised in Consolidated Statement of Profit and Loss.

ii. Financial liabilities

Financial liabilities are classified and measured at amortised cost or FVTPL. A financial liability is classified as at FVTPL if it is classified as held-for-trading or it is designated as on initial recognition.

Financial liabilities and equity instruments issued by the Group are classified according to the substance of the contractual arrangements entered into and the definitions of a financial liability and an equity instrument. All financial liabilities are recognised initially at fair value and, in the case of payables, net of directly attributable and incremental transaction cost.

Amortised cost is calculated by taking into account any discount or premium on acquisition and fees or costs that are an integral part of the EIR. The EIR amortisation is included as finance costs profit and loss.

The Group's financial liabilities include trade payables and other financial liabilities.

iii. Derecognition

Financial assets

The Group derecognizes a financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) when the contractual rights to receive cash flows from the financial asset expires or it transfers the rights to receive the contractual cash flows in a transaction in which the Group neither transfers nor retains substantially all of the risks and rewards of ownership and does not retain control of the asset.

The Group sells, assigns (including Co-lending transaction) its loans to counter-parties wherein the risk and reward of the asset is transferred for the entire/substantial portion of the Loan. As per Ind AS 109, Financial assets are derecognized on the date of assignment. Any right on interest on sold portion of asset is recognized as a financial asset at fair value, basis the scheduled cash flows on execution of the transaction estimated for prepayments and defaults. Estimated costs to be incurred for servicing the de-recognised portion is recorded as servicing liability at fair value.

On de-recognition of a financial asset in its entirety, the difference between the carrying amount (measured at the date of de-recognition) and the consideration received (including any new asset obtained less any new liability assumed) shall be recognized in profit or loss.

If the Group enters into transactions whereby it transfers assets recognized on its balance sheet, but retains either all or substantially all of the risks and rewards of the transferred assets, the transferred assets are not derecognised.

Financial assets subsequently measured at amortised cost are generally held for collection of contractual cashflow. The group on looking at economic viability of certain portfolios measured at amortised cost may enter into immaterial and infrequent transaction for sale of loans which doesn't affect the business model of the Group.

Financial liabilities

A financial liability is derecognised when the obligation under the liability is discharged or cancelled or expires.

When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the derecognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognised in the statement of Profit and Loss.

iv. Offsetting of financial instruments

A financial asset and a financial liability is offset and presented on net basis in the balance sheet when there is a current legally enforceable right to set-off the recognised amounts and it is intended to either settle on net basis or to realise the asset and settle the liability simultaneously.

v. Derivatives recorded at fair value through profit and loss

A derivative is a financial instrument or other contract with all three of the following characteristics:

- Its value changes in response to the change in a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided that, in the case of a non- financial variable, it is not specific to a party to the contract (i.e., the 'underlying').
- It requires no initial net investment or an initial net investment that is smaller than would be required for other types of contracts expected to have a similar response to changes in market factors.

- It is settled at a future date.

The Group enters into derivative transactions with various counterparties to hedge its foreign currency risks, interest rate risks and equity price risks, respectively. These include cross- currency swaps, forward foreign exchange contracts, futures and options on equities.

Derivatives are recorded at fair value and carried as assets when their fair value is positive and as liabilities when their fair value is negative. Changes in the fair value of derivatives are included in net gain on fair value changes unless hedge accounting is applied.

vi. Embedded derivatives

An embedded derivative is a component of a hybrid instrument that also includes a non- derivative host contract with the effect that some of the cash flows of the combined instrument vary in a way similar to a stand-alone derivative. An embedded derivative causes some or all of the cash flows that otherwise would be required by the contract to be modified according to a specified interest rate, financial instrument price, commodity price, foreign exchange rate, index of prices or rates, credit rating or credit index, or other variable, provided that, in the case of a non-financial variable, it is not specific to a party to the contract. A derivative that is attached to a financial instrument, but is contractually transferable independently of that instrument, or has a different counterparty from that instrument, is not an embedded derivative, but a separate financial instrument.

If the hybrid contract contains a host that is a financial asset/financial liability within the scope of Ind AS 109, the Group does not separate embedded derivatives. Rather, it applies the classification requirements contained in Ind AS 109 to the entire hybrid contract.

Derivatives embedded in all other host contracts are accounted for as separate derivatives and recorded at fair value if their economic characteristics and risks are not closely related to those of the host contracts and the host contracts are not held for trading or designated at fair value through profit or loss. These embedded derivatives are measured at fair value with changes in fair value recognised in profit or loss, unless designated as effective hedging instruments.

3. Share capital

Equity and preference shares are classified as equity. Incremental costs directly attributable to the issuance of new ordinary shares and share options are recognised as a deduction from equity, net of any tax effects.

4. Investment in subsidiaries

Investment in subsidiaries is carried at cost less impairment if any in the consolidated financial statements.

5. Business Combination

Business combinations of entities under common control are accounted using the "pooling of interests" method and assets and liabilities are reflected at the predecessor carrying values and the only adjustments that are made are to harmonise accounting policies. The figures for the previous periods are restated as if the business combination had occurred at the beginning of the preceding period irrespective of the actual date of the combination.

6. Impairment of financial assets

Overview of the Expected Credit Losses ('ECL') principles

-The Group records allowance for expected credit losses for all loans, other debt financial assets not held at FVTPL, together with financial guarantee contracts, in this section all referred to as 'financial instruments'. Equity instruments are not subject to impairment under Ind AS 109.

-The ECL allowance is based on the credit losses expected to arise over the life of the asset (the lifetime expected credit loss), unless there has been no significant increase in credit risk since origination, in which case, the allowance is based on the 12 months' expected credit loss)

- Lifetime ECL are the expected credit losses resulting from all possible default events over the expected life of a financial instrument. The 12-month ECL is the portion of Lifetime ECL that represent the ECLs that result from default events on a financial instrument that are possible within the 12 months after the reporting date.

Both Lifetime ECLS and 12-month ECLs are calculated on either an individual basis or a collective basis, depending on the nature of the underlying portfolio of financial instruments. The Group has established a policy to perform an assessment, at the end of each reporting period, of whether a financial instrument's credit risk has increased significantly since initial recognition, by considering the change in the risk of default occurring over the remaining life of the financial instrument. The Group does the assessment of significant increase in credit risk at a borrower level. Based on the above, the Group categorises its loans into Stage 1, Stage 2 and Stage 3 as described below:

Stage 1

All exposures where there has not been a significant increase in credit risk since initial recognition or that has low credit risk at the reporting date and that are not credit impaired upon origination are classified under this stage. The Group classifies all standard advances and advances upto 30 days default under this category. 12'month ECL is recognized on stage 1 exposures.

Stage 2

All exposures where there has been a significant increase in credit risk since initial recognition but are not credit impaired are classified under this stage. 30 Days Past Due is considered as significant increase in credit risk. Lifetime ECL is recognized for exposures with significant increase in credit risk.

Stage 3

All exposures assessed as credit impaired when one or more events that have a detrimental impact on the estimated future cash flows of that asset have occurred are classified in this stage.

W.e.f October 1, 2022, a financial instrument is considered as Stage 3 if the asset crosses 90 days pass due and remains in overdue category. This is aligned to the definition of default for loan assets stipulated in RBI circular dated November 12, 2021 - "Prudential Norms on Income Recognition, Asset classification and Provisioning pertaining to Advances - Clarifications" (the "RBI circular"). For exposures that have become credit impaired, a lifetime ECL is recognized. Stage 3 exposures represent Non-Performing Assets (NPA).

Credit-impaired financial assets:

At each reporting period, the Group assesses whether financial assets carried at amortised cost and FVOCI are credit-impaired. A financial asset is 'credit-impaired' when one or more events that have a detrimental impact on the estimated future cash flows of the financial asset have occurred.

Evidence that a financial asset is credit-impaired includes the following observable data:

- a) Significant financial difficulty of the borrower or issuer,
- b) A breach of contract such as a default or past due event;
- c) The restructuring of a loan or advance by the Group on terms that the Group would not consider otherwise;
- d) It is becoming probable that the borrower will enter bankruptcy or other financial reorganisation; or
- e) The disappearance of an active market for a security because of financial difficulties.

The mechanics of ECL:

The Group calculates ECLS based on probability-weighted scenarios to measure the expected cash shortfalls, discounted at an approximation to the EIR. A cash shortfall is the difference between the cash flows that are due to the Group in accordance with the contract and the cash flows that the Group expects to receive.

The mechanics of the ECL calculations are outlined below and the key elements are, as follows:

Probability of Default (PD) - The Probability of Default is an estimate of the likelihood of default over a given time horizon. A default may only happen at a certain time over the assessed period, if the facility has not been previously derecognised and is still in the portfolio.

While estimating the PD, the Company reviews macro-economic developments occurring in the economy and market it operates in. On annual basis, the Company analyses if there is any relationship between key economic trends like GDP, unemployment rates, private consumption rate, Gross national saving/investment, real wholesale & retail trade and services with the estimate of PD. Typically, these macro-economic scenarios span a base case, plus an upside and downside scenario.

The ECL model allows for multiple macro-economic scenarios to be reflected in a probabilistic manner. The weights are reviewed on annual basis.

Exposure at Default (EAD)- The Exposure at Default is an estimate of the exposure at a future default date.

Loss Given Default (LGD)- The Loss Given Default is an estimate of the loss arising in the case where a default occurs at a given time. It is based on the difference between the contractual cash flows due and those that the lender would expect to receive, including from the realisation of any collateral. It is usually expressed as a percentage of the EAD.

Forward looking information

In absence of enough historical data, LGD rates are adopted from RBI circular "Implementation of the Internal Rating Based (IRB) Approaches for Calculation of Capital Charge for Credit Risk" by RBI dated December 22, 2011.- (RBI/2011-12/311 DBOD.No.BP.BC.67/21.06.202/2011-12) .

The Group may also make additional impairment allowance based on its assessment of risk profile and create safeguard from potential future events.

Write-offs

The Group writes off Retail secured and unsecured loans which have a days past due (DPD) for more than 18 months and 15 months respectively. However, Small and Medium Enterprises (SME) Secured and Unsecured Loans, are written off on a case-to-case basis, based on the probability of recoverability.

Any subsequent recoveries against such loans are credited to the statement of profit and loss.

7. Hedge accounting

The Group makes use of derivative instruments to manage exposures to interest rate risk and foreign currency risk. In order to manage particular risks, the Group applies hedge accounting for transactions that meet specified criteria.

At the inception of a hedge relationship, the Group formally designates and documents the hedge relationship to which the Group wishes to apply hedge accounting and the risk management objective and strategy for undertaking the hedge. The documentation includes the Group's risk management objective and strategy for undertaking hedge, the hedging/economic relationship, the hedged item or transaction, the nature of the risk being hedged, hedge ratio and how the Group would assess the effectiveness of changes in the hedging instrument's fair value in offsetting the exposure to changes in the hedged item's cash flows attributable to the hedged risk. Such hedges are expected to be highly effective in achieving offsetting changes in cash flows and are assessed on an on-going basis to determine that they actually have been highly

effective throughout the financial reporting periods for which they were designated.

During the year, hedges that meet the criteria for hedge accounting and qualify as cash flow hedges are accounted as follows:

Cash flow hedge

A cash flow hedge is a hedge of the exposure to variability in cash flows that is attributable to a particular risk associated with a recognised asset or liability and could affect profit or loss. For designated and qualifying cash flow hedges, the effective portion of the cumulative gain or loss on the hedging instrument is initially recognised directly in OCI within equity (cash flow hedge reserve). The ineffective portion of the gain or loss on the hedging instrument is recognised immediately as finance cost in the Statement of Profit and Loss.

When the hedged cash flow affects the Statement of Profit and Loss, the effective portion of the gain or loss on the hedging instrument is recorded in the corresponding income or expense line of the Statement of Profit and Loss.

When a hedging instrument expires, is sold, terminated, exercised, or when a hedge no longer meets the criteria for hedge accounting, any cumulative gain or loss that has been recognised in OCI at that time remains in OCI and is recognised when the hedged forecast transaction is ultimately recognised in the statement of profit and loss.

When a forecast transaction is no longer expected to occur, the cumulative gain or loss that was reported in OCI is immediately transferred to the Statement of Profit and Loss.

8. Cash and cash equivalents

Cash and cash equivalents in the balance sheet comprise cash at banks and on hand and short-term deposits with an original maturity of three months or less, which are subject to an insignificant risk of changes in value.

For the purpose of the statement of cash flows, cash and cash equivalents consist of cash and short-term deposits, as defined above, net of outstanding bank overdrafts as they are considered an integral part of the Group's cash management.

9. Share-based payment arrangements

a. The cost of equity-settled transactions is determined by the fair value at the date when the grant is made using an appropriate valuation model.

b. That cost is recognised, together with a corresponding increase in share-based payment reserves in equity, over the period in which the performance and/or service conditions are fulfilled. The cumulative expense recognised for equity-settled transactions at each reporting date until the vesting date reflects the extent to which the vesting period has expired and the Group's best estimate of the number of equity instruments that will ultimately vest.

c. When the terms of an equity-settled award are modified, the minimum expense recognised is the expense had the terms not been modified, if the original terms of the award are met. An additional expense is recognised for any modification that increases the total fair value of the share-based payment transaction, or is otherwise beneficial to the employee as measured at the date of modification. Where an award is cancelled by the entity or by the counterparty, any remaining element of the fair value of the award is expensed immediately through the Consolidated Statement of Profit and Loss.

d. The dilutive effect of outstanding options is reflected as additional share dilution in the computation of diluted earnings per share.

10. Lease Accounting

The Group evaluates if an arrangement qualifies to be a lease as per the requirements of Ind AS 116. The Group uses significant judgement in assessing the lease term (including anticipated renewals) and the applicable discount rate.

The Group determines the lease term as the non-cancellable period of a lease, together with both periods covered by an option to extend the lease if the Group is reasonably certain to exercise that option; and periods covered by an option to terminate the lease if the Group is reasonably certain not to exercise that option. The Group revises the lease term if there is a change in the non-cancellable period of a lease.

At the date of commencement of the lease, the Group recognizes right – of – use ("ROU") asset and a corresponding lease liability for all lease arrangements in which it is a lessee, except for leases with a term of twelve months or less (short-term leases) and low value leases. For these short-term and low value leases, the Group recognizes the lease payments as an operating expense on a straight-line basis over the term of the lease.

The right-of-use assets are initially recognized at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or prior to the commencement date of the lease plus any initial direct costs less any lease incentives. They are subsequently measured at cost less accumulated depreciation and impairment losses.

The lease liability is initially measured at amortised cost at the present value of the future lease payments. The lease payments are discounted using the incremental borrowing rates.

11. Income Tax

Income tax expense comprises current and deferred tax. It is recognised in Statement of Profit and Loss except to the extent that it relates to a business combination or to an item recognised directly in equity or in other comprehensive income ('OCI').

Current tax

Current tax comprises the expected tax payable or receivable on the taxable income or loss for the period and any adjustment to the tax payable or receivable in respect of previous years. The amount of current tax reflects the best estimate of the tax amount expected to be paid or received after considering the uncertainty, if any, related to income taxes. It is measured using tax rates enacted or substantively enacted at the reporting date.

Current tax assets and liabilities are offset only if, the Group:

- a) has a legally enforceable right to set off the recognised amounts; and
- b) intends to realise the asset or settle the liability on a net basis or simultaneously.

Deferred tax

Deferred tax is recognised in respect of temporary differences between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.

Deferred tax is not recognised for:

- ii. temporary differences on the initial recognition of assets or liabilities in a transaction that is not a business combination and that affects neither accounting nor taxable profit and loss; and
- iii. temporary differences related to investments in subsidiaries and associates to the extent that the Group is able to control the timing of the reversal of the temporary differences and it is probable that they will not reverse in the foreseeable future.

Deferred tax assets are recognised for unused tax losses, unused tax credits and deductible temporary differences to the extent that it is probable that future taxable profits will be available against which they can be used. Deferred tax assets are reviewed at each reporting date and are reduced to the extent that it is no longer probable that the related tax benefit will be realised. Such reductions are reversed when the probability of future taxable profits improves. Unrecognised deferred tax assets are reassessed at each reporting date and recognised to the extent that it has become probable that future taxable profits will be available against which they can be used.

Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted as on the reporting date. Taxes relating to items recognised directly in equity or OCI is recognised in equity or OCI.

The measurement of deferred tax reflects the tax consequences that would follow from the manner in which the Group expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities.

Deferred tax assets and liabilities are offset only if:

- a) the Group has a legally enforceable right to set off current tax assets against current tax liabilities; and
- b) the deferred tax assets and the deferred tax liabilities relate to income taxes levied by the same taxation authority on the same taxable entity.

12. Property, plant and equipment

i. Recognition and measurement

Items of property, plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses.

The cost of an item of property, plant and equipment comprises:

- (i) its purchase price, including import duties and non-refundable purchase taxes, after deducting trade discounts and rebates,
- (ii) any directly attributable costs of bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by management.

Income and expenses related to the incidental operations, not necessary to bring the item to the location and condition necessary for it to be capable of operating in the manner intended by management, are recognised in Consolidated Statement of Profit and Loss.

Any gain or loss on disposal of an item of property, plant and equipment is recognised in Consolidated Statement of Profit and Loss.

ii. Subsequent expenditure

Subsequent expenditure is capitalised only if it is probable that the future economic benefits associated with the expenditure will flow to the Group.

iii. Depreciation

Depreciation is provided on straight line basis as per the useful life given under Schedule II of the Companies Act, 2013, and is generally recognised in the Consolidated Statement of Profit and Loss.

Depreciation on additions / (disposals) is provided on a pro-rata basis i.e., from / (upto) the date which the asset is ready for use / (disposed of).

The useful life as per Schedule II are as follows:

Asset	Useful life as per Schedule II
Buildings	60 years
Furniture & fixtures	10 years
Office equipment	5 years
Computers and printers	3 years
Vehicles	8 years

Depreciation methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate. Based on technical evaluation and consequent advice, the management believes that its estimated useful life as given above best represent the period over which management expects to use these assets.

13. Intangible assets

i. Recognition and measurement

Intangible assets (computer software) are stated at cost of acquisition less accumulated amortisation and impairment losses, if any. The cost of an intangible asset comprises its purchase price including any import duties and other taxes (other than those subsequently recoverable from the taxing authorities), and any directly attributable expenditure on making the asset ready for its intended use and net of any trade discounts and rebates.

ii. Subsequent expenditure

Subsequent expenditure on an intangible asset is capitalised only when it increases the future economic benefits embodied in the specific asset to which it relates. All other expenditures are recognised in the Statement Profit and Loss as incurred.

iii. Amortisation

Amortisation is calculated to write off the cost of intangible assets less their estimated residual values over their estimated useful life using the straight-line method, and is included in depreciation, amortisation and impairment in the Consolidated Statement of Profit and Loss.

The intangible assets are amortised over the estimated useful life of 3 years.

Amortisation methods, useful life and residual values are reviewed at each reporting date and adjusted if appropriate.

iv. Goodwill

Goodwill on acquisition of subsidiaries is included in intangible assets. Goodwill is not amortised but it is tested for impairment annually, or more frequently if events or changes in circumstances indicate that it might be impaired, an is carried at cost less accumulated impairment losses. Gains and losses on the disposal of an entity include the carrying amount of goodwill relating to the entity sold.

Goodwill is allocated to cash-generating units for the purpose of impairment testing. The allocation is made to those cash-generating units or Groups of cash-generating units that are expected to benefit from the business combination in which the goodwill arose. The units or Groups of units are identified at the lowest level at which goodwill is monitored for internal management purposes, which in our case are the operating segments.

14. Impairment of non-financial assets

Goodwill and intangible assets that have an indefinite useful life are not subject to amortization and are tested annually for impairment, or more frequently if events or changes in circumstances indicate that they might be impaired.

The carrying values of these assets at each balance sheet date are reviewed to determine whether there is any indication of impairment. If any such indication exists, then the asset's recoverable amount is estimated.

The recoverable amount of these asset is the higher of its value in use and its fair value less costs to sell. Value in use is based on the estimated future cash flows, discounted to their present value using a pre-tax discount rate that reflects current market assessments of the time value of money and the risks specific to the asset.

If the carrying amount of the assets exceed the estimated recoverable amount, an impairment loss is recognised in the Consolidated Statement

of Profit and Loss for such excess amount.

In respect of assets (except goodwill) for which impairment loss has been recognised in prior periods, the Group reviews at each reporting date whether there is any indication that the loss has decreased or no longer exists. An impairment loss is reversed if there has been a change in the estimates used to determine the recoverable amount. Such reversal of impairment loss is recognised in the Consolidated Statement of Profit and Loss, to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined, net of depreciation or amortisation, if no impairment loss had been recognised.

15. Revenue from operations

Recognition of interest and fee income or expense

Dividend income is recognised on the date on which the Group's right to receive the payment is established.

Interest income or expense is recognised using the effective interest method.

The 'effective interest rate' is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument to:

- the gross carrying amount of the financial asset; or
- the amortised cost of the financial liability.

In calculating interest income and expense, the effective interest rate is applied to the gross carrying amount of the asset (when the asset is not credit-impaired) or to the amortised cost of the liability. However, for financial assets that have become credit-impaired subsequent to initial recognition, interest income is recognised by applying the effective interest rate to the recoverable amount of the financial asset. If the asset is no longer credit impaired, then the calculation of interest income reverts to the gross basis.

Fee and commission income:

The Group recognises revenue from contracts with customers (other than financial assets to which Ind AS 109 'Financial instruments' is applicable) based on a comprehensive assessment model as set out in Ind AS 115 'Revenue from contracts with customers'. The Group identifies contract(s) with a customer and its performance obligations under the contract, determines the transaction price and its allocation to the performance obligations in the contract and recognises revenue only on satisfactory completion of performance obligations.

Loan related charges such as cheque bounce charges, foreclosure charges are recognized only on receipt basis.

16. Income from de-recognition of assets:

Gains arising out of de-recognition transactions comprise the difference between the interest on the loan portfolio and the applicable rate at which the transaction is entered into with the transferee, also known as the right of excess interest spread (EIS). The future EIS basis the scheduled cash flows on execution of the transaction estimated for prepayments and defaults, discounted at the applicable rate entered into with the transferee is recorded upfront, net off estimated cost, in the statement of profit and loss.

17. Finance Cost

Finance costs include interest expense computed by applying the effective interest rate on respective financial instruments measured at amortised cost.

18. Employee benefits

i. Short-term employee benefits

Short-term employee benefits are expensed as the related service is provided. A liability is recognised for the amount expected to be paid if the Group has a present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

ii. Contribution to provident fund and ESIC

Group's contribution paid/payable during the period to provident fund and ESIC is recognised in the Statement of profit and loss.

iii. Gratuity

The Group's liability towards gratuity scheme is determined by independent actuaries, using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future cash outflows by reference to market yields at the end of the reporting period on government bonds that have terms approximating to the terms of the related obligation.

The net interest cost is calculated by applying the discount rate to the net balance of the defined benefit obligation. This cost is included in employee benefit expense in the Statement of profit and loss.

Remeasurement of defined benefit plans, comprising of actuarial gains / losses, return on plan assets excluding interest income are recognised immediately in the balance sheet with corresponding debit or credit to Other Comprehensive Income (OCI). Remeasurements are not reclassified to Statement of profit and loss in the subsequent period.

iv. Compensated absence

The Group does not have a policy of encashment of unavailed leaves for its employees and are not permitted to carry forward the leaves.

Hence there is no liability towards compensated absence.

19. Foreign currency

Transaction and balances

Transactions in foreign currencies are translated into the functional currency of the Group at the exchange rates at the dates of the transactions or an average rate if the average rate approximates the actual rate at the date of the transaction.

Foreign currency transactions are recorded on initial recognition in the functional currency, using the exchange rate at the date of the transaction. At each closing date, foreign currency monetary items are reported using the closing exchange rate.

Exchange differences that arise on settlement of monetary items or on reporting at each balance sheet date of the Group's monetary items at the closing rate are recognized as income and expenses in the period in which they arise.

Non-monetary items that are measured in terms of historical cost in a foreign currency are translated using the exchange rates at the dates of transactions. Non-monetary items that are measured at fair value in a foreign currency shall be translated using the exchange rates at the date when the fair value was determined. Exchange differences are recognised in the Consolidated Statement of Profit and Loss.

20. Earnings per share

The basic earnings per share ('EPS') is computed by dividing the net profit / (loss) after tax for the period attributable to the equity shareholders by the weighted average number of equity shares outstanding during the period.

For the purpose of calculating diluted earnings per share, net profit / (loss) after tax for the period attributable to the equity shareholders and the weighted average number of equity shares outstanding during the period are adjusted for the effects of all dilutive potential equity shares.

21. Statement of Cash flows

Cash flows are reported using the indirect method, whereby profit for the period is adjusted for the effects of transactions of a non-cash nature, any deferrals or accruals of past or future operating cash receipts or payments and items of income or expenses associated with investing or financing cash flows.

The cash flows from operating, investing and financing activities of the Group are segregated.

22. Segment Reporting

The Group operates in a single reportable segment i.e., financing, since the nature of the loans are exposed to similar risk and return profiles hence they are collectively operating under a single segment. The Group operates in a single geographical segment i.e. domestic.

23. Provisions, contingent liabilities and contingent assets

a. Provisions

Provisions are recognized when there is a present obligation (legal or constructive) as a result of a past event, it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of the obligation.

The expenses relating to a provision is presented in the Consolidated Statement of Profit and Loss.

If the effect of the time value of money is material, provisions are determined by discounting the expected future cash flows specific to the liability. The unwinding of the discount is recognised as finance cost.

b. Onerous contracts

Provisions for onerous contracts are recognized when the expected benefits to be derived from a contract are lower than the unavoidable costs of meeting the future obligations under the contract. The provision is measured at the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract. Before a provision is established, the Group recognises any impairment loss on the assets associated with that contract.

c. Contingent liabilities

A disclosure for a contingent liability is made when there is a possible obligation or a present obligation that may, but will probably not, require an outflow of resources. When there is a possible obligation of a present obligation in respect of which the likelihood of outflow of resources is remote, no disclosure is made.

The Company has a process whereby periodically all long term contracts (including derivative contracts) are assessed for material foreseeable losses. The Company assesses its obligations arising in the normal course of business, including pending litigations, proceedings pending with tax authorities and other contracts including derivative and long term contracts periodically and ensures that appropriate treatment has been made as required under Ind AS.

d. Contingent assets

Contingent assets are not recognised in the financial statements. However, contingent assets are assessed continually and if it is virtually certain that an economic benefit will arise, the asset and related income are recognised in the period in which the change occurs.

Provisions, contingent assets, contingent liabilities and commitments are reviewed at each reporting date.

24. Exceptional items

When items of income and expense within profit or loss from ordinary activities are of such size, nature or incidence that their disclosure is relevant to explain the performance of the enterprise for the period, the nature and amount of such items is disclosed separately as exceptional items.

25. Standards issued but not yet effective upto the date of issuance of the financial statements

The Ministry of Corporate Affairs has notified Companies (Indian Accounting Standards) Amendment Rules, 2023 dated March 31, 2023 to amend the following Ind AS which are effective from April 01, 2023.

(i) Definition of Accounting Estimates - Amendments to Ind AS 8

The amendments clarify the distinction between changes in accounting estimates and changes in accounting policies and the correction of errors.

(ii) Disclosure of Accounting Policies - Amendments to Ind AS 1

The amendments aim to help entities provide accounting policy disclosures that are more useful by replacing the requirement for entities to disclose their 'significant' accounting policies with a requirement to disclose their 'material' accounting policies and adding guidance on how entities apply the concept of materiality in making decisions about accounting policy disclosures.

(iii) Deferred Tax related to Assets and Liabilities arising from a Single Transaction Amendments to Ind AS 12

The amendments narrow the scope of the initial recognition exception under Ind AS 12, so that it no longer applies to transactions that give rise to equal taxable and deductible temporary differences.

The amendments applies to transactions that occur on or after the beginning of the earliest comparative period presented. In addition, at the beginning of the earliest comparative period presented, a deferred tax asset (provided that sufficient taxable profit is available) and a deferred tax liability should also be recognised for all deductible and taxable temporary differences associated with leases and decommissioning obligations. Consequential amendments have been made in Ind AS 101.

The above amendments are applicable for annual periods beginning on or after April 01, 2023. The Group is currently assessing the impact of the amendments.

[610300] Notes - Accounting policies, changes in accounting estimates and errors

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of changes in accounting policies, accounting estimates and errors [TextBlock]		
Disclosure of initial application of standards or interpretations [TextBlock]		
Whether initial application of an Ind AS has an effect on the current period or any prior period	No	No
Disclosure of voluntary change in accounting policy [TextBlock]		
Whether there is any voluntary change in accounting policy	No	No
Disclosure of changes in accounting estimates [TextBlock]		
Whether there are changes in accounting estimates during the year	No	No

[400600] Notes - Property, plant and equipment

Disclosure of detailed information about property, plant and equipment [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Property, plant and equipment [Member]			
Sub classes of property, plant and equipment [Axis]	Owned and leased assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]			Gross carrying amount [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	20,35,67,719.48	10,86,47,638.6		20,35,67,719.48
Acquisitions through business combinations, property, plant and equipment	21,30,804.33	0		21,30,804.33
Increase (decrease) through net exchange differences, property, plant and equipment	0	0		0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	-10,50,18,127.74	-10,06,60,360.94		
Depreciation recognised as part of cost of other assets	0	0		
Total Depreciation property plant and equipment	-10,50,18,127.74	-10,06,60,360.94		
Impairment loss recognised in profit or loss, property, plant and equipment	0	0		
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0	0		
Revaluation increase (decrease), property, plant and equipment	0	0		0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0	0		0
Increase (decrease) through other changes, property, plant and equipment	-17,28,562.97	0		0
Total increase (decrease) through transfers and other changes, property, plant and equipment	-17,28,562.97	0		0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	1,09,80,884.16	41,15,637.07		3,73,10,597.95
Retirements, property, plant and equipment	0	0		0
Total disposals and retirements, property, plant and equipment	1,09,80,884.16	41,15,637.07		3,73,10,597.95

Decrease through classified as held for sale, property, plant and equipment	0	0		0
Decrease through loss of control of subsidiary, property, plant and equipment	0	0		0
Total increase (decrease) in property, plant and equipment	8,79,70,948.94	38,71,640.59		16,83,87,925.86
Property, plant and equipment at end of period	43,59,36,315.51	34,79,65,366.57	34,40,93,725.98	74,84,76,869.23

Disclosure of detailed information about property, plant and equipment [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Property, plant and equipment [Member]			
Sub classes of property, plant and equipment [Axis]	Owned and leased assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	10,86,47,638.6			
Acquisitions through business combinations, property, plant and equipment	0			
Increase (decrease) through net exchange differences, property, plant and equipment	0			
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss			10,50,18,127.74	10,06,60,360.94
Depreciation recognised as part of cost of other assets			0	0
Total Depreciation property plant and equipment			10,50,18,127.74	10,06,60,360.94
Impairment loss recognised in profit or loss, property, plant and equipment			0	0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment			0	0
Revaluation increase (decrease), property, plant and equipment	0			
Impairment loss recognised in other comprehensive income, property, plant and equipment			0	0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment			0	0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0			
Increase (decrease) through other changes, property, plant and equipment	0		17,28,562.97	0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0		17,28,562.97	0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	2,45,85,340.88		2,63,29,713.79	2,04,69,703.81
Retirements, property, plant and equipment	0			
Total disposals and retirements, property, plant and equipment	2,45,85,340.88		2,63,29,713.79	2,04,69,703.81
Decrease through classified as held for sale, property, plant and equipment	0		0	0
Decrease through loss of control of subsidiary, property, plant and equipment	0		0	0

Total increase (decrease) in property, plant and equipment	8,40,62,297.72		8,04,16,976.92	8,01,90,657.13
Property, plant and equipment at end of period	58,00,88,943.37	49,60,26,645.65	31,25,40,553.72	23,21,23,576.8

Disclosure of detailed information about property, plant and equipment [Table]
..(3)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Property, plant and equipment [Member]	Buildings [Member]		
Sub classes of property, plant and equipment [Axis]	Owned and leased assets [Member]	Owned assets [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]	Carrying amount [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment		0	0	
Acquisitions through business combinations, property, plant and equipment		0	0	
Increase (decrease) through net exchange differences, property, plant and equipment		0	0	
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss		-37,843.33	-37,843.33	
Depreciation recognised as part of cost of other assets		0	0	
Total Depreciation property plant and equipment		-37,843.33	-37,843.33	
Impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Reversal of impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Revaluation increase (decrease), property, plant and equipment		0	0	
Impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment		0	0	
Increase (decrease) through other changes, property, plant and equipment		0	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment		0	0	
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment		0	0	
Retirements, property, plant and equipment		0	0	
Total disposals and retirements, property, plant and equipment		0	0	

Decrease through classified as held for sale, property, plant and equipment		0	0	
Decrease through loss of control of subsidiary, property, plant and equipment		0	0	
Total increase (decrease) in property, plant and equipment		-37,843.33	-37,843.33	
Property, plant and equipment at end of period	15,19,32,919.67	20,78,920.1	21,16,763.43	21,54,606.76

Disclosure of detailed information about property, plant and equipment [Table]
..(4)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Buildings [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	0	0		
Acquisitions through business combinations, property, plant and equipment	0	0		
Increase (decrease) through net exchange differences, property, plant and equipment	0	0		
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss				37,843.33
Depreciation recognised as part of cost of other assets				0
Total Depreciation property plant and equipment				37,843.33
Impairment loss recognised in profit or loss, property, plant and equipment				0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment				0
Revaluation increase (decrease), property, plant and equipment	0	0		
Impairment loss recognised in other comprehensive income, property, plant and equipment				0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment				0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0	0		
Increase (decrease) through other changes, property, plant and equipment	0	0		0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0	0		0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	0	0		0
Retirements, property, plant and equipment	0	0		
Total disposals and retirements, property, plant and equipment	0	0		0
Decrease through classified as held for sale, property, plant and equipment	0	0		0

Decrease through loss of control of subsidiary, property, plant and equipment	0	0		0
Total increase (decrease) in property, plant and equipment	0	0		37,843.33
Property, plant and equipment at end of period	22,70,600	22,70,600	22,70,600	1,91,679.9

Disclosure of detailed information about property, plant and equipment [Table]
..(5)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Buildings [Member]		Other building [Member]	
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]		Owned assets [Member]	
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]		Carrying amount [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment			0	0
Acquisitions through business combinations, property, plant and equipment			0	0
Increase (decrease) through net exchange differences, property, plant and equipment			0	0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	37,843.33		-37,843.33	-37,843.33
Depreciation recognised as part of cost of other assets	0		0	0
Total Depreciation property plant and equipment	37,843.33		-37,843.33	-37,843.33
Impairment loss recognised in profit or loss, property, plant and equipment	0		0	0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0		0	0
Revaluation increase (decrease), property, plant and equipment			0	0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0		0	0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0		0	0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment			0	0
Increase (decrease) through other changes, property, plant and equipment	0		0	0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0		0	0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	0		0	0
Retirements, property, plant and equipment			0	0
Total disposals and retirements, property, plant and equipment	0		0	0
Decrease through classified as held for sale, property, plant and equipment	0		0	0
Decrease through loss of control of subsidiary, property, plant and equipment	0		0	0

Total increase (decrease) in property, plant and equipment	37,843.33		-37,843.33	-37,843.33
Property, plant and equipment at end of period	1,53,836.57	1,15,993.24	20,78,920.1	21,16,763.43

Disclosure of detailed information about property, plant and equipment [Table]
..(6)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Other building [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]	Gross carrying amount [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment		0	0	
Acquisitions through business combinations, property, plant and equipment		0	0	
Increase (decrease) through net exchange differences, property, plant and equipment		0	0	
Revaluation increase (decrease), property, plant and equipment		0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment		0	0	
Increase (decrease) through other changes, property, plant and equipment		0	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment		0	0	
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment		0	0	
Retirements, property, plant and equipment		0	0	
Total disposals and retirements, property, plant and equipment		0	0	
Decrease through classified as held for sale, property, plant and equipment		0	0	
Decrease through loss of control of subsidiary, property, plant and equipment		0	0	
Total increase (decrease) in property, plant and equipment		0	0	
Property, plant and equipment at end of period	21,54,606.76	22,70,600	22,70,600	22,70,600

Disclosure of detailed information about property, plant and equipment [Table]

..(7)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Other building [Member]			Furniture and fixtures [Member]
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			Owned assets [Member]
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]			Carrying amount [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment				1,32,36,736.17
Acquisitions through business combinations, property, plant and equipment				0
Increase (decrease) through net exchange differences, property, plant and equipment				0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	37,843.33	37,843.33		-25,26,881.66
Depreciation recognised as part of cost of other assets	0	0		0
Total Depreciation property plant and equipment	37,843.33	37,843.33		-25,26,881.66
Impairment loss recognised in profit or loss, property, plant and equipment	0	0		0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0	0		0
Revaluation increase (decrease), property, plant and equipment				0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment				0
Increase (decrease) through other changes, property, plant and equipment	0	0		0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0	0		0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	0	0		18,61,082
Retirements, property, plant and equipment				0
Total disposals and retirements, property, plant and equipment	0	0		18,61,082
Decrease through classified as held for sale, property, plant and equipment	0	0		0

Decrease through loss of control of subsidiary, property, plant and equipment	0	0		0
Total increase (decrease) in property, plant and equipment	37,843.33	37,843.33		88,48,772.51
Property, plant and equipment at end of period	1,91,679.9	1,53,836.57	1,15,993.24	2,14,17,891.55

Disclosure of detailed information about property, plant and equipment [Table]

..(8)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Furniture and fixtures [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]		Gross carrying amount [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	13,24,848		1,32,36,736.17	13,24,848
Acquisitions through business combinations, property, plant and equipment	0		0	0
Increase (decrease) through net exchange differences, property, plant and equipment	0		0	0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	-33,97,408.06			
Depreciation recognised as part of cost of other assets	0			
Total Depreciation property plant and equipment	-33,97,408.06			
Impairment loss recognised in profit or loss, property, plant and equipment	0			
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0			
Revaluation increase (decrease), property, plant and equipment	0		0	0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0			
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0			
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0		0	0
Increase (decrease) through other changes, property, plant and equipment	0		0	0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0		0	0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	-0.01		28,99,448	13,67,660.36
Retirements, property, plant and equipment	0		0	0
Total disposals and retirements, property, plant and equipment	-0.01		28,99,448	13,67,660.36
Decrease through classified as held for sale, property, plant and equipment	0		0	0
Decrease through loss of control of subsidiary, property, plant and equipment	0		0	0

Total increase (decrease) in property, plant and equipment	-20,72,560.05		1,03,37,288.17	-42,812.36
Property, plant and equipment at end of period	1,25,69,119.04	1,46,41,679.09	2,64,10,357.31	1,60,73,069.14

Disclosure of detailed information about property, plant and equipment [Table]
..(9)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Furniture and fixtures [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]	Accumulated depreciation and impairment [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss		25,26,881.66	33,97,408.06	
Depreciation recognised as part of cost of other assets		0	0	
Total Depreciation property plant and equipment		25,26,881.66	33,97,408.06	
Impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Reversal of impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through other changes, property, plant and equipment		0	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment		0	0	
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment		10,38,366	13,67,660.37	
Total disposals and retirements, property, plant and equipment		10,38,366	13,67,660.37	
Decrease through classified as held for sale, property, plant and equipment		0	0	
Decrease through loss of control of subsidiary, property, plant and equipment		0	0	
Total increase (decrease) in property, plant and equipment		14,88,515.66	20,29,747.69	
Property, plant and equipment at end of period	1,61,15,881.5	49,92,465.76	35,03,950.1	14,74,202.41

Disclosure of detailed information about property, plant and equipment [Table]

..(10)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Vehicles [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]			Gross carrying amount [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	37,52,643	85,42,326		37,52,643
Acquisitions through business combinations, property, plant and equipment	0	0		0
Increase (decrease) through net exchange differences, property, plant and equipment	0	0		0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	-40,74,607.43	-59,41,991.77		
Depreciation recognised as part of cost of other assets	0	0		
Total Depreciation property plant and equipment	-40,74,607.43	-59,41,991.77		
Impairment loss recognised in profit or loss, property, plant and equipment	0	0		
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0	0		
Revaluation increase (decrease), property, plant and equipment	0	0		0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0	0		0
Increase (decrease) through other changes, property, plant and equipment	0	0		0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0	0		0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	0	33,80,718.81		0
Retirements, property, plant and equipment	0	0		0
Total disposals and retirements, property, plant and equipment	0	33,80,718.81		0
Decrease through classified as held for sale, property, plant and equipment	0	0		0
Decrease through loss of control of subsidiary, property, plant and equipment	0	0		0

Total increase (decrease) in property, plant and equipment	-3,21,964.43	-7,80,384.58		37,52,643
Property, plant and equipment at end of period	2,04,77,130.47	2,07,99,094.9	2,15,79,479.48	4,21,30,460

Disclosure of detailed information about property, plant and equipment [Table]

..(11)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Vehicles [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	85,42,326			
Acquisitions through business combinations, property, plant and equipment	0			
Increase (decrease) through net exchange differences, property, plant and equipment	0			
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss			40,74,607.43	59,41,991.77
Depreciation recognised as part of cost of other assets			0	0
Total Depreciation property plant and equipment			40,74,607.43	59,41,991.77
Impairment loss recognised in profit or loss, property, plant and equipment			0	0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment			0	0
Revaluation increase (decrease), property, plant and equipment	0			
Impairment loss recognised in other comprehensive income, property, plant and equipment			0	0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment			0	0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0			
Increase (decrease) through other changes, property, plant and equipment	0		0	0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0		0	0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	52,84,399		0	19,03,680.19
Retirements, property, plant and equipment	0			
Total disposals and retirements, property, plant and equipment	52,84,399		0	19,03,680.19
Decrease through classified as held for sale, property, plant and equipment	0		0	0
Decrease through loss of control of subsidiary, property, plant and equipment	0		0	0

Total increase (decrease) in property, plant and equipment	32,57,927		40,74,607.43	40,38,311.58
Property, plant and equipment at end of period	3,83,77,817	3,51,19,890	2,16,53,329.53	1,75,78,722.1

Disclosure of detailed information about property, plant and equipment [Table]
..(12)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Vehicles [Member]	Motor vehicles [Member]		
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]	Owned assets [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]	Carrying amount [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment		37,52,643	85,42,326	
Acquisitions through business combinations, property, plant and equipment		0	0	
Increase (decrease) through net exchange differences, property, plant and equipment		0	0	
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss		-40,74,607.43	-59,41,991.77	
Depreciation recognised as part of cost of other assets		0	0	
Total Depreciation property plant and equipment		-40,74,607.43	-59,41,991.77	
Impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Reversal of impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Revaluation increase (decrease), property, plant and equipment		0	0	
Impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment		0	0	
Increase (decrease) through other changes, property, plant and equipment		0	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment		0	0	
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment		0	33,80,718.81	
Retirements, property, plant and equipment		0	0	
Total disposals and retirements, property, plant and equipment		0	33,80,718.81	
Decrease through classified as held for sale, property, plant and equipment		0	0	

Decrease through loss of control of subsidiary, property, plant and equipment		0	0	
Total increase (decrease) in property, plant and equipment		-3,21,964.43	-7,80,384.58	
Property, plant and equipment at end of period	1,35,40,410.52	2,04,77,130.47	2,07,99,094.9	2,15,79,479.48

Disclosure of detailed information about property, plant and equipment [Table]
..(13)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Motor vehicles [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	37,52,643	85,42,326		
Acquisitions through business combinations, property, plant and equipment	0	0		
Increase (decrease) through net exchange differences, property, plant and equipment	0	0		
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss				40,74,607.43
Depreciation recognised as part of cost of other assets				0
Total Depreciation property plant and equipment				40,74,607.43
Impairment loss recognised in profit or loss, property, plant and equipment				0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment				0
Revaluation increase (decrease), property, plant and equipment	0	0		
Impairment loss recognised in other comprehensive income, property, plant and equipment				0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment				0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0	0		
Increase (decrease) through other changes, property, plant and equipment	0	0		0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0	0		0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	0	52,84,399		0
Retirements, property, plant and equipment	0	0		
Total disposals and retirements, property, plant and equipment	0	52,84,399		0
Decrease through classified as held for sale, property, plant and equipment	0	0		0

Decrease through loss of control of subsidiary, property, plant and equipment	0	0		0
Total increase (decrease) in property, plant and equipment	37,52,643	32,57,927		40,74,607.43
Property, plant and equipment at end of period	4,21,30,460	3,83,77,817	3,51,19,890	2,16,53,329.53

Disclosure of detailed information about property, plant and equipment [Table]
..(14)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Motor vehicles [Member]		Office equipment [Member]	
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]		Owned assets [Member]	
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]		Carrying amount [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment			1,38,16,632.4	10,43,874
Acquisitions through business combinations, property, plant and equipment			0	0
Increase (decrease) through net exchange differences, property, plant and equipment			0	0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	59,41,991.77		-53,58,279.73	-47,18,656.15
Depreciation recognised as part of cost of other assets	0		0	0
Total Depreciation property plant and equipment	59,41,991.77		-53,58,279.73	-47,18,656.15
Impairment loss recognised in profit or loss, property, plant and equipment	0		0	0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0		0	0
Revaluation increase (decrease), property, plant and equipment			0	0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0		0	0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0		0	0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment			0	0
Increase (decrease) through other changes, property, plant and equipment	0		0	0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0		0	0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	19,03,680.19		3,00,301.99	1,09,302.56
Retirements, property, plant and equipment			0	0
Total disposals and retirements, property, plant and equipment	19,03,680.19		3,00,301.99	1,09,302.56
Decrease through classified as held for sale, property, plant and equipment	0		0	0
Decrease through loss of control of subsidiary, property, plant and equipment	0		0	0

Total increase (decrease) in property, plant and equipment	40,38,311.58		81,58,050.68	-37,84,084.71
Property, plant and equipment at end of period	1,75,78,722.1	1,35,40,410.52	1,90,47,906.72	1,08,89,856.04

Disclosure of detailed information about property, plant and equipment [Table]
..(15)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Office equipment [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]	Gross carrying amount [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment		1,38,16,632.4	10,43,874	
Acquisitions through business combinations, property, plant and equipment		0	0	
Increase (decrease) through net exchange differences, property, plant and equipment		0	0	
Revaluation increase (decrease), property, plant and equipment		0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment		0	0	
Increase (decrease) through other changes, property, plant and equipment		0	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment		0	0	
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment		19,19,118	1,74,062.5	
Retirements, property, plant and equipment		0	0	
Total disposals and retirements, property, plant and equipment		19,19,118	1,74,062.5	
Decrease through classified as held for sale, property, plant and equipment		0	0	
Decrease through loss of control of subsidiary, property, plant and equipment		0	0	
Total increase (decrease) in property, plant and equipment		1,18,97,514.4	8,69,811.5	
Property, plant and equipment at end of period	1,46,73,940.75	3,21,56,120.26	2,02,58,605.86	1,93,88,794.36

Disclosure of detailed information about property, plant and equipment [Table]
..(16)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Office equipment [Member]			Computer equipments [Member]
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			Owned assets [Member]
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]			Carrying amount [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment				4,48,55,806.81
Acquisitions through business combinations, property, plant and equipment				21,30,804.33
Increase (decrease) through net exchange differences, property, plant and equipment				0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	53,58,279.73	47,18,656.15		-2,81,54,300.36
Depreciation recognised as part of cost of other assets	0	0		0
Total Depreciation property plant and equipment	53,58,279.73	47,18,656.15		-2,81,54,300.36
Impairment loss recognised in profit or loss, property, plant and equipment	0	0		0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0	0		0
Revaluation increase (decrease), property, plant and equipment				0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment				0
Increase (decrease) through other changes, property, plant and equipment	0	0		-17,28,562.97
Total increase (decrease) through transfers and other changes, property, plant and equipment	0	0		-17,28,562.97
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	16,18,816.01	64,759.94		0
Retirements, property, plant and equipment				0
Total disposals and retirements, property, plant and equipment	16,18,816.01	64,759.94		0
Decrease through classified as held for sale, property, plant and equipment	0	0		0

Decrease through loss of control of subsidiary, property, plant and equipment	0	0		0
Total increase (decrease) in property, plant and equipment	37,39,463.72	46,53,896.21		1,71,03,747.81
Property, plant and equipment at end of period	1,31,08,213.54	93,68,749.82	47,14,853.61	6,02,87,323.9

Disclosure of detailed information about property, plant and equipment [Table]

..(17)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Computer equipments [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]		Gross carrying amount [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	3,89,63,574.71		4,48,55,806.81	3,89,63,574.71
Acquisitions through business combinations, property, plant and equipment	0		21,30,804.33	0
Increase (decrease) through net exchange differences, property, plant and equipment	0		0	0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	-2,12,04,018.62			
Depreciation recognised as part of cost of other assets	0			
Total Depreciation property plant and equipment	-2,12,04,018.62			
Impairment loss recognised in profit or loss, property, plant and equipment	0			
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0			
Revaluation increase (decrease), property, plant and equipment	0		0	0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0			
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0			
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0		0	0
Increase (decrease) through other changes, property, plant and equipment	0		0	0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0		0	0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	49,488.87		0	36,02,038.99
Retirements, property, plant and equipment	0		0	0
Total disposals and retirements, property, plant and equipment	49,488.87		0	36,02,038.99
Decrease through classified as held for sale, property, plant and equipment	0		0	0
Decrease through loss of control of subsidiary, property, plant and equipment	0		0	0

Total increase (decrease) in property, plant and equipment	1,77,10,067.22		4,69,86,611.14	3,53,61,535.72
Property, plant and equipment at end of period	4,31,83,576.09	2,54,73,508.87	15,83,57,207.86	11,13,70,596.72

Disclosure of detailed information about property, plant and equipment [Table]
..(18)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Computer equipments [Member]			
	Owned assets [Member]			
Sub classes of property, plant and equipment [Axis]	Accumulated depreciation and impairment [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]			
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss		2,81,54,300.36	2,12,04,018.62	
Depreciation recognised as part of cost of other assets		0	0	
Total Depreciation property plant and equipment		2,81,54,300.36	2,12,04,018.62	
Impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Reversal of impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through other changes, property, plant and equipment		17,28,562.97	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment		(A) 17,28,562.97	0	
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment		0	35,52,550.12	
Total disposals and retirements, property, plant and equipment		0	35,52,550.12	
Decrease through classified as held for sale, property, plant and equipment		0	0	
Decrease through loss of control of subsidiary, property, plant and equipment		0	0	
Total increase (decrease) in property, plant and equipment		2,98,82,863.33	1,76,51,468.5	
Property, plant and equipment at end of period	7,60,09,061	9,80,69,883.96	6,81,87,020.63	5,05,35,552.13

(A)

Particulars	31st March, 2023
Acquisition of subsidiary	17,28,562.97

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Disclosure of detailed information about property, plant and equipment [Table]

..(19)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Leasehold improvements [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]			Gross carrying amount [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	4,15,56,666.19	35,36,538.8		4,15,56,666.19
Acquisitions through business combinations, property, plant and equipment	0	0		0
Increase (decrease) through net exchange differences, property, plant and equipment	0	0		0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	-1,97,54,202.83	-2,12,33,178.9		
Depreciation recognised as part of cost of other assets	0	0		
Total Depreciation property plant and equipment	-1,97,54,202.83	-2,12,33,178.9		
Impairment loss recognised in profit or loss, property, plant and equipment	0	0		
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0	0		
Revaluation increase (decrease), property, plant and equipment	0	0		0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0	0		
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0	0		0
Increase (decrease) through other changes, property, plant and equipment	0	0		0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0	0		0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	7,24,500.17	5,76,126.84		11,01,805
Retirements, property, plant and equipment	0	0		0
Total disposals and retirements, property, plant and equipment	7,24,500.17	5,76,126.84		11,01,805
Decrease through classified as held for sale, property, plant and equipment	0	0		0
Decrease through loss of control of subsidiary, property, plant and equipment	0	0		0

Total increase (decrease) in property, plant and equipment	2,10,77,963.19	-1,82,72,766.94		4,04,54,861.19
Property, plant and equipment at end of period	9,44,01,061.11	7,33,23,097.92	9,15,95,864.86	13,79,52,256.96

Disclosure of detailed information about property, plant and equipment [Table]

..(20)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Leasehold improvements [Member]			
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]		Accumulated depreciation and impairment [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	35,36,538.8			
Acquisitions through business combinations, property, plant and equipment	0			
Increase (decrease) through net exchange differences, property, plant and equipment	0			
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss			1,97,54,202.83	2,12,33,178.9
Depreciation recognised as part of cost of other assets			0	0
Total Depreciation property plant and equipment			1,97,54,202.83	2,12,33,178.9
Impairment loss recognised in profit or loss, property, plant and equipment			0	0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment			0	0
Revaluation increase (decrease), property, plant and equipment	0			
Impairment loss recognised in other comprehensive income, property, plant and equipment			0	0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment			0	0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0			
Increase (decrease) through other changes, property, plant and equipment	0		0	0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0		0	0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	1,41,57,180.03		3,77,304.83	1,35,81,053.19
Retirements, property, plant and equipment	0			
Total disposals and retirements, property, plant and equipment	1,41,57,180.03		3,77,304.83	1,35,81,053.19
Decrease through classified as held for sale, property, plant and equipment	0		0	0
Decrease through loss of control of subsidiary, property, plant and equipment	0		0	0

Total increase (decrease) in property, plant and equipment	-1,06,20,641.23		1,93,76,898	76,52,125.71
Property, plant and equipment at end of period	9,74,97,395.77	10,81,18,037	4,35,51,195.85	2,41,74,297.85

Disclosure of detailed information about property, plant and equipment [Table]
..(21)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Leasehold improvements [Member]	Other property, plant and equipment [Member]		
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]	Assets held under lease [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]	Carrying amount [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment		8,63,49,234.91	5,52,36,477.09	
Acquisitions through business combinations, property, plant and equipment		0	0	
Increase (decrease) through net exchange differences, property, plant and equipment		0	0	
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss		-4,51,12,012.4	-4,41,27,264.11	
Depreciation recognised as part of cost of other assets		0	0	
Total Depreciation property plant and equipment		-4,51,12,012.4	-4,41,27,264.11	
Impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Reversal of impairment loss recognised in profit or loss, property, plant and equipment		0	0	
Revaluation increase (decrease), property, plant and equipment		0	0	
Impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment		0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment		0	0	
Increase (decrease) through other changes, property, plant and equipment		0	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment		0	0	
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment		80,95,000	0	
Retirements, property, plant and equipment		0	0	
Total disposals and retirements, property, plant and equipment		80,95,000	0	

Decrease through classified as held for sale, property, plant and equipment		0	0	
Decrease through loss of control of subsidiary, property, plant and equipment		0	0	
Total increase (decrease) in property, plant and equipment		3,31,42,222.51	1,11,09,212.98	
Property, plant and equipment at end of period	1,65,22,172.14	21,82,26,081.66	18,50,83,859.15	17,39,74,646.17

Disclosure of detailed information about property, plant and equipment [Table]

..(22)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Other property, plant and equipment [Member]			
Sub classes of property, plant and equipment [Axis]	Assets held under lease [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Gross carrying amount [Member]			Accumulated depreciation and impairment [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment	8,63,49,234.91	5,52,36,477.09		
Acquisitions through business combinations, property, plant and equipment	0	0		
Increase (decrease) through net exchange differences, property, plant and equipment	0	0		
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss				4,51,12,012.4
Depreciation recognised as part of cost of other assets				0
Total Depreciation property plant and equipment				4,51,12,012.4
Impairment loss recognised in profit or loss, property, plant and equipment				0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment				0
Revaluation increase (decrease), property, plant and equipment	0	0		
Impairment loss recognised in other comprehensive income, property, plant and equipment				0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment				0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment	0	0		
Increase (decrease) through other changes, property, plant and equipment	0	0		0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0	0		0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	3,13,90,226.95	0		2,32,95,226.95
Retirements, property, plant and equipment	0	0		
Total disposals and retirements, property, plant and equipment	3,13,90,226.95	0		2,32,95,226.95
Decrease through classified as held for sale, property, plant and equipment	0	0		0

Decrease through loss of control of subsidiary, property, plant and equipment	0	0		0
Total increase (decrease) in property, plant and equipment	5,49,59,007.96	5,52,36,477.09		2,18,16,785.45
Property, plant and equipment at end of period	34,91,99,866.84	29,42,40,858.88	23,90,04,381.79	13,09,73,785.18

Disclosure of detailed information about property, plant and equipment [Table]
..(23)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Other property, plant and equipment [Member]		Other property, plant and equipment, others [Member]	
Sub classes of property, plant and equipment [Axis]	Assets held under lease [Member]		Assets held under lease [Member]	
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]		Carrying amount [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Nature of other property plant and equipment others			Right-of-use assets	Right-of-use Asset
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment			8,63,49,234.91	5,52,36,477.09
Acquisitions through business combinations, property, plant and equipment			0	0
Increase (decrease) through net exchange differences, property, plant and equipment			0	0
Depreciation, property, plant and equipment [Abstract]				
Depreciation recognised in profit or loss	4,41,27,264.11		-4,51,12,012.4	-4,41,27,264.11
Depreciation recognised as part of cost of other assets	0		0	0
Total Depreciation property plant and equipment	4,41,27,264.11		-4,51,12,012.4	-4,41,27,264.11
Impairment loss recognised in profit or loss, property, plant and equipment	0		0	0
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0		0	0
Revaluation increase (decrease), property, plant and equipment			0	0
Impairment loss recognised in other comprehensive income, property, plant and equipment	0		0	0
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0		0	0
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment			0	0
Increase (decrease) through other changes, property, plant and equipment	0		0	0
Total increase (decrease) through transfers and other changes, property, plant and equipment	0		0	0
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment	0		80,95,000	0
Retirements, property, plant and equipment			0	0
Total disposals and retirements, property, plant and equipment	0		80,95,000	0
Decrease through classified as held for sale, property, plant and equipment	0		0	0

Decrease through loss of control of subsidiary, property, plant and equipment	0		0	0
Total increase (decrease) in property, plant and equipment	4,41,27,264.11		3,31,42,222.51	1,11,09,212.98
Property, plant and equipment at end of period	10,91,56,999.73	6,50,29,735.62	21,82,26,081.66	18,50,83,859.15

Disclosure of detailed information about property, plant and equipment [Table]
..(24)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Other property, plant and equipment, others [Member]			
Sub classes of property, plant and equipment [Axis]	Assets held under lease [Member]			
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Carrying amount [Member]	Gross carrying amount [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]				
Disclosure of detailed information about property, plant and equipment [Line items]				
Nature of other property plant and equipment others		Right-of-use assets	Right-of-use Asset	
Reconciliation of changes in property, plant and equipment [Abstract]				
Changes in property, plant and equipment [Abstract]				
Additions other than through business combinations, property, plant and equipment		8,63,49,234.91	5,52,36,477.09	
Acquisitions through business combinations, property, plant and equipment		0	0	
Increase (decrease) through net exchange differences, property, plant and equipment		0	0	
Revaluation increase (decrease), property, plant and equipment		0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]				
Increase (decrease) through transfers, property, plant and equipment		0	0	
Increase (decrease) through other changes, property, plant and equipment		0	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment		0	0	
Disposals and retirements, property, plant and equipment [Abstract]				
Disposals, property, plant and equipment		3,13,90,226.95	0	
Retirements, property, plant and equipment		0	0	
Total disposals and retirements, property, plant and equipment		3,13,90,226.95	0	
Decrease through classified as held for sale, property, plant and equipment		0	0	
Decrease through loss of control of subsidiary, property, plant and equipment		0	0	
Total increase (decrease) in property, plant and equipment		5,49,59,007.96	5,52,36,477.09	
Property, plant and equipment at end of period	17,39,74,646.17	34,91,99,866.84	29,42,40,858.88	23,90,04,381.79

Disclosure of detailed information about property, plant and equipment [Table]
..(25)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Other property, plant and equipment, others [Member]		
Sub classes of property, plant and equipment [Axis]	Assets held under lease [Member]		
Carrying amount accumulated depreciation and gross carrying amount [Axis]	Accumulated depreciation and impairment [Member]		
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about property, plant and equipment [Abstract]			
Disclosure of detailed information about property, plant and equipment [Line items]			
Nature of other property plant and equipment others	Right-of-use assets	Right-of-use Asset	
Reconciliation of changes in property, plant and equipment [Abstract]			
Changes in property, plant and equipment [Abstract]			
Depreciation, property, plant and equipment [Abstract]			
Depreciation recognised in profit or loss	4,51,12,012.4	4,41,27,264.11	
Depreciation recognised as part of cost of other assets	0	0	
Total Depreciation property plant and equipment	4,51,12,012.4	4,41,27,264.11	
Impairment loss recognised in profit or loss, property, plant and equipment	0	0	
Reversal of impairment loss recognised in profit or loss, property, plant and equipment	0	0	
Impairment loss recognised in other comprehensive income, property, plant and equipment	0	0	
Reversal of impairment loss recognised in other comprehensive income, property, plant and equipment	0	0	
Increase (decrease) through transfers and other changes, property, plant and equipment [Abstract]			
Increase (decrease) through other changes, property, plant and equipment	0	0	
Total increase (decrease) through transfers and other changes, property, plant and equipment	0	0	
Disposals and retirements, property, plant and equipment [Abstract]			
Disposals, property, plant and equipment	2,32,95,226.95	0	
Total disposals and retirements, property, plant and equipment	2,32,95,226.95	0	
Decrease through classified as held for sale, property, plant and equipment	0	0	
Decrease through loss of control of subsidiary, property, plant and equipment	0	0	
Total increase (decrease) in property, plant and equipment	2,18,16,785.45	4,41,27,264.11	
Property, plant and equipment at end of period	13,09,73,785.18	10,91,56,999.73	6,50,29,735.62

Disclosure of additional information about property plant and equipment [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Property, plant and equipment [Member]		Buildings [Member]	
Sub classes of property, plant and equipment [Axis]	Owned and leased assets [Member]		Owned assets [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of additional information about property plant and equipment [Abstract]				
Disclosure of additional information about property plant and equipment [Line items]				
Depreciation method, property, plant and equipment				
Useful lives or depreciation rates, property, plant and equipment				
Whether property, plant and equipment are stated at revalued amount			No	No

Disclosure of additional information about property plant and equipment [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Other building [Member]		Furniture and fixtures [Member]	
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]		Owned assets [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of additional information about property plant and equipment [Abstract]				
Disclosure of additional information about property plant and equipment [Line items]				
Depreciation method, property, plant and equipment	Straight Line Basis	Straight Line Basis	Straight Line Basis	Straight Line Basis
Useful lives or depreciation rates, property, plant and equipment	60 years	60 years	10 years	10 years
Whether property, plant and equipment are stated at revalued amount	No	No	No	No

Disclosure of additional information about property plant and equipment [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Vehicles [Member]		Motor vehicles [Member]	
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]		Owned assets [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of additional information about property plant and equipment [Abstract]				
Disclosure of additional information about property plant and equipment [Line items]				
Depreciation method, property, plant and equipment			Straight Line Basis	Straight Line Basis
Useful lives or depreciation rates, property, plant and equipment			8 years	8 years
Whether property, plant and equipment are stated at revalued amount	No	No	No	No

Disclosure of additional information about property plant and equipment [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Office equipment [Member]		Computer equipments [Member]	
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]		Owned assets [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of additional information about property plant and equipment [Abstract]				
Disclosure of additional information about property plant and equipment [Line items]				
Depreciation method, property, plant and equipment	Straight Line Basis	Straight Line Basis	Straight Line Basis	Straight Line Basis
Useful lives or depreciation rates, property, plant and equipment	5 years	5 years	3 years	3 years
Whether property, plant and equipment are stated at revalued amount	No	No	No	No

Disclosure of additional information about property plant and equipment [Table]

..(5)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Leasehold improvements [Member]		Other property, plant and equipment [Member]	
Sub classes of property, plant and equipment [Axis]	Owned assets [Member]		Assets held under lease [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of additional information about property plant and equipment [Abstract]				
Disclosure of additional information about property plant and equipment [Line items]				
Depreciation method, property, plant and equipment	Straight Line Basis	Straight Line Basis		
Useful lives or depreciation rates, property, plant and equipment	Amortised over the period of lease	Amortised over the period of lease		
Whether property, plant and equipment are stated at revalued amount	No	No	No	No

Disclosure of additional information about property plant and equipment [Table]

..(6)

Unless otherwise specified, all monetary values are in INR

Classes of property, plant and equipment [Axis]	Other property, plant and equipment, others [Member]	
Sub classes of property, plant and equipment [Axis]	Assets held under lease [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of additional information about property plant and equipment [Abstract]		
Disclosure of additional information about property plant and equipment [Line items]		
Depreciation method, property, plant and equipment	Straight Line Basis	Straight Line Basis
Useful lives or depreciation rates, property, plant and equipment	Amortised over the period of lease	Amortised over the period of lease
Whether property, plant and equipment are stated at revalued amount	No	No

[612100] Notes - Impairment of assets

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of impairment of assets [TextBlock]		
Disclosure of impairment loss and reversal of impairment loss [TextBlock]		
Whether there is any impairment loss or reversal of impairment loss during the year	No	No
Disclosure of information for impairment loss recognised or reversed for individual Assets or cash-generating unit [TextBlock]		
Whether impairment loss recognised or reversed for individual Assets or cash-generating unit	No	No

[400700] Notes - Investment property

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of investment property [TextBlock]		
Total direct operating expense from investment property	0	0
Rental income from investment property, net of direct operating expense	0	0
Depreciation method, investment property, cost model	NA	NA
Useful lives or depreciation rates, investment property, cost model	NA	NA

[400800] Notes - Goodwill

Disclosure of reconciliation of changes in goodwill [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]	Carrying amount [Member]		Gross carrying amount [Member]	
	31/03/2023	31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of reconciliation of changes in goodwill [Abstract]				
Disclosure of reconciliation of changes in goodwill [Line items]				
Changes in goodwill [Abstract]				
Acquisitions through business combinations, goodwill			227,11,21,000	
Increase (decrease) through transfers and other changes, Goodwill [Abstract]				
Increase (decrease) through other changes, goodwill			-165,85,12,466.28	
Total increase (decrease) through transfers and other changes, goodwill			-165,85,12,466.28	
Total increase (decrease) in goodwill			61,26,08,533.72	0
Goodwill at end of period	67,78,73,538.44	6,52,65,004.72	67,78,73,538.44	6,52,65,004.72

Disclosure of reconciliation of changes in goodwill [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]	Gross carrying amount [Member]	Accumulated amortization and impairment [Member]	
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of reconciliation of changes in goodwill [Abstract]			
Disclosure of reconciliation of changes in goodwill [Line items]			
Changes in goodwill [Abstract]			
Total increase (decrease) in goodwill		0	0
Goodwill at end of period	6,52,65,004.72	0	0

Unless otherwise specified, all monetary values are in INR

	31/03/2023	31/03/2022
Disclosure of goodwill [TextBlock]		
Disclosure of reconciliation of changes in goodwill [Abstract]		
Changes in goodwill [Abstract]		
Increase (decrease) through transfers and other changes, Goodwill [Abstract]		
Goodwill at end of period	67,78,73,538.44	6,52,65,004.72

[400900] Notes - Other intangible assets

Disclosure of additional information about other intangible assets [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of other intangible assets [Axis]	Computer software [Member]	
Sub classes of other intangible assets [Axis]	Intangible assets other than internally generated [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of additional information about other intangible assets [Abstract]		
Disclosure of additional information about other intangible assets [Line items]		
Amortisation method, other intangible assets	Straight-Line Method	straight-line basis
Useful lives or amortisation rates, other intangible assets	3 years	3 years
Whether other intangible assets are stated at revalued amount	No	No

Disclosure of detailed information about other intangible assets [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Classes of other intangible assets [Axis]	Company other intangible assets [Member]			
Sub classes of other intangible assets [Axis]	Internally generated and other than internally generated intangible assets [Member]			
Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]	Carrying amount [Member]			Gross carrying amount [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about other intangible assets [Abstract]				
Disclosure of detailed information about other intangible assets [Line items]				
Reconciliation of changes in other intangible assets [Abstract]				
Changes in Other intangible assets [Abstract]				
Additions other than through business combinations	0	0		0
Acquisitions through business combinations	0	0		0
Increase (decrease) through net exchange differences	0	0		0
Amortisation other intangible assets	-2,33,79,070.57	-2,21,23,777.27		
Impairment loss recognised in profit or loss	0	0		
Reversal of impairment loss recognised in profit or loss	0	0		
Revaluation increase (decrease), other intangible assets	0	0		0
Impairment loss recognised in other comprehensive income, other intangible assets	0	0		
Reversal of impairment loss recognised in other comprehensive income, other intangible assets	0	0		
Increase (decrease) through transfers and other changes, other intangible assets [Abstract]				
Increase (decrease) through transfers, other intangible assets	0	0		0
Increase (decrease) through other changes	4,66,94,701.39	1,07,07,600		4,66,94,701.39
Total increase (decrease) through transfers and other changes, Other intangible assets	4,66,94,701.39	1,07,07,600		4,66,94,701.39
Disposals and retirements, other intangible assets [Abstract]				
Disposals	0	0		0
Retirements	0	0		0
Total Disposals and retirements, Other intangible assets	0	0		0
Decrease through classified as held for sale	0	0		0
Decrease through loss of control of subsidiary	0	0		0
Total increase (decrease) in Other intangible assets	2,33,15,630.82	-1,14,16,177.27		4,66,94,701.39
Other intangible assets at end of period	6,66,42,618.44	4,33,26,987.62	5,47,43,164.89	18,53,05,046.39

Disclosure of detailed information about other intangible assets [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of other intangible assets [Axis]	Company other intangible assets [Member]			
Sub classes of other intangible assets [Axis]	Internally generated and other than internally generated intangible assets [Member]			
Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]	Gross carrying amount [Member]		Accumulated amortization and impairment [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of detailed information about other intangible assets [Abstract]				
Disclosure of detailed information about other intangible assets [Line items]				
Reconciliation of changes in other intangible assets [Abstract]				
Changes in Other intangible assets [Abstract]				
Additions other than through business combinations	0			
Acquisitions through business combinations	0			
Increase (decrease) through net exchange differences	0			
Amortisation other intangible assets			2,33,79,070.57	2,21,23,777.27
Impairment loss recognised in profit or loss			0	0
Reversal of impairment loss recognised in profit or loss			0	0
Revaluation increase (decrease), other intangible assets	0			
Impairment loss recognised in other comprehensive income, other intangible assets			0	0
Reversal of impairment loss recognised in other comprehensive income, other intangible assets			0	0
Increase (decrease) through transfers and other changes, other intangible assets [Abstract]				
Increase (decrease) through transfers, other intangible assets	0			
Increase (decrease) through other changes	1,07,07,600		0	0
Total increase (decrease) through transfers and other changes, Other intangible assets	1,07,07,600		0	0
Disposals and retirements, other intangible assets [Abstract]				
Disposals	0		0	0
Retirements	0			
Total Disposals and retirements, Other intangible assets	0		0	0
Decrease through classified as held for sale	0		0	0
Decrease through loss of control of subsidiary	0		0	0
Total increase (decrease) in Other intangible assets	1,07,07,600		2,33,79,070.57	2,21,23,777.27
Other intangible assets at end of period	13,86,10,345	12,79,02,745	11,86,62,427.95	9,52,83,357.38

Disclosure of detailed information about other intangible assets [Table]
..(3)

Unless otherwise specified, all monetary values are in INR

Classes of other intangible assets [Axis]	Company other intangible assets [Member]	Computer software [Member]		
Sub classes of other intangible assets [Axis]	Internally generated and other than internally generated intangible assets [Member]	Intangible assets other than internally generated [Member]		
Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]	Accumulated amortization and impairment [Member]	Carrying amount [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about other intangible assets [Abstract]				
Disclosure of detailed information about other intangible assets [Line items]				
Reconciliation of changes in other intangible assets [Abstract]				
Changes in Other intangible assets [Abstract]				
Additions other than through business combinations		0	0	
Acquisitions through business combinations		0	0	
Increase (decrease) through net exchange differences		0	0	
Amortisation other intangible assets		-2,33,79,070.57	-2,21,23,777.27	
Impairment loss recognised in profit or loss		0	0	
Reversal of impairment loss recognised in profit or loss		0	0	
Revaluation increase (decrease), other intangible assets		0	0	
Impairment loss recognised in other comprehensive income, other intangible assets		0	0	
Reversal of impairment loss recognised in other comprehensive income, other intangible assets		0	0	
Increase (decrease) through transfers and other changes, other intangible assets [Abstract]				
Increase (decrease) through transfers, other intangible assets		0	0	
Increase (decrease) through other changes		4,66,94,701.39	1,07,07,600	
Total increase (decrease) through transfers and other changes, Other intangible assets		4,66,94,701.39	1,07,07,600	
Disposals and retirements, other intangible assets [Abstract]				
Disposals		0	0	
Retirements		0	0	
Total Disposals and retirements, Other intangible assets		0	0	
Decrease through classified as held for sale		0	0	
Decrease through loss of control of subsidiary		0	0	
Total increase (decrease) in Other intangible assets		2,33,15,630.82	-1,14,16,177.27	
Other intangible assets at end of period	7,31,59,580.11	6,66,42,618.44	4,33,26,987.62	5,47,43,164.89

Disclosure of detailed information about other intangible assets [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Classes of other intangible assets [Axis]	Computer software [Member]			
Sub classes of other intangible assets [Axis]	Intangible assets other than internally generated [Member]			
Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]	Gross carrying amount [Member]			Accumulated amortization and impairment [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of detailed information about other intangible assets [Abstract]				
Disclosure of detailed information about other intangible assets [Line items]				
Reconciliation of changes in other intangible assets [Abstract]				
Changes in Other intangible assets [Abstract]				
Additions other than through business combinations	0	0		
Acquisitions through business combinations	0	0		
Increase (decrease) through net exchange differences	0	0		
Amortisation other intangible assets				2,33,79,070.57
Impairment loss recognised in profit or loss				0
Reversal of impairment loss recognised in profit or loss				0
Revaluation increase (decrease), other intangible assets	0	0		
Impairment loss recognised in other comprehensive income, other intangible assets				0
Reversal of impairment loss recognised in other comprehensive income, other intangible assets				0
Increase (decrease) through transfers and other changes, other intangible assets [Abstract]				
Increase (decrease) through transfers, other intangible assets	0	0		
Increase (decrease) through other changes	4,66,94,701.39	1,07,07,600		0
Total increase (decrease) through transfers and other changes, Other intangible assets	4,66,94,701.39	1,07,07,600		0
Disposals and retirements, other intangible assets [Abstract]				
Disposals	0	0		0
Retirements	0	0		
Total Disposals and retirements, Other intangible assets	0	0		0
Decrease through classified as held for sale	0	0		0
Decrease through loss of control of subsidiary	0	0		0
Total increase (decrease) in Other intangible assets	4,66,94,701.39	1,07,07,600		2,33,79,070.57
Other intangible assets at end of period	18,53,05,046.39	13,86,10,345	12,79,02,745	11,86,62,427.95

Disclosure of detailed information about other intangible assets [Table]
..(5)

Unless otherwise specified, all monetary values are in INR

Classes of other intangible assets [Axis]	Computer software [Member]	
Sub classes of other intangible assets [Axis]	Intangible assets other than internally generated [Member]	
Carrying amount accumulated amortization and impairment and gross carrying amount [Axis]	Accumulated amortization and impairment [Member]	
	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of detailed information about other intangible assets [Abstract]		
Disclosure of detailed information about other intangible assets [Line items]		
Reconciliation of changes in other intangible assets [Abstract]		
Changes in Other intangible assets [Abstract]		
Amortisation other intangible assets	2,21,23,777.27	
Impairment loss recognised in profit or loss	0	
Reversal of impairment loss recognised in profit or loss	0	
Impairment loss recognised in other comprehensive income, other intangible assets	0	
Reversal of impairment loss recognised in other comprehensive income, other intangible assets	0	
Increase (decrease) through transfers and other changes, other intangible assets [Abstract]		
Increase (decrease) through other changes	0	
Total increase (decrease) through transfers and other changes, Other intangible assets	0	
Disposals and retirements, other intangible assets [Abstract]		
Disposals	0	
Total Disposals and retirements, Other intangible assets	0	
Decrease through classified as held for sale	0	
Decrease through loss of control of subsidiary	0	
Total increase (decrease) in Other intangible assets	2,21,23,777.27	
Other intangible assets at end of period	9,52,83,357.38	7,31,59,580.11

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of other intangible assets [TextBlock]		
Disclosure of detailed information about other intangible assets [TextBlock]		
Disclosure of intangible assets with indefinite useful life [TextBlock]		
Whether there are intangible assets with indefinite useful life	No	No

[401000] Notes - Biological assets other than bearer plants

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of biological assets, agriculture produce at point of harvest and government grants related to biological assets [TextBlock]		
Depreciation method, biological assets other than bearer plants, at cost	NA	NA
Useful lives or depreciation rates, biological assets other than bearer plants, at cost	NA	NA

[611100] Notes - Financial instruments**Disclosure of financial liabilities [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of financial liabilities [Axis]	Financial liabilities at amortised cost, class [Member]		Financial liabilities at fair value, class [Member]	
Categories of financial liabilities [Axis]	Financial liabilities at amortised cost, category [Member]		Financial liabilities at fair value through profit or loss, category [Member]	
	31/03/2023	31/03/2022	31/03/2023	31/03/2022
Disclosure of financial liabilities [Abstract]				
Disclosure of financial liabilities [Line items]				
Financial liabilities	(A) 4,075,45,39,892.17	2,897,87,57,653.03	7,27,42,570	1,86,87,018
Financial liabilities, at fair value	4,075,45,39,892.17	2,897,87,57,653.03	7,27,42,570	1,86,87,018

Footnotes

(A)

FVTPL	2022-23	2021-22
Debt securities	11,51,90,08,648.65	10,65,23,76,805.49
Borrowings (other than debt securities)	27,12,46,87,503.83	17,50,65,49,438.26
Other financial liabilities	2,11,08,43,739.69	81,98,31,409.29
Total	40,75,45,39,892.17	28,97,87,57,653.04

Disclosure of financial liabilities [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of financial liabilities [Axis]	Financial liabilities at fair value, class [Member]	
Categories of financial liabilities [Axis]	Financial liabilities at fair value through profit or loss that meet definition of held for trading, category [Member]	
	31/03/2023	31/03/2022
Disclosure of financial liabilities [Abstract]		
Disclosure of financial liabilities [Line items]		
Financial liabilities	(A) 7,27,42,570	1,86,87,018
Financial liabilities, at fair value	7,27,42,570	1,86,87,018

Footnotes

(A)

FVTPL	2022-23	2021-22
Derivative financial instruments	7,27,42,570.00	1,86,87,018.00

Disclosure of financial assets [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of financial assets [Axis]	Financial assets at amortised cost, class [Member]		Trade receivables [Member]	
Categories of financial assets [Axis]	Financial assets at amortised cost, category [Member]		Financial assets at amortised cost, category [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2023	31/03/2022
Disclosure of financial assets [Abstract]				
Disclosure of financial assets [Line items]				
Financial assets	5,877,48,63,520.37	3,854,42,34,659.73	2,45,530.31	1,08,34,399.18
Financial assets, at fair value	5,877,48,63,520.37	3,854,42,34,659.73	2,45,530.31	1,08,34,399.18
Description of other financial assets at amortised cost class				

Disclosure of financial assets [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of financial assets [Axis]	Other financial assets at amortised cost class [Member]		Other financial assets at amortised cost class 1 [Member]	
Categories of financial assets [Axis]	Financial assets at amortised cost, category [Member]		Financial assets at amortised cost, category [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of financial assets [Abstract]				
Disclosure of financial assets [Line items]				
Financial assets	5,877,46,17,990.06	3,853,34,00,260.55	344,72,38,978.51	55,05,98,111.75
Financial assets, at fair value	5,877,46,17,990.06	3,853,34,00,260.55	344,72,38,978.51	55,05,98,111.75
Description of other financial assets at amortised cost class			Cash and cash equivalents	Cash and cash equivalents

Disclosure of financial assets [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Classes of financial assets [Axis]	Other financial assets at amortised cost class 2 [Member]		Other financial assets at amortised cost class 3 [Member]	
Categories of financial assets [Axis]	Financial assets at amortised cost, category [Member]		Financial assets at amortised cost, category [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of financial assets [Abstract]				
Disclosure of financial assets [Line items]				
Financial assets	47,95,42,913.39	29,91,36,329.81	5,405,25,05,200.22	3,732,26,42,062.57
Financial assets, at fair value	47,95,42,913.39	29,91,36,329.81	5,405,25,05,200.22	3,732,26,42,062.57
Description of other financial assets at amortised cost class	Bank balance other than cash and cash equivalents	Bank balance other than cash and cash equivalents	Loans	Loans

Disclosure of financial assets [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Classes of financial assets [Axis]	Other financial assets at amortised cost class 4 [Member]		Other financial assets at amortised cost class 5 [Member]	Financial assets at fair value, class [Member]
Categories of financial assets [Axis]	Financial assets at amortised cost, category [Member]		Financial assets at amortised cost, category [Member]	Financial assets at fair value through profit or loss, category [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023
Disclosure of financial assets [Abstract]				
Disclosure of financial assets [Line items]				
Financial assets	79,53,30,897.94	27,54,79,332.6	8,55,44,423.82	38,13,05,907.98
Financial assets, at fair value	79,53,30,897.94	27,54,79,332.6	8,55,44,423.82	38,13,05,907.98
Description of other financial assets at amortised cost class	Other financial assets	Other financial assets	Investment in Debt securities	
Description of other financial assets at fair value class				

Disclosure of financial assets [Table]

..(5)

Unless otherwise specified, all monetary values are in INR

Classes of financial assets [Axis]	Financial assets at fair value, class [Member]			Other financial assets at fair value class [Member]
Categories of financial assets [Axis]	Financial assets at fair value through profit or loss, category [Member]	Financial assets at fair value through other comprehensive income, category [Member]		Financial assets at fair value through profit or loss, category [Member]
	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023
Disclosure of financial assets [Abstract]				
Disclosure of financial assets [Line items]				
Financial assets	12,68,91,484.87	46,09,76,101.43	28,99,87,007.08	38,13,05,907.98
Financial assets, at fair value	12,68,91,484.87	46,09,76,101.43	28,99,87,007.08	38,13,05,907.98
Description of other financial assets at fair value class				

Disclosure of financial assets [Table]

..(6)

Unless otherwise specified, all monetary values are in INR

Classes of financial assets [Axis]	Other financial assets at fair value class [Member]			Other financial assets at fair value class 1 [Member]
Categories of financial assets [Axis]	Financial assets at fair value through profit or loss, category [Member]	Financial assets at fair value through other comprehensive income, category [Member]		Financial assets at fair value through profit or loss, mandatorily measured at fair value, category [Member]
	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023
Disclosure of financial assets [Abstract]				
Disclosure of financial assets [Line items]				
Financial assets	12,68,91,484.87	46,09,76,101.43	28,99,87,007.08	13,88,54,229.53
Financial assets, at fair value	12,68,91,484.87	46,09,76,101.43	28,99,87,007.08	13,88,54,229.53
Description of other financial assets at fair value class				Derivative financial instruments

Disclosure of financial assets [Table]

..(7)

Unless otherwise specified, all monetary values are in INR

Classes of financial assets [Axis]	Other financial assets at fair value class 1 [Member]	Other financial assets at fair value class 2 [Member]		Other financial assets at fair value class 3 [Member]
Categories of financial assets [Axis]	Financial assets at fair value through profit or loss, mandatorily measured at fair value, category [Member]	Financial assets at fair value through profit or loss, mandatorily measured at fair value, category [Member]		Financial assets measured at fair value through other comprehensive income, category [Member]
	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023
Disclosure of financial assets [Abstract]				
Disclosure of financial assets [Line items]				
Financial assets	11,81,04,644.38	20,17,78,445.43	78,65,023.49	46,09,76,101.43
Financial assets, at fair value	11,81,04,644.38	20,17,78,445.43	78,65,023.49	46,09,76,101.43
Description of other financial assets at fair value class	Derivative financial instruments	Investments in Liquid funds	Investments in Liquid funds	Investments in Debt securities

Disclosure of financial assets [Table]

..(8)

Unless otherwise specified, all monetary values are in INR

Classes of financial assets [Axis]	Other financial assets at fair value class 3 [Member]	Other financial assets at fair value class 4 [Member]		Other financial assets at fair value class 5 [Member]
Categories of financial assets [Axis]	Financial assets measured at fair value through other comprehensive income, category [Member]	Financial assets at fair value through profit or loss, mandatorily measured at fair value, category [Member]		Financial assets at fair value through profit or loss, mandatorily measured at fair value, category [Member]
	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023
Disclosure of financial assets [Abstract]				
Disclosure of financial assets [Line items]				
Financial assets	28,99,87,007.08	9,65,841	9,21,817	3,97,07,392.02
Financial assets, at fair value	28,99,87,007.08	9,65,841	9,21,817	3,97,07,392.02
Description of other financial assets at fair value class	Investments in Debt securities	Investments in Convertible preference shares	Investments in Convertible preference shares	Investments in Alternative investment fund

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of financial instruments [TextBlock]		
Disclosure of financial assets [TextBlock]		
Disclosure of financial assets [Abstract]		
Disclosure of financial liabilities [TextBlock]		
Disclosure of financial liabilities [Abstract]		
Income, expense, gains or losses of financial instruments [Abstract]		
Gains (losses) on financial instruments [Abstract]		
Total gains (losses) on financial assets at fair value through profit or loss	0	0
Total gains (losses) on financial liabilities at fair value through profit or loss	0	0
Other comprehensive income, before tax, financial assets measured at fair value through other comprehensive income	0	0
Gain (loss) arising from derecognition of financial assets measured at amortised cost [Abstract]		
Net gain (loss) arising from derecognition of financial assets measured at amortised cost	0	0
Disclosure of credit risk [TextBlock]		
Disclosure of reconciliation of changes in loss allowance and explanation of changes in gross carrying amount for financial instruments [TextBlock]		
Disclosure of reconciliation of changes in loss allowance and explanation of changes in gross carrying amount for financial instruments [Abstract]		
Disclosure of credit risk exposure [TextBlock]		
Disclosure of credit risk exposure [Abstract]		
Disclosure of provision matrix [TextBlock]		
Disclosure of provision matrix [Abstract]		
Disclosure of financial instruments by type of interest rate [TextBlock]		
Disclosure of financial instruments by type of interest rate [Abstract]		

[611300] Notes - Regulatory deferral accounts

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of regulatory deferral accounts [TextBlock]		
Total regulatory deferral account debit balances	0	0
Total regulatory deferral account credit balances	0	0
Total net movement in regulatory deferral account balances related to profit or loss	0	0
Total net movement in regulatory deferral account balances related to profit or loss and net movement in related deferred tax	0	0
Total other comprehensive income, before tax, net movement in regulatory deferral account balances related to items that will be reclassified to profit or loss	0	0

[400400] Notes - Non-current investments

Unless otherwise specified, all monetary values are in INR

	31/03/2023	31/03/2022
Disclosure of notes on non-current investments explanatory [TextBlock]		
Aggregate amount of quoted non-current investments	0	0
Market value of quoted non-current investments	0	0
Aggregate amount of unquoted non-current investments	0	0
Aggregate provision for diminution in value of non-current investments	0	0

[400500] Notes - Current investments

Details of current investments [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classification of current investments [Axis]	1		2	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [Line items]				
Type of current investments	Other current investments	Other current investments	Other current investments	Other current investments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Debt securities	Debt securities	Liquid funds	Liquid funds
Current investments	(A) 46,09,76,101.43	28,99,87,007.08	20,17,78,445.43	78,65,023.49
Basis of valuation of current investments	At Fair Value Through Other Comprehensive Income (FVOCI)	At Fair Value Through Other Comprehensive Income (FVOCI)	At Fair Value Through Profit or Loss (FVTPL)	At Fair Value Through Profit or Loss (FVTPL)
Name of body corporate in whom investment has been made	NA	NA	NA	NA
Number of shares of current investment made in body corporate	[shares] 0	[shares] 0	[shares] 0	[shares] 0

Footnotes

(A)

Investments	As at March 31, 2023	As at March 31, 2022
At Fair Value Through Other Comprehensive Income (FVOCI)		
Debt securities	46,17,80,511.88	29,09,12,128.08
Less: Allowance for impairment loss FVOCI	-8,04,410.45	-9,25,121.00
Total	46,09,76,101.43	28,99,87,007.08

Details of current investments [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classification of current investments [Axis]	3		4	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Current investments [Abstract]				
Disclosure of details of current investments [Abstract]				
Details of current investments [Line items]				
Type of current investments	Other current investments	Other current investments	Investment in subsidiaries equity instruments	Investment in subsidiaries equity instruments
Class of current investments	Current investments	Current investments	Current investments	Current investments
Nature of current investments	Investment in Alternative Investment Fund (AIF)	Debt securities	Convertible Preference Shares	Convertible Preference Shares
Current investments	3,97,07,392.02	(A) 8,55,44,423.82	9,65,841	9,21,817
Basis of valuation of current investments	At Fair Value Through Profit or Loss (FVTPL)	At Amortised Cost	Equity method	Equity method
Name of body corporate in whom investment has been made	NA	NA	NA	NA
Number of shares of current investment made in body corporate	[shares] 0	[shares] 0	[shares] 0	[shares] 0

Footnotes

(A)

Investments	As at March 31, 2022
At Amortised Cost	
Debt securities	8,55,47,160.33
Less: Allowance for impairment loss on amortised cost	-2,736.51
Total	8,55,44,423.82

Details of current investments [Table]
..(3)

Unless otherwise specified, all monetary values are in INR

Classification of current investments [Axis]	5
	01/04/2021 to 31/03/2022
Current investments [Abstract]	
Disclosure of details of current investments [Abstract]	
Details of current investments [Line items]	
Type of current investments	Other current investments
Class of current investments	Current investments
Nature of current investments	Equity instruments of Associates
Current investments	42,76,47,196.42
Basis of valuation of current investments	Equity method
Name of body corporate in whom investment has been made	NA
Number of shares of current investment made in body corporate	[shares] 0

Unless otherwise specified, all monetary values are in INR

	31/03/2023	31/03/2022
Disclosure of notes on current investments explanatory [TextBlock]		
Aggregate amount of quoted current investments	3,97,07,392.02	0
Market value of quoted current investments	0	0
Aggregate amount of unquoted current investments	66,37,20,387.86	81,19,65,467.81
Aggregate provision for diminution in value of current investments	0	0

[611600] Notes - Non-current asset held for sale and discontinued operations

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of non-current assets held for sale and discontinued operations [TextBlock]		
Net cash flows from (used in) operating activities, continuing operations	-726,04,38,176.24	-1,122,44,24,703.09
Net cash flows from (used in) operating activities	-726,04,38,176.24	-1,122,44,24,703.09
Net cash flows from (used in) investing activities, continuing operations	393,57,64,762.31	13,21,83,571.84
Net cash flows from (used in) investing activities	393,57,64,762.31	13,21,83,571.84
Net cash flows from (used in) financing activities, continuing operations	622,13,14,280.69	1,149,70,46,942
Net cash flows from (used in) financing activities	622,13,14,280.69	1,149,70,46,942

[400100] Notes - Equity share capital

Disclosure of shareholding more than five per cent in company [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of equity share capital [Axis]	Equity shares 1 [Member]			
Name of shareholder [Axis]	Name of shareholder [Member]		Shareholder 1 [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Type of share	Equity Shares	Equity Shares	Equity Shares	Equity Share
Disclosure of shareholding more than five per cent in company [Abstract]				
Disclosure of shareholding more than five per cent in company [LineItems]				
Type of share	Equity Shares	Equity Shares	Equity Shares	Equity Share
Name of shareholder			KKR India Financial Investments Pte. Ltd.	KKR India Financial Investments Pte. Ltd.
Country of incorporation or residence of shareholder			SINGAPORE	SINGAPORE
Number of shares held in company			[shares] 20,05,83,134	[shares] 19,14,66,963
Percentage of shareholding in company			33.70%	99.33%

Disclosure of shareholding more than five per cent in company [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of equity share capital [Axis]	Equity shares 1 [Member]		Equity shares 2 [Member]
Name of shareholder [Axis]	Shareholder 2 [Member]	Shareholder 3 [Member]	Name of shareholder [Member]
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Type of share	Equity Shares	Equity Shares	Preference Shares
Disclosure of shareholding more than five per cent in company [Abstract]			
Disclosure of shareholding more than five per cent in company [LineItems]			
Type of share	Equity Shares	Equity Shares	Preference Shares
Name of shareholder	B Singh Holdings	MNI Ventures	
Country of incorporation or residence of shareholder	MAURITIUS	MAURITIUS	
Number of shares held in company	[shares] 10,95,05,412	[shares] 6,30,13,917	
Percentage of shareholding in company	18.40%	10.59%	

Disclosure of classes of equity share capital [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Classes of equity share capital [Axis]	Equity shares [Member]			Equity shares 1 [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of classes of equity share capital [Abstract]				
Disclosure of classes of equity share capital [Line items]				
Type of share				Equity Shares
Number of shares authorised	[shares] 200,00,00,000	[shares] 20,00,00,000		[shares] 100,00,00,000
Value of shares authorised	1,000,00,00,000	200,00,00,000		1,000,00,00,000
Number of shares issued	[shares] 59,52,35,388	[shares] 19,27,58,503		[shares] 59,52,35,388
Value of shares issued	595,23,53,880	192,75,85,030		595,23,53,880
Number of shares subscribed and fully paid	[shares] 59,52,35,388	[shares] 19,27,58,503		[shares] 59,52,35,388
Value of shares subscribed and fully paid	595,23,53,880	192,75,85,030		595,23,53,880
Number of shares subscribed but not fully paid	[shares] 0	[shares] 0		[shares] 0
Value of shares subscribed but not fully paid	0	0		0
Total number of shares subscribed	[shares] 59,52,35,388	[shares] 19,27,58,503		[shares] 59,52,35,388
Total value of shares subscribed	595,23,53,880	192,75,85,030		595,23,53,880
Value of shares paid-up [Abstract]				
Number of shares paid-up	[shares] 59,52,35,388	[shares] 19,27,58,503		[shares] 59,52,35,388
Value of shares called	595,23,53,880	192,75,85,030		595,23,53,880
Value of shares paid-up	595,23,53,880	192,75,85,030		595,23,53,880
Par value per share				[INR/shares] 10
Amount per share called in case shares not fully called				[INR/shares] 0
Reconciliation of number of shares outstanding [Abstract]				
Changes in number of shares outstanding [Abstract]				
Increase in number of shares outstanding [Abstract]				
Number of shares issued in public offering	[shares] 0	[shares] 0		[shares] 0
Number of shares issued as bonus shares	[shares] 91,77,664	[shares] 0		[shares] 91,77,664
Number of shares issued as rights	[shares] 0	[shares] 0		[shares] 0
Number of shares issued in private placement arising out of conversion of debentures preference shares during period	[shares] 0	[shares] 0		[shares] 0
Number of shares issued in other private placement	[shares] 0	[shares] 0		[shares] 0
Number of shares issued as preferential allotment arising out of conversion of debentures preference shares during period	[shares] 0	[shares] 0		[shares] 0
Number of shares issued as other preferential allotment	[shares] 0	[shares] 0		[shares] 0
Number of shares issued in shares based payment transactions	[shares] 0	[shares] 0		[shares] 0
Number of shares issued under scheme of amalgamation	[shares] 0	[shares] 0		[shares] 0
Number of other issues of shares	[shares] 0	[shares] 2,57,359		[shares] 0
Number of shares issued under employee stock option plan	[shares] 36,87,622	[shares] 0		[shares] 36,87,622
Number of other issue of shares arising out of conversion of securities	[shares] 38,96,11,599	[shares] 0		[shares] 38,96,11,599
Total aggregate number of shares issued during period	[shares] 40,24,76,885	[shares] 2,57,359		[shares] 40,24,76,885
Decrease in number of shares during period [Abstract]				
Number of shares bought back or treasury shares	[shares] 0	[shares] 0		[shares] 0
Other decrease in number of shares	[shares] 0	[shares] 0		[shares] 0
Total decrease in number of shares during period	[shares] 0	[shares] 0		[shares] 0

Total increase (decrease) in number of shares outstanding	[shares] 40,24,76,885	[shares] 2,57,359		[shares] 40,24,76,885
Number of shares outstanding at end of period	[shares] 59,52,35,388	[shares] 19,27,58,503	[shares] 19,25,01,144	[shares] 59,52,35,388
Reconciliation of value of shares outstanding [Abstract]				
Changes in equity share capital [Abstract]				
Increase in equity share capital during period [Abstract]				
Amount of public issue during period	0	0		0
Amount of bonus issue during period	9,17,76,640	0		9,17,76,640
Amount of rights issue during period	0	0		0
Amount of private placement issue arising out of conversion of debentures preference shares during period	0	0		0
Amount of other private placement issue during period	0	0		0
Amount of preferential allotment issue arising out of conversion of debentures preference shares during period	0	0		0
Amount of other preferential allotment issue during period	0	0		0
Amount of share based payment transactions during period	0	0		0
Amount of issue under scheme of amalgamation during period	0	0		0
Amount of other issues during period	0	25,73,590		0
Amount of shares issued under employee stock option plan	3,68,76,220	0		3,68,76,220
Amount of other issue arising out of conversion of securities during period	389,61,15,990	0		389,61,15,990
Total aggregate amount of increase in equity share capital during period	402,47,68,850	25,73,590		402,47,68,850
Decrease in equity share capital during period [Abstract]				
Decrease in amount of treasury shares or shares bought back	0	0		0
Other decrease in amount of shares	0	0		0
Total decrease in equity share capital during period	0	0		0
Total increase (decrease) in share capital	402,47,68,850	25,73,590		402,47,68,850
Equity share capital at end of period	595,23,53,880	192,75,85,030	192,50,11,440	595,23,53,880
Shares in company held by holding company or ultimate holding company or by its subsidiaries or associates [Abstract]				
Shares in company held by holding company	[shares] 0	[shares] 19,14,66,963		[shares] 0
Shares in company held by ultimate holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by subsidiaries of its holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by subsidiaries of its ultimate holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by associates of its holding company	[shares] 0	[shares] 0		[shares] 0
Shares in company held by associates of its ultimate holding company	[shares] 0	[shares] 0		[shares] 0
Total shares in company held by holding company or ultimate holding company or by its subsidiaries or associates	[shares] 0	[shares] 19,14,66,963		[shares] 0
Shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment	[shares] 0	[shares] 0		[shares] 0
Aggregate number of fully paid-up shares issued pursuant to contracts without payment being received in cash during last five years	[shares] 0	[shares] 0		[shares] 0
Aggregate number of fully paid up shares issued by way of bonus shares during last five years	[shares] 0	[shares] 0		[shares] 0
Aggregate number of shares bought back during last five years	[shares] 0	[shares] 0		[shares] 0
Details of application money received for allotment of securities and due for refund and interest accrued thereon [Abstract]				

Application money received for allotment of securities and due for refund and interest accrued thereon [Abstract]				
Total application money received for allotment of securities and due for refund and interest accrued thereon	0	0		0
Number of shares proposed to be issued	[shares] 0	[shares] 0		[shares] 0
Type of share				Equity Shares

Disclosure of classes of equity share capital [Table]
..(2)

Unless otherwise specified, all monetary values are in INR

Classes of equity share capital [Axis]	Equity shares 1 [Member]		Equity shares 2 [Member]
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of classes of equity share capital [Abstract]			
Disclosure of classes of equity share capital [Line items]			
Type of share	Equity Shares		Preference Shares
Number of shares authorised	[shares] 20,00,00,000		[shares] 100,00,00,000
Value of shares authorised	200,00,00,000		0
Number of shares issued	[shares] 19,27,58,503		[shares] 0
Value of shares issued	192,75,85,030		0
Number of shares subscribed and fully paid	[shares] 19,27,58,503		[shares] 0
Value of shares subscribed and fully paid	192,75,85,030		0
Number of shares subscribed but not fully paid	[shares] 0		[shares] 0
Value of shares subscribed but not fully paid	0		0
Total number of shares subscribed	[shares] 19,27,58,503		[shares] 0
Total value of shares subscribed	192,75,85,030		0
Value of shares paid-up [Abstract]			
Number of shares paid-up	[shares] 19,27,58,503		[shares] 0
Value of shares called	192,75,85,030		0
Value of shares paid-up	192,75,85,030		0
Par value per share	[INR/shares] 10		[INR/shares] 0
Amount per share called in case shares not fully called	[INR/shares] 0		[INR/shares] 0
Reconciliation of number of shares outstanding [Abstract]			
Changes in number of shares outstanding [Abstract]			
Increase in number of shares outstanding [Abstract]			
Number of shares issued in public offering	[shares] 0		[shares] 0
Number of shares issued as bonus shares	[shares] 0		[shares] 0
Number of shares issued as rights	[shares] 0		[shares] 0
Number of shares issued in private placement arising out of conversion of debentures preference shares during period	[shares] 0		[shares] 0
Number of shares issued in other private placement	[shares] 0		[shares] 0
Number of shares issued as preferential allotment arising out of conversion of debentures preference shares during period	[shares] 0		[shares] 0
Number of shares issued as other preferential allotment	[shares] 0		[shares] 0
Number of shares issued in shares based payment transactions	[shares] 0		[shares] 0
Number of shares issued under scheme of amalgamation	[shares] 0		[shares] 0
Number of other issues of shares	[shares] 2,57,359		[shares] 0
Number of shares issued under employee stock option plan	[shares] 0		[shares] 0
Number of other issue of shares arising out of conversion of securities	[shares] 0		[shares] 0
Total aggregate number of shares issued during period	[shares] 2,57,359		[shares] 0
Decrease in number of shares during period [Abstract]			
Number of shares bought back or treasury shares	[shares] 0		[shares] 0
Other decrease in number of shares	[shares] 0		[shares] 0
Total decrease in number of shares during period	[shares] 0		[shares] 0
Total increase (decrease) in number of shares outstanding	[shares] 2,57,359		[shares] 0
Number of shares outstanding at end of period	[shares] 19,27,58,503	[shares] 19,25,01,144	[shares] 0
Reconciliation of value of shares outstanding [Abstract]			
Changes in equity share capital [Abstract]			
Increase in equity share capital during period [Abstract]			
Amount of public issue during period	0		0
Amount of bonus issue during period	0		0
Amount of rights issue during period	0		0
Amount of private placement issue arising out of conversion of debentures preference shares during period	0		0
Amount of other private placement issue during period	0		0

Amount of preferential allotment issue arising out of conversion of debentures preference shares during period	0		0
Amount of other preferential allotment issue during period	0		0
Amount of share based payment transactions during period	0		0
Amount of issue under scheme of amalgamation during period	0		0
Amount of other issues during period	25,73,590		0
Amount of shares issued under employee stock option plan	0		0
Amount of other issue arising out of conversion of securities during period	0		0
Total aggregate amount of increase in equity share capital during period	25,73,590		
Decrease in equity share capital during period [Abstract]			
Decrease in amount of treasury shares or shares bought back	0		0
Other decrease in amount of shares	0		0
Total decrease in equity share capital during period	0		0
Total increase (decrease) in share capital	25,73,590		0
Equity share capital at end of period	192,75,85,030	192,50,11,440	0
Shares in company held by holding company or ultimate holding company or by its subsidiaries or associates [Abstract]			
Shares in company held by holding company	[shares] 19,14,66,963		[shares] 0
Shares in company held by ultimate holding company	[shares] 0		[shares] 0
Shares in company held by subsidiaries of its holding company	[shares] 0		[shares] 0
Shares in company held by subsidiaries of its ultimate holding company	[shares] 0		[shares] 0
Shares in company held by associates of its holding company	[shares] 0		[shares] 0
Shares in company held by associates of its ultimate holding company	[shares] 0		[shares] 0
Total shares in company held by holding company or ultimate holding company or by its subsidiaries or associates	[shares] 19,14,66,963		[shares] 0
Shares reserved for issue under options and contracts or commitments for sale of shares or disinvestment	[shares] 0		[shares] 0
Aggregate number of fully paid-up shares issued pursuant to contracts without payment being received in cash during last five years	[shares] 0		[shares] 0
Aggregate number of fully paid up shares issued by way of bonus shares during last five years	[shares] 0		[shares] 0
Aggregate number of shares bought back during last five years	[shares] 0		[shares] 0
Details of application money received for allotment of securities and due for refund and interest accrued thereon [Abstract]			
Application money received for allotment of securities and due for refund and interest accrued thereon [Abstract]			
Total application money received for allotment of securities and due for refund and interest accrued thereon	0		0
Number of shares proposed to be issued	[shares] 0		[shares] 0
Type of share	Equity Shares		Preference Shares

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of notes on equity share capital explanatory [TextBlock]		
Whether there are any shareholders holding more than five per cent shares in company	Yes	Yes
Number of persons on private placement of equity share	0	0
Number of shareholders of company	0	0
Number of allottees in case of preferential allotment	0	0
Percentage of capital reduction to capital prior to reduction	0.00%	0.00%
Whether money raised from public offering during year	No	No
Amount raised from public offering during year	0	0
Amount utilised towards specified purposes for public offering	0	0
Amount remaining unutilised received in respect of public offering	0	0

[400300] Notes - Borrowings

Details of bonds or debentures [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Details of bonds or debentures [Axis]	1	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Borrowings notes [Abstract]		
Details of bonds or debentures [Abstract]		
Details of bonds or debentures [Line items]		
Whether bonds or debentures	Debenture	Debenture
Nature of bond or debenture	Non-convertible	Non-convertible
Holder of bond or debenture	Intercompany	Intercompany
Rate of interest	0.00%	0.00%
Particulars of redemption or conversion	(A) As per attached file	As per attached file
Nominal value per bond or debenture	0	0
Number of bonds or debentures	0	0

Footnotes

(A) Terms and conditions

Sr No	Particulars	Nature of security	Terms of repayment	Maturity date	As at March 31, 2023	As at March 31, 2022
1	500, 9.75% Secured Rated Listed Redeemable Non-Convertible Debentures of INR 10,00,000 each	1. Non- Convertible Debentures issued by the company are secured by way of a first pari-passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee. 2. Additionally secured by way of a pari- passu charge with other debenture holders over the identified immovable property owned by the Company.	Redeemable at par at the end of 1095 days from the date of allotment. Coupon to be paid annually.	22-Jun-23	5,364.39	5,313.88
2	1,000, 9.75% Secured Rated Listed Redeemable Non-Convertible Debentures of INR 10,00,000 each	1. Non- Convertible Debentures issued by the company are secured by way of a first pari-passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee. 2. Additionally secured by way of a pari- passu charge with other debenture holders over the identified immovable property owned by the Company.	Redeemable at par at the end of 1095 days from the date of allotment. Coupon to be paid annually.	26-Jun-23	10,729.18	10,689.83
3	350, 9.50% Secured Rated Listed Redeemable Non-Convertible Debentures of INR 7,50,000 each	Non- Convertible Debentures issued by the company are secured by way of a first pari-passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Principal & Coupon Payment to be paid quarterly	30-Aug-24	2,626.94	-
4	250, 9.10% Secured Rated Listed Redeemable Non-Convertible	Non- Convertible Debentures issued by the company are secured by way of a first pari-passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of	Redeemable at par at the end of 547 days from the date of allotment. Coupon to be paid quarterly.	04-Jun-22	-	628.49

	Debtures of INR 10,00,000 each	hypothecation executed by the Company in favour of the Debenture Trustee.				
5	1150, 10.95% Secured Rated Listed Redeemable Non-Convertible Debtures of INR 10,00,000 each	Non- Convertible Debtures issued by the company are secured by way of a first pari- passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 2191 days from the date of allotment, subject to a Put Option or Call Option at the end of 1096 days.	27-Jul-24	12,293.76	12,128.60
6	5,21,273, 0% Secured Rated Listed Redeemable Non-Convertible Debtures issued at INR 1,000 each	Non- Convertible Debtures issued by the company are secured by way of a first ranking exclusive and continuing charge created over identified book debts/loan receivables (the "Hypothecated Assets") pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 366 days from the date of allotment.	17-Feb-23	-	5,203.54
7	4,15,484, 9.25% Secured Rated Listed Redeemable Non-Convertible Debtures issued at INR 1,000 each	Non- Convertible Debtures issued by the company are secured by way of a first ranking exclusive and continuing charge created over identified book debts/loan receivables (the "Hypothecated Assets") pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 730 days from the date of allotment.	17-Feb-24	4,175.32	4,146.15
8	53,836, 9.13% Secured Rated Listed Redeemable Non-Convertible Debtures issued at INR 1,000 each	Non- Convertible Debtures issued by the company are secured by way of a first ranking exclusive and continuing charge created over identified book debts/loan receivables (the "Hypothecated Assets") pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	50% will be redeemed on the date at the end of 365 days and remaining 50% at the end of 730 days from the date of allotment.	17-Feb-24	537.61	1,074.31
9	17,38,325, 9.45% Secured Rated Listed Redeemable Non-Convertible Debtures issued at INR 1,000 each	Non- Convertible Debtures issued by the company are secured by way of a first ranking exclusive and continuing charge created over identified book debts/loan receivables (the "Hypothecated Assets") pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable at par at the end of 820 days from the date of allotment. Coupon to be paid quaterly.	02-May-25	17,347.01	-
		Non- Convertible Debtures issued by the company are secured by way of a first ranking exclusive and continuing charge created over identified book				

debts/loan receivables (the
"Hypothecated Assets") pursuant

2,54,599, 9.80% Secured Rated Listed Redeemable 10 Non-Convertible Debentures issued at INR 1,000 each	Redeemable at par at the end of 820 days from the date of allotment. Coupon to be paid annually.	02-May-25 2,543.63	-
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		to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.				
11	1,47,712, 9.65% Secured Rated Listed Redeemable Non-Convertible Debentures issued at INR 1,000 each	Non- Convertible Debentures issued by the company are secured by way of a first ranking exclusive and continuing charge created over identified book debts/loan receivables (the "Hypothecated Assets") pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable at par at the end of 1185 days from the date of allotment. Coupon to be paid quarterly.	02-May-26	1,466.09	-
12	1,69,758, 10.00% Secured Rated Listed Redeemable Non-Convertible Debentures issued at INR 1,000 each	Non- Convertible Debentures issued by the company are secured by way of a first ranking exclusive and continuing charge created over identified book debts/loan receivables (the "Hypothecated Assets") pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable at par at the end of 1185 days from the date of allotment. Coupon to be paid annually.	02-May-26	1,684.95	-
13	550, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 911 days from the date of allotment.	03-Mar-23	-	6,406.88
14	370, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 910 days from the date of allotment.	28-Jul-23	4,491.65	1,657.03
15	372, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 545 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	20-Oct-22	-	4,056.95
		Non- Convertible Market- Linked				

16	154, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 729 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	26-May-23	1,828.81	1,658.75
17	139, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 1221 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	04-Oct-24	1,387.36	1,400.88
18	150, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 1011 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	26-Apr-24	1,359.24	1,527.53
19	200, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 518 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	29-Dec-22 -		2,132.32
20	389, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypothecation executed by the Company in favour of the Debenture Trustee.	Redeemable with agreed coupon at the end of 761 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	29-Aug-23	4,529.57	2,139.44
	1330, 0% Secured Redeemable	Non- Convertible Market- Linked Debentures issued by the company are secured by way of	Redeemable with agreed coupon at the end of 942 days from the date of			

Principal Protected - Market Linked	a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of	allotment if NIFTY final fixing level is greater than
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21	22-Apr-24	15,163.88	3,309.36
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	Non-Convertible Debt of INR 10,00,000	hypotheation executed by the Company in favour of the Debt Trustee.	or equal to 25% of the initial fixing level or else at par			
22	7500, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debt of INR 1,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypotheation executed by the Company in favour of the Debt Trustee.	Redeemable with agreed coupon at the end of 912 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	03-Apr-23	8,739.96	7,707.02
23	400, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debt of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypotheation executed by the Company in favour of the Debt Trustee.	Redeemable with agreed coupon at the end of 547 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	23-Jun-23	4,460.70	4,062.03
24	173, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debt of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypotheation executed by the Company in favour of the Debt Trustee.	Redeemable with agreed coupon at the end of 1205 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	08-May-25	1,369.88	1,705.86
25	117, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debt of INR 10,00,000	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of hypotheation executed by the Company in favour of the Debt Trustee.	Redeemable with agreed coupon at the end of 1229 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	05-Dec-25	975.69	-
26	250, 0% Secured Redeemable Principal Protected - Market Linked	Non- Convertible Market- Linked Debentures issued by the company are secured by way of a first pari passu charge over the receivables of the Company to the extent they meet the stipulated security cover ("Hypothecated Receivables") created pursuant to the deed of	Redeemable with agreed coupon at the end of 929 days from the date of allotment if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	08-Apr-25	2,598.43	-

Non-Convertible hypothecation executed by the Debenture of Company in favour of the INR 10,00,000 Debenture Trustee.					
27	1,000, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	1. First ranking and exclusive charge over the Identified Receivables together with all right, title and interest in relation thereto including the rights in relation to the security interests created in connection therewith: 2. A first ranking and exclusive charge over the Cash Collateral; 3. A first ranking and exclusive charge over all right, title and interest of the Company in the SPV Trust, whether as residual beneficiary or in connection with the contribution undertaken to be made available by the Company to the SPV Trust in terms of the Assignment Documents.	Redeemable with agreed coupon at the end of 1279 days from the date of allotment (or on the call option exercise date of January 04, 2023) if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	04-Nov-24 -	10,780.60
28	750, 0% Secured Redeemable Principal Protected - Market Linked Non-Convertible Debenture of INR 10,00,000	1. First ranking and exclusive charge over the Identified Receivables together with all right, title and interest in relation thereto including the rights in relation to the security interests created in connection therewith: 2. A first ranking and exclusive charge over the Cash Collateral; 3. A first ranking and exclusive charge over all right, title and interest of the Company in the SPV Trust, whether as residual beneficiary or in connection with the contribution undertaken to be made available by the Company to the SPV Trust in terms of the Assignment Documents.	Redeemable with agreed coupon at the end of 912 days from the date of allotment (or on the call option exercise date of April 03, 2023) if NIFTY final fixing level is greater than or equal to 25% of the initial fixing level or else at par	29-Mar-24	8,533.19 7,953.55
Total				1,14,207.24 95,683.00	

Classification of borrowings [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Current [Member]			
Classification of borrowings [Axis]	Borrowings [Member]			
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Unsecured borrowings [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2023	31/03/2022
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [Line items]				
Borrowings	1,151,90,08,648.65	1,065,23,76,805.49	2,712,46,87,503.83	1,750,65,49,438.26
Nature of security [Abstract]				
Nature of security				

Classification of borrowings [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Current [Member]			
Classification of borrowings [Axis]	Bonds/debentures [Member]		Debentures [Member]	
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Secured borrowings [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [Line items]				
Borrowings	1,142,07,24,424.12	956,83,00,267.49	1,142,07,24,424.12	956,83,00,267.49
Nature of security [Abstract]				
Nature of security				

Classification of borrowings [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Current [Member]			
Classification of borrowings [Axis]	Non-convertible debentures intercorporate [Member]		Term loans [Member]	
Subclassification of borrowings [Axis]	Secured borrowings [Member]		Unsecured borrowings [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2023	31/03/2022
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [Line items]				
Borrowings	1,142,07,24,424.12	956,83,00,267.49	2,547,43,36,249.97	1,622,91,78,393.12
Nature of security [Abstract]				
Nature of security	Debentures	Debentures		

Classification of borrowings [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Current [Member]			
Classification of borrowings [Axis]	Term loans from banks [Member]		Rupee term loans from banks [Member]	
Subclassification of borrowings [Axis]	Unsecured borrowings [Member]		Unsecured borrowings [Member]	
	31/03/2023	31/03/2022	31/03/2023	31/03/2022
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [Line items]				
Borrowings	2,136,35,31,309.73	1,424,52,01,268.28	2,136,35,31,309.73	1,424,52,01,268.28

Classification of borrowings [Table]

..(5)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Current [Member]			
Classification of borrowings [Axis]	Term loans from others [Member]		Rupee term loans from others [Member]	
Subclassification of borrowings [Axis]	Unsecured borrowings [Member]		Unsecured borrowings [Member]	
	31/03/2023	31/03/2022	31/03/2023	31/03/2022
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [Line items]				
Borrowings	411,08,04,940.24	198,39,77,124.84	411,08,04,940.24	198,39,77,124.84

Classification of borrowings [Table]

..(6)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Current [Member]			
Classification of borrowings [Axis]	Loans repayable on demand [Member]		Loans repayable on demand from banks [Member]	
Subclassification of borrowings [Axis]	Unsecured borrowings [Member]		Unsecured borrowings [Member]	
	31/03/2023	31/03/2022	31/03/2023	31/03/2022
Borrowings notes [Abstract]				
Details of borrowings [Abstract]				
Details of borrowings [Line items]				
Borrowings	165,03,51,253.86	82,23,71,045.14	165,03,51,253.86	82,23,71,045.14

Classification of borrowings [Table]

..(7)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Current [Member]		
Classification of borrowings [Axis]	Intercompany borrowings [Member]	Commercial paper [Member]	
Subclassification of borrowings [Axis]	Unsecured borrowings [Member]	Secured borrowings [Member]	
	31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Borrowings notes [Abstract]			
Details of borrowings [Abstract]			
Details of borrowings [Line items]			
Borrowings	45,50,00,000	9,82,84,224.53	108,40,76,538
Nature of security [Abstract]			
Nature of security		Commercial Paper	Commercial Paper

[612700] Notes - Income taxes

Disclosure of temporary difference, unused tax losses and unused tax credits [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Temporary difference, unused tax losses and unused tax credits [Axis]	Temporary difference, unused tax losses and unused tax credits [Member]			Temporary differences [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of temporary difference, unused tax losses and unused tax credits [Abstract]				
Disclosure of temporary difference, unused tax losses and unused tax credits [Line items]				
Deferred tax assets and liabilities [Abstract]				
Deferred tax assets	486,30,04,646.89	27,34,19,235.7		486,30,04,646.89
Deferred tax liabilities	9,22,92,982.2	14,24,40,284.9		9,22,92,982.2
Net deferred tax liability (assets)	-477,07,11,664.69	-13,09,78,950.8	-10,25,13,343.03	-477,07,11,664.69
Net deferred tax assets and liabilities [Abstract]				
Net deferred tax assets	477,07,11,664.69	13,09,78,950.8		477,07,11,664.69
Deferred tax expense (income) [Abstract]				
Deferred tax expense (income)				
Deferred tax expense (income) recognised in profit or loss	95,32,77,925.9	-2,56,61,818.83		95,32,77,925.9
Reconciliation of changes in deferred tax liability (assets) [Abstract]				
Changes in deferred tax liability (assets) [Abstract]				
Deferred tax expense (income) recognised in profit or loss	95,32,77,925.9	-2,56,61,818.83		95,32,77,925.9
Increase (decrease) through business combinations, deferred tax liability (assets)	-559,28,05,639.79	0		-559,28,05,639.79
Increase (decrease) through net exchange differences, deferred tax liability (assets)	-2,05,000	-28,03,788.94		-2,05,000
Total increase (decrease) in deferred tax liability (assets)	-463,97,32,713.89	-2,84,65,607.77		-463,97,32,713.89
Deferred tax liability (assets) at end of period	-477,07,11,664.69	-13,09,78,950.8	-10,25,13,343.03	-477,07,11,664.69
Description of other temporary differences				

Disclosure of temporary difference, unused tax losses and unused tax credits [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Temporary difference, unused tax losses and unused tax credits [Axis]	Temporary differences [Member]		Other temporary differences [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of temporary difference, unused tax losses and unused tax credits [Abstract]				
Disclosure of temporary difference, unused tax losses and unused tax credits [Line items]				
Deferred tax assets and liabilities [Abstract]				
Deferred tax assets	27,34,19,235.7		486,30,04,646.89	27,34,19,235.7
Deferred tax liabilities	14,24,40,284.9		9,22,92,982.2	14,24,40,284.9
Net deferred tax liability (assets)	-13,09,78,950.8	-10,25,13,343.03	-477,07,11,664.69	-13,09,78,950.8
Net deferred tax assets and liabilities [Abstract]				
Net deferred tax assets	13,09,78,950.8		477,07,11,664.69	13,09,78,950.8
Deferred tax expense (income) [Abstract]				
Deferred tax expense (income)				
Deferred tax expense (income) recognised in profit or loss	-2,56,61,818.83		95,32,77,925.9	-2,56,61,818.83
Reconciliation of changes in deferred tax liability (assets) [Abstract]				
Changes in deferred tax liability (assets) [Abstract]				
Deferred tax expense (income) recognised in profit or loss	-2,56,61,818.83		95,32,77,925.9	-2,56,61,818.83
Increase (decrease) through business combinations, deferred tax liability (assets)	0		-559,28,05,639.79	0
Increase (decrease) through net exchange differences, deferred tax liability (assets)	-28,03,788.94		-2,05,000	-28,03,788.94
Total increase (decrease) in deferred tax liability (assets)	-2,84,65,607.77		-463,97,32,713.89	-2,84,65,607.77
Deferred tax liability (assets) at end of period	-13,09,78,950.8	-10,25,13,343.03	-477,07,11,664.69	-13,09,78,950.8
Description of other temporary differences				

Disclosure of temporary difference, unused tax losses and unused tax credits [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Temporary difference, unused tax losses and unused tax credits [Axis]	Other temporary differences [Member]	Other temporary differences 1 [Member]		
		01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of temporary difference, unused tax losses and unused tax credits [Abstract]				
Disclosure of temporary difference, unused tax losses and unused tax credits [Line items]				
Deferred tax assets and liabilities [Abstract]				
Deferred tax assets		486,30,04,646.89	27,34,19,235.7	
Deferred tax liabilities		9,22,92,982.2	14,24,40,284.9	
Net deferred tax liability (assets)	-10,25,13,343.03	-477,07,11,664.69	-13,09,78,950.8	-10,25,13,343.03
Net deferred tax assets and liabilities [Abstract]				
Net deferred tax assets		477,07,11,664.69	13,09,78,950.8	
Deferred tax expense (income) [Abstract]				
Deferred tax expense (income)				
Deferred tax expense (income) recognised in profit or loss		95,32,77,925.9	-2,56,61,818.83	
Reconciliation of changes in deferred tax liability (assets) [Abstract]				
Changes in deferred tax liability (assets) [Abstract]				
Deferred tax expense (income) recognised in profit or loss		95,32,77,925.9	-2,56,61,818.83	
Increase (decrease) through business combinations, deferred tax liability (assets)		-559,28,05,639.79	0	
Increase (decrease) through net exchange differences, deferred tax liability (assets)		-2,05,000	-28,03,788.94	
Total increase (decrease) in deferred tax liability (assets)		-463,97,32,713.89	-2,84,65,607.77	
Deferred tax liability (assets) at end of period	-10,25,13,343.03	-477,07,11,664.69	-13,09,78,950.8	-10,25,13,343.03
Description of other temporary differences		The major components of Deferred Tax Assets ('DTA') / Deferred Tax Liabilities ('DTL') arising on account of timing differences for the year ended March 31, 2023.	The major components of Deferred Tax Assets ('DTA') / Deferred Tax Liabilities ('DTL') arising on account of timing differences for the year ended March 31, 2022.	

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of income tax [TextBlock]			
Major components of tax expense (income) [Abstract]			
Current tax expense (income) and adjustments for current tax of prior periods [Abstract]			
Total current tax expense (income) and adjustments for current tax of prior periods	0	0	
Total tax expense (income)	0	0	
Current and deferred tax relating to items charged or credited directly to equity [Abstract]			
Total aggregate current and deferred tax relating to items credited (charged) directly to equity	0	0	
Income tax relating to components of other comprehensive income [Abstract]			
Others income tax relating to components of other comprehensive income that will not be reclassified to profit or loss	-15,92,002.5	-23,87,080.01	
Others income tax relating to components of other comprehensive income that will be reclassified to profit or loss	13,87,118.7	-4,16,708.93	
Total aggregated income tax relating to components of other comprehensive income	-2,04,883.8	-28,03,788.94	
Aggregated income tax relating to share of other comprehensive income of associates and joint ventures accounted for using equity method	0	0	
Disclosure of temporary difference, unused tax losses and unused tax credits [TextBlock]			
Disclosure of temporary difference, unused tax losses and unused tax credits [Abstract]			
Deferred tax assets and liabilities [Abstract]			
Deferred tax assets	486,30,04,646.89	27,34,19,235.7	
Deferred tax liabilities	9,22,92,982.2	14,24,40,284.9	
Net deferred tax liability (assets)	-477,07,11,664.69	-13,09,78,950.8	-10,25,13,343.03
Net deferred tax assets and liabilities [Abstract]			
Net deferred tax assets	477,07,11,664.69	13,09,78,950.8	
Deferred tax expense (income) [Abstract]			
Deferred tax expense (income) recognised in profit or loss	95,32,77,925.9	-2,56,61,818.83	
Reconciliation of changes in deferred tax liability (assets) [Abstract]			
Changes in deferred tax liability (assets) [Abstract]			
Deferred tax expense (income) recognised in profit or loss	95,32,77,925.9	-2,56,61,818.83	
Increase (decrease) through business combinations, deferred tax liability (assets)	-559,28,05,639.79	0	
Increase (decrease) through net exchange differences, deferred tax liability (assets)	-2,05,000	-28,03,788.94	
Total increase (decrease) in deferred tax liability (assets)	-463,97,32,713.89	-2,84,65,607.77	
Deferred tax liability (assets) at end of period	-477,07,11,664.69	-13,09,78,950.8	-10,25,13,343.03
Description of other temporary differences			
Reconciliation of accounting profit multiplied by applicable tax rates [Abstract]			
Total tax expense (income)	0	0	
Reconciliation of average effective tax rate and applicable tax rate [Abstract]			
Applicable tax rate	25.17%	25.17%	
Total average effective tax rate	25.17%	25.17%	

[611000] Notes - Exploration for and evaluation of mineral resources

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of exploration and evaluation assets [TextBlock]		
Whether there are any exploration and evaluation activities	No	No
Assets arising from exploration for and evaluation of mineral resources	0	0
Liabilities arising from exploration for and evaluation of mineral resources	0	0
Income arising from exploration for and evaluation of mineral resources	0	0
Expense arising from exploration for and evaluation of mineral resources	0	0
Cash flows from (used in) exploration for and evaluation of mineral resources, classified as operating activities	0	0
Cash flows from (used in) exploration for and evaluation of mineral resources, classified as investing activities	0	0

[611900] Notes - Accounting for government grants and disclosure of government assistance

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of accounting for government grants and disclosure of government assistance [TextBlock]		
Whether company has received any government grant or government assistance	No	No
Capital subsidies or grants received from government authorities	0	0
Revenue subsidies or grants received from government authorities	0	0

[401100] Notes - Subclassification and notes on liabilities and assets

Subclassification of trade receivables [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Classification based on current non-current [Member]		Current [Member]	
Classification of assets based on security [Axis]	Classification of assets based on security [Member]		Unsecured considered good [Member]	
	31/03/2023	31/03/2022	31/03/2023	31/03/2022
Subclassification and notes on liabilities and assets [Abstract]				
Disclosure of notes on trade receivables [Abstract]				
Subclassification of trade receivables [Abstract]				
Subclassification of trade receivables [Line items]				
Breakup of trade receivables [Abstract]				
Trade receivables, gross	2,45,530.31	1,08,34,399.18	(A) 2,45,530.31	1,08,34,399.18
Allowance for bad and doubtful debts	0	0	0	0
Total trade receivables	2,45,530.31	1,08,34,399.18	2,45,530.31	1,08,34,399.18
Details of trade receivables due by directors, other officers or others [Abstract]				
Trade receivables due by directors			0	0
Trade receivables due by other officers			0	0
Details of trade receivables due by firms or companies in which any director is partner or director [Abstract]				
Total trade receivables due by firms or companies in which any director is partner or director			0	0

Footnotes

(A)

Trade Receivables	As at March 31, 2023	As at March 31, 2022
	Amortised cost	Amortised cost
Unsecured, considered good	2,46,394.31	1,08,74,029.31
Allowance for impairment loss	-864	-39,630.13
Total	2,45,530.31	1,08,34,399.18

Details of loans [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Current [Member]	
Classification of loans [Axis]	Loans given subsidiaries [Member]	
Classification of assets based on security [Axis]	Unsecured considered good [Member]	
	31/03/2023	31/03/2022
Subclassification and notes on liabilities and assets [Abstract]		
Loans notes [Abstract]		
Disclosure of loans [Abstract]		
Details of loans [Line items]		
Loans , gross	(A) 5,405,25,05,200.22	3,732,26,42,062.57
Allowance for bad and doubtful loans	0	0
Total loans	5,405,25,05,200.22	3,732,26,42,062.57
Details of loans due by directors, other officers or others [Abstract]		
Loans due by directors	0	0
Loans due by other officers	0	0
Details of loans due by firms or companies in which any director is partner or director [Abstract]		
Total loans due by firms or companies in which any director is partner or director	0	0

Footnotes

(A)

Loans	As at March 31, 2023	As at March 31, 2022
	Amortised cost	Amortised cost
(A) (i) Term loans*	55,55,63,57,755.42	38,23,23,85,158.03
(ii) Loans repayable on demand	-	-
Total - Gross	55,55,63,57,755.42	38,23,23,85,158.03
Less: Impairment loss allowance	-1,50,38,52,555.20	-90,97,43,095.46
Total - Net of impairment loss allowance (A)	54,05,25,05,200.22	37,32,26,42,062.57

Other non-current assets, others [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Other non-current assets, others [Axis]	1	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]		
Other non-current assets notes [Abstract]		
Other non-current assets [Abstract]		
Other non-current assets, others	50,39,04,731.93	12,09,98,026.66
Other non-current assets, others [Abstract]		
Other non-current assets, others [Line items]		
Description of other non-current assets, others	Current Tax Assets (Net)	Current Tax Assets (Net)
Other non-current assets, others	50,39,04,731.93	12,09,98,026.66

Classification of inventories [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Classification of inventories [Axis]	Company inventories [Member]	
	31/03/2023	31/03/2022
Subclassification and notes on liabilities and assets [Abstract]		
Inventories notes [Abstract]		
Classification of inventories [Abstract]		
Classification of inventories [Line items]		
Inventories	0	0

Other current financial assets others [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Other current financial assets others [Axis]	1		2	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]				
Other current financial assets [Abstract]				
Other current financial assets others	27,75,31,098.3	3,36,68,277.76	27,05,091.33	5,04,34,637.25
Other current financial assets others [Abstract]				
Other current financial assets others [Line items]				
Description other current financial assets others	Retained interest on Loans derecognised	Retained interest on Loans derecognised	Receivables from related parties	Receivables from related parties
Other current financial assets others	27,75,31,098.3	3,36,68,277.76	27,05,091.33	5,04,34,637.25

Other current financial assets others [Table]
..(2)

Unless otherwise specified, all monetary values are in INR

Other current financial assets others [Axis]	3		4	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]				
Other current financial assets [Abstract]				
Other current financial assets others	5,70,50,967.11	7,46,31,000	3,02,76,992.09	6,77,51,789.68
Other current financial assets others [Abstract]				
Other current financial assets others [Line items]				
Description other current financial assets others	Balances with Partners/Anchors	Balances with Partners/Anchors	Others	Others
Other current financial assets others	5,70,50,967.11	7,46,31,000	3,02,76,992.09	6,77,51,789.68

Other current financial assets others [Table]
..(3)

Unless otherwise specified, all monetary values are in INR

Other current financial assets others [Axis]	5		6	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]				
Other current financial assets [Abstract]				
Other current financial assets others	35,80,24,084.31	-13,986.32	1,30,97,415.31	1,49,99,832.68
Other current financial assets others [Abstract]				
Other current financial assets others [Line items]				
Description other current financial assets others	Receivable from Co-lending assignment	Allowance for impairment loss	Interest Receivable tax refund	Margin money deposit
Other current financial assets others	35,80,24,084.31	-13,986.32	1,30,97,415.31	1,49,99,832.68

Other current financial assets others [Table]
..(4)

Unless otherwise specified, all monetary values are in INR

Other current financial assets others [Axis]	7
	01/04/2022 to 31/03/2023
Subclassification and notes on liabilities and assets [Abstract]	
Other current financial assets [Abstract]	
Other current financial assets others	-1,93,25,782.32
Other current financial assets others [Abstract]	
Other current financial assets others [Line items]	
Description other current financial assets others	Allowance for impairment loss
Other current financial assets others	-1,93,25,782.32

Other non-current liabilities others [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Other non-current liabilities others [Axis]	1	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]		
Other non-current liabilities [Abstract]		
Other non-current liabilities others	20,61,36,987.1	9,18,07,055.49
Other non-current liabilities others [Abstract]		
Other non-current liabilities others [Line items]		
Description of other non-current liabilities others	Statutory dues payable	Statutory dues payable
Other non-current liabilities others	20,61,36,987.1	9,18,07,055.49

Other non-current financial assets, others [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Classification of other non-current financial assets others [Axis]	1		2	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]				
Other non-current financial assets notes [Abstract]				
Other non-current financial assets [Abstract]				
Other non-current financial assets, others	3,74,42,271.17	2,98,62,727.32	1,35,08,059.38	94,73,249
Other non-current financial assets, others [Abstract]				
Other non-current financial assets, others [Line items]				
Description other non-current financial assets, others	Prepaid Expenses	Prepaid Expenses	Advance to Vendors	Advance to Vendors
Other non-current financial assets, others	3,74,42,271.17	2,98,62,727.32	1,35,08,059.38	94,73,249

Other non-current financial assets, others [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classification of other non-current financial assets others [Axis]	3		4
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023
Subclassification and notes on liabilities and assets [Abstract]			
Other non-current financial assets notes [Abstract]			
Other non-current financial assets [Abstract]			
Other non-current financial assets, others	34,86,93,212.11	10,75,40,139	30,00,00,000
Other non-current financial assets, others [Abstract]			
Other non-current financial assets, others [Line items]			
Description other non-current financial assets, others	GST receivable	GST receivable	Advance for purchase of property
Other non-current financial assets, others	34,86,93,212.11	10,75,40,139	30,00,00,000

Other current financial liabilities, others [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Other current financial liabilities, others [Axis]	1		2	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]				
Disclosure of other current financial liabilities notes [Abstract]				
Other current financial liabilities [Abstract]				
Other current financial liabilities, others	25,22,02,233.9	21,41,56,642.25	72,01,53,938.57	30,98,48,019.34
Other current financial liabilities, others [Abstract]				
Other current financial liabilities, others [Line items]				
Description of other current financial liabilities, others	Lease liability	Lease liability	Collaterals received towards loans	Collaterals received towards loans
Other current financial liabilities, others	25,22,02,233.9	21,41,56,642.25	72,01,53,938.57	30,98,48,019.34

Other current financial liabilities, others [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Other current financial liabilities, others [Axis]	3		4	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]				
Disclosure of other current financial liabilities notes [Abstract]				
Other current financial liabilities [Abstract]				
Other current financial liabilities, others	69,92,253	55,35,193	23,51,38,696.44	1,06,13,483.07
Other current financial liabilities, others [Abstract]				
Other current financial liabilities, others [Line items]				
Description of other current financial liabilities, others	Security deposits	Security deposits	Payable on servicing portfolio	Payable on servicing portfolio
Other current financial liabilities, others	69,92,253	55,35,193	23,51,38,696.44	1,06,13,483.07

Other current financial liabilities, others [Table]

..(3)

Unless otherwise specified, all monetary values are in INR

Other current financial liabilities, others [Axis]	5		6	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]				
Disclosure of other current financial liabilities notes [Abstract]				
Other current financial liabilities [Abstract]				
Other current financial liabilities, others	44,76,13,273.84	27,69,74,067.11	2,65,18,009.03	27,04,004.52
Other current financial liabilities, others [Abstract]				
Other current financial liabilities, others [Line items]				
Description of other current financial liabilities, others	Provision expenses	Provision expenses	Others	Others
Other current financial liabilities, others	44,76,13,273.84	27,69,74,067.11	2,65,18,009.03	27,04,004.52

Other current financial liabilities, others [Table]

..(4)

Unless otherwise specified, all monetary values are in INR

Other current financial liabilities, others [Axis]	7	8	9
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Subclassification and notes on liabilities and assets [Abstract]			
Disclosure of other current financial liabilities notes [Abstract]			
Other current financial liabilities [Abstract]			
Other current financial liabilities, others	1,81,24,709	34,31,00,995.04	6,09,99,631.87
Other current financial liabilities, others [Abstract]			
Other current financial liabilities, others [Line items]			
Description of other current financial liabilities, others	Reserve - KIDF I & KIDOF III	Payable customers	Servicing liability on loans derecognised
Other current financial liabilities, others	1,81,24,709	34,31,00,995.04	6,09,99,631.87

Other current liabilities, others [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Other current liabilities, others [Axis]	Column 1
	01/04/2021 to 31/03/2022
Subclassification and notes on liabilities and assets [Abstract]	
Disclosure of other current liabilities notes [Abstract]	
Other current liabilities [Abstract]	
Other current liabilities, others	0
Other current liabilities, others [Abstract]	
Other current liabilities, others [Line items]	
Description of other current liabilities, others	Debt Securities
Other current liabilities, others	0

Disclosure of breakup of provisions [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Classification based on current non-current [Axis]	Non-current [Member]	
	31/03/2023	31/03/2022
Subclassification and notes on liabilities and assets [Abstract]		
Provisions notes [Abstract]		
Disclosure of breakup of provisions [Abstract]		
Disclosure of breakup of provisions [Line items]		
Provisions [Abstract]		
Provisions for employee benefits [Abstract]		
Provision gratuity	27,46,13,061.79	3,15,04,003
Total provisions for employee benefits	27,46,13,061.79	3,15,04,003
CSR expenditure provision	0	0
Other provisions	20,15,730.55	9,42,457
Total provisions	27,66,28,792.34	3,24,46,460

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of subclassification and notes on liabilities and assets explanatory [TextBlock]		
Total dividend receivable	0	0
Total other non-current financial assets	69,96,43,542.66	14,68,76,115.32
Advances, non-current	0	0
Total other non-current assets	50,39,04,731.93	12,09,98,026.66
Disclosure of notes on cash and bank balances explanatory [TextBlock]		
Fixed deposits with banks	0	0
Other deposits with banks	25,32,62,458.89	2,50,00,000
Other balances with banks	319,39,76,519.62	52,55,98,111.75
Total balance with banks	344,72,38,978.51	55,05,98,111.75
Cash on hand	0	0
Total cash and cash equivalents	344,72,38,978.51	55,05,98,111.75
Bank balance other than cash and cash equivalents	(A) 47,95,42,913.39	29,91,36,329.81
Total cash and bank balances	392,67,81,891.9	84,97,34,441.56
Nature of other cash and cash equivalents	Fixed deposit with bank with original maturity of more than 3 months	Fixed deposit with bank with original maturity of more than 3 months
Total balances held with banks to extent held as margin money or security against borrowings, guarantees or other commitments	0	0
Bank deposits with more than 12 months maturity	0	0
Derivative financial instruments	(B) 13,88,54,229.53	11,81,04,644.38
Security deposits	7,59,71,031.81	3,40,07,781.54
Total other current financial assets	93,41,85,127.47	39,35,83,976.97
Nature of other provisions	Expected credit loss provision on undrawn commitments	Expected credit loss provision on undrawn commitments
Total other non-current liabilities	20,61,36,987.1	9,18,07,055.49
Interest accrued on borrowings	0	0
Interest accrued on public deposits	0	0
Interest accrued others	0	0
Unpaid dividends	0	0
Unpaid matured deposits and interest accrued thereon	0	0
Unpaid matured debentures and interest accrued thereon	0	0
Debentures claimed but not paid	0	0
Public deposit payable, current	0	0
Derivative liabilities	(C) 7,27,42,570	1,86,87,018
Total other current financial liabilities	218,35,86,310.69	83,85,18,427.29
Total other advance	0	0
Total deposits refundable current	0	0
Current liabilities portion of share application money pending allotment	0	0
Total other payables, current	0	0
Total proposed equity dividend	0	0
Total proposed preference dividend	0	0
Total proposed dividend	0	0
Total other current liabilities	0	0

Footnotes

(A)

Bank balance other than cash and cash equivalents	As at March 31, 2023	As at March 31, 2022
Fixed deposit with bank with original maturity of more than 3 months*	47,95,42,913.39	29,91,36,329.81
Total	47,95,42,913.39	29,91,36,329.81

*Includes lien marked fixed deposits for borrowings amounting to Rs. 4,121.04 lakhs (Previous Year Rs. 2,946.04 lakhs)

(B)

Derivative financial instruments at Fair Value	As at March 31, 2023	As at March 31, 2022
(A) Derivative financial assets		
(i) Cross Currency Interest Rate Swaps		
Cash flow hedge (Notional amount : 5,110.00 , PY : 5,110.00)*	8,75,63,279.15	2,99,21,894.00
(ii) Equity Linked Derivatives		
Options and futures (Notional amount : 5,718.00, PY : 5,443.98) (Refer note 14)	5,12,90,950.38	8,81,82,750.38
Total	13,88,54,229.53	11,81,04,644.38
(B) Derivative financial liabilities		
Embedded Derivative on Market Linked Debentures (Notional amount : 5,790.00, PY : 4,620.00) (Refer Note 14)	7,27,42,570.00	1,86,87,018.00
Total	7,27,42,570.00	1,86,87,018.00

*Derivative transactions comprise of currency and interest rate swaps. The Company undertakes such transactions for hedging borrowings in foreign currency.

(C)

Derivative financial instruments at Fair Value	As at March 31, 2023	As at March 31, 2022
Derivative financial liabilities		
Embedded Derivative on Market Linked Debentures (Notional amount : 5,790.00, PY : 4,620.00) (Refer Note 14)	7,27,42,570.00	1,86,87,018.00

Total	7,27,42,570.00	1,86,87,018.00
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[401200] Notes - Additional disclosures on balance sheet

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of additional balance sheet notes explanatory [TextBlock]			
Additional balance sheet notes [Abstract]			
Contingent liabilities and commitments [Abstract]			
Classification of contingent liabilities [Abstract]			
Other money for which company is contingently liable	(A) 3,32,20,000	1,81,81,000	
Total contingent liabilities	3,32,20,000	1,81,81,000	
Classification of commitments [Abstract]			
Other commitments	(B) 346,40,27,000	142,48,30,000	
Total commitments	346,40,27,000	142,48,30,000	
Nature of other commitments	Undrawn committed credit lines and Capital commitments	Undrawn committed credit lines and Capital commitments	
Total contingent liabilities and commitments	349,72,47,000	144,30,11,000	
Details regarding dividends [Abstract]			
Amount of dividends proposed to be distributed to equity shareholders	0	0	
Amount of per share dividend proposed to be distributed to equity shareholders	[INR/shares] 0	[INR/shares] 0	
Amount of per share dividend proposed to be distributed to preference shareholders	[INR/shares] 0	[INR/shares] 0	
Percentage of proposed dividend	0.00%	0.00%	
Details of share capital held by foreign companies [Abstract]			
Percentage of share capital held by foreign company	0.00%	0.00%	
Value of share capital held by foreign company	0	0	
Percentage of paid-up capital held by foreign holding company and or with its subsidiaries	0.00%	0.00%	
Value of paid-up capital held by foreign holding company and or with its subsidiaries	0	0	
Details of shareholding pattern of promoters and public [Abstract]			
Total number of shareholders promoters and public	0	0	
Details of deposits [Abstract]			
Deposits accepted or renewed during period	0	0	
Deposits matured and claimed but not paid during period	0	0	
Deposits matured and claimed but not paid	0	0	
Deposits matured but not claimed	0	0	
Interest on deposits accrued and due but not paid	0	0	
Disclosure of equity share warrants [Abstract]			
Changes in equity share warrants during period [Abstract]			
Additions to equity share warrants during period	0	0	
Deductions in equity share warrants during period	0	0	
Total changes in equity share warrants during period	0	0	
Equity share warrants at end of period	0	0	0
Breakup of equity share warrants [Abstract]			
Equity share warrants for existing members	0	0	
Equity share warrants for others	0	0	
Total equity share warrants	0	0	0
Details of share application money received and paid [Abstract]			
Share application money received during year	0	0	
Share application money paid during year	0	0	
Amount of share application money received back during year	0	0	
Amount of share application money repaid returned back during year	0	0	
Number of person share application money paid during year	0	0	
Number of person share application money received during year	0	0	
Number of person share application money paid as at end of year	0	0	
Number of person share application money received as at end of year	0	0	
Share application money received and due for refund	0	0	
Details regarding cost records and cost audit[Abstract]			
Details regarding cost records [Abstract]			
Whether maintenance of cost records by company has been mandated under Companies (Cost Records and Audit) Rules, 2014	No	No	

Net worth of company	2,547,79,89,000	0
Details of unclaimed liabilities [Abstract]		
Unclaimed share application refund money	0	0
Unclaimed matured debentures	0	0
Unclaimed matured deposits	0	0
Interest unclaimed amount	0	0
Financial parameters balance sheet items [Abstract]		
Investment in subsidiary companies	0	0
Investment in government companies	0	0
Amount due for transfer to investor education and protection fund (IEPF)	0	0
Gross value of transactions with related parties	139,06,06,049	0
Number of warrants converted into equity shares during period	0	0
Number of warrants converted into preference shares during period	0	0
Number of warrants converted into debentures during period	0	0
Number of warrants issued during period (in foreign currency)	0	0
Number of warrants issued during period (INR)	0	0

Footnotes

(A)

Particulars	As at March 31, 2023	As at March 31, 2022
Obligation on investments in partly paid up preference shares	332.2	181.81

(B)

Commitments	As at March 31, 2023	As at March 31, 2022
Undrawn committed credit lines*	3,45,55,27,000.00	1,42,48,30,000.00
Capital commitments	8500000	0
Total	3,46,40,27,000.00	1,42,48,30,000.00

*Does not include undrawn commitments which are unconditionally cancellable by the Company or improbable for future drawdowns. Such lines are not considered for impairment allowance testing.

[611800] Notes - Revenue

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of revenue [TextBlock]	Textual information (20) [See below]	Textual information (21) [See below]

Textual information (20)

Disclosure of revenue [Text Block]

Revenue from operations

Recognition of interest and fee income or expense

Dividend income is recognised on the date on which the Group's right to receive the payment is established.

Interest income or expense is recognised using the effective interest method.

The 'effective interest rate' is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument to:

- the gross carrying amount of the financial asset; or
- the amortised cost of the financial liability.

In calculating interest income and expense, the effective interest rate is applied to the gross carrying amount of the asset (when the asset is not credit-impaired) or to the amortised cost of the liability. However, for financial assets that have become credit-impaired subsequent to initial recognition, interest income is recognised by applying the effective interest rate to the recoverable amount of the financial asset. If the asset is no longer credit impaired, then the calculation of interest income reverts to the gross basis.

Fee and commission income:

The Group recognises revenue from contracts with customers (other than financial assets to which Ind AS 109 'Financial instruments' is applicable) based on a comprehensive assessment model as set out in Ind AS 115 'Revenue from contracts with customers'. The Group identifies contract(s) with a customer and its performance obligations under the contract, determines the transaction price and its allocation to the performance obligations in the contract and recognises revenue only on satisfactory completion of performance obligations.

Loan related charges such as cheque bounce charges, foreclosure charges are recognized only on receipt basis.

Textual information (21)

Disclosure of revenue [Text Block]

a. Revenue recognition

Revenue is recognised to the extent that it is probable that the economic benefits will flow to the Group and the revenue can be reliably measured and there exists reasonable certainty of its recovery.

i. Interest income

Interest income on financial instruments at amortised cost is recognised on a time proportion basis taking into account the amount outstanding and the effective interest rate (EIR) applicable.

The EIR is the rate that exactly discounts estimated future cash flows of the financial instrument through the expected life of the financial instrument or, where appropriate, a shorter period, to the net carrying amount of the financial instrument. The future cash flows are estimated taking into account all the contractual terms of the instrument.

The calculation of the EIR includes all fees and points paid or received between parties to the contract that are incremental and directly attributable to the specific lending arrangement, transaction costs, and all other premiums or discounts. For financial assets at FVTPL, transaction costs are recognised in profit or loss at initial recognition.

The interest income is calculated by applying the EIR to the gross carrying amount of non-credit impaired financial assets (i.e. at the amortised cost of the financial asset before adjusting for any expected credit loss allowance). For credit-impaired financial assets the interest income is calculated by applying the EIR to the amortised cost of the credit-impaired financial assets (i.e. the gross carrying amount less the allowance for expected credit losses (ECLs)).

ii. Fee income:

Fee income includes finance arrangement fees, investment advisory fees and investment management fees, which are not an integral part of EIR. Such fees are accounted as an accrual basis in the Statement of Profit and Loss, as and when services are rendered.

iii. Other operating income:

Other operating income represents income earned from the activities incidental to the business and is recognised when the right to receive the income is established as per the terms of the contract.

[612400] Notes - Service concession arrangements

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of service concession arrangements [TextBlock]		
Whether there are any service concession arrangements	No	No

[612000] Notes - Construction contracts

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of notes on construction contracts [TextBlock]		
Whether there are any construction contracts	No	No
Revenue from construction contracts	0	0
Costs incurred and recognised profits (less recognised losses)	0	0
Advances received for contracts in progress	0	0
Retention for contracts in progress	0	0
Gross amount due from customers for contract work as Assets	0	0
Gross amount due to customers for contract work as liability	0	0
Progress billings	0	0

[612600] Notes - Employee benefits

Disclosure of defined benefit plans [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Defined benefit plans [Axis]	State defined benefit plans [Member]	
Defined benefit plans categories [Axis]	1	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of defined benefit plans [Abstract]		
Disclosure of defined benefit plans [Line items]		
Description of type of plan	Gratuity	Gratuity
Surplus (deficit) in plan [Abstract]		
Defined benefit obligation, at present value	3,15,04,000	1,58,90,000
Net surplus (deficit) in plan	-3,15,04,000	-1,58,90,000
Actuarial assumption of discount rates	7.20%	5.15%

Disclosure of net defined benefit liability (assets) [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Defined benefit plans [Axis]	State defined benefit plans [Member]		
Net defined benefit liability (assets) [Axis]	Present value of defined benefit obligation [Member]		
Defined benefit plans categories [Axis]	1		
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of net defined benefit liability (assets) [Abstract]			
Disclosure of net defined benefit liability (assets) [Line items]			
Description of type of plan	Gratuity	Gratuity	
Changes in net defined benefit liability (assets) [Abstract]			
Current service cost, net defined benefit liability (assets)	70,69,000	54,15,000	
Interest expense (income), net defined benefit liability (assets)	16,24,000	6,75,000	
Gain (loss) on remeasurement, net defined benefit liability (assets) [Abstract]			
Actuarial losses (gains) arising from changes in demographic assumptions, net defined benefit liability (assets)	0	2,000	
Actuarial losses (gains) arising from changes in financial assumptions, net defined benefit liability (assets)	24,55,000	56,000	
Total loss (gain) on remeasurement, net defined benefit liability (assets)	24,55,000	58,000	
Past service cost and gains (losses) arising from settlements, net defined benefit liability (assets) [Abstract]			
Past service cost, net defined benefit liability (assets)	1,22,22,000	0	
Losses (gains) arising from settlements, net defined benefit liability (assets)	-86,14,000	-95,82,000	
Net past service cost and gains (losses) arising from settlements, net defined benefit liability (assets)	2,08,36,000	95,82,000	
Contributions to plan, net defined benefit liability (assets) [Abstract]			
Contributions to plan by employer, net defined benefit liability (assets)	58,25,000	0	
Total contributions to plan, net defined benefit liability (assets)	58,25,000	0	
Increase (decrease) through business combinations and disposals, net defined benefit liability (assets)	21,15,000	0	
Increase (decrease) through other changes, net defined benefit liability (assets)	56,000	0	
Total increase (decrease) in net defined benefit liability (assets)	2,34,20,000	1,56,14,000	
Net defined benefit liability (assets) at end of period	5,49,24,000	3,15,04,000	1,58,90,000

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of employee benefits [TextBlock]	Textual information (22) [See below]	
Disclosure of defined benefit plans [TextBlock]		
Whether there are any defined benefit plans	Yes	Yes
Disclosure of net defined benefit liability (assets) [TextBlock]		

Textual information (22)

Disclosure of employee benefits [Text Block]

Employee benefits

1. The Group has recognised the following amounts in the Profit & Loss Account towards contributions to provident fund and other funds:

Particulars	For the year ended March 31, 2023	For the year ended March 31, 2022
Provident fund and other funds	3,91,26,839.58	2,80,20,533.00

2. Gratuity

Every employee who will complete five years or more of service gets a gratuity on departure at 15 days salary (last drawn) for each completed year of service as per Payment of Gratuity Act, 1972.

Table showing change in the present value of projected benefit obligation

Particulars	As at March 31, 2023	As at March 31, 2022
Change in benefit obligations		
Present value of benefit obligation at the beginning of the year	315.04	158.9
Liability acquired on account of business combination	21.15	
Interest cost	16.24	6.75
Acquisition of subsidiary (Refer Note 42)	0.56	-
Current Service cost	70.69	54.15
Past Service cost - incurred during the period	122.22	
Benefit Paid Directly by the Employer	-58.25	-
Actuarial (Gains) / Loss on Obligations - Due to Change in Demographic Assumptions	-	-0.02
Actuarial (Gains) / Loss on Obligations - Due to Change in Financial Assumptions	-24.55	-0.56
Actuarial (Gains) / Loss on Obligations - Due to Experience	86.14	95.82
Liability at the end of the year	549.24	315.04

Amount recognized in the Balance Sheet

Particulars	As at March 31, 2023	As at March 31, 2022
Present value of benefit obligation at the end of the year	-549.24	-315.04
Fair value of plan assets at the end of the year		
Funded Status (Deficit)	-549.24	-315.04
Net (Liability) Recognized in the Balance Sheet	-549.24	-315.04

Expenses recognized in the Statement of Profit and Loss

Particulars	For the year ended March 31, 2023	For the year ended March 31, 2022
Current service cost*	70.69	54.15
Interest cost	16.24	6.75
Benefit Paid Directly by the Employer	122.22	-
Expenses recognised	209.15	60.9

*Above does not include the movement of opening gratuity liability on account of business combination

Expenses recognized in the Other comprehensive income (OCI)

Particulars	For the year ended March 31, 2023	For the year ended March 31, 2022
Actuarial (Gains) on obligation for the year	61.59	95.24
Net (Income) for the year recognized in OCI	61.59	95.24

The actuarial assumptions used to determine benefit obligations as at March 31, 2023 and March 31, 2022 are as follows:

Particulars	As at March 31, 2023	As at March 31, 2022
Discount Rate	7.20%	5.15%
Salary escalation rate	8.00%	8.00%
Expected Rate of return on Plan Assets	N.A	N.A
Rate of Employee Turnover	35%	35%

Retirement Age	60 years	60 years
Mortality Rate during employment	Indian Assured Lives Mortality (2012-14)	Indian Assured Lives Mortality (2012-14)

The estimates of future salary increases, considered in actuarial valuation, take account of inflation, seniority, promotion and other relevant factors

Balance sheet reconciliation

Particulars	As at March 31, 2023	As at March 31, 2022
Opening net liability	315.04	158.9
Liability acquired on account of business combination	21.71	
Expenses recognized in Statement of Profit and Loss	209.15	60.9
Expenses recognized in OCI	61.59	95.24
Benefit Paid Directly by the Employer	-58.25	-
Net liability recognized in the Balance Sheet	549.24	315.04

Maturity analysis of the benefit payments: from the employer

Particulars	As at March 31, 2023	As at March 31, 2022
Projected benefits payable in future years from the date of reporting		
1st following year	159.92	59.12
2nd following year	123.66	71.59
3rd following year	96.07	63.45
4th following year	75.86	48.84
5th following year	59.29	37.04
Sum of years 6 To 10	115.89	70.38
Sum of years 11 and above	20.23	12.23

Sensitivity analysis

Particulars	As at March 31, 2023	As at March 31, 2022
Projected benefit obligation on current assumptions	549.24	315.04
Delta effect of +1% change in rate of discounting	-11.04	-7.66
Delta effect of -1% change in rate of discounting	11.66	8.11
Delta effect of +1% change in rate of salary increase	16.25	6.62
Delta effect of -1% change in rate of salary increase	-15.65	-6.43
Delta effect of +1% change in rate of employee turnover	-3.31	-3.91
Delta effect of -1% change in rate of employee turnover	3.41	4.01

Qualitative disclosures

Gratuity is a defined benefit plan and group is exposed to the Following Risks:

Interest rate risk: A fall in the discount rate which is linked to the G.Sec. Rate will increase the present value of the liability requiring higher provision.

Salary risk: The present value of the defined benefit plan liability is calculated by reference to the future salaries of members. As such, an increase in the salary of the members more than assumed level will increase the plan's liability.

Asset Liability Matching Risk: The plan faces the ALM risk as to the matching cash flow. Group has to manage pay-out based on pay as you go basis from own funds.

Mortality risk: Since the benefits under the plan is not payable for life time and payable till retirement age only, plan does not have any longevity risk.

[612800] Notes - Borrowing costs

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of borrowing costs [TextBlock]		
Whether any borrowing costs has been capitalised during the year	No	No
Borrowing costs [Abstract]		
Borrowing costs capitalised	0	0
Total borrowing costs incurred	0	0
Interest costs [Abstract]		
Interest costs capitalised	0	0
Interest expense	0	0
Total interest costs incurred	0	0
Capitalisation rate of borrowing costs eligible for capitalisation	0.00%	0.00%

[612200] Notes - Leases**Disclosure of recognised finance lease as assets by lessee [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of assets [Axis]	Property, plant and equipment [Member]	
Carrying amount, accumulated depreciation, amortisation and impairment and gross carrying amount [Axis]	Gross carrying amount [Member]	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of recognised finance lease as assets by lessee [Abstract]		
Disclosure of recognised finance lease as assets by lessee [Line items]		
Recognised finance lease as assets	34,91,99,866.84	29,42,40,858.87
Nature of other assets	Right-of-use Asset	Right-of-use Asset

Disclosure of finance lease and operating lease by lessee [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Maturity [Axis]	Not later than one year [Member]	Later than one year and not later than five years [Member]
	31/03/2022	31/03/2022
Disclosure of finance lease and operating lease by lessee [Abstract]		
Disclosure of finance lease and operating lease by lessee [Line items]		
Minimum finance lease payments payable	0	0

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of leases [TextBlock]		
Whether company has entered into any lease agreement	Yes	Yes
Disclosure of recognised finance lease as assets by lessee [TextBlock]		
Disclosure of finance lease and operating lease by lessee [TextBlock]		
Total contingent rents recognised as expense	0	0
Total lease and sublease payments recognised as expense	0	0
Disclosure of finance lease and operating lease by lessor [TextBlock]		
Total contingent rents recognised as income	0	0
Whether any operating lease has been converted to financial lease or vice-versa	No	No

[612300] Notes - Transactions involving legal form of lease

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of arrangements involving legal form of lease [TextBlock]		
Whether there are any arrangements involving legal form of lease	No	No

[612900] Notes - Insurance contracts

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of insurance contracts [TextBlock]		
Whether there are any insurance contracts as per Ind AS 104	No	No
Disclosure of amounts arising from insurance contracts [TextBlock]		
Deferred acquisition costs arising from insurance contracts	0	0
Total liabilities under insurance contracts and reinsurance contracts issued	0	0
Total increase (decrease) in liabilities under insurance contracts and reinsurance contracts issued	0	0
Liabilities under insurance contracts and reinsurance contracts issued at end of period	0	0
Total increase (decrease) in deferred acquisition costs arising from insurance contracts	0	0
Deferred acquisition costs arising from insurance contracts at end of period	0	0
Total increase (decrease) in reinsurance assets	0	0
Reinsurance assets at end of period	0	0

[613100] Notes - Effects of changes in foreign exchange rates

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of effect of changes in foreign exchange rates [TextBlock]		
Whether there is any change in functional currency during the year	No	No
Description of presentation currency	INR	

[500100] Notes - Subclassification and notes on income and expenses

Miscellaneous other operating revenues [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Miscellaneous other operating revenues [Axis]	1	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of other operating revenues [Abstract]		
Other operating revenues [Abstract]		
Miscellaneous other operating revenues	5,01,75,986.65	1,04,16,853.8
Miscellaneous other operating revenues [Abstract]		
Miscellaneous other operating revenues [LineItems]		
Description of miscellaneous other operating revenues	Net (loss)/gain on fair value changes	Net (loss)/gain on fair value changes
Miscellaneous other operating revenues	5,01,75,986.65	1,04,16,853.8

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Subclassification and notes on income and expense explanatory [TextBlock]		
Disclosure of revenue from operations [Abstract]		
Disclosure of revenue from operations for other than finance company [Abstract]		
Revenue from sale of products	0	0
Revenue from sale of services	0	0
Other operating revenues	5,01,75,986.65	1,04,16,853.8
Other operating revenues	5,01,75,986.65	1,04,16,853.8
Total revenue from operations other than finance company	5,01,75,986.65	1,04,16,853.8
Disclosure of revenue from operations for finance company [Abstract]		
Revenue from interest	822,96,77,715.21	473,40,05,543.28
Revenue from other financial services	(A) 37,66,61,832.47	13,58,92,084.55
Total revenue from operations finance company	860,63,39,547.68	486,98,97,627.83
Total revenue from operations	865,65,15,534.33	488,03,14,481.63
Disclosure of other operating revenues [Abstract]		
Other operating revenues [Abstract]		
Miscellaneous other operating revenues	(B) 5,01,75,986.65	1,04,16,853.8
Total other operating revenues	5,01,75,986.65	1,04,16,853.8
Total other operating revenues	5,01,75,986.65	1,04,16,853.8
Miscellaneous other operating revenues [Abstract]		
Miscellaneous other operating revenues	(B) 5,01,75,986.65	1,04,16,853.8
Disclosure of other income [Abstract]		
Interest income [Abstract]		
Interest income on current investments [Abstract]		
Total interest income on current investments	0	0
Interest income on non-current investments [Abstract]		
Total interest income on non-current investments	0	0
Total interest income	0	0
Dividend income [Abstract]		
Dividend income current investments [Abstract]		
Total dividend income current investments	0	0
Dividend income non-current investments [Abstract]		
Total dividend income non-current investments	0	0
Total dividend income	0	0
Net gain/loss on sale of investments [Abstract]		
Total net gain/loss on sale of investments	0	0
Rental income on investment property [Abstract]		
Total rental income on investment property	0	0
Other non-operating income [Abstract]		
Net gain (loss) on foreign currency fluctuations treated as other income [Abstract]		
Total net gain/loss on foreign currency fluctuations treated as other income	0	0
Miscellaneous other non-operating income	(C) 15,05,48,144.94	36,24,08,961.56
Total other non-operating income	15,05,48,144.94	36,24,08,961.56
Total other income	15,05,48,144.94	36,24,08,961.56
Disclosure of finance cost [Abstract]		
Interest expense [Abstract]		
Interest expense non-current loans [Abstract]		
Total interest expense non-current loans	0	0
Interest expense current loans [Abstract]		
Total interest expense current loans	0	0
Interest expense debt securities	(D) 1,23,64,694	2,74,59,790
Interest expense other borrowings	231,31,97,175.42	105,93,93,904.15
Interest expense borrowings	(E) 109,68,39,496.71	102,06,40,129.81
Interest lease financing	2,02,32,333.88	1,99,18,056.5
Total interest expense	344,26,33,700.01	212,74,11,880.46
Other borrowing costs	(F) 11,75,58,123.93	6,72,69,053.96
Total finance costs	356,01,91,823.94	219,46,80,934.42
Employee benefit expense [Abstract]		
Salaries and wages	144,03,87,095	108,97,47,351.9

Managerial remuneration [Abstract]		
Remuneration to directors [Abstract]		
Total remuneration to directors	0	0
Remuneration to manager [Abstract]		
Total remuneration to manager	0	0
Total managerial remuneration	0	0
Contribution to provident and other funds [Abstract]		
Contribution to provident and other funds for others	3,91,26,839.58	2,80,20,533
Total contribution to provident and other funds	3,91,26,839.58	2,80,20,533
Employee share based payment [Abstract]		
Employee share based payment- Equity settled	37,65,87,096.81	24,46,47,986
Total employee share based payment	37,65,87,096.81	24,46,47,986
Gratuity	1,39,29,703.79	60,91,965
Staff welfare expense	5,20,26,816.06	2,34,12,967.44
Other employee related expenses	2,21,954.52	2,21,954.86
Total employee benefit expense	192,22,79,505.76	139,21,42,758.2
Depreciation, depletion and amortisation expense [Abstract]		
Depreciation expense	10,92,98,963.13	10,06,56,684.28
Amortisation expense	2,33,79,070.57	2,21,23,777.27
Total depreciation, depletion and amortisation expense	13,26,78,033.7	12,27,80,461.55
Breakup of other expenses [Abstract]		
Consumption of stores and spare parts	0	0
Power and fuel	0	0
Rent	1,66,91,413.41	27,31,196.23
Repairs to building	0	0
Repairs to machinery	0	0
Insurance	0	0
Rates and taxes excluding taxes on income [Abstract]		
Total rates and taxes excluding taxes on income	0	0
Subscriptions membership fees	6,19,147	4,70,000
Information technology expenses	17,48,40,755.21	13,60,83,089.16
Travelling conveyance	4,56,28,478.61	2,60,73,317.41
Legal professional charges	24,25,79,236.99	11,44,54,569.42
Directors sitting fees	90,54,000	45,34,500
Registration filing fees	41,47,825.58	30,80,615.63
Bank charges	37,24,552.89	26,67,610.81
Advertising promotional expenses	4,07,56,570.64	2,26,59,166.11
Cost repairs maintenance other assets	20,74,347.99	28,06,149.41
Cost transportation [Abstract]		
Total cost transportation	0	0
Impairment loss on financial assets [Abstract]		
Total impairment loss on financial assets	0	0
Impairment loss on non financial assets [Abstract]		
Total impairment loss on non-financial assets	0	0
Net provisions charged [Abstract]		
Total net provisions charged	0	0
Discount issue shares debentures written off [Abstract]		
Total discount issue shares debentures written off	0	0
Loss on disposal of intangible Assets	0	0
Loss on disposal, discard, demolition and destruction of depreciable property plant and equipment	0	0
Contract cost [Abstract]		
Overhead costs apportioned contracts [Abstract]		
Total overhead costs apportioned contracts	0	0
Total contract cost	0	0
Payments to auditor [Abstract]		
Payment for audit services	1,56,28,160	1,22,83,159
Total payments to auditor	1,56,28,160	1,22,83,159
Payments to cost auditor [Abstract]		
Total payments to cost auditor	0	0
CSR expenditure	43,43,200	16,35,124
Miscellaneous expenses	(G) 11,99,91,035.83	78,50,88,114.81
Total other expenses	68,00,78,724.15	111,45,66,611.99
Current tax [Abstract]		
Current tax pertaining to current year	4,67,85,801.4	13,58,99,343.17
Total current tax	4,67,85,801.4	13,58,99,343.17

Footnotes

(A)

Particulars	As at March 31, 2023	As at March 31, 2022
Dividend income	25,18,218.89	-
Net gain on derecognition of financial instruments under amortised cost category	15,60,88,188.15	3,36,68,277.76
Fees and commission income	21,80,55,425.43	10,22,23,806.79
Total	37,66,61,832.47	13,58,92,084.55

(B)

Net (loss)/gain on fair value changes	5,01,75,986.65	1,04,16,853.79
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(C)

Other income	Year ended March 31, 2023	Year ended March 31, 2022
Marketing fees	5,10,00,000.00	13,31,46,687.19
Business support charges	2,73,25,764.00	20,55,20,000.00
Other income	7,22,22,380.94	2,37,42,274.37
Total	15,05,48,144.94	36,24,08,961.56

(D)

Finance costs	Year ended March 31, 2023	Year ended March 31, 2022
Interest on Inter Corporate Debts ("ICD")	1,23,64,694.00	2,74,59,790.00

(E)

Finance costs	Year ended March 31, 2023	Year ended March 31, 2022
Interest on Debentures	1,09,68,39,496.71	1,02,06,40,129.81

(F)

Finance costs	Year ended March 31, 2023	Year ended March 31, 2022
Discount on Commercial Paper	7,49,40,971.43	4,87,26,213.00
Other finance cost	4,26,17,152.50	1,85,42,840.97

Total	11,75,58,123.93	6,72,69,053.97
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(G)

Other Expenses	March 31, 2023	March 31, 2022
Net loss on derecognition of financial instruments under amortised cost category	25,00,000.00	10,45,87,004.90
Impairment on financial instruments	-24,23,76,898.45	43,52,02,767.56
Cost of collection	15,71,79,137.21	11,50,94,053.50
Office Expense	6,42,40,860.29	4,69,16,044.94
Rating fees	1,99,58,675.00	1,89,74,644.71
Miscellaneous expenses	11,74,75,415.96	2,22,23,234.75
Share of loss of associates	10,13,845.82	4,20,90,364.45
Total	11,99,91,035.83	78,50,88,114.81

[613200] Notes - Cash flow statement

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of cash flow statement [TextBlock]			
Cash and cash equivalents cash flow statement	344,72,38,978.51	55,05,98,111.75	14,57,92,301
Cash and cash equivalents	344,72,38,978.51	55,05,98,111.75	
Income taxes paid (refund), classified as operating activities	-28,11,54,049.45	18,31,73,736	
Total income taxes paid (refund)	-28,11,54,049.45	18,31,73,736	

[500200] Notes - Additional information statement of profit and loss

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Additional information on profit and loss account explanatory [TextBlock]		
Net write-downs (reversals of write-downs) of inventories	0	0
Net write-downs (reversals of write-downs) of property, plant and equipment	0	0
Net impairment loss (reversal of impairment loss) recognised in profit or loss, trade receivables	0	0
Net gains (losses) on disposals of non-current assets	0	0
Net gains (losses) on disposals of property, plant and equipment	0	0
Net gains (losses) on disposals of investment properties	0	0
Net gains (losses) on disposals of investments	0	0
Net gains (losses) on litigation settlements	0	0
Net gains (losses) on change in fair value of derivatives	0	0
Total share of other comprehensive income of associates and joint ventures accounted for using equity method, net of tax	0	0
Total share of other comprehensive income of associates and joint ventures accounted for using equity method, before tax	0	0
Total aggregated income tax relating to share of other comprehensive income of associates and joint ventures accounted for using equity method	0	0
Aggregated income tax relating to components of other comprehensive income that will not be reclassified to profit or loss	-15,92,002.5	-23,87,080.01
Aggregated income tax relating to components of other comprehensive income that will be reclassified to profit or loss	13,87,118.7	-4,16,708.93
Total aggregated income tax relating to components of other comprehensive income	-2,04,883.8	-28,03,788.94
Total changes in inventories of finished goods, work-in-progress and stock-in-trade	0	0
Exceptional items before tax	-60,21,93,697.04	0
Total exceptional items	-60,21,93,697.04	0
Details of nature of exceptional items	Exceptional item	
Total revenue arising from exchanges of goods or services	0	0
Total domestic turnover goods, gross	0	0
Total export turnover goods, gross	0	0
Total revenue from sale of products	0	0
Total revenue from sale of services	0	0
Gross value of transaction with related parties	2,32,25,288	0
Bad debts of related parties	0	0

[611200] Notes - Fair value measurement

Disclosure of fair value measurement of liabilities [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	At fair value [Member]			
Classes of liabilities [Axis]	1		2	
Levels of fair value hierarchy [Axis]	Level 3 of fair value hierarchy [Member]			Level 3 of fair value hierarchy [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of fair value measurement of liabilities [Abstract]				
Disclosure of fair value measurement of liabilities [Line items]				
Liabilities	1,175,66,27,000	1,075,46,28,000	1,075,46,28,000	2,711,56,72,000
Description of valuation techniques used in fair value measurement, liabilities				
Reconciliation of changes in fair value measurement, liabilities [Abstract]				
Changes in fair value measurement, liabilities [Abstract]				
Issues, fair value measurement, liabilities	100,19,99,000	0		955,12,75,000
Total increase (decrease) in fair value measurement, liabilities	100,19,99,000	0		955,12,75,000
Liabilities at end of period	1,175,66,27,000	1,075,46,28,000	1,075,46,28,000	2,711,56,72,000
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, liabilities				
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, liabilities				

Disclosure of fair value measurement of liabilities [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	At fair value [Member]			
Classes of liabilities [Axis]	2		3	
Levels of fair value hierarchy [Axis]	Level 3 of fair value hierarchy [Member]		Level 1 of fair value hierarchy [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of fair value measurement of liabilities [Abstract]				
Disclosure of fair value measurement of liabilities [Line items]				
Liabilities	1,756,43,97,000	1,756,43,97,000	211,08,43,739.69	81,98,31,409.29
Description of valuation techniques used in fair value measurement, liabilities				
Reconciliation of changes in fair value measurement, liabilities [Abstract]				
Changes in fair value measurement, liabilities [Abstract]				
Issues, fair value measurement, liabilities	0		129,10,12,330.4	0
Total increase (decrease) in fair value measurement, liabilities	0		129,10,12,330.4	0
Liabilities at end of period	1,756,43,97,000	1,756,43,97,000	211,08,43,739.69	81,98,31,409.29
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, liabilities				
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, liabilities				

Disclosure of fair value measurement of liabilities [Table]
..(3)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	At fair value [Member]			
Classes of liabilities [Axis]	3	4		
Levels of fair value hierarchy [Axis]	Level 1 of fair value hierarchy [Member]	Level 3 of fair value hierarchy [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of fair value measurement of liabilities [Abstract]				
Disclosure of fair value measurement of liabilities [Line items]				
Liabilities	81,98,31,409.29	7,27,42,570	1,86,87,018	1,86,87,018
Description of valuation techniques used in fair value measurement, liabilities				
Reconciliation of changes in fair value measurement, liabilities [Abstract]				
Changes in fair value measurement, liabilities [Abstract]				
Issues, fair value measurement, liabilities		5,40,55,552	0	
Total increase (decrease) in fair value measurement, liabilities		5,40,55,552	0	
Liabilities at end of period	81,98,31,409.29	7,27,42,570	1,86,87,018	1,86,87,018
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, liabilities				
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, liabilities				

Disclosure of fair value measurement of liabilities [Table]
..(4)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Non-recurring fair value measurement [Member]			
Classes of liabilities [Axis]	1			2
Levels of fair value hierarchy [Axis]	Level 3 of fair value hierarchy [Member]			Level 3 of fair value hierarchy [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of fair value measurement of liabilities [Abstract]				
Disclosure of fair value measurement of liabilities [Line items]				
Liabilities	1,175,66,27,000	1,075,46,28,000	1,075,46,28,000	2,711,56,72,000
Description of valuation techniques used in fair value measurement, liabilities	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).		Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).
Reconciliation of changes in fair value measurement, liabilities [Abstract]				
Changes in fair value measurement, liabilities [Abstract]				
Issues, fair value measurement, liabilities	100,19,99,000	0		955,12,75,000
Total increase (decrease) in fair value measurement, liabilities	100,19,99,000	0		955,12,75,000
Liabilities at end of period	1,175,66,27,000	1,075,46,28,000	1,075,46,28,000	2,711,56,72,000
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, liabilities	Debt securities	Debt securities		Borrowings (other than debt securities)
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, liabilities	NA	NA		NA

Disclosure of fair value measurement of liabilities [Table]
..(5)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Non-recurring fair value measurement [Member]			
Classes of liabilities [Axis]	2		3	
Levels of fair value hierarchy [Axis]	Level 3 of fair value hierarchy [Member]		Level 1 of fair value hierarchy [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of fair value measurement of liabilities [Abstract]				
Disclosure of fair value measurement of liabilities [Line items]				
Liabilities	1,756,43,97,000	1,756,43,97,000	211,08,43,739.69	81,98,31,409.29
Description of valuation techniques used in fair value measurement, liabilities	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).		Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.	Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
Reconciliation of changes in fair value measurement, liabilities [Abstract]				
Changes in fair value measurement, liabilities [Abstract]				
Issues, fair value measurement, liabilities	0		129,10,12,330.4	0
Total increase (decrease) in fair value measurement, liabilities	0		129,10,12,330.4	0
Liabilities at end of period	1,756,43,97,000	1,756,43,97,000	211,08,43,739.69	81,98,31,409.29
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, liabilities	Borrowings (other than debt securities)		Other financial liabilities	Other financial liabilities
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, liabilities	NA		NA	NA

Disclosure of fair value measurement of liabilities [Table]
..(6)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Non-recurring fair value measurement [Member]			
Classes of liabilities [Axis]	3	4		
Levels of fair value hierarchy [Axis]	Level 1 of fair value hierarchy [Member]	Level 3 of fair value hierarchy [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of fair value measurement of liabilities [Abstract]				
Disclosure of fair value measurement of liabilities [Line items]				
Liabilities	81,98,31,409.29	7,27,42,570	1,86,87,018	1,86,87,018
Description of valuation techniques used in fair value measurement, liabilities		Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).	
Reconciliation of changes in fair value measurement, liabilities [Abstract]				
Changes in fair value measurement, liabilities [Abstract]				
Issues, fair value measurement, liabilities		5,40,55,552	0	
Total increase (decrease) in fair value measurement, liabilities		5,40,55,552	0	
Liabilities at end of period	81,98,31,409.29	7,27,42,570	1,86,87,018	1,86,87,018
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, liabilities		Derivative financial instruments	Derivative financial instruments	
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, liabilities		NA	NA	

Disclosure of fair value measurement of assets [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	At fair value [Member]			
Classes of assets [Axis]	Derivatives [Member]			Other assets [Member]
Levels of fair value hierarchy [Axis]	Level 3 of fair value hierarchy [Member]			Level 1 of fair value hierarchy [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	13,88,54,229.53	11,81,04,644.38	11,81,04,644.38	496,38,44,157.6
Nature of other assets				
Description of valuation techniques used in fair value measurement, assets				
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets	2,07,49,585.15	0		383,05,19,829.64
Settlements, fair value measurement, assets				1,05,88,868.87
Total increase (decrease) in fair value measurement, assets	2,07,49,585.15	0		381,99,30,960.77
Assets at end of period	13,88,54,229.53	11,81,04,644.38	11,81,04,644.38	496,38,44,157.6
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets				
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets				
Nature of other assets				

Disclosure of fair value measurement of assets [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	At fair value [Member]			
Classes of assets [Axis]	Other assets [Member]			
Levels of fair value hierarchy [Axis]	Level 1 of fair value hierarchy [Member]		Level 2 of fair value hierarchy [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	114,39,13,196.83	114,39,13,196.83	9,65,841	9,21,817
Nature of other assets				
Description of valuation techniques used in fair value measurement, assets				
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets	0		44,024	0
Settlements, fair value measurement, assets	0			
Total increase (decrease) in fair value measurement, assets	0		44,024	0
Assets at end of period	114,39,13,196.83	114,39,13,196.83	9,65,841	9,21,817
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets				
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets				
Nature of other assets				

Disclosure of fair value measurement of assets [Table]
..(3)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	At fair value [Member]			
Classes of assets [Axis]	Other assets [Member]			
Levels of fair value hierarchy [Axis]	Level 2 of fair value hierarchy [Member]	Level 3 of fair value hierarchy [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	9,21,817	46,15,77,987.46	37,59,27,454.54	37,59,27,454.54
Nature of other assets				
Description of valuation techniques used in fair value measurement, assets				
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets		17,11,94,956.74	0	
Settlements, fair value measurement, assets		8,55,44,423.82	0	
Total increase (decrease) in fair value measurement, assets		8,56,50,532.92	0	
Assets at end of period	9,21,817	46,15,77,987.46	37,59,27,454.54	37,59,27,454.54
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets				
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets				
Nature of other assets				

Disclosure of fair value measurement of assets [Table]
..(4)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Recurring fair value measurement [Member]			
Classes of assets [Axis]	Other assets 1 [Member]			Other assets 2 [Member]
Levels of fair value hierarchy [Axis]	Level 1 of fair value hierarchy [Member]			Level 1 of fair value hierarchy [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	344,72,38,978.51	55,05,98,111.75	55,05,98,111.75	47,95,42,913.39
Nature of other assets	Cash and cash equivalents	Cash and cash equivalents		Bank balance other than cash and cash equivalents
Description of valuation techniques used in fair value measurement, assets	Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.	Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.		Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets	289,66,40,866.76	0		18,04,06,583.58
Total increase (decrease) in fair value measurement, assets	289,66,40,866.76	0		18,04,06,583.58
Assets at end of period	344,72,38,978.51	55,05,98,111.75	55,05,98,111.75	47,95,42,913.39
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets	Cash and cash equivalents	Cash and cash equivalents		Bank balance other than cash and cash equivalents
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets	NA	NA		NA
Nature of other assets	Cash and cash equivalents	Cash and cash equivalents		Bank balance other than cash and cash equivalents

Disclosure of fair value measurement of assets [Table]
..(5)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Recurring fair value measurement [Member]			
Classes of assets [Axis]	Other assets 2 [Member]		Other assets 3 [Member]	
Levels of fair value hierarchy [Axis]	Level 1 of fair value hierarchy [Member]		Level 1 of fair value hierarchy [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	29,91,36,329.81	29,91,36,329.81	2,45,530.31	1,08,34,399.18
Nature of other assets	Bank balance other than cash and cash equivalents		Trade receivables	Trade receivables
Description of valuation techniques used in fair value measurement, assets	Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.		Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.	Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets	0			
Settlements, fair value measurement, assets			1,05,88,868.87	0
Total increase (decrease) in fair value measurement, assets	0		-1,05,88,868.87	0
Assets at end of period	29,91,36,329.81	29,91,36,329.81	2,45,530.31	1,08,34,399.18
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets	Bank balance other than cash and cash equivalents		Trade receivables	Trade receivables
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets	NA		NA	NA
Nature of other assets	Bank balance other than cash and cash equivalents		Trade receivables	Trade receivables

Disclosure of fair value measurement of assets [Table]
..(6)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Recurring fair value measurement [Member]	Non-recurring fair value measurement [Member]		
Classes of assets [Axis]	Other assets 3 [Member]	Derivatives [Member]		
Levels of fair value hierarchy [Axis]	Level 1 of fair value hierarchy [Member]	Level 3 of fair value hierarchy [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	1,08,34,399.18	13,88,54,229.53	11,81,04,644.38	11,81,04,644.38
Nature of other assets		Derivative financial instruments	Derivative financial instruments	
Description of valuation techniques used in fair value measurement, assets		Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).	
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets		2,07,49,585.15	0	
Total increase (decrease) in fair value measurement, assets		2,07,49,585.15	0	
Assets at end of period	1,08,34,399.18	13,88,54,229.53	11,81,04,644.38	11,81,04,644.38
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets		Derivative financial instruments	Derivative financial instruments	
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets		NA	NA	
Nature of other assets		Derivative financial instruments	Derivative financial instruments	

Disclosure of fair value measurement of assets [Table]

..(7)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Non-recurring fair value measurement [Member]			
Classes of assets [Axis]	Other assets 4 [Member]			Other assets 5 [Member]
Levels of fair value hierarchy [Axis]	Level 3 of fair value hierarchy [Member]			Level 1 of fair value hierarchy [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	6,01,886.03	3,96,023.64	3,96,023.64	79,53,30,897.94
Nature of other assets	Investments in Loans	Investments in Loans		Other financial assets
Description of valuation techniques used in fair value measurement, assets	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).		Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets	2,05,862.39	0		51,98,51,565.34
Total increase (decrease) in fair value measurement, assets	2,05,862.39	0		51,98,51,565.34
Assets at end of period	6,01,886.03	3,96,023.64	3,96,023.64	79,53,30,897.94
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets	Investments in Loans	Investments in Loans		Other financial assets
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets	NA	NA		NA
Nature of other assets	Investments in Loans	Investments in Loans		Other financial assets

Disclosure of fair value measurement of assets [Table]
..(8)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Non-recurring fair value measurement [Member]			
Classes of assets [Axis]	Other assets 5 [Member]		Other assets 6 [Member]	
Levels of fair value hierarchy [Axis]	Level 1 of fair value hierarchy [Member]		Level 3 of fair value hierarchy [Member]	
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	27,54,79,332.6	27,54,79,332.6	0	8,55,44,423.82
Nature of other assets	Other financial assets		Investments in Debt securities	Investments in Debt securities
Description of valuation techniques used in fair value measurement, assets	Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.		Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets	0			
Settlements, fair value measurement, assets			8,55,44,423.82	0
Total increase (decrease) in fair value measurement, assets	0		-8,55,44,423.82	0
Assets at end of period	27,54,79,332.6	27,54,79,332.6	0	8,55,44,423.82
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets	Other financial assets		Investments in Debt securities	Investments in Debt securities
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets	NA		NA	NA
Nature of other assets	Other financial assets		Investments in Debt securities	Investments in Debt securities

Disclosure of fair value measurement of assets [Table]
..(9)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Non-recurring fair value measurement [Member]			
Classes of assets [Axis]	Other assets 6 [Member]	Other assets 7 [Member]		
Levels of fair value hierarchy [Axis]	Level 3 of fair value hierarchy [Member]	Level 2 of fair value hierarchy [Member]		
	31/03/2021	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	8,55,44,423.82	9,65,841	9,21,817	9,21,817
Nature of other assets		Convertible preference shares	Convertible preference shares	
Description of valuation techniques used in fair value measurement, assets		Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices).	Level 2: inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly (i.e., as prices) or indirectly (i.e., derived from prices).	
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets		44,024	0	
Total increase (decrease) in fair value measurement, assets		44,024	0	
Assets at end of period	8,55,44,423.82	9,65,841	9,21,817	9,21,817
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets		Convertible preference shares	Convertible preference shares	
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets		NA	NA	
Nature of other assets		Convertible preference shares	Convertible preference shares	

Disclosure of fair value measurement of assets [Table]
..(10)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Non-recurring fair value measurement [Member]			
Classes of assets [Axis]	Other assets 8 [Member]			Other assets 9 [Member]
Levels of fair value hierarchy [Axis]	Level 1 of fair value hierarchy [Member]			Level 3 of fair value hierarchy [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of fair value measurement of assets [Abstract]				
Disclosure of fair value measurement of assets [Line items]				
Assets	20,17,78,445.43	78,65,023.49	78,65,023.49	46,09,76,101.43
Nature of other assets	Investment in liquid funds	Investment in liquid funds		Investment in debt securities
Description of valuation techniques used in fair value measurement, assets	Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.	Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.		Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).
Reconciliation of changes in fair value measurement, assets [Abstract]				
Changes in fair value measurement, assets [Abstract]				
Issues, fair value measurement, assets	19,39,13,421.94	0		17,09,89,094.35
Total increase (decrease) in fair value measurement, assets	19,39,13,421.94	0		17,09,89,094.35
Assets at end of period	20,17,78,445.43	78,65,023.49	78,65,023.49	46,09,76,101.43
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets	Investment in liquid funds	Investment in liquid funds		Investment in debt securities
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets	NA	NA		NA
Nature of other assets	Investment in liquid funds	Investment in liquid funds		Investment in debt securities

Disclosure of fair value measurement of assets [Table]

..(11)

Unless otherwise specified, all monetary values are in INR

Measurement [Axis]	Non-recurring fair value measurement [Member]		
Classes of assets [Axis]	Other assets 9 [Member]		Other assets 10 [Member]
Levels of fair value hierarchy [Axis]	Level 3 of fair value hierarchy [Member]		Level 1 of fair value hierarchy [Member]
	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of fair value measurement of assets [Abstract]			
Disclosure of fair value measurement of assets [Line items]			
Assets	28,99,87,007.08	28,99,87,007.08	3,97,07,392.02
Nature of other assets	Investment in debt securities		Investment in Alternative Investment Fund
Description of valuation techniques used in fair value measurement, assets	Level 3: inputs for the asset or liability that are not based on observable market data (unobservable inputs).		Level 1: quoted prices (unadjusted) in active markets for identical assets or liabilities.
Reconciliation of changes in fair value measurement, assets [Abstract]			
Changes in fair value measurement, assets [Abstract]			
Issues, fair value measurement, assets	0		3,97,07,392.02
Total increase (decrease) in fair value measurement, assets	0		3,97,07,392.02
Assets at end of period	28,99,87,007.08	28,99,87,007.08	3,97,07,392.02
Description of line items in profit or loss where gains (losses) are recognised, fair value measurement, assets	Investment in debt securities		Investment in Alternative Investment Fund
Description of line items in other comprehensive income where gains (losses) are recognised, fair value measurement, assets	NA		NA
Nature of other assets	Investment in debt securities		Investment in Alternative Investment Fund

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of fair value measurement [TextBlock]	Textual information (23) [See below]	
Disclosure of fair value measurement of assets [TextBlock]		
Whether assets have been measured at fair value	Yes	Yes
Disclosure of fair value measurement of liabilities [TextBlock]		
Whether liabilities have been measured at fair value	Yes	Yes
Disclosure of fair value measurement of equity [TextBlock]		
Whether equity have been measured at fair value	No	No
Disclosure of significant unobservable inputs used in fair value measurement of assets [TextBlock]		

Textual information (23)

Disclosure of fair value measurement [Text Block]

Fair value measurements

A. Accounting classification

Carrying amounts of financial assets and financial liabilities, including their levels in the fair value hierarchy, are presented below:

Particulars	As at March 31, 2023			As at March 31, 2022		
	FVTPL	FVOCI	Amortised Cost	FVTPL	FVOCI	Amortised Cost
Financial assets						
Cash and cash equivalents	-	-	3,44,72,38,978.51	-	-	55,05,98,111.75
Bank balance other than cash and cash equivalents	-	-	47,95,42,913.39	-	-	29,91,36,329.81
Derivative financial instruments	13,88,54,229.53	-	-	11,81,04,644.38	-	-
Receivables						
(I) Trade receivables	-	-	2,45,530.31	-	-	1,08,34,399.18
(II) Other receivables	-	-	-	-	-	-
Loans	-	-	54,05,25,05,200.22	-	-	37,32,26,42,062.57
Investments						
Liquid funds	20,17,78,445.43	-	-	78,65,023.49	-	-
Debt securities		46,09,76,101.43	-		28,99,87,007.08	8,55,44,423.82
Convertible preference shares	9,65,841.00	-	-	9,21,817.00	-	-
Alternative investment fund	3,97,07,392.02	-	-	-	-	-

Other financial assets	-	-	79,53,30,897.94	-	-	27,54,79,332.60
Total financial assets	38,13,05,907.98	46,09,76,101.43	58,77,48,63,520.37	12,68,91,484.88	28,99,87,007.08	38,54,42,34,659.71
Financial liabilities						
Derivative financial instruments	7,27,42,570.00	-	-	1,86,87,018.00	-	-
Debt securities	-	-	11,51,90,08,648.65	-	-	10,65,23,76,805.49
Borrowings (other than debt securities)	-	-	27,12,46,87,503.83	-	-	17,50,65,49,438.26
Other financial liabilities	-	-	2,11,08,43,739.69	-	-	81,98,31,409.29
Total financial liabilities	7,27,42,570.00	-	40,75,45,39,892.17	1,86,87,018.00	-	28,97,87,57,653.03

B. Fair Value

Fair values of financial assets and financial liabilities measured at fair value, including their levels in the fair value hierarchy, are presented below:

Particulars	Fair value	Fair value	Fair value	Fair value	Fair value	Fair value	Fair value	Fair value
	As at March 31, 2023	As at March 31, 2023	As at March 31, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2022	As at March 31, 2022	As at March 31, 2022
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Financial assets								
Convertible preference shares	-	9,65,841.00	-	9,65,841.00	-	9,21,817.00	-	9,21,817.00
Investment in liquid funds	20,17,78,445.43	-	-	20,17,78,445.43	78,65,023.49	-	-	78,65,023.49
Derivative financial instruments			13,88,54,229.53	13,88,54,229.53	-	-	11,81,04,644.38	11,81,04,644.38

Investment in debt securities	-	46,09,76,101.43	46,09,76,101.43	-	-	28,99,87,007.08	28,99,87,007.08
Investment in Alternative Investment Fund	3,97,07,392.02	-	3,97,07,392.02	-	-	-	-
Total	24,14,85,837.45	9,65,841.00	59,98,30,330.96	84,22,82,009.41	78,65,023.49	9,21,817.00	40,80,91,651.46
Financial liabilities							
Derivative financial instruments	-	-	7,27,42,570.00	7,27,42,570.00	-	-	1,86,87,018.00
Total	-	-	7,27,42,570.00	7,27,42,570.00	-	-	1,86,87,018.00

This section explains the judgments and estimates made in determining the fair value of the financial instrument that are measured at amortised cost and for which fair values are disclosed in the financial statements. To provide an indication about the reliability of the inputs used in determining fair value, the Group has classified its financial instruments into three levels prescribed under the accounting standard. An explanation of each level follows underneath table.

Particulars	Fair value							
	As at March 31, 2023				As at March 31, 2022			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Financial assets								
Cash and cash equivalents	3,44,72,38,978.51	-	-	3,44,72,38,978.51	55,05,98,111.75	-	-	55,05,98,111.75
Bank balance other than cash and cash equivalents	47,95,42,913.39	-	-	47,95,42,913.39	29,91,36,329.81	-	-	29,91,36,329.81
Receivables								
(i) Trade receivables	2,45,530.31	-	-	2,45,530.31	1,08,34,399.18	-	-	1,08,34,399.18
(ii) Other								

receivables	-	-	-	-	-	-	-
Investments							
-Debt securities	-	-	-	-	-	8,55,44,423.82	8,55,44,423.82
Loans	-	-	6,01,886.03	6,01,886.03	-	-	3,96,023.64
Other financial assets	79,53,30,897.94	-	-	79,53,30,897.94	27,54,79,332.60	-	-
Total	4,72,23,58,320.15	-	6,01,886.03	4,72,29,60,206.18	1,13,60,48,173.34	-	8,59,40,447.46
Financial Liabilities							
Debt securities	-	-	1,17,566.27	1,17,566.27	-	-	1,07,546.28
Borrowings (other than debt securities)	-	-	2,71,156.72	2,71,156.72	-	-	1,75,643.97
Other financial liabilities	2,11,08,43,739.69	-	-	2,11,08,43,739.69	81,98,31,409.29	-	-
Total	2,11,08,43,739.69	-	3,88,722.99	2,11,12,32,462.68	81,98,31,409.29	-	2,83,190.25

Particulars	As at March 31, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2022
	Carrying Value	Fair Value	Carrying Value	Fair Value
Financial assets				
Cash and cash equivalents	3,44,72,38,978.51	3,44,72,38,978.51	55,05,98,111.75	55,05,98,111.75
Bank balance other than cash and cash equivalents	47,95,42,913.39	47,95,42,913.39	29,91,36,329.81	29,91,36,329.81
Derivative financial instruments	13,88,54,229.53	13,88,54,229.53	11,81,04,644.38	11,81,04,644.38
Receivables				
(I) Trade receivables	2,45,530.31	2,45,530.31	1,08,34,399.18	1,08,34,399.18

(II) Other receivables	-	-	-	-
Loans	54,05,25,05,200.22	6,01,886.03	37,32,26,42,062.57	3,96,023.64
Investments				
- Liquid funds	20,17,78,445.43	20,17,78,445.43	78,65,023.49	78,65,023.49
- Debt securities at Other comprehensive income	46,09,76,101.43	46,09,76,101.43	8,55,44,423.82	8,55,44,423.82
- Debt securities at amortised cost	-	-	28,99,87,007.08	28,99,87,007.08
- Alternative investment fund	3,97,07,392.02	3,97,07,392.02	-	-
Convertible preference shares	9,65,841.00	9,65,841.00	9,21,817.00	9,21,817.00
Other financial assets	79,53,30,897.94	79,53,30,897.94	27,54,79,332.60	27,54,79,332.60
Total	59,61,71,45,529.78	5,56,52,42,215.59	38,96,11,13,151.67	1,63,88,67,112.74
Financial liabilities				
Derivative financial instruments	7,27,42,570.00	7,27,42,570.00	1,86,87,018.00	1,86,87,018.00
Debt securities	11,51,90,08,648.65	1,17,566.27	10,65,23,76,805.49	1,07,546.28
Borrowings (other than debt securities)	27,12,46,87,503.83	2,71,156.72	17,50,65,49,438.26	1,75,643.97
Other financial liabilities	2,11,08,43,739.69	2,11,08,43,739.69	81,98,31,409.29	81,98,31,409.29
Total	40,82,72,82,462.17	2,18,39,75,032.68	28,99,74,44,671.03	83,88,01,617.53

Except for those financial instruments for which the fair value amounts are mentioned in the above table (which is different than the carrying value), the Group considers that the carrying amounts recognised in the financial statements approximate their fair values. For financial assets that are measured at fair value, the carrying amounts are equal to the fair values.

C. Measurement of fair values

The following sets out the Group's basis of establishing fair values of amortised cost financial instruments and their classification between Levels 1, 2 and 3. As certain categories of financial instruments are not actively traded, there is a significant level of management judgement involved in calculating the fair values:

Financial instruments held at amortised cost

i. Cash and bank balance:

The fair value of cash and balances with bank is their carrying amounts

ii. Loans and advances to customers:

For loans and advances to customers, the fair value of floating rate loans is their carrying amounts. Loans and advances are presented net of provisions for impairment. The fair value of loans and advances to customers with a residual maturity of less than one year generally approximates the carrying value. The fair value of fixed rate loans were calculated based on discounted cash flows using a current lending rate.

iii. Other financial assets:

The carrying amount of these financial instruments is considered to be a reasonable approximation of fair value as they are short term in nature.

iv. Investment in debt securities:

The group has investments in debt securities with fixed rates. The carrying amount of these financial instruments is considered to be a reasonable approximation of fair value as they are short term in nature.

v. Debt securities and borrowings:

The estimated fair value of fixed interest bearing borrowings without quoted market prices is based on discounted cash flows using the prevailing rates at which Company has borrowed for debts with a similar credit risk and remaining maturity. For market linked debentures, the fair value published by CARE Rating Agency as at March 31, 2023 has been considered for fair valuation. For floating rate borrowings, the carrying value is a reasonable approximation to the fair value.

vi. Other financial liabilities:

The carrying amount of these financial instruments is considered to be a reasonable approximation of fair value as they are either short term in nature.

Financial instruments held at fair value

i. Investment in liquid fund:

The investment in liquid funds are valued using the closing NAV in the market.

ii. Investment in debt securities:

Fair value is based on market-observable data such as secondary market prices for its traded debt and where no data is available, it is estimated using market yeild on the balance period to maturity on similar instruments using G-Sec rates adjusted for credit risk of the instruments.

Gains or losses on transfers amongst categories

The Group's policy is to recognise transfers into and transfers out of fair value hierarchy levels as at the end of reporting period

Inter-level transfers

There are no transfers of financial assets and liabilities measured at fair value between Levels 1 and 2 and Level 2 and 3 during the financial

years ended March 31, 2023 and March 31, 2022.

D. Sensitivity analysis of financial instruments at Level 3

		As at March 31, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2022
		Delta effect of	Delta effect of	Delta effect of	Delta effect of
Particulars	Input name	+ 1% change	- 1% change	+ 1% change	- 1% change
Financial Assets:					
Loans	Discount rate	-3,639.93	3,719.65	-2,035.95	2,077.02
Investment in debt securities	Gsec rate	-10.53	10.69	-9.46	9.58
Derivative Financial Instruments	Volatility rate	21.56	-21.91	25.11	-33
Financial Liabilities:					
Debt securities	Discount rate	-22.16	19.43	146.99	-149.14
Borrowings (other than debt securities)	Discount rate	-336.15	344.16	-663.65	678.98
Derivative Financial Instruments	Volatility rate	21.87	-25.12	29.55	-29.42

E. Fair value measurements for financial assets measured at FVOCI using significant unobservable inputs (level 3)

The following table presents the change in level 3 items for the year ended March 31, 2023 and March 31, 2022

Particulars	Derivative	Debt instruments
As at March 31, 2021	-	6,652.06
Acquisitions/(Disposal)	-	-3,622.64
Gains recognised in other comprehensive income	2,99,21,894.00	-120.3
As at March 31, 2022	2,99,21,894.00	2,909.12
Acquisitions/(Disposal)	-	46,17,77,676.35

Gains recognised in other comprehensive income	5,76,41,385.15	-73.59
As at March 31, 2023	8,75,63,279.15	46,17,80,511.88

[613300] Notes - Operating segments

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of entity's operating segments [TextBlock]		
Disclosure of reportable segments [TextBlock]		
Whether there are any reportable segments	No	No
Disclosure of major customers [TextBlock]		
Whether there are any major customers	No	No

[610700] Notes - Business combinations

Disclosure of reconciliation of changes in goodwill [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Business combinations [Axis]	1		
Carrying amount, accumulated depreciation, amortisation and impairment and gross carrying amount [Axis]	Gross carrying amount [Member]		
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of reconciliation of changes in goodwill [Abstract]			
Disclosure of reconciliation of changes in goodwill [Line items]			
Name of acquiree	KKR Capital Markets India Private Limited	KKR Capital Markets India Private Limited	
Reconciliation of changes in goodwill [Abstract]			
Changes in goodwill [Abstract]			
Additional recognition, goodwill	227,11,21,000	0	
Impairment loss recognised in profit or loss, goodwill	165,85,12,466.28	0	
Total increase (decrease) in goodwill	61,26,08,533.72	0	
Goodwill at end of period	67,78,73,538.44	6,52,65,004.72	6,52,65,004.72

Disclosure of detailed information about business combination [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Business combinations [Axis]	1
	01/04/2022 to 31/03/2023
Disclosure of detailed information about business combination [Abstract]	
Disclosure of detailed information about business combination [Line items]	
Name of acquiree	InCred Financial Services Limited
Date of acquisition	06/05/2022
Percentage of voting equity interests acquired	100.00%
Acquisition-date fair value of total consideration transferred [Abstract]	
Total consideration transferred, acquisition-date fair value	0
Amounts recognised as of acquisition date for each major class of assets acquired and liabilities assumed [Abstract]	
Net identifiable assets acquired (liabilities assumed)	0
Name of acquiree	InCred Financial Services Limited

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of business combinations [TextBlock]		
Whether there is any business combination	Yes	No
Disclosure of detailed information about business combinations [TextBlock]		
Disclosure of reconciliation of changes in goodwill [TextBlock]		
Whether there is any goodwill arising out of business combination	Yes	No
Disclosure of transactions recognised separately from acquisition of assets and assumption of liabilities in business combination [TextBlock]		
Disclosure of acquired receivables [TextBlock]		
Whether there are any acquired receivables from business combination	No	No
Disclosure of contingent liabilities in business combination [TextBlock]		
Whether there are any contingent liabilities in business combination	No	No

[611500] Notes - Interests in other entities

Disclosure of details of subsidiaries [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Subsidiaries [Axis]	1	2	3	4
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Disclosure of subsidiaries [Abstract]				
Disclosure of subsidiaries [Line items]				
Name of subsidiary	(A) INCRD FINANCIAL SERVICES LIMITED	(B) INCRD PRIME FINANCE LIMITED	INCRD MANAGEMENT AND TECHNOLOGY SERVICES PRIVATE LIMITED	INCRD.AI LIMITED
Country of incorporation or residence of subsidiary	INDIA	INDIA	INDIA	INDIA
CIN of subsidiary company	U67190MH1995PLC360817	U74899MH1991PLC340312	U72900MH2016PTC273211	U74999MH2021PLC358271
Section under which company became subsidiary	Section 2(87)(ii)	Section 2(87)(ii)	Section 2(87)(ii)	Section 2(87)(ii)
Whether subsidiary has filed balance sheet	No	No	Yes	Yes
SRN of filing of balance sheet by subsidiary			F62710900	F62678990
Reason if no filing has been made by subsidiary	Under Processing filed vide SRN: F62711304	AGM not yet held		
Whether financial year of subsidiary different from financial year of holding company	No	No	No	No
Financial year of subsidiary [Abstract]				
Start date of accounting period of subsidiary	01/04/2022	01/04/2022	01/04/2022	01/04/2022
End date of accounting period of subsidiary	31/03/2023	31/03/2023	31/03/2023	31/03/2023
Percentage of shareholding in subsidiary	100.00%	59.37%	100.00%	100.00%
Key information about subsidiary [Abstract]				
Reporting currency of subsidiary	INR	INR	INR	INR
Exchange rate as applicable for subsidiary	NA	NA	NA	NA
Share capital of subsidiary	460,22,65,380	38,80,25,963	22,90,00,000	1,00,000
Reserves and surplus of subsidiary	2,023,44,73,327.3	-27,85,56,000	16,79,84,000	-20,801.77
Total assets of subsidiary	6,608,38,97,000	24,29,75,000	6,47,66,309.77	4,32,000
Total liabilities of subsidiary	4,121,77,91,000	13,35,05,000	37,49,000	3,52,000
Investment of subsidiary	72,35,56,000	0	1,75,13,000	0
Turnover of subsidiary	877,45,39,000	2,11,50,000	15,64,000	0
Profit before tax of subsidiary	203,17,01,000	16,64,000	-3,75,67,000	-1,08,000
Provision for tax of subsidiary	82,24,93,000	15,13,000	0	0
Profit after tax of subsidiary	120,92,08,000	1,51,000	-3,75,67,000	-1,08,000
Proposed dividend of subsidiary	0	0	0	0
Name of subsidiary	(A) INCRD FINANCIAL SERVICES LIMITED	(B) INCRD PRIME FINANCE LIMITED	INCRD MANAGEMENT AND TECHNOLOGY SERVICES PRIVATE LIMITED	INCRD.AI LIMITED

Country of incorporation or residence of subsidiary	INDIA	INDIA	INDIA	INDIA
CIN of subsidiary company	U67190MH1995PLC360817	U74899MH1991PLC340312	U72900MH2016PTC273211	U74999MH2021PLC358271

Footnotes

(A) InCred Financial Services Limited (erstwhile known as 'KKR India Financial Services Limited')

(B) InCred Prime Finance Limited (erstwhile known as 'InCred Financial Services Limited')

Disclosure of details of subsidiaries [Table]

..(2)

Unless otherwise specified, all monetary values are in INR			
Subsidiaries [Axis]	5	6	Column 1
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of subsidiaries [Abstract]			
Disclosure of subsidiaries [Line items]			
Name of subsidiary	BOOTH FINTECH PRIVATE LIMITED	MVALU TECHNOLOGY SERVICES PRIVATE LIMITED	(A) INCRED FINANCIAL SERVICES LIMITED
Principal place of business of subsidiary			2nd Floor, Piramal Tower, Peninsula Corporate Park Ganpat Rao Kadam Road, Lower Parel Mumbai Mumbai CityMH 400013 IN
Country of incorporation or residence of subsidiary	INDIA	INDIA	INDIA
CIN of subsidiary company	U67190MH2015PTC355907	U74999MH2018PTC313289	U67190MH1995PLC360817
Section under which company became subsidiary	Section 2(87)(ii)	Section 2(87)(ii)	Section 2(87)(ii)
Whether subsidiary has filed balance sheet	Yes	Yes	No
SRN of filing of balance sheet by subsidiary	F62701529	F62711163	
Reason if no filing has been made by subsidiary			Under process Filed vide SRN: T56310444
Whether financial year of subsidiary different from financial year of holding company	No	No	No
Financial year of subsidiary [Abstract]			
Start date of accounting period of subsidiary	01/04/2022	01/04/2022	01/04/2021
End date of accounting period of subsidiary	31/03/2023	31/03/2023	31/03/2022
Description of reason why using different reporting date or period for subsidiary			NA
Percentage of shareholding in subsidiary	100.00%	75.82%	100.00%
Key information about subsidiary [Abstract]			
Reporting currency of subsidiary	INR	INR	INR
Exchange rate as applicable for subsidiary	NA	NA	1
Share capital of subsidiary	45,03,69,520	15,82,500	4,602.27
Reserves and surplus of subsidiary	17,66,63,000	17,22,18,860.74	6,035.68
Total assets of subsidiary	17,77,58,000	17,61,72,794.73	15,251.23
Total liabilities of subsidiary	7,02,000	23,71,433.99	15,251.23
Investment of subsidiary	17,38,01,000	12,05,02,568.26	5,928.38
Turnover of subsidiary	6,000	72,62,257.05	1,680.24
Profit before tax of subsidiary	-14,84,92,000	-3,08,08,036.04	-2,256.32
Provision for tax of subsidiary	0	0	-2,184.36
Profit after tax of subsidiary	-14,84,92,000	-3,08,08,036.04	-71.96
Proposed dividend of subsidiary	0	0	0
Name of subsidiary	BOOTH FINTECH PRIVATE LIMITED	MVALU TECHNOLOGY SERVICES PRIVATE LIMITED	(A) INCRED FINANCIAL SERVICES LIMITED
Principal place of business of subsidiary			2nd Floor, Piramal Tower, Peninsula Corporate Park Ganpat Rao Kadam Road, Lower Parel Mumbai Mumbai CityMH 400013 IN
Country of incorporation or residence of subsidiary	INDIA	INDIA	INDIA
CIN of subsidiary company	U67190MH2015PTC355907	U74999MH2018PTC313289	U67190MH1995PLC360817

Footnotes

(A) InCred Financial Services Limited (erstwhile known as 'KKR India Financial Services Limited')

Disclosure of joint ventures [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Joint ventures [Axis]	1
	01/04/2021 to 31/03/2022
Latest audited balance sheet date	31/03/2022
Disclosure of joint ventures [Abstract]	
Disclosure of joint ventures [Line items]	
Name of joint venture	Tranzmute LLP
Country of incorporation of joint venture	INDIA
Permanent account number of joint venture	AAOFT0694H
Number of shares held of joint venture	[shares] 0
Amount of investment in joint venture	0
Latest audited balance sheet date	31/03/2022
Whether joint venture has been considered in consolidation	No
Reason why joint venture is not consolidated	NA

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of interests in other entities [TextBlock]		
Disclosure of interests in subsidiaries [TextBlock]		
Disclosure of subsidiaries [TextBlock]		
Whether company has subsidiary companies	Yes	Yes
Number of subsidiary companies	6	1
Whether company has subsidiary companies which are yet to commence operations	No	No
Whether company has subsidiary companies liquidated or sold during year	No	No
Disclosure of interests in associates [TextBlock]		
Disclosure of associates [TextBlock]		
Whether company has invested in associates	No	No
Whether company has associates which are yet to commence operations	No	No
Whether company has associates liquidated or sold during year	No	No
Disclosure of interests in joint arrangements [TextBlock]		
Disclosure of joint ventures [TextBlock]		
Whether company has invested in joint ventures	No	Yes
Whether company has joint ventures which are yet to commence operations	No	No
Whether company has joint ventures liquidated or sold during year	No	No
Disclosure of interests in unconsolidated structured entities [TextBlock]		
Disclosure of unconsolidated structured entities [TextBlock]		
Whether there are unconsolidated structured entities	No	No
Disclosure of investment entities [TextBlock]		
Disclosure of information about unconsolidated subsidiaries [TextBlock]		
Whether there are unconsolidated subsidiaries	No	No
Disclosure of information about unconsolidated structured entities controlled by investment entity [TextBlock]		
Whether there are unconsolidated structured entities controlled by investment entity	No	No

[613400] Notes - Consolidated Financial Statements

Disclosure of details of subsidiaries [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Subsidiaries [Axis]	1	2	3	4
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Disclosure of details of subsidiaries [Abstract]				
Disclosure of details of subsidiaries [LineItems]				
Name of subsidiary consolidated	(A) INCRED FINANCIAL SERVICES LIMITED	(B) INCRED PRIME FINANCE LIMITED	INCRED MANAGEMENT AND TECHNOLOGY SERVICES PRIVATE LIMITED	INCRED.AI LIMITED
Principal place of business of subsidiary consolidated	Unit No. 1203, 12th floor, B Wing, The Capital, Plot No. C-70, G Block, BKC NA Mumbai Mumbai City MH 400051 IN	Unit No. 1203, 12th floor, B Wing, The Capital Plot No. C-70, G Block, BKC Mumbai MH 400051 IN	Unit No. 1203, 12th floor, B Wing The Capital, Plot No. C-70, G Block, BKC Mumbai Mumbai City MH 400051 IN	1203, 12 FLOOR, B WING, THE CAPITAL, C-70, G BLOCK BEHIND ICICI BANK, BKC, MUMBAI Mumbai City MH 400051 IN
Country of incorporation or residence of subsidiary consolidated	INDIA	INDIA	INDIA	INDIA
Date of end of reporting period of financial statements of subsidiary consolidated	31/03/2023	31/03/2023	31/03/2023	31/03/2023
Description of reason why using different reporting date or period for subsidiary consolidated	NA	NA	NA	NA
Proportion of ownership interest in subsidiary consolidated	100.00%	59.37%	100.00%	100.00%
Proportion of voting power held in subsidiary consolidated	100.00%	59.37%	100.00%	100.00%

Footnotes

(A) InCred Financial Services Limited (erstwhile known as 'KKR India Financial Services Limited')

(B) InCred Prime Finance Limited (erstwhile known as 'InCred Financial Services Limited')

Disclosure of details of subsidiaries [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Subsidiaries [Axis]	5	6
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Disclosure of details of subsidiaries [Abstract]		
Disclosure of details of subsidiaries [LineItems]		
Name of subsidiary consolidated	BOOTH FINTECH PRIVATE LIMITED	MVALU TECHNOLOGY SERVICES PRIVATE LIMITED
Principal place of business of subsidiary consolidated	Unit No. 1203, 12th Floor, B- Wing, The Capital, Bandra Kurla Complex NA Mumbai Mumbai City MH 400051 IN	Unit No. 1203, 12th floor, B Wing, The Capital, Plot No. C-70, G Block, BKC Mumbai Mumbai City MH 400051 IN
Country of incorporation or residence of subsidiary consolidated	INDIA	INDIA
Date of end of reporting period of financial statements of subsidiary consolidated	31/03/2023	31/03/2023
Description of reason why using different reporting date or period for subsidiary consolidated	NA	NA
Proportion of ownership interest in subsidiary consolidated	100.00%	75.82%
Proportion of voting power held in subsidiary consolidated	100.00%	75.82%

Disclosure of details of entities consolidated [Table]
..(1)

Unless otherwise specified, all monetary values are in INR

Entities consolidated [Axis]	1	2	3	4
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Disclosure of additional information consolidated financial statements [Abstract]				
Disclosure of additional information consolidated financial statements [Line items]				
Name of entity consolidated	INCRD HOLDINGS LIMITED	(A) INCRD FINANCIAL SERVICES LIMITED	(B) INCRD PRIME FINANCE LIMITED	INCRD MANAGEMENT AND TECHNOLOGY SERVICES PRIVATE LIMITED
Type of entity consolidated	Parent	Indian Subsidiary	Indian Subsidiary	Indian Subsidiary
Amount of net assets of entity consolidated	50,24,13,000	2,492,33,39,000	10,94,70,000	-17,01,72,000
Net assets of entity as percentage of consolidated net assets	1.97%	97.83%	0.43%	-0.67%
Amount of share in profit or loss of entity consolidated	-11,07,20,000	127,09,08,000	1,51,000	-3,75,67,000
Share in profit or loss of entity as percentage of consolidated profit or loss	-10.16%	116.53%	0.01%	-3.44%
Amount of share in other comprehensive income consolidated	-74,000	-6,09,000	0	91,000
Share in other comprehensive income consolidated	18.95%	156.55%	0.00%	-23.39%
Amount of share in comprehensive income consolidated	-11,07,94,000	127,02,99,000	1,51,000	-3,74,76,000
Share in comprehensive income consolidated	-10.16%	116.52%	0.01%	-3.44%

Footnotes

(A) InCred Financial Services Limited (erstwhile known as 'KKR India Financial Services Limited')

(B) InCred Prime Finance Limited (erstwhile known as 'InCred Financial Services Limited')

Disclosure of details of entities consolidated [Table]
..(2)

Unless otherwise specified, all monetary values are in INR

Entities consolidated [Axis]	5	6	7
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Disclosure of additional information consolidated financial statements [Abstract]			
Disclosure of additional information consolidated financial statements [Line items]			
Name of entity consolidated	INCRD.AI LIMITED	BOOTH FINTECH PRIVATE LIMITED	MVALU TECHNOLOGY SERVICES PRIVATE LIMITED
Type of entity consolidated	Indian Subsidiary	Indian Subsidiary	Indian Subsidiary
Amount of net assets of entity consolidated	80,000	-6,09,44,000	17,38,03,000
Net assets of entity as percentage of consolidated net assets	0.00%	-0.24%	0.68%
Amount of share in profit or loss of entity consolidated	-1,08,000	-12,14,000	-3,08,08,000
Share in profit or loss of entity as percentage of consolidated profit or loss	-0.01%	-0.11%	-2.82%
Amount of share in other comprehensive income consolidated	0	0	2,03,000
Share in other comprehensive income consolidated	0.00%	0.00%	-52.11%
Amount of share in comprehensive income consolidated	-1,08,000	-12,14,000	-3,06,05,000
Share in comprehensive income consolidated	-0.01%	-0.11%	-2.81%

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023
Disclosure of notes on consolidated financial statements explanatory [TextBlock]	
Whether consolidated financial statements is applicable on company	Yes
Disclosure of details of subsidiaries [TextBlock]	
Disclosure of additional information consolidated financial statements [TextBlock]	

[611400] Notes - Separate financial statements

Disclosure of subsidiaries [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Subsidiaries [Axis]	1	2	3	4
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023
Disclosure of subsidiaries [Abstract]				
Disclosure of subsidiaries [Line items]				
Name of subsidiary	(A) INCRD FINANCIAL SERVICES LIMITED	(B) INCRD PRIME FINANCE LIMITED	INCRD MANAGEMENT AND TECHNOLOGY SERVICES PRIVATE LIMITED	INCRD.AI LIMITED
CIN of subsidiary company	U67190MH1995PLC360817	U74899MH1991PLC340312	U72900MH2016PTC273211	U74999MH2021PLC358271
Country of incorporation or residence of subsidiary	INDIA	INDIA	INDIA	INDIA
Proportion of ownership interest in subsidiary	100.00%	59.37%	100.00%	100.00%
Proportion of voting rights held in subsidiary	100.00%	59.37%	100.00%	100.00%

Footnotes

(A) InCred Financial Services Limited (erstwhile known as 'KKR India Financial Services Limited')

(B) InCred Prime Finance Limited (erstwhile known as 'InCred Financial Services Limited')

Disclosure of subsidiaries [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Subsidiaries [Axis]	5	6	Column 1
	01/04/2022 to 31/03/2023	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of subsidiaries [Abstract]			
Disclosure of subsidiaries [Line items]			
Name of subsidiary	BOOTH FINTECH PRIVATE LIMITED	MVALU TECHNOLOGY SERVICES PRIVATE LIMITED	(A) INCRD FINANCIAL SERVICES LIMITED
CIN of subsidiary company	U67190MH2015PTC355907	U74999MH2018PTC313289	U67190MH1995PLC360817
Principal place of business of subsidiary			2nd Floor, Piramal Tower, Peninsula Corporate Park Ganpat Rao Kadam Road, Lower Parel Mumbai Mumbai CityMH 400013 IN
Country of incorporation or residence of subsidiary	INDIA	INDIA	INDIA
Proportion of ownership interest in subsidiary	100.00%	75.82%	100.00%
Proportion of voting rights held in subsidiary	100.00%	75.82%	100.00%

Footnotes

(A) InCred Financial Services Limited (erstwhile known as 'KKR India Financial Services Limited')

Disclosure of joint ventures [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Joint ventures [Axis]	1
	01/04/2021 to 31/03/2022
Disclosure of joint ventures [Abstract]	
Disclosure of joint ventures [Line items]	
Name of joint venture	Tranzmute LLP
Permanent account number of joint venture	AAOFT0694H
Country of incorporation of joint venture	INDIA

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of separate financial statements [TextBlock]		
Disclosure of subsidiaries [TextBlock]		
Disclosure of joint ventures [TextBlock]		
Method used to account for investments in subsidiaries	At cost	At cost
Method used to account for investments in joint ventures		At cost

[610800] Notes - Related party

Disclosure of transactions between related parties [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Categories of related parties [Axis]	Entities with joint control or significant influence over entity [Member]		Associates [Member]	
Related party [Axis]	1	2	3	
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	01/04/2021 to 31/03/2022	01/04/2021 to 31/03/2022
Disclosure of transactions between related parties [Abstract]				
Disclosure of transactions between related parties [Line items]				
Name of related party	INCRD WEALTH AND INVESTMENT SERVICES PRIVATE LIMITED	INCRD WEALTH AND INVESTMENT SERVICES PRIVATE LIMITED	INCRD WEALTH AND INVESTMENT SERVICES PRIVATE LIMITED	MVALU TECHNOLOGY SERVICES PRIVATE LIMITED
Country of incorporation or residence of related party	INDIA	INDIA	INDIA	INDIA
CIN of related party	U67190MH2020PTC350270	U67190MH2020PTC350270	U67190MH2019PTC325577	U74999MH2018PTC313289
Description of nature of transactions with related party	Textual information (24) [See below]	Textual information (25) [See below]	Stock options exercised	ICD taken, Repayment of ICD taken (including interest), Reimbursement of credit loss, License fees, Income on account of reimbursement, Interest on ICD
Description of nature of related party relationship	Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives	Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives	Enterprises which are owned, or have significant influence of or are partners with Key management personnel and their relatives	Associate
Related party transactions [Abstract]				
Purchases of goods related party transactions	0	0	0	0
Other related party transactions expense	(A) 1,61,90,000	7,67,45,000		71,29,000
Other related party transactions income	70,36,000	9,77,89,000		(B) 3,56,60,000
Other related party transactions contribution received	(C) 139,06,07,000	365,29,20,000	3,85,000	(D) 47,73,14,000
Expense recognised during period for bad and doubtful debts for related party transaction	0	0	0	0

Footnotes

(A)

Expense transactions	March 31, 2023	March 31, 2022
Interest on ICD	372000	11920000
Fee and commission	15818000	56956000
Expenses on account of reimbursement	0	7869000
Total	16190000	76745000

(B)

Income transactions	March 31, 2022
License fees	5600000
Interest on ICD	0
Income on account of reimbursement	30060000
Total	35660000

(C)

Balance Sheet transactions	March 31, 2023	March 31, 2022
ICD taken	35,00,00,000.00	1,10,00,00,000.00
Repayment of ICD taken (including interest)	35,03,72,000.00	1,56,19,20,000.00
Purchase of Property, Plant and Equipment ("PPE")	104000	0
Proceeds from sale of PPE	195000	0
Issue of Market Linked Debentures ("MLD")	68,99,36,000.00	99,10,00,000.00
Total	1,39,06,07,000.00	3,65,29,20,000.00

(D)

Balance Sheet transactions	March 31, 2022
ICD taken	17,00,00,000.00
Repayment of ICD taken (including interest)	30,71,29,000.00

Reimbursement of credit loss	185000
Total	47,73,14,000.00

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of related party [TextBlock]		
Whether there are any related party transactions during year	Yes	Yes
Disclosure of transactions between related parties [TextBlock]		
Whether entity applies exemption in Ind AS 24.25	No	No
Whether company is subsidiary company	No	No

Textual information (24)

Description of nature of transactions with related party

ICD taken, Repayment of ICD taken (including interest), Purchase of Property, Plant and Equipment ("PPE"), Proceeds from sale of PPE, Issue of Market Linked Debentures ("MLD"), Income on account of reimbursement, Interest on ICD, Fee and commission.

Textual information (25)

Description of nature of transactions with related party

ICD taken, Repayment of ICD taken (including interest), Purchase of Property, Plant and Equipment ("PPE"), Proceeds from sale of PPE, Issue of Market Linked Debentures ("MLD"), Income on account of reimbursement, Interest on ICD, Fee and commission.

[611700] Notes - Other provisions, contingent liabilities and contingent assets**Disclosure of other provisions [Table]**

..(1)

Unless otherwise specified, all monetary values are in INR

Classes of other provisions [Axis]	Other provisions, others [Member]			Other provisions, others 1 [Member]
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021	01/04/2022 to 31/03/2023
Disclosure of other provisions [Abstract]				
Disclosure of other provisions [Line items]				
Reconciliation of changes in other provisions [Abstract]				
Changes in other provisions [Abstract]				
Additional provisions, other provisions [Abstract]				
New provisions, other provisions	10,73,273.55	0		10,73,273.55
Total additional provisions, other provisions	10,73,273.55	0		10,73,273.55
Total changes in other provisions	10,73,273.55	0		10,73,273.55
Other provisions at end of period	20,15,730.55	9,42,457	9,42,457	20,15,730.55
Description of other provisions, others				Expected credit loss provision on undrawn commitments

Disclosure of other provisions [Table]

..(2)

Unless otherwise specified, all monetary values are in INR

Classes of other provisions [Axis]	Other provisions, others 1 [Member]	
	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of other provisions [Abstract]		
Disclosure of other provisions [Line items]		
Reconciliation of changes in other provisions [Abstract]		
Changes in other provisions [Abstract]		
Additional provisions, other provisions [Abstract]		
New provisions, other provisions	0	
Total additional provisions, other provisions	0	
Total changes in other provisions	0	
Other provisions at end of period	9,42,457	9,42,457
Description of other provisions, others	Expected credit loss provision on undrawn commitments	

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of other provisions, contingent liabilities and contingent assets [TextBlock]		
Disclosure of other provisions [TextBlock]		
Disclosure of contingent liabilities [TextBlock]		
Whether there are any contingent liabilities	No	No

[610500] Notes - Events after reporting period

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of events after reporting period [TextBlock]		
Disclosure of non-adjusting events after reporting period [TextBlock]		
Whether there are non adjusting events after reporting period	No	No

[612500] Notes - Share-based payment arrangements
Disclosure of terms and conditions of share-based payment arrangement [Table]

..(1)

Unless otherwise specified, all monetary values are in INR

Types of share-based payment arrangements [Axis]	1	Column 1
	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of terms and conditions of share-based payment arrangement [Abstract]		
Disclosure of terms and conditions of share-based payment arrangement [Line items]		
Description of share-based payment arrangement	Textual information (26) [See below]	Refer attachment

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022	31/03/2021
Disclosure of share-based payment arrangements [TextBlock]	Textual information (27) [See below]		
Whether there are any share based payment arrangement	Yes	Yes	
Disclosure of terms and conditions of share-based payment arrangement [TextBlock]			
Disclosure of terms and conditions of share-based payment arrangement [Abstract]			
Disclosure of number and weighted average exercise prices of share options [TextBlock]			
Number of share options outstanding in share based payment arrangement [Abstract]			
Number of share options granted in share-based payment arrangement	27,47,500	1,88,51,500	
Number of share options exercised in share-based payment arrangement	-37,31,310	-17,38,050	
Number of share options expired in share-based payment arrangement	-13,07,124	-9,09,800	
Total changes of number of share options outstanding in share based payment arrangement	-22,90,934	1,62,03,650	
Number of share options outstanding in share-based payment arrangement at end of period	3,19,57,654	3,42,48,588	1,80,44,938
Weighted average exercise price of share options outstanding in share based payment arrangement [Abstract]			
Total changes of weighted average exercise price of share options outstanding in share-based payment arrangement	0	0	
Weighted average exercise price of share options outstanding in share-based payment arrangement at end of period	0	0	
Weighted average exercise price of share options exercisable in share-based payment arrangement	40	40	
Disclosure of number and weighted average exercise prices of other equity instruments [TextBlock]			
Number of other equity instruments outstanding in share based payment arrangement [Abstract]			
Number of other equity instruments granted in share-based payment arrangement	0	0	
Total changes of number of other equity instruments outstanding in share-based payment arrangement	0	0	
Weighted average exercise price of other equity instruments outstanding in share based payment arrangement [Abstract]			
Total changes of weighted average exercise price of other equity instruments outstanding in share-based payment arrangement	0	0	
Weighted average exercise price of other equity instruments outstanding in share-based payment arrangement at end of period	0	0	
Disclosure of indirect measurement of fair value of goods or services received, other equity instruments granted during period [TextBlock]			
Number of other equity instruments granted in share-based payment arrangement	0	0	
Expense from share-based payment transactions in which goods or services received did not qualify for recognition as assets [Abstract]			
Total expense from share-based payment transactions in which goods or services received did not qualify for recognition as assets	0	0	

Textual information (26)

Description of share-based payment arrangement

The Board of Directors of InCred Holdings Limited (formerly, KKR Capital Markets Limited) (the "Holding Company") on August 26, 2022 adopted Employees Stock Incentive Plan under which share options shall be granted to eligible employees of the Holding Company and the Company from time to time ("New ESOP Scheme"). Such Scheme also covered employees of the Company which were transferred pursuant to the Scheme of Arrangement referred to in Note 42 holding Employee Stock Options under the ESOP Scheme of erstwhile IFSL ("Erstwhile ESOP Scheme"). The options granted to employees under the Erstwhile ESOP scheme continue to have similar terms and conditions in respect of vesting / exercise etc. under the New ESOP Scheme. As assessed by the Company, grant of options under the New ESOP Scheme to employees of erstwhile IFSL does not form part of consideration discharged as the Company is assessed to be accounting acquiree as per Ind AS 103.

Textual information (27)

Disclosure of share-based payment arrangements [Text Block]

Share Based Payment Arrangements

A. Description of share-based payment arrangements

i. Share option plans (equity-settled)

The Board of Directors of InCred Holdings Limited (formerly, KKR Capital Markets Limited) (the "Holding Company") on August 26, 2022 adopted Employees Stock Incentive Plan under which share options shall be granted to eligible employees of the Holding Company and the Company from time to time ("New ESOP Scheme"). Such Scheme also covered employees of the Company which were transferred pursuant to the Scheme of Arrangement referred to in Note 42 holding Employee Stock Options under the ESOP Scheme of erstwhile IFSL ("Erstwhile ESOP Scheme"). The options granted to employees under the Erstwhile ESOP scheme continue to have similar terms and conditions in respect of vesting / exercise etc. under the New ESOP Scheme. As assessed by the Company, grant of options under the New ESOP Scheme to employees of erstwhile IFSL does not form part of consideration discharged as the Company is assessed to be accounting acquiree as per Ind AS 103.

Consequently, the charge towards share-based payment in terms of Ind AS 102 has been recorded on a basis that such New ESOP Scheme is only a continuation of Erstwhile ESOP Scheme. The liability towards the employee ESOP cost in the books of the Group is compensated by way of capital contribution by Holding Company in the Group. Further, the balance outstanding in Employees Stock Option Reserve as at March 31, 2023 pertaining to erstwhile ESOP Scheme has been transferred to 'Capital contribution from parent' pursuant to such change.

The Group has established share option plans that entitle the employees of the Group and its subsidiary companies to purchase the shares of the Group. Under these plans, holders of the vested options are entitled to purchase shares at the exercise price of the shares determined at the respective date of grant of options.

The key terms and conditions related to the vesting of grants under these plans are continued employment with the Group from the date of grant of option till the date of vesting (25% each year); all options are to be settled by the delivery of shares.

A. Measurement of fair values

Equity-settled share-based payment arrangements

The fair value of the employee share options has been measured using Black-Scholes Option pricing model. The fair value of the options and the inputs used in the measurement of the grant-date fair values of the equity-settled share based payment options granted during the year are as follows:

The model inputs for options granted during

Particulars / Grant date	For the year ended March 31, 2023	For the year ended March 31, 2022
Fair value as on grant date (weighted average)	35.03 to 44.82	24.91 to 42.17
Share prices during the year , on grant dates	65.00 to 67.02	55.00 to 65.00
Exercise price	40	40
Expected volatility (weighted average volatility)	40%	40%
Rate of Employee Turnover	20%	35%
Expected life (expected weighted average life)	11.02 years	8.5 years
Risk- free interest rate (based on government bonds)	6.89% to 7.59%	4.89% to 6.85%
Method used to determine	The expected volatility is based on price	The expected volatility is based on price

expected volatility	volatility of listed companies in same industry.	volatility of listed companies in same industry.
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* The Nomination and Remuneration Committee during the year has approved modification of exercise price in respect of options granted in the year ended March 31, 2021 from Rs. 40.00 per share to Rs. 28.00 per share. Accordingly the incremental fair value of the option ranging from Rs. 5.37 to Rs. 7.40 per option has been included in the measurement of amount recognised for services received over the period from the modification date until the date when the modified equity instruments vest.

B. Reconciliation of outstanding share options

Set out below is a summary of options granted under the plan:

Particulars	Average exercise price per option	Number of options	Number of options
		As at March 31, 2023	As at March 31, 2022
Opening balance	37.26	3,42,48,588	1,80,44,938
Add: Options granted during the year	40	27,47,500	1,88,51,500
Less: Options exercised during the year	36.28	-37,31,310	-17,38,050
Less: Options lapsed during the year	38.09	-13,07,124	-9,09,800
Options outstanding as at the year end	37.32	3,19,57,654	3,42,48,588
Option exercisable of the above		1,33,54,082	1,20,39,181

Weighted average remaining contractual life of options outstanding at end of the year: 1.96 years

II. Share option plans (equity-settled) by Bee Finance Limited (Mauritius), erstwhile Holding Company

On August 1, 2018, Bee Finance Limited (Mauritius), erstwhile Holding Company of the Company has established share option plans that entitle the employees of the Company purchase the shares of the erstwhile Holding Company. Under these plans, holders of the vested options are entitled to purchase shares at the exercise price of the shares determined at the respective date of grant of options.

The key terms and conditions related to the grants under these plans are continued employment with the company from the date of grant of option till the date of vesting ; all options are to be settled by the delivery of shares.

a) Share options issued by Bee Finance Limited (Mauritius)

A. Measurement of fair values

The fair value of the employee share options has been measured using Black-Scholes Option pricing model.

The fair value of the options and the inputs used in the measurement of the grant-date fair values of the equity-settled share based payment options granted during the previous year are as follows:

The model inputs for options granted during the year ended March 31, 2023:

No fresh grants have been given during the year ended March 31, 2023 and year ended March 31, 2022

B. Reconciliation of outstanding share options

Set out below is a summary of options granted under the plan:

Particulars	As at March 31, 2023	As at March 31, 2023	As at March 31, 2022	As at March 31, 2022

	Average exercise price per option	Number of options	Average exercise price per option	Number of options
Opening balance	-	-	47,728.27	241
Add: Options granted during the year	-	-	-	-
Less: Options lapsed during the year	-	-	-47,728.27	-241
Options outstanding as at the year end	-	-	-	-

C. Expenses arising from share-based payment transactions

Employee benefit expenses

Particulars	Year ended	Year ended
	March 31, 2023	March 31, 2022
Salaries and wages	1,44,03,87,095.00	1,08,97,47,351.90
Contribution to provident and other funds	3,91,26,839.58	2,80,20,533.00
Share based payment to employees (Refer Note 35)	37,65,87,096.81	24,46,47,986.00
Staff welfare expenses	5,20,26,816.06	2,34,12,967.44
Retirement Benefit expenses (Refer Note 34)	1,39,29,703.79	60,91,965.00
Others	2,21,954.52	2,21,954.86
Total	1,92,22,79,505.76	1,39,21,42,758.20

[613000] Notes - Earnings per share

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of earnings per share [TextBlock]		
Basic earnings per share [Abstract]		
Basic earnings (loss) per share from continuing operations	[INR/shares] 1.85	[INR/shares] 0.8
Total basic earnings (loss) per share	[INR/shares] 1.85	[INR/shares] 0.8
Diluted earnings per share [Abstract]		
Diluted earnings (loss) per share from continuing operations	[INR/shares] 1.81	[INR/shares] 0.79
Total diluted earnings (loss) per share	[INR/shares] 1.81	[INR/shares] 0.79
Profit (loss), attributable to ordinary equity holders of parent entity [Abstract]		
Profit (loss), attributable to ordinary equity holders of parent entity	0	0
Profit (loss), attributable to ordinary equity holders of parent entity including dilutive effects	0	0
Weighted average shares and adjusted weighted average shares [Abstract]		
Weighted average number of ordinary shares outstanding	[shares] 0	[shares] 0
Adjusted weighted average shares	[shares] 0	[shares] 0

[610900] Notes - First time adoption

Unless otherwise specified, all monetary values are in INR

	01/04/2022 to 31/03/2023	01/04/2021 to 31/03/2022
Disclosure of first-time adoption [TextBlock]		
Whether company has adopted Ind AS first time	No	No
Disclosure of reconciliation of equity from previous GAAP to Ind AS [TextBlock]		
Equity as per Indian GAAP	0	0
Equity as per Ind AS	0	0
Disclosure of reconciliation of comprehensive income from previous GAAP to Ind AS [TextBlock]		
Comprehensive income as per Indian GAAP	0	0
Comprehensive income as per Ind AS	0	0
Disclosure of reconciliation of profit (loss) for the period from previous GAAP to Ind AS [TextBlock]		
Profit (loss) for the period as per Indian GAAP	0	0
Profit (loss) for the period as per Ind AS	0	0