

## FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 1 - CAPITAL</b>		
<b>Authorised capital</b>		
12,500,000,000 equity shares of ₹ 2 each (March 31, 2023: 12,500,000,000 equity shares of ₹ 2 each)	25,000,000	25,000,000
<b>Equity share capital</b>		
Issued, subscribed and paid-up capital		
6,982,815,731 equity shares of ₹ 2 each (March 31, 2023: 6,948,771,375 equity shares)	13,965,631	13,897,543
Add: 39,519,912 equity shares of ₹ 2 each (March 31, 2023: 34,044,356 equity shares) issued during the year	79,040	68,088
	<b>14,044,671</b>	<b>13,965,631</b>
Add: Forfeited equity shares <sup>1</sup>	2,119	2,119
<b>TOTAL CAPITAL</b>	<b>14,046,790</b>	<b>13,967,750</b>

1. On account of forfeiture of 266,089 equity shares of ₹ 10 each.

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 1A - EMPLOYEES STOCK OPTIONS OUTSTANDING</b>		
Opening balance	7,608,859	2,664,141
Additions during the year <sup>1</sup>	7,028,323	5,172,383
Deductions during the year <sup>2</sup>	(584,002)	(227,665)
<b>Closing balance</b>	<b>14,053,180</b>	<b>7,608,859</b>

1. Represents cost of employee stock options/units recognised during the year.

2. Represents amount transferred to securities premium on account of exercise of employee stock options and to General Reserve on lapses of employee stock options.

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 2 - RESERVES AND SURPLUS</b>		
<b>I. Statutory reserve</b>		
Opening balance	435,778,519	356,036,519
Additions during the year	102,221,000	79,742,000
Deductions during the year	-	-
<b>Closing balance</b>	<b>537,999,519</b>	<b>435,778,519</b>
<b>II. Special reserve</b>		
Opening balance	154,490,000	128,840,000
Additions during the year	30,208,000	25,650,000
Deductions during the year	-	-
<b>Closing balance</b>	<b>184,698,000</b>	<b>154,490,000</b>
<b>III. Securities premium</b>		
Opening balance	505,830,228	496,253,897
Additions during the year <sup>1</sup>	12,206,166	9,576,331
Deductions during the year	-	-
<b>Closing balance</b>	<b>518,036,394</b>	<b>505,830,228</b>

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# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>IV. Investment reserve account</b>		
Opening balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
<b>Closing balance</b>	-	-
<b>V. Investment fluctuation reserve<sup>2</sup></b>		
Opening balance	21,758,809	20,714,999
Additions during the year	9,927,900	1,043,810
Deductions during the year	-	-
<b>Closing balance</b>	31,686,709	21,758,809
<b>VI. Capital reserve</b>		
Opening balance	150,418,662	149,540,462
Additions during the year <sup>3</sup>	332,500	878,200
Deductions during the year	-	-
<b>Closing balance</b>	150,751,162	150,418,662
<b>VII. Capital redemption reserve</b>		
Opening balance	3,500,000	3,500,000
Additions during the year	-	-
Deductions during the year	-	-
<b>Closing balance</b>	3,500,000	3,500,000
<b>VIII. Foreign currency translation reserve</b>		
Opening balance	10,238,275	7,732,961
Additions during the year <sup>4</sup>	4,040,520	2,505,314
Deductions during the year	-	-
<b>Closing balance</b>	14,278,795	10,238,275
<b>IX. Revaluation reserve</b>		
Opening balance	30,624,626	31,956,593
Additions during the year <sup>5</sup>	1,174,473	839,516
Deductions during the year <sup>6</sup>	(965,562)	(2,171,483)
<b>Closing balance</b>	30,833,537	30,624,626
<b>X. Revenue and other reserves</b>		
Opening balance	109,368,168	57,267,116
Additions during the year <sup>7</sup>	963,749	52,101,052
Deductions during the year	-	-
<b>Closing balance</b>	110,331,917	109,368,168
<b>XI. Balance in profit and loss account</b>	773,777,213	563,569,883
<b>TOTAL RESERVES AND SURPLUS</b>	<b>2,355,893,246</b>	<b>1,985,577,170</b>

1. Includes amount on account of exercise of employee stock options.

2. Represents amount transferred to Investment Fluctuation Reserve (IFR) on net profit on sale of AFS and HFT investments during the period. The amount not less than the lower of net profit on sale of AFS and 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 HFT and AFS portfolio.

3. Represents appropriations made for profit on sale of investments in held-to-maturity category and profit on sale of land and buildings, net of taxes and transfer to statutory reserve.

4. Includes transfer of 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.

5. Represents gain on revaluation of premises carried out by the Bank.

6. 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.

7. Includes amount transferred from Employee Stock Options outstanding to general reserve on lapses of employee stock options during the period.

## FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 3 - DEPOSITS</b>		
<b>A. I. Demand deposits</b>		
i) From banks	47,943,206	49,917,686
ii) From others	1,887,779,486	1,564,941,951
<b>II. Savings bank deposits</b>	4,022,998,921	3,797,758,853
<b>III. Term deposits</b>		
i) From banks	208,627,693	113,475,314
ii) From others	7,960,900,207	6,282,313,168
<b>TOTAL DEPOSITS</b>	<b>14,128,249,513</b>	<b>11,808,406,972</b>
<b>B. I. Deposits of branches in India</b>	<b>13,976,772,353</b>	11,660,582,193
<b>II. Deposits of branches outside India</b>	<b>151,477,160</b>	147,824,779
<b>TOTAL DEPOSITS</b>	<b>14,128,249,513</b>	<b>11,808,406,972</b>

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 4 - BORROWINGS</b>		
<b>I. Borrowings in India</b>		
i) Reserve Bank of India <sup>1</sup>	-	-
ii) Other banks	20,851,250	-
iii) Financial institutions <sup>2</sup>	387,143,200	355,946,900
iv) Borrowings in the form of bonds and debentures (excluding subordinated debt)	461,120,224	460,418,579
v) Capital instruments		
a) Innovative Perpetual Debt Instruments (IPDI) (qualifying as additional Tier 1 capital)	-	51,400,000
b) Unsecured redeemable debentures/bonds (subordinated debt included in Tier 2 capital)	28,497,430	31,409,320
<b>TOTAL BORROWINGS IN INDIA</b>	<b>897,612,104</b>	<b>899,174,799</b>
<b>II. Borrowings outside India</b>		
i) Bonds and notes	133,372,570	131,367,581
ii) Other borrowings	218,691,105	162,712,556
<b>TOTAL BORROWINGS OUTSIDE INDIA</b>	<b>352,063,675</b>	<b>294,080,137</b>
<b>TOTAL BORROWINGS</b>	<b>1,249,675,779</b>	<b>1,193,254,936</b>

1. Represents borrowings made under Liquidity Adjustment Facility (LAF).

2. Includes borrowings made under repo and refinance.

3. Secured borrowings in I and II above amount to Nil (March 31, 2023: Nil) and no borrowings made under market repurchase transactions (including tri-party repo) with banks and financial institutions and transactions under liquidity adjustment facility and marginal standing facility (March 31, 2023: Nil)

## FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS</b>		
I. Bills payable	126,731,523	134,783,012
II. Inter-office adjustments (net)	420,905	3,228,016
III. Interest accrued	34,150,501	30,423,631
IV. Sundry creditors	197,250,382	167,703,280
V. General provision for standard assets (refer note 18.20)	58,631,606	47,022,362
VI. Unrealised loss on foreign exchange and derivative contracts <sup>1</sup>	173,575,855	178,698,973
VII. Others (including provisions) <sup>2</sup>	362,466,486	271,391,562
<b>TOTAL OTHER LIABILITIES AND PROVISIONS</b>	<b>953,227,258</b>	<b>833,250,836</b>

1. Gross unrealised gain on foreign exchange and derivative contracts is disclosed under Schedule 11 - Other assets.

2. Includes contingency provision amounting to ₹ 131,000.0 million (March 31, 2023: ₹ 131,000.0 million) and specific provision for standard loans amounting to ₹ 9,795.3 million (March 31, 2023: ₹ 14,946.9 million).

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>		
I. Cash in hand (including foreign currency notes)	87,516,682	85,594,376
II. Balances with Reserve Bank of India		
(a) in current account	625,010,278	480,247,345
(b) in other accounts <sup>1</sup>	184,590,000	119,420,000
<b>TOTAL CASH AND BALANCES WITH RESERVE BANK OF INDIA</b>	<b>897,116,960</b>	<b>685,261,721</b>

1. Represents lending under Liquidity Adjustment Facility (LAF) and Standing Deposit Facility (SDF).

₹ in '000s

	At 31.03.2024	At 31.03.2023
<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	84,825	1,161,580
b) In other deposit accounts	1,185,000	39,768,173
ii) Money at call and short notice		
a) With banks	4,170,250	8,217,000
b) With other institutions <sup>1</sup>	122,517,010	6,000,000
<b>TOTAL</b>	<b>127,957,085</b>	<b>55,146,753</b>
<b>II. Outside India</b>		
i) In current accounts	200,907,593	283,001,318
ii) In other deposit accounts	80,071,639	26,708,047
iii) Money at call and short notice	93,206,803	144,264,884
<b>TOTAL</b>	<b>374,186,035</b>	<b>453,974,249</b>
<b>TOTAL BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE</b>	<b>502,143,120</b>	<b>509,121,002</b>

1. Includes lending under reverse repo.

**FINANCIAL STATEMENTS OF ICICI BANK LIMITED**

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 8 - INVESTMENTS</b>		
<b>I. Investments in India [net of provisions]</b>		
i) Government securities	3,755,955,316	3,057,772,845
ii) Other approved securities	-	-
iii) Shares (includes equity and preference shares)	26,796,577	21,711,915
iv) Debentures and bonds (including commercial paper and certificate of deposits)	472,649,378	288,094,031
v) Subsidiaries and/or joint ventures	97,153,369	68,914,088
vi) Others (mutual fund units, pass through certificates, security receipts, and other related investments)	190,131,026	105,787,007
<b>TOTAL INVESTMENTS IN INDIA</b>	<b>4,542,685,666</b>	<b>3,542,279,886</b>
<b>II. Investments outside India [net of provisions]</b>		
i) Government securities	39,849,260	42,389,373
ii) Subsidiaries and/or joint ventures abroad (includes equity and preference shares)	19,698,901	19,698,901
iii) Others (equity shares, bonds and certificate of deposits)	17,188,895	18,929,195
<b>TOTAL INVESTMENTS OUTSIDE INDIA</b>	<b>76,737,056</b>	<b>81,017,469</b>
<b>TOTAL INVESTMENTS</b>	<b>4,619,422,722</b>	<b>3,623,297,355</b>
<b>A. Investments in India</b>		
Gross value of investments	4,602,653,199	3,599,811,662
Less: Aggregate of provision/depreciation/(appreciation)	59,967,533	57,531,776
<b>Net investments</b>	<b>4,542,685,666</b>	<b>3,542,279,886</b>
<b>B. Investments outside India</b>		
Gross value of investments	80,601,949	85,062,773
Less: Aggregate of provision/depreciation/(appreciation)	3,864,893	4,045,304
<b>Net investments</b>	<b>76,737,056</b>	<b>81,017,469</b>
<b>TOTAL INVESTMENTS</b>	<b>4,619,422,722</b>	<b>3,623,297,355</b>

## FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 9 - ADVANCES [net of provisions]</b>		
<b>A.</b>		
i) Bills purchased and discounted <sup>1</sup>	495,231,226	495,756,534
ii) Cash credits, overdrafts and loans repayable on demand	3,438,535,695	2,799,818,550
iii) Term loans	7,910,296,973	6,900,807,969
<b>TOTAL ADVANCES</b>	<b>11,844,063,894</b>	<b>10,196,383,053</b>
<b>B.</b>		
i) Secured by tangible assets (includes advances against book debts)	8,309,588,182	7,123,779,285
ii) Covered by bank/government guarantees	85,833,280	153,940,219
iii) Unsecured	3,448,642,432	2,918,663,549
<b>TOTAL ADVANCES</b>	<b>11,844,063,894</b>	<b>10,196,383,053</b>
<b>C. I. Advances in India</b>		
i) Priority sector	3,739,060,521	2,807,812,582
ii) Public sector	510,801,139	516,152,443
iii) Banks	16,359,843	7,698,171
iv) Others	7,243,335,298	6,523,615,093
<b>TOTAL ADVANCES IN INDIA</b>	<b>11,509,556,801</b>	<b>9,855,278,289</b>
<b>II. Advances outside India</b>		
i) Due from banks	-	-
ii) Due from others		
a) Bills purchased and discounted	112,888,198	151,133,779
b) Syndicated and term loans	107,091,606	101,434,591
c) Others	114,527,289	88,536,394
<b>TOTAL ADVANCES OUTSIDE INDIA</b>	<b>334,507,093</b>	<b>341,104,764</b>
<b>TOTAL ADVANCES</b>	<b>11,844,063,894</b>	<b>10,196,383,053</b>

1. Net of bills re-discounted amounting to ₹ 5,000.0 million (March 31, 2023: ₹ 10,000.0 million).

**FINANCIAL STATEMENTS OF ICICI BANK LIMITED**

# SCHEDULES

forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 10 - FIXED ASSETS</b>		
<b>I. Premises</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	81,224,390	81,486,941
Additions during the year <sup>1</sup>	4,367,362	2,401,505
Deductions during the year	(805,718)	(2,664,056)
<b>Closing balance</b>	<b>84,786,034</b>	<b>81,224,390</b>
<b>Depreciation</b>		
At March 31 of preceding year	21,887,776	20,180,009
Charge during the year <sup>2</sup>	2,569,852	2,154,851
Deductions during the year	(500,864)	(447,084)
<b>Total depreciation</b>	<b>23,956,764</b>	<b>21,887,776</b>
<b>Net block<sup>3</sup></b>	<b>60,829,270</b>	<b>59,336,614</b>
<b>II. Other fixed assets (including furniture and fixtures)</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	98,422,944	88,772,438
Additions during the year	25,274,036	15,409,102
Deductions during the year	(3,554,179)	(5,758,596)
<b>Closing balance</b>	<b>120,142,801</b>	<b>98,422,944</b>
<b>Depreciation</b>		
At March 31 of preceding year	64,827,902	59,595,871
Charge during the year	13,857,226	10,893,499
Deductions during the year	(3,445,233)	(5,661,468)
<b>Total depreciation</b>	<b>75,239,895</b>	<b>64,827,902</b>
<b>Net block</b>	<b>44,902,906</b>	<b>33,595,042</b>
<b>III. Lease assets</b>		
<b>Gross block</b>		
At cost at March 31 of preceding year	17,902,406	17,890,746
Additions during the year	531	11,660
Deductions during the year	(2,650)	-
<b>Closing balance<sup>4</sup></b>	<b>17,900,287</b>	<b>17,902,406</b>
<b>Depreciation</b>		
At March 31 of preceding year	14,835,650	14,636,086
Charge during the year	199,375	199,564
Deductions during the year	(965)	-
<b>Total depreciation, accumulated lease adjustment and provisions</b>	<b>15,034,060</b>	<b>14,835,650</b>
<b>Net block</b>	<b>2,866,227</b>	<b>3,066,756</b>
<b>TOTAL FIXED ASSETS</b>	<b>108,598,403</b>	<b>95,998,412</b>

1. Includes revaluation gain amounting to ₹ 1,174.5 million (March 31, 2023: ₹ 839.5 million) on account of revaluation carried out by the Bank.

2. Includes depreciation charge on account of revaluation amounting to ₹ 806.9 million for the year ended March 31, 2024 (year ended March 31, 2023: ₹ 748.4 million).

3. Includes assets amounting to ₹ 8.8 million (March 31, 2023: ₹ 428.8 million) which are held for sale.

4. Includes assets taken on lease amounting to ₹ 1,185.7 million (March 31, 2023: ₹ 1,187.8 million).

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forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 11 - OTHER ASSETS</b>		
I. Inter-office adjustments (net)	-	-
II. Interest accrued	158,626,876	123,894,716
III. Tax paid in advance/tax deducted at source (net)	6,426,448	16,081,826
IV. Stationery and stamps	3,230	3,181
V. Non-banking assets acquired in satisfaction of claims <sup>1,2</sup>	-	-
VI. Advances for capital assets	6,960,309	7,393,764
VII. Deposits	63,455,018	48,012,567
VIII. Deferred tax assets (net) (refer note 18.44)	59,546,321	75,034,537
IX. Deposits in Rural Infrastructure and Development Fund	200,918,559	216,216,187
X. Unrealised gain on foreign exchange and derivative contracts <sup>3</sup>	160,771,101	172,562,634
XI. Others	87,092,805	72,805,568
<b>TOTAL OTHER ASSETS</b>	<b>743,800,667</b>	<b>732,004,980</b>

1. Assets amounting to ₹ 2.6 million were transferred from banking assets to non-banking asset during the year ended March 31, 2024 (year ended March 31, 2023: Nil). Assets amounting to ₹ 827.7 million were sold during year ended March 31, 2024 (year ended March 31, 2023: Nil).

2. Net of provision of ₹ 28,189.9 million (March 31, 2023: ₹ 29,011.8 million).

3. Gross unrealised loss on foreign exchange and derivative contracts is disclosed under Schedule 5 - Other liabilities.

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 12 - CONTINGENT LIABILITIES</b>		
I. Claims against the Bank not acknowledged as debts	93,293,080	81,963,017
II. Liability for partly paid investments	93,095	12,455
III. Liability on account of outstanding forward exchange contracts <sup>1</sup>	15,600,221,876	15,330,218,103
IV. Guarantees given on behalf of constituents		
a) In India	1,374,917,331	1,107,502,893
b) Outside India	118,731,736	130,675,436
V. Acceptances, endorsements and other obligations	520,724,381	441,907,720
VI. Currency swaps <sup>1</sup>	541,254,033	564,629,994
VII. Interest rate swaps, currency options and interest rate futures <sup>1</sup>	28,197,214,343	25,089,176,610
VIII. Other items for which the Bank is contingently liable	111,167,877	85,568,259
<b>TOTAL CONTINGENT LIABILITIES</b>	<b>46,557,617,752</b>	<b>42,831,654,487</b>

1. Represents notional amount.