

ICICI BANK LTD
Form 6-K
July 27, 2017

FORM 6-K

SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

Report of Foreign Issuer

**Pursuant to Rule 13a-16 or 15d-16 of
the Securities Exchange Act of 1934**

For the month of July, 2017

Commission File Number: 001-15002

ICICI Bank Limited

(Translation of registrant's name into English)

ICICI Bank Towers,
Bandra-Kurla Complex
Mumbai, India 400 051
(Address of principal executive office)

Indicate by check mark whether the registrant files or will file
annual reports under cover Form 20-F or Form 40-F.

Form 20-F Form 40-F

Indicate by check mark if the registrant is submitting the Form 6-K
in paper as permitted by Regulation S-T Rule 101(b)(1):

Yes No

Indicate by check mark if the registrant is submitting the Form 6-K
in paper as permitted by Regulation S-T Rule 101(b)(7):

Yes No

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Indicate by check mark whether by furnishing the information contained in this Form, the Registrant is also thereby furnishing the information to the Commission pursuant to Rule 12g3-2(b) under the Securities Exchange Act of 1934:

Yes No

If “Yes” is marked, indicate below the file number assigned to the registrant in connection with Rule 12g 3-2(b): Not Applicable

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1. Financial results for the quarter ended June 30, 2017
2. Auditors Report dated July 27, 2017
3. Press Release dated July 27, 2017

Item 1

ICICI Bank Limited

CIN-L65190GJ1994PLC021012

Registered Office: ICICI Bank Tower, Near Chakli Circle, Old Padra Road, Vadodara - 390 007.

Corporate Office: ICICI Bank Towers, Bandra-Kurla Complex, Bandra (East), Mumbai - 400 051.

Web site: <http://www.icicibank.com>

UNCONSOLIDATED FINANCIAL RESULTS

(in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2017 (Q1-2018) (Audited)	March 31, 2017 (Q4-2017) (Audited)	June 30, 2016 (Q1-2017) (Audited)	March 31, 2017 (FY2017) (Audited)
1.	Interest earned (a)+(b)+(c)+(d)	13,459.13	13,568.53	13,330.25	54,156.28
	a) Interest/discount on advances/bills	9,847.31	9,990.72	9,837.31	39,603.39
	b) Income on investments	2,827.13	2,621.66	2,810.87	11,377.07
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	198.50	281.93	50.05	495.46
	d) Others	586.19	674.22	632.02	2,680.36
2.	Other income (refer note no. 9 and 10)	3,387.91	3,017.23	3,429.26	19,504.48
3.	TOTAL INCOME (1)+(2)	16,847.04	16,585.76	16,759.51	73,660.76
4.	Interest expended	7,869.29	7,606.37	8,171.73	32,418.96
5.	Operating expenses (e)+(f)	3,794.44	3,867.37	3,373.05	14,755.06
	e) Employee cost	1,511.16	1,480.45	1,290.65	5,733.71
	f) Other operating expenses	2,283.28	2,386.92	2,082.40	9,021.35
6.	TOTAL EXPENDITURE (4)+(5) (excluding provisions and contingencies)	11,663.73	11,473.74	11,544.78	47,174.02
7.	OPERATING PROFIT (3)-(6) (Profit before provisions and contingencies)	5,183.31	5,112.02	5,214.73	26,486.74
8.	Provisions (other than tax) and contingencies (refer note no. 6 and 7)	2,608.74	2,898.22	2,514.52	15,208.13
9.	PROFIT/(LOSS) FROM ORDINARY ACTIVITIES BEFORE EXCEPTIONAL ITEMS AND TAX (7)-(8)	2,574.57	2,213.80	2,700.21	11,278.61
10.	Exceptional items
11.	PROFIT/(LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (9)-(10)	2,574.57	2,213.80	2,700.21	11,278.61
12.	Tax expense (g)+(h)	525.57	189.16	467.86	1,477.52

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	g) Current period tax	827.96	(981.07)	489.47	2,180.12
	h) Deferred tax adjustment	(302.39)	1,170.23	(21.61)	(702.60)
13.	NET PROFIT/(LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (11)–(12)	2,049.00	2,024.64	2,232.35	9,801.09
14.	Extraordinary items (net of tax expense)
15.	NET PROFIT/(LOSS) FOR THE PERIOD (13)–(14)	2,049.00	2,024.64	2,232.35	9,801.09
16.	Paid-up equity share capital (face value 2/- each) (refer note no. 4)	1,282.78	1,165.11	1,163.60	1,165.11
17.	Reserves excluding revaluation reserves (refer note no. 4 and 5)	96,293.71	95,737.57	87,956.17	95,737.57
18.	Analytical ratios				
	i) Percentage of shares held by Government of India	0.17	0.19	0.15	0.19
	ii) Capital adequacy ratio (Basel III)	17.69%	17.39%	16.22%	17.39%
	iii) Earnings per share (EPS) (refer note no. 4)				
	a) Basic EPS before and after extraordinary items, net of tax expense (not annualised) (in ₹)	3.20	3.16	3.49	15.31
	b) Diluted EPS before and after extraordinary items, net of tax expense (not annualised) (in ₹)	3.17	3.15	3.48	15.25
19.	NPA Ratio ¹				
	i) Gross non-performing customer assets (net of write-off)	43,147.64	42,551.54	27,562.93	42,551.54
	ii) Net non-performing customer assets	25,306.21	25,451.03	15,308.37	25,451.03
	iii) % of gross non-performing customer assets (net of write-off) to gross customer assets	7.99%	7.89%	5.28%	7.89%
	iv) % of net non-performing customer assets to net customer assets	4.86%	4.89%	3.01%	4.89%
20.	Return on assets (annualised)	1.09%	1.10%	1.27%	1.35%

¹. At June 30, 2017, the percentage of gross non-performing advances (net of write-off) to gross advances was 8.84% and net non-performing advances to net advances was 5.41%.

SUMMARISED UNCONSOLIDATED BALANCE SHEET

(in crore)

Particulars	At		
	June 30, 2017 (Q1-2018) (Audited)	March 31, 2017 (FY2017) (Audited)	June 30, 2016 (Q1-2017) (Audited)
Capital and Liabilities			
Capital (refer note no. 4)	1,282.78	1,165.11	1,163.60
Employees stock options outstanding	6.16	6.26	6.65
Reserves and surplus (refer note no. 4 and 5)	99,335.45	98,779.71	90,779.48
Deposits	486,253.95	490,039.06	424,086.18
Borrowings (includes preference shares and subordinated debt)	141,460.06	147,556.15	174,095.03
Other liabilities and provisions	32,577.17	34,245.16	37,091.53
Total Capital and Liabilities	760,915.57	771,791.45	727,222.47
Assets			
Cash and balances with Reserve Bank of India	28,762.33	31,702.41	25,646.90
Balances with banks and money at call and short notice	13,748.25	44,010.66	13,083.88
Investments	185,407.88	161,506.54	168,322.25
Advances	464,075.24	464,232.08	449,426.53
Fixed assets	8,022.64	7,805.21	7,609.11
Other assets	60,899.23	62,534.55	63,133.80
Total Assets	760,915.57	771,791.45	727,222.47

CONSOLIDATED FINANCIAL RESULTS

(in crore)

Sr. no.	Particulars	Three months ended			Year ended
		June 30, 2017 (Q1-2018) (Unaudited)	March 31, 2017 (Q4-2017) (Unaudited)	June 30, 2016 (Q1-2017) (Unaudited)	March 31, 2017 (FY2017) (Audited)
1.	Total income	26,517.57	28,603.29	24,483.75	113,397.63
2.	Net profit	2,604.73	2,082.75	2,515.85	10,188.38
3.	Earnings per share (EPS) (refer note no. 4)				
	Basic EPS before and after extraordinary items, net of tax expense (not annualised) (in)	4.06	3.25	3.93	15.91
	Diluted EPS before and after extraordinary items, net of tax expense (not annualised) (in)	4.02	3.24	3.92	15.84
4.	Total assets	988,813.65	986,042.66	939,608.59	986,042.66

UNCONSOLIDATED SEGMENTAL RESULTS

(in crore)

Sr. no.	Particulars	Three months ended		Year ended	
		June 30, 2017 (Q1-2018) (Audited)	March 31, 2017 (Q4-2017) (Audited)	June 30, 2016 (Q1-2017) (Audited)	March 31, 2017 (FY2017) (Audited)
1.	Segment Revenue				
a	Retail Banking	12,196.45	12,031.01	10,695.41	45,391.18
b	Wholesale Banking	7,228.59	7,373.45	7,742.19	30,640.57
c	Treasury	11,955.09	11,426.54	12,271.81	54,562.99
d	Other Banking	428.81	459.75	392.50	1,864.09
	Total segment revenue	31,808.94	31,290.75	31,101.91	132,458.83
	Less: Inter segment revenue	14,961.90	14,704.99	14,342.40	58,798.07
	Income from operations	16,847.04	16,585.76	16,759.51	73,660.76
2.	Segmental Results (i.e. Profit before tax)				
a	Retail Banking	1,686.45	1,688.80	1,252.53	5,385.30
b	Wholesale Banking	(665.37)	(839.42)	(530.14)	(7,434.11)
c	Treasury				