

Annexure 1
LETTER of OFFER-Issue of Commercial Paper (CP)
PART I

Issuer Details	
Name and Address of Issuer	ICICI HOME FINANCE COMPANY LIMITED
Business Segment / Activity	Housing Finance Company
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	Ms. Vineeta Rajadhyaksha (Managing Director)
Group Affiliation (If Any)	ICICI Group

PART II

Issue Details		
ISIN	INE071G14HG5	
Proposed Date of Issue	26-11-2025	
Amount (Rs.)	₹ 50 crores	
Tenor	90 Days	
Date of Maturity	24-02-2026	
Proposed to be Listed / Unlisted	Listed	
End Use of CP proposed (specific details)	The funds raised by the Company are primarily utilized for repayment to existing lenders, working capital and for temporary deployment till it is utilized for intended purposes.	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposed Issue	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	CARE	ICRA
Rating	A1+	A1+
Date of Rating	14-11-2025	03-11-2025
Validity of Issuance	2 Months	3 Months
Validity period for rating	Validity periods are mentioned in the rating letters enclosed	Validity periods are mentioned in the rating letters enclosed
For Amount (Rs.)	4000 Crore	4000 Crore
Conditions (If Any)	NA	NA
Long term credit rating obtained by the Issuer	AAA/Stable	AAA/Stable




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.

Tel.: (091-22) 4009 3231
Website : www.icicihfc.com
CIN:- U65922MH1999PLC120106

Unaccepted Credit Rating assigned to the Issuer	None	None
Issuing and Paying Agent Details (Name and Address)	ICICI Bank Limited 1st Floor,122, Mistry Bhavan, Dinshaw Waccha Road, Backbay Reclamation, Churchgate, Mumbai 400020	
Credit Enhancement Details (If any)	NA	
Description of Instrument	NA	
Amount (Rs. In Lacs)	NA	
In Favor of	NA	
Name and Address of the Guarantor	NA	
Net worth of the Guarantor (Rs. In Lacs)	NA	
Extent of The Guarantee Offered by the Guarantor for the Issue	NA	
Conditions under which the guarantee will be invoked	NA	
Trustee Details (Name and Address)	NA	
Whether guarantor is a group entity	(Yes / No) NA	
If yes, Names of Companies to which Guarantor has issued similar guarantees,		
	Name	Extent of Guarantee
		Conditions Under Which the guarantee will be invoked
1.	NA	NA
2.	NA	NA
3.	NA	NA

PART III

A. Issuer Financial Details

CP / NCD Borrowing	
Date of Board Resolution	April 04, 2025
1. Limit approved by Board	Max 15% of the outstanding borrowings at March 31 of last Financial or Rs 3600.00 crore as per Board Resolution, whichever is lower.
2. Limit as per CRA	4000 Cr
3. Limit approved by Regulator concerned (if applicable)	NA

B. Details of CP outstanding as on date: As per Annexure I

Details of Other Debt Instruments Outstanding: As per Annexure II



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C. Fund-based facilities from banks/Financial institutions, if any: As per Annexure III

D. Shareholding Details of Promoters / Details of share Pledged

Sr. No.	Name	No. of shares	% of shareholding total
<i>Equity Shares[#]</i>			
i	ICICI BANK LTD	1,33,15,34,960	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		1,33,15,36,060.00	100.00

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

No Shares have been pledged by the promoters.

E. Financial Summary

(Including Net worth / Equity / Investment in subsidiaries / Affiliates)

Financial Summary ₹ in Crores	September 2025	FY 2025	FY 2024	FY2023
Equity	1,331.54	1,331.54	1,203.53	1,203.53
Net Worth	5,039.51	4,640.81	3,388.24	2,806.96
Investment in Subsidiaries/Affiliates	-	-	-	-
Total debt Outstanding-	26,100.11	24,719.22	18,825.13	14,861.82
Short Term (Less than 1 Year)-	6,034.63	6,948.44	5,263.81	3,915.37
Other Debt	20,065.48	17,770.78	13,561.32	10,946.45
Gross Income	2,005.28	3,449.88	2,648.26	1950.75
Operating Profit (PBITD)	1,536.77	2,687.60	2,035.81	1367.53
Gross Profit (PBSD)	564.91	998.28	771.89	413.86
Net Profit (Post Tax)	416.60	744.15	572.32	301.82
Audit Qualifications (If Any)	NIL	NIL	NIL	NIL

Note: If the Issuer has not been in existence for three years, the information of the Issuer for the period such information is available shall be disclosed.

F. Details of Statutory auditor and changes thereof in the last three financial years

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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 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	

G. Details of default-in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year.

Details of Default of CPs, including Technical Delay in Redemption During Past Five Years: None

H. Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision. - None

I. 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.

J. Regulatory Strictures, if any: There are no regulatory strictures on the Company.

K. Residual maturity profile of its assets and liabilities as on 30th September 2025 (₹ in Crores)

Category	Up to 30/31 days	Over 1 Month to 2 Months	Over 2 Months to 3 Months	Over 3 to 6 Months	Over 6 Months to 1 Year	Over 1 Year to 3 Years	Over 3 to 5 Years	Over 5 Years	Total
Deposit ¹	578.84	664.77	122.73	166.64	471.37	2,777.76	903.13	306.44	5,991.67
Advances ²	480.35	520.53	606.49	1,949.23	4,264.70	3,536.49	3,006.91	15,605.41	29,970.10
Investments	400.02	-	-	-	10.09	56.42	150.70	314.63	931.86
Borrowings ³	142.06	561.72	111.89	1,008.83	1,471.09	9,799.10	6,261.47	2,392.65	21,748.82
Foreign Currency assets	-	-	-	-	-	-	-	-	-



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Foreign Currency liabilities	-	-	-	-	-	-	-	-	-
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Authorized Signatory of the Issuer:

ICICI Home Finance Company Limited



(Vijay Jain)

Vice President

Date: November 25, 2025



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



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ICICI Home Finance Company Limited

Annexure I

Details of Commercial Paper issued during the last 15 months at November 25, 2025								
ISIN	Issue Date	Amount (FV Rs. in crore)	Maturity Date	Amount O/s (FV Rs. in crore)	IPA	CRA	Rating	Rated Amount (Rs. in crore)
INE071G14FU0	06-Aug-24	200.00	05-Nov-24	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14FV8	20-Aug-24	200.00	19-Nov-24	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14FW6	03-Sep-24	200.00	03-Dec-24	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14FX4	11-Sep-24	200.00	11-Dec-24	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14FY2	23-Sep-24	100.00	23-Dec-24	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14FZ9	18-Oct-24	200.00	17-Jan-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GA0	22-Oct-24	300.00	21-Jan-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GB8	28-Oct-24	100.00	24-Jan-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GC6	04-Nov-24	350.00	03-Feb-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GD4	06-Nov-24	100.00	05-Feb-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GD4	06-Nov-24	50.00	05-Feb-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GE2	03-Dec-24	400.00	04-Mar-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GF9	06-Dec-24	100.00	07-Mar-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GG7	10-Dec-24	100.00	27-Dec-24	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GH5	12-Dec-24	100.00	13-Mar-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GJ1	21-Jan-25	125.00	21-Apr-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GI3	22-Jan-25	400.00	23-Apr-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GK9	31-Jan-25	275.00	02-May-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GL7	03-Feb-25	200.00	05-May-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GM5	05-Feb-25	200.00	07-May-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GO1	12-Mar-25	300.00	11-Jun-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GP8	20-Mar-25	150.00	19-Jun-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GQ6	28-Mar-25	150.00	27-Jun-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GQ6	04-Apr-25	325.00	27-Jun-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GR4	16-Apr-25	225.00	16-Jul-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GR4	16-Apr-25	50.00	16-Jul-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GR4	16-Apr-25	100.00	16-Jul-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GR4	16-Apr-25	75.00	16-Jul-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GS2	25-Apr-25	175.00	25-Jul-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GS2	25-Apr-25	50.00	25-Jul-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GT0	07-May-25	250.00	06-Aug-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GU8	15-May-25	200.00	14-Aug-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GV6	20-May-25	300.00	19-Aug-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GW4	17-Jun-25	250.00	16-Sep-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GX2	18-Jul-25	350.00	17-Oct-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GY0	25-Jul-25	75.00	24-Oct-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GY0	28-Jul-25	50.00	24-Oct-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GZ7	07-Aug-25	10.00	06-Nov-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GZ7	07-Aug-25	100.00	06-Nov-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GZ7	07-Aug-25	50.00	06-Nov-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GZ7	07-Aug-25	50.00	06-Nov-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14GZ7	07-Aug-25	75.00	06-Nov-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HA8	14-Aug-25	150.00	26-Sep-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HA8	14-Aug-25	250.00	26-Sep-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HA8	18-Aug-25	200.00	26-Sep-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HB6	19-Aug-25	125.00	18-Nov-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HB6	19-Aug-25	25.00	18-Nov-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HB6	19-Aug-25	50.00	18-Nov-25	-	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HC4	09-Oct-25	400.00	26-Dec-25	400.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HC4	09-Oct-25	50.00	26-Dec-25	50.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HC4	09-Oct-25	150.00	26-Dec-25	150.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HD2	24-Oct-25	75.00	23-Jan-26	75.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HD2	24-Oct-25	125.00	23-Jan-26	125.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HE0	06-Nov-25	75.00	05-Feb-26	75.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HE0	06-Nov-25	50.00	05-Feb-26	50.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HE0	07-Nov-25	275.00	05-Feb-26	275.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HF7	12-Nov-25	200.00	11-Feb-26	200.00	ICICI Bank	ICRA & CARE	A1+	4000
INE071G14HG5	25-Nov-25	225.00	24-Feb-26	225.00	ICICI Bank	ICRA & CARE	A1+	4000
Total		9685.00		1625.00				

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Details of other debt instruments (Senior Bonds/Sub-debt Bonds/NCDs) outstanding at November 25, 2025.

ISIN	Issue Date	Maturity Date	Amount O/s (FV Rs. in crore)	CRA	Rating	Rated Amount (Rs. in crore)
INE071G07330	26-05-20	24-05-30	5.0	CRISIL, ICRA & CARE	AAA, AAA & AAA	NA
INE071G08AH0	10-06-20	10-06-30	50.0	CRISIL, ICRA & CARE	AAA, AAA & AAA	NA
INE071G08AH0	26-06-20	10-06-30	45.5	CRISIL, ICRA & CARE	AAA, AAA & AAA	NA
INE071G08AI8	10-11-20	08-11-30	64.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07397	20-11-20	20-11-30	10.0	CRISIL & ICRA	AAA & AAA	NA
INE071G08AI8	10-12-20	08-11-30	107.0	CRISIL & ICRA	AAA & AAA	NA
INE071G08AJ6	10-12-20	10-12-35	20.0	CRISIL & ICRA	AAA & AAA	NA
INE071G08AJ6	11-01-21	10-12-35	25.0	CRISIL & ICRA	AAA & AAA	NA
INE071G08AI8	11-01-21	08-11-30	25.0	CRISIL & ICRA	AAA & AAA	NA
INE071G08AK4	23-02-21	21-02-31	25.0	CRISIL & ICRA	AAA & AAA	NA
INE071G08AL2	23-02-21	23-08-33	17.7	CRISIL & ICRA	AAA & AAA	NA
INE071G08AJ6	23-02-21	10-12-35	40.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07439	12-08-21	12-08-31	12.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07447	28-09-21	28-09-26	10.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07439	02-11-21	12-08-31	146.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07447	03-12-21	28-09-26	10.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07439	03-12-21	12-08-31	85.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07462	23-12-21	23-12-26	535.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07579	27-01-23	27-01-28	300.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07603	12-05-23	12-05-28	315.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07603	15-06-23	12-05-28	80.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07603	22-06-23	12-05-28	200.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07637	29-01-24	25-03-26	330.0	CARE & ICRA	AAA & AAA	NA
INE071G07637	29-01-24	25-03-26	85.0	CARE & ICRA	AAA & AAA	NA
INE071G07637	29-01-24	25-03-26	75.0	CARE & ICRA	AAA & AAA	NA
INE071G07645	15-02-24	15-09-26	100.0	CARE & ICRA	AAA & AAA	NA
INE071G07652	15-02-24	15-02-29	600.0	CARE & ICRA	AAA & AAA	NA
INE071G07660	06-03-24	05-03-27	400.0	CRISIL & CARE	AAA & AAA	NA
INE071G07678	19-04-24	19-04-29	698.6	CRISIL & CARE	AAA & AAA	NA
INE071G07686	02-05-24	02-08-27	160.0	CARE	AAA	NA
INE071G07694	13-05-24	14-09-26	225.0	CARE	AAA	NA
INE071G07702	01-07-24	01-10-27	500.0	CARE & ICRA	AAA & AAA	NA
INE071G07710	16-08-24	16-11-27	265.0	CARE & ICRA	AAA & AAA	NA
INE071G07728	19-09-24	20-12-27	300.0	CARE & ICRA	AAA & AAA	NA
INE071G07736	19-09-24	19-09-29	275.0	CARE & ICRA	AAA & AAA	NA
INE071G07744	25-10-24	28-09-29	200.0	CARE & ICRA	AAA & AAA	NA
INE071G07751	14-11-24	12-11-27	600.0	CARE & ICRA	AAA & AAA	NA
INE071G07769	26-11-24	24-11-34	225.0	CARE & ICRA	AAA & AAA	NA
INE071G07777	26-11-24	25-02-28	400.0	CARE & ICRA	AAA & AAA	NA
INE071G07785	16-01-25	16-01-30	495.0	CARE & ICRA	AAA & AAA	NA
INE071G07801	12-02-25	12-02-30	300.0	CARE & ICRA	AAA & AAA	NA
INE071G07793	12-02-25	12-04-28	300.0	CARE & ICRA	AAA & AAA	NA
INE071G07819	23-04-25	28-06-27	425.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07827	23-04-25	24-07-28	225.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07827	23-04-25	24-07-28	50.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07835	02-05-25	02-05-30	500.0	CRISIL & ICRA	AAA & AAA	NA
INE071G07843	22-05-25	22-08-28	600.0	CARE & CRISIL	AAA & AAA	NA
INE071G07850	01-08-25	01-11-28	355.0	CRISIL & ICRA	AAA & AAA	NA
Total			10,815.80			

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Annexure III
**Details of Fund based facilities from Banks/Financials Institutions at November 25, 2025
(Unaudited).**

Name of the Bank/FI	Nature of Facility	Principal O/s Amount / Limit (Rs. in crore)	Asset Classification
Axis Bank	Rupee Term Loan	973.3	Standard
Bank of India		1,010.5	
CANARA Bank		1,073.3	
Dhanlaxmi Bank		62.4	
Federal Bank		298.7	
HDFC Bank		715.0	
ICICI Bank		230.6	
IDBI Bank		225.0	
Indian bank		450.0	
J&K Bank		492.2	
Karnataka Bank		109.3	
Punjab National Bank		464.5	
South Indian Bank		71.4	
Union Bank of India		65.8	
UCO Bank		213.4	
Sub total (A)		6,455.5	
NHB Bank	Refinance	2,153.9	Standard
Sub total (B)		2,153.9	
Total (A+B)		8,609.44	
ICICI Bank	Overdraft	300.0	Standard
HDFC Bank		-	
Total		300.0	




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.

Tel.: (091-22) 4009 3231
Website : www.icicifhc.com
CIN:- U65922MH1999PLC120106