

**ICICI Home Finance Company Limited**

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

CIN : U65922MH1999PLC120106, Website: www.icicifhc.com, E-mail: investor.relations@icicifhc.com

**AUDITED FINANCIAL RESULTS FOR THE PERIOD ENDED MARCH 31, 2017**

(₹ in Millions)

Particulars	Year to date figures for the year ended (31/03/2017)	Previous accounting year ended (31/03/2016)
	Audited	Audited
1. Total Income from Operations	10,528.1	10,713.7
2. Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary items)	2,782.7	2,724.2
3. Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	2,782.7	2,724.2
4. Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	1,832.6	1,798.5
5. Total Comprehensive Income for the period [Comprising Profit/(Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	1,832.6	1,798.5
6. Paid-up equity share capital (face value ₹10/-)	10,987.5	10,987.5
7. Reserves (excluding Revaluation Reserve)	4,854.5	4,304.6
8. Net worth	16,071.7	15,292.1
9. Paid up Debt Capital / Outstanding Debt	74,190.1	74,477.9
10. Earning per share (of ₹10/- each) (for continuing and discontinued operations) - Basic and Diluted	1.67	1.64

**Notes :**

- The above is an extract of the detailed format of annual financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the half yearly/ annual financial results are available on the website of the Stock Exchange(s) and the Company.
- The above financial results have been approved by the Board of Directors at its meeting held on April 18, 2017 after review by the Audit and Risk Management Committee.
- As the Company operates in a single business segment, segment-wise reporting is not applicable.
- During the period ended March 31, 2017, the Company had not received any complaint from its NCD/Bond 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 on the stock exchange.
- As at March 31, 2017, the Company's NCDs are assigned a rating of {ICRA} AAA by ICRA & CARE AAA by CARE; Long Term & Short Term borrowings are assigned rating of [ICRA] AAA & [ICRA] A1+ by ICRA; Fixed Deposits are assigned rating of MAAA by ICRA & CARE AAA (FD) by CARE. Additionally, for all outstanding NCDs raised prior to December 1, 2009, CARE has assigned rating of CARE AAA (SO). In addition to the above mentioned credit ratings, the Company has also been assigned an Issuer Rating of "Ir AAA" by ICRA for its general creditworthiness.
- Asset cover available: The Company has outstanding secured NCDs of ₹11,770 million (face value) as at March 31, 2017. The NCDs to the extent of ₹8,800 million (face value) are secured by charge on immovable property and negative lien on assets and NCDs of ₹2,970 million (face value) are secured by a pari passu charge on immovable property and hypothecation on loan assets for upto 1.05 times the value of NCDs outstanding.

**7 Key Ratios:**

Particulars	As at March 31, 2017	As at March 31, 2016
Debt – Equity Ratio	4.62	4.87
Net worth ( ₹ in millions)	16,071.7	15,292.1

- All Payment of interest / repayment of principal of NCDs/Bonds have been made on time and there is no pending dues thereof. Details of due dates of payment of interest & repayment of principal / maturity of NCDs / Bonds due in the previous 6 months are given below:

NCD/Bond details where principal / maturity repayments were made between October, 2016 &amp; March, 2017:

Sr. No	NCD Series	ISIN	Due Dates
1	HDBOT141	INE071G07058	10/10/2016
2	HDZNV141	INE071G07090	14/11/2016
3	HDBDE145	INE071G07165	30/12/2016
4	HDZAG151	INE071G08635	16/01/2017
5	HDZFB151	INE071G07173	16/02/2017
6	HDZJN151	INE071G08601	21/02/2017
7	HDZAG152	INE071G08643	24/02/2017
8	HDBFB152	INE071G07181	27/02/2017
9	HDBNV142	INE071G07108	13/03/2017

NCD/Bond details where interest payments made between October, 2016 &amp; March, 2017:

Sr. No	NCD Series	ISIN	Due Dates
1	HDBOT143	NE071G07074	31/10/2016
2	HDBOT144	INE071G07082	31/10/2016
3	HDBNV151	INE071G08676	6/11/2016
4	HDBNV152	INE071G08684	6/11/2016
5	HDBNV143	INE071G07116	13/11/2016
6	HDBNV142	INE071G07108	13/11/2016
7	HDBNV091	INE071G07041	25/11/2016
8	HDBNV092	INE071G08262	25/11/2016
9	HDBDE154	INE071G08742	23/12/2016
10	HDBMR092	INE071G07033	18/03/2017
11	HDBMR161	INE071G08759	23/03/2017
12	HDBMR164	INE071G08783	23/03/2017

- Housing Finance Companies registered with National Housing Bank are not required to create Debenture Redemption Reserve (DRR) in case of privately placed debentures. Also, any requirement to create Capital Redemption Reserve (CRR) is not currently applicable to the Company.

- The previous period/year figures have been regrouped/reclassified wherever necessary to conform to the current year's presentation.

For ICICI Home Finance Company Limited

 Place : Mumbai  
Date : April 18, 2017

 Rohit Salhotra  
Managing Director & CEO