

## CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Consolidated Balance Sheet

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 1 - CAPITAL</b>		
<b>Authorised capital</b>		
12,500,000,000 equity shares of ₹ 2 each (March 31, 2024: 12,500,000,000 equity shares of ₹ 2 each)	<b>25,000,000</b>	<b>25,000,000</b>
<b>Equity share capital</b>		
Issued, subscribed and paid-up capital		
7,022,335,643 equity shares of ₹ 2 each (March 31, 2024: 6,982,815,731 equity shares)	<b>14,044,671</b>	13,965,631
Add: 99,592,187 equity shares of ₹ 2 each (March 31, 2024: 39,519,912 equity shares) issued during the year <sup>1</sup>	<b>199,184</b>	79,040
	<b>14,243,855</b>	<b>14,044,671</b>
Add: Forfeited equity shares <sup>2</sup>	<b>2,119</b>	2,119
<b>TOTAL CAPITAL</b>	<b>14,245,974</b>	<b>14,046,790</b>

1. Additions for FY2025 include ₹ 112.0 million on account of issuance of 56,008,117 equity shares by the Bank to the shareholders of ICICI Securities Limited in accordance with the scheme of arrangement between ICICI Bank Limited and ICICI Securities Limited and their respective shareholders for delisting of ICICI Securities Limited.
2. On account of forfeiture of 266,089 equity shares of ₹ 10 each.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 1A - EMPLOYEES STOCK OPTIONS/UNITS OUTSTANDING</b>		
Opening balance	<b>14,053,180</b>	7,608,859
Additions during the year <sup>1,2</sup>	<b>8,866,163</b>	7,028,323
Deductions during the year <sup>3</sup>	<b>(2,220,910)</b>	(584,002)
<b>Closing balance</b>	<b>20,698,433</b>	<b>14,053,180</b>

1. Represents cost of employee stock options/units of the Bank recognised during the year.
2. Additions for FY2025 include ₹ 964.7 million towards creation of ESOP reserve by the Bank for the options/units granted to employees of ICICI Securities limited in accordance with the scheme of arrangement between ICICI Bank Limited and ICICI Securities Limited and their respective shareholders for delisting of ICICI Securities Limited.
3. Represents amount transferred to securities premium on account of exercise of employee stock options/units and to general reserve on lapses of employee stock options/units.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 2 - RESERVES AND SURPLUS</b>		
<b>I. Statutory reserve</b>		
Opening balance	<b>537,999,519</b>	435,778,519
Additions during the year	<b>118,068,000</b>	102,221,000
Deductions during the year	-	-
Closing balance	<b>656,067,519</b>	<b>537,999,519</b>
<b>II. Special Reserve<sup>1</sup></b>		
Opening balance	<b>191,585,000</b>	160,232,000
Additions during the year	<b>32,490,000</b>	31,353,000
Deductions during the year	-	-
Closing balance	<b>224,075,000</b>	<b>191,585,000</b>

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forming part of the Consolidated Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>III. Securities premium</b>		
Opening balance	519,436,438	507,229,514
Additions during the year <sup>2,3</sup>	86,696,353	12,206,924
Deductions during the year	-	-
Closing balance	606,132,791	519,436,438
<b>IV. AFS reserve</b>		
Opening balance	(313,803)	(639,612)
Impact of transition <sup>4</sup>	20,583,089	-
Additions during the year	1,931,108	325,809
Deductions during the year	-	-
Closing balance	22,200,393	(313,803)
<b>V. Investment fluctuation reserve<sup>5</sup></b>		
Opening balance	31,686,709	21,758,809
Additions during the year	2,586,100	9,927,900
Deductions during the year	-	-
Closing balance	34,272,809	31,686,709
<b>VI. Capital reserve</b>		
Opening balance	151,353,548	150,662,553
Additions during the year <sup>6</sup>	68,700	690,995
Deductions during the year	(164,841)	-
Closing balance <sup>7</sup>	151,257,407	151,353,548
<b>VII. Capital redemption reserve</b>		
Opening balance	3,500,000	3,500,000
Additions during the year	-	-
Deductions during the year	-	-
Closing balance	3,500,000	3,500,000
<b>VIII. Foreign currency translation reserve</b>		
Opening balance	19,828,929	15,594,494
Additions during the year <sup>8</sup>	1,850,113	4,234,435
Deductions during the year	(365,821)	-
Closing balance	21,313,221	19,828,929
<b>IX. Revaluation reserve</b>		
Opening balance	31,112,741	30,918,416
Additions during the year <sup>9</sup>	7,828,466	1,174,473
Deductions during the year <sup>10</sup>	(1,146,044)	(980,148)
Closing balance	37,795,163	31,112,741
<b>X. Revenue and other reserves</b>		
Opening balance	148,891,495	141,979,913
Additions during the year <sup>4</sup>	20,190,304	7,055,888
Deductions during the year	(5,432,118)	(144,306)
Closing balance <sup>11,12</sup>	163,649,681	148,891,495
<b>XI. Balance in profit and loss account</b>	1,183,850,670	898,257,800
<b>TOTAL RESERVES AND SURPLUS</b>	<b>3,104,114,654</b>	<b>2,533,338,376</b>

1. Includes amount transferred to Special Reserve as per Section 36(1)(viii) of the Income-tax Act, 1961 by the Bank.

2. Includes ₹ 16,499.7 million (March 31, 2024: ₹ 12,206.2 million) on exercise of employee stock options/units.

3. Additions for FY2025 include ₹ 68,876.0 million on account of issuance of equity shares to the shareholders of ICICI Securities Limited in accordance with the scheme of arrangement between ICICI Bank Limited and ICICI Securities Limited and their respective shareholders for delisting of ICICI Securities Limited.

## CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Consolidated Balance Sheet (Contd.)

4. In accordance with Master Direction issued by RBI on Classification, Valuation and Operation of Investment Portfolio of Commercial Banks, Directions 2023, applicable from April 1, 2024, during FY2025, the Bank has accounted net transition gain of ₹ 20,583.1 million (net of tax) and ₹ 14,082.9 million (net of tax and minority interest) in AFS reserve and General reserve respectively.
5. Represents amount transferred by the Bank to Investment Fluctuation Reserve (IFR) on net profit on sale of AFS and FVTPL (including HFT) investments during the period. The amount not less than the lower of net profit on sale of AFS, FVTPL (including HFT) category investments during the period or net profit for the period less mandatory appropriations is required to be transferred to IFR, until the amount of IFR is at least 2% of the AFS and FVTPL (including HFT) portfolio.
6. Represents appropriations made by the Bank for profit on sale of HTM investments, investments in subsidiaries, joint ventures and associates and equity AFS investments and profit on sale of land and buildings, net of taxes and transfer to statutory reserve.
7. Includes capital reserve on initial/subsequent investment on subsidiaries and associates amounting to ₹ 437.6 million (March 31, 2024: ₹ 437.6 million).
8. During FY2024, the Bank had transferred accumulated translation loss of ₹ 3,396.6 million related to closure of Bank's Offshore Banking Unit, SEEPZ Mumbai, to profit and loss account in terms of Accounting Standard 11 - The Effects of Changes in Foreign Exchange Rates.
9. Represents gain on revaluation of premises carried out by the Bank and ICICI Home Finance Company Limited.
10. Includes amount transferred from revaluation reserve to general reserve on account of incremental depreciation charge on revaluation and revaluation surplus on premises sold. Also includes the amount of loss on revaluation of certain assets which were held for sale.
11. Includes ₹ 3,169.3 million towards fair value change account of insurance subsidiaries (March 31, 2024: ₹ 6,841.3 million).
12. Includes unrealised profit/(loss) pertaining to the investments of venture capital funds.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 2A - MINORITY INTEREST</b>		
Opening minority interest	138,884,162	66,867,526
Subsequent increase/(decrease) during the year <sup>1,2</sup>	9,483,199	72,016,636
<b>CLOSING MINORITY INTEREST</b>	<b>148,367,361</b>	<b>138,884,162</b>

1. At March 31, 2024, includes minority interest relating to ICICI Lombard General Insurance Company Limited amounting to ₹ 63,102.1 million on becoming a subsidiary.
2. At March 31, 2025, includes reversal of the minority interest relating to ICICI Securities Limited amounting to ₹ 13,495.5 million on becoming a wholly-owned subsidiary.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 3 - DEPOSITS</b>		
<b>A. I. Demand deposits</b>		
i) From banks	56,975,019	47,613,641
ii) From others	2,318,588,072	1,940,571,390
<b>II. Savings bank deposits</b>	<b>4,442,542,504</b>	<b>4,060,887,215</b>
<b>III. Term deposits</b>		
i) From banks	191,795,037	208,627,693
ii) From others	9,406,473,408	8,178,099,585
<b>TOTAL DEPOSITS</b>	<b>16,416,374,040</b>	<b>14,435,799,524</b>
<b>B. I. Deposits of branches in India</b>	<b>15,897,492,345</b>	<b>13,954,785,283</b>
<b>II. Deposits of branches/subsidiaries outside India</b>	<b>518,881,695</b>	<b>481,014,241</b>
<b>TOTAL DEPOSITS<sup>1</sup></b>	<b>16,416,374,040</b>	<b>14,435,799,524</b>

1. Includes deposits amounting to ₹ 966,853.0 million against which lien is marked by the Group in the ordinary course of business (March 31, 2024: ₹ 838,727.2 million).

# CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

## SCHEDULES

forming part of the Consolidated Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 4 - BORROWINGS</b>		
<b>I. Borrowings in India</b>		
i) Reserve Bank of India <sup>1</sup>	107,760,800	26,186,900
ii) Other banks	164,767,032	104,714,012
iii) Financial institutions <sup>2</sup>	645,482,486	661,840,505
iv) Borrowings in the form of		
a) Deposits <sup>3</sup>	44,576,176	38,106,055
b) Commercial paper	226,221,340	172,960,808
c) Bonds and debentures (excluding subordinated debt)	514,322,000	525,303,878
v) Capital instruments		
a) Innovative Perpetual Debt Instruments (IPDI) (qualifying as additional Tier 1 capital)	-	-
b) Unsecured redeemable debentures/bonds (subordinated debt included in Tier 2 capital)	56,102,038	48,594,148
<b>TOTAL BORROWINGS IN INDIA</b>	<b>1,759,231,872</b>	<b>1,577,706,306</b>
<b>II. Borrowings outside India</b>		
i) Capital instruments		
Unsecured redeemable debentures/bonds (subordinated debt included in Tier 2 capital)	4,284,358	4,135,575
ii) Bonds and notes	115,344,418	133,372,570
iii) Other borrowings	309,973,805	359,065,557
<b>TOTAL BORROWINGS OUTSIDE INDIA</b>	<b>429,602,581</b>	<b>496,573,702</b>
<b>TOTAL BORROWINGS</b>	<b>2,188,834,453</b>	<b>2,074,280,008</b>

1. Represents borrowings made by the Group under Liquidity Adjustment Facility (LAF) and Standing Liquidity Facility (SLF).

2. Includes borrowings made by the Group under repo and refinance.

3. Represents deposits accepted by ICICI Home Finance Company Limited.

4. Secured borrowings in I and II above amounting to ₹ 278,123.4 million (March 31, 2024: ₹ 266,868.8 million) other than the borrowings under collateralised borrowing and lending obligation, market repurchase transactions (including tri-party repo) with banks and financial institutions and transactions under liquidity adjustment facility and marginal standing facility.

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS</b>		
<b>I. Bills payable</b>	<b>89,702,015</b>	128,193,100
<b>II. Inter-office adjustments (net)</b>	<b>812,972</b>	420,905
<b>III. Interest accrued</b>	<b>42,154,332</b>	38,985,508
<b>IV. Sundry creditors</b>	<b>619,264,081</b>	639,120,659
<b>V. General provision for standard assets</b>	<b>68,748,943</b>	61,602,061
<b>VI. Unrealised loss on foreign exchange and derivative contracts</b>	<b>185,821,678</b>	176,519,175
<b>VII. Others (including provisions)<sup>1</sup></b>	<b>580,219,627</b>	572,203,527
<b>TOTAL OTHER LIABILITIES AND PROVISIONS</b>	<b>1,586,723,648</b>	<b>1,617,044,935</b>

1. Includes contingency provision of the Bank amounting to ₹ 131,000 million (March 31, 2024: ₹ 131,000.0 million) and specific provision for standard loans amounting to ₹ 7,684.6 million (March 31, 2024: ₹ 9,795.3 million) of the Bank.

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# SCHEDULES

forming part of the Consolidated Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>		
<b>I. Cash in hand (including foreign currency notes)</b>	<b>64,936,822</b>	89,558,463
<b>II. Balances with Reserve Bank of India</b>	<b>1,137,472,310</b>	809,871,768
(a) in current account	<b>627,042,310</b>	625,031,768
(b) in other accounts <sup>1</sup>	<b>510,430,000</b>	184,840,000
<b>TOTAL CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>	<b>1,202,409,132</b>	<b>899,430,231</b>

1. Represents lending made by the Group under Liquidity Adjustment Facility (LAF) and Standing Deposit Facility (SDF).

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>		
<b>I. In India</b>		
i) Balances with banks		
a) In current accounts	<b>2,887,060</b>	3,553,758
b) In other deposit accounts	<b>161,549,141</b>	125,802,157
ii) Money at call and short notice		
a) With banks	<b>17,095,000</b>	4,170,250
b) With other institutions <sup>1</sup>	<b>72,514,528</b>	180,191,880
<b>TOTAL</b>	<b>254,045,729</b>	<b>313,718,045</b>
<b>II. Outside India</b>		
i) In current accounts	<b>452,527,779</b>	218,885,291
ii) In other deposit accounts	<b>147,811,898</b>	80,151,629
iii) Money at call and short notice	<b>83,440,099</b>	115,503,830
<b>TOTAL</b>	<b>683,779,776</b>	<b>414,540,750</b>
<b>TOTAL BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>	<b>937,825,505</b>	<b>728,258,795</b>

1. Includes lending made by the Group under reverse repo.

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forming part of the Consolidated Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 8 - INVESTMENTS</b>		
<b>I. Investments in India [net of provisions]</b>		
i) Government securities	5,345,834,889	5,055,928,340
ii) Other approved securities	-	-
iii) Shares (includes equity and preference shares)	274,995,209	219,751,396
iv) Debentures and bonds (including commercial paper and certificate of deposits)	1,256,211,776	967,627,791
v) Assets held to cover linked liabilities of life insurance business <sup>1</sup>	1,612,399,043	1,648,424,014
vi) Investment in associates <sup>2</sup>	22,650,041	15,102,339
vii) Others (mutual fund units, pass through certificates, security receipts and other related investments)	211,056,685	222,672,130
<b>TOTAL INVESTMENTS IN INDIA</b>	<b>8,723,147,643</b>	<b>8,129,506,010</b>
<b>II. Investments outside India [net of provisions]</b>		
i) Government securities	82,034,298	79,489,098
ii) Others (equity shares, bonds and certificate of deposits)	58,586,167	62,629,942
<b>TOTAL INVESTMENTS OUTSIDE INDIA</b>	<b>140,620,465</b>	<b>142,119,040</b>
<b>TOTAL INVESTMENTS</b>	<b>8,863,768,108</b>	<b>8,271,625,050</b>
<b>A. Investments in India</b>		
Gross value of investments <sup>1</sup>	8,694,747,035	8,133,543,306
Less: Aggregate of provision/depreciation/(appreciation)	(28,400,608)	4,037,296
<b>Net investments</b>	<b>8,723,147,643</b>	<b>8,129,506,010</b>
<b>B. Investments outside India</b>		
Gross value of investments	141,030,805	146,627,653
Less: Aggregate of provision/depreciation/(appreciation)	410,340	4,508,613
<b>Net investments</b>	<b>140,620,465</b>	<b>142,119,040</b>
<b>TOTAL INVESTMENTS</b>	<b>8,863,768,108</b>	<b>8,271,625,050</b>

1. Includes net appreciation amounting to ₹ 283,812.3 million (March 31, 2024: ₹ 384,547.0 million) on investments held to cover linked liabilities of life insurance business.

2. Includes goodwill on consolidation of associates amounting to ₹ 163.1 million (March 31, 2024: ₹ 163.1 million).

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forming part of the Consolidated Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 9 - ADVANCES [net of provisions]</b>		
<b>A.</b> i) Bills purchased and discounted <sup>1</sup>	<b>463,393,153</b>	500,789,314
ii) Cash credits, overdrafts and loans repayable on demand	<b>4,944,846,572</b>	3,577,416,833
iii) Term loans	<b>8,798,397,399</b>	8,529,555,882
<b>TOTAL ADVANCES</b>	<b>14,206,637,124</b>	<b>12,607,762,029</b>
<b>B.</b> i) Secured by tangible assets (includes advances against book debts)	<b>10,386,986,327</b>	9,000,168,618
ii) Covered by bank/government guarantees	<b>74,837,364</b>	91,804,264
iii) Unsecured	<b>3,744,813,433</b>	3,515,789,147
<b>TOTAL ADVANCES</b>	<b>14,206,637,124</b>	<b>12,607,762,029</b>
<b>C. I. Advances in India</b>		
i) Priority sector	<b>4,630,104,023</b>	3,739,060,521
ii) Public sector	<b>449,375,474</b>	510,801,139
iii) Banks	<b>15,293,973</b>	16,359,843
iv) Others	<b>8,438,646,608</b>	7,598,518,682
<b>TOTAL ADVANCES IN INDIA</b>	<b>13,533,420,078</b>	<b>11,864,740,185</b>
<b>II. Advances outside India</b>		
i) Due from banks	<b>15,217,500</b>	14,422,000
ii) Due from others		
a) Bills purchased and discounted	<b>92,213,965</b>	116,325,237
b) Syndicated and term loans	<b>235,599,649</b>	257,939,039
c) Others	<b>330,185,932</b>	354,335,568
<b>TOTAL ADVANCES OUTSIDE INDIA</b>	<b>673,217,046</b>	<b>743,021,844</b>
<b>TOTAL ADVANCES</b>	<b>14,206,637,124</b>	<b>12,607,762,029</b>

1. Net of bills re-discounted amounting to Nil (March 31, 2024: ₹ 5,000.0 million).

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₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 10 - FIXED ASSETS</b>		
<b>I. Premises</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	102,975,511	94,340,437
Additions during the year <sup>1,4</sup>	13,407,476	9,806,147
Deductions during the year	(1,557,059)	(1,171,073)
<b>Closing balance</b>	<b>114,825,928</b>	<b>102,975,511</b>
<b>Depreciation</b>		
At March 31 of preceding year	28,099,523	25,545,325
Charge during the year <sup>2,4</sup>	3,288,984	3,196,062
Deductions during the year	(936,197)	(641,864)
<b>Total depreciation</b>	<b>30,452,310</b>	<b>28,099,523</b>
<b>Net block<sup>3</sup></b>	<b>84,373,618</b>	<b>74,875,988</b>
<b>II. Other fixed assets (including furniture and fixtures)</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	149,044,513	111,002,632
Additions during the year <sup>5,6</sup>	38,213,577	42,594,957
Deductions during the year	(8,895,659)	(4,553,076)
<b>Closing balance</b>	<b>178,362,431</b>	<b>149,044,513</b>
<b>Depreciation</b>		
At March 31 of preceding year	94,383,964	73,174,464
Charge during the year <sup>5,6</sup>	22,747,963	25,873,227
Deductions during the year	(8,928,875)	(4,663,727)
<b>Total depreciation</b>	<b>108,203,052</b>	<b>94,383,964</b>
<b>Net block</b>	<b>70,159,379</b>	<b>54,660,549</b>
<b>III. Lease assets</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	17,900,286	17,902,406
Additions during the year	1,222,931	530
Deductions during the year	(209,810)	(2,650)
<b>Closing balance<sup>7</sup></b>	<b>18,913,407</b>	<b>17,900,286</b>
<b>Depreciation</b>		
At March 31 of preceding year	15,034,060	14,835,650
Charge during the year	301,152	199,375
Deductions during the year	(13,042)	(965)
<b>Total depreciation, accumulated lease adjustment and provisions</b>	<b>15,322,170</b>	<b>15,034,060</b>
<b>Net block</b>	<b>3,591,237</b>	<b>2,866,226</b>
<b>TOTAL FIXED ASSETS</b>	<b>158,124,234</b>	<b>132,402,763</b>

1. Includes revaluation gain amounting to ₹ 7,828.5 million (March 31, 2024: ₹ 1,194.7 million) on account of revaluation carried out by the Bank and its housing finance subsidiary.

2. Including depreciation charge on account of revaluation of ₹ 848.0 million for the year ended March 31, 2025 (year ended March 31, 2024: ₹ 812.5 million).

3. Includes assets amounting to ₹ 1.9 million of the Bank (March 31, 2024: ₹ 8.8 million) which are held for sale.

4. At March 31, 2024, includes premises cost amounting to ₹ 3,723.1 million and accumulated depreciation amounting to ₹ 305.5 million pertaining to ICICI Lombard General Insurance Company Limited on becoming a subsidiary w.e.f. February 29, 2024.

5. At March 31, 2024, includes other fixed assets cost amounting to ₹ 12,054.0 million and accumulated depreciation amounting to ₹ 9,567.3 million pertaining to ICICI Lombard General Insurance Company Limited on becoming a subsidiary w.e.f. February 29, 2024.

6. At March 31, 2024, includes other fixed assets cost amounting to ₹ 47.5 million and accumulated depreciation amounting to ₹ 43.8 million pertaining to I-Process Services (India) Private Limited on becoming a subsidiary w.e.f. March 20, 2024.

7. Includes assets taken on lease by the Bank amounting to ₹ 2,198.8 million (March 31, 2024: ₹ 1,185.7 million).



## CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Consolidated Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 11 - OTHER ASSETS</b>		
I. Inter-office adjustments (net)	-	-
II. Interest accrued	238,378,033	208,551,090
III. Tax paid in advance/tax deducted at source (net)	6,929,092	12,595,878
IV. Stationery and stamps	275,386	251,899
V. Non-banking assets acquired in satisfaction of claims <sup>1,2</sup>	-	-
VI. Advance for capital assets	10,732,726	8,831,572
VII. Deposits	107,877,248	72,688,283
VIII. Deferred tax asset (net) (refer note 18.10)	48,410,016	63,115,807
IX. Deposits in Rural Infrastructure and Development Fund	134,932,128	200,918,559
X. Unrealised gain on foreign exchange and derivative contracts	161,647,519	169,989,164
XI. Others	259,873,571	239,467,536
<b>TOTAL OTHER ASSETS</b>	<b>969,055,719</b>	<b>976,409,788</b>

1. Assets amounting to ₹ 9.1 million were transferred from banking assets to non-banking asset by the Bank during the year ended March 31, 2025 (year ended March 31, 2024: ₹ 2.6 million). Assets amounting to ₹ 727.1 million were sold by the Bank during the year ended March 31, 2025 (year ended March 31, 2024: ₹ 827.7 million).

2. Net of provision held by the Bank amounting to ₹ 27,475.0 million (March 31, 2024: ₹ 28,189.9 million).

₹ in '000s

	At 31.03.2025	At 31.03.2024
<b>SCHEDULE 12 - CONTINGENT LIABILITIES</b>		
I. Claims against the Group not acknowledged as debts	166,956,057	110,275,158
II. Liability for partly paid investments	4,079,021	3,573,880
III. Liability on account of outstanding forward exchange contracts <sup>1</sup>	17,435,254,509	15,786,739,940
IV. Guarantees given on behalf of constituents		
a) In India	1,661,358,147	1,365,548,848
b) Outside India	120,341,685	121,463,607
V. Acceptances, endorsements and other obligations	662,291,596	514,009,699
VI. Currency swaps <sup>1</sup>	770,171,066	541,254,033
VII. Interest rate swaps, currency options and interest rate futures <sup>1</sup>	57,930,748,878	39,017,579,690
VIII. Other items for which the Group is contingently liable	98,806,905	117,718,482
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>78,850,007,864</b>	<b>57,578,163,337</b>

1. Represents notional amount.