



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)

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-22135775BAAR207381
Place: Mumbai
Date: October 17, 2022





ICICI Home Finance Company Limited

Financial statements

(Stock Exchange)

At September 30, 2022

Statement of financial results

Particulars	Three months ended	Three months ended	Three months ended	Six months ended	Six months ended	Year ended
	September 30, 2022 (Unaudited) ¹	June 30, 2022 (Unaudited)	September 30, 2021 (Unaudited) ¹	September 30, 2022 (Unaudited)	September 30, 2021 (Unaudited)	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
<i>under amortised cost category</i>	86.4	157.4	127.3	243.8	307.7	704.2
<i>under fair value through other comprehensive income</i>	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


Anirudh 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	
	Six months ended September 30, 2022 (Un-audited)	Six months ended September 30, 2021 (Un-audited)
Particulars		
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

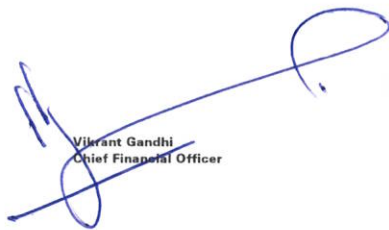
NA=Not Applicable



Sr. No.	Particulars	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 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	NA	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
28	Cover on market value ¹							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.


Vijant Gandhi
Chief Financial Officer

