

## FINANCIAL STATEMENTS OF ICICI BANK LIMITED

# SCHEDULES

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

₹ in '000s

	Year ended 31.03.2024	Year ended 31.03.2023
<b>SCHEDULE 13 - INTEREST EARNED</b>		
I. Interest/discount on advances/bills	1,109,439,334	839,429,657
II. Income on investments	286,309,911	208,884,565
III. Interest on balances with Reserve Bank of India and other inter-bank funds	17,913,925	18,505,130
IV. Others <sup>1,2</sup>	15,246,250	25,494,028
<b>TOTAL INTEREST EARNED</b>	<b>1,428,909,420</b>	<b>1,092,313,380</b>

1. Includes interest on income tax refunds amounting to ₹ 2,650.1 million (March 31, 2023: ₹ 1,144.8 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
<b>SCHEDULE 14 - OTHER INCOME</b>		
I. Commission, exchange and brokerage	168,752,999	147,765,850
II. Profit/(loss) on sale of investments (net)	7,079,897	1,737,270
III. Profit/(loss) on revaluation of investments (net)	1,049,387	(1,296,397)
IV. Profit/(loss) on sale of land, buildings and other assets (net) <sup>1</sup>	143,368	534,906
V. Profit/(loss) on exchange/derivative transactions (net)	29,988,645	30,278,524
VI. Income earned by way of dividends, etc. from subsidiary companies and/or joint ventures abroad/in India	20,729,074	17,845,592
VII. Miscellaneous income (including lease income)	1,834,319	1,448,734
<b>TOTAL OTHER INCOME</b>	<b>229,577,689</b>	<b>198,314,479</b>

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

₹ in '000s

	At 31.03.2024	At 31.03.2023
<b>SCHEDULE 15 - INTEREST EXPENDED</b>		
I. Interest on deposits	578,574,729	389,680,668
II. Interest on Reserve Bank of India/inter-bank borrowings	25,256,684	9,335,421
III. Others (including interest on borrowings of erstwhile ICICI Limited)	82,020,823	72,011,271
<b>TOTAL INTEREST EXPENDED</b>	<b>685,852,236</b>	<b>471,027,360</b>

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

₹ in '000s

	Year ended 31.03.2024	Year ended 31.03.2023
<b>SCHEDULE 16 - OPERATING EXPENSES</b>		
<b>I.</b> Payments to and provisions for employees	<b>151,419,918</b>	120,599,320
<b>II.</b> Rent, taxes and lighting <sup>1</sup>	<b>15,335,067</b>	13,789,914
<b>III.</b> Printing and stationery	<b>3,332,210</b>	2,471,090
<b>IV.</b> Advertisement and publicity	<b>17,040,002</b>	14,773,598
<b>V.</b> Depreciation on Bank's property	<b>16,427,078</b>	13,048,350
<b>VI.</b> Depreciation (including lease equalisation) on leased assets	<b>199,361</b>	199,538
<b>VII.</b> Directors' fees, allowances and expenses	<b>53,543</b>	47,851
<b>VIII.</b> Auditors' fees and expenses	<b>67,219</b>	60,199
<b>IX.</b> Law charges	<b>739,739</b>	1,277,541
<b>X.</b> Postages, courier, telephones, etc.	<b>7,344,706</b>	5,896,242
<b>XI.</b> Repairs and maintenance	<b>31,625,309</b>	31,251,038
<b>XII.</b> Insurance	<b>17,004,634</b>	14,789,240
<b>XIII.</b> Direct marketing agency expenses	<b>32,998,191</b>	28,901,240
<b>XIV.</b> Other expenditure <sup>2,3</sup>	<b>97,740,359</b>	81,627,230
<b>TOTAL OPERATING EXPENSES</b>	<b>391,327,336</b>	<b>328,732,391</b>

1. Includes lease expense amounting to ₹ 11,924.3 million (March 31, 2023: ₹ 10,784.1 million).

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

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

4. Net of recoveries from group companies towards shared services.