

# ICICI Bank Ltd. Fundamental Company Report Including Financial, SWOT, Competitors and Industry Analysis

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## Abstracts

ICICI Bank Ltd. Fundamental Company Report provides a complete overview of the company's affairs. All available data is presented in a comprehensive and easily accessed format. The report includes financial and SWOT information, industry analysis, opinions, estimates, plus annual and quarterly forecasts made by stock market experts. The report also enables direct comparison to be made between ICICI Bank Ltd. and its competitors. This provides our Clients with a clear understanding of ICICI Bank Ltd. position in the Industry.

The report contains detailed information about ICICI Bank Ltd. that gives an unrivalled in-depth knowledge about internal business-environment of the company: data about the owners, senior executives, locations, subsidiaries, markets, products, and company history.

Another part of the report is a SWOT-analysis carried out for ICICI Bank Ltd.. It involves specifying the objective of the company's business and identifies the different factors that are favorable and unfavorable to achieving that objective. SWOT-analysis helps to understand company's strengths, weaknesses, opportunities, and possible threats against it.

The ICICI Bank Ltd. financial analysis covers the income statement and ratio trend-charts with balance sheets and cash flows presented on an annual and quarterly basis. The report outlines the main financial ratios pertaining to profitability, margin analysis, asset turnover, credit ratios, and company's long-

term solvency. This sort of company's information will assist and strengthen your company's decision-making processes.

In the part that describes ICICI Bank Ltd. competitors and the industry in whole, the information about company's financial ratios is compared to those of its competitors and to the industry. The unique analysis of the market and company's competitors along with detailed information about the internal and external factors affecting the relevant industry will help to manage your business environment. Your company's business and sales activities will be boosted by gaining an insight into your competitors' businesses.

Also the report provides relevant news, an analysis of PR-activity, and stock price movements. The latter are correlated with pertinent news and press releases, and annual and quarterly forecasts are given by a variety of experts and market research firms. Such information creates your awareness about principal trends of ICICI Bank Ltd. business.

### **About ICICI Bank Ltd.**

ICICI Bank Limited provides various banking and financial services primarily in India. The company offers commercial banking, retail banking, project and corporate finance, working capital finance, insurance, venture capital and private equity, investment banking, broking and treasury products and services.

The company provides a range of commercial banking and project finance products and services, including loan products, fee and commission-based products and services, deposit products and foreign exchange and derivatives products to corporations, middle market companies and small and medium enterprises. Its commercial banking operations for retail customers consist of retail lending and deposit taking and distribution of third party investment products. It delivers its products and services through various channels, including bank branches, ATMs, call centers, the Internet and mobile phones. It also offers agricultural and rural banking products. As of August 19, 2010, the company had a network of 2,501 branches and 5,665 ATMs in India.

The company has banking subsidiaries in the United Kingdom, Canada, and Russia, branches in Singapore, Dubai, Sri Lanka, Hong Kong, Qatar, United States and Bahrain and representative offices in China, the United Arab Emirates, Bangladesh, South Africa, Malaysia, Thailand, and Indonesia.

The company's treasury operations include the maintenance and management of regulatory reserves, proprietary trading in equity and fixed income and a range of foreign exchange and derivatives products and services for corporate customers, such as forward contracts and interest rate and currency swaps.

The company also engages in insurance, asset management, securities business and private equity fund management through specialized subsidiaries. Its subsidiaries, ICICI Prudential Life Insurance Company, ICICI Lombard General Insurance Company, and ICICI Prudential Asset Management Company, provide a range of life and general insurance and asset management products and services to retail and corporate customers. It cross-sells the products of insurance and asset management subsidiaries and other asset management companies to corporate and retail customers. The company's subsidiaries ICICI Securities Limited and ICICI Securities Primary Dealership Limited, are engaged in equity underwriting and brokerage and primary dealership in government securities respectively. ICICI Securities owns icicidirect.com, a online brokerage platform. ICICI Securities Limited has a subsidiary in the United States, ICICI Securities Holdings Inc. which in turn has an operating subsidiary in the United States, ICICI Securities Inc., engaged in brokerage services. The company's private equity fund management subsidiary ICICI Venture Funds Management Company manages funds that undertake private equity investments.

## Products and Services

The company offers products and services in the commercial banking area to corporate and retail customers, both domestic and international. It also undertakes treasury operations and offer treasury-related products and services to its customers. The company also engages in insurance, asset management, securities business venture capital and private equity fund management through specialized subsidiaries.

## Commercial Banking for Retail Customers

The company's commercial banking operations for retail customers consist of retail lending and deposits, credit cards, depositary share accounts, distribution of third-party investment and insurance products and other fee-based products and services.

## Retail Lending Activities

The company offers retail lending products primarily in India through ICICI Bank and its

wholly owned subsidiary, ICICI Home Finance Company Limited. Its home loan portfolio includes both loans for the purchase and construction of homes, as well as loans against property. The company's policies for such loans are based on certain stipulated ratios such as the loan-to-value ratio and the ratio of fixed debt obligations to a borrower's income. It conducts a part of its housing loan business through ICICI Home Finance Company. The company also undertakes retail

The above Company Fundamental Report is a half-ready report and contents are subject to change.

It means that we have all necessary data in our database to prepare the report but need **2-3 days** to complete it. During this time we are also updating the report with respect to the current moment. So, you can get all the most recent data available for the same price. Please note that preparation of additional types of analyses requires extra time.

## Contents

RESEARCH METHODOLOGY

DISCLAIMER

### **1. ICICI BANK LTD. COMPANY PROFILE**

- 1.1. Key facts
- 1.2. Financial Performance
- 1.3. Key Executives
- 1.4. Ownership and Major Holders
- 1.5. Company History

### **2. ICICI BANK LTD. BUSINESS OVERVIEW**

- 2.1. Business Description
- 2.2. Major Products and Services
- 2.3. Markets and Sales Activities
- 2.4. Locations, Subsidiaries, Operating Units

### **3. ICICI BANK LTD. SWOT ANALYSIS**

- 3.1. Overview
- 3.2. Strengths
- 3.3. Weaknesses
- 3.4. Opportunities
- 3.5. Threats

### **4. ICICI BANK LTD. FINANCIAL ANALYSIS**

- 4.1. Financial Statements
  - 4.1.1. Income Statement
  - 4.1.2. Balance Sheet
  - 4.1.3. Cash Flow
- 4.2. Financial Ratios
  - 4.2.1. Profitability
  - 4.2.2. Margin Analysis

- 4.2.3. Asset Turnover
- 4.2.4. Credit Ratios
- 4.2.5. Long-Term Solvency
- 4.2.6. Growth Over Prior Year
- 4.2.7. Financial Ratios Charts
- 4.3. Stock Market Snapshot

## **5. ICICI BANK LTD. COMPETITORS AND INDUSTRY ANALYSIS**

- 5.1. ICICI Bank Ltd. Direct Competitors
- 5.2. Comparison of ICICI Bank Ltd. and Direct Competitors Financial Ratios
- 5.3. Comparison of ICICI Bank Ltd. and Direct Competitors Stock Charts
- 5.4. ICICI Bank Ltd. Industry Analysis
  - 5.4.1. Industry Snapshot
  - 5.4.2. ICICI Bank Ltd. Industry Position Analysis

## **6. ICICI BANK LTD. NEWS & EVENTS**

- 6.1. News & PR Activity Analysis
- 6.2. IR Corporate News
- 6.3. Marketing News
- 6.4. Corporate Events

## **7. ICICI BANK LTD. EXPERTS REVIEW<sup>1</sup>**

- 7.1. Experts Consensus
- 7.2. Experts Revisions

## **8. ICICI BANK LTD. ENHANCED SWOT ANALYSIS<sup>2</sup>**

## **9. INDIA PESTEL ANALYSIS<sup>2</sup>**

- 9.1. Political Factors
- 9.2. Economic Factors
- 9.3. Social Factors
- 9.4. Technological Factors
- 9.5. Environmental Factors
- 9.6. Legal Factors

## **10. ICICI BANK LTD. IFE, EFE, IE MATRICES<sup>2</sup>**

- 10.1. Internal Factor Evaluation Matrix
- 10.2. External Factor Evaluation Matrix
- 10.3. Internal External Matrix

## **11. ICICI BANK LTD. PORTER FIVE FORCES ANALYSIS<sup>2</sup>**

## **12. ICICI BANK LTD. VRIO ANALYSIS<sup>2</sup>**

### **APPENDIX: RATIO DEFINITIONS**

### **LIST OF FIGURES**

ICICI Bank Ltd. Annual Revenues in Comparison with Cost of Goods Sold and Gross Profit  
Profit Margin Chart  
Operating Margin Chart  
Return on Equity (ROE) Chart  
Return on Assets (ROA) Chart  
Debt to Equity Chart  
Current Ratio Chart  
ICICI Bank Ltd. 1-year Stock Charts  
ICICI Bank Ltd. 5-year Stock Charts  
ICICI Bank Ltd. vs. Main Indexes 1-year Stock Chart  
ICICI Bank Ltd. vs. Direct Competitors 1-year Stock Charts  
ICICI Bank Ltd. Article Density Chart

1 – Data availability depends on company's security policy.

2 – These sections are available only when you purchase a report with appropriate additional types of analyses.  
The complete financial data is available for publicly traded companies.

## List Of Tables

### LIST OF TABLES

ICICI Bank Ltd. Key Facts

Profitability

Management Effectiveness

Income Statement Key Figures

Balance Sheet Key Figures

Cash Flow Statement Key Figures

Financial Performance Abbreviation Guide

ICICI Bank Ltd. Key Executives

ICICI Bank Ltd. Major Shareholders

ICICI Bank Ltd. History

ICICI Bank Ltd. Products

Revenues by Segment

Revenues by Region

ICICI Bank Ltd. Offices and Representations

ICICI Bank Ltd. SWOT Analysis

Yearly Income Statement Including Trends

Income Statement Latest 4 Quarters Including Trends

Yearly Balance Sheet Including Trends

Balance Sheet Latest 4 Quarters Including Trends

Yearly Cash Flow Including Trends

Cash Flow Latest 4 Quarters Including Trends

ICICI Bank Ltd. Profitability Ratios

Margin Analysis Ratios

Asset Turnover Ratios

Credit Ratios

Long-Term Solvency Ratios

Financial Ratios Growth Over Prior Year

ICICI Bank Ltd. Capital Market Snapshot

ICICI Bank Ltd. Direct Competitors Key Facts

Direct Competitors Profitability Ratios

Direct Competitors Margin Analysis Ratios

Direct Competitors Asset Turnover Ratios

Direct Competitors Credit Ratios

Direct Competitors Long-Term Solvency Ratios

Industry Statistics



ICICI Bank Ltd. Industry Position  
Company vs. Industry Income Statement Analysis  
Company vs. Industry Balance Sheet Analysis  
Company vs. Industry Cash Flow Analysis  
Company vs. Industry Ratios Comparison  
ICICI Bank Ltd. Consensus Recommendations<sup>1</sup>  
Analyst Recommendation Summary<sup>1</sup>  
Price Target Summary<sup>1</sup>  
Experts Recommendation Trends<sup>1</sup>  
Revenue Estimates Analysis<sup>1</sup>  
Earnings Estimates Analysis<sup>1</sup>  
Historical Surprises<sup>1</sup>  
Revenue Estimates Trend<sup>1</sup>  
Earnings Estimates Trend<sup>1</sup>  
Revenue Revisions<sup>1</sup>

## ANALYSIS FEATURES

### SWOT Analysis

SWOT, which stands for Strengths, Weaknesses, Opportunities and Threats, is an analytical framework that identifies the internal and external factors that are favorable and unfavorable for a company.

### Enhanced SWOT Analysis

Enhanced SWOT is a 3x3 grid that arranges strengths, weaknesses, opportunities and threats into one scheme:

How to use the strengths to take advantage of the opportunities?

How to use the strengths to reduce likelihood and impact of the threats?

How to overcome the weaknesses that obstruct taking advantage of the opportunities?

How to overcome the weaknesses that can make the threats a reality?

Upon answering these questions a company can develop a project plan to improve its business performance.

### PESTEL Analysis

PESTEL (also termed as PESTLE) is an ideal tool to strategically analyze what influence different outside factors – political, economic, sociocultural, technological, environmental and legal – exert on a business to later chart its long term targets.

Being part of the external analysis when carrying out a strategic assessment or performing a market study, PESTEL gives an overview of diverse macro-environmental factors that any company should thoughtfully consider. By perceiving these outside environments, businesses can maximally benefit from the opportunities while minimizing the threats to the organization.

## Key Factors Examined by PESTEL Analysis:

**Political** – What opportunities and pressures are brought by political bodies and what is the degree of public regulations' impact on the business?

**Economic** – What economic policies, trends and structures are expected to affect the organization, what is this influence's degree?

**Sociological** – What cultural and societal aspects will work upon the demand for the business's products and operations?

**Technological** – What impact do the technological aspects, innovations, incentives and barriers have on the organization?

**Environmental** – What environmental and ecological facets, both locally and farther afield, are likely to predetermine the business?

**Legal** – What laws and legislation will exert influence on the style the business is carried out?

## **IFE, EFE, IE Matrices**

The Internal Factor Evaluation matrix (IFE matrix) is a strategic management tool helping audit or evaluate major weaknesses and strengths in a business's functional areas. In addition, IFE matrix serves as a basis for identifying and assessing relationships amongst those areas. The IFE matrix is utilised in strategy formulation.

The External Factor Evaluation matrix (EFE matrix) is a tool of strategic management that is typically utilised to assess current market conditions. It is an ideal instrument for visualising and prioritising the threats and opportunities a firm is facing.

The essential difference between the above mentioned matrices lies in the type of factors incorporated in the model; whilst the latter is engaged in internal factors, the former deals exceptionally with external factors – those exposed to social, political, economic, legal, etc. external forces.

Being a continuation of the EFE matrix and IFE matrix models, the Internal External matrix (IE matrix) rests upon an investigation of external and internal business factors

integrated into one suggestive model.

## **Porter Five Forces Analysis**

The Porter's five forces analysis studies the industry of operation and helps the company find new sources of competitive advantage. The analysis surveys an industry through five major questions:

What composes a threat of substitute products and services?

Is there a threat of new competitors entering the market?

What is the intensity of competitive rivalry?

How big is the bargaining power of buyers?

How significant is the bargaining power of suppliers?

## **VRIO Analysis**

VRIO stands for Value, Rarity, Imitability, Organization. This analysis helps to evaluate all company's resources and capabilities and bring them together into one aggregate table that includes:

Tangible resources

Financial

Physical

Technological

Organizational

Intangible resources

Human

Innovation and Creativity

## Reputation

### Organizational capabilities

The result of the analysis gives a clear picture of company's competitive and economic implications, answering the questions if the resources mentioned above are:

Valuable?

Rare?

Costly to imitate?

Organized properly?

## I would like to order

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