

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 of SEBI LODR Regulations, please find enclosed herewith the Unaudited financial results along with Limited Review Report for the quarter ended September 30, 2023. 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 ₹51,422.0 million (face value) outstanding at September 30, 2023. 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 SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022 and subsequent amendments thereof.

We request you to take the document on record.

Yours faithfully,

For **ICICI Home Finance Company Limited**

Priyanka Shetty
Company Secretary

Encl: a/a

Sr. No.	Column A Particulars	Column B Description of asset for which this certificate relate	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	
			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 Rems 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	1,035.2	NA	1,035.2	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	6,678.3	NA	6,678.3	NA	NA	NA	NA	-	
8	Loans	Receivable from mortgage loans	NA	26,122.4	Yes	1,01,360.9	NA	62,344.7	NA	1,89,828.0	NA	NA	NA	53,748.2	53,748.2	
9	Inventories	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	-	
10	Trade Receivables	NA	NA	NA	No	NA	NA	29.8	NA	29.8	NA	NA	NA	NA	-	
11	Cash and Cash Equivalents	NA	NA	NA	No	NA	NA	8,311.4	NA	8,311.4	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	3,641.6	NA	3,641.6	NA	NA	NA	NA	-	
	Total		-	26,122.4		1,01,360.9	-	82,043.5		2,09,526.8	-	-	-	53,748.2	53,748.2	
Liabilities																
14	Debt securities to which this certificate pertains	Secured NCDs/MLDs	NA	NA	Yes	53,748.2	NA	-	NA	53,748.2	NA	NA	NA	53,748.2	53,748.2	
15	Other debt sharing pari-passu charge with above debt	NA	NA	NA	No	47,612.7	NA	-	NA	47,612.7	NA	NA	NA	NA	NA	
16	Other Debt (Deposit + Commercial Papers)	NA	NA	NA	No	NA	NA	45,869.1	NA	45,869.1	NA	NA	NA	NA	NA	
17	Subordinated Debt	NA	NA	NA	No	NA	NA	4,414.7	NA	4,414.7	NA	NA	NA	NA	NA	
18	Borrowings	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	NA	
19	Bank	NA	NA	21,580.4	No	NA	NA	-	NA	21,580.4	NA	NA	NA	NA	NA	
20	Debt Securities	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	NA	
21	Others	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	NA	
22	Trade payables	NA	NA	NA	No	NA	NA	1,874.4	NA	1,874.4	NA	NA	NA	NA	NA	
23	Lease liabilities	NA	NA	NA	No	NA	NA	-	NA	-	NA	NA	NA	NA	NA	
24	Provisions	NA	NA	NA	No	NA	NA	163.7	NA	163.7	NA	NA	NA	NA	NA	
25	Others	NA	NA	NA	No	NA	NA	8,017.6	NA	8,017.6	NA	NA	NA	NA	NA	
26	Total		-	21,580.4		1,01,360.9	-	60,339.5		1,83,280.8	-	-	-	53,748.2	53,748.2	
27	Cover on book value ¹							1.00							1.00	
28	Cover on market value ¹							1.00							1.00	
			Exclusive Security Cover Ratio ²	NA		Pari-Passu Security Cover Ratio ¹		1.00								

1. Security Cover Ratio pertains to listed secured Non Convertible Debentures (NCDs) and Market Linked Debentures (MLDs)

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.


Vipin Gandhi
Chief Financial Officer



