

An Analysis of Financial Statement of ICICI Bank

Harshita Vinod Choudhary, Commerce, Rashtrasant Tukadoji Maharaj Nagpur University,
Nagpur

Dr. Jai Nishad, Rashtrasant Tukadoji Maharaj Nagpur University, Nagpur

Abstract

ICICI Bank is largest private sector bank in India, recently it has acquired the position of universal bank. Universal bank with extensive network of branches that provide many different financial services and are principally engaged in commercial banking, investment banking, securities and even insurance. ICICI bank offers innovative services to customers. ICICI bank believes in technological up gradation in distribution of its services. Customers of ICICI bank are satisfied with various services offered by ICICI bank. SBI also one of the successful private sector banks in India. It is the bank that has pioneered many services first time in India.

- **Research objectives:** To find out the shortcomings in ICICI Bank.
- **Methodology:** To analyze the financial position of “ICICI Bank Ltd. On the basis of calculation and interpretation of some important parameter of liquidity such as current ratio, inventory turnover ratio, profitability ratio, quick ratio.
- **Key Findings:** To find the ICICI swift code, you can check the documents related to ICICI banking such as bank statements.
- **Conclusion** The ratio analysis and trend analysis and analysis of financial statement show that ICICI Bank’s financial position is good. Bank’s profitability is increasing but not at high rate.
- relationships that are significant and useful for decision making.
- To classify the items contained in the financial statement in convenient and rational groups.
- **Research Problem:** There can be various problems to research in ICICI Bank such as on customer behavior, financial performance and impact of digital banking.
- **Objectives:** To find out the shortcomings in ICICI Bank.
- To present a complex data contained in the financial statement in simple and understandable form.
- The first task of financial analysis is to select the information relevant to the decision under consideration to the total information contained in the financial statements.

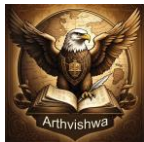
3.Key Words To check your ICICI Bank account balance. ICICI is used for various purposes, including sms banking online services, and customer care.

Introduction

A financial statement analysis consists of the application of analytical tools and techniques to the data in financial statements in order to derive from them measurements and

5. Literature Review

- ICICI bank was originally promoted in 1994 by ICICI limited, an Indian financial institution and was its wholly owned subsidiary.
- ICICI Bank was reduced to 46% through a public offering of shares in India in fiscal 1998.
- To classify the items contained in the financial statement in convenient and rational groups.



- Times of India, Financial Express
ICICI Bank 2012 Times of India-
Theory and Practice.
Shashi Gupta, R.K. Sharma

Methodology:

- **Research Design:** It indicates how much money a company makes for each outstanding share.
- **Data collection:** The required data for the study are collected from the audited reports of the company.
- **Participants:** There are many reasons to study ICICI bank. It is one of the largest private banks in India, provides diverse financial services and is also an important financial institution.
- **Tools & Techniques:** ICICI bank utilizes a variety of tools and techniques to enhance its banking services, digital platforms, mobile banking, and other innovative technologies.
- **Limitations:** This project has limited time period to study. It just considers one type of data collection secondary data there is limitation on primary data collection because of confidentiality.

Results /Findings

- Working with various internal and external data sources.
- Use clear and concise language in all interactions with ICICI bank, whether through online channels, phone calls or in-person visits.

Discussion

- Impact of personalized communication and digital

channels on customer relationship satisfaction and loyalty within ICICI Bank.

- studies might analyze profit ability ratios like return of asset and return on capital employed to understand ICICI bank's financial health, customer satisfaction, and an analysis of financial statement.
- Bank reported a strong year on year profit growth of 15.5% in FY25 an analysis of individual financial statements like the income statements like the income statement, balance sheet can reveal specific trends or anomalies.
- Its activities impact various sectors, including rural development digitalization, and corporate finance, with both positive and negative consequences.

Conclusion

- The ratio analysis and trend analysis and analysis of financial statement show that ICICI Bank's financial position is good. Bank's profitability is increasing but not at high rate.
- Customer satisfaction improving service quality and identifying.
- Digital transformation, enhanced customer experiences, and sustainable growth.
- ICICI bank is dedicated to keeping personal data private and processing it in accordance with data protection laws.

References/Bibliography

- Times of India- Theory and Practice.
Shashi Gupta, R.K. Sharma
- Finance Express 2nd edition, Irwin/McGraw-Hill, Ross, S.A., R.W. Westerfield and B.D Jordan.