

ICICI BANK LTD  
Form 6-K  
April 26, 2013

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 April 2013

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

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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Item

1. Summarised audited annual accounts for the year ended March 31, 2013
  2. Press Release dated April 26, 2013
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SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorised.

Date: April 26, 2013

By: For ICICI Bank Limited  
/s/ Ranganath Athreya  
Name : Ranganath Athreya  
Title : General Manager -  
Joint Company  
Secretary &  
Head Compliance –  
Private Banking, Capital  
Markets & Non Banking  
Subsidiaries

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Item 1

S.R. BATLIBOI & Co. LLP  
Chartered Accountants

14th Floor, The Ruby  
29 Senapati Bapat  
Marg  
Dadar (West)  
Mumbai-400 028, India  
Tel :+91 22 6192 0000  
Fax : +91 22 6192 1000

Auditor's Report On Quarterly Financial Results and Year to Date Results of ICICI Bank Limited Pursuant to the Clause 41 of the Listing Agreement

To  
Board of Directors of  
ICICI Bank Limited

1. We have audited the quarterly financial results of ICICI Bank Limited ('the Bank') for the quarter ended March 31, 2013 and the financial results for the year ended March 31, 2013, attached herewith, being submitted by the Bank pursuant to the requirement of Clause 41 of the Listing Agreement, except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been audited by us. The quarterly financial results are the derived figures between the audited figures in respect of the year ended March 31, 2013 and the published year-to-date figures up to December 31, 2012, being the date of the end of the third quarter of the current financial year, which were audited by us. The financial results for the quarter ended March 31, 2013 have been prepared on the basis of the financial results for the nine-month period ended December 31, 2012, the audited annual financial statements as at and for the year ended March 31, 2013, and the relevant requirements of Clause 41 of the Listing Agreement and are the responsibility of the Bank's management and have been approved by the Board of Directors of the Bank. Our responsibility is to express an opinion on these financial results based on our audit of the financial results for the nine-month period ended December 31, 2012 which was prepared in accordance with the recognition and measurement principles laid down in Accounting Standard (AS) 25, Interim Financial Reporting, issued pursuant to the Companies (Accounting Standards) Rules, 2006, (as amended) as per Section 211(3C) of the Companies Act, 1956 and other accounting principles generally accepted in India, as applicable to banks; our audit of the annual financial statements as at and for the year ended March 31, 2013; and the relevant requirements of Clause 41 of the Listing Agreement.
2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.
3. For the purpose of our audit as stated in paragraph 2 above, we did not audit the financial statements of Singapore, Bahrain and Hong Kong branches, whose financial statements reflect total assets of Rs. 1,041,421 million as at March 31, 2013, total revenue of Rs. 51,452 million and net cash inflows Rs. 41,114 million for the year ended March 31, 2013, and total revenue of Rs. 39,150 million and net cash out flows amounting to Rs. 56,758 million for the nine months ended December 31, 2012. These financial statements have been audited by other auditors, duly qualified to act as auditors in the country of incorporation of the said branches, whose reports have been furnished to us, and our opinion is based solely on the report of other auditors.

We did not audit the financial statements of Dubai, Qatar, Sri Lanka and New York-USA branches, whose financial statements reflect total assets of Rs. 228,775 million as at March 31, 2013, the total revenue of Rs. 9,430 million and net cash out flows amounting to Rs. 43,114 million for the year ended March 31, 2013. These financial statements have been audited by other auditors, duly qualified to act as auditors in the country of incorporation of the said branches, whose reports have been furnished to us, and our opinion is based solely on the report of other auditors.

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S.R. BATLIBOI & Co. LLP  
Chartered Accountants

4. In our opinion and to the best of our information and according to the explanations given to us these quarterly financial results as well as the year to date results:

- i. are presented in accordance with the requirements of clause 41 of the Listing Agreement in this regard; and
- ii. give a true and fair view of the net profit and other financial information for the quarter ended March 31, 2013 and for the year ended March 31, 2013.

5. Further, read with paragraph 1 above, we report that the figures for the quarter ended March 31, 2013 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2013 and the published year-to-date figures up to December 31, 2012, being the date of the end of the third quarter of the current financial year, as required under Clause 41(I)(d) of the Listing Agreement.

6. Further, read with paragraph 1 above, we also report that we have, on the basis of the books of account and other records and information and explanations given to us by the management, also verified the number of shares as well as percentage of shareholdings in respect of aggregate amount of public shareholdings, as furnished by the company in terms of clause 35 of the Listing Agreement and found the same to be correct.

For S.R. BATLIBOI & CO. LLP  
Chartered Accountants

per Shrawan Jalan  
Partner  
Membership No.: 102102

Place: Mumbai  
Date: 26 April 2013

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ICICI Bank Limited

Registered Office: Landmark, Race Course Circle, 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

(Rs. in crore)

Sr. no.	Particulars	Three months ended			Year ended	
		March 31, 2013 (Audited)	December 31, 2012 (Audited)	March 31, 2012 (Unaudited)	March 31, 2013 (Audited)	March 31, 2012 (Audited)
1.	Interest earned (a)+(b)+(c)+(d)	10,365.33	10,138.29	9,174.64	40,075.60	33,542.65
	a) Interest/discount on advances/bills	6,970.69	7,065.80	6,128.18	27,341.11	22,129.89
	b) Income on investments	2,820.40	2,742.42	2,615.47	11,009.27	9,684.02
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	134.29	136.25	127.93	542.98	491.14
	d) Others	439.95	193.82	303.06	1,182.24	1,237.60
2.	Other income	2,208.19	2,214.62	2,228.46	8,345.70	7,502.76
3.	TOTAL INCOME (1)+(2)	12,573.52	12,352.91	11,403.10	48,421.30	41,045.41
4.	Interest expended	6,562.11	6,639.27	6,069.87	26,209.19	22,808.50
5.	Operating expenses (e)+(f)	2,407.29	2,261.16	2,221.64	9,012.88	7,850.44
	e) Employee cost	999.74	940.64	1,103.10	3,893.29	3,515.28
	f) Other operating expenses	1,407.55	1,320.52	1,118.54	5,119.59	4,335.16
6.	TOTAL EXPENDITURE (4)+(5) (excluding provisions and contingencies)	8,969.40	8,900.43	8,291.51	35,222.07	30,658.94
7.	OPERATING PROFIT (3)-(6) (Profit before provisions and contingencies)	3,604.12	3,452.48	3,111.59	13,199.23	10,386.47
8.	Provisions (other than tax) and contingencies	460.02	368.73	469.30	1,802.54	1,583.04
9.	Exceptional items	..	..	..	..	..
10.	PROFIT/(LOSS) FROM ORDINARY ACTIVITIES BEFORE TAX (7)-(8)-(9)	3,144.10	3,083.75	2,642.29	11,396.69	8,803.43
11.	Tax expense (g)+(h)	840.03	833.51	740.53	3,071.22	2,338.17
	g) Current period tax	842.39	746.91	629.07	3,005.20	2,193.52
	h) Deferred tax adjustment	(2.36)	86.60	111.46	66.02	144.65
12.	NET PROFIT/(LOSS) FROM ORDINARY ACTIVITIES AFTER TAX (10)-(11)	2,304.07	2,250.24	1,901.76	8,325.47	6,465.26
13.	Extraordinary items (net of tax expense)	..	..	..	..	..
14.		2,304.07	2,250.24	1,901.76	8,325.47	6,465.26



## NET PROFIT/(LOSS) FOR THE PERIOD

(12)–(13)

15.	Paid-up equity share capital (face value Rs. 10/- each)	1,153.64	1,153.36	1,152.77	1,153.64	1,152.77
16.	Reserves excluding revaluation reserves	65,547.84	65,961.38	59,250.09	65,547.84	59,250.09
17.	Analytical ratios					
	i) Percentage of shares held by Government of India	0.01	0.01	..	0.01	..
	ii) Capital adequacy ratio	18.74%	19.53%	18.52%	18.74%	18.52%
	iii) Earnings per share (EPS)					
	a) Basic EPS before and after extraordinary items, net of tax expense (not annualised for three months) (in Rs.)	19.98	19.51	16.50	72.20	56.11
	b)					