

MANGALORE UNIVERSITY

SRI SHARADA COLLEGE BASRUR

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Internship Report

On

COMPREHANSIVE STUDY OF ICICI BANK LIMITED



2023-2024

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BACHELOR OF COMMERCE

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PERMISSION LETTER

This is to certify that Akshay, Sandeep, Ganesh, Pavan of III B. Com Bearing U05RS21C0073, U05RS21C0055, U05RS21C0017, U05RS21C0072 has been allotted the title of Internship Project Work regarding ICICI Bank Ltd in completion of the B.Com Programme during the academic year 2023-2024

**Principal Name & Signature
Signature**

College seal

HOD Name &

INTRODUCTION OF ICICI BANK LTD

Company Profile

The Indian growth story has cast important implications on the capital market, which has grown sharply with respect to several parameters ranging from number of stock exchanges, other intermediaries and listed stocks to trading volumes, turnover, market instruments and investor population. The unprecedented growth indicates that the securities markets would have a huge demand for professionals every year. However, the roles in this area call for specialized knowledge and skills. There is, therefore, the need to build a resource base of skilled professionals for the securities market.

ICICI Bank has partnered with National Institute of Securities Markets (NISM) to launch Post Graduate Certificate in Securities Markets (PGCSM). The programme aims to create professionals such as Treasury dealers, Fund Managers, Analysts, Institutional Sales Professionals, and Investment Advisors in the securities markets. This partnership is part of ICICI Group's strategy to capacitate for growth.

About ICICI Bank

ICICI Bank is India's largest private sector bank with total assets of ₹. 9,188 billion at March 31, 2016 and profit after tax ₹ 97.26 billion or the year ended March 31, 2016 ICICI Bank currently has a network of 4,450 Branches and 13,766 ATM's across India.

ICICI Bank offers a wide range of banking products and financial services to corporate and retail customers through a variety of delivery channels and through its specialised subsidiaries in the areas of investment banking, life and non-life insurance, venture capital and asset management.

The bank currently has subsidiaries in the United Kingdom and Canada; branches in United States, Singapore, Bahrain, Hong Kong, Sri Lanka, Qatar, Oman, Dubai International Finance Centre, China and representative offices in United Arab Emirates, South Africa.

History

ICICI was formed in 1955 at the initiative of the World Bank, the Government of India and representatives of Indian industry. The principal objective was to create a development financial institution for providing medium-term and long-term project financing to Indian businesses. Until the late 1980s, ICICI primarily focused its activities on project finance, providing long-term funds to a variety of industrial projects. With the liberalization of the financial sector in India in the 1990s, ICICI transformed its business from a development financial institution offering only project finance to a diversified financial services provider that, along with its subsidiaries and other group companies, offered a wide variety of products and services. As India's economy became more market-oriented and integrated with the world economy, ICICI capitalized on the new opportunities to provide a wider range of financial products and services to a broader spectrum of clients. ICICI Bank was incorporated in 1994 as a part of the ICICI group. In 1999, ICICI became the first Indian company and the first bank or financial institution from non-Japan Asia to be listed on the New York Stock Exchange.

The issue of universal banking, which in the Indian context meant conversion of long-term lending institutions such as ICICI into commercial banks, had been discussed at length in the late 1990s. Conversion into a bank offered ICICI the ability to accept low-cost demand deposits and offer a wider range of products and services, and greater opportunities for

earning nonfund based income in the form of banking fees and commissions. After consideration of various corporate structuring alternatives in the context of the emerging competitive scenario in the Indian banking industry, and the move towards universal banking, the managements of ICICI and ICICI Bank formed the view that the merger of ICICI with ICICI Bank would be the optimal strategic alternative for both entities, and would create the optimal legal structure for ICICI group's universal banking strategy. The merger would enhance value for ICICI shareholders through the merged entity's access to low-cost deposits, greater opportunities for earning fee-based income and the ability to participate in the payments system and provide transaction-banking services. The merger would enhance value for ICICI Bank shareholders through a large capital base and scale of operations, seamless access to ICICI's strong corporate relationships built up over five decades, entry into new business segments, higher market share in various business segments, particularly fee-based services, and access to the vast talent pool of ICICI and its subsidiaries.

In October 2001, the Boards of Directors of ICICI and ICICI Bank approved the merger of ICICI and two of its wholly-owned retail finance subsidiaries, ICICI Personal Financial Services Limited and ICICI Capital Services Limited, with ICICI Bank. The merger was approved by shareholders of ICICI and ICICI Bank in January 2002, by the High Court of Gujarat at Ahmedabad in March 2002, and by the High Court of Judicature at Mumbai and the Reserve Bank of India in April 2002. Consequent to the merger, the ICICI group's financing and banking operations, both wholesale and retail, were integrated in a single entity.



MR. K.V KAMATH
CHAIRMAN, ICICI BANK LIMITED

K. V. KAMATH (DIN:00043501) is an Indian banker. He began his career in 1971 at ICICI. In 1988, he moved to the Asian Development Bank and

spent several years in South East Asia before returning to ICICI as its Managing Director and CEO in 1996 and following its merger into ICICI Bank, was Managing Director and CEO of ICICI Bank.

Under his leadership, ICICI Bank transformed itself into a diversified, technologydriven financial services group across banking, insurance, and asset management in India with a global presence.

He retired as Managing Director and CEO in 2009 and continued as the Chairman of ICICI Bank until 2015.

He has served as Chairman of Infosys. In 2015 he was appointed as the first President of the New Development Bank set up by the BRICS countries from where he retired in 2020.

He is currently the Chairman of the National Bank for Financing Infrastructure and Development (NaBFID). He is also the Chairman and Independent Director of Jio Financial Services Limited.

He was awarded the Padma Bhushan, one of India's highest civilian honours, in 2008.

K. V. Kamath is a mechanical engineer and completed his Post-Graduation in Business Administration from the Indian Institute of Management, Ahmedabad.





ICICI Bank's vision and mission succinctly capture its goals and values:

****Vision:**** To be the most preferred and trusted financial solutions provider globally.

****Mission:**** To create enduring value for all stakeholders by delivering innovative and comprehensive financial solutions through sustainable and responsible practices.

These statements emphasize ICICI Bank's commitment to providing exceptional financial services while adhering to principles of sustainability, responsibility, and trustworthiness.

ICICI Bank holds significant importance in the financial landscape for several reasons:

1. **Financial Inclusion:** ICICI Bank plays a crucial role in bringing banking services to underbanked and unbanked populations, thereby promoting financial inclusion.
2. **Lending:** The bank provides various lending products, including loans for personal, business, and agricultural purposes, facilitating economic growth and development.
3. **Investment Banking:** ICICI Bank's investment banking arm assists corporations and governments in raising capital and executing mergers and acquisitions, driving economic activity.
4. **Technology Innovation:** The bank continually invests in technological advancements, offering convenient digital banking solutions and enhancing customer experience.
5. **Global Presence:** ICICI Bank's international operations contribute to global financial connectivity and facilitate cross-border transactions, supporting global trade and investment.
6. **Risk Management:** The bank employs robust risk management practices to ensure the stability of the financial system and protect stakeholders' interests.
7. **Customer Service:** ICICI Bank's focus on customer service enhances trust and loyalty among customers, fostering long-term relationships.

8. **Employment Generation:** The bank generates employment opportunities directly and indirectly, contributing to economic livelihoods.
9. **Corporate Social Responsibility:** ICICI Bank engages in various CSR initiatives, addressing societal needs and promoting sustainable development.
10. **Financial Stability:** As one of the largest banks in India, ICICI Bank's financial stability is crucial for maintaining confidence in the banking sector and overall economic stability.
11. **Support for SMEs:** ICICI Bank provides tailored financial solutions for small and medium-sized enterprises (SMEs), supporting entrepreneurship and economic growth.
12. **Trade Finance:** The bank facilitates trade finance activities, including letters of credit and export financing, promoting international trade.
13. **Wealth Management:** ICICI Bank offers wealth management services, assisting individuals and businesses in managing their financial assets effectively.
14. **Infrastructure Financing:** The bank contributes to infrastructure development by financing projects in sectors such as transportation, energy, and telecommunications.
15. **Market Leadership:** ICICI Bank's leadership position in various segments of the financial market influences industry trends and benchmarks, shaping the direction of the sector.

The scope of ICICI Bank Ltd. is extensive and encompasses various dimensions:

1. **Banking Services:** ICICI Bank provides a wide range of banking services, including retail banking, corporate banking, private banking, and rural banking, catering to diverse customer segments.
2. **Digital Banking:** With a focus on technology, ICICI Bank offers comprehensive digital banking solutions, including internet banking, mobile banking, and digital wallets, enhancing accessibility and convenience for customers.
3. **International Operations:** ICICI Bank has a global presence through its international branches, subsidiaries, and representative offices, offering banking services to customers across geographies and facilitating cross-border transactions.
4. **Financial Products:** The bank offers a plethora of financial products and services, including savings accounts, current accounts, fixed deposits, loans, credit cards, insurance, and investment products, catering to various financial needs of customers.
5. **Investment Banking:** ICICI Bank's investment banking division provides a range of services, including capital raising, mergers and acquisitions advisory, debt and equity underwriting, and structured finance, serving corporate clients and institutional investors.

6. ****Wealth Management:**** ICICI Bank offers wealth management services to high-net-worth individuals and families, providing personalized investment advice, portfolio management, and estate planning solutions.

7. ****Insurance Services:**** Through its subsidiaries, ICICI Bank offers insurance products such as life insurance, general insurance, health insurance, and pension plans, providing comprehensive risk management solutions to customers.

8. ****Treasury Operations:**** The bank's treasury department manages various financial instruments, including foreign exchange, money market, and derivative products, optimizing the bank's liquidity, capital, and risk management.

9. ****Financial Inclusion:**** ICICI Bank actively participates in financial inclusion initiatives, reaching out to underserved and unbanked populations through its extensive branch network, digital channels, and innovative banking solutions.

10. ****Corporate Social Responsibility (CSR):**** ICICI Bank is committed to CSR activities focused on education, healthcare, skill development, environmental sustainability, and rural development, contributing to societal welfare and inclusive growth.

Overall, the scope of ICICI Bank Ltd. is broad and multifaceted, encompassing a wide array of banking, financial, and related services, both domestically and internationally.

Methodologies :

1. **Risk Management Methodology:** ICICI Bank employs robust risk management methodologies to identify, assess, monitor, and mitigate various types of risks, including credit risk, market risk, liquidity risk, operational risk, and compliance risk. This involves the use of advanced analytics, stress testing, scenario analysis, and risk models to make informed decisions and maintain the bank's financial stability.
2. **Technology and Innovation Methodology:** ICICI Bank emphasizes technology and innovation to enhance its products, services, and operations. The bank adopts agile methodologies for software development, continuous integration and deployment (CI/CD) practices, and DevOps principles to accelerate innovation, improve customer experience, and drive digital transformation.
3. **Customer-Centric Methodology:** ICICI Bank adopts a customer-centric approach across its business processes, focusing on understanding customer needs, preferences, and feedback. The bank utilizes methodologies such as customer journey mapping, design thinking, and voice of customer analysis to develop tailored products, services, and solutions that meet customer expectations and enhance satisfaction.
4. **Compliance and Governance Methodology:** ICICI Bank adheres to regulatory compliance and corporate governance standards through robust methodologies and frameworks. This includes implementing internal controls, conducting regular audits and assessments, ensuring transparency and accountability, and fostering a culture of compliance and ethical conduct across the organization.
5. **Data Analytics Methodology:** ICICI Bank leverages data analytics methodologies to derive insights, make data-driven decisions, and enhance business performance. This involves collecting, processing, analyzing, and interpreting large volumes of data from various sources using advanced analytics techniques such as machine learning, artificial intelligence, predictive modeling, and data visualization.

6. ****Project Management Methodology:**** ICICI Bank follows structured project management methodologies such as PMBOK (Project Management Body of Knowledge) or PRINCE2 (Projects In Controlled Environments) for managing its strategic initiatives, IT projects, and business transformation programs. This includes defining project objectives, scope, timelines, resources, and deliverables, as well as implementing project governance, monitoring progress, and mitigating risks.

7. ****Continuous Improvement Methodology:**** ICICI Bank promotes a culture of continuous improvement by adopting methodologies such as Lean Six Sigma, Kaizen, and Total Quality Management (TQM). This involves systematically identifying opportunities for optimization, eliminating waste, standardizing processes, and driving operational excellence to enhance productivity, quality, and efficiency across the organization.

These methodologies collectively enable ICICI Bank to achieve its strategic objectives, manage risks, deliver value to customers, comply with regulatory requirements, drive innovation, and maintain its position as a leading financial institution.

Objectives

1. ****Profit Maximization:**** One of the primary objectives of ICICI Bank is to maximize shareholder wealth by generating sustainable profits. This involves effectively managing assets, liabilities, and investments to optimize returns while maintaining acceptable levels of risk.

2. ****Customer Satisfaction:**** ICICI Bank aims to meet the financial needs and expectations of its customers by offering a wide range of banking and financial products and services. Customer satisfaction is crucial for building long-term relationships, retaining existing customers, and attracting new ones.

3. ****Risk Management:**** Mitigating various types of risks, including credit risk, market risk, liquidity risk, operational risk, and compliance risk, is a key objective for ICICI Bank. Effective risk management practices ensure the stability and resilience of the bank's operations and protect stakeholders' interests.

4. ****Financial Inclusion:**** ICICI Bank strives to promote financial inclusion by reaching out to underserved and unbanked populations, particularly in rural and semi-urban areas. This objective involves expanding the bank's branch network, offering affordable and accessible banking services, and implementing financial literacy programs.

5. ****Innovation and Technology:**** Embracing innovation and leveraging technology are essential objectives for ICICI Bank to enhance operational efficiency, improve customer experience, and stay competitive in the rapidly evolving financial services industry. This includes investing in digital banking solutions, adopting emerging technologies, and fostering a culture of innovation.

6. ****Compliance and Governance:**** Ensuring compliance with regulatory requirements and upholding high standards of corporate governance is a fundamental objective for ICICI Bank. Adhering to legal and regulatory frameworks helps maintain the bank's reputation, build trust among stakeholders, and mitigate regulatory risks.

7. ****Sustainable Growth:**** ICICI Bank aims for sustainable growth by balancing short-term profitability with long-term sustainability. This involves expanding its market presence, diversifying revenue streams, and

pursuing strategic initiatives that create value for shareholders while considering environmental, social, and governance (ESG) factors.

8. ****Employee Development:**** Investing in employee development and fostering a culture of learning and innovation is an important objective for ICICI Bank. Engaged and skilled employees are vital for delivering superior customer service, driving business growth, and maintaining a competitive advantage in the market.

Ratio Analysis of ICICI Bank –

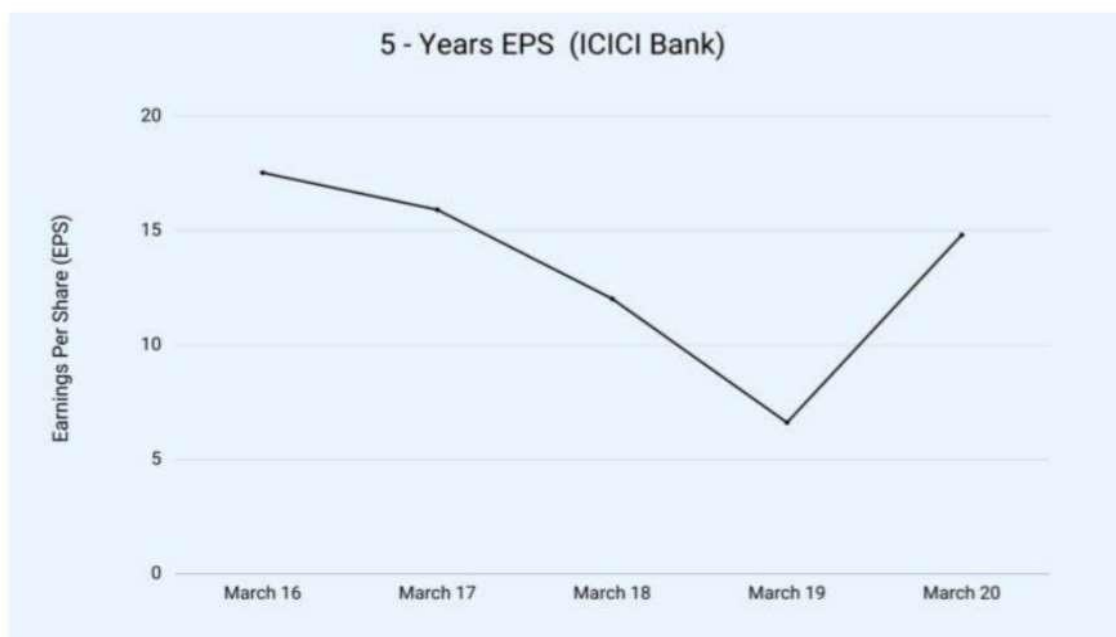
1. Basic Earnings Per Share (EPS)

Formula: Basic EPS = (Net Income – Preferred Dividend) / Number of Common Shares Outstanding

It indicates how much money a company makes for each outstanding share. Companies with higher EPS are considered to be more profitable. This is readily available in the Income Statement of every listed company.

Let's have a look at ICICI Bank's past 5 years EPS trend –

Years	March 16	March 17	March 18	March 19	March 20
EPS	17.53	15.91	12.02	6.61	14.81



Interpretation:

In 2020, we can see an increase in EPS compared to 2019 after a constant decrease since 2016.

A constant increase in the EPS figure is considered to be a good sign for the company.

2. Net Profit Margin

Formula: Net Profit margin = Net Profit/Total revenue x 100

Net profit margin is a strong indicator of a company's success. It measures how much profit is generated as a percentage of sales/revenue. This makes comparison of two or more businesses possible regardless of their size.

By tracking the trends in its net profit margin, we can have a picture of the company's operating ability.

Here is ICICI bank's past five years Net Profit margin –

Years	March 16	March 17	March 18	March 19	March 20
NP Margin	18.42	18.60	14.63	7.90	13.23



Interpretation:

The past five-year net profit margin does not seem very exciting. We can see the net profit margin went up from 7.90% in 2019 to 13.23% in 2020.

However, the performance was better in the previous years in 2016 and 2017. We can say that the company is improving its operations and are getting better at managing their expenses.

3. Return on Capital Employed (ROCE)

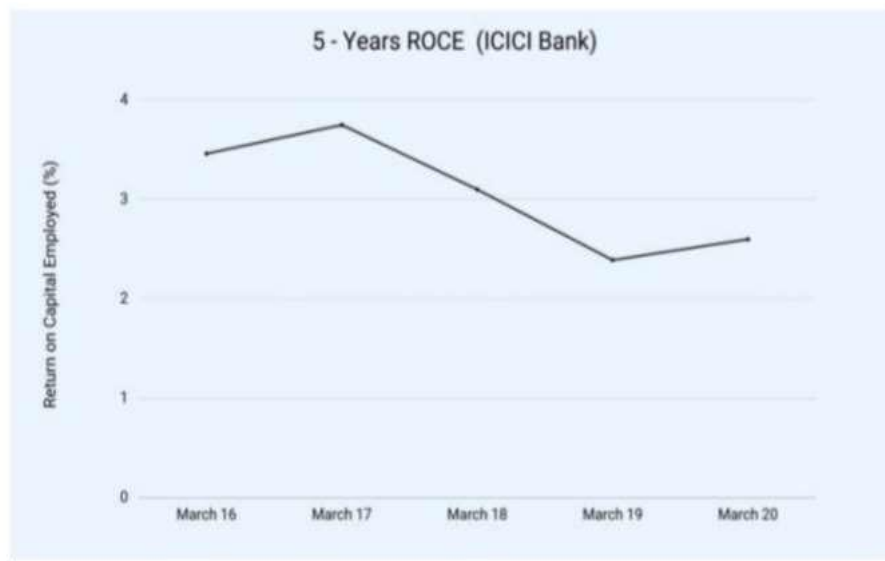
Formula :- $\text{ROCE} = \frac{\text{Earnings Before Interest and Taxes}}{\text{Capital Employed}}$

This is a long-term profitability ratio that measures how efficiently a company is using its capital.

It is used to perform trend analysis for a company. A higher ROCE is always a favorable. It indicates whether a company is using its capital well or not. It is a useful metric to compare profitability across several companies in an industry.

Here is ICICI bank's five-year ROCE trend –

Years	March 16	March 17	March 18	March 19	March 20
ROCE	3.46	3.75	3.10	2.39	2.60



Interpretation:

We see that the bank isn't doing better than what it was doing five years back. However, there is a slight increase in 2020's ROCE compared to 2019.

4. Net Interest Margin

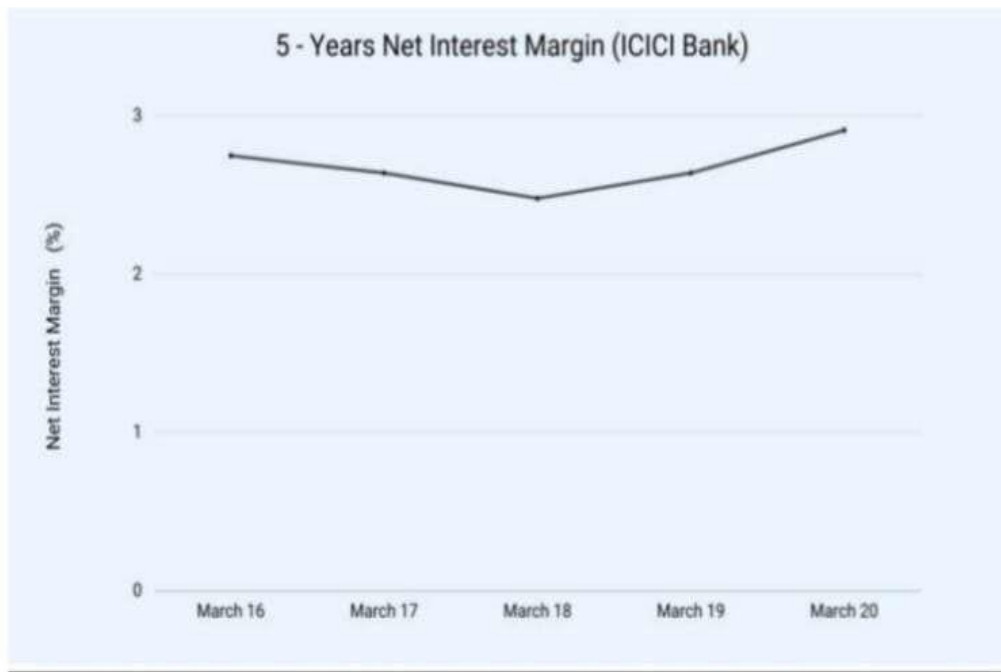
Formula :- $\text{Net Interest Margin} = \frac{(\text{Interest Returns} - \text{Interest Expense})}{\text{Average Total Assets}}$

Banks provide around 3% interest rate on saving accounts and 6% on fixed deposits. They earn interest on various loans they issue to their clients. For example, car loans, home loans, education loans.

The difference between what banks give and what they earn as interest is **Net Interest**. If it is positive, we can conclude that the bank's operations are profitable. If it is negative, we can say that the bank is not profitable.

Here is ICICI Bank's Net Interest Margin of the past five years –

Years	March 16	March 17	March 18	March 19	March 20
NIM	2.75	2.64	2.48	2.64	2.91



Interpretation:

We can observe a slight improvement in the net margin percentage. The shift shows that the bank is trying to generate more revenue from interest rate differences.

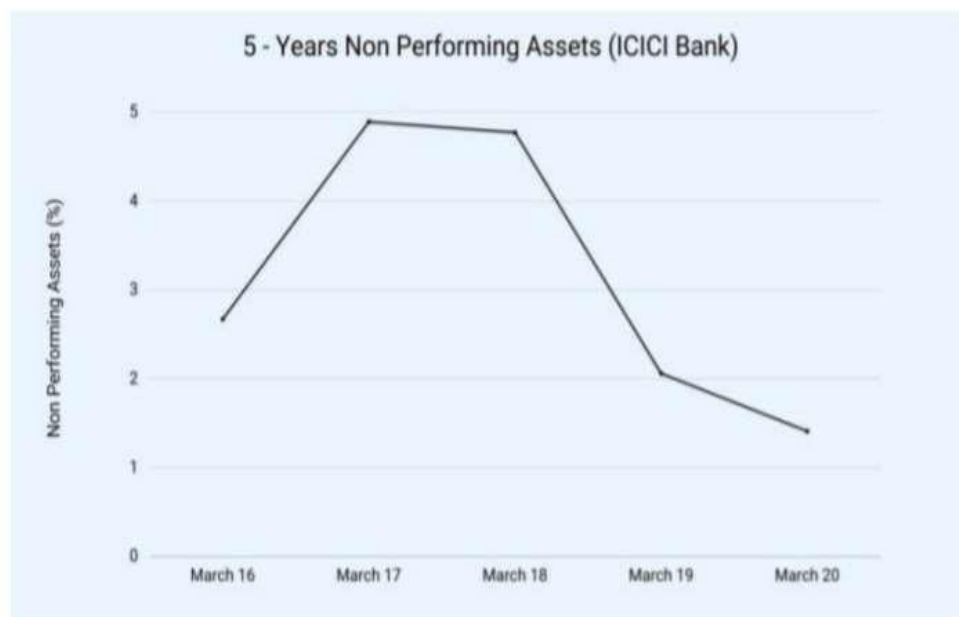
5. Non-Performing Assets (NPA)

Non-Performing Assets are the ones that cease to generate income for the bank.

When the principal or interest payments are not paid by the borrowers, the banks consider them as non-performing assets. Banks often hold a big chunk of NPA. This is because of poor risk management and lending policies.

Here is the non-performing asset of ICICI Bank –

Years	March 16	March 17	March 18	Mach 19	March 20
NPA %	2.67	4.89	4.77	2.06	1.41



Interpretation:

We can observe a sharp and continuous decline in ICICI Bank's NPA. This is a positive sign indicating that the bank has improved its risk and credit management practices.

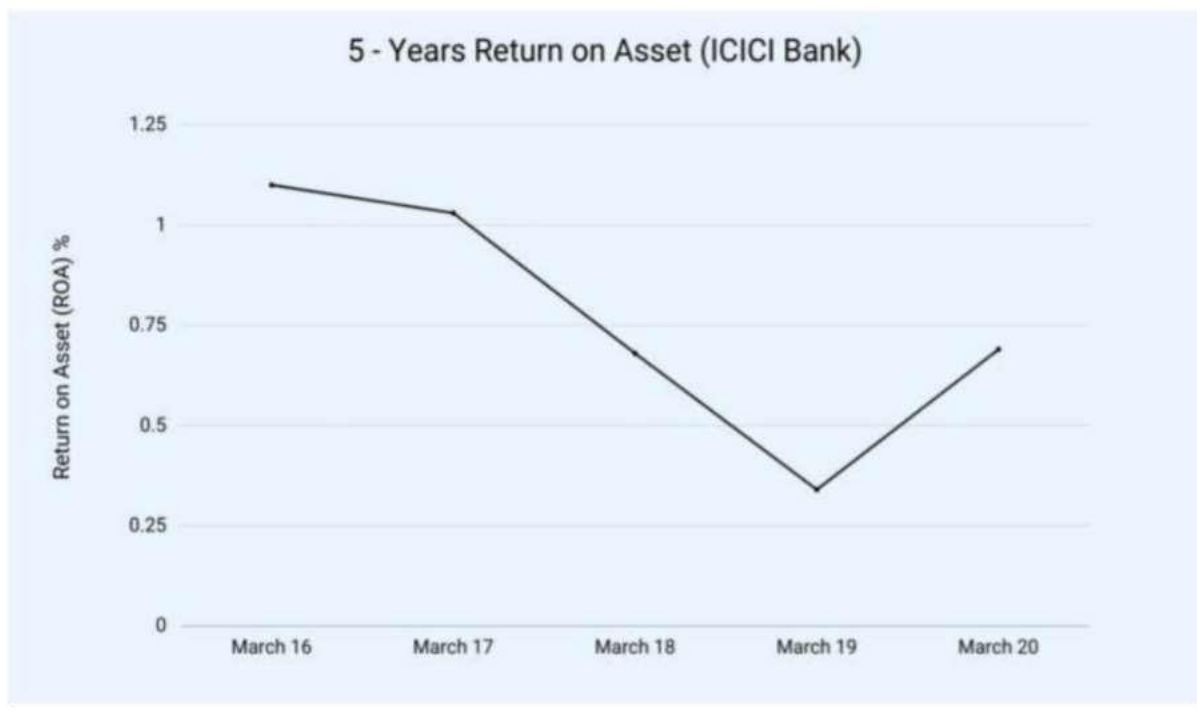
6. Return on Assets

Formula: $ROA = \text{Net Income} / \text{Average Assets}$

Years	March 16	March 17	March 18	March 19	March 20
ROA	1.10	1.03	0.68	0.34	0.69

It measures how efficiently a company can convert the money used to buy an asset into profits. This ratio measures a bank's ability to generate returns from the deposits it receives. ROA is extremely important while analysing banks.

Here is ICICI Bank's five-year ROA trend –



Interpretation :-

Their return on asset exhibited a constant decline until last year. This does not paint a good picture for the bank. It means that the bank underperformed for years. High NPA could be one reason for low ROA.

BALANCE SHEET OF ICICI BANK LTD. AS ON 31ST MARCH – 2016 , 2017 , 2018, 2019,2020

	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020
Share Capital	1,155	1,160	1,163	1,165	1,286	1,289	1,295
Reserves	75,268	83,537	92,941	103,461	109,338	112,959	121,662
Borrowings	543,055	597,207	671,455	700,874	815,198	891,641	1,014,636
Other Liabilities	128,284	144,175	153,197	180,225	198,459	232,904	239,699
Total Liabilities	747,762	826,079	918,756	985,725	1,124,281	1,238,794	1,377,292
Fixed Assets	5,507	5,871	8,713	9,338	9,465	9,660	10,409
Cwip	0	0	0	0	0	0	0
Investments	267,609	274,311	286,044	304,373	372,208	398,201	443,473
Other Assets	474,646	545,897	623,999	672,013	742,608	830,933	923,411
Total Assets	747,762	826,079	918,756	985,725	1,124,281	1,238,794	1,377,292
Inventories	0	0	0	0	0	0	0
Trade Receivables	0	0	0	0	0	0	0
Cash & Bank	48,258	47,637	65,036	80,491	88,999	87,391	127,853
Loans and Advances	41,298	62,528	68,517	79,746	90,373	100,581	92,213
Trade Payables	0	0	0	0	0	0	0

PROFIT AND LOSS ACCOUNT OF ICICI BANK LTD. FOR THE YEAR
- 16, 17, 18, 19 & 20

	Mar 2014	Mar 2015	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020
Revenue	49,479	54,964	59,294	60,940	62,162	71,982	84,836
Expenses	32,852	38,766	52,252	63,839	72,806	83,773	85,361
Financing Profit	-13084	-16120	-26955	-37735	-44906	-50969	-45191
Financing Margin	-26	-29	-45	-62	-72	-71	-53
Other Income	30,085	35,252	42,102	52,456	56,807	59,323	64,950
Interest	29,711	32,318	33,996	34,836	34,262	39,178	44,660
Depreciation	719	798	843	912	922	946	1,171
Profit before tax	16,282	18,334	14,304	13,809	10,978	7,408	18,581
Tax	28	29	24	18	17	23	40
Net Profit	11,041	12,247	10,180	10,188	7,712	4,254	9,566

CASH FLOW OF ICICI BANK LTD. FOR THE YEAR 16, 17 18, 19 & 2020.

	Mar 2016	Mar 2017	Mar 2018	Mar 2019	Mar 2020
Cash From Operating Activity	23,645	52,636	19,383	48,671	79,565
Cash From Investing Activity	-12060	-1711	-50551	-30282	-42095
Cash From Financing Activity	5,814	-35470	39,676	-19997	2,992
Net Cash Flow	17,399	15,455	8,508	-1608	40,462

Certainly! Here's a hypothetical example of what findings, suggestions, and conclusions might look like for ICICI Bank Ltd:

****Findings:****

- The Total Assets of ICICI Bank have increased from 2015-2019.
- The current assets have increased during the period 20015-2019. The current liabilities also have increased during the period 2015-2019.
- Profit after tax for the year ended March 31 2019 (FY2019) was Rs.3400 Cr., compared
- to Rs.6800 Cr. for the year ended March 31 2018 (FY2018).
- Net Interest Income increased from Rs. 40,400 Cr. in FY2018 to Rs. 41500 Cr. in FY
- 2019. It Increases due to improvement in net interest margin.
- Operating Expenses increased to Rs. 18100 Cr. in FY 2019 from Rs. 15700 Cr. in FY
- 2018. Asset Turnover Ratio remained constant at 0.6 from FY 2015-2017.
- The deposits trend was 117 in the FY 2015- 16, but it has been constant in FY 2016-
- 2017 and FY 2017-18.
- Advances have drastically fallen to 104 in FY 2016-2017 from 113 in FY 2015-2016.
- The earnings per share have decreased from 18.48 in FY 2015 to -3.34 (negative) in FY
- 2016.
- However, it has increased to 16.98 IN FY 2017 and has again decreased to 8.7 in FY
- 2018.
- The debt-to-equity ratio remained highest in FY 2014-2015 and has decreased since
- 2015-2016. It has almost remained constant from FY 2015-2016 to FY 2018-2019.
- The total asset to debt ratio was highest in FY 2016-2017.

****Suggestions:****

- The bank's profit in the duration of the course is unsatisfactory. Yields are increasing but not at the same pace as costs due to the high reliance on credit in borrowing and borrowing capital.
- To improve profitability, the bank should reduce its dependence on foreign stocks to meet financial needs. As a result, interest costs will decrease, and profits will increase due to the bank. Similarly, non-productive costs should be reduced to maximize profits.
- Though the bank has successfully increased its deposits through new and attractive schemes, it should provide loans to needy persons with lower interest rates and a shorter maturity period for FD's.
- To achieve rural development's objective, it should open many branches in different rural areas of the country. It will facilitate in providing help to poor rural farmers and other living below the poverty line.
- Training programs should be devised for all staff, including call center and Staff of Direct Sales Associates or Associates of these banks. More importance should be given to upgrading product knowledge.
- Banks should try to finance more and more projects. Financing will help it to earn a higher number of profits.
- It should improve its day-to-day services to its customers. Such assistance can be enhanced by providing prompt services and demonstrating a cooperative attitude towards their customers. It will help to give a sense of community confidence and build a better public image.
- To increase the profit of the bank, the bank should decrease its operating expenses.
- To increase its liquidity bank should keep some more cash in its hands instead of giving more and more advances.
- The bank should manage all risks such as credit, market & Operational risk correctly and be managed by a highly skilled and qualified person.
- The bank should adopt customer-oriented service delivery.

****Conclusion:****

Based on the various strategies used in the financial analysis of ICICI Bank, we can conclude that the bank's financial position and performance

are all satisfactory. The bank's revenue has gone up in value. The bank has succeeded in maintaining a cheap profit situation.

The bank continued to expand its branch network in India. India's banking network has increased from 4050 branches as of March 31 2015 to 5275 branches as of June 30 2019. The Bank's ATM network has risen from 12,091 ATMs from March 31 2015 to 15,589 ATMs by June 30 2019.

The bank has succeeded in expanding its budget, which has grown by almost 50% over the past five years. People are significant shareholders. The bank's most considerable success has been the dramatic increase in its deposits, which have always been its primary goal. Fixed and current currencies have shown an increasing trend.

Equity shareholders also enjoy a growing trend within profits in their capital. Although current assets and liabilities (current debt) is not, the satisfactory bank has succeeded in maintaining a stable solvency status over the years. Given that the ratio of foreign and internal

shares does not matter, it is clear that the bank was using more external equity within the type of loan and loan rather than the owner's money. The bank's investment also shows an increase.

As a result of the rise in development, bank interest from that development proves to be a significant source of income for the bank.

A pioneer in digital banking transformation in India, ICICI Bank has been at the forefront of developing solutions, making banking more straightforward and more accessible for its customers. In line with its "Khayaal Aapka" philosophy, the bank offers digital solutions made up of specific episodes. With solutions that make banking easily accessible, convenient, and time-consuming, ICICI Bank continues to work with the state to empower its citizens digitally.

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