

SEC/18/2022-23

April 19, 2022

The General Manager,
Compliance Dept.
BSE Limited
P J Towers, Dalal Street,
Mumbai - 400001

Dear Sir/Madam,

**Outcome of Board Meeting and Submission of Audited Financial results
along with the Audit report for the quarter and year ended
March 31, 2022**

In terms of provision of Regulation 51(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (SEBI LODR Regulations) read with Part B of Schedule III of SEBI LODR Regulations, as amended from time to time, please note that, on recommendation of Audit Committee, the Board of Directors at its meeting held on April 19, 2022, have inter-alia, considered and approved the Audited Financial Results of the Company for the quarter and year ended March 31, 2022.

Further, please note that the Joint Statutory Auditors of the Company i.e. M/s Singhi & Co. and M/s. Mukund M. Chitale & Co., Chartered Accountants, have submitted the Audit Report for the quarter and year ended March 31, 2022 with an unmodified opinion.

In terms of Regulation 52 of the SEBI LODR Regulations, we are pleased to enclose herewith the Audited Financial Results along with an Audit Report thereon for the quarter and year ended March 31, 2022 including the disclosures as required under Regulation 52 (4) of SEBI LODR Regulations.

Also, as per the requirement of Chapter XII of SEBI Operational Circular dated August 10, 2021, the Large Corporate disclosures for March 31, 2022 are enclosed along with the financials results. (Enclosed as an Annexure).

Further, in the said meeting, the Board of Directors of the Company have also considered and approved the following, subject to the approval of the Shareholders of the Company:

1. Recommendation of final dividend of ₹ 0.15 per equity share for the financial year ended March 31, 2022.
2. Re-appointment of M/s Singhi & Co. and M/s. Mukund M. Chitale & Co as Joint Statutory Auditors for the financial year ending March 31, 2023 and 2024.
3. Re-appointment of Anirudh Kamani (DIN: 07678378) as Managing Director & CEO of the Company for a period of 5 years effective November 1, 2022.

**ICICI Home Finance Company Limited**

Registered Office:
ICICI Bank Towers,
Bandra-Kurla Complex
Mumbai 400 051, India.

Corporate Office:
ICICI HFC Tower,
Andheri Kurla Road, J.B. Nagar,
Andheri (E), Mumbai-400 059.

Tel.: (091-22) 4009 3231
Website : www.icicifhc.com
CIN:- U65922MH1999PLC120106

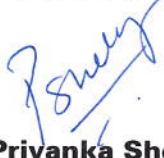
4. Fixing of overall Borrowing Limits under Section 180(1)(c) of the Companies Act, 2013.

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For ICICI Home Finance Company Limited



Priyanka Shetty
Company Secretary



Encl: As above

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Singhi & Co.
Chartered Accountants
B2 402B, Marathon Innova, 4th Floor
Off Ganpatrao Kadam Marg,
Lower Parel,
Mumbai-400013, India

Mukund M. Chitale & Co.
Chartered Accountants
2nd Floor, Kapur House,
Paranjape B Scheme Road No. 1,
Vile Parle (E),
Mumbai – 400 057, India

Independent Auditor's Report on Audited Quarter and Year ended March 31, 2022, financial results of ICICI Home Finance Company Limited pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015

To
The Board of Directors of
ICICI Home Finance Company Limited,

Report on the Audit of the Financial Results

Opinion

1. We have audited the accompanying Statement of Financial Results of ICICI Home Finance Company Limited ("the Company" / "NBFC") for the quarter and year ended March 31, 2022 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"), which has been initialled by us for identification purpose only.

In our opinion and to the best of our information and according to the explanations given to us, the statement:

- i) are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii) gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable accounting standards, RBI guidelines and other accounting principles generally accepted in India of the net profit including other comprehensive income and other financial information for the quarter and year ended March 31, 2022.

Basis of Opinion

2. We conducted our audit of the financial results in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 ("the Act)". Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the financial results section of our report. We are Independent of the Company 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 results under the provisions of the Companies Act, 2013 ("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 opinion.



Singhi & Co.
Chartered Accountants
B2 402B, Marathon Innova, 4th Floor
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Emphasis of Matter

3. We draw attention to Note 12 of the financial results, which describes the managerial remuneration paid to the Managing Director of the Company is in excess of the limits prescribed under section 197 read with Schedule V of the Act. As per the provisions of the Act, the excess remuneration is subject to approval of the shareholders, which the Company proposes to obtain at the forthcoming Annual General Meeting.

Our Opinion is not modified in respect of this matter.

Board of Directors' responsibility for the Financial Results

4. These financial results have been prepared on the basis of the audited annual financial statements. The Company's Board of Directors is responsible for the preparation of these financial results that give a true and fair view of the net profit including other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with the rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and 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 financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

5. Our objectives are to obtain reasonable assurance about whether the financial results 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 Standards on auditing 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 financial results.

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



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Chartered Accountants
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Vile Parle (E),
Mumbai – 400 057, India

i) Identify and assess the risks of material misstatement of the financial results, 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.

ii) Obtain an understanding of internal financial controls 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 Company has adequate internal financial controls system in place and the operating effectiveness of such controls.

iii) Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

iv) Conclude on the appropriateness of the Board of Director'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 Company's ability 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 financial results 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 Company to cease to continue as a going concern.

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

Materiality is the magnitude of the misstatement in the statement that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the statement may be influenced. We consider quantitative materiality and qualitative factors in; (i) planning the scope of our audit work and evaluating the results of our work; and (ii) to evaluate the effects of any identified misstatements in the statement.

We communicate with those charged with governance 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.



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Other Matters

6. The comparative financial results of the Company as stated in statement for the quarter/year ended March 31, 2021, were audited by the predecessor auditor who expressed an unmodified opinion on those financial results on April 22, 2021, respectively. Accordingly, we, do not express any opinion, as the case may be, on the figures reported in the financial results for the quarter/year ended March 31, 2021.
7. As described in Note 5 of financial results, the figures of the quarter ended March 31 in each of the financial year are the balancing figures between the audited figures in respect of the full financial year and the published reviewed year to date figures up to the third quarter of the respective financial year.

Our opinion is not modified in respect of these matters.

For Singhi & Co.
Chartered Accountants
Firm Registration No.: 302049E

Shweta Singhal
Partner
Membership No. 414420
UDIN: 22414420AHKDEP4130
Place: Mumbai
Date: April 19, 2022



For Mukund M. Chitale & Co.
Chartered Accountants
Firm Registration No. 106655W

Abhay V. Kamat
Partner
Membership No. 039585
UDIN: 22039585AHKHBZ1836
Place: Mumbai
Date: April 19, 2022





ICICI Home Finance Company Limited

Financial statements

(Stock Exchange)

At March 31, 2022

Particulars	At March 31, 2022 (Audited)	At March 31, 2021 (Audited)
I ASSETS		
Financial assets		
Cash and cash equivalents	2,693.6	7,436.4
Bank balance other than above	2.5	460.5
Derivative financial instruments	595.7	681.4
Receivables		
(i) Trade receivables	12.5	25.8
(ii) Other receivables	-	-
Loans	1,44,985.0	1,37,578.2
Investments	6,004.1	4,381.9
Other financial assets	2,244.2	1,038.0
Assets held for sale	425.7	425.7
	1,56,963.3	1,52,027.9
Non-financial assets		
Current tax assets	956.5	918.1
Deferred tax assets	15.8	546.1
Property, plant and Equipment	1,180.2	1,329.3
Capital work-in-progress	6.9	8.5
Intangible assets	77.4	59.1
Intangible assets under development	37.9	44.3
Other non-financial assets	166.8	168.2
	2,441.5	3,073.6
	1,59,404.8	1,55,101.5
I LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative financial instruments	200.5	1,434.8
Payables		
Trade Payable		
(i) Micro and small enterprises	42.1	13.8
(ii) Other payables	1,582.9	1,528.1
Debt securities	43,524.7	28,854.2
Borrowings (Other than debt securities)	47,539.1	58,547.4
Deposits	30,868.2	35,058.1
Subordinate liabilities	4,197.9	4,198.6
Other financial liabilities	10,147.9	7,271.2
	1,38,103.3	1,36,906.2
Non-financial liabilities		
Provisions	94.7	156.8
Other non-financial liabilities	155.8	167.1
	250.5	323.9
EQUITY		
Equity share capital	10,987.5	10,987.5
Other equity	10,063.5	6,883.9
	21,051.0	17,871.4
	1,59,404.8	1,55,101.5




Statement of profit and loss

₹ million

Particulars	Three months ended	Three months ended	Three months ended	Year ended	Year ended
	March 31, 2022 (Unaudited) (Refer Note No. 5)	Dec 31, 2021 (Unaudited)	March 31, 2021 (Unaudited) (Refer Note No. 5)	March 31, 2022 (Audited)	March 31, 2021 (Audited)
Revenue from operations					
Interest income	3,721.3	3,699.7	3,543.3	14,512.2	14,635.4
Dividend income	-	-	-	-	0.3
Fees and commission Income	90.1	83.3	110.2	314.2	303.4
Net gain on fair value changes	-	2.6	42.7	-	35.9
Net gain on derecognition of financial instruments	333.3	288.2	405.0	929.2	780.9
<i>under amortised cost category</i>	<i>263.3</i>	<i>133.2</i>	<i>405.0</i>	<i>704.2</i>	<i>780.9</i>
<i>under fair value through other comprehensive income</i>	<i>70.0</i>	<i>155.0</i>	-	<i>225.0</i>	-
Others	41.7	33.1	53.9	150.5	308.9
	4,186.4	4,106.9	4,155.1	15,906.1	16,064.8
Other income (Year ended March 31, 2021 includes ₹ 32.9 million pertaining to earlier periods)	0.7	3.2	28.3	11.5	70.6
Total income	4,187.1	4,110.1	4,183.4	15,917.6	16,135.4
Expenses					
Finance costs	2,229.2	2,165.7	2,429.4	8,789.4	10,551.9
Fees and commission expense	10.0	9.2	21.1	38.6	30.5
Net loss on fair value changes	5.5	-	-	1.1	-
Impairment on financial instruments/write-offs	139.1	593.6	735.3	1,755.3	2,694.6
Employee benefit expenses	408.6	441.1	408.9	1,718.4	1,597.8
Depreciation and amortisation expense	61.6	62.5	59.2	249.9	251.3
Establishment & other expenses	592.3	242.1	234.7	1,242.6	682.9
Total expenses	3,446.3	3,514.2	3,888.6	13,795.3	15,809.0
Profit/(Loss) before tax	740.8	595.9	294.8	2,122.3	326.4
Tax expense					
Current tax	(125.3)	254.5	(593.2)	464.7	-
Deferred tax	336.1	(138.1)	734.3	15.9	109.7
Profit/(Loss) for the period/year	530.0	479.5	153.7	1,641.7	216.7
Other comprehensive income					
Items that will not be reclassified to profit or loss					
Re-measurement of net defined benefit plan	13.7	4.9	4.4	12.3	3.1
Income tax impact	(3.5)	(1.2)	(1.1)	(3.1)	(0.8)
Items that will be reclassified to profit or loss					
Derivatives designated as cash flow hedge					
Fair value change on derivatives designated as cash flow hedge	478.5	240.1	246.6	756.0	132.5
Income tax impact	(120.4)	(60.5)	(62.0)	(190.3)	(33.3)
Financial instruments through other comprehensive income					
Fair value changes on loans classified under "Hold & Sell" business model	481.7	311.0	598.5	1,275.7	1,142.3
Income tax impact	(121.3)	(78.2)	(150.6)	(321.1)	(287.5)
Total other comprehensive income	728.7	416.1	635.8	1,529.5	956.3
Total comprehensive income	1,258.7	895.6	789.5	3,171.2	1,173.0
Earnings per equity share (not annualised for three months ended)					
(1) Basic (₹)	0.48	0.44	0.14	1.49	0.20
(2) Diluted (₹)	0.48	0.44	0.14	1.49	0.20

For and on behalf of the Board of Directors
ICICI Home Finance Company Limited


Anuradh Kamani
Managing Director & CEO
DIN - 07678378

Place: Mumbai
Date: April 19, 2022



Cash flow statement for the year ended March 31, 2022		₹ in million	
Particulars	Year ended March 31, 2022	Year ended March 31, 2021	
A Cash flow from operating activities			
Profit before taxation and exceptional items	2,122.3	326.4	
Adjustments for:			
Interest Income on loans	(14,281.3)	(14,410.2)	
Depreciation/amortisation	249.9	251.3	
Loss on sale or write off of fixed assets	7.5	8.8	
Fair value change in investment	1.1	(35.9)	
Interest expense on borrowings	8,789.4	10,551.9	
Impairment on financial instruments	1,755.2	2,694.5	
Share based payment to employees	33.0	32.7	
Fair value changes in gratuity	12.3	3.1	
Net (gain)/loss on derecognition of financial instruments	(929.2)	(780.9)	
Dividend Income	-	(0.3)	
Interest income on investments	(215.6)	(189.2)	
Profit on sale of mutual fund units	(150.5)	(308.9)	
	(2,605.9)	(1,856.7)	
Interest income received	14,267.3	14,076.2	
Interest expenses on borrowings paid	(9,027.0)	(10,629.4)	
Operating profit before working capital changes	2,634.4	1,590.1	
<i>Adjustments for increase or decrease in :</i>			
(Increase) / Decrease in Trade receivables	(14.4)	(14.5)	
(Increase) / Decrease in Other financial assets	148.8	52.4	
(Increase) / Decrease in Other non-financial assets	9.3	(16.8)	
(Decrease) / Increase in Trade payables	83.1	623.7	
(Decrease) / Increase in Other financial liabilities	3,169.6	2,262.1	
(Decrease) / Increase in Other non financial liabilities	(11.2)	94.9	
(Decrease) / Increase in Provisions	(62.1)	107.1	
(Increase)/Decrease in bank balances other than cash and cash equivalent	458.0	248.0	
Loans given (net movement)	(7,844.7)	2,165.6	
Cash generated from Operations	(1,429.2)	7,112.6	
Income taxes paid (net)	(503.0)	(257.4)	
Net cash (used in) / generated from operating activities - A	(1,932.2)	6,855.2	
B Cash Flow from investing activities			
Net (Purchase)/sale of fixed assets	(103.4)	(62.2)	
Net (Purchase)/sale of mutual funds	(1,703.5)	2,318.4	
(Purchase) of investments (other than mutual funds)	(345.7)	(913.2)	
Sale of investments (other than mutual funds)	-	200.0	
Interest received on investments	215.6	189.2	
Dividend income	-	0.3	
Profit on sale of mutual funds	150.5	308.9	
Net cash (used in) / generated from investing activities - B	(1,786.5)	2,041.4	
C Cash flow from financing activities			
Proceeds from borrowings	72,744.5	57,251.9	
Repayment of borrowings	(73,677.6)	(58,817.7)	
Repayment of lease liability (including interest payments)	(91.0)	(115.4)	
Dividend and dividend distribution tax paid	-	-	
Net cash generated from / (used in) financing activities - C	(1,024.1)	(1,681.2)	
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(4,742.8)	7,215.4	
Cash and cash equivalents at beginning of the year	7,436.4	221.0	
Cash and Cash equivalents at end of the year	2,693.6	7,436.4	
Notes :			
1 Cash and cash equivalents consists of :			
(i) Balances in current accounts	2,693.6	7,436.4	
Total	2,693.6	7,436.4	



Notes:

1. The Company is a housing finance company registered with the National Housing Bank.
2. The above financial results have been reviewed and recommended by the Audit Committee and approved by the Board of Directors at its meeting held on April 19, 2022. The statutory auditors have issued an unmodified opinion on the financial results for the year ended March 31, 2022.
3. In compliance with the Securities and Exchange Board of India (SEBI) (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time and operational circular no. SEBI/HO/DHS/DDHS/CIR/P/2021/613 issued by SEBI on August 10, 2021, as amended from time to time, the Company has listed its Non-Convertible Debentures and Commercial papers on BSE Ltd.
4. During year ended March 31, 2022, the Company, based on clarifications issued by the Reserve Bank of India on prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances dated November 12, 2021 to be read with circular dated March 13, 2020 on "Implementation of Ind-AS by NBFCs", had classified non-performing assets as per the definition used for regulatory purposes as Stage-3. Accordingly, the Company had classified loans amounting to ₹1,162.5 million as Stage-3 during the year ended March 31, 2022.
5. The figures for the three months ended March 31, 2022 and March 31, 2021 reflect the differences between the audited amounts of the financial year and unaudited amounts of nine months ended December 31, 2021 and December 31, 2020 respectively.
6. The Company is engaged in lending business. The Company provides mortgages loans (home loan and loan against properties) and construction realty funding and is engaged in mortgage business related other services such as property search services. The Board reviews the Company's performance as a single business. The Company operates within India. Accordingly, there are no separate reportable segments as per Ind AS 108 – Operating Segment.
7. With the outbreak of COVID-19 in March 2020, country wide lockdown was imposed which impacted the Indian economy. The economic activity which started improving post November 2021, improved considerably in the last quarter of Financial Year 2022 leading to loan originations as well as collection efficiencies reaching at pre COVID levels.

The second wave of COVID-19 pandemic in April – May 2021 led to localised/regional lockdowns by various state governments.

The second wave had an impact on credit growth, collection efficiency and basis the RBI guideline on relief to borrower in stress on account of COVID dated May 5, 2021 OTR 2.0 was provided to borrowers.

In January 2022, the third wave of Covid-19 resulted a rise in infections, but with considerable less severity and hospitalization. While there were some partial disruptions at certain locations, it did not result in any material impact on business.



4



Q4 of Financial Year 2022 showed signs of economic growth with macro and micro economic indicators showing signs of expansion in economic activity at the same time, the escalation of the geopolitical situation and the accompanying surge in commodity prices, tightening of global financial conditions, and significantly weaker external demand pose downside risks to the economic growth.

In case of retails loans, the Company calculates ECL on a collective basis. The portfolio is segmented based on nature of products, months-on-books and DPD status and employment status. The company for the current quarter has considered the PD observed post COVID period segmented in salaried & self-employed without any scalars as the post COVID is stress PD and captures the appropriate stress that can manifest in case of any further economic stress.

The Company has considered the possible effects that may result from the new wave of pandemic relating to COVID-19 on carrying amount of its assets. The impact of COVID-19 on the Company's financial statements may differ from that estimated at the date of approval of these financial statements.

8. Details of loans where resolution plan has been implemented as per RBI circular on "Resolution Framework for COVID-19 – related stress" dated August 6, 2020 and May 5, 2021.

₹ in million

Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan – Position as at the end of the Sept 30, 2021 (A) ¹	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year ²	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31, 2022
Personal loans	5,323.4	711.1	3.2	227.7	4,495.6
Corporate persons	1,399.7	70.3	-	12.2	1,378.7
<i>Of which, MSMEs</i>	681.6	70.3	-	9.4	630.8
Others	1,851.5	6.1	-	88.3	1,850.3
Total	8,574.6	787.5	3.2	328.2	7,724.6

1. Includes restructuring done in respect of requests received as of September 30, 2021 processed subsequently

2. Represents debt that slipped into NPA and was subsequently written off during the half-year ended March 31, 2022.



9. The following table sets forth, for the period indicated, disclosure pursuant to RBI Circular – RBI/DOR/2021-22/86/DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 with respect to details of loans transferred through Direct Assignment.

₹ in million, except number of accounts and months

Particulars	Year ended March 31, 2022	Year ended March 31, 2021
Number of loans	9,041	7,245
Aggregate amount	12,238.1	15,744.0
Sale consideration	12,238.1	15,744.0
Number of transactions	7	6
Weighted average remaining maturity (in months)	151	163
Weighted average holding period after origination (in months)	23	23
Retention of beneficial economic interest (average)	10%	10%
Coverage of tangible security coverage	100%	100%
Rating wise distribution of rated loans	NA	NA
Number of instances (transactions) where transferor has agreed to replace the transferred loans	Nil	Nil
Number of transferred loans replaced	Nil	Nil

10. The following table sets forth, for the period indicated, disclosure pursuant to RBI Circular – RBI/DOR/2021-22/86/DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021 with respect to details of stressed loans transferred.

₹ in million, except number of accounts and months

Particulars	To ARCs	To permitted transferees	To other transferees
No. of accounts	557	-	-
Aggregate principal outstanding of loans transferred	935.9	-	-
Weighted average residual tenor of the loans transferred (in months)	137	-	-
Net book value of loans transferred (at the time of transfer)	385.7	-	-
Aggregate Consideration	374.4	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

11. The Board of Directors at its meeting held on April 19, 2022, has recommended dividend of ₹ 0.15 for the year ended March 31, 2022 (year ended March 31, 2021: Nil), as per the dividend pay-out policy of the Company. Further, the Company didn't pay any dividend during the year ended March 31, 2022 (year ended March 31, 2021: Nil).



12. Managerial Remuneration for the year ended March 31, 2022 was higher by ₹ 66.3 million (including perquisite value of stock option granted by Parent Bank) as compared to limits prescribed under section 197 read with Schedule V to the Companies Act, 2013. The Company is in the process of obtaining shareholder's approval by passing a special resolution in the ensuing general meeting.
13. Pursuant to notification issued by Ministry of Corporate Affairs (MCA) on Companies (Share Capital and Debentures) Rules, 2014 dated August 16, 2019 and subsequent amendments thereof, the issuer being registered as Housing Finance Company (HFC) with National Housing Bank, is not required to create Debenture Redemption Reserve (DRR). Creation of Capital Redemption Reserve (CRR) is not applicable to the Company.
14. The financial results for three months ended December 31, 2021 and year ended March 31, 2022 are reviewed and audited by the joint statutory auditors, M/s Singhi & Co., Chartered Accountants and M/s Mukund M. Chitale & Co., Chartered Accountants respectively. The financial results for the quarter ended March 31, 2021 have been reviewed and for the year ended March 31, 2021 have been audited by erstwhile statutory auditors.
15. The previous period/year amounts have been regrouped/reclassified wherever necessary to conform to the current year's presentation.



A handwritten signature in blue ink, consisting of a large loop followed by a few strokes.



Annexure 1

1. During the year ended March 31, 2022, the Company had not received any complaint from its Non-Convertible Debentures (NCDs) investors and there is no investor complaint pending for redressal at the beginning and at the end of the above period. The shares of the Company are not listed at the stock exchange.
2. Asset cover available: The Company has secured NCDs of ₹ 40,630.0 million (face value) outstanding at March 31, 2022, which are secured by way of first ranking pari passu floating charge over the eligible receivables to the extent of security cover of one time of the Obligations.
3. Disclosure as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015.

Particulars	Year ended March 31, 2022	Year ended March 31, 2021
Debt – Equity Ratio	6.0	7.1
Net worth	21,051.0	17,871.4
Net profit after tax	1,641.7	216.7
Earnings per share	1.49	0.20
Total debts to total assets	0.79	0.82
Capital to Risk Weighted Asset Ratio (CRAR) (%)	21.90	20.94
Liquidity Coverage Ratio (%)	124.98	*NA
Gross NPA Ratio (%)	5.8	6.7
Net NPA Ratio (%)	4.3	5.2

*The liquidity Coverage Ratio was applicable to the Company effective from December 1, 2021

For ICICI Home Finance Company Limited



Anirudh Kamani
Managing Director & CEO
DIN - 07678378

Date: April 19, 2022

Place: Mumbai



SEC/11/2022-23

April 19, 2022

The General Manager
 Compliance Dept.
 Bombay Stock Exchange Ltd.
 P J Towers, Dalal Street,
 Mumbai – 400001

Dear Sir/Madam,

Confirmation for Large Corporate in terms of Operational circular SEBI/HO/DDHS/P/CIR/2021/613 issued by SEBI dated August 10, 2021

With reference to the captioned subject, ICICI Home Finance Company Limited qualifies as a Large Corporate (LC) as per the applicable criteria given under the SEBI circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021. Accordingly, the details as required under the said circular are given below:

Sr. No.	Particulars	Details																						
1	Name of the Company	ICICI Home Finance Company Limited																						
2	CIN	U65922MH1999PLC120106																						
3	Outstanding borrowing of Company at March 31, 2022 (₹ in crore)	₹ 12,613.0																						
4	Highest Credit rating during the previous financial year along with name of the credit agency for Non-Convertible Debentures (NCDs), Market Linked Non-Convertible Debentures (MLDs) and Subordinated Non-Convertible Debentures (Subordinated NCDs)	<table border="1"> <thead> <tr> <th>Instrument</th> <th>Rating agency</th> <th>Credit Rating</th> </tr> </thead> <tbody> <tr> <td rowspan="3">NCDs</td> <td>CRISIL Limited</td> <td>CRISIL AAA/Stable</td> </tr> <tr> <td>ICRA Limited</td> <td>[ICRA] AAA(Stable)</td> </tr> <tr> <td>CARE Ratings Limited</td> <td>CARE AAA;Stable</td> </tr> <tr> <td rowspan="2">MLDs</td> <td>CRISIL Limited</td> <td>CRISIL PP-MLD AAAr/Stable</td> </tr> <tr> <td>CARE Ratings Limited</td> <td>CARE PP-MLD AAA; Stable</td> </tr> <tr> <td rowspan="3">Subordinated NCDs</td> <td>CRISIL Limited</td> <td>CRISIL AAA/Stable</td> </tr> <tr> <td>ICRA Limited</td> <td>[ICRA] AAA/(Stable)</td> </tr> <tr> <td>CARE Ratings Limited</td> <td>CARE AAA; Stable</td> </tr> </tbody> </table>	Instrument	Rating agency	Credit Rating	NCDs	CRISIL Limited	CRISIL AAA/Stable	ICRA Limited	[ICRA] AAA(Stable)	CARE Ratings Limited	CARE AAA;Stable	MLDs	CRISIL Limited	CRISIL PP-MLD AAAr/Stable	CARE Ratings Limited	CARE PP-MLD AAA; Stable	Subordinated NCDs	CRISIL Limited	CRISIL AAA/Stable	ICRA Limited	[ICRA] AAA/(Stable)	CARE Ratings Limited	CARE AAA; Stable
Instrument	Rating agency	Credit Rating																						
NCDs	CRISIL Limited	CRISIL AAA/Stable																						
	ICRA Limited	[ICRA] AAA(Stable)																						
	CARE Ratings Limited	CARE AAA;Stable																						
MLDs	CRISIL Limited	CRISIL PP-MLD AAAr/Stable																						
	CARE Ratings Limited	CARE PP-MLD AAA; Stable																						
Subordinated NCDs	CRISIL Limited	CRISIL AAA/Stable																						
	ICRA Limited	[ICRA] AAA/(Stable)																						
	CARE Ratings Limited	CARE AAA; Stable																						

ICICI Home Finance Company Limited

Registered Office:
 ICICI Bank Towers,
 Bandra-Kurla Complex
 Mumbai 400 051, India.

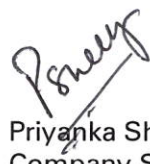
Corporate Office:
 ICICI HFC Tower,
 Andheri Kurla Road, J.B. Nagar,
 Andheri (E), Mumbai-400 059.

Tel.: (091-22) 4009 3231
 Website : www.icicifhc.com
 CIN:- U65922MH1999PLC120106

Sr. No.	Particulars	Details
5	Name of the Stock Exchange in which the fine shall be paid, in case of shortfall in the required borrowing under the framework	BSE Limited

We confirm that we are a Large Corporate as per the applicability criteria given under the Chapter XII of SEBI Operational circular dated August 10, 2021.

We request you to take the document on your record.



Priyanka Shetty
Company Secretary
Contact No. (022) 40093457
priyanka.shetty@icicihfc.com



Vikrant Gandhi
Chief Financial Officer
Contact No. (022) 40093496
vikrant.gandhi@icicihfc.com

ICICI Home Finance Company Limited

Registered Office:
ICICI Bank Towers,
Bandra-Kurla Complex
Mumbai 400 051, India.

Corporate Office:
ICICI HFC Tower,
Andheri Kurla Road, J.B. Nagar,
Andheri (E), Mumbai-400 059.

Tel.: (091-22) 4009 3231
Website : www.icicihfc.com
CIN:- U65922MH1999PLC120106

The General Manager
Compliance Dept.
Bombay Stock Exchange Ltd.
P J Towers, Dalal Street,
Mumbai – 400001

Dear Sir/Madam,

Annual disclosure by Large Corporate in terms of Operational circular SEBI/HO/DDHS/P/CIR/2021/613 issued by SEBI dated August 10, 2021

With reference to the captioned subject, please find below details as required under the SEBI Operational circular SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021.

1. Name of the Company: ICICI Home Finance Company Limited
2. CIN: U65922MH1999PLC120106
3. Report filed for FY: 2022
4. Details of the borrowings (₹ in crore):

Sl. No.	Particulars	Details
1	2-year block period	FY2022, FY2023
2	Incremental borrowing done in FY2022 (a)	4,433.1
3	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	1,108.3
4	Actual borrowings done through debt securities in FY2022 (c)	1,948.0
5	Shortfall in the borrowing through debt securities, if any, for FY2021 carried forward to FY2022 (d)	-
6	Quantum of (d), which has been met from (c) (e)	-
7	Shortfall, if any, in the mandatory borrowing through debt securities for FY2022 {after adjusting for any shortfall in borrowing for FY2021 which was carried forward to FY2022} (f) = (b)-[(c)-(e)]	-

ICICI Home Finance Company Limited

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Bandra-Kurla Complex
Mumbai 400 051, India.

Corporate Office:
ICICI HFC Tower,
Andheri Kurla Road, J.B. Nagar,
Andheri (E), Mumbai-400 059.

Tel.: (091-22) 4009 3231
Website : www.icicihfc.com
CIN:- U65922MH1999PLC120106

5. Details of penalty to be paid, if any, in respect to previous block (all figures in Rs. crore):

Sl. No.	Particulars	Details
1	2-year block period (specify financial years)	FY2021 & FY2022
2	Amount of fine to be paid for the block, if applicable Fine = 0.2% of {(d)-(e)}	Nil

We request you to take the document on your record.



Priyanka Shetty
Company Secretary
Contact No. (022) 40093457
priyanka.shetty@icicihfc.com



Vikrant Gandhi
Chief Financial Officer
Contact No. (022) 40093496
vikrant.gandhi@icicihfc.com

ICICI Home Finance Company Limited

Registered Office:
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Tel.: (091-22) 4009 3231
Website : www.icicihfc.com
CIN:- U65922MH1999PLC120106

Related party Transaction for six months ended as on March 31, 2022

₹ in million

S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	
1	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Interest on Fixed Deposit	As per standard rates	0.1	*	*
2	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Rent Income	1,576.6	3.5	0.2	2.8
3	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Servicing fees	1,575.6	11.0	-	-
4	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Expenses Recovery	1,575.6	0.2	0.1	0.2
5	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Referral Fee on HL	1,575.6	9.1	2.3	7.6
6	ICICI Home Finance Company Limited	AAACI6285N	ICICI Prudential Life Insurance Company Limited	AAACI7351P	Fellow subsidiary	Referral Fee on HL	1,575.6	36.5	11.8	8.5
7	ICICI Home Finance Company Limited	AAACI6285N	Anirudh Kamani, Managing Director and CEO	AFLPK3727N	Key managerial personnel	Interest income on staff loans	As per HR staff loan policy	0.8	-	-



Related party Transaction for six months ended as on March 31, 2022

₹ in million

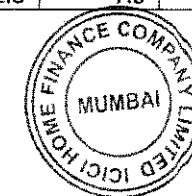
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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
8	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Expenses Recovery	1,575.6	0.2	-	-
9	ICICI Home Finance Company Limited	AAACI6285N	I-Process Services (India) Private Limited	AABC13838C	Associate of Holding Company	Cost of Outsource agency payout	1,575.6	-	*	*
10	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Cash and Bank Balance	15940.48	-	307.9	255.9
11	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Other receivable from Portfolio Control Account	15940.48	-	31.7	24.3
12	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Receivable for - MBS deal & Commission (HL)	15940.48	-	26.3	28.1
	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	MTM receivable	Notional receivable/payable	-	-	242.7



Related party Transaction for six months ended as on March 31, 2022

₹ in million

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	
14	ICICI Home Finance Company Limited	AAACI6285N	Anirudh Kamani, Managing Director and CEO	AFLPK3727N	Key managerial personnel	Loan receivable from Key Managerial personal	As per HR staff loan policy	33.6	26.7	58.1
15	ICICI Home Finance Company Limited	AAACI6285N	I-Process Services (India) Private Limited	AABC13838C	Associate of Holding Company	Cost of Outsource agency payout	1,575.6	*	-	-
16	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Servicing Fees on Internal Deals	1,575.6	0.8	-	-
17	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Bank charges on OD account	1,575.6	0.6	-	-
18	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Bank charges - Intra OD facility	1,575.6	0.4	0.1	0.1
19	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Brokerage on Fixed Deposits	1,575.6	5.9	11.2	7.2
20	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	PSG Fee	1,575.6	2.3	7.5	0.7



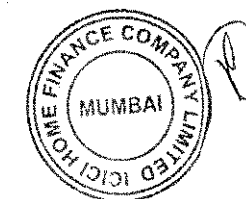
Related party Transaction for six months ended as on March 31, 2022

₹ in million

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
21	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Miscellaneous TREP's charges and card charges	1,575.6	0.3	0.5	0.3
22	ICICI Home Finance Company Limited	AAACI6285N	ICICI Prudential Life Insurance Company Limited	AAACI7351P	Fellow subsidiary	Insurance	1,575.6	9.4	-	-
23	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	DMA Commission	1,575.6	16.1	-	6.8
24	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Staff welfare expenses	1,575.6	0.0	-	-
25	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Interest on Bond	1,575.6	38.6	0.6	36.9
26	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Interest and other financial expenses	1,575.6	116.5	0.6	0.8
	ICICI Home Finance Company Limited	AAACI6285N	ICICI Foundation for Inclusive Growth	AABTT4987G	Other related entity of Holding Company	Donation - CSR expenses	1,575.6	9.1	-	-



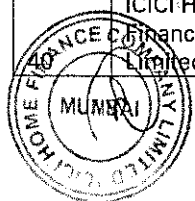
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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary	Opening balance			Closing balance	
28	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Interest on Bond	1,575.6	81.3	133.6	52.4
29	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Insurance	1,575.6	1.5	-	-
30	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Brokerage on Fixed Deposits	1,575.6	2.4	3.5	3.7
31	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	DMA Commission	1,575.6	0.2	0.1	0.1
32	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	PSG Fee	1,575.6	1.4	0.7	-
33	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Arranger fee	1,575.6	0.8	1.0	-
34	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Insurance	1,575.6	30.8	-	-



Related party Transaction for six months ended as on March 31, 2022

₹ in million

S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
35	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Primary Dealership Limited	AAACI0995H	Fellow subsidiary	Interest on bond	1,575.6	3.5	0.1	-
36	ICICI Home Finance Company Limited	AAACI6285N	ICICI Prudential Life Insurance Company Limited	AAACI7351P	Fellow subsidiary	Rent expenses	1,575.6	*	0.1	-
37	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Rent expenses	1,575.6	0.1	*	-
38	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Primary Dealership Limited	AAACI0995H	Fellow subsidiary	Arranger fee	1,575.6	0.9	0.3	-
39	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Commission-DMA-Housing loans-ICICI	1,575.6	5.7	2.3	1.4
	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	MTM hedging cost interest	1,575.6	382.8	262.9	-



S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary	Opening balance			Closing balance	
41	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Arranger fee	1,575.6	0.2	-	-
42	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Unwinding cost for derivatives	1,575.6	107.0	-	-
43	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Miscellaneous Expenses	1,575.6	0.1	0.1	-
44	ICICI Home Finance Company Limited	AAACI6285N	ICICI Investment Management Company Limited	AAACI7401G	Fellow subsidiary	Brokerage on Fixed Deposits	1,575.6	1.0	1.6	-
45	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Interest on Bond	1,575.6	6.2	0.2	0.3
46	ICICI Home Finance Company Limited	AAACI6285N	ICICI Prudential Asset Management Company Limited	AAACI1000K	Fellow subsidiary	Staff welfare expenses	15940.48	-	0.3	-
47	ICICI Home Finance Company Limited	AAACI6285N	Sankaran Santhanakrishnan	AAVPS8260R	Key management personnel	Director fees	Approved By Board	0.4	-	-



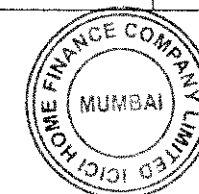
Related party Transaction for six months ended as on March 31, 2022

₹ in million

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	
48	ICICI Home Finance Company Limited	AAACI6285N	G. Gopalakrishna	AAPG6780D	Key management personnel	Director fees	Approved By Board	0.4	-	-
49	ICICI Home Finance Company Limited	AAACI6285N	Vinod Kumar Dhali	AAAPD0352J	Key management personnel	Director fees	Approved By Board	0.4	-	-
50	ICICI Home Finance Company Limited	AAACI6285N	Sankaran Santhanakrishnan	AAVPS8260R	Key management personnel	Commission	Approved By Board	0.4	0.4	0.8
51	ICICI Home Finance Company Limited	AAACI6285N	G. Gopalakrishna	AAPG6780D	Key management personnel	Commission	Approved By Board	0.4	0.4	0.8
52	ICICI Home Finance Company Limited	AAACI6285N	Vinod Kumar Dhali	AAAPD0352J	Key management personnel	Commission	Approved By Board	0.4	0.4	0.8
53	ICICI Home Finance Company Limited	AAACI6285N	Esha Bakshi	ASHPB2606G	Relative of Key managerial personnel of Holding Company	Interest expenses on deposits	As per standard slaps payout rates	0.1	-	-
	ICICI Home Finance Company Limited	AAACI6285N	Minal Bakshi	CDSPB0393J	Relative of Key managerial personnel of Holding Company	Interest expenses on deposits	As per standard slaps payout rates	0.1	-	-



S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	
55	ICICI Home Finance Company Limited	AAACI6285N	Shivam Bakshi	CEJPB1656N	Relative of Key managerial personnel of Holding Company	Interest expenses on deposits	As per standard slaps payout rates	0.1	-	-
56	ICICI Home Finance Company Limited	AAACI6285N	Anirudh Kamani, Managing Director and CEO	AFLPK3727N	Key managerial personnel	Interest expenses on deposits	Approved by Shareholders	0.2	0.5	0.8
57	ICICI Home Finance Company Limited	AAACI6285N	Nilima Goel	AGUPG4118M	Relative of Key managerial personnel	Interest expenses on deposits	As per standard rates	0.1	0.1	0.2
58	ICICI Home Finance Company Limited	AAACI6285N	Vikrant Gandhi	AAPPS9090F	Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	*	-	-
59	ICICI Home Finance Company Limited	AAACI6285N	Trupti Gandhi	ACEPG7241B	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	*	*	0.1
60	ICICI Home Finance Company Limited	AAACI6285N	Utkarsh Gandhi	DFWPG9224N	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	*	0.1	0.1



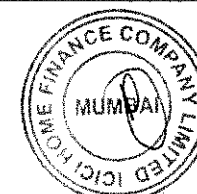
Related party Transaction for six months ended as on March 31, 2022

₹ in million

S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
61	ICICI Home Finance Company Limited	AAACI6285N	Varsha Gandhi	AGWPG0821D	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	*	0.1	0.1
62	ICICI Home Finance Company Limited	AAACI6285N	Virendra Gandhi	AACPG5872E	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	*	0.1	0.1
63	ICICI Home Finance Company Limited	AAACI6285N	Anirudh Kamani, Managing Director and CEO	AFLPK3727N	Key managerial personnel	Remuneration to KMP	Approved by Shareholders	135.7	-	-
64	ICICI Home Finance Company Limited	AAACI6285N	Vikrant Gandhi	AAPPS9090F	Key managerial personnel	Remuneration to KMP	As per HR policy	11.1	-	-
65	ICICI Home Finance Company Limited	AAACI6285N	Priyanka Shetty	BKJPS6706D	Key managerial personnel	Remuneration to KMP	As per HR policy	1.1	-	-
66	ICICI Home Finance Company Limited	AAACI6285N	ICICI HFC Employees Provident Fund	AAAT13121N	Post-Employment benefit plan	Contribution to Provident Fund	As per Gratuity and Provident fund rules and as per actuarial valuation	4.0	-	-



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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	
67	ICICI Home Finance Company Limited	AAACI6285N	ICICI HFC Employees Group Gratuity Scheme	AAATI8795G	Post-Employment benefit plan	Contribution to Gratuity Fund	As per Gratuity and Provident fund rules and as per actuarial valuation	14.9	-	-
68	ICICI Home Finance Company Limited	AAACI6285N	ICICI HFC Employees Group Superannuation Schemes	AABTI8277J	Post-Employment benefit plan	Contribution to Superannuation Fund	As per Company Policy	0.6	-	-
69	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Recoverable ICICI Bank - Debit note payable	1,575.6	61.3	28.2	48.2
70	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Equity Share Capital	15940.48	-	10,987.5	10,987.5
71	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Loans	15940.48	3,750.0	3,150.0	4,500.0
72	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Bonds	15940.48	-	1,500.0	1,500.0



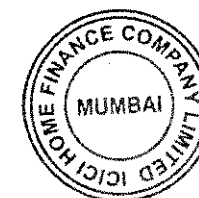
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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
73	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Primary Dealership Limited	AAACI0995H	Fellow subsidiary	Bonds	15940.48	-	250.0	-
74	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Book OD / Bank OD	15940.48	-	2,829.4	5,549.4
75	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Amount collected from borrower pending to be transferred (for portfolio sold)	15940.48	-	3.9	4.7
76	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Sourcing cost	15940.48	-	1.2	1.2
77	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Bonds	15940.48	-	2,100.0	2,100.0



Related party Transaction for six months ended as on March 31, 2022

₹ in million

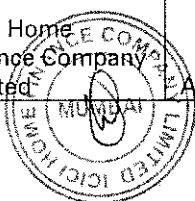
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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
78	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Amount collected from borrower pending for refund	15940.48	-	668.2	771.8
79	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Bonds	15940.48	200.5	3.5	5.0
80	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Security Deposits	15940.48	5.8	-	5.8
81	ICICI Home Finance Company Limited	AAACI6285N	Esha Bakshi	ASHPB2606G	Relative of Key managerial personnel of Holding Company	Fixed deposits	As per standard slaps payout rates	-	2.6	2.6
82	ICICI Home Finance Company Limited	AAACI6285N	Minal Bakshi	CDSPB0393J	Relative of Key managerial personnel of Parent Bank	Fixed deposits	As per standard slaps payout rates	-	2.2	2.2



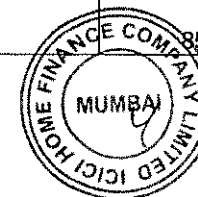
Related party Transaction for six months ended as on March 31, 2022

₹ in million.

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	
83	ICICI Home Finance Company Limited	AAACI6285N	Shivam Bakshi	CEJPB1656N	Relative of Key managerial personnel of Parent Bank	Fixed deposits	As per standard slaps payout rates	-	3.2	3.2
84	ICICI Home Finance Company Limited	AAACI6285N	Anirudh Kamani, Managing Director and CEO	AFLPK3727N	Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	4.6	4.6
85	ICICI Home Finance Company Limited	AAACI6285N	Nilima Goel	AGUPG4118M	Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	1.4	1.4
86	ICICI Home Finance Company Limited	AAACI6285N	Trupti Gandhi	ACEPG7241B	Relative of Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	0.3	0.3
87	ICICI Home Finance Company Limited	AAACI6285N	Utkarsh Gandhi	DFWPG9224N	Relative of Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	1.0	1.0
88	ICICI Home Finance Company Limited	AAACI6285N	Varsha Gandhi	AGWPG0821D	Relative of Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	0.6	0.6



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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	
89	ICICI Home Finance Company Limited	AAACI6285N	Virendra Gandhi	AACPG5872E	Relative of Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	0.5	0.5
90	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	SWAP	15940.48	-	23,229.8	15,702.4
91	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Letter of Undertaking	15940.48	-	19,190.6	16,226.7
92	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Guarantee	15940.48	-	2.5	2.5
93	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Government securities held in CLGS accounts	15940.48	-	2,999.8	3,149.8
94	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Investment in Bonds	15940.48	1,200.0	1,500.0	2,700.0
95	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Primary Dealership Limited	AAACI0995H	Fellow subsidiary	Investment in Bonds	15940.48	850.0	600.0	1,450.0



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Related party Transaction for six months ended as on March 31, 2022

₹ in million

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	
96	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Investment in Bonds	15940.48	200.5	128.5	329.0
97	ICICI Home Finance Company Limited	AAACI6285N	Nilima Goel	AGUPG4118M	Relative of Key managerial personnel	FD deposits accepted	As per standard slaps payout rates	-	-	0.3
98	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Sale of retails Mortgage loans (Direct Assignment)	The deal will be on pricing determined based on similar deals executed by Parent Bank with other NBFCs/ HFCs	3,187.3	3,579.2	6,766.5
99	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Bank loan taken	As per HFC policy	4,500.0	-	4,500.0



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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
100	ICICI Home Finance Company Limited	AAACI6285N	ICICI HFC Employees Provident Fund	AAATI3121N	Post-Employment benefit plan	Contribution to Provident Fund	As per Gratuity and Provident fund rules and as per actuarial valuation	33.5	33.6	67.1

* Insignificant amount

Note: The Company has not given any loan, inter corporate deposit, advances or made any investment to the related party during the reporting period.

