



SEC/323/2022-23

October 17, 2022

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

Dear Sir/Madam,

Outcome of Board Meeting - Submission of Unaudited Financial results along with the Limited Review report for the quarter and half year ended September 30, 2022

In terms of provisions 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, we wish to inform you that the Board of Directors at its meeting held on October 17, 2022, on recommendation of Audit Committee, have inter-alia, considered and approved the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2022.

In terms of Regulation 52 of the SEBI LODR Regulations and Chapter VI of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and amendments thereof, we hereby enclose the Unaudited Financial Results along with Limited Review Report thereon for the quarter and half year ended September 30, 2022 including the disclosures as required under Regulation 52(4) of SEBI LODR Regulations.

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 Limited Review Report for the quarter and half year ended September 30, 2022 with an unmodified opinion.

Pursuant to the provisions of Regulation 54 of the SEBI LODR Regulations, kindly note that the disclosure of the extent and nature of security created and maintained for secured non-convertible securities of the Company is made in the unaudited Financial Results for the quarter and half year ended September 30, 2022. Further, the security cover certificate is enclosed herewith.

The disclosure of related party transactions under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 for the half year ended September 30, 2022 is also enclosed herewith.

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

1. Appointment of Rohit Parikh as the Chief Risk Officer of the Company.

ICICI HOME FINANCE COMPANY LIMITED

CIN: U65922MH1999PLC120106

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

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

Website: www.icicihfc.com; Email: secretarial@icicihfc.com; Phone: [40093480](tel:40093480)



2. Noting of appointment of Rakesh Jha as the Non-executive Non-Independent Director of the Company.
3. Appointment of Makarand Joshi & Co. as the Secretarial Auditor of the Company for Financial Year ended March 31, 2023.

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

ICICI HOME FINANCE COMPANY LIMITED

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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 Auditors' Limited Review Report on Unaudited financial results of ICICI Home Finance Company Limited for the quarter and half year ended September 30, 2022, pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015

To,
The Board of Directors
ICICI Home Finance Company Limited

1. We have reviewed the accompanying statement of unaudited financial results of ICICI Home Finance Company Limited (the 'Company') for the quarter and half year ended September 30, 2022 (the 'Statement'). This Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Our responsibility is to express a conclusion on these unaudited financial statements based on our review.
2. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 – "Review of Interim Financial Information performed by the Independent Auditor of the entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
3. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



Singhi & Co.
Chartered Accountants

Mukund M. Chitale & Co.
Chartered Accountants

Other Matter

4. As described in Note 5 of the statement, the figures of the second quarter in each of the financial year are the balancing figures between figures in respect of the half year end and the year-to-date figures upto the end of the first quarter of the respective financial year.

Our conclusion is not modified in respect of this matter.

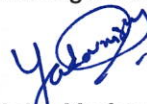
For Singhi & Co.
Chartered Accountants
Firm Registration No.: 302049E



Shweta Singhal
Partner
Membership No. 414420
UDIN - 22414420BAAR206278
Place: Mumbai
Date: October 17, 2022



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



Nisha Yadav
Partner
Membership No. 135775
UDIN-22135775BAARXV7381
Place: Mumbai
Date: October 17, 2022





ICICI Home Finance Company Limited

Financial statements

(Stock Exchange)

At September 30, 2022

Statement of financial results

₹ million

Particulars	Three months ended September 30, 2022 (Unaudited) ¹	Three months ended June 30, 2022 (Unaudited)	Three months ended September 30, 2021 (Unaudited) ¹	Six months ended September 30, 2022 (Unaudited)	Six months ended September 30, 2021 (Unaudited)	Year ended March 31, 2022 (Audited)
Revenue from operations						
Interest income	4,226.8	3,851.8	3,573.7	8,078.6	7,091.2	14,512.2
Fees and commission Income	90.9	86.3	67.2	177.2	140.8	314.2
Net gain on fair value changes	0.2	-	-	-	1.8	-
Net gain on derecognition of financial instruments	225.6	229.0	127.3	454.6	307.7	929.2
under amortised cost category	86.4	157.4	127.3	243.8	307.7	704.2
under fair value through other comprehensive income	139.2	71.6	-	210.8	-	225.0
Other revenue from operations	14.0	43.1	31.6	57.1	75.7	150.5
Total Revenue from Operations	4,557.5	4,210.2	3,799.8	8,767.5	7,617.2	15,906.1
Other income	4.6	3.2	3.8	7.8	7.6	11.5
Total income	4,562.1	4,213.4	3,803.6	8,775.3	7,624.8	15,917.6
Expenses						
Finance costs	2,237.2	2,275.9	2,133.6	4,513.1	4,394.5	8,789.4
Fees and commission expense	14.8	10.8	12.0	25.6	19.4	38.6
Net loss on fair value changes	-	0.6	1.5	0.4	-	1.1
Impairment on financial instruments/write-offs (including write-offs on stressed loans transferred to ARCs)	576.2	257.8	345.9	834.0	1,022.6	1,755.3
Employee benefit expenses	531.4	506.6	437.7	1,038.0	868.7	1,718.4
Depreciation and amortisation expense	64.4	63.0	63.7	127.4	125.8	249.9
Establishment & other expenses	356.3	581.7	236.3	938.0	408.2	1,242.6
Total expenses	3,780.3	3,696.4	3,230.7	7,476.5	6,839.2	13,795.3
Profit/(Loss) before exceptional items and tax	781.8	517.0	572.9	1,298.8	785.6	2,122.3
Exceptional items	-	-	-	-	-	-
Profit/(Loss) before tax	781.8	517.0	572.9	1,298.8	785.6	2,122.3
Tax expense						
Current tax	165.7	109.6	245.2	275.3	335.5	464.7
Deferred tax	13.0	8.6	(133.0)	21.6	(182.1)	15.9
Profit/(Loss) for the period/year	603.1	398.8	460.7	1,001.9	632.2	1,641.7
Other comprehensive income						
Items that will not be reclassified to profit or loss						
Re-measurement of net defined benefit plan	2.9	(5.3)	3.3	(2.4)	(6.3)	12.3
Income tax impact	(0.7)	1.3	(0.8)	0.6	1.6	(3.1)
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	-	246.9	68.1	246.9	37.4	756.0
Income tax impact	-	(62.1)	(17.1)	(62.1)	(9.4)	(190.3)
Financial instruments through other comprehensive income						
Fair value changes on loans classified under "Hold & Sell" business model	1,284.4	(47.0)	366.6	1,237.4	483.0	1,275.7
Income tax impact	(323.2)	11.8	(92.3)	(311.4)	(121.6)	(321.1)
Total other comprehensive income	963.4	145.6	327.8	1,109.0	384.7	1,529.5
Total comprehensive income	1,566.5	544.4	788.5	2,110.9	1,016.9	3,171.2
Earnings per equity share (not annualised for three/six months ended)						
(1) Basic (₹)	0.51	0.36	0.42	0.88	0.58	1.49
(2) Diluted (₹)	0.51	0.36	0.42	0.88	0.58	1.49

1. Refer Note No. 5

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

Ahmed Kamani
Managing Director & CEO
DIN - 07678378

Place: Mumbai
Date : October 17, 2022



Statement of assets and liabilities

₹ million

Particulars	At September 30, 2022 (Unaudited)	At March 31, 2022 (Audited)
I ASSETS		
Financial assets		
Cash and cash equivalents	4,274.0	2,693.6
Bank balance other than above	2.5	2.5
Derivative financial instruments	-	595.7
Receivables		
(i) Trade receivables	26.8	12.5
(ii) Other receivables	-	-
Loans	158,674.9	144,985.0
Investments	4,094.5	6,004.1
Other financial assets	1,833.5	2,244.2
Assets held for sale	-	425.7
	168,906.2	156,963.3
Non-financial assets		
Current tax assets	982.4	956.5
Deferred tax assets	-	15.8
Property, plant and Equipment	1,198.0	1,180.2
Capital work-in-progress	9.2	6.9
Intangible assets	91.3	77.4
Intangible assets under development	17.4	37.9
Other non-financial assets	197.0	165.0
	2,495.3	2,439.7
	171,401.5	159,403.0
I LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
Derivative financial instruments	-	200.5
Payables		
Trade Payable		
(i) Micro and small enterprises	51.3	42.1
(ii) Other payables	1,631.8	1,582.9
Debt securities	53,604.4	44,808.1
Borrowings (Other than debt securities)	43,184.5	47,551.3
Deposits	35,237.4	30,870.6
Subordinate liabilities	4,420.9	4,337.0
Other financial liabilities	7,275.0	8,710.8
	145,405.3	138,103.3
Non-financial liabilities		
Deferred tax liability (net)	378.8	-
Provisions	76.2	94.7
Other non-financial liabilities	42.2	154.0
	497.2	248.7
EQUITY		
Equity share capital	12,035.3	10,987.5
Other equity	13,463.7	10,063.5
	25,499.0	21,051.0
	171,401.5	159,403.0



Statement of cash flows	₹ in million	
	Six months ended	Six months ended
	September 30, 2022 (Un-audited)	September 30, 2021 (Un-audited)
Particulars		
A Cash flow from operating activities		
Profit before taxation and exceptional items	1,298.8	785.6
Adjustments for:	-	-
Interest Income on loans	(7,889.1)	(6,978.3)
Depreciation/amortisation	127.4	125.8
Loss on sale or write off of fixed assets	2.5	4.5
Fair value change in investment	0.4	(1.8)
Interest expense on borrowings	4,513.1	4,394.5
Impairment on financial instruments	834.0	1,022.6
Share based payment to employees	21.0	15.3
Fair value changes in gratuity	(2.4)	(6.3)
Net (gain)/loss on derecognition of financial instruments	(454.6)	(307.7)
Interest income on investments	(112.4)	(105.0)
Profit on sale of mutual fund units	(57.1)	(75.7)
	(1,718.4)	(1,126.5)
Interest income received	7,766.1	6,834.9
Interest expenses on borrowings paid	(3,157.9)	(3,502.7)
Operating profit before working capital changes	2,889.8	2,205.7
<i>Adjustments for increase or decrease in :</i>		
(Increase) / Decrease in Trade receivables	(0.2)	(13.5)
(Increase) / Decrease in Other financial assets	865.3	(830.4)
(Increase) / Decrease in Other non-financial assets	(32.0)	3.8
(Decrease) / Increase in Trade payables	58.1	(161.7)
(Decrease) / Increase in Other financial liabilities	(1,582.8)	(266.9)
(Decrease) / Increase in Other non financial liabilities	(111.8)	(131.5)
(Decrease) / Increase in Provisions	(18.4)	38.4
(Increase)/Decrease in bank balances other than cash and cash equivalent	-	458.0
Loans given (net movement)	(13,177.5)	146.7
Cash generated from Operations	(11,109.5)	1,448.6
Income taxes paid (net)	(301.2)	(248.3)
Net cash (used in) / generated from operating activities - A	(11,410.7)	1,200.3
B Cash Flow from investing activities		
Net (Purchase)/sale of fixed assets	(103.3)	(58.3)
Net (Purchase)/sale of mutual funds	1,951.5	(792.4)
(Purchase) of investments (other than mutual funds)	(400.0)	(204.4)
Sale of investments (other than mutual funds)	350.0	-
Sale of investments classified as assets held for sale	425.7	-
Interest received on investments	120.2	105.0
Profit on sale of mutual funds	57.1	75.7
Net cash (used in) / generated from investing activities - B	2,401.2	(874.4)



Statement of cash flows		₹ in million	
Particulars	Six months ended September 30, 2022 (Un-audited)	Six months ended September 30, 2021 (Un-audited)	
C Cash flow from financing activities			
Proceeds from issue of share capital (including share premium)	2,500.0	-	
Proceeds from borrowings	43,302.5	30,829.9	
Repayment of borrowings	(35,001.2)	(37,739.6)	
Repayment of lease liability (including interest payments)	(46.6)	(45.3)	
Dividend and dividend distribution tax paid	(164.8)	-	
Net cash generated from / (used in) financing activities - C	10,589.9	(6,955.0)	
Net increase/(decrease) in cash and cash equivalents (A+B+C)	1,580.4	(6,629.1)	
Cash and cash equivalents at beginning of the period	2,693.6	7,436.4	
Cash and Cash equivalents at end of the period	4,274.0	807.3	
Notes :			
1 Cash and cash equivalents consists of :			
(i) Balances in current accounts	725.0	807.3	
(ii) Other cash and cash equivalents (TREPs lending)	3,549.0	-	
Total	4,274.0	807.3	



Notes:

1. The Company is a housing finance company registered with the National Housing Bank.
2. The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34 - Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India.
3. The Board of Directors at its meeting held on October 17, 2022 after review by the Audit Committee at its meeting held on October 17, 2022, have approved the above financial results. The statutory auditors have conducted limited review and issued an unmodified conclusion on the financial results for the six months ended September 30, 2022
4. 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.
5. The figures of the second quarter in each of the financial year are the balancing figures between figures in respect of the half year end and the year-to-date figures upto the end of the first quarter of the respective financial year.
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. On July 4, 2022, the Company issued a letter of offer for issuance of equity shares on right basis to its existing shareholders. The equity shares having face value of ₹ 10 each were proposed to be issued at a premium of ₹ 13.86 per share in the proportion of 100,000 equity shares for every 1,048,647 equity shares aggregating to ₹ 2,500.0 million. Pursuant to the letter of offer, ICICI Bank Limited on July 28, 2022 applied for 104,777,870 equity shares of face value of ₹ 10 each at a premium of ₹ 13.86 per share aggregating to ₹ 2,500.0 million, which was duly approved by the Committee of Directors at its meeting held on July 28, 2022.
8. During the last two years, Covid-19 pandemic had impacted the economic activity. Currently, while the number of new Covid-19 cases have reduced significantly and the Government of India has withdrawn Covid-19 related restrictions, the future trajectory of the pandemic may have an impact on the results of the Company.
9. The following table sets forth, for the periods 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

Particulars	Six months ended September 30, 2022	Six months ended September 30, 2021
Number of loans	7,113	2,483
Aggregate amount	9,928.9	4,636.7
Sale consideration	9,928.9	4,636.7
Number of transactions	4	3
Weighted average remaining maturity (in months)	173	156
Weighted average holding period after origination (in months) ¹	25	25
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

1. At the time of transaction(s)

Note: The Company recognised gain of ₹ 454.6 million on derecognition of financial assets (September 30, 2021: ₹ 307.7 million).

10. The following table sets forth, for the six months ended September 30, 2022, 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	196	-	-
Aggregate principal outstanding of loans transferred	351.0	-	-
Weighted average residual tenor of the loans transferred (in months)	142	-	-
Net book value of loans transferred (at the time of transfer)	162.5	-	-
Aggregate Consideration	133.4	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-

Note: Stressed loans transferred during six months ended September 2021: Nil

11. 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, except number of accounts

Type of borrower	Exposure to accounts classified as standard consequent to implementation of resolution plan – Position as at the end of the March 31, 2022 (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A), amount written off during the half-year ¹	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 September 30, 2022
Personal loans	4,495.6	710.0	1.0	292.8	3,524.9
Corporate persons	1,378.7	243.0	0.7	47.4	1,100.4
<i>Of which, MSMEs</i>	<i>630.8</i>	<i>151.7</i>	<i>-</i>	<i>24.0</i>	<i>461.4</i>
Others	1,850.3	327.5	0.2	173.5	1,362.3
Total	7,724.6	1,280.5	1.9	513.7	5,987.6

1. Represents debt that slipped into NPA and was subsequently written off during the six months ended September 30, 2022

12. The members at its Annual General Meeting held on June 3, 2022, approved the payment of final dividend of ₹ 0.15 per equity share aggregating to ₹ 164.8 million for the year ended March 31, 2022, as recommended by Board of Directors of the Company at its meeting held on April 19, 2022. Accordingly, the dividend amount was paid to the shareholders on June 3, 2022.
13. Pursuant to Regulation 52(7) & 52(7A) of the SEBI (Listing obligations and Disclosure Requirements) Regulations, 2015, the Company confirms that issue proceeds of Non-Convertible Debentures (NCDs) issued by the Company and outstanding at September 30, 2022 are being utilized as per the objects stated in the offer document. Further, the Company confirms that there have been no deviations, in the use of proceeds of issue of NCDs from the objects stated in the offer document.
14. 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.
15. The above financial results for all the relevant periods are reviewed/audited by the joint statutory auditors, M/s Singhi & Co., Chartered Accountants and M/s Mukund M. Chitale & Co., Chartered Accountants.



16. The previous period/year amounts have been regrouped/reclassified wherever necessary to conform to the current period presentation.

For ICICI Home Finance Company Limited



Anirudh Kamani
Managing Director & CEO
DIN – 07678378

Date: October 17, 2022

Place: Mumbai



Annexure 1

1. During the period ended September 30, 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. Security cover available: The Company has secured NCDs (including MLDs) of ₹ 42,472.0 million (face value) outstanding at September 30, 2022. These NCDs 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 (principal and interest).
3. The following tables set forth, for the periods indicated, disclosure as per Regulation 52(4) of the SEBI (Listing Obligations & Disclosure Requirement) Regulations, 2015.

Particulars	At September 30, 2022	At September 30, 2021
Debt – Equity Ratio	5.4	6.5
Outstanding redeemable preference shares (quantity and value)	NA	NA
Capital redemption reserve/debenture redemption reserve	NA	NA
Net worth	25,499.0	18,892.3
Current ratio	NA	NA
Long term debt to working capital	NA	NA
Bad debts to Account receivable ratio	NA	NA
Current liability ratio	NA	NA
Total debts to total assets	0.80	0.82
Debtors turnover	NA	NA
Inventory turnover	NA	NA
Sector specific equivalent ratios as on		
- Gross Non-Performing Assets (NPA) Ratio (%)	5.1	7.7
- Net NPA Ratio (%)	3.4	6.1
- Capital to Risk (weighted) Assets Ratio (CRAR) (%)	24.2	21.0
- Liquidity Coverage Ratio (LCR) (%)	191.0 ¹	NA ²

NA = Not Applicable

1. Computed as simple averages of daily observations over three months ended September 30, 2022.
2. The LCR was applicable effective December 1, 2021.



Particulars	Six months ended September 30, 2022	Six months ended September 30, 2021
Debt service coverage ratio	NA	NA
Interest service coverage ratio	NA	NA
Net profit after tax	1,001.9	632.2
Earnings per share (not annualised)	0.88	0.58
Operating margin (%)	NA	NA
Net profit margin (%)	11.4	8.3

NA=Not Applicable





SEC/325/2022-23

October 17, 2022

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

Sub.: Disclosure of Security cover as per Regulation 54 of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 ("SEBI LODR Regulations")

Dear Sir/ Madam,

Pursuant to Regulation 54(2) of SEBI LODR Regulations, please find enclosed herewith the Unaudited financial results along with Limited Review Report for the quarter and half year ended September 30, 2022. The security cover is disclosed in the enclosed Unaudited financial results under the Point No. 2 of Annexure 1 and the same is reproduced below for reference:

The Company had secured Non-Convertible Debentures (including Market Linked Debentures) (NCDs) of ₹ 42,472.0 million (face value) outstanding at September 30, 2022. These NCDs 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 (principal and interest).

Also, please find enclosed the security cover certificate as "Annexure A" as per Regulation 54(3) of SEBI LODR Regulations read with SEBI Circular dated May 19, 2022.

We request you to take the document on record.

Yours faithfully,

For **ICICI Home Finance Company Limited**

Priyanka Shetty
Company Secretary

Encl: A/a

ICICI HOME FINANCE COMPANY LIMITED

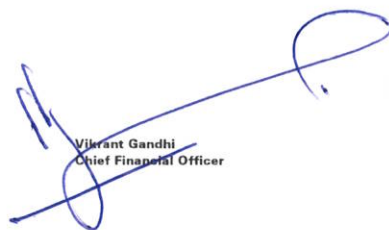
CIN: U65922MH1999PLC120106

Registered Office: ICICI Bank Towers, Bandra-Kurla Complex, Mumbai- 400 051
Corporate Office: ICICI HFC Tower, Andheri Kurla Road, J.B. Nagar, Andheri (E), Mumbai-400 059
Website: www.icicihfc.com; Email: secretarial@icicihfc.com; Phone: [40093480](tel:40093480)

Sr. No.	Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
	Particulars	Description of asset for which this certificate relate	Exclusive charge	Exclusive charge	Pari Passu charge	Pari Passu charge	Pari Passu charge	Assets not offered as security	Elimination (amount in negative)	Total (C to H)	Related to only those items covered by this certificate				
			Debt for which this certificate being issued	Other secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued and other debt with Pari-Passu charge)	Other assets on which there is Pari-Passu charge(excluding items covered in Column F)		Debt amount considered more than once (due to exclusive plus pari passu charge)		Market value for assets charged on Exclusive basis	Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg- Bank Balance, DSRA market value is not applicable)	Market Value for Pari Passu charge assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg Bank balance,DSRA market value is not applicable)	Total Value (K+L+M+N)
			Book Value	Book Value	Yes/No	Book Value	Book Value								
	Assets														
1	Property, Plant and Equipment	NA	NA	NA	No	NA	NA	959.9	NA	959.9	NA	NA	NA	NA	-
2	Capital Work In progress	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	-
3	Right of Use Assets	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	-
4	Goodwill	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	-
5	Intangible Assets	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	-
6	Intangible Assets under development	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	-
7	Investments	NA	NA	NA	No	NA	NA	4,094.5	NA	4,094.5	NA	NA	NA	NA	-
8	Loans	Receivable from mortgage loans	NA	17,178.8	Yes	72,852.0	NA	64,748.6	NA	154,779.3	NA	NA	NA	43,966.0	43,966.0
9	Inventories	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	-
10	Trade Receivables	NA	NA	NA	No	NA	NA	26.8	NA	26.8	NA	NA	NA	NA	-
11	Cash and Cash Equivalents	NA	NA	NA	No	NA	NA	4,274.0	NA	4,274.0	NA	NA	NA	NA	-
12	Bank Balances other than cash and cash equivalents	NA	NA	NA	No	NA	NA	2.5	NA	2.5	NA	NA	NA	NA	-
13	Others	NA	NA	NA	No	NA	NA	2,815.8	NA	2,815.8	NA	NA	NA	NA	-
	Total		-	17,178.8		72,852.0	-	76,922.1		166,952.9	-	-	-	43,966.0	43,966.0
	Liabilities														
14	Debt securities to which this certificate pertains	Secured NCDs/MLDs	NA	NA	Yes	43,966.0	NA	-	NA	43,966.0	NA	NA	NA	43,966.0	43,966.0
15	Other debt sharing pari-passu charge with above debt	NA	NA	No		28,886.0	NA	-	NA	28,886.0	NA	NA	NA	NA	NA
16	Other Debt (Deposit + Commercial Papers)	NA	NA	No	NA	NA	NA	45,096.8	NA	45,096.8	NA	NA	NA	NA	NA
17	Subordinated Debt	NA	NA	No	NA	NA	NA	4,415.3	NA	4,415.3	NA	NA	NA	NA	NA
18	Borrowings	NA	NA	No	NA	NA	NA	-	NA	-	NA	NA	NA	NA	NA
19	Bank	NA	NA	No	NA	NA	NA	-	NA	-	NA	NA	NA	NA	NA
20	Debt Securities	NA	NA	No	NA	NA	NA	-	NA	-	NA	NA	NA	NA	NA
21	Others	NA	NA	No	NA	NA	NA	-	NA	-	NA	NA	NA	NA	NA
22	Trade payables	NA	NA	No	NA	NA	NA	1,683.1	NA	1,683.1	NA	NA	NA	NA	NA
23	Lease liabilities	NA	NA	No	NA	NA	NA	-	NA	-	NA	NA	NA	NA	NA
24	Provisions	NA	NA	No	NA	NA	NA	76.3	NA	76.3	NA	NA	NA	NA	NA
25	Others	NA	NA	No	NA	NA	NA	7,012.3	NA	7,012.3	NA	NA	NA	NA	NA
26	Total		-	14,310.3		72,852.0	-	58,283.8		145,446.1	-	-	-	43,966.0	43,966.0
27	Cover on book value ¹							1.00						1.00	1.00
28	Cover on market value ¹							1.00						1.00	1.00
			Exclusive Security Cover Ratio ¹	NA		Pari-Passu Security Cover Ratio ¹	1.00								

¹ Security Cover Ratio pertains to listed secured Non Convertible Debentures (NCDs) only.

² Senior NCDs (incl. MLDs) are secured by way of first pari passu floating charge against eligible receivable at such value as recognised in the unaudited financial statement. Since the nature of asset are in form of the receivables, market value cannot be ascertained and hence the book value has been considered in the above table.


Vikrant Gandhi
Chief Financial Officer



SEC/326/2022-23

October 17, 2022

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

Sub.: Half yearly disclosure of Related Party Transactions for the period ended September 30, 2022 under Regulation 23(9) of SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015 ("SEBI LODR Regulations")

Dear Sir/ Madam,

Pursuant to the captioned subject, we hereby enclose the half yearly disclosure of Related Party Transactions for period ended September 30, 2022.

We request you to take the document on record.

Yours faithfully,

For **ICICI Home Finance Company Limited**

Priyanka Shetty
Company Secretary

Encl: As Above

ICICI HOME FINANCE COMPANY LIMITED
CIN: U65922MH1999PLC120106

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

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

Website: www.icicihfc.com; Email: secretarial@icicihfc.com

Toll free number for new customers: 1800 267 4455; Toll free number for existing customers: 1860 120 7777

Related party transaction for six months ended as on September 30, 2022

₹ in million

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	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	0.08	0.03	0.04
2	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Rent Income	1,575.56	5.95	2.84	0.18
3	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Servicing fees	1,575.56	11.27	-	-
4	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Expenses Recovery	1,575.56	1.72	0.25	1.01
5	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Recovery towards LTIP	1,575.56	1.46	-	1.72

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
6	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Referral Fee on HL	1,575.56	15.69	7.58	12.56
7	ICICI Home Finance Company Limited	AAACI6285N	ICICI Prudential Life Insurance Company Limited	AAACI7351P	Fellow subsidiary	Referral Fee on HL	1,575.56	39.81	8.54	11.25
8	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	1.00	-	-
9	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Expenses Recovery	1,575.56	0.21	-	0.08
10	ICICI Home Finance Company Limited	AAACI6285N	I-Process Services (India) Private Limited	AABCI3838C	Associate of Holding Company	Cost of Outsource agency payout	1,575.56	-	0.05	0.06

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
11	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Cash and Bank Balance	15,940.48	-	255.92	226.63
12	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Other receivable from Portfolio Control Account	15,940.48	-	24.31	34.47
13	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Receivable for - MBS deal & Commission (HL)	15,940.48	-	28.12	15.79
14	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	MTM receivable	Notional receivable/payable	-	242.67	-
15	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	-	58.11	55.31
16	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Servicing Fees on Internal Deals	1,575.56	0.63	-	-

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
17	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Bank charges on OD account	1,575.56	0.97	-	-
18	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Bank charges - Intra OD facility	1,575.56	0.39	0.13	0.13
19	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Brokerage on Fixed Deposits	1,575.56	4.63	7.23	4.65
20	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	PSG Fee	1,575.56	1.81	0.75	2.52
21	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Miscellaneous TREP's charges and card charges	1,575.56	0.78	0.34	0.15
22	ICICI Home Finance Company Limited	AAACI6285N	ICICI Prudential Life Insurance Company Limited	AAACI7351P	Fellow subsidiary	Insurance	1,575.56	7.69	-	-
23	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	DMA Commission	1,575.56	34.08	6.83	8.48

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
24	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Interest on Bond	1,575.56	5.51	36.87	-
25	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Interest and other financial expenses	1,575.56	161.51	0.79	1.03
26	ICICI Home Finance Company Limited	AAACI6285N	ICICI Foundation for Inclusive Growth	AABTT4987G	Other related entity of Holding Company	Donation - CSR expenses	1,575.56	4.00	-	-
27	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Interest on Bond	1,575.56	81.97	52.41	134.38
28	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Insurance	1,575.56	1.73	-	-

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
29	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Brokerage on Fixed Deposits	1,575.56	2.47	3.71	1.57
30	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	DMA Commission	1,575.56	1.87	0.06	0.58
31	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Arranger fee	1,575.56	0.80	-	0.44
32	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Insurance	1,575.56	46.70	-	-
33	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Primary Dealership Limited	AAACI0995H	Fellow subsidiary	Arranger fee	1,575.56	0.87	-	-
34	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Commission-DMA-Housing loans-ICICI	1,575.56	4.08	1.41	0.58

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	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 Bank Limited	AAACI1195H	Holding Company	MTM hedging cost interest	1,575.56	105.35	-	-
36	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Arranger fee	1,575.56	0.13	-	-
37	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Unwinding cost for derivatives	1,575.56	95.19	-	-
38	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Miscellaneous Expenses	1,575.56	0.33	-	0.22
39	ICICI Home Finance Company Limited	AAACI6285N	ICICI Investment Management Company Limited	AAACI7401G	Fellow subsidiary	Brokerage on Fixed Deposits	1,575.56	2.08	-	-
40	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Interest on Bond	1,575.56	0.19	0.25	-

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	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	Sankaran Santhanakrishnan	AAVPS8260R	Key managerial personnel	Director fees	Approved By Board	0.56	-	-
42	ICICI Home Finance Company Limited	AAACI6285N	G. Gopalakrishna	AAAPG6780D	Key managerial personnel	Director fees	Approved By Board	0.51	-	-
43	ICICI Home Finance Company Limited	AAACI6285N	Vinod Kumar Dhall	AAAPD0352J	Key managerial personnel	Director fees	Approved By Board	0.56	-	-
44	ICICI Home Finance Company Limited	AAACI6285N	Sankaran Santhanakrishnan	AAVPS8260R	Key managerial personnel	Commission	Approved By Board	0.41	0.82	0.41
45	ICICI Home Finance Company Limited	AAACI6285N	G. Gopalakrishna	AAAPG6780D	Key managerial personnel	Commission	Approved By Board	0.41	0.82	0.41
46	ICICI Home Finance Company Limited	AAACI6285N	Vinod Kumar Dhall	AAAPD0352J	Key managerial personnel	Commission	Approved By Board	0.41	0.82	0.41
47	ICICI Home Finance Company Limited	AAACI6285N	Esha Bakshi	ASHPB2606G	Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	0.10	-	-

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	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	Minal Bakshi	CDSPB0393J	Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	0.08	-	-
49	ICICI Home Finance Company Limited	AAACI6285N	Shivam Bakshi	CEJPB1656N	Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	0.13	-	-
50	ICICI Home Finance Company Limited	AAACI6285N	Anirudh Kamani, Managing Director and CEO	AFLPK3727N	Key managerial personnel	Interest expenses on deposits	Approved by Shareholders	0.21	0.75	0.96
51	ICICI Home Finance Company Limited	AAACI6285N	Nilima Goel	AGUPG4118M	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	0.06	0.21	0.26
52	ICICI Home Finance Company Limited	AAACI6285N	Trupti Gandhi	ACEPG7241B	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	0.01	0.06	0.07
53	ICICI Home Finance Company Limited	AAACI6285N	Utkarsh Gandhi	DFWPG9224N	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	0.04	0.15	0.19

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
54	ICICI Home Finance Company Limited	AAACI6285N	Varsha Gandhi	AGWPG0821D	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	0.03	0.15	0.18
55	ICICI Home Finance Company Limited	AAACI6285N	Virendra Gandhi	AACPG5872E	Relative of Key managerial personnel	Interest expenses on deposits	As per standard slaps payout rates	0.02	0.12	0.01
56	ICICI Home Finance Company Limited	AAACI6285N	Anirudh Kamani, Managing Director and CEO	AFLPK3727N	Key managerial personnel	Remuneration to KMP	Approved by Shareholders	25.00	-	-
57	ICICI Home Finance Company Limited	AAACI6285N	Vikrant Gandhi	AAPPS9090F	Key managerial personnel	Remuneration to KMP	As per HR policy	15.22	-	-
58	ICICI Home Finance Company Limited	AAACI6285N	Priyanka Shetty	BKJPS6706D	Key managerial personnel	Remuneration to KMP	As per HR policy	1.76	-	-
59	ICICI Home Finance Company Limited	AAACI6285N	ICICI HFC Employees Provident Fund	AAATI3121N	Post-Employments benefit plan	Contribution to Provident Fund	As per Gratuity and Provident fund rules and as per actuarial valuation	9.72	-	-

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	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
60	ICICI Home Finance Company Limited	AAACI6285N	ICICI HFC Employees Group Gratuity Scheme	AAATI8795G	Post-Employments benefit plan	Contribution to Gratuity Fund	As per Gratuity and Provident fund rules and as per actuarial valuation	1.91	-	-
61	ICICI Home Finance Company Limited	AAACI6285N	ICICI HFC Employees Group Superannuation Schemes	AABTI8277J	Post-Employments benefit plan	Contribution to Superannuation Fund	As per Company Policy	0.66	-	-
62	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Equity Share Capital	15,940.48	164.81	10,987.50	12,035.28
63	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Loans	15,940.48	1,250.00	4,500.00	4,494.90
64	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Bonds	15,940.48	-	1,500.00	-
65	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Book OD / Bank OD	15,940.48	-	5,549.44	5,424.57

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
66	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Amount collected from borrower pending to be transferred (for portfolio sold)	15,940.48	-	4.68	-
67	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Sourcing cost	15,940.48	-	1.20	1.20
68	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Recoverable ICICI Bank – Debit note payable	15,940.48	79.64	48.18	43.38
69	ICICI Home Finance Company Limited	AAACI6285N	ICICI Lombard General Insurance Company Limited	AAACI7904G	Associate of Holding Company	Bonds	15,940.48	-	2,100.00	2,100.00
70	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Amount collected from borrower pending for refund	15,940.48	-	771.77	634.60
71	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Bonds	15,940.48	-	5.00	-

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
72	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Security Deposits	15,940.48	-	5.79	5.79
73	ICICI Home Finance Company Limited	AAACI6285N	Esha Bakshi	ASHPB2606G	Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	2.60	2.60
74	ICICI Home Finance Company Limited	AAACI6285N	Minal Bakshi	CDSPB0393J	Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	2.20	2.20
75	ICICI Home Finance Company Limited	AAACI6285N	Shivam Bakshi	CEJPB1656N	Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	3.20	3.20
76	ICICI Home Finance Company Limited	AAACI6285N	Anirudh Kamani, Managing Director and CEO	AFLPK3727N	Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	4.60	4.60
77	ICICI Home Finance Company Limited	AAACI6285N	Nilima Goel	AGUPG4118M	Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	1.38	1.38

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	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	Trupti Gandhi	ACEPG7241B	Relative of Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	0.25	0.25
79	ICICI Home Finance Company Limited	AAACI6285N	Utkarsh Gandhi	DFWPG9224N	Relative of Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	1.00	1.00
80	ICICI Home Finance Company Limited	AAACI6285N	Varsha Gandhi	AGWPG0821D	Relative of Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	0.57	0.57
81	ICICI Home Finance Company Limited	AAACI6285N	Virendra Gandhi	AACPG5872E	Relative of Key managerial personnel	Fixed deposits	As per standard slaps payout rates	-	0.50	0.63
82	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	SWAP	15,940.48	-	15,702.43	-
83	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Letter of Undertaking	15,940.48	-	16,226.68	14,310.30
84	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Guarantee	15,940.48	-	2.50	2.50

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
85	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Government securities held in CLGS accounts	15,940.48	-	3,149.79	3,199.79
86	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Investment in Bonds	15,940.48	-	2,700.00	-
87	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Primary Dealership Limited	AAACI0995H	Fellow subsidiary	Investment in Bonds	15,940.48	-	1,450.00	-
88	ICICI Home Finance Company Limited	AAACI6285N	ICICI Securities Limited	AAACI0996E	Fellow subsidiary	Investment in Bonds	15,940.48	-	329.00	-
89	ICICI Home Finance Company Limited	AAACI6285N	Nilima Goel	AGUPG4118M	Relative of Key managerial personnel	FD deposits accepted	As per standard slaps payout rates	-	0.30	-
90	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	6,559.90	6,766.51	6,559.90

Sr. No.	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction (see Note 5)	Value of the related party transaction as approved by the audit committee (see Note 6a)	Value of transaction during the reporting period (see Note 6b)	In case monies are due to either party as a result of the transaction (see Note 1)	
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary				Opening balance	Closing balance
91	ICICI Home Finance Company Limited	AAACI6285N	ICICI HFC Employees Provident Fund	AAATI3121N	Post-Employments benefit plan	Contribution to Provident Fund	As per Gratuity and Provident fund rules and as per actuarial valuation	39.54	67.10	39.54
92	ICICI Home Finance Company Limited	AAACI6285N	ICICI Bank Limited	AAACI1195H	Holding Company	Capital infusion	2,500.00	2,500.00	-	2,500.00

The Company has not given any loan, inter corporate deposit, advances or made any investment to the related parties during the period