

CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

SCHEDULES

forming part of the Consolidated Profit and Loss Account

₹ in '000s

	Year ended 31.03.2024	Year ended 31.03.2023
SCHEDULE 13 - INTEREST EARNED		
I. Interest/discount on advances/bills	1,165,897,763	879,292,351
II. Income on investments (including dividend)	381,070,710	279,050,297
III. Interest on balances with Reserve Bank of India and other inter-bank funds	26,498,839	23,054,570
IV. Others ^{1,2}	21,691,940	29,270,880
TOTAL INTEREST EARNED	1,595,159,252	1,210,668,098

1. Includes interest on income tax refunds amounting to ₹ 2,828.2 million (March 31, 2023: ₹ 1,203.2 million).

2. Includes interest and amortisation of premium on non-trading interest rate swaps and foreign currency swaps.

₹ in '000s

	At 31.03.2024	At 31.03.2023
SCHEDULE 14 - OTHER INCOME		
I. Commission, exchange and brokerage	235,718,656	196,484,672
II. Profit/(loss) on sale of investments (net)	36,689,228	12,730,117
III. Profit/(loss) on revaluation of investments (net)	1,182,467	(1,317,590)
IV. Profit/(loss) on sale of land, buildings and other assets (net) ¹	144,093	542,579
V. Profit/(loss) on exchange/derivative transactions (net)	30,860,575	30,509,008
VI. Premium and other operating income from insurance business	458,528,108	411,367,848
VII. Miscellaneous income (including lease income)	2,094,893	803,278
TOTAL OTHER INCOME	765,218,020	651,119,912

1. Includes profit/(loss) on sale of assets given on lease.

₹ in '000s

	At 31.03.2024	At 31.03.2023
SCHEDULE 15 - INTEREST EXPENDED		
I. Interest on deposits	587,844,555	394,765,407
II. Interest on Reserve Bank of India/inter-bank borrowings	32,114,853	13,380,975
III. Others (including interest on borrowings of erstwhile ICICI Limited)	121,122,219	97,287,497
TOTAL INTEREST EXPENDED	741,081,627	505,433,879

CONSOLIDATED FINANCIAL STATEMENTS OF ICICI BANK LIMITED

SCHEDULES

forming part of the Consolidated Profit and Loss Account (Contd.)

₹ in '000s

	Year ended 31.03.2024	Year ended 31.03.2023
SCHEDULE 16 - OPERATING EXPENSES		
I. Payments to and provisions for employees	191,719,774	152,341,687
II. Rent, taxes and lighting ¹	17,054,394	15,846,567
III. Printing and stationery	3,610,245	2,713,187
IV. Advertisement and publicity	28,292,745	32,807,911
V. Depreciation on property	19,152,745	14,946,054
VI. Depreciation (including lease equalisation) on leased assets	199,361	199,538
VII. Directors' fees, allowances and expenses	146,009	137,405
VIII. Auditors' fees and expenses	264,719	248,666
IX. Law charges	1,494,968	1,771,894
X. Postages, courier, telephones, etc.	8,875,883	7,475,175
XI. Repairs and maintenance	36,171,827	34,644,161
XII. Insurance	16,843,829	14,788,575
XIII. Direct marketing agency expenses	37,986,800	32,599,179
XIV. Claims and benefits paid pertaining to insurance business	78,282,341	53,426,955
XV. Other expenses pertaining to insurance business ²	424,318,817	363,124,210
XVI. Other expenditure ^{3,4}	113,413,465	97,319,068
TOTAL OPERATING EXPENSES	977,827,922	824,390,232

1. Includes lease expense amounting to ₹ 13,877.7 million (March 31, 2023: ₹ 12,512.8 million).

2. Includes commission expenses and reserves for actuarial liabilities (including the investible portion of the premium on the unit-linked policies).

3. Includes expenses on purchase of Priority Sector Lending Certificates (PSLC) for the Bank amounting to ₹ 16,428.5 million (March 31, 2023: ₹ 15,035.2 million).

4. Includes expenses on reward program by the Bank amounting to ₹ 18,414.8 million (March 31, 2023: ₹ 12,764.2 million).