

ICICI BANK LTD - One Page Profile



ICICI Bank is the second-largest private sector bank in India offering a diversified portfolio of financial products and services to retail, SME and corporate customers. The Bank has an extensive network of branches, ATMs and other touch-points. The ICICI group has presence in businesses like life and general insurance, housing finance, primary dealership, etc, through its subsidiaries and associates.

INR (Cr.)

Key Financial Metrics	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24
Total Sales	84,836	89,163	95,407	1,21,067	1,59,516
Sales Growth (y-o-y)	17.86%	5.10%	7.00%	26.90%	31.76%
Gross Profit Margin %	97.62%	97.56%	97.17%	97.14%	97.73%
EBITDA Margin %	-0.62%	-2.41%	15.31%	27.42%	37.59%
EBIT Margin %	-2.00%	-3.91%	13.92%	26.17%	36.37%
Net Profit Margin (%)	11.28%	20.62%	26.32%	28.11%	27.74%
Earnings Per Share (In Rs.)	14.78	26.58	36.14	48.74	63.02
EPS Growth (y-o-y)	123.94%	79.86%	35.94%	34.89%	29.29%
Dividend Per Share	-	2.00	5.00	8.00	10.00
DPS Growth (y-o-y)	-	150.00%	60.00%	25.00%	-100.00%

Key Financial Ratios	Mar-20	Mar-21	Mar-22	Mar-23	Mar-24
Price to Earning Ratio	21.91x	21.90x	20.21x	18.00x	17.35x
EV/Ebitda	-2088.35x	-633.11x	107.97x	56.50x	37.63x
EV/Sales	12.92x	15.24x	16.53x	15.50x	14.14x
Price to book value	1.15x	1.88x	1.98x	2.86x	3.00x
Return on Equity (%)	7.78%	11.67%	13.79%	15.87%	17.28%
Return on Capital Employed (%)	5.90%	5.73%	5.59%	6.35%	7.64%

Top 10 Shareholders	No. of Shares (in Crs.)	Shareholding (%)	Market Value (in Crs.)
LIFE INSURANCE CORPORATION OF INDIA	41.0	7.14%	55,264.7
SBI MUTUAL FUND	37.5	6.53%	50,513.2
ICICI PRUDENTIAL MUTUAL FUND	25.6	4.47%	34,581.3
HDFC MUTUAL FUND	21.1	3.67%	28,413.1
NPS TRUST	14.6	2.54%	19,655.9
GOVERNMENT OF SINGAPORE	14.4	2.51%	19,403.0
UTI MUTUAL FUND	13.9	2.43%	18,792.5
NIPPON LIFE INDIA MUTUAL FUND	12.4	2.16%	16,711.6
GOVERNMENT PENSION FUND GLOBAL	9.7	1.68%	13,025.6
SBI LIFE INSURANCE COMPANY LIMITED	8.8	1.54%	11,909.0

Figures in Crs

Managerial Remuneration	Designation	Remuneration	x of Median Salary
Mr.Sandeep Bakhshi	MD & CEO	9,995.51	120x
Mr.Sandeep Batra	Exce. Director	8,904.57	104x
Mr.Rakesh Jha	Exce. Director	8,419.48	104x
Mr.Ajay Kumar Gupta	Exce. Director	4,840.05	104x

Notes:

The percentage increase in the median

In fiscal 2024, employee salaries rose by 13% on average, while Key Managerial Personnel saw increases of 4%–30%.

ICICI Bank has 141,009 employees, with 135,900 on permanent rolls, including overseas staff.

Recent Updates

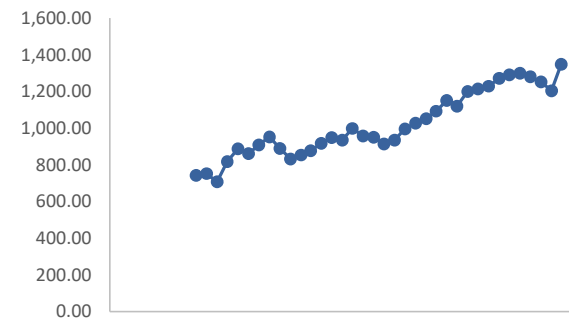
ICICI Bank issued 516,121 shares under its Employee Stock Option Scheme-2000.

ICICI Securities is now fully owned by ICICI Bank and has been delisted to simplify operations and improve services.

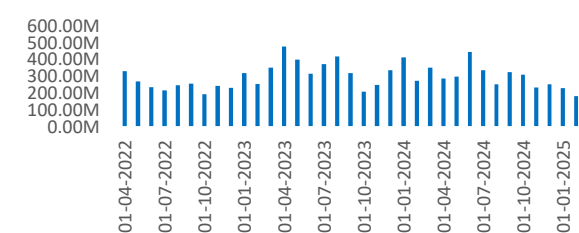
ICICI Bank installs units to produce water from atmospheric moisture.

ICICI Bank denies mass layoffs, calling it voluntary abandonment of services.

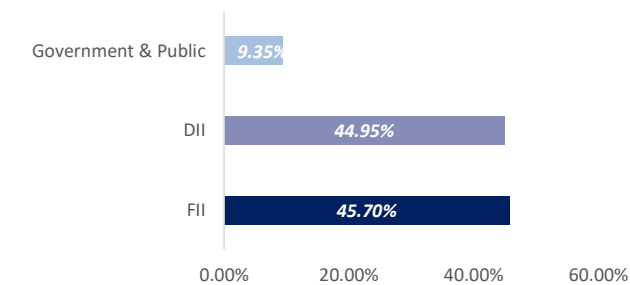
Share Price 3 Years



Volume Trends 3 Years



Shareholding pattern



Capital Structure

Share Price as on 28/3/2025	1337
Number of Share o/s	707
Market Capitalization	9,44,820
Less: Cash & Equivalents	(1,62,769)
Add: Total Debt	16,51,008
Add: Minority Interest	13888
Enterprise Value	24,46,947