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# Research Report on ICICI Bank Ltd.



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## 1.Overview:

Offering a broad variety of banking and financial services, ICICI Bank Ltd. is one of the largest private sector banks in India. Since its establishment in 1994, the bank has expanded quickly and become well-known within the Indian financial industry. headquarter of ICICI bank is in Mumbai. The bank has a wide network of branches and ATMs throughout the nation and has also increased its presence abroad. The bank is a major player in the Indian banking market since it provides services like wealth management, insurance products, retail banking, and corporate banking.

***“ICICI bank ltd has a network of 5900 branches and 16650 ATM’s across India and has a presence in 17 countries”***

## 2.Shareholding Pattern:

*ICICI Bank is an openly traded corporation on Indian stock markets. According to the most recent data available, the bank is professionally run rather than family-owned, based on the shareholding pattern. Major shareholders include individual shareholders, overseas portfolio investors, mutual funds, and a variety of institutional investors. Government agencies and other financial institutions could be the biggest stockholders. The bank's emphasis on professional management methods and corporate governance is seen in the shareholding arrangement.*

	9 Qtrs	2022-09 (%)	2022-12 (%)	2023-03 (%)	2023-06 (%)
+ Promoter		0.00	0.00	0.00	0.00
- Public		100.00	100.00	100.00	100.00
FII/FPI		44.76	45.10	44.16	44.53
+ DII		44.80	44.43	45.35	45.25
Non Institution		10.45	10.47	10.49	10.22
+ Depository Receipts		0.00	0.00	0.00	0.00
Promoter Holding Pledge (%)		0.00	0.00	0.00	0.00

Shareholder	No. of shares	Percentage
<b>Public Shareholding</b>		^
LIFE INSURANCE CORPORATION OF INDIA	429,892,591	7.62%
SBI MUTUAL FUND	410,693,963	7.28%
ICICI PRUDENTIAL MUTUAL FUND	210,909,032	3.74%
GOVERNMENT OF SINGAPORE	189,100,025	3.35%
HDFC MUTUAL FUND	170,813,777	3.03%
NPS TRUST	145,419,837	2.58%
UTI MUTUAL FUND	134,956,158	2.39%
ADITYA BIRLA SUN LIFE MUTUAL FUND	94,180,586	1.67%
KOTAK MAHINDRA MUTUAL FUND	89,932,811	1.59%
NIPPON LIFE INDIA MUTUAL FUND	83,381,375	1.48%
SBI LIFE INSURANCE COMPANY LIMITED	81,766,288	1.45%
DODGE AND COX INTERNATIONAL STOCK FUND	80,206,480	1.42%
MIRAE ASSET MUTUAL FUND	76,125,930	1.35%
EUROPACIFIC GROWTH FUND	73,046,757	1.29%

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### *3.Management of the company:*

*Non-Executive(Part time) Chairman: Mr. Girish Chandra Chaturvedi. In January 2013, 70-year-old Mr Girish Chandra Chaturvedi, an IAS, retired from his position as Secretary of the Ministry of Petroleum and Natural Gas. Mr. Chaturvedi was an Uttar Pradesh-based IAS officer from the 1977 batch. He also serves as the National Stock Exchange's chairman at the moment. Following his retirement from the regular service, Mr. Chaturvedi was designated by the Indian government as the Chairman of the Warehousing Development and Regulatory Authority of India till January 2018, after first serving as a member. Mr Chaturvedi served the Government of India at different levels in a number of sectors, including banking, insurance, pensions, health, family welfare, and petroleum and natural gas, before he retired from Indian Administrative Services.*

*Mr. Chaturvedi graduated from the London School of Economics, University of London with an M.Sc. in Social Policy in Developing Countries.*

*Mr. Chaturvedi is highly qualified man. And the magic of his leadership can be seen in growth of the company.*

# BOARD OF DIRECTORS

## BOARD MEMBERS



**Girish Chandra Chaturvedi**  
*Non-Executive (part-time)  
Chairman*



**Hari L. Mundra**  
*Independent Director*



**S. Madhavan**  
*Independent Director*



**Neelam Dhawan**  
*Independent Director*



**Radhakrishnan Nair**  
*Independent Director*



**B. Sriram**  
*Independent Director*



**Uday Chitale**  
*Independent Director*



**Vibha Paul Rishi**  
*Independent Director*



**Sandeep Bakhshi**  
*Managing Director &  
CEO*



**Anup Bagchi**  
*Executive Director*



**Rakesh Jha**  
*Executive Director  
(Designate)\**



**Sandeep Batra**  
*Executive Director*

*The core of ICICI Bank's business strategy is offering a wide range of financial services and products to institutional, corporate, and individual customers, with a particular focus on digital innovation. It accepts documents digitally and procures them using an interoperable digital infrastructure.*

*The market capitalization of ICICI bank ltd is 6.97 trillion INR.*

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#### **4.SWOT (strength, weakness, opportunity and threats) analysis of the company:**

##### **A: Strengths:**

- *ICICI Bank is the second-largest bank in India and the largest privately owned bank .*
- *When considering total assets and market share, ICICI Bank ranks second.*
- *With assets under management of Rs. 4062.34 billion and 17 countries covered, ICICI recorded cumulative after-tax revenues of Rs. 51.51 billion.*
- *One of ICICI Bank's main advantages, in the opinion of financial analysts, is its stable and reliable balance sheet and financial statements.*
- *The advantage of being the first is enjoyed by ICICI Bank in a number of banking and financial services. The first bank in India to offer jewellery card solutions and complete mobile banking is ICICI Bank.*

##### **B: Weakness:**

- *Resolution of complaints is a weak point for the ICICI segment's customer care.*
- *There are several customer complaints against ICICI.*
- *The most stringent interest payment and loan repayment policies are offered by ICICI Bank. They appoint an outside organization to supervise the recuperation process.*

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- *Notifications of recovery and repayment of credit are made well in advance of the dates that annoy customers, which frequently leads to problems with consumer abuse and harassment.*
  - *The costs associated with the banking business are increasing in comparison.*
  - *Because of the management's aggressive strategies to stay ahead of the competition, ICICI staff are under extreme stress at the bank. Future productivity may suffer as a result of this.*

#### **C. Opportunity:**

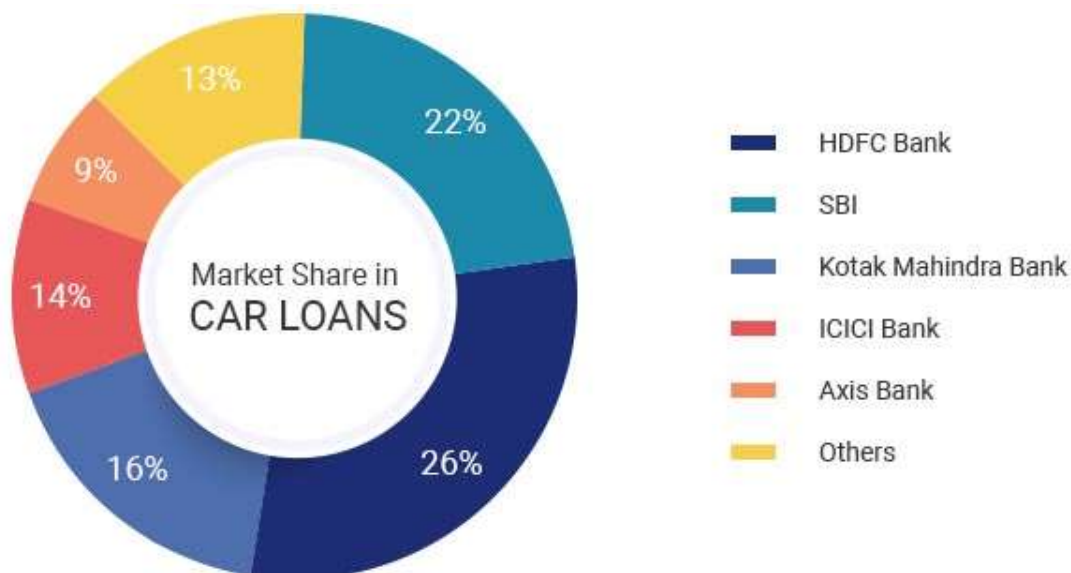
- *The banking sector is expected to increase at a rate of 17% during the next three years.*
- *Given that over 62% of Indians still live in rural regions, the notion of saving money in banks and making investments in financial items is becoming more popular in these places.*
- *During the following four years, ICICI Bank intends to open 1500 additional branches.*
- *Owing to its financial capabilities, ICICI will acquire little, failing banks.*
- *In the upcoming years, ICICI Bank's credit growth is anticipated to increase by 20%.*
- *The ICICI Bank keeps the least amount of unrealized asset value.*
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#### **D. Threats:**

- *The RBI permitted up to 74% of foreign bank investments in Indian banking.*
- *Government-owned banks are working hard to update their facilities in order to keep clients from switching to more modern banks.*
- *The largest competitor of ICICI is HDFC; additional developing banks like HSBC and AXIS also pose a serious threat.*
- *Moreover, NBFC and mobile payment wallets are growing and challenging ICICI Bank.*
- *In rural areas, the microfinance groups are prevalent.*
- *Even though the number of new clients is large, the number of dissatisfied customers is growing, which is driving them to switch banks.*
- *New technologies pose a serious risk to banks.*
- *The threat of cryptocurrency also extends to banks.*

#### ***E. Comparison of ICICI Ltd with their competition***

- ***Car loans:***





- **Credit cards:**

