



ICICI BANK LIMITED
Balance Sheet as on March 31, 2005

Rupees in '000s

		As on 31.03.2005	As on 31.03.2004
CAPITAL AND LIABILITIES	Schedule		
Capital	1	10,867,758	9,664,012
Reserves and Surplus	2	118,131,954	73,941,561
Deposits	3	998,187,775	681,085,845
Borrowings	4	335,444,960	307,402,393
Other liabilities and provisions	5	213,961,606	180,194,930
TOTAL		1,676,594,053	1,252,288,741
ASSETS			
Cash and balance with Reserve Bank of India	6	63,449,004	54,079,966
Balances with banks and money at call and short notice	7	65,850,719	30,626,378
Investments	8	504,873,525	434,355,214
Advances	9	914,051,517	626,476,288
Fixed Assets	10	40,380,361	40,564,141
Other Assets	11	87,988,927	66,186,754
TOTAL		1,676,594,053	1,252,288,741
Contingent liabilities	12	2,681,537,382	2,029,419,027
Bills for collection		23,920,922	15,109,352
Significant accounting policies and notes to accounts	18		

The Schedules referred to above form an integral part of the Balance Sheet
As per our Report of even date

For and on behalf of the Board of Directors

For S. R. Batliboi & Co.
Chartered Accountants

N. Vaghul
Chairman

K. V. Kamath
Managing Director & CEO

Lalita D. Gupte
Joint Managing Director

per Viren H. Mehta
a Partner
Place : Mumbai
Date : April 30, 2005

Kalpna Morparia
Deputy Managing Director

Nachiket Mor
Executive Director

Chanda D. Kochhar
Executive Director

N. S. Kannan
Chief Financial Officer
& Treasurer

Jyotin Mehta
General Manager &
Company Secretary

G. Venkatakrishnan
General Manager - Accounting &
Taxation Group