

FINANCIAL STATEMENTS OF ICICI BANK LIMITED

SCHEDULES

forming part of the Balance Sheet

₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 1 - CAPITAL		
Authorised capital		
12,500,000,000 equity shares of ₹ 2 each (March 31, 2020: 12,500,000,000 equity shares of ₹ 2 each)	25,000,000	25,000,000
Equity share capital		
Issued, subscribed and paid-up capital		
6,472,765,203 equity shares of ₹ 2 each (March 31, 2020: 6,446,239,653 equity shares)	12,945,530	12,892,479
Add: 443,227,184 ¹ equity shares of ₹ 2 each (March 31, 2020: 26,525,550 equity shares) issued during the period	886,455	53,051
	13,831,985	12,945,530
Add: Forfeited equity shares ²	2,119	2,119
TOTAL CAPITAL	13,834,104	12,947,649

1. Represents 418,994,413 equity shares issued under Qualified Institutions Placement (QIP) and 24,232,771 equity shares issued (year ended March 31, 2020: 26,525,550 equity shares) pursuant to exercise of employee stock options year ended March 31, 2021.

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

₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 2 - RESERVES AND SURPLUS		
I. Statutory reserve		
Opening balance	257,205,519	237,377,519
Additions during the year	40,482,000	19,828,000
Deductions during the year	-	-
Closing balance	297,687,519	257,205,519
II. Special reserve		
Opening balance	102,940,000	95,040,000
Additions during the year	10,900,000	7,900,000
Deductions during the year	-	-
Closing balance	113,840,000	102,940,000
III. Securities premium		
Opening balance	334,612,918	329,160,858
Additions during the year ¹	154,419,403	5,452,060
Deductions during the year ²	(701,689)	-
Closing balance	488,330,632	334,612,918
IV. Investment reserve account		
Opening balance	-	-
Additions during the year	-	-
Deductions during the year	-	-
Closing balance	-	-
V. Investment fluctuation reserve		
Opening balance	19,382,000	12,692,000
Additions during the year ³	-	6,690,000
Deductions during the year	(2,495,799)	-
Closing balance	16,886,201	19,382,000

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₹ in '000s

	At 31.03.2021	At 31.03.2020
VI. Capital reserve		
Opening balance	132,496,125	128,541,725
Additions during the year ⁴	1,302,300	3,954,400
Deductions during the year	-	-
Closing balance	133,798,425	132,496,125
VII. Capital redemption reserve		
Opening balance	3,500,000	3,500,000
Additions during the year	-	-
Deductions during the year	-	-
Closing balance	3,500,000	3,500,000
VIII. Foreign currency translation reserve		
Opening balance	16,528,210	14,908,515
Additions during the year	-	1,619,695
Deductions during the year	(6,941,251)	-
Closing balance	9,586,959	16,528,210
IX. Revaluation reserve (refer note 18.37)		
Opening balance	31,148,705	30,445,093
Additions during the year ⁵	461,869	1,395,700
Deductions during the year ⁶	(674,666)	(692,088)
Closing balance	30,935,908	31,148,705
X. Reserve fund		
Opening balance	77,638	73,968
Additions during the year ⁷	-	3,670
Deductions during the year ⁷	(77,638)	-
Closing balance	-	77,638
XI. Revenue and other reserves		
Opening balance	40,895,769	40,203,682
Additions during the year	15,674,666	692,087
Deductions during the year	-	-
Closing balance	56,570,435	40,895,769
XII. Balance in profit and loss account	310,090,657	213,274,679
TOTAL RESERVES AND SURPLUS	1,461,226,736	1,152,061,563

1. At March 31, 2021, includes amount on account of exercise of employee stock options and equity shares issued under QIP.
2. Represents amount utilised towards direct expenses relating to the issuance of equity shares under QIP.
3. Represents amount transferred to Investment Fluctuation Reserve (IFR) on net profit on sale of AFS and HFT investments during the period. As per the RBI circular, from the year ended March 31, 2019, an 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.
4. Represents appropriations made for profit on sale of investments in held-to-maturity category, net of taxes and transfer to Statutory Reserve and profit on sale of land and buildings, net of taxes and transfer to Statutory Reserve.
5. Represents gain on revaluation of premises carried out by the Bank.
6. Represents amount transferred from Revaluation Reserve to General Reserve on account of incremental depreciation charge on revaluation, revaluation surplus on premises sold or loss on revaluation on account of certain assets which were held for sale.
7. Represents appropriations made to Reserve Fund in accordance with regulations applicable to Sri Lanka branch. Balance in reserve fund transferred to balance in profit and loss account due to closure of Sri Lanka branch during the year ended March 31, 2021.

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forming part of the Standalone Balance Sheet (Contd.)

₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 3 - DEPOSITS		
A. I. Demand deposits		
i) From banks	114,792,811	65,212,698
ii) From others	1,246,908,460	957,063,014
II. Savings bank deposits	2,954,533,008	2,455,908,874
III. Term deposits		
i) From banks	96,198,935	202,585,695
ii) From others	4,912,788,391	4,028,919,665
TOTAL DEPOSITS	9,325,221,605	7,709,689,946
B. I. Deposits of branches in India	9,248,880,616	7,637,416,010
II. Deposits of branches outside India	76,340,989	72,273,936
TOTAL DEPOSITS	9,325,221,605	7,709,689,946

₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 4 - BORROWINGS		
I. Borrowings in India		
i) Reserve Bank of India ¹	1,000,000	86,810,000
ii) Other banks	6,999	-
iii) Other institutions and agencies		
a) Government of India	-	-
b) Financial institutions ²	216,069,065	493,020,910
iv) Borrowings in the form of bonds and debentures (excluding subordinated debt)	197,867,850	197,869,634
v) Application money-bonds	-	-
vi) Capital instruments		
a) Innovative Perpetual Debt Instruments (IPDI) (qualifying as additional Tier 1 capital)	101,200,000	101,200,000
b) Hybrid debt capital instruments issued as bonds/debentures (qualifying as Tier 2 capital)	-	-
c) Unsecured redeemable debentures/bonds (subordinated debt included in Tier 2 capital)	71,258,998	116,974,946
TOTAL BORROWINGS IN INDIA	587,402,912	995,875,490
II. Borrowings outside India		
i) Capital instruments	-	-
ii) Bonds and notes	171,698,692	294,811,272
iii) Other borrowings	157,207,960	338,280,837
TOTAL BORROWINGS OUTSIDE INDIA	328,906,652	633,092,109
TOTAL BORROWINGS	916,309,564	1,628,967,599

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, 2020: Nil) except borrowings of ₹ 4,999.1 million (March 31, 2020: ₹ 340,756.8 million) under market repurchase transactions (including tri-party repo) with banks and financial institutions and transactions under liquidity adjustment facility and marginal standing facility.

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	At 31.03.2021	At 31.03.2020
SCHEDULE 5 - OTHER LIABILITIES AND PROVISIONS		
I. Bills payable	123,870,614	53,443,331
II. Inter-office adjustments (net)	3,262,618	7,439,584
III. Interest accrued	21,389,174	26,959,112
IV. Sundry creditors	121,848,376	93,832,003
V. General provision for standard assets (refer note 18.18) ¹	111,092,824	60,995,182
VI. Others (including provisions) ²	206,240,133	237,280,665
TOTAL OTHER LIABILITIES AND PROVISIONS	587,703,739	479,949,877

1. Includes Covid-19 related provision amounting to ₹ 74,750.0 million (March 31, 2020: ₹ 27,250.0 million).

2. Includes specific provision for standard loans amounting to ₹ 7,791.5 million (March 31, 2020: ₹ 3,196.1 million).

₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 6 - CASH AND BALANCES WITH RESERVE BANK OF INDIA		
I. Cash in hand (including foreign currency notes)	70,309,617	99,437,514
II. Balances with Reserve Bank of India in current accounts	390,002,285	253,402,078
TOTAL CASH AND BALANCES WITH RESERVE BANK OF INDIA	460,311,902	352,839,592

₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 7 - BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE		
I. In India		
i) Balances with banks		
a) In current accounts	526,416	1,620,749
b) In other deposit accounts	15,224	66,791
ii) Money at call and short notice		
a) With banks ¹	352,190,000	594,212,800
b) With other institutions ²	145,670	69,211,816
TOTAL	352,877,310	665,112,156
II. Outside India		
i) In current accounts	263,159,331	116,434,071
ii) In other deposit accounts	198,990,362	25,335,217
iii) Money at call and short notice	55,943,596	31,836,353
TOTAL	518,093,289	173,605,641
TOTAL BALANCES WITH BANKS AND MONEY AT CALL AND SHORT NOTICE	870,970,599	838,717,797

1. Includes lending under Liquidity Adjustment Facility (LAF).

2. Includes lending under reverse repo.

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₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 8 - INVESTMENTS		
I. Investments in India [net of provisions]		
i) Government securities	2,136,207,918	1,883,318,796
ii) Other approved securities	-	-
iii) Shares (includes equity and preference shares)	28,220,174	24,622,430
iv) Debentures and bonds	214,445,380	119,852,513
v) Subsidiaries and/or joint ventures ¹	60,738,869	61,201,686
vi) Others (commercial paper, mutual fund units, pass through certificates, security receipts, certificate of deposits and other related investments)	167,395,240	326,595,257
TOTAL INVESTMENTS IN INDIA	2,607,007,581	2,415,590,682
II. Investments outside India [net of provisions]		
i) Government securities	151,622,342	28,909,637
ii) Subsidiaries and/or joint ventures abroad (includes equity and preference shares)	36,826,862	36,826,862
iii) Others (equity shares, bonds and certificate of deposits)	17,408,614	13,987,624
TOTAL INVESTMENTS OUTSIDE INDIA	205,857,818	79,724,123
TOTAL INVESTMENTS	2,812,865,399	2,495,314,805
A. Investments in India		
Gross value of investments	2,655,692,360	2,472,213,814
Less: Aggregate of provision/depreciation/(appreciation)	48,684,779	56,623,132
Net investments	2,607,007,581	2,415,590,682
B. Investments outside India		
Gross value of investments	206,964,172	81,130,342
Less: Aggregate of provision/depreciation/(appreciation)	1,106,354	1,406,219
Net investments	205,857,818	79,724,123
TOTAL INVESTMENTS	2,812,865,399	2,495,314,805

1. During the year ended March 31, 2021, the Bank sold a part of its equity investment in subsidiaries, ICICI Lombard General Insurance Company Limited, ICICI Prudential Life Insurance Company Limited and ICICI Securities Limited.

2. Refer note 18.10 - Investments and note 18.11 - Non-SLR Investments.

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₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 9 - ADVANCES [NET OF PROVISIONS]		
A.		
i) Bills purchased and discounted ¹	335,109,843	444,802,983
ii) Cash credits, overdrafts and loans repayable on demand	1,846,093,909	1,557,314,567
iii) Term loans	5,156,087,152	4,450,782,147
TOTAL ADVANCES	7,337,290,904	6,452,899,697
B.		
i) Secured by tangible assets (includes advances against book debts)	5,302,794,936	4,663,199,942
ii) Covered by bank/government guarantees	106,820,866	98,100,926
iii) Unsecured	1,927,675,102	1,691,598,829
TOTAL ADVANCES	7,337,290,904	6,452,899,697
C. I. Advances in India		
i) Priority sector	2,031,797,475	1,909,002,118
ii) Public sector	451,897,529	159,541,485
iii) Banks	264,743	4,468,311
iv) Others	4,477,427,682	3,840,221,670
TOTAL ADVANCES IN INDIA	6,961,387,429	5,913,233,584
II. Advances outside India		
i) Due from banks	2,773,789	4,732,195
ii) Due from others		
a) Bills purchased and discounted	78,351,968	163,653,671
b) Syndicated and term loans	168,266,427	326,238,831
c) Others	126,511,291	45,041,416
TOTAL ADVANCES OUTSIDE INDIA	375,903,475	539,666,113
TOTAL ADVANCES	7,337,290,904	6,452,899,697

1. Net of bills re-discounted amounting to Nil (March 31, 2020: Nil).

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₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 10 - FIXED ASSETS		
I. Premises		
Gross block		
At cost at March 31 of preceding year	77,468,304	75,541,590
Additions during the year ¹	1,656,933	2,542,536
Deductions during the year	(234,494)	(615,822)
Closing balance	78,890,743	77,468,304
Depreciation		
At March 31 of preceding year	16,668,165	15,309,915
Charge during the year ²	1,974,520	1,887,797
Deductions during the year	(221,378)	(529,547)
Total depreciation	18,421,307	16,668,165
Net block	60,469,436	60,800,139
II. Other fixed assets (including furniture and fixtures)		
Gross block		
At cost at March 31 of preceding year	68,735,008	59,431,918
Additions during the year	13,185,789	11,591,192
Deductions during the year	(3,059,360)	(2,288,102)
Closing balance	78,861,437	68,735,008
Depreciation		
At March 31 of preceding year	48,172,061	42,763,904
Charge during the year	8,609,517	7,583,366
Deductions during the year	(2,939,461)	(2,175,209)
Total depreciation	53,842,117	48,172,061
Net block	25,019,320	20,562,947
III. Lease assets		
Gross block		
At cost at March 31 of preceding year	17,054,049	16,714,629
Additions during the year	681,173	339,420
Deductions during the year	-	-
Closing balance³	17,735,222	17,054,049
Depreciation		
At March 31 of preceding year	14,314,282	14,300,031
Charge during the year	133,890	14,251
Deductions during the year	-	-
Total depreciation, accumulated lease adjustment and provisions	14,448,172	14,314,282
Net block	3,287,050.0	2,739,767
TOTAL FIXED ASSETS	88,775,806.0	84,102,853

1. Includes revaluation gain amounting to ₹ 461.9 million (March 31, 2020: ₹ 1,395.7 million) on account of revaluation carried out by the Bank.

2. Includes depreciation charge on account of revaluation of ₹ 674.7 million for the year ended March 31, 2021 (year ended March 31, 2020: ₹ 649.9 million).

3. Includes assets taken on lease amounting to ₹ 1,020.6 million (March 31, 2020: ₹ 339.4 million).

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₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 11 - OTHER ASSETS		
I. Inter-office adjustments (net)	-	-
II. Interest accrued	86,278,179	86,517,207
III. Tax paid in advance/tax deducted at source (net)	46,381,798	68,018,795
IV. Stationery and stamps	4,665	2,252
V. Non-banking assets acquired in satisfaction of claims ^{1,2}	-	-
VI. Advances for capital assets	2,907,943	2,917,965
VII. Deposits	24,025,670	24,315,002
VIII. Deferred tax assets (net) (refer note 18.47)	87,444,731	80,681,176
IX. Deposits in Rural Infrastructure and Development Fund	311,777,207	287,570,782
X. Others	175,291,955	209,753,569
TOTAL OTHER ASSETS	734,112,148	759,776,748

1. During the year ended March 31, 2021, the Bank has not acquired any assets (year ended March 31, 2020: Nil) in satisfaction of claims under debt-asset swap transactions. Assets amounting to ₹ 942.4 million were sold during the year ended March 31, 2021 (year ended March 31, 2020: ₹ 1,317.4 million).

2. Net of provision amounting to ₹ 29,575.4 million (March 31, 2020: ₹ 30,517.8 million).

₹ in '000s

	At 31.03.2021	At 31.03.2020
SCHEDULE 12 - CONTINGENT LIABILITIES		
I. Claims against the Bank not acknowledged as debts	73,768,089	63,240,222
II. Liability for partly paid investments	12,455	12,455
III. Liability on account of outstanding forward exchange contracts ¹	8,152,789,862	7,441,459,466
IV. Guarantees given on behalf of constituents		
a) In India	816,769,649	878,239,296
b) Outside India	178,245,678	209,893,394
V. Acceptances, endorsements and other obligations	324,236,366	347,118,775
VI. Currency swaps ¹	481,715,704	509,589,938
VII. Interest rate swaps, currency options and interest rate futures ¹	16,428,132,474	15,698,503,091
VIII. Other items for which the Bank is contingently liable	30,736,413	90,201,338
TOTAL CONTINGENT LIABILITIES	26,486,406,690	25,238,257,975

1. Represents notional amount.