



Performance Review: Q1-2015

July 31, 2014

Certain statements in these slides are forward-looking statements. These statements are based on management's current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors. More information about these factors is contained in ICICI Bank's filings with the US Securities and Exchange Commission.

All financial and other information in these slides, other than financial and other information for specific subsidiaries where specifically mentioned, is on an unconsolidated basis for ICICI Bank Limited only unless specifically stated to be on a consolidated basis for ICICI Bank Limited and its subsidiaries. Please also refer to the statement of unconsolidated, consolidated and segmental results required by Indian regulations that has, along with these slides, been filed with the stock exchanges in India where ICICI Bank's equity shares are listed and with the New York Stock Exchange and the US Securities and Exchange Commission, and is available on our website www.icicibank.com



Q1-2015: Performance highlights

Profitability

- 16.8% increase in standalone profit after tax from ₹ 22.74 bn in Q1-2014 (April-June 2013) to ₹ 26.55 bn in Q1-2015 (April-June 2014)
- Net interest income increased by 17.6% year-on-year; net interest margin improved from 3.27% in Q1-2014 to 3.40% in Q1-2015
- Consolidated profit after tax at ₹ 28.32 bn in Q1-2015; consolidated return on average networth (annualised) at 14.6%



Q1-2015: Performance highlights

Balance sheet

- Advances increased by 15.2% year-on-year to ₹ 3,470.67 billion at June 30, 2014
 - Retail advances growth at 26.4% year-on-year at June 30, 2014
 - Domestic corporate loan growth at 7.7%
- Period end CASA ratio at 43.0% at June 30, 2014 compared to 43.2% at June 30, 2013 and 42.9% at March 31, 2014
 - Average CASA ratio at 39.5% for Q1-2015 compared to 39.1% in Q4-2014
- Net NPA ratio at 0.87% at June 30, 2014 (March 31, 2014: 0.82%; June 30, 2013: 0.69%)



Standalone results



Profit & loss statement

(₹ billion)

| | Q1-2014 | Q4-2014 | Q1-2015 | Q1-o-Q1 growth | FY2014 |
|--------------------------|--------------|-------------------|-------------------|-------------------|--------------------|
| NII | 38.20 | 43.57 | 44.92 | 17.6% | 164.75 |
| Non-interest income | 24.84 | 29.76 | 28.50 | 14.7% | 104.28 |
| - <i>Fee income</i> | 17.93 | 19.74 | 19.36 | 8.0% | 77.58 |
| - <i>Other income</i> | 2.88 | 7.57 ¹ | 5.26 ¹ | 82.0% | 16.53 ¹ |
| - <i>Treasury income</i> | 4.03 | 2.45 | 3.88 | (3.7)% | 10.17 |
| Total income | 63.04 | 73.33 | 73.42 | 16.5% | 269.03 |
| Operating expenses | 24.90 | 28.79 | 28.25 | 13.4% | 103.09 |
| Operating profit | 38.14 | 44.54 | 45.17 | 18.4% | 165.94 |

- Includes ₹ 2.22 billion and ₹ 1.03 billion of exchange rate gains on repatriation of retained earnings from overseas branches in Q4-2014 and Q1-2015 respectively



Profit & loss statement

(₹ billion)

| | Q1-2014 | Q4-2014 | Q1-2015 | Q1-o-Q1 growth | FY2014 |
|--------------------------|--------------|--------------------|--------------------|-------------------|--------------------|
| Operating profit | 38.14 | 44.54 | 45.17 | 18.4% | 165.94 |
| Provisions | 5.93 | 7.14 | 7.26 | 22.4% | 26.26 |
| Profit before tax | 32.21 | 37.40 | 37.91 | 17.7% | 139.68 |
| Tax | 9.47 | 10.88 ¹ | 11.36 ¹ | 20.0% | 41.58 ¹ |
| Profit after tax | 22.74 | 26.52 | 26.55 | 16.8% | 98.10 |

1. The Reserve Bank of India (RBI), through its circular dated December 20, 2013, had advised banks to create deferred tax liability (DTL) on the amount outstanding in Special Reserve, as a matter of prudence. In accordance with RBI guidelines, during the year ended March 31, 2014 the Bank created DTL of ₹ 14.19 billion on Special Reserve outstanding at March 31, 2013, by reducing the reserves. Further, tax expense for Q4-2014, FY2014 and Q1-2015 includes impact of DTL on Special Reserve, of ₹ 0.89 billion, ₹ 3.04 billion and ₹ 0.95 billion respectively. No provision for DTL on Special Reserve was made in Q1-2014.



Key ratios

(Percent)

| Movement in yield, costs & margins | Q1-2014 | Q4-2014 | Q1-2015 | FY 2014 |
|---|---------|---------|---------|---------|
| Yield on total interest earning assets ¹ | 8.92 | 8.96 | 8.90 | 8.92 |
| Cost of funds ¹ | 6.30 | 6.20 | 6.19 | 6.21 |
| Net interest margin ¹ | 3.27 | 3.35 | 3.40 | 3.33 |

| | Q1-2014 | Q4-2014 | Q1-2015 | FY 2014 |
|---|---------|---------|---------|---------|
| Return on average networth ¹ | 13.3 | 14.6 | 14.3 | 13.7 |
| Return on average assets ¹ | 1.75 | 1.86 | 1.82 | 1.76 |
| Weighted avg EPS (₹) ¹ | 79.1 | 93.1 | 92.2 | 85.0 |
| Book value (₹) | 607 | 634 | 657 | 634 |
| Fee to income | 28.5 | 27.0 | 26.4 | 28.9 |
| Cost to income | 39.4 | 39.2 | 38.4 | 38.2 |
| Average CASA ratio | 39.0 | 39.1 | 39.5 | 39.4 |

1. Annualised for all interim periods



Balance sheet: Assets

(₹ billion)

| | June 30, 2013 | March 31, 2014 | June 30, 2014 | Y-o-Y growth |
|--|------------------|-------------------|------------------|-----------------|
| Cash & bank balances | 326.87 | 415.30 | 422.01 | 29.1% |
| Investments | 1,746.25 | 1,770.22 | 1,701.53 | (2.6)% |
| - <i>SLR investments</i> | 994.21 | 951.65 | 967.40 | (2.7)% |
| - <i>Equity investment in subsidiaries</i> | 120.23 | 120.23 | 120.23 | - |
| - <i>RIDF¹ and related</i> | 198.31 | 248.19 | 241.20 | 21.6% |
| Advances ² | 3,013.70 | 3,387.03 | 3,470.67 | 15.2% |
| Fixed & other assets | 398.77 | 373.87 | 289.34 | (27.4)% |
| Total assets² | 5,485.59 | 5,946.42 | 5,883.55 | 7.3% |

- Net investment in security receipts of asset reconstruction companies was ₹ 9.25 bn at June 30, 2014 (March 31, 2014: ₹ 8.84 bn)

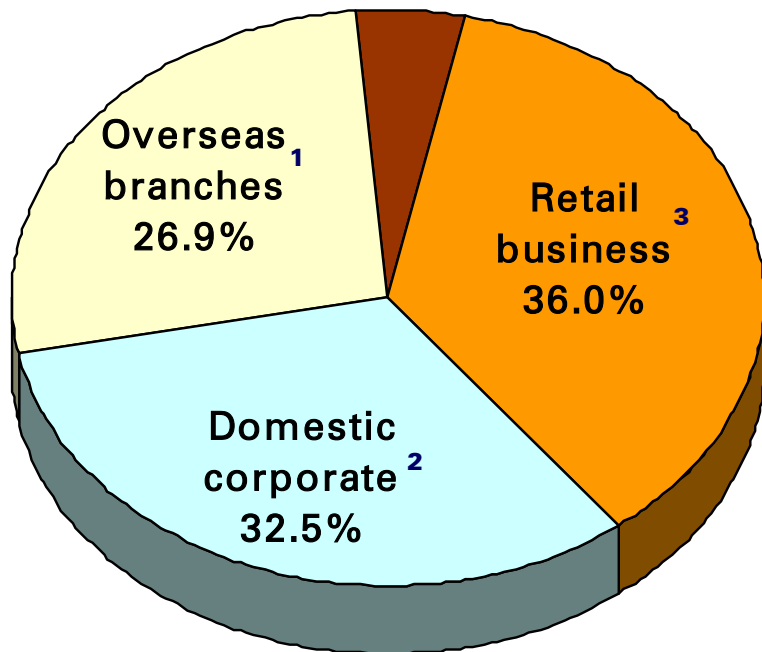
1. Rural Infrastructure Development Fund
2. Including impact of exchange rate movement



Composition of loan book (y-o-y)

June 30, 2013

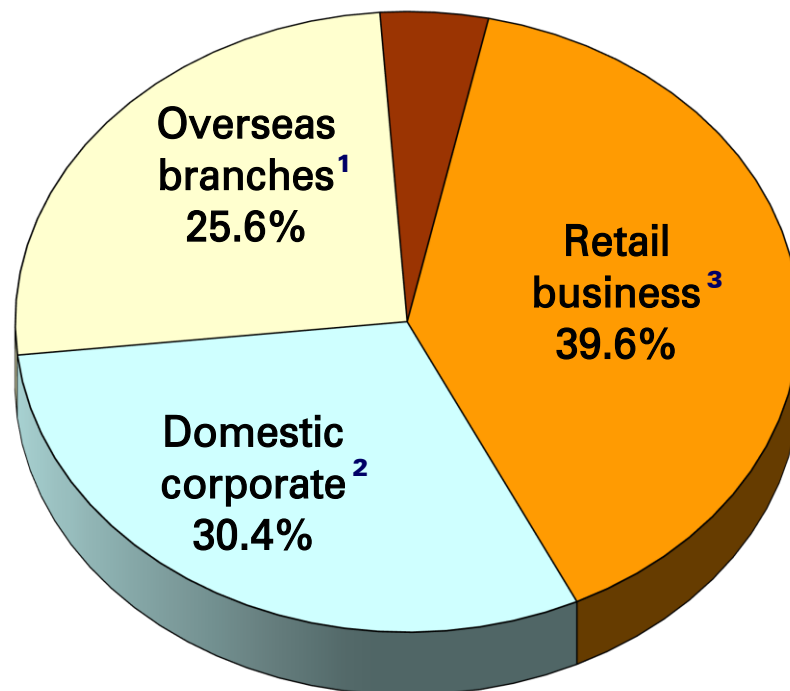
SME
4.6%



Total loan book: ₹ 3,014 bn

June 30, 2014

SME
4.4%

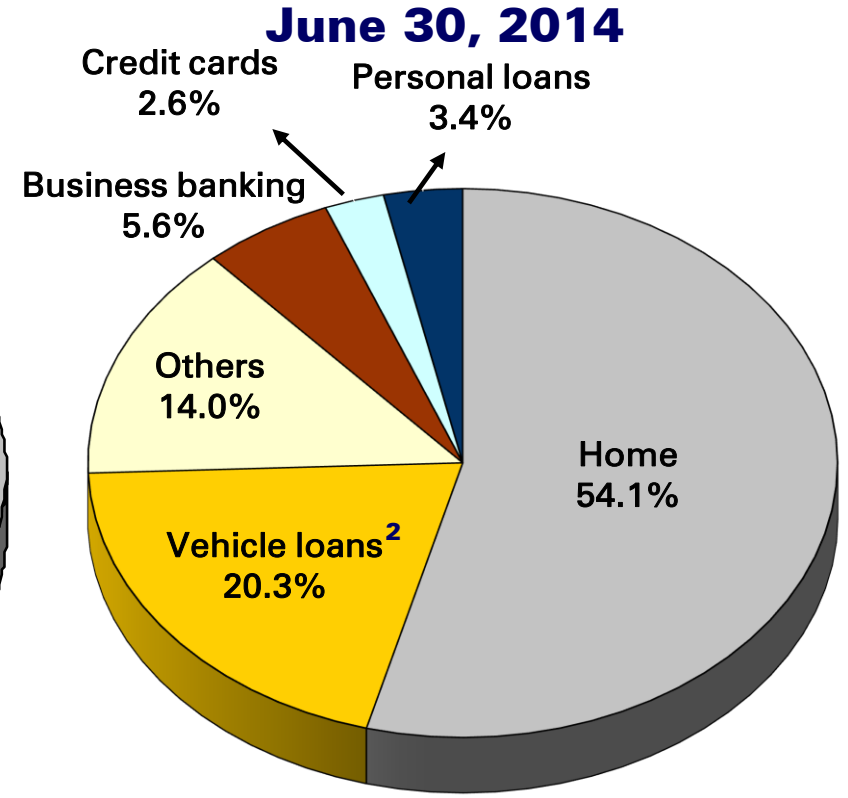
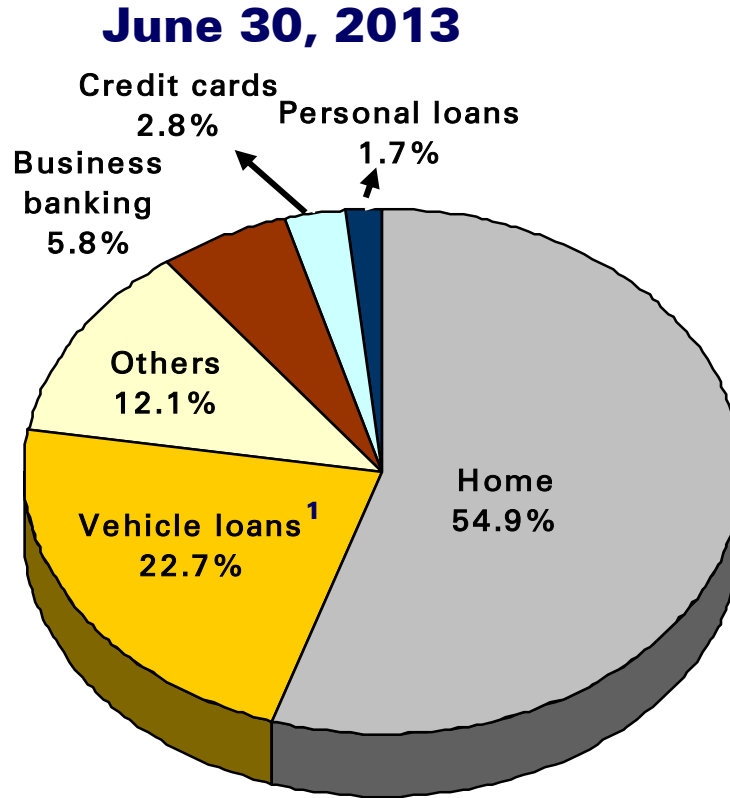


Total loan book: ₹ 3,471 bn

1. Including impact of exchange rate movement
2. Domestic corporate loans include builder finance
3. Including buyouts & inter-bank participation certificates



Composition of retail loan book (y-o-y)



Total retail loan book: ₹ 1,085 bn

Total retail loan book: ₹ 1,372 bn

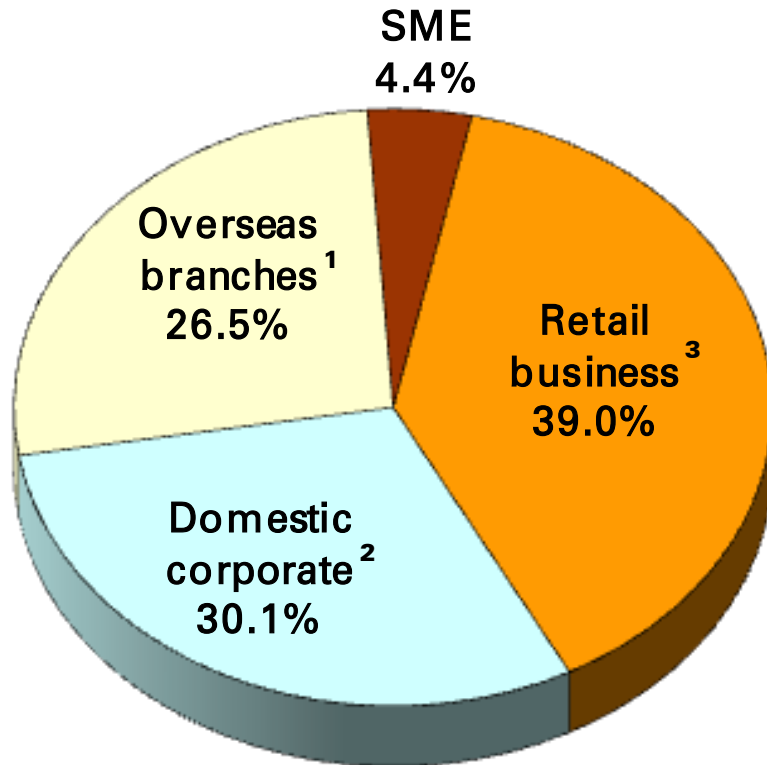
- **Total retail advances growth of 26.4%**

1. June 30, 2013 : Vehicle loans includes auto loans 10.2%, commercial business 12.5%
2. June 30, 2014: Vehicle loans includes auto loans 11.8%, commercial business 8.5%



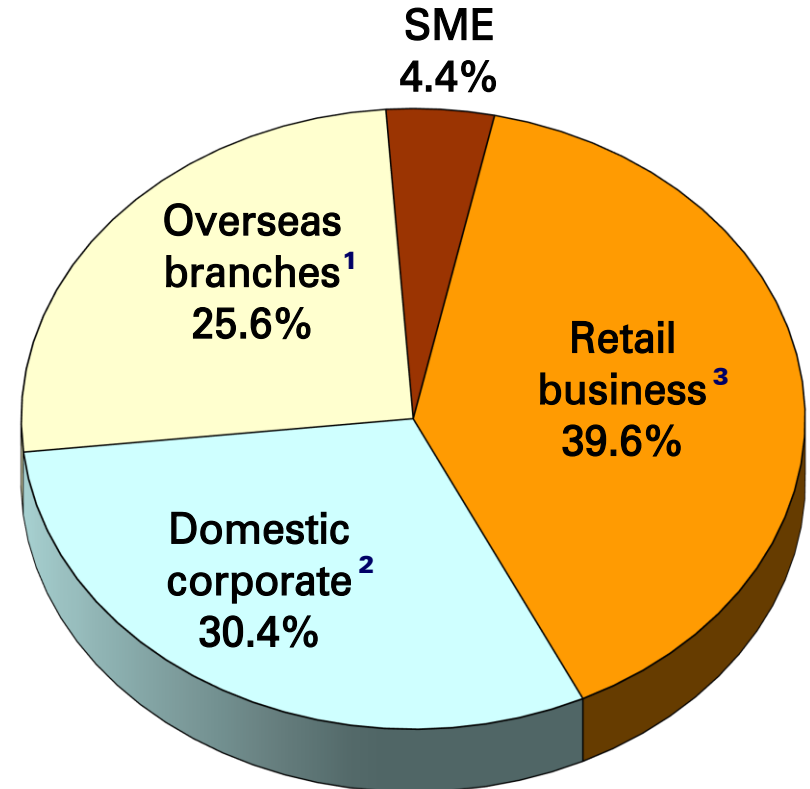
Composition of loan book (q-o-q)

March 31, 2014



Total loan book: ₹ 3,387 bn

June 30, 2014



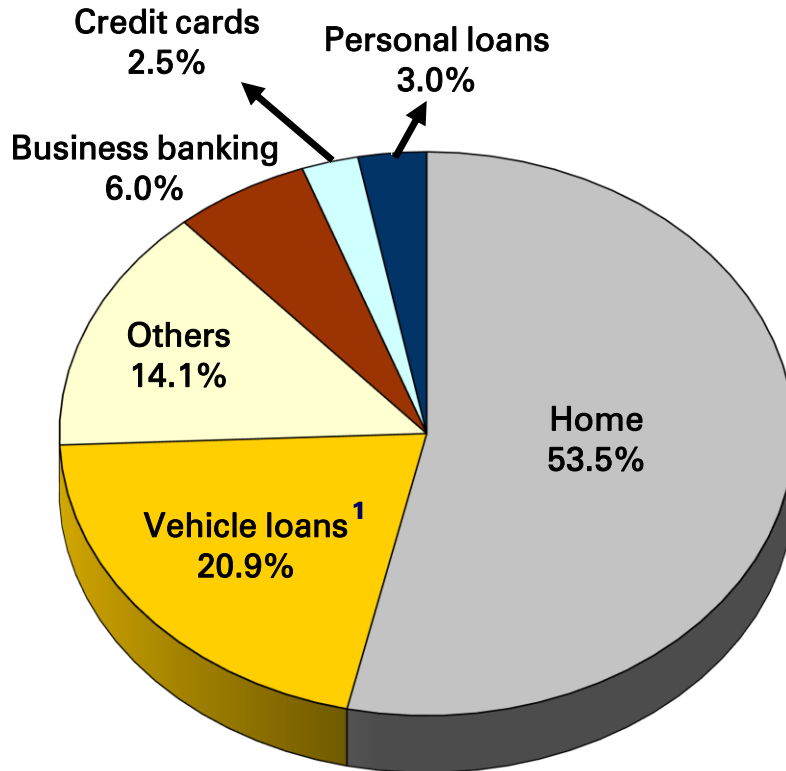
Total loan book: ₹ 3,471 bn

1. Including impact of exchange rate movement
2. Domestic corporate loans include builder finance
3. Including buyouts & inter-bank participation certificates

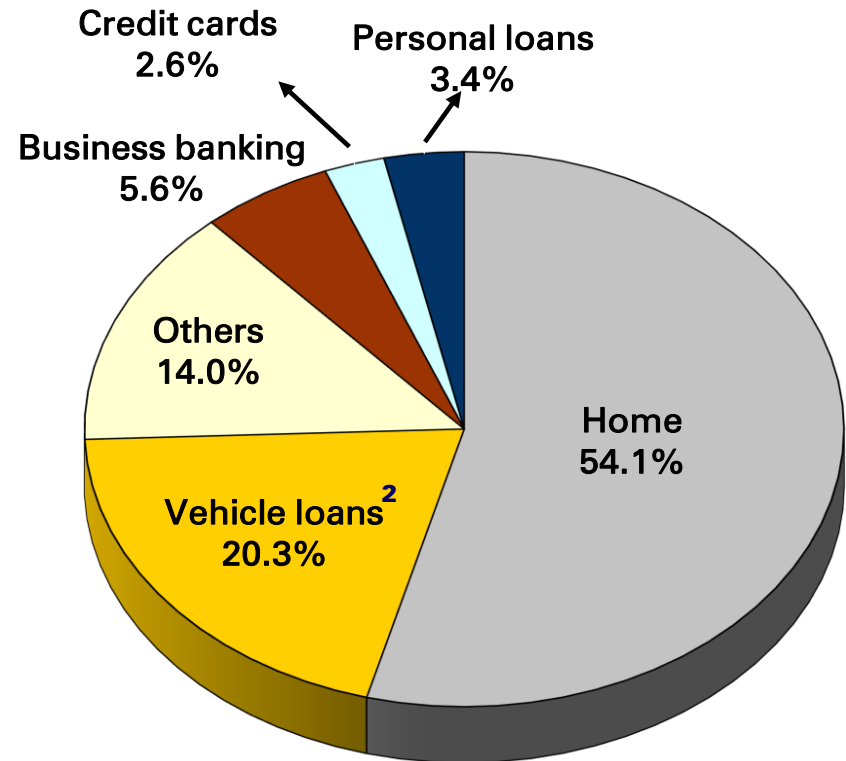


Composition of retail loan book (q-o-q)

March 31, 2014



June 30, 2014



Total retail loan book: ₹ 1,320 bn

Total retail loan book: ₹ 1,372 bn

1. March 31, 2014: Vehicle loans includes auto loans 11.5%, commercial business 9.4%
2. June 30, 2014: Vehicle loans includes auto loans 11.8%, commercial business 8.5%



Equity investment in subsidiaries

(₹ billion)

| | June 30, 2013 | March 31, 2014 | June 30, 2014 |
|-------------------------------------|------------------|-------------------|------------------|
| ICICI Prudential Life Insurance | 35.93 | 35.93 | 35.93 |
| ICICI Bank Canada | 30.51 | 30.51 | 30.51 |
| ICICI Bank UK | 21.20 | 21.20 | 21.20 |
| ICICI Lombard General Insurance | 14.22 | 14.22 | 14.22 |
| ICICI Home Finance | 11.12 | 11.12 | 11.12 |
| ICICI Bank Eurasia LLC | 3.00 | 3.00 | 3.00 |
| ICICI Securities Limited | 1.87 | 1.87 | 1.87 |
| ICICI Securities Primary Dealership | 1.58 | 1.58 | 1.58 |
| ICICI AMC | 0.61 | 0.61 | 0.61 |
| ICICI Venture Funds Mgmt | 0.05 | 0.05 | 0.05 |
| Others | 0.14 | 0.14 | 0.14 |
| Total | 120.23 | 120.23 | 120.23 |



Balance sheet: Liabilities

(₹ billion)

| | June 30, 2013 | March 31, 2014 | June 30, 2014 | Y-o-Y growth |
|--------------------------------------|------------------|-------------------|------------------|-----------------|
| Net worth | 700.79 | 732.14 | 758.99 | 8.3% |
| - Equity capital | 11.54 | 11.55 | 11.56 | 0.2% |
| - Reserves ¹ | 689.25 | 720.59 | 747.43 | 8.4% |
| Deposits | 2,911.85 | 3,319.14 | 3,357.67 | 15.3% |
| - Savings | 888.53 | 991.33 | 1,027.36 | 15.6% |
| - Current | 369.81 | 432.45 | 416.78 | 12.7% |
| Borrowings ^{2,3} | 1,559.20 | 1,547.59 | 1,459.46 | (6.4)% |
| Other liabilities | 313.75 | 347.55 | 307.42 | (2.0)% |
| Total liabilities³ | 5,485.59 | 5,946.42 | 5,883.55 | 7.3% |

1. During the three months ended December 31, 2013, the Bank has created a DTL of ₹ 14.19 billion on Special Reserve outstanding at March 31, 2013, by reducing the reserves
2. Borrowings include preference shares amounting to ₹ 3.50 bn
3. Including impact of exchange rate movement

- Credit/deposit ratio of 80.5% on the domestic balance sheet at June 30, 2014



Composition of borrowings

(₹ billion)

| | June 30, 2013 | March 31, 2014 | June 30, 2014 |
|-------------------------------------|------------------|-------------------|------------------|
| Domestic | 837.82 | 718.39 | 621.65 |
| - Capital instruments ¹ | 384.74 | 385.01 | 385.45 |
| - Other borrowings | 453.08 | 333.38 | 236.21 |
| Overseas ² | 721.38 | 829.20 | 837.81 |
| - Capital instruments | 20.15 | 20.34 | 20.43 |
| - Other borrowings | 701.23 | 808.86 | 817.38 |
| Total borrowings² | 1,559.20 | 1,547.59 | 1,459.46 |

1. Includes preference share capital ₹ 3.50 bn
2. Including impact of exchange rate movement

- Capital instruments constitute 62.0% of domestic borrowings



Capital adequacy

| Standalone Basel III | March 31, 2014 | | June 30, 2014 ^{1,2} | |
|----------------------|----------------|--------|------------------------------|--------|
| | ₹ bn | % | ₹ bn | % |
| Total Capital | 882.51 | 17.70% | 881.29 | 17.00% |
| - Tier I | 637.38 | 12.78% | 634.18 | 12.23% |
| - Tier II | 245.13 | 4.92% | 247.11 | 4.77% |
| Risk weighted assets | 4,986.03 | | 5,184.02 | |
| -On balance sheet | 3,930.53 | | 4,055.52 | |
| -Off balance sheet | 1,055.49 | | 1,128.50 | |

1. In line with the applicable guidelines, the Basel III capital ratios reported by the Bank for the interim periods do not include profits for the period
2. Capital ratios at June 30, 2014 include the impact of credit value adjustment on derivative exposures and capital charge required for borrowers with unhedged foreign currency exposures, in accordance with the Reserve Bank of India guidelines

- Including the profits for Q1-2015, the capital adequacy ratio for the Bank as per Basel III norms would have been 17.39% and the Tier I ratio would have been 12.62%



Asset quality and provisioning

(₹ billion)

| | June 30, 2013 | March 31, 2014 | June 30, 2014 |
|-----------------------------|------------------|-------------------|------------------|
| Gross NPAs | 100.57 | 105.54 | 110.01 |
| Less: Cumulative provisions | 75.85 | 72.53 | 75.27 |
| Net NPAs | 24.72 | 33.01 | 34.74 |
| Net NPA ratio | 0.69% | 0.82% | 0.87% |

- Gross retail NPLs at ₹ 37.89 bn and net retail NPLs at ₹ 8.46 bn at June 30, 2014 compared to ₹ 54.11 bn and ₹ 7.76 bn respectively at June 30, 2013
- Provisioning coverage ratio of 68.4% at June 30, 2014 computed in accordance with RBI guidelines
- Net loans to companies whose facilities have been restructured at ₹ 112.65 bn at June 30, 2014 compared to ₹ 105.58 bn at March 31, 2014 and ₹ 59.15 bn at June 30, 2013
- Outstanding general provision on standard assets: ₹ 20.36 bn at June 30, 2014¹

1. Including general provisions on standard restructured loans

Movement of NPA

(₹ billion)

| | Q1-2014 | Q4-2014 | Q1-2015 |
|-------------------------------|---------|---------|---------|
| Opening gross NPA | 96.47 | 104.48 | 105.54 |
| Add: Gross additions | 11.16 | 12.41 | 11.95 |
| Less: Gross deletions | 3.10 | 4.16 | 3.56 |
| Net additions | 8.06 | 8.25 | 8.39 |
| Less: Write-offs & sale | 3.96 | 7.19 | 3.92 |
| Closing balance of gross NPAs | 100.57 | 105.54 | 110.01 |
| Gross NPA ratio ¹ | 2.76% | 2.56% | 2.69% |

1. Based on customer assets



Distribution network

| | At March 31, 2012 | At March 31, 2013 | At March 31, 2014 | At June 30, 2014 | % of mix at Jun 30, 2014 |
|---------------------------|----------------------|----------------------|----------------------|---------------------|--------------------------------|
| Branches | | | | | |
| Metro | 816 | 865 | 935 | 940 | 25.0% |
| Urban | 720 | 782 | 865 | 865 | 23.0% |
| Semi Urban | 904 | 989 | 1,114 | 1,114 | 29.6% |
| Rural | 312 | 464 | 839 | 844 | 22.4% |
| Total branches | 2,752 | 3,100 | 3,753 | 3,763 | 100.0% |
| ATMs | | | | | |
| Total ATMs | 9,006 | 10,481 | 11,315 | 11,447 | - |



Consolidated results



Consolidated profit & loss statement

(₹ billion)

| | Q1-2014 | Q4-2014 | Q1-2015 | FY2014 | Q1-o-Q1 growth |
|-------------------------|---------------|---------------|---------------|---------------|-------------------|
| NII | 45.75 | 52.38 | 53.51 | 197.69 | 17.0% |
| Non-interest income | 66.81 | 88.07 | 69.20 | 300.85 | 3.6% |
| - <i>Fee income</i> | 20.32 | 22.29 | 22.77 | 87.75 | 12.1% |
| - <i>Premium income</i> | 37.61 | 59.77 | 39.41 | 193.32 | 4.8% |
| - <i>Other income</i> | 8.88 | 6.01 | 7.02 | 19.78 | (20.9)% |
| Total income | 112.56 | 140.45 | 122.71 | 498.54 | 9.0% |
| Operating expenses | 65.76 | 91.76 | 71.53 | 306.67 | 8.8% |
| Operating profit | 46.80 | 48.69 | 51.18 | 191.87 | 9.4% |



Consolidated profit & loss statement

(₹ billion)

| | Q1-2014 | Q4-2014 | Q1-2015 | FY2014 | Q1-o-Q1 growth |
|--------------------------|--------------|--------------|--------------|---------------|----------------|
| Operating profit | 46.80 | 48.69 | 51.18 | 191.87 | 9.4% |
| Provisions | 6.57 | 8.12 | 8.14 | 29.00 | 23.9% |
| Profit before tax | 40.23 | 40.57 | 43.04 | 162.87 | 7.0% |
| Tax | 11.08 | 11.84 | 13.22 | 46.10 | 19.3% |
| Minority interest | 1.68 | 1.49 | 1.50 | 6.36 | (10.7)% |
| Profit after tax | 27.47 | 27.24 | 28.32 | 110.41 | 3.1% |



Consolidated balance sheet

(₹ billion)

| | June 30, 2013 | March 31, 2014 | June 30, 2014 | Y-o-Y growth |
|-------------------------------------|------------------|-------------------|------------------|-----------------|
| Cash & bank balances | 411.60 | 482.58 | 506.43 | 23.0% |
| Investments | 2,587.01 | 2,676.09 | 2,668.17 | 3.1% |
| Advances | 3,441.08 | 3,873.42 | 3,960.23 | 15.1% |
| Fixed & other assets | 482.58 | 443.17 | 356.95 | (26.0)% |
| Total assets | 6,922.27 | 7,475.26 | 7,491.78 | 8.2% |
| Net worth | 726.05 | 764.30 | 794.52 | 9.4% |
| Minority interest | 18.48 | 20.11 | 22.20 | 20.1% |
| Deposits | 3,145.27 | 3,595.13 | 3,639.17 | 15.7% |
| Borrowings | 1,834.67 | 1,835.42 | 1,763.91 | (3.9)% |
| Liabilities on policies in force | 694.29 | 749.27 | 801.98 | 15.5% |
| Other liabilities | 503.51 | 511.03 | 470.00 | (6.7)% |
| Total liabilities | 6,922.27 | 7,475.26 | 7,491.78 | 8.2% |



Key ratios (consolidated)

(Percent)

| | Q1-2014 | Q4-2014 | Q1-2015 | FY 2014 |
|--|---------|---------|---------|---------|
| Return on average networth ^{1,2} (consolidated) | 15.6 | 14.2 | 14.6 | 14.9 |
| Weighted avg EPS (₹) ² | 95.5 | 95.7 | 98.3 | 95.7 |
| Book value (₹) | 628 | 660 | 686 | 660 |

1. Based on quarterly average networth
2. Annualised for all interim periods

| Consolidated Basel III | March 31, 2014 | June 30, 2014 ¹ |
|------------------------|----------------|----------------------------|
| Total Capital | 18.34% | 17.57% |
| - Tier I | 13.11% | 12.52% |
| - Tier II | 5.23% | 5.05% |

1. In line with the applicable guidelines, the Basel III capital ratios reported by the Bank for the interim periods do not include profits for the period

- Including the profits for Q1-2015, the capital adequacy ratio for the Bank as per Basel III norms would have been 17.95% and the Tier I ratio would have been 12.90%

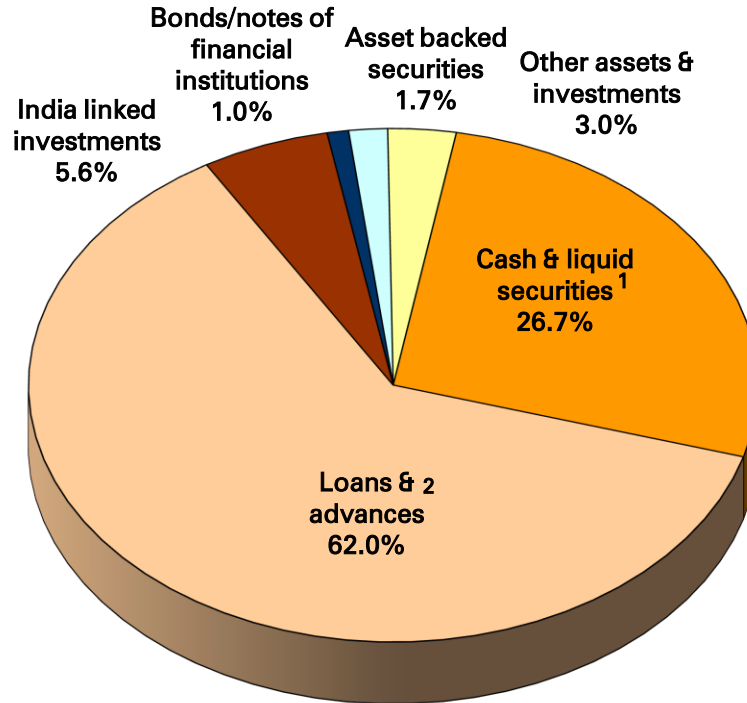


Overseas subsidiaries



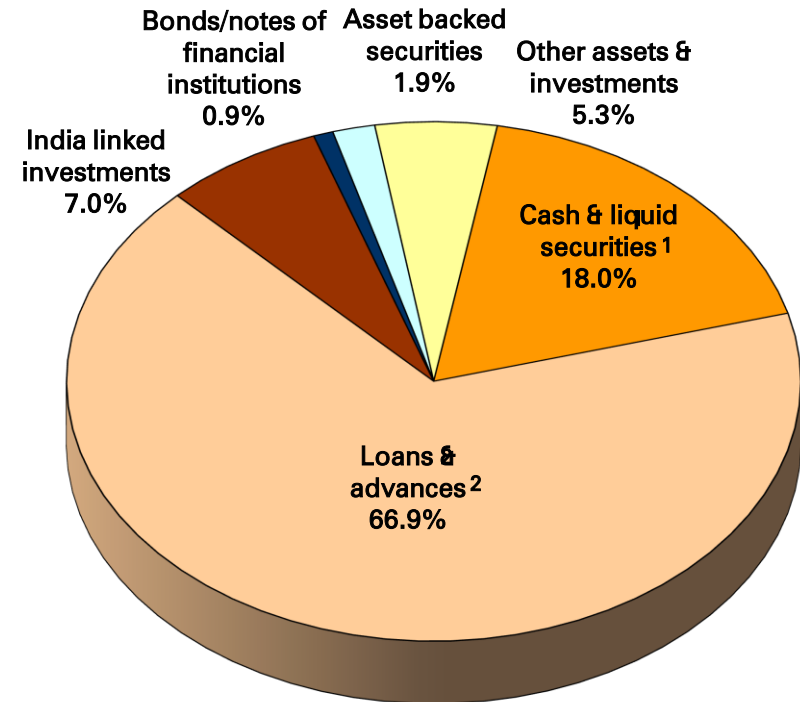
ICICI Bank UK asset profile

March 31, 2014



Total assets: USD 4.5 bn

June 30, 2014



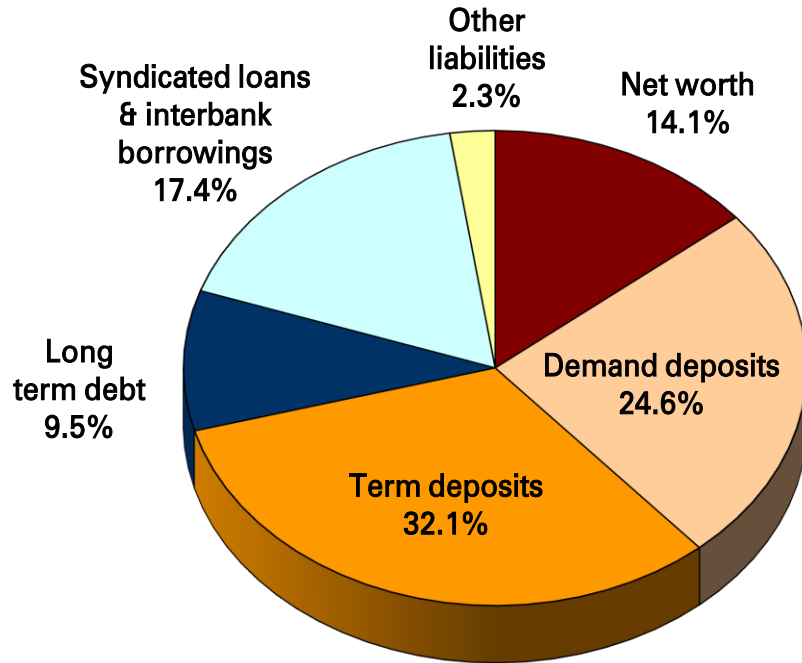
Total assets: USD 4.1 bn

1. Includes cash & advances to banks, T Bills
2. Includes securities re-classified to loans & advances



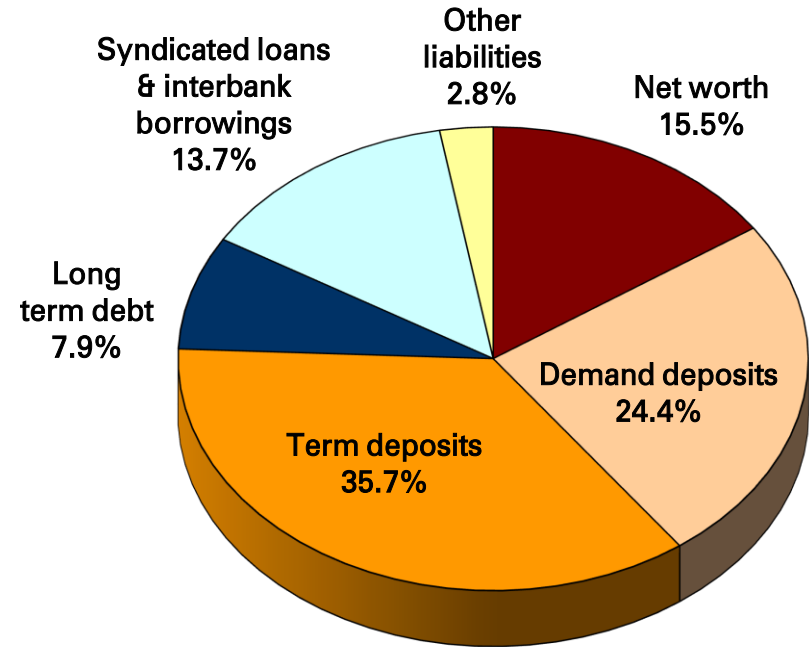
ICICI Bank UK liability profile

March 31, 2014



Total liabilities: USD 4.5 bn

June 30, 2014



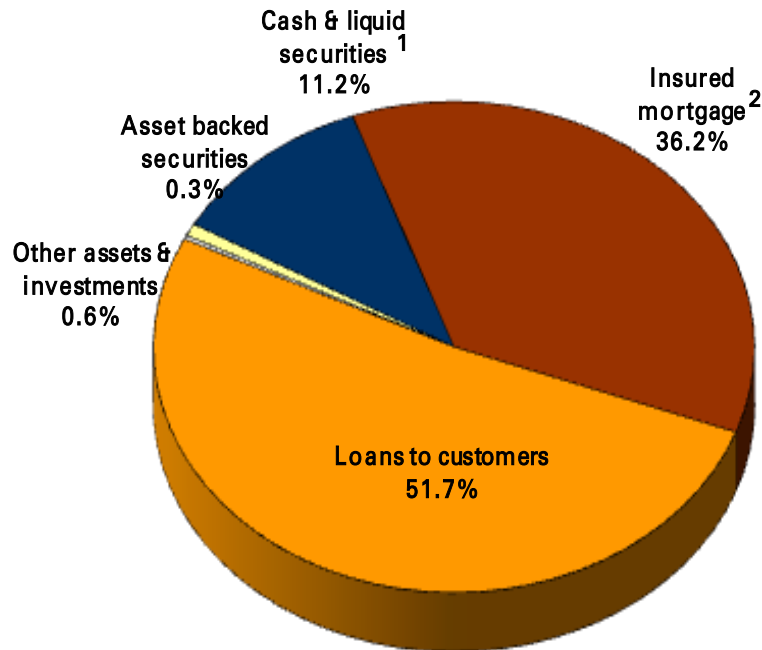
Total liabilities: USD 4.1 bn

- Profit after tax of US\$ 6.3 mn in Q1-2015 compared to US\$ 5.4 mn in Q1-2014
- Capital adequacy ratio at 23.3%
- Proportion of retail term deposits in total deposits at 42% at June 30, 2014



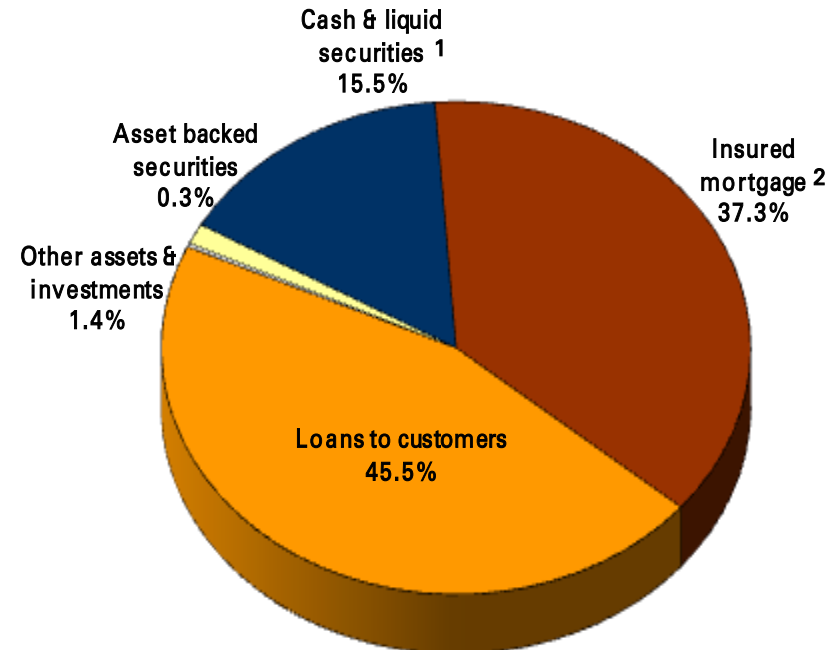
ICICI Bank Canada asset profile

March 31, 2014



Total assets: CAD 5.5 bn

June 30, 2014



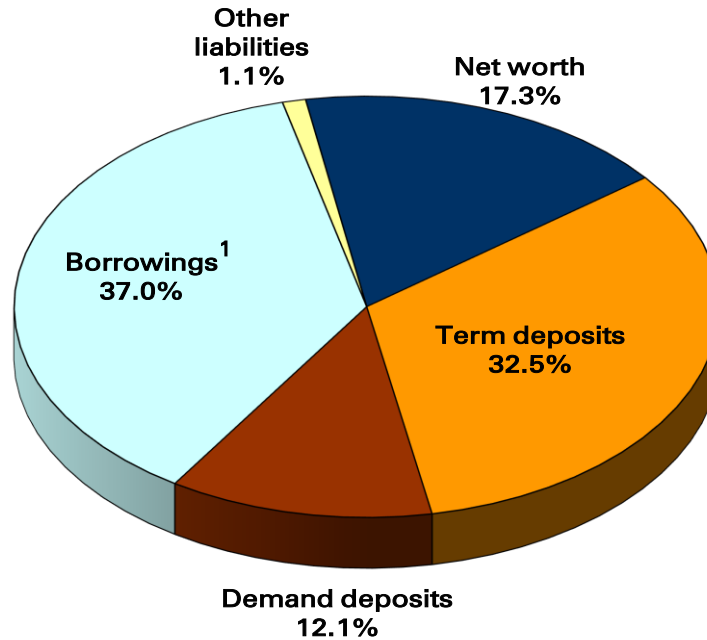
Total assets: CAD 5.6 bn

1. Includes cash & advances to banks and government securities
2. Based on IFRS, securitised portfolio of CAD 1,973 mn and CAD 2,035 mn considered as part of Insured mortgage portfolio at March 31, 2014 and June 30, 2014 respectively

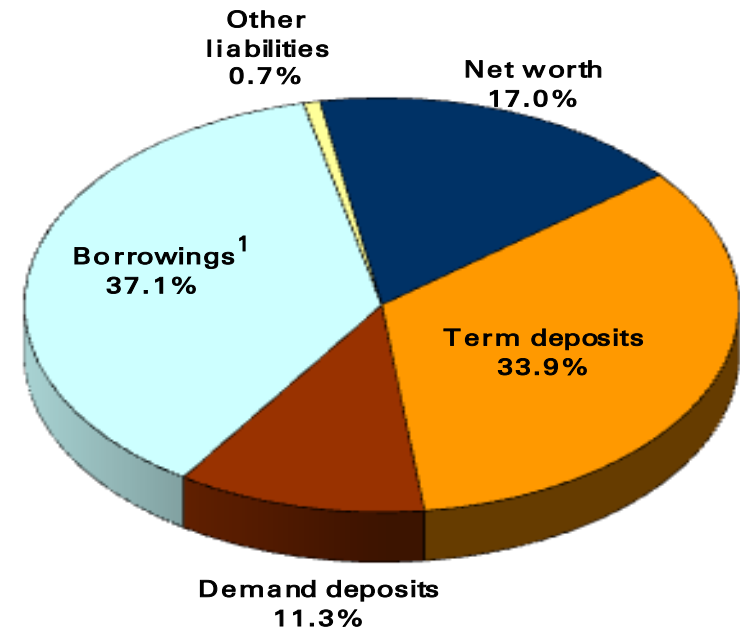


ICICI Bank Canada liability profile

March 31, 2014



June 30, 2014



Total liabilities: CAD 5.5 bn

Total liabilities: CAD 5.6 bn

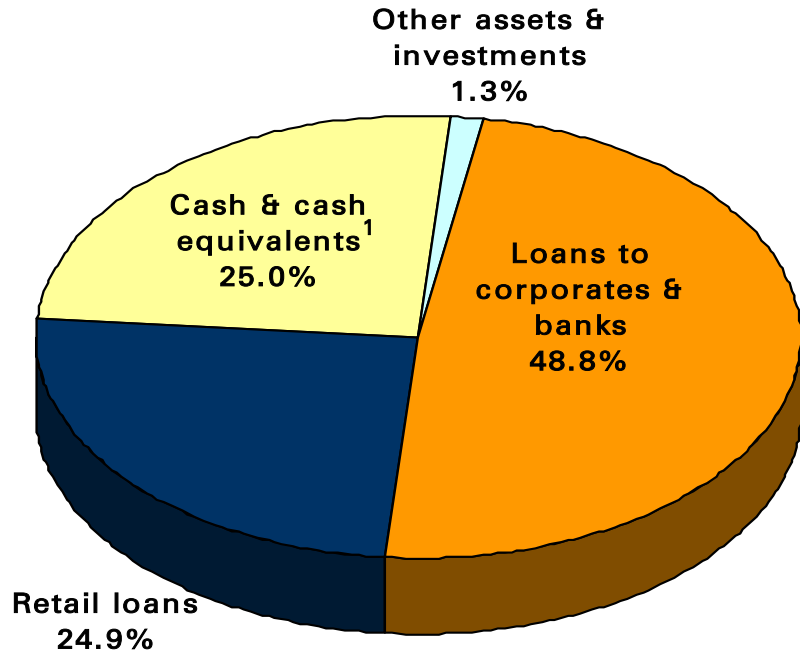
- Profit after tax of CAD 14.0 mn in Q1-2015 compared to CAD 14.4 mn in Q1-2014
- Capital adequacy ratio at 30.6%

1. As per IFRS, proceeds of CAD 1,967 mn and CAD 2,039 mn from sale of securitised portfolio considered as part of borrowings at March 31, 2014 and June 30, 2014 respectively



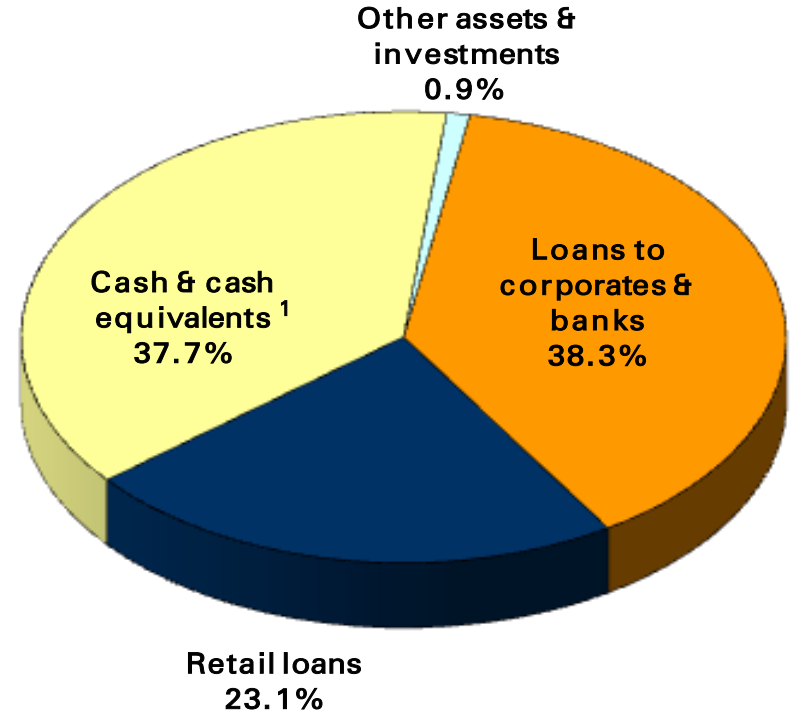
ICICI Bank Eurasia asset profile

March 31, 2014



Total assets: USD 118 mn

June 30, 2014



Total assets: USD 127 mn

- Total borrowings of USD 53 mn at June 30, 2014
- Capital adequacy of 48.0% at June 30, 2014
- Net profit of USD 0.2 mn in Q1-2015 compared to USD 0.9 mn in Q1-2014

1. Includes cash & call placements with banks, balances with central bank, government securities and nostro balances



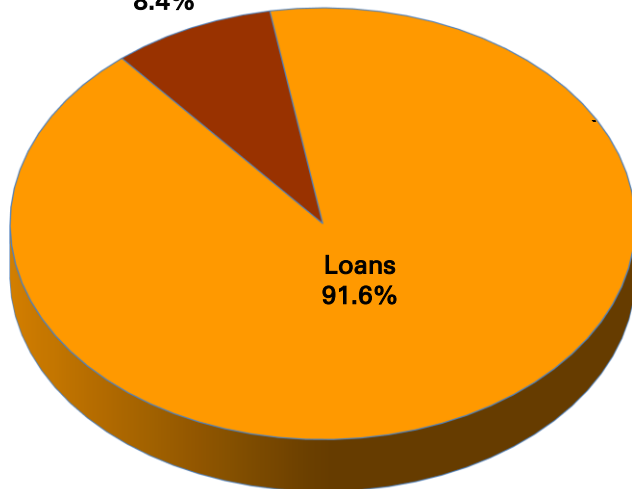
Domestic subsidiaries



ICICI Home Finance

March 31, 2014

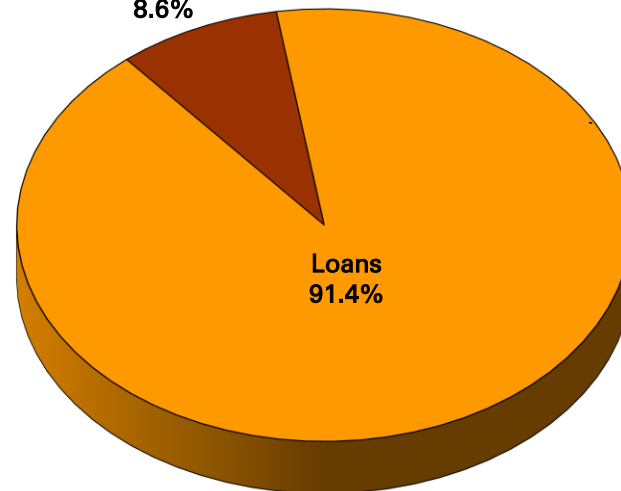
Investments and other assets
8.4%



Loans
91.6%

June 30, 2014

Investments and other assets
8.6%



Loans
91.4%

Total assets: ₹ 72.58 bn

Total assets: ₹ 74.83 bn

- Profit after tax of ₹ 499.7 mn in Q1-2015 compared to ₹ 575.6 mn in Q1-2014
- Capital adequacy ratio of 30.9% at June 30, 2014
- Net NPA ratio: 0.8%
- At June 30, 2014: Net worth ₹ 14.66 bn; Deposits ₹ 3.59 bn and Borrowings & other liabilities ₹ 56.58 bn



ICICI Life

(₹ billion)

| | Q1-2014 | Q1-2015 | FY2014 |
|--|---------|---------|--------|
| New business received premium | 5.65 | 7.82 | 37.60 |
| Renewal premium | 15.29 | 15.62 | 86.69 |
| Total premium | 20.94 | 23.44 | 124.29 |
| Annualised premium equivalent (APE) | 5.41 | 6.59 | 34.44 |
| New Business Profit (NBP) ¹ | 0.81 | 0.72 | 4.27 |
| NBP margin | 15.0% | 10.9% | 12.4% |
| Statutory profit | 3.64 | 3.82 | 15.67 |
| Assets Under Management | 748.40 | 861.10 | 805.97 |
| Expense ratio ² | 23.1% | 20.4% | 18.8% |

- Sustained leadership in private space with an overall market share of 7.2%³ for FY2014
 - Private sector market share increased to 18.9% in FY2014 from 18.5% in FY2013

1. On Traditional Embedded Value basis; post tax
2. All expenses (including commission) / (Total premium – 90% of single premium)
3. Source: IRDA (new business retail weighted premium)



ICICI General

(₹ billion)

| | Q1-2014 | Q1-2015 | FY2014 |
|----------------------------|---------|---------|--------|
| Gross premium ¹ | 18.59 | 18.47 | 71.34 |
| PAT | 2.03 | 0.72 | 5.11 |

- Market share based on gross written premium was 9.6%² for April-May 2014

1. Excluding remittances from motor declined pool and including premium on reinsurance accepted
2. Source: IRDA



Other subsidiaries

(₹ billion)

| Profit after tax | Q1-2014 | Q1-2015 | FY2014 |
|-------------------------------------|---------|---------|--------|
| ICICI Prudential Asset Management | 0.37 | 0.61 | 1.83 |
| ICICI Securities Primary Dealership | 1.20 | 0.46 | 1.32 |
| ICICI Securities (Consolidated) | 0.13 | 0.61 | 0.91 |
| ICICI Venture | 0.19 | 0.11 | 0.33 |

- ICICI AMC: 64.9% year-on-year increase in profit after tax to ₹ 0.61 billion in Q1-2015
 - Sustained market position as 2nd largest AMC in India
- Profit after tax for ICICI Securities increased from ₹ 0.13 billion in Q1-2014 to ₹ 0.61 billion in Q1-2015



Thank you

