

ISSUE OF COMMERCIAL PAPER (CP) – LETTER OF OFFER

- Proposed Date of Issue : May 16, 2024

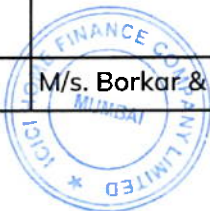
<ul style="list-style-type: none"> Date of rating Validity for issuance Validity period for issuance Validity period for rating For amount Conditions if any Unaccepted Rating, if any 	A1+ by CARE for ₹ 4,000 crore vide letter dated May 07, 2024. Validity periods are mentioned in the rating letters enclosed. None	A1+ by ICRA for ₹ 4,000 crore vide letter dated April 26, 2024. Validity periods are mentioned in the rating letters enclosed. None
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- Exact purpose of Issue of CP : The funds raised by the Company are primarily utilized for repayment to existing lenders and for temporary deployment pending utilization of proceeds.
- Credit Support (If Any) : Not Applicable
- Description of Instrument : Commercial Paper
- Amount : ₹ 75 crores
- Issued By : ICICI HOME FINANCE COMPANY LIMITED
- In Favour of :-
- Net worth of the Guarantor Company : NA
- Name of Companies to which Guarantor has issued similar Guarantee : NA
- Extent of the Guarantee offered by the Guarantor Company : NA
- Conditions under which the Guarantee will be invoked : NA
- Details of Current Tranche :

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE071G14FN5	₹ 75 Crores	Aug 14, 2024	A1+	Enclosed rating letters	CARE & ICRA

- Issuing and Paying Agent : ICICI Bank Limited
: 1st Floor,122, Mistry Bhavan
: Dinshaw Waccha Road,
: Backbay Reclamation, Churchgate,
: Mumbai – 400 020
- Statutory Auditor:

Sr. No.	Name of the Auditor	Address
1.	M/s. Kalyaniwalla & Mistry LLP	Esplanade House, 2nd Floor, 29 Hazarimal, Somani Marg, Fort, Mumbai-400001
2.	M/s. Borkar & Muzumdar	21/168 Anand Nagar Om CHS



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.

Toll free number for customer : 1800 267 4455
Website : www.icicifhfc.com
CIN:- U65922MH1999PLC120106

Anand Nagar Lane, Off Nehru Road, Vakola, Santacruz East
Mumbai – 400055

- Any changes in the Statutory Auditor :
In the last three financial years

Name	Address	Period
Singhi & Co.	B2, 402B, Marathon Innova, 4 th Floor, Off Ganpatrao Kadam Marg, Opp. Peninsula Corporate Park, Lower Parel, Mumbai 400013.	April 01, 2021 to March 31, 2024
Mukund M. Chitale & Co.	2nd Floor Kapur House Paranjape B Scheme Road No-1, Vile Parle-East Mumbai 400057	
M/s. Kalyaniwalla & Mistry LLP	Esplanade House, 2nd Floor, 29 Hazarimal, Somani Marg, Fort, Mumbai-400001	May 14, 2024 to till the conclusion of 26th Annual General Meeting to be held for the year 2025.
M/s. Borkar & Muzumdar	21/168 Anand Nagar Om CHS, Anand Nagar Lane, Off Nehru Road, Vakola, Santacruz East Mumbai – 400055	

- Market Conventions : FIMMDA CONVENTIONS
- CP Borrowing Limit : Max 15% of the outstanding borrowings at March 31 of last Financial or Rs 2800.00 crore as per Board Resolution, whichever is lower.
- Supporting Board Resolution for CP Borrowing – Resolution Dated : April 06, 2024
- Total CP Outstanding (As on date) : ₹ 600 crores
- Details of CPs issued during the last 15 months : As per Annexure I
- Details of Other Debt Instruments Outstanding : As per Annexure II
- Bank fund based facilities from banks/ Financials/Institutions, if any : As per Annexure III
- Name and address of Issuer : ICICI Home Finance Company Limited
Regd office: ICICI Bank Towers, Bandra – Kurla Complex, Mumbai -400 051
Corp office: ICICI HFC Tower, Andheri Kurla Road, JB Nagar, Andheri(E), Mumbai – 400 059
- Line of Business : Housing Finance Company
- Chief Executive (Managing Director/ President/CEO/CFO/Top Most Executive) : Mr. Shyamsunder Tailor (Chief Financial Officer)
- Group Affiliation (If Any) : ICICI Group

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• Financial Summary :

Financial Summary ₹ in Crores	FY 2024	FY2023	FY2022	FY2021
Equity	1,203.53	1,203.53	1,098.75	1,098.75
Net Worth	3,388.24	2,806.96	2,105.10	1,787.14
Investment in Subsidiaries/Affiliates	-	-	-	-
Total debt Outstanding-	18,825.13	14,861.82	12,756.70	12,665.83
Short Term (Less than 1 Year)-	5,263.81	3,915.37	4,387.29	3,041.99
Other Debt	13,561.32	10,946.45	8,369.41	9,623.84
Gross Income	2,648.26	1950.75	1,591.76	1,613.54
Operating Profit (PBITD)	2,035.81	1367.53	1,116.16	1,112.96
Gross Profit (PBTD)	771.89	413.86	237.22	57.77
Net Profit (Post Tax)	572.32	301.82	164.17	21.67

- Audit Qualification (If Any) : None having material impact on this issuance of CP
- Material Litigation, If Any : There are no material litigation/s as on date. However, all the pending litigations by and against the Company are in the ordinary course of business.
- Any material event/ development having implications for the financials/ credit quality resulting in material liabilities, corporate restructuring event which may affect the issue or the investor's decision to invest in the CP. : None
- Regulatory Strictures, If Any : There are no regulatory strictures on the Company.
- Details of Default of CPs, including Technical Delay in Redemption During Past five Years: None
- Details of Default and Delay in Redemption of Any other Borrowings During Last five Years: Principal instalments in case of 2 term loans of a bank were paid with 1/2 days delay in May 2020 due to an inadvertent operational error in recording the due dates in the system.
- Shareholding of ICICI Home Finance-

Sr. No.	Name	No. of shares	% of shareholding total
Equity Shares			
i	ICICI BANK LTD	1,20,35,26,770	100.00
ii	ICICI SECURITIES LIMITED*	600	0.00
iii	ICICI VENTURE FUNDS MANAGEMENT COMPANY LIMITED*	100	0.00
iv	ICICI INVESTMENT MANAGEMENT COMPANY LIMITED*	100	0.00
v	ICICI TRUSTEESHIP SERVICES LIMITED*	100	0.00
vi	ICICI LOMBARD GENERAL INSURANCE COMPANY LIMITED*	100	0.00

vii	ICICI SECURITIES PRIMARY DEALERSHIP LIMITED*	100	0.00
Total		1,20,35,27,870.00	100.00

*Beneficial Interest on the above shares are held by ICICI Bank Limited

- Residual Maturity Profile of assets and liabilities as at 31st March 2024- (₹ in Crores)

Category	Up to 30/31 days	>1 month - 2 months	>2 months - 3 months	>3 months - 6 months	>6 months - 1 year	>1 year - 3 years	>3 years - 5 years	>5 years	Total
Deposit	504.6	6,550.40	1,033.00	2,842.50	4,557.50	17,681.20	9,061.10	2,203.30	44,433.60
Advances	3,246.9	3,546.70	3,543.30	10,997.80	25,416.90	29,051.20	20,622.40	93,807.60	1,90,232.80
Investments	200.5	-	-	-	-	549.2	830	1,654.40	3,234.10
Borrowings	257.5	915	1,438.50	11,887.20	21,876.70	66,635.50	37,753.10	27,402.60	1,68,166.10
Foreign Currency Assets (FCA)	-	-	-	-	-	-	-	-	-
Foreign Currency Liabilities (FCL)	-	-	-	-	-	-	-	-	-

Authorised Signatory of the Issuer : **ICICI Home Finance Company Limited**

[Signature]

Date



: May 15, 2024

Original / Authenticated Copy of any document related to above information will be made available to the investors on request.

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