

Schedule 1 of Securities and Exchange Board of India
(Issue & Listing of Debt Securities) (Amendment) Regulations, 2012 October 12, 2012
Private & Confidential – For Private Circulation Only



ICICI Home Finance Company Limited

Shelf Disclosure Document as per Schedule 1 of SEBI (Issue & Listing of Debt Securities) (Amendment) Regulation 2012, notified on 12th October 2012.

Supplement No: 3 to Shelf Disclosure Document No: IHFC/OCT/2013/2 dated December 5, 2013 for 500 crores with right to retain over-subscription.

Private Placement of Unsecured Redeemable Senior Bonds in the nature of Debentures under four options.

B) Issue Details

a) Summary Term Sheet - Option 1

Security Name	ICICI Home Finance Company Limited – Zero Coupon (9.85 XIRR), April 3, 2015
Issuer	ICICI Home Finance Company Limited
Type of Instrument	Zero Coupon Unsecured Redeemable Senior Bonds in the nature of Debentures
Nature of Instrument	Unsecured
Seniority	Senior
Mode of Issue	On Private Placement Basis
Eligible Investor	The investors, who are specifically offered for subscription, are eligible to invest in these Debentures
Listing	Bombay Stock Exchange. The bonds will be listed within 15 days from the date of allotment
Rating of Instrument	AAA by ICRA Ratings & AAA by CARE Ratings
Issue Size	₹ 25.00 crores
Option to retain over subscription (Amount)	With the right to retain over-subscription upto ₹ 25.00 crores

Objects of the Issue	The funds to be raised through private placement of Bonds under this issue will be used to augment issuer`s resources and meet demand for providing housing loans and other loan products and for general corporate purpose. The funds being raised under current document are not for any specific project.
Details of the utilization of the proceeds	Will be utilized for general corporate purpose
Coupon Rate	Zero Coupon (9.85% XIRR)
Step Up / Step Down Coupon Rate	NA
Coupon Payment Frequency	At Maturity
Coupon Payment Dates	April 3, 2015
Coupon Type	Zero Coupon
Coupon Reset Process	NA
Day Count	Actual / Actual
Interest on Application Money	9.85% p.a. for 3 days. Interest on application money would be paid within 10 working days from the deemed date of allotment.
Default Interest Rate	In case of default in payment of interest and/or principal redemption on the due dates, additional interest @ 2.0% p.a. over the documented rate will be payable by the company for the defaulting period
Tenor	13 months approx. from Deemed Date of Allotment
Redemption Date	April 3, 2015
Redemption Amount	₹ 25.00 crores / Amount mobilized out of over-subscription
Redemption Premium	₹ 1,07,300.00 per Bond
Issue Price	₹ 10,00,000.00 per Bond (Rupees Ten Lacs Only)
Discount at which security is issued and the effect yield as a result of such discount	NA
Put Option Date	NA
Put Option Price	NA
Call Option Date	NA
Call Option Price	NA
Put Notification Time	NA
Call Notification Time	NA
Face Value Per Bond	₹ 10,00,000.00 (Rupees Ten Lacs Only)

Minimum Application and in Multiples of	10 bonds and in multiple of 1 bond thereafter
Issue Timings 1. Issue Opening Date 2. Issue Closing Date 3. Pay-in Date 4. Deemed Date of Allotment	1. February 28, 2014 2. February 28, 2014 3. February 28, 2014 4. March 3, 2014
Issuance Mode of Instrument	Demat Only
Trading Mode of Instrument	Demat Only
Settlement Mode of Instrument	RTGS / NEFT / Demand Draft / Cheques
Depository	NSDL & CDSL
Business Day Convention	In the event of interest payment falling due on a holiday / non working day, the interest would be paid on the next working day, wherever applicable. In the event of redemption / maturity falling due on a holiday / non working day the principal repayment would be done on the preceding working day, as applicable.
Record Date	15 days prior to each Coupon payment / Put option date / Call option date / Redemption date.
Security	Unsecured with negative lien on the assets and loan receivables of the company.
Transaction Documents	1. Term Sheet (Filed as Part B of Shelf Disclosure Document IHFC/OCT/2013/2 dated December 5, 2013) 2. Credit Rating Letters from ICRA & CARE 3. Rating Rationale from ICRA & CARE 4. Consent Letter from Trustee i.e. ITSL 5. Application Form
Condition Precedent to Disbursement	None
Condition Subsequent to Disbursement	None
Event of Default	As defined in the Trust Deed
Provisions related to Cross Default Clause	None
Role and Responsibilities of Debenture Trustee	As defined in the Trust Deed
Governing Law and Jurisdiction	Companies Act, 1956, The Housing Finance Companies (NHB) Directions, 2010, SEBI (Issue & Listing of Debt Securities) (Amendment) Regulation, 2012, Listing Agreement for Debt Securities. Subject to Mumbai Jurisdiction.

b) Summary Term Sheet - Option 2

Security Name	ICICI Home Finance Company Limited – Zero Coupon (9.85% XIRR), April 17, 2015
Issuer	ICICI Home Finance Company Limited
Type of Instrument	Zero Coupon Unsecured Redeemable Senior Bonds in the nature of Debentures
Nature of Instrument	Unsecured
Seniority	Senior
Mode of Issue	On Private Placement Basis
Eligible Investor	The investors, who are specifically offered for subscription, are eligible to invest in these Debentures
Listing	Bombay Stock Exchange. The bonds will be listed within 15 days from the date of allotment
Rating of Instrument	AAA by ICRA Rating & AAA by CARE Ratings
Issue Size	₹ 30.00 crores
Option to retain over subscription (Amount)	With the right to retain over-subscription upto ₹ 30.00 crores
Objects of the Issue	The funds to be raised through private placement of Bonds under this issue will be used to augment issuer`s resources and meet demand for providing housing loans and other loan products and for general corporate purpose. The funds being raised under current document are not for any specific project.
Details of the utilization of the proceeds	Will be utilized for general corporate purpose
Coupon Rate	Zero Coupon (9.85% XIRR)
Step Up / Step Down Coupon Rate	NA
Coupon Payment Frequency	At Maturity
Coupon Payment Dates	April 17, 2015
Coupon Type	Zero Coupon
Coupon Reset Process	NA
Day Count	Actual / Actual
Interest on Application Money	9.85% p.a. for 3 days. Interest on application

	money would be paid within 10 working days from the deemed date of allotment.
Default Interest Rate	In case of default in payment of interest and/or principal redemption on the due dates, additional interest @ 2.0% p.a. over the documented rate will be payable by the company for the defaulting period
Tenor	13 months approx. from the Deemed Date of Allotment
Redemption Date	April 17, 2015
Redemption Amount	₹ 30.00 crores / Amount mobilized out of over-subscription
Redemption Premium	₹ 1,11,297.00 per Bond
Issue Price	₹ 10,00,000.00 per Bond (Rupees Ten Lacs Only)
Discount at which security is issued and the effect yield as a result of such discount	NA
Put Option Date	NA
Put Option Price	NA
Call Option Date	NA
Call Option Price	NA
Put Notification Time	NA
Call Notification Time	NA
Face Value Per Bond	₹ 10,00,000.00 (Rupees Ten Lacs Only)
Minimum Application and in Multiples of	10 bonds and in multiple of 1 bond thereafter
Issue Timings 1. Issue Opening Date 2. Issue Closing Date 3. Pay-in Date 4. Deemed Date of Allotment	1. February 28, 2014 2. February 28, 2014 3. February 28, 2014 4. March 3, 2014
Issuance Mode of Instrument	Demat Only
Trading Mode of Instrument	Demat Only
Settlement Mode of Instrument	RTGS / NEFT / Demand Draft / Cheques
Depository	NSDL & CDSL
Business Day Convention	In the event of interest payment falling due on a holiday / non working day, the interest would be paid on the next working day, wherever applicable. In the event of redemption / maturity falling due on a holiday / non working day the principal repayment would be done on the preceding working day, as applicable.

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Record Date	15 days prior to each Coupon payment / Put option date / Call option date / Redemption date.
Security	Unsecured with negative lien on the assets and loan receivables of the company.
Transaction Documents	<ol style="list-style-type: none"> 1. Term Sheet (Filed as Part B of Shelf Disclosure Document IHFC/OCT/2013/2 dated December 5, 2013) 2. Credit Rating Letters from ICRA & CARE 3. Rating Rationale from ICRA & CARE 4. Consent Letter from Trustee i.e. ITSL 5. Application Form
Condition Precedent to Disbursement	None
Condition Subsequent to Disbursement	None
Event of Default	As defined in the Trust Deed
Provisions related to Cross Default Clause	None
Role and Responsibilities of Debenture Trustee	As defined in the Trust Deed
Governing Law and Jurisdiction	Companies Act, 1956, The Housing Finance Companies (NHB) Directions, 2010, SEBI (Issue & Listing of Debt Securities) (Amendment) Regulation, 2012, Listing Agreement for Debt Securities. Subject to Mumbai Jurisdiction.

c) Summary Term Sheet - Option 3

Security Name	ICICI Home Finance Company Limited – Zero Coupon (9.85% XIRR), April 20, 2015
Issuer	ICICI Home Finance Company Limited
Type of Instrument	Zero Coupon Unsecured Redeemable Senior Bonds in the nature of Debentures
Nature of Instrument	Unsecured
Seniority	Senior
Mode of Issue	On Private Placement Basis
Eligible Investor	The investors, who are specifically offered for subscription, are eligible to invest in these Debentures
Listing	Bombay Stock Exchange. The bonds will be listed within 15 days from the date of allotment

Rating of Instrument	AAA by ICRA Rating & AAA by CARE Ratings
Issue Size	₹ 25.00 crores
Option to retain over subscription (Amount)	With the right to retain over-subscription upto ₹ 25.00 crores
Objects of the Issue	The funds to be raised through private placement of Bonds under this issue will be used to augment issuer`s resources and meet demand for providing housing loans and other loan products and for general corporate purpose. The funds being raised under current document are not for any specific project.
Details of the utilization of the proceeds	Will be utilized for general corporate purpose
Coupon Rate	Zero Coupon (9.85% XIRR)
Step Up / Step Down Coupon Rate	NA
Coupon Payment Frequency	At Maturity
Coupon Payment Dates	April 20, 2015
Coupon Type	Zero Coupon
Coupon Reset Process	NA
Day Count	Actual / Actual
Interest on Application Money	9.85% p.a. for 3 days. Interest on application money would be paid within 10 working days from the deemed date of allotment.
Default Interest Rate	In case of default in payment of interest and/or principal redemption on the due dates, additional interest @ 2.0% p.a. over the documented rate will be payable by the company for the defaulting period
Tenor	13 months approx. from the Deemed Date of Allotment
Redemption Date	April 20, 2015
Redemption Amount	₹ 25.00 crores / Amount mobilized out of over-subscription
Redemption Premium	₹ 1,12,156.00 per Bond
Issue Price	₹ 10,00,000.00 per Bond (Rupees Ten Lacs Only)
Discount at which security is issued and the effect yield as a result of such discount	NA
Put Option Date	NA
Put Option Price	NA
Call Option Date	NA
Call Option Price	NA

Put Notification Time	NA
Call Notification Time	NA
Face Value Per Bond	₹ 10,00,000.00 (Rupees Ten Lacs Only)
Minimum Application and in Multiples of	10 bonds and in multiple of 1 bond thereafter
Issue Timings 1. Issue Opening Date 2. Issue Closing Date 3. Pay-in Date 4. Deemed Date of Allotment	1. February 28, 2014 2. February 28, 2014 3. February 28, 2014 4. March 3, 2014
Issuance Mode of Instrument	Demat Only
Trading Mode of Instrument	Demat Only
Settlement Mode of Instrument	RTGS / NEFT / Demand Draft / Cheques
Depository	NSDL & CDSL
Business Day Convention	In the event of interest payment falling due on a holiday / non working day, the interest would be paid on the next working day, wherever applicable. In the event of redemption / maturity falling due on a holiday / non working day the principal repayment would be done on the preceding working day, as applicable.
Record Date	15 days prior to each Coupon payment / Put option date / Call option date / Redemption date.
Security	Unsecured with negative lien on the assets and loan receivables of the company.
Transaction Documents	1. Term Sheet (Filed as Part B of Shelf Disclosure Document IHFC/OCT/2013/2 dated December 5, 2013) 2. Credit Rating Letters from ICRA & CARE 3. Rating Rationale from ICRA & CARE 4. Consent Letter from Trustee i.e. ITSL 5. Application Form
Condition Precedent to Disbursement	None
Condition Subsequent to Disbursement	None
Event of Default	As defined in the Trust Deed
Provisions related to Cross Default Clause	None
Role and Responsibilities of Debenture Trustee	As defined in the Trust Deed
Governing Law and Jurisdiction	Companies Act, 1956, The Housing Finance Companies (NHB) Directions, 2010, SEBI (Issue & Listing of Debt Securities)

	(Amendment) Regulation, 2012, Listing Agreement for Debt Securities. Subject to Mumbai Jurisdiction.
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d) Summary Term Sheet - Option 4

Security Name	ICICI Home Finance Company Limited – Zero Coupon (9.85% XIRR), May 20, 2015
Issuer	ICICI Home Finance Company Limited
Type of Instrument	Zero Coupon Unsecured Redeemable Senior Bonds in the nature of Debentures
Nature of Instrument	Unsecured
Seniority	Senior
Mode of Issue	On Private Placement Basis
Eligible Investor	The investors, who are specifically offered for subscription, are eligible to invest in these Debentures
Listing	Bombay Stock Exchange. The bonds will be listed within 15 days from the date of allotment
Rating of Instrument	AAA by ICRA Rating & AAA by CARE Ratings
Issue Size	₹ 20.00 crores
Option to retain over subscription (Amount)	With the right to retain over-subscription upto ₹ 20.00 crores
Objects of the Issue	The funds to be raised through private placement of Bonds under this issue will be used to augment issuer`s resources and meet demand for providing housing loans and other loan products and for general corporate purpose. The funds being raised under current document are not for any specific project.
Details of the utilization of the proceeds	Will be utilized for general corporate purpose
Coupon Rate	Zero Coupon (9.85% XIRR)
Step Up / Step Down Coupon Rate	NA
Coupon Payment Frequency	At Maturity
Coupon Payment Dates	May 20, 2015
Coupon Type	Zero Coupon
Coupon Reset Process	NA
Day Count	Actual / Actual
Interest on Application Money	9.85% p.a. for 3 days. Interest on application

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	money would be paid within 10 working days from the deemed date of allotment.
Default Interest Rate	In case of default in payment of interest and/or principal redemption on the due dates, additional interest @ 2.0% p.a. over the documented rate will be payable by the company for the defaulting period
Tenor	14 months approx. from the Deemed Date of Allotment
Redemption Date	May 20, 2015
Redemption Amount	₹ 20.00 crores / Amount mobilized out of over-subscription
Redemption Premium	₹ 1,20,776.00 per Bond
Issue Price	₹ 10,00,000.00 per Bond (Rupees Ten Lacs Only)
Discount at which security is issued and the effect yield as a result of such discount	NA
Put Option Date	NA
Put Option Price	NA
Call Option Date	NA
Call Option Price	NA
Put Notification Time	NA
Call Notification Time	NA
Face Value Per Bond	₹ 10,00,000.00 (Rupees Ten Lacs Only)
Minimum Application and in Multiples of	10 bonds and in multiple of 1 bond thereafter
Issue Timings	
1. Issue Opening Date	1. February 28, 2014
2. Issue Closing Date	2. February 28, 2014
3. Pay-in Date	3. February 28, 2014
4. Deemed Date of Allotment	4. March 3, 2014
Issuance Mode of Instrument	Demat Only
Trading Mode of Instrument	Demat Only
Settlement Mode of Instrument	RTGS / NEFT / Demand Draft / Cheques
Depository	NSDL & CDSL
Business Day Convention	In the event of interest payment falling due on a holiday / non working day, the interest would be paid on the next working day, wherever applicable. In the event of redemption / maturity falling due on a holiday / non working day the principal repayment would be done on the preceding working day, as applicable.

Record Date	15 days prior to each Coupon payment / Put option date / Call option date / Redemption date.
Security	Unsecured with negative lien on the assets and loan receivables of the company.
Transaction Documents	<ol style="list-style-type: none"> 1. Term Sheet (Filed as Part B of Shelf Disclosure Document IHFC/OCT/2013/2 dated December 5, 2013) 2. Credit Rating Letters from ICRA & CARE 3. Rating Rationale from ICRA & CARE 4. Consent Letter from Trustee i.e. ITSL 5. Application Form
Condition Precedent to Disbursement	None
Condition Subsequent to Disbursement	None
Event of Default	As defined in the Trust Deed
Provisions related to Cross Default Clause	None
Role and Responsibilities of Debenture Trustee	As defined in the Trust Deed
Governing Law and Jurisdiction	Companies Act, 1956, The Housing Finance Companies (NHB) Directions, 2010, SEBI (Issue & Listing of Debt Securities) (Amendment) Regulation, 2012, Listing Agreement for Debt Securities. Subject to Mumbai Jurisdiction.

e) Addition Covenants-

- i. Security Creation: Not applicable, since the bonds issued are unsecured in nature.
- ii. Default in Payment: In case of default in payment of interest and/or principle redemption on the due dates, additional interest @ 2.00% p.a. over the documented rate will be payable by the company for the defaulting period as stated in the tables.

f) Arrangers to the Issue-

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g) Annexures-

Annexure 1

Before the issue of debt securities	3.58
After the issue of debt securities (approx)	3.62

Annexure 2

Application Form – As Attached

Annexure 3

Rating Letters & Rationale – As Attached

Annexure 4

Trustee Consent Letter